



## HAITONG BANK, MACAU BRANCH

Disclosure of Financial Information – 30 June 2024

(Circular No. 004/B/2024-DSB/AMCM)



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## 1. DISCLOSURE OF INFORMATION

This information is disclosed under the AMCM Circular No. 004/B/2024-DSB/AMCM to fulfil the disclosure obligations outlined in the aforementioned Circular.

The economic and financial information hereby disclosed refers to the period between 1 January 2024 and 30 June 2024.

The disclosed information relates to the Macau Branch and to its Head Office Haitong Bank, S.A.. For the sake of clarity, the information related to the Macau Branch is labelled as “Macau Branch” and the information concerning the Head Office on a consolidated or integrated basis is presented as “Haitong Bank” or “Haitong Bank Group”.

This information has not been subject to the external auditor’s review.

**2. SUMMARY STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2024 AND 31 DECEMBER 2023**

	(MOP)	
	30.06.2024 (Unaudited)	31.12.2023 (Audited)
<b>Assets</b>		
Cash and balances with banks	71 639 217	181 579 716
Deposits with AMCM	1 299 398	736 613
Financial assets at fair value through other comprehensive income	154 166 330	-
Other tangible assets	9 478 688	10 802 361
Intangible assets	94 164	139 870
Deferred income tax assets	70 828	-
Other assets	15 465 987	1 204 824
<b>Total Assets</b>	<b>252 214 612</b>	<b>194 463 384</b>
<b>Liabilities</b>		
Other liabilities	(3 472 608)	(7 963 071)
Current income tax liabilities	(16 876 783)	(9 415 804)
<b>Total Liabilities</b>	<b>(20 349 391)</b>	<b>(17 378 875)</b>
<b>Head Office Account</b>		
Working capital	(50 000 000)	(50 000 000)
Fair-value reserves	519 405	-
Retained earnings and other reserves*	(162 934 372)	(107 634 255)
Head Office account	(19 450 254)	(19 450 254)
<b>Total Head Office Account</b>	<b>(231 865 221)</b>	<b>(177 084 509)</b>
<b>Total Liabilities and Head Office Account</b>	<b>(252 214 612)</b>	<b>(194 463 384)</b>
* Included the regulatory reserve required by Monetary Authority of Macau ("AMCM"):		
- General	-	-
- Specific	-	-
<b>Total regulatory reserve</b>	<b>-</b>	<b>-</b>

### 3. MACAU BRANCH SUMMARY STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED AT 30 JUNE 2024 AND 30 JUNE 2023

	(MOP)	
	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)
Interest income	4 743 082	1 352 762
Fee and commission income	75 840 024	27 173 067
Fee and commission expense	(107 811)	(35 866)
Net fee and commission income	75 732 213	27 137 201
Losses from foreign exchange differences	(2 746 630)	(86 649)
<b>Total operating income</b>	<b>77 728 665</b>	<b>28 403 314</b>
Staff costs	(6 329 886)	(6 342 834)
General and administrative expenses	(6 137 021)	(4 354 300)
Depreciation and amortisation	(1 382 020)	(1 398 383)
<b>Operating profit before impairment gain</b>	<b>63 879 738</b>	<b>16 307 797</b>
Net (charge)/ reversal of impairment allowance on financial assets	(1 118 642)	667 925
<b>Profit before Income Tax</b>	<b>62 761 096</b>	<b>16 975 722</b>
Income Tax	(7 460 979)	(1 965 087)
<b>Net Profit for the period</b>	<b>55 300 117</b>	<b>15 010 635</b>
<b>Other comprehensive income for the period</b>		
<b>Items that may be reclassified to profit and loss</b>		
Fair value changes of debt instruments measured at fair value through other comprehensive income, net of taxes	(519 405)	-
<b>Total other comprehensive income for the period</b>	<b>(519 405)</b>	<b>-</b>
<b>Total comprehensive income of the period</b>	<b>54 780 712</b>	<b>15 010 635</b>

#### 4. STATEMENT OF CHANGES IN HEAD OFFICE ACCOUNT FOR THE PERIODS ENDED ON 30 JUNE 2024, 31 DECEMBER 2023 AND 30 JUNE 2023

(MOP)

(Unaudited)	Working capital	Fair-value reserves	Retained earnings and other reserves			Head Office Account	Total
			Retained earnings	General regulatory reserve	Specific regulatory reserve		
Balance at 31 December 2022	50 000 000	-	37 997 109	-	-	19 450 254	107 447 363
Balance at 1 January 2023	50 000 000	-	37 997 109	-	-	19 450 254	107 447 363
Profit for the period	-	-	15 010 635	-	-	-	15 010 635
Balance at 30 June 2023	50 000 000	-	53 007 744	-	-	19 450 254	122 457 998
Balance at 1 July 2023	50 000 000	-	53 007 744	-	-	19 450 254	122 457 998
Profit for the period	-	-	54 626 511	-	-	-	54 626 511
Balance at 31 December 2023	50 000 000	-	107 634 255	-	-	19 450 254	177 084 509
Balance at 1 January 2024	50 000 000	-	107 634 255	-	-	19 450 254	177 084 509
Changes in fair value, net of taxes	-	(519 405)	-	-	-	-	(519 405)
Profit for the period	-	-	55 300 117	-	-	-	55 300 117
Balance at 30 June 2024	50 000 000	(519 405)	162 934 372	-	-	19 450 254	231 865 221

5. MACAU BRANCH STATEMENT OF CASH FLOW FOR THE SIX MONTHS ENDED AT 30 JUNE 2024 AND 30 JUNE 2023

(MOP)

	30.06.2024 (Unaudited)	30.06.2023 (Unaudited)
<b>CASH FLOW ARISING FROM OPERATING ACTIVITIES</b>		
Profit before tax	62 761 096	16 975 722
<u>Adjustments</u>		
Depreciation and amortisation	1 382 020	1 398 383
Interest income	(4 743 082)	(1 352 762)
Net charge/ (reversal) of impairment allowance on financial assets	1 118 642	(667 925)
	<u>60 518 676</u>	<u>16 353 418</u>
Decrease in balances with banks with original maturity beyond three months	50 000 000	-
Decrease/ (Increase) in minimum statutory deposit with AMCM	183 059	(38 092)
Increase in AMCM monetary bills with original maturity beyond three months	(68 373 450)	-
<u>Increase in operating assets:</u>		
Other assets	(15 286 506)	(3 658 735)
<u>Decrease in operating liabilities:</u>		
Other liabilities	(4 490 463)	(3 742 767)
	<u>(37 967 360)</u>	<u>(7 439 594)</u>
Cash flow generated used in operations		
Interest received	4 851 522	1 502 225
	<u>27 402 838</u>	<u>10 416 049</u>
Net cash flow generated from operating activities		
Cash flow from investing activities		
Purchase of securities	(72 905 660)	-
Acquisition of property and equipment	(12 641)	(13 183)
Acquisition of intangible assets	-	(124 604)
	<u>(72 918 301)</u>	<u>(137 787)</u>
Net cash flow used in investing activities		
Net (decrease)/ increase in cash and cash equivalents	(45 515 463)	10 278 262
Cash and cash equivalents at the beginning of the period	130 779 341	47 379 883
	<u>85 263 878</u>	<u>57 658 145</u>
<b>CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD</b>		

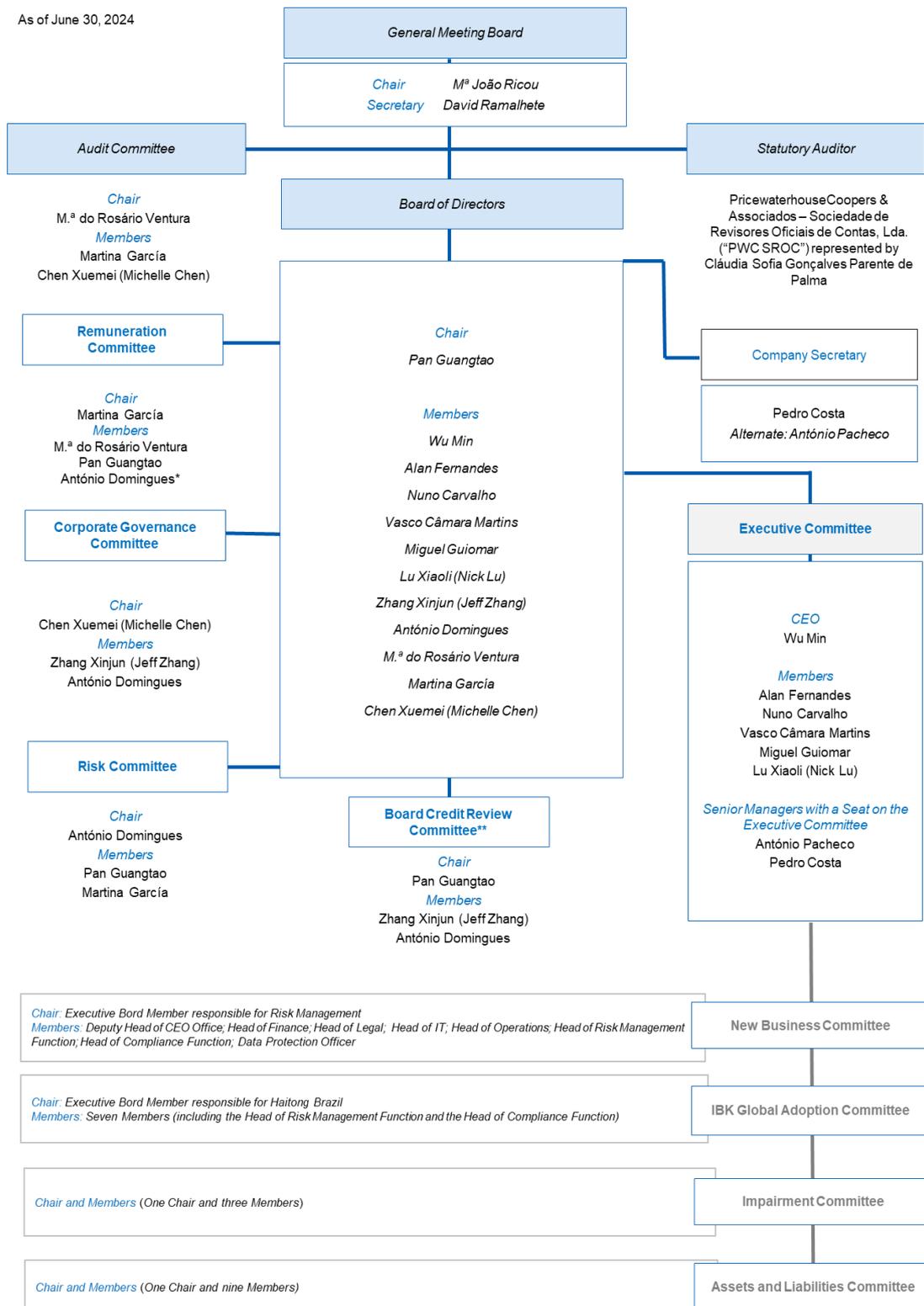
The 2023 comparative figures have been restated to conform to the current year's presentation.

## 6. LIST OF SHAREHOLDERS OF HAITONG BANK WITH QUALIFYING HOLDINGS

Haitong International Holdings Limited, a Hong-Kong-based and wholly-owned subsidiary of Haitong Securities Co., Ltd., holds 100% of the Bank's share capital with voting rights.

## 7. MEMBERS OF CORPORATE BODIES OF HAITONG BANK

As of June 30, 2024



\*António Domingues was appointed at the Board of Directors' meeting on March 28, 2024, as an extra member of the Remuneration Committee.

\*\*Established on June 21, 2024.

## 8. MEMBERS OF THE MANAGEMENT OF THE MACAU BRANCH

### General Manager

Lu Xiaoli

### Branch Managers

Luís Valença Pinto

André Castanheira Pinto

## 9. HAITONG BANK CONSOLIDATED FINANCIAL INFORMATION AS AT 30 JUNE 2024 AND 31 DECEMBER 2023 AND FOR THE SIX MONTHS ENDED AT 30 JUNE 2024 AND 30 JUNE 2023

(thousand euros)

	30.06.2024	31.12.2023
<b>Assets</b>		
Cash and cash equivalents	16 105	17 164
Financial assets at fair value through profit or loss	932 852	893 703
Financial assets held for trading	916 516	880 215
Securities	880 378	848 480
Derivative financial assets	36 138	31 735
Non-trading financial assets mandatorily at fair value through profit or loss	16 336	13 488
Securities	16 312	13 464
Loans and advances to customers	24	24
Financial assets at fair value through other comprehensive income	340 783	226 584
Financial assets measured at amortised cost	2 108 500	2 090 669
Securities	590 295	818 722
Loans and advances to banks	809 987	583 288
Loans and advances to customers	708 218	688 659
Other tangible assets	10 509	11 883
Intangible assets	1 253	1 814
Tax assets	122 347	127 643
Current income tax assets	21 937	21 806
Deferred income tax assets	100 410	105 837
Other assets	130 643	129 182
<b>Total Assets</b>	<b>3 662 992</b>	<b>3 498 642</b>
<b>Liabilities</b>		
Financial liabilities held for trading	21 954	25 878
Securities	1 414	846
Derivative financial liabilities	20 540	25 032
Financial liabilities measured at amortised cost	2 899 180	2 726 784
Resources of credit institutions	1 243 191	916 921
Resources of customers	1 091 947	1 174 221
Debt securities issued	564 042	635 642
Provisions	5 503	9 867
Tax liabilities	15 191	14 451
Current income tax liabilities	9 397	8 657
Deferred income tax liabilities	5 794	5 794
Other liabilities	71 905	69 233
<b>Total Liabilities</b>	<b>3 013 733</b>	<b>2 846 213</b>

<b>Equity</b>		
Share capital	871 278	871 278
Share premium	8 796	8 796
Other equity instruments	105 042	105 042
Fair-value reserves	(3 918)	(4 876)
Other reserves and retained earnings	(357 402)	(367 854)
Net profit/(loss) for the period attributable shareholders of the parent company	5 092	17 262
<b>Total equity attributable to the shareholders of the parent company</b>	<b>628 888</b>	<b>629 648</b>
Non-controlling interests	20 371	22 781
<b>Total Equity</b>	<b>649 259</b>	<b>652 429</b>
<b>Total Equity and Liabilities</b>	<b>3 662 992</b>	<b>3 498 642</b>

(thousand euros)

	30.06.2024	30.06.2023
<b>Profit before Income Tax</b>	<b>8 509</b>	<b>5 541</b>

## 10. CONSOLIDATED CAPITAL ADEQUACY RATIO OF HAITONG BANK

Haitong Bank's capital ratios were calculated under CRR (Regulation EU no. 575/2013) and CRD (Directive EU no. 2013/36/EU). The capital ratios under the Standard Approach are shown in the following table.

	30 JUNE 2024	31 DECEMBER 2023
CET1 ratio	19.3%	19.0%
Tier 1 ratio	24.1%	23.7%
Total capital ratio	24.2%	23.8%

## 11. RELATED PARTY TRANSACTIONS (SUMMARY)

The Macau Branch follows Haitong Bank's Regulation of Transactions with Related Parties which lays down the internal procedures and limitations for approval of transactions between the Bank or companies in a parent-subsiary or group relationship with the Bank and a related party.

These rules aim to ensure stringent control over compliance with the legal rules, including the arm's-length principle and prevention of conflicts of interest.

The Macau Branch discloses below the respective related parties' balances:

RELATED PARTIES	(MOP)					
	30 JUNE 2024					
	CASH AND CASH EQUIVALENTS	OTHER ASSETS	WORKING CAPITAL	HEAD OFFICE ACCOUNT	PROFIT	LOSS
<b>Head Office</b>						
Haitong Bank, S.A.	47 746 122	1 316 957	50 000 000	19 450 254	1 095 624	1 316 957
<b>Subsidiaries and associates of shareholders</b>						
Haitong International Finance Holdings Limited	-	-	-	-	1 757 551	-
Haitong UT Brilliant Limited	-	-	-	-	11 144	-
<b>TOTAL</b>	<b>47 746 122</b>	<b>1 316 957</b>	<b>50 000 000</b>	<b>19 450 254</b>	<b>2 864 319</b>	<b>1 316 957</b>

(MOP)

RELATED PARTIES				31 DECEMBER 2023	
	CASH AND CASH EQUIVALENTS	WORKING CAPITAL	HEAD OFFICE ACCOUNT	PROFIT	LOSS
<b>Head Office</b>					
Haitong Bank, S.A.	110 549 680	50 000 000	19 450 254	1 963 200	-
<b>Ultimate parent company</b>					
Haitong Securities Co., Ltd.	-	-	-	78 328 200	-
<b>Subsidiaries and associates of shareholders</b>					
Haitong International Finance Holdings Limited	-	-	-	3 929 062	-
Haitong Innovation Securities Investment	-	-	-	8 723 400	-
Haitong Investment Ireland plc.	-	-	-	-	43 666 600
<b>TOTAL</b>	<b>110 549 680</b>	<b>50 000 000</b>	<b>19 450 254</b>	<b>92 943 862</b>	<b>43 666 600</b>

## 12. OFF BALANCE SHEET EXPOSURES OTHER THAN DERIVATIVES

The Macau Branch has no off-balance sheet exposures.

(MOP)

OFF-BALANCE SHEET EXPOSURES	30 JUNE 2024	31 DECEMBER 2023
Credit substitutes	-	-
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	-	-
Other off-balances-sheet items	-	-

### 13. DERIVATIVES TRANSACTIONS

The Macau Branch has no derivative transactions' balances.

(MOP)

DERIVATIVES TRANSACTIONS	30 JUNE 2024	31 DECEMBER 2023
Exchange rate contracts	-	-
Interest rate contract	-	-
Equities contracts	-	-
Commodities contracts	-	-
Others	-	-

(MOP)

CREDIT RISK-WEIGHTED AMOUNTS OF DERIVATIVES	30 JUNE 2024	31 DECEMBER 2023
Exchange rate contracts	-	-

### 14. CREDIT RISK

The table below reflects credit risk geographic distribution exposures of the Macau Branch as at 30 June 2024 and 31 December 2023:

(MOP)

GEOGRAPHIC DISTRIBUTION OF EXPOSURES						30 JUNE 2024
Countries and Regions	Loan and advances to customers	Overdue loans	Impaired loans	Individually assessed impairment provision	Additional provision under AMCM rules	Investment in debt securities
<b>Macau</b>						
Government or public sector	-	-	-	-	-	81 320 164
Others	-	-	-	-	-	-
<b>China</b>						
Government or public sector	-	-	-	-	-	-
Others	-	-	-	-	-	72 846 166
	-	-	-	-	-	154 166 330

(MOP)

GEOGRAPHIC DISTRIBUTION OF EXPOSURES						31 DECEMBER 2023
						OF WHICH
Countries and Regions	Loan and advances to customers	Overdue loans	Impaired loans	Individually assessed impairment provision	Additional provision under AMCM rules	Investment in debt securities
-	-	-	-	-	-	-
-	-	-	-	-	-	-

The table below reflects credit risk industry distribution exposures of the Macau Branch as at 30 June 2024 and 31 December 2023:

(MOP)

INDUSTRY DISTRIBUTION OF EXPOSURES	30 JUNE 2024	31 DECEMBER 2023
Agriculture and fisheries	-	-
Mining industries	-	-
Manufacturing industries	-	-
Electricity, gas and water	-	-
Construction and public works	-	-
Wholesale and retail trade	-	-
Restaurants, hotels and similar activities	-	-
Transport, warehouse and communications	-	-
Non-monetary financial institutions	-	-
Gaming	-	-
Exhibition and conference	-	-
Education	-	-
Information Technology	-	-
Other industries	-	-
Personal loans	-	-
<b>Total</b>	-	-

The table below reflects the credit risk ageing analysis of accounting past due exposures of the Macau Branch as at 30 June 2024 and 31 December 2023:

(MOP)

LOANS AND ADVANCES TO BANKS THAT HAVE BEEN PAST DUE FOR PERIODS OF:	30 JUNE 2024		31 DECEMBER 2023	
	% OF TOTAL LOANS	AMOUNT	% OF TOTAL LOANS	AMOUNT
more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than 1 year	-	-	-	-
more than 1 year	-	-	-	-
Total	-	-	-	-
Collateral	-	-	-	-
ECL	-	-	-	-

(MOP)

LOANS AND ADVANCES TO NON-BANK CUSTOMERS THAT HAVE BEEN PAST DUE FOR PERIODS OF:	30 JUNE 2024		31 DECEMBER 2023	
	% OF TOTAL LOANS	AMOUNT	% OF TOTAL LOANS	AMOUNT
more than 3 months but not more than 6 months	-	-	-	-
more than 6 months but not more than 1 year	-	-	-	-
more than 1 year	-	-	-	-
Total	-	-	-	-
Collateral	-	-	-	-
ECL	-	-	-	-

(MOP)

OTHER ASSETS THAT HAVE BEEN PAST DUE FOR PERIODS OF:	30 JUNE 2024	31 DECEMBER 2023
	AMOUNT	AMOUNT
<b>Account receivables</b>		
more than 3 months but not more than 6 months	9 651 600	15 500
more than 6 months but not more than 1 year	-	-
more than 1 year	-	-
Total	9 651 600	15 500

The table below reflects the credit quality analysis under regulatory asset classification of the Macau Branch as at 30 June 2024 and 31 December 2023:

(MOP)

CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION							30 JUNE 2024	
	Outstanding Balance	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Net amount	General Provision according to the AMCM Notice no. 012/2021	Collateral	
<b>Loans and advances to banks</b>								
Pass	-	-	-	-	-	-	-	
Special Mention	-	-	-	-	-	-	-	
Substandard	-	-	-	-	-	-	-	
Doubtful	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	
<b>Loans and advances to non-bank customers</b>								
Pass	-	-	-	-	-	-	-	
Special Mention	-	-	-	-	-	-	-	
Substandard	-	-	-	-	-	-	-	
Doubtful	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	
<b>Financial assets at fair value through other comprehensive income</b>								
Pass	154 264 188	(97 858)	-	-	154 166 330	-	-	
Special Mention	-	-	-	-	-	-	-	
Substandard	-	-	-	-	-	-	-	
Doubtful	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	
<b>Other assets</b>								
Pass	16 489 979	(1 023 992)	-	-	15 465 987	-	-	
Special Mention	-	-	-	-	-	-	-	
Substandard	-	-	-	-	-	-	-	
Doubtful	-	-	-	-	-	-	-	
Loss	-	-	-	-	-	-	-	
<b>TOTAL</b>	<b>170 754 167</b>	<b>(1 121 850)</b>	<b>-</b>	<b>-</b>	<b>169 632 317</b>	<b>-</b>	<b>-</b>	

(MOP)

CREDIT QUALITY ANALYSIS UNDER REGULATORY ASSET CLASSIFICATION							
							31 DECEMBER 2023
	Outstanding Balance	Stage 1 ECL	Stage 2 ECL	Stage 3 ECL	Net amount	General Provision according to the AMCM Notice no. 012/2021	Collateral
<b>Loans and advances to banks</b>							
Pass	-	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-	-
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	-	-	-	-	-	-	-
<b>Loans and advances to non-bank customers</b>							
Pass	-	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-	-
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	-	-	-	-	-	-	-
<b>Financial assets at fair value through other comprehensive income</b>							
Pass	-	-	-	-	-	-	-
Special Mention	-	-	-	-	-	-	-
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	-	-	-	-	-	-	-
<b>Other assets</b>							
Pass	1 207 582	(2 758)	-	-	1 204 824	-	-
Special Mention	-	-	-	-	-	-	-
Substandard	-	-	-	-	-	-	-
Doubtful	-	-	-	-	-	-	-
Loss	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1 207 582</b>	<b>(2 758)</b>	<b>-</b>	<b>-</b>	<b>1 204 824</b>	<b>-</b>	<b>-</b>

## 15. MARKET RISK / FOREIGN EXCHANGE RISK

The Macau Branch has the following analysis of foreign currency at the balance sheet date:

(Equivalent in MOP)

	30 JUNE 2024				
	MOP	EUR	USD	HKD	CNY
<b>Assets</b>					
Cash and balances with banks	2 555 059	42 512 537	5 233 585	12 113	21 325 923
Deposits with AMCM	1 299 398	-	-	-	-
Financial assets at fair value through other comprehensive income	81 320 164	-	72 846 166	-	-
Other tangible assets	9 478 688	-	-	-	-
Intangible assets	94 164	-	-	-	-
Deferred income tax assets	70 828	-	-	-	-
Other assets	136 963	-	9 318 799	615 755	5 394 470
<b>Liabilities</b>					
Other liabilities	(1 760 127)	(1 316 957)	-	(395 524)	-
Current tax liabilities	(16 876 783)	-	-	-	-
<b>TOTAL (long or short net open positions)</b>	<b>76 318 354</b>	<b>41 195 580</b>	<b>87 398 550</b>	<b>232 344</b>	<b>26 720 393</b>

(Equivalent in MOP)

	31 DECEMBER 2023					
	MOP	EUR	USD	HKD	CNY	Others
<b>Assets</b>						
Cash and balances with banks	57 780 569	53 428 756	57 120 924	19 323	13 230 144	-
Deposits with AMCM	736 613	-	-	-	-	-
Other tangible assets	10 802 361	-	-	-	-	-
Intangible assets	139 870	-	-	-	-	-
Other assets	464 527	-	207 728	333 036	192 372	7 161
<b>Liabilities</b>						
Other liabilities	(7 157 356)	-	-	(805 715)	-	-
Income tax liabilities	(9 415 804)	-	-	-	-	-
<b>TOTAL (long or short net open positions)</b>	<b>53 350 780</b>	<b>53 428 756</b>	<b>57 328 652</b>	<b>(453 356)</b>	<b>13 422 516</b>	<b>7 161</b>

## 16. LIQUIDITY RISK

The table below reflects the liquidity risk maturity analysis on assets and liabilities of the Macau Branch as of 30 June 2024 and 31 December 2023:

(MOP)

MATURITY ANALYSIS ON ASSETS AND LIABILITIES							30 JUNE 2024
Assets	On demand	Within 1 month	>1 month < 3 months	>3 months < 1 year	>1 year < 3 years	> 3 years	Undated/overdue
Loans and advances to customers	-	-	-	-	-	-	-
Cash and balances with banks	71 639 217	-	-	-	-	-	-
Deposits with AMCM	1 299 398	-	-	-	-	-	-
Certificates of deposit held	-	-	-	-	-	-	-
Securities issued by Macao SAR Government and/or AMCM	-	7 483 369	19 825 445	54 011 350	-	-	-
Other securities	-	-	-	-	72 846 166	-	-
Other tangible assets	-	-	-	-	-	-	9 478 688
Intangible assets	-	-	-	-	-	-	94 164
Deferred income tax assets	-	-	-	-	-	-	70 828
Other assets	-	5 824 449	-	955 098	-	-	8 686 440
<b>Total assets</b>	<b>72 938 615</b>	<b>13 307 818</b>	<b>19 825 445</b>	<b>54 966 448</b>	<b>72 846 166</b>	<b>-</b>	<b>18 330 120</b>
Liabilities	On demand	Within 1 month	>1 month < 3 months	>3 months < 1 year	>1 year < 3 years	> 3 years	Undated/overdue
Deposits and balances of local banks and financial institutions	-	-	-	-	-	-	-
Deposits from public sector entities	-	-	-	-	-	-	-
Deposits from holding and associated companies	-	-	-	-	-	-	-
Deposits from non-bank customers	-	-	-	-	-	-	-
Certificates of deposits issued	-	-	-	-	-	-	-
Other securities issued	-	-	-	-	-	-	-
Other liabilities	-	(1 655 444)	(750 143)	(903 866)	(141 330)	(21 825)	-
Income tax liabilities	-	-	-	(9 415 804)	(7 460 979)	-	-
<b>Total liabilities</b>	<b>-</b>	<b>(1 655 444)</b>	<b>(750 143)</b>	<b>(10 319 670)</b>	<b>(7 602 309)</b>	<b>(21 825)</b>	<b>-</b>
<b>Net liquidity gap</b>	<b>72 938 615</b>	<b>11 652 374</b>	<b>19 075 302</b>	<b>44 646 778</b>	<b>65 243 857</b>	<b>(21 825)</b>	<b>18 330 120</b>

(MOP)

**MATURITY ANALYSIS ON ASSETS AND LIABILITIES**
**31 DECEMBER 2023**

<b>Assets</b>	<b>On demand</b>	<b>Within 1 month</b>	<b>&gt;1 month &lt; 3 months</b>	<b>&gt;3 months &lt; 1 year</b>	<b>&gt;1 year &lt; 3 years</b>	<b>&gt; 3 years</b>	<b>Undated/overdue</b>
Loans and advances to customers	-	-	-	-	-	-	-
Cash and balances with banks	124 666 992	5 687 460	-	51 225 264	-	-	-
Deposits with AMCM	736 613	-	-	-	-	-	-
Certificates of deposit held	-	-	-	-	-	-	-
Securities issued by Macao SAR Government and/or AMCM	-	-	-	-	-	-	-
Other securities	-	-	-	-	-	-	-
Other tangible assets	-	-	-	-	-	-	10 802 361
Intangible assets	-	-	-	-	-	-	139 870
Other assets	192 372	119 546	180 585	698 371	-	-	13 950
<b>Total assets</b>	<b>125 595 977</b>	<b>5 807 006</b>	<b>180 585</b>	<b>51 923 635</b>	<b>-</b>	<b>-</b>	<b>10 956 181</b>
<b>Liabilities</b>	<b>On demand</b>	<b>Within 1 month</b>	<b>&gt;1 month &lt; 3 months</b>	<b>&gt;3 months &lt; 1 year</b>	<b>&gt;1 year &lt; 3 years</b>	<b>&gt; 3 years</b>	<b>Undated/overdue</b>
Deposits and balances of local banks and financial institutions	-	-	-	-	-	-	-
Deposits from public sector entities	-	-	-	-	-	-	-
Deposits from holding and associated companies	-	-	-	-	-	-	-
Deposits from non-bank customers	-	-	-	-	-	-	-
Certificates of deposits issued	-	-	-	-	-	-	-
Other securities issued	-	-	-	-	-	-	-
Other liabilities	-	(1 728 604)	(606 688)	(391 400)	-	(5 236 379)	-
Income tax liabilities	-	-	-	(9 415 804)	-	-	-
<b>Total liabilities</b>	<b>-</b>	<b>(1 728 604)</b>	<b>(606 688)</b>	<b>(9 807 204)</b>	<b>-</b>	<b>(5 236 379)</b>	<b>-</b>
<b>Net liquidity gap</b>	<b>125 595 977</b>	<b>4 078 402</b>	<b>(426 103)</b>	<b>42 116 431</b>	<b>-</b>	<b>(5 236 379)</b>	<b>10 956 181</b>

The table below reflects the liquidity risk indicators of the Macau Branch as at 30 June 2024 and 31 December 2023:

(MOP)	
LIQUIDITY RISK INDICATORS	30 JUNE 2024
Arithmetic mean of the minimum weekly amount of cash in hand that is required to be held during the period	229 891
Arithmetic mean of the average weekly amount of cash in hand during the period	1 690 480
Arithmetic mean of the specified liquid assets at the end of each month during the period	212 012 500
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the period	1 014%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the period	7 487%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the period	8 549%

(MOP)	
LIQUIDITY RISK INDICATORS	31 DECEMBER 2023
Arithmetic mean of the minimum weekly amount of cash in hand that is required to be held during the year	85 512
Arithmetic mean of the average weekly amount of cash in hand during the year	166 833
Arithmetic mean of the specified liquid assets at the end of each month during the year	73 318 300
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the year	950%
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the year	18 937%
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the year	7 893%