



**BANGKOK BANK BERHAD**  
**(299740-W)**  
**(Incorporated in Malaysia)**

**Statement by Directors and Interim**  
**Condensed Financial Statements**  
**31 March 2014**

299740-W

**Bangkok Bank Berhad  
(Incorporated in Malaysia)**

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**Bangkok Bank Berhad  
(Incorporated in Malaysia)**

**Performance review for the financial period ended 31 March 2014 and  
commentary on the prospects**

Bangkok Bank Berhad (“BBB”) registered a loss before tax of RM2.0 million for the first quarter of 2014 as compared to a profit of RM1.6 million recorded during the previous corresponding quarter. The loss was mainly due to the newly classified impaired accounts during this quarter which resulted in an additional individual impairment charges of RM17.2 million. The additional impairment charges was partially set off against the writeback of collective impairment of RM4.8 million.

Net interest income improved 18.5% from RM13.5 million in the first quarter of 2013 to RM16.1 million in the first quarter of 2014. This was mainly due to expanded lending business.

Gross loans outstanding increased by 2.03% from RM2.58 billion at end of December 2013 to RM2.63 billion at the first quarter ended 31 March 2014. The increase was due to the expansion of the lending business.

Deposits from customers grew significantly from RM2.46 billion at end of December 2013 to RM2.71 billion at the first quarter ended 31 March 2014, a 10.3% growth. This is the result of the Bank’s heighten focus on generating customer deposits to maintain prudent liquidity position and to fund future loan growth.

Impaired loans deteriorated from December 2013 of RM27.5 million to RM85.1 million at end of March 2014. This was due to 5 borrowers totaled RM60 million being classified as NPL in March 2014. Net NPL ratio increased from 0.26% at end December 2013 to 1.9% at end March 2014.

The Bank will continue to grow its core lending business in selected niche areas and focus on maintaining its current liquidity position.

**Bangkok Bank Berhad**  
(Incorporated in Malaysia)

**Interim condensed statements of financial position as at 31 March 2014**

	Note	Group		Bank	
		31.3.2014 RM'000	31.12.2013 RM'000	31.3.2014 RM'000	31.12.2013 RM'000
<b>Assets</b>					
Cash and short-term funds		317,610	295,570	317,539	295,502
Deposits and placements with banks		100,000	-	100,000	-
Securities held-for-trading	12	-	9,803	-	9,803
Securities available-for-sale	13	610,585	520,747	610,585	520,747
Securities held-to-maturity	14	40,078	40,104	40,078	40,104
Loans, advances and financing	15	2,535,857	2,493,493	2,535,857	2,493,493
Derivative assets		2,737	2,134	2,737	2,134
Other assets	16	9,152	6,058	9,152	6,058
Statutory deposit with Bank Negara Malaysia		89,000	90,000	89,000	90,000
Investment in subsidiary		-	-	10	10
Property and equipment	17	105,116	78,803	105,116	78,803
Intangible assets		889	1,012	889	1,012
Deferred tax assets		12,842	14,727	12,842	14,727
<b>Total assets</b>		<b>3,823,866</b>	<b>3,552,451</b>	<b>3,823,805</b>	<b>3,552,393</b>
<b>Liabilities and shareholder's equity</b>					
Deposits from customers	18	2,711,607	2,457,461	2,711,607	2,457,461
Deposits and placements of banks and other financial institutions	19	305,644	365,099	305,644	365,099
Bills and acceptances payable		183,698	108,953	183,698	108,953
Derivative liabilities		2,415	2,582	2,415	2,582
Other liabilities	20	49,231	45,987	49,228	45,984
<b>Total liabilities</b>		<b>3,252,595</b>	<b>2,980,082</b>	<b>3,252,592</b>	<b>2,980,079</b>
Share capital		400,000	400,000	400,000	400,000
Statutory reserve		146,482	146,482	146,472	146,472
Revaluation reserve		(2,414)	(2,668)	(2,414)	(2,668)
Retained profits		27,203	28,555	27,155	28,510
<b>Shareholder's equity</b>		<b>571,271</b>	<b>572,369</b>	<b>571,213</b>	<b>572,314</b>
<b>Total liabilities and shareholder's equity</b>		<b>3,823,866</b>	<b>3,552,451</b>	<b>3,823,805</b>	<b>3,552,393</b>
<b>Commitments and contingencies</b>	26	<b>2,831,424</b>	<b>2,391,131</b>	<b>2,831,424</b>	<b>2,391,131</b>

*The Interim Condensed Financial Statements should be read in conjunction with the accompanying explanatory notes attached to these interim financial statements.*

**Bangkok Bank Berhad**  
(Incorporated in Malaysia)

**Interim condensed income statements**  
**For the financial period ended 31 March 2014**

	Note	Group		Bank	
		Current Quarter 3 months ended		Cumulative Quarter 3 months ended	
		1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000	1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000
Interest income	21	37,617	33,734	37,617	33,734
Interest expense	22	(21,565)	(20,193)	(21,565)	(20,193)
Net interest income		16,052	13,541	16,052	13,541
Loan impairment charges, net	23	(12,514)	(7,123)	(12,514)	(7,123)
		3,538	6,418	3,538	6,418
Non-interest income	24	3,692	3,461	3,688	3,460
Net income		7,230	9,879	7,226	9,878
Overhead expenses	25	(9,223)	(8,291)	(9,223)	(8,291)
(Loss)/profit before taxation		(1,993)	1,588	(1,997)	1,587
Taxation		641	(463)	642	(463)
Net (loss)/profit for the period		(1,352)	1,125	(1,355)	1,124
(Loss)/earnings per share (sen)					
- basic		(0.34)	0.28		
- diluted		(0.34)	0.28		

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**Bangkok Bank Berhad**  
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**Interim condensed statements of comprehensive income**  
**For the financial period ended 31 March 2014**

	<b>Group</b>		<b>Bank</b>	
	<b>Current Quarter</b>		<b>Cumulative Quarter</b>	
	<b>3 months ended</b>		<b>3 months ended</b>	
	<b>1.1.2014</b>	<b>1.1.2013</b>	<b>1.1.2014</b>	<b>1.1.2013</b>
	<b>to</b>	<b>to</b>	<b>to</b>	<b>to</b>
	<b>31.3.2014</b>	<b>31.3.2013</b>	<b>31.3.2014</b>	<b>31.3.2013</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Net (loss)/profit for the period</b>	<u>(1,352)</u>	<u>1,125</u>	<u>(1,355)</u>	<u>1,124</u>
<b>Other comprehensive income</b>				
<b>Items that may be reclassified to</b>				
<b>profit or loss subsequently:</b>				
Net gain on securities				
available-for-sale	338	107	338	107
Income tax relating to				
components of other				
comprehensive income	<u>(84)</u>	<u>(27)</u>	<u>(84)</u>	<u>(27)</u>
<b>Other comprehensive income</b>				
<b>for the period, net of tax</b>	<u>254</u>	<u>80</u>	<u>254</u>	<u>80</u>
<b>Total comprehensive (loss)/income</b>				
<b>for the period, net of tax</b>	<u>(1,098)</u>	<u>1,205</u>	<u>(1,101)</u>	<u>1,204</u>

*The Interim Condensed Financial Statements should be read in conjunction with the accompanying explanatory notes attached to these interim financial statements.*

**Bangkok Bank Berhad**  
(Incorporated in Malaysia)

**Interim condensed statements of changes in equity**  
**For the financial period ended 31 March 2014**

	<----- Group ----->				Total RM'000
	<---Non-distributable--->			Distributable	
	Share capital RM'000	Statutory reserve RM'000	Revaluation reserve RM'000	retained profits RM'000	
<b>At 1 January 2013</b>	400,000	138,661	31	20,723	559,415
Total comprehensive income	-	-	80	1,125	1,205
<b>At 31 March 2013</b>	400,000	138,661	111	21,848	560,620
<b>At 1 January 2014</b>	400,000	146,482	(2,668)	28,555	572,369
Total comprehensive income/(loss)	-	-	254	(1,352)	(1,098)
<b>At 31 March 2014</b>	400,000	146,482	(2,414)	27,203	571,271

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**Bangkok Bank Berhad**  
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**Interim condensed statements of changes in equity**  
**For the financial period ended 31 March 2014**

	<----- Bank ----->				
	<---Non-distributable--->			Distributable	
	Share capital RM'000	Statutory reserve RM'000	Revaluation reserve RM'000	retained profits RM'000	Total RM'000
<b>At 1 January 2013</b>	400,000	138,651	31	20,689	559,371
Total comprehensive income	-	-	80	1,124	1,204
<b>At 31 March 2013</b>	<u>400,000</u>	<u>138,651</u>	<u>111</u>	<u>21,813</u>	<u>560,575</u>
<b>At 1 January 2014</b>	400,000	146,472	(2,668)	28,510	572,314
Total comprehensive income/(loss)	-	-	254	(1,355)	(1,101)
<b>At 31 March 2014</b>	<u>400,000</u>	<u>146,472</u>	<u>(2,414)</u>	<u>27,155</u>	<u>571,213</u>

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**Bangkok Bank Berhad**  
(Incorporated in Malaysia)

**Interim condensed statements of cash flows**  
**For the financial period ended 31 March 2014**

	Note	Group		Bank	
		1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000	1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000
<b>Cash flows from operating activities</b>					
(Loss)/profit before tax		(1,993)	1,588	(1,997)	1,587
Adjustments for:					
Depreciation	25	438	495	438	495
Amortisation of intangible assets	25	124	41	124	41
Allowance for losses on loans, advances and financing, net	23	12,533	7,188	12,533	7,188
Gain on disposal of property and equipment	24	-	(96)	-	(96)
Write back of impairment losses of securities held-to-maturity	24	(36)	-	(36)	-
Unrealised gain on foreign exchange forward contracts	24	769	(1,311)	769	(1,311)
Net gain on revaluation of securities held-for-trading	24	(59)	(4)	(59)	(4)
Net gain on sale of securities held-for-trading	24	(35)	(21)	(35)	(21)
Net gain on sale of securities available-for-sale	24	-	(346)	-	(346)
Amortisation of premium net of accretion of discount	21	175	62	175	62
Gross dividend from securities available-for-sale	24	(55)	-	(55)	-
Operating profit before working capital changes		11,861	7,596	11,857	7,595
Increase in loans, advances and financing		(54,897)	(152,245)	(54,897)	(152,245)
Increase in other assets		(2,689)	(2,480)	(2,689)	(2,480)
Decrease in statutory deposit with Bank Negara Malaysia		1,000	-	1,000	-
Increase in deposits from customer		254,146	155,222	254,146	155,222
(Decrease)/increase in deposits and placements of banks and other financial institutions		(59,455)	9,739	(59,455)	9,739

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**Bangkok Bank Berhad**  
(Incorporated in Malaysia)

**Interim condensed statements of cash flows**  
**For the financial period ended 31 March 2014 (cont'd.)**

	Group		Bank	
	1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000	1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000
<b>Cash flows from operating activities (cont'd.)</b>				
Increase in bills and acceptances payable	74,745	73,218	74,745	73,218
Increase in other liabilities	3,027	321	3,027	321
Cash generated from operations	227,738	91,371	227,734	91,370
Taxes paid	(2,481)	(2,315)	(2,480)	(2,314)
Taxes refunded	3,195	-	3,195	-
Net cash generated from operating activities	228,452	89,056	228,449	89,056
<b>Cash flows from investing activities</b>				
Purchase of property and equipment	(26,751)	(469)	(26,751)	(469)
Purchase of securities held-for-trading	(59,980)	(50,426)	(59,980)	(50,426)
Purchase of securities available-for-sale	(119,648)	(310,211)	(119,648)	(310,211)
Proceeds from sale of securities held-for-trading	69,876	100,444	69,876	100,444
Proceeds from sale of securities available-for-sale	-	131,668	-	131,668
Proceeds from maturity of securities available-for-sale	30,000	210,000	30,000	210,000
Proceeds from maturity of securities held-to-maturity	36	-	36	-
Dividend received	55	-	55	-
Proceeds from disposals of property and equipment	-	105	-	105
Net cash (used in)/generated from investing activities	(106,412)	81,111	(106,412)	81,111

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**Bangkok Bank Berhad**  
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**Interim condensed statements of cash flows**  
**For the financial period ended 31 March 2014 (cont'd.)**

	<b>Group</b>		<b>Bank</b>	
	<b>1.1.2014</b> <b>to</b> <b>31.3.2014</b> <b>RM'000</b>	<b>1.1.2013</b> <b>to</b> <b>31.3.2013</b> <b>RM'000</b>	<b>1.1.2014</b> <b>to</b> <b>31.3.2014</b> <b>RM'000</b>	<b>1.1.2013</b> <b>to</b> <b>31.3.2013</b> <b>RM'000</b>
<b>Net increase in cash and cash equivalents</b>	122,040	170,167	122,037	170,167
<b>Cash and cash equivalents at beginning of financial period</b>	295,570	387,441	295,502	387,383
<b>Cash and cash equivalents at end of financial period</b>	<b>417,610</b>	<b>557,608</b>	<b>417,539</b>	<b>557,550</b>
Cash and cash equivalents comprise:				
Cash and short-term funds	317,610	507,608	317,539	507,550
Deposits and placements with banks	100,000	50,000	100,000	50,000
	<b>417,610</b>	<b>557,608</b>	<b>417,539</b>	<b>557,550</b>

*The Interim Condensed Financial Statements should be read in conjunction with the accompanying explanatory notes attached to these interim financial statements.*

**Bangkok Bank Berhad  
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**Notes to the interim condensed financial statements - 31 March 2014**

**1. Corporate information**

The principal activities of Bangkok Bank Berhad ("the Bank") are banking and related financial services. The principal activity of its subsidiary is provision of nominees services to local clients of the Bank. There have been no significant changes in the nature of the principal activities during the financial period.

The Bank is a public limited liability licensed bank, incorporated and domiciled in Malaysia. The principal place of business of the Bank is located at 105, Jalan Tun H.S. Lee, 50000 Kuala Lumpur.

The Bank is a wholly-owned subsidiary of its holding company, Bangkok Bank Public Company Limited, a bank incorporated in Thailand.

**2. Basis of preparation**

The unaudited interim condensed financial statements have been prepared under the historical cost convention except for the following assets and liabilities which are stated at fair value: securities held-for-trading, securities available-for-sale and derivatives.

The unaudited interim condensed financial statements have been prepared in accordance with MFRS 134: *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB"). These unaudited interim condensed 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 2013.

**2.1 Adoption of MFRSs and Issues Committee ("IC") Interpretations for the financial period**

**1 January 2014**

Amendments to MFRS 132 *Financial Instruments: Presentation - Offsetting Financial Assets and Financial Liabilities*

Amendments to MFRS 10, MFRS 12 and MFRS 127 *Investment Entities*

Amendments to MFRS 136 *Impairment of Assets - Recoverable Amount Disclosures for Non-Financial Assets*

Amendments to MFRS 139 *Financial Investments: Recognition and Measurement Novation of Derivatives and Continuation of Hedge Accounting*

The adoption of the above MFRSs and amendments to MFRSs did not have any financial impact to the Group and the Bank.

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**2. Basis of preparation (cont'd.)**

**2.2 Standards issued but not yet effective**

The standards and interpretations that are issued but not yet effective up to the date of issuance of the Group's and the Bank's financial statements are disclosed below. The Group and the Bank intend to adopt these standards, if applicable, when they become effective.

**MFRSs, Interpretations and amendments effective for annual period  
beginning on or after 1 July 2014**

The following new MFRSs, amendments to MFRSs and IC Interpretations were issued but are not yet effective and have not been applied by the Group and the Bank:-

Amendments to MFRS 119 *Employee Benefits (Defined Benefit Plans:  
Employee Contributions*

Annual Improvements to MFRSs 2010-2012 Cycle

Annual Improvements to MFRSs 2011-2013 Cycle

**Effective dates to be announced**

MFRS 9 *Financial Instruments* (IFRS 9 issued by IASB in November 2009)

MFRS 9 *Financial Instruments* (IFRS 9 issued by IASB in October 2010)

MFRS 9 *Financial Instruments: Hedge Accounting and amendments to MFRS 9,  
MFRS 7 and MFRS 139*

The Bank plans to adopt the above pronouncements when they become effective in the respective financial periods. These pronouncements are expected to have no significant impact to the financial statements of the Group and the Bank upon their initial application except as described below:

**MFRS 9 *Financial Instruments***

MFRS 9, as issued, reflects the first phase of the IASB's work on the replacement of MFRS 139 *Financial Instruments: Recognition and Measurement* and applies to classification and measurement of financial liabilities and financial liabilities as defined in MFRS 139 *Financial Instruments: Recognition and Measurement* ("MFRS 139") and replaces the guidance in MFRS 139. The Standard may have material impact on the financial statements of the Group and the Bank upon its first adoption. As the Standard is still being revised and developed, the Bank is in the midst of analysing the requirements of the standard and its impact.

**Bangkok Bank Berhad  
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**2. Basis of preparation (cont'd.)**

**2.3 Significant accounting judgements and estimates**

In the process of applying the Group's and the Bank's accounting policies, management has exercised judgements and estimates in determining the amounts recognised in the financial statements. The most significant uses of judgements and estimates are as follows:

**(i) Impairment losses on loans, advances and financing**

The Group and the Bank review their individually significant loans, advances and financing at each reporting date to assess whether an impairment loss should be recorded in the income statements. In particular, judgement by management is required in the estimation of the amount and timing of future cash flows when determining the impairment loss. In estimating these cash flows, the Group and the Bank make judgement about the borrower's financial situation and the net realisable value of collateral. These estimates are based on the assumptions on a number of factors and actual results may differ, resulting in future changes in the allowance.

The Group and the Bank review their remaining loans, advances and financing collectively and estimate probability of default and loss given default based on historical data, parent bank data, rating agencies' data, etc.

The impairment loss on loans, advances and financing is disclosed in more detail in Note 15(vii).

**(ii) Impairment of available-for-sale investments**

The Group and the Bank review the debt securities classified as available-for-sale investments at each reporting date to assess whether they are impaired. This requires similar judgement as applied to the individual assessment of loans, advances and financing.

The Group and the Bank also record impairment charges on available-for-sale equity investments when there has been a significant or prolonged decline in the fair value below their cost. The determination of what is 'significant' or 'prolonged' requires judgement. In making this judgement, the Group and the Bank evaluate, among other factors, historical share price movements and duration and audited financial information of the equity investments to assess the extent to which the fair value of an investment is less than its cost, if any.

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**2. Basis of preparation (cont'd.)**

**2.3 Significant accounting judgements and estimates (cont'd.)**

**(iii) Deferred tax assets**

Deferred tax assets are recognised in respect of any tax losses to the extent that it is probable that taxable profit will be available against which the losses can be utilised. Judgement is required to determine the amount of deferred tax assets that can be recognised, based upon the likely timing and level of future taxable profits, together with future tax planning strategies.

**3. Auditors' report on preceding annual financial statements**

The auditors' report on the audited annual financial statements for the year ended 31 December 2013 was not subject to any qualification.

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

There were no unusual items affecting assets, liabilities, equity, net income, or cash flows of the Group and the Bank during the financial period ended 31 March 2014.

**5. Comments about seasonal or cyclical factors**

The business operations of the Group and the Bank are not materially affected by any seasonal or cyclical factors.

**6. Changes in estimates**

There were no significant changes in estimates of amounts reported in prior financial periods that have a material effect on the financial results and position of the Group and the Bank for the financial period ended 31 March 2014.

**7. Debt and equity securities**

There were no issuances, repurchases and repayments of debt and equity securities during the financial period ended 31 March 2014.

**8. Subsequent events**

There were no material events subsequent to the end of the current period that require disclosure or adjustments to the unaudited interim condensed financial statements.

**Bangkok Bank Berhad**  
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**9. Changes in composition of the group**

There were no changes in the composition of the Group during the reporting period.

**10. Dividends paid**

No dividend was declared or paid during the financial period ended 31 March 2014.

**11. Segmental information**

As the Group does not have foreign operations, the Group is not required to present separate identifiable geographical segments.

**12. Securities held-for-trading**

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
In Malaysia:		
<b>At fair value</b>		
Money market instruments:		
Bank Negara Monetary Notes	-	9,803
	<u>-</u>	<u>9,803</u>

**13. Securities available-for-sale**

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
In Malaysia:		
<b>At fair value</b>		
Money market instruments:		
Malaysian Government Securities	79,560	79,220
Cagamas Bonds	49,938	50,000
Government Investment Issues	240,326	240,159
Bank Negara Monetary Notes	79,755	29,903
Unquoted securities in Malaysia:		
Private debt securities	160,134	120,593
	<u>609,713</u>	<u>519,875</u>
<b>At cost</b>		
Unquoted securities:		
Shares	872	872
	<u>610,585</u>	<u>520,747</u>



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**14. Securities held-to-maturity**

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
In Malaysia:		
<b>At amortised cost</b>		
Unquoted securities:		
Private debt securities	40,078	40,104

**15. Loans, advances and financing**

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost</b>		
Overdrafts	154,390	139,862
Term loans		
- Housing loans	5,026	5,152
- Syndicated term loans	63,565	62,658
- Other term loans	649,650	579,359
Revolving credits	491,276	508,595
Bills receivables	13,559	5,748
Trust receipts	160,104	139,683
Bankers' acceptances	1,096,181	1,140,862
Other financing	1,342	1,151
Staff loans	2,071	1,877
	<u>2,637,164</u>	<u>2,584,947</u>
Unearned interest	(7,153)	(7,290)
Gross loans, advances and financing	<u>2,630,011</u>	<u>2,577,657</u>
Less: Allowance for impaired loans, advances and financing		
- Individual impairment allowance	(35,683)	(20,882)
- Collective impairment allowance	(58,471)	(63,282)
Net loans, advances and financing	<u>2,535,857</u>	<u>2,493,493</u>

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**15. Loans, advances and financing (cont'd.)**

- (i) The maturity structure of gross loans, advances and financing are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Maturing within one year	1,954,898	2,004,971
One year to three years	61,905	62,515
Three years to five years	206,270	122,891
Over five years	406,938	387,280
	<u>2,630,011</u>	<u>2,577,657</u>

- (ii) Gross loans, advances and financing according to purpose are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Purchase of transport vehicles	597	424
Purchase of residential properties	6,549	6,655
Purchase of non-residential properties	65,367	99,233
Purchase of fixed assets other than land and building	63,995	28,655
Personal use	1,401	1,834
Construction	128,027	133,161
Mergers and acquisitions	71,869	77,986
Working capital	2,078,577	2,089,761
Others	213,629	139,948
	<u>2,630,011</u>	<u>2,577,657</u>

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**15. Loans, advances and financing (cont'd.)**

(iii) Gross loans, advances and financing according to type of customer are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Domestic non-bank financial institutions	265,060	267,126
Domestic business enterprises		
- Small medium enterprises	785,098	659,202
- Others	1,571,306	1,642,416
Individuals	8,547	8,913
	<u>2,630,011</u>	<u>2,577,657</u>

(iv) Gross loans, advances and financing according to interest/profit rate sensitivity are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Variable rate		
- BLR plus	372,226	392,927
- Cost-plus	2,142,754	2,104,712
- Other variable rates	115,031	80,018
	<u>2,630,011</u>	<u>2,577,657</u>

(v) All loans, advances and financing of the Group and of the Bank are to customers in Malaysia.

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**15. Loans, advances and financing (cont'd.)**

(vi) Movements in impaired loans, advances and financing are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Balance as at 1 January	27,485	45,695
Classified as impaired during the period/year	60,597	2,112
Reclassified as non-impaired during the period/year	(394)	(430)
Amount recovered	(95)	(19,865)
Amount written off	(2,543)	(27)
Balance as at end of period/year	<u>85,050</u>	<u>27,485</u>
Individual impairment allowance	<u>(35,683)</u>	<u>(20,882)</u>
Net impaired loans, advances and financing	<u>49,367</u>	<u>6,603</u>
Ratio of net impaired loans, advances and financing to gross loans, advances and financing less individual impairment allowance	<u>1.90%</u>	<u>0.26%</u>

(vii) Movements in the impairment allowances are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Individual impairment allowance</b>		
Balance as at 1 January	20,882	22,147
Allowance made during the period/year (Note 23)	17,554	1,298
Amount written back (Note 23)	(210)	(2,536)
Amount written off	(2,543)	(27)
Balance as at end of period/year	<u>35,683</u>	<u>20,882</u>
<b>Collective impairment allowance</b>		
Balance as at 1 January	63,282	46,158
(Amount written back)/allowance made during the year period/year (Note 23)	<u>(4,811)</u>	<u>17,124</u>
Balance as at end of period/year	<u>58,471</u>	<u>63,282</u>
Collective impairment allowance as % of gross loans, advances and financing less individual impairment allowance	<u>2.25%</u>	<u>2.48%</u>

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**15. Loans, advances and financing (cont'd.)**

(vii) Movements in the impairment allowances (cont'd.)

The Bank performs individual impairment assessment based on certain obligatory and judgemental triggers that may indicate potential impairment. Loans and overdrafts are classified as impaired when repayments are in arrears for three (3) months or more from the first day of default. Trade bills, bankers acceptances and trust receipts are classified as impaired when they are due and unpaid for three (3) months from the first day of default. All impaired accounts are selected for individual impairment review on a quarterly basis. The Bank also performs quarterly individual impairment reviews for:

- Special Mention accounts that are in arrears between 1 to 3 months, whether or not there had been any rescheduling or restructuring of payment terms; and
- Watchlist accounts that had been monitored as Special Mention accounts for more than 3 times in the last 6 months.

(viii) Impaired loans, advances and financing according to purpose are as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Purchase of residential properties	1,669	1,822
Working capital	80,924	23,206
Others	2,457	2,457
	<u>85,050</u>	<u>27,485</u>

All impaired loan, advances and financing of the Bank are attributable to customers in Malaysia.

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**16. Other assets**

	<b>Group</b>		<b>Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Other receivables, deposits and prepayments	7,541	6,058	7,541	6,058
Tax recoverable	1,611	-	1,611	-
	<u>9,152</u>	<u>6,058</u>	<u>9,152</u>	<u>6,058</u>

**17. Property and equipment**

During the three-month period ended 31 March 2014, the Group and the Bank acquired assets with a cost of RM26,756,280 (31.12.2013: RM12,208,000).

**18. Deposits from customers**

- (i) By type of deposit

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Fixed deposits	2,018,800	1,840,725
Negotiable instruments of deposits	208,000	280,000
Current accounts	175,834	167,851
Savings deposits	13,185	13,912
Short-term deposits	295,788	154,973
	<u>2,711,607</u>	<u>2,457,461</u>

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**18. Deposits from customers (cont'd.)**

- (ii) The maturity structure of fixed deposits, negotiable instruments of deposits and short-term deposits is as follows:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Due within six months	2,303,705	2,037,913
Six months to one year	213,591	232,471
One year to three years	4,872	4,594
Over three years	420	720
	<u>2,522,588</u>	<u>2,275,698</u>

- (iii) The deposits are sourced from the following customers:

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Domestic financial institutions	118,000	180,000
Government	90,000	100,000
Business enterprises	2,054,015	1,846,462
Individuals	300,180	288,084
Others	149,412	42,915
	<u>2,711,607</u>	<u>2,457,461</u>

- (iv) All the deposits from customers are unsecured.

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

	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Licensed banks	304,306	363,950
Other financial institutions	1,338	1,149
	<u>305,644</u>	<u>365,099</u>

All the deposits and placements of banks and other financial institutions are unsecured.

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**20. Other liabilities**

	<b>Group</b>		<b>Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Accruals	2,537	2,224	2,537	2,224
Tax payables	-	116	-	116
Interest payables	13,386	14,466	13,386	14,466
Other payables	33,308	29,181	33,305	29,178
	<u>49,231</u>	<u>45,987</u>	<u>49,228</u>	<u>45,984</u>

**21. Interest income**

	<b>Group and Bank Individual and Cumulative Quarter 3 months ended</b>	
	<b>1.1.2014 to 31.3.2014 RM'000</b>	<b>1.1.2013 to 31.3.2013 RM'000</b>
Interest income from loans, advances and financing		
- Interest income other than recoveries from impaired loans	29,714	25,241
- Interest income from impaired loans	350	496
Deposits and placements with banks and other financial institutions	2,368	3,042
Securities held-for-trading	30	80
Securities available-for-sale	4,898	4,437
Securities held-to-maturity	432	500
	<u>37,792</u>	<u>33,796</u>
Amortisation of premium net of accretion of discount		
- Securities held-for-trading	(1)	6
- Securities available-for-sale	(148)	(23)
- Securities held-to-maturity	(26)	(45)
	<u>37,617</u>	<u>33,734</u>



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**22. Interest expense**

	<b>Group and Bank Individual and Cumulative Quarter 3 months ended</b>	
	<b>1.1.2014 to 31.3.2014 RM'000</b>	<b>1.1.2013 to 31.3.2013 RM'000</b>
Deposits from customers	19,467	17,771
Deposits and placements of banks and other financial institutions	2,098	2,422
	<u>21,565</u>	<u>20,193</u>

**23. Loan impairment charges, net**

	<b>Group and Bank Individual and Cumulative Quarter 3 months ended</b>	
	<b>1.1.2014 to 31.3.2014 RM'000</b>	<b>1.1.2013 to 31.3.2013 RM'000</b>
Allowance for/(write-back of) impaired loans, advances and financing		
Individual impairment:		
- made during the financial year (Note 15(vii))	17,554	516
- written back (Note 15(vii))	(210)	(383)
Collective impairment, net (Note 15(vii))	(4,811)	7,055
Impaired loans, advances and financing recovered	(19)	(65)
	<u>12,514</u>	<u>7,123</u>

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**24. Non-interest income**

	Group		Bank	
	Current Quarter 3 months ended		Cumulative Quarter 3 months ended	
	1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000	1.1.2014 to 31.3.2014 RM'000	1.1.2013 to 31.3.2013 RM'000
Fee income:				
Commission	1,245	661	1,241	660
Service charges and fees	383	374	383	374
Guarantee fees	586	356	586	356
	<u>2,214</u>	<u>1,391</u>	<u>2,210</u>	<u>1,390</u>
Investment income:				
Net gain on sale of investments:				
- Securities held-for-trading	35	21	35	21
- Securities available-for-sale	-	346	-	346
Net gain on revaluation of securities held-for-trading	59	4	59	4
Write-back of devaluation of securities held-to-maturity	36	-	36	-
Gross dividend from securities available-for-sale	55	-	55	-
	<u>185</u>	<u>371</u>	<u>185</u>	<u>371</u>
Foreign exchange gain	408	171	408	171
Unrealised gain on foreign exchange forward contracts	769	1,311	769	1,311
Rental income	109	120	109	120
Gain on disposal of property and equipment	-	96	-	96
Others	7	1	7	1
	<u>1,293</u>	<u>1,699</u>	<u>1,293</u>	<u>1,699</u>
	<u>3,692</u>	<u>3,461</u>	<u>3,688</u>	<u>3,460</u>

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**25. Overhead expenses**

	<b>Group and Bank</b>	
	<b>Cumulative Quarter</b>	
	<b>3 months ended</b>	
	<b>1.1.2014</b>	<b>1.1.2013</b>
	<b>to</b>	<b>to</b>
	<b>31.3.2014</b>	<b>31.3.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
Personnel costs		
Salaries, allowances and bonuses	5,020	4,564
Defined Contribution Plan - Employees Provident Fund	740	677
Others	572	438
	<u>6,332</u>	<u>5,679</u>
Establishment costs		
Depreciation	438	495
Amortisation of intangible assets	124	41
Repair and maintenance	155	182
Computerisation costs	185	236
Rental expenses	214	211
Others	412	348
	<u>1,528</u>	<u>1,513</u>
Marketing costs		
Advertising and publicity	86	84
Others	21	13
	<u>107</u>	<u>97</u>
Administration and general costs		
Communication expenses	272	266
Subscriptions	223	196
Auditors remunerations	98	68
Non-executive directors' remuneration	166	81
Professional fees	183	87
Insurance	65	63
Travelling	53	60
Others	196	181
	<u>1,256</u>	<u>1,002</u>
Total	<u>9,223</u>	<u>8,291</u>

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**26. Commitments and contingencies**

In the normal 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 Group and the Bank do not enter into repo-style transactions and credit derivative contracts booked in its trading and banking books. The involvement of the Group and the Bank in derivatives are only restricted to foreign forward exchange contracts and interest rate swaps.

Risk weighted exposures of the Group and the Bank as at the reporting date are as below:

<b>Group and Bank</b>	<b>Principal Amount RM'000</b>	<b>Positive Fair Value Derivative Contracts RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk Weighted Amount RM'000</b>
<b>31 March 2014</b>				
Direct credit substitutes	24,078	-	24,078	22,537
Transaction-related contingent items	306,990	-	153,495	152,390
Short-term self-liquidating trade-related contingencies	69,166	-	13,833	13,728
Forward foreign exchange contracts				
- less than one year	521,093	2,737	8,788	5,953
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	71,520	-	35,760	35,760
- maturity less than one year	1,798,197	-	359,639	359,352
Any commitment that are unconditionally cancelled at any time without prior notice	40,380	-	-	-
<b>Total</b>	<b>2,831,424</b>	<b>2,737</b>	<b>595,593</b>	<b>589,720</b>

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**26. Commitments and contingencies (cont'd.)**

<b>Group and Bank</b>	<b>Principal Amount RM'000</b>	<b>Positive Fair Value Derivative Contracts RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk Weighted Amount RM'000</b>
<b>31 December 2013</b>				
Direct credit substitutes	24,112	-	24,112	22,571
Transaction-related contingent items	155,175	-	77,588	76,173
Short-term self-liquidating trade-related contingencies	30,001	-	6,000	5,996
Forward foreign exchange contracts				
- less than one year	375,278	2,134	6,801	3,962
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	94,883	-	47,442	47,441
- maturity less than one year	1,687,599	-	337,520	336,818
Any commitment that are unconditionally cancelled at any time without prior notice	24,083	-	-	-
<b>Total</b>	<b>2,391,131</b>	<b>2,134</b>	<b>499,463</b>	<b>492,961</b>

The credit equivalent amount and risk-weighted amount are arrived at using the credit conversion factors as defined in Bank Negara Malaysia's revised Risk Weighted Capital Adequacy Framework: Standardised Approach (Basel II).

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**27. Fair value hierarchy**

The Group and the Bank use the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities;

Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair values are observable, either directly or indirectly;

Level 3: Techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

The following table shows the analysis of financial instruments recorded at their fair values by level of hierarchy:

<b>Group and Bank</b>	<b>Note</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>31 March 2014</b>		<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM '000</b>
<u>Securities available-for-sale</u>	13				
Money market instruments:					
Malaysian Government Securities		-	79,560	-	79,560
Cagamas Bonds		-	49,938	-	49,938
Government Investment Issue			240,326	-	240,326
BNM Monetary Notes		-	79,755	-	79,755
Unquoted securities in Malaysia:					
Private debt securities		-	160,134	-	160,134
		-	609,713	-	609,713
<u>Derivatives</u>					
Derivative financial assets					
Unrealised gain on derivatives		-	2,737	-	2,737
Derivative financial liabilities					
Unrealised loss on derivatives		-	(2,415)	-	(2,415)
		-	322	-	322

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**27. Fair value hierarchy (cont'd.)**

<b>Group and Bank</b> <b>31 December 2013</b>	<b>Note</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>
<u>Securities held-for-trading</u>	12				
Money market instruments:					
BNM Monetary Notes		-	9,803	-	9,803
		-	9,803	-	9,803
<u>Securities available-for-sale</u>	13				
Money market instruments:					
Malaysian Government					
Securities		-	79,220	-	79,220
Cagamas Bonds		-	50,000	-	50,000
Government Investment Issue			240,159	-	240,159
BNM Monetary Notes		-	29,903	-	29,903
Negotiable Instruments of Deposit		-	-	-	-
Unquoted securities in Malaysia:					
Private debt securities		-	120,593	-	120,593
		-	519,875	-	519,875
<u>Derivatives</u>					
Derivative financial assets					
Unrealised gain on derivatives		-	2,134	-	2,134
Derivative financial liabilities					
Unrealised loss on derivatives		-	(2,582)	-	(2,582)
		-	(448)	-	(448)

**Valuation methods and assumptions**

The fair value of the financial assets and liabilities is the amount at which the asset could be sold or the liability transferred in a current transaction between market participants, other than in a forced or liquidation sale.

The following methods and assumptions were used to estimate the fair values:

(i) Securities available-for-sale

The fair value of the securities available-for-sale is estimated based on broker/dealer price quotations.

(ii) Derivative financial instruments

Derivative products valued using valuation technique with significant market observable inputs which are mainly interest rate swaps, currency swaps and forward exchange contracts. The most frequently applied valuation techniques include forward pricing and swap models, using present value calculations.

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**27. Fair value hierarchy (cont'd.)**

**Valuation methods and assumptions (cont'd)**

(ii) Derivative financial instruments (cont'd)

The models incorporate various inputs including the credit quality of counterparties, foreign exchange and forward rates and interest rate curves.

**28. Capital adequacy**

- (i) Capital adequacy ratios of the Group and of the Bank are computed in accordance with BNM's revised Risk Weighted Capital Adequacy Framework ("RWCAF"): Standardised Approach for Credit Risk and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II).

The implementation of Basel III in Malaysia has commenced with effect from 1 January 2013 under the new Basel III rules released on 28 November 2013 by BNM. Under the new Basel III rules, banking institutions are required to maintain higher minimum quantity and quality of capital but the requirements will be subject to a service of the transitional arrangements and be phased-in over a period of time commencing 2013 and to be fully effective by 2019. BNM is also expected to introduce additional capital buffer requirements which will comprise of capital conservation buffer of 2.5% of total RWA and countercyclical capital buffer ranging between 0% - 2.5% of total RWA. Further guidance on the capital buffer requirements will be announced by BNM before 2016.

- (ii) The capital adequacy ratios of the Bank as at the reporting date, are as follows:

	<b>31.3.2014</b>	<b>31.12.2013</b>
Common equity tier-1 capital ratio	15.85%	17.01%
Total capital ratio	<u>17.06%</u>	<u>18.22%</u>

- (iii) The components of common equity tier-1, tier-1 and tier-2 capital (excluding deferred tax assets) of the Bank are as follows:

	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Common Equity Tier-1 Capital</b>		
Paid-up share capital	400,000	400,000
Statutory reserve*	146,472	146,472
Unrealised losses on available-for-sale financial instruments	(2,414)	(2,668)
Retained profits*	28,510	28,510
Less: Deferred tax assets* (excluding those from revaluation reserve)	<u>(13,837)</u>	<u>(13,837)</u>
Total Common Equity Tier-1 Capital	<u>558,731</u>	<u>558,477</u>

\* Based on balance as at 31 December 2013.



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**28. Capital adequacy (cont'd.)**

	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Tier-2 Capital</b>		
Collective impairment (only those attributable to non-impaired loans, advances and financing)	42,515	39,431
Total Tier-2 Capital	<u>42,515</u>	<u>39,431</u>
<b>Total capital</b>		
Tier-1 Capital	558,731	558,477
Tier-2 Capital	42,515	39,431
Less: Investment in subsidiary	(10)	(10)
Total Capital	<u>601,236</u>	<u>597,898</u>

- (iv) The breakdown of risk-weighted assets (excluding deferred tax assets) of the Bank in the various categories of risk-weights are as follows:

	<b>Principal</b>	<b>Risk-weighted</b>	<b>Principal</b>	<b>Risk-weighted</b>
	<b>31.3.2014</b>	<b>assets</b>	<b>31.12.2013</b>	<b>assets</b>
	<b>RM'000</b>	<b>31.3.2014</b>	<b>RM'000</b>	<b>31.12.2013</b>
		<b>RM'000</b>		<b>RM'000</b>
0%	698,123	-	653,359	-
20%	381,631	76,326	276,752	55,350
35%	4,321	1,512	4,422	1,548
50%	35,146	17,574	11,977	5,989
75%	-	-	-	-
100%	3,247,647	3,247,647	3,084,205	3,084,205
150%	38,758	<u>58,137</u>	4,900	<u>7,350</u>
Total risk-weighted assets for credit risk		3,401,196		3,154,442
Total risk-weighted assets for market risk		5,160		12,116
Total risk-weighted assets for operational risk		<u>118,786</u>		<u>115,722</u>
Total risk-weighted assets		<u>3,525,142</u>		<u>3,282,280</u>

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**29. Significant related party disclosures**

Significant transactions between the Group and the Bank and their related parties are as follows:

	<b>Cumulative Quarter Individual and 3 months ended</b>	
	<b>1.1.2014 to 31.3.2014 RM'000</b>	<b>1.1.2013 to 31.3.2013 RM'000</b>
<b>Income</b>		
Interest on advances to the holding company and its branches	<u>1</u>	<u>19</u>
<b>Expenditure</b>		
Interest on advances from the holding company and its branches	<u>343</u>	<u>8</u>
	<b>Group and Bank</b>	
	<b>31.3.2014</b>	<b>31.12.2013</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Amount due to</b>		
Deposits and placements from the holding company and its branches	<u>196,050</u>	<u>229</u>
<b>Amount due from</b>		
Cash and short-term funds placed with the holding company and its branches	<u>6,079</u>	<u>5,986</u>

The directors are of the opinion that all the transactions above have been entered into in the normal course of business and have been established on terms and conditions that are not materially different from that obtainable in transactions with unrelated parties.

**299740-W**

**Bangkok Bank Berhad  
(Incorporated in Malaysia)**

**Statement by directors**

We, Loke Tan Cheng and Lee Khee Joo @ Lee Ying Chong, being two of the directors of Bangkok Bank Berhad, do hereby state that, in the opinion of the directors, the accompanying financial statements set out on pages 2 to 32 are drawn up in accordance with Malaysian Financial Reporting Standards and International Financial Reporting Standards so as to give a true and fair view of the financial position of the Group and of the Bank as at 31 March 2014 and of the results and the cash flows of the Group and of the Bank for three-month period then ended.

Signed on behalf of the Board in accordance with a resolution of the directors.

Loke Tan Cheng

Lee Khee Joo @ Lee Ying Chong

Kuala Lumpur, Malaysia  
11 June 2014