

STANDARD CHARTERED BANK MACAU BRANCH

In accordance with AMCM Circular no. 004/B/2024-DSB/AMCM STATEMENT OF FINANCIAL POSITION AS OF 31 DECEMBER 2025

	2025 MOP' 000	2024 MOP' 000
ASSETS		
Cash and balances with banks and other financial institutions	721,339	671,570
Loans and advances to customers	340,045	607,758
Investment securities	-	98,859
Amounts due from head office, other branches and group companies	2,664,049	489,819
Other assets	65,300	54,096
Total assets	<u>3,790,733</u>	<u>1,922,102</u>
LIABILITIES		
Customer accounts	894,210	722,364
Deposits by banks	2	2
Amounts due to head office, other branches and group companies	2,647,523	961,164
Other liabilities	81,162	61,665
Total liabilities	<u>3,622,897</u>	<u>1,745,195</u>
RESERVES		
Capital and working capital	150,000	150,000
FVOCI Reserve	-	1,138
Regulatory reserve - General provision	4,213	6,709
Retained profits	13,623	19,060
	<u>167,836</u>	<u>176,907</u>
Total liabilities and reserves	<u>3,790,733</u>	<u>1,922,102</u>

STANDARD CHARTERED BANK MACAU BRANCH

STATEMENT OF PROFIT OR LOSS

Year ended 31 December 2025

	2025 MOP' 000	2024 MOP' 000
Interest income	60,207	56,202
Interest expense	<u>(53,726)</u>	<u>(43,037)</u>
NET INTEREST INCOME	6,481	13,165
Fee and commission income	3,462	3,178
Fee and commission expense	<u>(6,623)</u>	<u>(3,470)</u>
NET FEE AND COMMISSION EXPENSE	(3,161)	(292)
Exchange gains	<u>2,046</u>	<u>1,081</u>
TOTAL OPERATING INCOME	5,366	13,954
Operating expenses	<u>(14,464)</u>	<u>(15,135)</u>
OPERATING LOSS BEFORE IMPAIRMENT	(9,098)	(1,181)
Credit impairment release/(charge)	<u>1,165</u>	<u>(1,155)</u>
LOSS BEFORE TAX	(7,933)	(2,336)
Income tax credit	<u>-</u>	<u>-</u>
LOSS FOR THE YEAR	<u><u>(7,933)</u></u>	<u><u>(2,336)</u></u>

STANDARD CHARTERED BANK MACAU BRANCH
STATEMENT OF COMPREHENSIVE INCOME
Year ended 31 December 2025

	2025	2024
	MOP' 000	MOP' 000
LOSS FOR THE YEAR	(7,933)	(2,336)
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	(46)
- Expected credit loss (release)/charge	(1,184)	1,184
OTHER COMPREHENSIVE (LOSS)/INCOME	<u>(1,138)</u>	<u>1,138</u>
TOTAL COMPREHENSIVE LOSS FOR THE YEAR	<u><u>(9,071)</u></u>	<u><u>(1,198)</u></u>