



**HIAP HUAT HOLDINGS BERHAD (200901038858 (881993-M))
(Incorporated in Malaysia)**

**CONDENSED CONSOLIDATED FINANCIAL STATEMENTS
FOR THE QUARTER AND YEAR-TO-DATE ENDED 31 December 2020**

**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2020**

	Individual Quarter		Cumulative Quarter	
	Current Quarter Ended 31 December 2020 RM'000	Preceding Year Corresponding Quarter Ended 31 December 2019 RM'000	Current Year To Date Ended 31 December 2020 RM'000	Preceding year To Date Ended 31 December 2019 RM'000
Revenue	9,085	13,151	37,295	50,934
Cost of sales	(6,943)	(11,017)	(31,346)	(40,080)
Gross profit	2,142	2,134	5,949	10,854
Other income	146	215	365	394
Administration expenses	(1,754)	(1,780)	(6,954)	(6,936)
Selling and distribution costs	(67)	(90)	(311)	(348)
Finance costs	(232)	(178)	(502)	(816)
Profit/(loss) before taxation	235	301	(1,453)	3,148
Taxation	14	(968)	155	(1,290)
Net profit/(loss) for the financial year	249	(667)	(1,298)	1,858
Other comprehensive (expense)/income				
Items that will not be reclassified subsequently to profit or loss:				
(Impairment)/revaluation of land and buildings	(858)	8,894	(858)	8,894
Deferred tax liabilities relating to component of other comprehensive (expense)/income	251	(2,135)	251	(2,135)
Other comprehensive (expense)/income for the financial year	(607)	6,759	(607)	6,759
Total comprehensive (expense)/income for the financial year	(358)	6,092	(1,905)	8,617
Profit/(loss) for the year attributable to:				
Equity owners of the Company	249	(667)	(1,298)	1,858
Non-controlling interests	-	-	-	-
	249	(667)	(1,298)	1,858
Total comprehensive (expense)/income attributable to:				
Equity owners of the Company	(358)	6,092	(1,905)	8,617
Non-controlling interests	-	-	-	-
	(358)	6,092	(1,905)	8,617
Earnings/(loss) per share attributable to the equity				
holders of the Company (sen)	0.08	(0.20)	(0.39)	0.56

The Unaudited Condensed Consolidated Statements of Comprehensive Income should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to this interim financial statements.

**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF FINANCIAL POSITION
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2020**

	Unaudited As at 31 December 2020 RM'000	Audited As at 31 December 2019 RM'000
ASSETS		
Non-current assets		
Property, plant and equipment	22,386	17,539
Investment property	7,724	3,664
Right-of-use assets	31,884	39,318
	61,994	60,521
Current assets		
Property held for sale	1,380	-
Inventories	4,905	8,107
Trade receivables	3,698	6,166
Other receivables	2,837	3,297
Tax recoverable	75	170
Short term investment	4,250	4,150
Fixed deposits	4,801	6,235
Cash and bank balances	2,919	2,539
	24,865	30,664
TOTAL ASSETS	86,859	91,185
EQUITY		
Share capital	41,093	41,093
Treasury shares	(401)	(302)
Merger deficit	(9,535)	(9,535)
Revaluation reserve	8,881	9,488
Retained profits	23,600	24,898
Equity attributable to owners of the Company	63,638	65,642
Total equity	63,638	65,642
LIABILITY		
Non-current liabilities		
Lease liabilities	1,082	1,198
Bank borrowings	12,199	13,004
Deferred tax liabilities	5,115	6,078
	18,396	20,280
Current Liabilities		
Trade payables	2,246	2,228
Other payables	506	1,012
Lease liabilities	895	768
Bank borrowings	1,178	1,255
	4,825	5,263
Total liabilities	23,221	25,543
TOTAL EQUITY AND LIABILITIES	86,859	91,185
Net assets per share attributable to equity holders of the Company (RM)	0.19	0.20

The Unaudited Condensed Consolidated Statements of Financial Position should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to this interim financial statements.

**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2020**

	<-----Attributable to Equity Holders of the Company ----->							
	<----- Non-distributable ----->				Distributable			
	Share Capital	Treasury Shares	Revaluation Reserve	Merger Deficit	Retained Profits	Total	Non- Controlling Interest	Total Equity
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Current year to date ended 31 December 2020								
At 1 January 2020	41,093	(302)	9,488	(9,535)	24,898	65,642	-	65,642
Loss for the financial year	-	-	-	-	(1,298)	(1,298)	-	(1,298)
Other comprehensive expense for the financial year	-	-	(607)	-	-	(607)	-	(607)
Total comprehensive expense for the financial year	-	-	(607)	-	(1,298)	(1,905)	-	(1,905)
Transactions with owner								
Purchase of treasury shares	-	(99)	-	-	-	(99)	-	(99)
At 31 December 2020	41,093	(401)	8,881	(9,535)	23,600	63,638	-	63,638
Preceding year to date ended 31 December 2019								
At 1 January 2019	41,093	-	2,729	(9,535)	23,447	57,734	(358)	57,376
Profit for the financial year	-	-	-	-	1,858	1,858	-	1,858
Other comprehensive income for the financial year	-	-	6,759	-	-	6,759	-	6,759
Total comprehensive income for the financial year	-	-	6,759	-	1,858	8,617	-	8,617
Transactions with owner								
Purchase of treasury shares	-	(302)	-	-	-	(302)	-	(302)
Acquisition of non-controlling interests	-	-	-	-	(407)	(407)	358	(49)
Total transactions with owners	-	(302)	-	-	(407)	(709)	358	(351)
At 31 December 2019	41,093	(302)	9,488	(9,535)	24,898	65,642	-	65,642

The Unaudited Condensed Consolidated Statements of Changes in Equity should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to this interim financial statements.

**UNAUDITED CONDENSED CONSOLIDATED STATEMENTS OF CASH FLOWS
FOR THE FOURTH QUARTER ENDED 31 DECEMBER 2020**

	Current Year To-date Ended 31 December 2020 RM'000	Preceding Year To-date Ended 31 December 2019 RM'000
CASH FLOW FROM OPERATING ACTIVITIES		
(Loss)/profit before taxation	(1,453)	3,148
Adjustments:		
Depreciation of property, plant and equipment	3,286	3,691
Depreciation of investment properties	217	81
Depreciation of right-of-use assets	1,538	1,303
Fair value gain on short term investment	(100)	(124)
Bad debts written off	4	-
Impairment loss on property held for sale	286	-
Impairment loss on trade receivables	13	-
Reversal of impairment loss on trade receivables	-	(111)
Property, plant and equipment written off	317	32
Inventories written off	-	22
Loss/(gain) on disposal of property, plant and equipment	33	(15)
Interest income	(138)	(112)
Interest expenses	502	816
Operating profit before working capital changes	4,505	8,731
(Increase)/decrease in working capital:		
Inventories	3,202	6,178
Receivables	2,917	(1,756)
Payables	(490)	(60)
Cash generated from operations	10,134	13,093
Interest received	138	96
Interest paid	(478)	(816)
Tax refund	-	112
Tax paid	(462)	(415)
Net cash from operating activities	9,332	12,070
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(7,776)	(4,548)
Acquisition of additional interest from non-controlling interest	-	(49)
Addition of right-of-use assets	(156)	(172)
Proceeds from disposal of property, plant and equipment	37	22
Net cash used in investing activities	(7,895)	(4,747)
CASH FLOW FROM FINANCING ACTIVITIES		
Repayment of bank borrowings	(764)	(1,209)
Repayment of lease liabilities	(1,510)	(581)
Purchase of treasury shares	(99)	(302)
Net cash used in financing activities	(2,373)	(2,092)
Net (decrease)/increase in cash & cash equivalents	(936)	5,231
Cash and cash equivalents at beginning of the financial year	8,656	3,425
Cash and cash equivalents at end of the financial year	7,720	8,656
<u>Cash and Cash Equivalents at end of the period comprise the followings:</u>		
Fixed deposits with licenced banks	4,801	6,235
Cash and bank balances	2,919	2,539
Bank overdraft	-	(118)
	7,720	8,656

The Unaudited Condensed Consolidated Statements of Cash Flows should be read in conjunction with the Audited Financial Statements for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to this interim financial statement.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2020

A. EXPLANATORY NOTES PURSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARDS (MFRS 134):

A1. Basis of preparation

The interim financial statements are unaudited and have been prepared in accordance with MFRS134: Interim Financial Reporting and Appendix 9B of the ACE Market Listing Requirements of Bursa Malaysia Securities Berhad (“Bursa Securities”) (“Listing Requirements”).

The interim financial statements should be read in conjunction with the Audited Financial Statements of the Group for the financial year ended 31 December 2019 and the accompanying explanatory notes attached to the interim financial report.

A2. Summary of significant accounting policies

The significant accounting policies and methods of computation adopted in the preparation of this interim financial statements are consistent with those adopted in the audited financial statements of the Group for the financial year ended 31 December 2019 except for the following standards, amendments to published standards and interpretations to existing standards which are applicable in the current financial year:

- Amendments to References to the Conceptual Framework in MFRS Standards
- Amendments to MFRS 3, Business Combinations – Definition of Business
- Amendments to MFRS 9, Financial Instruments, MFRS 139, Financial Instruments: Recognition and Measurement and MFRS 7, Financial Instruments: Disclosures – Interest Rate Benchmark Reform
- Amendments to MFRS 101, Presentation of Financial Statements and MFRS 108, Accounting Policies, Changes in Accounting Estimates and Errors – Definition of Material

The application of the standards and amendments to the standards above does not have a material impact to the financial statements of the Group and the Company.

At the date of authorisation of these interim financial statements, the following MFRSs, Amendments to MFRSs and Issue Committee (“IC”) Interpretations were issued but not yet effective and have not been applied by the Group and the Company:-

(i) MFRSs, Interpretations and Amendments effective for annual financial periods beginning on or after 1 June 2020

- Amendment to MFRS 16, Leases – Covid-19 – Related Rent Concessions

(ii) MFRSs, Interpretations and Amendments effective for annual financial periods beginning on or after 1 January 2022

- Amendments to MFRS 3, Business Combinations – Reference to the Conceptual Framework
- Amendments to MFRS 116, Property, Plant and Equipment – Proceeds before Intended Use
- Amendments to MFRS 137, Provisions, Contingent Liabilities and Contingent Assets – Onerous Contracts – Cost of Fulfilling a Contract
- Annual Improvements to MFRS Standards 2018 - 2020

A2. Summary of significant accounting policies (continued)

(iii) MFRSs, Interpretations and Amendments effective for annual financial periods beginning on or after 1 January 2023

- Amendments to MFRS 101, Presentation of Financial Statements – Classification of Liabilities as Current or Non-current

(iv) MFRSs, Interpretations and Amendments effective for annual financial periods beginning on or after a date yet to be confirmed

- Amendment to MFRS 10, Consolidated Financial Statements and MFRS 128, Investments in Associates and Joint Ventures – Sale or Contribution of Assets between an Investor and its Associate or Joint Venture

The Group and the Company plan to apply the abovementioned accounting standards, interpretations and amendments.

The initial application of the accounting standards, amendments or interpretations are not expected to have any material financial impact to the current period and prior period financial statements of the Group and the Company.

A3. Auditors' report

The audit report of the Group's preceding annual Financial Statements was not subject to any qualification.

A4. Seasonal or cyclical factors

The principal businesses of the Group were not significantly affected by seasonal or cyclical factors.

A5. Items of unusual nature and amount

There were no unusual items affecting assets, liabilities, equity, net income or cash flows of the Group during the current quarter under review.

A6. Material changes in estimates

There were no changes in the estimates of amount reported in prior financial period that had a material effect in the current quarter under review.

A7. Issuances, cancellations, repurchase, resale and repayments of debts and equity securities

There were no issuances, cancellation, repurchases, resale and repayments of debt and equity securities in the current financial period under review.

As at 31 December 2020, a total of 4,113,000 buy-back shares were held as treasury shares and carried at cost as follow:

	No. of Shares Purchased	Average Purchase Price (RM)	Consideration Paid (RM)
As at 1.1.2020	3,129,000	0.0964	301,680
Repurchased during the financial year	984,000	0.1005	98,967
As at 31.12.2020	4,113,000	0.0974	400,647

A8. Dividends paid

No dividend has been paid during the quarter under review.

A9. Segmental information

No segmental reporting is prepared as the principal activities of the Group are predominantly carried out in Malaysia and are engaged in a single business segment of manufacturing, recycling and refining all kinds of petroleum based products.

A10. Valuation of property, plant and equipment

The property, plant and equipment are stated at cost/valuation less accumulated depreciation and impairment losses. There was no revaluation of property, plant and equipment for the current quarter and financial year to date. The valuation of property, plant and equipment of the Group has been brought forward without amendment from the financial statements for the year ended 31 December 2019.

A11. Capital commitments

Authorised capital expenditures for property, plant and equipment not provided for in the financial statements were as follows:

	Group
	31 December 2020
	RM'000
Contracted and approved for:	
- Purchase of leasehold industrial land	9,573
- Purchase of equipments	4,731
	<u>14,304</u>

A12. Material subsequent event

There are no material events subsequent to the end of the current financial period under review up to the date of this announcement that have not been reflected in these interim financial statements.

A13. Significant event during the period

There were no significant events during the current financial period under review that have not been reflected in these interim financial statements.

A14. Changes in the composition of the Group

There were no changes in the composition of the Group during the current financial period under review.

A15. Contingent liabilities and contingent assets

The contingent liabilities as at 31 December 2020 were as follows:

<u>Unsecured contingent liabilities</u>	Group 31 December 2020 RM'000
Corporate guarantee given to financial institutions in respect of banking facilities granted to subsidiaries	21,855

A16. Financial risk management

All aspects of the Group's financial risk management objectives and policies are consistent with those disclosed in the audited financial statements as for the financial year ended 31 December 2019.

A17. Status of corporate exercise

There was no corporate exercise proposal announced as at the date of this announcement.

A18. Related party transaction

Related party transactions for the quarter under review in which certain Directors have direct/indirect interest are as follows:

	Group	
	Quarter ended 31 December 2020	Year-to-date 31 December 2020
	RM'000	RM'000
Allowance to shareholder	16	67

B. ADDITIONAL INFORMATION REQUIRED UNDER THE LISTING REQUIREMENTS

B1. Review of performance

	Current Quarter Ended				Cumulative Quarter Ended			
	31 December 2020	31 December 2019	Change		31 December 2020	31 December 2019	Change	
	RM'000	RM'000	RM'000	%	RM'000	RM'000	RM'000	%
Revenue	9,085	13,151	(4,066)	-30.92%	37,295	50,934	(13,639)	-26.78%
Profit/(Loss) before taxation	235	301	(66)	-21.93%	(1,453)	3,148	(4,601)	-146.16%
Earnings before interest, taxes, depreciation and amortisation ("EBITDA")	1,858	1,794	64	3.57%	3,952	8,927	(4,975)	-55.73%

Financial review for fourth quarter ended 31 December 2020 ("Q4 FY2020") versus corresponding quarter ended 31 December 2019 ("Q4 FY2019")

In Q4 FY2020, the Group registered RM9.09 million of revenue as compared to RM13.15 million in the corresponding quarter in FY2019. The decrease of 30.92% was mainly due to lower sales order with the re-implementation of Conditional Movement Control Order ("CMCO") by government since 22 October 2020. Most of the product segments shown the declining trend in the sale volume in Q4 FY2020 as compared to Q4 FY2019. Nevertheless, the gross profit margin of the respective product segments was higher in the current quarter amidst with the lower sales volume. Higher gross profit margin also contributed by the lower overhead incurred mainly on the factory, tool and machinery upkeep expenses whilst a reclassification of depreciation on right-of-use assets to cost of sales was made during the quarter.

Overall operating expenses were fairly consistent between the quarters. Among the operating expenses, there was a decrease of RM0.02 million in selling and distribution expenses with lower commission and agent fees incurred during the current quarter. Finance costs has increased mainly on the higher term loan interest charged subsequent to the moratorium loan period ended in Q3 FY2020. In respect of the administrative expenses which were remained consistent as compared to the Q4 FY2019, an amount of RM0.29 million was made as provision for impairment loss on property held for sale and an amount of RM0.36 million depreciation on right-of-use assets has been reclassified to cost of sales during the current quarter.

In view of the declining sales amid the CMCO, the Group's profit before taxation slipped lower and stood at RM0.24 million in the current quarter as compared to RM0.30 million in the corresponding quarter whilst the EBITDA of the Group has improved slightly by 3.57% to RM1.86 million in Q4 FY2020.

Financial review for year-to-date financial year ended 31 December 2020 ("YTD FY2020") versus year-to-date corresponding financial year ended 31 December 2019 ("YTD FY2019")

Reviewing on the year-on-year's performance, the Group was moderately affected by the pandemic COVID-19 throughout the year with the government's measures in curbing the pandemic Covid-19. Revenue of the Group has slumped down by 26.78% from RM50.93 million in YTD FY2019 to RM37.30 million in YTD FY2020. In FY2020, revenue of both recycled petroleum product and scheduled waste collection services has decreased by 44.10% and 14.83% respectively and off-setting with the increase in the recycled petrochemicals product of 117.61%. Market close down during MCO period coupled with the market sentiment to sustain the business continuity in the market has contributed to the lower sales order during the year. The decrease in revenue as well as higher factory and machinery maintenance costs incurred during the year has lowered the gross profit margin from 21.31% to 15.95% in the current financial year.

B1. Review of performance (continued)

Financial review for year-to-date financial year ended 31 December 2020 (“YTD FY2020”) versus year-to-date corresponding financial year ended 31 December 2019 (“YTD FY2019”) (continued)

Operating expenses of the Group has decreased by 4.11% in the current financial year as compared to YTD FY2019. The decrease was mainly due to the decrease in staff cost and reclassification of depreciation on right-of-use assets to cost of sales off-setting against the impairment loss incurred on the property held for sale and higher professional fees in the current financial year. Furthermore, there was a decrease in the finance cost which was in line with the moratorium loan period of 6 months given by the Government from April 2020 to September 2020.

With the declining in sales as a result of the pandemic, the Group’s closed at loss before tax of RM1.45 million with EBITDA of RM3.95 million as compared to profit before tax of RM3.15 million with EBITDA of RM8.93 million in the corresponding YTD FY2019.

B2. Financial review of current quarter ended 31 December 2020 (“Q4 FY2020”) versus immediate preceding quarter ended 30 September 2020 (“Q3 FY2020”)

	Financial Quarter Ended			
	31 December 2020	30 September 2020	Change	
	RM’000	RM’000	RM’000	%
Revenue	9,085	10,059	(974)	-9.68%
Profit before taxation	235	334	(99)	-29.64%
Earnings before interest, taxes, depreciation and and amortisation (“EBITDA”)	1,858	1,544	314	20.34%

The Group recorded revenue of RM9.09 million in Q4 FY2020, down by 9.68% as compared to Q3 FY2020. The decrease was mainly from the recycled petroleum and recycled petrochemicals product with the decrease of 27.68% and 13.63% respectively. However, the decrease has mitigated by the increase of revenue in scheduled waste collection services of 25.60% in the current quarter.

Despite of the decrease in revenue, its gross profit margin has increased by 4.36% to 23.58% in the current quarter as compared to the immediate preceding quarter. The higher gross profit margin was due to lower production cost and overhead expenses incurred especially on the upkeep of factory as well as upkeep of tool and machinery. In term of the product segment, scheduled waste collection services marked the highest gross profit margin among the products, followed by the recycled petroleum product and recycled petrochemicals product.

Total operating expenses has increased from RM1.66 million to RM2.05 million between the quarters. This was mainly due to the impairment loss incurred on property held for sale of RM0.29 million and higher professional fees incurred amounting to RM0.16 million. Finance cost has also increased by RM0.20 million in Q4 FY2020 subsequent to the dismissal of loan moratorium period of 6 months which ended in 30 September 2020.

As the result, the Group registered a profit before tax of RM0.24 million in Q4 FY2020 as compared to RM0.33 million in Q3 FY2020. EBITDA in the current quarter has improved from RM1.54 million in Q3 FY2020 to RM1.86 million in Q4 FY2020 with the increased profit margin of the products.

B3. Prospects

The current market sentiment remains conservative with the recent resurgence of Covid-19 cases. Conditional Movement Control Order (“CMCO”) and Movement Control Order (“MCO”) has been re-implemented with the spike of Covid-19 cases in Malaysia.

At this juncture, it is difficult to gauge the market direction in the near term in view of the Covid-19 pandemic.

Despite of the unpredictable market condition, the Group stays vigilant on the market outlook while taking stringent measures in the internal control and its production efficiency as well as cost control measures to sustain the business within the Group. The Group expects favourable prospect of business ahead and envisages to gear up the sales and profitability within the Group.

B4. Profit guarantee or profit forecast

No profit guarantee or profit forecast has been issued by the Group previously in any public document.

B5. Taxation

	Quarter ended		Cumulative Quarter ended	
	31 December 2020	31 December 2019	31 December 2020	31 December 2019
	RM'000	RM'000	RM'000	RM'000
Current Tax				
- current year	332	(99)	555	223
Deferred Tax				
- origination and reversal of temporary differences	(346)	1,067	(710)	1,067
	(14)	968	(155)	1,290

B6. Bank borrowings

The Group’s bank borrowings as at 31 December 2020 are as follows:

	Long Term RM'000	Short Term RM'000	Total RM'000
<u>Secured</u>			
-Term Loans	12,199	1,178	13,377
	12,199	1,178	13,377

B7. Material litigation

The Group is not engaged in any material litigation, claim or arbitration, either as plaintiff or defendant, and the Directors of the Group do not have any knowledge of proceedings pending or threatened against the Company and/or its subsidiaries, or of any fact likely to give rise to any proceeding, which might materially and adversely affect the financial position or business of the Group as at the date of this report.

B8. Dividends

No dividends has been declared or recommended in respect of the current financial period under review.

B9. Profit/(loss) for the period

	Current Quarter Ended 31 December 2020 RM'000	Cumulative Quarter Ended 31 December 2020 RM'000
Profit/(loss) before taxation is arrived at after charging/(crediting):		
Interest income	(3)	(138)
Interest expenses	232	502
Depreciation of property, plant and equipment	876	3,286
Depreciation of investment properties	47	217
Depreciation of rights-of-use asset	471	1,538
Fair value gain on short term investment	(20)	(100)
Loss on disposal of property, plant and equipment	13	33
Property, plant and equipment written off	-	317
Bad debts written off	4	4
Impairment loss on trade receivables	13	13
Impairment loss on property held for sale	286	286

B10. Earnings/(loss) per share

Basic earnings per share is calculated by dividing the Group's net profit attributable to the owners of the Company for the financial period by the weighted average number of ordinary shares in issue during the financial period, excluding ordinary shares purchased by the Company and held as treasury shares.

	Current Quarter Ended 31 December		Cumulative Quarter Ended 31 December	
	2020 RM'000	2019 RM'000	2020 RM'000	2019 RM'000
Group's net profit/(loss) attributable to equity holders of the Company (RM'000)	249	(667)	(1,298)	1,858
Weighted average number of ordinary shares ('000)	329,188	330,532	329,722	331,320
Earnings/(loss) per share (sen)				
- Basic	0.08	(0.20)	(0.39)	0.56

The Group has no dilution impact in their earnings/(loss) per share as there was no potential dilutive ordinary shares during the current financial period.

B11. Authority for issue

The interim financial statements were reviewed by the Audit Committee of the Company and duly authorised for issue by the Board of Directors in accordance with a resolution of the Directors dated 23 February 2021.

By order of the Board of Directors

DATO' CHAN SAY HWA
Group Managing Director

23 February 2021