

STANDARD CHARTERED BANK MACAU BRANCH

BALANCE SHEET AS OF 31 DECEMBER, 2019

MOP

Assets	Gross Assets	Provisions and Depreciation	Net Assets
Cash in hand	-		-
Deposits with Monetary Authority of Macau	266,639,000.72		266,639,000.72
Receivables	-		-
Demand deposits with local financial institutions	77,116,794.11		77,116,794.11
Demand deposits with foreign financial institutions	678,419,480.55		678,419,480.55
Gold and silver	-		-
Other assets	-		-
Loans and advances	2,660,432,715.19		2,660,432,715.19
Placements with local monetary institutions	160,000,000.00		160,000,000.00
Call and fixed deposits with foreign financial institutions	20,872,674,609.63		20,872,674,609.63
Debt investment securities	-		-
Application of resources consigned to the bank	-		-
Debtors	-		-
Other investments	-		-
Long term investments	-		-
Properties	-		-
Fixtures and equipments	58,195.00	58,195.00	0.00
Deferred expenditure	-		-
Organization expense	-		-
Construction in progress	-		-
Other fixed assets	1,278,610.50		1,278,610.50
Internal and adjustment accounts	107,439,278.06		107,439,278.06
Total	24,824,058,683.76	58,195.00	24,824,000,488.76

STANDARD CHARTERED BANK MACAU BRANCH
BALANCE SHEET AS OF 31 DECEMBER, 2019

Liabilities	Subtotal	Total
Demand deposits	1,016,834,916.57	
Call deposits	-	
Fixed deposits	327,178,833.99	1,344,013,750.56
Deposits of public sector		-
Deposits of other financial institutions		-
Resources of other local entities	-	
Foreign currency loans	23,252,029,545.85	
Debentures	-	
Creditors for resources consigned to the bank	-	
Cheques and payment orders	472,471.10	
Creditors	-	
Sundry liabilities	58,252,032.42	23,310,754,049.37
Internal and adjustment accounts		87,726,729.93
Sundry provisions		1,159,796.57
Capital		-
Legal reserve		-
Reserve as per company article		-
Revaluation reserve		885,240.30
Other reserves		25,331,581.32
Retained profits brought forward	963,012.07	
Profit and loss for the year	53,166,328.64	54,129,340.71
		24,824,000,488.76

1.Regulatory reserve includes a general reserve of MOP 28,645,510.32. 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 3,313,929.00). 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 2019

			MOP
Debit	Amount	Credit	Amount
Costs of credit operations	83,813,185.18	Income from credit operations	128,577,453.18
Personnel costs		Income from banking services	12,929,017.93
Directors and fiscal council expenses	-	Income from other banking services	4,480,874.60
Staff costs	2,703,550.44	Income from securities and equity investments	-
Staff welfare expenses	892,384.52	Other banking income	443,724.94
Other personnel costs	16,542.68	Income from non-banking operations	-
Third party supply	281,644.30	Operating loss	-
Third party services	11,634,357.05		
Other banking costs	134,000.00		
Taxation	28,692.56		
Costs of non-banking operations	-		
Depreciation	708.12		
Provisions	1,135,606.31		
Operating profits	45,790,399.49		
Total	146,431,070.65	Total	146,431,070.65

STANDARD CHARTERED BANK MACAU BRANCH

Memorandum Accounts

	MOP
	Amount
Values received for custody	-
Values received for collection	-
Values received as collaterals	1,487,158,539.00
Guarantee on account of customers	65,436,555.25
Letter of credit	310,568,568.62
Acceptances	251,244,510.46
Values deposited by bank as collateral	
Forward exchange contracts - purchases	23,698,943.96
Forward exchange contracts - sales	23,708,607.74
Other memorandum items	4,626,343,668.00

STANDARD CHARTERED BANK MACAU BRANCH

PROFIT AND LOSS ACCOUNT

MOP

Debit	Amount	Credit	Amount
Operating loss	-	Operating profits	45,790,399.49
Losses related to previous years	-	Profit related to previous years	-
Exceptional losses	-	Exceptional profit	-
Profit tax provision	7,287,537.00	Provision used	-
Additional provision under AMCM rules	-	Operating loss	-
Profit after tax	53,166,328.64	Reduction in provision under AMCM rules	14,663,466.15
Total	60,453,865.64	Total	60,453,865.64