



**SUMMARY OF KEY FINANCIAL INFORMATION**  
**31 December 2020**

	INDIVIDUAL PERIOD		CUMULATIVE PERIOD	
	CURRENT YEAR QUARTER	PRECEDING YEAR CORRESPONDING QUARTER	CURRENT YEAR TO DATE	PRECEDING YEAR CORRESPONDING PERIOD
	31/12/2020	31/12/2019	31/12/2020	31/12/2019
	RM'000	RM'000	RM'000	RM'000
1 Revenue	52,345	58,782	204,124	243,972
2 Profit before tax	10,832	10,692	45,172	49,637
3 Profit for the year	8,734	10,387	39,176	45,112
4 Profit attributable to ordinary equity holders of the parent	8,734	10,393	39,181	45,132
5 Basic earnings per share (sen)	0.72	0.84	3.18	3.64
6 Proposed/Declared dividend per share (sen)	2.50	2.50	2.50	2.50
			<b>AS AT END OF CURRENT QUARTER</b>	<b>AS AT PRECEDING FINANCIAL YEAR END</b>
7 Net assets per share attributable to ordinary equity holders of the parent (RM)			0.0753	0.0735

**ADDITIONAL INFORMATION**

	INDIVIDUAL PERIOD		CUMULATIVE PERIOD	
	CURRENT YEAR QUARTER	PRECEDING YEAR CORRESPONDING QUARTER	CURRENT YEAR TO DATE	PRECEDING YEAR CORRESPONDING PERIOD
	31/12/2020	31/12/2019	31/12/2020	31/12/2019
	RM'000	RM'000	RM'000	RM'000
1. Gross interest income	178	443	1,006	1,112
2. Gross interest expense	(2,044)	(2,126)	(8,867)	(9,138)



**CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**  
for the year ended 31 December 2020

	Current Period 3 months ended 31- December		Cumulative Period 12 months ended 31- December	
	2020 (RM'000)	2019 (RM'000)	2020 (RM'000)	2019 (RM'000)
Revenue	52,345	58,782	204,124	243,972
Cost of services	(16,631)	(22,983)	(63,196)	(83,671)
<b>Gross profit</b>	<b>35,714</b>	<b>35,799</b>	<b>140,928</b>	<b>160,301</b>
Interest income	178	443	1,006	1,112
Other income	1,138	1,645	8,884	8,055
	37,030	37,887	150,818	169,468
Distribution expenses	(1,987)	(2,509)	(7,141)	(11,111)
Administrative expenses	(11,090)	(10,282)	(45,307)	(50,955)
Other expenses	(11,077)	(12,278)	(44,331)	(48,627)
Finance costs	(2,044)	(2,126)	(8,867)	(9,138)
<b>Profit before tax</b>	<b>10,832</b>	<b>10,692</b>	<b>45,172</b>	<b>49,637</b>
Income tax expense	(2,098)	(305)	(5,996)	(4,525)
<b>Profit for the year</b>	<b>8,734</b>	<b>10,387</b>	<b>39,176</b>	<b>45,112</b>
<b>Profit attributable to:</b>				
Equity holders of the Company	8,734	10,393	39,181	45,132
Non-controlling interests	-	(6)	(5)	(20)
	<b>8,734</b>	<b>10,387</b>	<b>39,176</b>	<b>45,112</b>
<b>Other comprehensive income:</b>				
<b>Item that cannot be reclassified to profit or loss:</b>				
Fair value (loss)/gain through other comprehensive income ("FVOCI") equity instruments	-	(25)	200	(80)
<b>Item that can be reclassified to profit or loss:</b>				
Foreign currency translation reserve	67	147	189	(84)
<b>Total comprehensive income for the year</b>	<b>8,801</b>	<b>10,509</b>	<b>39,565</b>	<b>44,948</b>
<b>Total comprehensive income attributable to:</b>				
Equity holders of the Company	8,801	10,515	39,570	44,968
Non-controlling interests	-	(6)	(5)	(20)
	<b>8,801</b>	<b>10,509</b>	<b>39,565</b>	<b>44,948</b>
<b>Earnings per share attributable to equity holders of the Company (sen):-</b>				
- Basic	0.72	0.84	3.18	3.64
- Fully diluted	0.72	0.84	3.17	3.64

The Condensed Consolidated Statement of Comprehensive Income should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2019.



**CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

As at 31 December 2020

	As at 31 December 2020 (RM'000)	As at 31 December 2019 (RM'000) <i>Restated</i>
<b>ASSETS</b>		
<b>NON-CURRENT ASSETS</b>		
Property, plant and equipment	74,935	82,695
Investment properties	6,841	7,007
Intangible assets	27,522	27,524
Other investments	660	740
Receivables	1,350	1,350
Right-of-use assets	130,632	122,856
Deferred tax assets	7,174	7,522
	<u>249,114</u>	<u>249,694</u>
<b>CURRENT ASSETS</b>		
Inventories	85	95
Receivables	33,675	31,101
Tax recoverable	2,173	1,152
Other financial asset	278	273
Deposits, cash and bank balances	53,045	58,692
	<u>89,256</u>	<u>91,313</u>
<b>TOTAL ASSETS</b>	<b><u>338,370</u></b>	<b><u>341,007</u></b>
<b>EQUITY AND LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Borrowings	25,145	9,000
Lease liabilities	18,869	23,283
Payables	45,538	56,696
Contract liabilities	23,970	29,687
Provisions	619	619
Current tax liabilities	347	255
	<u>114,488</u>	<u>119,540</u>
<b>NET CURRENT LIABILITIES</b>	<b><u>(25,232)</u></b>	<b><u>(28,227)</u></b>
<b>NON-CURRENT LIABILITIES</b>		
Borrowings	7,689	16,250
Lease liabilities	120,384	109,945
Contract liabilities	1,164	1,306
Payables	2,034	2,671
Deferred tax liabilities	1,338	1,253
	<u>132,609</u>	<u>131,425</u>
<b>TOTAL LIABILITIES</b>	<b><u>247,097</u></b>	<b><u>250,965</u></b>
<b>NET ASSETS</b>	<b><u>91,273</u></b>	<b><u>90,042</u></b>
<b>EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE COMPANY</b>		
Share capital	147,707	147,707
Treasury shares	(45,191)	(37,486)
Reserves	(10,218)	(19,159)
	<u>92,298</u>	<u>91,062</u>
<b>NON-CONTROLLING INTERESTS</b>	<b>(1,025)</b>	<b>(1,020)</b>
<b>TOTAL EQUITY</b>	<b><u>91,273</u></b>	<b><u>90,042</u></b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b><u>338,370</u></b>	<b><u>341,007</u></b>

The Condensed Consolidated Statement of Financial Position should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2019.

**CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY**  
for the year ended 31 December 2020

	← Non-Distributable →				Distributable				Total Equity RM'000
	Share Capital RM'000	Fair Value Reserve of Financial Asset at FVOCI RM'000	Exchange Translation Reserve RM'000	Share- Based Payment Reserve RM'000	Treasury Shares RM'000	Accumulated Losses RM'000	Attributable to Owners of the Company RM'000	Non- Controlling Interests RM'000	
<b>As at 1 January 2020 (restated)</b>	147,707	(200)	9	1,969	(37,486)	(20,937)	91,062	(1,020)	90,042
<b>Total comprehensive income for the year</b>	-	200	189	-	(7,705)	39,176	31,860	(5)	31,855
<b>Transactions with owners:-</b>									
- Share-based payments	-	-	-	22	-	-	22	-	22
- Dividend	-	-	-	-	-	(30,646)	(30,646)	-	(30,646)
<b>As at 31 December 2020</b>	<u>147,707</u>	<u>-</u>	<u>198</u>	<u>1,991</u>	<u>(45,191)</u>	<u>(12,407)</u>	<u>92,298</u>	<u>(1,025)</u>	<u>91,273</u>
<b>As at 1 January 2019</b>	147,707	(120)	93	1,991	(37,486)	(32,716)	79,469	(1,000)	78,469
<b>- Prior year adjustment</b>	-	-	-	-	-	(2,390)	(2,390)	-	(2,390)
<b>As at 1 January 2019 (restated)</b>	<u>147,707</u>	<u>(120)</u>	<u>93</u>	<u>1,991</u>	<u>(37,486)</u>	<u>(35,106)</u>	<u>77,079</u>	<u>(1,000)</u>	<u>76,079</u>
<b>Total comprehensive income for the year</b>	-	(80)	(84)	-	-	45,132	44,968	(20)	44,948
<b>Transactions with owners:-</b>									
- Share-based payments	-	-	-	(22)	-	-	(22)	-	(22)
- Dividend	-	-	-	-	-	(30,963)	(30,963)	-	(30,963)
<b>As at 31 December 2019 (restated)</b>	<u>147,707</u>	<u>(200)</u>	<u>9</u>	<u>1,969</u>	<u>(37,486)</u>	<u>(20,937)</u>	<u>91,062</u>	<u>(1,020)</u>	<u>90,042</u>

The Condensed Consolidated Statement Of Changes In Equity should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2019.



**CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS**  
**for the year ended 31 December 2020**

	<b>31 December 2020</b>	<b>31 December 2019</b>
	<b>(RM'000)</b>	<b>(RM'000)</b>
<b><u>Cash flows from operating activities</u></b>		
Profit before tax	45,172	49,637
<b>Adjustment for:-</b>		
- Non-cash items	32,429	33,484
- Non-operating items	8,002	8,101
<b>Operating cash flows before changes in working capital</b>	<b>85,603</b>	<b>91,222</b>
<b>Changes in working capital</b>		
- Decrease in inventories	10	7
- Increase in trade and other receivables	(4,273)	(6,989)
- Decrease in trade and other payables	(17,654)	(4,453)
<b>Cash generated from operations</b>	<b>63,686</b>	<b>79,787</b>
- Net taxes paid	(6,492)	231
- Interest paid	(1,670)	(1,654)
<b>Net cash generated from operating activities</b>	<b>55,524</b>	<b>78,364</b>
<b><u>Cash flows from investing activities</u></b>		
- Interest received	1,006	1,112
- Proceeds from disposal of property, plant and equipment	15	45
- Purchase of property, plant and equipment	(2,689)	(4,962)
- Gain on other investment	(5)	(4)
- Dividend received	54	58
<b>Net cash used in investing activities</b>	<b>(1,619)</b>	<b>(3,751)</b>
<b><u>Cash flows from financing activities</u></b>		
- Payment of principal portion of lease liabilities	(26,503)	(29,627)
- Net drawdown/(repayment) of borrowings	5,302	(9,000)
- Purchase of own shares	(7,705)	-
- Dividend paid	(30,646)	(30,963)
- Withdrawal of deposits with licensed banks and financial institutions with maturity of more than three months	265	3,537
<b>Net cash used in financing activities</b>	<b>(59,287)</b>	<b>(66,053)</b>
<b>Net (decrease)/increase in cash and cash equivalents</b>	<b>(5,382)</b>	<b>8,560</b>
<b>Cash and cash equivalents at beginning of the year</b>	<b>53,562</b>	<b>45,002</b>
<b>Cash and cash equivalents at end of the year</b>	<b>48,180</b>	<b>53,562</b>

The Condensed Consolidated Statement of Cash Flow should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2019.



**A. DISCLOSURE REQUIREMENTS AS PER MALAYSIAN FINANCIAL REPORTING STANDARD (“MFRS”) 134**

**1. Basis of preparation**

The interim financial report is unaudited and has been prepared in accordance with the reporting requirements of MFRS 134: Interim Financial Reporting and the requirements of the Companies Act 2016 in Malaysia, where applicable.

The report has also been prepared in accordance with the applicable disclosure provisions of the Listing Requirements of Bursa Malaysia Securities Berhad.

The interim financial report should be read in conjunction with the audited financial statements of the Group for the year ended 31 December 2019. The explanatory notes attached to the interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group since the year ended 31 December 2019.

In prior years, two properties held by a subsidiary of the Group were classified as property, plant and equipment when fellow subsidiaries were using them for their operations. Upon the cessation of these operations, the properties remained classified as property, plant and equipment even though they became idle and were held for capital appreciation. The Group has effected the change in classification of the properties from property, plant and equipment to investment properties, and the related impairment charges attributed to prior years by restating the financial statements of the prior years. As a result, prior year retained earnings was overstated by RM2.39 million.

The financial effects of the abovementioned prior year adjustments and changes in certain comparative amounts to conform with the current year’s financial statement presentation of the Group are as follows:

	2019 As previously reported 31/12/2019 (RM’000)	Prior Year Adjustments (RM’000)	2019 As Restated 31/12/2019 (RM’000)
<b>ASSETS</b>			
<b>NON-CURRENT ASSETS</b>			
Properties plant and equipment	92,092	(9,397)	82,695
Investment properties	-	7,007	7,007
Intangible assets	27,524	-	27,524
Other investment	740	-	740
Receivables	1,350	-	1,350
Right-of-use assets	122,856	-	122,856
Deferred tax assets	7,522	-	7,522
	<u>252,084</u>	<u>2,390</u>	<u>249,694</u>



## 1. Basis of preparation (cont'd)

The financial effects of the abovementioned prior year adjustments and changes in certain comparative amounts to conform with the current year's financial statement presentation of the Group are as follows: (cont'd)

	2019 As previously reported 31/12/2019 (RM'000)	Prior Year Adjustments (RM'000)	2019 As Restated 31/12/2019 (RM'000)
<b>EQUITY AND LIABILITIES</b>			
<b>EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE COMPANY</b>			
Share capital	147,707	-	147,707
Treasury shares	(37,486)	-	(37,486)
Reserves	(16,769)	(2,390)	(19,159)
	<u>93,452</u>	<u>(2,390)</u>	<u>91,062</u>
<b>NON-CONTROLLING INTERESTS</b>	(1,020)	-	(1,020)
<b>TOTAL EQUITY</b>	<u>92,432</u>	<u>(2,390)</u>	<u>90,042</u>

## 2. Significant accounting policies

### 2.1 Adoption of Standards, Amendments and Annual Improvements to Standards

The accounting policies adopted in the preparation of the interim financial report are consistent with those followed in the preparation of the Group's audited financial statements for the financial year ended 31 December 2019, except for the following:

#### **Standards, Amendments and Annual Improvements to Standards effective for the financial periods beginning on or after 1 January 2020**

Amendments to MFRS 3 Definition of a Business  
Amendments to MFRS 29, MFRS 139 and MFRS 7 Interest Rate Benchmark Reform  
Amendments to MFRS 101 Definition of Material  
Amendments to MFRS 108 Definition of Material

The above standards and interpretations do not have any impact on the financial statements of the Group.



## 2. Significant accounting policies (Cont'd)

### 2.2 Standards issued but not yet effective

At the date of authorisation of the interim financial report, the following Standards were issued by the Malaysian Accounting Standards Board (MASB) but are not yet effective and have not been adopted by the Group:

<b>Description</b>	<b>Effective for annual periods beginning on or after</b>
MFRS 17 Insurance Contract	1 January 2021
Amendments to MFRS 101 Classification of Liabilities As Current or Non- current	1 January 2022
Amendments to MFRS 10 and MFRS 128 - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture	Deferred

## 3. Qualification of Audit Report

The audit report of the financial statements of the Group for the year ended 31 December 2019 was not qualified.

## 4. Seasonal or cyclical factors

Full-time students enrol for courses during certain periods of the year whereas adult learners (part-time students) do not have preference for specific intakes.

With the combination of both full-time and part-time programmes offered by the Group, the effects of seasonal or cyclical factors are minimised.

## 5. Nature and amount of items affecting assets, liabilities, equity, net income, or cash flows that are unusual.

There were no material unusual items affecting the assets, liabilities, equity, net income or cash flows of the Group for the financial year ended 31 December 2020.

## 6. Nature and amount of changes in estimates

There were no changes in estimates of amounts previously reported which have a material effect in the financial year ended 31 December 2020.





**7. Issuance, cancellations, repurchases, resale and repayments of debt and equity securities**

There were no cancellations, repurchases, resale and repayments of debts and equity securities during the financial year ended 31 December 2020 except for the following:

	No. of ordinary shares
No. of ordinary shares net of treasury shares as at 1 January 2020	1,238,514,542
Less: Purchase of Company's own ordinary shares	<u>(12,685,800)</u>
No. of ordinary shares net of treasury shares as at 31 December 2020	<u><u>1,225,828,742</u></u>

During the year under review, the Company had repurchased 12,685,800 of its own ordinary shares from the open market at an average price of RM0.61 per share.

The shares repurchased are being held as treasury shares in accordance with Section 127(4)(b) of the Companies Act 2016. As at 31 December 2020, the total shares bought back of 38,734,400 are held as treasury shares.

**8. Dividend paid**

On 3 November 2020, the Board of Directors declared an interim single tier dividend of RM0.025 per ordinary share each in respect of the financial year ended 31 December 2020. This interim single tier dividend was paid on 25 November 2020.

**9. Segment reporting**

The Group's turnover and profits were derived mainly from education and training activities and accordingly, no segment reporting is presented.

**10. Material subsequent events**

There are no material subsequent events that have not been reflected in the financial statements for the financial year ended 31 December 2020.

**11. Changes in composition of the Group**

There were no major changes in the composition of the Group during the financial year ended 31 December 2020.

**12. Changes in contingent liabilities or contingent assets**

There were no material contingent liabilities or contingent assets of the Group as at 31 December 2020.



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**13. Capital Commitment**

There were no material capital commitments approved and contracted for as at 31 December 2020.

**14. Deposits, cash and bank balances**

	As at 31 December 2020 (RM'000)
Total deposits, cash and bank balances	53,045
Less: Deposits with licensed banks and financial institution with maturity of more than three months	<u>(4,865)</u>
Total cash and cash equivalents	<u>48,180</u>



**B. DISCLOSURE REQUIREMENTS AS PER BURSA MALAYSIA SECURITIES BERHAD LISTING REQUIREMENTS.**

**1. Review of performance**

For the year ended 31 December 2020, the Group achieved a revenue of RM204.1 million and a profit before taxation of RM45.2 million, a decrease of 16.3% and 9.0 % respectively, as compared to the corresponding period in 2019.

The Group achieved an earnings before interest, tax, depreciation and amortisation (“EBITDA”) of RM86.1 million compared to RM91.0 million in the corresponding period in 2019. This reflects a decrease in 5.4% in EBITDA.

The decrease in revenue and profits as compared to the corresponding period last year is partly due to the delayed new enrolments due to the Movement Control Orders and border control arising from the effects of the Covid-19 pandemic.

**2. Variation of results against preceding quarter**

The Group recorded a profit before taxation of RM8.7 million for the quarter under review compared to a profit before tax of RM13.6 million in the preceding quarter. The decrease is in line with the general trend where the third quarter is normally stronger than the fourth quarter.

**3. Prospects for 2021**

The Covid-19 pandemic and the subsequent movement control orders have affected many industries and the higher education sector was no exception. The restrictions in movement and travel have affected the Group’s revenue in 2020. During this period, the Group has taken the opportunity to develop relevant new course offerings to meet the current market demand. We have also relooked at our internal processes to streamline operations and automate functions to improve efficiency and customer service. With these new strategies, the Group believes that we can soon overcome the current challenges.

**4. Profit forecast**

Not applicable.



## 5. Notes to the Consolidated Statement of Comprehensive Income

Profit before taxation is arrived at after charging/(crediting):

	Current Quarter Ended 31/12/2020 (RM'000)	Comparative Quarter Ended 31/12/2019 (RM'000)	Cumulative to-date 31/12/2020 (RM'000)	Cumulative to-date 31/12/2019 (RM'000)
Amortisation of development costs	2	-	2	3
Bad debts written off	500	-	500	-
Depreciation expense	2,534	2,898	10,712	11,631
Depreciation of right-of-use assets	5,605	4,842	22,349	21,708
Expected credit loss	21	406	1,107	1,922
Impairment loss on investment properties	-	926	-	926
Interest expense	266	363	1,670	1,654
Interest expense on lease liabilities	1,777	1,763	7,196	7,484
Interest income	(178)	(443)	(1,005)	(1,112)
(Gain)/Loss on disposal of property, plant and equipment	(4)	(33)	(13)	56
(Gain)/Loss on foreign exchange	(12)	320	106	188
Provision of doubtful debts	(50)	(981)	(43)	(3,127)

## 6. Income tax

	Current quarter ended 31 December 2020 (RM'000)	Cumulative to-date 31 December 2020 (RM'000)
Current income tax		
- current	830	4,947
- prior year	614	616
	<u>1,444</u>	<u>5,563</u>
Deferred income tax		
- current	191	(19)
- prior year	463	452
	<u>654</u>	<u>433</u>
Total	<u>2,098</u>	<u>5,996</u>



## 7. Status of corporate proposals announced

The Company had on 8 July 2020 announced that it had entered into a related party transaction with HCK Capital Group Berhad (“HCK”), a group controlled by Tan Sri Clement Hii. The Company, via its wholly owned subsidiary, SEGi College (Subang Jaya) Sdn. Bhd., entered into an agreement to lease (“Agreement”) with HCK Capital Holdings Sdn. Bhd., a wholly-owned subsidiary of HCK, agreeing to lease Tower D and part of the podium of a development known as Edumetro @ Subang Jaya, which is held under the master title PN 97567, Lot 74746, Pekan Penaga, Daerah Petaling, Selangor Darul Ehsan at the address of Lot 74746, Persiaran Subang Permai, USJ 1, Subang Jaya, Selangor Darul Ehsan for a leasing tenure of 12 years commencing from the lease commencement date in June 2022.

The Company and HCK had obtained approvals for the Proposed Transaction from their respective shareholders at their extraordinary general meetings convened on 23 September 2020 and 25 September 2020, respectively.

## 8. Borrowing and debt securities

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

	(RM’000)
Current	
- Overdraft	5,771
- Other short-term borrowings	19,374
	<u>25,145</u>
Non-current	
- Long-term borrowings	7,689
	<u>32,834</u>

The above borrowings are secured and denominated in Ringgit Malaysia.

## 9. Changes in material litigation

There were no pending material litigations as at 9 March 2021.

## 10. Dividend

On 3 November 2020, the Board of Directors declared an interim single tier dividend of RM0.025 per ordinary share each in respect of the financial year ending 31 December 2020. This interim single tier dividend was paid on 25 November 2020.



## 11. Earnings per share

The basic and diluted earnings per share have been calculated based on the consolidated net profit for the period and on the weighted average number of ordinary shares in issue during the period.

### *Basic earnings per share*

	Current Quarter Ended 31/12/2020 (RM'000)	Comparative Quarter Ended 31/12/2019 (RM'000)	Cumulative to-date 31/12/2020 (RM'000)	Cumulative to-date 31/12/2019 (RM'000)
<b>Earnings</b>				
Profit after taxation	8,734	10,387	39,176	45,112
Amount attributable to non-controlling interests	-	6	5	20
Profit after taxation attributable to the equity holders of the Company	8,734	10,393	39,181	45,132
Weighted average number of ordinary shares ('000)	1,215,696	1,238,515	1,231,385	1,238,515
<b>Basic earnings per share (sen)</b>	<b>0.72</b>	<b>0.84</b>	<b>3.18</b>	<b>3.64</b>

### *Diluted earnings per share*

<b>Earnings</b>				
Profit after taxation	8,734	10,387	39,176	45,112
Amount attributable to non-controlling interests	-	6	5	20
Profit after taxation attributable to the equity holders of the Company	8,734	10,393	39,181	45,132
Weighted average number of ordinary shares ('000)	1,215,696	1,238,515	1,231,385	1,238,515
Effect of dilution ('000) - Shares Grant Plan ("SGP")	2,963	652	2,963	652
Weighted average number of ordinary shares ('000)	1,218,659	1,239,167	1,234,348	1,239,167
<b>Diluted earnings per share (sen)</b>	<b>0.72</b>	<b>0.84</b>	<b>3.17</b>	<b>3.64</b>