

Interim Financial Report on Consolidated Results for the Financial Year Ended 30 September 2020

CONDENSED CONSOLIDATED STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

(The figures have not been audited)

	Individual Financial Quarter Ended		Year to date Ended	
	30.09.2020 RM'000	30.09.2019 RM'000	30.09.2020 RM'000	30.09.2019 RM'000
Revenue	8,892	5,612	22,214	17,198
Cost of sales	(3,114)	(2,003)	(7,655)	(5,970)
Gross profit	<u>5,778</u>	<u>3,609</u>	<u>14,559</u>	<u>11,228</u>
Other income	307	579	1,047	1,143
Other operating expenses	(747)	(344)	(1,568)	(1,104)
Marketing expenses	(5)	(5)	(16)	(16)
Administrative expenses	(1,725)	(1,716)	(4,724)	(4,933)
Finance cost	(1)	(4)	(6)	(15)
Profit before tax	<u>3,607</u>	<u>2,119</u>	<u>9,292</u>	<u>6,303</u>
Tax expense	(998)	(564)	(2,321)	(1,423)
Profit for the year	<u>2,609</u>	<u>1,555</u>	<u>6,971</u>	<u>4,880</u>
Other comprehensive income for the year, net of tax	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total comprehensive income for the year	<u>2,609</u>	<u>1,555</u>	<u>6,971</u>	<u>4,880</u>
Profit for the year attributable to:				
Owners of the parent	<u>2,609</u>	<u>1,555</u>	<u>6,971</u>	<u>4,880</u>
Earnings per share				
- Basic (sen)	<u>0.47</u>	<u>0.25</u>	<u>1.23</u>	<u>0.79</u>
- Diluted (sen)	<u>0.47</u>	<u>0.25</u>	<u>1.23</u>	<u>0.79</u>

(The unaudited Condensed Consolidated Statement of Profit or Loss and Other Comprehensive Income should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to the interim financial statements.)

Interim Financial Report on Consolidated Results for the Financial Year Ended 30 September 2020

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

(The figures have not been audited)

	(Unaudited) 30.09.2020	(Audited) 31.12.2019
Note	RM'000	RM'000
ASSETS		
Non-current assets		
Property, plant and equipment	2,128	2,491
Rights-of-use assets	19,816	20,097
Product Development costs	11,784	11,318
Other investment	13,704	13,704
Total non-current assets	47,432	47,610
Current assets		
Inventories	24	24
Trade and other receivables	B8 32,138	31,007
Cash and cash equivalents	B7 20,662	22,789
Tax recoverable	B5 -	4
Total current assets	52,824	53,824
TOTAL ASSETS	100,256	101,434
EQUITY AND LIABILITIES		
Equity attributable to owners of the parent		
Share capital	89,303	89,303
Reserves	30,781	26,607
Treasury shares	(27,561)	(19,441)
	92,523	96,469
TOTAL EQUITY	92,523	96,469

Interim Financial Report on Consolidated Results for the Financial Year Ended 30 September 2020

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued)

(The figures have not been audited)

	(Unaudited) 30.09.2020 RM'000	(Audited) 31.12.2019 RM'000
Equity and Liabilities		
(continued)		
Current liabilities		
Trade and other payables	4,060	3,100
Contract liabilities	2,390	1,386
Lease Liabilities	-	353
Tax payable	1,283	126
Total current liabilities	7,733	4,965
TOTAL LIABILITIES	7,733	4,965
TOTAL EQUITY AND LIABILITIES	100,256	101,434
Net assets per share attributable to equity holders of the Company (RM)	0.17	0.17

(The unaudited Condensed Consolidated Statements of Financial Position should read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to the interim financial statements.)

Interim Financial Report on Consolidated Results for the Financial Year Ended 30 September 2020

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

(The figures have not been audited)

	<-----Attributable to owners of the parent ----->					
	<-----Non – distributable reserves----->				Distributable Retained Earnings	Total Equity
	Share Capital	Treasury Shares	Fair Value Reserve	Other Reserve		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2020	89,303	(19,441)	(26)	(81)	26,714	96,469
Total comprehensive income for the period	-	-	-	-	6,971	6,971
Treasury shares	-	(8,120)	-	-	-	(8,120)
Dividend paid	-	-	-	-	(2,797)	(2,797)
As at 30 September 2020	89,303	(27,561)	(26)	(81)	30,888	92,523

	<-----Attributable to owners of the parent ----->					
	<-----Non – distributable reserves----->				Distributable Retained Earnings	Total Equity
	Share Capital	Treasury Shares	Fair Value Reserve	Other Reserve		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2019	20,998	-	-	(81)	26,285	47,202
Total comprehensive income for the period	-	-	-	-	4,880	4,880
Effect of adoption of MRFS16	-	-	-	-	(13)	(13)
Issuance of ordinary shares pursuant to exercise of warrant	68,305	-	-	-	-	68,305
Dividend paid					(3,077)	(3,077)
As at 30 September 2019	89,303	-	-	(81)	28,075	117,297

(The unaudited Condensed Consolidated Statement of Changes in Equity should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to the interim financial statements.)

Interim Financial Report on Consolidated Results for the Financial Year Ended 30 September 2020

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

(The figures have not been audited)

	Note	9 Months Period Ended	
		30.09.2020	30.09.2019
		RM'000	RM'000
CASH FLOWS FROM OPERATING ACTIVITIES			
Profit before tax		9,292	6,303
Adjustments for:			
Impairment loss on trade receivables		624	48
Amortisation of development costs		1,892	1,840
Depreciation of property, plant and equipment		485	798
Depreciation of right of used assets		281	-
Unrealised gain on foreign exchange		(6)	(6)
Interest expense		6	15
Interest income from deposits with licensed banks		(1,040)	(1,136)
Operating profit before working capital changes		11,534	7,862
Changes in working capital:			
Decrease in inventories		-	21
(Increase) in trade and other receivables		(1,812)	(20,108)
Increase/(Decrease) in trade and other payables		1,669	(6,823)
Cash generated from operations		11,391	(19,048)
Tax paid		(1,161)	(1,122)
Interest paid		(6)	-
Net cash from/(used) in operating activities		10,224	(20,170)
CASH FLOWS FROM INVESTING ACTIVITIES			
Interest received		1,060	1,136
Purchase of property, plant and equipment		(122)	(1,549)
Purchase of right of used asset		-	(715)
Addition of product development cost		(2,359)	(2,080)
Purchase of investment		-	(12,840)
Net cash used in investing activities		(1,421)	(16,048)

Interim Financial Report on Consolidated Results for the Financial Year Ended 30 September 2020

CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS (continued)

(The figures have not been audited)

	Note	9 Months Period Ending	
		30.09.2020	30.09.2019
		RM'000	RM'000
CASH FLOWS FROM FINANCING ACTIVITIES			
Repayment of lease liability		-	(94)
Purchase of treasury shares		(8,120)	-
Proceed from issuance of new shares		-	68,305
Interest paid		-	(29)
Dividend paid		(2,797)	(3,077)
Net cash from/(used) in financing activities		(10,917)	65,105
Net decrease in cash and cash equivalents		(2,114)	28,887
Effects of exchange rate changes		7	5
Cash and cash equivalents at 1 January		22,789	29,812
Cash and cash equivalents at 30 September	B7	20,662	58,704

(The unaudited Condensed Consolidated Statements of Cash Flows should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to the interim financial statements.)

A. Explanatory Notes Pursuant to Malaysian Financial Reporting Standard 134 (“MFRS 134”)

A1. Basis of Preparation

The unaudited interim financial statements, for the period ended 30 September 2020, have been prepared in accordance with MFRS 134, *Interim Financial Reporting* issued by the Malaysian Accounting Standard Board (“MASB”) and paragraph 9.22 of the Listing Requirements of Bursa Malaysia Securities Berhad (“Bursa Securities”).

The unaudited interim financial statements should be read in conjunction with the annual audited financial statements of the Group for the financial year ended 31 December 2019. The explanatory notes attached to the interim financial statements provide an explanation of events and transaction that are significant to an understanding of the changes in the financial position and performance of the Group since the year ended 31 December 2019.

Since the previous annual audited financial statements as at 31 December 2019 were issued, the Group has adopted the Malaysia Financial Reporting Standards (“MFRS”) framework issued by MASB with effect from 1 January 2012. This MFRS framework was introduced by the MASB in order to fully converged Malaysia’s existing Financial Reporting Standards (“FRS”) framework with the International Financial Reporting Standards (“IFRS”) framework issued by the International Accounting Standards Board.

At the date of issuance of this unaudited interim financial statements, the MFRSs, amendments to MFRSs and IC Interpretation have been issued by MASB but not yet effective are as listed below:

		Effective dates for financial periods beginning on or after
MFRS 17	Insurance Contracts	1 January 2021
Amendment to MFRS 101	Classification of Liabilities as Current and Non-Current	1 January 2022
Amendment to MFRS 3	Definition of Business	1 January 2022
Amendment to MFRS 116	Property, Plant and Equipment- Proceeds before Intended Use	1 January 2022
Amendment to MFRS 137	Onerous Contract-Cost of Fulfilling a Contract	1 January 2022
Annual improvement to MFRSs Standards 2018-2020	Amendment to MFRS 1 Amendment to MFRS 9 Amendment to MFRS 16 Amendment to MFRS 141	1 January 2022
Amendments to MFRS 10 and MFRS 128	Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Deferred until further notice

The Group and the Company are in the process of assessing the impact of implementing these Amendments and Standards, since the effect would only be observable for the future financial years.

A. Explanatory Notes Pursuant to Malaysian Financial Reporting Standard 134 (“MFRS 134”) (continued)

A2. Auditors’ Report on Preceding Annual Financial Statements

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2019 was not qualified.

A3. Seasonality or Cyclicity of Interim Operations

There were no seasonal or cyclical factors affecting the results of the Group for the current financial quarter under review and financial year.

A4. Unusual Items Affecting Assets, Liabilities, Equity, Net Income or Cash Flows

During the current financial quarter under review and financial year, there were no items or events that arose, which affected assets, liabilities, equity, net income or cash flows, that are unusual by reason of their nature, size or incidence.

A5. Material Changes in Accounting Estimates

There was no material changes in estimates of amounts reported in the prior financial year that has a material effect on the current financial quarter under review and financial year.

A6. Issuances, Cancellation, Repurchases, Resale and Repayments of Debts and Equity Securities

There were no issuance and repayment of debt and equity securities, share buy-backs, share cancellation, shares held as treasury shares and resale of treasury shares for the current financial year under review.

A7. Dividends

On 24 August 2020, the Board of Directors has declared the first interim single tier dividend of 0.50 sen per ordinary share, amounting to approximately RM2.8 million in respect of financial year ending 31 December 2020. The dividend was paid on 23 September 2020.

On 24 November 2020, the Board of Directors has declared the second interim single tier dividend of 0.50 sen per ordinary share, amounting to approximately RM2.8 million in respect of financial year ending 31 December 2020. The dividend will be paid on 23 December 2020.

A8. Segmental Reporting

Segment information is presented in respect of the Group’s business segments.

- (i) Application Solutions (“AS”)
 - Sales of software applications and product on an outright purchase basis.
- (ii) Application Services Providers (“ASP”)
 - Income from outsourcing service charge which is volume and transaction based.
- (iii) Maintenance Services
 - Provision of maintenance services.

A. Explanatory Notes Pursuant to Malaysian Financial Reporting Standard 134 (“MFRS 134”) (continued)

A8. Segmental Reporting

(a) Individual quarter

<u>3 Months Period Ended</u> <u>30 September 2020</u>	AS RM'000	ASP RM'000	Maintenance Services RM'000	Total RM'000
Revenue				
Total revenue	307	8,171	492	8,970
Inter-segment revenue	-	(78)	-	(78)
Revenue from external customers	307	8,093	492	8,892
Results				
Segment results	165	2,880	243	3,288
Finance costs	-	-	-	(1)
Interest income from deposits with licensed bank				320
Profit before tax				3,607
Income tax expense				(998)
Net profit for the period / Total comprehensive income for the period				2,609

<u>3 Months Period Ended</u> <u>30 September 2019</u>	AS RM'000	ASP RM'000	Maintenance Services RM'000	Total RM'000
Revenue				
Total revenue	1,426	3,780	485	5,691
Inter-segment revenue	-	(79)	-	(79)
Revenue from external customers	1,426	3,701	485	5,612
Results				
Segment results	449	925	174	1,548
Finance costs	-	-	-	(1)
Interest income from deposits with licensed bank				575
Profit before tax				2,119
Income tax expense				(564)
Net profit for the period / Total comprehensive income for the period				1,555

A. Explanatory Notes Pursuant to Malaysian Financial Reporting Standard 134 (“MFRS 134”) (continued)

A8. Segmental Reporting (continue)

(b) Cumulative quarter

<u>9 Months Period Ended</u> <u>30 September 2020</u>	AS RM'000	ASP RM'000	Maintenance Services RM'000	Total RM'000
Revenue				
Total revenue	2,353	18,616	1,480	22,449
Inter-segment revenue	-	(235)	-	(235)
Revenue from external customers	2,353	18,381	1,480	22,214
Results				
Segment results	989	6,569	700	8,258
Finance costs	-	-	-	(6)
Interest income from deposits with licensed bank				1,040
Profit before tax				9,292
Income tax expense				(2,321)
Net profit for the period / Total comprehensive income for the period				6,971

<u>9 Months Period Ended</u> <u>30 September 2019</u>	AS RM'000	ASP RM'000	Maintenance Services RM'000	Total RM'000
Revenue				
Total revenue	3,850	12,042	1,544	17,436
Inter-segment revenue	-	(238)	-	(238)
Revenue from external customers	3,850	11,084	1,544	17,198
Results				
Segment results	1,710	2,880	592	5,182
Finance costs	-	-	-	(15)
Interest income from deposits with licensed bank				1,136
Profit before tax				6,303
Income tax expense				(1,423)
Net profit for the period / Total comprehensive income for the period				4,880

A. Explanatory Notes Pursuant to Malaysian Financial Reporting Standard 134 (“MFRS 134”) (continued)

A9. Subsequent Material Event

There was no material event subsequent to the current financial quarter ended 31 December 2019 up to the date of the announcement of this report which is likely to substantially affect the results of the operations of the Group for the current financial quarter under review.

A10. Changes in the Composition of the Group

As at 30 September 2020, there is no changes in the composition of the Group.

A11. Changes in Contingent Liabilities or Contingent Assets

There were no material contingent liabilities or contingent assets for the current financial quarter under review.

A12. Recurrent Related Party Transactions (“RRPT”)

On 26 December 2017, we have entered into a tenancy agreement with MY E.G. Services Berhad for renting office space located at Level 31, MYEG Tower, Empire City. No. 8, Jalan Damansara, PJU 8, 47820 Petaling Jaya. Detail of transaction as follows:

Term of tenancy: 1 December 2017 to 30 November 2020

Monthly rental: RM31,256.20

A13. Capital Commitments

There is no capital commitments for the current financial quarter under review.

A14. Memorandum of Understanding (MOU)

On 1 August 2017, The Board of Directors of EForce announced the signing of a MOU with Aquis for software and operations support. The MOU concerns intention to enter into a software delivery, support and operations agreement in the area of designing and building infrastructure and software, and customised training to support operationalization.

As at reporting date, we are still in discussion with Aquis and has not formalise the MOU into a definitive agreement yet.

B. EXPLANATORY NOTES AS PER MAIN MARKET LISTING REQUIREMENTS (APPENDIX 9B)

B1. Review of Group's Performance

Current Year -to date vs. Previous Year-to date

	Individual Period		Changes (Amount/%)	Cumulative Period		Changes (Amount/%)
	Current Year Quarter	Preceding Year Corresponding Quarter		Current Year To- date	Preceding Year Corresponding Period	
	30/09/20	30/09/19		30/09/20	30/09/19	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Revenue	8,892	5,612	3,280 / 58%	22,214	17,198	5,016 / 29%
Operating Profit	3,301	1,545	1,756 / 114%	8,250	5,175	3,075 / 59%
Profit Before Interest and Tax	3,287	1,540	1,747 / 113%	8,246	5,150	3,096 / 60%
Profit Before Tax	3,607	2,119	1,488 / 70%	9,292	6,303	2,989 / 47%
Profit After Tax	2,609	1,555	1,054 / 68%	6,971	4,880	2,091 / 43%
Profit Attributable to Ordinary Equity Holders of the Parent	2,609	1,555	1,054 / 68%	6,971	4,880	2,091 / 43%

For the quarter under review, the Group registered an increase of 58% or RM3.3 million in revenue compared to same quarter last year. The increase in Application Services Providers (“ASP”) revenue was due to our customers registering record number of new retail investors and the overall increase in volume of shares traded. However, our Application Solution (AS) segment saw a revenue reduction due to customers deferring system enhancement projects to focus on capacity expansion.

For the 9 months ended 30 September 2020, the group’s revenue surged by RM5 million or 29% to RM22.2 million compared to same period last year, while Profit Before Tax (PBT) and Profit After Tax (PAT) increased by RM3 million and RM2 million to RM9.3 million and RM7 million respectively.

B. EXPLANATORY NOTES AS PER MAIN MARKET LISTING REQUIREMENTS (APPENDIX 9B)

B2. Variation of Results against Preceding Quarter

	Current Quarter 30/09/20	Immediate Preceding Quarter 30/06/20	Changes (Amount / %)
	RM'000	RM'000	RM'000
Revenue	8,892	6,978	1,914 / 27%
Operating Profit	3,301	2,961	340 / 12%
Profit Before Interest and Tax	3,287	2,954	333 / 11%
Profit Before Tax	3,607	3,408	199 / 6%
Profit After Tax	2,609	2,603	6 / 2%
Profit Attributable to Ordinary Equity Holders of the Parent	2,609	2,603	6 / 2%

For the quarter under review, the Group recorded a 27% increase in revenue compared to immediate preceding quarter. The increase was mainly attributed to higher billing in Application Service Provider (ASP) segment. PBT and PAT recorded an increase of 6% and 2% respectively.

B3. Prospects for 2020

The recent announcement of successful vaccine development has provided hope to everyone that the on-going global health crisis will be coming to an end. But the economic and business outlook ahead is still gloomy and uncertain.

Bursa Malaysia continues to record high daily trading volume and value despite the Covid-19 pandemic. These are good news for our customers (stockbrokers and bankers) and to Excel Force. The high volume transactions and record number of new retail traders contribute positively to our ASP segment and offsets the negative impact of an economic slowdown.

We are working closely with our customers to refresh their system capacity and enhance system capability to meet the big volume increase. Concurrently, we are developing new solutions to help customers improve and digitalise their internal processes to reduce operational costs.

Given the above and barring any unforeseen circumstances, the group is cautiously positive on our future business.

B. EXPLANATORY NOTES AS PER MAIN MARKET LISTING REQUIREMENTS (APPENDIX 9B) (continued)

B4. Variance of Profit Forecast and Shortfall in Profit Guarantee

The Group has not issued any profit forecast nor profit guarantee for the current financial quarter under review and the financial year.

B5. Taxation

The taxation charge for the individual financial quarter and the financial year are as follows:

	Individual Financial Quarter Ended		Year-to-date Ended	
	30.09.20 RM'000	30.09.19 RM'000	30.09.20 RM'000	30.09.19 RM'000
Income tax	998	564	2,321	1,423
Deferred tax	-	-	-	-
	<u>998</u>	<u>564</u>	<u>2,321</u>	<u>1,423</u>

B6. Status of Corporate Proposals

There were no corporate proposals announced as at the date of this quarterly report.

B7. Cash and Cash Equivalents

The Group cash and cash equivalents as at 30 September 2020 comprises:

	RM'000
Cash in hand	7
Cash at banks	4,906
Short term fund – Investment in fixed income trust funds	15,749
	<u>20,662</u>

B8. Trade and Other Receivables

	RM'000
Trade receivables	6,393
Other receivables	25,745
	<u>32,138</u>

Analysis of the trade receivables ageing of the Group is as follows:

	RM'000
0 – 30 days	3,397
31 – 60 days	1,173
61 – 90 days	155
91 – 120 days	54
121 – 150 days	31
More than 150 days	2,406
	<u>7,216</u>
Expected Credit Loss	(351)
Impairment (specific)	(472)
Net trade receivables	<u>6,393</u>

**B. EXPLANATORY NOTES AS PER MAIN MARKET LISTING REQUIREMENTS
(APPENDIX 9B) (continued)**

B9. Group Borrowings and Debt Securities

The Company does not have any borrowing and debt securities as at the date of this report.

B10. Off Balance Sheet Financial Instruments

The Company does not have any off balance sheet financial instruments as at the date of this report.

B11. Material Litigation

The Group is not engaged in any material litigation either as plaintiff or defendant and the Board does not have any knowledge of any proceedings pending or threatened against the Group as at the date of this report.

B12. Dividends

On 24 August 2020, the Board of Directors has declared the first interim single tier dividend of 0.50 sen per ordinary share, amounting to approximately RM2.8 million in respect of financial year ending 31 December 2020. The dividend was paid on 23 September 2020.

On 24 November 2020, the Board of Directors has declared the second interim single tier dividend of 0.50 sen per ordinary share, amounting to approximately RM2.8 million in respect of financial year ending 31 December 2020. The dividend will be paid on 23 December 2020.

B. EXPLANATORY NOTES AS PER MAIN MARKET LISTING REQUIREMENTS (APPENDIX 9B) (continued)

B13. Earnings per Share ("EPS")

	Individual Financial Quarter Ended		Year to date Ended	
	30.09.20	30.09.19	30.09.20	30.09.19
<u>(a) Basic EPS</u>				
Net profit attributable to the equity holders of the Company (RM'000)	2,609	1,555	6,971	4,880
Weighted average number of ordinary shares in issue ('000)	575,143	615,378	573,066	615,378
Basic EPS (sen)	<u>0.47</u>	<u>0.25</u>	<u>1.23</u>	<u>0.79</u>

The calculation of the basic EPS is based on the net profit attributable to equity holders of the parent for the current financial quarter / year ended 30 September, divided by the weighted average number of ordinary shares outstanding during the financial year.

	Individual Financial Quarter Ended		Year to date Ended	
	30.09.20	30.09.19	30.09.20	30.09.19
<u>(b) Diluted EPS</u>				
Net profit attributable to the equity holders of the Company (RM'000)	2,609	1,555	6,971	4,880
Weighted average number of ordinary shares in issue ('000)	575,143	615,378	573,066	615,378
Adjusted for:				
Assumed full conversion of Warrants	-	-	-	-
	<u>575,143</u>	<u>615,378</u>	<u>573,066</u>	<u>620,304</u>
Diluted EPS (sen)	<u>0.47</u>	<u>0.25</u>	<u>1.23</u>	<u>0.79</u>

The calculation of the diluted EPS is based on the net profit attributable to equity holders of the parent for the current financial quarter / year ended 30 September, divided by the weighted average number of ordinary shares outstanding during the financial year.

B. EXPLANATORY NOTES AS PER MAIN MARKET LISTING REQUIREMENTS (APPENDIX 9B) (continued)

B14. Profit for the year

	Individual Financial Quarter Ended		Year-to-date Ended	
	30.09.20 RM'000	30.09.19 RM'000	30.09.20 RM'000	30.09.19 RM'000
Profit for the year is arrived after charging:				
Amortisation of development costs	631	613	1,892	1,840
Depreciation of property, plant and equipment	156	264	485	798
Depreciation of right of used assets	94	-	281	-
Loss on foreign exchange	13	3	24	12
	<hr/>	<hr/>	<hr/>	<hr/>
and after crediting:				
Gain on foreign exchange	-	4	22	6
Interest income from deposits with licensed bank	319	575	1,040	1,136
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