

**China CITIC Bank International Limited Macau Branch**

(In accordance with the requirements set out in Macau Financial System Act approved by Decree-Law No. 32/93/M of 5 July 1993 )

Balance Sheet as at 30 June 2015

MOP

Assets	Total Amount	Provision, Accumulated Depreciation and Impairment	Net Amount
Cash	-	-	-
Deposits with AMCM	36,222,642.17	-	36,222,642.17
Account Receivable	1,178.24	-	1,178.24
Due from other local credit institutions	9,481,904.72	-	9,481,904.72
Due from other foreign credit institutions	51,096,426.60	-	51,096,426.60
Gold and Silver	-	-	-
Other Current Assets	-	-	-
Loans and advances to customers	1,443,365,294.22	-	1,443,365,294.22
Placements with local credit institutions	73,000,000.00	-	73,000,000.00
Placements with foreign credit institutions	9,009,820.00	-	9,009,820.00
Shares, Bonds and Equity	-	-	-
Debtors	-	-	-
Other Investments	-	-	-
Financial Investments	-	-	-
Real Estate	-	-	-
Equipment	6,035,545.28	4,773,868.76	1,261,676.52
Deferred Expenses	-	-	-
Pre-opening Expenses	-	-	-
Fixed assets in progress	-	-	-
Other Fixed Assets	2,427,167.30	2,254,418.24	172,749.06
Internal and Adjustment accounts	169,045,324.02	-	169,045,324.02
<b>TOTAL</b>	<b>1,799,685,302.55</b>	<b>7,028,287.00</b>	<b>1,792,657,015.55</b>

Executive Deputy General Manager & Branch Manager  
Desmond Wong

Assistant Vice President  
Emily Sio

**China CITIC Bank International Limited Macau Branch**

Balance Sheet as at 30 June 2015

MOP

Liabilities	Sub-total	Total
Saving Deposits	229,705,896.91	
Demand Deposits and Deposits at short notice	-	
Time Deposits	70,662,304.82	300,368,201.73
Public sector deposits	-	
Due to local credit institutions	-	
Due to other local credit institutions	-	
Foreign currency takings	1,222,741,626.00	
Cheques and orders payable	118,976.01	
Creditors	229,619.61	
Other Liabilities		1,223,090,221.62
Internal and Adjustment accounts	184,304,107.36	
Provisions	13,094,043.24	
Capital	50,000,000.00	
Legal Reserve		
Voluntary Reserve		
Other Reserves*	5,050,857.20	252,449,007.80
Profit and loss accumulated balance	-	
Profit & Loss for the period	16,749,584.40	16,749,584.40
TOTAL		1,792,657,015.55

Executive Deputy General Manager & Branch Manager  
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Note:

Other reserves of MOP5,050,857.20 represents the general provision for loans and advances. The Branch adopts Financial Reporting Standards of Macau Accounting Standards to prepare its financial statements and to perform impairment assessment on provision for loans and advances. Such impairment allowance may be lower than the minimum general provision required under AMCM Rule 18/93. The Branch will transfer the amount equal to the difference between the minimum general provision requirement of AMCM and the impairment allowance (after considering the deferred tax liabilities of MOP688,753.25) to other reserves. This additional general provision is shown as "Additional provision under AMCM rules" in the profit and loss accounts in this summarized financial statements. In the income statement of the interim financial information disclosure, this adjustment is shown between "Profit for the period" and "Result for the period under AMCM rules".

**China CITIC Bank International Limited Macau Branch**

Operating Result for the period ended 30 June 2015

MOP

Debit	Amount	Credit	Amount
Costs of credit operations	3,305,405.81	Income from credit operations	25,522,495.10
Personnel costs		Income from banking services	6,054,490.39
Directors and Supervisory Council Expenses	-	Income from other banking services	574,111.99
Staff Expenses	6,904,716.00	Income from securities and equity investments	-
Fixed Staff Benefits	345,660.98	Other banking income	-
Other personnel costs	550,568.64	Income from non-banking operations	-
Third party supply	86,717.59	Operating Loss	-
Third party services	2,224,723.94		
Other banking costs	55,904.99		
Taxation	357,013.90		
Costs of non-banking operations			
Depreciation allowances	277,062.59		
Provision allowances	-		
Operating Profit	18,043,323.04		
TOTAL	32,151,097.48	TOTAL	32,151,097.48

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**China CITIC Bank International Limited Macau Branch**

Profit and Loss Account for the period ended 30 June 2015

MOP

Debit	Amount	Credit	Amount
Operating Loss		- Operating Profit	18,043,323.04
Losses related to previous years		- Profit related to previous years	285,541.09
Exceptional Losses		- Exceptional Profits	-
Profit tax provision	1,927,038.07	Provisions written back	2,965,745.87
Additional provision under AMCM rules	2,617,987.53	Operating Result (Loss)	-
Operating Result (Profit)	16,749,584.40		
TOTAL	21,294,610.00	TOTAL	21,294,610.00

Executive Deputy General Manager & Branch Manager  
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**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**

**DISCLOSURE OF INTERIM FINANCIAL INFORMATION**

**FOR THE SIX MONTHS ENDED**

**30 JUNE 2015**

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**INCOME STATEMENT**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2015**  
 (Expressed in Macau Patacas)

	30 June 2015 MOP	30 June 2014 MOP
Interest income	25,522,495	10,328,101
Interest expense	(3,305,406)	(1,975,283)
<b>Net interest income</b>	<b>22,217,089</b>	<b>8,352,818</b>
Fee and commission income	5,381,339	6,756,806
Other operating income	1,247,263	1,425,898
<b>Operating income</b>	<b>28,845,691</b>	<b>16,535,522</b>
<b>Operating expenses</b>	<b>(10,445,355)</b>	<b>(9,223,677)</b>
<b>Operating profit before impairment</b>	<b>18,400,336</b>	<b>7,311,845</b>
Impairment losses released on loans and advances to customers	2,965,746	2,907,509
Recoveries of loans previously written off	285,541	-
<b>Profit before taxation</b>	<b>21,651,623</b>	<b>10,219,354</b>
Income tax charged	(2,284,052)	(1,284,530)
<b>Profit for the period</b>	<b>19,367,571</b>	<b>8,934,824</b>
<b>Effects of (additional)/release of provision for loans under Autoridade Monetária de Macau ("AMCM") rules</b>		
Profit for the period	19,367,571	8,934,824
(Additional)/release of provision under AMCM rules, net of tax	(2,617,987)	484,887
<b>Result for the period under AMCM rules</b>	<b>16,749,584</b>	<b>9,419,711</b>

Approved by the Branch management on 27 August 2015

The accompanying notes form an integral part of these interim financial information disclosure.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**BALANCE SHEET**
**AT 30 JUNE 2015**

(Expressed in Macau Patacas)

	30 June 2015 MOP	31 December 2014 MOP
<b>Assets</b>		
Cash and balances with banks	60,578,331	66,886,615
Placements with bank	9,009,820	64,171,270
Deposits with AMCM	36,222,642	19,873,284
Held-to-maturity investments	72,986,201	82,983,047
Loans and advances to customers	1,430,271,251	1,399,475,049
Fixed assets	1,434,426	1,223,707
Other assets	169,046,502	148,184,439
<b>TOTAL ASSETS</b>	<b>1,779,549,173</b>	<b>1,782,797,411</b>
<b>Liabilities</b>		
Deposits from customers	300,368,202	485,290,608
Deposits and balances from Head Office	1,222,741,626	1,075,506,197
Current taxation	2,523,691	596,653
Deferred tax liabilities	688,753	331,755
Other liabilities	181,426,460	164,296,276
	<b>1,707,748,732</b>	<b>1,726,021,489</b>
<b>Head Office account</b>		
Establishment fund	50,000,000	50,000,000
Provision under AMCM Rules		
- Regulatory reserve	5,050,857	2,432,870
Retained profits	16,749,584	4,343,052
	<b>71,800,441</b>	<b>56,775,922</b>
<b>TOTAL HEAD OFFICE ACCOUNT AND LIABILITIES</b>	<b>1,779,549,173</b>	<b>1,782,797,411</b>

Approved by the Branch management on 27 August 2015

The accompanying notes form an integral part of these interim financial information disclosure.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**CASH FLOW STATEMENT**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2015**  
 (Expressed in Macau Patacas)

	30 June 2015 MOP	30 June 2014 MOP
<b>Operating activities</b>		
Profit before taxation	21,651,623	10,219,354
Adjustments for:		
Depreciation expense	277,063	285,153
Impairment losses released on loans and advances to customers	(2,965,746)	(2,907,509)
	<u>18,962,940</u>	<u>7,596,998</u>
(Increase)/decrease in operating assets:		
Placements with bank with original maturity beyond three months	(7,159,770)	(1,849,906)
Deposits with AMCM	(16,349,358)	9,835,124
Trading assets	-	670,039
Loans and advances to customers	(27,830,456)	9,931,351
Other assets	(20,862,063)	136,222,646
	<u>(72,201,647)</u>	<u>154,809,254</u>
Decrease in operating liabilities:		
Deposits from customers	(184,922,406)	(232,735,694)
Deposits and balances from Head Office	147,235,429	153,420,787
Trading liabilities	-	(656,259)
Other liabilities	17,130,184	(95,171,546)
	<u>(20,556,793)</u>	<u>(175,142,712)</u>
<b>Cash used in operations</b>	<b>(73,795,500)</b>	<b>(12,736,460)</b>
Tax paid	(16)	(21)
<b>Net cash used in operating activities</b>	<b>(73,795,516)</b>	<b>(12,736,481)</b>



**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**CASH FLOW STATEMENT (Continued)**  
**FOR THE SIX MONTHS ENDED 30 JUNE 2015**  
 (Expressed in Macau Patacas)

	30 June 2015 MOP	30 June 2014 MOP
<b>Investing activity</b>		
Purchase of fixed assets	(487,782)	(105,191)
<b>Net cash used in investing activity</b>	<u>(487,782)</u>	<u>(105,191)</u>
	-----	-----
<b>Financing activity</b>		
Retained profits remitted to Head Office	(4,343,052)	(31,504,643)
<b>Net cash used in financing activity</b>	<u>(4,343,052)</u>	<u>(31,504,643)</u>
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<b>Net decrease in cash and cash equivalents</b>	(78,626,350)	(44,346,315)
<b>Cash and cash equivalents at 1 January</b>	212,190,882	277,801,563
<b>Cash and cash equivalents at 30 June</b>	<u>133,564,532</u>	<u>233,455,248</u>
<b>Cash flows from operating activities include:</b>		
Interest received	25,310,035	9,638,536
Interest paid	<u>(3,322,656)</u>	<u>(1,977,015)</u>
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<b>Analysis of the balances of cash and cash equivalents</b>		
Balances with banks	60,578,331	44,879,109
Due from banks with original maturity within three months	-	95,650,540
Treasury bills with original maturity within three months	72,986,201	92,925,599
<b>Cash and cash equivalents</b>	<u>133,564,532</u>	<u>233,455,248</u>
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**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**1 Off-balance sheet exposures**
**(a) Contingent liabilities and commitments to extend credit**

The following is a summary of the contractual amounts of each significant class of contingent liabilities and commitments:

	30 June 2015 MOP	31 December 2014 MOP
Transaction-related contingencies	148,607,420	143,942,642
Trade-related contingencies	123,423,263	175,690,963
	<u>272,030,683</u>	<u>319,633,605</u>
Other commitments:		
- with an original maturity of not more than year	3,715,471,634	3,851,769,219
	<u>3,987,502,317</u>	<u>4,171,402,824</u>

Contingent liabilities and commitments are credit-related instruments which include letters of credits, guarantees and commitments to extend credit. The risk involved is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. As the facilities may expire without being drawn upon, the contractual amounts do not represent expected future cash flows.

**(b) Derivatives**

The use of derivatives for sale to customers as risk management products is an integral part of the Branch's business activities. These instruments are also used to manage the Branch's own exposures to market risk as part of its asset and liability management process. The principal derivative instruments used by the Branch are foreign exchange related contracts, which are primarily over-the-counter derivatives. Most of the Branch's derivative positions have been entered into to meet customer demand.

The Branch did not enter into any derivative arrangements for the 6 months period ended 30 June 2015 and 31 December 2014 respectively.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**1 Off-balance sheet exposures (Continued)**
**(c) Operating lease commitments**

At 30 June 2015, the total future minimum lease payment under non-cancellable operating leases is payable as follows:

	30 June 2015 MOP	31 December 2014 MOP
Properties:		
- Within one year	1,550,795	139,622
- After one year but within five years	891,412	-
	<u>2,442,207</u>	<u>139,622</u>

The Branch leases two properties under operating leases. The lease for property typically runs for an initial period of two years, with an option to renew the lease when all terms are renegotiated. None of the leases includes contingent rentals.

**2 Material related party transactions**

During the period, the Branch entered into transactions with Head Office and other branches in the normal course of its banking business including, inter alia, lending, the acceptance and placement of inter-bank deposits and correspondent banking transactions.

The Branch has undertaken related party transactions with Head Office and other branches, of which the total income and expense generated from such transactions are summarized as follows:

	30 June 2015 MOP	31 December 2014 MOP
Interest income	128,220	131,566
Interest expense	<u>2,855,327</u>	<u>3,747,251</u>

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**2 Material related party transactions (Continued)**

The outstanding amount of related party transactions as at the end of the reporting period are set out below:

	30 June 2015 MOP	31 December 2014 MOP
<b>Due from Head Office and other branches:</b>		
At 1 January	98,819,704	114,352,260
At 30 June 2015/31 December 2014	32,148,301	98,819,704
Average for the period/year	36,910,213	59,417,398
<b>Interest receivables from Head Office and other branch:</b>		
At 1 January	44,254	228
At 30 June 2015/31 December 2014	95,738	44,254
Average for the period/year	44,770	26,401
<b>Deposits and balances from Head Office:</b>		
At 1 January	1,075,506,197	375,380,387
At 30 June 2015/31 December 2014	1,222,741,626	1,075,506,197
Average for the period/year	1,193,723,304	652,760,324
<b>Interest payables to Head Office:</b>		
At 1 January	97,561	63,043
At 30 June 2015/31 December 2014	75,641	97,561
Average for the period/year	213,378	149,859

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**3 Credit risk**
**(a) Geographical analysis of loans and advances to customers and commitments**

Distribution of loans and advances to customers and commitments by region over or equal 10% of total loans and commitments.

30 June 2015				
Region	Gross loans and advances to customers and commitments MOP	Past due or impaired loans and advances to customers MOP	Individually assessed impairment allowance MOP	Collectively assessed impairment allowance MOP
Macau SAR	4,463,938,917	21,314,678	-	11,330,269
British Virgin Islands	648,982,699	-	-	1,647,233
<b>Total</b>	<b>5,112,921,616</b>	<b>21,314,678</b>	<b>-</b>	<b>12,977,502</b>

  

31 December 2014				
Region	Gross loans and advances to customers and commitments MOP	Past due or impaired loans and advances to customers MOP	Individually assessed impairment allowance MOP	Collectively assessed impairment allowance MOP
Macau SAR	4,590,924,883	-	-	13,997,537
British Virgin Islands	666,631,350	-	-	2,032,531
<b>Total</b>	<b>5,257,556,233</b>	<b>-</b>	<b>-</b>	<b>16,030,068</b>

The geographical analysis is classified based on the countries where the counterparties were incorporated, without taking into account the transfer of risk. In general, risk transfer applies when the exposure is guaranteed by a party situated in an area different from the counterparty.

The portion of collectively assessed impairment allowance of MOP116,541(31 December 2014: MOP29,721) was not allocated to the above geographical areas.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**3 Credit risk (Continued)**
**(b) Geographical analysis of debt securities and derivatives**

Debt investments (including AMCM Monetary Bills) and derivatives by geographical areas over or equal 10% of total credit exposure. The carrying value below represents the amount of the financial asset in the balance sheet.

	30 June 2015			
	Debt Investments		Derivatives	
	Notional amounts MOP	Carrying value MOP	Notional amounts MOP	Carrying value MOP
<b>Region</b>				
Macau SAR	<u>73,000,000</u>	<u>72,986,201</u>	<u>-</u>	<u>-</u>
	31 December 2014			
	Debt Investments		Derivatives	
	Notional amounts MOP	Carrying value MOP	Notional amounts MOP	Carrying value MOP
<b>Region</b>				
Macau SAR	<u>83,000,000</u>	<u>82,983,047</u>	<u>-</u>	<u>-</u>

At 30 June 2015 and 31 December 2014, the Branch only had held-to-maturity investments in unlisted monetary bills issued by AMCM.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**3 Credit risk (Continued)**
**(c) Loans and advances to customers analysed by industry sectors**

The information concerning loans and advances to customers by industry sectors is prepared by classifying the loans and advances according to the usage of the loans and advances and is stated gross of any impairment allowances.

	30 June 2015					31 December 2014				
	Gross loans and advances to customers MOP	Past due or impaired loans and advances to customers MOP	Individually assessed impairment allowance MOP	Collectively assessed impairment allowances MOP	Impairment allowance written off during the year MOP	Gross loans and advances to customers MOP	Past due or impaired loans and advances to customers MOP	Individually assessed impairment allowance MOP	Collectively assessed impairment allowances MOP	Impairment allowance written off during the year MOP
<b>Loans and advances for use in Macau</b>										
Industrial, commercial and financial:										
- Restaurants and hotels	519,143,690	-	-	4,709,612	-	519,143,690	-	-	5,889,885	-
- Property investment	860,545	-	-	7,807	-	915,762	-	-	10,390	-
- Wholesale and retail trade	10,709,382	-	-	97,154	-	89,134,567	-	-	1,011,266	13,633,003
- Manufacturing	5,704,264	-	-	51,748	-	23,248,164	-	-	263,759	-
- Others	81,470,372	-	-	739,090	-	83,813,241	-	-	950,894	-
	<u>617,888,253</u>	<u>-</u>	<u>-</u>	<u>5,605,411</u>	<u>-</u>	<u>716,255,424</u>	<u>-</u>	<u>-</u>	<u>8,126,194</u>	<u>13,633,003</u>
Individuals:										
- Loans and advances for the purchase of other residential properties	41,266,357	-	-	374,364	-	38,024,486	-	-	431,402	-
- Loans and advances for the purchase of other properties for investment purpose	75,252,445	-	-	682,681	-	40,201,351	-	-	456,100	-
	<u>116,518,802</u>	<u>-</u>	<u>-</u>	<u>1,057,045</u>	<u>-</u>	<u>78,225,837</u>	<u>-</u>	<u>-</u>	<u>887,502</u>	<u>-</u>
Trade finance	302,564,539	2,885,951	-	2,744,830	-	309,404,877	-	-	3,510,318	-

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**3 Credit risk (Continued)**
**(c) Loans and advances to customers analysed by industry sectors (Continued)**

	30 June 2015					31 December 2014				
	Gross loans and advances to customers MOP	Past due or impaired loans and advances to customers MOP	Individually assessed impairment allowance MOP	Collectively assessed impairment allowances MOP	Impairment allowance written off during the year MOP	Gross loans and advances to customers MOP	Past due or impaired loans and advances to customers MOP	Individually assessed impairment allowance MOP	Collectively assessed impairment allowances MOP	Impairment allowance written off during the year MOP
<b>Loans and advances for use outside Macau</b>										
Industrial, commercial and financial:										
- Manufacturing	17,510,000	-	-	158,849	-	-	-	-	-	-
- Wholesale and retail trade	388,883,700	-	-	3,527,908	-	311,648,700	-	-	3,535,775	-
	<u>406,393,700</u>	<u>-</u>	<u>-</u>	<u>3,686,757</u>	<u>-</u>	<u>311,648,700</u>	<u>-</u>	<u>-</u>	<u>3,535,775</u>	<u>-</u>
	<u><u>1,443,365,294</u></u>	<u><u>2,885,951</u></u>	<u><u>-</u></u>	<u><u>13,094,043</u></u>	<u><u>-</u></u>	<u><u>1,415,534,838</u></u>	<u><u>-</u></u>	<u><u>-</u></u>	<u><u>16,059,789</u></u>	<u><u>13,633,003</u></u>



**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**3 Credit risk (Continued)**
**(d) Analysis of assets and liabilities by remaining maturity**

The following maturity profile is based on the remaining period at the balance sheet date to the contractual maturity date.

	30 June 2015							
	Total MOP	Repayable on demand MOP	Within 1 month MOP	3 months or less but over 1 month MOP	1 year or less but over 3 months MOP	3 years or less but over 1 year MOP	Over 3 years MOP	Undated MOP
<b>Assets</b>								
Cash and balances with banks	60,578,331	60,578,331	-	-	-	-	-	-
Placements with bank	9,009,820	-	-	180,068	8,829,752	-	-	-
Deposits with AMCM	36,222,642	36,222,642	-	-	-	-	-	-
Held-to-maturity investments	72,986,201	-	59,990,658	12,995,543	-	-	-	-
Loans and advances to customers	1,430,271,251	6,403,558	448,971,599	208,115,619	64,219,242	584,267,046	118,294,187	-
Undated assets	170,480,928	-	-	-	-	-	-	170,480,928
<b>Total assets</b>	<b>1,779,549,173</b>	<b>103,204,531</b>	<b>508,962,257</b>	<b>221,291,230</b>	<b>73,048,994</b>	<b>584,267,046</b>	<b>118,294,187</b>	<b>170,480,928</b>
<b>Liabilities</b>								
Deposits from customers	300,368,202	229,705,897	10,947,959	180,068	59,534,278	-	-	-
Deposits and balances from Head Office	1,222,741,626	19,191,566	1,203,550,060	-	-	-	-	-
Undated liabilities	184,638,904	-	-	-	-	-	-	184,638,904
<b>Total liabilities</b>	<b>1,707,748,732</b>	<b>248,897,463</b>	<b>1,214,498,019</b>	<b>180,068</b>	<b>59,534,278</b>	<b>-</b>	<b>-</b>	<b>184,638,904</b>
<b>Asset-liability gap</b>		<b>(145,692,932)</b>	<b>(705,535,762)</b>	<b>221,111,162</b>	<b>13,514,716</b>	<b>584,267,046</b>	<b>118,294,187</b>	

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**3 Credit risk (Continued)**
**(d) Analysis of assets and liabilities by remaining maturity (Continued)**

	31 December 2014						
	Total MOP	Repayable on demand MOP	Within 1 month MOP	3 months or less but over 1 month MOP	1 year or less but over 3 months MOP	3 years or less but over 1 year MOP	Over 3 years MOP
<b>Assets</b>							
Cash and balances with banks	66,886,615	66,886,615	-	-	-	-	-
Placements with bank	64,171,270	-	62,321,220	1,850,050	-	-	-
Deposits with AMCM	19,873,284	19,873,284	-	-	-	-	-
Held-to-maturity investments	82,983,047	-	66,990,673	15,992,374	-	-	-
Loans and advances to customers	1,399,475,049	3,041,679	491,493,389	166,321,130	54,969,448	89,266,949	594,382,454
Undated assets	149,408,146	-	-	-	-	-	149,408,146
<b>Total assets</b>	<b>1,782,797,411</b>	<b>89,801,578</b>	<b>620,805,282</b>	<b>184,163,554</b>	<b>54,969,448</b>	<b>89,266,949</b>	<b>594,382,454</b>
<b>Liabilities</b>							
Deposits from customers	485,290,608	291,917,225	143,241,806	3,599,528	46,532,049	-	-
Deposits and balances from Head Office	1,075,506,197	25,904,153	1,049,602,044	-	-	-	-
Undated liabilities	165,224,684	-	-	-	-	-	165,224,684
<b>Total liabilities</b>	<b>1,726,021,489</b>	<b>317,821,378</b>	<b>1,192,843,850</b>	<b>3,599,528</b>	<b>46,532,049</b>	<b>-</b>	<b>165,224,684</b>
<b>Asset-liability gap</b>		<b>(228,019,800)</b>	<b>(572,038,568)</b>	<b>180,564,026</b>	<b>8,437,399</b>	<b>89,266,949</b>	<b>594,382,454</b>

**(e) Analysis on past due assets**

As at 30 June 2015 and 31 December 2014, there were no assets that have been past due for more than 3 months.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**4 Currency risk**

The Branch's foreign exchange risk stems from taking foreign exchange positions. All foreign exchange positions are subject to exposure limits approved by ALCO.

Significant foreign currency exposures (at equivalent in MOP) at the balance sheet date were as follows:

	30 June 2015							
	Euro dollars MOP	United States dollars MOP	Pound sterlings MOP	Japanese yen MOP	Chinese yuan MOP	Hong Kong dollars MOP	Other currencies MOP	Total MOP
Spot assets	665,460	280,941,041	10,625	219,834	13,568,688	1,219,278,025	4,500	1,514,688,173
Spot liabilities	(662,898)	(280,920,416)	(17,467)	(218,177)	(13,520,169)	(1,219,224,433)	(788)	(1,514,564,348)
Net long/(short) position	2,562	20,625	(6,842)	1,657	48,519	53,592	3,712	123,825
	31 December 2014							
	Euro dollars MOP	United States dollars MOP	Pound sterlings MOP	Japanese yen MOP	Chinese yuan MOP	Hong Kong dollars MOP	Other currencies MOP	Total MOP
Spot assets	705,252	254,665,692	10,271	366,719	2,023,542	1,290,346,101	4,800	1,548,122,377
Spot liabilities	(703,991)	(254,726,522)	(17,295)	(349,555)	(1,982,245)	(1,290,286,494)	(841)	(1,548,066,943)
Net long/(short) position	1,261	(60,830)	(7,024)	17,164	41,297	59,607	3,959	55,434

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**5 Liquidity risk**

The following table indicates the arithmetic mean of liquid assets held and liquidity ratios for the period ended 30 June for the Branch:

	30 June 2015 MOP	30 June 2014 MOP
Minimum weekly amount of cash in hand required to be held	10,905,000	13,688,000
Average weekly amount of cash in hand	30,789,000	35,439,000
Specified liquid assets at the end of each month	359,115,000	470,754,000
	30 June 2015 %	30 June 2014 %
Average ratio of specified liquid asset to total basic liabilities at the end of each month	105	108
One-month liquidity ratio in the last week of each month	83	84
Three-month liquidity ratio in the last week of each month	108	107

The liquid assets held and average liquidity ratio for the period are determined and calculated in accordance with the rules on cash in hand and minimum liquidity requirements as set out and defined in the AMCM Guideline Notice no. 002/2013-AMCM.

**6 Other information in relation to positions of Head Office, China CITIC Bank International Limited**

The Branch is one of the branches of China CITIC Bank International Limited ("Head Office" or "the Bank") and therefore, it does not require to prepare consolidated accounts. Unless otherwise stated, all information disclosed is extracted from the corresponding information in the most recently available interim consolidated accounts of Head Office of which the Branch is a member.

**(a) Consolidated capital adequacy ratios**

	30 June 2015 %	31 December 2014 %
Common Equity Tier 1 capital ratio	10.8	10.5
Tier 1 capital ratio	12.1	11.8
Total capital ratio	17.1	17.3

Capital adequacy ratios ("CAR") comply with in accordance with the Banking (Capital) Rules issued by the Hong Kong Monetary Authority ("HKMA"). The CAR are computed on a consolidated basis covering the Bank and certain of its subsidiaries as required by the HKMA. The Bank has adopted the "standardised approach" for calculating the risk-weighted amount for credit risk and market risk and the "basic indicator approach" for calculating operational risk.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH**
**DISCLOSURES OF FINANCIAL INFORMATION**
**6 Other information in relation to positions of Head Office, China CITIC Bank International Limited (Continued)**
**(a) Consolidated capital adequacy ratios (Continued)**

	30 June 2015 HK\$	31 December 2014 HK\$
<b>Equity</b>		
Share capital	7,566,271,000	7,566,271,000
Reserves	13,549,988,000	12,374,910,000
Total equity attributable to equity shareholders of the Bank	21,116,259,000	19,941,181,000
Additional equity instruments	2,310,168,000	2,310,168,000
Total equity	23,426,427,000	22,251,349,000

**(b) Consolidated assets, liabilities and profit positions**

	30 June 2015 HK\$	31 December 2014 HK\$
Total assets	250,353,608,000	249,140,871,000
Total liabilities	226,927,181,000	226,889,522,000
Loans and advances to customers and other accounts	161,512,220,000	153,872,296,000
Deposits and balances of banks and other financial institutions	3,597,144,000	4,129,401,000
Deposits from customers	197,344,983,000	188,929,559,000
Profit before taxation	1,477,173,000	3,374,409,000

**(c) List of shareholders with qualifying holdings**

Qualifying holdings refers to holding which is owned directly or indirectly by the shareholder and which represents 10% or more of the share capital or voting right of the Bank or, in any other form which confers the possibility to exercise a significant influence over the management of the Bank.

At 30 June 2015, the directors consider the immediate parent of the Bank to be CITIC International Financial Holdings Limited, which is incorporated in Hong Kong, and the ultimate controlling party of the Bank to be CITIC Group Corporation, which is incorporated in the mainland China.

**CHINA CITIC BANK INTERNATIONAL LIMITED MACAU BRANCH****DISCLOSURES OF FINANCIAL INFORMATION****6 Other information in relation to positions of Head Office, China CITIC Bank International Limited (Continued)****(d) Members of the company boards**

As at the date of this report, the Board of Directors of the Bank comprise:

**Chairman**

Mr Sun Deshun

**Executive Directors**

Mr Zhang Xiaowei (President and Chief Executive Officer)

Ms Margaret Man (Deputy Chief Executive Officer)

Mrs Kan Ng Chau Yuk Helen (Alternate Chief Executive Officer)

**Non-executive Directors**

Mr Cao Guoqiang

Mr Zhang Qiang

**Independent Non-executive Directors**

Mr Rafael Gil-Tienda

Mr Tang Shisheng

Mr Tsang Yiu Keung Paul

Mr Wu Jiesi

Ms Yin Fenglan