



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

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.03.2017 RM'000	31.03.2016 RM'000	31.03.2017 RM'000	31.03.2016 RM'000
1. Revenue	57,254	44,302	223,331	162,386
2. Profit before tax	28,855	11,101	101,490	54,183
3. Profit for the financial period	21,245	6,916	78,949	39,571
4. Profit attributable to ordinary equity holders of the Parent	21,245	6,916	78,949	39,571
5. Basic earnings per ordinary share (sen)	6.35	2.13	23.92	12.33
6. Proposed/Declared dividend per share (sen)	3.00	3.50	3.00	14.00
		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)		1.31		0.35
		INDIVIDUAL QUARTER		CUMULATIVE QUARTER
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
	RM'000	RM'000	RM'000	RM'000
8. Gross interest income	517	675	1,776	2,131
9. Gross interest expense	15	4	33	18



CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.03.2017	31.03.2016	31.03.2017	31.03.2016
	RM'000	RM'000	RM'000	RM'000
Revenue	57,254	44,302	223,331	162,386
Other income	2,166	2,700	9,804	11,853
Interest expense applicable to revenue	(12,364)	(12,989)	(61,450)	(47,856)
Staff costs and directors' remuneration	(6,973)	(3,358)	(21,376)	(15,635)
Depreciation of plant and equipment and investment properties	(1,101)	(964)	(3,901)	(3,898)
Other expenses	(10,112)	(18,586)	(44,885)	(52,649)
Finance costs	(15)	(4)	(33)	(18)
Profit before tax	28,855	11,101	101,490	54,183
Taxation	(7,610)	(4,185)	(22,541)	(14,612)
Total comprehensive income for the financial period	21,245	6,916	78,949	39,571
Attributable to:				
Owners of the Parent	21,245	6,916	78,949	39,571
Earnings per ordinary share:				
Basic (sen)	6.35	2.13	23.92	12.33
Diluted (sen)	6.32	2.13	23.82	12.33

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 31.03.2017 RM'000	AS AT 31.03.2016 RM'000
ASSETS		
Non-Current Assets		
Plant and equipment	9,311	8,367
Goodwill on consolidation	47,333	47,333
Loans and receivables	1,272,513	1,108,333
Deferred tax assets	38,668	33,031
Total Non-Current Assets	1,367,825	1,197,064
Current Assets		
Loans and receivables	139,048	152,109
Trade receivables	5,556	8,267
Other receivables, deposits and prepaid expenses	30,380	24,542
Asset held for sale	-	1,024
Deposits with licensed financial institutions	142,563	153,005
Cash and bank balances	16,736	14,580
Total Current Assets	334,283	353,527
TOTAL ASSETS	1,702,108	1,550,591
EQUITY AND LIABILITIES		
Equity attributable to owners of the Parent		
Share capital	38,064	136,381
Treasury shares	(13,353)	(20,166)
Reserves	416,650	340,322
Total Equity	441,361	456,537
Non-Current Liabilities		
Payables	8,932	-
Hire-purchase payables	877	247
Borrowings	633,815	511,634
Deferred tax liabilities	618	1,207
Total Non-Current Liabilities	644,242	513,088
Current Liabilities		
Payables and accrued expenses	34,660	44,013
Hire-purchase payables	308	137
Borrowings	579,714	517,684
Tax liabilities	1,823	19,132
Total Current Liabilities	616,505	580,966
Total Liabilities	1,260,747	1,094,054
TOTAL EQUITY AND LIABILITIES	1,702,108	1,550,591
NET ASSETS PER SHARE (RM)	1.31	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	Share Premium RM'000	Capital Redemption Reserve RM'000	Reserves Employees' Share Option Scheme RM'000	Employees' Share Scheme RM'000	Retained Earnings RM'000	Total Reserves RM'000	Total 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	-	-	-	-	-	-	39,571	39,571	39,571
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	-	(3,382)	-	-	-	-	-	-	(3,382)
Total transactions with owners	2,981	(3,382)	5,071	-	(5,385)	-	(148,533)	(148,847)	(149,248)
As at 31 March 2016	136,381	(20,166)	68,112	30,903	-	-	241,307	340,322	456,537
As at 1 April 2016	136,381	(20,166)	68,112	30,903	-	-	241,307	340,322	456,537
Total comprehensive income	-	-	-	-	-	-	78,949	78,949	78,949
Transactions with owners									
Dividend	-	-	-	-	-	-	(11,477)	(11,477)	(11,477)
Share options granted under Employees' Share Scheme ("ESS")	-	-	-	-	-	4,376	-	4,376	4,376
Issuance of shares pursuant to ESS exercised	3,969	-	3,870	-	-	(2,193)	2,193	3,870	7,839
Capital repayment	(102,286)	4,826	-	-	-	-	-	-	(97,460)
Cancellation of share options	-	-	-	-	-	(56)	56	-	-
Shares repurchased	-	(12)	-	-	-	-	-	-	(12)
Resale of treasury shares	-	1,999	610	-	-	-	-	610	2,609
Total transactions with owners	(98,317)	6,813	4,480	-	-	2,127	(9,228)	(2,621)	(94,125)
As at 31 March 2017	38,064	(13,353)	72,592	30,903	-	2,127	311,028	416,650	441,361

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 31.03.2017 RM'000	CUMULATIVE QUARTER 31.03.2016 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	101,490	54,183
Adjustments for:		
Allowance for impairment loss on:		
- receivables, net	27,132	30,870
- goodwill on consolidation	-	333
Share options granted	4,376	-
Depreciation of plant and equipment and investment properties	3,901	3,898
Amortisation of discount on Fixed Rate Medium Term Notes ("MTNs")	116	295
Finance costs	33	18
Plant and equipment written off	30	4
Interest income	(1,776)	(2,131)
Net gain on disposal of:		
- investment property	(749)	(1,880)
- plant and equipment	-	(1)
Operating profit before working capital changes	<u>134,553</u>	<u>85,589</u>
(Increase)/Decrease in working capital:		
Loans and receivables	(180,347)	(218,919)
Trade receivables	4,807	7,142
Other receivables, deposits and prepaid expenses	(9,432)	(12,165)
Increase in working capital:		
Payables and accrued expenses	(2,156)	17,206
Cash used in operations	<u>(52,575)</u>	<u>(121,147)</u>
Taxes paid	(46,070)	(19,542)
Taxes refunded	-	583
Net cash used in operating activities	<u>(98,645)</u>	<u>(140,106)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest income	1,776	2,131
Net proceeds from disposal of investment property	1,773	3,297
Proceeds from disposal of plant and equipment	-	1
Additions to plant and equipment	(1,314)	(1,059)
Net cash generated from investing activities	<u>2,235</u>	<u>4,370</u>

CONDENSED STATEMENT OF CASH FLOWS (CONT'D)

	CUMULATIVE QUARTER 31.03.2017 RM'000	CUMULATIVE QUARTER 31.03.2016 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Drawdown of revolving credits	835,200	700,962
Issuance of Sukuk Murabahah ("Sukuk")	430,000	-
Drawdown of other borrowings	9,840	18,823
Proceeds from issuance of shares	7,839	8,052
Proceeds from resale of treasury shares	2,609	-
Drawdown of term loans	-	402,000
Repayment of revolving credits	(971,200)	(502,975)
Capital repayment	(97,460)	-
Repayment of term loans	(64,810)	(165,888)
Redemption of MTNs	(35,000)	(30,000)
Placements of deposits and cash and bank balances, net:		
- assigned in favour of the trustees	(27,189)	(230)
- pledged to licensed financial institutions	(496)	(17,109)
Repayment of other borrowings	(17,164)	(21,765)
Dividends paid	(11,477)	(153,918)
Repayment of hire-purchase payables	(208)	(158)
Finance costs paid	(33)	(18)
Shares repurchased	(12)	(3,382)
Net cash generated from financing activities	<u>60,439</u>	<u>234,394</u>
Net change in cash and cash equivalents	(35,971)	98,658
Cash and cash equivalents at beginning of financial year	121,805	23,147
Cash and cash equivalents at end of financial year	<u>85,834</u>	<u>121,805</u>

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

Deposits with licensed financial institutions	142,563	153,005
Cash and bank balances	16,736	14,580
	<u>159,299</u>	<u>167,585</u>
Less: Deposits and cash and bank balances		
- assigned in favour of the trustees	(44,862)	(17,673)
- pledged to licensed financial institutions	(28,603)	(28,107)
	<u>85,834</u>	<u>121,805</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 as follows:

- (a) 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

2 CHANGES IN SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

(b) Changes in Companies Act, 2016

The Companies Act, 2016 was enacted to replace the Companies Act, 1965 and was passed by Dewan Rakyat (House of Representative) on 4 April 2016. The Companies Act, 2016 was subsequently gazetted on 15 September 2016. On 26 January 2017, the Minister of Domestic Trade, Co-operatives and Consumerism announced that the effective date of the Companies Act, 2016, except for section 241 and Division 8 of Part III of the Companies Act, 2016, to be 31 January 2017.

The adoption of Companies Act, 2016 does not have any financial impact on the Group for the financial year ended 31 March 2017 as any accounting implications will only be applied prospectively. The adoption mainly affects disclosures to the financial statements for the financial year ended 31 March 2017.

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.

NOTES TO THE INTERIM FINANCIAL REPORT

5 UNUSUAL ITEMS

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

6 CHANGES IN ESTIMATES

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

7 DEBT AND EQUITY SECURITIES

There were no issuance, repurchase and repayment of debt and equity securities for the financial year 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	5,000	35,000

All outstanding MTNs have been fully redeemed during the financial year. Accordingly, the entire RM420 million MTNs Programme has been cancelled following the full redemption.

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	155,000	430,000

Out of the issuance of RM513.5 million Sukuk, RM83.5 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 year ended 31 March 2017:

- (i) the Company granted the following share options to its eligible employees of the Group in accordance with the Bylaws of the ESS:

Grant date	Exercise price per share RM	Number of options Units
23 June 2016	0.64	7,940,000
3 February 2017	1.30	8,689,000

- (ii) the total number of issued shares of the Company was increased from 340,952,486 to 350,712,636 by way of the issuance of 9,760,150 new ordinary shares pursuant to share options exercised.

NOTES TO THE INTERIM FINANCIAL REPORT

7 DEBT AND EQUITY SECURITIES (CONT'D)

(d) Capital repayment and share consolidation

The Company 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 on 26 April 2016 based on the total number of issued shares of the Company of 1,363,809,945 ordinary shares of RM0.025 each (including treasury shares).

(e) Treasury shares

During the financial year ended 31 March 2017:

- (i) the Company repurchased 10,000 of its issued ordinary shares 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 treasury shares for a total consideration of RM2,608,704 (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 year.

NOTES TO THE INTERIM FINANCIAL REPORT

8 DIVIDENDS

	31.03.2017	31.03.2016
	RM'000	RM'000

Recognised during the financial period:

- Final dividend for 2015: 1.50 sen per ordinary share 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: 10.5 sen per ordinary share 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: 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	-
	<u>11,477</u>	<u>153,918</u>

A final single-tier dividend of 3.00 sen per ordinary share, amounting to RM10,102,197 in respect of the financial year ended 31 March 2017 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 2018.



NOTES TO THE INTERIM FINANCIAL REPORT

9 SEGMENT INFORMATION

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

	Consumer Financing RM'000	Investment Holding, Management Services & Others RM'000	Group RM'000
Segment Revenue			
Total revenue	221,806	136,797	358,603
Inter-segment revenue	-	(135,272)	(135,272)
External revenue	221,806	1,525	223,331
Segment Results			
Segment results	100,111	1,412	101,523
Finance costs	(33)	-	(33)
Profit before tax	100,078	1,412	101,490
Taxation	(21,940)	(601)	(22,541)
Profit for the financial year	78,138	811	78,949
Interest income including investment income	190,555	1,206	191,761
Interest expense applicable to revenue	61,084	366	61,450



NOTES TO THE INTERIM FINANCIAL REPORT

10 PROFIT BEFORE TAX

	INDIVIDUAL QUARTER 31.03.2017 RM'000	CUMULATIVE QUARTER 31.03.2017 RM'000
Interest income including investment income	50,444	191,761
Allowance for impairment loss on receivables, net	6,996	27,132
Net gain on disposal of an investment property	-	749
Amortisation of discount on MTNs	8	116
Gain on foreign exchange, net:		
- Realised	2	7
- 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 year.

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

The Group's revenue further rose from RM44.3 million in the corresponding quarter to RM57.3 million in the current quarter ended 31 March 2017, representing an increase of 29.3%. This was mainly driven by higher interest and fee income arising from the enlarged consumer financing segment's loan base.

Arising from the above and coupled with a lower loan impairment, the Group also registered an increase of 160.4% in its pre-tax profit, from RM11.1 million in the corresponding quarter to RM28.9 million for the current quarter under review.

For the financial year ended 31 March 2017, the Group recorded a pre-tax profit of RM101.5 million, an increase of 87.3% as compared to RM54.2 million in the previous financial year largely supported by higher net income arising from the enlarged loan base.

Accordingly, the Group posted an improvement of 99.2% in its post-tax profit from RM39.6 million in the previous financial year to RM78.9 million for the current financial year.

The performance of the respective operating business segments for the financial year ended 31 March 2017 as compared to the previous financial year was as follows:

Consumer financing segment

Pre-tax profit was RM100.1 million, an increase by 79.1% as compared to RM55.9 million in the previous financial year. This was mainly arising from higher net income resulting from a larger loan base.

Investment holding, management services and others segment

This segment registered a pre-tax profit of RM1.4 million from a pre-tax loss of RM1.8 million in the previous financial year, mainly due to 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's pre-tax profit increased to RM28.9 million for the fourth quarter ended 31 March 2017 as compared to RM23.7 million in the preceding quarter. This was mainly attributed to lower interest expense applicable to revenue and loan impairment by RM3.3 million and RM1.9 million respectively.

15 CURRENT YEAR PROSPECTS

The financial performance and receivables growth continue to be positive for the Group, leading to a profitable financial year.

The Group is committed in leveraging on its commitment to asset quality and swift turnaround time. Process simplification initiatives incorporating improved and upgraded technology continue to be developed to enhance channel management and product delivery in order to stay relevant and add value to the existing operations.

Notwithstanding the above and barring any unexpected circumstances, the Group is mindful of the challenges ahead and amidst the economic uncertainties, the Group remains cautiously optimistic in sustaining its performance for another financial year.

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 31.03.2017 RM'000	CUMULATIVE QUARTER 31.03.2017 RM'000
Taxation:		
Current period	7,408	29,970
Over provision in prior year	-	(1,203)
	<hr/> 7,408	<hr/> 28,767
Deferred taxation:		
Current period	202	(3,041)
Over provision in prior year	-	(3,185)
	<hr/> 202	<hr/> (6,226)
	<hr/> 7,610	<hr/> 22,541

The effective tax rate of the Group in the current quarter and financial year 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 March 2017 are as follows:

	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
Secured:			
- Term loans	306,430	207,686	514,116
- Revolving credits	271,322	-	271,322
- Sukuk	1,351	426,129	427,480
	<u>579,103</u>	<u>633,815</u>	<u>1,212,918</u>
Unsecured:			
- Bankers' acceptances	611	-	611
	<u>579,714</u>	<u>633,815</u>	<u>1,213,529</u>

20 CAPITAL COMMITMENTS

**31.03.2017
RM'000**

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

Approved and contracted for

7,930



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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 March 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.

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	
		31.03.2017	31.03.2016	31.03.2017	31.03.2016
(a) Basic EPS:					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	21,245	6,916	78,949	39,571
Weighted average number of ordinary shares in issue	(unit'000)	334,637	324,868	330,111	321,014
Basic EPS	(sen)	<u>6.35</u>	<u>2.13</u>	<u>23.92</u>	<u>12.33</u>

Basic EPS for the current quarter and financial year 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 financial period.

The weighted average number of ordinary shares in issue for the current quarter and financial year 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 year 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	
		31.03.2017	31.03.2016	31.03.2017	31.03.2016
(b) Diluted EPS:					
Profit for the period attributable to ordinary equity holders of the Parent	(RM'000)	21,245	6,916	78,949	39,571
Weighted average number of ordinary shares in issue	(unit'000)	334,637	324,868	330,111	321,014
Effects of dilution of ESS	(unit'000)	1,386	-	1,279	-
Adjusted weighted average number of ordinary shares in issue	(unit'000)	336,023	324,868	331,390	321,014
Diluted EPS	(sen)	6.32	2.13	23.82	12.33

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 year as there was no outstanding dilutive potential ordinary shares as at 31 March 2016.



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 year approximate their fair values except for the following:

	31.03.2017	
	Carrying amount RM'000	Fair value RM'000
Financial assets		
Loans and receivables	<u>1,411,561</u>	<u>1,420,569</u>
Financial liabilities		
Borrowings - Sukuk	<u>427,480</u>	<u>445,630</u>

26 DISCLOSURE OF REALISED AND UNREALISED PROFITS

The breakdown of the retained earnings of the Group as at 31 March 2017 pursuant to BMSB's directive dated 20 December 2010, is as follows:

	INDIVIDUAL QUARTER	
	31.03.2017 RM'000	31.03.2016 RM'000
Total retained earnings of the Group:		
- Realised	272,978	209,483
- Unrealised	<u>38,050</u>	<u>31,824</u>
	<u>311,028</u>	<u>241,307</u>

BY ORDER OF THE BOARD
JOHNSON YAP CHOON SENG
Company Secretary
26 May 2017