



5. INTEREST INCOME AND EXPENSE

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Interest and similar income

	2014	2013
Interest income calculated using the effective interest rate method, with respect to financial assets, which are not measured at fair value through profit and loss, of which:	9,944,868	9,774,336
Income from loans and advances to customers, of which:	9,146,594	9,062,589
from impaired loans	467,098	499,865
Income from loans to banks	7,229	2,941
Income from investment securities	641,242	539,640
Income from placements with banks	140,097	165,156
Other	9,706	4,010
Other income, of which:	792,563	989,158
Income from financial assets designated upon initial recognition at fair value through profit and loss	388,234	470,979
Income from derivative hedging instruments (Note 20)	343,316	454,278
Income from trading assets	61,013	63,901
Total	10,737,431	10,763,494

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Interest expense and similar charges

	2014	2013
Interest expense calculated using the effective interest rate method, with respect to financial liabilities, which are not measured at fair value through profit and loss, of which:	(3,192,259)	(4,018,230)
Interest expense on amounts due to customers	(2,541,207)	(3,457,801)
Interest expense on loans from banks	(86,052)	(31,984)
Interest expense on debt securities in issue and subordinated liabilities	(512,676)	(472,588)
Premium expense on debt securities available for sale	(40,927)	(38,737)
Interest expense on deposits from banks	(11,397)	(17,120)
Other expense	(22,241)	(23,302)
Interest expense on financial assets designated upon initial recognition at fair value through profit and loss	(10,234)	(14,375)
Interest expense on trading assets	(12,007)	(8,927)
Total	(3,214,500)	(4,041,532)

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