

STANDARD CHARTERED BANK MACAU BRANCH

BALANCE SHEET AS OF 31 DECEMBER, 2018

MOP

Assets	Gross Assets	Provisions and Depreciation	Net Assets
Cash in hand	-		-
Deposits with Monetary Authority of Macau	457,572,255.53		457,572,255.53
Receivables	-		-
Demand deposits with local financial institutions	89,425,906.49		89,425,906.49
Demand deposits with foreign financial institutions	1,371,583,300.28		1,371,583,300.28
Gold and silver	-		-
Other assets	-		-
Loans and advances	3,896,679,703.22		3,896,679,703.22
Placements with local monetary institutions	130,000,000.00		130,000,000.00
Call and fixed deposits with foreign financial institutions	303,141,354.74		303,141,354.74
Debt investment securities	-		-
Application of resources consigned to the bank	-		-
Debtors	-		-
Other investments	-		-
Long term investments	-		-
Properties	-		-
Fixtures and equipments	58,195.00	57,486.88	708.12
Deferred expenditure	-		-
Organization expense	-		-
Construction in progress	-		-
Other fixed assets	854,328.43		854,328.43
Internal and adjustment accounts	4,814,647.41		4,814,647.41
Total	6,254,129,691.10	57,486.88	6,254,072,204.22

STANDARD CHARTERED BANK MACAU BRANCH
BALANCE SHEET AS OF 31 DECEMBER, 2018

Liabilities	Subtotal	Total
Demand deposits	1,838,741,748.75	
Call deposits	-	
Fixed deposits	31,024,554.74	1,869,766,303.49
Deposits of public sector		-
Deposits of other financial institutions		-
Resources of other local entities	-	
Foreign currency loans	4,284,935,126.33	
Debentures	-	
Creditors for resources consigned to the bank	-	
Cheques and payment orders	1,112,081.84	
Creditors	-	
Sundry liabilities	14,522,475.78	4,300,569,683.95
Internal and adjustment accounts		12,767,274.88
Sundry provisions		817,193.51
Capital		-
Legal reserve		-
Reserve as per company article		-
Revaluation reserve		76,590.74
Other reserves		38,111,899.48
Retained profits brought forward	263,177.74	
Profit and loss for the year	31,700,080.43	31,963,258.17
		<u>6,254,072,204.22</u>

MOP

1.Regulatory reserve includes a general reserve of MOP 43,308,976.48. 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 5,197,077.00). 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 THE YEAR 2018

		MOP	
Debit	Amount	Credit	Amount
Costs of credit operations	37,399,988.82	Income from credit operations	84,682,662.67
Personnel costs		Income from banking services	14,778,469.18
Directors and fiscal council expenses	-	Income from other banking services	3,570,137.74
Staff costs	2,577,882.11	Income from securities and equity investments	-
Staff welfare expenses	900,599.95	Other banking income	2,334,657.24
Other personnel costs	3,087.72	Income from non-banking operations	-
Third party supply	274,702.53	Operating loss	-
Third party services	15,514,738.51		
Other banking costs	134,000.00		
Taxation	78,524.11		
Costs of non-banking operations	-		
Depreciation	8,497.50		
Provisions	(994,531.85)		
Operating profits	49,468,437.43		
Total	105,365,926.83	Total	105,365,926.83

STANDARD CHARTERED BANK MACAU BRANCH

Memorandum Accounts

	MOP
	Amount
Values received for custody	-
Values received for collection	-
Values received as collaterals	1,691,524,056.00
Guarantee on account of customers	37,812,274.74
Letter of credit	535,165,583.02
Acceptances	473,493,249.24
Values deposited by bank as collateral	
Forward exchange contracts - purchases	50,550,544.19
Forward exchange contracts - sales	50,557,951.63
Other memorandum items	3,616,729,994.00

STANDARD CHARTERED BANK MACAU BRANCH

PROFIT AND LOSS ACCOUNT

MOP

Debit	Amount	Credit	Amount
Operating loss	-	Operating profits	49,468,437.43
Losses related to previous years	-	Profit related to previous years	-
Exceptional losses	-	Exceptional profit	-
Profit tax provision	4,187,676.00	Provision used	-
Additional provision under AMCM rules	13,580,681.00	Operating loss	-
Profit after tax	31,700,080.43		
Total	<u>49,468,437.43</u>	Total	<u>49,468,437.43</u>