(Company No. : 200101011895 (547651-U))

(Incorporated in Malaysia)

## CONDENSED CONSOLIDATED INCOME STATEMENT

(the figures have not been audited)

		Individual Quarter			Cumulative Quarter		
	Note	Current Year Quarter 3 months 30/06/2021 RM'000	Preceding Year Quarter 3 months 30/06/2020 RM'000	Current Year To Date 18 months 30/06/2021 RM'000	Preceding Year To Date 18 months 30/06/2020 RM'000		
Revenue	28)	29,892	5,976	89,826	76,849		
Cost of Sales		(26,460)	(5,557)	(76,985)	(63,255)		
Gross Profit		3,432	420	12,841	13,594		
Operating Expenses		(7,501)	(3,019)	(24,296)	(24,904)		
Other Operating Income		5,888	3,823	21,041	26,407		
Profit/(Loss) from Operations		1,819	1,223	9,586	15,096		
Finance Costs		(429)	(1,099)	(6,319)	(7,065)		
Profit/(Loss) before tax	29)	1,389	124	3,267	8,031		
Income tax expense	23)	(665)	(92)	(2,164)	(1,640)		
Profit/(Loss) for the period		724	32	1,103	6,391		
Other comprehensive income, net of	f tax	-	-	-	-		
Total Comprehensive Income for th	e period	724	32	1,103	6,391		
Profit attributable to:- Owners of the Company Minority Interest		677 47 724	113 (81) 32	923 180 1,103	6,477 (87) 6,391		
Total Comprehensive Income attrib Owners of the Company Minority Interest	utable to:-	677 47 724	113 (81) 32	923 180 1,103	6,516 (87) 6,430		
Earnings/(Loss) per share:- - Basic (sen) - Diluted (sen)	32)	0.16 NA	0.03 NA	0.22 NA	1.56 NA		

\* Remarks: The comparative figures for 18 months up to 30/06/2020 (being sum of audited results for 12 months ended 31/12/2019 plus unaudited quarterly results for 6 months ended 30/06/2020) are for illustration only.

The Condensed Consolidated Income Statement should be read in conjunction with the accompanying explanatory notes attached to the interim financial statements and the audited financial statements for year ended 31 December 2019.

(Company No. : 200101011895 (547651-U))

(Incorporated in Malaysia)

# CONDENSED CONSOLIDATED BALANCE SHEETS

	Note	Unaudited At 30.06.2021 RM'000	Audited As at 31.12.2019 RM'000
ASSETS			
<u>NON-CURRENT ASSETS</u> Property, Plant and Equipment		44,529	46,936
Right-of-use assets		7,419	10,440
Inventory	8	157,325	70,580
-	9		
Receivables & deposits	9	2,641	3,641
Deferred tax assets		4,696	4,696
		216,610	136,293
CURRENT ASSETS			
Inventory	8	81,859	88,142
Receivables	9	159,668	251,799
Contract Assets Tax recoverable	10	20,165	14,865 63
Cash and bank balances	11	6,023	6,581
Cash and bank balances	11	267,715	361,450
TOTAL ASSETS		484,325	497,743
EQUITY AND LIABILITIES EQUITY			
Share Capital	12	120,764	120,764
Reserves	13	158,443	157,520
Total Equity Attributable to Owners of the Company	15	279,207	278,284
Non-controlling Interests		3,171	2,991
TOTAL EQUITY		282,378	281,275
NON-CURRENT LIABILITIES			
Payables	14	384	384
Leased Liabilities		6,179	8,944
Bank Borrowings	15	40,579	40,310
Deferred liabilities		2,966	2,966
Deferred tax Liabilities		912	912
		51,020	53,516
CURRENT LIABILITIES			
Payables	14	83,379	96,668
Leased Liabilities		1,872	1,907
Contract Liabilities	10	42,883	38,005
Bank borrowings	15	2,219	7,372
Provisions	16	1,490	1,275
Taxation		<u>    19,084</u> 150,927	17,725 162,952
TOTAL LIABILITIES		201,947	216,468
TOTAL EQUITY & LIABILITIES		484,325	497,743
Net Assets per share (RM)		0.6706	0.6684
-			

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The Condensed Consolidated Balance Sheets should be read in conjunction with the accompanying explanatory notes attached to the interim financial statements and the audited financial statements for year ended 31 December 2019.

(Company No. : 200101011895 (547651-U))

(Incorporated in Malaysia)

### CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

### For the period ended 30 June 2021

	<> Attributable to Equity Holders of the Parent>								
					Exchange	Distributable			
	Issued	Share	Capital	Revaluation	Translation	Retained	Ν	on-controlling	Total
	Capital	Premium	Reserve	Reserve	Reserve	Earnings	Total	Interests	Equity
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 01.01.2020	120,764	-	34,770	-	(1,008)	123,758	278,284	2,991	281,275
Total comprehensive income for the period	-	-	-	-	-	923	923	180	1,103
At 30.06.2021	120,764	-	34,770	-	(1,008)	124,681	279,207	3,171	282,378

### For the period ended 30 June 2020

<> Attributable to Equity Holders of the Parent>									
					Exchange	Distributable			
	Issued	Share	Capital	Revaluation	Translation	Retained	N	on-controlling	Total
	Capital	Premium	Reserve	Reserve	Reserve	Earnings	Total	Interests	Equity
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 01.01.2020	120,764	-	34,770	-	(1,008)	123,758	278,284	2,991	281,275
Total comprehensive income for the period						113	113	(81)	32
At 30.06.2020	120,764	-	34,770	-	(1,008)	123,871	278,397	2,910	281,307

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

(Company No. : 200101011895 (547651-U))

(Incorporated in Malaysia)

# CONDENSED CONSOLIDATED CASH FLOW STATEMENTS

	Cumulative 18 months to 30.06.2021 RM'000	Cumulative 18 months to 30.06.2020 RM'000
CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(Loss) before taxation	3,267	8,030
Adjustments for:-	0.600	1.070
Depreciation of property, plant & equipment	2,632	4,070
Depreciation of right-of-use assets Interest expenses	2,735 6,319	2,929 7,065
Interest income	(16,807)	(24,574)
Inventories written down	-	4,459
Addition/(Reversal) of provision for late delivery interest	302	(31)
Reversal of provision for short term accumulating compensated absences	(87)	(309)
Utilisation of provision for employee benefits	-	-
Operating profit/(loss) before working capital changes	(1,639)	1,639
(Increase)/Decrease in :-		
Inventories	(11,131)	(23,301)
Held for sale properties	7,174	-
Receivables & deposits	88,451	65,847
Land held for property development and property development costs	(75,912)	(87,230)
Contract assets/(liabilities)	828	(2,755)
Amount due from related parties	21,189	21,189
Increase/(Decrease) in :-		
Payables & accruals	(9,168)	48,562
Net cash generated from/(absorbed by) operations	19,792	23,951
Interest received	6	861
Interest paid	(6,319)	(6,575)
Tax paid	(805)	(1,394)
Net Cash Flow from Operating Activities	12,674	16,843
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(1,518)	(10,705)
Interest received	-	95
Net Cash Flow from Investing Activities	(1,518)	(10,610)
CASH FLOW FROM FINANCING ACTIVITIES		
Dividens paid to non-controlling interests	-	(300)
Repayment of revolving credit	-	(1)
Repayment of lease/hire purchase liabilities	(2,708)	(4,854)
Proceeds from/(Repayment of) term loans	(4,885)	(6,606)
(Increase)/Decrease in fixed deposits pledged	501	(1,394)
Advances from directors	(4,121)	3,904
Net Cash Flow from Financing Activities	(11,213)	(9,251)
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS C	/ <b>F</b> (57)	(3,018)

(Company No. : 200101011895 (547651-U))

(Incorporated in Malaysia)

### CONDENSED CONSOLIDATED CASH FLOW STATEMENTS

Си	mulative 18 months Cu to 30.06.2021 RM'000	imulative 18 months to 30.06.2020 RM'000
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS B/F	(57)	(3,018)
EFFECT OF EXCHANGE RATE CHANGES	-	39
CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	2,524	5,870
CASH AND CASH EQUIVALENTS AT END OF YEAR	2,467	2,891
CASH AND CASH EQUIVALENTS AT END OF YEAR		
Fixed and security deposits	4,228	4,228
Cash and bank balances	1,795	2,219
	6,023	6,447
Deposits pledged for bank facilities	(3,556)	(3,556)
	2,467	2,891

\* Remarks: The comparative figures for 18 months up to 30/06/2020 (being sum of audited results for 12 months ended 31/12/2019 plus unaudited quarterly results for 6 months ended 30/06/2020) are for illustration only.

The Condensed Consolidated Cashflow Statements should be read in conjunction with the accompanying explanatory notes attached to the interim financial statements and the audited financial statements for year ended 31 December 2019.

### NOTES TO THE INTERIM FINANCIAL REPORT

### 1) Basis of Accounting and Accounting Policies

The unaudited interim financial report of the Group has been prepared in accordance with MFRS 134 "Interim Financial Reporting" and Paragraph 9.22 of the Main Market Listing Requirements of the Bursa Malaysia Securities Bhd ("Bursa Securities") and should be read in conjunction with the audited financial statements of the Group for the year ended 31 December 2019.

The Company had earlier announced the change of its financial year end to 30 June. For financial year ending 30 June 2021, the Group will continue to prepare financial statements using applicable Malaysian Financial Reporting Standards ("MFRS") and International Financial Reporting Standards and the requirements of the Companies Act 2016. The significant accounting policies adopted are consistent with those of the audited financial statements for the year ended 31 December 2019 except for the adoption of the relevant new MFRS, amendments to MFRS and IC Interpretations that are effective for financial periods beginning on or after 1 January 2020. The adoption of the relevant new MFRS, amendments to MFRS and IC Interpretations do not have any significant impact on the financial statements of the Group for the year ending 30.06.2021.

### 2) Previous Year's Audit Qualification and Current Status

The audited financial statements of the Company for the financial year ended 31 December 2019 were not subject to any audit qualification.

### 3) Seasonal or Cyclical Factors affecting Operations

The construction activities of the Group can be materially affected by some seasonal or cyclical factors.

### 4) Material Unusual Item

There was no material unusual item for the current financial quarter and financial year to date.

### 5) Material Changes in Estimates reported previously

Not applicable.

#### 6) Issuance/Cancellation/Repurchase/Resale/Repayment of Debts/Equity Securities

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

#### 7) Dividends

No dividend had been declared for the current financial quarter and financial year to date.

#### 8) Inventory

Inventory	Unaudited @ 30.06.2021 RM'000	Audited @ 31.12.2019 RM'000
<u>Non-current</u> At cost		
- Land held for property development	145,774	59,029
At net realisable value		
<ul> <li>Land held for property development</li> </ul>	11,551	11,551
	157,325	70,580

SYCAL VENTURES BERHAD NOTES TO THE INTERIM FINANCIAL REPORT (cont'd)		
8) Inventory (cont'd)	Unaudited @ 30.06.2021 RM'000	Audited @ 31.12.2019 RM'000
<u>Current</u>		
At cost		
- Held-for-sale properties	2,541	3,315
- Property development costs	45,142	55,382
- Completed units of development properties	27,896	16,765
- Building materials	400	400
	75,979	75,862
At net realisable value		
- Held-for-sale properties	-	6,400
- Completed units of development properties	5,880	5,880
	5,880	12,280

81,859

88,142

9)	Receivables	Unaudited @ 30.06.2021 RM'000	Audited @ 31.12.2019 RM'000
	<u>Non-current</u>		
	Prepayments	2,641	3,641
	Total non-current receivables	2,641	3,641
	Current		
	Trade receivables	137,961	185,046
	Other receivables	35,379	59,236
	Amount due by related parties	-	21,189
	Deposits	2,627	2,627
	Prepayments	3,213	3,213
	Total current receivables	179,180	271,311
	Less: Accumulated impairment losses:		
	- Trade receivables	19,283	19,283
	- Other receivables	229	229
		19,512	19,512
	Net current receivables	159,668	251,799
	Total receivables	162,309	255,440
4.0			
10)	Contract Assets / (Liabilities)	Unaudited @ 30.06.2021	Audited

	@ 30.06.2021 RM'000	@ 31.12.2019 RM'000
Contract assets		1.1.000
- construction contracts	20,165	14,865
	20,165	14,865
Contract liabilities		
- property development activities	(2,733)	(3,050)
- construction contracts	(40,150)	(34,955)
	(42,883)	(38,005)

### SYCAL VENTURES BERHAD NOTES TO THE INTERIM FINANCIAL REPORT (cont'd)

11) Cash and Cash Equivalent	Unaudited @ 30.06.2021 RM'000	Audited @ 31.12.2019 RM'000
Deposits with financial institutions	4,228	4,729
Cash and bank balances	1,795	1,852
	6,023	6,581
Less : Deposits pledged for bank facilities	(3,556)	(4,057)
	2,467	2,524

### 12) Share Capital

	Number of or	dinary shares	Amount		
	@ 30.06.2021 @ 31.12.2019		@ 30.06.2021	@ 31.12.2019	
	'000	'000	<b>RM'000</b>	RM'000	
Issued and fully paid:					
Ordinary shares					
At 1 January	416,325	416,325	120,764	120,764	
Issuance of ordinary shares	-	-	-	-	
At end of period	416,325	416,325	120,764	120,764	

### 13) Reserves

	Unaudited @ 30.06.2021	Audited @ 31.12.2019
	RM'000	RM'000
Non-distributable:-		
Capital Reserve	34,770	34,770
Exchange Translation Reserve	(1,008)	(1,008)
	33,762	33,762
Distributable:- Retained earnings	124,681	123,758
	158,443	157,520

14) Payables	Unaudited @ 30.06.2021 RM'000	Audited @ 31.12.2019 RM'000
<u>Non-current</u> Accruals	384	384
<u>Current</u>		
Trade payables	38,857	33,409
Amount due to related parties	98	98
Other payables	15,717	34,469
Accruals	24,175	24,160
Deposits received	4,532	4,532
	83,379	96,668
	83,763	97,052

### SYCAL VENTURES BERHAD NOTES TO THE INTERIM FINANCIAL REPORT (cont'd)

15) Bank Borrowings	Unaudited @ 30.06.2021	Audited @ 31.12.2019
	<b>RM'000</b>	<b>RM'000</b>
<u>Current</u>		
Revolving credit (secured)	1,526	1,528
Term loans (secured)	301	4,707
Finance lease payables	392	1,137
	2,219	7,372
Non-current		
Term loans (secured)	40,356	39,623
Finance lease payables	223	687
	40,579	40,310

## 16) Provisions

10) Frovisions				
			Employee	
	Anticipated		benefits -	
	cost in		Short term	
	respect of	Late	accumulating	
	development	delivery	compensated	
	projects	interest	absences	Total
	RM'000	RM'000	RM'000	RM'000
At 1 January 2019	500	725	396	1,621
Reversal during the year	-	-	(309)	(309)
Utilisation during the year	-	(37)	-	(37)
@ 31.12.2019	500	688	87	1,275
At 1 January 2020	500	688	87	1,275
Reversal during the year	-	-	(87)	(87)
Addition during the year	-	302	-	302
@ 30.06.2021	500	990	-	1,490

### 17) Segmental Information

7) Segmental Information	Construction RM'000	Property Development & Management RM'000	Manufacturing and Trading RM'000	Unaudited @ 30.06.2021 Total RM'000
Segment profit/(loss)	(2,120)	(4,071)	1,900	(4,291)
Included in the measure of segment profit are:-				
Revenue from external customers	36,141	19,452	36,413	92,006
Less : Inter-segment revenue	(2,180)	-	-	(2,180)
	33,960	19,452	36,413	89,826
Not included in the measure of segment profit but provided to Chief Executive Officer ("CEO"):-				
Depreciation of property, plant & equipment	(711)	(878)	(1,043)	(2,632)
Finance costs	(501)	(5,751)	(67)	(6,319)
Interest income	7,312	9,495	-	16,807
Taxation	(1,043)	(931)	(189)	(2,164)
Segment Assets	250,813	392,119	12,533	655,465
Included in the measure of segment assets are:- Additions to non-current assets other				
than financial instruments	17	984	517	1,518

### 17) Segmental Information (cont'd)

Reconciliations of reportable segment revenues, profit/loss, assets and liabilities and other material items are as follows:-

	Unaudited
	@ 30.06.2021
Profit / (Loss)	RM'000
Total profit/(loss) for reportable segments	(4,291)
Other non-reportable segments	(298)
Depreciation of property, plant and equipment	(2,632)
Finance costs	(6,319)
Interest income	16,807
Consolidated profit before taxation	3,267

				Elimination of	Unaudited
				inter-segment	@ 30.06.2021
	Total reportable	Non-reportable	<b>Components not</b>	transactions or	Consolidated
	segments	segments	monitored by CEO	balances	total
	RM'000	RM'000	RM'000	RM'000	<b>RM'000</b>
External revenue	92,006	-	-	(2,180)	89,826
Depreciation of property, plant & equipmen	1 (2,632)	-	-	-	(2,632)
Finance costs	(6,319)	-	-	-	(6,319)
Interest income	16,807	-	-	-	16,807
Segment assets	655,465	3,270	4,133	(178,543)	484,325
Additions to non-current assets	1,518	-	-	-	1,518

### By Geographical Segments

No geographical segment information is presented as the Group operates principally in Malaysia.

### 18) Valuation of Property, Plant and Equipment

Not applicable as the Group's property, plant and equipment are stated at cost less accumulated depreciation.

### 19) Material Subsequent Events

There is no material event affecting the earnings of the Group for the period under review had occurred between 30 June 2021 and the date of this announcement.

#### 20) Changes in the composition of the Group

There is no changes in the composition of the Group for the current financial quarter and financial year todate.

#### 21) Contingent Liabilities

There is no contingent liabilities for the Group as at 25 September 2021, being the latest practicable date which is not earlier than 7 days from the date of this announcement.

### 22) Changes in Material Litigations

Save as disclosed in previous quarterly result announcements and in the audited accounts of the Company and its subsidiary companies, neither the Company nor any of its subsidiaries is engaged in any material litigation/arbitration, either as plaintiff or defendant, and the Directors have no knowledge of any other proceeding pending or threatened against the Company or its subsidiaries or of any fact likely to give rise to any proceedings which may materially affect the position of the Company and its subsidiaries as at the date of this announcement.

There are no material changes in previously announced material litigations.

Income tax expense for the current financial quarter and financial year to date are as follows:-.

	Current Quarter	Cumulative
	At 30.06.2021	year to date
	RM'000	RM'000
Malaysian taxation based on profit for the year:-		
Current year	665	2,164
Deferred taxation:-		
Relating to reversal of temporary differences	-	-
	665	2,164

#### 24) Profit/(Losses) on sale of Unquoted Investments and/or Properties

Except for those occurred within the ordinary course of the Group's businesses, there were no profits on sale of investment and/or properties for the current financial quarter and financial year to date.

#### 25) Other Investments

a) Purchases/Sales of Quoted Securities

There is no purchase of quoted securities for the current financial quarter and financial year to date.

b) The Group has no other investment in quoted securities as at 30 June 2021.

#### 26) Status of Corporate Proposals

There was no corporate proposal announced but not completed in the interval from the date of the last report and the date of this announcement.

#### 27) Financial Instruments

The Group has no outstanding derivatives as at 30 June 2021.

There were no gain/loss arising from fair value changes in financial liabilities for the year todate.

#### 28) Material change in the Quarterly Results compared to previous quarter

The Group recorded revenue of RM29.892 million and gross profit of RM3.432 million for current quarter as compared to revenue of RM6.722 million and gross profit of RM0.87 million announced for previous quarter.

The increase in Group's revenue are mainly due to sales of the Group's commercial suites at Laman Bougainvillea Ipoh. As stated in the Company's previous quarterly results announcement, the Group had in December 2020 signed a collaboration agreement with a third party agent ("Collaboration Party") for the disposal of 185 units commercial suites at Laman Bougainvillea Ipoh.

The Collaboration Party had managed to secure sales of 30% and assisted the purchasers to secure end-financing as of 30 June 2021. The revenue from the sale of these units were recognised in current quarter in accordance with the billing reports prepared by the Collaboration Party.

Although the lockdown period started from early June had affected the construction operation of the Group, the ready-mix concrete subsidiary had managed to obtain exemption letter from the authority for supplies of ready-mix concrete to sites which are allowed to operate during the lockdown period and this had also contributed to the increase in Group's revenue.

#### 29) Review of Performance of the Company and its Principal Subsidiaries

The Group recorded revenue of RM89.826 million and net profit before taxation of RM3.267 million for the 18 months ended 30 June 2021 compared to revenue of RM76.849 million and net profit before taxation of RM8.031 million for the 18 months ended 30 June 2020.

Group revenue had increased by RM13 million or 14.5% compared to corresponding periods last year as new sales were secured for the Group's commercial suites at Laman Bougainvillea Ipoh as explained above. The profit before taxation had however decreased following the settlement of RM98 million debts by some of the debtors in mid 2020, resulting in reduction of interest income charged on these debts.

#### 30) Current Year Prospects

The Board is of the opinion that the near term prospect is expected to remain challenging for the domestic construction and property industries due to the COVID-19 pandemic and its impact on the market sentiment as well as labour control policies.

The Group will focus on cautious working capital management in planning its construction and development activities.

With the vaccination process started in Q1 of 2021, the Board remains cautiously optimistic on the Group's prospects for the financial year ending 30 June 2022.

#### 31) Variance of Actual Profit from Forecast Profit and Shortfall in Profit Guarantee

Not applicable as the Company did not issue any profit forecast or profit guarantee during the period under review.

#### 32) Earnings/(Loss) per share ("EPS") and Net Assets ("NA") per share

#### **Basic EPS**

The basic net earnings per share is calculated by dividing the Group's profit after taxation and minority interests of RM0.923 million by the number of ordinary shares in issue of 416,324,428 for the period under review.

### NA per share

The net assets per share is calculated by dividing the Group's total equity attributable to owners of the Company of RM279.207 million by the number of ordinary shares in issue of 416,324,428 as at todate.

#### **33)** Authorised for issue

The condensed consolidated interim financial statements were authorised for issue by the Board of Directors on 28 September 2021.

(Company No. : 200101011895 (547651-U))

Part A1 : QUARTERLY REI	PORT			
* Quarterly report for the financial period ended	: 30 June 2021			
* Quarter	: • 1 Qtr • 2 Qtr	O 3 Qtr	O 4 Qtr	• Other
* Financial Year End	: 30 June 2021			
* The figures	: O have been audited	• ]	have not bee	n audited

# Part A2 : SUMMARY OF KEY FINANCIAL INFORMATION

Summary of Key Financial Information for the financial period ended

30 June 2021

	Individua	l Quarter	Cumulativ	ve Quarter
	Current Year Quarter 3 months 30/06/2021 RM'000	Preceding Year Quarter 3 months 30/06/2020 RM'000	Current Year To Date 18 months 30/06/2021 RM'000	
1 Revenue	29,892	5,976	89,826	76,849
2 Profit/(loss) before tax	1,389	124	3,267	8,031
<b>3</b> Profit/(loss) for the period	724	32	1,103	6,391
4 Profit/(loss) attributable to ordinary equity holders of the parent	677	113	923	6,516
<b>5</b> Basic earnings/(loss) per share (sen)	0.16	0.03	0.22	1.56
6 Proposed/Declared dividend per share (sen)	-	-	-	-

	AS AT END OF CURRENT QUARTER 30 June 2021	AS AT PRECEDING FINANCIAL YEAR END
7 Net assets/(liabilities) per share attributable to equity holders of the parent (RM)	0.6706	0.6684

# **Part 3 : ADDITIONAL INFORMATION**

	Individual Quarter		Cumulativ	ve Quarter
	Current Year Preceding		Current Year	Preceding
	Quarter	Year Quarter	To Date	Year To Date
	3 months	3 months	18 months	18 months
	30/06/2021	30/06/2020	30/06/2021	30/06/2020
	RM'000	RM'000	RM'000	RM'000
1 Gross interest income	1,859	3,749	16,807	24,574
2 Gross interest expense	429	1,099	6,319	7,065

Remarks: The comparative figures for 18 months up to 30/06/2020 (being sum of audited results for 12 months ended 31/12/2019 plus unaudited quarterly results for 6 months ended 30/06/2020) are for illustration only.