



**Standard Chartered Bank Malaysia Berhad**  
(Incorporated in Malaysia)  
**and its subsidiaries**

**Financial statements for the financial half year  
ended 30 June 2015**

Domiciled in Malaysia  
Registered office/Principal place of business  
Level 16, Menara Standard Chartered  
No. 30, Jalan Sultan Ismail  
50250 Kuala Lumpur

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
(Incorporated in Malaysia)  
**AND ITS SUBSIDIARIES**

**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2015**

	Note	Group		Bank	
		30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
<b>Assets</b>					
Cash and short term funds		8,173,208	5,825,358	7,262,467	6,013,052
Deposits and placements with banks and other financial institutions		21,092	68,524	3,338,654	3,675,437
Securities purchased under resale agreements		13,624	551,077	13,624	551,077
Financial assets held for trading	11	2,240,376	3,534,095	2,240,376	3,534,095
Investment securities available-for-sale	12	3,213,844	5,366,299	3,133,286	5,266,339
Loans, advances and financing	13	31,508,150	33,802,679	25,008,789	26,706,380
Derivative financial assets		3,487,533	2,867,619	3,489,124	2,869,041
Other assets	15	601,214	703,907	965,711	1,083,501
Current tax assets		31,293	30,884	22,838	17,218
Statutory deposits with Bank Negara Malaysia	16	1,005,989	1,152,691	747,460	901,241
Investments in subsidiaries		-	-	411,522	411,522
Property, plant and equipment		62,904	71,302	61,940	69,425
Deferred tax assets		41,162	61,106	39,877	54,287
<b>Total assets</b>		<b>50,400,389</b>	<b>54,035,541</b>	<b>46,735,668</b>	<b>51,152,615</b>
<b>Liabilities</b>					
Deposits from customers	17	35,708,170	36,524,580	31,241,444	33,056,211
Deposits and placements of banks and other financial institutions	18	2,903,671	7,340,284	2,746,126	7,183,376
Obligations on securities sold under repurchase agreements		794,115	497,384	794,115	497,384
Derivative financial liabilities		3,507,406	2,715,041	3,507,917	2,712,792
Other liabilities	19	2,096,822	1,736,783	3,250,367	2,654,147
Current tax liabilities		-	1,968	-	-
Subordinated debts		1,000,000	1,000,000	1,000,000	1,000,000
<b>Total liabilities</b>		<b>46,010,184</b>	<b>49,816,040</b>	<b>42,539,969</b>	<b>47,103,910</b>
<b>Equity</b>					
Share capital		163,000	163,000	163,000	163,000
Reserves		4,227,205	4,053,617	4,032,699	3,885,705
<b>Total equity attributable to owner of the Bank</b>		<b>4,390,205</b>	<b>4,216,617</b>	<b>4,195,699</b>	<b>4,048,705</b>
Non-controlling interest		-	2,884	-	-
<b>Total liabilities and equity</b>		<b>50,400,389</b>	<b>54,035,541</b>	<b>46,735,668</b>	<b>51,152,615</b>
<b>Commitments and contingencies</b>	27	<b>179,666,620</b>	<b>176,587,251</b>	<b>179,743,225</b>	<b>176,088,705</b>

*The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2014.*

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
(Incorporated in Malaysia)  
**AND ITS SUBSIDIARIES**

**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

	Note	Group			
		2nd Quarter ended 30 June 2015 RM'000	30 June 2014 RM'000	Six months ended 30 June 2015 RM'000	30 June 2014 RM'000
Interest income	20	425,308	425,381	858,611	878,000
Interest expense	21	(186,214)	(190,705)	(389,180)	(382,613)
<b>Net interest income</b>		<b>239,094</b>	<b>234,676</b>	<b>469,431</b>	<b>495,387</b>
Net income from Islamic Banking operations	22	77,897	79,571	159,062	153,525
		316,991	314,247	628,493	648,912
Other operating income	23	133,902	162,005	292,381	301,762
Total net income		450,893	476,252	920,874	950,674
Other operating expenses	24	(251,345)	(230,318)	(507,960)	(477,721)
<b>Operating profit</b>		<b>199,548</b>	<b>245,934</b>	<b>412,914</b>	<b>472,953</b>
Provisions for loans, advances and financing	25	(93,024)	(79,049)	(150,156)	(125,905)
<b>Profit before taxation</b>		<b>106,524</b>	<b>166,885</b>	<b>262,758</b>	<b>347,048</b>
Tax expense		(28,645)	(39,109)	(68,271)	(84,363)
<b>Profit for the period</b>		<b>77,879</b>	<b>127,776</b>	<b>194,487</b>	<b>262,685</b>
<b>Other comprehensive income/(expense), net of income tax</b>					
<b>Items that may be reclassified subsequently to profit or loss</b>					
Fair value reserve (investment securities available-for-sale):-					
Net changes in fair value		2,557	(1,494)	19,796	949
Net amount transferred to profit or loss		(4,980)	(199)	(7,168)	(2,652)
Cash flow hedges:-					
Effective portion of changes in fair value		1,103	(448)	3,704	137
Net amount transferred to profit or loss		(39)	(797)	(125)	(880)
<b>Item that will not be reclassified subsequently to profit or loss</b>					
Actuarial gains from defined benefit plan		19	-	19	-
<b>Other comprehensive (expense)/income for the period, net of income tax</b>		<b>(1,340)</b>	<b>(2,938)</b>	<b>16,226</b>	<b>(2,446)</b>
<b>Total comprehensive income for the period</b>		<b>76,539</b>	<b>124,838</b>	<b>210,713</b>	<b>260,239</b>
<b>Profit attributable to:</b>					
Owner of the Bank		77,879	126,219	194,487	260,638
Non-controlling interest		-	1,557	-	2,047
		<b>77,879</b>	<b>127,776</b>	<b>194,487</b>	<b>262,685</b>
<b>Total comprehensive income attributable to:</b>					
Owner of the Bank		76,539	123,281	210,713	258,192
Non-controlling interest		-	1,557	-	2,047
		<b>76,539</b>	<b>124,838</b>	<b>210,713</b>	<b>260,239</b>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2014.

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

	Note	Bank			
		2nd Quarter ended 30 June 2015 RM'000	30 June 2014 RM'000	Six months ended 30 June 2015 RM'000	30 June 2014 RM'000
Interest income	20	455,251	440,584	919,067	905,928
Interest expense	21	(186,214)	(190,582)	(389,180)	(382,490)
<b>Net interest income</b>		<b>269,037</b>	<b>250,002</b>	<b>529,887</b>	<b>523,438</b>
Net income from Islamic Banking operations	22	-	-	-	-
		269,037	250,002	529,887	523,438
Other operating income	23	156,167	183,931	338,560	347,182
Total net income		425,204	433,933	868,447	870,620
Other operating expenses	24	(243,833)	(219,218)	(494,153)	(456,529)
<b>Operating profit</b>		<b>181,371</b>	<b>214,715</b>	<b>374,294</b>	<b>414,091</b>
Provisions for loans, advances and financing	25	(92,924)	(68,342)	(149,037)	(102,298)
<b>Profit before taxation</b>		<b>88,447</b>	<b>146,373</b>	<b>225,257</b>	<b>311,793</b>
Tax expense		(22,556)	(34,875)	(57,314)	(74,345)
<b>Profit for the period</b>		<b>65,891</b>	<b>111,498</b>	<b>167,943</b>	<b>237,448</b>
<b>Other comprehensive income/(expense), net of income tax</b>					
<b>Item that may be reclassified subsequently to profit or loss</b>					
Fair value reserve (investment securities available-for-sale):-					
Net changes in fair value		2,552	(1,529)	19,746	905
Net amount transferred to profit or loss		(4,980)	(199)	(7,168)	(2,652)
Cash flow hedges:-					
Effective portion of changes in fair value		1,103	(448)	3,704	137
Net amount transferred to profit or loss		(39)	(797)	(125)	(880)
<b>Item that will not be reclassified subsequently to profit or loss</b>					
Actuarial gains from defined benefit plan		19	-	19	-
<b>Other comprehensive (expense)/income for the period, net of income tax</b>		<b>(1,345)</b>	<b>(2,973)</b>	<b>16,176</b>	<b>(2,490)</b>
<b>Total comprehensive income for the period</b>		<b>64,546</b>	<b>108,525</b>	<b>184,119</b>	<b>234,958</b>

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**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
(Incorporated in Malaysia)  
**AND ITS SUBSIDIARIES**  
**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

GROUP	← Attributable to owner of the Bank →							Retained profits RM'000	Total RM'000	Non- controlling interest RM'000	Total equity RM'000
	← Non-Distributable Reserves →				Distributable Reserves						
	Share capital RM'000	Share premium RM'000	Statutory reserves RM'000	Regulatory reserves RM'000	Capital redemption reserves RM'000	AFS reserves RM'000	Cash flow hedge reserves RM'000				
<b>At 1 January 2015</b>	163,000	717,000	265,750	260,000	190	(9,816)	(8,695)	2,829,188	4,216,617	2,884	4,219,501
Fair value reserve (investment securities available-for-sale):-											
Net changes in fair value	-	-	-	-	-	19,796	-	-	19,796	-	19,796
Net amount transferred to profit or loss	-	-	-	-	-	(7,168)	-	-	(7,168)	-	(7,168)
Cash flow hedges:-											
Effective portion of changes in fair value	-	-	-	-	-	-	3,704	-	3,704	-	3,704
Net amount transferred to profit or loss	-	-	-	-	-	-	(125)	-	(125)	-	(125)
Actuarial gain from defined benefit plan	-	-	-	-	-	-	-	19	19	-	19
Total other comprehensive income for the period	-	-	-	-	-	12,628	3,579	19	16,226	-	16,226
Profit for the period	-	-	-	-	-	-	-	194,487	194,487	-	194,487
<b>Total comprehensive income for the period</b>	-	-	-	-	-	12,628	3,579	194,506	210,713	-	210,713
Distribution to Owner of the Bank											
Dividend (preference shares)											
- 2014 final	-	-	-	-	-	-	-	(12,825)	(12,825)	-	(12,825)
Dividend (ordinary shares)											
- 2014 final	-	-	-	-	-	-	-	(24,300)	(24,300)	-	(24,300)
	-	-	-	-	-	-	-	-	-	-	-
<b>Total transaction with owner of the Bank</b>	-	-	-	-	-	-	-	(37,125)	(37,125)	-	(37,125)
Changes in ownership interests in a subsidiary	-	-	-	-	-	-	-	-	-	(2,884)	(2,884)
<b>At 30 June 2015</b>	<b>163,000</b>	<b>717,000</b>	<b>265,750</b>	<b>260,000</b>	<b>190</b>	<b>2,812</b>	<b>(5,116)</b>	<b>2,986,569</b>	<b>4,390,205</b>	<b>-</b>	<b>4,390,205</b>

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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

GROUP	← Attributable to owner of the Bank →							Retained profits RM'000	Total RM'000	Non- controlling interest RM'000	Total equity RM'000
	← Non-Distributable Reserves →				Distributable Reserves						
	Share capital RM'000	Share premium RM'000	Statutory reserves RM'000	Regulatory reserves RM'000	Capital redemption reserves RM'000	AFS reserves RM'000	Cash flow hedge reserves RM'000				
<b>At 1 January 2014</b>	163,000	717,000	265,750	219,000	190	(3,115)	(7,594)	2,577,740	3,931,971	9,252	3,941,223
Fair value reserve (investment securities available-for-sale):-											
Net changes in fair value	-	-	-	-	-	949	-	-	949	-	949
Net amount transferred to profit or loss	-	-	-	-	-	(2,652)	-	-	(2,652)	-	(2,652)
Cash flow hedges:-											
Effective portion of changes in fair value	-	-	-	-	-	-	137	-	137	-	137
Net amount transferred to profit or loss	-	-	-	-	-	-	(880)	-	(880)	-	(880)
<b>Total other comprehensive (expense) / income for the period</b>	-	-	-	-	-	(1,703)	(743)	-	(2,446)	-	(2,446)
Profit for the period	-	-	-	-	-	-	-	260,638	260,638	2,047	262,685
<b>Total comprehensive (expense) / income for the period</b>	-	-	-	-	-	(1,703)	(743)	260,638	258,192	2,047	260,239
<b>At 30 June 2014</b>	<b>163,000</b>	<b>717,000</b>	<b>265,750</b>	<b>219,000</b>	<b>190</b>	<b>(4,818)</b>	<b>(8,337)</b>	<b>2,838,378</b>	<b>4,190,163</b>	<b>11,299</b>	<b>4,201,462</b>

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**STATEMENTS OF CHANGES IN EQUITY  
FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

BANK	← Attributable to owner of the Bank →							Distributable Reserves	Total equity RM'000
	← Non-Distributable Reserves →								
	Share capital RM'000	Share premium RM'000	Statutory reserves RM'000	Regulatory reserves RM'000	Capital redemption reserves RM'000	AFS reserves RM'000	Cash flow hedge reserves RM'000	Retained profits RM'000	
<b>At 1 January 2015</b>	163,000	717,000	163,000	260,000	190	(9,795)	(8,695)	2,764,005	4,048,705
Fair value reserve (investment securities available-for-sale):-									
Net changes in fair value	-	-	-	-	-	19,746	-	-	19,746
Net amount transferred to profit or loss	-	-	-	-	-	(7,168)	-	-	(7,168)
Cash flow hedges:-									
Effective portion of changes in fair value	-	-	-	-	-	-	3,704	-	3,704
Net amount transferred to profit or loss	-	-	-	-	-	-	(125)	-	(125)
Actuarial gain from defined benefit plan	-	-	-	-	-	-	-	19	19
Total other comprehensive income for the period	-	-	-	-	-	12,578	3,579	19	16,176
Profit for the period	-	-	-	-	-	-	-	167,943	167,943
<b>Total comprehensive income for the period</b>	-	-	-	-	-	12,578	3,579	167,962	184,119
Distribution to Owner of the Bank									
Dividend (preference shares)									
- 2014 final	-	-	-	-	-	-	-	(12,825)	(12,825)
Dividend (ordinary shares)									
- 2014 final	-	-	-	-	-	-	-	(24,300)	(24,300)
<b>Total transaction with owner of the Bank</b>	-	-	-	-	-	-	-	(37,125)	(37,125)
<b>At 30 June 2015</b>	<b>163,000</b>	<b>717,000</b>	<b>163,000</b>	<b>260,000</b>	<b>190</b>	<b>2,783</b>	<b>(5,116)</b>	<b>2,894,842</b>	<b>4,195,699</b>

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**STATEMENTS OF CHANGES IN EQUITY  
FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

BANK	← Attributable to owner of the Bank →							Distributable Reserves	Total equity RM'000
	← Non-Distributable Reserves →								
	Share capital RM'000	Share premium RM'000	Statutory reserves RM'000	Regulatory reserves RM'000	Capital redemption reserves RM'000	AFS reserves RM'000	Cash flow hedge reserves RM'000	Retained profits RM'000	
<b>At 1 January 2014</b>	163,000	717,000	163,000	219,000	190	(3,105)	(7,594)	2,527,338	3,778,829
Fair value reserve (investment securities available-for-sale):-									
Net changes in fair value	-	-	-	-	-	905	-	-	905
Net amount transferred to profit or loss	-	-	-	-	-	(2,652)	-	-	(2,652)
Cash flow hedges:-									
Effective portion of changes in fair value	-	-	-	-	-	-	137	-	137
Net amount transferred to profit or loss	-	-	-	-	-	-	(880)	-	(880)
<b>Total other comprehensive expense / income for the period</b>	-	-	-	-	-	(1,747)	(743)	-	(2,490)
Profit for the period	-	-	-	-	-	-	-	237,448	237,448
<b>Total comprehensive (expense) / income for the period</b>	-	-	-	-	-	(1,747)	(743)	237,448	234,958
<b>At 30 June 2014</b>	<b>163,000</b>	<b>717,000</b>	<b>163,000</b>	<b>219,000</b>	<b>190</b>	<b>(4,852)</b>	<b>(8,337)</b>	<b>2,764,786</b>	<b>4,013,787</b>

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**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
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**CONDENSED INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL HALF YEAR ENDED 30 JUNE 2015**

	Group		Bank	
	30 June 2015 RM'000	30 June 2014 RM'000	30 June 2015 RM'000	30 June 2014 RM'000
Profit before taxation	262,758	347,048	225,257	311,793
Adjustment for non-cash items	4,611	2,534	5,075	(7,397)
Operating profit before working capital changes	267,369	349,582	230,332	304,396
Changes in working capital:-				
Net changes in operating assets	4,593,695	2,586,036	4,316,932	3,397,905
Net changes in operating liabilities	(4,582,917)	(4,763,744)	(5,359,041)	(5,880,138)
Income taxes paid	(57,990)	(83,240)	(53,916)	(76,500)
Net cash generated from / (used in) operating activities	220,157	(1,911,366)	(865,693)	(2,254,337)
Net cash used in investing activities	2,164,818	596,441	2,152,233	645,335
Net cash used in financing activities	(37,125)	-	(37,125)	-
Net increase / (decrease) in cash and cash equivalents	2,347,850	(1,314,925)	1,249,415	(1,609,002)
Cash and cash equivalent at beginning of the period	5,825,358	8,143,220	6,013,052	6,794,448
Cash and cash equivalent at end of the period	8,173,208	6,828,295	7,262,467	5,185,446

*The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2014.*

**STANDARD CHARTERED BANK MALAYSIA BERHAD**  
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**REVIEW OF PERFORMANCE**

The economic environment remained subdued, with the Malaysian Ringgit experiencing sharp depreciation over the half year and commodity prices remaining volatile. Against this uncertain backdrop, the Group registered a profit before taxation of RM 262.76 million, a 24.29% decline against the corresponding period last year. Net interest income declined by 5.24% to RM 469.43 million, while other operating income decreased by 3.11% to RM 292.38 million despite a stronger trading income growth of 6.52%. Islamic Banking income however increased by 3.61% to RM 159.06 million. Meanwhile, other operating expenses increased 6.33% to RM 507.96 million while provision for loans, advances and financing was at RM 150.16 million, a 19.26% increase against the corresponding period.

The Group's total assets declined by 6.73% to RM 50.40 billion as loan growth continued to moderate since the previous year end while customer deposits decreased by 2.24% to RM 35.71 billion.

The Group remains well capitalised with Common Equity Tier 1 capital ratio and Total Capital Ratio of 11.75% and 16.33%, respectively.

**PROSPECTS**

In line with the Standard Chartered PLC Group's refreshed and sharpened strategy, the Group will continue to focus on sustainable and profitable growth. The Group's Retail Banking business will focus on growing the high value segment while Commercial Clients segment will focus on increasing the depth of its customer relationships through introduction of more sophisticated product suites and strategic solutions. Meanwhile, the Corporate & Institutional Clients segment key priorities will include focusing on building up flow income across most product lines, while continuing to emphasise on client segment cross-selling.

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**Notes to the financial statements for the financial half year ended 30 June 2015**

**1. Basis of preparation of the financial statements**

The unaudited condensed interim financial statements for the second quarter and the financial half year ended 30 June 2015 have been prepared in accordance with MFRS 134, *Interim Financial Reporting in Malaysia*.

The financial statements incorporate those activities relating to Islamic Banking which have been undertaken by the Group. Islamic Banking refers generally to the acceptance of deposits and granting of financing under the Syariah principles.

The accounting policies and methods of computation in the unaudited condensed interim financial statements are consistent with those adopted in the last audited financial statements.

The following MFRSs and Amendments to MFRSs have been issued by the MASB but are not yet effective:

MFRSs and Amendments to MFRSs effective for annual periods beginning on or after 1 July 2014

- |       |                        |   |
|-------|------------------------|---|
| i)    | Amendments to MFRS 1   | <i>First-time Adoption of Malaysian Financial Reporting Standards (Annual Improvements 2011-2013 Cycle)</i> |
| ii)   | Amendments to MFRS 2   | <i>Share-based Payment (Annual Improvements 2010-2012 Cycle)</i>  |
| iii)  | Amendments to MFRS 3   | <i>Business Combinations (Annual Improvements 2010-2012 Cycle and 2011-2013 Cycle)</i>                      |
| iv)   | Amendments to MFRS 8   | <i>Operating Segments (Annual Improvements 2010-2012 Cycle)</i>   |
| v)    | Amendments to MFRS 13  | <i>Fair Value Measurement (Annual Improvements 2011-2013 Cycle)</i>   |
| vi)   | Amendments to MFRS 116 | <i>Property, Plant and Equipment (Annual Improvements 2010-2012 Cycle)</i>                                  |
| vii)  | Amendments to MFRS 119 | <i>Employee Benefits – Defined Benefit Plans: Employee Contributions</i>                                    |
| viii) | Amendments to MFRS 124 | <i>Related Party Disclosures (Annual Improvements 2010-2012 Cycle)</i>                                      |
| ix)   | Amendments to MFRS 138 | <i>Intangible Assets (Annual Improvements 2010-2012 Cycle)</i>  |
| x)    | Amendments to MFRS 140 | <i>Investment Property (Annual Improvements 2011-2013 Cycle)</i>  |

MFRSs and and Amendments to MFRSs effective for annual periods beginning on or after 1 January 2016

- |       |                        |  |
|-------|------------------------|--|
| i)    | Amendments to MFRS 5   | <i>Non-current Assets Held for Sale and Discontinued Operations (Annual Improvements 2012-2014 Cycle)</i>  |
| ii)   | Amendments to MFRS 7   | <i>Financial Instruments: Disclosures (Annual Improvements 2012-2014 Cycle)</i>  |
| iii)  | Amendments to MFRS 10  | <i>Consolidated Financial Statements and MFRS 128, Investments in Associates and Joint Ventures – Sale or Contribution of Assets between an Investor and its Associate or Joint Venture</i>                        |
| iv)   | Amendments to MFRS 11  | <i>Joint Arrangements – Accounting for Acquisitions of Interests in Joint Operations</i>   |
| iv)   | MFRS 14                | <i>Regulatory Deferral Accounts</i>  |
| vi)   | Amendments to MFRS 116 | <i>Property, Plant and Equipment</i>   |
| vii)  | MFRS 138               | <i>Intangible Assets – Clarification of Acceptable Methods of Depreciation and Amortisation</i>  |
| viii) | MFRS 141               | <i>Agriculture – Agriculture: Bearer Plants</i>  |
| ix)   | Amendments to MFRS 119 | <i>Employee Benefits (Annual Improvements 2012-2014 Cycle)</i>   |
| x)    | Amendments to MFRS 127 | <i>Separate Financial Statements – Equity Method in Separate Financial Statements</i>  |
| xi)   | Amendments to MFRS 134 | <i>Interim Financial Reporting (Annual Improvements 2012-2014 Cycle)</i>   |
| xii)  | Amendments to MFRS 101 | <i>Presentation of Financial Statements - Disclosure Initiative</i>  |
| xiii) | Amendments to MFRS 10  | <i>Consolidated Financial Statements, MFRS 12, Disclosure of Interest in Other Entities; and MFRS 128, Investment in Associates and Joint Ventures - Investment Entities: Applying the Consolidation Exception</i> |

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**1. Basis of preparation of the financial statements (continued)**

MFRSs and Amendments to MFRSs effective for annual periods beginning on or after 1 January 2017

- i) MFRS 15 *Revenue from Contracts with Customers*

MFRSs and Amendments to MFRSs effective for annual periods beginning on or after 1 January 2018

- i) MFRS 9 *Financial Instruments (2014)*

The initial application of the abovementioned accounting standards and amendments are not expected to have any material impact to the financial statements of the Group except as mentioned below:-

MFRS 15, Revenue from Contracts with Customers

MFRS 15 replaces the guidance in MFRS 111, Construction Contracts, MFRS 118, Revenue, IC Interpretation 13, Customer Loyalty Programmes, IC Interpretation 15, Agreements for Construction of Real Estate, IC Interpretation 18, Transfer of Assets from Customers and IC Interpretation 131, Revenue - Barter Transactions Involving Advertising Services.

The Group and the Bank are currently assessing the financial impact that may arise from the adoption of MFRS 15.

MFRS 9, Financial Instruments

MFRS 9 replaces the guidance in MFRS 139, Financial Instruments: Recognition and Measurement on the classification and measurement of financial assets. Upon adoption of MFRS 9, financial assets will be measured at either fair value or amortised cost.

The adoption of MFRS 9 will result in a change in accounting policy. The Group and the Bank are currently assessing the financial impact of adopting MFRS 9.

The unaudited interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2014. The explanatory notes attached in the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Group and the Bank since the financial year ended 31 December 2014.

**2. Auditor's report on preceding annual financial statements**

The auditor's report on the financial statements for the financial year ended 31 December 2014 was not qualified.

**3. Seasonal or cyclical factors**

The business operations of the Group and the Bank have not been affected by any material seasonal or cyclical factors.

**4. Unusual items due to their nature, size or incidence**

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Group and the Bank in the second quarter and financial half year ended 30 June 2015.

**5. Changes in accounting estimates**

There were no material changes in estimates of amounts reported that have a material effect on the unaudited condensed interim financial statements in the second quarter and financial half year ended 30 June 2015.

**6. Issuances, cancellations, repurchases, resale and repayments of securities portfolio**

There were no issuance and repayment of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares and resale of treasury shares in the second quarter and financial half year ended 30 June 2015.

**7. Dividend**

During the financial half year ended 30 June 2015, a semi-annual net cash dividend of 6.75% (on issue price) amounting to RM 12,825,000 to the Irredeemable Convertible Preference shareholder and a final single tier dividend of 19.44 sen per ordinary share totaling RM 24,300,000 to the ordinary shareholder in respect of the financial year ended 31 December 2014 was paid on 8 June 2015 and 22 June 2015, respectively.

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**7. Dividend (continued)**

No dividend has been proposed for the second quarter and the six months ended 30 June 2015.

**8. Carrying amount of revalued assets**

The Group's and the Bank's property, plant and equipment are stated at cost less accumulated depreciation and any accumulated impairment losses. The valuations of certain land and buildings of the Group and the Bank have been brought forward without amendment from the previous audited annual financial statements for the financial year ended 31 December 2014.

**9. Subsequent events**

There were no material events subsequent to the statement of financial position date that requires disclosure or adjustments to the unaudited condensed interim financial statements.

**10. Changes in composition of the Group**

Golden Maestro Sdn Bhd ("GMSB"), a wholly-owned subsidiary of Standard Chartered Bank Malaysia Berhad ("SCBMB"), had on 22 April 2015 entered into a Share Sale Agreement with a third party and disposed of 70 preference shares of RM1.00 each, representing 70% of the irredeemable preference share capital in Resolution Alliance Sdn Bhd ("RASB") for a total consideration of RM 9,428,820.15. In addition, the Restated Master Shareholders' Agreements which the shareholders of RASB had previously entered into, had been restated and which GMSB has lost its rights over all the profits or losses of RASB. As a result, the Group has ceased to consolidate RASB after the sale.

**11. Financial assets held for trading**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
<u>At fair value</u>				
Malaysian Government treasury bills	-	9,657	-	9,657
Malaysian Government bonds/securities	2,087,041	2,560,224	2,087,041	2,560,224
Government Islamic bonds	78,692	28,359	78,692	28,359
Bank Negara Malaysia bills	-	801,732	-	801,732
Private debt securities	74,643	134,123	74,643	134,123
	<u>2,240,376</u>	<u>3,534,095</u>	<u>2,240,376</u>	<u>3,534,095</u>

**12. Investment securities available-for-sale**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
<u>At fair value</u>				
Malaysian Government bonds/ securities	1,250,576	3,018,396	1,250,576	3,018,396
Bank Negara Malaysia bills	-	98,556	-	-
Bankers' acceptances and Islamic acceptance bills	652,475	533,502	652,475	533,502
Negotiable instruments of deposit	1,070,131	1,555,023	1,070,131	1,555,023
Government Islamic bonds	80,558	-	-	-
Private debt securities	150,763	149,452	150,763	149,452
	<u>3,204,503</u>	<u>5,354,929</u>	<u>3,123,945</u>	<u>5,256,373</u>
Unquoted securities:-				
Equity shares, at cost	9,098	9,723	9,098	9,723
Private debt securities, at fair value	243	1,647	243	243
	<u>3,213,844</u>	<u>5,366,299</u>	<u>3,133,286</u>	<u>5,266,339</u>

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**13. Loans, advances and financing****(i) By type**

	Group		Bank	
	30 June 2015	31 December 2014	30 June 2015	31 December 2014
	RM'000	RM'000	RM'000	RM'000
<u>At amortised cost</u>				
Overdrafts	607,305	617,491	607,305	617,491
Term loans/financing				
- Housing loans/financing	13,653,504	13,916,126	10,485,504	10,929,722
- Syndicated term loan/financing	203,789	188,715	203,789	188,715
- Hire purchase receivables	187,649	237,512	-	-
- Lease receivables	303,015	337,940	-	-
- Other term loans/financing	8,891,210	10,673,176	6,463,366	7,555,481
Bills receivable	3,121,189	3,171,528	2,781,023	2,938,763
Trust receipts	1,082,610	1,181,800	789,504	897,792
Staff loans/financing	42,599	48,100	40,984	46,552
Loans/financing to banks and other financial institutions	906,196	459,298	906,196	459,298
Credit card receivables	2,168,558	2,221,093	2,168,558	2,221,093
Revolving credit	1,805,876	2,323,703	1,187,207	1,473,997
	<u>32,973,500</u>	<u>35,376,482</u>	<u>25,633,436</u>	<u>27,328,904</u>
Less: Unearned interest and income	(717,677)	(812,643)	(3,568)	(4,191)
Gross loans, advances and financing	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>
Less: Impairment provisions on loans, advances and financing:-				
- Individual impairment provisions	(403,476)	(406,631)	(376,191)	(382,841)
- Collective impairment provisions	(344,197)	(354,529)	(244,888)	(235,492)
Total net loans, advances and financing	<u>31,508,150</u>	<u>33,802,679</u>	<u>25,008,789</u>	<u>26,706,380</u>

**(ii) By type of customer**

	Group		Bank	
	30 June 2015	31 December 2014	30 June 2015	31 December 2014
	RM'000	RM'000	RM'000	RM'000
Domestic banking institutions	209,989	200,985	209,989	200,985
Domestic non-bank financial institutions	381,220	1,141,563	158,197	181,828
Domestic business enterprises	11,971,016	12,906,558	9,315,987	10,175,643
<i>Small medium enterprises</i>	4,303,622	4,544,730	3,189,727	3,458,664
<i>Others</i>	7,667,394	8,361,828	6,126,260	6,716,979
Individuals	16,630,630	17,294,426	13,440,256	14,165,864
Other domestic entities	285	413	285	413
Foreign entities	3,062,683	3,019,894	2,505,154	2,599,980
	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>

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**13. Loans, advances and financing (continued)****(iii) By interest/profit rate sensitivity**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Fixed rate				
Housing loans/financing	22,169	23,804	20,139	21,659
Other fixed rate loan/financing	4,306,356	5,254,517	2,978,804	3,116,970
Variable rate				
BLR plus	16,631,079	17,186,635	13,800,362	14,565,793
Cost plus	8,934,549	9,861,411	8,259,345	9,072,313
Other variable rates	2,361,670	2,237,472	571,218	547,978
	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>

**(iv) By sector**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Agriculture	83,014	209,338	79,738	86,553
Mining and quarrying	284,335	175,049	114,141	53,001
Manufacturing	5,040,577	5,414,204	4,306,149	4,620,471
Electricity, gas and water	78,090	120,149	76,178	119,390
Construction	497,954	477,453	350,563	353,964
Real estate	1,443,573	1,489,664	1,102,865	1,232,453
Wholesale & retail trade and restaurants & hotels	2,542,249	2,837,380	1,905,907	2,229,403
Transportation, storage and communication	352,074	384,489	246,983	270,656
Finance, insurance and business services	2,847,444	3,272,988	2,251,376	1,860,341
Household	18,665,065	19,208,176	14,999,313	15,659,700
Others	421,448	974,949	196,655	838,781
	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>

**(v) By purpose**

	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Purchase of landed property	17,107,771	17,459,697	13,317,872	13,891,280
- Residential	<u>13,487,813</u>	<u>13,740,694</u>	<u>10,637,297</u>	<u>11,098,673</u>
- Non-residential	<u>3,619,958</u>	<u>3,719,003</u>	<u>2,680,575</u>	<u>2,792,607</u>
Fixed assets excluding land & building	172,679	195,775	-	-
Personal use	1,645,126	1,827,189	1,071,887	1,156,979
Credit cards	2,168,558	2,221,093	2,168,558	2,221,093
Working capital	10,255,494	11,751,508	8,165,356	9,599,582
Others	906,195	1,108,577	906,195	455,779
	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>

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**13. Loans, advances and financing (continued)****(vi) By maturity structure**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Maturing within one year	10,436,869	12,157,584	9,322,549	10,278,687
One year to three years	2,100,156	2,509,295	1,597,240	1,717,223
Three years to five years	1,638,810	1,731,070	935,695	1,041,413
Over five years	18,079,988	18,165,890	13,774,384	14,287,390
	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>

**(vii) By geographical distribution**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Within Malaysia	31,332,538	34,091,317	24,706,583	26,852,191
Outside Malaysia	923,285	472,522	923,285	472,522
	<u>32,255,823</u>	<u>34,563,839</u>	<u>25,629,868</u>	<u>27,324,713</u>

**(viii) Analysis of foreign currency exposure**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
USD	4,217,162	3,676,469	3,490,770	3,019,096
GBP	7,915	1,313,026	7,915	660,228
Other foreign currencies	42,307	27,246	42,307	26,845
	<u>42,307</u>	<u>27,246</u>	<u>42,307</u>	<u>26,845</u>



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**14. Impaired loans, advances and financing****(i) Movements in impaired loans, advances and financing**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
At 1 January	1,124,432	1,088,877	1,086,311	1,048,268
Classified as impaired during the financial period/year	484,771	784,166	446,597	701,082
Reclassified as performing during the financial period/year	(93,343)	(176,530)	(86,161)	(168,473)
Amount recovered during the financial period/year	(327,638)	(272,318)	(321,014)	(259,104)
Amount written off during the financial period/year	(198,451)	(299,763)	(174,483)	(235,462)
At end of reporting period/year	989,771	1,124,432	951,250	1,086,311
Individual impairment provisions	(403,476)	(406,631)	(376,191)	(382,841)
Net impaired loans, advances and financing	<u>586,295</u>	<u>717,801</u>	<u>575,059</u>	<u>703,470</u>

Included in the impaired loans, advances and financing balances are loans, advances and financing which have been rescheduled or restructured by *Agensi Kaunseling dan Pengurusan Kredit*.

**(ii) Movements in impairment provisions for loans, advances and financing**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
<b>Collective impairment provisions</b>				
At 1 January	354,529	347,931	235,492	243,995
Impairment made during the financial period/year	34,667	79,076	29,474	43,454
Amount written back	(44,999)	(72,478)	(20,078)	(51,957)
At end of reporting period/year	<u>344,197</u>	<u>354,529</u>	<u>244,888</u>	<u>235,492</u>
As a percentage of gross loans, advances and financing less individual impairment provisions	<u>1.08%</u>	<u>1.04%</u>	<u>0.97%</u>	<u>0.87%</u>
<b>Individual impairment provisions</b>				
At 1 January	406,631	263,135	382,841	247,352
Impairment made during the financial period/year	184,687	351,278	151,854	272,192
Amount written back	(46,126)	(66,561)	(40,764)	(59,592)
Amount written off	(141,716)	(141,221)	(117,740)	(77,111)
At end of reporting period/year	<u>403,476</u>	<u>406,631</u>	<u>376,191</u>	<u>382,841</u>

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**14. Impaired loans, advances and financing (continued)****(iii) Impaired loans, advances and financing by sector**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Agriculture	18,684	15,834	18,617	15,834
Mining and quarrying	1,608	-	1,608	-
Manufacturing	510,557	644,464	509,071	642,845
Construction	5,539	68,374	5,488	68,271
Real estate	33,775	35,309	33,775	35,309
Wholesale & retail trade and restaurants & hotels	137,490	104,610	136,465	104,097
Transportation, storage and communication	6,194	2,239	5,229	1,124
Finance, insurance and business services	4,660	2,061	4,660	2,061
Household	269,852	249,546	235,040	214,964
Others	1,412	1,995	1,297	1,806
	<u>989,771</u>	<u>1,124,432</u>	<u>951,250</u>	<u>1,086,311</u>

**(iv) Impaired loans, advances and financing by purpose**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Purchase of landed property	162,198	137,328	152,637	131,917
- Residential	154,444	130,731	145,929	126,362
- Non-residential	7,754	6,597	6,708	5,555
Fixed assets excluding land & building	1,945	735	-	-
Personal use	112,974	109,511	87,723	80,340
Credit cards	20,008	22,550	20,008	22,550
Working capital	692,646	854,308	690,882	851,504
	<u>989,771</u>	<u>1,124,432</u>	<u>951,250</u>	<u>1,086,311</u>

**(v) Impaired loans, advances and financing by geographical distribution**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Within Malaysia	989,452	1,123,925	950,931	1,085,804
Outside Malaysia	319	507	319	507
	<u>989,771</u>	<u>1,124,432</u>	<u>951,250</u>	<u>1,086,311</u>

**15. Other assets**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Interest/Income receivables	49,935	95,991	60,792	104,747
Unquoted Subordinated Sukuk of a subsidiary company	-	-	100,000	100,000
Other receivables, deposits and prepayments	551,279	607,916	804,919	878,754
	<u>601,214</u>	<u>703,907</u>	<u>965,711</u>	<u>1,083,501</u>

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**16. Statutory deposits with Bank Negara Malaysia**

The non-interest bearing statutory deposits maintained with Bank Negara Malaysia are in compliance with Section 26(2)(c) of the Central Bank of Malaysia Act, 2009 to satisfy the Statutory Reserve Requirement ("SRR"); the amounts of which are determined at set percentages of total eligible liabilities.

**17. Deposits from customers****(i) By type of deposits**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Demand deposits	14,851,190	13,948,840	13,482,231	12,631,138
Savings deposits	3,558,892	3,569,196	3,384,481	3,357,096
Fixed/Investment deposits	16,874,207	18,572,862	14,058,719	16,748,483
Negotiable instruments of deposits	423,881	433,682	316,013	319,494
	<u>35,708,170</u>	<u>36,524,580</u>	<u>31,241,444</u>	<u>33,056,211</u>

The maturity structure of the fixed/investment deposits and negotiable instruments of deposits is as follows:-

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Due within six months	12,310,064	14,450,471	10,494,837	12,877,689
Six months to one year	3,851,698	2,991,370	3,269,168	2,784,380
One year to three years	533,950	721,058	135,829	676,451
Three years to five years	573,339	787,304	445,861	673,116
Over five years	29,037	56,341	29,037	56,341
	<u>20,298,388</u>	<u>27,006,544</u>	<u>14,374,732</u>	<u>17,077,985</u>

**(ii) By type of customers**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Government and statutory bodies	1,139,382	825,898	79,459	76,936
Business enterprises	12,778,507	14,892,893	12,315,604	14,299,627
Individuals	17,957,993	16,439,579	15,375,207	14,770,317
Others	3,832,288	4,366,210	3,471,174	3,909,331
	<u>35,708,170</u>	<u>36,524,580</u>	<u>31,241,444</u>	<u>33,056,211</u>

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**18. Deposits and placements of banks and other financial institutions**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Licensed banks	353,539	3,041,055	250,180	2,936,823
Bank Negara Malaysia	273,325	259,333	273,325	259,333
Other financial institutions	2,276,807	4,039,896	2,222,621	3,987,220
	<u>2,903,671</u>	<u>7,340,284</u>	<u>2,746,126</u>	<u>7,183,376</u>

**19. Other liabilities**

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Interest/Income payable	227,918	213,069	216,158	202,089
Amount owing to subsidiaries	-	-	22	22
Other payables and accruals	1,868,904	1,523,714	3,034,187	2,452,036
	<u>2,096,822</u>	<u>1,736,783</u>	<u>3,250,367</u>	<u>2,654,147</u>

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**20. Interest income**

	<b>Group</b>			
	<b>2nd Quarter ended</b>		<b>Six months ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Loans and advances				
- Interest income other than recoveries from impaired loans	322,635	340,295	660,514	691,177
- Recoveries from impaired loans	18,902	5,374	25,028	10,323
Money at call and deposit placements with banks and other financial institutions	25,348	24,825	39,170	52,425
Financial assets held for trading	11,632	7,318	36,857	26,559
Investment securities available-for-sale	46,791	47,569	97,042	97,516
	<u>425,308</u>	<u>425,381</u>	<u>858,611</u>	<u>878,000</u>

	<b>Bank</b>			
	<b>2nd Quarter ended</b>		<b>Six months ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Loans and advances				
- Interest income other than recoveries from impaired loans	319,901	340,295	657,780	691,177
- Recoveries from impaired loans	18,902	5,374	25,028	10,323
Money at call and deposit placements with banks and other financial institutions	58,025	47,496	102,360	95,395
Financial assets held for trading	11,632	7,318	36,857	26,559
Investment securities available-for-sale	46,791	40,101	97,042	82,474
	<u>455,251</u>	<u>440,584</u>	<u>919,067</u>	<u>905,928</u>

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**21. Interest expense**

	<b>Group</b>			
	<b>2nd Quarter ended</b>		<b>Six months ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Deposits and placements of banks and other financial institutions	6,851	26,507	36,005	42,436
Deposits from customers	165,696	152,289	327,445	316,960
Subordinated debts	13,667	11,909	25,730	23,217
	<u>186,214</u>	<u>190,705</u>	<u>389,180</u>	<u>382,613</u>

	<b>Bank</b>			
	<b>2nd Quarter ended</b>		<b>Six months ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Deposits and placements of banks and other financial institutions	6,851	26,384	36,005	42,313
Deposits from customers	165,696	152,289	327,445	316,960
Subordinated debts	13,667	11,909	25,730	23,217
	<u>186,214</u>	<u>190,582</u>	<u>389,180</u>	<u>382,490</u>

**22. Net income from Islamic Banking operations**

	<b>Group</b>			
	<b>2nd Quarter ended</b>		<b>Six months ended</b>	
	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>	<b>30 June</b>
	<b>2015</b>	<b>2014</b>	<b>2015</b>	<b>2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of depositors' funds and others	80,254	68,212	152,314	122,320
Income attributable to depositors	<u>(35,860)</u>	<u>(29,413)</u>	<u>(62,046)</u>	<u>(51,238)</u>
Income attributable to the Bank	44,394	38,799	90,268	71,082
Income derived from investment of Islamic banking capital funds and shareholder's funds	33,503	40,772	68,794	82,443
	<u>77,897</u>	<u>79,571</u>	<u>159,062</u>	<u>153,525</u>

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**23. Other operating income**

	Group			
	2nd Quarter ended		Six months ended	
	30 June	30 June	30 June	30 June
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
<b>Fee and commission</b>				
Fee and commission income:-				
Arising from financial instruments not fair valued through profit or loss	81,535	86,011	151,716	162,275
- <i>Commission income</i>	45,075	47,951	92,250	95,827
- <i>Service fees</i>	24,329	27,435	35,231	44,615
- <i>Guarantee fees</i>	12,131	10,625	24,235	21,833
Fee and commission expense:-				
Arising from financial instruments not fair valued through profit or loss	(13,340)	(14,142)	(26,581)	(28,737)
- <i>Commission charges</i>	(3,716)	(2,615)	(6,291)	(4,362)
- <i>Service charges</i>	(9,624)	(11,527)	(20,290)	(24,375)
	<u>68,195</u>	<u>71,869</u>	<u>125,135</u>	<u>133,538</u>
<b>Net trading income</b>				
Gains/(losses) from sale of financial assets held for trading and derivative financial instruments	37,450	45,957	184,048	(5,131)
Unrealised gains/(losses) on revaluation of financial assets held for trading and other financial instruments	38,654	(5,254)	(72,279)	61,062
Foreign exchange currency				
- Gains from dealing in foreign currency	83,697	53,427	142,448	111,232
- Unrealised losses from foreign exchange translation	(102,751)	(26,044)	(98,798)	(21,259)
	<u>57,050</u>	<u>68,086</u>	<u>155,419</u>	<u>145,904</u>
<b>Other income</b>				
Gains from sale of investment securities available-for-sale	7,547	661	8,695	232
Gross dividends from unquoted investments	688	18,915	2,634	19,604
Rental income	7	7	15	15
Gain on disposal of property, plant and equipment	-	2,461	7	2,461
Others	415	6	476	8
	<u>8,657</u>	<u>22,050</u>	<u>11,827</u>	<u>22,320</u>
<b>Total other operating income</b>	<b><u>133,902</u></b>	<b><u>162,005</u></b>	<b><u>292,381</u></b>	<b><u>301,762</u></b>

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**23. Other operating income (continued)**

	Bank			
	2nd Quarter ended		Six months ended	
	30 June	30 June	30 June	30 June
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
<b>Fee and commission</b>				
Fee and commission income:-				
Arising from financial instruments not fair valued through profit or loss	81,535	86,011	151,716	162,275
- <i>Commission income</i>	45,075	47,951	92,250	95,827
- <i>Service fees</i>	24,329	27,435	35,231	44,615
- <i>Guarantee fees</i>	12,131	10,625	24,235	21,833
Fee and commission expense:-				
Arising from financial instruments not fair valued through profit or loss	(13,340)	(12,290)	(26,581)	(24,212)
- <i>Commission charges</i>	(3,716)	(2,615)	(6,291)	(4,362)
- <i>Service charges</i>	(9,624)	(9,675)	(20,290)	(19,850)
	<u>68,195</u>	<u>73,721</u>	<u>125,135</u>	<u>138,063</u>
<b>Net trading income</b>				
Gains/(losses) from sale of financial assets held for trading and derivative financial instruments	37,450	45,957	184,048	(5,131)
Unrealised gains/(losses) on revaluation of financial assets held for trading and other financial instruments	38,654	(5,254)	(72,279)	61,062
Foreign exchange currency				
- Gains from dealing in foreign currency	83,697	53,427	142,448	111,232
- Unrealised losses from foreign exchange translation	(102,751)	(26,044)	(98,798)	(21,259)
	<u>57,050</u>	<u>68,086</u>	<u>155,419</u>	<u>145,904</u>
<b>Other income</b>				
Gains from sale of investment securities available-for-sale	7,547	661	8,695	232
Gross dividends from unquoted investments	688	18,915	2,634	19,604
Rental income	7	7	15	15
Gain on disposal of property, plant and equipment	-	2,461	7	2,461
Others	22,680	20,080	46,655	40,903
	<u>30,922</u>	<u>42,124</u>	<u>58,006</u>	<u>63,215</u>
<b>Total other operating income</b>	<b><u>156,167</u></b>	<b><u>183,931</u></b>	<b><u>338,560</u></b>	<b><u>347,182</u></b>



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**24. Other operating expenses**

	Group			
	2nd Quarter ended 30 June 2015 RM'000	30 June 2014 RM'000	Six months ended 30 June 2015 RM'000	30 June 2014 RM'000
<b>Personnel costs</b>				
- Salaries, bonuses, wages and allowances	82,754	85,343	171,700	168,261
- Pension fund contributions	10,198	8,972	19,915	17,949
- Other staff related cost	13,037	9,765	22,664	21,061
	<u>105,989</u>	<u>104,080</u>	<u>214,279</u>	<u>207,271</u>
<b>Establishment costs</b>				
- Depreciation of property, plant and equipment	7,257	8,171	14,689	16,184
- Rental	6,622	6,993	13,425	13,946
- Information technology and project expenses	34,020	26,468	62,996	55,158
- Others	13,099	11,625	27,136	22,268
	<u>60,998</u>	<u>53,257</u>	<u>118,246</u>	<u>107,556</u>
<b>Marketing expenses</b>				
- Advertisement and publicity	3,163	3,967	4,981	9,152
- Others	4,855	2,709	9,238	5,962
	<u>8,018</u>	<u>6,676</u>	<u>14,219</u>	<u>15,114</u>
<b>Administration and general expenses</b>				
- Communication expenses	4,385	4,335	7,182	7,270
- Group administration and business support expenses	27,630	16,031	62,734	43,545
- Outsourcing expenses	24,237	24,501	49,529	49,702
- Others	20,088	21,438	41,771	47,263
	<u>76,340</u>	<u>66,305</u>	<u>161,216</u>	<u>147,780</u>
<b>Total other operating expenses</b>	<u><u>251,345</u></u>	<u><u>230,318</u></u>	<u><u>507,960</u></u>	<u><u>477,721</u></u>

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**24. Other operating expenses (continued)**

	Bank			
	2nd Quarter ended		Six months ended	
	30 June	30 June	30 June	30 June
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
<b>Personnel costs</b>				
- Salaries, bonuses, wages and allowances	80,560	82,169	168,594	161,834
- Pension fund contributions	10,198	8,972	19,915	17,949
- Other staff related cost	12,438	8,971	21,631	19,864
	<u>103,196</u>	<u>100,112</u>	<u>210,140</u>	<u>199,647</u>
<b>Establishment costs</b>				
- Depreciation of property, plant and equipment	6,861	7,531	13,777	14,900
- Rental	6,112	6,412	12,406	12,804
- Information technology and project expenses	34,010	26,414	62,960	55,051
- Others	12,481	11,143	25,928	21,310
	<u>59,464</u>	<u>51,500</u>	<u>115,071</u>	<u>104,065</u>
<b>Marketing expenses</b>				
- Advertisement and publicity	3,093	3,947	4,899	9,098
- Others	4,720	2,466	9,033	5,571
	<u>7,813</u>	<u>6,413</u>	<u>13,932</u>	<u>14,669</u>
<b>Administration and general expenses</b>				
- Communication expenses	4,322	4,252	7,056	7,099
- Group administration and business support expenses	25,952	14,112	59,346	40,006
- Outsourcing expenses	24,237	24,501	49,529	49,702
- Others	18,849	18,328	39,079	41,341
	<u>73,360</u>	<u>61,193</u>	<u>155,010</u>	<u>138,148</u>
<b>Total other operating expenses</b>	<b><u>243,833</u></b>	<b><u>219,218</u></b>	<b><u>494,153</u></b>	<b><u>456,529</u></b>

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**25. Provisions for loans, advances and financing**

	Group			
	2nd Quarter ended		Six months ended	
	30 June	30 June	30 June	30 June
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Provisions for loans, advances and financing:-				
Individual impairment provisions	75,819	78,228	145,851	125,063
- Made in the financial period	82,682	57,227	150,479	104,827
- Discounting of collaterals	17,680	37,884	34,208	50,132
- Written back	(24,543)	(16,883)	(38,836)	(29,896)
Collective impairment provisions				
- Made in the financial period	30,590	6,747	34,667	9,471
- Written back	(23,880)	(27,031)	(44,999)	(53,152)
Bad and doubtful debts on loans, advances and financing:-				
Written off	33,462	39,489	68,918	80,845
Recovered	(22,967)	(18,384)	(54,281)	(36,322)
	<u>93,024</u>	<u>79,049</u>	<u>150,156</u>	<u>125,905</u>

	Bank			
	2nd Quarter ended		Six months ended	
	30 June	30 June	30 June	30 June
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Provisions for loans, advances and financing:-				
Individual impairment provisions	62,598	59,050	118,380	85,748
- Made in the financial period	66,307	36,567	117,646	62,798
- Discounting of collaterals	17,680	37,884	34,208	50,132
- Written back	(21,389)	(15,401)	(33,474)	(27,182)
Collective impairment provisions				
- Made in the financial period	26,772	3,719	29,474	5,663
- Written back	(10,402)	(18,882)	(20,078)	(39,849)
Bad and doubtful debts on loans, advances and financing:-				
Written off	33,462	39,489	68,918	80,845
Recovered	(19,506)	(15,034)	(47,657)	(30,109)
	<u>92,924</u>	<u>68,342</u>	<u>149,037</u>	<u>102,298</u>

**26. Credit exposure to connected parties**

The credit exposures of the Group and the Bank to connected parties, as defined by Bank Negara Malaysia's 'Guidelines on Credit Transactions and Exposures with Connected Parties' are as follows:-

	Group		Bank	
	30 June	31 December	30 June	31 December
	2015	2014	2015	2014
	RM'000	RM'000	RM'000	RM'000
Aggregate value of outstanding credit exposures to connected parties	2,235,687	2,438,409	2,430,944	2,558,003
As a percentage of total credit exposures	3.9%	4.1%	4.9%	5.0%

There are currently no exposures to connected parties which are classified as impaired.

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**27. Commitments and contingencies**

In ordinary course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

The commitments and contingencies are as follows:-

Group	30 June 2015			31 December 2014		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	2,810,325	2,810,325	1,145,366	2,281,091	2,281,091	930,621
Transaction-related contingent items	4,047,031	4,046,744	913,521	4,005,690	4,003,743	900,744
Short-term self liquidating trade-related contingencies	322,269	322,269	75,926	240,583	240,583	82,806
Other commitments to extend credit:-						
- maturity not exceeding one year	34,081,827	4,463,293	1,762,746	31,555,761	3,594,190	1,631,779
- maturity exceeding one year	3,913,500	1,276,368	1,083,298	3,357,107	1,505,513	618,257
Foreign exchange related contracts:-						
- less than one year	42,509,548	1,882,146	347,408	37,129,354	1,509,394	333,085
- one year to less than five years	20,517,669	2,626,712	720,780	19,665,694	2,305,369	706,890
- five years and above	2,847,717	665,543	193,976	2,511,834	531,725	153,919
Interest rate related contracts:-						
- less than one year	12,370,661	36,797	12,519	18,030,555	41,402	5,295
- one year to less than five years	46,663,036	1,253,494	217,097	45,520,539	1,345,882	265,803
- five years and above	6,156,392	556,572	133,063	6,494,791	621,456	153,226
Miscellaneous commitments and contingencies	3,426,645	203,187	61,103	5,794,252	873,636	152,653
	<u>179,666,620</u>	<u>20,143,450</u>	<u>6,666,803</u>	<u>176,587,251</u>	<u>18,853,984</u>	<u>5,935,078</u>

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**27. Commitments and contingencies (continued)**

Bank	30 June 2015			31 December 2014		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	2,801,434	2,801,434	1,141,516	2,253,094	2,253,094	906,297
Transaction-related contingent items	3,779,398	3,779,111	869,852	3,851,546	3,849,599	842,562
Short-term self liquidating trade-related contingencies	263,895	263,895	60,524	137,547	137,547	54,985
Other commitments to extend credit:-						
- maturity not exceeding one year	34,405,746	3,913,760	1,533,612	32,175,141	3,857,311	1,587,293
- maturity exceeding one year	3,109,797	908,208	871,060	2,283,245	843,162	337,531
Foreign exchange related contracts:-						
- less than one year	42,742,063	1,885,854	348,918	37,358,841	1,515,505	333,507
- one year to less than five years	21,177,688	2,785,518	763,291	19,665,694	2,305,369	646,254
- five years and above	2,847,717	665,543	193,976	2,511,834	531,725	153,919
Interest rate related contracts:-						
- less than one year	12,370,661	36,797	12,519	18,030,555	41,402	5,295
- one year to less than five years	46,642,178	1,244,394	214,953	45,498,840	1,333,854	264,258
- five years and above	6,156,392	556,572	133,055	6,494,791	621,456	153,219
Miscellaneous commitments and contingencies	3,446,256	204,346	61,939	5,827,577	875,205	153,176
	<u>179,743,225</u>	<u>19,045,432</u>	<u>6,205,215</u>	<u>176,088,705</u>	<u>18,165,229</u>	<u>5,438,296</u>

Foreign exchange and interest rate related contracts are subject to market risk and credit risk.

\* The comparative figures have been restated to conform with current year presentation which reflected the results of revision to the Group's and Bank's Corporate Exposure At Default model during the year.

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**28. Interest rate risk**

The tables below summarise the Group's and the Bank's financial instruments at carrying amounts, categorised by contractual re-pricing or maturity dates.

Group As at 30 June 2015	Non-trading books					Trading books RM'000	Total RM'000	Effective interest rate (%)
	← 3 months or less RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	→ Non-interest sensitive RM'000			
<b>Financial assets</b>								
Cash and short term funds	6,495,122	-	-	-	1,678,086	-	8,173,208	2.37
Deposits and placements with banks and other financial institutions	6,600	-	14,492	-	-	-	21,092	2.45
Securities purchased under resale agreements	13,624	-	-	-	-	-	13,624	3.16
Financial assets held for trading	-	-	-	-	-	2,240,376	2,240,376	3.61
Investment securities available-for-sale	1,418,249	384,914	799,263	602,320	9,098	-	3,213,844	3.58
Loans, advances and financing								
- Performing	24,481,160	3,411,254	1,944,348	1,085,093	-	-	30,921,855	5.25
- Impaired	-	-	-	-	586,295	-	586,295	
Derivative financial assets	-	-	-	-	-	3,487,533	3,487,533	
Other balances	-	-	-	-	1,607,203	-	1,607,203	
	<b>32,414,755</b>	<b>3,796,168</b>	<b>2,758,103</b>	<b>1,687,413</b>	<b>3,880,682</b>	<b>5,727,909</b>	<b>50,265,030</b>	
<b>Financial liabilities</b>								
Deposits from customers	19,035,744	6,744,197	2,630,184	-	7,298,045	-	35,708,170	2.58
Deposits and placements of banks and other financial institutions	2,341,440	31,397	501,989	28,845	-	-	2,903,671	2.06
Obligations on securities sold under repurchase agreements	794,115	-	-	-	-	-	794,115	3.23
Derivative financial liabilities	-	-	-	-	-	3,507,406	3,507,406	
Other balances	-	-	-	-	2,096,822	-	2,096,822	
Subordinated debts	-	-	-	1,000,000	-	-	1,000,000	5.14
	<b>22,171,299</b>	<b>6,775,594</b>	<b>3,132,173</b>	<b>1,028,845</b>	<b>9,394,867</b>	<b>3,507,406</b>	<b>46,010,184</b>	
On-balance sheet interest sensitivity gap	10,243,456	(2,979,426)	(374,070)	658,568	(5,514,185)	2,220,503		
Off-balance sheet interest sensitivity gap	1,003,379	573,072	(938,620)	(140,994)	-	-		
<b>Total interest sensitivity gap</b>	<b>11,246,835</b>	<b>(2,406,354)</b>	<b>(1,312,690)</b>	<b>517,574</b>	<b>(5,514,185)</b>	<b>2,220,503</b>		

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**28. Interest rate risk (continued)**

Group As at 31 December 2014	← Non-trading books →					Trading books RM'000	Total RM'000	Effective interest rate (%)
	3 months or less RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Non-interest sensitive RM'000			
<b>Financial assets</b>								
Cash and short term funds	4,506,157	-	-	-	1,319,201	-	5,825,358	2.43
Deposits and placements with banks and other financial institution	-	55,103	13,421	-	-	-	68,524	2.30
Securities purchased under resale agreements	551,077	-	-	-	-	-	551,077	3.56
Financial assets held for trading	-	-	-	-	-	3,534,095	3,534,095	3.59
Investment securities available-for-sale	2,138,565	59,923	3,013,370	144,718	9,723	-	5,366,299	3.67
Loans, advances and financing								
- Performing	24,582,531	4,008,197	2,925,916	1,568,234	-	-	33,084,878	5.48
- Impaired	-	-	-	-	717,801	-	717,801	
Derivative financial assets	6,121	9,897	83,763	516	-	2,767,322	2,867,619	
Other balances	-	-	-	-	1,856,598	-	1,856,598	
	<b>31,784,451</b>	<b>4,133,120</b>	<b>6,036,470</b>	<b>1,713,468</b>	<b>3,903,323</b>	<b>6,301,417</b>	<b>53,872,249</b>	
<b>Financial liabilities</b>								
Deposits from customers	23,152,441	5,024,096	1,982,914	-	6,365,129	-	36,524,580	2.43
Deposits and placements of banks and other financial institutions	6,728,899	54,002	430,000	127,383	-	-	7,340,284	3.55
Obligations on securities sold under repurchase	497,384	-	-	-	-	-	497,384	3.25
Derivative financial liabilities	8,628	10,087	84,736	516	-	2,611,074	2,715,041	
Other balances	-	-	-	-	1,736,783	-	1,736,783	
Subordinated debts	-	-	-	1,000,000	-	-	1,000,000	5.27
	<b>30,387,352</b>	<b>5,088,185</b>	<b>2,497,650</b>	<b>1,127,899</b>	<b>8,101,912</b>	<b>2,611,074</b>	<b>49,814,072</b>	
On-balance sheet interest sensitivity gap	1,397,099	(955,065)	3,538,820	585,569	(4,198,589)	3,690,343		
Off-balance sheet interest sensitivity gap	(13,564,493)	1,919,653	1,267,232	13,292	-	-		
<b>Total interest sensitivity gap</b>	<b>(12,167,394)</b>	<b>964,588</b>	<b>4,806,052</b>	<b>598,861</b>	<b>(4,198,589)</b>	<b>3,690,343</b>		

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**28. Interest rate risk (continued)**

Bank As at 30 June 2015	←-----		Non-trading books		-----→		Total RM'000	Effective interest rate (%)
	3 months or less RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Non-interest sensitive RM'000	Trading books RM'000		
<b>Financial assets</b>								
Cash and short term funds	5,598,524	-	-	-	1,663,943	-	7,262,467	2.16
Deposits and placements with banks and other financial institutions	2,078,612	1,245,550	14,492	-	-	-	3,338,654	2.83
Securities purchased under resale agreements	13,624	-	-	-	-	-	13,624	3.16
Financial assets held for trading	-	-	-	-	-	2,240,376	2,240,376	3.61
Investment securities available-for-sale	1,418,249	304,356	799,263	602,320	9,098	-	3,133,286	3.59
Loans, advances and financing								
- Performing	20,195,086	3,276,030	568,740	393,874	-	-	24,433,730	5.25
- Impaired	-	-	-	-	575,059	-	575,059	
Derivative financial assets	-	-	-	-	-	3,489,124	3,489,124	
Other balances	-	-	-	100,000	1,613,171	-	1,713,171	4.85
	<b>29,304,095</b>	<b>4,825,936</b>	<b>1,382,495</b>	<b>1,096,194</b>	<b>3,861,271</b>	<b>5,729,500</b>	<b>46,199,491</b>	
<b>Financial liabilities</b>								
Deposits from customers	16,444,701	5,434,041	2,064,657	-	7,298,045	-	31,241,444	2.78
Deposits and placements of banks and other financial institutions	2,187,515	31,397	501,989	25,225	-	-	2,746,126	1.71
Obligations on securities								
sold under repurchase agreements	794,115	-	-	-	-	-	794,115	3.23
Derivative financial liabilities	-	-	-	-	-	3,507,917	3,507,917	
Other balances	-	-	-	-	3,250,367	-	3,250,367	
Subordinated debts	-	-	-	1,000,000	-	-	1,000,000	5.14
	<b>19,426,331</b>	<b>5,465,438</b>	<b>2,566,646</b>	<b>1,025,225</b>	<b>10,548,412</b>	<b>3,507,917</b>	<b>42,539,969</b>	
On-balance sheet interest sensitivity gap	9,877,764	(639,502)	(1,184,151)	70,969	(6,687,141)	2,221,583		
Off-balance sheet interest sensitivity gap	1,003,379	573,072	(938,620)	(140,994)	-	-		
<b>Total interest sensitivity gap</b>	<b>10,881,143</b>	<b>(66,430)</b>	<b>(2,122,771)</b>	<b>(70,025)</b>	<b>(6,687,141)</b>	<b>2,221,583</b>		



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**28. Interest rate risk (continued)**

Bank As at 31 December 2014	←————— Non-trading books —————→					Trading books RM'000	Total RM'000	Effective interest rate (%)
	3 months or less RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Non-interest sensitive RM'000			
<b>Financial assets</b>								
Cash and short term funds	4,708,372	-	-	-	1,304,680	-	6,013,052	2.34
Deposits and placements with banks and other financial institutions	1,443,456	2,218,560	13,421	-	-	-	3,675,437	2.60
Securities purchased under resale agreements	551,077	-	-	-	-	-	551,077	3.56
Financial assets held for trading	-	-	-	-	-	3,534,095	3,534,095	3.59
Investment securities available-for-sale	2,038,605	59,923	3,013,370	144,718	9,723	-	5,266,339	3.67
Loans, advances and financing								
- Performing	20,395,999	3,200,916	1,476,227	929,768	-	-	26,002,910	5.35
- Impaired	-	-	-	-	703,470	-	703,470	
Derivative financial assets	-	-	-	-	-	2,869,041	2,869,041	
Other balances	-	-	-	100,000	1,884,742	-	1,984,742	4.85
	<b>29,137,509</b>	<b>5,479,399</b>	<b>4,503,018</b>	<b>1,174,486</b>	<b>3,902,615</b>	<b>6,403,136</b>	<b>50,600,163</b>	
<b>Financial liabilities</b>								
Deposits from customers	20,653,063	4,203,743	1,834,276	-	6,365,129	-	33,056,211	2.40
Deposits and placements of banks and other financial institutions	6,575,607	54,002	430,000	123,767	-	-	7,183,376	3.26
Obligations on securities sold under repurchase agreements	497,384	-	-	-	-	-	497,384	3.25
Derivative financial liabilities	-	-	-	-	-	2,712,792	2,712,792	
Other balances	-	-	-	-	2,654,147	-	2,654,147	
Subordinated debts	-	-	-	1,000,000	-	-	1,000,000	5.27
	<b>27,726,054</b>	<b>4,257,745</b>	<b>2,264,276</b>	<b>1,123,767</b>	<b>9,019,276</b>	<b>2,712,792</b>	<b>47,103,910</b>	
On-balance sheet interest sensitivity gap	1,411,455	1,221,654	2,238,742	50,719	(5,116,661)	3,690,344		
Off-balance sheet interest sensitivity gap	(13,564,493)	1,919,653	1,267,232	13,292	-	-		
<b>Total interest sensitivity gap</b>	<b>(12,153,038)</b>	<b>3,141,307</b>	<b>3,505,974</b>	<b>64,011</b>	<b>(5,116,661)</b>	<b>3,690,344</b>		

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**29. Liquidity risk**

The following tables summarise financial instruments into relevant maturity groupings based on the remaining contractual maturities as at the financial year end, on an undiscounted basis. The assets and liabilities in this table will not agree to the balances reported on the statements of financial position as the table incorporates all contractual cash flows, on an undiscounted basis.

Group 30 June 2015	3 months or less RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
<b>Financial assets</b>					
Cash and short term funds	8,189,354	-	-	-	8,189,354
Deposits and placements with banks and other financial institutions	-	6,694	15,201	-	21,895
Securities purchased under resale agreements	13,660	-	-	-	13,660
Financial assets held for trading	-	16,157	1,414,379	1,159,388	2,589,924
Investment securities available-for-sale	1,434,790	307,992	997,358	731,860	3,472,000
Loans, advances and financing					
- Performing	7,531,682	4,972,849	4,071,156	29,906,534	46,482,221
- Impaired	-	-	-	586,295	586,295
Derivative financial assets	615,676	810,661	1,608,349	452,847	3,487,533
Other balances	1,607,203	-	-	-	1,607,203
	<b>19,392,365</b>	<b>6,114,353</b>	<b>8,106,443</b>	<b>32,836,924</b>	<b>66,450,085</b>
<b>Financial liabilities</b>					
Deposits from customers	26,399,955	6,875,802	2,944,451	-	36,220,208
Deposits and placements of banks and other financial institutions	2,345,853	31,768	542,819	32,607	2,953,047
Obligations on securities sold under repurchase agreements	796,252	-	-	-	796,252
Derivative financial liabilities	783,932	642,731	1,758,231	322,512	3,507,406
Other balances	1,875,565	221,257	-	-	2,096,822
Subordinated debts	-	-	-	1,308,100	1,308,100
	<b>32,201,557</b>	<b>7,771,558</b>	<b>5,245,501</b>	<b>1,663,219</b>	<b>46,881,835</b>
<b>Net liquidity gap</b>	<b>(12,809,192)</b>	<b>(1,657,205)</b>	<b>2,860,942</b>	<b>31,173,705</b>	<b>19,568,250</b>
<b>Gross loans/financing commitments</b>	<b>676,961</b>	<b>27,099,714</b>	<b>9,521,713</b>	<b>7,876,562</b>	<b>45,174,950</b>

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**29. Liquidity risk (continued)**

Group 31 December 2014	3 months or less RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
<b>Financial assets</b>					
Cash and short term funds	5,837,162	-	-	-	5,837,162
Deposits and placements with banks and other financial institutions	-	55,843	14,039	-	69,882
Securities purchased under resale agreements	552,713	-	-	-	552,713
Financial assets held for trading	112,245	876,286	2,584,001	238,595	3,811,127
Investment securities available-for-sale	2,060,743	161,021	3,332,360	176,588	5,730,712
Loans, advances and financing					
- Performing	7,659,973	5,678,144	4,201,651	29,853,971	47,393,739
- Impaired	-	-	-	717,801	717,801
Derivative financial assets	386,969	642,839	1,467,933	369,878	2,867,619
Other balances	1,856,598	-	-	-	1,856,598
	<b>18,466,403</b>	<b>7,414,133</b>	<b>11,599,984</b>	<b>31,356,833</b>	<b>68,837,353</b>
<b>Financial liabilities</b>					
Deposits from customers	29,589,202	5,113,181	2,230,751	-	36,933,134
Deposits and placements of banks and other financial institutions	6,749,431	55,526	488,809	152,615	7,446,381
Obligations on securities sold under repurchase agreements	498,731	-	-	-	498,731
Derivative financial liabilities	261,657	757,757	1,449,561	246,066	2,715,041
Other balances	1,411,836	324,947	-	-	1,736,783
Subordinated debts	-	-	-	1,315,900	1,315,900
	<b>38,510,857</b>	<b>6,251,411</b>	<b>4,169,121</b>	<b>1,714,581</b>	<b>50,645,970</b>
<b>Net liquidity gap</b>	<b>(20,044,454)</b>	<b>1,162,722</b>	<b>7,430,863</b>	<b>29,642,252</b>	<b>18,191,383</b>
<b>Gross loans/financing commitments</b>	<b>1,087,753</b>	<b>28,424,739</b>	<b>8,931,575</b>	<b>5,814,840</b>	<b>44,258,907</b>

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**29. Liquidity risk (continued)**

The following tables summarise financial instruments into relevant maturity groupings based on the remaining contractual maturities as at the financial year end, on an undiscounted basis. The assets and liabilities in this table will not agree to the balances reported on the statements of financial position as the table incorporates all contractual cash flows, on an undiscounted basis.

<b>Bank 30 June 2015</b>	<b>3 months or less RM'000</b>	<b>&gt; 3 - 12 months RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>Financial assets</b>					
Cash and short term funds	7,275,566	-	-	-	7,275,566
Deposits and placements with banks and other financial institutions	1,954,220	1,398,096	15,313	-	3,367,629
Securities purchased under resale agreements	13,660	-	-	-	13,660
Financial assets held for trading	-	16,157	1,414,379	1,159,388	2,589,924
Investment securities available-for-sale	1,434,805	308,000	911,261	732,134	3,386,200
Loans, advances and financing					
- Performing	5,720,548	4,334,393	2,341,993	22,637,348	35,034,282
- Impaired	-	-	-	575,059	575,059
Derivative financial assets	615,685	810,876	1,609,716	452,847	3,489,124
Other balances	1,613,171	-	-	129,100	1,742,271
	<b>18,627,655</b>	<b>6,867,522</b>	<b>6,292,662</b>	<b>25,685,876</b>	<b>57,473,715</b>
<b>Financial liabilities</b>					
Deposits from customers	23,804,088	5,544,197	2,367,965	-	31,716,250
Deposits and placements of banks and other financial institutions	2,190,805	31,704	535,633	27,928	2,786,070
Obligations on securities sold under repurchase agreements	796,252	-	-	-	796,252
Derivative financial liabilities	786,199	642,731	1,756,475	322,512	3,507,917
Other balances	3,033,029	217,316	-	22	3,250,367
Subordinated debts	-	-	-	1,308,100	1,308,100
	<b>30,610,373</b>	<b>6,435,948</b>	<b>4,660,073</b>	<b>1,658,562</b>	<b>43,364,956</b>
<b>Net liquidity gap</b>	<b>(11,982,718)</b>	<b>431,574</b>	<b>1,632,589</b>	<b>24,027,314</b>	<b>14,108,759</b>
<b>Gross loans/financing commitments</b>	<b>403,675</b>	<b>27,582,680</b>	<b>9,033,625</b>	<b>7,340,288</b>	<b>44,360,268</b>

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**29. Liquidity risk (continued)**

<b>Bank</b>	<b>3 months or less RM'000</b>	<b>&gt; 3 - 12 months RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>31 December 2014</b>					
<b>Financial assets</b>					
Cash and short term funds	6,024,760	-	-	-	6,024,760
Deposits and placements with banks and other financial institutions	1,450,833	2,245,031	14,117	-	3,709,981
Securities purchased under resale agreements	552,713	-	-	-	552,713
Financial assets held for trading	112,245	876,286	2,584,001	238,595	3,811,127
Investment securities available-for-sale	2,059,347	60,657	3,332,719	176,624	5,629,347
Loans, advances and financing					
- Performing	6,437,978	4,565,260	2,696,545	23,561,309	37,261,092
- Impaired	-	-	-	703,470	703,470
Derivative financial assets	389,651	642,839	1,466,673	369,878	2,869,041
Other balances	1,884,742	-	-	129,100	2,013,842
	<b>18,912,269</b>	<b>8,390,073</b>	<b>10,094,055</b>	<b>25,178,976</b>	<b>62,575,373</b>
<b>Financial liabilities</b>					
Deposits from customers	27,079,046	4,282,018	2,065,647	-	33,426,711
Deposits and placements of banks and other financial institutions	6,593,702	55,398	479,994	150,013	7,279,107
Obligations on securities sold under repurchase agreements	498,731	-	-	-	498,731
Derivative financial liabilities	261,663	757,757	1,447,306	246,066	2,712,792
Other balances	2,343,725	310,400	-	22	2,654,147
Subordinated debts	-	-	-	1,315,900	1,315,900
	<b>36,776,867</b>	<b>5,405,573</b>	<b>3,992,947</b>	<b>1,712,001</b>	<b>47,887,388</b>
<b>Net liquidity gap</b>	<b>(17,864,598)</b>	<b>2,984,500</b>	<b>6,101,108</b>	<b>23,466,975</b>	<b>14,687,985</b>
<b>Gross loans/financing commitments</b>	<b>667,299</b>	<b>26,449,199</b>	<b>8,670,214</b>	<b>5,488,062</b>	<b>41,274,774</b>

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**30. Fair values of financial assets and liabilities**

**Fair value hierarchy**

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows:-

- Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e as prices) or indirectly (i.e derived from prices).
- Level 3: Inputs for the asset or liability that are not based on observable market data (unobservable inputs).

The valuation hierarchy, and the types of instruments classified into each level within that hierarchy, is set out below:-

	Level 1	Level 2	Level 3
Fair value determined using	Unadjusted quoted prices in an active market for identical assets and liabilities	Valuation models with directly or indirectly observable market inputs	Valuation models using significant non-observable market inputs
Type of financial assets	Actively traded government and agency securities	Corporate and other government bonds and loans  Over-the-counter ("OTC") derivatives	Private debt equity investments
Type of financial liabilities	-	OTC derivatives	-

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**30. Fair values of financial assets and liabilities (continued)**

**Fair value hierarchy (continued)**

<b>Group</b> <b>30 June 2015</b>	<b>Fair value of financial instruments carried at fair value</b>			
	<b>Level 1</b> <b>RM'000</b>	<b>Level 2</b> <b>RM'000</b>	<b>Level 3</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>Assets</b>				
Financial assets held for trading				
Debt securities	2,165,733	74,643	-	2,240,376
Derivative financial instruments	4,415	3,483,118	-	3,487,533
Investment securities available-for-sale				
Debt securities	1,331,134	1,873,612	-	3,204,746
<b>At 30 June 2015</b>	<b>3,501,282</b>	<b>5,431,373</b>	<b>-</b>	<b>8,932,655</b>
<b>Liabilities</b>				
Deposits from customers	-	101,652	-	101,652
Deposits and placements of banks and other financial institutions	-	466,013	-	466,013
Derivative financial instruments	4,529	3,502,877	-	3,507,406
<b>At 30 June 2015</b>	<b>4,529</b>	<b>4,070,542</b>	<b>-</b>	<b>4,075,071</b>

<b>Group</b> <b>31 December 2014</b>	<b>Fair value of financial instruments carried at fair value</b>			
	<b>Level 1</b> <b>RM'000</b>	<b>Level 2</b> <b>RM'000</b>	<b>Level 3</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>Assets</b>				
Financial assets held for trading				
Malaysian Government / Bank Negara Bills	811,389	-	-	811,389
Debt securities	2,588,577	134,129	-	2,722,706
Derivative financial instruments	1,225	2,866,394	-	2,867,619
Investment securities available-for-sale				
Malaysian Government / Bank Negara Bills	98,556	-	-	98,556
Debt securities	3,018,396	2,238,220	1,404	5,258,020
<b>At 31 December 2014</b>	<b>6,518,143</b>	<b>5,238,743</b>	<b>1,404</b>	<b>11,758,290</b>
<b>Liabilities</b>				
Deposits from customers	-	102,812	-	102,812
Deposits and placements of banks and other financial institutions	-	509,512	-	509,512
Derivative financial instruments	1,416	2,713,625	-	2,715,041
<b>At 31 December 2014</b>	<b>1,416</b>	<b>3,325,949</b>	<b>-</b>	<b>3,327,365</b>

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**30. Fair values of financial assets and liabilities (continued)**

**Fair value hierarchy (continued)**

<b>Bank</b> <b>30 June 2015</b>	<b>Fair value of financial instruments carried at fair value</b>			
	<b>Level 1</b> <b>RM'000</b>	<b>Level 2</b> <b>RM'000</b>	<b>Level 3</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>Assets</b>				
Financial assets held for trading				
Debt securities	2,165,733	74,643	-	2,240,376
Derivative financial instruments	4,415	3,484,709	-	3,489,124
Investment securities available-for-sale				
Debt securities	1,250,576	1,873,612	-	3,124,188
At 30 June 2015	<u>3,420,724</u>	<u>5,432,964</u>	<u>-</u>	<u>8,853,688</u>
<b>Liabilities</b>				
Deposits from customers	-	85,164	-	85,164
Deposits and placements of banks and other financial institutions	-	462,393	-	462,393
Derivative financial instruments	4,529	3,503,388	-	3,507,917
At 30 June 2015	<u>4,529</u>	<u>4,050,945</u>	<u>-</u>	<u>4,055,474</u>

<b>Bank</b> <b>31 December 2014</b>	<b>Fair value of financial instruments carried at fair value</b>			
	<b>Level 1</b> <b>RM'000</b>	<b>Level 2</b> <b>RM'000</b>	<b>Level 3</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>Assets</b>				
Financial assets held for trading				
Malaysian Government / Bank Negara Bills	811,389	-	-	811,389
Debt securities	2,588,577	134,129	-	2,722,706
Derivative financial instruments	1,225	2,867,816	-	2,869,041
Investment securities available-for-sale				
Malaysian Government / Bank Negara Bills	-	-	-	-
Debt securities	3,018,397	2,238,219	-	5,256,616
At 31 December 2014	<u>6,419,588</u>	<u>5,240,164</u>	<u>-</u>	<u>11,659,752</u>
<b>Liabilities</b>				
Deposits from customers	-	84,470	-	84,470
Deposits and placements of banks and other financial institutions	-	505,907	-	505,907
Derivative financial instruments	1,416	2,711,376	-	2,712,792
At 31 December 2014	<u>1,416</u>	<u>3,301,753</u>	<u>-</u>	<u>3,303,169</u>

There were no transfers between Level 1 and Level 2 during the period ended 30 June 2015.



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**31. Capital adequacy**

The capital adequacy ratios of the Group and the Bank are analysed as follows:-

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
<b>Tier 1 Capital</b>				
Paid-up ordinary share capital	125,000	125,000	125,000	125,000
Share premium	375,000	375,000	375,000	375,000
Other reserves	3,237,656	3,071,192	3,043,179	2,908,631
Less: Deferred tax assets	(59,823)	(54,936)	(38,401)	(48,124)
Unrealised gains and losses on 'available-for-sale' financial instruments	1,266	(9,816)	1,252	(9,795)
Investment in subsidiaries deducted from CET 1 capital	-	-	(164,609)	(82,304)
CET 1 capital	<u>3,679,099</u>	<u>3,506,440</u>	<u>3,341,421</u>	<u>3,268,408</u>
Irredeemable Convertible Preference Shares	380,000	380,000	380,000	380,000
Non-controlling interest	-	1,279	-	-
Eligible Tier 1 capital	<u>4,059,099</u>	<u>3,887,719</u>	<u>3,721,421</u>	<u>3,648,408</u>
<b>Tier 2 Capital</b>				
Subordinated debts	1,000,000	1,000,000	1,000,000	1,000,000
Collective impairment provisions under standardised approach	13,361	15,377	5,708	7,842
Surplus of total eligible provisions over total expected loss under AIRB approach	40,414	12,344	53,266	26,358
Non-controlling interest	-	301	-	-
	<u>1,053,775</u>	<u>1,028,022</u>	<u>1,058,974</u>	<u>1,034,200</u>
Less: Investment in subsidiaries	-	-	(346,913)	(429,218)
Eligible Tier 2 capital	<u>1,053,775</u>	<u>1,028,022</u>	<u>712,061</u>	<u>604,982</u>
Total capital base	<u>5,112,874</u>	<u>4,915,741</u>	<u>4,433,482</u>	<u>4,253,390</u>

Breakdown of risk-weighted assets in the various categories of risk-weights are as follows:-

	Group		Bank	
	30 June 2015 RM'000	31 December 2014 RM'000	30 June 2015 RM'000	31 December 2014 RM'000
Total risk-weighted assets:-				
Credit risk	26,243,116	27,292,271	23,121,502	23,680,318
Market risk	1,505,417	1,386,759	1,505,417	1,386,759
Operational risk	3,559,611	3,625,249	3,330,198	3,379,532
Large exposure for equity holdings	-	626	-	626
	<u>31,308,144</u>	<u>32,304,905</u>	<u>27,957,117</u>	<u>28,447,235</u>

The capital adequacy ratios of the Group and the Bank are as follows:-

	Group		Bank	
	30 June 2015	31 December 2014	30 June 2015	31 December 2014
CET 1 capital ratio	11.751%	10.854%	11.952%	11.489%
Tier 1 capital ratio	12.965%	12.034%	13.311%	12.825%
Total capital ratio	16.331%	15.217%	15.858%	14.952%

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The capital adequacy ratios of the Islamic banking subsidiary of the Bank are as follows:-

	<b>30 June 2015</b>	<b>31 December 2014</b>
CET 1 capital ratio	13.318%	11.441%
Tier 1 capital ratio	13.318%	11.441%
Total capital ratio	15.897%	13.757%