

B A N G K O K B A N K B E R H A D
199401014060 (299740-W)
(Incorporated in Malaysia)

Unaudited Interim Condensed Financial Statements
31 March 2025

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Performance review for the three-month ended 31 March 2025 and commentary on the prospects

Bangkok Bank Berhad (“the Bank”) registered a profit before tax of RM11.6 million for the three-month ended 31 March 2025 as compared with profit before tax of RM19.6 million recorded during the previous corresponding period. The lower profit for current period was mainly due to allowance for expected credit losses charged as compared to allowance for expected credit losses written back in the previous corresponding period.

Gross loans declined from RM2,919.2 million as at 31 December 2024 to RM2,769.1 million as at 31 March 2025 due to large loan repayment.

Deposits from customers (including other financial institutions) marginally improved from RM2,700.8 million as at 31 December 2024 to RM2,728.9 million as at 31 March 2025. The Bank has heightened efforts on gathering customer deposits to maintain prudent liquidity position. Nevertheless, liquidity coverage ratio and net stable funding ratio were well above regulatory requirements as at 31 March 2025.

The Bank will continue to focus on strengthening its business resilience and practise vigilance in strategy, cost discipline and prudence in risk management to meet challenges ahead.

Unaudited interim condensed statements of financial position as at 31 March 2025

		Group		Bank	
	Note	31.3.2025	31.12.2024	31.3.2025	31.12.2024
		RM'000	RM'000	RM'000	RM'000
Assets					
Cash and short-term funds		332,529	158,210	332,333	155,736
Deposits and placements with banks and other financial institutions		79,733	124,325	79,733	124,325
Financial assets at fair value through other comprehensive income ("FVOCI")	12	969,901	933,704	969,901	933,704
Financial assets at amortised costs	13	-	-	-	-
Loans, advances and financing	14	2,583,353	2,732,635	2,583,353	2,732,635
Derivative assets		121	246	121	246
Tax recoverable		18,844	16,910	18,829	16,894
Other assets	15	3,882	5,602	3,882	5,602
Statutory deposit with Bank Negara Malaysia	16	41,855	37,891	41,855	37,891
Investment in subsidiary		-	-	10	10
Property and equipment	17	113,667	114,686	113,667	114,686
Intangible assets		3	11	3	11
Right-of-use assets	18	4,811	4,741	4,811	4,741
Deferred tax assets		20,020	21,643	20,020	21,643
Total assets		4,168,719	4,150,604	4,168,518	4,148,124
Liabilities and shareholder's equity					
Deposits from customers	19	2,235,707	2,053,614	2,235,707	2,053,614
Deposits and placements from banks and other financial institutions	20	493,191	647,185	493,191	647,185
Derivative liabilities		122	147	122	147
Other liabilities	21	19,542	40,109	19,539	37,817
Total liabilities		2,748,562	2,741,055	2,748,559	2,738,763

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of financial position as at 31 March 2025 (cont'd.)

	Note	Group		Bank	
		31.3.2025	31.12.2024	31.3.2025	31.12.2024
		RM'000	RM'000	RM'000	RM'000
Liabilities and shareholder's equity (cont'd.)					
Share capital		1,000,000	1,000,000	1,000,000	1,000,000
FVOCI reserve		33,781	31,724	33,781	31,724
Retained profits		386,376	377,825	386,178	377,637
Shareholder's equity		<u>1,420,157</u>	<u>1,409,549</u>	<u>1,419,959</u>	<u>1,409,361</u>
Total liabilities and shareholder's equity		<u>4,168,719</u>	<u>4,150,604</u>	<u>4,168,518</u>	<u>4,148,124</u>
Commitments and contingencies	27	<u>1,940,769</u>	<u>1,925,256</u>	<u>1,940,769</u>	<u>1,925,256</u>

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed income statements
For the financial period ended 31 March 2025

	Note	Group Current and Cumulative Quarter 3 months ended		Bank Current and Cumulative Quarter 3 months ended	
		1.1.2025	1.1.2024	1.1.2025	1.1.2024
		to	to	to	to
		31.03.2025	31.03.2024	31.03.2025	31.03.2024
		RM'000	RM'000	RM'000	RM'000
Interest income	22	47,332	51,860	47,332	51,860
Interest expense	23	(22,855)	(26,589)	(22,855)	(26,589)
Net interest income		24,477	25,271	24,477	25,271
Non-interest income	25	2,897	2,938	2,883	2,933
Net income		27,374	28,209	27,360	28,204
Overhead expenses	26	(14,282)	(17,706)	(14,282)	(17,706)
Operating profit		13,092	10,503	13,078	10,498
Allowance for expected credit losses ("ECL") (made)/written back, net	24	(1,439)	9,150	(1,439)	9,150
Profit before taxation		11,653	19,653	11,639	19,648
Taxation		(3,102)	(5,139)	(3,098)	(5,137)
Net profit for the financial period		8,551	14,514	8,541	14,511
Earnings per share (sen)					
- basic		0.86	1.45	0.85	1.45
- diluted		0.86	1.45	0.85	1.45

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of comprehensive income
For the financial period ended 31 March 2025

	Group		Bank	
	Current and Cumulative		Current and Cumulative	
	Quarter		Quarter	
	3 months ended		3 months ended	
	1.1.2025	1.1.2024	1.1.2025	1.1.2024
	to	to	to	to
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
	RM'000	RM'000	RM'000	RM'000
Net profit for the period	8,551	14,514	8,541	14,511
Other comprehensive income				
Items that may be reclassified subsequently to profit or loss				
Debt instruments at fair value through other comprehensive income				
- net unrealised gain on changes in fair value	1,690	1,343	1,690	1,343
- expected credit loss	773	693	773	693
Income tax relating to components of other comprehensive income	(406)	(322)	(406)	(322)
Other comprehensive income for the financial period, net of tax	2,057	1,714	2,057	1,714
Total comprehensive income for the financial period, net of tax	10,608	16,228	10,598	16,225

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of changes in equity
For the financial period ended 31 March 2025

Group	<--- Non-distributable--->		Distributable	Total
	Share capital	FVOCI reserve	Retained profits	
	RM'000	RM'000	RM'000	RM'000
At 1 January 2024	1,000,000	29,254	346,398	1,375,652
Total comprehensive income	-	1,714	14,514	16,228
At 31 March 2024	<u>1,000,000</u>	<u>30,968</u>	<u>360,912</u>	<u>1,391,880</u>
At 1 January 2025	1,000,000	31,724	377,825	1,409,549
Total comprehensive income	-	2,057	8,551	10,608
At 31 March 2025	<u>1,000,000</u>	<u>33,781</u>	<u>386,376</u>	<u>1,420,157</u>

Bank	<--- Non-distributable--->		Distributable	Total
	Share capital	FVOCI reserve	Retained profits	
	RM'000	RM'000	RM'000	RM'000
At 1 January 2024	1,000,000	29,254	346,240	1,375,494
Total comprehensive income	-	1,714	14,511	16,225
At 31 March 2024	<u>1,000,000</u>	<u>30,968</u>	<u>360,751</u>	<u>1,391,719</u>
At 1 January 2025	1,000,000	31,724	377,637	1,409,361
Total comprehensive income	-	2,057	8,541	10,598
At 31 March 2025	<u>1,000,000</u>	<u>33,781</u>	<u>386,178</u>	<u>1,419,959</u>

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of cash flows
For the financial period ended 31 March 2025

		Group		Bank	
		1.1.2025	1.1.2024	1.1.2025	1.1.2024
		to	to	to	to
Note		31.03.2025	31.03.2024	31.03.2025	31.03.2024
		RM'000	RM'000	RM'000	RM'000
Cash flows from operating activities					
Profit before taxation		11,653	19,653	11,639	19,648
Adjustments for:					
Depreciation	26	1,124	1,117	1,124	1,117
Amortisation of intangible assets	26	7	22	7	22
Depreciation of right-of-use assets	26	383	369	383	369
Property and equipment adjustment		372	670	372	670
Interest expense on lease liability	18	45	52	45	52
Gain on lease termination	18	(12)	-	(12)	-
Interest income from debt instruments at FVOCI	22	(8,690)	(8,110)	(8,690)	(8,110)
Writeback for ECL	24	(212)	(10,106)	(212)	(10,106)
Unrealised gain/(loss) on foreign exchange forward	25	101	213	101	213
Net amortisation of premium - Financial assets at FVOCI	22	1,467	684	1,467	684
Operating profit before working capital changes		6,238	4,564	6,224	4,559
(Increase)/Decrease in operating assets:					
Loans, advances and financing		150,143	245,647	150,143	245,647
Other assets		1,720	1,077	1,720	1,077
Statutory deposits with Bank Negara Malaysia		(4,000)	2,000	(4,000)	2,000
		154,101	253,288	154,087	253,283

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of cash flows
For the financial period ended 31 March 2025 (cont'd.)

		Group		Bank	
		1.1.2025	1.1.2024	1.1.2025	1.1.2024
		to	to	to	to
Note		31.03.2025	31.03.2024	31.03.2025	31.03.2024
		RM'000	RM'000	RM'000	RM'000
Increase/(Decrease) in operating liabilities:					
Deposits from customers		182,093	52,420	182,093	52,420
Deposits and placement from banks and other financial institutions		(153,994)	(100,909)	(153,994)	(100,909)
Other liabilities		(20,513)	(7,034)	(18,223)	(4,096)
Cash generated from operating activities		161,687	197,765	163,963	200,698
Taxes paid		(3,816)	(3,808)	(3,814)	(3,805)
Net cash generated from operating activities		157,871	193,957	160,149	196,893
Cash flows from investing activities					
Purchase of financial assets at FVOCI		(80,000)	(100,000)	(80,000)	(100,000)
Proceeds from redemption of financial assets at FVOCI		50,000	19,710	50,000	19,710
Interest received from financial asset at FVOCI		2,715	6,091	2,715	6,091
Proceeds from redemption of financial assets at amortised costs		-	6	-	6
Purchase of property and equipment		(477)	(805)	(477)	(805)
Net cash used in investing activities		(27,762)	(74,998)	(27,762)	(74,998)
Cash flows from financing activities					
Payment of lease liabilities	18	(382)	(385)	(382)	(385)
Net cash used in financing activities		(382)	(385)	(382)	(385)

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Unaudited interim condensed statements of cash flows
For the financial period ended 31 March 2025 (cont'd.)

	Group		Bank	
	1.1.2025	1.1.2024	1.1.2025	1.1.2024
	to	to	to	to
	31.03.2025	31.03.2024	31.03.2025	31.03.2024
	RM'000	RM'000	RM'000	RM'000
Net increase in				
cash and cash equivalents	129,727	118,574	132,005	121,510
Cash and cash equivalents				
at beginning of financial				
period	282,535	679,542	280,061	676,450
Cash and cash equivalents				
at end of financial period	412,262	798,116	412,066	797,960
Cash and cash equivalents				
comprise:				
Cash and short-term funds	332,529	698,462	332,333	698,306
Deposits and placements				
of banks and other				
financial institutions	79,733	99,654	79,733	99,654
	412,262	798,116	412,066	797,960

These unaudited interim condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2024 and accompanying explanatory notes attached to these unaudited interim condensed financial statements.

Notes to the unaudited interim condensed financial statements - 31 March 2025

1. Corporate information

Bangkok Bank Berhad ("the Bank") is a public limited liability licensed bank, incorporated and domiciled in Malaysia. The registered office of the Bank is located at 1-45-01, Menara Bangkok Bank, Laman Sentral Berjaya, 105 Jalan Ampang, 50450 Kuala Lumpur.

The principal activities of the Bank are banking and related financial services.

The Bank also controls a wholly-owned subsidiary named BBL Nominees (Tempatan) Sdn. Bhd. 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 ultimate holding company of the Bank is Bangkok Bank Public Company Limited, a bank incorporated in Thailand.

2. Basis of preparation of the financial statements

2.1 Basis of preparation and presentation of the unaudited interim condensed financial statements

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")* and IAS 34: *Interim Financial Reporting issued by the International Accounting Standards Board ("IASB")*.

The unaudited interim condensed financial statements have been prepared under the historical cost convention except for the following assets which are stated at fair value: financial assets at FVTPL, financial assets at FVOCI and derivatives. The unaudited interim condensed financial statements are presented in Ringgit Malaysia ("RM"), which is the Bank's functional currency and all values are rounded to the nearest thousand ("RM'000") except when otherwise indicated.

The unaudited interim condensed 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 2024. These explanatory notes attached to the unaudited interim condensed 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 2024.

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

2.2 Changes in accounting policies

The accounting policies adopted in the preparation of the audited financial statements are consistent with those followed in the preparation of the annual financial statements for the year ended 31 December 2024, except for the adoption of relevant amendments to standards effective as of 1 January 2025 as follows:

Descriptions	Effective for annual periods beginning on or after
Amendments to MFRS 121 The Effects of Changes in Foreign Exchange Rates: <i>Lack of exchangeability</i>	1 January 2025

The initial application of the amendments to standards did not have any significant impact to the financial statements of the Group and the Bank.

2.3 Standards, amendments to standards, annual improvements to standards and IC Interpretations issued but not yet effective

As at the reporting date, the following are relevant amendments to standards, annual improvements to standards issued by the Malaysian Accounting Standards Board ("MASB"), but not yet effective, up to the date of issuance of the Group's and of the Bank's financial statements. The Group and the Bank intend to adopt them when they become effective:

Descriptions	Effective for annual periods beginning on or after
Amendments to MFRS 7 <i>Financial Instruments: Disclosures</i>	1 January 2026
Amendments to MFRS 9 <i>Financial Instruments</i>	1 January 2026
Amendments to MFRS 10 <i>Consolidated Financial Statements</i>	1 January 2026
Amendments to MFRS 107 <i>Statement of Cash Flows</i>	1 January 2026
MFRS 18 <i>Presentation and Disclosure in Financial Statements</i>	1 January 2027
MFRS 19 <i>Subsidiaries without Public Accountability: Disclosures</i>	1 January 2027

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

2.4 Significant accounting judgements, estimates and assumptions

The preparation of the Group's and the Bank's financial statements in accordance with MFRSs requires management to make judgements, estimates and assumptions that affect the application of accounting policies and reported amounts of revenue, expenses, assets and liabilities, the accompanying disclosures and the disclosure of contingent liabilities. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future periods.

In the process of applying the Group's and the Bank's accounting policies, management has made the following judgements, estimates and assumptions concerning the future and other key sources of estimation uncertainty at the reporting that, that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year. Existing circumstances and assumptions about future developments may change due to circumstances beyond the Group's and the Bank's control and are reflected in the assumptions if and when they occur.

(a) Impairment losses on financial assets

The measurement of impairment losses under MFRS 9 across all categories of financial assets requires judgement, in particular, estimation of the amount and timing of future cash flows and collateral values when determining impairment losses and assessment of significant increase in credit risk. These estimates are driven by a number of factors, changes which can result in different levels of allowances.

The Group and the Bank's Expected Credit Loss ("ECL") calculations are outputs of complex models with a number of underlying assumptions regarding the choice of variable inputs and their interdependencies. Elements of the ECL models that are considered accounting judgements and estimates include:

- The Group's and the Bank's internal credit grading model, which assigns PDs to the individual grades;
- The Group's and the Bank's criteria for assessing if there has been a significant increase in credit risk resulting in impairment losses on financial assets to be measured on a lifetime basis and the qualitative assessment;
- Development of ECL models, including the various formulas and the choice of inputs;
- ECL is adjusted with a management overlay where considered appropriate;
- Determination of associations between macroeconomic factors and the effect on PDs, LGDs and EADs; and

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

2.4 Significant accounting judgements, estimates and assumptions (cont'd.)

(a) Impairment losses on financial assets (cont'd).

- Selection of forward-looking macroeconomic scenarios and their probability weightings.

(b) Deferred tax and current tax

In determining the Group's and the Bank's tax charge for the year involves estimation and judgement, which includes an interpretation of local tax law and an assessment of whether the tax authority will accept the position taken. The Group and the Bank provide for current tax liabilities at the best estimate based on all available evidence and the amount that is expected to be paid to the tax authority where an outflow is probable.

The recoverability of the Group's and the Bank's deferred tax assets is based on management's judgement of the availability of future taxable profits against which the deferred tax assets will be utilised.

3. Auditors' report on preceding annual financial statements

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2024 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 three months ended 31 March 2025.

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 period that have a material effect in the current financial period.

7. Debt and equity securities

There were no issuances, repurchases and repayments of debt and equity securities during the three months ended 31 March 2025.

8. Subsequent events

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

9. Changes in composition of the Group

There were no changes in the composition of the Group during the three months ended 31 March 2025.

10. Dividends paid

No dividend was declared or paid during the three months ended 31 March 2025.

11. Segmental information

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

12. Financial assets at fair value through other comprehensive income

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Debt instruments		
Malaysian Government Securities	437,693	484,999
Government Investment Issues	153,378	152,059
Negotiable Instruments of Deposit	80,278	-
Corporate bonds	268,522	266,616
	<u>939,871</u>	<u>903,674</u>
Equity instruments		
Unquoted shares	30,030	30,030
	<u>969,901</u>	<u>933,704</u>

12. Financial assets at fair value through other comprehensive income (cont'd)

The following ECL for debt instruments at FVOCI are not recognised in the statement of financial position as the carrying amount of debt instruments at FVOCI is equivalent to their fair value:

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2025	3,911	-	-	3,911
New debt instruments originated	588	-	-	588
ECL allowance charged	403	-	-	403
Debt instruments derecognised	(218)	-	-	(218)
At 31 March 2025	<u>4,684</u>	<u>-</u>	<u>-</u>	<u>4,684</u>
Group and Bank				
At 1 January 2024	3,494	-	-	3,494
New debt instruments originated	1,224	-	-	1,224
ECL allowance charged	252	-	-	252
Debt instruments derecognised	(1,059)	-	-	(1,059)
At 31 December 2024	<u>3,911</u>	<u>-</u>	<u>-</u>	<u>3,911</u>

13. Financial assets at amortised cost

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Unquoted securities		
Corporate bonds	<u>421</u>	<u>421</u>
	421	421
Less: ECL allowance charged	<u>(421)</u>	<u>(421)</u>
	-	-

Movements in the allowance for ECL on financial assets at amortised cost are as follows:

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2025	-	-	421	421
ECL allowance writeback	-	-	-	-
At 31 March 2025	<u>-</u>	<u>-</u>	<u>421</u>	<u>421</u>

13. Financial assets at amortised cost (cont'd.)

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2024	-	-	427	427
ECL allowance writeback	-	-	(6)	(6)
At 31 December 2024	-	-	421	421

14. Loans, advances and financing

	Group and Bank	
	31.3.2025 RM'000	31.12.2024 RM'000
At amortised cost		
Overdrafts	51,204	34,834
Term loans:		
- Housing loans	652	680
- Syndicated term loan	68,367	67,148
- Other term loans	660,964	687,083
Revolving credits	1,188,839	1,297,590
Bills receivables	353,328	318,777
Trust receipts	118,747	149,180
Bankers' acceptances	328,640	365,915
Staff loans	378	240
	<u>2,771,119</u>	<u>2,921,447</u>
Unearned interest	(2,043)	(2,230)
Gross loans, advances and financing	<u>2,769,076</u>	<u>2,919,217</u>
Less: allowance for ECL		
- Stage 1	(26,558)	(26,371)
- Stage 2	(4,473)	(4,481)
- Stage 3	(82,639)	(82,426)
- Management overlay	(72,053)	(73,304)
	<u>(185,723)</u>	<u>(186,582)</u>
Net loans, advances and financing	<u>2,583,353</u>	<u>2,732,635</u>

14. Loans, advances and financing (cont'd.)

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Maturing within one year	2,140,044	2,243,995
One year to three years	137,912	189,469
Three years to five years	111,767	115,825
Over five years	379,353	369,928
	<u>2,769,076</u>	<u>2,919,217</u>

- (ii) Loans, advances and financing according to economic sectors are as follows:

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Primary agriculture	134,884	142,549
Mining and quarrying	6,748	7,008
Manufacturing	823,670	859,859
Electricity, gas and water supply	17,095	18,428
Construction	327,905	353,945
Wholesale and retail trade and restaurants and hotels	174,128	180,114
Transport, storage and communication	172,105	172,544
Finance, insurance, real estate and business activities	1,108,875	1,181,088
Household	3,666	3,682
	<u>2,769,076</u>	<u>2,919,217</u>

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Domestic non-bank financial institutions	512,809	529,099
Domestic business enterprises:		
- Small medium enterprises	186,238	211,885
- Others	2,066,363	2,174,551
Individuals	3,666	3,682
	<u>2,769,076</u>	<u>2,919,217</u>

14. Loans, advances and financing (cont'd.)

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Fixed rate		
- Other fixed rate loan/financing	46,739	46,739
Variable rate		
- Base lending rate plus	110,260	89,920
- Cost-plus	2,130,617	2,409,634
- Other variable rates	481,460	372,924
	<u>2,769,076</u>	<u>2,919,217</u>

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

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Balance as at 1 January	97,849	91,403
Classified as impaired during the period/year	285	36,665
Amount recovered during the period/year	(72)	(14,376)
Amount written off during the period/year	-	(15,843)
Balance as at 31 March/31 December	<u>98,062</u>	<u>97,849</u>
Allowance for ECL Stage 3	<u>(82,639)</u>	<u>(82,426)</u>
Net impaired loans, advances and financing	<u>15,423</u>	<u>15,423</u>
Ratio of net impaired loans, advances and financing to gross loans, advances and financing less Stage 3 ECL allowance	<u>0.57%</u>	<u>0.54%</u>

14. Loans, advances and financing (cont'd.)

(vii) Movements in the allowance for ECL on loans, advances and financing are as follows:

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2025	26,371	4,481	82,426	113,278
- Management overlay				73,304
	<u>26,371</u>	<u>4,481</u>	<u>82,426</u>	<u>186,582</u>
New loans, advances and financing originated	92	-	-	92
Loans, advances and financing derecognised (other than write-off)	(1,015)	(17)	(44)	(1,076)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Net changes in loan loss allowances	1,110	9	257	1,376
Amount written off	-	-	-	-
Management overlay	-	-	-	(1,251)
At 31 March 2025	<u>26,558</u>	<u>4,473</u>	<u>82,639</u>	<u>185,723</u>
Group and Bank				
At 1 January 2024	25,911	6,285	78,715	110,911
- Management overlay				71,710
	<u>25,911</u>	<u>6,285</u>	<u>78,715</u>	<u>182,621</u>
New loans, advances and financing originated	1,066	-	-	1,066
Loans, advances and financing derecognised (other than write-off)	(1,137)	(952)	(13,903)	(15,992)
Transfer to Stage 1	17	(17)	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	(249)	-	14,499	14,250
Net changes in loan loss allowances	763	(835)	18,958	18,886
Amount written off	-	-	(15,843)	(15,843)
Management overlay	-	-	-	1,594
At 31 December 2024	<u>26,371</u>	<u>4,481</u>	<u>82,426</u>	<u>186,582</u>

14. Loans, advances and financing (cont'd.)

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Manufacturing	68,082	67,862
Construction	21,625	21,610
Wholesale and retail trade and restaurants and hotels	7,910	7,910
Household	445	467
	<u>98,062</u>	<u>97,849</u>

15. Other assets

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Deposits	808	811
Prepayments	2,106	1,735
Other receivables	968	3,056
	<u>3,882</u>	<u>5,602</u>

16. Statutory deposit with Bank Negara Malaysia

The non-interest bearing statutory deposit is maintained with Bank Negara Malaysia in compliance with Section 26(2)(c) and Section 26(3) of the Central Bank of Malaysia Act 2009, the amounts of which are determined as a set percentage of total eligible liabilities of the Bank.

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Statutory deposit with Bank Negara Malaysia	42,000	38,000
ECL allowance charged	(145)	(109)
	<u>41,855</u>	<u>37,891</u>

17. Property and equipment

During the three months period ended 31 March 2025, the Group and the Bank acquired assets with a cost of RM477,000 (31.12.2024: RM2,508,000).

18. Right-of-use assets and lease liabilities

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Right-of-use assets		
At 1 January	9,553	11,478
Non-cash addition	453	661
Termination	(384)	(2,586)
At 31 March/December	<u>9,622</u>	<u>9,553</u>
Accumulated amortisation		
At 1 January	4,812	5,884
Charge for the period/year (Note 26)	383	1,514
Termination	(384)	(2,586)
At 31 March/December	<u>4,811</u>	<u>4,812</u>
	<u>4,811</u>	<u>4,741</u>

The Group and the Bank lease a number of premises and office equipment with lease term ranges between 1-15 years (2024: 1-15 years), with an option for renewal. The leased assets are utilised to carry out the Bank's operational activities

Lease liabilities

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
At 1 January	5,401	6,050
Non-cash addition	453	661
Accretion of interest expense (Note 23)	45	190
Lease payment	(382)	(1,500)
Termination	(12)	-
At 31 March/December	<u>5,505</u>	<u>5,401</u>

The weighted average discount rate applied ranges from 1.84% to 3.72% (2024: 1.84% to 3.72%) per annum. The Group does not face a significant liquidity risk with regard to its lease liabilities.

19. Deposits from customers

(i) By type of deposit:

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Fixed deposits	1,450,328	1,290,962
Current accounts	243,359	342,516
Savings deposits	6,165	6,784
Short term deposits	535,855	413,352
	<u>2,235,707</u>	<u>2,053,614</u>

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Due within six months	1,695,829	1,334,502
Six months to one year	271,527	365,825
One year to three years	18,314	3,468
Over three years	513	519
	<u>1,986,183</u>	<u>1,704,314</u>

19. Deposits from customers (cont'd.)

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

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Business enterprises	1,625,220	1,306,908
Individuals	408,187	402,414
Others	202,300	344,292
	<u>2,235,707</u>	<u>2,053,614</u>

20. Deposits and placements from banks and other financial institutions

	Group and Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
Licensed banks	383,982	443,255
Other financial institutions	109,209	203,930
	<u>493,191</u>	<u>647,185</u>

21. Other liabilities

	Group		Bank	
	31.3.2025	31.12.2024	31.3.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000
Accruals	4,550	13,372	4,547	11,080
Allowance for ECL on commitments and contingencies	3,760	3,919	3,760	3,919
Lease liabilities (Note 18)	5,505	5,401	5,505	5,401
Other payables	5,727	17,417	5,727	17,417
	<u>19,542</u>	<u>40,109</u>	<u>19,539</u>	<u>37,817</u>

21. Other liabilities (cont'd.)

Movements in the allowance for impairment on loan/financing commitments and financial guarantees are as follows:

	Stage 1 ECL RM'000	Stage 2 ECL RM'000	Stage 3 ECL RM'000	Total RM'000
Group and Bank				
At 1 January 2025	2,164	265	1,490	3,919
New loan/financing commitments, and financing guarantee originated	21	1	-	22
Loan/financing commitments, and financing guarantee derecognised	(38)	-	-	(38)
Transfer to Stage 1	-	-	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	-	-
Net changes in loan loss allowances	(152)	9	-	(143)
At 31 March 2025	<u>1,995</u>	<u>275</u>	<u>1,490</u>	<u>3,760</u>
Group and Bank				
At 1 January 2024	3,804	367	15,740	19,911
New loan/financing commitments, and financing guarantee originated	297	-	-	297
Loan/financing commitments, and financing guarantee derecognised	(1,056)	(89)	-	(1,145)
Transfer to Stage 1	5	(5)	-	-
Transfer to Stage 2	-	-	-	-
Transfer to Stage 3	-	-	(14,250)	(14,250)
Net changes in loan loss allowances	(886)	(8)	-	(894)
At 31 December 2024	<u>2,164</u>	<u>265</u>	<u>1,490</u>	<u>3,919</u>

22. Interest income

	Group and Bank Current and Cumulative Quarter 3 months ended	
	1.1.2025 to 31.3.2025 RM'000	1.1.2024 to 31.3.2024 RM'000
Loans, advances and financing		
- Interest income other than recoveries from impaired loans	36,681	37,139
- Interest income on impaired loans	279	213
Deposits and placements with banks and other financial institutions	3,149	7,082
Debt instruments at FVOCI	8,690	8,110
	<u>48,799</u>	<u>52,544</u>
Amortisation of premium		
- Financial assets at FVOCI	(1,467)	(684)
	<u>47,332</u>	<u>51,860</u>

23. Interest expense

	Group and Bank Current and Cumulative Quarter 3 months ended	
	1.1.2025 to 31.3.2025 RM'000	1.1.2024 to 31.3.2024 RM'000
Deposits from customers	18,065	22,070
Deposits and placements from banks and other financial institutions	4,745	4,467
Accretion of interest expense (Note 18)	45	52
	<u>22,855</u>	<u>26,589</u>

24. Allowance for expected credit losses ("ECL") made/(written back), net

	Group and Bank			
	Current and Cumulative Quarter			
	1.1.2025 to 31.3.2025			
	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Allowance for ECL made				
- Cash and short term funds	1,855	-	-	1,855
- Financial assets at FVOCI	991	-	-	991
- Statutory deposits with Bank Negara Malaysia	37	-	-	37
- Loans, advances and financing	2,761	15	279	3,055
- Commitment and contingencies	316	9	-	325
	<u>5,960</u>	<u>24</u>	<u>279</u>	<u>6,263</u>
Allowance for ECL written back				
- Deposits and placements with banks and other financial institutions	(204)	-	-	(204)
- Financial assets at FVOCI	(218)	-	-	(218)
- Loans, advances and financing	(2,575)	(24)	(66)	(2,665)
- Management overlay	-	-	-	(1,251)
- Commitment and contingencies	(486)	-	-	(486)
	<u>(3,483)</u>	<u>(24)</u>	<u>(66)</u>	<u>(4,824)</u>
Total	<u>2,477</u>	<u>-</u>	<u>213</u>	<u>1,439</u>

24. Allowance for expected credit losses ("ECL") made/(written back), net (cont'd.)

	Group and Bank Current and Cumulative Quarter 1.1.2024 to 31.3.2024			
	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Allowance for ECL made				
- Cash and short term funds	1,307	-	-	1,307
- Statutory deposit with Bank Negara Malaysia	9	-	-	9
- Financial assets at FVOCI	765	-	-	765
- Loans, advances and financing	4,026	1,562	204	5,792
- Commitment and contingencies	498	8	-	506
	<u>6,605</u>	<u>1,570</u>	<u>204</u>	<u>8,379</u>
Allowance for ECL written back				
- Deposits and placements with banks and other financial institutions	(351)	-	-	(351)
- Financial assets at FVOCI	(72)	-	-	(72)
- Financial assets at amortised costs	-	-	(6)	(6)
- Loans, advances and financing	(3,227)	(615)	(8,000)	(11,842)
- Management overlay	-	-	-	(3,382)
- Commitment and contingencies	(1,815)	(61)	-	(1,876)
	<u>(5,465)</u>	<u>(676)</u>	<u>(8,006)</u>	<u>(17,529)</u>
Total	<u>1,140</u>	<u>894</u>	<u>(7,802)</u>	<u>(9,150)</u>

25. Non-interest income

	Group		Bank	
	Current and		Current and	
	Cumulative Quarter		Cumulative Quarter	
	3 months ended		3 months ended	
	1.1.2025	1.1.2024	1.1.2025	1.1.2024
	to	to	to	to
	31.3.2025	31.3.2024	31.3.2025	31.3.2024
	RM'000	RM'000	RM'000	RM'000
Fee income:				
Commission	485	666	471	661
Service charges and fees	333	271	333	271
Guarantee fees	496	401	496	401
	<u>1,314</u>	<u>1,338</u>	<u>1,300</u>	<u>1,333</u>
Other income:				
Foreign exchange gain/(loss)	1,079	1,588	1,079	1,588
Unrealised (loss)/gain on foreign exchange forwards	(101)	(213)	(101)	(213)
Rental income	350	220	350	220
Others	255	5	255	5
	<u>1,583</u>	<u>1,600</u>	<u>1,583</u>	<u>1,600</u>
Total	<u>2,897</u>	<u>2,938</u>	<u>2,883</u>	<u>2,933</u>

26. Overhead expenses

	Group and Bank	
	Current and	
	Cumulative Quarter	
	3 months ended	
	1.1.2025	1.1.2024
	to	to
	31.3.2025	31.3.2024
	RM'000	RM'000
Personnel costs		
Salaries, allowances and bonuses	6,368	10,175
Defined Contribution Plan		
- Employees Provident Fund	739	1,350
Others	1,133	668
	<u>8,240</u>	<u>12,193</u>
Establishment costs		
Depreciation	1,124	1,117
Amortisation of intangible assets	7	22
Depreciation of right-of-use assets (Note 18)	383	369
Repair and maintenance	772	651
Information technology	458	352
Others	542	514
	<u>3,286</u>	<u>3,025</u>
Marketing costs		
Advertising and publicity	93	82
Others	44	56
	<u>137</u>	<u>138</u>
Administration and general costs		
Communication expenses	279	270
Subscriptions	752	624
Professional fees	271	5
Auditors remunerations	89	88
Non-executive directors' remuneration	421	417
Insurance	344	343
Travelling	25	91
Others	438	512
	<u>2,619</u>	<u>2,350</u>
Total	<u>14,282</u>	<u>17,706</u>

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 the 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:

Group and Bank	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000
31 March 2025				
Direct credit substitutes	6,527	-	6,527	2,343
Transaction-related contingent items	221,187	-	109,848	105,963
Short-term self-liquidating trade-related contingencies	31,045	-	6,209	5,800
Forward foreign exchange contracts				
- less than one year	87,265	121	532	508
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	59,866	-	29,933	29,933
- maturity less than one year	1,534,064	-	306,813	303,820
Any commitment that are unconditionally cancelled at any time without prior notice	815	-	-	-
Total	1,940,769	121	459,862	448,367

27. Commitments and contingencies (cont'd.)

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

Group and Bank	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Amount RM'000
31 December 2024				
Direct credit substitutes	6,457	-	6,457	2,252
Transaction-related contingent items	222,664	-	110,587	107,902
Short-term self-liquidating trade-related contingencies	30,631	-	6,126	6,126
Forward foreign exchange contracts				
- less than one year	101,815	246	1,188	828
Other commitments, such as formal standby facilities and credit lines, with an original				
- maturity more than one year	54,665	-	27,333	27,333
- maturity less than one year	1,507,535	-	301,507	291,276
Any commitment that are unconditionally cancelled at any time without prior notice	1,489	-	-	-
Total	1,925,256	246	453,198	435,717

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.

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

Group and Bank 31 March 2025	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
<u>Financial assets at FVOCI (Note 12)</u>				
Debt instruments :				
Malaysian Government Securities	-	437,693	-	437,693
Government Investment Issue	-	153,378	-	153,378
Negotiable Instruments of Deposit	-	80,278	-	80,278
Corporate bonds	-	268,522	-	268,522
Equity instruments :				
Unquoted shares	-	-	30,030	30,030
	-	939,871	30,030	969,901
<u>Derivatives financial instruments</u>				
Derivative financial assets :				
Unrealised gain on derivatives	-	121	-	121
Derivative financial liabilities :				
Unrealised loss on derivatives	-	(122)	-	(122)

28. Fair value hierarchy (cont'd.)

Group and Bank 31 December 2024	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
<u>Financial assets at FVOCI (Note 12)</u>				
Debt instruments :				
Malaysian Government Securities	-	484,999	-	484,999
Government Investment Issue	-	152,059	-	152,059
Corporate bonds		266,616	-	266,616
Equity instruments :				
Unquoted shares	-	-	30,030	30,030
	-	903,674	30,030	933,704
<u>Derivatives financial instruments</u>				
Derivative financial assets :				
Unrealised gain on derivatives	-	246	-	246
Derivative financial liabilities :				
Unrealised loss on derivatives	-	(147)	-	(147)

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

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 fair value of financial assets measured through profit and loss, other comprehensive income and amortised costs are estimated based on broker/dealer price quotations. Unquoted securities were revalued using Cost/Asset Based Approach, specifically the Adjusted Net Assets Method.

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

- (a) The capital adequacy ratios of the Bank are computed in accordance with BNM's revised Capital Adequacy Frameworks on Capital Components and Basel II - Risk-weighted Assets. The minimum regulatory capital adequacy ratios before including capital conservation buffer and countercyclical capital buffer ("CCyB") for Common Equity Tier 1 ("CET 1") Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio are 4.5%, 6.0% and 8.0% respectively.

The total risk-weighted assets of the Bank are computed based on the following approaches:

- (i) Standardised Approach for Credit Risk;
- (ii) Standardised Approach for Market Risk;
- (iii) Standardised Approach for Operational Risk.

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.

- (b) Banking institutions are also required to maintain a capital conservation buffer of up to 2.5% and a CCyB above the minimum regulatory capital adequacy ratios.

A CCyB is required to be maintained if this buffer is applied by regulators in countries which the Bank have exposures to, determined based on the weighted average of prevailing CCyB rates applied in those jurisdictions.

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

	Bank	
	31.3.2025	31.12.2024
CET 1 Capital Ratio	38.04%	36.34%
Tier 1 Capital Ratio	38.04%	36.34%
Total Capital Ratio	<u>39.23%</u>	<u>37.52%</u>

29. Capital adequacy (cont'd.)

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

	Bank	
	31.3.2025	31.12.2024
	RM'000	RM'000
CET 1 Capital		
Paid-up share capital	1,000,000	1,000,000
Unrealised gain on financial assets at FVOCI	33,781	31,724
Retained profits	386,178	377,637
Less: Regulatory adjustments, applied on CET1 Capital:		
Other intangibles	(3)	(11)
Deferred tax assets	(20,020)	(21,643)
55% of unrealised gain on financial assets at FVOCI	(18,579)	(17,448)
Total CET 1 Capital	1,381,357	1,370,259
Tier 2 Capital		
Stage 1 and 2 ECL *	43,320	44,412
Less: Investment in subsidiary	(10)	(10)
Total Tier 2 Capital	43,310	44,402
Total capital		
CET 1 Capital	1,381,357	1,370,259
Tier 2 Capital	43,310	44,402
Total Capital	1,424,667	1,414,661

* Subject to a maximum of 1.25% of the total credit RWA determined under the Standardised Approach for credit risk.

Terms and conditions of the main features of all capital instruments are disclosed in the respective notes. The Bank does not have any innovative, non-innovative, complex or hybrid capital instruments.

29. Capital adequacy (cont'd.)

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

	Principal 31.3.2025 RM'000	Risk- weighted assets 31.3.2025 RM'000	Principal 31.12.2024 RM'000	Risk- weighted assets 31.12.2024 RM'000
0%	721,850	-	693,044	-
20%	483,346	96,669	420,995	84,199
35%	394	138	403	141
50%	207,797	103,899	124,371	62,186
75%	1,036	777	1,863	1,397
100%	3,264,086	<u>3,264,086</u>	3,405,005	<u>3,405,005</u>
Total risk-weighted assets for credit risk		3,465,569		3,552,928
Total risk-weighted assets for market risk		8,427		3,885
Total risk-weighted assets for operational risk		<u>157,781</u>		<u>213,481</u>
Total risk-weighted assets		<u><u>3,631,777</u></u>		<u><u>3,770,294</u></u>

30. Significant related party transactions and balances

For the purposes of the financial statements, parties are considered to be related if one party has the ability to control or jointly control the other party or exercise significant influence over the other party in making financial or operating decisions, or if one other party controls both or exercises significant influence over both.

Related parties of the Group and Bank consists of ultimate holding company, subsidiary, subsidiary of ultimate holding company and key management personnel.

Key management personnel are defined as those persons having authority and responsibility for planning, directing and controlling the activities of the entity, directly or indirectly. The key management personnel include all directors of the Bank, the Chief Executive Officer ("CEO") and Deputy CEO.

(i) Related party balances

	Group		Bank	
	31.3.2025	31.12.2024	31.3.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000
Cash and short-term funds				
Ultimate Holding Company				
Bangkok Bank Public				
Company Limited and its				
branches	11,962	9,683	11,962	9,683
Subsidiary				
BBL Nominees (Tempatan)				
Sdn Bhd	-	-	196	2,474
Subsidiary of Bangkok Bank				
Public Company Limited				
PT Bank Permata TBK	52	54	52	54
Deposits from Customers				
Key management personnel*	7,583	8,095	7,583	8,095
Deposits and placements				
from banks and other				
financial institutions				
Ultimate Holding Company				
Bangkok Bank Public				
Company Limited and its				
branches	92,104	202,714	92,104	202,714

* Includes companies in which certain key management personnel have substantial interest

30. Significant related party transactions and balances (cont'd.)

(i) Related party balances (cont'd.)

	Group		Bank	
	31.3.2025	31.12.2024	31.3.2025	31.12.2024
	RM'000	RM'000	RM'000	RM'000
Commitments				
Ultimate Holding Company Bangkok Bank Public Company Limited	449,962	454,208	449,962	454,208
Subsidiary of Bangkok Bank Public Company Limited PT Bank Permata TBK	-	831	-	831

(ii) Related party transactions

	Group and Bank Cumulative 3 Months Ended	
	1.1.2025 to 31.3.2025 RM'000	1.1.2024 to 31.3.2024 RM'000
Interest Income		
Ultimate Holding Company Bangkok Bank Public Company Limited and its branches	92	134
Interest Expense		
Ultimate Holding Company Bangkok Bank Public Company Limited and its branches	1,617	1,555
Key management personnel*	69	18
Administrative Expenses		
Ultimate Holding Company Bangkok Bank Public Company Limited and its branches	365	387

* Includes companies in which certain key management personnel have substantial interest