

## STANDARD CHARTERED BANK MACAU BRANCH

BALANCE SHEET AS OF 30 JUNE, 2016

MOP

Assets	Gross Assets	Provisions and Depreciation	Net Assets
Cash in hand	-		-
Deposits with Monetary Authority of Macau	226,176,812.67		226,176,812.67
Receivables	-		-
Demand deposits with local financial institutions	61,646,125.48		61,646,125.48
Demand deposits with foreign financial institutions	399,771,915.09		399,771,915.09
Gold and silver	-		-
Other assets	-		-
Loans and advances	1,535,462,947.03	0.00	1,535,462,947.03
Placements with local monetary institutions	30,000,000.00		30,000,000.00
Call and fixed deposits with foreign financial institutions	539,950,343.22		539,950,343.22
Debt investment securities	-		-
Application of resources consigned to the bank	-		-
Debtors	-		-
Other investments	-		-
Long term investments	-		-
Properties	-		-
Fixtures and equipments	58,195.00	36,243.13	21,951.87
Deferred expenditure	-		-
Organization expense	-		-
Construction in progress	-		-
Other fixed assets	191,350.40		191,350.40
Internal and adjustment accounts	4,791,313.69		4,791,313.69
Total	2,798,049,002.58	36,243.13	2,798,012,759.45

**STANDARD CHARTERED BANK MACAU BRANCH**  
**BALANCE SHEET AS OF 30 JUNE, 2016**

**MOP**

Liabilities	Subtotal	Total
Demand deposits	880,367,572.49	
Call deposits	-	
Fixed deposits	43,330,137.90	923,697,710.39
Deposits of public sector		-
Deposits of other financial institutions		-
Resources of other local entities	-	
Foreign currency loans	1,736,354,966.51	
Debentures	-	
Creditors for resources consigned to the bank	-	
Cheques and payment orders	5,522,213.33	
Creditors	-	
Sundry liabilities	1,796,728.78	1,743,673,908.62
Internal and adjustment accounts		27,160,343.90
Sundry provisions		648,262.59
Capital		-
Legal reserve		-
Reserve as per company article		-
Revaluation reserve		23,628.02
Other reserves		17,412,618.17
Retained profits brought forward	71,032,785.27	
Profit and loss for the year	14,363,502.49	85,396,287.76
		2,798,012,759.45

1.Regulatory reserve includes a general reserve of MOP 19,787,065.17. 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 2,374,447.00). This same amount entered on the line «Additional provision under AMCM rules» in Profits and Losses Account, is reconciled among "profit after tax" and "year results according to AMCM rules" in income statement of the annual audited financial statements.

**STANDARD CHARTERED BANK MACAU BRANCH**  
**OPERATING RESULT FOR 6 MONTHS ENDED 30 JUNE, 2016**

		<b>MOP</b>	
Debit	Amount	Credit	Amount
Costs of credit operations	3,983,914.56	Income from credit operations	15,634,536.93
Personnel costs		Income from banking services	10,585,332.29
Directors and fiscal council expenses	-	Income from other banking services	4,056,721.64
Staff costs	1,574,265.56	Income from securities and equity investments	-
Staff welfare expenses	85,837.03	Other banking income	63,523.66
Other personnel costs	8,332.96	Income from non-banking operations	-
Third party supply	172,786.88	Operating loss	-
Third party services	5,236,363.94		
Other banking costs	67,000.02		
Taxation	-		
Costs of non-banking operations	-		
Depreciation	4,449.02		
Provisions	(952,962.96)		
Operating profits	20,160,127.51		
Total	30,340,114.52	Total	30,340,114.52

**STANDARD CHARTERED BANK MACAU BRANCH**

**Memorandum Accounts**

	<b>MOP</b>
	Amount
Values received for custody	-
Values received for collection	-
Values received as collaterals	2,498,858,358.00
Guarantee on account of customers	14,988,637.85
Letter of credit	329,828,603.70
Acceptances	490,554,131.52
Values deposited by bank as collateral	
Forward exchange contracts - purchases	210,198,916.31
Forward exchange contracts - sales	209,171,397.24
Other memorandum items	4,355,380,100.12

**STANDARD CHARTERED BANK MACAU BRANCH**

**PROFIT AND LOSS ACCOUNT**

**MOP**

Debit	Amount	Credit	Amount
Operating loss	-	Operating profits	20,160,127.51
Losses related to previous years	-	Profit related to previous years	-
Exceptional losses	-	Exceptional profit	-
Profit tax provision	1,970,185.00	Provision used	-
Additional provision under AMCM rules	3,826,440.02	Operating loss	-
Profit after tax	14,363,502.49		
Total	<u>20,160,127.51</u>	Total	<u>20,160,127.51</u>