



standard  
chartered  
渣打銀行

# Standard Chartered Bank Macau Branch

## Interim Financial Statements (unaudited)

For the period ended  
30 June 2025

## Income statement

### For the 6 months ended 30 June 2025

(Expressed in thousands of Macau Patacas)

	6 months ended 30 June 2025 MOP'000	6 months ended 30 June 2024 MOP'000
Interest income	31,756	20,512
Interest expense	(25,927)	(16,674)
<b>Net interest income</b>	<b>5,829</b>	<b>3,838</b>
Fee and commission income	1,928	1,442
Fee and commission expense	(3,006)	(1,949)
	(1,078)	(507)
Exchange gain	602	770
<b>Operating income</b>	<b>5,353</b>	<b>4,101</b>
Operating expenses	(6,738)	(8,719)
<b>Operating loss before impairment losses</b>	<b>(1,385)</b>	<b>(4,618)</b>
Credit impairment release/(charge)	580	(91)
<b>Loss before taxation</b>	<b>(805)</b>	<b>(4,709)</b>
Income tax credit	-	522
<b>Loss for the period</b>	<b>(805)</b>	<b>(4,187)</b>
<b>Other comprehensive income</b>		
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 period	272	(1)
- Expected credit loss	(816)	-
<b>Other comprehensive loss for the period, net of tax</b>	<b>(544)</b>	<b>(1)</b>
<b>Total comprehensive loss for the period</b>	<b>(1,349)</b>	<b>(4,188)</b>

## Balance sheet as at 30 June 2025

(Expressed in thousands of Macau Patacas)

	Note	At 30 June 2025 MOP'000	At 31 December 2024 MOP'000
<b>Assets</b>			
Cash and balances with banks and central banks		744,504	671,570
Investment securities	3	49,913	98,859
Loans and advances to customers	4(a)	216,846	607,758
Amounts due from head office, other branches and group companies	2(b)	7,600,617	489,819
Other assets		68,024	54,096
		<hr/>	<hr/>
Total assets		8,679,904	1,922,102
		<hr/>	<hr/>
<b>Liabilities</b>			
Customer accounts	7	585,464	722,364
Deposits by banks		2	2
Amounts due to head office, other branches and group companies	2(c)	7,843,238	961,164
Other liabilities		75,642	61,665
		<hr/>	<hr/>
Total liabilities		8,504,346	1,745,195
<b>Reserves</b>			
Capital and working capital		150,000	150,000
General regulatory reserve		2,749	6,709
Specific regulatory reserve		-	-
Fair value through other comprehensive income reserve		594	1,138
Retained profits		22,215	19,060
		<hr/>	<hr/>
		175,558	176,907
		<hr/>	<hr/>
Total liabilities and reserves		8,679,904	1,922,102
		<hr/>	<hr/>

**Statement of changes in reserves**  
**For the period ended 30 June 2025**  
*(Expressed in thousands of Macau Patacas)*

	Capital & working capital	Fair value through other comprehensive income ("FVOCI") reserve	Retained profits	General regulatory reserve	Specific regulatory reserve	Total
	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
<b>At 1 January 2024</b>	–	–	25,515	2,590	–	28,105
Loss for the loss	–	–	(2,336)	–	–	(2,336)
Head office assigned capital	150,000	–	–	–	–	150,000
Other comprehensive income, net of tax	–	1,138	–	–	–	1,138
Transfer from retained profits	–	–	(4,119)	4,119	–	–
<b>At 31 December 2024</b>	150,000	1,138	19,060	6,709	–	176,907
Loss for the year	–	–	(805)	–	–	(805)
Other comprehensive income, net of tax	–	(544)	–	–	–	(544)
Transfer to retained profits	–	–	3,960	(3,960)	–	–
<b>At 30 June 2025</b>	150,000	594	22,215	2,749	–	175,558

## Cash flow statement

### For the six months ended 30 June 2025

(Expressed in thousands of Macau Patacas)

Note	6 months ended 30 June 2025 MOP'000	6 months ended 30 June 2024 MOP'000
<b>Operating activities</b>		
Loss from ordinary activities before taxation	(805)	(4,709)
Adjustments for non-cash items:		
Amortisation of discount of investment securities	(1,599)	(198)
Credit impairment (release)/charge	(580)	91
<b>Operating loss before changes in working capital</b>	<b>(2,984)</b>	<b>(4,816)</b>
<b>Decrease/(increase) in operating assets:</b>		
Minimum reserves with Autoridade Monetária de Macau (“AMCM”)	5,239	(859)
Loans and advances to customers	390,675	(781,150)
Investment securities with maturity beyond three months	11,002	(58,795)
Other assets	(13,928)	(6,724)
<b>(Decrease)/increase in operating liabilities:</b>		
Customer accounts	(136,900)	(81,804)
Amounts due to head office, other branches and group companies	6,882,074	591,849
Deposits by banks	-	3
Other liabilities	13,977	21,110
<b>Net cash flows generated from/(used in) operating activities</b>	<b>7,149,155</b>	<b>(321,186)</b>

## Cash flow statement

### For the six months ended 30 June 2025 (continued)

*(Expressed in thousands of Macau Patacas)*

	<i>Note</i>	<i>6 months ended 30 June 2025 MOP'000</i>	<i>6 months ended 30 June 2024 MOP'000</i>
<b>Net increase/(decrease) in cash and cash equivalents</b>		7,149,155	(321,186)
<b>Cash and cash equivalents at 1 January</b>		<u>1,182,658</u>	<u>947,513</u>
<b>Cash and cash equivalents at 30 June</b>	8	<u><u>8,331,813</u></u>	<u><u>626,327</u></u>
<b>Cash flows from operating activities include:</b>			
Interest received		29,400	19,433
Interest paid		<u><u>(25,100)</u></u>	<u><u>(16,198)</u></u>

## Notes on the financial statements

*(Expressed in thousands of Macau Patacas)*

### 1 Material accounting policies

The accounting policies applied in preparing this unaudited interim disclosure of financial information are consistent with those applied in preparing the financial statements for the year ended 31 December 2024.

On 1 January 2022, the Branch adopted the new and revised Macao Financial Reporting Standards and Macao Accounting Standards under the Dispatch of Secretary for Economy and Finance No. 44/2020, herein collectively referred to as the “New MFRSs”. There is no significant impact on the Branch’s overall financial performance and financial position upon initial application of the New MFRSs.

The Branch is part of Standard Chartered Bank (“SCB”), which is incorporated in the United Kingdom and registered in England and Wales, and therefore the Branch is not a separate legal entity.

### 2 Related party transactions

During the period, the Branch entered into transactions with the head office, other branches and group companies in the ordinary course of its banking business and on substantially the same terms as for comparable transactions with third-party counterparties.

#### (a) Income statement items

Transactions with related parties recognised in the income statement included:

	<i>6 months ended 30 June 2025 MOP’000</i>	<i>6 months ended 30 June 2024 MOP’000</i>
Interest income from balances and placements with a group company and other branches	20,409	13,807
Interest expense on deposits from a group company and other branches	22,055	10,500

Staff costs have been borne by a group company, Standard Chartered Bank (Hong Kong) Limited. These costs are then recharged through a management fee.

Other operating expenses include recharges from head office, other branches and group companies of MOP2,671,274 (30 June 2024: MOP5,812,539).

## 2 Related party transactions (continued)

### (b) Amounts due from head office, other branches and group companies

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
Balances and placements with banks	7,600,635	489,838
Less: Expected credit loss ("ECL") provision (note 6)	(18)	(19)
	<u>7,600,617</u>	<u>489,819</u>
<b>Analysed into counterparty</b>		
Head office	3	2
Other branches	7,523,393	444,690
Group companies	77,239	45,146
	<u>7,600,635</u>	<u>489,838</u>

At 30 June 2025 and 31 December 2024, all amounts due from head office, other branches and group companies are categorised under Pass grade in accordance with AMCM Notice no. 012/2021/AMCM and not secured by tangible collaterals.

### (c) Amounts due to head office, other branches and group companies

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
Balances from banks	396,159	351,399
Deposits from banks	7,447,079	609,765
	<u>7,843,238</u>	<u>961,164</u>
<b>Analysed into counterparty</b>		
Head office	165,108	1,306
Other branches	8	609,760
Group companies	7,678,122	350,098
	<u>7,843,238</u>	<u>961,164</u>



### 3 Investment securities

#### *Investment securities*

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
Financial assets at fair value through other comprehensive income ("FVOCI"):		
AMCM monetary bills	49,913	98,859

The balance represents unlisted AMCM monetary bills carried at fair value through other comprehensive income.

The movements in allowance for expected credit losses of financial assets at fair value through other comprehensive income are as follows:

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
At beginning of year	1,184	-
(Credited)/charged to reserve	(816)	1,184
At end of period	368	1,184

### 4 Loans and advances to customers

#### *(a) Loans and advances to customers*

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
Gross loans and advances to customers	217,089	607,764
Less: Expected credit loss ("ECL") provision (note 6)	(243)	(6)
	216,846	607,758

At 30 June 2025 and 31 December 2024, all loans and advances to customers are categorised under Pass grade in accordance with AMCM Notice no. 012/2021-AMCM and nil balance is secured by tangible collaterals.

#### *(b) Impaired loans and advances to customers*

There were no impaired loans and advances to customers as of 30 June 2025 and 31 December 2024.

#### 4 Loans and advances to customers (continued)

**(c) Analysis of loans and advances to customers and the expected credit loss provision by industry sector**

The analysis of loans and advances to customers by industry sector is based on the categories used by the returns submitted to the AMCM.

Gross loans and advances to customers for use in Macau.

30 June 2025						
	<i>of which</i>					
	<i>Gross loans and advances to customers</i>	<i>Impaired loans (note 4(b))</i>	<i>Overdue loans</i>	<i>Modelled ECL provision (note 4(a))</i>	<i>Additional provision under AMCM rules</i>	<i>Write off</i>
	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
Manufacturing industries:						
- Paper, printing and publishing	173,787	-	-	3	2,201	-
Wholesale and retail trade	43,302	-	-	240	548	-
	<u>217,089</u>	<u>-</u>	<u>-</u>	<u>243</u>	<u>2,749</u>	<u>-</u>
31 December 2024						
	<i>of which</i>					
	<i>Gross loans and advances to customers</i>	<i>Impaired loan (note 4(b))</i>	<i>Overdue loans</i>	<i>Modelled ECL provision (note 4(a))</i>	<i>Additional provision under AMCM rules</i>	<i>Write off</i>
	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000	MOP'000
Manufacturing industries:						
- Paper, printing and publishing	583,957	-	-	5	6,446	-
Wholesale and retail trade	23,807	-	-	1	263	-
	<u>607,764</u>	<u>-</u>	<u>-</u>	<u>6</u>	<u>6,709</u>	<u>-</u>

No loans and advances to customers were granted for use outside of Macau as of 30 June 2025 and 31 December 2024.

**(d) Overdue loans and advances to customers**

No loans and advances to customers have been past due as of 30 June 2025 and 31 December 2024.

## 5 Analysis of financial instruments by stage

	30 June 2025			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4(a))	216,846	-	-	216,846
Amounts due from head office, other branches and group companies (note 2(b))	7,600,617	-	-	7,600,617
Investment securities (note 3)	49,913	-	-	49,913
Loan commitments and financial guarantees (note 9(a))	3,434,142	-	-	3,434,142
<b>Total</b>	<b>11,301,518</b>	<b>-</b>	<b>-</b>	<b>11,301,518</b>

  

	31 December 2024			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4(a))	607,758	-	-	607,758
Amounts due from head office, other branches and group companies (note 2(b))	489,819	-	-	489,819
Investment securities (note 3)	98,859	-	-	98,859
Loan commitments and financial guarantees (note 9(a))	3,157,123	-	-	3,157,123
<b>Total</b>	<b>4,353,559</b>	<b>-</b>	<b>-</b>	<b>4,353,559</b>

## 6 Analysis of expected credit loss provisions on financial instruments

	30 June 2025			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4(a))	243	-	-	243
Amounts due from head office, other branches and group companies (note 2(b))	18	-	-	18
Investment securities at fair value through other comprehensive income (note 3)	368	-	-	368
Loan commitments and financial guarantees (note 9(a))	3	-	-	3
<b>Total</b>	<b>632</b>	<b>-</b>	<b>-</b>	<b>632</b>

## 6 Analysis of expected credit loss provisions on financial instruments (continued)

	31 December 2024			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4(a))	6	-	-	6
Amounts due from Head Office, other branches and group companies which are balances and placements with banks (note 2(b))	19	-	-	19
Investment securities at fair value through other comprehensive income (note 3)	1,184	-	-	1,184
Loan commitments and financial guarantees (note 9(a))	4	-	-	4
	<u>1,213</u>	<u>-</u>	<u>-</u>	<u>1,213</u>

## 7 Customer accounts

	<i>At 30 June</i> 2025 MOP'000	<i>At 31 December</i> 2024 MOP'000
Demand deposits and current accounts	198,254	177,617
Savings deposits	380,095	355,717
Time, call and notice deposits	7,115	189,030
	<u>585,464</u>	<u>722,364</u>

## 8 Cash and cash equivalents

### *Composition of cash and cash equivalents in the cash flow statement*

	<i>At 30 June 2025 MOP'000</i>	<i>At 30 June 2024 MOP'000</i>
Cash and balances with banks and central banks with original maturity less than three months	731,178	322,771
Amounts due from head office, other branches and group companies		
- Balances and placements with banks with original maturity less than three months	7,600,635	303,556
	<hr/>	<hr/>
Cash and cash equivalents in the cash flow statement	<hr/> <hr/> 8,331,813	<hr/> <hr/> 626,327

Note: Cash and balances with banks and central banks include minimum deposits with AMCM of MOP13,326,000 (30 June 2024: MOP18,277,000).

## 9 Off-balance sheet exposures

### *(a) Contractual amount of contingent liabilities and commitments*

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
Trade-related contingencies	138,303	183,988
Other commitments	3,295,842	2,973,139
	<hr/>	<hr/>
	3,434,145	3,157,127
Less: Expected credit loss ("ECL") provision (note 6)	(3)	(4)
	<hr/>	<hr/>
	<hr/> <hr/> 3,434,142	<hr/> <hr/> 3,157,123

### *(b) Derivatives*

#### *(i) Notional amounts of derivatives*

	<i>At 30 June 2025 MOP'000</i>	<i>At 31 December 2024 MOP'000</i>
<b>Exchange rate contracts</b>		
Forwards	<hr/> <hr/> 367,007	<hr/> <hr/> 60,504

## 9 Off-balance sheet exposures (continued)

### (b) Derivatives (continued)

#### (ii) Fair values of derivatives

	<i>At 30 June 2025</i>		<i>At 31 December 2024</i>	
	<i>Fair value</i>	<i>Fair value</i>	<i>Fair value</i>	<i>Fair value</i>
	<i>assets</i>	<i>liabilities</i>	<i>assets</i>	<i>liabilities</i>
	note (ii)(a)	note (ii)(b)	note (ii)(a)	note (ii)(b)
	MOP'000	MOP'000	MOP'000	MOP'000
Exchange rate contracts	24	21	1	15

Note (ii)(a) the amount is included in other assets.

Note (ii)(b) the amount is included in other liabilities.

#### (iii) Credit risk weighted amounts of derivatives

	<i>At 30 June</i>	<i>At 31 December</i>
	<i>2025</i>	<i>2024</i>
	MOP'000	MOP'000
Exchange rate contracts	307	-

Credit risk weighted amount refers to the amount as calculated in accordance with Notice 028/B/2015-DSB/AMCM.

### (c) Lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	<i>At 30 June</i>	<i>At 31 December</i>
	<i>2025</i>	<i>2024</i>
	MOP'000	MOP'000
Properties		
- Within one year	935	926
- After one year but within five years	767	1,248
	1,702	2,174

The Branch leases a number of properties under operating leases. The leases run for a period of three years. None of the leases includes contingent rentals.

## 10 Foreign exchange risk

The foreign exchange positions of the Branch arise from commercial banking operations.

	<i>At 30 June</i> 2025 MOP'000	<i>At 31 December</i> 2024 MOP'000
Total net long/(short) position in foreign currencies	2,767	(222)

Significant foreign currency exposures which exceeded 10% of the net position in all foreign currencies are as follows:

	<i>At 30 June</i> 2025 MOP'000	<i>At 31 December</i> 2024 MOP'000
<b>Hong Kong dollar exposure</b>		
Spot assets	606,602	1,026,650
Spot liabilities	(606,140)	(1,028,526)
Forward purchases	92,945	12,796
Forward sales	(90,222)	(11,692)
Net long/(short) non-structural position	3,185	(772)

### US dollar exposure

Spot assets	312,748	489,410
Spot liabilities	(312,959)	(488,472)
Forward purchases	90,010	13,013
Forward sales	(89,890)	(13,563)
Net (short)/long non-structural position	(91)	388

### Euro exposure

Spot assets	49,794	29,047
Spot liabilities	(49,795)	(29,047)
Forward purchases	-	332
Forward sales	-	(166)
Net (short)/long non-structural position	(1)	166

### Chinese Renminbi

Spot assets	77,117	27,070
Spot liabilities	(77,120)	(28,688)
Forward purchases	43	1,616
Forward sales	(363)	-
Net short non-structural position	(323)	(2)

## 11 Analysis of assets and liabilities by remaining maturity

The following maturity profile is based on the remaining period at the balance sheet date to the contractual maturity date. The disclosure does not imply that the assets will be held to maturity or that the liabilities will be withdrawn on maturity.

	At 30 June 2025							
	<i>Repayable on demand MOP'000</i>	<i>Within one month MOP'000</i>	<i>Between one to three months MOP'000</i>	<i>Between three months to one year MOP'000</i>	<i>Between one year to three years MOP'000</i>	<i>More than three years MOP'000</i>	<i>Undated or overdue more than one month MOP'000</i>	<i>Total MOP'000</i>
<b>Assets</b>								
Cash and balances with banks and other financial institutions	731,178	-	-	-	-	-	13,326	744,504
Investment securities	-	-	39,952	9,961	-	-	-	49,913
Loans and advances to customers	-	216,846	-	-	-	-	-	216,846
Amount due from head office, other branches and group companies	333,115	1,677,120	5,590,382	-	-	-	-	7,600,617
Other assets	7,632	42,810	17,202	380	-	-	-	68,024
<b>Total assets</b>	<u>1,071,925</u>	<u>1,936,776</u>	<u>5,647,536</u>	<u>10,341</u>	<u>-</u>	<u>-</u>	<u>13,326</u>	<u>8,679,904</u>
<b>Liabilities</b>								
Customer accounts	578,349	7,115	-	-	-	-	-	585,464
Deposits by banks	2	-	-	-	-	-	-	2
Amount due to head office, other branches and group companies	396,158	1,856,680	5,590,400	-	-	-	-	7,843,238
Other liabilities	15,250	42,810	17,202	380	-	-	-	75,642
<b>Total liabilities</b>	<u>989,759</u>	<u>1,906,605</u>	<u>5,607,602</u>	<u>380</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>8,504,346</u>
<b>Net liquidity gap</b>	<u>82,166</u>	<u>30,171</u>	<u>39,934</u>	<u>9,961</u>	<u>-</u>	<u>-</u>	<u>13,326</u>	<u>175,558</u>



## 11 Analysis of assets and liabilities by remaining maturity (continued)

	At 31 December 2024							
	<i>Repayment on demand MOP'000</i>	<i>Within one month MOP'000</i>	<i>Between one to three months MOP'000</i>	<i>Between three months to one year MOP'000</i>	<i>Between one year to three years MOP'000</i>	<i>More than three years MOP'000</i>	<i>Undated or overdue more than one month MOP'000</i>	<i>Total MOP'000</i>
<b>Assets</b>								
Cash and balances with banks and other financial institutions	653,005	-	-	-	-	-	18,565	671,570
Investment securities	-	9,986	29,829	59,044	-	-	-	98,859
Loans and advances to customers	-	602,158	5,600	-	-	-	-	607,758
Amounts due from head office, other branches and group companies	489,819	-	-	-	-	-	-	489,819
Other assets	2,448	31,576	20,072	-	-	-	-	54,096
<b>Total assets</b>	<u>1,145,272</u>	<u>643,720</u>	<u>55,501</u>	<u>59,044</u>	<u>-</u>	<u>-</u>	<u>18,565</u>	<u>1,922,102</u>
<b>Liabilities</b>								
Customer accounts	533,334	189,030	-	-	-	-	-	722,364
Deposits by banks	2	-	-	-	-	-	-	2
Amounts due to head office, other branches and group companies	42,399	905,375	13,390	-	-	-	-	961,164
Other liabilities	10,017	31,576	20,072	-	-	-	-	61,665
<b>Total liabilities</b>	<u>585,752</u>	<u>1,125,981</u>	<u>33,462</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,745,195</u>
<b>Net liquidity gap</b>	<u>559,520</u>	<u>(482,261)</u>	<u>22,039</u>	<u>59,044</u>	<u>-</u>	<u>-</u>	<u>18,565</u>	<u>176,907</u>

## 12 Segmental information

The following geographical analyses are classified by the location of the counterparties.

(a) Geographical analysis of loans and advances to customers

Except for Macau SAR of China, none of the remaining geographical segments represents more than 10% of the Branch's gross loans and advances to customers.

All the loans and advances to customers are granted to corporate entities.

<i>At 30 June 2025</i>						
	<i>of which</i>					
	Gross loans and advances to customers MOP'000	Overdue loans MOP'000	Impaired loans MOP'000	Individually assessed impairment provision MOP'000	Modelled ECL provision MOP'000	Additional provision under AMCM rules MOP'000
Macau SAR of China	217,089	-	-	-	243	2,749
	217,089	-	-	-	243	2,749
<i>At 31 December 2024</i>						
	<i>of which</i>					
	Gross loans and advances to customers MOP'000	Overdue loans MOP'000	Impaired loans MOP'000	Individually assessed impairment provision MOP'000	Modelled ECL provision MOP'000	Additional provision under AMCM rules MOP'000
Macau SAR of China	607,764	-	-	-	6	6,709
	607,764	-	-	-	6	6,709

## 12 Segmental information (continued)

### (b) Geographical analysis of notional amounts of contingent liabilities and commitments

*At 30 June 2025*

	<i>Banks</i> MOP'000	<i>Corporate Entities</i> MOP'000	<i>Total</i> MOP'000
Taiwan, Province of China	4,993	-	4,993
Hong Kong SAR of China	1,059	10,000	11,059
Macao SAR of China	-	3,402,621	3,402,621
United States	11,530	-	11,530
Singapore	2,546	-	2,546
United Kingdom	1,396	-	1,396
	<u>21,524</u>	<u>3,412,621</u>	<u>3,434,145</u>

*At 31 December 2024*

	<i>Banks</i> MOP'000	<i>Corporate Entities</i> MOP'000	<i>Total</i> MOP'000
Taiwan, Province of China	4,937	-	4,937
Hong Kong SAR of China	2,833	10,000	12,833
Macao SAR of China	-	3,134,904	3,134,904
China, People's Republic	511	-	511
United Kingdom	1,396	-	1,396
Singapore	2,546	-	2,546
	<u>12,223</u>	<u>3,144,904</u>	<u>3,157,127</u>

### (c) Geographical analysis of exposure on financial derivatives

*At 30 June 2025*

	<i>Banks</i> MOP'000	<i>Corporate Entities</i> MOP'000	<i>Total</i> MOP'000
United Kingdom	5	-	5
Hong Kong SAR of China	19	-	19
	<u>24</u>	<u>-</u>	<u>24</u>

*At 31 December 2024*

	<i>Banks</i> MOP'000	<i>Corporate Entities</i> MOP'000	<i>Total</i> MOP'000
Hong Kong SAR of China	1	-	1
	<u>1</u>	<u>-</u>	<u>1</u>

## 13 Liquidity risk

	<i>January to June 2025 MOP'000</i>	<i>January to June 2024 MOP'000</i>
Arithmetic mean of the minimum weekly amount of cash in hand in each week that is required to be held during the period (note (i))	<u>20,475</u>	<u>18,763</u>
Arithmetic mean of the average weekly amount of cash in hand during the period (note (i))	<u>297,260</u>	<u>194,301</u>
Arithmetic mean of the specified liquid assets at the end of each month during the period (note (i))	<u>909,761</u>	<u>745,958</u>
	<i>January to June 2025 MOP'000</i>	<i>January to June 2024 MOP'000</i>
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the period (note (i))	<u>125.23%</u>	<u>102.76%</u>
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the period (note (ii))	<u>103.65%</u>	<u>98.01%</u>
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the period (note (ii))	<u>102.77%</u>	<u>100.11%</u>

Notes:

- (i) The arithmetic means are computed as the simple average of the following amounts as defined in the Notice no. 002/2013-AMCM.
  - minimum weekly amount of cash in hand in each week
  - weekly amount of cash in hand
  - specified liquid assets
  - specified liquid assets to total basic liabilities
- (ii) The arithmetic means are computed as the simple average of the following ratios as reported in the Reporting of Liquidity Position for submission to the AMCM.
  - one-month liquidity ratio
  - three-month liquidity ratio

## 14 Information of Standard Chartered PLC Group (“the Group”)

### (a) Consolidated capital adequacy ratio of the Group

	At 30 June 2025	At 31 December 2024
Consolidated total capital adequacy ratio	20.5%	21.5%

The consolidated capital adequacy ratio was computed in accordance with the United Kingdom’s (UK) onshore Capital Requirements Regulation (CRR) and the Prudential Regulation Authority’s (“PRA”) Rulebook.

### (b) Other consolidated financial information of the Group

	At 30 June 2025 US\$ million	At 31 December 2024 US\$ million
Total assets	913,936	849,688
Total liabilities	859,266	798,404
Total capital and reserves	54,670	51,284
Total loans and advances to banks and customers	329,117	324,625
Total customer deposits and deposits from banks	548,273	489,889
Pre-tax profit	4,383	6,014

### (c) Shareholders with qualifying holdings

As far as the directors are aware as at 30 June 2025, Temasek Holdings (Private) Limited is the only shareholder that had an interest of more than 10 per cent in Standard Chartered PLC’s issued ordinary share capital carrying a right to vote at any general meeting.

### (d) Members of the Board of Standard Chartered PLC

The members of the Board of Directors (“Board”) of Standard Chartered PLC as at 30 June 2025 are set out below.

#### *Non-executive Chairman*

María da Conceicao das Neves Calha Ramos

#### *Executive Directors*

William Thomas Winters, CBE (Group Chief Executive) and Diego De Giorgi (Group Chief Financial Officer)

#### *Independent Non-Executive Directors*

Shirish Moreshwar Apte; Jacqueline Hunt; Diane Enberg Jurgens; Robin Ann Lawther, CBE; Lincoln Leong Kwok Kuen; Philip George Rivett (Senior Independent Director); David Tang and Linda Yi-Chuang Yueh, CBE