

## STANDARD CHARTERED BANK MACAU BRANCH

### In accordance with AMCM Circular no. 006/B/2022-DSB/AMCM STATEMENT OF FINANCIAL POSITION AS OF 31 DECEMBER 2022

	2022 MOP' 000	2021 MOP' 000
<b>ASSETS</b>		
Cash and balances with banks and central bank	311,226	498,638
Loans and advances to banks	2,487	1,887,439
Loans and advances to customers	1,982,082	2,009,166
Investment securities	-	129,923
Amounts due from head office, other branches and group companies	1,217,594	1,033,541
Other assets	264,142	565,481
<b>Total assets</b>	<b>3,777,531</b>	<b>6,124,188</b>
<b>LIABILITIES</b>		
Customer accounts	951,641	1,278,601
Amounts due to head office, other branches and group companies	2,513,772	4,225,844
Current tax liabilities	53	295
Deferred tax liabilities	2,691	3,075
Other liabilities	286,196	590,895
<b>Total liabilities</b>	<b>3,754,353</b>	<b>6,098,710</b>
<b>RESERVES</b>		
- FVOCI Reserve	-	263
- Regulatory reserve - General provision	19,726	22,575
- Regulatory reserve - Specific provision	-	-
- Retained profits	3,452	2,640
	<b>23,178</b>	<b>25,478</b>
<b>Total liabilities and reserves</b>	<b>3,777,531</b>	<b>6,124,188</b>

# STANDARD CHARTERED BANK MACAU BRANCH

## STATEMENT OF PROFIT OR LOSS

Year ended 31 December 2022

	2022 MOP' 000	2021 MOP' 000
Interest revenue	76,224	57,754
Interest expense	(54,050)	(24,309)
NET INTEREST INCOME	22,174	33,445
Fee and commission income	6,912	9,038
Fee and commission expense	(12,463)	(7,516)
NET FEE AND COMMISSION (EXPENSE)/INCOME	(5,551)	1,522
Exchange gains	680	419
TOTAL OPERATING INCOME	17,303	35,386
Operating expenses	(20,141)	(21,762)
OPERATING (LOSS)/PROFIT BEFORE IMPAIRMENT	(2,838)	13,624
Credit impairment release	393	674
(LOSS)/PROFIT BEFORE TAX	(2,445)	14,298
Income tax credit/(expense)	408	(1,380)
(LOSS)/PROFIT FOR THE YEAR	(2,037)	12,918

# STANDARD CHARTERED BANK MACAU BRANCH

## STATEMENT OF COMPREHENSIVE INCOME Year ended 31 December 2022

	2022 MOP' 000	2021 MOP' 000
(LOSS)/PROFIT FOR THE YEAR	(2,037)	12,918
OTHER COMPREHENSIVE INCOME		
Items that may be reclassified subsequently to profit or loss:		
Investment securities at fair value through other comprehensive income:		
- Changes in fair value recognised during the year	34	(384)
- Expected credit loss	(333)	(601)
- Related tax effect	36	118
OTHER COMPREHENSIVE LOSS FOR THE YEAR, NET OF TAX	<u>(263)</u>	<u>(867)</u>
TOTAL COMPREHENSIVE (LOSS)/INCOME, FOR THE YEAR	<u>(2,300)</u>	<u>12,051</u>