

**Unaudited Condensed Consolidated Balance Sheet
As at 30 April 2009**

ASSETS	Note	30-Apr-09 RM'000	31-Jan-09 RM'000
Cash and short-term funds		534,257	752,806
Deposits with licensed financial institutions	9	47,900	115,847
Securities held-for-trading	10	3,003	8,813
Securities available-for-sale	11	283,718	265,279
Securities held-to-maturity	12	22,200	92,200
Loans, advances and financing	13	240,729	247,830
Trade receivables	14	325,632	123,914
Other assets	15	14,903	17,071
Statutory deposit with Bank Negara Malaysia		372	1,413
Investment in associated company		20,193	21,173
Deferred tax assets		36,216	36,216
Property, plant and equipment		31,560	32,904
Intangible assets		284,500	284,500
TOTAL ASSETS		1,845,183	1,999,966
LIABILITIES AND EQUITY			
Liabilities			
Deposits from customers	16	412,693	557,489
Deposits and placements of banks and other financial institutions	17	17,000	296,004
Trade payables	18	447,042	195,037
Other liabilities	19	56,317	57,114
Provision for taxation		138	29
Hire purchase payable		361	444
Deferred tax liabilities		51	51
TOTAL LIABILITIES		933,602	1,106,168
Share capital		830,902	830,902
Reserves		87,128	69,084
Less: Treasury shares, at cost	6	(6,449)	(6,188)
		911,581	893,798
TOTAL EQUITY AND LIABILITIES		1,845,183	1,999,966
Net Assets per Share (RM)		1.11	1.09

The Unaudited Condensed Consolidated Balance Sheets should be read in conjunction with the audited consolidated financial statements for the year ended 31 January 2009 of the Group.

**Unaudited Condensed Consolidated Income Statements
for the First Quarter ended 30 April 2009**

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Revenue	23,236	25,546	23,236	25,546
Interest income	20 11,353	6,280	11,353	6,280
Interest expense	21 (3,951)	(66)	(3,951)	(66)
Net interest income	7,402	6,214	7,402	6,214
Non-interest income	22 11,883	19,266	11,883	19,266
Other non-operating income	23 280	1,151	280	1,151
Net income	19,565	26,631	19,565	26,631
Operating expenses	24 (14,668)	(17,832)	(14,668)	(17,832)
Operating profit	4,897	8,799	4,897	8,799
Share of loss of an associated company	(701)	(110)	(701)	(110)
Writeback/(allowance) for losses on loans, advances & financing	25 286	(723)	286	(723)
Writeback of bad & doubtful debts	26 77	97	77	97
Writeback of impairment loss	27 560	4,400	560	4,400
Profit before tax	5,119	12,463	5,119	12,463
Income tax expense	39 (178)	(1,242)	(178)	(1,242)
Profit after tax	4,941	11,221	4,941	11,221
Earnings per share ("EPS"): - basic / diluted *	Sen 0.60	Sen 1.35	Sen 0.60	Sen 1.35

* Outstanding Employee Share Options Scheme ("ESOS") have been excluded from the computation of fully diluted earnings per RM1 ordinary shares as the average market price of the ordinary shares is currently below the exercise price of the options.

The Unaudited Condensed Consolidated Income Statements should be read in conjunction with the audited consolidated financial statements for the year ended 31 January 2009 of the Group.

ECM LIBRA FINANCIAL GROUP BERHAD (Company No. 713570-K)

Unaudited Condensed Consolidated Statement of Changes in Equity
for the Financial Period ended 30 April 2009

	<-----Non-distributable----->					<-----Distributable----->					
	Share capital	Treasury shares	Merger reserve	Foreign currency translation reserve	Available for sale revaluation reserve	Equity compensation reserve	Statutory reserve	General reserve	Retained profits	Total	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Balance as at 1 February 2009	830,902	(6,188)	26,561	(1,933)	(26,894)	3,973	14,759	159	52,459	893,798	
Net change in securities available-for-sale	-	-	-	-	13,399	-	-	-	-	13,399	
Share buyback by the Company	-	(261)	-	-	-	-	-	-	-	(261)	
Net profit for the financial period	-	-	-	-	-	-	-	-	4,941	4,941	
Currency translation differences	-	-	-	(296)	-	-	-	-	-	(296)	
Balance as at 30 April 2009	830,902	(6,449)	26,561	(2,229)	(13,495)	3,973	14,759	159	57,400	911,581	
Balance as at 1 February 2008	830,902	-	26,561	(6,718)	10,044	2,075	-	159	84,207	947,230	
Net change in securities available-for-sale	-	-	-	-	(5,464)	-	-	-	-	(5,464)	
Share buyback by the Company	-	(267)	-	-	-	-	-	-	-	(267)	
Net profit for the financial period	-	-	-	-	-	-	-	-	11,221	11,221	
Currency translation differences	-	-	-	(979)	-	-	-	-	-	(979)	
Balance as at 30 April 2008	830,902	(267)	26,561	(7,697)	4,580	2,075	-	159	95,428	951,741	

The Unaudited Condensed Consolidated Statement of Changes in Equity should be read in conjunction with the audited financial statements for the year ended 31 January 2009 of the Group.

**Unaudited Condensed Consolidated Cash Flow Statement
for the Financial Period ended 30 April 2009**

	3 months ended	
	30-Apr-09	30-Apr-08
	RM'000	RM'000
Cash flows from operating activities		
Profit before tax	5,119	12,463
Adjustment for non-cash items	3,558	(11,269)
Operating profit before working capital changes	<u>8,677</u>	<u>1,194</u>
Net (increase)/decrease in operating assets	(166,054)	241,043
Net decrease in operating liabilities	(172,492)	(161,014)
Cash (used in)/generated from operations	<u>(329,869)</u>	<u>81,223</u>
Net tax paid	(92)	(1,382)
Net cash (used in)/generated from operating activities	<u>(329,961)</u>	<u>79,841</u>
Cash flows from investing activities		
Dividend received	50	-
Net disposal/(addition) from securities	66,825	(39,893)
Purchase of treasury shares	(261)	(267)
Net disposal from property, plant and equipment	6	19
Net cash generated from/(used in) investing activities	<u>66,620</u>	<u>(40,141)</u>
Cash flows from financing activities		
Repayment of short term borrowings	(83)	-
Interest paid	(3,951)	(66)
Net cash used in financing activities	<u>(4,034)</u>	<u>(66)</u>
Net (decrease)/increase in cash and cash equivalents	(267,375)	39,634
Effects of exchange rate changes	(17)	(979)
Cash and cash equivalents at beginning of year	647,904	149,114
Cash and cash equivalents at end of year	<u>380,512</u>	<u>187,769</u>
Cash and cash equivalents comprise:		
Cash and short-term funds	534,257	354,808
Less: Monies held in trust	(153,745)	(167,039)
	<u>380,512</u>	<u>187,769</u>

The Unaudited Condensed Consolidated Cash Flow Statement should be read in conjunction with the audited consolidated financial statements for the year ended 31 January 2009 of the Group.

Part A: Explanatory Notes pursuant to Financial Reporting Standards ("FRS") 134

1 Basis of Preparation

This unaudited quarterly financial report of the Group has been prepared on a historical cost basis, unless otherwise disclosed in the notes to the financial statements and are in accordance with FRS 134 "Interim Financial Reporting" in Malaysia as modified by Bank Negara Malaysia's ("BNM") Guidelines and the Companies Act, 1965.

The interim financial report should be read in conjunction with the audited financial statements of the Group for the year ended 31 January 2009.

The accounting policies and methods of computation adopted in this interim financial report are consistent with those adopted in the annual financial statements for the year ended 31 January 2009.

2 Audit Report of Preceding Annual Financial Statements

The auditors' report on the Financial Statements for the year ended 31 January 2009 of the Company was not subjected to any qualification.

3 Seasonality and Cyclicity Factors

The operations of the Group were not materially affected either by seasonal or cyclical factors.

4 Exceptional Items/Unusual Events

There was no unusual item affecting assets, liabilities, equity, net income, or cash flows during the first quarter ended 30 April 2009.

5 Variation from Financial Estimates Reported in Preceding Financial Period/Year

There were no changes in estimates of amounts reported in the preceding financial period that would have a material effect in the current quarter results.

6 Debt and Equity Securities

During the financial quarter ended 30 April 2009, the Company has purchased 670,300 ordinary shares of RM1 each for a total cash consideration, including transaction cost of RM260,462 from the open market at an average price of RM0.39 per share. The total consideration paid for share buy back by the Company during the financial quarter ended 30 April 2009 was financed by internally generated funds. The shares repurchased are being held as treasury shares in accordance with Section 67A of the Companies Act, 1965. As at 30 April 2009, the total shares bought back, all of which are held as treasury shares, amounted to 12,556,100 shares. There was no issuance, cancellation, resale and repayment of either debt or equity securities during the quarter under review.

7 Dividend Paid

There was no dividend paid during the quarter ended 30 April 2009.

8 Segmental Reporting

Segmental revenue and results for the current financial period ended 30 April 2009 are as follows:-

	Financial services RM'000	Investment holding RM'000	Group Eliminations RM'000	Total RM'000
Revenue				
External sales	22,706	530	-	23,236
Inter-segment sales	8,182	193	(8,375)	-
Total revenue	<u>30,888</u>	<u>723</u>	<u>(8,375)</u>	<u>23,236</u>
Results				
Profit from operations	5,523	(669)	43	4,897
Share of results of associate companies				(701)
Allowance for losses on loans, advances & financing				286
Writeback of bad & doubtful debts				77
Allowance of impairment loss				560
Profit before tax				<u>5,119</u>
Income tax expense				(178)
Profit after tax				<u>4,941</u>
Other information				
Depreciation and amortisation	1,088	171	33	1,292

The primary basis of segment reporting of the Group is according to business segments as the Group operates principally in Malaysia.

9 Deposits with licensed financial institutions

	30-Apr-09 RM'000	31-Jan-09 RM'000
Licensed banks	600	75,847
Licensed investment banks	20,000	-
Bank Negara Malaysia	27,300	40,000
	<u>47,900</u>	<u>115,847</u>

10 Securities held-for-trading

	30-Apr-09	31-Jan-09
	RM'000	RM'000
At fair value		
Bankers' acceptance	-	8,813
Quoted securities		
- Unit trust	3,003	-
	3,003	8,813

11 Securities available-for-sale

	30-Apr-09	31-Jan-09
	RM'000	RM'000
At fair value		
Cagamas bonds	10,300	10,353
Quoted securities		
- Shares	125,632	97,932
Unquoted securities		
- Private debt securities	147,786	157,554
	283,718	265,839
Less: Impairment loss on securities	-	(560)
	283,718	265,279

Securities that were reclassified out from held-for-trading to available-for-sale:

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Carrying value as at beginning of financial period/year	32,382	-
Purchase of securities	-	52,991
Gain/(loss) on revaluation		
- recognised in income statement	-	(12,531)
- recognised in available-for-sale revaluation reserves	457	(8,078)
Carrying value as at end of financial period/year	32,839	32,382

12 Securities held-to-maturity

	30-Apr-09	31-Jan-09
	RM'000	RM'000
At amortised cost		
Negotiable instruments of deposit	20,000	90,000
At cost		
Unquoted securities		
- Shares	2,200	2,200
	22,200	92,200

13 Loans, advances and financing

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Share margin financing	94,724	118,456
Term loans/financing	147,715	133,422
Revolving credit	2,052	-
Gross loans, advances and financing	244,491	251,878
Less: General allowance	(3,762)	(4,048)
Total net loans, advances and financing	240,729	247,830

By Economic Purpose

Purchase of securities	222,172	226,251
Working capital	22,319	25,082
Personal uses	-	545
Gross loans, advances and financing	244,491	251,878

By Interest Rate Sensitivity

Fixed rate loans/financing	244,491	251,878
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By Type of Customer

Domestic business enterprises	91,914	90,706
Individuals	152,577	161,172
Gross loans, advances and financing	244,491	251,878

13 Loans, advances and financing (cont'd)

(i) Movements in Non Performing Loans ("NPLs")

Balance at beginning of financial period/year	-	-
Classified as non-performing during the period/year	53,394	29,204
Recovered during the period/year	(53,394)	(29,204)
Balance at end of financial period/year	-	-

(ii) Movements in allowance for losses on loans and financing

	30-Apr-09	31-Jan-09
	RM'000	RM'000
General allowance		
Balance at beginning of financial period/year	4,048	2,542
Allowance (written back)/made during the period/year	(286)	1,506
Balance at end of financial period/year	3,762	4,048
As % of gross loans, advances and financing less specific allowance	1.5%	1.6%
Specific allowance		
Balance at beginning of financial period/year	-	-
Allowance made during the period/year	5,425	3,837
Amount written back during the period/year	(5,425)	(3,837)
Balance at end of financial period/year	-	-

14 Trade receivables

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Amount owing by clients	161,281	62,702
Amount owing by brokers	162,400	60,684
	323,681	123,386
Less: Allowance for bad and doubtful receivables		
General allowance	(187)	(115)
Specific allowance	(168)	(251)
Interest-in-suspense	(1,011)	(933)
	322,315	122,087
Amount owing by trustees	3,317	1,827
	325,632	123,914

15 Other assets

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Interest receivable	1,414	2,907
Deposits	4,786	4,619
Tax recoverable	6,282	6,260
Other receivables and prepayments	2,421	3,285
	14,903	17,071

16 Deposits from customers

	30-Apr-09	31-Jan-09
	RM'000	RM'000
<u>By Type of Deposits:</u>		
Short-term deposits	399,843	541,539
Negotiable instruments of deposit	12,850	15,950
	412,693	557,489

By Type of Customers:

Government and statutory bodies	23,200	64,670
Business enterprises	345,686	432,985
Individuals	43,807	59,834
	412,693	557,489

17 Deposits and placements of banks and other financial institutions

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Licensed banks	17,000	248,004
Licensed investment banks	-	48,000
	17,000	296,004

18 Trade payables

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Amount owing to clients	112,143	47,804
Amount owing to brokers	182,941	57,754
Client's trust monies	149,519	87,208
Amount owing to trustees	2,439	2,271
	447,042	195,037

19 Other liabilities

	30-Apr-09	31-Jan-09
	RM'000	RM'000
Interest payables	1,891	1,588
Accruals and deposits received	13,765	16,272
Remisiers' and dealers' trust accounts	11,951	12,592
Other payables	28,710	26,662
	56,317	57,114

20 Interest income

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Loans and advances:				
- Interest income from performing loans	2,947	800	2,947	800
Margin financing	2,078	2,932	2,078	2,932
Stockbroking clients	99	219	99	219
Short-term funds and deposits with financial institutions	3,227	1,275	3,227	1,275
Securities:				
- available-for-sale	2,032	1,079	2,032	1,079
- held-to-maturity	406	-	406	-
Others	532	-	532	-
	11,321	6,305	11,321	6,305
Amortisation of premiums less accretion of discounts	32	(25)	32	(25)
	11,353	6,280	11,353	6,280

21 Interest expense

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Deposits from customers	3,934	64	3,934	64
Deposits from banks and other financial institutions	12	-	12	-
Others	5	2	5	2
	3,951	66	3,951	66

22 Non-interest income

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Fee income				
- Fees on loans and advances	925	1,151	925	1,151
- Corporate advisory fees	88	2,477	88	2,477
- Net brokerage fee	7,116	8,708	7,116	8,708
- Portfolio management fees	1,940	3,037	1,940	3,037
- Other fee income	432	623	432	623
	10,501	15,996	10,501	15,996
Investment and trading income				
- Gain/(loss) from sale of securities				
• held-for-trading	149	-	149	-
• available-for-sale	493	(3,085)	493	(3,085)
- (Loss)/gain on revaluation of				
• securities held-for-trading	(122)	5,701	(122)	5,701
	520	2,616	520	2,616
Gross dividend income				
- Securities:				
• available-for-sale	862	654	862	654
	862	654	862	654
Total non-interest income	11,883	19,266	11,883	19,266

23 Other non-operating income

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Rental income	40	230	40	230
Gain/(loss) on disposal of property, plant and equipment	54	(16)	54	(16)
Gain on revaluation of foreign exchange translation	27	177	27	177
Others	159	760	159	760
	280	1,151	280	1,151

24 Operating expenses

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
<u>Personnel expenses</u>				
Salaries, allowance and bonus	7,188	9,204	7,188	9,204
Contributions to defined contribution plan	833	924	833	924
Other personnel costs	733	634	733	634
	8,754	10,762	8,754	10,762
<u>Establishment costs</u>				
Depreciation of property, plant and equipment	1,173	1,300	1,173	1,300
Amortisation of computer software	119	223	119	223
Rental of premises	895	911	895	911
Rental of network and equipment	733	814	733	814
Other establishment costs	632	463	632	463
	3,552	3,711	3,552	3,711
<u>Marketing and communication expenses</u>				
Advertising expenses	78	112	78	112
Entertainment	130	373	130	373
Other marketing expenses	118	36	118	36
	326	521	326	521
<u>Administrative and general expenses</u>				
Audit fees	56	50	56	50
Legal and professional fees	(34)	202	(34)	202
Printing and stationery	86	408	86	408
Insurance, postages and courier	267	176	267	176
Electricity and water charges	216	227	216	227
Telecommunication expenses	150	319	150	319
Travelling and accommodation	89	243	89	243
Others	1,206	1,213	1,206	1,213
	2,036	2,838	2,036	2,838
Total operating expenses	14,668	17,832	14,668	17,832

25 (Writeback)/allowance for losses on loans, advances and financing

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
General allowance on loans and financing - (Writeback)/provided during the financial period	(286)	723	(286)	723

26 Writeback of bad and doubtful debts

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
General allowance - Provided/(writeback) during the financial period	72	(14)	72	(14)
	72	(14)	72	(14)
Specific allowance - Provided during the financial period	-	127	-	127
- Written back	(83)	(208)	(83)	(208)
	(83)	(81)	(83)	(81)
Bad debts: - Recovered	(66)	(1)	(66)	(1)
- Written off	-	(1)	-	(1)
	(66)	(2)	(66)	(2)
	(77)	(97)	(77)	(97)

27 Writeback of impairment loss

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Writeback of impairment loss: - Securities: • available-for-sale	(560)	(4,400)	(560)	(4,400)

28 Capital adequacy

The following is the computation of the capital adequacy ratio of ECM Libra Investment Bank Berhad ("ECMLIB"), the investment banking subsidiary of the Group.

	30-Apr-09	31-Jan-09
	RM'000	RM'000
<u>Tier 1 Capital</u>		
Paid-up share capital	513,000	513,000
Retained profit	69,055	69,055
Statutory reserve	14,759	14,759
Other reserves	1,053	1,053
	597,867	597,867
Less: Deferred tax assets	(36,156)	(36,156)
Total Tier 1 capital (a)	561,711	561,711
<u>Tier 2 Capital</u>		
General allowance for bad and doubtful debts and financing	3,762	4,040
Total Tier 2 capital (b)	3,762	4,040
Capital base (a) + (b)	565,473	565,751
Total risk-weighted assets	725,619	766,582
Core capital ratio	77.41%	73.27%
Risk weighted capital ratio	77.93%	73.80%

29 Interest rate risk

As at 30 April 2009	<-----Non-trading book----->						Trading book RM '000	Total RM '000	Effective interest rate %
	Up to 1 month RM '000	> 1 - 3 months RM '000	> 3 - 12 months RM '000	1 - 5 years RM '000	Over 5 years RM '000	Non-interest sensitive RM '000			
ASSETS									
Cash and bank balances	485,886	-	-	-	-	48,371	-	534,257	2.04
Deposits with licensed financial institutions	-	47,533	367	-	-	-	-	47,900	2.08
Securities held-for-trading	-	-	-	-	-	-	3,003	3,003	-
Securities available-for-sale	-	15,064	9,867	100,989	32,166	-	125,632	283,718	5.04
Securities held-to-maturity	-	10,000	10,000	-	-	2,200	-	22,200	2.09
Loan, advances and financing									
- Performing	104,573	16,870	98,695	24,353	-	(3,762)*	-	240,729	8.76
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	372	-	372	-
Other assets ^	-	-	-	-	-	713,004	-	713,004	-
TOTAL ASSETS	590,459	89,467	118,929	125,342	32,166	760,185	128,635	1,845,183	
LIABILITIES AND EQUITY									
Liabilities									
Deposits from customers	293,815	46,475	71,903	500	-	-	-	412,693	2.38
Deposits and placements of banks and other financial institutions	-	-	17,000	-	-	-	-	17,000	3.53
Other liabilities #	-	-	-	-	-	503,909	-	503,909	-
TOTAL LIABILITIES	293,815	46,475	88,903	500	-	503,909	-	933,602	
Shareholders' funds	-	-	-	-	-	911,581	-	911,581	-
TOTAL EQUITY AND LIABILITIES	293,815	46,475	88,903	500	-	1,415,490	-	1,845,183	
On-balance sheet interest sensitivity gap	296,644	42,992	30,026	124,842	32,166	(655,305)	128,635	-	
Off-balance sheet interest sensitivity gap	-	-	-	-	-	-	-	-	
Total interest sensitivity gap	296,644	42,992	30,026	124,842	32,166	(655,305)	128,635	-	

^ Other assets include trade receivables, other assets, investment in associated company, property, plant and equipment, intangible assets, deferred tax assets as disclosed in the Consolidated Balance Sheet.

Other liabilities include trade payables, other liabilities, provision for taxation, hire purchase payables and deferred tax liabilities as disclosed in the Consolidated Balance Sheet.

* The negative balance represents general allowance for loans, advances and financing.

29 Interest rate risk (cont'd)

As at 31 January 2009	<-----Non-trading book----->						Trading book RM '000	Total RM '000	Effective interest rate %
	Up to 1 month RM '000	> 1 - 3 months RM '000	> 3 - 12 months RM '000	1 - 5 years RM '000	Over 5 years RM '000	Non-interest sensitive RM '000			
ASSETS									
Cash and bank balances	739,907	-	-	-	-	12,899	-	752,806	2.82
Deposits with licensed financial institutions	-	115,354	493	-	-	-	-	115,847	2.55
Securities held-for-trading	-	-	-	-	-	-	8,813	8,813	-
Securities available-for-sale	-	-	24,266	105,220	37,861	-	97,932	265,279	5.33
Securities held-to-maturity	-	90,000	-	-	-	2,200	-	92,200	2.58
Loan, advances and financing									
- Performing	128,559	117,028	6,291	-	-	(4,048)*	-	247,830	8.75
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	1,413	-	1,413	-
Other assets ^	-	-	-	-	-	515,778	-	515,778	-
TOTAL ASSETS	868,466	322,382	31,050	105,220	37,861	528,242	106,745	1,999,966	
LIABILITIES AND EQUITY									
Liabilities									
Deposits from customers	385,356	99,918	72,215	-	-	-	-	557,489	2.85
Deposits and placements of banks and other financial institutions	251,004	28,000	17,000	-	-	-	-	296,004	2.99
Other liabilities #	-	-	-	-	-	252,675	-	252,675	-
TOTAL LIABILITIES	636,360	127,918	89,215	-	-	252,675	-	1,106,168	
Shareholders' funds	-	-	-	-	-	893,798	-	893,798	
TOTAL EQUITY AND LIABILITIES	636,360	127,918	89,215	-	-	1,146,473	-	1,999,966	
On-balance sheet interest sensitivity gap	232,106	194,464	(58,165)	105,220	37,861	(618,231)	106,745	-	
Off-balance sheet interest sensitivity gap	-	-	-	-	-	-	-	-	
Total interest sensitivity gap	232,106	194,464	(58,165)	105,220	37,861	(618,231)	106,745	-	

^ Other assets include trade receivables, other assets, investment in associated company, property, plant and equipment, intangible assets, deferred tax assets as disclosed in the Consolidated Balance Sheet.

Other liabilities include trade payables, other liabilities, provision for taxation, hire purchase payables and deferred tax liabilities as disclosed in the Consolidated Balance Sheet.

* The negative balance represents general allowance for loans, advances and financing.

30 Valuation of Property, Plant and Equipment

There was no valuation of property, plant and equipment of the Group in the quarter under review.

31 Material Subsequent Event

There were no material events subsequent to 30 April 2009.

32 Changes in the Composition of the Group

There are no changes in the composition of the Group during the quarter under review.

33 Commitments and Contingencies

(a) Capital Commitments

As at 30 April 2009, the Group has commitments in respect of capital expenditure as follows: -

Authorised but not contracted for	RM'000 2,339
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(b) Other Commitments and Contingencies

In the normal course of business, the Group makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

The risk-weighted exposures of the Group are as follows:

	Nominal Amount RM'000	Credit Equivalent Amount * RM'000	Risk Weighted Amount RM'000
<u>As at 30 April 2009</u>			
Commitments to extend credits with maturity of less than 1 year:			
- margin facilities	197,315	39,463	39,463
- term loans facilities	15,354	3,071	3,071
Equity-related contracts	21,168	6,549	6,549
<u>As at 31 January 2009</u>			
Commitments to extend credits with maturity of less than 1 year:			
- margin facilities	189,830	37,966	37,966
- term loans facilities	4,549	909	882
Equity-related contracts	21,168	7,134	7,134

* The credit equivalent amount is arrived at using the credit conversion factors as specified by Bank Negara Malaysia.

Part B – Additional Information Required by the Listing Requirements of Bursa Malaysia

34 Status of Corporate Proposals Announced

There are no corporate proposals announced but not completed as at 30 April 2009.

35 Performance Review on the Results of the Group for the Current Financial Quarter and Year to date

For the quarter under review, the Group recorded a profit before tax of RM5.1 million. This was largely contributed by lending activity (net interest income of RM7.4 million), improved Bursa activities in the later part of the quarter (net brokerage income of RM7.1 million), fee income of RM3.4 million and other non-interest income of RM1.3 million. Prudent cost management resulted in operating expenses for the quarter ended 30 April 2009 of RM14.7 million.

36 Review of Performance of Current Financial Quarter against Immediate Preceding Financial Quarter

For the financial quarter under review, the Group recorded a profit before tax of RM5.1 million compared to a loss before tax of RM30.0 million for the preceding quarter. This is mainly due to impairment loss of RM24.0 million provided on investment in an associated company during the immediate preceding quarter ended January 2009.

For the current quarter, the Group registered lower revaluation loss on held for trading and derivative securities of RM6.3 million and lower operating expenses of RM4.5 million.

37 Group's Prospects

The economy is expected to record a slower growth caused by the impact of the global financial crisis.

The Group's fundamentals and balance sheet remain strong and is expected to show satisfactory performance in the current financial year.

38 Profit Forecast

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

39 Income Tax Expense

	Current quarter ended 30-Apr-09 RM'000	Corresponding quarter ended 30-Apr-08 RM'000	Current year to date 30-Apr-09 RM'000	Corresponding year to date 30-Apr-08 RM'000
Current year provision	178	476	178	476
Underprovision in respect of prior years	-	766	-	766
	178	1,242	178	1,242

40 Sale of Unquoted Investments and Properties

There was no sale of unquoted investments and property during the quarter under review, other than those held by the investment bank subsidiary in the ordinary course of business.

41 Quoted Securities

There are no investments in quoted securities as at 30 April 2009, other than those held by the investment bank and offshore investment bank subsidiaries in their ordinary course of business.

42 Group Borrowings

The Group has no borrowings and debt securities as at 30 April 2009.

43 Off Balance Sheet Financial Instruments

There are no financial instruments with material off balance sheet risk as at the date of this report.

44 Material Litigations

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

45 Dividend

No dividend has been proposed for the quarter ended 30 April 2009.

46 Earnings Per Share

	Current quarter ended 30-Apr-09	Corresponding quarter ended 30-Apr-08	Current year to date 30-Apr-09	Corresponding year to date 30-Apr-08
Net profit (RM'000)	4,941	11,221	4,941	11,221
Weighted average number of ordinary shares in issue ('000)	818,477	830,862	818,477	830,862
Basic/diluted* earnings per share (sen)	0.60	1.35	0.60	1.35

The basic earnings per ordinary share is calculated by dividing the net profit for the quarter by the weighted average number of ordinary shares in issue during the quarter.

* Outstanding ESOS have been excluded from the computation of fully diluted earnings per RM1 ordinary shares as the average market price of the ordinary shares is currently below the exercise price of the options.

Date : 16 June 2009