



standard  
chartered  
渣打銀行

# Standard Chartered Bank Macau Branch

## Interim Financial Statements (unaudited)

For the period ended  
30 June 2022

## Income statement

### For the 6 months ended 30 June 2022

(Expressed in thousands of Macau Patacas)

	Note	6 months ended 30 June 2022 MOP'000	6 months ended 30 June 2021 MOP'000
Interest income	2(a)	21,722	33,393
Interest expenses	2(a)	<u>(7,392)</u>	<u>(15,483)</u>
<b>Net interest income</b>		14,330	17,910
Net fee and commission (expenses) / income		(463)	4,319
Exchange gain		<u>304</u>	<u>467</u>
<b>Operating income</b>		14,171	22,696
Operating expenses	2(a)	<u>(8,678)</u>	<u>(13,849)</u>
<b>Operating profit before impairment losses</b>		5,493	8,847
Credit impairment release		<u>389</u>	<u>504</u>
<b>Profit before taxation</b>		5,882	9,351
Income tax		<u>(293)</u>	<u>(1,142)</u>
<b>Profit for the period</b>		<u><u>5,589</u></u>	<u><u>8,209</u></u>

## Balance sheet as at 30 June 2022

(Expressed in thousands of Macau Patacas)

	Note	At 30 June 2022 MOP'000	At 31 December 2021 MOP'000
<b>Assets</b>			
Cash and balances at central banks		528,843	498,638
Loans and advances to banks		576,589	1,887,439
Loans and advances to customers	3(a)	2,517,619	2,009,166
Investment securities		-	129,923
Amounts due from head office, other branches and group companies	2(b)	476,307	1,033,541
Other assets		402,684	565,481
Total assets		<u>4,502,042</u>	<u>6,124,188</u>
<b>Liabilities</b>			
Customer accounts	6	928,024	1,278,601
Amounts due to head office, other branches and group companies	2(c)	3,122,814	4,225,844
Current tax liabilities		588	295
Deferred tax liabilities		3,510	3,075
Other liabilities		416,731	590,895
Total liabilities		<u>4,471,667</u>	<u>6,098,710</u>
<b>Reserves</b>	7	<u>30,375</u>	<u>25,478</u>
Total liabilities and reserves		<u>4,502,042</u>	<u>6,124,188</u>

## Cash flow statement

### For the six months ended 30 June 2022

*(Expressed in thousands of Macau Patacas)*

	Note	6 months ended 30 June 2022 MOP'000	6 months ended 30 June 2021 MOP'000
<b>Operating activities</b>			
Profit from ordinary activities before taxation		5,882	9,351
Adjustments for non-cash items:			
Amortisation of discount on AMCM monetary bills		(43)	(573)
Credit impairment release		(389)	(504)
<b>Operating profit before changes in working capital</b>		5,450	8,274
<b>Decrease / (increase) in operating assets:</b>			
Loans and advances to banks with original maturity beyond three months		1,886,451	1,770,751
Loans and advances to customers		(508,419)	(815,484)
Financial assets at fair value through equity with original maturity beyond three months		130,000	100,000
Other assets		162,797	77,646
<b>(Decrease) / increase in operating liabilities:</b>			
Deposits from customers		(350,577)	(236,891)
Amounts due to head office, other branches and group companies		(1,103,030)	(1,280,883)
Other liabilities		(174,186)	(57,108)
<b>Cash generated from/(used in) operations</b>		48,486	(433,695)
Macau complementary tax paid		-	-
<b>Net cash generated from/(used in) operating activities</b>		48,486	(433,695)

## Cash flow statement

### For the six months ended 30 June 2022 (continued)

(Expressed in thousands of Macau Patacas)

	Note	6 months ended 30 June 2022 MOP'000	6 months ended 30 June 2021 MOP'000
<b>Net increase/(decrease) in cash and cash equivalents</b>		48,486	(433,695)
<b>Cash and cash equivalents at 1 January</b>		<u>1,533,253</u>	<u>1,512,792</u>
<b>Cash and cash equivalents at 30 June</b>	8	<u><u>1,581,739</u></u>	<u><u>1,079,097</u></u>
<b>Cash flows from operating activities include:</b>			
Interest received		28,392	40,164
Interest paid		<u>(7,362)</u>	<u>(10,154)</u>

## Notes on the financial statements

(Expressed in thousands of Macau Patacas)

### 1 Significant 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 period ended 30 June 2022.

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 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 2022 MOP’000</i>	<i>6 months ended 30 June 2021 MOP’000</i>
Interest income from balances and placements with a group company and other branches	<u>3,590</u>	<u>2,516</u>
Interest expense on deposits from a group company and other branches	<u>(7,209)</u>	<u>(15,291)</u>

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 MOP4,904,775 (2021: MOP8,754,270).

## 2 Related party transactions (continued)

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

	At 30 June 2022 MOP'000	At 31 December 2021 MOP'000
Balances and placements with banks	476,380	1,033,560
Less: Expected credit loss ("ECL") provision (note 5)	(73)	(19)
	<u>476,307</u>	<u>1,033,541</u>
<b>Analysed into counterparty</b>		
Head office	-	2
Other branches	213,063	508,718
Group companies	263,244	524,821
	<u>476,307</u>	<u>1,033,541</u>

At 30 June 2022 and 31 December 2021, 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

	At 30 June 2022 MOP'000	At 31 December 2021 MOP'000
Balances from banks	181,994	124,880
Deposits from banks	2,940,820	4,100,964
	<u>3,122,814</u>	<u>4,225,844</u>
<b>Analysed into counterparty</b>		
Head office	3,109,934	3,144
Other branches	-	3,899,452
Group companies	12,880	323,248
	<u>3,122,814</u>	<u>4,225,844</u>

### 3 Loans and advances to customers

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

	<i>At 30 June 2022 MOP'000</i>	<i>At 31 December 2021 MOP'000</i>
Gross loans and advances to customers	2,517,640	2,099,221
Less: Expected credit loss ("ECL") provision (note 5)	(21)	(55)
	<u>2,517,619</u>	<u>2,099,166</u>

At 30 June 2022, all loans and advances to customers are categorised under Pass grade in accordance with AMCM Notice no. 012/2021-AMCM and are secured by tangible collaterals of MOP 17,510,000.

At 31 December 2021, all loans and advances to customers are categorised under Pass grade, except MOP30,900,000 is Special Mention in accordance with AMCM Notice no. 012/2021-AMCM and are secured by tangible collaterals of MOP 32,960,000.

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

There were no impaired loans and advances to customers as of 30 June 2022 and 31 December 2021.

#### (c) Loans and advances to customers analysed 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.

	<i>At 30 June 2022 MOP'000</i>	<i>At 31 December 2021 MOP'000</i>
<b>Gross loans and advances to customers for use in Macau</b>		
Manufacturing industries:		
- Other textile productions	53,224	48,661
- Paper, printing and publishing	2,113,907	1,565,473
Wholesale and retail trade	350,509	395,087
Total gross loans and advances to customers	<u>2,517,640</u>	<u>2,009,221</u>

No loans and advances to customers were granted for use outside of Macau as of 30 June 2022 and 31 December 2021.



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

#### (d) Analysis of expected credit loss provision on loans and advances to customers by industry sector

30 June 2022					
	<i>Impaired Loans (note 3 (b)) MOP'000</i>	<i>Overdue Loans but not impaired MOP'000</i>	<i>Modelled ECL provision (note 3 (a)) MOP'000</i>	<i>Additional provision under AMCM rules MOP'000</i>	<i>Write off MOP'000</i>
Manufacturing industries:					
- Other textile production		-	1	618	-
- Paper, printing and publishing		-	17	24,559	-
Wholesale and retail trade		-	3	4,072	-
	-	-	21	29,249	-
31 December 2021					
	<i>Impaired loan (note 3 (b)) MOP'000</i>	<i>Overdue loans MOP'000</i>	<i>Modelled ECL provision (note 3 (a)) MOP'000</i>	<i>Additional provision under AMCM rules MOP'000</i>	<i>Write off MOP'000</i>
Manufacturing industries:					
- Other textile production	-	-	5	621	-
- Paper, printing and publishing	-	-	3	19,988	-
Wholesale and retail trade	-	-	47	5,045	-
	-	-	55	25,654	-

#### (e) Overdue loans and advances to customers

No loans and advances to customers have been past due for more than three months as of 30 June 2022 and 31 December 2021.

#### 4 Analysis of financial instrument by stage

30 June 2022				
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 3a)	2,517,619	-	-	2,517,619
Amounts due from head office, other branches and group companies (note 2b)	476,307	-	-	476,307
Loan commitments and financial guarantees (note 9a)	1,945,527	139,343	-	2,084,870
<b>Total</b>	<b>4,939,453</b>	<b>139,343</b>	<b>-</b>	<b>5,078,796</b>

31 December 2021				
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 3a)	1,993,716	15,450	-	2,009,166
Amounts due from head office, other branches and group companies (note 2b)	1,033,541	-	-	1,033,541
Loans and advances to banks	1,887,439	-	-	1,887,439
Investment securities	129,923	-	-	129,923
Loan commitments and financial guarantees (note 9a)	2,801,601	44,498	-	2,846,099
<b>Total</b>	<b>7,846,220</b>	<b>59,948</b>	<b>-</b>	<b>7,906,168</b>

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

30 June 2022				
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 3a)	21	-	-	21
Amounts due from head office, other branches and group companies (note 2b)	73	-	-	73
Other commitments (note 9a)	9	106	-	115
<b>Total</b>	<b>103</b>	<b>106</b>	<b>-</b>	<b>209</b>

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

	31 December 2021			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
- Loans and advances to banks	138	-	-	138
- Loans and advances to customers (note 3(a))	54	1	-	55
- Investment securities	293	-	-	293
- Amounts due from Head Office, other branches and group companies which are balances and placements with banks (note 2(b))	19	-	-	19
- Loan commitments and financial guarantees (notes 9(a))	2	91	-	93
	<u>506</u>	<u>92</u>	<u>-</u>	<u>598</u>

## 6 Customer accounts

	<i>At 30 June 2022</i> MOP'000	<i>At 31 December 2021</i> MOP'000
Demand deposits and current accounts	321,526	460,407
Savings deposits	581,472	793,293
Time, call and notice deposits	25,026	24,901
	<u>928,024</u>	<u>1,278,601</u>

## 7 Reserves

	<i>At 30 June 2022</i> MOP'000	<i>At 31 December 2021</i> MOP'000
Regulatory reserve		
General regulatory reserve	29,249	25,654
Income tax impact	(3,510)	(3,079)
	<u>25,739</u>	<u>22,575</u>
Other reserves	-	263
Retained profits	4,636	2,640
	<u>30,375</u>	<u>25,478</u>

## 8 Cash and cash equivalents

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

	<i>At 30 June 2022 MOP'000</i>	<i>At 30 June 2021 MOP'000</i>
Cash and balances at central banks with original maturity less than three months	1,104,364	493,884
Loans and advances to banks with original maturity less than three months	1,068	-
Amounts due from head office, other branches and group companies		
- Balances and placements with banks with original maturity less than three months	476,307	585,213
Cash and cash equivalents in the cash flow statement	<u>1,581,739</u>	<u>1,079,097</u>

Note: Cash and balances with banks and other financial institutions include minimum deposits with AMCM of MOP 26,537,000 (June 2021: MOP28,619,000).

## 9 Off-balance sheet exposures

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

	<i>At 30 June 2022 MOP'000</i>	<i>At 31 December 2021 MOP'000</i>
Trade-related contingencies	382,207	173,515
Other commitments	2,084,870	2,846,099
	2,467,077	3,019,614
Less: Expected credit loss ("ECL") provision (note 5)	(115)	(93)
	<u>2,466,962</u>	<u>3,019,521</u>

### *(b) Derivatives*

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

	<i>At 30 June 2022 MOP'000</i>	<i>At 31 December 2021 MOP'000</i>
<b>Exchange rate contracts</b>		
Forwards	<u>5,321</u>	<u>7,302</u>

## 9 Off-balance sheet exposures (continued)

### (b) Derivatives (continued)

#### (ii) Fair values of derivatives

	<i>At 30 June 2022</i>		<i>At 31 December</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	-	4	-	3

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>2022</i>	<i>2021</i>
	MOP'000	MOP'000
Exchange rate contracts	-	-

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

### (c) Lease commitments

At 30 June 2022, 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>2022</i>	<i>2021</i>
	MOP'000	MOP'000
Properties		
- Within one year	955	420
- After one year but within five years	585	70
	<u>1,540</u>	<u>490</u>

The Branch leases a number of properties under operating leases. The leases run for a period of two 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> 2022 MOP'000	<i>At 31 December</i> 2021 MOP'000
Total net (short)/long position in foreign currencies	<u>(288)</u>	<u>495</u>

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

	<i>At 30 June</i> 2022 MOP'000	<i>At 31 December</i> 2021 MOP'000
<b>US dollar exposure</b>		
Spot assets	504,900	2,921,750
Spot liabilities	(504,154)	(2,920,830)
Forward purchases	214	1,161
Forward sales	<u>(1,120)</u>	<u>(1,462)</u>
Net (short) / long non-structural position	<u>(160)</u>	<u>619</u>

### Euro exposure

Spot assets	2,370	696
Spot liabilities	(2,370)	(696)
Forward purchases	320	345
Forward sales	<u>(160)</u>	<u>(172)</u>
Net long non-structural position	<u>160</u>	<u>173</u>

### Hong Kong dollar exposure

Spot assets	2,980,363	1,950,363
Spot liabilities	(2,979,359)	(1,951,627)
Forward purchases	355	997
Forward sales	<u>(1,086)</u>	<u>(1,016)</u>
Net long / (short) non-structural position	<u>273</u>	<u>(1,283)</u>

## 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 2022							
	Repayable on demand MOP'000	Within one month MOP'000	Between one to three months MOP'000	Between three months to one year MOP'000	Between one year to three years MOP'000	More than three years MOP'000	Undated or overdue more than one month MOP'000	Total MOP'000
<b>Assets</b>								
Cash and balances at central banks	502,306	-	-	-	-	-	26,537	528,843
Loans and advances to banks	576,589	-	-	-	-	-	-	576,589
Loans and advances to customers	-	2,466,084	50,860	675	-	-	-	2,517,619
Amounts due from head office, other branches and group companies	375,280	36,369	64,658	-	-	-	-	476,307
Other assets	1,662	68,764	261,856	70,402	-	-	-	402,684
<b>Total assets</b>	1,455,837	2,571,217	377,374	71,077	-	-	26,537	4,502,042
<b>Liabilities</b>								
Deposits from customers	902,998	7,620	17,406	-	-	-	-	928,024
Amounts due to head office, other branches and group companies	181,994	2,889,629	51,191	-	-	-	-	3,122,814
Other liabilities	15,565	68,764	261,856	70,841	293	-	3,510	420,829
<b>Total liabilities</b>	1,100,557	2,966,013	330,453	70,841	293	-	3,510	4,471,667
<b>Net assets / (liabilities)</b>	355,280	(394,796)	46,921	236	(293)	-	23,027	30,375

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

	At 31 December 2021							
	Repayment on demand MOP'000	Within one month MOP'000	Between one to three months MOP'000	Between three months to one year MOP'000	Between one year to three years MOP'000	More than three years MOP'000	Undated or Overdue more than one month MOP'000	Total MOP'000
<b>Assets</b>								
Cash and balances at banks	465,801	-	-	-	-	-	32,837	498,638
Loans and advances to banks	-	-	1,315,873	571,566	-	-	-	1,887,439
Loans and advances to customers	-	1,916,058	89,746	3,362	-	-	-	2,009,166
Investment securities	-	-	-	129,923	-	-	-	129,923
Amounts due from head office, other branches and group companies	704,156	240,943	88,442	-	-	-	-	1,033,541
Other assets	8,240	160,637	197,092	199,512	-	-	-	565,481
<b>Total assets</b>	1,178,197	2,317,638	1,691,153	904,363	-	-	32,837	6,124,188
<b>Liabilities</b>								
Customer accounts	1,253,700	7,620	17,281	-	-	-	-	1,278,601
Amounts due to head office, other branches and group companies	125,595	2,114,376	1,410,902	574,971	-	-	-	4,225,844
Other liabilities	33,561	160,664	197,126	199,839	-	-	3,075	594,265
<b>Total liabilities</b>	1,412,856	2,282,660	1,625,309	774,810	-	-	3,075	6,098,710
<b>Net assets / (liabilities)</b>	(234,659)	34,978	65,844	129,553	-	-	29,762	25,478



## 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.

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

	<i>At 30 June 2022</i>		
	<i>Bank</i>	<i>Corporate</i>	<i>Total</i>
	<i>MOP'000</i>	<i>Entities</i>	<i>MOP'000</i>
		<i>MOP'000</i>	<i>MOP'000</i>
Taiwan, China	4,943	-	4,943
Hong Kong SAR of China	1,633	-	1,633
Macau SAR of China	-	2,450,140	2,450,140
China, People's Republic	511	-	511
United Kingdom	9,850	-	9,850
	<u>16,937</u>	<u>2,450,140</u>	<u>2,467,077</u>
	<i>At 31 December 2021</i>		
	<i>Banks</i>	<i>Corporate</i>	<i>Total</i>
	<i>MOP'000</i>	<i>Entities</i>	<i>MOP'000</i>
		<i>MOP'000</i>	<i>MOP'000</i>
Taiwan, China	4,911	-	4,911
Hong Kong SAR of China	1,632	-	1,632
Macau SAR of China	-	2,999,857	2,999,857
China, People's Republic			
Singapore	3,425	-	3,425
United Kingdom	9,789	-	9,789
	<u>19,757</u>	<u>2,999,857</u>	<u>3,019,614</u>

**12 Segmental information (continued)**

(c) Geographical analysis of exposure on financial derivatives

	<i>At 30 June 2022</i>		
	<i>Banks</i>	<i>Corporate</i>	
	<i>MOP'000</i>	<i>Entities</i>	<i>Total</i>
	<i>MOP'000</i>	<i>MOP'000</i>	<i>MOP'000</i>
United Kingdom	-	-	-
	-	-	-
	-	-	-
	<i>At 31 December 2021</i>		
	<i>Banks</i>	<i>Corporate</i>	
	<i>MOP'000</i>	<i>Entities</i>	<i>Total</i>
	<i>MOP'000</i>	<i>MOP'000</i>	<i>MOP'000</i>
United Kingdom	-	-	-
	-	-	-
	-	-	-

### 13 Liquidity risk

	<i>January to June 2022 MOP'000</i>	<i>January to June 2021 MOP'000</i>
Arithmetic mean of the minimum daily amount of cash in hand in each week that is required to be held during the period (note (i))	<u>31,144</u>	<u>33,467</u>
Arithmetic mean of the average daily amount of cash in hand during the period (note (i))	<u>384,350</u>	<u>271,907</u>
Arithmetic mean of the specified liquid assets at the end of each month during the period (note (i))	<u>1,201,512</u>	<u>1,218,844</u>
	<i>January to June 2022</i>	<i>January to June 2021</i>
Average ratio of specified liquid asset to total basic liabilities at the end of each month during the period (note (i))	<u>104.54%</u>	<u>110.09%</u>
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the period (note (ii))	<u>97.67%</u>	<u>96.77%</u>
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the period (note (ii))	<u>100.71%</u>	<u>99.80%</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 daily amount of cash in hand in each week
  - daily 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 2022	At 31 December 2021
Consolidated total capital adequacy ratio	<u>21.0%</u>	<u>21.3%</u>

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

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

	At 30 June 2022 US\$ million	At 31 December 2021 US\$ million
Total assets	835,917	827,818
Total liabilities	786,225	775,182
Total capital and reserves	49,692	52,636
Total loans and advances to banks and customers	329,709	342,851
Total customer deposits and deposits from banks	484,915	504,611
Pre-tax profit	<u>2,772</u>	<u>3,347</u>

### (c) Shareholders with qualifying holdings

As far as the directors are aware as at 30 June 2022, 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 2022 are set out below.

#### *Group Chairman*

Mr José María Viñals Iñiguez

#### *Executive Directors*

Mr William Thomas Winters, CBE (Group Chief Executive) and Mr Andrew Nigel Halford (Group Chief Financial Officer).

#### *Independent Non-Executive Directors*

Mr David Philbrick Conner; Mr Shirish Moreshwar Apte; Dr Byron Elmer Grote; Mrs Christine Mary Hodgson (Senior Independent Director); Ms Gay Huey Evans, CBE; Maria da Conceicao das Neves Calha Ramos; Mr Philip George Rivett; Mr David Tang; Mr Carlson Tong and Ms Jasmine Mary Whitbread.