



standard  
chartered  
渣打銀行

# Standard Chartered Bank Macau Branch

## Interim Financial Statements (unaudited)

For the period ended  
30 June 2023

## Income statement

### For the 6 months ended 30 June 2023

(Expressed in thousands of Macau Patacas)

	6 months ended 30 June 2023 MOP'000	6 months ended 30 June 2022 MOP'000
Interest income	59,116	21,722
Interest expenses	(49,220)	(7,392)
<b>Net interest income</b>	<b>9,896</b>	<b>14,330</b>
Fee and commission income	3,085	3,499
Fee and commission expenses	(9,295)	(3,962)
	(6,210)	(436)
Exchange gain	420	304
<b>Operating income</b>	<b>4,106</b>	<b>14,171</b>
Operating expenses	(15,464)	(8,678)
<b>Operating (loss)/profit before impairment losses</b>	<b>(11,358)</b>	<b>5,493</b>
Credit impairment release	169	389
<b>(Loss)/profit before taxation</b>	<b>(11,189)</b>	<b>5,882</b>
Income tax	1,284	(293)
<b>(Loss)/profit for the period</b>	<b>(9,905)</b>	<b>5,589</b>

## Statement of comprehensive income

### Period ended 30 June 2023

	2023 MOP'000	2022 MOP'000
(LOSS)/PROFIT FOR THE YEAR	(9,905)	5,589
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 recognized during the year	-	34
- Expected credit loss	-	(333)
- Related tax effect	-	36
	<hr/>	<hr/>
OTHER COMPREHENSIVE LOSS FOR THE YEAR, NET OF TAX	-	(263)
	<hr/>	<hr/>
TOTAL COMPREHENSIVE (LOSS)/INCOME FOR THE YEAR	<u>(9,905)</u>	<u>5,326</u>

## Balance sheet as at 30 June 2023

(Expressed in thousands of Macau Patacas)

	Note	At 30 June 2023 MOP'000	At 31 December 2022 MOP'000
<b>Assets</b>			
Cash and balances with banks and central banks		350,960	311,226
Loans and advances to banks	3(a)	2,499	2,487
Loans and advances to customers	4(a)	1,903,184	1,982,082
Amounts due from head office, other branches and group companies	2(b)	523,604	1,217,594
Other assets		191,292	264,142
		<hr/>	<hr/>
Total assets		2,971,539	3,777,531
		<hr/> <hr/>	<hr/> <hr/>
<b>Liabilities</b>			
Customer accounts	7	870,369	951,641
Amounts due to head office, other branches and group companies	2(c)	1,878,017	2,513,772
Current tax liabilities		178	53
Deferred tax liabilities		1,406	2,691
Other liabilities		208,000	286,196
		<hr/>	<hr/>
Total liabilities		2,957,970	3,754,353
<b>Reserves</b>			
	8	13,569	23,178
		<hr/>	<hr/>
Total liabilities and reserves		2,971,539	3,777,531
		<hr/> <hr/>	<hr/> <hr/>

## Cash flow statement

### For the six months ended 30 June 2023

*(Expressed in thousands of Macau Patacas)*

	Note	6 months ended 30 June 2023 MOP'000	6 months ended 30 June 2022 MOP'000
<b>Operating activities</b>			
(Loss)/profit from ordinary activities before taxation		(11,189)	5,882
Adjustments for non-cash items:			
Amortisation of discount on AMCM monetary bills		-	(43)
Credit impairment release		(169)	(389)
<b>Operating (loss)/profit before changes in working capital</b>		(11,358)	5,450
<b>(Increase)/decrease in operating assets:</b>			
Loans and advances to banks with original maturity beyond three months		(12)	1,886,451
Minimum reserves with Autoridade Monetária de Macau ("AMCM")		3,491	-
Loans and advances to customers		78,902	(508,419)
Financial assets at fair value through equity with original maturity beyond three months		-	130,000
Other assets		72,850	162,797
<b>(Decrease) in operating liabilities:</b>			
Deposits from customers		(81,272)	(350,577)
Amounts due to head office, other branches and group companies		(635,755)	(1,103,030)
Other liabilities		(77,773)	(174,186)
<b>Cash (used in)/generated from operations</b>		(650,927)	48,486
Macau complementary tax paid		-	-
<b>Net cash (used in)/generated from operating activities</b>		(650,927)	48,486

## Cash flow statement

For the six months ended 30 June 2023 (continued)

(Expressed in thousands of Macau Patacas)

	Note	6 months ended 30 June 2023 MOP'000	6 months ended 30 June 2022 MOP'000
<b>Net (decrease)/increase in cash and cash equivalents</b>		(650,927)	48,486
<b>Cash and cash equivalents at 1 January</b>		<u>1,504,775</u>	<u>1,533,253</u>
<b>Cash and cash equivalents at 30 June</b>	9	<u><u>853,848</u></u>	<u><u>1,581,739</u></u>
<b>Cash flows from operating activities include:</b>			
Interest received		58,827	28,392
Interest paid		<u>(49,726)</u>	<u>(7,362)</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 31 December 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 2023 MOP’000</i>	<i>6 months ended 30 June 2022 MOP’000</i>
Interest income from balances and placements with a group company and other branches	16,872	3,590
Interest expense on deposits from a group company and other branches	41,363	(7,209)

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 MOP10,493,653 (30 June 2022: MOP4,904,775).

## 2 Related party transactions (continued)

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

	<i>At 30 June 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
Balances and placements with banks	523,616	1,217,768
Less: Expected credit loss ("ECL") provision (note 6)	(12)	(174)
	<u>523,604</u>	<u>1,217,594</u>
<b>Analysed into counterparty</b>		
Head office	2	2
Other branches	499,537	942,858
Group companies	24,077	274,908
	<u>523,616</u>	<u>1,217,768</u>

At 30 June 2023 and 31 December 2022, 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 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
Balances from banks	85,786	102,611
Deposits from banks	1,792,231	2,411,161
	<u>1,878,017</u>	<u>2,513,772</u>
<b>Analysed into counterparty</b>		
Head office	1,814,556	2,413,791
Group companies	63,461	99,981
	<u>1,878,017</u>	<u>2,513,772</u>



### 3 Loans and advances to banks

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

	<i>At 30 June</i> 2023 MOP'000	<i>At 31 December</i> 2022 MOP'000
Loans and advances to banks	2,499	2,487

At 30 June 2023 and 31 December 2022, all loans and advances to banks are categorised under Pass grade in accordance with AMCM Notice no. 012/2021/AMCM and not secured by tangible collaterals.

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

There were no impaired loans and advances to banks as of 30 June 2023 and 31 December 2022.

#### (c) Overdue loans and advances to banks

No loans and advances to banks have been past due as of 30 June 2023 and 31 December 2022.

### 4 Loans and advances to customers

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

	<i>At 30 June</i> 2023 MOP'000	<i>At 31 December</i> 2022 MOP'000
Gross loans and advances to customers	1,903,202	1,982,104
Less: Expected credit loss ("ECL") provision (note 6)	(18)	(22)
	1,903,184	1,982,082

At 30 June 2023, all loans and advances to customers are categorised under Pass grade, except MOP101,145,919 which is Special Mention in accordance with AMCM Notice no. 012/2021-AMCM and nil balance is secured by tangible collaterals.

At 31 December 2022, 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.

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

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

There were no impaired loans and advances to customers as of 30 June 2023 and 31 December 2022.

##### (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 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
<b>Gross loans and advances to customers for use in Macau</b>		
Manufacturing industries:		
- Paper, printing and publishing	1,797,409	1,823,721
Wholesale and retail trade	105,793	158,383
	<hr/>	<hr/>
Total gross loans and advances to customers	<u>1,903,202</u>	<u>1,982,104</u>

No loans and advances to customers were granted for use outside of Macau as of 30 June 2023 and 31 December 2022.

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

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

30 June 2023					
	<i>Impaired Loans (note 4(b)) MOP'000</i>	<i>Overdue Loans but not impaired MOP'000</i>	<i>Modelled ECL provision (note 4(a)) MOP'000</i>	<i>Additional provision under AMCM rules MOP'000</i>	<i>Write off MOP'000</i>
Manufacturing industries:					
- Paper, printing and publishing	-	-	6	19,872	-
Wholesale and retail trade	-	-	12	1,170	-
	<u>-</u>	<u>-</u>	<u>18</u>	<u>21,042</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>18</u>	<u>21,042</u>	<u>-</u>
31 December 2022					
	<i>Impaired loan (note 4(b)) MOP'000</i>	<i>Overdue loans MOP'000</i>	<i>Modelled ECL provision (note 4(a)) MOP'000</i>	<i>Additional provision under AMCM rules MOP'000</i>	<i>Write off MOP'000</i>
Manufacturing industries:					
- Paper, printing and publishing	-	-	9	20,625	-
Wholesale and retail trade	-	-	13	1,791	-
	<u>-</u>	<u>-</u>	<u>22</u>	<u>22,416</u>	<u>-</u>
	<u>-</u>	<u>-</u>	<u>22</u>	<u>22,416</u>	<u>-</u>

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

No loans and advances to customers have been past due as of 30 June 2023 and 31 December 2022.

## 5 Analysis of financial instrument by stage

	30 June 2023			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4a)	1,903,184	-	-	1,903,184
Amounts due from head office, other branches and group companies (note 2b)	523,604	-	-	523,604
Loans and advances to banks (note 3a)	2,499	-	-	2,499
Loan commitments and financial guarantees (note 10a)	2,962,002	-	-	2,962,002
Total	5,391,289	-	-	5,391,289

  

	31 December 2022			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4a)	1,982,082	-	-	1,982,082
Amounts due from head office, other branches and group companies (note 2b)	1,217,594	-	-	1,217,594
Loans and advances to banks (note 3a)	2,487	-	-	2,487
Loan commitments and financial guarantees (note 10a)	2,856,456	-	-	2,856,456
	6,058,619	-	-	6,058,619

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

	30 June 2023			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
Loans and advances to customers (note 4a)	18	-	-	18
Amounts due from head office, other branches and group companies (note 2b)	12	-	-	12
Other commitments (note 10a)	6	-	-	6
	36	-	-	36

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

	31 December 2022			
	Stage 1 MOP'000	Stage 2 MOP'000	Stage 3 MOP'000	Total MOP'000
- Loans and advances to customers (note 4a)	22	-	-	22
- Amounts due from Head Office, other branches and group companies which are balances and placements with banks (note 2(b))	174	-	-	174
- Loan commitments and financial guarantees (note 10(a))	9	-	-	9
	<u>205</u>	<u>-</u>	<u>-</u>	<u>205</u>

## 7 Customer accounts

	<i>At 30 June 2023</i> MOP'000	<i>At 31 December 2022</i> MOP'000
Demand deposits and current accounts	128,012	155,242
Savings deposits	311,667	382,420
Time, call and notice deposits	430,690	413,979
	<u>870,369</u>	<u>951,641</u>

## 8 Reserves

	<i>At 30 June 2023</i> MOP'000	<i>At 31 December 2022</i> MOP'000
Regulatory reserve		
General regulatory reserve	21,042	22,416
Income tax impact	(2,525)	(2,690)
	<u>18,517</u>	<u>19,726</u>
Other reserves	-	-
Retained profits	(4,948)	3,452
	<u>13,569</u>	<u>23,178</u>

## 9 Cash and cash equivalents

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

	<i>At 30 June 2023 MOP'000</i>	<i>At 30 June 2022 MOP'000</i>
Cash and balances with banks and central banks with original maturity less than three months	330,406	1,104,364
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	523,442	476,307
Cash and cash equivalents in the cash flow statement	<u>853,848</u>	<u>1,581,739</u>

Note: Cash and balances with banks and central banks include minimum deposits with AMCM of MOP20,553,635 (June 2022: MOP26,537,000).

## 10 Off-balance sheet exposures

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

	<i>At 30 June 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
Trade-related contingencies	126,994	131,312
Other commitments	2,835,014	2,725,153
	<u>2,962,008</u>	<u>2,856,465</u>
Less: Expected credit loss ("ECL") provision (note 6)	(6)	(9)
	<u>2,962,002</u>	<u>2,856,456</u>

### *(b) Derivatives*

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

	<i>At 30 June 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
<b>Exchange rate contracts</b>		
Forwards	<u>4,498</u>	<u>21,383</u>

## 10 Off-balance sheet exposures (continued)

### (b) Derivatives (continued)

#### (ii) Fair values of derivatives

	<i>At 30 June 2023</i>		<i>At 31 December 2022</i>	
	<i>Fair value assets</i>	<i>Fair value liabilities</i>	<i>Fair value assets</i>	<i>Fair value 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	-	3	3	4

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 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
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

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

	<i>At 30 June 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
Properties		
- Within one year	783	876
- After one year but within five years	-	201
	783	1,077

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.

## 11 Foreign exchange risk

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

	<i>At 30 June</i> 2023 MOP'000	<i>At 31 December</i> 2022 MOP'000
Total net (short)/long position in foreign currencies	(40)	545

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

	<i>At 30 June</i> 2023 MOP'000	<i>At 31 December</i> 2022 MOP'000
<b>Hong Kong dollar exposure</b>		
Spot assets	1,872,331	2,187,248
Spot liabilities	(1,872,773)	(2,186,851)
Forward purchases	239	636
Forward sales	(1,461)	(209)
Net (short) / long non-structural position	(1,664)	824

### US dollar exposure

Spot assets	788,626	1,054,334
Spot liabilities	(787,995)	(1,054,705)
Forward purchases	1,181	4,822
Forward sales	(372)	(5,057)
Net long / (short) non-structural position	1,440	(606)

### Euro exposure

Spot assets	1,725	1,086
Spot liabilities	(1,724)	(1,084)
Forward purchases	333	4,951
Forward sales	(166)	(4,789)
Net long non-structural position	168	164

### RMB exposure

Spot assets	20,735	9,239
Spot liabilities	(20,735)	(9,088)
Forward purchases	18	17
Forward sales	-	-
Net long non-structural position	18	168



**12 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 2023

	<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 central banks	330,406	-	-	-	-	-	20,554	350,960
Loans and advances to banks	-	2,499	-	-	-	-	-	2,499
Loans and advances to customers	-	1,903,184	-	-	-	-	-	1,903,184
Amounts due from head office, other branches and group companies	523,604	-	-	-	-	-	-	523,604
Other assets	7,196	121,010	9,801	53,285	-	-	-	191,292
<b>Total assets</b>	<u>861,206</u>	<u>2,026,693</u>	<u>9,801</u>	<u>53,285</u>	<u>-</u>	<u>-</u>	<u>20,554</u>	<u>2,971,539</u>
<b>Liabilities</b>								
Customer account	439,680	430,689	-	-	-	-	-	870,369
Amounts due to head office, other branches and group companies	85,786	1,792,231	-	-	-	-	-	1,878,017
Other liabilities	23,904	121,010	9,890	53,374	-	-	1,406	209,584
<b>Total liabilities</b>	<u>549,370</u>	<u>2,343,930</u>	<u>9,890</u>	<u>53,374</u>	<u>-</u>	<u>-</u>	<u>1,406</u>	<u>2,957,970</u>
<b>Net assets/(liabilities)</b>	<u>311,836</u>	<u>(317,237)</u>	<u>(89)</u>	<u>(89)</u>	<u>-</u>	<u>-</u>	<u>19,148</u>	<u>13,569</u>

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

	At 31 December 2022							
	<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 central banks	287,181	-	-	-	-	-	24,045	311,226
Loans and advances to banks	-	-	-	2,487	-	-	-	2,487
Loans and advances to customers	-	1,982,082	-	-	-	-	-	1,982,082
Amounts due from head office, other branches and group companies	1,217,594	-	-	-	-	-	-	1,217,594
Other assets	3,713	42,736	122,218	95,475	-	-	-	264,142
<b>Total assets</b>	<u>1,508,488</u>	<u>2,024,818</u>	<u>122,218</u>	<u>97,962</u>	<u>-</u>	<u>-</u>	<u>24,045</u>	<u>3,777,531</u>
<b>Liabilities</b>								
Customer accounts	537,663	413,978	-	-	-	-	-	951,641
Amounts due to head office, other branches and group companies	102,664	2,320,294	10,300	80,514	-	-	-	2,513,772
Other liabilities	25,450	42,768	122,311	95,720	-	-	2,691	288,940
<b>Total liabilities</b>	<u>665,777</u>	<u>2,777,040</u>	<u>132,611</u>	<u>176,234</u>	<u>-</u>	<u>-</u>	<u>2,691</u>	<u>3,754,353</u>
<b>Net assets/(liabilities)</b>	<u>842,711</u>	<u>(752,222)</u>	<u>(10,393)</u>	<u>(78,272)</u>	<u>-</u>	<u>-</u>	<u>21,354</u>	<u>23,178</u>

### 13 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 2023</i>						
	Loan and Advances to Customers MOP'000	<i>of which</i>		Individually assessed impairment provision MOP'000	Modelled ECL provision MOP'000	Additional provision under AMCM rules MOP'000
		Overdue loans MOP'000	Impaired loans MOP'000			
Macau SAR of China	1,903,202	-	-	-	18	21,042
	<u>1,903,202</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>18</u>	<u>21,042</u>

<i>At 31 December 2022</i>						
	Loan and Advances to Customers MOP'000	<i>of which</i>		Individually assessed impairment provision MOP'000	Modelled ECL provision MOP'000	Additional provision under AMCM rules MOP'000
		Overdue loans MOP'000	Impaired loans MOP'000			
Macau SAR of China	1,982,104	-	-	-	22	22,416
	<u>1,982,104</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>22</u>	<u>22,416</u>

(b) Geographical analysis of loans and advances to banks

Except for Bangladesh, none of the remaining geographical segments represents more than 10% of the Branch's gross loans and advances to banks.

	<i>At 30 June 2023 MOP'000</i>	<i>At 31 December 2022 MOP'000</i>
Bangladesh	<u>2,499</u>	<u>2,487</u>
	<u>2,499</u>	<u>2,487</u>

### 13 Segmental information (continued)

(c) Geographical analysis of notional amounts of contingent liabilities and commitments

<i>At 30 June 2023</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, Province of China	6,672	-	6,672
Macau SAR of China	-	2,952,455	2,952,455
China, People's Republic	511	-	511
United Kingdom	2,370	-	2,370
	<u>9,553</u>	<u>2,952,455</u>	<u>2,962,008</u>
<i>At 31 December 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, Province of China	4,911	-	4,911
Hong Kong SAR of China	1,631	-	1,631
Macau SAR of China	-	2,847,658	2,847,658
China, People's Republic	511	-	511
United Kingdom	1,754	-	1,754
	<u>8,807</u>	<u>2,847,658</u>	<u>2,856,465</u>

(d) Geographical analysis of exposure on financial derivatives

<i>At 30 June 2023</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>
United Kingdom	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
<i>At 31 December 2022</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>
United Kingdom	3	-	3
	<u>3</u>	<u>-</u>	<u>3</u>

## 14 Liquidity risk

	<i>January to June 2023 MOP'000</i>	<i>January to June 2022 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>21,501</u>	<u>31,144</u>
Arithmetic mean of the average daily amount of cash in hand during the period (note (i))	<u>233,569</u>	<u>384,350</u>
Arithmetic mean of the specified liquid assets at the end of each month during the period (note (i))	<u>1,087,654</u>	<u>1,201,512</u>
	<i>January to June 2023 MOP'000</i>	<i>January to June 2022 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>104.96%</u>	<u>104.54%</u>
Arithmetic mean of its one-month liquidity ratio in the last week of each month during the period (note (ii))	<u>102.19%</u>	<u>97.67%</u>
Arithmetic mean of its three-month liquidity ratio in the last week of each month during the period (note (ii))	<u>101.69%</u>	<u>100.71%</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

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

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

	At 30 June 2023	At 31 December 2022
Consolidated total capital adequacy ratio	21.1%	21.7%

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 2023 US\$ million	At 31 December 2022 US\$ million
Total assets	838,711	819,922
Total liabilities	789,030	769,906
Total capital and reserves	49,681	50,016
Total loans and advances to banks and customers	334,739	350,166
Total customer deposits and deposits from banks	498,127	490,466
Pre-tax profit	3,323	4,286

### (c) Shareholders with qualifying holdings

As far as the directors are aware as at 30 June 2023, 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 2023 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

David Philbrick Conner; Shirish Moreshwar Apte; Jacqueline Hunt; Robin Ann Lawther; Linda Yi-Chuang Yueh, CBE; Gay Huey Evans, CBE; Maria da Conceicao das Neves Calha Ramos (Senior Independent Director); Philip George Rivett; David Tang; Carlson Tong.