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

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	<b>INDIVIDUAL QUARTER</b>		<b>CUMULATIVE QUARTER</b>	
	<b>30.06.2016</b>	<b>30.06.2015</b>	<b>30.06.2016</b>	<b>30.06.2015</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
1. Revenue	<b>51,935</b>	37,489	<b>51,935</b>	37,489
2. Profit before tax	<b>23,430</b>	12,384	<b>23,430</b>	12,384
3. Profit for the financial period	<b>17,528</b>	9,437	<b>17,528</b>	9,437
4. Profit attributable to ordinary equity holders of the Parent	<b>17,528</b>	9,437	<b>17,528</b>	9,437
5. Basic earnings per ordinary share (sen)	<b>5.40</b>	2.96	<b>5.40</b>	2.96
6. Proposed/Declared dividend per share (sen)	-	-	-	-
		<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)		1.16		0.35
	<b>INDIVIDUAL QUARTER</b>		<b>CUMULATIVE QUARTER</b>	
	<b>30.06.2016</b>	<b>30.06.2015</b>	<b>30.06.2016</b>	<b>30.06.2015</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
8. Gross interest income	<b>361</b>	257	361	257
9. Gross interest expense	<b>4</b>	3	4	3



**CONDENSED STATEMENT OF COMPREHENSIVE INCOME**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	30.06.2016	30.06.2015	30.06.2016	30.06.2015
	RM'000	RM'000	RM'000	RM'000
Revenue	51,935	37,489	51,935	37,489
Other income	3,048	1,934	3,048	1,934
Interest expense applicable to revenue	(17,107)	(9,516)	(17,107)	(9,516)
Staff costs and directors' remuneration	(4,238)	(4,403)	(4,238)	(4,403)
Depreciation of plant and equipment and investment properties	(929)	(987)	(929)	(987)
Other expenses	(9,275)	(12,130)	(9,275)	(12,130)
Finance costs	(4)	(3)	(4)	(3)
<b>Profit before tax</b>	<b>23,430</b>	12,384	<b>23,430</b>	12,384
Taxation	(5,902)	(2,947)	(5,902)	(2,947)
<b>Total comprehensive income for the financial period</b>	<b>17,528</b>	9,437	<b>17,528</b>	9,437
<b>Attributable to:</b>				
Owners of the Parent	17,528	9,437	17,528	9,437
<b>Earnings per ordinary share:</b>				
Basic (sen)	5.40	2.96	5.40	2.96
Diluted (sen)	5.38	2.91	5.38	2.91

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 30.06.2016 RM'000	AS AT 31.03.2016 RM'000
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Plant and equipment	7,597	8,367
Goodwill on consolidation	47,333	47,333
Loans and receivables	1,135,495	1,108,333
Deferred tax assets	34,096	33,031
<b>Total Non-Current Assets</b>	<b>1,224,521</b>	<b>1,197,064</b>
<b>Current Assets</b>		
Loans and receivables	165,356	152,109
Trade receivables	7,258	8,267
Other receivables, deposits and prepaid expenses	26,270	24,542
Asset held for sale	-	1,024
Deposits with licensed financial institutions	79,997	153,005
Cash and bank balances	22,928	14,580
<b>Total Current Assets</b>	<b>301,809</b>	<b>353,527</b>
<b>TOTAL ASSETS</b>	<b>1,526,330</b>	<b>1,550,591</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Equity attributable to owners of the Parent</b>		
Share capital	34,095	136,381
Treasury shares	(15,340)	(20,166)
Reserves	359,283	340,322
<b>Total Equity</b>	<b>378,038</b>	<b>456,537</b>
<b>Non-Current Liabilities</b>		
Payables	2,508	-
Hire-purchase payables	212	247
Borrowings	601,366	511,634
Deferred tax liabilities	1,091	1,207
<b>Total Non-Current Liabilities</b>	<b>605,177</b>	<b>513,088</b>
<b>Current Liabilities</b>		
Payables and accrued expenses	39,171	44,013
Hire-purchase payables	139	137
Borrowings	482,714	517,684
Tax liabilities	21,091	19,132
<b>Total Current Liabilities</b>	<b>543,115</b>	<b>580,966</b>
<b>Total Liabilities</b>	<b>1,148,292</b>	<b>1,094,054</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>1,526,330</b>	<b>1,550,591</b>
<b>NET ASSETS PER SHARE (RM)</b>	<b>1.16</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.



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**CONDENSED STATEMENT OF CHANGES IN EQUITY**

	Share Capital RM'000	Treasury Shares RM'000	Reserves				Total Reserves RM'000	Total RM'000
			Share Premium RM'000	Capital Redemption Reserve RM'000	Share Options RM'000	Retained Earnings 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>	-	-	-	-	-	9,437	9,437	9,437
<b>Transactions with owners</b>								
Cancellation of share options	-	-	-	-	(110)	110	-	-
Shares repurchased	-	(2,831)	-	-	-	-	-	(2,831)
Total transactions with owners	-	(2,831)	-	-	(110)	110	-	(2,831)
<b>As at 30 June 2015</b>	133,400	(19,615)	63,041	30,903	5,275	359,816	459,035	572,820
<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>	-	-	-	-	-	17,528	17,528	17,528
<b>Transactions with owners</b>								
Share options granted under Employees' Share Scheme ("ESS")	-	-	-	-	1,433	-	1,433	1,433
Capital repayment	(102,286)	4,826	-	-	-	-	-	(97,460)
Total transactions with owners	(102,286)	4,826	-	-	1,433	-	1,433	(96,027)
<b>As at 30 June 2016</b>	34,095	(15,340)	68,112	30,903	1,433	258,835	359,283	378,038

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.



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**CONDENSED STATEMENT OF CASH FLOWS**

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	CUMULATIVE QUARTER 30.06.2016 RM'000	CUMULATIVE QUARTER 30.06.2015 RM'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	23,430	12,384
Adjustments for:		
Allowance for impairment loss on receivables, net	4,432	7,973
Share options granted	1,433	-
Depreciation of plant and equipment and investment properties	929	987
Amortisation of discount on Fixed Rate Medium Term Notes ("MTNs")	51	82
Finance costs	4	3
Net gain on disposal of an investment property	(749)	-
Interest income	(361)	(257)
Operating profit before working capital changes	<u>29,169</u>	<u>21,172</u>
(Increase)/Decrease in working capital:		
Loans and receivables	(45,799)	(53,040)
Trade receivables	1,967	1,285
Other receivables, deposits and prepaid expenses	(3,522)	(1,848)
(Decrease)/Increase in working capital:		
Payables and accrued expenses	(2,729)	5,230
Cash used in operations	<u>(20,914)</u>	<u>(27,201)</u>
Taxes paid	(5,193)	(6,970)
Net cash used in operating activities	<u>(26,107)</u>	<u>(34,171)</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Net proceeds from disposal of investment property	1,773	-
Interest income	361	257
Additions to plant and equipment	(159)	(492)
Net cash generated from/(used in) investing activities	<u>1,975</u>	<u>(235)</u>



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

	CUMULATIVE QUARTER 30.06.2016 RM'000	CUMULATIVE QUARTER 30.06.2015 RM'000
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Drawdown of revolving credits	280,200	9,943
Issuance of Sukuk	120,000	-
Drawdown of other borrowings	3,691	6,109
Drawdown of term loans	-	80,000
Repayment of revolving credits	(316,200)	(12,123)
Capital repayment	(97,460)	-
Repayment of term loans	(15,907)	(5,797)
Redemption of MTNs	(10,000)	-
Repayment of other borrowings	(4,815)	(5,696)
(Placements)/Withdrawal of deposits and cash and bank balances, net:		
- pledged to licensed financial institutions	(7,056)	1,557
- assigned in favour of the trustees	6,073	(2,502)
Repayment of hire-purchase payables	(33)	(44)
Finance costs paid	(4)	(3)
Shares repurchased	-	(2,831)
Net cash (used in)/generated from financing activities	<u>(41,511)</u>	<u>68,613</u>
Net change in cash and cash equivalents	(65,643)	34,207
Cash and cash equivalents at beginning of financial period	121,805	23,147
Cash and cash equivalents at end of financial period	<u>56,162</u>	<u>57,354</u>

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

Deposits with licensed financial institutions	79,997	79,505
Cash and bank balances	22,928	7,235
	<u>102,925</u>	<u>86,740</u>
Less: Deposits and cash and bank balances		
- pledged to licensed financial institutions	(35,163)	(9,441)
- assigned in favour of the trustees	(11,600)	(19,945)
	<u>56,162</u>	<u>57,354</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.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**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	10,000

- (b) Issuance of the Sukuk Murabahah ("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	120,000	120,000

Out of the issuance of RM155.5 million Sukuk, RM35.5 million was subscribed internally by a subsidiary of the Company.

- (c) ESS

The ESS of the Company was implemented on 31 December 2015. During the financial period, 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.



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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).

**8 DIVIDEND**

A final single-tier dividend of 3.50 sen per ordinary share, amounting to RM11,370,284 in respect of the financial year ended 31 March 2016 will be proposed for shareholders' approval. Such dividend, if approved by the shareholders, will be accounted for in equity as appropriation of retained earnings in the financial year ending 31 March 2017.

No dividend has been recommended by the directors or paid for the financial period ended 30 June 2016.



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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, Mgmt Services & Others RM'000	Group RM'000
<b>Segment Revenue</b>			
Total revenue	51,424	617	52,041
Inter-segment revenue	-	(106)	(106)
External revenue	<u>51,424</u>	<u>511</u>	<u>51,935</u>
<b>Segment Results</b>			
Segment results	22,210	1,224	23,434
Finance costs	(4)	-	(4)
Profit/(Loss) before tax	<u>22,206</u>	<u>1,224</u>	<u>23,430</u>
Taxation	(5,884)	(18)	(5,902)
Profit/(Loss) for the financial period	<u>16,322</u>	<u>1,206</u>	<u>17,528</u>
Interest income			
including investment income	42,833	379	43,212
Interest expense			
applicable to revenue	16,914	193	17,107

In the current quarter under review, factoring, confirming and industrial hire purchase segment is not disclosed as a reportable segment as it no longer meets the reporting threshold under MFRS 8 Operating Segments. Accordingly, it is included in investment holding, management services and others segment.



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### **10 PROFIT BEFORE TAX**

	<b>INDIVIDUAL QUARTER 30.06.2016 RM'000</b>	<b>CUMULATIVE QUARTER 30.06.2016 RM'000</b>
Interest income including investment income	43,212	43,212
Allowance for impairment loss on receivables, net	4,432	4,432
Net gain on disposal of an investment property	749	749
Amortisation of discount on MTNs	51	51
Gain on foreign exchange, net:		
- Realised	2	2
- 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 recorded a higher revenue of RM51.9 million, representing an increase of 38.4% as compared to RM37.5 million in the corresponding quarter. Consumer loan financing segment, being the primary contributor posted a RM8.2 million higher interest income from expanded loan base and improved risk-based products as well as a RM6.4 million higher fee-based income arising from improvement in business terms.

Arising thereof, pre-tax profit grew by RM11.0 million from RM12.4 million in the corresponding quarter to RM23.4 million in the current quarter.

On the other hand, interest expense increased by RM7.6 million in the current quarter as compared to the corresponding quarter mainly due to higher drawdown of borrowings.

Accordingly, the Group registered an increase of 86.2% in its post-tax profit of RM17.5 million as compared to RM9.4 million in the corresponding quarter.

The performance of the respective operating business segments for the financial year ended 30 June 2016 as compared to corresponding quarter was as follows:

Consumer loan financing segment

Pre-tax profit was RM22.2 million, an increase of RM9.8 million or 79.0% as compared to RM12.4 million in the corresponding quarter. The increase was mainly led by the higher fee-based income and lower loan impairment by RM6.4 million and RM2.6 million respectively.

Investment holding, management services and others segment

This segment registered an improved pre-tax profit of RM1.2 million from RM0.05 million pre-tax loss in the corresponding quarter. This was mainly attributable to write back of loan impairment and net gain on disposal of an investment property of RM1.0 million and RM0.7 million respectively offset with lower revenue by RM0.4 million.



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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**

The Group recorded a higher pre-tax profit of RM23.4 million for the current quarter under review as compared to RM11.1 million in the preceding quarter. This was mainly due to higher fee-based income by RM5.9 million and lower loan impairment by RM4.8 million.

**15 CURRENT YEAR PROSPECTS**

Despite challenges in the business landscape, the positive momentum in the Group's consumer loan financing segment is expected to continue. Notwithstanding that, the Group remains stringent in managing asset quality in its effort to drive loans growth. Concurrently, the Group has also embarked on process simplification initiatives to enhance its competitive advantage to meet customers' requirements.

Whilst we are encouraged by the progress so far, the Group continues to work closely with Bank Negara Malaysia to further enhance and fine tune the requirements of Central Credit Reference Information System ("CCRIS") to ensure system readiness is achieved.

In the absence of any unexpected events, the Group is confident that the performance for the remaining quarters of the financial year ending 31 March 2017 will be profitable.

**16 PROFIT FORECAST**

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



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**17 TAXATION**

	<b>INDIVIDUAL QUARTER 30.06.2016 RM'000</b>	<b>CUMULATIVE QUARTER 30.06.2016 RM'000</b>
Taxation:		
Current period	7,083	7,083
Deferred taxation:		
Current period	(1,181)	(1,181)
	<u>5,902</u>	<u>5,902</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.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**19 GROUP BORROWINGS AND DEBT SECURITIES**

Total borrowings and debt securities (all denominated in Ringgit Malaysia) of the Group as at 30 June 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	78,880	483,638	562,518
- Revolving credits	371,574	-	371,574
- Sukuk	-	117,728	117,728
- Fixed rate medium term notes	25,450	-	25,450
- Bank overdrafts	5,483	-	5,483
	<u>481,387</u>	<u>601,366</u>	<u>1,082,753</u>
Unsecured:			
- Bankers' acceptances	1,327	-	1,327
	<u>482,714</u>	<u>601,366</u>	<u>1,084,080</u>

**20 CAPITAL COMMITMENTS**

**30.06.2016**  
**RM'000**

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

Approved and contracted for

405

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 June 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	
		30.06.2016	30.06.2015	30.06.2016	30.06.2015
<b>(a) Basic EPS:</b>					
Profit for the period attributable to owners of the Parent	(RM'000)	17,528	9,437	17,528	9,437
Weighted average number of ordinary shares in issue	(unit'000)	324,865	318,704	324,865	318,704
Basic EPS	(sen)	<u>5.40</u>	<u>2.96</u>	<u>5.40</u>	<u>2.96</u>

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	
		30.06.2016	30.06.2015	30.06.2016	30.06.2015
<b>(b) Diluted EPS:</b>					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	17,528	9,437	17,528	9,437
Weighted average number of ordinary shares in issue	(unit'000)	324,865	318,704	324,865	318,704
Effects of dilution of:					
ESS	(unit'000)	698	-	698	-
Employees' Share Option Scheme ("ESOS")	(unit'000)	-	6,007	-	6,007
Adjusted weighted average number of ordinary shares in issue	(unit'000)	325,563	324,711	325,563	324,711
Diluted EPS	(sen)	5.38	2.91	5.38	2.91

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.



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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>30.06.2016</b>	
	<b>Carrying amount RM'000</b>	<b>Fair value RM'000</b>
<b>Financial assets</b>		
Loans and receivables	<u>1,300,851</u>	<u>1,307,831</u>
<b>Financial liabilities</b>		
Borrowings		
- Sukuk	117,728	121,467
- MTNs	<u>25,450</u>	<u>25,725</u>

**26 DISCLOSURE OF REALISED AND UNREALISED PROFITS**

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

	<b>INDIVIDUAL QUARTER</b>	
	<b>30.06.2016 RM'000</b>	<b>31.03.2016 RM'000</b>
Total retained earnings of the Group:		
- Realised	225,830	209,483
- Unrealised	<u>33,005</u>	<u>31,824</u>
	<u>258,835</u>	<u>241,307</u>

**BY ORDER OF THE BOARD**  
**JOHNSON YAP CHOON SENG**  
Company Secretary  
10 August 2016