

## STANDARD CHARTERED BANK MACAU BRANCH

In accordance with AMCM Circular no. 004/B/2024-DSB/AMCM  
STATEMENT OF FINANCIAL POSITION AS OF 31 DECEMBER 2023

	2023 MOP' 000	2022 MOP' 000
<b>ASSETS</b>		
Cash and balances with banks and other financial institutions	364,780	311,226
Loans and advances to banks	-	2,487
Loans and advances to customers	56,777	1,982,082
Investment securities	-	-
Amounts due from head office, other branches and group companies	600,278	1,217,594
Other assets	118,866	264,142
<b>Total assets</b>	<b>1,140,701</b>	<b>3,777,531</b>
<b>LIABILITIES</b>		
Customer accounts	621,254	951,641
Deposits by banks	3	-
Amounts due to head office, other branches and group companies	376,373	2,513,772
Current tax liabilities	-	53
Deferred tax liabilities	-	2,691
Other liabilities	114,966	286,196
<b>Total liabilities</b>	<b>1,112,596</b>	<b>3,754,353</b>
<b>RESERVES</b>		
- FVOCI Reserve	-	-
- Regulatory reserve - General provision	2,590	19,726
- Regulatory reserve - Specific provision	-	-
- Retained profits	25,515	3,452
	<b>28,105</b>	<b>23,178</b>
<b>Total liabilities and reserves</b>	<b>1,140,701</b>	<b>3,777,531</b>

## STANDARD CHARTERED BANK MACAU BRANCH

### STATEMENT OF PROFIT OR LOSS

Year ended 31 December 2023

	2023 MOP' 000	2022 MOP' 000
Interest revenue	93,158	76,224
Interest expense	(74,280)	(54,050)
NET INTEREST INCOME	18,878	22,174
Fee and commission income	5,651	6,912
Fee and commission expense	(3,330)	(12,463)
NET FEE AND COMMISSION INCOME / (EXPENSE)	2,321	(5,551)
Exchange gains	575	680
TOTAL OPERATING INCOME	21,774	17,303
Operating expenses	(19,740)	(20,141)
OPERATING PROFIT / (LOSS) BEFORE IMPAIRMENT	2,034	(2,838)
Credit impairment release	147	393
PROFIT / (LOSS) BEFORE TAX	2,181	(2,445)
Income tax credit	2,746	408
PROFIT / (LOSS) FOR THE YEAR	4,927	(2,037)

# STANDARD CHARTERED BANK MACAU BRANCH

## STATEMENT OF COMPREHENSIVE INCOME Year ended 31 December 2023

	2023 MOP' 000	2022 MOP' 000
PROFIT / (LOSS) FOR THE YEAR	4,927	(2,037)
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
- Expected credit loss	-	(333)
- Related tax effect	-	36
OTHER COMPREHENSIVE LOSS FOR THE YEAR, NET OF TAX	-	(263)
TOTAL COMPREHENSIVE INCOME / (LOSS) FOR THE YEAR	4,927	(2,300)