

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

**Interim Condensed Financial Statements**  
**30 September 2018**

**299740-W**

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

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**299740-W**

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

**Performance review for the nine-month period ended 30 September 2018 and commentary on the prospects**

Bangkok Bank Berhad (“BBB”) registered a profit before tax (“PBT”) of RM24.1 million for the nine-month period ended 30 September 2018 as compared to a higher profit of RM28.3 million recorded during the previous corresponding period. The net interest income improved from RM61.2 million in the previous corresponding period to RM65.7 million for the nine-month period ended 30 September 2018 mainly due to expansion in lending. Gross loans increased from RM3.13 billion as at 31 December 2017 to RM3.57 billion as at 30 September 2018.

Deposits from customers grew from RM2.43 billion as at 31 December 2017 to RM2.65 billion as at 30 September 2018. This is the result of the Bank's efforts on heightening focus on generating customer deposits to maintain prudent liquidity position and to fund future loan growth.

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 30 September 2018**

	Note	Group		Bank	
		30.9.2018 RM'000	31.12.2017 RM'000	30.9.2018 RM'000	31.12.2017 RM'000
<b>Assets</b>					
Cash and short-term funds	12	751,461	546,644	751,351	546,536
Deposits and placements with banks	13	350,973	251,098	350,973	251,098
Securities available-for -sale	14	-	735,728	-	735,728
Securities held-to-maturity	14	-	13	-	13
Financial assets at fair value through other comprehensive income	15	584,751	-	584,751	-
Financial assets at amortised costs	15	100,013	-	100,013	-
Loans, advances and financing	16	3,407,558	2,982,387	3,407,558	2,982,387
Derivative assets		1,637	4,713	1,637	4,713
Tax recoverable		3,674	11,216	3,667	11,212
Other assets	17	5,662	2,968	5,662	2,968
Statutory deposit with Bank Negara Malaysia		87,963	78,000	87,963	78,000
Investment in subsidiary		-	-	10	10
Property and equipment	18	138,106	140,693	138,106	140,693
Intangible assets		746	776	746	776
Deferred tax assets		10,410	2,701	10,410	2,701
<b>Total assets</b>		<b>5,442,954</b>	<b>4,756,937</b>	<b>5,442,847</b>	<b>4,756,835</b>
<b>Liabilities and shareholder's equity</b>					
Deposits from customers	19	2,646,370	2,433,089	2,646,370	2,433,089
Deposits and placements from banks and other financial institutions	20	1,514,976	1,061,441	1,514,976	1,061,441
Derivative liabilities		1,392	3,623	1,392	3,623
Other liabilities	21	34,721	20,158	34,718	20,154
<b>Total liabilities</b>		<b>4,197,459</b>	<b>3,518,311</b>	<b>4,197,456</b>	<b>3,518,307</b>

*These unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2017 and accompanying explanatory notes attached to these unaudited condensed interim financial statements.*

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

**Interim condensed statements of financial position as at 30 September 2018 (cont'd.)**

	Note	Group		Bank	
		30.9.2018 RM'000	31.12.2017 RM'000	30.9.2018 RM'000	31.12.2017 RM'000
<b>Liabilities and shareholder's equity (cont'd.)</b>					
Share capital		1,000,000	1,000,000	1,000,000	1,000,000
Revaluation reserve		18,031	1,683	18,031	1,683
Retained profits		227,464	236,943	227,360	236,845
<b>Shareholder's equity</b>		<u>1,245,495</u>	<u>1,238,626</u>	<u>1,245,391</u>	<u>1,238,528</u>
<b>Total liabilities and shareholder's equity</b>		<u>5,442,954</u>	<u>4,756,937</u>	<u>5,442,847</u>	<u>4,756,835</u>
<b>Commitments and contingencies</b>	27	<u>3,104,494</u>	<u>2,390,928</u>	<u>3,104,494</u>	<u>2,390,928</u>

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

**Interim condensed income statements**  
**For the financial period ended 30 September 2018**

	Note	Group			
		Third Quarter Ended		Cumulative 9 Months Ended	
		1.7.2018	1.7.2017	1.1.2018	1.1.2017
		to	to	to	to
		30.9.2018	30.9.2017	30.9.2018	30.9.2017
		RM'000	RM'000	RM'000	RM'000
Interest income	22	57,741	48,961	162,914	144,566
Interest expense	23	(34,828)	(28,581)	(97,233)	(83,384)
Net interest income		22,913	20,380	65,681	61,182
Non-interest income	25	5,015	3,348	13,282	8,909
Net income		27,928	23,728	78,963	70,091
Overhead expenses	26	(14,752)	(15,161)	(46,154)	(44,627)
		13,176	8,567	32,809	25,464
(Expected credit losses allowances made) / Loan impairment write back, net	24	(2,225)	142	(8,663)	2,800
Profit before taxation		10,951	8,709	24,146	28,264
Taxation		(2,333)	(3,208)	(9,043)	(7,708)
Net profit for the financial period		8,618	5,501	15,103	20,556
Earnings per share (sen)					
- basic		0.86	0.55	1.51	2.06
- diluted		0.86	0.55	1.51	2.06

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

**Interim condensed statements of comprehensive income**  
**For the financial period ended 30 September 2018 (cont'd.)**

	Note	Bank			
		Third Quarter Ended		Cumulative 9 Months Ended	
		1.7.2018 to 30.9.2018	1.7.2017 to 30.9.2017	1.1.2018 to 30.9.2018	1.1.2017 to 30.9.2017
		RM'000	RM'000	RM'000	RM'000
Interest income	22	57,741	48,961	162,914	144,566
Interest expense	23	(34,828)	(28,581)	(97,233)	(83,384)
Net interest income		22,913	20,380	65,681	61,182
Non-interest income	25	5,012	3,339	13,272	8,894
Net income		27,925	23,719	78,953	70,076
Overhead expenses	26	(14,751)	(15,160)	(46,152)	(44,625)
		13,174	8,559	32,801	25,451
(Expected credit losses allowances made) / Loan impairment write back, net	24	(2,225)	142	(8,663)	2,800
Profit before taxation		10,949	8,701	24,138	28,251
Taxation		(2,332)	(3,206)	(9,041)	(7,705)
Net profit for the financial period		8,617	5,495	15,097	20,546

*These unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2017 and accompanying explanatory notes attached to these unaudited condensed interim financial statements.*

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

**Interim condensed statements of comprehensive income**  
**For the financial period ended 30 September 2018**

	Group			
	Third Quarter Ended		Cumulative 9 Months Ended	
	1.7.2018 to 30.9.2018 RM'000	1.7.2017 to 30.9.2017 RM'000	1.1.2018 to 30.9.2018 RM'000	1.1.2017 to 30.9.2017 RM'000
<b>Net profit for the period</b>	8,618	5,501	15,103	20,556
<b>Other comprehensive income that will be reclassified to the income statement subsequently:</b>				
Net gain on securities available-for-sale	-	1,303	-	4,071
Net gain/(loss) on financial assets at fair value through other comprehensive income	2,251	-	(84)	-
Income tax relating to components of other comprehensive income	(359)	(313)	214	(977)
<b>Other comprehensive income for the period, net of tax</b>	1,892	990	130	3,094
<b>Total comprehensive income for the period, net of tax</b>	10,510	6,491	15,233	23,650

*These unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2017 and accompanying explanatory notes attached to these unaudited condensed interim financial statements.*



**Bangkok Bank Berhad**  
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**Interim condensed statements of comprehensive income**  
**For the financial period ended 30 September 2018 (cont'd.)**

	Bank			
	Third Quarter Ended		Cumulative 9 Months Ended	
	1.7.2018	1.7.2017	1.1.2018	1.1.2017
	to	to	to	to
	30.9.2018	30.9.2017	30.9.2018	30.9.2017
	RM'000	RM'000	RM'000	RM'000
<b>Net profit for the period</b>	8,617	5,495	15,097	20,546
<b>Other comprehensive income that will be reclassified to the income statement subsequently:</b>				
Net gain on securities available-for-sale	-	1,303	-	4,071
Net gain/(loss) on financial assets at fair value through other comprehensive income	2,251	-	(84)	-
Income tax relating to components of other comprehensive income	(359)	(313)	214	(977)
<b>Other comprehensive income for the period, net of tax</b>	1,892	990	130	3,094
<b>Total comprehensive income for the period, net of tax</b>	10,509	6,485	15,227	23,640

*These unaudited condensed interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2017 and accompanying explanatory notes attached to these unaudited condensed interim financial statements.*

**Bangkok Bank Berhad**  
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**Interim condensed statements of changes in equity**  
**For the financial period ended 30 September 2018**

Group	Share capital RM'000	<---Non-distributable--->		Distributable Retained profits RM'000	Total RM'000
		Statutory reserve RM'000	Revaluation reserve RM'000		
<b>At 1 January 2017</b>	600,000	169,039	(1,532)	44,582	812,089
Total comprehensive income	-	-	3,094	20,556	23,650
Transfer to retained profits	-	(169,039)	-	169,039	-
Issue of shares	400,000	-	-	-	400,000
<b>At 30 September 2017</b>	<u>1,000,000</u>	<u>-</u>	<u>1,562</u>	<u>234,177</u>	<u>1,235,739</u>
<b>At 1 January 2018</b>	1,000,000	-	1,683	236,943	1,238,626
Impact of adopting MFRS 9	-	-	16,218	(24,582)	(8,364)
Restated opening balance under MFRS 9	1,000,000	-	17,901	212,361	1,230,262
Total comprehensive income	-	-	130	15,103	15,233
<b>At 30 September 2018</b>	<u>1,000,000</u>	<u>-</u>	<u>18,031</u>	<u>227,464</u>	<u>1,245,495</u>
<b>Bank</b>	<b>Share capital RM'000</b>	<b>&lt;---Non-distributable---&gt; Statutory reserve RM'000</b>	<b>Revaluation reserve RM'000</b>	<b>Distributable Retained profits RM'000</b>	<b>Total RM'000</b>
<b>At 1 January 2017</b>	600,000	169,039	(1,532)	44,495	812,002
Total comprehensive income	-	-	3,094	20,546	23,640
Transfer to retained profits	-	(169,039)	-	169,039	-
Issue of shares	400,000	-	-	-	400,000
<b>At 30 September 2017</b>	<u>1,000,000</u>	<u>-</u>	<u>1,562</u>	<u>234,080</u>	<u>1,235,642</u>
<b>At 1 January 2018</b>	1,000,000	-	1,683	236,845	1,238,528
Impact of adopting MFRS 9	-	-	16,218	(24,582)	(8,364)
Restated opening balance under MFRS 9	1,000,000	-	17,901	212,263	1,230,164
Total comprehensive income	-	-	130	15,097	15,227
<b>At 30 September 2018</b>	<u>1,000,000</u>	<u>-</u>	<u>18,031</u>	<u>227,360</u>	<u>1,245,391</u>

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**Bangkok Bank Berhad**  
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**Interim condensed statements of cash flows**  
**For the financial period ended 30 September 2018**

	Note	Group		Bank	
		1.1.2018 to 30.9.2018 RM'000	1.1.2017 to 30.9.2017 RM'000	1.1.2018 to 30.9.2018 RM'000	1.1.2017 to 30.9.2017 RM'000
<b>Cash flows from operating activities</b>					
Profit before taxation		24,146	28,264	24,138	28,251
Adjustments for:					
Depreciation	26	3,548	3,738	3,548	3,738
Amortisation of intangible assets	26	167	66	167	66
Write back for impairment losses on loans advances, and financing, net	24	-	(2,793)	-	(2,793)
Expected Credit Losses	24	8,663	-	8,663	-
Write back of impairment losses of financial asset at amortised cost/securities held-to-maturity	24	(7)	(6)	(7)	(6)
Unrealised gain on foreign exchange forward	25	844	(1,640)	844	(1,640)
Net loss on revaluation of financial asset at FVTPL/securities held for trading	25	-	132	-	132
Net gain on disposal of financial asset at FVTPL/securities held for trading	25	(15)	(157)	(15)	(157)
(Accretion of discount), net of amortisation of premium	22	(653)	(891)	(653)	(891)
Dividend from financial asset at FVOCI/securities available-for-sale	25	(83)	(83)	(83)	(83)
Operating profit before working capital changes		36,610	26,630	36,602	26,617

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**Bangkok Bank Berhad**  
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**Interim condensed statements of cash flows**  
**For the financial period ended 30 September 2018 (cont'd.)**

	Group		Bank	
	1.1.2018 to 30.9.2018 RM'000	1.1.2017 to 30.9.2017 RM'000	1.1.2018 to 30.9.2018 RM'000	1.1.2017 to 30.9.2017 RM'000
<b>Cash flows from operating activities (cont'd.)</b>				
<b>Balance carried forward</b>	36,610	26,630	36,602	26,617
Increase in loans, advances and financing	(443,570)	(65,284)	(443,570)	(65,284)
Increase in other assets	(2,694)	(247)	(2,694)	(247)
(Increase)/decrease in statutory deposits with Bank Negara Malaysia	(9,982)	5,000	(9,982)	5,000
Increase in deposits from customers	213,281	503,253	213,281	503,253
Increase/(decrease) in deposits and placements of banks and other financial institutions	453,535	(489,667)	453,535	(489,667)
Decrease in other liabilities	(95)	2,078	(94)	2,079
Purchase of financial asset at FVTPL/securities held for trading	-	(59,525)	-	(59,525)
Purchase of financial asset at FVOCI/securities available-for-sale	(227,259)	(282,527)	(227,259)	(282,527)
Proceeds from sale of financial asset at FVTPL/securities held for trading	10,020	69,789	10,020	69,789
Proceeds from sale of financial asset at FVOCI/securities available-for-sale	285,000	320,000	285,000	320,000
Proceeds from partial redemption of financial asset at amortised Cost/securities held-to-maturity	7	6	7	6
Dividend received	83	83	83	83
Taxes paid	(8,997)	(9,308)	(8,992)	(9,304)
Taxes refunded	-	1	-	-
<b>Net cash generated from operating activities</b>	<b>305,939</b>	<b>20,282</b>	<b>305,937</b>	<b>20,273</b>

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

**Interim condensed statements of cash flows**  
**For the financial period ended 30 September 2018 (cont'd.)**

	<b>Group</b>		<b>Bank</b>	
	<b>1.1.2018 to 30.9.2018 RM'000</b>	<b>1.1.2017 to 30.9.2017 RM'000</b>	<b>1.1.2018 to 30.9.2018 RM'000</b>	<b>1.1.2017 to 30.9.2017 RM'000</b>
<b>Cash flows from investing activities</b>				
Purchase of property and equipment	(1,075)	(3,941)	(1,075)	(3,941)
Purchase of intangible assets	(137)	(820)	(137)	(820)
Proceeds from issuance of shares	-	400,000	-	400,000
Proceeds from disposal of property and equipment	113	-	113	-
Net cash (used in)/generated from investing activities	<u>(1,099)</u>	<u>395,239</u>	<u>(1,099)</u>	<u>395,239</u>
<b>Net increase in cash and cash equivalents</b>	304,840	415,521	304,838	415,512
<b>Cash and cash equivalents at beginning of financial period</b>	<u>797,742</u>	<u>437,464</u>	<u>797,634</u>	<u>437,365</u>
<b>Cash and cash equivalents at end of financial period*</b>	<u><b>1,102,582</b></u>	<u><b>852,985</b></u>	<u><b>1,102,472</b></u>	<u><b>852,877</b></u>
<b>Cash and cash equivalents comprise:</b>				
Cash and short-term funds	751,461	672,655	751,351	672,547
Deposits and placements of banks and other financial institutions	<u>350,973</u>	<u>180,330</u>	<u>350,973</u>	<u>180,330</u>
	<u><b>1,102,434</b></u>	<u><b>852,985</b></u>	<u><b>1,102,324</b></u>	<u><b>852,877</b></u>

\* The cash and cash equivalents for 30 September 2018 does not include ECL. The cash and cash equivalents after including ECL are as follows:

	<b>Group</b>	<b>Bank</b>
	<b>1.1.2018 to 30.9.2018 RM'000</b>	<b>1.1.2018 to 30.9.2018 RM'000</b>
Cash and cash equivalents	1,102,582	1,102,472
ECL arising from initial adoption of MFRS 9	(284)	(284)
ECL made during the financial period	136	136
	<u><b>1,102,434</b></u>	<u><b>1,102,324</b></u>

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**Bangkok Bank Berhad  
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**Notes to the interim condensed financial statements - 30 September 2018**

**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 nominee 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 1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya, 105 Jalan Ampang, 50450 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 of the financial statements**

**2.1 Basis of preparation**

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

The unaudited condensed interim financial statements do not include all the information and disclosures required in the audited annual financial statements, and should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2017. These explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and of the Bank since the financial year ended 31 December 2017.

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

**2.2 New standards, IC interpretations and amendments adopted by the Group**

The accounting policies adopted in the preparation of the unaudited condensed interim financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2017, except for the adoption of new standards, IC interpretations and amendments effective as of 1 January 2018 as follows:

	Descriptions	
(i)	MFRS 9	<i>Financial Instruments</i>
(ii)	MFRS 15	<i>Revenue from Contracts with Customers Share-based Payment Transactions</i>
(iii)	Amendments to MFRS 2	<i>Classification and Measurement of Share-based Payment Transactions</i>
(iv)	Amendments to MFRS 4	<i>Applying MFRS 9 Financial Instruments with MFRS 4 Insurance Contracts</i>
(v)	Amendments to MFRS 140	<i>Transfers of Investment Property</i>
(vi)	Annual Improvements to MFRS Standards 2014-2016 Cycle:	
	- Amendments to MFRS 1	<i>First-time Adoption of International Financial Reporting Standards</i>
	- Amendments to MFRS 128	<i>Investments in Associates and Joint Ventures</i>
(vii)	IC Interpretation 22	<i>Foreign Currency Transactions and Advance Consideration</i>

The adoption of the above new standards and amendments did not have any significant financial impact to the Group and the Bank other than MFRS 9.

**MFRS 9 *Financial Instruments***

MFRS 9 replaces MFRS 139 for annual periods on or after 1 January 2018. The Group and the Bank has not restated comparative information for the financial year 2017 for financial instruments in the scope of MFRS 9. Therefore, the comparative information for the financial year 31 December 2017 as reported under MFRS 139 is not comparable to the information presented for the financial period 30 June 2018. The impact arising from the adoption of MFRS 9 has been recognised directly in retained earnings and revaluation reserves as of 1 January 2018. As required by MFRS 134, the nature and effect of these changes are disclosed in Note 2.4.

**MFRS 15 *Revenue from Contracts with Customers***

MFRS 15 establishes a new five-step model that will apply to revenue arising from contracts with customers. MFRS 15 will supersede the current revenue recognition guidance including *MFRS 118 Revenue*, *MFRS 111 Construction Contracts* and the related interpretations when it becomes effective.

The core principle of MFRS 15 is that an entity should recognise revenue which depicts the transfer of promised goods or services to customers in an amount that reflects the consideration in which the entity expects to be entitled to in exchange for those goods or services.

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

**2. Basis of preparation of the financial statements (cont'd.)**

**2.2 New standards, IC interpretations and amendments adopted by the Group (cont'd.)**

**MFRS 15 Revenue from Contracts with Customers (cont'd.)**

Under MFRS 15, an entity recognises revenue when (or as) a performance obligation is satisfied, i.e when “control” of the goods or services underlying the particular performance obligation is transferred to the customer. MFRS 15 is more prescriptive than the current MFRS requirements for revenue recognition and provides more application guidance.

The new standard does not have a material impact to the Group and the Bank.

**2.3 Standards, annual improvements to standards and IC interpretations issued but not yet effective**

The following standards and amendments have been issued by the Malaysian Accounting Standards Board ("MASB") with the following effective dates but have not been adopted by the Group and the Bank.

<b>Descriptions</b>	<b>Effective for annual periods beginning on or after</b>
MFRS 16 <i>Leases</i>	1 January 2019
MFRS 17 <i>Insurance Contracts</i>	1 January 2021
Amendments to MFRS 9: <i>Prepayment Features with Negative Compensation</i>	1 January 2019
Amendments to MFRS 10 and MFRS 128: <i>Sale or Contribution of Assets between an Investor and its Associate or Joint Venture</i>	Deferred
Amendments to MFRS 119: <i>Plan Amendment, Curtailment or Settlement</i>	1 January 2019
Amendments to MFRS 128: <i>Long-term Interests in Associates and Joint Ventures</i>	1 January 2019
Annual Improvements to MFRS Standards 2015-2017 Cycle:	
(i) Amendments to MFRS 3 <i>Business Combinations</i>	1 January 2019
(ii) Amendments to MFRS 11 <i>Joint Arrangements</i>	1 January 2019
(iii) Amendments to MFRS 112 <i>Income Taxes</i>	1 January 2019
(iv) Amendments to MFRS 123 <i>Borrowing Costs</i>	1 January 2019
IC Interpretation 23 <i>Uncertainty over Income Tax Treatments</i>	1 January 2019

The Group and the Bank plan 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 other than MFRS 16.



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

**2.3 Standards, annual improvements to standards and IC interpretations issued but not yet effective (cont'd.)**

**MFRS 16 Leases**

MFRS 16 sets out the principles for the recognition, measurement, presentation and disclosure of leases and requires lessees to account for all leases under a single on-balance sheet model, similar to the accounting for finance leases under MFRS 117. The standard will supersede MFRS 117 *Leases*, IC Interpretation 4 *Determining whether an Arrangement contains a Lease*, IC Interpretation 115 *Operating Lease - Incentives* and IC Interpretation 127 *Evaluating the Substance of Transactions Involving the Legal Form of a Lease*.

(i) Lessee

At the commencement date of a lease, a lessee will recognise a liability to make lease payments and an asset representing the right to use the underlying asset during the lease term. Subsequently, lessees will be required to recognise interest expense on the lease liability and the depreciation expense on the right-of-use asset.

(ii) Lessor

Lessor accounting under MFRS 16 is substantially the same as accounting under MFRS 117. Lessors will continue to classify all leases using the same classification principle as in MFRS 117 and distinguish between two types of leases: operating and finance leases.

The standard is effective for annual periods beginning on or after 1 January 2019. Early application is permitted but not before an entity applies MFRS 15. A lessee can choose to apply the standard using either a full retrospective or a modified retrospective approach. The Group and the Bank are in the process of assessing the financial implication for adopting the new standard and plan to adopt the new standard on the required effective date.

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**2. Basis of preparation of the financial statements (cont'd.)**

**2.4 Impact of adopting MFRS 9**

A reconciliation between carrying amounts under MFRS 139 to the balances reported under MFRS 9 as of 1 January 2018 is as follows:

	<b>MFRS 139</b> <b>31.12.2017</b> <b>RM'000</b>	<b>Classification</b> <b>and</b> <b>measurement</b> <b>RM'000</b>	<b>Impairment</b> <b>RM'000</b>	<b>Total</b> <b>impact</b> <b>RM'000</b>	<b>MFRS 9</b> <b>1.1.2018</b> <b>RM'000</b>
<b>Assets</b>					
Cash and short-term funds	546,536	-	(228)	(228)	546,308
Deposits and placements with banks	251,098	-	(56)	(56)	251,042
Securities available-for-sale	735,728	(735,728)	-	(735,728)	-
Securities held-to-maturity	13	(13)	-	(13)	-
Financial assets fair value through other comprehensive income	-	751,635	-	751,635	751,635
Financial assets at amortised costs	-	13	-	13	13
Loans, advances and financing	2,982,387	-	(5,820)	(5,820)	2,976,567
Derivative assets	4,713	-	-	-	4,713
Tax recoverable	11,212	-	(7,214)	(7,214)	3,998
Other assets	2,968	-	-	-	2,968
Statutory deposit with Bank Negara Malaysia	78,000	-	(56)	(56)	77,944
Investment in subsidiary	10	-	-	-	10
Property and equipment	140,693	-	-	-	140,693
Intangible assets	776	-	-	-	776
Deferred tax assets	2,701	-	7,214	7,214	9,915
<b>Total assets</b>	<b>4,756,835</b>	<b>15,907</b>	<b>(6,160)</b>	<b>9,747</b>	<b>4,766,582</b>

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**2. Basis of preparation of the financial statements (cont'd.)**

**2.4 Impact of adopting MFRS 9 (cont'd.)**

	MFRS 139 31.12.2017 RM'000	Classification and measurement RM'000	Impairment RM'000	Total impact RM'000	MFRS 9 1.1.2018 RM'000
<b>Liabilities and shareholder's equity</b>					
Deposits from customers	2,433,089	-	-	-	2,433,089
Deposits and placements from banks and other financial institutions	1,061,441	-	-	-	1,061,441
Derivative liabilities	3,623	-	-	-	3,623
Other liabilities	20,154	-	18,111	18,111	38,265
<b>Total liabilities</b>	<b>3,518,307</b>	<b>-</b>	<b>18,111</b>	<b>18,111</b>	<b>3,536,418</b>
Share capital	1,000,000	-	-	-	1,000,000
Revaluation reserve	1,683	15,907	311	16,218	17,901
Retained profits	236,845	-	(24,582)	(24,582)	212,263
<b>Shareholder's equity</b>	<b>1,238,528</b>	<b>15,907</b>	<b>(24,271)</b>	<b>(8,364)</b>	<b>1,230,164</b>
<b>Total liabilities and shareholder's equity</b>	<b>4,756,835</b>	<b>15,907</b>	<b>(6,160)</b>	<b>9,747</b>	<b>4,766,582</b>
<b>Commitments and contingencies</b>	<b>2,390,928</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,390,928</b>

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**2. Basis of preparation of the financial statements (cont'd.)**

**2.4 Impact of adopting MFRS 9 (cont'd.)**

**(i) Classification and measurement**

Under MFRS 9, debt financial instruments are subsequently measured at fair value through profit or loss (FVTPL), amortised cost, or fair value through other comprehensive income (FVOCI). The classification is based on two criteria: the Group's business model for managing the assets; and whether the instruments' contractual cash flows represent 'solely payments of principal and interest' on the principal amount outstanding (the 'SPPI criterion').

The new classification and measurement of the Group's and the Bank's debt financial assets are, as follows:

- 1) Debt instruments at amortised cost for financial assets that are held within a business model with the objective to hold the financial assets in order to collect contractual cash flows that meet the SPPI criterion. This category includes the Group's and the Bank's loans, advances and financing.
- 2) Debt instruments at FVOCI, with gains or losses recycled to profit or loss on derecognition. Financial assets in this category are the Group's and the Bank's quoted debt instruments that meet the SPPI criterion and are held within a business model both to collect cash flows and to sell. Under MFRS 139, the Group's and the Bank's quoted debt instruments were classified as available-for-sale (AFS) financial assets.

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**2. Basis of preparation of the financial statements (cont'd.)**

**2.4 Impact of adopting MFRS 9 (cont'd.)**

**(i) Classification and measurement (cont'd.)**

- 3) Equity instruments at FVOCI, with no recycling of gains or losses to profit or loss on derecognition. This category only includes equity instruments, which the Group and the Bank intend to hold for the foreseeable future and have irrevocably elected to classify upon initial recognition or transition. The Group and the Bank classified its unquoted equity instruments as equity instruments at FVOCI. Equity instruments at FVOCI are not subject to impairment assessment under MFRS 9. Under MFRS 139, the Group's and the Bank's unquoted equity instruments were classified as AFS financial assets.

Classification and measurement of financial liabilities will remain largely unchanged, other than the fair value gains and losses attributable to changes in 'own credit risk' for financial liabilities designated and measured at FVTPL to be presented in OCI. The remainder of the change in fair value is presented in profit or loss, unless presentation of the fair value change in respect of the liability's credit risk in OCI would create or enlarge an accounting mismatch in profit or loss.

The assessment of the Group's and the Bank's business models was made as of the date of initial application, 1 January 2018, and then applied retrospectively to those financial assets that were not derecognised before 1 January 2018. The assessment of whether contractual cash flows on debt instruments are solely comprised of principal and interest was made based on the facts and circumstances as at the initial recognition of the assets.

**(ii) Impairment**

The adoption of MFRS 9 has fundamentally changed the Group's and the Bank's accounting for impairment losses for financial assets by replacing MFRS 139's incurred loss approach with a forward-looking expected credit loss (ECL) approach. MFRS 9 requires the Group and the Bank to record an allowance for ECL for all loans and other debt financial assets not held at FVTPL.

ECL is based on the difference between the contractual cash flows due in accordance with the contract and all the cash flows that the Group and the Bank expect to receive. The shortfall is then discounted at an approximation to the asset's original effective interest rate.

For debt financial assets (i.e loans and debt securities at FVOCI), the ECL is based on the 12-month ECL. The 12-month ECL is the portion of lifetime ECLs that results from default events on a financial instrument that are possible within 12 months after the reporting date. However, when there has been a significant increase in credit risk since origination, the allowance will be based on the lifetime ECL.

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**2. Basis of preparation of the financial statements (cont'd.)**

**2.4 Impact of adopting MFRS 9 (cont'd.)**

**(ii) Impairment (cont'd.)**

The Group and the Bank consider a financial asset in default when contractual payment are 90 days past due. However, in certain cases, the Group and the Bank may also consider a financial asset to be in default when internal or external information indicates that the Group and the Bank are unlikely to receive the outstanding contractual amounts in full before taking into account any credit enhancements held by the Group and the Bank.

The adoption of ECL requirements of MFRS 9 resulted in increase in impairment allowances of the Group's and the Bank's debt financial assets. The increase in allowance resulted in adjustment in retained earnings.

**(iii) Hedge accounting**

The adoption of the hedge accounting requirements of MFRS 9 had no significant impact on the Group's and the Bank's financial statements.

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

The auditors' report on the audited annual financial statements for the year ended 31 December 2017 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 30 September 2018.

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

The business operations of the Group and the Bank were 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 30 September 2018.

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**7. Debt and equity securities**

There were no issuances, repurchases and repayments of debt and equity securities during the nine months ended 30 September 2018.

**8. Subsequent events**

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

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

There were no changes in the composition of the Group during the financial period ended 30 September 2018.

**10. Dividends paid**

No dividend was declared or paid during the financial period ended 30 September 2018.

**11. Segmental information**

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

**12. Cash and short-term funds**

	<b>Group</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Cash and balances with banks and other financial institutions	235,058	316,587
Money at call and deposit placements maturing within one month	516,539	230,057
	<u>751,597</u>	<u>546,644</u>
Less: allowance for ECL	(136)	-
	<u>751,461</u>	<u>546,644</u>

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**12. Cash and short-term funds (cont'd.)**

	<b>Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Cash and balances with banks and other financial institutions	234,948	316,479
Money at call and deposit placements maturing within one month	516,539	230,057
	<u>751,487</u>	<u>546,536</u>
Less: allowance for ECL	(136)	-
	<u>751,351</u>	<u>546,536</u>

**13. Deposits and placements with banks**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Bank Negara Malaysia	-	50,115
Licensed banks	350,973	200,983
	<u>350,973</u>	<u>251,098</u>



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**14. Securities available-for-sale and securities held-to-maturity**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Securities available-for-sale</b>		
In Malaysia:		
<b>At fair value</b>		
Money market instruments:		
Malaysian Government Securities	-	233,668
Government Investment Issues	-	313,445
Unquoted securities:		
Corporate bonds	-	187,743
	<u>-</u>	<u>734,856</u>
<b>At cost</b>		
Unquoted securities:		
Shares	-	872
	<u>-</u>	<u>735,728</u>
<b>Securities held-to-maturity</b>		
In Malaysia:		
<b>At amortised cost</b>		
Unquoted securities:		
Corporate bonds	-	593
Accumulated impairment losses	-	(580)
	<u>-</u>	<u>13</u>

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**15. Financial assets at fair value through other comprehensive income and financial assets at amortised cost**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Financial assets at fair value through other comprehensive income ("FVOCI")</b>		
<b>Debt instruments</b>		
Malaysian Government Securities	121,516	-
Government Investment Issues	273,910	-
Malaysia Treasury Bills	49,412	-
Corporate bonds	121,900	-
	<u>566,738</u>	<u>-</u>
<b>Equity instruments</b>		
Shares	18,013	-
	<u>584,751</u>	<u>-</u>
<b>Financial assets at amortised cost</b>		
Unquoted securities:		
Corporate bonds	100,586	-
Accumulated impairment losses	(573)	-
	<u>100,013</u>	<u>-</u>

**16. Loans, advances and financing**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost</b>		
Overdrafts	102,225	123,238
Term loans:		
- Housing loans	2,695	2,853
- Syndicated term loan	204,596	42,385
- Other term loans	1,005,454	980,738
Revolving credits	1,430,536	1,276,920
Bills receivables	56,292	907
Trust receipts	123,819	91,493
Bankers' acceptances	652,187	618,823
Staff loans	567	656
	<u>3,578,371</u>	<u>3,138,013</u>
Unearned interest	(5,444)	(4,738)
Gross loans, advances and financing	<u>3,572,927</u>	<u>3,133,275</u>

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost (cont'd.)</b>		
Less:		
Allowance for impaired loans and financing:		
- Individual impairment allowance	-	(85,786)
- Collective impairment allowance	-	(65,102)
Expected Credit Losses:		
- Stage 1 and Stage 2	(78,469)	-
- Stage 3	(86,900)	-
Net loans, advances and financing	<u>3,407,558</u>	<u>2,982,387</u>

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Maturing within one year	2,551,629	2,268,604
One year to three years	334,007	267,761
Three years to five years	325,473	350,343
Over five years	361,818	246,567
	<u>3,572,927</u>	<u>3,133,275</u>

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Purchase of securities	208,020	117,223
Purchase of transport vehicles	161	196
Purchase of residential properties	3,472	3,706
Purchase of non-residential properties	197,055	196,604
Purchase of fixed assets other than land and building	105,291	77,768
Personal use	1,943	2,647
Construction	390,265	351,291
Mergers and acquisitions	-	1,084
Working capital	2,645,168	2,350,700
Others	21,552	32,056
	<u>3,572,927</u>	<u>3,133,275</u>

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**16. 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>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Domestic non-bank financial institutions	470,772	423,719
Domestic business enterprises:		
- Small medium enterprises	453,425	540,001
- Others	2,559,848	2,056,668
Individuals	88,882	112,887
	<u>3,572,927</u>	<u>3,133,275</u>

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Variable rate		
- Base lending rate plus	1,608,661	1,045,597
- Cost-plus	1,900,333	2,042,813
- Other variable rates	63,933	44,865
	<u>3,572,927</u>	<u>3,133,275</u>

(v) Gross loans, advances and financing according to geographical distribution are as follows:

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Malaysia	3,569,056	3,127,344
Other countries	3,871	5,931
	<u>3,572,927</u>	<u>3,133,275</u>

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

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Balance as at 1 January	121,525	139,926
Classified as impaired during the period/year	10,721	3,504
Reclassified as non-impaired during the period/year	-	-
Amount recovered during the period/year	(5,808)	(17,396)
Amount written off during the period/year	(3,916)	(4,509)
Balance as at end of period/year	<u>122,522</u>	<u>121,525</u>
Stage 3 ECL allowance/individual impairment allowance	<u>(86,900)</u>	<u>(85,786)</u>
Net impaired loans, advances and financing	<u>35,622</u>	<u>35,739</u>
Ratio of net impaired loans, advances and financing to gross loans, advances and financing less Stage 3 ECL allowance/individual impairment allowance	<u>1.02%</u>	<u>1.17%</u>

(vii) Movements in the expected credit losses and impairment allowances are as follows:

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Expected credit loss - Stage 3 / Individual impairment allowance</b>		
Balance as at 1 January	85,786	88,812
MFRS 9 Day 1 adjustment	592	-
Allowance made during the period/year	5,616	4,625
Amount written back during the period/year	(1,176)	(3,142)
Amount written off during the period/year	(3,918)	(4,509)
Balance as at end of period/year	<u>86,900</u>	<u>85,786</u>
<b>Expected credit loss - Stage 1 and 2 / Collective impairment allowance</b>		
Balance as at 1 January	65,102	64,536
MFRS 9 Day 1 adjustment	5,228	-
Allowance made during the period/year	22,491	19,442
Allowance written back during the period/year	(14,352)	(18,876)
Balance as at end of period/year	<u>78,469</u>	<u>65,102</u>
Ratio of Stage 1 and 2 ECL allowance out of the total credit exposures, net of Stage 3 ECL allowance	<u>2.25%</u>	<u>2.14%</u>

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

(vii) Movements in the impairment allowances are as follows (cont'd.):

The Group and the Bank perform Stage 3 ECL allowance assessment based on certain obligatory and judgemental triggers that may indicate potential impairment. All impaired accounts are selected for Stage 3 ECL allowance impairment review on a monthly basis.

The Group and the Bank also perform monthly Stage 3 ECL allowance impairment reviews for:

- Special Mention accounts that are in arrears between 1 to 3 months; and
- Watchlist accounts that had been monitored as Special Mention accounts for more than 3 times in the last 9 months.

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Purchase of transport vehicles	44	43
Purchase of residential properties	1,741	1,396
Purchase of non residential properties	6,248	6,751
Working capital	113,426	112,270
Others	1,063	1,065
	<u>122,522</u>	<u>121,525</u>

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

**17. Other assets**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Deposits and prepayments	3,272	2,011
Other receivables	2,390	957
	<u>5,662</u>	<u>2,968</u>

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**18. Property and equipment**

During the nine-months period ended 30 September 2018, the Group and the Bank acquired assets with a cost of RM1,075,000 (31.12.2017: RM4,854,000).

**19. Deposits from customers**

(i) By type of deposits:

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Fixed deposits	2,413,647	2,249,793
Current accounts	201,380	148,708
Savings deposits	7,923	8,217
Short term deposits	23,420	26,371
	<u>2,646,370</u>	<u>2,433,089</u>

(ii) The maturity structure of fixed deposits and short term deposits are as follows:

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Due within six months	1,817,266	1,874,313
Six months to one year	608,170	396,471
One year to three years	10,800	4,098
Over three years	831	1,282
	<u>2,437,067</u>	<u>2,276,164</u>

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

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Business enterprises	1,992,437	1,865,526
Individuals	653,933	567,563
	<u>2,646,370</u>	<u>2,433,089</u>

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**20. Deposits and placements from banks and other financial institutions**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Licensed banks	688,346	335,667
Other financial institutions	826,630	725,774
	<u>1,514,976</u>	<u>1,061,441</u>

Included in deposits and placements are deposits and placements from the holding company and its branches amounting to RM308,027,000 (31.12.2017: RM245,098,000) as disclosed in Note 30.

**21. Other liabilities**

	<b>Group</b>		<b>Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Accruals	7,648	9,014	7,648	9,010
Allowances for commitment and contingencies	14,658	-	14,658	-
Other payables	12,415	11,144	12,412	11,144
	<u>34,721</u>	<u>20,158</u>	<u>34,718</u>	<u>20,154</u>



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**22. Interest income**

	<b>Group and Bank</b>			
	<b>Third Quarter Ended</b>		<b>Cumulative 9 Months Ended</b>	
	<b>1.7.2018</b>	<b>1.7.2017</b>	<b>1.1.2018</b>	<b>1.1.2017</b>
	<b>to</b>	<b>to</b>	<b>to</b>	<b>to</b>
<b>30.9.2018</b>	<b>30.9.2017</b>	<b>30.9.2018</b>	<b>30.9.2017</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Loans, advances and financing:				
- Interest income other than recoveries from impaired loans	41,563	34,043	118,198	100,855
- Recoveries from impaired loans	79	29	107	292
- Interest income on impaired loans	599	561	1,749	1,802
Deposits and placements with banks and other financial institutions	8,096	6,446	22,280	18,412
Securities held for trading	-	3	-	32
Securities available-for-sale	-	7,686	-	22,282
Debt instruments at FVTPL	-	-	64	-
Debt instruments at Amortised Cost	1,107	-	1,107	-
Debt instruments at FVOCI	5,909	-	18,756	-
	<b>57,353</b>	<b>48,768</b>	<b>162,261</b>	<b>143,675</b>
Amortisation of premium, net of (accretion of discount)	388	193	653	891
	<b>57,741</b>	<b>48,961</b>	<b>162,914</b>	<b>144,566</b>

**23. Interest expense**

	<b>Group and Bank</b>			
	<b>Third Quarter Ended</b>		<b>Cumulative 9 Months Ended</b>	
	<b>1.7.2018</b>	<b>1.7.2017</b>	<b>1.1.2018</b>	<b>1.1.2017</b>
	<b>to</b>	<b>to</b>	<b>to</b>	<b>to</b>
<b>30.9.2018</b>	<b>30.9.2017</b>	<b>30.9.2018</b>	<b>30.9.2017</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Deposits from customers	30,806	27,185	87,547	79,155
Deposits and placements from banks and other financial institutions	4,022	1,396	9,686	4,229
	<b>34,828</b>	<b>28,581</b>	<b>97,233</b>	<b>83,384</b>

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**24. Expected credit losses allowances made / Loan impairment write back, net**

	<b>Group and Bank</b>			<b>Total</b>
	<b>Cumulative 9 Months Ended</b>			
	<b>1.1.2018 to 30.9.2018</b>			
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
ECL made during the period				
- Money market	149	-	-	149
- Debt securities	3	-	-	3
- Loans, advances and financing	21,934	557	5,616	28,107
- Commitment and contingencies	1,668	1,502	-	3,170
	<u>23,754</u>	<u>2,059</u>	<u>5,616</u>	<u>31,429</u>
ECL written back during the period				
- Money market	(317)	-	-	(317)
- Debt securities	(296)	-	-	(296)
- Loans, advances and financing	-	(14,352)	(1,176)	(15,528)
- Commitment and contingencies	(3,896)	(2,726)	-	(6,622)
	<u>(4,509)</u>	<u>(17,078)</u>	<u>(1,176)</u>	<u>(22,763)</u>
Impaired loans, advances and financing recovered	-	-	(3)	(3)
<b>Total</b>	<u>19,245</u>	<u>(15,019)</u>	<u>4,440</u>	<u>8,663</u>

	<b>Group and Bank</b>			<b>Total</b>
	<b>Third Quarter Ended</b>			
	<b>1.7.2018 to 30.9.2018</b>			
	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
ECL made during the period				
- Money market	3	-	-	3
- Debt securities	3	-	-	3
- Loans, advances and financing	6,998	-	665	7,663
- Commitment and contingencies	531	-	-	531
	<u>7,535</u>	<u>-</u>	<u>665</u>	<u>8,200</u>
ECL written back during the period				
- Money market	-	-	-	-
- Debt securities	-	-	-	-
- Loans, advances and financing	-	(2,048)	(894)	(2,942)
- Commitment and contingencies	(2,656)	(376)	-	(3,032)
	<u>(2,656)</u>	<u>(2,424)</u>	<u>(894)</u>	<u>(5,974)</u>
Impaired loans, advances and financing recovered	-	-	(1)	(1)
<b>Total</b>	<u>4,879</u>	<u>(2,424)</u>	<u>(229)</u>	<u>2,225</u>

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**24. Expected credit losses allowances made / Loan impairment write back, net (cont'd.)**

	<b>Group and Bank</b>	<b>Cumulative</b>
	<b>Third</b>	<b>9 Months</b>
	<b>Quarter</b>	<b>Ended</b>
	<b>Ended</b>	<b>Ended</b>
	<b>1.7.2017</b>	<b>1.1.2017</b>
	<b>to</b>	<b>to</b>
	<b>30.9.2017</b>	<b>30.9.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
Allowance/(write back) for loans, advances and financing:		
Individual impairment:		
- made during the financial period	823	3,227
- written back during the financial period	(962)	(2,977)
Collective impairment:		
- made during the financial period	-	8,439
- written back during the financial period	-	(11,482)
Impaired loans, advances and financing recovered	(3)	(7)
	<u>(142)</u>	<u>(2,800)</u>

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**25. Non-interest income**

	Group			
	Third Quarter Ended		Cumulative 9 Months Ended	
	1.7.2018 to 30.9.2018	1.7.2017 to 30.9.2017	1.1.2018 to 30.9.2018	1.1.2017 to 30.9.2017
	RM'000	RM'000	RM'000	RM'000
Fee income:				
Commission	1,019	957	3,298	2,857
Service charges and fees	1,100	327	2,791	1,110
Guarantee fees	924	645	2,342	1,808
	<u>3,043</u>	<u>1,929</u>	<u>8,431</u>	<u>5,775</u>
Investment income:				
Net gain on disposal of securities held for trading	-	3	-	157
Net gain/(loss) on revaluation of FVTPL / securities held for trading	-	-	16	(132)
Writeback of impairment losses on securities amortised cost / held to maturity	3	2	7	6
Gross dividend from securities FVOCI / available-for-sale	28	-	83	83
	<u>31</u>	<u>5</u>	<u>106</u>	<u>114</u>
Other income:				
Foreign exchange gain	1,041	1,901	5,226	1,058
Unrealised (loss)/gain on foreign exchange forwards	730	(615)	(844)	1,640
Rental income	88	90	274	276
Gain on disposal of property and equipment	81	-	81	-
Others	1	38	8	46
	<u>1,941</u>	<u>1,414</u>	<u>4,745</u>	<u>3,020</u>
<b>Total</b>	<u>5,015</u>	<u>3,348</u>	<u>13,282</u>	<u>8,909</u>

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## 25. Non-interest income (cont'd.)

	Bank			
	Third Quarter Ended		Cumulative 9 Months Ended	
	1.7.2018 to 30.9.2018	1.7.2017 to 30.9.2017	1.1.2018 to 30.9.2018	1.1.2017 to 30.9.2017
	RM'000	RM'000	RM'000	RM'000
Fee income:				
Commission	1,016	948	3,288	2,842
Service charges and fees	1,100	327	2,791	1,110
Guarantee fees	924	645	2,342	1,808
	3,040	1,920	8,421	5,760
Investment income:				
Net gain on disposal of securities held for trading	-	3	-	157
Net gain/(loss) on revaluation of FVTPL /securities held for trading	-	-	16	(132)
Writeback of impairment losses on securities amortised cost / held to maturity	3	2	7	6
Gross dividend from securities FVOCI / available-for-sale	28	-	83	83
	31	5	106	114
Other income:				
Foreign exchange gain	1,041	1,901	5,226	1,058
Unrealised (loss)/gain on foreign exchange forwards	730	(615)	(844)	1,640
Rental income	88	90	274	276
Gain on disposal of property and equipment	81	-	81	-
Others	1	38	8	46
	1,941	1,414	4,745	3,020
<b>Total</b>	5,012	3,339	13,272	8,894

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**26. Overhead expenses**

	Group			
	Third Quarter Ended		Cumulative 9 Months Ended	
	1.7.2018 to 30.9.2018	1.7.2017 to 30.9.2017	1.1.2018 to 30.9.2018	1.1.2017 to 30.9.2017
	RM'000	RM'000	RM'000	RM'000
Personnel costs				
Salaries, allowances and bonuses	7,670	7,872	23,256	22,563
Defined Contribution Plan - Employees Provident Fund	1,197	1,154	3,538	3,395
Others	524	1,250	2,472	3,856
	<u>9,391</u>	<u>10,276</u>	<u>29,266</u>	<u>29,814</u>
Establishment costs				
Depreciation	1,174	1,170	3,548	3,738
Amortisation of intangible assets	52	38	167	66
Repair and maintenance	802	597	2,172	1,755
Information technology	239	253	884	768
Rental expenses	208	233	661	680
Others	638	888	1,812	2,460
	<u>3,113</u>	<u>3,179</u>	<u>9,244</u>	<u>9,467</u>
Marketing costs				
Advertising and publicity	206	72	373	237
Others	16	11	78	34
	<u>222</u>	<u>83</u>	<u>451</u>	<u>271</u>
Administration and general costs				
Communication expenses	313	314	899	989
Subscriptions	395	410	2,318	936
Professional fees	527	34	557	262
Auditors remunerations	78	69	742	304
Non-executive directors' remuneration	286	231	856	657
Insurance	30	12	404	306
Travelling	94	145	245	415
Others	303	408	1,172	1,206
	<u>2,026</u>	<u>1,623</u>	<u>7,193</u>	<u>5,075</u>
<b>Total</b>	<u>14,752</u>	<u>15,161</u>	<u>46,154</u>	<u>44,627</u>

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## 26. Overhead expenses (cont'd.)

	Bank			
	Third Quarter Ended		Cumulative 9 Months Ended	
	1.7.2018 to 30.9.2018	1.7.2017 to 30.9.2017	1.1.2018 to 30.9.2018	1.1.2017 to 30.9.2017
	RM'000	RM'000	RM'000	RM'000
Personnel costs				
Salaries, allowances and bonuses	7,670	7,872	23,256	22,563
Defined Contribution Plan - Employees Provident Fund	1,197	1,154	3,538	3,395
Others	524	1,250	2,472	3,856
	<u>9,391</u>	<u>10,276</u>	<u>29,266</u>	<u>29,814</u>
Establishment costs				
Depreciation	1,174	1,170	3,548	3,738
Amortisation of intangible assets	52	38	167	66
Repair and maintenance	802	597	2,172	1,755
Information technology	239	253	884	768
Rental expenses	208	233	661	680
Others	638	888	1,812	2,460
	<u>3,113</u>	<u>3,179</u>	<u>9,244</u>	<u>9,467</u>
Marketing costs				
Advertising and publicity	206	72	373	237
Others	16	11	78	34
	<u>222</u>	<u>83</u>	<u>451</u>	<u>271</u>
Administration and general costs				
Communication expenses	313	314	899	989
Subscriptions	395	410	2,318	936
Professional fees	527	34	557	262
Auditors remunerations	77	68	740	302
Non-executive directors' remuneration	286	231	856	657
Insurance	30	12	404	306
Travelling	94	145	245	415
Others	303	408	1,172	1,206
	<u>2,025</u>	<u>1,622</u>	<u>7,191</u>	<u>5,073</u>
<b>Total</b>	<u>14,751</u>	<u>15,160</u>	<u>46,152</u>	<u>44,625</u>

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**27. 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 Bank do not enter into over-the-counter ("OTC") derivative transactions, repo-style transactions and credit derivative contracts booked in its trading and banking books other than the involvement in derivatives restricted to foreign forward exchange contracts.

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>30 September 2018</b>				
Direct credit substitutes	36,845	-	36,845	36,291
Transaction-related contingent items	344,194	-	172,097	167,762
Short-term self-liquidating trade-related contingencies	79,277	-	15,855	15,855
Forward foreign exchange contracts				
- less than one year	529,412	1,637	6,042	3,157
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	137,660	-	68,830	68,830
- maturity less than one year	1,960,941	-	392,188	392,188
Any commitment that are unconditionally cancelled at any time without prior notice	16,165	-	-	-
<b>Total</b>	<b>3,104,494</b>	<b>1,637</b>	<b>691,857</b>	<b>684,083</b>



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

Group and Bank	Principal Amount RM'000	Positive Fair Value Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000
<b>31 December 2017</b>				
Direct credit substitutes	47,280	-	47,280	46,655
Transaction-related contingent items	302,978	-	151,489	144,748
Short-term self-liquidating trade-related contingencies	42,555	-	8,511	8,503
Forward foreign exchange contracts				
- less than one year	376,100	4,713	8,731	6,017
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	12,000	-	6,000	6,000
- maturity less than one year	1,533,451	-	306,690	306,690
Any commitment that are unconditionally cancelled at any time without prior notice	76,564	-	-	-
<b>Total</b>	<b>2,390,928</b>	<b>4,713</b>	<b>528,701</b>	<b>518,613</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).

**28. 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; and

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

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

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

<b>Group and Bank</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>30 September 2018</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Financial assets at fair value</u>				
<u>through other comprehensive income (Note 15)</u>				
Debt instruments				
Malaysian Government Securities	-	121,516	-	121,516
Government Investment Issue	-	273,910	-	273,910
Malaysia Treasury Bills	-	49,412	-	49,412
Corporate bonds	-	121,900	-	121,900
Equity instruments				
Shares	-	18,013	-	18,013
	-	584,751	-	584,751
<u>Derivatives financial instruments</u>				
Derivative assets	-	1,637	-	1,637
Derivative liabilities	-	(1,392)	-	(1,392)
<b>Group and Bank</b>				
<b>31 December 2017</b>				
<u>Securities available-for-sale (Note 14)</u>				
Money market instruments:				
Malaysian Government Securities	-	233,668	-	233,668
Government Investment Issue	-	313,445	-	313,445
Unquoted securities in Malaysia:				
Corporate bonds	-	187,743	-	187,743
	-	734,856	-	734,856
<u>Derivatives financial instruments</u>				
Derivative financial assets				
Unrealised gain on derivatives	-	4,713	-	4,713
Derivative financial liabilities				
Unrealised loss on derivatives	-	(3,623)	-	(3,623)

There have been no transfers between Level 1 and Level 2 during the current period and previous financial year.

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

**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) Financial assets at FVOCI and Amortised Costs

The fair value of quoted securities held for trading, available-for-sale and held-to-maturity are estimated based on broker/dealer price quotations. Unquoted securities were revalued using Cost/Asset Based Approach, specifically the Adjusted Net Assets Method.

Included in AFS securities as at 30 September 2018 were investment in equity securities of RM18,017,000 (2017: RM872,000) of the Group and the Bank that were carried at cost as their fair values could not be reliably measured. These securities were acquired for long term investment purposes.

The carrying amounts of held-to-maturity securities approximates its fair values.

(ii) Derivative financial instruments

Derivative products valued using valuation technique with significant market observable inputs 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. The models incorporate various inputs including the credit quality of counterparties, foreign exchange and forward rates and interest rate curves.

**29. 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).

As required by Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3), the RWCAF framework applies only to Bangkok Bank Berhad, a company incorporated in Malaysia that does not offer Islamic financial services and is not involved in Islamic banking operations.

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

- (i) For the purpose of consolidation for financial reporting, the Group comprised the consolidated results of Bank and its wholly-owned subsidiary, BBL Nominees (Tempatan) Sdn. Bhd., which is not involved in banking operations. The subsidiary is fully consolidated in the Group's financial statements.

As the Bank's subsidiary is not involved in banking operations and is of an immaterial size relative to the Bank, the Group does not prepare and submit separate Group's capital adequacy ratios for the purpose of consolidation for regulatory reporting.

- (ii) The implementation of Basel III in Malaysia commenced with effect from 1 January 2013 under the new Basel III rules released on 28 November 2012 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 subjected 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.
- (iii) The capital adequacy ratios of the Bank as at the reporting date, are as follows:

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
Common equity Tier 1 capital ratio	26.15%	30.62%
Total capital ratios	<u>27.35%</u>	<u>31.82%</u>

- (iv) The components of common equity Tier 1 and Tier 2 capital of the Bank are as follows:

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Common Equity Tier 1 Capital ("CET1 Capital")</b>		
Paid-up share capital	1,000,000	1,000,000
Unrealised gain on FVOCI	8,114	757
Retained profits	227,360	236,845
Less: Regulatory adjustment, applied on CET1 Capital		
Other intangibles	(746)	(776)
Deferred tax assets	(10,410)	(2,701)
<b>Total Common Equity Tier 1 Capital</b>	<u>1,224,318</u>	<u>1,234,125</u>

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

- (iv) The components of common equity Tier 1 and Tier 2 capital of the Bank are as follows (cont'd.):

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Tier 2 Capital</b>		
Stage 1 and 2 ECL allowances / Collective Impairment	56,258	48,232
<b>Total Tier 2 Capital</b>	<u>56,258</u>	<u>48,232</u>
<b>Total capital</b>		
Common Equity Tier 1 Capital	1,224,318	1,234,125
Tier 2 Capital	56,258	48,232
Less: Investment in subsidiary	(10)	(10)
<b>Total Capital</b>	<u>1,280,566</u>	<u>1,282,347</u>

- (v) 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>30.9.2018</b>	<b>assets</b>	<b>31.12.2017</b>	<b>assets</b>
	<b>RM'000</b>	<b>30.9.2018</b>	<b>RM'000</b>	<b>31.12.2017</b>
		<b>RM'000</b>		<b>RM'000</b>
0%	739,623	-	929,579	-
20%	1,099,198	219,840	521,408	104,282
35%	1,045	366	1,587	555
50%	101,033	50,516	205,157	102,578
100%	4,226,438	4,226,438	3,646,262	3,646,262
150%	2,299	<u>3,449</u>	3,229	<u>4,844</u>
Total risk-weighted assets for credit risk		4,500,609		3,858,521
Total risk-weighted assets for market risk		10,406		7,532
Total risk-weighted assets for operational risk		<u>170,624</u>		<u>164,508</u>
Total risk-weighted assets		<u>4,681,639</u>		<u>4,030,561</u>

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**30. Significant related party transactions and balances**

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

**(i) Related party transactions**

	<b>Group and Bank</b>			
	<b>Third Quarter Ended</b>		<b>Cumulative 9 Months Ended</b>	
	<b>1.7.2018</b>	<b>1.7.2017</b>	<b>1.1.2018</b>	<b>1.1.2017</b>
	<b>to</b>	<b>to</b>	<b>to</b>	<b>to</b>
	<b>30.9.2018</b>	<b>30.9.2017</b>	<b>30.9.2018</b>	<b>30.9.2017</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Income</b>				
Interest on advances to the holding company and its branches	8	7	28	100
<b>Expenditure</b>				
Interest on advances from the holding company and its branches	1,621	1,159	4,414	3,781
Administrative expenses to holding company	86	144	300	310

**(ii) Related party balances**

	<b>Group and Bank</b>	
	<b>30.9.2018</b>	<b>31.12.2017</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Amount due to</b>		
Deposits and placements from the holding company and its branches	167,291	245,098
<b>Amount due from</b>		
Cash and short-term funds placed with the holding company and its branches	9,409	13,907

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

**31. Restatement of comparative information**

The following were the reclassifications made during the financial year which resulted certain comparative information being restated:

- (i) Loans, advances and financing, previously stated as all customers are residing in Malaysia have been restated according to the geographical location. The notes affected are Note 16 (v).

The effects arising from the restatement of comparative information are as follows:

Gross loans, advances and financing according to geographical distribution are as follows:

<b>Group &amp; Bank</b>	<b>Note</b>	<b>As previously Reported RM'000</b>	<b>Reclassification RM'000</b>	<b>As Restated RM'000</b>
<b>As at 31 December 2017</b>				
Malaysia	16 (v)	3,133,275	(5,931)	3,127,344
Other Countries		-	5,931	5,931
		<u>3,133,275</u>	<u>-</u>	<u>3,133,275</u>