



**SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD
ENDED 31 DECEMBER 2017**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.12.2017 RM'000	31.12.2016 RM'000	31.12.2017 RM'000	31.12.2016 RM'000
1. Revenue	63,997	57,982	182,664	166,077
2. Profit before tax	29,987	23,702	87,300	72,635
3. Profit for the financial period	22,916	21,774	65,659	57,704
4. Profit attributable to ordinary equity holders of the Parent	22,916	21,774	65,659	57,704
5. Basic earnings per ordinary share (sen)	6.71	6.52	19.30	17.56
6. Proposed/Declared dividend per share (sen)	-	-	3.00	-
		AS AT END OF CURRENT QUARTER	AS AT PRECEDING FINANCIAL YEAR END	
7. Net assets per share attributable to ordinary equity holders of the Parent (RM)		1.45		1.31
		INDIVIDUAL QUARTER	CUMULATIVE QUARTER	
	31.12.2017 RM'000	31.12.2016 RM'000	31.12.2017 RM'000	31.12.2016 RM'000
8. Gross interest income	1,175	486	3,650	1,259
9. Gross interest expense	13	8	39	18



CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	3 MONTHS ENDED	3 MONTHS ENDED	9 MONTHS ENDED	9 MONTHS ENDED
	31.12.2017	31.12.2016	31.12.2017	31.12.2016
	RM'000	RM'000	RM'000	RM'000
Revenue	63,997	57,982	182,664	166,077
Other income	1,668	2,264	8,675	7,638
Interest expense applicable to revenue	(17,150)	(15,657)	(51,417)	(49,086)
Staff costs and directors' remuneration	(4,966)	(5,785)	(16,530)	(14,403)
Depreciation of plant and equipment	(857)	(932)	(2,930)	(2,800)
Other expenses	(12,692)	(14,162)	(33,123)	(34,773)
Finance costs	(13)	(8)	(39)	(18)
Profit before tax	29,987	23,702	87,300	72,635
Taxation	(7,071)	(1,928)	(21,641)	(14,931)
Total comprehensive income for the financial period	22,916	21,774	65,659	57,704
Attributable to:				
Owners of the Parent	22,916	21,774	65,659	57,704
Earnings per ordinary share:				
Basic (sen)	6.71	6.52	19.30	17.56
Diluted (sen)	6.70	6.51	19.24	17.50

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 2017 and the accompanying explanatory notes attached to the interim financial report.

CONDENSED STATEMENT OF FINANCIAL POSITION

	AS AT 31.12.2017 RM'000	AS AT 31.03.2017 RM'000
ASSETS		
Non-Current Assets		
Plant and equipment	5,878	9,311
Goodwill on consolidation	47,333	47,333
Loans and receivables	1,361,744	1,272,513
Deferred tax assets	38,837	38,668
Total Non-Current Assets	1,453,792	1,367,825
Current Assets		
Loans and receivables	134,291	139,048
Trade receivables	7,401	5,556
Other receivables, deposits and prepaid expenses	42,653	30,380
Deposits with licensed financial institutions	141,437	142,563
Cash and bank balances	10,875	16,736
Total Current Assets	336,657	334,283
TOTAL ASSETS	1,790,449	1,702,108
EQUITY AND LIABILITIES		
Equity attributable to owners of the Parent		
Share capital	44,149	38,064
Treasury shares	(13,353)	(13,353)
Reserves	464,928	416,650
Total Equity	495,724	441,361
Non-Current Liabilities		
Payables	1,717	8,932
Hire-purchase payables	1,043	877
Borrowings	749,790	633,815
Deferred tax liabilities	328	618
Total Non-Current Liabilities	752,878	644,242
Current Liabilities		
Payables and accrued expenses	44,078	34,660
Hire-purchase payables	325	308
Borrowings	489,110	579,714
Tax liabilities	8,334	1,823
Total Current Liabilities	541,847	616,505
Total Liabilities	1,294,725	1,260,747
TOTAL EQUITY AND LIABILITIES	1,790,449	1,702,108
NET ASSETS PER SHARE (RM)	1.45	1.31

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 2017 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				Total Reserves RM'000	Total RM'000
			Share Premium RM'000	Capital Redemption Reserve RM'000	Employees' Share Scheme RM'000	Retained Earnings RM'000		
As at 1 April 2016	136,381	(20,166)	68,112	30,903	-	241,307	340,322	456,537
Total comprehensive income	-	-	-	-	-	57,704	57,704	57,704
Transactions with owners								
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	717	-	3,870	-	(1,294)	1,294	3,870	4,587
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	(101,569)	6,813	4,480	-	114	(10,158)	(5,564)	(100,320)
As at 31 December 2016	34,812	(13,353)	72,592	30,903	114	288,853	392,462	413,921
As at 1 April 2017	38,064	(13,353)	72,592	30,903	2,127	311,028	416,650	441,361
Total comprehensive income	-	-	-	-	-	65,659	65,659	65,659
Transaction with owners								
Dividend	-	-	-	-	-	(20,488)	(20,488)	(20,488)
Share options granted under ESS	-	-	-	-	3,107	-	3,107	3,107
Issuance of shares pursuant to ESS exercised	6,085	-	-	-	(1,548)	1,548	-	6,085
Cancellation of share options	-	-	-	-	(20)	20	-	-
Total transaction with owners	6,085	-	-	-	1,539	(18,920)	(17,381)	(11,296)
As at 31 December 2017	44,149	(13,353)	72,592	30,903	3,666	357,767	464,928	495,724

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 2017 and the accompanying explanatory notes attached to the interim financial report.

CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 31.12.2017 RM'000	CUMULATIVE QUARTER 31.12.2016 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	87,300	72,635
Adjustments for:		
Allowance for impairment loss on receivables, net	21,906	20,136
Share options granted	3,107	1,433
Depreciation of plant and equipment	2,930	2,800
Finance costs	39	18
Plant and equipment written off	22	-
Amortisation of discount on Fixed Rate Medium Term Notes ("MTNs")	-	108
Interest income	(3,650)	(1,259)
Net gain on disposal of:		
- plant and equipment	(141)	-
- investment property	-	(749)
Operating profit before working capital changes	<u>111,513</u>	<u>95,122</u>
(Increase)/Decrease in working capital:		
Loans and receivables	(108,001)	(147,899)
Trade receivables	(224)	4,539
Other receivables, deposits and prepaid expenses	(3,034)	(8,246)
Increase in working capital:		
Payables and accrued expenses	(612)	13,928
Cash used in operations	<u>(358)</u>	<u>(42,556)</u>
Taxes paid	(22,550)	(27,682)
Taxes refunded	334	-
Net cash used in operating activities	<u>(22,574)</u>	<u>(70,238)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest income	3,650	1,259
Net proceeds from disposal of:		
- plant and equipment	168	-
- investment property	-	1,773
Additions to plant and equipment	(4,048)	(951)
Net cash (used in)/generated from investing activities	<u>(230)</u>	<u>2,081</u>

CONDENSED STATEMENT OF CASH FLOWS (CONT'D)

	CUMULATIVE QUARTER 31.12.2017 RM'000	CUMULATIVE QUARTER 31.12.2016 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Drawdown of revolving credits	432,300	754,200
Issuance of Sukuk Murabahah ("Sukuk")	160,000	275,000
Proceeds from issuance of shares	6,085	4,587
Drawdown of other borrowings	2,037	8,155
Proceeds from resale of treasury shares	-	2,609
Repayment of revolving credits	(400,800)	(851,200)
Repayment of term loans	(171,171)	(48,374)
(Placements)/Withdrawal of deposits and cash and bank balances, net:		
- assigned in favour of the trustees	(77,867)	(16,048)
- pledged to licensed financial institutions	8,577	442
Dividends paid	(10,228)	(11,477)
Repayment of other borrowings	(2,100)	(15,494)
Repayment of hire-purchase payables	(267)	(113)
Finance costs paid	(39)	(18)
Capital repayment	-	(97,460)
Redemption of MTNs	-	(30,000)
Shares repurchased	-	(12)
Net cash used in financing activities	<u>(53,473)</u>	<u>(25,203)</u>
Net change in cash and cash equivalents	(76,277)	(93,360)
Cash and cash equivalents at beginning of financial period	85,834	121,805
Cash and cash equivalents at end of financial period	<u>9,557</u>	<u>28,445</u>

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

Deposits with licensed financial institutions	141,437	71,353
Cash and bank balances	10,875	18,478
	<u>152,312</u>	<u>89,831</u>
Less: Deposits and cash and bank balances		
- assigned in favour of the trustees	(122,729)	(33,721)
- pledged to licensed financial institutions	(20,026)	(27,665)
	<u>9,557</u>	<u>28,445</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 2017 and the accompanying explanatory notes attached to the interim financial report.

NOTES TO THE INTERIM FINANCIAL REPORT

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 2017.

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 2017, 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 2017:

Amendments to:

MFRS 107 Statement of Cash Flows - Disclosure Initiative

MFRS 112 Income Taxes - Recognition of Deferred Tax Assets for Unrealised Losses

Amendments to MFRSs classified as "Annual Improvements to MFRSs 2014 - 2016 Cycle"

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



NOTES TO THE INTERIM FINANCIAL REPORT

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.



NOTES TO THE INTERIM FINANCIAL REPORT

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

	CURRENT QUARTER RM'000	CUMULATIVE QUARTER RM'000
Issuance of Sukuk	-	160,000

Out of the issuance of RM180.0 million Sukuk, RM20.0 million was subscribed internally by a subsidiary of the Company.

- (b) ESS and issuance of shares pursuant to ESS exercised:

- (i) the Company granted 9,137,000 options to its eligible employees of the Group at an option price of RM1.48 in accordance with the Bylaws of the ESS; and
- (ii) the total number of issued shares of the Company was increased from 350,712,636 to 355,584,636 by way of the issuance of 4,872,000 new ordinary shares pursuant to share options exercised.

As at 31 December 2017, the number of ordinary shares in issue after the share buy-back is 341,611,911 shares.



NOTES TO THE INTERIM FINANCIAL REPORT

8 DIVIDENDS

31.12.2017 **31.12.2016**
RM'000 **RM'000**

Recognised during the financial period:

- Final dividend for 2016:

3.50 sen per ordinary share 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

- Final dividend for 2017:

3.00 sen per ordinary share under single-tier system, paid on 20 September 2017 to shareholders whose names appeared in the record of depositors on 7 September 2017

10,228 -

- Interim dividend for 2018:

3.00 sen per ordinary share under single-tier system, paid on 30 January 2018 to shareholders whose names appeared in the record of depositors on 17 January 2018

10,260 -

20,488 11,477



NOTES TO THE INTERIM FINANCIAL REPORT

9 SEGMENT INFORMATION

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

	Consumer Financing RM'000	Investment Holding, Management Services & Others RM'000	Group RM'000
Segment Revenue			
Total revenue	181,877	1,085	182,962
Inter-segment revenue	-	(298)	(298)
External revenue	<u>181,877</u>	<u>787</u>	<u>182,664</u>
Segment Results			
Segment results	86,576	763	87,339
Finance costs	(39)	-	(39)
Profit before tax	<u>86,537</u>	<u>763</u>	<u>87,300</u>
Taxation	(20,915)	(726)	(21,641)
Profit for the financial period	<u>65,622</u>	<u>37</u>	<u>65,659</u>
Interest income including investment income	161,384	599	161,983
Interest expense applicable to revenue	51,394	23	51,417
Segment assets	<u>1,732,284</u>	<u>58,165</u>	<u>1,790,449</u>
Segment liabilities	<u>1,282,988</u>	<u>11,737</u>	<u>1,294,725</u>



NOTES TO THE INTERIM FINANCIAL REPORT

10 PROFIT BEFORE TAX

	INDIVIDUAL QUARTER 31.12.2017 RM'000	CUMULATIVE QUARTER 31.12.2017 RM'000
Interest income including investment income	54,755	161,983
Allowance for impairment loss on receivables, net	8,344	21,906
Gain on foreign exchange, net:		
- Realised	2	4
- Unrealised	-	-

There were no exceptional items, amortisation, inventories written down and written off, allowance for impairment loss on investment properties, gain or loss on disposal of quoted or unquoted investments or properties and gain or loss on derivatives 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 except for the following:

- (a) Tresor Assets Berhad, a dormant indirect subsidiary of the Company has been dissolved pursuant to Section 272(5) of the Companies Act, 1965 on 16 May 2017; and
- (b) RCE Advance Sdn Bhd, a dormant indirect subsidiary of the Company has commenced member's voluntary winding up pursuant to Section 439(1)(b) of the Companies Act, 2016 on 6 November 2017. The winding up has no material financial effect to the Group.



NOTES TO THE INTERIM FINANCIAL REPORT

13 REVIEW OF PERFORMANCE

	INDIVIDUAL QUARTER				CUMULATIVE QUARTER			
	31.12.2017	31.12.2016	Variance		31.12.2017	31.12.2016	Variance	
	RM'000	RM'000	RM'000	%	RM'000	RM'000	RM'000	%
Revenue	63,997	57,982	6,015	10.4	182,664	166,077	16,587	10.0
Profit before tax	29,987	23,702	6,285	26.5	87,300	72,635	14,665	20.2
Profit for the financial period	22,916	21,774	1,142	5.2	65,659	57,704	7,955	13.8
Profit attributable to ordinary equity holders of the Parent	22,916	21,774	1,142	5.2	65,659	57,704	7,955	13.8

The Group posted a higher revenue of RM64.0 million in the current quarter, representing an improvement of 10.4% as compared to RM58.0 million in the corresponding quarter. The increase was primarily contributed by higher interest and fee income buoyed by its consumer financing segment's expanded loan base from RM1.5 billion to RM1.6 billion.

The Group registered a double-digit growth in its pre-tax profit, up from RM23.7 million in the corresponding quarter to RM30.0 million in the current quarter. This was mainly underpinned by higher interest and fee income from its consumer financing segment.

Following the above, the Group's post-tax profit in the current quarter increased to RM22.9 million from RM21.8 million in the corresponding quarter.

For the nine months period ended 31 December 2017, the Group posted a higher pre-tax profit of RM87.3 million, an increase of 20.2% against RM72.6 million in the corresponding period.

Accordingly, the Group's post-tax profit rose to RM65.7 million as compared to RM57.7 million in the corresponding period.

NOTES TO THE INTERIM FINANCIAL REPORT

13 REVIEW OF PERFORMANCE (CONT'D)

The performance of the respective operating business segments for the financial period ended 31 December 2017 as compared to corresponding period was as follows:

Consumer financing segment

This segment recorded a pre-tax profit of RM86.5 million, representing an increase of 22.3% as compared to RM70.7 million in the corresponding period. The increase was mainly due to higher net interest income driven by expanded loan base in the current period.

Investment holding, management services and others segment

Pre-tax profit for this segment was RM0.8 million as compared to RM1.9 million in the corresponding period mainly due to net gain on disposal of investment property and higher write back of allowance for impairment loss in the corresponding period.

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

	INDIVIDUAL QUARTER			
	31.12.2017	30.09.2017	Variance	
	RM'000	RM'000	RM'000	%
Revenue	63,997	61,565	2,432	4.0
Profit before tax	29,987	29,931	56	0.2
Profit for the financial period	22,916	21,815	1,101	5.0
Profit attributable to ordinary equity holders of the Parent	22,916	21,815	1,101	5.0

The Group recorded a slight increase in its pre-tax profit from RM29.9 million in the preceding quarter to RM30.0 million in the current quarter.



NOTES TO THE INTERIM FINANCIAL REPORT

15 CURRENT YEAR PROSPECTS

Loans portfolio quality remains a priority as the Group periodically assess its products and credit scoring model to remain competitive and relevant in a dynamic market environment. This complements the risk-based pricing approach, which facilitates our efforts in managing expected yield and return to the Group. Meanwhile, the Group endeavours to sustain its growth by on-going process simplification and technological enhancement initiatives to promote operational efficiencies.

In addition, the Group continues to place emphasis in motivating and monitoring the performance of its distribution channels, while it expects modest growth in its consumer financing segment following the adoption of a vigilant stance in the present competitive and dynamic market environment.

Arising thereof, the profitability for financial year ending 31 March 2018 is expected to be better than the year before on account of the demand in the consumer financing segment as well as the Group's efforts in leveraging on its key business strengths.



NOTES TO THE INTERIM FINANCIAL REPORT

16 PROFIT FORECAST

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

17 TAXATION

	INDIVIDUAL QUARTER 31.12.2017 RM'000	CUMULATIVE QUARTER 31.12.2017 RM'000
Taxation:		
Current period	6,833	22,244
Over provision in prior year	(144)	(144)
	<hr/> 6,689	<hr/> 22,100
Deferred taxation:		
Current period	388	(453)
Over provision in prior year	(6)	(6)
	<hr/> 382	<hr/> (459)
	<hr/> <hr/> 7,071	<hr/> <hr/> 21,641

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

18 STATUS OF CORPORATE PROPOSAL

There was no corporate proposal announced or pending completion as at the date of this report.



NOTES TO THE INTERIM FINANCIAL REPORT

19 LOANS AND RECEIVABLES

	31.12.2017
	RM'000
Loans and receivables, gross	1,613,418
Less: Allowance for impairment	
- Individual assessment	(65,680)
- Collective assessment	(51,703)
	(117,383)
Loans and receivables, net	1,496,035
Amount receivable within one year	(134,291)
Non-current portion	<u>1,361,744</u>

The profile of loans and receivables of the Group is as follows:

	31.12.2017
	RM'000
Performing	1,194,890
1 to 150 days past due but performing	352,848
Non-performing	65,680
	<u>1,613,418</u>

NOTES TO THE INTERIM FINANCIAL REPORT

19 LOANS AND RECEIVABLES (CONT'D)*Loans and receivables that are performing*

Loans and receivables that are performing are neither past due nor impaired, are newly disbursed and/or having months-in-arrear less than a month.

None of these have been renegotiated during the financial period.

Loans and receivables that are past due but performing

All loans and receivables that are past due but performing are loans that are under the salary deduction scheme and subject to administrative/technical delay due to logistic considerations.

Loans and receivables that are non-performing

The Group's loans and receivables that are non-performing are as follows:

	31.12.2017
	RM'000
Loans and receivables, non-performing	65,680
Less: Allowance for impairment	
- Individual assessment	(65,680)
	<u> </u>
	<u> </u>
	-

There are no loans and receivables arising from transaction with related parties during the financial period.



NOTES TO THE INTERIM FINANCIAL REPORT

20 GROUP BORROWINGS AND DEBT SECURITIES

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

	← As at 31.12.2017 →		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
Secured:			
- Sukuk	6,671	585,599	592,270
- Term loans	178,631	164,191	342,822
- Revolving credits	303,260	-	303,260
	<u>488,562</u>	<u>749,790</u>	<u>1,238,352</u>
Unsecured:			
- Bankers' acceptances	548	-	548
	<u>489,110</u>	<u>749,790</u>	<u>1,238,900</u>

	← As at 31.12.2016 →		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
Secured:			
- Term loans	183,921	346,674	530,595
- Revolving credits	310,542	-	310,542
- Sukuk	2,080	271,726	273,806
- Fixed rate medium term notes	5,130	-	5,130
	<u>501,673</u>	<u>618,400</u>	<u>1,120,073</u>
Unsecured:			
- Bankers' acceptances	596	-	596
	<u>502,269</u>	<u>618,400</u>	<u>1,120,669</u>



NOTES TO THE INTERIM FINANCIAL REPORT

20 GROUP BORROWINGS AND DEBT SECURITIES (CONT'D)

The weighted average interest rate of the Group borrowing categories as at 31 December 2017 ranges from 4.9% to 6.0% (31.12.2016: 4.7% to 10.8%) per annum.

The Group borrowings consist of:

	31.12.2017	31.12.2016
	RM'000	RM'000
Fixed rate	740,269	564,702
Floating rate	498,631	555,967
	<u>1,238,900</u>	<u>1,120,669</u>

As at 31 December 2017, the Group borrowings stood at RM1.2 billion, which included four Sukuk issuances amounting to RM590.0 million.

The proceeds from the Sukuk issuances were mainly utilised for working capital purposes and repayment of short term borrowings.

The Sukuk issuances also complement the Group's plan to improve its asset-liability management.



NOTES TO THE INTERIM FINANCIAL REPORT

21 CAPITAL COMMITMENTS

31.12.2017
RM'000

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

Approved and contracted for

6,892

22 CHANGES IN CONTINGENT LIABILITIES AND ASSETS

There were no changes in contingent liabilities and assets since the last financial year ended 31 March 2017.

23 DERIVATIVES AND FAIR VALUE CHANGES OF FINANCIAL LIABILITIES

(a) There were no derivatives as at 31 December 2017.

(b) There were no fair value gain/(loss) on fair value changes of financial liabilities as all financial liabilities were measured at amortised cost.

24 CHANGES IN MATERIAL LITIGATION

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



NOTES TO THE INTERIM FINANCIAL REPORT

25 EARNINGS PER SHARE ("EPS")

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.12.2017	31.12.2016	31.12.2017	31.12.2016
(a) Basic EPS:					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	22,916	21,774	65,659	57,704
Weighted average number of ordinary shares in issue	(unit'000)	341,510	333,830	340,289	328,629
Basic EPS	(sen)	<u>6.71</u>	<u>6.52</u>	<u>19.30</u>	<u>17.56</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 corresponding quarter and financial period take into account the effects of share consolidation completed on 26 April 2016 and net of treasury shares.



NOTES TO THE INTERIM FINANCIAL REPORT

25 EPS (CONT'D)

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.12.2017	31.12.2016	31.12.2017	31.12.2016
(b) Diluted EPS:					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	22,916	21,774	65,659	57,704
Weighted average number of ordinary shares in issue	(unit'000)	341,510	333,830	340,289	328,629
Effects of dilution of ESS	(unit'000)	745	500	1,019	1,113
Adjusted weighted average number of ordinary shares in issue	(unit'000)	342,255	334,330	341,308	329,742
Diluted EPS	(sen)	6.70	6.51	19.24	17.50

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.



NOTES TO THE INTERIM FINANCIAL REPORT

26 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:

	31.12.2017	
	Carrying amount RM'000	Fair value RM'000
Financial assets		
Loans and receivables	<u>1,496,035</u>	<u>1,506,451</u>
Financial liabilities		
Borrowings - Sukuk	<u>592,270</u>	<u>623,714</u>

BY ORDER OF THE BOARD
JOHNSON YAP CHOON SENG
Company Secretary
8 February 2018