

STANDARD CHARTERED BANK MACAU BRANCH

BALANCE SHEET AS OF 30 JUNE, 2015

MOP

Assets	Gross Assets	Provisions and Depreciation	Net Assets
Cash in hand	-		-
Deposits with Monetary Authority of Macau	118,610,164.21		118,610,164.21
Receivables	-		-
Demand deposits with local financial institutions	164,800,106.84		164,800,106.84
Demand deposits with foreign financial institutions	935,531,487.55		935,531,487.55
Gold and silver	-		-
Other assets	-		-
Loans and advances	1,619,388,347.32	57,912,832.49	1,561,475,514.83
Placements with local monetary institutions	70,000,000.00		70,000,000.00
Call and fixed deposits with foreign financial institutions	420,640,698.49		420,640,698.49
Debt investment securities	-		-
Application of resources consigned to the bank	-		-
Debtors	-		-
Other investments	-		-
Long term investments	-		-
Properties	-		-
Fixtures and equipments	58,195.00	26,343.71	31,851.29
Deferred expenditure	-		-
Organization expense	-		-
Construction in progress	-		-
Other fixed assets	126,660.22		126,660.22
Internal and adjustment accounts	14,747,199.80		14,747,199.80
Total	3,343,902,859.43	57,939,176.20	3,285,963,683.23

STANDARD CHARTERED BANK MACAU BRANCH
BALANCE SHEET AS OF 30 JUNE, 2015

MOP

Liabilities	Subtotal	Total
Demand deposits	1,151,491,681.91	
Call deposits	-	
Fixed deposits	44,626,682.12	1,196,118,364.03
Deposits of public sector		-
Deposits of other financial institutions		-
Resources of other local entities	-	
Foreign currency loans	1,962,484,904.24	
Debentures	-	
Creditors for resources consigned to the bank	-	
Cheques and payment orders	11,156,794.99	
Creditors	-	
Sundry liabilities	4,122,338.48	1,977,764,037.71
Internal and adjustment accounts		22,834,906.61
Sundry provisions		1,271,252.94
Capital		-
Legal reserve		-
Reserve as per company article		-
Revaluation reserve		36,198.69
Other reserves		18,966,151.52
Retained profits brought forward	44,472,368.98	
Profit and loss for the year	24,500,402.75	68,972,771.73
		<u>3,285,963,683.23</u>

1.Regulatory reserve includes a general reserve of MOP 21,532,824.30. Since the branch is adopting the Financial Reporting Standards of the Macau SAR ("MFRS") in the preparation of its annual financial statements, the impairment losses based on MFRS may fall below the minimum level of general provisions and specific provisions calculated in accordance to notice no. 18/93 AMCM (the minimum level). The regulatory reserve requirement is therefore the difference between the minimum and the impairment losses according to the MFRS (after the deferred tax MOP 2,566,672.78). This same amount entered on the line «Additional provision under AMCM rules» in Profits and Losses Account, is reconciled among "profit after tax" and "results according to AMCM rules" in income statement of the unaudited interim disclosure of financial statements.

STANDARD CHARTERED BANK MACAU BRANCH
OPERATING RESULT FOR 6 MONTHS ENDED 30 JUNE, 2015

		MOP	
Debit	Amount	Credit	Amount
Costs of credit operations	5,157,438.67	Income from credit operations	23,871,656.19
Personnel costs		Income from banking services	11,311,300.08
Directors and fiscal council expenses	-	Income from other banking services	3,613,357.00
Staff costs	1,521,114.95	Income from securities and equity investments	-
Staff welfare expenses	286,058.98	Other banking income	175,473.37
Other personnel costs	8,990.50	Income from non-banking operations	-
Third party supply	199,736.83	Operating loss	-
Third party services	5,777,758.40		
Other banking costs	67,000.02		
Taxation	-		
Costs of non-banking operations	-		
Depreciation	5,450.39		
Provisions	194,419.41		
Operating profits	25,753,818.49		
Total	38,971,786.64	Total	38,971,786.64

STANDARD CHARTERED BANK MACAU BRANCH

Memorandum Accounts

	MOP
	Amount
Values received for custody	-
Values received for collection	-
Values received as collaterals	3,187,129,698.00
Guarantee on account of customers	16,619,502.69
Letter of credit	423,477,365.87
Acceptances	742,613,508.46
Values deposited by bank as collateral	
Forward exchange contracts - purchases	316,934,336.40
Forward exchange contracts - sales	316,964,021.18
Other memorandum items	4,569,941,162.89

STANDARD CHARTERED BANK MACAU BRANCH

PROFIT AND LOSS ACCOUNT

MOP

Debit	Amount	Credit	Amount
Operating loss	-	Operating profits	25,753,818.49
Losses related to previous years	-	Profit related to previous years	-
Exceptional losses	-	Exceptional profit	-
Profit tax provision	3,344,208.10	Provision used	-
Additional provision under AMCM rules	(2,090,792.36)	Operating loss	-
Profit after tax	24,500,402.75		
Total	<u>25,753,818.49</u>	Total	<u>25,753,818.49</u>