



**BANCO COMERCIAL PORTUGUÊS, S. A.
MACAU BRANCH**

DISCLOSURE OF FINANCIAL INFORMATION

30 JUNE 2022

(Circular No. 006/B/2022-DSB/AMCM)

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STATUS OF THE BRANCH

Banco Comercial Português, S. A. – Macau Branch (the Branch) is the Macau Branch of Banco Comercial Português, S. A. ('BCP' or the 'Head-Office') since 11 May 2010 and has its registered office and principal place of business in Macau at Avenida Comercial de Macau, Quarteirão 5, Lote A, Finance and IT Centre of Macau Building, 19. G-I.

The Branch provides banking and other related financial services.

(Previously to 11 May 2010, since 1 July 1993, the Branch had been an offshore branch of BCP).

DISCLOSURE OF INFORMATION

The information presented hereinafter concerning the Branch and the Banking Group to which it belongs is disclosed under and is in compliance with Circular No. 006/B/2022-DSB/AMCM of the Monetary Authority of Macau ('AMCM') (Guideline on Disclosure of Financial Information).

The Branch's policy on this matter is available and can also be consulted.

The information enclosed on pages 4 to 24 of this document is consistent with information otherwise published or in any way supplied to the AMCM and, in what concerns the Group information, other regulators.

The information provided herewith related to the financial or economic situation of the Branch as of 30 June 2022 or for the first six months of 2022 (interim), was not reviewed by an external auditor.

The information or any other remarks belonging to the Branch's books or practices are duly marked along these pages with the tag 'Macau Branch'.

The figures regarding year 2021 in this document correspond to the statutory accounts as at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

The Management of the Branch

STATEMENT OF FINANCIAL POSITION (MACAU BRANCH) (unaudited)

	30 Jun. 2022 MOP	31 Dez. 2021 (*) MOP
<u>ASSETS</u>		
Cash and balances with the Monetary Authority of Macao	84,853,478.25	87,391,152.83
Balances with credit institutions repayable on demand	310,874,052.40	41,112,787.54
Other loans and advances to credit institutions	5,277,497,605.55	9,705,445,649.68
Loans and advances to customers	7,840,810,633.73	7,430,459,851.54
Property and equipment	3,404,411.63	3,208,537.88
Intangible assets	1,351,588.31	1,534,823.84
Other assets	6,661,238.61	4,548,662.17
TOTAL ASSETS	13,525,453,008.48	17,273,701,465.48
<u>LIABILITIES</u>		
Deposits from credit institutions	9,426,328,779.40	13,048,687,319.48
Deposits from customers	3,959,779,530.77	4,077,017,758.37
Income tax liabilities	22,537,399.79	16,925,815.79
Other liabilities	44,836,274.31	11,042,721.52
Total liabilities	13,453,481,984.27	17,153,673,615.16
<u>RESERVES AND HEAD OFFICE ACCOUNT (1)</u>		
Total Reserves and Head Office account	71,971,024.21	120,027,850.32
TOTAL LIABILITES AND HEAD OFFICE ACCOUNT	13,525,453,008.48	17,273,701,465.48

(1) Includes Regulatory reserves, Reserves and retained earnings.

(*) The balances regarding 31 December 2021 correspond to the statutory accounts as at that date. These balances are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

STATEMENT OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE (MACAU BRANCH)
(unaudited)

	30 June 2022 MOP	30 June 2021 (*) MOP
Interest income	135,586,388.90	208,076,964.28
Interest expense	(54,214,847.51)	(123,955,821.08)
Net interest income	<u>81,371,541.39</u>	<u>84,121,143.20</u>
Net fee and commission income	1,028,576.18	2,937,319.46
Net foreign exchange gains	1,912,823.60	1,389,850.82
Other net income	254,302.62	1,663,278.18
Total operating income	<u>84,567,243.79</u>	<u>90,111,591.66</u>
Staff costs	(10,236,489.10)	(8,393,510.30)
Other administrative costs	(4,038,560.17)	(3,917,296.58)
Depreciation and amortisation	(799,661.78)	(493,412.41)
Other operating expenses	(367,543.20)	(352,150.28)
Operating profit before impairment losses	<u>69,124,989.54</u>	<u>76,955,222.09</u>
Impairment losses charged on loans and commitments	(21,761,797.03)	(5,600,000.00)
Profit before income tax	<u>47,363,192.51</u>	<u>71,355,222.09</u>
Income tax	(5,611,584.00)	(8,490,627.00)
Profit & total comprehensive income for the year	<u><u>41,751,608.51</u></u>	<u><u>62,864,595.09</u></u>

(*) The figures regarding the six months period ended 30 June 2021 correspond to the statutory accounts at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

STATEMENT OF CHANGES IN RESERVES AND HEAD OFFICE ACCOUNT ENDED 30 JUNE 2022 (MACAU BRANCH) (unaudited)

	MOP				
	General regulatory reserves (*)	Specific regulatory reserves (*)	Retained earnings	Profit & total comprehensive income for the year	Total
As at 1 January 2021	-	-	72,972,290.56	-	72,972,290.56
Profit transferred to Head Office			(72,972,290.56)		(72,972,290.56)
Profit & total comprehensive income for the period				62,864,595.09	62,864,595.09
As at 30 June 2021	-	-	-	62,864,595.09	62,864,595.09
Profit transferred to Head Office					-
Profit & total comprehensive income for the period				57,163,255.23	57,163,255.23
As at 31 December 2021	-	-	-	120,027,850.32	120,027,850.32
As at 1 January 2022	-	-	120,027,850.32	(120,027,850.32)	-
Reserves re-classification (1)	20,219,415.70				20,219,415.70
Transferred to reserves from Retained earnings (*)	3,498,194.57	3,501,805.43	(7,000,000.00)		-
Profit transferred to Head Office			(110,027,850.32)		(110,027,850.32)
Profit & total comprehensive income for the period				41,751,608.51	41,751,608.51
As at 30 June 2022	23,717,610.27	3,501,805.43	3,000,000.00	41,751,608.51	71,971,024.21

(1) The Reserves re-classification process is an one time process for transferring the excess portion of the previous year's General Loan provision upon the 1st adoption of ECL impairment model on 1 Jan 2022.

(*) To comply with the requirements of Monetary Authority of Macau (AMCM) published in Notice no. 012/2021-AMCM.

LIST OF SHAREHOLDERS WITH QUALIFIED HOLDINGS IN BANCO COMERCIAL PORTUGUÊS, S. A.

NAME	% OF SHARE CAPITAL	% OF VOTING RIGHTS
Fosun Group Chiado (Luxembourg) S.a.r.l.	29.95%	29.95%
Sonangol Group Sonangol-Sociedade Nacional de Combustíveis de Angola, EP	19.49%	19.49%

Note:

According with the definition adopted by the Monetary Authority of Macau (AMCM), a qualifying holding is a holding which is owned directly or indirectly by the shareholder and which represents 10% or more of the share capital or voting rights of the credit institution or which confers, in any other form, the possibility to exercise a significant influence over the management of the credit institution.

NAMES OF MEMBERS OF BOARDS OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP

BOARD OF THE GENERAL MEETING

Pedro Rebelo de Sousa	Chairman
Octávio Castelo Paulo	Vice-Chairman
Ana Isabel dos Santos de Pina Cabral	Company Secretary

BOARD OF DIRECTORS

Nuno Manuel da Silva Amado	Chairman
Jorge Manuel Baptista Magalhães Correia	Vice-Chairman
Valter Rui Dias de Barros	Vice-Chairman
Miguel Maya Dias Pinheiro	Vice-Chairman
Ana Paula Alcobia Gray	Member
Cidália Maria Mota Lopes	Member
Fernando da Costa Lima	Member
João Nuno de Oliveira Jorge Palma	Member
José Manuel Alves Elias da Costa	Member
José Miguel Bensliman Schorcht da Silva Pessanha	Member
Xiaoxu Gu (Julia Gu)	Member
Lingjiang Xu	Member
Maria José Henriques Barreto de Matos de Campos	Member
Miguel de Campos Pereira de Bragança	Member
Rui Manuel da Silva Teixeira	Member
Teófilo César Ferreira da Fonseca	Member
Wan Sin Long	Member

EXECUTIVE COMMITTEE

Miguel Maya Dias Pinheiro	Chairman
Miguel de Campos Pereira de Bragança	Vice-Chairman
João Nuno de Oliveira Jorge Palma	Vice-Chairman
Rui Manuel da Silva Teixeira	Member
José Miguel Bensliman Schorcht da Silva Pessanha	Member
Maria José Henriques Barreto de Matos de Campos	Member

REMUNERATIONS AND WELFARE BOARD

José António Figueiredo Almaça	Chairman
Jorge Manuel Baptista Magalhães Correia	Member
Valter Rui Dias de Barros	Member

STRATEGIC BOARD (SB)

Nuno Manuel da Silva Amado	Members due to their functions
Jorge Manuel Baptista Magalhães Correia	Members due to their functions
Valter Rui Dias de Barros	Members due to their functions
Miguel Maya Dias Pinheiro	Members due to their functions

AUDIT COMMITTEE

Cidália Maria Mota Lopes	Chairperson
Fernando da Costa Lima	Member
Valter Rui Dias de Barros	Member
Wan Sin Long	Member

NAMES OF MEMBERS OF THE MANAGEMENT OF THE MACAU BRANCH OF BANCO COMERCIAL PORTUGUÊS, S. A.

Constantino Alves Mousinho	General Manager
Leung Chi Wai	Deputy General Manager
Vong Sau Mui	Deputy General Manager
Chan Fong Mei	Deputy General Manager

CASH FLOW STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE (MACAU BRANCH) (unaudited)

	30 June 2022 MOP	30 June 2021 (*) MOP
CASH FLOW ARISING FROM OPERATING ACTIVITIES		
Profit before tax	47,363,192.51	71,355,222.09
<u>Adjustment</u>		
Depreciation and amortisation	799,661.78	493,412.41
Reversal of impairment losses on loans and commitments	21,761,797.03	5,600,000.00
Interest income	(135,586,388.90)	(208,076,964.28)
Interest expense	54,214,847.51	123,955,821.08
Gain on fixed asset disposal	(49,512.00)	-
	<u>(11,496,402.07)</u>	<u>(6,672,508.70)</u>
<u>(Increase) / decrease in operating assets:</u>		
Loans and advances to credit institutions (more than 3 months)	3,094,634,782.61	266,994,206.01
Loans and advances to customers	(409,355,797.48)	249,181,208.56
Other assets	(1,572,185.67)	(865,438.78)
<u>Increase / (decrease) in operating liabilities:</u>		
Deposits from credit institutions	(3,652,031,535.09)	(277,820,277.31)
Deposits from customers	(119,917,448.25)	(244,926,242.04)
Other liabilities	39,620,518.94	19,334,891.33
CASH (USED IN) / GENERATED FROM OPERATIONS	<u>(1,048,621,664.94)</u>	<u>11,898,347.77</u>
Interest paid	(21,862,631.85)	(12,074,135.72)
Interest received	96,155,837.46	110,126,514.95
Tax paid	-	-
NET CASH (USED IN) / GENERATED FROM OPERATIONS	<u>(985,824,861.40)</u>	<u>103,278,218.30</u>
CASH FLOW ARISING FROM INVESTING ACTIVITIES		
Acquisition of fixed assets	(812,300.00)	(105,009.00)
Acquisition of intangible assets	-	-
Proceeds from disposal of fixed assets	49,512.00	-
NET CASH USED IN INVESTING ACTIVITIES	<u>(762,788.00)</u>	<u>(105,009.00)</u>
CASH FLOW ARISING FROM FINANCING ACTIVITIES		
Distributions to the Head office	(110,027,850.32)	(72,972,290.56)
NET CASH USED IN FINANCING ACTIVITIES	<u>(110,027,850.32)</u>	<u>(72,972,290.56)</u>
NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	<u>(1,096,615,499.72)</u>	<u>30,200,918.74</u>
CASH AND CASH EQUIVALENTS AT 1 JANUARY	<u>2,399,411,560.37</u>	<u>3,122,707,308.79</u>
CASH AND CASH EQUIVALENTS AT 30 JUNE	<u>1,302,796,060.65</u>	<u>3,152,908,227.53</u>
REPRESENTED BY:		
Cash and deposits at the Monetary Authority of Macau	84,853,478.25	85,249,003.31
Balances with credit institutions repayable on demand	310,874,052.40	282,645,614.22
Other loans and advances to credit institutions (up to 3 months)	907,068,530.00	2,785,013,610.00
CASH AND CASH EQUIVALENTS AT 30 JUNE	<u>1,302,796,060.65</u>	<u>3,152,908,227.53</u>

(*) The figures regarding 30 June 2021 correspond to the statutory accounts as at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

OFF-BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES TRANSACTIONS (MACAU BRANCH)

	30 June 2022 MOP	31 December 2021 MOP
Credit substitutes	37,856,101.81	38,015,546.10
Transaction-related contingencies	-	-
Acceptances and other trade-related contingencies	-	-
Note issuance facilities, revolving underwriting facilities and other similar facilities	-	-
Forward asset purchases	-	-
Unpaid portion of partly paid shares and other securities	-	-
Forward deposits	-	-
Asset sales with repurchase option	-	-
Undrawn credit facilities and other commitments to extend credit	2,047,146,670.66	3,012,290,346.71
Other off-balance sheet items	17,834,203,273.99	16,354,968,344.66
TOTAL	<u>19,919,206,046.46</u>	<u>19,405,274,237.47</u>

DERIVATIVES TRANSACTIONS (MACAU BRANCH)

	30 June 2022 MOP	31 December 2021 MOP
Exchange rate contracts		
Forward purchases	694,115,214.23	510,220,404.20
Forward sales	692,160,000.00	509,854,591.29
Interest rate contracts		
Purchases	-	-
Sales	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-
TOTAL	<u>1,386,275,214.23</u>	<u>1,020,074,995.49</u>
TOTAL OFF-BALANCE SHEET EXPOSURES	<u>21,305,481,260.69</u>	<u>20,425,349,232.96</u>

RELATED PARTY TRANSACTIONS (MACAU BRANCH)

STATEMENT OF FINANCIAL POSITION

	30 June 2022 MOP	31 December 2021 (*) MOP
ASSETS		
Balances with credit institutions abroad	253,568,544.75	11,510,987.11
Placements / other applications with credit institutions abroad	5,274,195,731.53	9,687,364,737.82
Loans granted	350,817,611.76	379,725,421.62
Internal accounts	1,636,020.08	298,860.71
TOTAL	<u>5,880,217,908.12</u>	<u>10,078,900,007.26</u>
LIABILITIES AND OWN FUNDS		
Deposits of non-bank customers	11,005,342.11	26,452,496.12
Balances of credit institutions abroad	2,109,037.39	11,131,823.75
Borrowings in foreign currencies	9,424,219,742.01	12,852,377,849.47
Internal accounts	1,338,441.84	722,540.97
TOTAL	<u>9,438,672,563.35</u>	<u>12,890,684,710.31</u>

INCOME STATEMENT FOR THE SIX MONTHS ENDED 30 JUNE

	2022 MOP	2021 (*) MOP
DEBIT		
Interest expense	47,272,422.87	119,131,885.32
Other banking expenses	570,079.05	491,232.22
	<u>47,842,501.92</u>	<u>119,623,117.54</u>
CREDIT		
Interest income	53,819,371.91	128,368,959.78
Other banking revenues	1,857,703.10	2,071,825.42
	<u>55,677,075.01</u>	<u>130,440,785.20</u>

OFF-BALANCE SHEET EXPOSURES

	30 June 2022 MOP	31 December 2021 MOP
Exchange rate contracts		
Purchases	694,115,214.23	510,220,404.20
Sales	692,160,000.00	509,854,591.29
TOTAL	<u>1,386,275,214.23</u>	<u>1,020,074,995.49</u>

(*) The figures regarding year 2021 correspond to the statutory accounts as at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

LOANS AND ADVANCES TO CUSTOMERS BY GEOGRAPHIC DISTRIBUTION

	30 June 2022 MOP	31 December 2021 (*) MOP
British Virgin Islands	80,720,410.00	80,161,694.14
Cayman Islands	87,466,414.16	87,364,287.19
China	187,109,643.97	138,358,127.12
Germany	220,613,554.25	265,271,438.80
Hong Kong	1,642,028,038.19	1,225,563,570.59
Macau	221,325,058.29	419,069,276.41
Netherlands	5,157,394,722.41	5,188,679,229.22
Spain	186,651,688.22	50,312,861.88
United States	145,456,306.66	63,198,756.81
	<u>7,928,765,836.15</u>	<u>7,517,979,242.16</u>
Impairment provision	(87,955,202.42)	(87,519,390.62)
	<u>7,840,810,633.73</u>	<u>7,430,459,851.54</u>

(*) The balances regarding 31 December 2021 correspond to the statutory accounts as at that date. These balances are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

LOAN STAGES BY GEOGRAPHIC DISTRIBUTION AS OF 30 JUNE 2022 (GROSS)

	Stage 1 & 2 MOP	Stage 3 MOP	Total MOP
British Virgin Islands	80,720,410.00	-	80,720,410.00
Cayman Islands	87,466,414.16	-	87,466,414.16
China	187,109,643.97	-	187,109,643.97
Germany	220,613,554.25	-	220,613,554.25
Hong Kong	1,554,451,873.10	87,576,165.09	1,642,028,038.19
Macau	220,741,339.96	583,718.33	221,325,058.29
Netherlands	5,157,394,722.41	-	5,157,394,722.41
Spain	186,651,688.22	-	186,651,688.22
United States	145,456,306.66	-	145,456,306.66
	<u>7,840,605,952.73</u>	<u>88,159,883.42</u>	<u>7,928,765,836.15</u>

EXPECTED CREDIT LOSS (ECL) BY GEOGRAPHIC DISTRIBUTION AS OF 30 JUNE 2022

	Stage 1 & 2 MOP	Stage 3 MOP	TOTAL MOP
British Virgin Islands	14,620.02	-	14,620.02
Cayman Islands	90,722.78	-	90,722.78
China	926,718.88	-	926,718.88
Germany	14,677,554.50	-	14,677,554.50
Hong Kong	17,169,896.60	31,954,485.25	49,124,381.85
Macau	7,491,596.22	130,914.83	7,622,511.05
Netherlands	11,488,504.05	-	11,488,504.05
Spain	2,803,946.41	-	2,803,946.41
United States	1,206,242.88	-	1,206,242.88
	<u>55,869,802.34</u>	<u>32,085,400.08</u>	<u>87,955,202.42</u>
ECL for guarantees & other commitments (1)	1,106,569.53	-	1,106,569.53
	<u>56,976,371.87</u>	<u>32,085,400.08</u>	<u>89,061,771.95</u>

(1) Being included in Other liabilities.

LOANS AND ADVANCES TO CUSTOMERS BY INDUSTRY DISTRIBUTION

	30 June 2022 MOP	31 December 2021 (*) MOP
Mining industries	86,934,827.69	95,895,609.90
Manufacturing industries	322,737,822.14	37,215,147.98
Electricity, gas and water	87,466,414.16	87,364,287.19
Construction and public works	428,241,788.30	440,761,572.57
Wholesale and retail trade	479,009,662.97	234,882,585.27
Restaurants, hotels and similar	-	215,584,661.32
Non-monetary financial institutions	3,764,445,462.45	4,120,332,019.60
Other industries	2,756,292,909.22	2,281,925,779.37
Personal loans	3,636,949.22	4,017,578.96
	<u>7,928,765,836.15</u>	<u>7,517,979,242.16</u>
Impairment provision	(87,955,202.42)	(87,519,390.62)
	<u>7,840,810,633.73</u>	<u>7,430,459,851.54</u>

(*) The balances regarding 31 December 2021 correspond to the statutory accounts as at that date. These balances are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

LOAN STAGES BY INDUSTRY DISTRIBUTION AS OF 30 JUNE 2022 (GROSS)

	Stage 1 & 2 MOP	Stage 3 MOP	Total MOP
Mining industries	86,934,827.69	-	86,934,827.69
Manufacturing industries	322,737,822.14	-	322,737,822.14
Electricity, gas and water	87,466,414.16	-	87,466,414.16
Construction and public works	340,665,623.21	87,576,165.09	428,241,788.30
Wholesale and retail trade	479,009,662.97	-	479,009,662.97
Non-monetary financial institutions	3,764,445,462.45	-	3,764,445,462.45
Other industries	2,756,292,909.22	-	2,756,292,909.22
Personal loans	3,053,230.89	583,718.33	3,636,949.22
	7,840,605,952.73	88,159,883.42	7,928,765,836.15

EXPECTED CREDIT LOSS (ECL) BY INDUSTRY DISTRIBUTION AS OF 30 JUNE 2022

	Stage 1 & 2 MOP	Stage 3 MOP	TOTAL MOP
Mining industries	240,125.08	-	240,125.08
Manufacturing industries	6,990,941.98	-	6,990,941.98
Electricity, gas and water	90,722.78	-	90,722.78
Construction and public works	409,551.55	31,954,485.25	32,364,036.80
Wholesale and retail trade	7,328,565.72	-	7,328,565.72
Non-monetary financial institutions	24,146,170.76	-	24,146,170.76
Other industries	16,482,076.99	-	16,482,076.99
Personal loans	181,647.48	130,914.83	312,562.31
	55,869,802.34	32,085,400.08	87,955,202.42
ECL for guarantees & other commitments (1)	1,106,569.53	-	1,106,569.53
	56,976,371.87	32,085,400.08	89,061,771.95

(1) Being included in Other liabilities.

BANCO COMERCIAL PORTUGUÊS, S. A. – MACAU BRANCH
DISCLOSURE OF INFORMATION (Circular No. 006/B/2022-DSB/AMCM)

PAST DUE EXPOSURES

	30 June 2022 MOP	31 December 2021 MOP
More than 3 months but less than 6 months	-	-
More than 6 months but less than 1 year	-	-
More than 1 year	-	-
	-	-
Impairment provision	-	-
	-	-

CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION AS OF 30 JUNE 2022

Asset Classification as per notice no. 012/2021-AMCM:

Asset Classification	MOP		
	On Balance Sheet Loans and advances to customers	Off-Balance Sheet items	Other financial investment
Pass	7,867,718,879.31	37,856,101.81	-
Special Mention	-	-	-
Substandard	88,968,013.78	-	-
Doubtful	-	-	-
Loss	-	-	-
Total	7,956,686,893.09	37,856,101.81	-

ASSETS MATURITY ANALYSIS (MACAU BRANCH)

LOANS AND ADVANCES TO CUSTOMERS

	30 June 2022 MOP	31 December 2021 (*) MOP
On demand (Overdrafts)	332,089,576.01	113,506,414.93
Within 1 month	3,437,699.78	-
More than 1 month but not more than 3 months	3,421,947.17	216,146,563.35
More than 3 months but not more than 1 year	1,189,699,815.47	159,174,425.10
More than 1 year but not more than 3 years	1,781,180,578.04	2,198,556,738.22
More than 3 years	4,612,363,742.34	4,825,732,645.18
Indefinite period	-	-
	<u>7,922,193,358.81</u>	<u>7,513,116,786.78</u>
Interest receivable	6,572,477.34	4,862,455.39
Impairment provision	(87,955,202.42)	(87,519,390.62)
	<u>7,840,810,633.73</u>	<u>7,430,459,851.55</u>

BALANCES, OTHER LOANS AND ADVANCES WITH CREDIT INSTITUTIONS

	30 June 2022 MOP	31 December 2021 (*) MOP
On demand	310,874,052.40	40,943,052.54
Within 1 month	939,141,844.52	818,658,325.60
More than 1 month but not more than 3 months	13,745,013.36	1,469,735,174.41
More than 3 months but not more than 1 year	49,306,052.27	105,444,297.46
More than 1 year but not more than 3 years	4,222,682,090.00	4,551,179,070.00
More than 3 years	-	2,738,332,005.29
Indefinite period	-	-
	<u>5,535,749,052.55</u>	<u>9,724,291,925.30</u>
Interest receivable	52,622,605.40	22,096,776.92
	<u>5,588,371,657.95</u>	<u>9,746,558,437.22</u>

(*) The figures regarding year 2021 correspond to the statutory accounts as at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

CERTIFICATES OF DEPOSIT HELD

	30 June 2022 MOP	31 December 2021 (*) MOP
On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
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Interest receivable	-	-
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(*) The figures regarding 30 June 2021 correspond to the statutory accounts as at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

SECURITIES ISSUED BY THE MACAU SAR GOVERNMENT AND/OR AMCM

	30 June 2022 MOP	31 December 2021 (*) MOP
On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
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OTHER SECURITIES

	30 June 2022 MOP	31 December 2021 (*) MOP
On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
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(*) The figures regarding year 2021 correspond to the statutory accounts as at that date. These figures are presented exclusively for comparative purposes and have not been restated following the adoption of IFRS 9, with reference to 1 January 2022, as allowed by IFRS 9.

LIABILITIES MATURITY ANALYSIS (MACAU BRANCH)

DEPOSITS FROM CREDIT INSTITUTIONS

	30 June 2022 MOP	31 December 2021 MOP
On demand	2,109,037.39	11,131,823.75
Within 1 month	120,034,783.00	258,290,844.63
More than 1 month but not more than 3 months	-	46,727,987.82
More than 3 months but not more than 1 year	633,022,500.00	-
More than 1 year but not more than 3 years	5,083,592,690.00	6,161,330,370.00
More than 3 years	3,534,713,237.00	6,548,022,756.28
Indefinite period	-	-
	<u>9,373,472,247.39</u>	<u>13,025,503,782.48</u>
Interest payable	52,856,532.01	23,183,537.00
	<u>9,426,328,779.40</u>	<u>13,048,687,319.48</u>

DEPOSITS FROM PUBLIC SECTOR ENTITIES

	30 June 2022 MOP	31 December 2021 MOP
On demand	-	-
Within 1 month	340,235,690.54	337,561,801.50
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	<u>340,235,690.54</u>	<u>337,561,801.50</u>
Interest payable	74,572.21	13,872.40
	<u>340,310,262.75</u>	<u>337,575,673.90</u>

DEPOSITS FROM HOLDING AND ASSOCIATED COMPANIES

	30 June 2022 MOP	31 December 2021 MOP
On demand	-	1,359,341.12
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	<u>-</u>	<u>1,359,341.12</u>
Interest payable	-	-
	<u>-</u>	<u>1,359,341.12</u>

DEPOSITS FROM NON-BANK CUSTOMERS

	30 June 2022 MOP	31 December 2021 MOP
On demand	953,169,305.28	964,461,591.44
Within 1 month	161,510,914.29	226,105,459.90
More than 1 month but not more than 3 months	984,884,044.11	959,818,892.93
More than 3 months but not more than 1 year	1,511,333,544.07	1,585,998,700.12
More than 1 year but not more than 3 years	4,808,793.52	553,953.05
More than 3 years	-	-
Indefinite period	-	-
	<u>3,615,706,601.27</u>	<u>3,736,938,597.44</u>
Interest payable	<u>3,762,666.75</u>	<u>1,144,145.91</u>
	<u>3,619,469,268.02</u>	<u>3,738,082,743.35</u>

CERTIFICATES OF DEPOSITS ISSUED

	30 June 2022 MOP	31 December 2021 MOP
On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	<u>-</u>	<u>-</u>
Interest payable	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

OTHER SECURITIES ISSUED

	30 June 2022 MOP	31 December 2021 MOP
On demand	-	-
Within 1 month	-	-
More than 1 month but not more than 3 months	-	-
More than 3 months but not more than 1 year	-	-
More than 1 year but not more than 3 years	-	-
More than 3 years	-	-
Indefinite period	-	-
	<u>-</u>	<u>-</u>
	<u>-</u>	<u>-</u>

FOREIGN EXCHANGE POSITIONS AS OF 30 JUNE 2022 (MACAU BRANCH)

SPOT POSITION [LONG (+); SHORT (-)]	MOP'000
CURRENCIES	
Macau Pataca (MOP)	(246,309.67)
Australian Dollar (AUD)	1,069.19
Canadian Dollar (CAD)	1,025.55
Chinese Yuan (CNY)	(396.31)
Euro (EUR)	27,348.80
Hong Kong Dollar (HKD)	848,851.79
Japanese Yen (JPY)	0.98
South African Rand (ZAR)	(46.37)
Swiss Franc (CHF)	(923.19)
British Pound (GBP)	572.69
USA Dollar (USD)	(633,148.67)
FORWARD POSITION [LONG (+); SHORT (-)]	
Macau Pataca (MOP)	-
Hong Kong Dollar (HKD)	(692,160.00)
USA Dollar (USD)	694,115.21
NET POSITION (ALL CURRENCIES)	-
NET POSITION (ALL FOREIGN CURRENCIES)	246,309.67

BREAKDOWN OF FOREIGN CURRENCIES WHICH NET POSITION (IN ABSOLUTE TERMS) EXCEEDS 10% OF TOTAL FOREIGN CURRENCIES NET POSITION (MACAU BRANCH)

CURRENCIES	MOP'000		
	HKD	EUR	USD
ASSETS			
Cash and balances with the Monetary Authority of Macau	201.09	-	27.65
Balances with credit institutions repayable on demand	270,233.68	2,467.76	7,406.17
Other loans and advances to credit institutions	30,386.01	4,453,298.50	555,122.13
Loans and advances to customers	915,969.97	5,955,285.94	1,026,494.53
Property and equipment	5.37	-	-
Intangible assets	-	-	-
Other assets	791.44	2,774.70	876.45
TOTAL	1,217,587.56	10,413,826.90	1,589,926.93
LIABILITIES			
Deposits from credit institutions	-	(9,304,110.59)	-
Deposits from customers	(368,731.53)	(1,074,099.42)	(2,195,398.25)
Income tax liabilities	-	-	-
Other liabilities	(4.24)	(8,268.09)	(27,677.35)
TOTAL	(368,735.77)	(10,386,478.10)	(2,223,075.60)
Net Cash Position	848,851.79	27,348.80	(633,148.67)
Spot & Forward Purchase (+) / Sale (-)	(692,160.00)	-	694,115.21
TOTAL NET POSITION	156,691.79	27,348.80	60,966.54

SELECTED LIQUIDITY INDICATORS FOR THE SIX MONTHS ENDED 30 JUNE 2022 (MACAU BRANCH)

	MOP'000
Arithmetic mean of the minimum weekly amount of cash in hand during the reporting period (1H 2022)	74,913.84
Arithmetic mean of the average weekly amount of cash in hand during the reporting period (1H 2022)	86,669.63
Arithmetic mean of the specified liquid assets at the end of each month during the reporting period (1H 2022)	2,019,943.68
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the reporting period (1H 2022)	55%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the reporting period (1H 2022)	122%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the reporting period (1H 2022)	92%

CONSOLIDATED INFORMATION AS OF 30 JUNE 2022 – KEY INDICATORS OF BANCO COMERCIAL PORTUGUÊS, S. A. GROUP

	IN MOP (MILLIONS) @8.4403	IN EURO (MILLIONS) OR %
BALANCE SHEET		
Total assets	810,893	96,074
Loans to customers (net)	481,426	57,039
Balance sheet customer funds	629,191	74,546
Deposits and other resources from customers	617,746	73,190
Loans to customers (net)/Balance sheet customer funds		76.5%
Total Equity	53,098	6,291
PROFITABILITY		
Net operating revenues	10,829	1,283
Operating costs	4,355	516
Impairment and provisions	4,651	551
Income tax		
Current	379	45
Deferred	935	111
Non-controlling interests	(110)	(13)
Net income attributable to shareholders of the Bank	633	75
Return on average shareholders' equity (ROE)		2.8%
Return on average assets (ROA)		0.1%
Net interest margin		2.3%
Net operating revenues/Average net assets		2.7%
Cost to income (Operating costs/Net operating revenues)		39.8%
Staff costs/Net operating revenues		21.7%
CAPITAL – according to indicators published in BCP's Semi-Annual Report as of 30 Jun 2022		
Own funds	60,314	7,146
Total risk weighted assets	390,659	46,285
SOLVENCY RATIOS		
CET I		11.5%
Tier I		12.6%
Total		15.4%

OTHER INFORMATION

None.