

STANDARD CHARTERED BANK MACAU BRANCH

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

	2024 MOP' 000	2023 MOP' 000
ASSETS		
Cash and balances with banks and other financial institutions	671,570	364,780
Loans and advances to customers	607,758	56,777
Investment securities	98,859	-
Amounts due from head office, other branches and group companies	489,819	600,278
Other assets	54,096	118,866
Total assets	1,922,102	1,140,701
LIABILITIES		
Customer accounts	722,364	621,254
Deposits by banks	2	3
Amounts due to head office, other branches and group companies	961,164	376,373
Other liabilities	61,665	114,966
Total liabilities	1,745,195	1,112,596
RESERVES		
- Capital and working capital	150,000	-
- FVOCI Reserve	1,138	-
- Regulatory reserve - General provision	6,709	2,590
- Regulatory reserve - Specific provision	-	-
- Retained profits	19,060	25,515
	176,907	28,105
Total liabilities and reserves	1,922,102	1,140,701

STANDARD CHARTERED BANK MACAU BRANCH

STATEMENT OF PROFIT OR LOSS

Year ended 31 December 2024

	2024 MOP' 000	2023 MOP' 000
Interest revenue	56,202	93,158
Interest expense	(43,037)	(74,280)
NET INTEREST INCOME	13,165	18,878
Fee and commission income	3,178	5,651
Fee and commission expense	(3,470)	(3,330)
NET FEE AND COMMISSION (EXPENSE) / INCOME	(292)	2,321
Exchange gains	1,081	575
TOTAL OPERATING INCOME	13,954	21,774
Operating expenses	(15,135)	(19,740)
OPERATING (LOSS) / PROFIT BEFORE IMPAIRMENT	(1,181)	2,034
Credit impairment (charge) / release	(1,155)	147
(LOSS) / PROFIT BEFORE TAX	(2,336)	2,181
Income tax credit	-	2,746
(LOSS) / PROFIT FOR THE YEAR	(2,336)	4,927

STANDARD CHARTERED BANK MACAU BRANCH

STATEMENT OF COMPREHENSIVE INCOME Year ended 31 December 2024

	2024 MOP' 000	2023 MOP' 000
(LOSS) / PROFIT FOR THE YEAR	(2,336)	4,927
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	(46)	-
- Expected credit loss	1,184	-
- Related tax effect	-	-
OTHER COMPREHENSIVE INCOME FOR THE YEAR, NET OF TAX	<u>1,138</u>	<u>-</u>
TOTAL COMPREHENSIVE (LOSS) / PROFIT FOR THE YEAR	<u>(1,198)</u>	<u>4,927</u>