



**SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD  
ENDED 30 SEPTEMBER 2016**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	30.09.2016 RM'000	30.09.2015 RM'000	30.09.2016 RM'000	30.09.2015 RM'000
1. Revenue	<b>56,160</b>	39,043	<b>108,095</b>	76,532
2. Profit before tax	<b>25,503</b>	13,858	<b>48,933</b>	26,242
3. Profit for the financial period	<b>18,402</b>	10,215	<b>35,930</b>	19,652
4. Profit attributable to ordinary equity holders of the Parent	<b>18,402</b>	10,215	<b>35,930</b>	19,652
5. Basic earnings per ordinary share (sen)	<b>5.62</b>	3.20	<b>11.02</b>	6.17
6. Proposed/Declared dividend per share (sen)	-	10.50	-	10.50
		<b>AS AT END OF CURRENT QUARTER</b>		<b>AS AT PRECEDING FINANCIAL YEAR END</b>
7. Net assets per share attributable to ordinary equity holders of the Parent (RM)		1.18		0.35
		<b>INDIVIDUAL QUARTER</b>		<b>CUMULATIVE QUARTER</b>
	<b>30.09.2016</b>	30.09.2015	<b>30.09.2016</b>	30.09.2015
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
8. Gross interest income	<b>412</b>	609	<b>773</b>	866
9. Gross interest expense	<b>6</b>	6	<b>10</b>	9



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**CONDENSED STATEMENT OF COMPREHENSIVE INCOME**

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	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	3 MONTHS ENDED	30.09.2015	6 MONTHS ENDED	30.09.2015
	30.09.2016	RM'000	30.09.2016	RM'000
	RM'000		RM'000	
Revenue	<b>56,160</b>	39,043	<b>108,095</b>	76,532
Other income	<b>2,326</b>	3,121	<b>5,374</b>	5,055
Interest expense applicable to revenue	<b>(16,322)</b>	(12,016)	<b>(33,429)</b>	(21,532)
Staff costs and directors' remuneration	<b>(4,380)</b>	(4,109)	<b>(8,618)</b>	(8,512)
Depreciation of plant and equipment and investment properties	<b>(939)</b>	(977)	<b>(1,868)</b>	(1,964)
Other expenses	<b>(11,336)</b>	(11,198)	<b>(20,611)</b>	(23,328)
Finance costs	<b>(6)</b>	(6)	<b>(10)</b>	(9)
<b>Profit before tax</b>	<b>25,503</b>	13,858	<b>48,933</b>	26,242
Taxation	<b>(7,101)</b>	(3,643)	<b>(13,003)</b>	(6,590)
<b>Total comprehensive income for the financial period</b>	<b>18,402</b>	10,215	<b>35,930</b>	19,652
<b>Attributable to:</b>				
Owners of the Parent	<b>18,402</b>	10,215	<b>35,930</b>	19,652
<b>Earnings per ordinary share:</b>				
Basic (sen)	<b>5.62</b>	3.20	<b>11.02</b>	6.17
Diluted (sen)	<b>5.57</b>	3.19	<b>10.96</b>	6.14

The Condensed Statement of Comprehensive Income should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2016 and the accompanying explanatory notes attached to the interim financial report.

**CONDENSED STATEMENT OF FINANCIAL POSITION**

	AS AT 30.09.2016 RM'000	AS AT 31.03.2016 RM'000
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Plant and equipment	7,008	8,367
Goodwill on consolidation	47,333	47,333
Loans and receivables	1,197,514	1,108,333
Deferred tax assets	34,406	33,031
<b>Total Non-Current Assets</b>	<b>1,286,261</b>	<b>1,197,064</b>
<b>Current Assets</b>		
Loans and receivables	156,566	152,109
Trade receivables	6,392	8,267
Other receivables, deposits and prepaid expenses	29,182	24,542
Asset held for sale	-	1,024
Deposits with licensed financial institutions	159,701	153,005
Cash and bank balances	20,343	14,580
<b>Total Current Assets</b>	<b>372,184</b>	<b>353,527</b>
<b>TOTAL ASSETS</b>	<b>1,658,445</b>	<b>1,550,591</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Equity attributable to owners of the Parent</b>		
Share capital	34,688	136,381
Treasury shares	(13,353)	(20,166)
Reserves	370,020	340,322
<b>Total Equity</b>	<b>391,355</b>	<b>456,537</b>
<b>Non-Current Liabilities</b>		
Payables	4,937	-
Hire-purchase payables	324	247
Borrowings	722,986	511,634
Deferred tax liabilities	963	1,207
<b>Total Non-Current Liabilities</b>	<b>729,210</b>	<b>513,088</b>
<b>Current Liabilities</b>		
Payables and accrued expenses	44,786	44,013
Hire-purchase payables	175	137
Borrowings	467,313	517,684
Tax liabilities	25,606	19,132
<b>Total Current Liabilities</b>	<b>537,880</b>	<b>580,966</b>
<b>Total Liabilities</b>	<b>1,267,090</b>	<b>1,094,054</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,658,445</b>	<b>1,550,591</b>
<b>NET ASSETS PER SHARE (RM)</b>	<b>1.18</b>	<b>0.35</b>

The Condensed Statement of Financial Position should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2016 and the accompanying explanatory notes attached to the interim financial report.

**CONDENSED STATEMENT OF CHANGES IN EQUITY**

	Share Capital RM'000	Treasury Shares RM'000	Reserves				Retained Earnings RM'000	Total Reserves RM'000	Total RM'000
			Share Premium RM'000	Capital Redemption Reserve RM'000	Employees' Share Option Scheme RM'000	Employees' Share Scheme RM'000			
<b>As at 1 April 2015</b>	133,400	(16,784)	63,041	30,903	5,385	-	350,269	449,598	566,214
<b>Total comprehensive income</b>	-	-	-	-	-	-	19,652	19,652	19,652
<b>Transactions with owners</b>									
Dividends	-	-	-	-	-	-	(153,918)	(153,918)	(153,918)
Issuance of shares pursuant to Employees' Share Option Scheme ("ESOS") exercised	1,297	-	2,854	-	(389)	-	389	2,854	4,151
Cancellation of share options	-	-	-	-	(263)	-	263	-	-
Shares repurchased	-	(3,373)	-	-	-	-	-	-	(3,373)
Total transactions with owners	1,297	(3,373)	2,854	-	(652)	-	(153,266)	(151,064)	(153,140)
<b>As at 30 September 2015</b>	134,697	(20,157)	65,895	30,903	4,733	-	216,655	318,186	432,726
<b>As at 1 April 2016</b>	136,381	(20,166)	68,112	30,903	-	-	241,307	340,322	456,537
<b>Total comprehensive income</b>	-	-	-	-	-	-	35,930	35,930	35,930
<b>Transactions with owners</b>									
Dividend	-	-	-	-	-	-	(11,477)	(11,477)	(11,477)
Share options granted under Employees' Share Scheme ("ESS")	-	-	-	-	-	1,433	-	1,433	1,433
Issuance of shares pursuant to ESS exercised	593	-	3,202	-	-	(1,070)	1,070	3,202	3,795
Capital repayment	(102,286)	4,826	-	-	-	-	-	-	(97,460)
Cancellation of share options	-	-	-	-	-	(25)	25	-	-
Shares repurchased	-	(12)	-	-	-	-	-	-	(12)
Resale of treasury shares	-	1,999	610	-	-	-	-	610	2,609
Total transactions with owners	(101,693)	6,813	3,812	-	-	338	(10,382)	(6,232)	(101,112)
<b>As at 30 September 2016</b>	34,688	(13,353)	71,924	30,903	-	338	266,855	370,020	391,355

The Condensed Statement of Changes in Equity should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2016 and the accompanying explanatory notes attached to the interim financial report.

**CONDENSED STATEMENT OF CASH FLOWS**

	CUMULATIVE QUARTER 30.09.2016 RM'000	CUMULATIVE QUARTER 30.09.2015 RM'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	48,933	26,242
Adjustments for:		
Allowance for impairment loss on receivables, net	11,209	14,483
Depreciation of plant and equipment and investment properties	1,868	1,964
Share options granted	1,433	-
Amortisation of discount on Fixed Rate Medium Term Notes ("MTNs")	90	161
Finance costs	10	9
Interest income	(773)	(866)
Net gain on disposal of an investment property	(749)	-
Operating profit before working capital changes	<u>62,021</u>	<u>41,993</u>
(Increase)/Decrease in working capital:		
Loans and receivables	(106,663)	(104,509)
Trade receivables	3,691	4,343
Other receivables, deposits and prepaid expenses	(7,800)	(6,698)
Increase in working capital:		
Payables and accrued expenses	6,706	10,699
Cash used in operations	<u>(42,045)</u>	<u>(54,172)</u>
Taxes paid	(8,212)	(8,708)
Taxes refunded	-	174
Net cash used in operating activities	<u>(50,257)</u>	<u>(62,706)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Net proceeds from disposal of investment property	1,773	-
Interest income	773	866
Additions to plant and equipment	(321)	(775)
Net cash generated from investing activities	<u>2,225</u>	<u>91</u>

**CONDENSED STATEMENT OF CASH FLOWS (CONT'D)**

	<b>CUMULATIVE QUARTER 30.09.2016 RM'000</b>	<b>CUMULATIVE QUARTER 30.09.2015 RM'000</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Drawdown of revolving credits	502,200	176,362
Issuance of Sukuk Murabahah ("Sukuk")	275,000	-
Drawdown of other borrowings	5,684	11,385
Proceeds from issuance of shares	3,795	4,151
Proceeds from resale of treasury shares	2,609	-
Drawdown of term loans	-	402,000
Repayment of revolving credits	(560,700)	(175,475)
Capital repayment	(97,460)	-
Repayment of term loans	(32,015)	(134,489)
Redemption of MTNs	(20,000)	(5,000)
Dividends paid	(11,477)	-
(Placements)/Withdrawal of deposits and cash and bank balances, net:		
- assigned in favour of the trustees	(9,734)	(4,877)
- pledged to licensed financial institutions	(2,416)	(11,485)
Repayment of other borrowings	(7,050)	(12,732)
Repayment of hire-purchase payables	(73)	(92)
Shares repurchased	(12)	(3,373)
Finance costs paid	(10)	(9)
Net cash generated from financing activities	<u>48,341</u>	<u>246,366</u>
Net change in cash and cash equivalents	309	183,751
Cash and cash equivalents at beginning of financial period	121,805	23,147
Cash and cash equivalents at end of financial period	<u>122,114</u>	<u>206,898</u>

**CASH AND CASH EQUIVALENTS AS AT END OF FINANCIAL PERIOD COMPRISE THE FOLLOWING:**

Deposits with licensed financial institutions	159,701	241,962
Cash and bank balances	20,343	9,739
	<u>180,044</u>	<u>251,701</u>
Less: Deposits and cash and bank balances		
- pledged to licensed financial institutions	(30,523)	(22,483)
- assigned in favour of the trustees	(27,407)	(22,320)
	<u>122,114</u>	<u>206,898</u>

The Condensed Statement of Cash Flows should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2016 and the accompanying explanatory notes attached to the interim financial report.



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## **NOTES TO THE INTERIM FINANCIAL REPORT**

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### **1 BASIS OF PREPARATION**

The interim financial report is unaudited and has been prepared in accordance with the requirements of Malaysian Financial Reporting Standard ("MFRS") 134 (Interim Financial Reporting) issued by the Malaysian Accounting Standards Board and paragraph 9.22 of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad ("BMSB"). The interim financial report also complies with IAS 34 (Interim Financial Reporting) issued by the International Accounting Standards Board ("IASB"). The interim financial report should be read in conjunction with the audited financial statements of the Group for the financial year ended 31 March 2016.

### **2 CHANGES IN SIGNIFICANT ACCOUNTING POLICIES**

The significant accounting policies adopted by the Group in this interim financial report are consistent with those adopted in the annual audited financial statements for the financial year ended 31 March 2016, except for the adoption of the following standards, amendments to published standards and interpretation to existing standards which are effective for the financial period commencing 1 April 2016:

Amendments to:

MFRS 10	Consolidated Financial Statements - Investment Entities: Applying the Consolidation Exception
MFRS 12	Disclosure of Interests in Other Entities - Investment Entities: Applying the Consolidation Exception
MFRS 101	Presentation of Financial Statements - Disclosure Initiative
MFRS 116	Property, Plant and Equipment - Clarification of Acceptable Methods of Depreciation and Amortisation
MFRS 127	Separate Financial Statements - Equity Method in Separate Financial Statements
MFRS 138	Intangible Assets - Clarification of Acceptable Methods of Depreciation and Amortisation

Amendments to MFRSs classified as "Annual Improvements to MFRSs 2012 - 2014 Cycle"

The adoption of the above does not give rise to any material financial effects to the Group.

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**3 AUDITORS' REPORT ON PRECEDING ANNUAL AUDITED FINANCIAL STATEMENTS**

The auditors' report on the preceding annual audited financial statements was not subject to any qualification.

**4 SEASONAL OR CYCLICAL FACTORS**

The Group's operations were not significantly affected by any seasonal or cyclical factors.

**5 UNUSUAL ITEMS**

There were no unusual items for the current quarter and financial period.

**6 CHANGES IN ESTIMATES**

There were no changes in estimates that have a material effect for the current quarter and financial period.

**7 DEBT AND EQUITY SECURITIES**

There were no issuance, repurchase and repayment of debt and equity securities for the financial period except for the following:

(a) Redemption of the MTNs by RCE Advance Sdn Bhd, a subsidiary of the Company, as follows:

	<b>CURRENT QUARTER RM'000</b>	<b>CUMULATIVE QUARTER RM'000</b>
Redemption of MTNs upon maturity	10,000	20,000





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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**7 DEBT AND EQUITY SECURITIES (CONT'D)**

- (b) Issuance of the Sukuk by Al Dzahab Assets Berhad, a subsidiary of the Company, via a Sukuk Murabahah Asset-Backed Securitisation Programme as follows:

	<b>CURRENT QUARTER RM'000</b>	<b>CUMULATIVE QUARTER RM'000</b>
Issuance of Sukuk	155,000	275,000

Out of the issuance of RM336.5 million Sukuk, RM61.5 million was subscribed internally by a subsidiary of the Company.

- (c) ESS and issuance of shares pursuant to ESS exercised

The ESS of the Company was implemented on 31 December 2015.

During the financial period ended 30 September 2016:

- i) the Company granted 7,940,000 options to its eligible employees of the Group at an option price of RM0.64 in accordance with the Bylaws of the ESS; and
- ii) the issued and paid-up share capital of the Company was increased from RM34,095,249 to RM34,688,269 by way of the issuance of 5,930,200 ordinary shares of RM0.10 each pursuant to the ESS at an exercise price of RM0.64 per ordinary share for cash.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**7 DEBT AND EQUITY SECURITIES (CONT'D)**

(d) Capital repayment and share consolidation

The Company had completed the:

- i) capital repayment of RM0.075 for each ordinary share of RM0.10 each in the Company upon RM97,459,577 paid to its shareholders; and
- ii) share consolidation involving the consolidation of every four (4) ordinary shares of RM0.025 each into one (1) ordinary share of RM0.10 each in the Company upon listing of and quotation for 340,952,486 ordinary shares of RM0.10 each based on the issued and paid-up share capital of the Company of 1,363,809,945 ordinary shares of RM0.025 each (including treasury shares).

(e) Treasury shares

During the financial period ended 30 September 2016:

- i) the Company repurchased 10,000 of its issued ordinary shares of RM0.10 each from the open market. The total consideration paid of RM11,685 (including transaction costs) was financed by internally generated funds and the shares repurchased were held as treasury shares; and
- ii) the Company disposed 2,124,500 units of its issued ordinary shares held as treasury shares for a total consideration of RM2,608,703 (including transaction costs) in the open market.

The Company has the right to cancel, resell and/or distribute the treasury shares as dividends at a later date. None of the treasury shares repurchased have been cancelled during the financial period.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**8 DIVIDENDS**

**30.09.2016      30.09.2015**  
**RM'000            RM'000**

**Recognised during the financial period:**

- Final dividend for 2015: 15.0% (1.50 sen) per ordinary share of RM0.10 each under single-tier system, paid on 8 October 2015 to shareholders whose names appeared in the record of depositors on 25 September 2015	-	19,240
- Special interim dividend for 2016: 105.0% (10.5 sen) per ordinary share of RM0.10 each under single-tier system, paid on 8 October 2015 to shareholders whose names appeared in the record of depositors on 25 September 2015	-	134,678
- Final dividend for 2016: 35.0% (3.50 sen) per ordinary share of RM0.10 each under single-tier system, paid on 15 September 2016 to shareholders whose names appeared in the record of depositors on 30 August 2016	11,477	-
	<u>11,477</u>	<u>153,918</u>



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**9 SEGMENT INFORMATION**

Segmental revenue and results for the financial period were as follows:

	Consumer Loan Financing RM'000	Investment Holding, Management Services & Others RM'000	Group RM'000
<b>Segment Revenue</b>			
Total revenue	107,216	136,089	243,305
Inter-segment revenue	-	(135,210)	(135,210)
External revenue	107,216	879	108,095
<b>Segment Results</b>			
Segment results	47,066	1,877	48,943
Finance costs	(10)	-	(10)
Profit/(Loss) before tax	47,056	1,877	48,933
Taxation	(12,857)	(146)	(13,003)
Profit/(Loss) for the financial period	34,199	1,731	35,930
Interest income including investment income	86,693	704	87,397
Interest expense applicable to revenue	33,126	303	33,429



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**10 PROFIT BEFORE TAX**

	<b>INDIVIDUAL QUARTER 30.09.2016 RM'000</b>	<b>CUMULATIVE QUARTER 30.09.2016 RM'000</b>
Interest income including investment income	44,185	87,397
Allowance for impairment loss on receivables, net	6,777	11,209
Net gain on disposal of an investment property	-	749
Amortisation of discount on MTNs	39	90
Gain on foreign exchange, net:		
- Realised	1	3
- Unrealised	-	-

There were no exceptional items, inventories written down and written off, allowance for impairment loss on investment properties and gain or loss on disposal of quoted or unquoted investments for the current quarter and financial period.

**11 MATERIAL EVENTS SUBSEQUENT TO THE END OF THE INTERIM PERIOD**

As at the date of this announcement, there were no material events subsequent to the end of the interim period that affect the results of the Group.

**12 CHANGES IN THE COMPOSITION OF THE GROUP**

There were no changes in the composition of the Group during the financial period.

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## **NOTES TO THE INTERIM FINANCIAL REPORT**

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### **13 REVIEW OF PERFORMANCE**

The Group posted a 44.1% growth in its revenue from RM39.0 million in the corresponding quarter to RM56.2 million in the second quarter ended 30 September 2016. This was primarily contributed by higher interest and fee income backed by expanded loan base and improved risk-based products from its consumer loan financing segment.

Following the Group's initiative in rebalancing its asset and liability maturity profile, it recorded a higher interest expense from RM12.0 million in the corresponding quarter to RM16.3 million in the current quarter.

Notwithstanding the above, the Group continued to register a higher pre-tax profit of RM25.5 million in the current quarter, representing an improvement of 83.5% as compared to corresponding quarter of RM13.9 million.

Arising from the above, for the six months financial period ended 30 September 2016, the Group's pre-tax profit increased to RM48.9 million, representing an improvement of 86.6% as compared to RM26.2 million in the corresponding period.

Accordingly, the Group recorded an increase in its post-tax profit to RM35.9 million from RM19.7 million in the corresponding period.

The performance of the respective operating business segments for the six months financial period ended 30 September 2016 as compared to corresponding quarter was as follows:

#### Consumer loan financing segment

Pre-tax profit was RM47.1 million, an increase of RM19.7 million as compared to RM27.4 million in the corresponding period. The increase was mainly led by higher net interest and fee income.

#### Investment holding, management services and others segment

This segment reported a pre-tax profit of RM1.9 million from a RM1.1 million pre-tax loss in the corresponding period. This was mainly attributable to write back of allowance for impairment loss on receivables and net gain on disposal of an investment property.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**14 MATERIAL CHANGE IN RESULTS OF CURRENT QUARTER COMPARED WITH PRECEDING QUARTER**

For the current quarter under review, the Group's pre-tax profit grew by RM2.1 million to RM25.5 million from the preceding quarter of RM23.4 million. This was mainly arising from higher interest and fee income by RM4.2 million offset by RM2.3 million higher allowance for impairment loss on receivables.

**15 CURRENT YEAR PROSPECTS**

The Group's second quarter results remain profitable, led by the continued encouraging contribution from its consumer loan financing segment. The Group is committed to prioritising its asset quality improvements and process simplification initiatives. These have translated into quality loans growth and operational efficiency improvements, thereby strengthening the Group's performance.

Meanwhile, the Group is concurrently enhancing its systems where tests on technical specifications are required for the Central Credit Reference Information System ("CCRIS").

The Group is on track to make financial year ending 31 March 2017 another profitable year, in the absence of any unexpected events.

**16 PROFIT FORECAST**

There were no profit forecast prepared or profit guarantee made by the Group.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**17 TAXATION**

	<b>INDIVIDUAL QUARTER 30.09.2016 RM'000</b>	<b>CUMULATIVE QUARTER 30.09.2016 RM'000</b>
Taxation:		
Current period	7,539	14,622
Deferred taxation:		
Current period	(438)	(1,619)
	<u>7,101</u>	<u>13,003</u>

The effective tax rate of the Group in the current quarter and financial period is higher than the statutory tax rate due to non-deductibility of certain expenses for taxation purposes.

**18 STATUS OF CORPORATE PROPOSALS**

There were no corporate proposals announced or pending completion as at the date of this report.



**NOTES TO THE INTERIM FINANCIAL REPORT****19 GROUP BORROWINGS AND DEBT SECURITIES**

Total borrowings and debt securities (all denominated in Ringgit Malaysia) of the Group as at 30 September 2016 are as follows:

	<b>Short Term RM'000</b>	<b>Long Term RM'000</b>	<b>Total RM'000</b>
<b>At amortised cost</b>			
Secured:			
- Term loans	96,525	449,842	546,367
- Revolving credits	348,903	-	348,903
- Sukuk	-	273,144	273,144
- Fixed rate medium term notes	15,306	-	15,306
- Bank overdrafts	5,481	-	5,481
	<u>466,215</u>	<u>722,986</u>	<u>1,189,201</u>
Unsecured:			
- Bankers' acceptances	1,098	-	1,098
	<u>467,313</u>	<u>722,986</u>	<u>1,190,299</u>

**20 CAPITAL COMMITMENTS**

**30.09.2016**  
**RM'000**

Capital expenditure in respect of plant  
and equipment not provided for:

Approved and contracted for

433

Other than as disclosed in this report, there were no other material capital commitments as at the date of this report.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**21 CHANGES IN CONTINGENT LIABILITIES AND ASSETS**

There were no changes in contingent liabilities and assets since the last financial year ended 31 March 2016.

**22 DERIVATIVES AND FAIR VALUE CHANGES OF FINANCIAL LIABILITIES**

- (a) There were no derivatives as at 30 September 2016.
- (b) There were no fair value gain/(loss) on fair value changes of financial liabilities as all financial liabilities were measured at amortised cost.

**23 CHANGES IN MATERIAL LITIGATION**

There were no pending material litigation for the Group as at the date of this report.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**24 EARNINGS PER SHARE ("EPS")**

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		30.09.2016	30.09.2015	30.09.2016	30.09.2015
<b>(a) Basic EPS:</b>					
Profit for the period attributable to owners of the Parent	(RM'000)	18,402	10,215	35,930	19,652
Weighted average number of ordinary shares in issue	(unit'000)	327,151	318,735	326,014	318,719
Basic EPS	(sen)	5.62	3.20	11.02	6.17

Basic EPS for the current quarter and financial period are calculated by dividing the net profit attributable to ordinary equity holders of the Parent by the weighted average number of ordinary shares in issue during the period.

The weighted average number of ordinary shares in issue for the current quarter and financial period take into account the effects of share consolidation completed on 26 April 2016 and net of treasury shares.

The weighted average number of ordinary shares in issue for the corresponding quarter and financial period have been restated to reflect the retrospective adjustments arising from the share consolidation in accordance with MFRS 133, Earnings per Share.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**24 EPS (CONT'D)**

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		30.09.2016	30.09.2015	30.09.2016	30.09.2015
<b>(b) Diluted EPS:</b>					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	18,402	10,215	35,930	19,652
Weighted average number of ordinary shares in issue	(unit'000)	327,151	318,735	326,014	318,719
Effects of dilution of:					
ESS	(unit'000)	3,025	-	1,699	-
ESOS	(unit'000)	-	985	-	1,150
Adjusted weighted average number of ordinary shares in issue	(unit'000)	330,176	319,720	327,713	319,869
Diluted EPS	(sen)	5.57	3.19	10.96	6.14

Diluted EPS are calculated by dividing the net profit attributable to ordinary equity holders of the Parent by the weighted average number of ordinary shares adjusted for dilutive effects of ESS and ESOS respectively.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**25 FAIR VALUE OF FINANCIAL INSTRUMENTS**

The carrying amount of financial assets and liabilities of the Group for the financial period approximate their fair values except for the following:

	<b>30.09.2016</b>	
	<b>Carrying amount RM'000</b>	<b>Fair value RM'000</b>
<b>Financial assets</b>		
Loans and receivables	<u>1,354,080</u>	<u>1,363,187</u>
<b>Financial liabilities</b>		
Borrowings		
- Sukuk	273,144	285,777
- MTNs	<u>15,306</u>	<u>15,408</u>

**26 DISCLOSURE OF REALISED AND UNREALISED PROFITS**

The breakdown of the retained earnings of the Group as at 30 September 2016 pursuant to BMSB's directive dated 20 December 2010, is as follows:

	<b>INDIVIDUAL QUARTER</b>	
	<b>30.09.2016 RM'000</b>	<b>31.03.2016 RM'000</b>
Total retained earnings of the Group:		
- Realised	233,412	209,483
- Unrealised	<u>33,443</u>	<u>31,824</u>
	<u>266,855</u>	<u>241,307</u>