



**SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD
ENDED 31 DECEMBER 2016**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.12.2016 RM'000	31.12.2015 RM'000	31.12.2016 RM'000	31.12.2015 RM'000
1. Revenue	57,982	41,552	166,077	118,084
2. Profit before tax	23,702	16,840	72,635	43,082
3. Profit for the financial period	21,774	13,003	57,704	32,655
4. Profit attributable to ordinary equity holders of the Parent	21,774	13,003	57,704	32,655
5. Basic earnings per ordinary share (sen)	6.52	4.04	17.56	10.21
6. Proposed/Declared dividend per share (sen)	-	-	-	10.50
		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)		1.24		0.35
	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.12.2016 RM'000	31.12.2015 RM'000	31.12.2016 RM'000	31.12.2015 RM'000
8. Gross interest income	486	590	1,259	1,456
9. Gross interest expense	8	5	18	14



CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	3 MONTHS ENDED	3 MONTHS ENDED	9 MONTHS ENDED	9 MONTHS ENDED
	31.12.2016	31.12.2015	31.12.2016	31.12.2015
	RM'000	RM'000	RM'000	RM'000
Revenue	57,982	41,552	166,077	118,084
Other income	2,264	4,098	7,638	9,153
Interest expense applicable to revenue	(15,657)	(13,335)	(49,086)	(34,867)
Staff costs and directors' remuneration	(5,785)	(3,765)	(14,403)	(12,277)
Depreciation of plant and equipment and investment properties	(932)	(970)	(2,800)	(2,934)
Other expenses	(14,162)	(10,735)	(34,773)	(34,063)
Finance costs	(8)	(5)	(18)	(14)
Profit before tax	23,702	16,840	72,635	43,082
Taxation	(1,928)	(3,837)	(14,931)	(10,427)
Total comprehensive income for the financial period	21,774	13,003	57,704	32,655
Attributable to:				
Owners of the Parent	21,774	13,003	57,704	32,655
Earnings per ordinary share:				
Basic (sen)	6.52	4.04	17.56	10.21
Diluted (sen)	6.51	4.04	17.50	10.21

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 31.12.2016 RM'000	AS AT 31.03.2016 RM'000
ASSETS		
Non-Current Assets		
Plant and equipment	7,527	8,367
Goodwill on consolidation	47,333	47,333
Loans and receivables	1,242,066	1,108,333
Deferred tax assets	39,094	33,031
Total Non-Current Assets	1,336,020	1,197,064
Current Assets		
Loans and receivables	144,055	152,109
Trade receivables	5,812	8,267
Other receivables, deposits and prepaid expenses	30,370	24,542
Asset held for sale	-	1,024
Deposits with licensed financial institutions	71,353	153,005
Cash and bank balances	18,478	14,580
Total Current Assets	270,068	353,527
TOTAL ASSETS	1,606,088	1,550,591
EQUITY AND LIABILITIES		
Equity attributable to owners of the Parent		
Share capital	34,812	136,381
Treasury shares	(13,353)	(20,166)
Reserves	392,462	340,322
Total Equity	413,921	456,537
Non-Current Liabilities		
Payables	7,149	-
Hire-purchase payables	959	247
Borrowings	618,400	511,634
Deferred tax liabilities	842	1,207
Total Non-Current Liabilities	627,350	513,088
Current Liabilities		
Payables and accrued expenses	49,402	44,013
Hire-purchase payables	321	137
Borrowings	502,269	517,684
Tax liabilities	12,825	19,132
Total Current Liabilities	564,817	580,966
Total Liabilities	1,192,167	1,094,054
TOTAL EQUITY AND LIABILITIES	1,606,088	1,550,591
NET ASSETS PER SHARE (RM)	1.24	0.35

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			
As at 1 April 2015	133,400	(16,784)	63,041	30,903	5,385	-	350,269	449,598	566,214
Total comprehensive income	-	-	-	-	-	-	32,655	32,655	32,655
Transactions with owners									
Dividends	-	-	-	-	-	-	(153,918)	(153,918)	(153,918)
Issuance of shares pursuant to Employees' Share Option Scheme ("ESOS") exercised	2,981	-	5,071	-	(3,186)	-	3,186	5,071	8,052
Cancellation of share options	-	-	-	-	(2,199)	-	2,199	-	-
Shares repurchased	-	(3,373)	-	-	-	-	-	-	(3,373)
Total transactions with owners	2,981	(3,373)	5,071	-	(5,385)	-	(148,533)	(148,847)	(149,239)
As at 31 December 2015	136,381	(20,157)	68,112	30,903	-	-	234,391	333,406	449,630
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

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 31.12.2016 RM'000	CUMULATIVE QUARTER 31.12.2015 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	72,635	43,082
Adjustments for:		
Allowance for impairment loss on receivables, net	20,136	21,676
Depreciation of plant and equipment and investment properties	2,800	2,934
Share options granted	1,433	-
Amortisation of discount on Fixed Rate Medium Term Notes ("MTNs")	108	230
Finance costs	18	14
Interest income	(1,259)	(1,456)
Net gain on disposal of:		
- investment property	(749)	(1,880)
- plant and equipment	-	(1)
Operating profit before working capital changes	<u>95,122</u>	<u>64,599</u>
(Increase)/Decrease in working capital:		
Loans and receivables	(147,899)	(162,268)
Trade receivables	4,539	5,023
Other receivables, deposits and prepaid expenses	(8,246)	(9,426)
Increase in working capital:		
Payables and accrued expenses	13,928	9,641
Cash used in operations	<u>(42,556)</u>	<u>(92,431)</u>
Taxes paid	(27,682)	(10,353)
Taxes refunded	-	191
Net cash used in operating activities	<u>(70,238)</u>	<u>(102,593)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Net proceeds from disposal of investment property	1,773	3,297
Interest income	1,259	1,456
Proceeds from disposal of plant and equipment	-	1
Additions to plant and equipment	(951)	(954)
Net cash generated from investing activities	<u>2,081</u>	<u>3,800</u>

CONDENSED STATEMENT OF CASH FLOWS (CONT'D)

	CUMULATIVE QUARTER 31.12.2016 RM'000	CUMULATIVE QUARTER 31.12.2015 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Drawdown of revolving credits	754,200	372,762
Issuance of Sukuk Murabahah ("Sukuk")	275,000	-
Drawdown of other borrowings	8,155	16,221
Proceeds from issuance of shares	4,587	8,052
Proceeds from resale of treasury shares	2,609	-
Drawdown of term loans	-	402,000
Repayment of revolving credits	(851,200)	(238,275)
Capital repayment	(97,460)	-
Repayment of term loans	(48,374)	(150,110)
Redemption of MTNs	(30,000)	(20,000)
(Placements)/Withdrawal of deposits and cash and bank balances, net:		
- assigned in favour of the trustees	(16,048)	(4,012)
- pledged to licensed financial institutions	442	(12,833)
Repayment of other borrowings	(15,494)	(19,435)
Dividends paid	(11,477)	(153,918)
Repayment of hire-purchase payables	(113)	(125)
Finance costs paid	(18)	(14)
Shares repurchased	(12)	(3,373)
Net cash (used in)/generated from financing activities	<u>(25,203)</u>	<u>196,940</u>
Net change in cash and cash equivalents	(93,360)	98,147
Cash and cash equivalents at beginning of financial period	121,805	23,147
Cash and cash equivalents at end of financial period	<u>28,445</u>	<u>121,294</u>

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

Deposits with licensed financial institutions	71,353	153,397
Cash and bank balances	18,478	13,183
	<u>89,831</u>	<u>166,580</u>
Less: Deposits and cash and bank balances		
- pledged to licensed financial institutions	(27,665)	(23,831)
- assigned in favour of the trustees	(33,721)	(21,455)
	<u>28,445</u>	<u>121,294</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.

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 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.

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.

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:

	CURRENT QUARTER RM'000	CUMULATIVE QUARTER RM'000
Redemption of MTNs upon maturity	10,000	30,000

NOTES TO THE INTERIM FINANCIAL REPORT

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:

	CURRENT QUARTER RM'000	CUMULATIVE QUARTER RM'000
Issuance of Sukuk	-	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 31 December 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 RM34,812,049 by way of the issuance of 7,168,000 ordinary shares of RM0.10 each pursuant to the ESS at an exercise price of RM0.64 per ordinary share for cash.

Subsequent to the financial period, the Company has further granted 8,689,000 options to its eligible employees of the Group at an option price of RM1.30 per share in accordance with the Bylaws of the ESS.

NOTES TO THE INTERIM FINANCIAL REPORT

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 upon payment of RM97,459,577 to its shareholders on 6 May 2016; 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 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 31 December 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.



NOTES TO THE INTERIM FINANCIAL REPORT

8 DIVIDENDS

31.12.2016 31.12.2015
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 -

11,477 153,918



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	164,833	131,425	296,258
Inter-segment revenue	-	(130,181)	(130,181)
External revenue	164,833	1,244	166,077
Segment Results			
Segment results	70,731	1,922	72,653
Finance costs	(18)	-	(18)
Profit before tax	70,713	1,922	72,635
Taxation	(14,670)	(261)	(14,931)
Profit for the financial period	56,043	1,661	57,704
Interest income including investment income	140,307	1,010	141,317
Interest expense applicable to revenue	48,731	355	49,086



NOTES TO THE INTERIM FINANCIAL REPORT

10 PROFIT BEFORE TAX

	INDIVIDUAL QUARTER 31.12.2016 RM'000	CUMULATIVE QUARTER 31.12.2016 RM'000
Interest income including investment income	53,920	141,317
Allowance for impairment loss on receivables, net	8,927	20,136
Net gain on disposal of an investment property	-	749
Amortisation of discount on MTNs	18	108
Gain on foreign exchange, net:		
- Realised	2	5
- 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

On 2 November 2016, the Group received notification from Companies Commission of Malaysia ("CCM") that RCE Dynamics Sdn Bhd ("RDSB"), a dormant indirect subsidiary of the Company has been struck-off from the register of CCM further to its application for voluntary striking-off pursuant to Section 308 of the Companies Act, 1965.

The above strike-off has no material financial effect to the Group.

NOTES TO THE INTERIM FINANCIAL REPORT

13 REVIEW OF PERFORMANCE

For the current quarter ended 31 December 2016, the Group recorded revenue of RM58.0 million, representing 39.4% increase as compared to RM41.6 million in the corresponding quarter. This was mainly driven by the continuous growth in consumer financing segment, which led to higher interest and fee income.

Arising from the above, the Group's pre-tax profit grew by 41.1% from RM16.8 million in the corresponding quarter to RM23.7 million in the current quarter.

For the nine months financial period ended 31 December, the Group posted a pre-tax profit of RM72.6 million, representing 68.4% growth as compared to RM43.1 million in the corresponding period, mainly attributable to higher net income offset with higher other expenses.

This translated into a post-tax profit of RM57.7 million, an encouraging improvement of 76.5% from RM32.7 million in the corresponding period.

The performance of the respective operating business segments for the nine months financial period ended 31 December 2016 as compared to corresponding period was as follows:

Consumer financing segment

Pre-tax profit was RM70.7 million, an increase of 59.6% as compared to RM44.3 million in the corresponding period mainly arising from higher net income led by enlarged loans portfolio offset with higher other expenses.

Investment holding, management services and others segment

Pre-tax profit has improved to RM1.9 million from a RM1.2 million pre-tax loss in the corresponding period mainly due to the write back of allowance for impairment loss on receivables offset by lower net gain on disposal of investment properties.



NOTES TO THE INTERIM FINANCIAL REPORT

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

The Group registered a pre-tax profit of RM23.7 million for the third quarter ended 31 December 2016 against preceding quarter of RM25.5 million, mainly attributed to RM2.2 million higher allowance for impairment loss on receivables moderated by RM0.7 million lower interest expense applicable to revenue.

15 CURRENT YEAR PROSPECTS

The Group's third quarter performance remains positive. In addition, process simplification initiatives to identify key areas of improvements for operational efficiency continue to reinforce the Group's prospects. Notwithstanding that, asset quality will not be compromised in the Group's endeavour for loans growth.

Barring any unforeseen circumstances, the Group is optimistic that the financial performance for the remaining quarter 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.



NOTES TO THE INTERIM FINANCIAL REPORT

17 TAXATION

	INDIVIDUAL QUARTER 31.12.2016 RM'000	CUMULATIVE QUARTER 31.12.2016 RM'000
Taxation:		
Current period	7,940	22,562
Over provision in prior year	(1,203)	(1,203)
	<u>6,737</u>	<u>21,359</u>
Deferred taxation:		
Current period	(1,624)	(3,243)
Over provision in prior year	(3,185)	(3,185)
	<u>(4,809)</u>	<u>(6,428)</u>
	<u>1,928</u>	<u>14,931</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 31 December 2016 are as follows:

	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>

20 CAPITAL COMMITMENTS

31.12.2016
RM'000

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

Approved and contracted for

1,441



NOTES TO THE INTERIM FINANCIAL REPORT

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 31 December 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.



NOTES TO THE INTERIM FINANCIAL REPORT

24 EARNINGS PER SHARE ("EPS")

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.12.2016	31.12.2015	31.12.2016	31.12.2015
(a) Basic EPS:					
Profit for the period attributable to owners of the Parent	(RM'000)	21,774	13,003	57,704	32,655
Weighted average number of ordinary shares in issue	(unit'000)	333,830	321,817	328,629	319,755
Basic EPS	(sen)	6.52	4.04	17.56	10.21

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.



NOTES TO THE INTERIM FINANCIAL REPORT

24 EPS (CONT'D)

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.12.2016	31.12.2015	31.12.2016	31.12.2015
(b) Diluted EPS:					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	21,774	13,003	57,704	32,655
Weighted average number of ordinary shares in issue	(unit'000)	333,830	321,817	328,629	319,755
Effects of dilution of ESS	(unit'000)	500	-	1,113	-
Adjusted weighted average number of ordinary shares in issue	(unit'000)	334,330	321,817	329,742	319,755
Diluted EPS	(sen)	6.51	4.04	17.50	10.21

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.

The Group had no dilution in its EPS in the corresponding quarter and financial period as there was no outstanding dilutive potential ordinary shares as at 31 December 2015.



NOTES TO THE INTERIM FINANCIAL REPORT

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:

	31.12.2016	
	Carrying amount RM'000	Fair value RM'000
Financial assets		
Loans and receivables	<u>1,386,121</u>	<u>1,397,077</u>
Financial liabilities		
Borrowings		
- Sukuk	273,806	291,127
- MTNs	<u>5,130</u>	<u>5,158</u>

26 DISCLOSURE OF REALISED AND UNREALISED PROFITS

The breakdown of the retained earnings of the Group as at 31 December 2016 pursuant to BMSB's directive dated 20 December 2010, is as follows:

	INDIVIDUAL QUARTER	
	31.12.2016 RM'000	31.03.2016 RM'000
Total retained earnings of the Group:		
- Realised	250,601	209,483
- Unrealised	<u>38,252</u>	<u>31,824</u>
	<u>288,853</u>	<u>241,307</u>