

MINTYE BERHAD

**(Company No: 201601006420 / 1177348 P)
(Incorporated In Malaysia)**

**3RD QUARTERLY REPORT
on Group Results ended
31 October 2019**

(The figures have not been audited)

Company No.

201601006420

1.

MINTYE BERHAD
(Incorporated in Malaysia)

Unaudited interim financial report for the 3rd financial quarter ended 31 October 2019

The Directors of Mintye Berhad are pleased to announce the unaudited interim financial report for the 3rd financial quarter ended 31 October 2019.

This interim financial report is prepared in accordance with MFRS 134 "Interim Financial Reporting" and paragraph 9.22 of the Bursa Malaysia Listing Requirements and should be read in conjunction with the audited annual financial statements of Mintye for the financial year ended 31 January 2019.

There was no qualification in the audit report in the most recent audited annual financial statements.

MINTYE BERHAD
(Incorporated in Malaysia)

CONDENSED GROUP STATEMENT OF FINANCIAL POSITION

	Unaudited As at <u>31 Oct 2019</u> RM'000	Audited As at <u>31 Jan 2019</u> RM'000
ASSETS		
Non-current assets		
Property, plant and equipment	26,855	26,990
Capital work-in-progress	325	2,002
Available-for-sale investments	8,741	9,733
Deferred tax assets	1,335	1,469
	<u>37,256</u>	<u>40,194</u>
Current assets		
Inventories	24,477	28,622
Trade receivables	5,744	5,997
Other receivables, deposits and prepayments	815	907
Tax recoverable	819	747
Cash and bank balances	43,121	39,243
	<u>74,976</u>	<u>75,516</u>
TOTAL ASSETS	<u><u>112,232</u></u>	<u><u>115,710</u></u>
EQUITY AND LIABILITIES		
Equity attributable to owners of the Company		
Share capital	60,800	60,800
Fair value reserves	2,709	3,720
Retained profits	44,597	46,063
	<u>108,106</u>	<u>110,583</u>
Non-controlling interests	<u>1,047</u>	<u>1,107</u>
Total equity	<u><u>109,153</u></u>	<u><u>111,690</u></u>

	Unaudited	Audited
	As at	As at
	<u>31 Oct 2019</u>	<u>31 Jan 2019</u>
	RM'000	RM'000
Non-current liabilities		
Deferred tax liabilities	960	1,144
Current liabilities		
Trade payables	538	1,388
Other payables, deposits and accruals	1,507	1,426
Tax payable	74	62
	<u>2,119</u>	<u>2,876</u>
Total liabilities	<u>3,079</u>	<u>4,020</u>
TOTAL EQUITY AND LIABILITIES	<u>112,232</u>	<u>115,710</u>
	RM	RM
Net assets per share attributable to owners of the Company	<u>1.78</u>	<u>1.82</u>

The condensed Group statement of financial position should be read in conjunction with the audited annual financial statements for the financial year ended 31 January 2019.

MINTYE BERHAD
(Incorporated in Malaysia)

CONDENSED GROUP STATEMENT OF COMPREHENSIVE INCOME

	Individual quarter		Cumulative quarter	
	3 months ended		9 months ended	
	31 October		31 October	
	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
	RM'000	RM'000	RM'000	RM'000
REVENUE				
Sales and other operating income	9,733	12,531	30,732	34,200
Less:				
Cost of sales	<u>(7,852)</u>	<u>(11,368)</u>	<u>(25,363)</u>	<u>(29,316)</u>
Gross profit	1,881	1,163	5,369	4,884
Other operating income	<u>600</u>	<u>697</u>	<u>1,567</u>	<u>1,806</u>
	2,481	1,860	6,936	6,690
Less:				
EXPENSES				
Selling and distribution	(454)	(504)	(1,263)	(1,268)
Administration	(2,486)	(1,749)	(6,059)	(5,254)
Finance				
- Bank commitment and other charges	<u>(13)</u>	<u>(11)</u>	<u>(41)</u>	<u>(40)</u>
(Loss)/Profit from operations	(472)	(404)	(427)	128
Machinery and equipment written off	<u>(10)</u>	<u>(2)</u>	<u>(16)</u>	<u>(2)</u>
(LOSS)/PROFIT BEFORE TAXATION	(482)	(406)	(443)	126

	Individual quarter 3 months ended 31 October		Cumulative quarter 9 months ended 31 October	
	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
	RM'000	RM'000	RM'000	RM'000
Less/Add:				
Taxation	<u>63</u>	<u>(328)</u>	<u>(171)</u>	<u>843</u>
(Loss)/Profit for the financial period	<u>(419)</u>	<u>(734)</u>	<u>(614)</u>	<u>969</u>
Other comprehensive income				
Items that may be recycled to profit or loss:				
Available-for-sale investments				
- Fair value (loss)/profit	<u>(348)</u>	<u>(626)</u>	<u>(1,011)</u>	<u>66</u>
TOTAL COMPREHENSIVE (LOSS)/INCOME FOR THE FINANCIAL PERIOD	<u>(767)</u>	<u>(1,360)</u>	<u>(1,625)</u>	<u>1,035</u>
(Loss)/Profit attributable to:				
Owners of the Company	<u>(408)</u>	<u>(694)</u>	<u>(554)</u>	<u>1,079</u>
Non-controlling interests	<u>(11)</u>	<u>(40)</u>	<u>(60)</u>	<u>(110)</u>
	<u>(419)</u>	<u>(734)</u>	<u>(614)</u>	<u>969</u>
Total comprehensive (loss)/income attributable to:				
Owners of the Company	<u>(756)</u>	<u>(1,320)</u>	<u>(1,565)</u>	<u>1,145</u>
Non-controlling interests	<u>(11)</u>	<u>(40)</u>	<u>(60)</u>	<u>(110)</u>
	<u>(767)</u>	<u>(1,360)</u>	<u>(1,625)</u>	<u>1,035</u>
	Sen	Sen	Sen	Sen
Earnings per share of (loss)/profit attributable to owners of the Company				
- Basic and diluted	<u>(0.67)</u>	<u>(1.14)</u>	<u>(0.91)</u>	<u>1.77</u>

The condensed Group statement of comprehensive income should be read in conjunction with the audited annual financial statements for the financial year ended 31 January 2019.

MINTY BERHAD
(Incorporated in Malaysia)

CONDENSED GROUP STATEMENT OF CHANGES IN EQUITY

	← Attributable to owners of the Company →					
	Issued share capital RM'000	Non - distributable Fair value reserves RM'000	Distributable Retained profits RM'000	Sub-total RM'000	Non- controlling interests RM'000	Net equity RM'000
Unaudited						
For the financial period ended 31 October 2019						
As at 1 February 2019	60,800	3,720	46,063	110,583	1,107	111,690
(Loss) for the financial period	-	-	(554)	(554)	(60)	(614)
Other comprehensive (loss)	-	(1,011)	-	(1,011)	-	(1,011)
Total comprehensive (loss) for the financial period	-	(1,011)	(554)	(1,565)	(60)	(1,625)
Dividend approved	-	-	(912)	(912)	-	(912)
As at 31 October 2019	60,800	2,709	44,597	108,106	1,047	109,153
Unaudited						
For the financial period ended 31 October 2018						
As at 1 February 2018	60,800	3,559	46,213	110,572	1,227	111,799
Profit/(loss) for the financial period	-	-	1,079	1,079	(110)	969
Other comprehensive income	-	66	-	66	-	66
Total comprehensive income/(loss) for the financial period	-	66	1,079	1,145	(110)	1,035
Dividend approved	-	-	(1,824)	(1,824)	-	(1,824)
As at 31 October 2018	60,800	3,625	45,468	109,893	1,117	111,010

The condensed Group statement of changes in equity should be read in conjunction with the audited annual financial statements for the financial year ended 31 January 2019.

MINTYE BERHAD
(Incorporated in Malaysia)

CONDENSED GROUP STATEMENT OF CASH FLOWS

<u>For the financial period ended</u>	Cumulative quarter 9 months ended 31 October	
	<u>2019</u>	<u>2018</u>
	RM'000	RM'000
OPERATING ACTIVITIES		
Operations		
(Loss)/Profit from operations	(427)	128
Adjustments for:		
Depreciation and amortisation of property, plant and equipment	2,207	2,308
Inventories written off	-	1,631
Impairment of trade receivables	21	-
Unrealised loss/(gain) on translation of foreign currencies	2	(506)
Unrealised (gain) on translation of foreign receivables and payables	(22)	(115)
Dividend income	(144)	(140)
Interest income	(814)	(569)
	<hr/>	<hr/>
Operating profit before changes in working capital	823	2,737
Changes in working capital:		
Inventories	4,146	4,630
Trade and other receivables	345	(521)
Trade and other payables	(769)	(848)
	<hr/>	<hr/>
Surplus of revenue receipts net of expense payments from revenue-producing business transactions	4,545	5,998
Dividends (net) from available-for-sale investments received	144	140
Interest income received	814	569
	<hr/>	<hr/>
Cash from operations before taxation	5,503	6,707
Income tax paid	(534)	(1,010)
Income tax refunded	253	-
	<hr/>	<hr/>
Net cash from operating activities	5,222	5,697

<u>For the financial period ended</u>	Cumulative quarter 6 months ended 31 October	
	<u>2019</u>	<u>2018</u>
	RM'000	RM'000
INVESTING ACTIVITIES		
Additions in capital work-in-progress	(310)	(684)
Additional investments in quoted shares	(18)	(13)
Additions to plant and equipment	<u>(102)</u>	<u>(337)</u>
Net cash (used) in investing activities	<u>(430)</u>	<u>(1,034)</u>
FINANCING ACTIVITIES		
Dividend paid to owners of the Company	<u>(912)</u>	<u>(1,824)</u>
CASH AND CASH EQUIVALENTS		
Increase in the financial period	3,880	2,839
Unrealised (loss)/gain on translation of foreign currencies	<u>(2)</u>	<u>506</u>
Net increase in the financial period	3,878	3,345
As at beginning of financial period	<u>39,243</u>	<u>33,620</u>
As at end of financial period	<u><u>43,121</u></u>	<u><u>36,965</u></u>
Represented by		
- Deposits with Malaysian licensed banks	36,284	30,750
- Cash in hand and at Malaysian licensed banks	<u>6,837</u>	<u>6,215</u>
	43,121	36,965
Less:		
Deposits placed with maturity more than three months	<u>(11,900)</u>	<u>(10,655)</u>
	<u><u>31,221</u></u>	<u><u>26,310</u></u>

The condensed Group statement of cash flows should be read in conjunction with the audited annual financial statements for the financial year ended 31 January 2019.

MINTYE BERHAD
(Incorporated in Malaysia)

NOTES TO THE INTERIM FINANCIAL REPORT
for the 2nd financial quarter ended 31 October 2019

Basis of preparation

The interim financial report is unaudited and has been prepared in accordance with MFRS 134 “Interim Financial Reporting” and paragraph 9.22 of the Bursa Malaysia Listing Requirements. The interim financial report also complies with IAS 34 “Interim Financial Reporting” issued by the International Accounting Standards Board.

The interim financial report has been prepared on a condensed basis and as such it should be read in conjunction with the audited annual financial statements of Mintye for the financial year ended 31 January 2019. The notes attached to the interim financial report provide an explanation of events and transactions that are significant to an understanding of the changes in financial position and performance of the Group since the financial year ended 31 January 2019.

MFRS 134 - Paragraph 16

M1. Accounting policies and methods

The accounting policies and methods of computation adopted by the Group in this interim financial report are consistent with those adopted in the audited annual financial statements of Mintye for the financial year ended 31 January 2019, except for the adoption of the following new Malaysian Financial Reporting Standards (MFRSs), Amendments to MFRSs and IC interpretations with effect from 1 February 2019:

MFRS 16 (Leases)

Amendments to MFRS 3 (Business Combination - Annual Improvements to MFRSs 2015-2017 Cycle)

Amendments to MFRS 9 (Financial Instruments - Prepayment features with negative compensation)

Amendments to MFRS 112 (Income Tax - Annual Improvements to MFRSs 2015-2017 Cycle)

Amendments to MFRS 119 (Employee Benefits)

IC Interpretation 23 (Uncertainty Over Income Tax Treatment)

The adoption of the above standards, amendments and interpretations did not have significant impact on the financial statements of the Group.

M2. Disclosure of audit report qualification and status of matters raised

The auditors' report of Mintye's most recent audited financial statements for the financial year ended 31 January 2019 did not contain any qualification.

M3. Seasonal or cyclical factors

The results of the operations of the Group for the current financial quarter and financial year-to-date were not significantly affected by seasonal or cyclical factors.

M4. Unusual items

There were no items affecting assets, liabilities, equity, net income or cash flows that were unusual in nature, size or incidence during the current interim period under review.

M5. Material changes in estimates of amounts reported

There were no material changes in estimates of amounts reported in prior interim period of the current financial year or in prior financial years, which have material effects on the financial position or performance in the current interim period under review.

M6. Changes in debt and equity securities

There were no issuance and repayment of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares and resale of treasury shares during the financial year-to-date.

M7. Dividend paid

Payment of a first and final single tier dividend of 1.5% amounting to RM912,000 for the financial year ended 31 January 2019 was made on 23 August 2019.

M8. Segment information

The Group is principally involved in the manufacturing of automotive and industrial friction materials, namely brake linings, disc brake pads and bonded brake shoes.

Activities are all carried out in Malaysia

	Individual quarter 3 months ended 31 Oct 2019 RM'000	Cumulative quarter 9 months ended 31 Oct 2019 RM'000
REVENUE		
Manufacturing	8,555	26,973
Technical	681	2,337
Others	497	1,422
	<u>9,733</u>	<u>30,732</u>
RESULTS		
Manufacturing	177	(346)
Technical	130	452
Others	(789)	(549)
	<u>(482)</u>	<u>(443)</u>
(Loss) before taxation	(482)	(443)
Taxation	63	(171)
	<u>(419)</u>	<u>(614)</u>
ASSETS		
Manufacturing	96,267	99,112
Technical	1,277	1,302
Others	14,688	15,296
	<u>112,232</u>	<u>115,710</u>
LIABILITIES		
Manufacturing	2,796	3,564
Technical	136	219
Others	147	237
	<u>3,079</u>	<u>4,020</u>

M9. Property, plant and equipment

There was no change to the valuation of property, plant and equipment brought forward from the most recent audited annual financial statements.

	Current financial quarter as at <u>31 Oct 2019</u> RM'000
<u>Cost</u>	
As at 1.2.2019	102,400
Additions	102
Transfer from capital work-in-progress	1,977
Written off	<u>(1,674)</u>
As at 31.10.2019	<u>102,805</u>
<u>Accumulated depreciation and amortisation</u>	
As at 1.2.2019	75,410
Charge for the financial period	2,207
Written off	<u>(1,667)</u>
As at 31.10.2019	<u>75,950</u>
<u>Net book value</u>	
As at 31.10.2019	<u><u>26,855</u></u>

M10. Material events subsequent to the end of the financial period

As disclosed in the previous quarter, the Company received a letter from its controlling shareholder, Yatee & Sons Sdn. Bhd., requesting the Company to undertake a selective capital reduction and repayment exercise pursuant to Section 116 of the Companies Act, 2016. Following that, the shareholders of the Company have approved the proposed selective capital reduction and repayment exercise vide a Special Resolution ratified at the Extraordinary General Meeting held on 26 November 2019. For further details, please refer to the Company's announcement on Bursa Malaysia on 26 November 2019.

M11. Changes in composition of the Group

There were no significant changes in the composition of the Group for the current financial quarter under review.

M12. Contingent liabilities

The contingent liabilities as at 31 October 2019 are as follows:

Unsecured

RM'000

Bankers' guarantees for
- Electricity supplies

445

No loss is anticipated.

M13. Inventories

Current
financial
quarter
as at
31 Oct 2019
RM'000

Stated at cost

Held for

- Manufacture

Raw materials

10,918

Packing materials and loose tools

1,175

Spare parts

520

Work-in-progress

2,063

14,676

- Sale

Finished products

9,801

24,477

M14. Capital commitments

Capital commitments authorised by the Directors and not provided for in the financial statements under review as at 31 October 2019 are as follows:

RM'000

Authorised

- Factory equipment

31

M15. Extraordinary item

There was no extraordinary item.

M16. Related party transactions

The related party transactions of the Group have been entered into in the normal course of business and have been established under terms that are no less favourable than those arranged with independent third parties.

Other than intragroup transactions, the transactions with related parties of the Group are set out below:

	Individual quarter 3 months ended 31 Oct 2019 RM'000	Cumulative quarter 9 months ended 31 Oct 2019 RM'000
(Expense) transactions with:		
Minsoon Credit Corporation (M) Sdn. Bhd.		
- Upkeep of motor vehicles	<u>(6)</u>	<u>(11)</u>

Bursa Malaysia Listing Requirements (Part A of Appendix 9B)**B1. Review of financial performance of the Company and its subsidiaries**

	Current Cumulative quarter 9 months ended 31 Oct 2019	Corresponding Cumulative quarter 9 months ended 31 Oct 2018	Increase/(Decrease)	
	RM'000	RM'000	RM'000	%
Group turnover	30,732	34,200	(3,468)	(10)
Group (loss)/profit from operations	(427)	128	(555)	(434)
Group (loss)/profit before taxation	(443)	126	(569)	(452)
Group (loss)/profit for the financial period	(614)	969	(1,583)	(163)

The Group's turnover for the current cumulative quarter ended 31 October 2019 was reported lower at RM30.732 million only compared to the previous year corresponding quarter of RM34.200 million, a drop of RM3.468 million or 10.14%. The decrease is mainly due to lower customer demand and increased competition from both local and overseas market, especially from China suppliers due to the US:China trade war.

The Group reported a loss from operation for the current cumulative quarter ended 31 October 2019 of RM0.427 million only as compared to a profit from operation RM0.128 million in previous year corresponding quarter. The main reason to the significant drop of the operating performance other than lower sales reported during the period, was due to RM0.811 million incurred thus far for corporate exercise in relation to Mintye Share Capital Reduction which was recently approved at the Extraordinary General Meeting.

B2. Comments on material changes in profit before taxation in the current financial quarter as compared with the immediate preceding financial quarter

	Current financial quarter 3 months ended 31 Oct 2019 RM'000	Preceding financial quarter 3 months ended 30 July 2019 RM'000	Increase/(Decrease)	
			RM'000	%
Group turnover	9,733	11,215	(1,482)	(13)
Group (loss)/profit from operations	(472)	203	(675)	(333)
Group (loss)/profit before taxation	(482)	197	(679)	(345)
Group (loss)/profit for the financial period	(419)	53	(472)	(891)

The Group's turnover for the current financial quarter ended 31 October 2019 was at RM9.733 million as compared to RM11.215 million in the preceding financial quarter, a drop of RM1.482 million or 13.22% mainly due to lower customer demand and increased competition from both local and overseas market, especially from China suppliers due to the US:China trade war.

Despite higher gross profit margin, the Group reported a loss from operations for the current financial quarter of RM0.472 million mainly due to expenses incurred in relation to Mintye Share Capital Reduction corporate exercise of RM0.811 million.

B3. Prospects

The Group strives to maintain a healthy balance sheet and focus on improving efficiency and productivity in preparation for any unfavourable market conditions to meet business challenges ahead. It will continue efforts to explore and penetrate into new local and overseas markets whilst continue to improve its product quality.

B4. Variance of actual profit from forecast profit

This is not applicable as no profit forecast or profit guarantee had been published.

B5. **Taxation**

	Individual quarter 3 months ended <u>31 Oct 2019</u> RM'000	Cumulative quarter 9 months ended <u>31 Oct 2019</u> RM'000
<u>Income tax</u>		
Current		
- For the current financial period	<u>(113)</u>	<u>(222)</u>
Deferred		
- Based on income		
- For the current financial period	170	32
- Based on reserves	<u>6</u>	<u>19</u>
	<u>176</u>	<u>51</u>
Total	<u><u>63</u></u>	<u><u>(171)</u></u>

The Group's effective tax rate for the financial year-to-date was higher than the prevailing statutory tax rates due to certain expenses not deductible for tax purposes.

B6. **Profit/(Loss) on sale of unquoted investments and/or properties**

There was no sale of unquoted investments and/or properties for the current quarter and financial year-to-date.

B7. Quoted investments

	Individual quarter 3 months ended <u>31 Oct 2019</u> RM'000	Cumulative quarter 9 months ended <u>31 Oct 2019</u> RM'000
(a) (i) Total purchases	-	18
(ii) Total disposals		
- Disposal proceeds	-	-
- Profit on disposal	-	-
(iii) Reclassification of fair value gain previously recognised in other comprehensive income, to profit or loss upon disposal	-	-
(iv) Fair value (loss) recognised in other comprehensive income	(348)	(1,011)
 (b) Investments in quoted securities held by the Group as at end of this reporting period, 31 October 2019 are as follows:		
(i) Cost	6,029	6,029
(ii) Carrying value	8,741	8,741
(iii) Market value	<u>8,741</u>	<u>8,741</u>

B8. Corporate proposal

There is no corporate proposal within 7 days before the date of issue of this interim financial report ("read in conjunction with M10").

B9. Borrowings

There was no borrowing or debt security as at the end of the current interim period.

B10. Off balance sheet financial instruments

There were no financial instruments with off balance sheet risk within 7 days before the issue date of this interim report or entered into after the end of this interim period.

B11. Material litigation

There was no material litigation against the Group as at the reporting date.

B12. Dividends payable

No interim dividend has been declared during the current interim period under review.

B13. Earnings per share ("EPS")

	Current quarter 3 months ended 31 October		Cumulative quarter 9 months ended 31 October	
	<u>2019</u>	<u>2018</u>	<u>2019</u>	<u>2018</u>
	RM'000	RM'000	RM'000	RM'000
(Loss)/Profit attributable to owners of the Company	<u>(408)</u>	<u>(694)</u>	<u>(554)</u>	<u>1,079</u>
	No.	No.	No.	No.
Number of ordinary shares in issue ('000)	60,800	60,800	60,800	60,800
	Sen	Sen	Sen	Sen
Basic and diluted EPS	<u>(0.67)</u>	<u>(1.14)</u>	<u>(0.91)</u>	<u>1.77</u>

Basic EPS for the current quarter and cumulative quarter are calculated by dividing the profit attributable to owners of the Company by the number of ordinary shares in issue.

Diluted EPS is the same as basic EPS as the Company does not have any dilutive potential on ordinary shares.

B14. (Loss)/Profit before taxation

	Individual quarter 3 months ended 31 Oct 2019 RM'000	Cumulative quarter 9 months ended 31 Oct 2019 RM'000
(Loss)/Profit before taxation has been arrived at after charging/(crediting):		
Interest income	(270)	(814)
Impairment of trade receivables	-	21
Dividend income from available-for-sale investments	(17)	(144)
Depreciation and amortisation of property, plant and equipment	743	2,207
(Profit) on foreign exchange		
- Realised	(113)	(152)
- Unrealised	(26)	(1)
Machinery and equipment written off	<u>(10)</u>	<u>(16)</u>

Company No.

201601006420

20.

Date of authorisation for issue

The Board of Directors authorised this interim financial report for issue on 18 December 2019.

By order of the Board

Foong Kai Ming
Company Secretary

Kuala Lumpur,
18 December 2019

MINTYE BERHAD
(Incorporated in Malaysia)

QUARTERLY REPORT

Quarterly report on consolidated results for the 3rd financial quarter ended 31 October 2019
The figures have not been audited

SUMMARY OF KEY FINANCIAL INFORMATION

	<u>INDIVIDUAL QUARTER</u>		<u>CUMULATIVE QUARTER</u>	
	Current year quarter <u>31 Oct 2019</u> RM'000	Preceding year corresponding quarter <u>31 Oct 2018</u> RM'000	Current year to-date <u>31 Oct 2019</u> RM'000	Preceding year corresponding period <u>31 Oct 2018</u> RM'000
1. Revenue	9,733	12,531	30,732	34,200
2. (Loss)/Profit before taxation	(482)	(406)	(443)	126
3. (Loss)/Profit for the financial period	(419)	(734)	(614)	969
4. (Loss)/Profit attributable to owners of the Company	(408)	(694)	(554)	1,079
5. Basic earnings per share (Sen)	(0.67)	(1.14)	(0.91)	1.77
6. Proposed/Declared dividend per share (Sen)	-	-	-	-
	AS AT END OF CURRENT QUARTER 31 Oct 2019 RM		AS AT PRECEDING FINANCIAL YEAR END 31 January 2019 RM	
7. Net assets per ordinary share attributable to owners of the Company	1.78		1.82	

ADDITIONAL INFORMATION

	<u>INDIVIDUAL QUARTER</u>		<u>CUMULATIVE QUARTER</u>	
	Current year quarter <u>31 Oct 2019</u> RM'000	Preceding year corresponding quarter <u>31 Oct 2018</u> RM'000	Current year to-date <u>31 Oct 2019</u> RM'000	Preceding year corresponding period <u>31 Oct 2018</u> RM'000
1. Gross interest income	270	192	814	569
2. Gross interest expense	-	-	-	-