



STANDARD CHARTERED BANK MACAU BRANCH
BALANCE SHEET AS OF 31 DECEMBER, 2012

MOP

Assets	Gross Assets	Provisions and Depreciation	Net Assets
Cash in hand	73,288,645.05		73,288,645.05
Deposits with Monetary Authority of Macau	141,699,740.40		141,699,740.40
Receivables			
Demand deposits with local financial institutions	98,799,627.60		98,799,627.60
Demand deposits with foreign financial institutions	334,806,843.89		334,806,843.89
Gold and silver			
Other assets			
Loans and advances	840,621,393.03	64,647,935.88	775,973,457.15
Placements with local monetary institutions	70,000,000.00		70,000,000.00
Call and fixed deposits with foreign financial institutions	1,215,454,963.83		1,215,454,963.83
Debt investment securities			
Application of resources consigned to the bank			
Debtors			
Other investments			
Long term investments			
Properties			
Fixtures and equipments			-
Deferred expenditure			
Organization expense			
Construction in progress			
Other fixed assets	108,157.32		108,157.32
Internal and adjustment accounts	6,801,263.40		6,801,263.40
Total	2,781,580,634.52	64,647,935.88	2,716,932,698.64

STANDARD CHARTERED BANK MACAU BRANCH
BALANCE SHEET AS OF 31 DECEMBER, 2012

MOP

Liabilities	Subtotal	Total
Demand deposits	1,626,604,762.93	
Call deposits		
Fixed deposits	11,183,199.41	1,637,787,962.34
Deposits of public sector		
Deposits of other financial institutions		
Resources of other local entities		
Foreign currency loans	994,235,747.26	
Debentures		
Creditors for resources consigned to the bank		
Cheques and payment orders	6,856,181.28	
Creditors		
Sundry liabilities	4,593,441.28	1,005,685,369.82
Internal and adjustment accounts		21,151,595.53
Sundry provisions		2,128,175.82
Capital		
Legal reserve		
Reserve as per company article		
Revaluation reserve		28,227.66
Other reserves		12,717,351.98
Retained profits brought forward	78,340.90	
Profit and loss for the year	37,355,674.59	37,434,015.49
		2,716,932,698.64
		2,716,932,698.64

Regulatory reserve includes a general reserve of MOP 11,963,223.94 and a specific reserve of MOP 2,488,298.04. Since the branch is adopting the Financial Reporting Standards of the Macau SAR ("MFRS") in the preparation of its annual financial statements, the impairment losses based on MFRS may fall below the minimum level of general provisions and specific provisions calculated in accordance to notice no. 18/93 AMCM (the minimum level). The regulatory reserve requirement is therefore the difference between the minimum and the impairment losses according to the MFRS (after the deferred tax MOP 1,734,170.00). This same amount entered on the line «Additional provision under AMCM rules» in Profits and Losses Account, is reconciled among "profit after tax" and "year results according to AMCM rules" in income statement of the annual audited financial statements.

STANDARD CHARTERED BANK MACAU BRANCH
OPERATING RESULT FOR THE YEAR 2012

MOP

Debit	Amount	Credit	Amount
Costs of credit operations	13,392,614.39	Income from credit operations	61,178,177.23
Personnel costs		Income from banking services	26,027,526.80
Directors and fiscal council expenses		Income from other banking services	3,369,710.34
Staff costs	2,623,882.14	Income from securities and equity investments	
Staff welfare expenses	857,516.73	Other banking income	1,122,601.44
Other personnel costs	19,645.12	Income from non-banking operations	
Third party supply	294,161.06	Operating loss	
Third party services	7,567,647.01		
Other banking costs	16,737.84		
Taxation	134,000.04		
Costs of non-banking operations			
Depreciation			
Provisions	33,445,225.87		
Operating profits	33,346,585.61		
Total	91,698,015.81	Total	91,698,015.81

STANDARD CHARTERED BANK MACAU BRANCH
MEMORANDUM ACCOUNTS

MOP

	Amount
Values received for custody	
Values received for collection	
Values received as collaterals	
Guarantee on account of customers	31,178,429.09
Letter of credit	3,450,010,950.25
Acceptances	612,807,480.14
Values deposited by bank as collateral	
Forward exchange contracts - purchases	538,735,385.54
Forward exchange contracts - sales	538,658,592.97
Other memorandum items	6,411,135,130.91

STANDARD CHARTERED BANK MACAU BRANCH
PROFIT AND LOSS ACCOUNT

MOP

Debit	Amount	Credit	Amount
Operating loss		Operating profits	33,346,585.61
Losses related to previous years		Profit related to previous years	
Exceptional losses		Exceptional profit	
Profit tax provision	5,072,717.83	Provision used	
Additional provision under AMCM rules	(9,081,806.81)	Operating loss	
Profit after tax	37,355,674.59		
Total	33,346,585.61	Total	33,346,585.61