

**HONG LEONG CAPITAL BERHAD**  
*(Company Number: 213006-U)*  
**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2015**

	Note	The Group		The Company	
		As at 30/06/2015 RM'000	As at 30/06/2014 RM'000	As at 30/06/2015 RM'000	As at 30/06/2014 RM'000
<b>ASSETS</b>					
Cash and short term funds		471,753	782,208	224	2,293
Reverse repurchase agreements		-	280,176	-	-
Deposits and placements with banks and other financial institutions		200,243	331,160	-	-
Financial assets held-for-trading	11	920,885	870,437	-	-
Financial investments available- for-sale	12	958,314	745,288	133,130	59,975
Financial investments held-to-maturity	13	380,255	358,413	-	-
Derivative financial assets	19	43,059	23,541	-	-
Loans and advances	14	325,983	431,414	-	-
Clients' and brokers' balances	15	198,183	287,756	-	-
Other assets	16	24,717	47,007	766	7,807
Statutory deposits with Bank Negara Malaysia		56,180	30,750	-	-
Tax recoverable		381	180	156	173
Investment in subsidiary companies		-	-	270,054	342,720
Deferred tax assets		95,451	98,195	13	-
Property and equipment		5,310	5,765	-	-
Goodwill		33,059	33,059	-	-
Intangible assets		3,641	1,057	-	-
<b>TOTAL ASSETS</b>		<b>3,717,414</b>	<b>4,326,406</b>	<b>404,343</b>	<b>412,968</b>
<b>LIABILITIES</b>					
Deposits from customers	17	841,747	631,566	-	-
Deposits and placements of banks and other financial institutions	18	1,847,391	2,054,960	-	-
Repurchased agreements		-	179,087	-	-
Derivative financial liabilities	19	57,428	24,773	-	-
Clients' and brokers' balances		192,728	337,686	-	-
Other liabilities	20	74,295	495,735	498	523
Current tax liabilities		3	187	-	-
Deferred tax liabilities		-	7	-	4
Subordinated obligations		50,194	-	-	-
<b>TOTAL LIABILITIES</b>		<b>3,063,786</b>	<b>3,724,001</b>	<b>498</b>	<b>527</b>

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**UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 30 JUNE 2015**

	<b>The Group</b>		<b>The Company</b>	
	<b>As at</b>	<b>As at</b>	<b>As at</b>	<b>As at</b>
<b>Note</b>	<b>30/06/2015</b>	<b>30/06/2014</b>	<b>30/06/2015</b>	<b>30/06/2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>EQUITY</b>				
Share capital	<b>246,896</b>	246,896	<b>246,896</b>	246,896
Reserves	<b>412,763</b>	363,432	<b>162,867</b>	173,468
Treasury shares for ESOS scheme	<b>(6,031)</b>	(7,923)	<b>(5,918)</b>	(7,923)
<b>TOTAL EQUITY</b>	<b>653,628</b>	602,405	<b>403,845</b>	412,441
<b>TOTAL LIABILITIES AND EQUITY</b>				
	<b>3,717,414</b>	4,326,406	<b>404,343</b>	412,968
<b>COMMITMENTS AND CONTINGENCIES</b>				
26	<b>7,412,838</b>	5,466,140	-	-
<b>Net assets per share attributable to ordinary equity holder of the Company (RM)</b>				
	<b>2.71</b>	2.52		

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**HONG LEONG CAPITAL BERHAD**  
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**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED INCOME STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	Current quarter ended 30/06/2015	Last year's quarter ended 30/06/2014	Current year ended 30/06/2015	Last year's ended 30/06/2014
Note	RM'000	RM'000	RM'000	RM'000
<b>The Group</b>				
Interest income	21 <b>32,951</b>	25,647	<b>131,218</b>	102,486
Interest expense	22 <b>(23,950)</b>	(17,000)	<b>(88,983)</b>	(69,052)
Net interest income	<b>9,001</b>	8,647	<b>42,235</b>	33,434
Non-interest income	23 <b>50,742</b>	62,658	<b>141,089</b>	157,442
Net income	<b>59,743</b>	71,305	<b>183,324</b>	190,876
Overhead expenses	24 <b>(33,287)</b>	(42,503)	<b>(105,531)</b>	(112,233)
Operating profit before allowances	<b>26,456</b>	28,802	<b>77,793</b>	78,643
Write-back of/(allowance for) impairment on loans and advances and other losses	25 <b>1,056</b>	(293)	<b>715</b>	(360)
<b>Profit before taxation</b>	<b>27,512</b>	28,509	<b>78,508</b>	78,283
Taxation	<b>(2,133)</b>	20,953	<b>(2,173)</b>	40,527
<b>Net profit for the year</b>	<b>25,379</b>	49,462	<b>76,335</b>	118,810
<b>Earnings per share (sen)</b>				
- Basic	<b>10.5</b>	20.7	<b>31.7</b>	49.9
- Diluted	<b>10.5</b>	20.5	<b>31.7</b>	49.7

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**HONG LEONG CAPITAL BERHAD**  
*(Company Number: 213006-U)*  
**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group</b>				
<b>Net profit for the year</b>	<b>25,379</b>	49,462	<b>76,335</b>	118,810
<b>Other comprehensive income/(expense):</b>				
Items that will be reclassified subsequently to profit or loss				
Net fair value changes on financial investments available-for-sale	<b>(921)</b>	(556)	<b>2,516</b>	(2,167)
Income tax relating to net fair value changes on financial investments available-for-sale	<b>246</b>	140	<b>(613)</b>	542
Currency translation differences in respect of foreign operation	<b>15</b>	-	<b>(4)</b>	-
<b>Other comprehensive (expense)/income for the year, net of tax</b>	<b>(660)</b>	(416)	<b>1,899</b>	(1,625)
<b>Total comprehensive income for the year, net of tax</b>	<b>24,719</b>	49,046	<b>78,234</b>	117,185

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**HONG LEONG CAPITAL BERHAD**  
*(Company Number: 213006-U)*  
**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED INCOME STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	Current quarter ended 30/06/2015	Last year's quarter ended 30/06/2014	Current year ended 30/06/2015	Last year's ended 30/06/2014
Note	RM'000	RM'000	RM'000	RM'000
<b>The Company</b>				
Interest income	21	1	8	21
Interest expense	22	-	-	-
Net interest income	1	8	21	170
Non-interest income	23	1,323	18,604	93,251
Net income	1,324	18,612	93,272	20,657
Overhead expenses	24	(324)	(135)	(1,710)
Operating profit before allowances	1,000	18,477	91,562	19,546
Allowance for impairment on other losses	25	-	(49,939)	(72,666)
<b>Profit before taxation</b>	<b>1,000</b>	<b>(31,462)</b>	<b>18,896</b>	<b>(30,393)</b>
Taxation	(18)	136	(48)	(397)
<b>Net profit for the year</b>	<b>982</b>	<b>(31,326)</b>	<b>18,848</b>	<b>(30,790)</b>
<b>Earnings per share (sen)</b>				
- Basic	0.4	(13.1)	7.8	(12.9)
- Diluted	0.4	(13.0)	7.8	(12.8)

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**HONG LEONG CAPITAL BERHAD**  
*(Company Number: 213006-U)*  
**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Company</b>				
Net profit for the year	982	(31,326)	18,848	(30,790)
<b>Other comprehensive income/(expense):</b>				
Items that will be reclassified subsequently to profit or loss				
Net fair value changes on financial investments available-for-sale	(27)	12	(71)	15
Income tax relating to net fair value changes on financial investments available-for-sale	6	(3)	17	(4)
Other comprehensive (expense)/income for the year, net of tax	(21)	9	(54)	11
Total comprehensive income for the year, net of tax	<b>961</b>	<b>(31,317)</b>	<b>18,794</b>	<b>(30,779)</b>

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**HONG LEONG CAPITAL BERHAD**  
*(Company Number: 213006-U)*  
**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

Attributable to owners of the parent

The Group	Share Capital RM'000	Treasury Shares for ESOS Scheme RM'000	General Reserves RM'000	Statutory Reserves RM'000	Regulatory Reserves RM'000	Share Option Reserves RM'000	Fair Value Reserve RM'000	Exchange fluctuation Reserve RM'000	Retained Profits RM'000	Total RM'000
At 1 July 2014	246,896	(7,923)	543	97,094	-	550	(669)	12	265,902	602,405
Net profit for the year	-	-	-	-	-	-	-	-	76,335	76,335
Other comprehensive income/(expense), net of tax	-	-	-	-	-	-	1,903	(4)	-	1,899
Total comprehensive income/(expense)	-	-	-	-	-	-	1,903	(4)	76,335	78,234
Transfer to statutory reserves	-	-	-	16,388	-	-	-	-	(16,388)	-
Transfer to regulatory reserve	-	-	-	-	3,031	-	-	-	(3,031)	-
ESOS exercised	-	1,316	-	-	-	(588)	-	-	1,012	1,740
Option charge arising from ESOS granted	-	-	-	-	-	38	-	-	-	38
Disposal of treasury shares	-	576	-	-	-	-	-	-	6,810	7,386
Dividend paid	-	-	-	-	-	-	-	-	(36,175)	(36,175)
At 30 June 2015	246,896	(6,031)	543	113,482	3,031	-	1,234	8	294,465	653,628
At 1 July 2013	246,896	(10,506)	543	69,712	-	965	956	12	172,987	481,565
Net profit for the year	-	-	-	-	-	-	-	-	118,810	118,810
Other comprehensive expense, net of tax	-	-	-	-	-	-	(1,625)	-	-	(1,625)
Total comprehensive (expense)/income	-	-	-	-	-	-	(1,625)	-	118,810	117,185
Transfer to statutory reserves	-	-	-	27,382	-	-	-	-	(27,382)	-
ESOS exercised	-	2,557	-	-	-	(574)	-	-	1,166	3,149
Option charge arising from ESOS granted	-	-	-	-	-	159	-	-	-	159
Disposal of treasury shares	-	26	-	-	-	-	-	-	321	347
At 30 June 2014	246,896	(7,923)	543	97,094	-	550	(669)	12	265,902	602,405

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**HONG LEONG CAPITAL BERHAD**  
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**CONDENSED FINANCIAL STATEMENTS**  
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**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	Non-Distributable			Distributable		
	Treasury Share Capital RM'000	Shares for ESOS Scheme RM'000	Call Option Reserves RM'000	Fair Value Reserve RM'000	Retained Profits RM'000	Total RM'000
<b>The Company</b>						
At 1 July 2014	246,896	(7,923)	1,147	11	172,310	412,441
Net profit for the year	-	-	-	-	18,848	18,848
Other comprehensive expense, net of tax	-	-	-	(54)	-	(54)
Total comprehensive (expense)/income	-	-	-	(54)	18,848	18,794
Call options exercised by the subsidiary during the year	-	-	(1,147)	-	1,147	-
Treasury shares transferred to trustee of subsidiary	-	1,429	-	-	-	1,429
Disposal of treasury shares	-	576	-	-	6,810	7,386
Dividend paid	-	-	-	-	(36,205)	(36,205)
At 30 June 2015	<b>246,896</b>	<b>(5,918)</b>	<b>-</b>	<b>(43)</b>	<b>162,910</b>	<b>403,845</b>
At 1 July 2013	246,896	(9,378)	-	-	200,637	438,155
Net loss for the year	-	-	-	-	(30,790)	(30,790)
Other comprehensive income, net of tax	-	-	-	11	-	11
Total comprehensive income/(expense)	-	-	-	11	(30,790)	(30,779)
Call options written for subsidiary	-	-	3,289	-	-	3,289
Call options exercised by the subsidiary during the year	-	-	(2,142)	-	2,142	-
Treasury shares transferred to trustee of subsidiary	-	1,429	-	-	-	1,429
Disposal of treasury shares	-	26	-	-	321	347
At 30 June 2014	246,896	(7,923)	1,147	11	172,310	412,441

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**HONG LEONG CAPITAL BERHAD**  
*(Company Number 213006-U)*  
**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	<b>The Group</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b><u>Cash flows from operating activities</u></b>		
Profit before taxation	78,508	78,283
<u>Adjustments for non-cash items:</u>		
- Depreciation of property and equipment	1,920	2,028
- Amortisation of intangible assets	881	553
- Option charge arising from ESOS granted	38	159
- Gain on liquidation of a subsidiary	(2)	(201)
- (Gain)/loss on disposal of property and equipment	(4)	1
- Property and equipment written off	146	1
- (Write-back of)/allowance for impairment for losses on loans and advances	(498)	511
- Write-back of allowance for losses on clients' and brokers' balances	(1)	(26)
- Net unrealised (gain)/loss on revaluation of:		
- Financial assets held-for-trading	(5,697)	(3,359)
- Derivative financial instruments	12,814	(3,128)
- Interest income from:		
- Financial assets held-for-trading	(39,396)	(19,554)
- Financial investments available-for-sale	(28,042)	(19,127)
- Financial investments held-to-maturity	(11,225)	(13,758)
- Derivative financial instruments	(4,276)	(2,729)
- Interest expense from derivative financial instruments	8,937	6,650
- Interest expense on subordinated obligations	1,698	-
- Dividend income from:		
- Financial assets held-for-trading	(754)	(798)
- Financial investments available-for-sale	(4,484)	(2,472)
	<b>(67,945)</b>	<b>(55,249)</b>
<b>Operating profit before changes in working capital</b>	<b>10,563</b>	<b>23,034</b>
<u>Changes in working capital:</u>		
- Reverse repurchase agreements	280,176	(5,788)
- Deposits and placements with banks and other financial institutions	130,917	(5,599)
- Financial assets held-for-trading	(44,761)	(205,194)
- Derivative financial instruments	(396)	(21)
- Loans and advances	105,929	(257,741)
- Clients' and brokers' balances	89,574	(137,221)
- Other assets	22,374	(34,650)
- Statutory deposits with Bank Negara Malaysia	(25,430)	(6,250)
Net changes in operating assets	558,383	(652,464)
- Deposits from customers	210,181	161,397
- Deposits and placements of banks and other financial institutions	(207,569)	511,985
- Repurchased agreements	(179,087)	2,054
- Clients' and brokers' balances	(144,958)	197,333
- Other liabilities	(421,440)	406,071
Net changes in operating liabilities	(742,873)	1,278,840
<b>Cash (used in)/generated from operating activities</b>	<b>(173,927)</b>	<b>649,410</b>

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**CONDENSED FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	<b>The Group</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Cash (used in)/generated from operating activities</b>	<b>(173,927)</b>	649,410
- Net income tax (paid)/refund	<b>(433)</b>	437
<b>Net cash (used in)/generated from operating activities</b>	<b>(174,360)</b>	<b>649,847</b>
<b><u>Cash flows from investing activities</u></b>		
Net purchase of:		
- Financial investments available-for-sale	<b>(209,293)</b>	(479,484)
- Financial investments held-to-maturity	<b>(22,865)</b>	(104,174)
Dividend received from:		
- Financial assets held-for-trading	<b>754</b>	798
- Financial investments available-for-sale	<b>4,394</b>	2,472
Net proceed from liquidation of a subsidiary	<b>7</b>	201
Interest received from financial assets held-for-trading, financial investments available-for-sale, financial investments held-to-maturity and derivative financial instruments	<b>82,586</b>	48,453
Interest expenses paid on derivative financial instruments	<b>(8,049)</b>	(3,528)
Proceeds from disposal of property and equipment	<b>7</b>	-
Purchase of property and equipment	<b>(1,614)</b>	(907)
Purchase of intangible assets	<b>(3,465)</b>	(540)
<b>Net cash used in investing activities</b>	<b>(157,538)</b>	<b>(536,709)</b>
<b><u>Cash flows from financing activities</u></b>		
Interest paid on subordinated obligations	<b>(1,314)</b>	-
Proceeds from subordinated obligations	<b>49,810</b>	-
Dividend paid	<b>(36,175)</b>	-
Cash received from ESOS exercised	<b>1,740</b>	3,149
Cash received from disposal of treasury shares	<b>7,386</b>	347
<b>Net cash generated from financing activities</b>	<b>21,447</b>	<b>3,496</b>
<b>Net changes in cash and cash equivalents during the financial year</b>	<b>(310,451)</b>	116,634
<b>Effect of exchange rate changes</b>	<b>(4)</b>	-
<b>Cash and cash equivalents at beginning of the financial year</b>	<b>782,208</b>	665,574
<b>Cash and cash equivalents at end of the financial year</b>	<b>471,753</b>	<b>782,208</b>
<b>Cash and cash equivalents comprise:</b>		
Cash and short term funds	<b>471,753</b>	782,208

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**UNAUDITED STATEMENTS OF CASH FLOWS**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	<b>The Company</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b><u>Cash flows from operating activities</u></b>		
Profit/(loss) before taxation	<b>18,896</b>	(30,393)
<b><u>Adjustments for non-cash items:</u></b>		
- Net unrealised loss on financial assets held-for-trading	-	8
- Net unrealised gain on derivative financial instruments	-	(8,867)
- Interest income	(21)	(170)
- Gain on liquidation of a subsidiary	-	(201)
- Dividend income from:		
- Financial assets held-for-trading	-	(77)
- Financial investments available-for-sale	(3,784)	(1,947)
- Subsidiary companies	(89,079)	(9,133)
- Allowance for impairment on subsidiary	72,666	49,939
	<b>(20,218)</b>	29,552
<b>Operating loss before changes in working capital</b>	<b>(1,322)</b>	(841)
Decrease in deposits and placements with banks and other financial institutions	-	360
Decrease in financial investments held-for-trading	-	406
Decrease/(increase) in other assets	131	(798)
Decrease in other liabilities	(25)	(1,364)
<b>Cash used in operating activities</b>	<b>(1,216)</b>	(2,237)
- Net income tax (paid)/refund	(31)	1,333
- Interest received	21	170
<b>Net cash used in operating activities</b>	<b>(1,226)</b>	(734)
<b><u>Cash flows from investing activities</u></b>		
Increase in financial investments available-for-sale	(73,226)	(59,960)
Dividend received from:		
- Financial assets held-for-trading	-	77
- Financial investments available-for-sale	3,694	1,947
- Subsidiaries	96,079	1,600
Investment in subsidiary company	-	(20,000)
Net proceed from liquidation of a subsidiary	-	201
<b>Net cash generated from/(used in) investing activities</b>	<b>26,547</b>	(76,135)
<b><u>Cash flows from financing activities</u></b>		
Cash received from treasury shares transferred to trustee of subsidiary	1,429	1,429
Cash received from disposal of treasury shares	7,386	347
Dividend paid	(36,205)	-
<b>Net cash (used in)/generated from financing activities</b>	<b>(27,390)</b>	1,776

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**HONG LEONG CAPITAL BERHAD**  
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**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

	<b>The Company</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Net changes in cash and cash equivalents during the financial year</b>	<b>(2,069)</b>	<b>(75,093)</b>
<b>Cash and cash equivalents at beginning of the financial year</b>	<b>2,293</b>	<b>77,386</b>
<b>Cash and cash equivalents at end of the financial year</b>	<b>224</b>	<b>2,293</b>
<b>Cash and cash equivalents comprise:</b>		
Cash and short term funds	<b>224</b>	<b>2,293</b>

*The Unaudited Condensed Financial Statements should be read in conjunction with the audited financial statements of the Group and of the Company for the year ended 30 June 2014.*

**HONG LEONG CAPITAL BERHAD ("HLCB" or "Company")**  
**(formerly known as HLG Capital Berhad)**  
*(Company Number 213006-U)*  
**NOTES TO INTERIM FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2015**

**Explanatory Notes pursuant to the Financial Reporting Standard 134 ("FRS 134") and Guidelines on Financial Reporting issued by Bank Negara Malaysia ("BNM")**

**1. Basis of preparation**

The condensed financial statements are unaudited and has been prepared in compliance with Malaysian Financial Reporting Standard ("MFRS") 134, "Interim Financial Reporting" issued by MASB and paragraph 9.22 of Bursa Malaysia Securities Berhad's Listing Requirements, and should be read in conjunction with the audited financial statements of the Group and the Company for the financial year ended 30 June 2014.

The unaudited condensed financial statements for the financial period ended 30 June 2015 have been prepared under the historical cost convention, as modified by the revaluation of financial investments available-for-sale, and financial assets/liabilities (including derivative financial instruments) at fair value through profit or loss.

The accounting policies and presentation adopted by the Group and the Company for the unaudited condensed financial statements are consistent with those adopted in the audited financial statements for the financial year ended 30 June 2014, except for the adoption of the following relevant accounting standards, amendments to published accounting standards and interpretations to existing accounting standards which are effective from 1 July 2014:

- Amendments to MFRS 132 "Offsetting Financial Assets and Financial Liabilities"
- Amendments to MFRS 136 "Recoverable Amount Disclosures for Non-Financial Assets"
- Amendments to MFRS 139 "Novation of Derivatives and Continuation of Hedge Accounting"
- Amendments to MFRS 10, MFRS 12 and MFRS 127 "Investment entities"
- Amendments to MFRS 119 "Employee benefits"
- IC Interpretation 21 "Levies"
- Annual Improvement 2010 - 2012
- Annual Improvement 2011 - 2013

The adoption of the new standards, amendments to published standards and interpretations are not expected to have material financial impact on the financial results of the Group and the Company.

**2. Auditors' report on preceding annual financial statements**

The auditors' report on the audited financial statements for the financial year ended 30 June 2014 was not qualified.

**3. Comments about seasonal or cyclical factors**

The operations of the Group and the Company were not materially affected by any seasonal or cyclical factors during the financial quarter ended 30 June 2015.

**4. Unusual items due to their nature, size or incidence**

There were no unusual items affecting the assets, liabilities, equities, net income or cash flows of the Group and the Company during the financial quarter ended 30 June 2015.

## 5. Change in estimate

There were no material changes in estimate of amount reported in prior financial year that have a material effect in the financial quarter ended 30 June 2015.

## 6. Debt and Equity Securities

There were no new issuance and repayment of debt and equity securities, share-buy-back, share cancellations, shares held as treasury shares and resale of treasury shares during the financial period ended 30 June 2015, other than as mentioned below.

### (a) Purchase of shares pursuant to ESOS

The Company had, on 8 November 2005, announced that the shareholders of the Company had approved the establishment of an Executive Share Option Scheme (“Scheme”) of up to 15% of the issued and paid-up ordinary share capital of the Company.

Approval from Bursa Malaysia Securities Berhad for the listing of and quotation for the new ordinary shares of the Company to be issued pursuant to the exercise of options under the Scheme was obtained on 17 January 2006. The scheme was established on 23 January 2006 under a trust for employee (“ESOS Trust”).

The ESOS Trust is administered by an appointed trustee. The trustee will be entitled from time to time to accept financial assistance from the Company upon such terms and conditions as the Company and the trustee may agree to purchase shares in the Company from the open market for the purpose of this trust.

In accordance to MFRS 132 "Financial instruments: Presentation and Disclosure", the shares purchased for the benefit of the ESOS holders are recorded as “Shares held by ESOS Trust” in the Group’s statement of financial position as deduction in arriving at the shareholders’ equity.

The ordinary share options of the Group granted under the ESOS are as follows:

Grant date	Expiry date		01.07.2014	Granted	Exercised	Lapsed	30.06.2015
19 January 2011	18 April 2015	^	1,330,000	-	1,225,000	105,000	-

^ The exercise period is up to 3 months from the Vesting Date.

During the financial year ended 30 June 2015, the Company sold 535,400 units treasury shares to the open market.

Total shares held by ESOS Trust comprise 5,612,700 (2014: 7,373,100) shares in the Group costing RM6,031,241 (2013: RM7,922,915) inclusive of transaction costs, as at 30 June 2015.

### (b) Issuance of Tier 2 Subordinated Notes

On 6 November 2014, Hong Leong Investment Bank Berhad had completed the first issuance of RM50 million nominal value of Tier 2 Subordinated Notes (“Sub-Notes”) out of its RM1.0 billion Multi-Currency Sub-Notes Programme. The RM50 million Sub-Notes will mature in 2024 and is callable on any coupon payment date falling on or after the 5th anniversary of the issue date. The Sub-Notes which bears interest of 5.30% per annum is payable semi-annually in arrears. The exercise of the call option on the Sub-Notes shall be subject to the approval of BNM.

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### **7. Dividends paid**

A final single-tier dividend of 15.0 sen per share amounting to RM36.2 million was paid on 19 November 2014.

### **8. Valuations of property, plant and equipment**

No valuations of property, plant and equipment were carried out for the financial quarter ended 30 June 2015.

### **9. Significant events**

#### **Public shareholding spread**

On 23 February 2015, HLCB announced that the Company had on even date written to Bursa Securities to appeal against Bursa Securities' decision to impose a suspension on the trading of HLCB's securities.

HLCB had on 18 March 2015 announced that Bursa Securities had vide its letter dated 18 March 2015 informed the Company that the Appeals Committee of Bursa Securities had decided to dismiss the appeal and uphold the decision of the Listing Committee of Bursa Securities (as communicated to the Company vide Bursa Securities' letter dated 12 February 2015) that a suspension be imposed on the trading of HLCB's shares for breach of Paragraph 8.02(1) of the Listing Requirements.

The trading of HLCB's shares was suspended with effect from 26 March 2015. The suspension will only be uplifted upon full compliance of the public shareholding spread in accordance with Paragraph 8.02(1) of the Listing Requirements.

The Company is required to announce the status of its efforts to comply with the public shareholding spread simultaneously with its quarterly results and in any event, not later than 2 months after the end of each quarter of its financial year.

### **10. Subsequent events**

There were no material events subsequent to the end of the reporting quarter that require disclosure or adjustment to the unaudited interim financial statements.

## 11. Financial assets held-for-trading

	The Group	
	As at 30/06/2015 RM'000	As at 30/06/2014 RM'000
<b>Money market instruments</b>		
Malaysian Government Securities	30,772	-
Negotiable instruments of deposits	-	403,428
Bankers' acceptances	426,775	316,639
	<u>457,547</u>	<u>720,067</u>
<b>Quoted securities</b>		
In Malaysia:		
Shares	21,597	8,360
Unit trust investment	-	2,173
	<u>21,597</u>	<u>10,533</u>
<b>Unquoted securities</b>		
Foreign currency bonds	62,718	33,777
Private and Islamic debt securities	379,023	106,060
	<u>441,741</u>	<u>139,837</u>
	<u>920,885</u>	<u>870,437</u>

## 12. Financial investments available-for-sale

	The Group		The Company	
	As at 30/06/2015 RM'000	As at 30/06/2014 RM'000	As at 30/06/2015 RM'000	As at 30/06/2014 RM'000
<b>Money market instruments</b>				
Malaysian Government Securities	102,399	30,512	-	-
Malaysian Government Investment Issues	80,368	139,398	-	-
Cagamas bonds	15,051	15,063	-	-
	<u>197,818</u>	<u>184,973</u>	<u>-</u>	<u>-</u>
<b>Quoted securities</b>				
In Malaysia:				
Shares	15,000	-	-	-
Unit trust investment	144,118	108,703	133,130	59,975
	<u>159,118</u>	<u>108,703</u>	<u>133,130</u>	<u>59,975</u>
<b>Unquoted securities</b>				
Shares	245	245	-	-
Foreign currency bonds	199,674	72,619	-	-
Private and Islamic debt securities	401,459	378,748	-	-
	<u>601,378</u>	<u>451,612</u>	<u>-</u>	<u>-</u>
	<u>958,314</u>	<u>745,288</u>	<u>133,130</u>	<u>59,975</u>



**13. Financial investments held-to-maturity**

	<b>The Group</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
<b>Money market instruments</b>		
Malaysian Government Securities	51,097	51,316
Malaysian Government Investment Issues	20,397	25,517
Negotiable instruments of deposits	-	51,499
	<b>71,494</b>	<b>128,332</b>
<b>Unquoted securities</b>		
Foreign currency bonds	248,387	194,666
Private and Islamic debt securities	60,374	35,415
	<b>308,761</b>	<b>230,081</b>
	<b>380,255</b>	<b>358,413</b>

**14. Loans and advances**

	<b>The Group</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
Term loan financing	143,066	140,112
Share margin financing	183,183	291,384
Staff loans	78	100
Other loans	659	1,319
Gross loans and advances	<b>326,986</b>	432,915
Allowance for impaired loans and advances:		
- individual assessment allowance	(111)	(194)
- collective assessment allowance	(892)	(1,307)
Net loans and advances	<b>325,983</b>	<b>431,414</b>

**14a. By type of customer**

Domestic business enterprises		
- Small and medium enterprises	45,111	72,653
- Others	158,948	115,866
Individuals	122,927	244,144
Foreign entities	-	252
Gross loans and advances	<b>326,986</b>	<b>432,915</b>

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14. Loans and advances (continued)

	The Group	
	As at 30/06/2015 RM'000	As at 30/06/2014 RM'000
<b>14b. <u>By interest rate sensitivity</u></b>		
Fixed rate		
- Staff housing loans	78	83
- Other fixed rate loan	659	47,353
Variable rate		
- Cost plus	326,249	385,479
Gross loans and advances	<b>326,986</b>	432,915
<b>14c. <u>By residual contractual maturity</u></b>		
Maturity within one year	276,377	365,350
More than one year to three years	30,703	3
More than three years to five years	19,829	67,479
More than five years	77	83
Gross loans and advances	<b>326,986</b>	432,915
<b>14d. <u>By geographical distribution</u></b>		
Malaysia	<b>326,986</b>	432,915
<b>14e. <u>By economic purpose</u></b>		
Purchase of securities	222,890	291,384
Working capital	103,359	140,112
Purchase of transport vehicles	112	157
Purchase of landed properties	625	1,256
Others	-	6
Gross loans and advances	<b>326,986</b>	432,915
<b>14f. Movements in impaired loans and advances ("impaired loans") are as follows:</b>		
At 1 July	853	1,123
Impaired during the year	3	156
Amount written-back during the year	(233)	(426)
At 30 June	<b>623</b>	853
% of impaired loans to total loans and advances, net of individual assessment allowance	<b>0.2%</b>	0.2%
<b>14g. <u>Impaired loans and advances by geographical distribution</u></b>		
Malaysia	<b>623</b>	853
<b>14h. <u>Impaired loans and advances by economic purpose</u></b>		
Purchase of transport vehicles	111	115
Purchase of landed properties	512	738
Gross impaired loans and advances	<b>623</b>	853

**HLCB Q4 (30.06.15)**

**14. Loans and advances (continued)**

	<b>The Group</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
<b>14i. Movement in the allowance for loss on loans and advances are as follows:</b>		
<u>Individual assessment allowance</u>		
At 1 July	194	252
Allowance made during the year	-	2
Allowance written-back during the year	(83)	(60)
At 30 June	<u>111</u>	<u>194</u>
<u>Collective assessment allowance</u>		
At 1 July	1,307	738
Allowance (written-back)/made during the year	(415)	569
At 30 June	<u>892</u>	<u>1,307</u>

**15. Clients' and brokers' balances**

	<b>The Group</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
Performing accounts	197,035	287,185
Impaired accounts	1,532	956
	<u>198,567</u>	<u>288,141</u>
Less: Individual assessment allowance	(361)	(370)
Collective assessment allowance	(23)	(15)
	<u>198,183</u>	<u>287,756</u>

**16. Other assets**

	<b>The Group</b>		<b>The Company</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
Amount due from subsidiary companies	-	-	620	7,400
Amount due from related companies	-	49	-	49
Deposits and prepayments	5,508	5,567	56	13
Fee income receivable	7,123	33,943	-	-
Collaterals pledged for derivative transactions	8,965	4,672	-	-
Other receivables	3,093	2,489	90	345
Manager's stocks and consumables	28	287	-	-
	<u>24,717</u>	<u>47,007</u>	<u>766</u>	<u>7,807</u>

**HLCB Q4 (30.06.15)**

**17. Deposits from customers**

	<b>The Group</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
Deposits from customers	<b>841,747</b>	631,566
<b>17a. <u>By type of deposits</u></b>		
Fixed deposits	<b>841,747</b>	631,566
<b>17b. <u>By type of customer</u></b>		
Government and statutory bodies	<b>561,996</b>	534,103
Business enterprises	<b>265,602</b>	96,453
Individuals	<b>14,149</b>	1,010
	<b>841,747</b>	631,566

**17c. The maturity structure of fixed deposits are as follows:**

Due within six months	<b>841,747</b>	631,566
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**18. Deposits and placements of banks and other financial institutions**

	<b>The Group</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
Bank Negara Malaysia	-	96,343
Licensed banks	<b>459,790</b>	553,736
Licensed investment banks	<b>34,384</b>	52,804
Other financial institutions	<b>1,353,217</b>	1,352,077
	<b>1,847,391</b>	2,054,960

**19. Derivative financial assets/liabilities**

	<b>Contract or underlying principal amount RM'000</b>	<b>Positive fair value RM'000</b>	<b>Negative fair value RM'000</b>
<b>The Group</b>			
<b>30/06/2015</b>			
Interest rate related contracts:			
- Interest rate swaps	<b>4,169,500</b>	<b>6,968</b>	<b>(18,976)</b>
- Futures	<b>301,872</b>	<b>625</b>	<b>(265)</b>
- Cross currency swaps	<b>226,395</b>	<b>2,999</b>	<b>(6,016)</b>
Foreign exchange related contracts:			
- Foreign currency swaps	<b>1,908,226</b>	<b>28,910</b>	<b>(32,165)</b>
- Foreign currency forwards	<b>61,802</b>	<b>457</b>	<b>(6)</b>
- Foreign currency spot	<b>1,166</b>	<b>3</b>	-
Equity related contracts:			
- Call option	<b>8,500</b>	<b>3,097</b>	-
	<b>6,677,461</b>	<b>43,059</b>	<b>(57,428)</b>

HLCB Q4 (30.06.15)

19. Derivative financial assets/liabilities (continued)

	<b>Contract or underlying principal amount RM'000</b>	<b>Positive fair value RM'000</b>	<b>Negative fair value RM'000</b>
<b>The Group</b>			
<b>30/06/2014</b>			
Interest rate related contracts:			
- Interest rate swaps	2,411,000	9,769	(18,537)
- Futures	494,816	489	-
- Cross Currency Swaps	64,220	195	(36)
Foreign exchange related contracts:			
- Foreign currency swaps	1,432,090	9,204	(5,969)
- Foreign currency forwards	57,314	14	(207)
- Foreign currency spot	48,165	19	(24)
Equity related contracts:			
- Futures		-	-
- Call option	11,500	3,851	-
	<u>4,519,105</u>	<u>23,541</u>	<u>(24,773)</u>

20. Other liabilities

	<b>The Group</b>		<b>The Company</b>	
	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
Amount due to related companies	125	177	-	7
Remisiers' trust deposits	13,544	13,777	-	-
Advance payments received for corporate exercise	-	416,545	-	-
Other payables and accrued liabilities	60,482	64,935	498	516
Post employment benefits obligation				
- defined contribution plan	144	301	-	-
	<u>74,295</u>	<u>495,735</u>	<u>498</u>	<u>523</u>

## 21. Interest income

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group</b>				
Loan and advances	6,419	4,459	24,739	16,627
Money at call and deposits placements with banks and other financial institutions	2,025	5,351	15,058	25,825
Financial assets held-for-trading	12,175	4,688	39,396	19,554
Financial investments available-for-sale	6,242	6,152	28,042	19,127
Financial investments held-to-maturity	2,807	2,994	11,225	13,758
Derivative financial instruments	1,348	596	4,276	2,729
Others	1,935	1,407	8,482	4,866
Total interest income	<b>32,951</b>	<b>25,647</b>	<b>131,218</b>	<b>102,486</b>
<b>The Company</b>				
Money at call and deposits placements with banks and other financial institutions	<b>1</b>	<b>8</b>	<b>21</b>	<b>170</b>

## 22. Interest expense

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group</b>				
Deposits and placements of banks and other financial institutions	3,637	3,289	16,784	15,979
Deposits from customers	16,205	11,855	61,045	45,946
Derivative financial instruments	3,331	1,680	8,937	6,650
Subordinated notes	653	-	1,698	-
Others	124	176	519	477
Total interest expense	<b>23,950</b>	<b>17,000</b>	<b>88,983</b>	<b>69,052</b>

## 23. Non-interest income

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group</b>				
(a) Fee income:				
Fee on loans and advances	124	241	1,242	1,284
Arranger fees	2,866	3,736	8,849	15,295
Placement fee	2,445	23,446	8,544	24,521
Guarantee fees	32	532	249	1,314
Corporate advisory fees	2,342	2,810	11,811	8,058
Underwriting Commission	886	1,660	886	2,274
Brokerage commissions	14,480	17,888	58,387	60,576
Commission from futures contracts	195	307	841	1,090
Unit trust fee income	4,388	5,071	16,299	19,437
Other fee income	6,988	3,464	14,066	15,372
	<b>34,746</b>	<b>59,155</b>	<b>121,174</b>	<b>149,221</b>
(b) Net realised gain/(loss) arising from sale/redemption of:				
- Financial assets held-for-trading	3,863	(161)	6,452	(5,116)
- Financial investments available-for-sale	1,238	1,157	3,196	4,480
- Financial investments held-to-maturity	-	-	-	12
- Derivative financial instruments	(2,998)	5,573	(3,391)	9,624
	<b>2,103</b>	<b>6,569</b>	<b>6,257</b>	<b>9,000</b>
(c) Net unrealised gain/(loss) on revaluation of:				
- Financial assets held-for-trading	2,705	1,379	5,697	3,359
- Derivative financial instruments	18,916	(2,925)	(12,814)	3,128
	<b>21,621</b>	<b>(1,546)</b>	<b>(7,117)</b>	<b>6,487</b>
(d) Dividend income from:				
- Financial assets held-for-trading	49	(23)	754	798
- Financial investments available-for-sale	1,390	748	4,484	2,472
	<b>1,439</b>	<b>725</b>	<b>5,238</b>	<b>3,270</b>
(e) Gain/(loss) on disposal of property and equipment	10	(2)	4	(1)
(e) Gain on liquidation of a subsidiary	-	-	2	201
(f) Foreign exchange (loss)/gain	(9,060)	(2,359)	15,335	(11,571)
(g) Other (expense)/income	(117)	116	196	835
Total non-interest income	<b>50,742</b>	<b>62,658</b>	<b>141,089</b>	<b>157,442</b>

## 23. Non-interest income (continued)

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Company</b>				
(a) Net realised gain/(loss) arising from sale of:				
- Financial assets held-for-trading	-	109	179	109
- Financial investments available-for-sale	26	(33)	39	(33)
(b) Net unrealised (loss)/gain on revaluation of:				
- Financial assets held-for-trading	-	(2)	-	(8)
- Derivative financial instruments	-	11,155	-	8,867
(c) Dividend income from:				
- Financial assets held-for-trading	-	25	-	77
- Financial investments available-for sale	1,227	448	3,784	1,947
- Subsidiary companies	-	7,000	89,079	9,133
(d) Gain on liquidation of a subsidiary	-	-	-	201
(e) Other income/(expense)	70	(98)	170	194
	<b>1,323</b>	<b>18,604</b>	<b>93,251</b>	<b>20,487</b>

## 24. Overhead expenses

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group</b>				
Personnel costs				
- Salaries, bonuses and allowances	21,289	31,998	55,308	63,664
- Option charge arising from ESOS	(50)	(504)	38	159
- Others	1,884	723	10,851	8,479
	<b>23,123</b>	<b>32,217</b>	<b>66,197</b>	<b>72,302</b>
Establishment costs				
- Depreciation of property and equipment	461	486	1,920	2,028
- Amortisation of intangible assets	295	165	881	553
- Rental of premises	1,517	1,543	6,251	6,498
- Information technology expenses	1,563	1,894	5,526	6,459
- Others	638	731	3,392	3,429
	<b>4,474</b>	<b>4,819</b>	<b>17,970</b>	<b>18,967</b>



## 24. Overhead expenses (continued)

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group (continued)</b>				
Marketing expenses				
- Advertisement and publicity	25	268	365	1,068
- Entertainment and business improvement	450	530	2,546	1,941
- Others	90	106	300	658
	<b>565</b>	<b>904</b>	<b>3,211</b>	<b>3,667</b>
Administration and general expenses				
- Management fees	1,247	1,121	4,113	3,898
- Communication expenses	406	424	1,653	1,609
- Property and equipment written off	146	1	146	1
- Auditors' remuneration				
- Statutory audit	82	69	385	383
- Regulatory related fee	33	16	50	49
- Tax compliance fee	17	13	17	13
- Other fees	175	200	175	200
- Legal and professional fees	1,107	1,170	4,180	4,015
- Others	1,912	1,549	7,434	7,129
	<b>5,125</b>	<b>4,563</b>	<b>18,153</b>	<b>17,297</b>
	<b>33,287</b>	<b>42,503</b>	<b>105,531</b>	<b>112,233</b>
<b>The Company</b>				
Personnel costs				
- Salaries, bonuses and allowances	(5)	19	154	90
- Others	80	63	267	245
	<b>75</b>	<b>82</b>	<b>421</b>	<b>335</b>
Establishment costs				
- Information technology expenses	1	17	10	28
- Others	20	24	56	74
	<b>21</b>	<b>41</b>	<b>66</b>	<b>102</b>
Marketing expenses				
- Advertisement and publicity	-	2	4	5
- Others	1	5	5	6
	<b>1</b>	<b>7</b>	<b>9</b>	<b>11</b>
Administration and general expenses				
- Management fees	56	76	289	267
- Communication expenses	4	1	7	9
- Auditors' remuneration				
- Statutory audit	26	18	61	64
- Regulatory related fee	8	-	11	11
- Tax compliance fee	4	4	4	4
- Other fees	-	1	-	1
- Legal and professional fees	1	5	369	8
- Others	128	(100)	473	299
	<b>227</b>	<b>5</b>	<b>1,214</b>	<b>663</b>
	<b>324</b>	<b>135</b>	<b>1,710</b>	<b>1,111</b>

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25. Write-back of/(allowance for) impairment on loans and advances and other losses

	Current quarter ended 30/06/2015 RM'000	Last year's quarter ended 30/06/2014 RM'000	Current year ended 30/06/2015 RM'000	Last year's ended 30/06/2014 RM'000
<b>The Group</b>				
Write-back of/(allowance for) losses on impaired loans and advances:				
Individual assessment allowance				
- made during the year	-	-	-	(2)
- written-back during the year	-	1	83	60
Collective assessment allowance written-back/ (made) during the year	742	(230)	415	(569)
Bad debts on clients' and brokers' balances				
- recovered	110	31	110	57
Write-back of/(allowance for) losses on clients' and brokers' balances:				
Individual assessment allowance				
- made during the year	122	(20)	(97)	(119)
- written-back during the year	81	(4)	106	127
Collective assessment allowance (made)/ written back/during the year	(10)	14	(8)	18
Write-back of/(allowance for) losses on fee income receivables:				
Individual assessment allowance				
- made during the year	-	(85)	-	(85)
- written-back during the year	11	-	106	153
	<b>1,056</b>	<b>(293)</b>	<b>715</b>	<b>(360)</b>
<b>The Company</b>				
Allowance for impairment on subsidiary	-	(49,939)	(72,666)	(49,939)

**HLCB Q4 (30.06.15)****26. Commitments and contingencies**

	<b>As at 30/06/2015 Principal Amount RM'000</b>	<b>As at 30/06/2014 Principal Amount RM'000</b>
<b>The Group</b>		
<b>Commitments and contingent liabilities</b>		
Direct Credit Substitutes	<b>8,000</b>	20,625
Obligations under underwriting agreement	-	299,154
Other commitments, such as formal standby facilities and credit lines		
- maturity less than one year	<b>1,781</b>	23
- maturity over one year	<b>2,719</b>	-
Any commitments that are unconditionally cancelled at any time by the bank without prior notice		
- maturity less than one year	<b>722,877</b>	627,233
	<b>735,377</b>	947,035
<b>Derivative financial instruments</b>		
Interest rate related contracts:		
- One year or less	<b>1,555,070</b>	724,036
- Over one year to five years	<b>2,617,697</b>	2,246,000
- Over five years	<b>525,000</b>	-
Foreign exchange related contracts		
- One year or less	<b>1,971,194</b>	1,537,569
Equity related contracts		
- Over one year to five years	<b>8,500</b>	11,500
	<b>6,677,461</b>	4,519,105
	<b>7,412,838</b>	5,466,140

27. Fair value of financial instruments

Determination of fair value and fair value hierarchy

The Group and the Company measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3: Valuations derived from valuation techniques in which one or more significant inputs are not based on observable market data.

Financial instruments are classified as Level 1 if their value is observable in an active market. Such instruments are valued by reference to unadjusted quoted prices for identical assets or liabilities in active market where the quoted prices is readily available, and the price represents actual and regularly occurring market transactions. An active market is one in which transactions occur with sufficient volume and frequency to provide pricing information on an on-going basis. These would include actively traded listed equities, unit trust investments and actively exchange-traded derivatives.

Where fair value is determined using unquoted market prices in less active markets or quoted prices for similar assets and liabilities, such instruments are generally classified as Level 2.

In cases where quoted prices are generally not available, the Group then determine fair value based upon valuation techniques that use as inputs, market parameters including but not limited to yield curves, volatilities and foreign exchange rates. The majority of valuation techniques employ only observable market data and so reliability of the fair value measurement is high.

Financial instruments are classified as Level 3 if their valuation incorporates significant inputs that are not based on observable market data (unobservable inputs). This category includes unquoted shares held for socio economic reasons. Fair values for shares held for socio economic reasons are based on the net tangible assets of the affected companies. The Group's exposure to financial instruments classified as Level 3 comprised a small number of financial instruments which constitute an insignificant component of the Group's portfolio of financial instruments. Hence, changing one or more of the inputs to reasonable alternative assumptions would not change the value significantly for the financial assets in Level 3 of the fair value hierarchy.

<b>The Group</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>Total</b>
<b>30.06.2015</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Financial assets</b>				
Financial assets held-for-trading	21,597	899,288	-	920,885
- Money market instruments	-	457,547	-	457,547
- Quoted securities	21,597	-	-	21,597
- Unquoted securities	-	441,741	-	441,741
Financial investments available-for-sale	159,118	798,951	245	958,314
- Money market instruments	-	197,818	-	197,818
- Quoted securities	159,118	-	-	159,118
- Unquoted securities	-	601,133	245	601,378
Derivative financial assets	-	43,059	-	43,059
	<b>180,715</b>	<b>1,741,298</b>	<b>245</b>	<b>1,922,258</b>

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**27. Fair value of financial instruments (continued)**

Determination of fair value and fair value hierarchy (continued)

<b>The Group</b> <b>30.06.2015</b>	<b>Level 1</b> <b>RM'000</b>	<b>Level 2</b> <b>RM'000</b>	<b>Level 3</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>Financial liability</b>				
Derivative financial liabilities	-	57,428	-	57,428
<b>30.06.2014</b>				
<b>Financial assets</b>				
Financial assets held-for-trading	10,533	859,904	-	870,437
- Money market instruments	-	720,067	-	720,067
- Quoted securities	10,533	-	-	10,533
- Unquoted securities	-	139,837	-	139,837
Financial investments available-for-sale	108,703	636,340	245	745,288
- Money market instruments	-	184,973	-	184,973
- Quoted securities	108,703	-	-	108,703
- Unquoted securities	-	451,367	245	451,612
Derivative financial assets	-	23,541	-	23,541
	119,236	1,519,785	245	1,639,266
<b>Financial liability</b>				
Derivative financial liabilities	-	24,773	-	24,773
<b>The Company</b> <b>30.06.2015</b>				
<b>Financial asset</b>				
Financial investments available-for-sale				
- Quoted securities	133,130	-	-	133,130
<b>30.06.2014</b>				
<b>Financial asset</b>				
Financial investments available-for-sale				
- Quoted securities	59,975	-	-	59,975

There were no transfers between Level 1 and 2 during the year.

Reconciliation of fair value measurement in Level 3 of the fair value hierarchy are as follows:

<b>The Group</b>	<b>Financial investments available-for-sale</b>	
	<b>30.06.2015</b> <b>RM'000</b>	<b>30.06.2014</b> <b>RM'000</b>
As at 1 July	245	686
Redeemed during the year	-	(441)
As at 30 June	245	245

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### 28. Capital adequacy

(i) The capital adequacy ratios of the banking subsidiaries are as follows:

	<b>HLIB</b> <b>30/06/2015</b>	<b>HLIB</b> <b>30/06/2014</b>
<b>Before deducting proposed dividends:</b>		
Common equity tier 1 ("CET1") capital ratio	<b>23.683%</b>	20.108%
Tier 1 capital ratio	<b>23.683%</b>	20.108%
Total capital ratio	<b>27.355%</b>	20.259%
<b>After deducting proposed dividends: <sup>(1)</sup></b>		
CET1 capital ratio	<b>20.832%</b>	16.401%
Tier 1 capital ratio	<b>20.832%</b>	16.401%
Total capital ratio	<b>24.504%</b>	16.552%

(ii) The components of CET1, Tier 1 and total capital of the banking subsidiaries are as follows:

	<b>HLIB</b> <b>30/06/2015</b> <b>RM'000</b>	<b>HLIB</b> <b>30/06/2014</b> <b>RM'000</b>
<b>CET1 capital</b>		
Paid-up ordinary share capital	<b>165,000</b>	165,000
Share premium	<b>87,950</b>	87,950
Retained profits	<b>22,742</b>	38,903
Other reserves	<b>198,645</b>	179,789
Less: goodwill and intangibles	<b>(32,535)</b>	(29,978)
Less: deferred tax assets	<b>(95,002)</b>	(103,671)
Less: investment in subsidiary companies	<b>(154)</b>	(77)
Less: 55% of cumulative gains of financial instruments available-for-sale	<b>(978)</b>	-
Total CET1 capital	<b>345,668</b>	337,916
<b>Tier-1 capital</b>		
	<b>345,668</b>	337,916
<b>Tier-2 capital</b>		
Redeemable preference shares	-	1,631
Collective assessment allowance <sup>(2)</sup> and regulatory reserve <sup>(3)</sup>	<b>3,825</b>	1,204
Subordinated obligations	<b>50,000</b>	-
Regulatory adjustments:		
- Investment in subsidiary companies	<b>(230)</b>	(306)
Total Tier 2 capital	<b>53,595</b>	2,529
Total capital	<b>399,263</b>	340,445

Note:

(1) Proposed dividends of RM41,600,000 (2014: RM62,295,000).

(2) Excludes collective assessment allowance attributable to loans and advances classified as impaired.

(3) Includes the qualifying regulatory reserve for non-impaired loans and advances of RM3,031,000 (2014: RM Nil).

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**28. Capital adequacy (continued)**

(iii) Breakdown of risk-weighted assets of the banking subsidiary company in the various risk weights:

	<b>HLIB</b> <b>30/06/2015</b> <b>RM'000</b>	<b>HLIB</b> <b>30/06/2014</b> <b>RM'000</b>
Credit risk	<b>678,033</b>	896,087
Market risk	<b>483,713</b>	571,557
Operational risk	<b>297,840</b>	212,853
	<b><u>1,459,586</u></b>	<u>1,680,497</u>

**29. Segmental reporting**

(a) Segment information by activities for the financial period ended 30 June 2015:

	<b>Fund management Investment banking and stockbroking</b>	<b>and unit trust management</b>	<b>Investment holding and others</b>	<b>Elimination</b>	<b>Consolidated</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>30 June 2015</u></b>					
<b>REVENUE &amp; EXPENSES</b>					
<b>Revenue</b>					
Net Interest income	41,910	304	21	-	42,235
Non interest income	116,315	16,316	156,383	(147,925)	141,089
<b>Results</b>					
Profit/(loss) from operations	73,431	(279)	154,449	(149,093)	78,508
Taxation					(2,173)
Profit after taxation					76,335
<b><u>30 June 2014</u></b>					
<b>REVENUE &amp; EXPENSES</b>					
<b>Revenue</b>					
Net Interest income	32,675	551	208	-	33,434
Non interest income	160,406	19,440	49,153	(71,557)	157,442
<b>Results</b>					
Profit/(loss) from operations	68,381	3,084	47,996	(41,178)	78,283
Taxation					40,527
Profit after taxation					118,810

(b) Segmental analysis by geographical location has not been prepared as the Group's operations are predominantly conducted in Malaysia.

**30. Property and equipment**

The valuations of property and equipment have been brought forward without amendment from the financial statements for the financial year ended 30 June 2014.



## **HLCB Q4 (30.06.15)**

### **31. Changes in composition of the Group**

There were no changes in composition of the Group for the current financial period and up to the date of this report except for the following:

- (a) RC Nominees (Tempatan) Sdn Bhd, a wholly-owned subsidiary of Hong Leong Investment Bank Berhad ("HLIB"), which in turn a wholly-owned subsidiary of HLCB was dissolved on 1 July 2014.
- (b) HL Asset Management Pte. Ltd., a wholly-owned subsidiary of Hong Leong Asset Management Bhd, which in turn a wholly-owned subsidiary of HLCB was struck off from the Register by the Registrar of Companies with effect from 20 November 2014.
- (c) RC Nominees (Asing) Sdn Bhd, a wholly-owned subsidiary of HLIB which in turn a wholly-owned subsidiary of HLCB, was dissolved on 5 June 2015.

### **32. Capital commitments**

Capital commitments for the purchase of property and equipment as at 30 June 2015 is RM7.7 million.

### **33. Changes in contingent liabilities**

Details of contingent liabilities since the last audited reporting period are as follows:

Hong Leong Asset Management Bhd, a wholly owned subsidiary of the Company, is the Manager of Hong Leong Consumer Products Sector Fund ("Funds"). The Company provided a guarantee to Deutsche Trustees Malaysia Berhad, the trustee of the Funds, that if the funds falls below the minimum fund size of RM1,000,000, the Company would invest cash, equivalent to the shortfall, into the relevant fund.

The size of the fund was above the minimum of RM1.0 million as at 30 June 2015.

### **34. Related party transactions**

All related party transactions had been entered into in the ordinary course of business that had been undertaken at arms' length basis on normal commercial terms. These transactions are within the ambit of the approval granted under the Shareholders' Mandate for recurrent related party transactions obtained at a general meeting.

**Explanatory Notes Pursuant to Appendix 9B of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad**

**1. Performance review**

**(a) Current financial quarter under review against previous corresponding financial quarter**

The group recorded a lower profit before tax ("PBT") of RM27.5 million for the 4th quarter June 2015 as compared to RM28.5 million in the previous year corresponding quarter. This is mainly due to lower contribution from its fund management and unit trust management segment and investment banking and stockbroking segment.

Investment banking and stockbroking

The investment banking and stockbroking segment recorded a lower PBT of RM26.5 million for the 4th quarter June 2015 as compared to previous year corresponding quarter of RM26.9 million mainly due to lower contribution from its Equity Markets and Stocking divisions, offset by higher contribution from its Treasury and Markets and Debt Markets division.

Fund management and unit trust management

Fund management and unit trust management recorded loss before tax ("LBT") of RM86 thousand for the 4th quarter June 2015 as compared to a PBT of RM0.5 million in previous year corresponding quarter, mainly due to lower net contribution from management fee income in this quarter.

**(b) Current financial period under review against previous corresponding financial period**

The group recorded a marginal higher PBT of RM78.5 million for the financial period ended June 2015 as compared to RM78.3 million in the previous financial period, higher by 0.3%. This is mainly due to higher contribution from its investment banking and stockbroking segment, offset by lower contribution from its fund management and unit trust management segment.

Investment banking and stockbroking

The investment banking and stockbroking segment recorded a increase in PBT by 7.4% as compared to previous year corresponding period of RM68.4 million mainly due to higher contribution from its Investment Banking and Stockbroking division.

Fund management and unit trust management

Fund management and unit trust management recorded a LBT of RM0.3 million for the financial period ended June 2015 as compared to a PBT of RM3.1 million in previous year corresponding period, mainly due to lower net contribution from management fee income.

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### 1. Performance review (continued)

#### (b) Current financial quarter under review against preceding financial quarter

For the financial quarter ended 30 June 2015, the Group reported a higher PBT of RM27.5 million compared to RM16.7 million in the preceding financial quarter. This was mainly due to higher contribution from its investment banking and stockbroking segment.

##### Investment banking and stockbroking

The investment banking and stock broking segment recorded a higher PBT of RM26.5 million for the 4th quarter June 2015 as compared to preceding financial quarter of RM16.4 million mainly due to higher contribution from its Treasury and Markets division.

##### Fund management and unit trust management

The fund management and unit trust management segment recorded a LBT of RM86 thousand for 4th quarter June 2015 as compared to RM0.5 million in preceding financial quarter. Lower LBT in current quarter mainly due to higher net contribution from management fee income as compared to preceding financial quarter.

### 2. Prospects for the next financial year

The Group is expected to show satisfactory performance in the financial year ending 30 June 2016 with improving profitability via diversification of income source from more extensive investment banking activities.

### 3. Variance in profit forecast and shortfall in profit guarantee

The Group had not entered into any scheme that requires it to present forecast results or guarantee any profits.

### 4. Taxation

The Group	Financial quarter ended		Financial year ended	
	30/06/2015	30/06/2014	30/06/2015	30/06/2014
	RM'000	RM'000	RM'000	RM'000
Malaysian income tax:				
- Current	79	46	90	730
- (Over)/under provision in prior years	(62)	67	(41)	67
Deferred taxation	<u>2,116</u>	<u>(21,066)</u>	<u>2,124</u>	<u>(41,324)</u>
	<u>2,133</u>	<u>(20,953)</u>	<u>2,173</u>	<u>(40,527)</u>

### 5. Status of corporate proposals

There were no corporate proposals announced but not completed as at the latest practicable date which was not earlier than 7 days from the issue of this report.

### 6. Group borrowings

The Group has no borrowings as at 30 June 2015.

**HLCB Q4 (30.06.15)****7. Subordinated obligations**

	<b>The Group</b>	
	<b>As at 30/06/2015</b>	<b>As at 30/06/2014</b>
RM50.0 million Tier 2 subordinated notes, at par	<b>50,000</b>	-
Add: Interest payable	<b>407</b>	-
	<b>50,407</b>	-
Less: Unamortised discounts	<b>(213)</b>	-
	<b>50,194</b>	-

On 6 November 2014, Hong Leong Investment Bank Berhad ("HLIB") had completed the first issuance of RM50 million nominal value of Tier 2 Subordinated Notes ("Sub-Notes") out of its RM1.0 billion Multi-Currency Sub-Notes Programme. The RM50 million Sub-Notes will mature in 2024 and is callable on any coupon payment date falling on or after the 5th anniversary of the issue date. The Sub-Notes which bears interest rate of 5.30% per annum is payable semi-annually in arrears. The exercise of the call option on the Sub-Notes shall be subject to the approval of BNM.

The Sub-Notes constitute unsecured liabilities of HLIB, and is subordinated in right of payment to the deposit liabilities and all other liabilities of HLIB in accordance with the terms and conditions of the issue, except to those liabilities, which by their terms, rank equally in right of payment with or are subordinated to the Sub-Notes. The Sub-Notes qualify as Tier 2 capital for the purpose of determining the capital adequacy ratio of HLIB.

**8. Off-balance sheet financial instruments**

Details of financial instruments with off-balance sheet risk as at 30 June 2015:

<b>The Group</b>	<b>Principal amount RM'000</b>	<b>Fair Value</b>	
		<b>Assets RM'000</b>	<b>Liabilities RM'000</b>
Interest rate related contracts			
(i) Less than 1 year	<b>1,555,070</b>	<b>3,115</b>	<b>(1,103)</b>
(ii) 1 year to 3 years	<b>1,766,697</b>	<b>4,379</b>	<b>(11,478)</b>
(iii) More than 3 years	<b>1,376,000</b>	<b>3,098</b>	<b>(12,676)</b>
Foreign exchange related contracts			
(i) Less than 1 year	<b>1,971,194</b>	<b>29,370</b>	<b>(32,171)</b>
Equity related contractes			
(iii) More than 3 years	<b>8,500</b>	<b>3,097</b>	-
	<b>6,677,461</b>	<b>43,059</b>	<b>(57,428)</b>

The above contracts are subject to credit risk and market risk.

**Credit risk**

Credit risk arises when counterparties to derivatives contracts are not able to or willing to fulfil their obligation to pay the Bank the positive fair value or receivable resulting from the execution of contract terms. The contractual amounts stated above provide only a measure of involvement in these types of transactions and do not represent the amount subject to credit risk.

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**8. Off-balance sheet financial instruments (continued)**

**Market risk**

Market risk is the potential change in value caused by movement in market rates or prices. The contractual amounts stated above provide only a measure of involvement in these types of transactions and do not represent the amount subject to market risk.

**Related accounting policies**

The accounting policies applied for recognising the financial instruments concerned are the same as those applied for the audited financial statements.

**9. Material litigation**

The Group and the Company do not have any material litigation which would materially and adversely affect the financial position of the Group and the Company.

**10. Dividends**

A final single-tier dividend of 8.5 sen per share has been proposed for the current quarter.

Amount per share:	8.5 sen.
Previous corresponding quarter:	15.0 sen.
Payment date:	To be announced later.
Entitlement date:	To be announced later.

**11. Earnings per share ("EPS")**

(a) Basic earnings per share

The basic earnings per share is calculated by dividing the net profit attributable to shareholders of the Company by the weighted average number of ordinary shares in issue during the financial period.

	<b>Financial quarter ended</b>		<b>Financial period ended</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>	<b>30/06/2015</b>	<b>30/06/2014</b>
<b>The Group</b>				
Net profit attributable to equity holders of the Company (RM'000):	<b>25,379</b>	49,462	<b>76,335</b>	118,810
Weighted average number of ordinary shares in issue ('000):	<b>241,283</b>	239,493	<b>240,994</b>	237,963
Basic earnings per share (sen)	<b>10.5</b>	20.7	<b>31.7</b>	49.9

**HLCB Q4 (30.06.15)****11. Earnings per share ("EPS") (continued)****(a) Basic earnings per share (continued)**

The basic earnings per share is calculated by dividing the net profit attributable to shareholders of the Company by the weighted average number of ordinary shares in issue during the financial period.

	<b>Financial quarter ended</b>		<b>Financial period ended</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>	<b>30/06/2015</b>	<b>30/06/2014</b>
<b>The Company</b>				
Net profit attributable to equity holders of the Company (RM'000):	<b>982</b>	(31,326)	<b>18,848</b>	(30,790)
Weighted average number of ordinary shares in issue ('000):	<b>241,388</b>	239,500	<b>241,185</b>	238,760
Basic earnings per share (sen)	<b>0.4</b>	(13.1)	<b>7.8</b>	(12.9)

**(b) Fully diluted earnings per share**

The diluted earnings per share has been calculated by dividing the net profit for the financial year of the Group by the number of shares in issue including the dilutive potential ordinary shares held in respect of ESOS shares for eligible executives.

	<b>Financial quarter ended</b>		<b>Financial period ended</b>	
	<b>30/06/2015</b>	<b>30/06/2014</b>	<b>30/06/2015</b>	<b>30/06/2014</b>
<b>The Group</b>				
Basic weighted average number of shares in issue ('000)	<b>241,283</b>	239,493	<b>240,994</b>	237,963
Number of potential ordinary shares ('000)	-	1,330	-	1,330
Diluted weighted average number of shares ('000)	<b>241,283</b>	240,823	<b>240,994</b>	239,293
Net profit attributable to shareholders of the Company (RM'000):	<b>25,379</b>	49,462	<b>76,335</b>	118,810
Diluted weighted average number of shares ('000)	<b>241,283</b>	240,823	<b>240,994</b>	239,293
Diluted earnings per share (sen)	<b>10.5</b>	20.5	<b>31.7</b>	49.7
<b>The Company</b>				
Basic weighted average number of shares in issue ('000)	<b>241,388</b>	239,500	<b>241,185</b>	238,760
Number of potential ordinary shares ('000)	-	1,330	-	1,330
Diluted weighted average number of shares ('000)	<b>241,388</b>	240,830	<b>241,185</b>	240,090
Net profit attributable to shareholders of the Company (RM'000):	<b>982</b>	(31,326)	<b>18,848</b>	(30,790)
Diluted weighted average number of shares ('000)	<b>241,388</b>	240,830	<b>241,185</b>	240,090
Diluted earnings per share (sen)	<b>0.4</b>	(13.0)	<b>7.8</b>	(12.8)

**HLCB Q4 (30.06.15)****12. Realised and unrealised profits/losses**

The breakdown of retained profits of the Group and the Bank as at the reporting date, into realised and unrealised profits, as disclosed pursuant to the directive issued by Bursa Malaysia Securities Berhad ("Bursa Malaysia") on 25 March 2010, is as follows:

	<b>As at 30/06/2015 RM'000</b>	<b>As at 30/06/2014 RM'000</b>
<b>The Group</b>		
Total retained profit		
- Realised	<b>364,340</b>	232,928
- Unrealised		
- in respect of deferred tax recognised in the profit or loss	<b>95,451</b>	98,188
- in respect of other items of income and expense	<b>51,519</b>	25,752
	<b>511,310</b>	356,868
Less : Consolidation adjustment	<b>(216,845)</b>	(90,966)
	<b>294,465</b>	265,902
<b>The Company</b>		
Total retained profit		
- Realised	<b>162,897</b>	172,310
- Unrealised		
- in respect of deferred tax recognised in the profit or loss	<b>13</b>	-
	<b>162,910</b>	172,310

The disclosure of realised and unrealised profits or losses above is solely for compliance with the directive issued by the Bursa Malaysia Securities Berhad and should not be used for any other purpose.

Dated this 26 August 2015.