



Your Choice Bank

**CONSOLIDATED INTERIM  
FINANCIAL STATEMENTS  
FOR THE FINANCIAL HALF YEAR  
ENDED 30 JUNE 2017**

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**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 JUNE 2017**

	Note	Group		Bank	
		30 June 2017 RM'000	31 December 2016 RM'000	30 June 2017 RM'000	31 December 2016 RM'000
<b>ASSETS</b>					
Cash and bank balances		<b>1,120,878</b>	786,964	<b>1,120,878</b>	785,223
Deposits and placements with financial institutions		<b>1,550,690</b>	1,808,269	<b>1,547,445</b>	1,807,144
Financial assets available-for-sale	1	<b>18,539,220</b>	15,035,407	<b>18,538,673</b>	15,034,854
Financial assets held-to-maturity	2	<b>11,263,065</b>	11,355,466	<b>11,263,065</b>	11,355,466
Financing and advances	3	<b>68,937,635</b>	67,806,707	<b>68,937,635</b>	67,806,707
Trade receivables		<b>7,373</b>	5,644	-	-
Other assets	4	<b>951,326</b>	638,196	<b>917,120</b>	598,112
Inventories		<b>10,160</b>	4,927	-	-
Investment in subsidiaries		-	-	<b>65,976</b>	65,976
Property and equipment		<b>778,798</b>	709,393	<b>737,584</b>	668,419
Goodwill on consolidation		<b>13,185</b>	13,185	-	-
Investment properties		<b>921,785</b>	850,983	<b>688,221</b>	688,221
Prepaid lease payment		<b>62,997</b>	63,760	<b>62,997</b>	63,760
Tax recoverable		<b>103,607</b>	130,200	<b>101,046</b>	127,712
Deferred tax assets		<b>98</b>	10,098	-	10,000
<b>TOTAL ASSETS</b>		<b>104,260,817</b>	99,219,199	<b>103,980,640</b>	99,011,594

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENTS OF FINANCIAL POSITION  
AS AT 30 JUNE 2017 (CONTINUED)**

	Note	Group		Bank	
		30 June 2017 RM'000	31 December 2016 RM'000	30 June 2017 RM'000	31 December 2016 RM'000
<b>LIABILITIES</b>					
Deposits from customers	5	<b>82,185,603</b>	77,903,322	<b>82,185,603</b>	77,903,322
Deposits and placements from banks and financial institutions		<b>590,000</b>	900,000	<b>590,000</b>	900,000
Trade payables		<b>2,816</b>	4,288	-	-
Recourse obligations on financing sold to Cagamas		<b>1,019,734</b>	1,062,787	<b>1,019,734</b>	1,062,787
Debt securities issued		<b>3,441,080</b>	2,818,612	<b>3,441,080</b>	2,818,612
Other liabilities	6	<b>1,243,117</b>	1,295,738	<b>1,343,117</b>	1,455,811
Provision for taxation		<b>418</b>	176	-	-
Deferred tax liabilities		<b>13,476</b>	476	<b>13,000</b>	-
Financing from other financial institutions		<b>7,866</b>	1,021	-	-
<b>TOTAL LIABILITIES</b>		<b>88,504,110</b>	83,986,420	<b>88,592,534</b>	84,140,532
<b>SHAREHOLDERS' FUND</b>					
Share capital		<b>2,986,030</b>	2,986,030	<b>2,986,030</b>	2,986,030
Share redemption fund		<b>43,029</b>	52,070	<b>43,029</b>	52,070
Reserves	7	<b>12,727,648</b>	12,194,679	<b>12,359,047</b>	11,832,962
<b>TOTAL SHAREHOLDERS' FUND</b>		<b>15,756,707</b>	15,232,779	<b>15,388,106</b>	14,871,062
<b>TOTAL LIABILITIES AND SHAREHOLDERS' FUND</b>		<b>104,260,817</b>	99,219,199	<b>103,980,640</b>	99,011,594
<b>COMMITMENT AND CONTINGENCIES</b>	13	<b>2,704,901</b>	2,400,611	<b>2,704,901</b>	2,400,611

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE SECOND QUARTER AND SIX MONTHS ENDED 30 JUNE 2017**

Group	Note	2nd Quarter Ended		Six Months Ended	
		30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
Income	8	1,559,873	1,498,870	3,125,497	2,964,915
Expenditure	9	(793,885)	(813,057)	(1,596,464)	(1,612,680)
<b>Net income</b>		<b>765,988</b>	685,813	<b>1,529,033</b>	1,352,235
Allowance for impairment	10	(239,117)	(84,537)	(272,534)	(176,994)
Other operating income	11	121,621	150,875	248,980	307,379
Operating expenses	12	(281,155)	(303,634)	(547,707)	(582,297)
<b>Profit before taxation and zakat</b>		<b>367,337</b>	448,517	<b>957,772</b>	900,323
Taxation		(37,554)	(51,500)	(59,117)	(78,787)
Zakat		(6,528)	(10,493)	(14,426)	(21,154)
<b>Profit after taxation and zakat</b>		<b>323,255</b>	386,524	<b>884,229</b>	800,382
<u>Other comprehensive income</u>					
Items that may be reclassified subsequently to profit or loss:					
Net gain on revaluation of financial assets available-for-sale		(8,308)	32,670	92,361	165,081
<b>Other comprehensive income for the period</b>		<b>(8,308)</b>	32,670	<b>92,361</b>	165,081
<b>Total comprehensive income for the period</b>		<b>314,947</b>	419,194	<b>976,590</b>	965,463

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
FOR THE SECOND QUARTER AND SIX MONTHS ENDED 30 JUNE 2017 (CONTINUED)**

Bank	Note	2nd Quarter Ended		Six Months Ended	
		30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
Income	8	1,569,011	1,477,137	3,104,137	2,931,038
Expenditure	9	(798,761)	(798,740)	(1,575,630)	(1,589,704)
<b>Net income</b>		<b>770,250</b>	678,397	<b>1,528,507</b>	1,341,334
Allowance for impairment	10	(239,117)	(84,537)	(272,534)	(176,994)
Other operating income	11	122,334	149,313	249,490	305,810
Operating expenses	12	(290,940)	(298,615)	(557,596)	(580,156)
<b>Profit before taxation and zakat</b>		<b>362,527</b>	444,558	<b>947,867</b>	889,994
Taxation		(36,333)	(50,238)	(56,333)	(76,095)
Zakat		(6,424)	(10,349)	(14,189)	(20,849)
<b>Profit after taxation and zakat</b>		<b>319,770</b>	383,971	<b>877,345</b>	793,050
<u>Other comprehensive income</u>					
Items that may be reclassified subsequently to profit or loss:					
Net gain on revaluation of financial assets available-for-sale		(8,308)	32,670	92,361	165,081
<b>Other comprehensive income for the period</b>		<b>(8,308)</b>	32,670	<b>92,361</b>	165,081
<b>Total comprehensive income for the period</b>		<b>311,462</b>	416,641	<b>969,706</b>	958,131

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS ENDED 30 JUNE 2017**

Group	← Non-distributable →			Distributable	
	Share capital RM'000	Share redemption fund RM'000	Other reserves RM'000	Retained profits RM'000	Total RM'000
<b>At 1 January 2016</b>	2,983,923	53,671	4,952,386	6,031,307	14,021,287
Total comprehensive income for the period	-	-	165,081	800,382	965,463
Issuance to new members	2,107	-	-	-	2,107
Dividends	-	-	-	(384,814)	(384,814)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	142	142
<b>At 30 June 2016</b>	2,986,030	53,671	5,117,467	6,447,017	14,604,185
<b>At 1 January 2017</b>	<b>2,986,030</b>	<b>52,070</b>	<b>5,468,605</b>	<b>6,726,074</b>	<b>15,232,779</b>
Total comprehensive income for the period	-	-	92,361	884,229	976,590
Issuance to new members	12,469	-	-	-	12,469
Transfer to other liabilities	(21,510)	-	-	-	(21,510)
Transfer to share capital	9,041	(9,041)	-	-	-
Dividends	-	-	-	(443,774)	(443,774)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	153	153
<b>At 30 June 2017</b>	<b>2,986,030</b>	<b>43,029</b>	<b>5,560,966</b>	<b>7,166,682</b>	<b>15,756,707</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENT OF CHANGES IN EQUITY  
FOR THE SIX MONTHS ENDED 30 JUNE 2017 (CONTINUED)**

Bank	← Non-distributable →			Distributable	
	Share capital RM'000	Share redemption fund RM'000	Other reserves RM'000	Retained profits RM'000	Total RM'000
<b>At 1 January 2016</b>	2,983,923	53,671	4,953,127	5,699,785	13,690,506
Total comprehensive income for the period	-	-	165,081	793,050	958,131
Issuance to new members	2,107	-	-	-	2,107
Dividends	-	-	-	(384,814)	(384,814)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	142	142
<b>At 30 June 2016</b>	2,986,030	53,671	5,118,208	6,108,163	14,266,072
<b>At 1 January 2017</b>	<b>2,986,030</b>	<b>52,070</b>	<b>5,469,346</b>	<b>6,363,616</b>	<b>14,871,062</b>
Total comprehensive income for the period	-	-	92,361	877,345	969,706
Issuance to new members	12,469	-	-	-	12,469
Transfer to other liabilities	(21,510)	-	-	-	(21,510)
Transfer to share capital	9,041	(9,041)	-	-	-
Dividends	-	-	-	(443,774)	(443,774)
Overprovision in contribution to Bank Rakyat Foundation	-	-	-	153	153
<b>At 30 June 2017</b>	<b>2,986,030</b>	<b>43,029</b>	<b>5,561,707</b>	<b>6,797,340</b>	<b>15,388,106</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE SIX MONTHS ENDED 30 JUNE 2017**

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>CASH FLOWS FROM/(USED IN)</b>				
<b>OPERATING ACTIVITIES</b>				
Profit for the period	<b>884,229</b>	800,382	<b>877,345</b>	793,050
<b>Adjustments for:</b>				
Taxation	<b>59,117</b>	78,787	<b>56,333</b>	76,095
Zakat	<b>14,426</b>	21,154	<b>14,189</b>	20,849
Profit expense on debt securities issued	<b>58,835</b>	59,447	<b>58,835</b>	59,447
Allowance for impairment on financing and advances	<b>272,534</b>	176,994	<b>272,534</b>	176,994
Depreciation of property and equipment	<b>45,979</b>	48,837	<b>45,141</b>	48,094
Amortisation of prepaid lease payment	<b>763</b>	638	<b>763</b>	638
Property and equipment written off	<b>4</b>	287	<b>4</b>	287
Gain on disposal of property and equipment	<b>(1)</b>	-	<b>-</b>	-
Loss on financing written off	<b>9,107</b>	13,848	<b>9,107</b>	13,848
Provision for defined benefit plan	<b>-</b>	10,052	<b>-</b>	10,052
Allowance for doubtful debts	<b>11</b>	12	<b>11</b>	12
Allowance for doubtful debts no longer required	<b>(1)</b>	-	<b>(1)</b>	-
Allowance for impairment loss on financial assets held-to-maturity no longer required	<b>-</b>	(278)	<b>-</b>	(278)
Net gain on disposal of financial assets available-for-sale	<b>(15,693)</b>	(11,130)	<b>(15,693)</b>	(11,130)
Net gain on disposal of financial assets held-for-trading	<b>(497)</b>	(728)	<b>(497)</b>	(728)
Profit expense on financing sold with recourse to Cagamas	<b>23,929</b>	30,366	<b>23,929</b>	30,366
Dividend from financial assets available-for-sale	<b>(5,507)</b>	(4,666)	<b>(5,507)</b>	(4,666)
Operating profit before working capital changes	<b>1,347,235</b>	1,224,002	<b>1,336,493</b>	1,212,930

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE SIX MONTHS ENDED 30 JUNE 2017 (CONTINUED)**

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>(Increase)/Decrease in assets:</b>				
Deposits and placements with financial institutions	257,579	(590,807)	259,699	(613,667)
Financing and advances	(1,412,569)	(2,489,342)	(1,412,569)	(2,489,342)
Trade receivables	(1,729)	(713)	-	-
Other assets	(313,140)	(27,426)	(319,018)	(16,357)
Inventories	(5,233)	(512)	-	-
<b>Increase/(Decrease) in liabilities:</b>				
Deposits from customers	4,282,281	5,146,326	4,282,281	5,146,326
Deposits and placements from banks and financial institutions	(310,000)	(1,400,000)	(310,000)	(1,400,000)
Trade payables	(1,472)	(873)	-	-
Recourse obligations on financing sold to Cagamas	(66,982)	(147,928)	(66,982)	(147,928)
Other liabilities	(74,845)	1,942	(135,747)	(59,350)
Cash generated from operations	3,701,125	1,714,669	3,634,157	1,632,612
Income tax paid	(9,282)	(37,814)	(6,667)	(34,476)
Zakat paid	(26,859)	(20,634)	(25,793)	(20,560)
<b>Net cash from operating activities</b>	<b>3,664,984</b>	<b>1,656,221</b>	<b>3,601,697</b>	<b>1,577,576</b>

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**UNAUDITED STATEMENTS OF CASH FLOWS  
FOR THE SIX MONTHS ENDED 30 JUNE 2017 (CONTINUED)**

	Group		Bank	
	Six Months Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>CASH FLOWS FROM/(USED IN)</b>				
<b>INVESTING ACTIVITIES</b>				
Purchases of financial assets held-for-trading	(590,000)	(2,375,000)	(590,000)	(2,375,000)
Proceeds from disposal of financial assets held-for-trading	590,497	2,375,728	590,497	2,375,728
Purchases of financial assets available-for-sale	(5,576,723)	(5,598,090)	(5,576,723)	(5,598,090)
Proceeds from disposal of financial assets available-for-sale	2,180,964	4,788,645	2,180,958	4,788,639
Purchases of financial assets held-to-maturity	(590,000)	(1,045,000)	(590,000)	(1,045,000)
Proceeds from disposal of financial assets held-to-maturity	682,401	530,786	682,401	530,786
Purchases of property and equipment	(202,359)	(125,394)	(131,557)	(46,151)
Proceeds from disposal of property and equipment	23,015	19,524	17,247	19,524
Dividend from financial assets available-for-sale	5,507	4,666	5,507	4,666
<b>Net cash used in investing activities</b>	<b>(3,476,698)</b>	<b>(1,424,135)</b>	<b>(3,411,670)</b>	<b>(1,344,898)</b>
<b>CASH FLOWS FROM/(USED IN)</b>				
<b>FINANCING ACTIVITIES</b>				
Proceeds from issue of shares to members	12,469	2,107	12,469	2,107
Dividend paid	(443,774)	(384,814)	(443,774)	(384,814)
Fund received from government	13,300	-	13,300	-
Proceeds from debt securities issued	1,200,000	300,000	1,200,000	300,000
Payment of profit expenses on debt securities issued	(636,367)	(58,853)	(636,367)	(58,853)
<b>Net cash from/(used in) financing activities</b>	<b>145,628</b>	<b>(141,560)</b>	<b>145,628</b>	<b>(141,560)</b>
Net increase in cash and cash equivalents	333,914	90,526	335,655	91,118
Cash and cash equivalents at beginning of period	786,964	1,082,437	785,223	1,081,267
Cash and cash equivalents at end of period	1,120,878	1,172,963	1,120,878	1,172,385

These interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2016

**EXPLANATORY NOTES PURSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARD 134  
("MFRS 134")**

**Basis of Preparation**

The unaudited interim financial statements for the second quarter and six months ended 30 June 2017 have been prepared under historical cost convention except for the following assets and liabilities which are stated at fair values, i.e. financial assets held-for-trading, financial assets available-for-sale, and investment properties.

The unaudited interim financial statements have been prepared in accordance with MFRS 134; Interim Financial Reporting issued by Malaysian Accounting Standards Board ("MASB"). The unaudited interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2016. The explanatory notes attached to the 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 the Bank since the year ended 31 December 2016.

**Auditors' Report on Preceding Annual Financial Statements**

The auditors' report on the audited financial statements for the financial year ended 31 December 2016 was not qualified.

**Comments on Seasonal or Cyclical Factors**

The operations of the Group and the Bank were not materially affected by any seasonal or cyclical factors in the second quarter and six months ended 30 June 2017.

**Unusual Items Due to Their Nature, Size or Incidence**

There were no unusual items affecting the assets, liabilities, shareholders' fund, net income or cash flows of the Group and the Bank in the second quarter and six months ended 30 June 2017.

**Changes in Estimates**

There were no material changes in estimates of amounts reported in prior financial years that have a material effect in the second quarter and six months ended 30 June 2017.

**Debt and Equity Securities**

There were no new issuance of debt securities by the Bank during the period.

**Dividends Paid and Distributed**

During the six months ended 30 June 2017, final dividend for the year ended 31 December 2016 was paid amounting to RM 443,774,034 comprising of 15% cash dividend.

**NOTE 1: FINANCIAL ASSETS AVAILABLE-FOR-SALE**

	<b>Group</b>		<b>Bank</b>	
	<b>30 June</b>	<b>31 December</b>	<b>30 June</b>	<b>31 December</b>
	<b>2017</b>	<b>2016</b>	<b>2017</b>	<b>2016</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>At fair value</b>				
Islamic debt securities	<b>3,415,866</b>	3,016,285	<b>3,415,866</b>	3,016,285
Government investment issues	<b>8,779,172</b>	7,492,530	<b>8,779,172</b>	7,492,530
Government sukuk	<b>4,388,737</b>	3,018,291	<b>4,388,737</b>	3,018,291
Khazanah sukuk	<b>73,707</b>	71,965	<b>73,707</b>	71,965
Cagamas sukuk	<b>1,275,706</b>	867,454	<b>1,275,706</b>	867,454
Quoted shares	<b>596,228</b>	559,170	<b>596,228</b>	559,170
Unit trust shares	<b>1,674</b>	1,576	<b>1,674</b>	1,576
<b>At cost, net of impairment loss</b>				
Unquoted shares	<b>8,130</b>	8,136	<b>7,583</b>	7,583
<b>Net carrying amount</b>	<b>18,539,220</b>	15,035,407	<b>18,538,673</b>	15,034,854

**NOTE 2: FINANCIAL ASSETS HELD-TO-MATURITY**

	<b>Group and Bank</b>	
	<b>30 June</b>	<b>31 December</b>
	<b>2017</b>	<b>2016</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>At amortised cost</b>		
Islamic debt securities	<b>647,243</b>	759,283
Government investment issues	<b>7,495,279</b>	7,772,769
Government sukuk	<b>2,199,518</b>	1,857,907
Khazanah sukuk	<b>519,947</b>	510,015
Cagamas sukuk	<b>324,797</b>	279,840
Negotiable Islamic debt certificates	<b>99,887</b>	199,258
	<b>11,286,671</b>	11,379,072
<b>Less: accumulated impairment losses</b>		
Islamic debt securities	<b>(23,606)</b>	(23,606)
	<b>(23,606)</b>	(23,606)
<b>Net carrying amount</b>	<b>11,263,065</b>	11,355,466

**NOTE 3: FINANCING AND ADVANCES**

(i) By type of financing

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
<b>At amortised cost</b>		
Term financing		
- Personal financing	<b>56,224,462</b>	55,652,330
- House financing	<b>4,583,933</b>	3,884,327
- Hire-purchase receivables	<b>1,448,706</b>	1,333,539
- Syndicated financing	<b>287,331</b>	294,675
- Bridging financing	<b>179,784</b>	254,879
- Other term financing	<b>4,745,672</b>	4,753,015
Pawn broking	<b>1,563,636</b>	1,637,851
Revolving credit	<b>520,757</b>	542,735
Credit card	<b>451,811</b>	479,350
Staff financing	<b>364,437</b>	347,072
<b>Gross financing and advances, net of unearned income</b>	<b>70,370,529</b>	69,179,773
<b>Allowance for impairment on financing and advances</b>		
Individual assessment impairment	<b>(367,543)</b>	(455,390)
Collective assessment impairment	<b>(1,065,351)</b>	(917,676)
	<b>(1,432,894)</b>	(1,373,066)
<b>Net financing and advances</b>	<b>68,937,635</b>	67,806,707

(ii) By type of customer

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
Individuals	<b>65,879,267</b>	64,463,394
Business enterprises	<b>2,604,509</b>	2,777,397
Non-bank financial institutions:		
Co-operatives	<b>1,773,904</b>	1,829,530
Others	<b>40,908</b>	43,135
Foreign entities	<b>1,386</b>	1,431
Other entities	<b>70,555</b>	64,886
	<b>70,370,529</b>	69,179,773

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(iii) By economic sector

	Group and Bank	
	30 June 2017 RM'000	31 December 2016 RM'000
Purchase of securities	58,014	56,040
Purchase of property	1,736,398	4,126,567
Consumption credit	64,471,326	60,485,990
Agriculture	277,510	347,125
Manufacturing	87,305	137,875
Electricity, gas and water	102,851	100,310
Construction	910,308	1,312,201
Wholesale and retail trade	150,183	126,760
Transportation and communication	259,833	267,624
Financial, takaful and business services	2,239,638	2,187,859
Community, social and personal services	77,163	31,422
	<b>70,370,529</b>	<b>69,179,773</b>

(iv) Impaired financing and advances by economic sector

	Group and Bank	
	30 June 2017 RM'000	31 December 2016 RM'000
Purchase of securities	202	7
Purchase of property	133,980	61,916
Consumption credit	511,002	357,492
Agriculture	100,147	133,853
Manufacturing	15,440	17,261
Construction	420,909	659,457
Wholesale and retail trade	270	-
Financial, takaful and business services	183,287	148,640
Community, social and personal services	443	-
	<b>1,365,680</b>	<b>1,378,626</b>

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(v) Movement in impaired financing and advances

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
As of 1 January	1,378,626	1,217,885
Classified as impaired during the period	603,954	1,531,032
Amount written-back in respect of recoveries	(411,831)	(901,461)
Amount written-off during the period	(205,069)	(468,830)
	<b>(12,946)</b>	160,741
Closing balance	<b>1,365,680</b>	1,378,626
Gross impaired financing and advances as a percentage of gross financing and advances	<b>1.94%</b>	1.99%

(vi) Movement in allowance for individual assessment impairment on financing and advances

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
<b>Individual assessment impairment</b>		
As of 1 January	455,390	316,652
Allowance made during the period	66,535	280,592
Amount written back in respect of recoveries	(137,410)	(141,854)
Amount written off during the period	(16,972)	-
	<b>(87,847)</b>	138,738
Closing balance	<b>367,543</b>	455,390

**NOTE 3: FINANCING AND ADVANCES (CONTINUED)**

(vii) Movement in allowance for collective assessment impairment on financing and advances

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	31 December 2016 RM'000
<b>Collective assessment impairment</b>		
As of 1 January	<b>917,676</b>	1,009,815
Allowance made during the period	<b>945,185</b>	1,493,268
Amount written back in respect of recoveries	<b>(609,441)</b>	(1,118,286)
	<b>335,744</b>	374,982
Amount written off during the period	<b>(188,069)</b>	(467,121)
	<b>147,675</b>	(92,139)
Closing balance	<b>1,065,351</b>	917,676

**NOTE 4: OTHER ASSETS**

	<b>Group</b>		<b>Bank</b>	
	<b>30 June 2017 RM'000</b>	31 December 2016 RM'000	<b>30 June 2017 RM'000</b>	31 December 2016 RM'000
Amount due from subsidiaries	-	-	<b>16,272</b>	11,641
Other receivables	<b>673,823</b>	344,261	<b>667,144</b>	331,217
Allowance for doubtful debts	<b>(15,369)</b>	(16,109)	<b>(15,258)</b>	(15,998)
Refundable deposits	<b>50,361</b>	78,937	<b>10,457</b>	42,879
Prepayments	<b>42,511</b>	31,107	<b>38,505</b>	28,373
Contribution to Central Liquidity Monetary Fund	<b>200,000</b>	200,000	<b>200,000</b>	200,000
	<b>951,326</b>	638,196	<b>917,120</b>	598,112

**NOTE 5: DEPOSITS FROM CUSTOMERS**

(i) By type of deposit

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
<b>Savings deposits</b>		
Wadiah	<b>5,376,395</b>	4,124,178
<b>Term deposits</b>		
Tawarruq	<b>67,782,663</b>	64,901,919
<b>General investment deposits</b>		
Mudarabah	<b>17</b>	25
<b>Negotiable Islamic debt certificate</b>	<b>9,026,528</b>	8,877,200
	<b>82,185,603</b>	77,903,322

(ii) By type of customer

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
Government	<b>35,501,836</b>	36,391,751
Business enterprises	<b>30,445,376</b>	25,265,336
Co-operatives	<b>1,960,311</b>	1,191,572
Individuals	<b>12,444,361</b>	12,032,141
Others	<b>1,833,719</b>	3,022,522
	<b>82,185,603</b>	77,903,322

**NOTE 6: OTHER LIABILITIES**

	<b>Group</b>		<b>Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
Amount due to subsidiaries	-	-	<b>163,879</b>	184,738
Sundry creditors	<b>205,988</b>	192,953	<b>128,844</b>	167,371
Income payable	<b>609,661</b>	565,118	<b>609,661</b>	565,118
Other liabilities and accruals	<b>197,736</b>	308,937	<b>212,650</b>	312,332
Government fund	<b>198,708</b>	185,273	<b>198,708</b>	185,273
Zakat payable	<b>31,024</b>	43,457	<b>29,375</b>	40,979
	<b>1,243,117</b>	1,295,738	<b>1,343,117</b>	1,455,811

**NOTE 7: RESERVES**

	<b>Group</b>		<b>Bank</b>	
	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>	<b>30 June 2017 RM'000</b>	<b>31 December 2016 RM'000</b>
Retained profits	<b>7,166,682</b>	6,726,074	<b>6,797,340</b>	6,363,616
Statutory reserve	<b>5,152,812</b>	5,152,812	<b>5,152,812</b>	5,152,812
Capital reserve	<b>14,617</b>	14,617	<b>15,358</b>	15,358
Fair value reserve	<b>63,865</b>	(28,496)	<b>63,865</b>	(28,496)
Regulatory reserve	<b>329,672</b>	329,672	<b>329,672</b>	329,672
	<b>12,727,648</b>	12,194,679	<b>12,359,047</b>	11,832,962

**NOTE 8: INCOME**

Group	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,251,782	1,178,630	2,474,330	2,334,402
Income derived from investment of shareholders' fund (ii)	317,229	298,507	629,807	596,636
Income generated by subsidiary companies (iii)	(9,138)	21,733	21,360	33,877
	<b>1,559,873</b>	<b>1,498,870</b>	<b>3,125,497</b>	<b>2,964,915</b>

Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' fund (i)	1,251,782	1,178,630	2,474,330	2,334,402
Income derived from investment of shareholders' fund (ii)	317,229	298,507	629,807	596,636
	<b>1,569,011</b>	<b>1,477,137</b>	<b>3,104,137</b>	<b>2,931,038</b>

(i) Income derived from investment of depositors' fund

Group and Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	1,015,219	967,016	2,018,803	1,917,226
Income from deposits and placements with bank and financial institutions	9,888	20,850	20,857	45,113
Income from financial assets	226,675	190,764	434,670	372,063
	<b>1,251,782</b>	<b>1,178,630</b>	<b>2,474,330</b>	<b>2,334,402</b>

**NOTE 8: INCOME (CONTINUED)**

(ii) Income derived from investment of shareholders' fund

Group and Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2017	30 June 2016	30 June 2017	30 June 2016
	RM'000	RM'000	RM'000	RM'000
Income from financing and advances	257,266	244,908	513,859	490,013
Income from deposits and placements with bank and financial institutions	2,504	5,272	5,309	11,530
Income from financial assets	57,459	48,327	110,639	95,093
	<b>317,229</b>	298,507	<b>629,807</b>	596,636

(iii) Income generated by subsidiary companies

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2017	30 June 2016	30 June 2017	30 June 2016
	RM'000	RM'000	RM'000	RM'000
Agency income	(14,449)	5,061	2,507	6,501
Pawning income	4,442	6,202	11,123	12,862
Rental income	(1,566)	2,171	1,204	2,220
Management fee	2,246	7,183	5,610	11,178
Sale of goods	175	1,022	872	1,006
Other charges	14	94	44	110
	<b>(9,138)</b>	21,733	<b>21,360</b>	33,877

**NOTE 9: EXPENDITURE**

<b>Group</b>	<b>2nd Quarter Ended</b>		<b>Six Months Ended</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2017</b>	2016	<b>2017</b>	2016
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Income attributable to depositors (i)	<b>755,715</b>	753,858	<b>1,489,931</b>	1,497,577
Profit expense on financing sold with recourse to Cagamas	<b>11,846</b>	14,807	<b>23,929</b>	30,366
Profit expense on debt securities issued	<b>29,832</b>	29,918	<b>58,835</b>	59,447
Cost of sales	<b>(3,508)</b>	14,474	<b>23,769</b>	25,290
	<b>793,885</b>	813,057	<b>1,596,464</b>	1,612,680

<b>Bank</b>	<b>2nd Quarter Ended</b>		<b>Six Months Ended</b>	
	<b>30 June</b>	30 June	<b>30 June</b>	30 June
	<b>2017</b>	2016	<b>2017</b>	2016
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Income attributable to depositors (i)	<b>757,083</b>	754,015	<b>1,492,866</b>	1,499,891
Profit expense on financing sold with recourse to Cagamas	<b>11,846</b>	14,807	<b>23,929</b>	30,366
Profit expense on debt securities issued	<b>29,832</b>	29,918	<b>58,835</b>	59,447
	<b>798,761</b>	798,740	<b>1,575,630</b>	1,589,704

**NOTE 9: EXPENDITURE (CONTINUED)**

(i) Income attributable to depositors

Group	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
<b>Deposits from customers</b>				
Mudarabah	(1)	1,072	-	2,605
Non-Mudarabah	752,434	746,658	1,485,449	1,480,042
<b>Deposits and placements from banks and other financial institutions</b>				
Non-Mudarabah	3,282	6,128	4,482	14,930
	<b>755,715</b>	<b>753,858</b>	<b>1,489,931</b>	<b>1,497,577</b>

Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
<b>Deposits from customers</b>				
Mudarabah	(1)	1,229	-	4,919
Non-Mudarabah	753,802	746,658	1,488,384	1,480,042
<b>Deposits and placements from banks and other financial institutions</b>				
Non-Mudarabah	3,282	6,128	4,482	14,930
	<b>757,083</b>	<b>754,015</b>	<b>1,492,866</b>	<b>1,499,891</b>

**NOTE 10: ALLOWANCE FOR IMPAIRMENT**

Group and Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment on financing and advances (i)	<b>239,117</b>	84,537	<b>272,534</b>	176,994
	<b>239,117</b>	84,537	<b>272,534</b>	176,994

(i) Allowance for impairment on financing and advances

Group and Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Individual impairment	<b>12,131</b>	52,062	<b>(70,875)</b>	38,760
Individual impairment on rescheduled financing	<b>5,157</b>	2,192	<b>7,665</b>	3,809
Collective impairment	<b>221,829</b>	30,283	<b>335,744</b>	134,425
	<b>239,117</b>	84,537	<b>272,534</b>	176,994

**NOTE 11: OTHER OPERATING INCOME**

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2017	30 June 2016	30 June 2017	30 June 2016
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	16,834	16,444	30,780	32,244
Other income (ii)	104,787	134,431	218,200	275,135
	<b>121,621</b>	<b>150,875</b>	<b>248,980</b>	<b>307,379</b>

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2017	30 June 2016	30 June 2017	30 June 2016
	RM'000	RM'000	RM'000	RM'000
Fees and commission (i)	16,834	16,444	30,780	32,244
Other income (ii)	105,500	132,869	218,710	273,566
	<b>122,334</b>	<b>149,313</b>	<b>249,490</b>	<b>305,810</b>

(i) Fees and commission

Group and Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2017	30 June 2016	30 June 2017	30 June 2016
	RM'000	RM'000	RM'000	RM'000
Takaful commission	4,992	5,476	10,147	10,468
Wasiat commission	253	418	586	887
Other commission	4,352	2,777	6,259	6,194
Processing fees	476	442	763	452
ATM service fees	3,615	3,601	6,675	6,703
MEPS fees	2,244	2,755	4,730	5,534
Guarantee fees	47	349	149	732
Other fees	855	626	1,471	1,274
	<b>16,834</b>	<b>16,444</b>	<b>30,780</b>	<b>32,244</b>

**NOTE 11: OTHER OPERATING INCOME (CONTINUED)**

(ii) Other income

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>Other income from financial instruments</b>				
Dividend from financial assets available-for-sale	2,294	2,934	5,507	4,666
Net gain on disposal of financial assets held-for-trading	214	382	497	728
Net gain on disposal of financial assets available-for-sale	7,814	6,379	15,693	11,130
<b>Others</b>				
Rental income	6,095	5,497	11,381	9,919
Compensation for late payment	815	908	1,716	1,784
Charges from credit card services	3,203	3,913	6,636	7,615
Other service charges	3,314	1,895	6,716	3,824
Recoveries from financing written off	66,052	95,001	146,303	201,334
Recoveries from financial assets written-off	-	-	453	-
Allowance for doubtful debts no longer required	(31)	-	1	-
Allowance for impairment loss on financial assets held-to-maturity no longer required	-	278	-	278
Gain on disposal of property and equipment	(60)	-	1	-
Other income	15,077	17,244	23,296	33,857
	<b>104,787</b>	134,431	<b>218,200</b>	275,135

**NOTE 11: OTHER OPERATING INCOME (CONTINUED)**

(ii) Other income (continued)

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>Other income from financial instruments</b>				
Dividend from financial assets available-for-sale	2,294	2,934	5,507	4,666
Net gain on disposal of financial assets held-for-trading	214	382	497	728
Net gain on disposal of financial assets available-for-sale	7,814	6,379	15,693	11,130
<b>Others</b>				
Rental income	6,452	5,493	12,091	9,912
Compensation for late payment	815	908	1,716	1,784
Charges from credit card services	3,203	3,913	6,636	7,615
Other service charges	3,314	1,896	6,716	3,824
Recoveries from financing written off	66,052	95,001	146,303	201,334
Recoveries from financial assets written-off	-	-	453	-
Allowance for doubtful debts no longer required	-	-	1	-
Allowance for impairment loss on financial assets held-to-maturity no longer required	-	278	-	278
Other income	15,342	15,685	23,097	32,295
	<b>105,500</b>	<b>132,869</b>	<b>218,710</b>	<b>273,566</b>

**NOTE 12: OPERATING EXPENSES**

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
Personnel expenses (i)	150,062	144,263	281,273	280,206
Other overheads and expenditure (ii)	131,093	159,371	266,434	302,091
	<b>281,155</b>	<b>303,634</b>	<b>547,707</b>	<b>582,297</b>

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Personnel expenses (i)	146,851	139,977	272,157	272,384
Other overheads and expenditure (ii)	144,089	158,638	285,439	307,772
	<b>290,940</b>	298,615	<b>557,596</b>	580,156

(i) Personnel expenses

Group	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	96,182	74,420	175,193	146,464
Allowances, compensation and bonuses	21,953	33,667	43,915	66,364
Defined benefit plan	-	5,026	-	10,052
Defined contribution plan - EPF	19,173	18,255	39,396	35,471
Social security contributions - SOCSO	984	848	1,994	1,637
Other staff related costs	11,770	12,047	20,775	20,218
	<b>150,062</b>	144,263	<b>281,273</b>	280,206

Bank	2nd Quarter Ended		Six Months Ended	
	30 June	30 June	30 June	30 June
	2017	2016	2017	2016
	RM'000	RM'000	RM'000	RM'000
Salaries and wages	94,469	71,679	169,631	141,484
Allowances, compensation and bonuses	20,818	32,673	41,582	64,545
Defined benefit plan	-	5,026	-	10,052
Defined contribution plan - EPF	18,934	17,904	38,605	34,788
Social security contributions - SOCSO	952	811	1,894	1,564
Other staff related costs	11,678	11,884	20,445	19,951
	<b>146,851</b>	139,977	<b>272,157</b>	272,384

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

(ii) Other overheads and expenditure

Group	2nd Quarter Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>Establishment</b>				
Rental	4,643	7,674	9,948	12,734
Depreciation of property and equipment	22,294	28,022	45,979	48,837
Amortisation of prepaid lease payment	382	383	763	638
Repair and maintenance	25,336	23,635	44,209	39,530
Takaful	736	2,949	2,062	3,966
	<b>53,391</b>	<b>62,663</b>	<b>102,961</b>	<b>105,705</b>
<b>Promotion</b>				
Advertisement and publicity	6,366	12,400	9,515	35,678
	<b>6,366</b>	<b>12,400</b>	<b>9,515</b>	<b>35,678</b>
<b>General expenses</b>				
Legal and professional fees	3,181	4,379	5,086	7,750
Auditors' remuneration	378	315	812	615
Communication expenses	5,656	9,797	15,137	18,600
Utilities expenses	4,097	4,279	14,753	11,926
Printing and stationery	9,455	5,465	17,608	9,660
Postage and courier	4,386	4,352	7,673	6,218
Security expenses	7,195	4,883	13,253	10,332
Service charges	2,435	13,200	9,809	19,049
Loss on financing written off	4,662	8,798	9,107	13,848
Loss on property and equipment written off	4	-	4	287
Commission expenses	16,769	17,076	32,964	31,926
Travelling and transportation	1,194	4,454	3,938	8,111
Others	11,924	7,310	23,814	22,386
	<b>71,336</b>	<b>84,308</b>	<b>153,958</b>	<b>160,708</b>
	<b>131,093</b>	<b>159,371</b>	<b>266,434</b>	<b>302,091</b>

**NOTE 12: OPERATING EXPENSES (CONTINUED)**

(ii) Other overheads and expenditure (continued)

Bank	2nd Quarter Ended		Six Months Ended	
	30 June 2017 RM'000	30 June 2016 RM'000	30 June 2017 RM'000	30 June 2016 RM'000
<b>Establishment</b>				
Rental	6,953	7,206	13,596	13,431
Depreciation of property and equipment	22,637	27,504	45,141	48,094
Amortisation of prepaid lease payment	382	383	763	638
Repair and maintenance	25,300	23,626	44,131	39,505
Takaful	701	2,938	1,989	3,950
	<b>55,973</b>	61,657	<b>105,620</b>	105,618
<b>Promotion</b>				
Advertisement and publicity	6,338	12,156	9,219	35,337
	<b>6,338</b>	12,156	<b>9,219</b>	35,337
<b>General expenses</b>				
Legal and professional fees	3,069	3,853	4,739	6,999
Auditors' remuneration	350	257	700	515
Communication expenses	5,650	9,729	15,012	18,495
Utilities expenses	4,056	4,252	14,645	11,892
Printing and stationery	9,351	5,380	17,379	9,499
Postage and courier	4,399	4,334	7,625	6,188
Security expenses	7,183	4,869	13,225	10,318
Service charges	10,502	14,891	25,839	25,839
Loss on financing written off	4,662	8,798	9,107	13,848
Loss on property and equipment written off	4	-	4	287
Commission expenses	16,760	17,076	32,948	31,926
Travelling and transportation	3,870	4,340	7,300	8,100
Others	11,922	7,046	22,077	22,911
	<b>81,778</b>	84,825	<b>170,600</b>	166,817
	<b>144,089</b>	158,638	<b>285,439</b>	307,772

**NOTE 13: COMMITMENT 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 their customers. No material losses are anticipated as a result of these transactions.

	<b>Group and Bank</b>	
	<b>30 June 2017 RM'000</b>	31 December 2016 RM'000
<b>Contingent liabilities</b>		
Bank guarantee given in respect of banking facilities granted to customers	<b>559,687</b>	644,403
Claims for damages from litigation taken against the Bank	<b>132,151</b>	1,225
<b>Commitments</b>		
Undrawn financing	<b>2,013,063</b>	1,754,983
	<b>2,704,901</b>	2,400,611

**NOTE 14: CAPITAL ADEQUACY**

The Bank is required to comply with the core capital ratio and risk-weighted capital adequacy ratio prescribed by Bank Negara Malaysia. The Bank was in compliance with all prescribed capital ratios throughout the period.

	<b>Bank</b>	
	<b>30 June 2017</b>	31 December 2016 Restated
<b>Before deducting final dividend</b>		
Core capital ratio	<b>18.74%</b>	19.74%
Risk-weighted capital ratio	<b>20.36%</b>	21.26%
<b>After deducting final dividend</b>		
Core capital ratio	<b>18.74%</b>	19.14%
Risk-weighted capital ratio	<b>20.36%</b>	20.66%

**NOTE 14: CAPITAL ADEQUACY (CONTINUED)**

The capital ratios are derived by taking into account the core capital and capital base against the risk weighted assets of the Bank. Components of the capital are as follows:

	Bank	
	30 June 2017 RM'000	31 December 2016 RM'000
<b>Tier I capital</b>		
Paid-up share capital	2,986,030	2,986,030
Retained profits	5,919,995	6,363,616
Other reserves	5,168,170	5,168,170
<b>Total Tier I capital (core)</b>	<b>14,074,195</b>	<b>14,517,816</b>
<b>Tier II capital</b>		
Subordinated sukuk	300,000	300,000
Collective impairment *	657,255	555,503
Regulatory reserve	329,672	329,672
<b>Total Tier II capital</b>	<b>1,286,927</b>	<b>1,185,175</b>
Total capital	15,361,122	15,702,991
Less: Investment in subsidiaries	(65,976)	(65,976)
	<b>(65,976)</b>	<b>(65,976)</b>
<b>Total capital base</b>	<b>15,295,146</b>	<b>15,637,015</b>

\* This is surplus amount allowable after taking into account collective impairment allowance on impaired financing of the Bank.

Assets in various categories are risk-weighted as follows:

	Bank	
	30 June 2017 RM'000	31 December 2016 RM'000
Total assets assigned 20% risk-weighted	649,567	630,739
Total assets assigned 50% risk-weighted	2,411,075	2,049,690
Total assets assigned 100% risk-weighted	70,713,892	70,183,842
Off-Balance Sheet claims assigned 100% risk-weighted	1,338,405	677,134
	<b>75,112,939</b>	<b>73,541,405</b>