

# Income Statements

for the financial year ended 31 December 2015

	Note	The Group		The Bank	
		2015 \$'000	2014 \$'000	2015 \$'000	2014 \$'000
Interest income	3	7,826,114	7,189,330	4,552,840	3,889,959
Less: Interest expense	4	2,899,817	2,631,597	1,379,914	1,084,135
<b>Net interest income</b>		<b>4,926,297</b>	<b>4,557,733</b>	<b>3,172,926</b>	<b>2,805,824</b>
Fee and commission income	5	1,883,491	1,748,893	1,230,343	1,132,029
Dividend income		34,243	48,014	241,981	260,492
Rental income		117,461	115,403	100,054	97,994
Net trading income	6	640,808	598,831	532,584	543,483
Net gain/(loss) from investment securities	7	313,378	218,107	278,914	213,593
Other income	8	132,203	170,355	150,425	185,306
<b>Non-interest income</b>		<b>3,121,584</b>	<b>2,899,603</b>	<b>2,534,301</b>	<b>2,432,897</b>
<b>Total operating income</b>		<b>8,047,881</b>	<b>7,457,336</b>	<b>5,707,227</b>	<b>5,238,721</b>
Less: Staff costs	9	2,064,048	1,825,041	1,183,463	1,000,375
Other operating expenses	10	1,532,915	1,321,319	1,015,984	839,184
<b>Total operating expenses</b>		<b>3,596,963</b>	<b>3,146,360</b>	<b>2,199,447</b>	<b>1,839,559</b>
<b>Operating profit before allowances</b>		<b>4,450,918</b>	<b>4,310,976</b>	<b>3,507,780</b>	<b>3,399,162</b>
Less: Allowances for credit and other losses	11	671,786	635,303	389,688	350,626
<b>Operating profit after allowances</b>		<b>3,779,132</b>	<b>3,675,673</b>	<b>3,118,092</b>	<b>3,048,536</b>
Share of profit of associates and joint ventures		89,576	149,195	–	–
<b>Profit before tax</b>		<b>3,868,708</b>	<b>3,824,868</b>	<b>3,118,092</b>	<b>3,048,536</b>
Less: Tax	12	648,681	560,675	438,652	357,325
<b>Profit for the financial year</b>		<b>3,220,027</b>	<b>3,264,193</b>	<b>2,679,440</b>	<b>2,691,211</b>
Attributable to:					
Equity holders of the Bank		3,208,899	3,249,101	2,679,440	2,691,211
Non-controlling interests		11,128	15,092	–	–
		<b>3,220,027</b>	<b>3,264,193</b>	<b>2,679,440</b>	<b>2,691,211</b>
<b>Earnings per share (\$)</b>	13				
Basic		1.94	1.98		
Diluted		1.93	1.97		

The accounting policies and explanatory notes form an integral part of the financial statements.