

BANCO COMERCIAL DE MACAU, S. A.

澳門商業銀行股份有限公司

DISCLOSURE OF FINANCIAL INFORMATION

FOR THE SIX MONTHS ENDED 30 JUNE 2026

截至 2026 年 6 月 30 日止 6 個月

財務訊息披露

The Disclosure of Financial Information of Banco Comercial de Macau, S.A. (the “Bank”) for the six months ended 30 June 2026 (unaudited) has been prepared in accordance with the requirements of the “Guideline on Disclosure of Financial Information” issued by the Monetary Authority of Macao (the “AMCM”) on 28 March 2024.

澳門商業銀行股份有限公司（「本銀行」）截至 2026 年 6 月 30 日止 6 個月之財務訊息披露（未經審核）是按照澳門金融管理局（「金管局」）於 2024 年 3 月 28 日所頒佈之〈財務訊息披露指引〉而編製。

The accounting policies used in the preparation of the unaudited financial statements of the Bank for the six months ended 30 June 2026 and included in this report are consistent with those used and described in the Bank's annual audited financial statements for the year ended 31 December 2025.

編製包含在此報告內之本銀行於截至 2026 年 6 月 30 日止 6 個月之未經審核財務報表所採用之會計政策，與截至 2025 年 12 月 31 日止年度之經審核財務報表所採用及所述者一致。

1. SUMMARY OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE

截至 6 月 30 日止 6 個月簡要綜合收益表

		2026	2025
Interest income	利息收入	324,548	403,491
Interest expense	利息支出	(169,282)	(247,256)
Net interest income	淨利息收入	155,266	156,235
Fee and commission income	服務費及佣金收入	27,631	27,580
Fee and commission expense	服務費及佣金支出	(12,659)	(11,176)
Net fee and commission income	淨服務費及佣金收入	14,972	16,404
Net trading income	淨買賣收入	5,422	7,356
Other operating income	其他營運收入	3,129	3,769
Operating income	營運收入	178,789	183,764
Operating expenses	營運支出	(119,719)	(120,420)
Operating profit before bad debt provisions	扣除撥備前營運溢利	59,070	63,344
Gain on disposal of premises and other fixed assets	出售行產及其他固定資產的收益	(72)	(2)
Credit impairment losses	信貸減值虧損	(90,258)	(85,358)
Recoveries of loans and interest previously written off	收回早前已撇銷的貸款及利息	1,875	1,414
Loss before income tax	除稅前虧損	(29,385)	(20,602)
Income tax expense	所得稅費用	-	-
Loss for the period	期間虧損	(29,385)	(20,602)

1. SUMMARY OF COMPREHENSIVE INCOME FOR THE SIX MONTHS ENDED 30 JUNE (CONTINUED)

截至 6 月 30 日止 6 個月簡要綜合收益表 (續)

		2026	2025
Loss for the period	期間虧損	(29,385)	(20,602)
Items that will not be reclassified to the income statement:	不會重新分類至收益賬的項目：		
Net change in the fair value of financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的金融資產之公允價值變動淨額	-	-
Deferred income tax related to the above	有關上述之遞延稅項	-	-
Other comprehensive loss for the period, net of tax	扣除稅項後之期間其他綜合虧損	(29,385)	(20,602)
Total comprehensive loss for the period, net of tax	扣除稅項後之期間綜合虧損總額	(29,385)	(20,602)

2. SUMMARY OF FINANCIAL POSITION 簡要財務狀況表

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Assets	資產		
Cash and balances with banks	現金及在銀行的結餘	796,246	857,272
Balance with AMCM	在 AMCM 的結餘	286,948	293,612
AMCM monetary bills maturing within 12 months	於 12 個月內到期的 AMCM 金融票據	1,195,413	838,309
Placements with and loans and advances to banks maturing within 12 months	於 12 個月內到期的銀行存款、貸款及墊款	2,674,179	2,727,429
Loans and advances to customers	客戶貸款及墊款	13,172,836	13,094,896
Financial assets at amortized cost	以攤餘成本列賬的金融資產	4,030,924	4,550,119
Financial assets at fair value through other comprehensive income	以公允價值計量且其變動計入其他綜合收益的金融資產	813,005	813,005
Intangible assets	無形資產	22,942	21,760
Premises and other fixed assets	行產及其他固定資產	195,799	193,486
Derivative financial instruments	衍生金融工具	797	1,041
Other assets	其他資產	54,834	46,906
Total assets	總資產	23,243,923	23,437,835
Liabilities	負債		
Balances and deposits from banks maturing within 12 months	於 12 個月內到期的銀行結餘和存款	376,280	385,667
Deposits from customers	客戶存款	19,611,506	19,777,601
Derivative financial instruments	衍生金融工具	775	981
Other liabilities	其他負債	98,846	87,685
Current income tax liabilities	即期稅項負債	22,609	22,609
Deferred tax liabilities	遞延稅項負債	91,337	91,337
Provisions	撥備	98	98
Total liabilities	總負債	20,201,451	20,365,978
Equity	權益		
Share capital	股本	300,000	300,000
Share premium	發行溢價	50,000	50,000
Legal reserve	法定儲備	245,759	229,538
General regulatory reserve	一般監管儲備	50,018	47,975
Specific regulatory reserve	特定監管儲備	-	1,580
Investment revaluation reserve	投資重估儲備	681,924	681,924
Retained earnings	保留盈餘	1,714,771	1,760,840
Total equity	權益總額	3,042,472	3,071,857
Total liabilities and equity	總負債及權益總額	23,243,923	23,437,835

3. STATEMENT OF CHANGES IN EQUITY 權益變動表

	Share Capital 股本	Share Premium 發行溢價	Legal Reserve 法定儲備	Regulatory Reserve 監管儲備	Reserve for Investment Revaluation 投資重估 儲備	Retained Earnings 保留盈利	Total Equity 權益合計
Balance at 1 January 2025 2025 年 1 月 1 日結餘	300,000	50,000	225,000	105,313	680,623	1,547,408	2,908,344
Net profit for the year 年度溢利	-	-	-	-	-	162,212	162,212
Other comprehensive income for the year 年度其他全面收益	-	-	-	-	1,301	-	1,301
Transfer to legal reserve 轉移至法定儲備	-	-	4,538	-	-	(4,538)	-
Transfer to retained earnings 轉移至保留盈利	-	-	-	(55,758)	-	55,758	-
Balance as at 31 December 2025 and 1 January 2026 2025 年 12 月 31 日及 2026 年 1 月 1 日結餘	300,000	50,000	229,538	49,555	681,924	1,760,840	3,071,857
Net loss for the period 期間溢利	-	-	-	-	-	(29,385)	(29,385)
Other comprehensive income for the period 期間其他全面收益	-	-	-	-	-	-	-
Transfer to legal reserve 轉移至法定儲備	-	-	16,221	-	-	(16,221)	-
Transfer to regulatory reserve 轉移至監管儲備	-	-	-	463	-	(463)	-
Balance as at 30 June 2026 2026 年 6 月 30 日結餘	300,000	50,000	245,759	50,018	681,924	1,714,771	3,042,472

4. STATEMENT OF CASH FLOWS 現金流量結算表

FOR THE SIX MONTHS ENDED 30 JUNE 截至 6 月 30 日止 6 個月

		2026	2025 (restated) (重置)
Cash flows used in operating activities	經營活動所用現金流量		
Net cash flows used in operating activities	經營活動所用現金淨額	(365,841)	(226,312)
Cash flows from investing activities	投資活動之現金流量		
Purchase of intangible assets	購置無形資產	(5,556)	(2,107)
Purchase of premises and other fixed assets	購置行產及其他固定資產	(8,369)	(40,791)
Proceeds from disposal of premises and other fixed assets	出售行產及其他固定資產所得款項	72	2
Purchase of amortized cost investments	購置以攤餘成本計量投資	(1,452,254)	(1,924,361)
Proceeds from redemption of amortized cost investments	贖回以攤餘成本計量投資所得款項	1,997,029	1,986,292
Net cash flows from investing activities	投資活動流入現金淨額	530,922	19,035
Cash flows from in financing activities	融資活動之現金淨額		
Dividend paid	派發股息	-	-
Net cash flows used in financing activities	融資活動所用現金淨額	-	-
Net increase/(decrease) in cash and cash equivalents	現金及等同現金項目的增加/(減少)淨額	165,081	(207,277)
Cash and cash equivalents at the beginning of the year	年初現金及等同現金項目	3,059,840	3,222,788
Exchange impact on cash and cash equivalents	匯兌於現金及等同現金項目之影響	(967)	(7,696)
Cash and cash equivalents at the end of the period	期末現金及等同現金項目	3,223,954	3,007,816
Cash and cash equivalents comprise:	現金及等同現金包括：		
Cash and balances with banks	現金及在銀行的結餘	696,968	811,473
AMCM monetary bills and placements with and loans and advances to banks	AMCM 金融票據及在銀行的存款、貸款及墊款	2,526,986	2,196,342
Total cash and cash equivalents as at 30 June	於 6 月 30 日現金及等同現金總額	3,223,954	3,007,815

Note: The presentation of the statement of cash flows has been changed to indirect method in 2025 in order to provide reliable and more relevant information, which does not impact the total net cash and cash equivalents reported.

註：現金流量表已改為 2025 年的間接方式列報，以便提供更可靠、更相關的信息，並不影響所報告的淨現金及現金等價物總額。

5. THE SHAREHOLDERS WITH QUALIFYING HOLDINGS AND THE BOARD OF DIRECTORS**主要股東及董事會****Institutions with holdings in excess of 5% in the share capital or over 5% of own funds**

持有超過有關資本 5% 或超過自有資金 5% 之出資的有關機構：

Name of institution 機構名稱	Percentage 百分率
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無	-
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List of shareholders 主要股東之名單：

Name of shareholder 股東名稱	Number of shares 持股量	Percentage 百分率
Dah Sing Bank, Limited 大新銀行有限公司	936,000	78%
DSB BCM (1) Limited	132,000	11%
DSB BCM (2) Limited	132,000	11%

Executive Committee of General Shareholders Meeting, Supervisory Board, and Board of Directors

股東會主席團、監事會及董事會：

Executive Committee of General Shareholders Meeting 股東會主席團

Leonel Alberto Alves 歐安利	Chairman 主席
Ma Iao Lai 馬有禮	Secretary 秘書
Cheong Lok Tin 張樂田	Secretary 秘書

Supervisory Board 監事會

Mayhew, Nicholas John	Chairman 監事長
Leong Leng I 梁令怡	Vice-Chairman 副監事長
Chun-Wai Sen (Simon Sen) 孫振威	Supervisor 監事

Board of Directors 董事會

David Shou-Yeh Wong 王守業	Chairman 主席
Hon-Hing Wong (Derek Wong) 黃漢興	Member 成員
Harold Tsu-Hing Wong 王祖興	Member 成員
Gary Pak-Ling Wang 王伯凌	Member 成員
Pak-Hung Lau 劉伯雄	Member 成員
Chit-Kwan Wong (Vincent Wong) 黃捷君	Member 成員
Ut-Oi Leong (Felicia Leong) 梁月愛	Member 成員

6. OFF-BALANCE SHEET EXPOSURES 資產負債外之風險

The contract amounts of the Bank's off-balance sheet financial instruments that commit it to extend credit to customers were as follows:

本銀行資產負債表外承擔授信予客戶之金融工具合約金額如下：

		30 Jun 2026	31 Dec 2025
		2026 年	2025 年
		6 月 30 日	12 月 31 日
Direct credit substitutes	直接信貸代替品	824	824
Transaction related contingencies	與交易相關之或然項目	195,061	186,429
Trade related contingencies	與貿易相關之或然項目	-	-
Commitments that are unconditionally cancellable without prior notice	可無條件取消而不須預先通知之承擔	929,429	919,987
Other commitments with an original maturity of:	其他承擔原本期限為：		
- under 1 year	- 少於 1 年	690,957	722,040
- 1 year and over	- 1 年及以上	823,028	721,110
Forward forward deposits placed	遠期存款	-	2,550,390
		2,639,299	2,623,556

7. DERIVATIVES TRANSACTIONS 衍生工具交易**7.1** The contract amounts of the Bank's outstanding derivative contracts were as follows:

本銀行未到期衍生工具合約之金額如下：

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	162,574	38,946
- Currency forward sold	- 遠期外匯出售	(162,443)	(38,885)
Net currency forward position	遠期外匯淨額	131	(61)
Currency options purchased	外匯期權購入	45,152	28,100
Currency options written	外匯期權沽出	(45,152)	(28,100)
Equity options purchased	權益性期權購入	8,199	23,359
Equity options written	權益性期權沽出	(8,199)	(23,359)

The fair values of the Bank's outstanding derivative contracts were as follows:

本銀行未到期衍生工具之公平值如下：

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Foreign exchange derivatives	外匯衍生工具		
- Currency forward purchased	- 遠期外匯購入	187	99
- Currency forward sold	- 遠期外匯出售	(164)	(39)
Currency options purchased	外匯期權購入	490	338
Currency options written	外匯期權沽出	(490)	(338)
Equity options purchased	權益性期權購入	121	604
Equity options written	權益性期權沽出	(121)	(604)

7.2 The credit risk weighted amounts of the Bank's off-balance sheet exposures calculated in accordance with Notice No. 011/2015-AMCM that the Bank entered into, were as follows:

根據〈澳門金融管理局第 011/2015-AMCM 號通告〉計算之本銀行資產負債表外項目的信貸風險加權數額，呈列如下：

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Derivatives	衍生工具		
- Exchange rate contracts	- 匯率合約	258	271
- Equity contracts	- 權益性合約	-	-
		258	271

8. RELATED PARTY TRANSACTIONS 有關連人士之交易

The following transactions were carried out with direct and indirect related parties:

與直接及間接有關連人士之交易如下：

8.1 Transactions with the holding company and fellow subsidiaries 與控股公司及同系附屬公司的交易

The Bank entered into various transactions with the holding company and fellow subsidiaries on normal commercial terms.

本銀行按一般商業條款，與控股公司及同系附屬公司進行各項交易。

Immediate holding company 直接控股公司

Balance as at 結餘於	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Assets:	資產：	
Balances and placements with and loans and advances to banks	在銀行的結餘和存款及貸款和墊款	3,086,5753,140,234
Investment securities at amortized cost	以攤餘成本計量的證券投資	1,740,7011,298,578
Receivables or prepaid expenses:	應收款項或預付費用：	
Other receivables or prepaid expenses	其他應收款項或預付費用	583249
Liabilities:	負債：	
Balances and deposits from banks	銀行的結餘及存款	376,280385,667
Payables or deferred income:	應付或遞延收入：	
Management fee	管理費	4,2251,113
Other payables and deferred income	其他應付及遞延收入	945630
Off-balance sheet items (Contract amounts):	資產負債表外的項目 (合約之金額)：	
Currency options	外匯期權	45,15228,101
Equity options	權益性期權	8,19923,359
For the six months ended 30 June 截至 6 月 30 日止 6 個月	2026	2025
Income:	收入：	
Interest on balances and placements with and loans and advances to banks	在銀行的結餘和存款及貸款和墊款之利息	37,21660,164
Interest on securities	證券之利息	28,288-
Other operating income or management fee	其他營運收入或管理費	2,1734,151
Expenses:	支出：	
Interest on balances and deposits from banks	銀行的結餘及存款之利息	1,2411,237
Interest on certificate of deposit issued	已發行存款證之利息	-
Other operating expense or management fee	其他營運支出或管理費	1,2391,051

8. RELATED PARTY TRANSACTIONS (CONTINUED) 有關連人士之交易（續）**8.1 Transactions with the holding company and fellow subsidiaries (Continued)**

與控股公司及同系附屬公司的交易（續）

Fellow subsidiaries 同系附屬公司

Balance as at 結餘於	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Assets:	資產：	
Loans and advances to non-bank customers	非銀行類客戶貸款及墊款	1,077 1,227
Receivables or prepaid expenses:	應收款項或預付費用：	
Other receivables or prepaid expenses	其他應收款項或預付費用	623 10,038
Liabilities:	負債：	
Deposits from customers	客戶存款	102,735 69,272
For the six months ended 30 June 截至 6 月 30 日止 6 個月	2026	2025
Income:	收入：	
Fee and commission income	服務費及佣金收入	3,863 4,490
Rental	租金	- 1,279
Management fee	管理費	712 643
Interest income	利息收入	14 20
Expenses:	支出：	
Interest on deposits from customers	客戶存款之利息	522 140
Fee and commission and operating expenses	服務費及佣金及營運支出	2,329 1,954

8.2 Transactions with key management personnel 與主要管理人員的交易

The Bank provides credit facilities to, and takes deposits from the Bank's key management personnel, their close family members and entities controlled by them. These transactions were provided in the ordinary course of business and on the same terms with other employees. The following balances were outstanding:

本銀行向其主要管理人員，其近親或彼等所控制的企業提供信貸額及收取存款。此等交易乃於正常業務過程中以與其他員工之相同條款提供。未償還之結餘如下：

	30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Loans and advances	貸款及墊款	60 89
Deposits	存款	43,924 41,103
Undrawn commitments	未取用之貸款承諾	310 291

9. CAPITAL 資本

The capital base of the Bank and the capital adequacy ratio calculated in accordance with Circular No. 010/B/2023-DSB/AMCM and Notice No. 011/2015-AMCM are as follows:

本銀行的資本基礎及資本充足比率是根據〈澳門金融管理局傳閱文件第010/B/2023-DSB/AMCM號〉及〈澳門金融管理局通告第011/2015-AMCM號〉計算，呈列如下：

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
CET1 capital	普通股權一級資本		
Common shares	普通股份	300,000	300,000
Share premium	發行溢價	50,000	50,000
Retained earnings	保留盈餘	1,714,770	1,598,629
Accumulated other comprehensive income	累積其他綜合收益	681,924	680,623
Other reserves	其他儲備	295,778	279,093
Deductions	扣減	(432,697)	(444,299)
Total CET1 capital	普通股權一級資本總額	2,609,775	2,464,046
Tier 2 capital	二級資本		
Accumulated provisions	累積撥備	130,029	131,181
Total Tier 2 capital	二級資本總額	130,029	131,181
Own funds	自有資金	2,739,804	2,595,227
Capital adequacy ratio	資本充足比率		
CET1 (or Tier 1)	普通股權一級（或一級）	17.9%	16.5%
Total	整體	18.8%	17.4%

9. CAPITAL (CONTINUED) 資本（續）

The following capital adequacy ratios represent the consolidated position of the immediate holding company, DSB (covering the Bank and Dah Sing Bank (China) Limited), as at 30 June 2026 and 31 December 2025 computed on Basel III basis in accordance with the Banking (Capital) Rules of Hong Kong. These capital adequacy ratios have taken into account market risk and operational risk.

如下所示於2026年6月30日及2025年12月31日之資本充足比率乃直接控股公司，即大新銀行的綜合狀況（包括本銀行及大新銀行（中國）有限公司），根據香港的＜銀行業（資本）規則＞的巴塞爾準則III之基礎所計算的綜合比率。此資本充足比率的計算已考慮到市場風險和操作風險。

		30 Jun 2026	31 Dec 2025
Dah Sing Bank, Limited	大新銀行有限公司	2026年6月30日	2025年12月31日
Capital adequacy ratio	資本充足比率	<u>23.4%</u>	<u>23.1%</u>

10. CREDIT RISK 信貸風險

10.1 Geographic distribution of exposures 風險區域分類

The following table analyses gross loans and advances to customers, investment in debt securities and derivative financial instruments by geographical area.

下表分析本銀行之客戶貸款及墊款總額、債務證券投資、衍生金融工具，以區域分類。

As at 30 June 2026

於 2026 年 6 月 30 日

Region	地區分佈	Gross loans and advances to customers 貸款及墊款總額	Investment in debt securities 債務證券投資	Derivative financial instruments (Note) 衍生金融工具 (註)
Macau	澳門			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	1,195,420	-
- Others	- 其他	12,309,146	-	5,976
Hong Kong	香港			
- Banks	- 銀行同業	-	2,901,291	209,949
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	227,465	241,331	-
Chinese Mainland	中國大陸			
- Banks	- 銀行同業	-	325,882	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	874,444	-	-
Other regions	其他地區			
- Banks	- 銀行同業	-	526,159	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	5,027	42,234	-
		13,416,082	5,232,317	215,925

Note : Derivative financial instruments are foreign exchange and equity derivatives, and are shown in contract amount.

註： 衍生金融工具是指外匯及權益性衍生工具，並以合約名義金額呈列。

10. CREDIT RISK (CONTINUED) 信貸風險 (續)**10.1 Geographic distribution of exposures (Continued) 風險區域分類 (續)**

As at 31 December 2025

於 2025 年 12 月 31 日

Region	地區分佈	Gross loans and advances to customers 貸款及墊款總額	Investment in debt securities 債務證券投資	Derivative financial instruments (Note) 衍生金融工具 (註)
Macau	澳門			
- Banks	- 銀行同業	-	-	-
- Government or public sector	- 政府或公營機構	-	838,323	-
- Others	- 其他	12,301,140	-	14,693
Hong Kong	香港			
- Banks	- 銀行同業	-	2,567,709	75,711
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	271,514	260,613	-
Chinese Mainland	中國大陸			
- Banks	- 銀行同業	-	1,487,795	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	687,452	-	-
Other regions	其他地區			
- Banks	- 銀行同業	-	245,233	-
- Government or public sector	- 政府或公營機構	-	-	-
- Others	- 其他	475	-	-
		<u>13,260,581</u>	<u>5,399,673</u>	<u>90,404</u>

Note : Derivative financial instruments are foreign exchange and equity derivatives, and are shown in contract amount.

註： 衍生金融工具是指外匯及權益性衍生工具，並以合約名義金額呈列。

10. CREDIT RISK (CONTINUED) 信貸風險 (續)

10.1 Geographic distribution of exposures (Continued) 風險區域分類 (續)

		30 Jun 2026 2026 年 6 月 30 日		31 Dec 2025 2025 年 12 月 31 日	
		Gross loans and advances to customers 客戶貸款及 墊款總額	Impairment allowance 減值準備	Gross loans and advances to customers 客戶貸款及 墊款總額	Impairment allowance 減值準備
Loans and advances to customers:	客戶貸款及墊款：				
- Macau	- 澳門	12,450,548	231,006	12,301,140	162,074
- Hong Kong	- 香港	271,220	11,930	271,514	3,066
- Chinese Mainland	- 中國大陸	688,624	4	687,452	385
- Other regions	- 其他地區	5,690	306	475	160
		13,416,082	243,246	13,260,581	165,685

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Impaired loans and advances to customers:	信貸減值之客戶貸款及墊款：		
- Macau	- 澳門	471,274	317,713
- Hong Kong	- 香港	160,653	17,963
- Chinese Mainland	- 中國大陸	17,947	-
- Other regions	- 其他地區	-	-
		649,874	335,676

		30 Jun 2026 2026 年 6 月 30 日	31 Dec 2025 2025 年 12 月 31 日
Stage 3 impairment allowances:	階段 3 減值準備：		
- Macau	- 澳門	151,446	80,365
- Hong Kong	- 香港	11,789	2,113
- Chinese Mainland	- 中國大陸	-	-
- Other regions	- 其他地區	-	-
		163,235	82,478

10. CREDIT RISK (CONTINUED) 信貸風險 (續)

10.2 Industry distribution of exposures 風險行業分類

Gross loans and advances to customers and their impairment allowances by industry distribution classified according to the purpose of the loans.

按行業分類之客戶貸款及墊款總額及其減值準備，以貸款目的分類。

		30 Jun 2026		31 Dec 2025	
		2026年6月30日		2025年12月31日	
		Gross loans and advances to customers	Impairment allowance	Gross loans and advances to customers	Impairment allowance
		客戶貸款及墊款總額	減值準備	客戶貸款及墊款總額	減值準備
Agriculture and fisheries	漁農業	-	-	-	-
Mining industries	採礦工業	-	-	-	-
Manufacturing industries	製造工業	60,993	6	65,715	6
Electricity, gas and water	電、燃氣及水	-	-	-	-
Construction and public works	建築及公共工程	374,384	4,362	120,819	1,254
Wholesale and retail trade	批發及零售貿易	560,713	12,241	562,534	22,483
Restaurants, hotels, and similar	餐廳、酒店及有關行業	594,605	74,980	597,437	6,262
Transport, warehousing and communications	運輸、倉儲及通訊	10,480	4	20,080	6
Non-monetary financial institutions	非貨幣金融機構	-	-	-	-
Gaming	博彩	659,599	318	669,060	228
Exhibition and conference	會展	-	-	-	-
Education	教育	5,912	1	5,558	1
Information Technology	資訊科技	2,483	-	3,002	-
Other industries	其他行業	1,716,983	83,823	2,010,129	91,051
Personal loans	個人貸款	9,429,930	67,511	9,206,247	44,394
		13,416,082	243,246	13,260,581	165,685

Impaired loans and advances to customers and their impairment allowances by industry distribution are shown below:

按行業分類的信貸減值之客戶貸款及墊款總額及其減值準備如下：

		30 Jun 2026		31 Dec 2025	
		2026年6月30日		2025年12月31日	
		Impaired loans and advances to customers	Impairment allowance	Impaired loans and advances to customers	Impairment allowance
		信貸減值之客戶貸款及墊款總額	減值準備	信貸減值之客戶貸款及墊款總額	減值準備
Construction and public works	建築及公共工程	8,281	3,495	-	-
Wholesale and retail trade	批發及零售貿易	3,772	3,196	21,368	15,000
Restaurants, hotels, and similar	餐廳、酒店及有關行業	152,379	67,748	-	-
Other industries	其他行業	322,033	41,671	177,591	45,381
Personal loans	個人貸款	163,408	47,125	136,716	22,097
		649,873	163,235	335,675	82,478

10. CREDIT RISK (CONTINUED) 信貸風險 (續)**10.3 Ageing analysis of past due exposures 逾期風險帳齡分析**

There were no loans and advances to banks and other assets overdue for more than 3 months as at 30 June 2026 (31 December 2025: Nil). The loans and advances to non-bank customers overdue for more than 3 months are shown below:

於2026年6月30日，本銀行沒有逾期3個月以上銀行之貸款及墊款及其他資產（2025年12月31日：無）。而逾期3個月以上之非銀行類客戶貸款及墊款如下：

Loans and advances to non-bank customers 非銀行類客戶貸款及墊款		30 Jun 2026 2026年6月30日		31 Dec 2025 2025年12月31日	
		Gross amount of overdue loans 逾期未償還 貸款總額	% of total loans 佔貸款總 額百分比	Gross amount of overdue loans 逾期未償還 貸款總額	% of total loans 佔貸款總 額百分比
Gross loans and advances to customers which have been overdue for:	未償還客戶貸款及墊款總額，逾期：				
- 6 months or less but over 3 months	- 3個月以上至6個月	5,374	0.04	82,904	0.63
- 1 year or less but over 6 months	- 6個月以上至1年	103,847	0.77	21,363	0.16
- over 1 year	- 1年以上	153,330	1.14	165,069	1.24
		262,551	1.95	269,336	2.03

10. CREDIT RISK (CONTINUED) 信貸風險 (續)**10.3 Ageing analysis of past due exposures (Continued) 逾期風險帳齡分析 (續)**

Value of collateral held and impairment allowances against overdue loans and advances and other assets:

逾期未償還貸款及墊款及其他資產之減值準備及所持抵押品值：

As at 30 June 2026

於 2026 年 6 月 30 日

		Outstanding amount	Current market value of collateral	Portion covered by collateral	Impairment allowance made
		未償還餘額	抵押品市值	抵押品所 覆蓋部份	減值準備
Overdue loans to non- bank customers	非銀行類客戶之逾 期貸款	<u>262,551</u>	<u>283,053</u>	<u>220,794</u>	<u>41,143</u>

As at 31 December 2025

於 2025 年 12 月 31 日

		Outstanding amount	Current market value of collateral	Portion covered by collateral	Impairment allowance made
		未償還餘額	抵押品市值	抵押品所 覆蓋部份	減值準備
Overdue loans to non- bank customers	非銀行類客戶之逾 期貸款	<u>269,336</u>	<u>295,351</u>	<u>226,033</u>	<u>42,714</u>

10. CREDIT RISK (CONTINUED) 信貸風險 (續)**10.4 Credit quality analysis under regulatory asset classification 於監管資產分類下之信貸質素分析**

The following table illustrates the credit risk exposures of financial instruments of the Bank in accordance with the asset classification required by Notice No. 012/2021-AMCM.

下表闡明本銀行之金融工具的信貸風險，並根據〈澳門金融管理局第012/2021-AMCM號通告〉所要求的資產類別分類。

As at 30 June 2026 於 2026 年 6 月 30 日	Gross amount 總額						ECL allowance 預期信貸 虧損準備	Net 淨額
	Pass 正常	Special mention 關注	Sub- standard 次級	Doubtful 可疑	Loss 損失	Total 合計		
Cash and advances with banks 現金及在銀行的結餘								
- Stage 1 階段 1	1,083,203	-	-	-	-	1,083,203	(9)	1,083,194
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
AMCM monetary bills AMCM 金融票據								
- Stage 1 階段 1	1,195,420	-	-	-	-	1,195,420	(7)	1,195,413
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Placements with and loans and advances to banks 銀行存款、貸款及墊款								
- Stage 1 階段 1	2,677,544	-	-	-	-	2,677,544	(3,365)	2,674,179
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loans and advances to customers 客戶貸款及墊款								
- Stage 1 階段 1	10,968,556	-	-	-	-	10,968,556	(7,684)	10,960,872
- Stage 2 階段 2	725,715	1,071,938	-	-	-	1,797,653	(72,327)	1,725,326
- Stage 3 階段 3	-	-	318,427	110,668	202,831	631,926	(156,993)	474,933
- POCI assets 購買或源生已產生 信用減值的金融資產	-	-	-	17,947	-	17,947	(6,242)	11,705
Financial assets at amortized cost 以攤餘成本列賬的金融資產								
- Stage 1 階段 1	3,912,783	-	-	-	-	3,912,783	(5,912)	3,906,871
- Stage 2 階段 2	-	124,114	-	-	-	124,114	(61)	124,053
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Other assets 其他資產								
- Stage 1 階段 1	55,407	-	-	-	-	55,407	(573)	54,834
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loan commitments and financial guarantees 貸款承擔及財務擔保								
- Stage 1 階段 1	1,457,318	-	-	-	-	1,457,318	(1,831)	1,455,487
- Stage 2 階段 2	32,245	1,417	-	-	-	33,662	(151)	33,511
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Total 合計	22,108,191	1,197,469	318,427	128,615	202,831	23,955,533	(255,155)	23,700,378
Portion covered by collateral 抵押品所覆蓋部份			243,600	98,577	132,143	474,320		

10. CREDIT RISK (CONTINUED) 信貸風險 (續)

10.4 Credit quality analysis under regulatory asset classification (Continued)

於監管資產分類下之信貸質素分析 (續)

As at 31 December 2025 於 2025 年 12 月 31 日	Gross amount 總額						ECL allowance 預期信貸 虧損準備	Net 淨額
	Pass 正常	Special mention 關注	Sub- standard 次級	Doubtful 可疑	Loss 損失	Total 合計		
Cash and advances with banks 現金及在銀行的結餘								
- Stage 1 階段 1	1,150,895	-	-	-	-	1,150,895	(11)	1,150,884
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
AMCM monetary bills AMCM 金融票據								
- Stage 1 階段 1	838,323	-	-	-	-	838,323	(14)	838,309
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Placements with and loans and advances to banks 銀行存款、貸款及墊款								
- Stage 1 階段 1	2,730,575	-	-	-	-	2,730,575	(3,146)	2,727,429
- Stage 2 階段 2	-	-	-	-	-	-	-	-
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loans and advances to customers 客戶貸款及墊款								
- Stage 1 階段 1	10,610,332	-	-	-	-	10,610,332	(7,473)	10,602,859
- Stage 2 階段 2	809,529	1,505,044	-	-	-	2,314,573	(75,734)	2,238,839
- Stage 3 階段 3	-	-	85,091	22,036	210,678	317,805	(80,365)	237,440
- POCI assets 購買或源生已產 生信用減值的金融資產	-	-	-	-	17,871	17,871	(2,113)	15,758
Financial assets at amortized cost 以攤餘成本列賬的金融資產								
- Stage 1 階段 1	-	-	-	-	17,871	17,871	(2,113)	15,758
- Stage 2 階段 2	4,437,807	-	-	-	-	4,437,807	(10,993)	4,426,814
- Stage 3 階段 3	-	123,543	-	-	-	123,543	(238)	123,305
Other assets 其他資產								
- Stage 1 階段 1	-	-	-	-	-	-	-	-
- Stage 2 階段 2	47,248	-	-	-	-	47,248	(342)	46,906
- Stage 3 階段 3	-	-	-	-	-	-	-	-
Loan commitments and financial guarantees 貸款承擔及財務擔保								
- Stage 1 階段 1	-	-	-	-	-	-	-	-
- Stage 2 階段 2	1,324,862	-	-	-	-	1,324,862	(1,817)	1,323,045
- Stage 3 階段 3	25,703	1,067	-	-	-	26,770	(143)	26,627
-	-	-	-	-	-	-	-	-
Total 合計	21,975,274	1,629,654	85,091	22,036	228,549	23,940,604	(182,389)	23,758,215
Portion covered by collateral 抵押品所覆蓋部份			81,885	20,185	134,782	236,852		

11. MARKET RISK 市場風險

The market risk capital charges for interest rate risk and for foreign exchange risk determined in accordance with Notice No. 011/2015-AMCM, were as follows:

利率風險及市場風險之資本要求是根據〈澳門金融管理局第011/2015-AMCM號通告〉釐定，呈列如下：

		30 Jun 2026	31 Dec 2025
		2026 年 6 月 30 日	2025 年 12 月 31 日
Interest rate risk	利率風險	-	-
Foreign exchange risk	外匯風險	258	271
		258	271

12. INTEREST RATE RISK 利率風險

Interest rate risk in the banking book 銀行賬之利率風險

The following table demonstrates, in accordance with the “Guideline of Management of Interest Rate Risk” issued by AMCM, the net impact to the economic value of the Bank with an assumed parallel upward shift of 200 basis points throughout different time spectrum multiplied by different weighting factors for different currencies.

下表根據澳門金管局所頒佈之〈利率風險管理指引〉，顯示不同貨幣在不同時段以假設200個基點的向上平行式波動再乘以特定的權數對本銀行經濟價值的淨影響。

		30 Jun 2026 2026年6月30日	31 Dec 2025 2025年12月31日
MOP	澳門幣	10,973	14,164
HKD	港元	29,082	24,449
USD	美元	9,073	17,476
AUD	澳元	(385)	(84)
EUR	歐元	139	(49)
RMB	人民幣	(2,112)	(2,380)
JPY	日元	(35)	(2,538)
NZD	新西蘭元	(11)	19
GBP	英鎊	(75)	(71)
Others	其他	(213)	(294)
		46,436	50,692
Percentage of own funds	佔自有資金之百分比	1.7%	2.0%

13. FOREIGN EXCHANGE RISK 外匯風險

The following sets out the Bank's net foreign exchange position in individual currency that constitutes more than 10% of the total net position in all foreign currencies and the corresponding comparative balances.

下列為本銀行個別貨幣之外匯淨額（有關之外匯淨額超過所有外匯淨額10%），及其相應之比較數額。

As at 30 June 2026

於 2026 年 6 月 30 日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	9,077,632	3,915,495	435,603	907,735	14,336,465
Spot liabilities	現貨負債	(7,705,657)	(4,062,501)	(434,435)	(907,126)	(13,109,719)
Forward purchases	遠期買入	30	155,402	-	7,171	162,603
Forward sales	遠期賣出	(149,457)	(7,323)	-	(5,823)	(162,603)
		1,222,548	1,073	1,168	1,957	1,226,746

As at 31 December 2025

於 2025 年 12 月 31 日

		HKD 港元	USD 美元	RMB 人民幣	Others 其他	Total 合計
Spot assets	現貨資產	9,795,676	3,674,935	452,014	882,404	14,805,029
Spot liabilities	現貨負債	(7,713,148)	(3,656,153)	(451,903)	(880,397)	(12,701,601)
Forward purchases	遠期買入	13,262	12,645	1,147	11,892	38,946
Forward sales	遠期賣出	(9,788)	(17,186)	-	(11,972)	(38,946)
		2,086,002	14,241	1,258	1,927	2,103,428

14. LIQUIDITY 流動資金

The following table analyses the Bank's assets and liabilities into relevant maturity groupings based on the remaining period at the end of the reporting period to the contractual maturity date or, where applicable, the earliest callable date.

下表分析本銀行按報告期末至有關合約到期日或最早可贖回日（如適用）之剩餘時間分類的資產及負債。

As at 30 June 2026

於 2026 年 6 月 30 日

		Repayable on demand	Up to 1 month	3 months or less but over 1 month	Over 3 months to 1 year	Over 1 year to 3 years	Over 3 years	Indefinite	Total
		即期償還	1 個月 或以下	1 個月以 上但 3 個 月或以下	3 個月以 上至 1 年	1 年以上 至 3 年	3 年以上	無註明 日期	合計
Assets	資產								
Loans and advances to customers	客戶貸款及墊款	1,224,655	415,825	441,766	2,078,513	3,748,206	4,854,264	652,853	13,416,082
Cash and balances with banks	現金及在銀行的 結餘	1,083,203	-	-	-	-	-	-	1,083,203
Certificates of deposit held	持有的存款證	-	748,544	660,329	1,736,201	82,099	-	-	3,227,173
Securities issued by AMCM	AMCM 所發行的 證券	-	944,178	251,242	-	-	-	-	1,195,420
Other securities	其他證券	-	84,336	167,991	331,676	225,721	-	-	809,724
Liabilities	負債								
Deposits from banks and financial institutions	銀行及金融機構 的存款	-	376,280	-	-	-	-	-	376,280
Deposits from public sector entities	公共機構存款	13,250	12,502	-	-	-	-	-	25,752
Deposits from non- bank customers	非銀行客戶存款	6,396,602	3,116,038	3,624,474	6,426,169	22,471	-	-	19,585,754

14. LIQUIDITY (CONTINUED) 流動資金 (續)

As at 31 December 2025

於 2025 年 12 月 31 日

		Repayable on demand	Up to 1 month	3 months or less but over 1 month	Over 3 months to 1 year	Over 1 year to 3 years	Over 3 years	Indefinite	Total
		即期償還	1 個月 或以下	1 個月以 上但 3 個 月或以下	3 個月以 上至 1 年	1 年以上 至 3 年	3 年以上	無註明 日期	合計
Assets	資產								
Loans and advances to customers	客戶貸款及墊款	115,939	379,440	443,774	1,937,919	3,285,699	5,701,886	352,471	13,260,581
Cash and balances with banks	現金及在銀行的 結餘	1,150,895	-	-	-	-	-	-	1,150,895
Certificates of deposit held	持有的存款證	-	103,705	1,394,210	2,474,249	83,340	-	-	4,055,504
Securities issued by AMCM	AMCM 所發行的 證券	-	535,649	104,687	197,987	-	-	-	838,323
Other securities	其他證券	-	52,506	-	245,233	208,108	-	-	505,847
Liabilities	負債								
Deposits from banks and financial institutions	銀行及金融機構 的存款	-	205,569	-	180,098	-	-	-	385,667
Deposits from public sector entities	公共機構存款	13,250	12,502	-	-	-	-	-	25,752
Deposits from non- bank customers	非銀行客戶存款	6,380,093	2,034,425	4,034,266	7,249,005	54,060	-	-	19,751,849

14. LIQUIDITY (CONTINUED) 流動資金 (續)

The following table shows the statistical information on the liquidity positions held by the Bank, in accordance with Notice No. 002/2013-AMCM and Notice No. 026/2025-AMCM, during the past reporting period.

根據〈澳門金融管理局第002/2013-AMCM號通告〉及〈澳門金融管理局第026/2025-AMCM號通告〉，下表顯示本銀行於過去期間之流動資產狀況統計資料。

		For the period ended 30 Jun 2026 截至 2026 年 6 月 30 日 止期間	For the year ended 31 Dec 2025 截至 2025 年 12 月 31 日 年度
Average minimum weekly cash in hand	每週平均最低現金結餘	387,784	406,306
Average weekly cash in hand	每週平均現金結餘	589,093	621,195
Average month-end high-quality liquid assets adequacy ratio (Note)	月末優質流動資產充足比率之 平均值 (註)	356.5%	N/A
Average one-month liquidity ratio	1 個月平均流動資金比率	42.0%	40.6%
Average three-month liquidity ratio	3 個月平均流動資金比率	44.4%	41.6%

Note: According to the Circular No. 029/B/2025-DSB/AMCM, the regulatory requirement for reporting High-Quality Liquid Assets Adequacy Ratio takes effect in 2026, with a minimum requirement of 60% in the year of 2026.

註：按〈澳門金融管理局傳閱文件第 029/B/2025-DSB/AMCM 號〉，報告優質流動資產充足比率的監管要求於 2026 年生效，而在 2026 年之最低要求為 60%。