

AMANAH HARTA TANAH PNB

AUDITED CONDENSED STATEMENT OF FINANCIAL POSITION

	AS AT END OF CURRENT QUARTER 31.12.2015 (Audited) RM'000	AS AT PRECEDING FINANCIAL YEAR ENDED 31.12.2014 (Audited) RM'000
INVESTMENTS		
Real estate	210,890	186,117
Real estate-related assets	549	616
Non-real estate-related assets	1,663	1,828
Deposits with financial institutions	6,291	10,132
	<u>219,393</u>	<u>198,693</u>
OTHER ASSETS		
Equipment, furniture and fittings	16	18
Tax recoverable	601	601
Trade receivables	862	647
Other receivables	5,917	189
Cash and bank balances	65	25
	<u>7,461</u>	<u>1,480</u>
TOTAL ASSETS	<u>226,854</u>	<u>200,173</u>
LIABILITIES		
Financing	59,894	38,466
Rental deposits	4,576	4,453
Other payables	280	731
Amount due to Manager	144	131
Deferred tax liability	2,414	1,951
TOTAL LIABILITIES	<u>67,308</u>	<u>45,732</u>
FINANCED BY:-		
UNIT HOLDERS' FUND		
Unit holders' capital	100,000	100,000
Retained Earnings	59,546	54,441
TOTAL NET ASSET VALUE ATTRIBUTABLE TO UNIT HOLDERS	<u>159,546</u>	<u>154,441</u>
TOTAL UNIT HOLDERS' FUNDS AND LIABILITIES	<u>226,854</u>	<u>200,173</u>
NUMBER OF UNITS IN CIRCULATION	<u>100,000</u>	<u>100,000</u>
NET ASSET VALUE ("NAV")	<u>159,546</u>	<u>154,441</u>
NAV (EX-DISTRIBUTION) PER UNIT (RM)	<u>1.5955</u>	<u>1.5444</u>

(The Unaudited Condensed Statement of Financial Position should be read in conjunction with the Annual Financial Report for the year ended December 31, 2014).

AMANAH HARTA TANAH PNB  
AUDITED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	Current Year Quarter 31.12.2015 RM'000	Preceding Year Quarter 31.12.2014 RM'000	Current Year Quarter 31.12.2015 RM'000	Preceding Year Corresponding Quarter 31.12.2014 RM'000
<b>TOTAL REVENUE</b>	<u>12,685</u>	<u>3,790</u>	<u>22,695</u>	<u>14,469</u>
Gross rental income	3,350	3,225	13,299	13,437
Less: Assessment	(222)	(232)	(913)	(919)
Quit rent	(14)	(14)	(55)	(55)
Other property operating expenditure	(1,056)	(1,209)	(4,456)	(4,681)
Depreciation	(1)	(1)	(3)	(4)
Net rental income	<u>2,057</u>	<u>1,769</u>	<u>7,872</u>	<u>7,778</u>
Interest income from deposits with financial institutions	54	89	275	366
Net gain/(loss) on real estate/non-real estate-related asset:				
Realised gain on disposal	20	-	33	2
Unrealised gain/(loss) on valuation	9,227	451	8,981	540
Dividend income	<u>34</u>	<u>25</u>	<u>107</u>	<u>124</u>
	<u>11,392</u>	<u>2,334</u>	<u>17,268</u>	<u>8,810</u>
<b>EXPENSES</b>				
Manager's fee	387	391	1,526	1,561
Trustee's fee	32	32	130	130
Auditors' remuneration	4	4	14	14
Valuation fee	5	70	5	70
Professional fee	10	-	125	12
Printing, postage and general expenses	37	23	444	125
Financing costs	641	356	2,202	1,031
Feasibility study	-	-	54	29
	<u>1,116</u>	<u>876</u>	<u>4,500</u>	<u>2,972</u>
INCOME BEFORE TAXATION	<u>10,276</u>	<u>1,458</u>	<u>12,768</u>	<u>5,838</u>
TAXATION	(463)	(1,951)	(463)	(1,951)
INCOME AFTER TAXATION	<u>9,813</u>	<u>(493)</u>	<u>12,305</u>	<u>3,887</u>
OTHER COMPREHENSIVE INCOME	-	-	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	<u>9,813</u>	<u>(493)</u>	<u>12,305</u>	<u>3,887</u>
NET INCOME AFTER TAXATION				
IS MADE UP OF THE FOLLOWING:				
- Realised	1,049	1,007	3,787	5,298
- Unrealised	8,764	(1,500)	8,518	(1,411)
	<u>9,813</u>	<u>(493)</u>	<u>12,305</u>	<u>3,887</u>
EARNINGS PER UNIT (SEN)	<u>9.81</u>	<u>(0.49)</u>	<u>12.31</u>	<u>3.89</u>

(The Unaudited Condensed Statement of Comprehensive Income should be read in conjunction with the Annual Financial Report for the year ended December 31, 2014).

AMANAH HARTA TANAH PNB

AUDITED CONDENSED STATEMENT OF CHANGES IN EQUITY  
THE PERIOD ENDED DECEMBER 31, 2015

	Retained Earnings			Total NAV Attributable to unit Holders (RM'000)
	Unit holders' Capital (RM'000)	Distributable Realised Income (RM'000)	Non- Distributable Unrealised Income (RM'000)	
Current Year To-date				
At 1 January 2015	100,000	17,002	37,439	154,441
Transfer to realised income	-	-	-	-
Total comprehensive income for the period	-	3,787	8,518	12,305
Income distribution during the period:				
Final income distribution (Year ended Dec. 31, 2014)	-	(3,700)	-	(3,700)
Interim income distribution (Year ended Dec. 31, 2015)	-	(3,500)	-	(3,500)
At December 31, 2015	<u>100,000</u>	<u>13,589</u>	<u>45,957</u>	<u>159,546</u>
Preceding Year To-date				
At 1 January 2014	100,000	19,269	38,685	157,954
Transfer to realised income	-	(165)	165	-
Total comprehensive income for the period	-	5,298	(1,411)	3,887
Income distribution during the period:				
Final income distribution (Year ended Dec. 31, 2013)	-	(3,700)	-	(3,700)
Interim income distribution (Year ended Dec. 31, 2014)	-	(3,700)	-	(3,700)
At December 31, 2014	<u>100,000</u>	<u>17,002</u>	<u>37,439</u>	<u>154,441</u>

(The Unaudited Condensed Statement of Changes in Equity should be read in conjunction with the Annual Financial Report for the year ended December 31, 2014).

AMANAH HARTA TANAH PNB

AUDITED CONDENSED STATEMENT OF  
CASH FLOW FOR THE PERIOD ENDED DECEMBER 31, 2015

	Current Year To-date 31.12.2015 (RM'000)	Preceeding Year To-date 31.12.2014 (RM'000)
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Net income before taxation	12,768	5,838
Adjustments for non-cash flow:		
Non-cash items	(8,978)	(536)
Non-operating items	1,787	547
Operating profit before working capital changes	<u>5,577</u>	<u>5,849</u>
Changes in working capital		
Net change in current assets	(292)	(21)
Net change in current liabilities	<u>(533)</u>	<u>54</u>
Net cash generated from operating activities	<u>4,752</u>	<u>5,882</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Real estate	(20,657)	(21,865)
Equipment, furniture and fittings	-	-
Real estate-related asset/non-real estate-related asset	88	519
Interest received	266	379
Net cash generated from investing activities	<u>(20,303)</u>	<u>(20,967)</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Payment of income distribution	(7,200)	(7,400)
Proceed from revolving credit facility	21,428	17,698
Financing costs paid	<u>(2,478)</u>	<u>(869)</u>
Net cash used in financing activities	<u>11,750</u>	<u>9,429</u>
NET INCREASE IN CASH AND CASH EQUIVALENTS	(3,801)	(5,656)
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	<u>10,157</u>	<u>15,813</u>
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	<u>6,356</u>	<u>10,157</u>

(The Unaudited Condensed Statement of Cash Flow should be read in conjunction with the Annual Financial Report for the year ended December 31, 2014).

AMANAH HARTA TANAH PNB

EXPLANATORY NOTES AS REQUIRED BY MFRS 134 INTERIM FINANCIAL REPORTING ("MFRS 134")

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A1. BASIS OF PREPARATION

The quarterly financial report has been prepared in accordance with MFRS 134: Interim Financial Reporting and should be read in conjunction with the audited financial statements for the year ended December 31, 2014.

The accounting policies and methods of computation used in the preparation of the interim financial statements are consistent with those adopted in the audited financial statements for the financial year ended 31 December 2014.

A2. AUDIT REPORT FOR PRECEDING FINANCIAL YEAR

The audit report of the financial statements for the preceding year ended December 31, 2014, was not qualified.

A3. SEASONALITY OR CYCLICALITY OF OPERATIONS

The business operations of the Trust are not affected by material seasonal or cyclical factors.

A4. UNUSUAL ITEMS

There were no unusual items to be disclosed for the quarter under review.

A5. CHANGES IN ESTIMATES

This is not applicable as no estimates were previously reported.

A6. DEBT AND EQUITY SECURITIES

There were no issuance, cancellation, repurchase, resale and repayment of debt and equity securities for the current quarter and year-to-date.

A7. INCOME DISTRIBUTION

No income distribution was paid during the current quarter.

A8. SEGMENTAL REPORTING

No segment information is prepared as the Trust's assets are located in Malaysia and hence, revenue is generated in Malaysia.

A9. VALUATIONS OF INVESTMENT IN REAL ESTATE

A revaluation exercise was carried out on the entire real estate investments of AHP during the quarter under review pursuant to Clause 10.03 of the REIT Guidelines issued by the Securities Commission. The revaluation exercise reveals total market value of RM180.70 million resulting in unrealised gain on revaluation of RM9.266 million or 5.41% from carrying value of RM171.43 million.

A10. MATERIAL EVENTS

The Trust via Circular to unit holders dated 30 July 2015 has announced the proposed acquisition of a property for a purchase consideration of RM240 million ( "Proposed Acquisition") and issuance of renounceable rights issue of 120 million units right issues on the basis of six rights units for every five existing units ("Proposed Rights Issue) in the Trust based on the entitlement price to be determined

The property is a parcel of commercial land held in perpetuity on which a three (3) storey mall cum hypermarket with two (2) sub-basements with a total of approximately 1,454 car parking bays is constructed. The title particulars are Lot No. P.T. 557, Title No. H.S.(D) 206530, Bandar Seremban Utama, District of Seremban, State of Negeri Sembilan bearing postal address Lot 31156, Persiaran S2/B7, Seremban 2, 70300 Seremban, Negeri Sembilan Darul Khusus.

The Proposed Acquisition will be financed by borrowing and the Proposed Right Issues of RM125 million and RM115 million respectively.

On 14 August 2015, the Proposed Right Issues was approved at the Extraordinary General Meeting of the Trust by way of poll.

On 25 September 2015, an application has been made to Bursa Securities ("Bursa") to extend the Cut-Off Period for the Proposed Acquisition for an additional four (4) months from 26 September 2015 to 26 January 2016 in order to fulfill the Conditions Precedent of the SPA. On 22 January 2016, it was announced that the Cut-Off Period was extended for an additional three (3) months to 26 April 2016 in order to fulfil the Conditions Precedent of the sales and purchase agreement.

On 18 December 2015, Bursa has approved the application for an extension of time until 15 July 2016 to complete the implementation of the Proposed Rights Issue.

A11. MATERIAL EVENTS SUBSEQUENT TO THE END OF THE CURRENT QUARTER

There were no material events subsequent to the current quarter..

A12. EFFECT OF CHANGES IN THE COMPOSITION OF THE TRUST

The composition of the investment portfolio of the Trust is as follows:

Investments	Audited as at end of current quarter		Audited as at preceeding financial year end	
	(RM'000)	(%)	(RM'000)	(%)
Real estate	210,890	96.10	186,117	93.66
Real estate related-assets	549	0.25	616	0.31
Non-real estate-related assets	1,663	0.76	1,828	0.92
Deposits with financial institutions, cash and bank balances	6,356	2.90	10,157	5.11
	<u>219,458</u>	<u>100.00</u>	<u>198,718</u>	<u>100.00</u>

A13. CONTINGENT LIABILITIES OR CONTINGENT ASSETS

There were no contingent liabilities or contingent assets to be disclosed.

ADDITIONAL INFORMATION PURSUANT TO PARAGRAPH 9.44 OF BURSA MALAYSIA SECURITIES BERHAD'S MAIN MARKET LISTING REQUIREMENTS

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B1. REVIEW OF PERFORMANCE

For the quarter ended December 31, 2015, the Trust recorded a total revenue of RM12.685 million, representing an increase of RM8.895 million or 234.70% from RM3.790 million achieved in the corresponding quarter in 2014.

Total expenditure for the quarter under review was RM2.409 million, representing an increase of RM0.077 million or 3.30% from RM2.332 million recorded in the corresponding period in 2014.

For the quarter under review, the Trust recorded an income before taxation of RM10.276 million which represents an increase of RM8.818 million or 604.80% from RM1.458 million of profit recorded in the corresponding period last year.

B2. CHANGES IN THE STATE OF AFFAIRS

There was no material change in the state of affairs of the Trust for the quarter under review.

B3. SUMMARY OF EARNINGS PER UNIT, NET ASSET VALUE AND MARKET PRICE

	Current Year To-date	As at Preceding Financial Year End
Authorised units ('000)	1,000,000	1,000,000
Number of units in issue ('000)	100,000 *	100,000 *
Total comprehensive income (RM'000)	12,305	3,887
Earnings per unit (sen)	12.31	3.89
Net asset value (RM'000)	159,546	154,441
Net asset value per unit (RM)	1.5955	1.5444
Market price per unit (RM)	1.00	1.13

\* The Manager did not hold any unit in the Trust, however, Permodalan Nasional Berhad, a holding company of the Manager, held 5,063,500 units, representing approximately 5.06% of the total units in issue.

B4. REVIEW OF COMMERCIAL PROPERTY MARKET

For Purpose Built Office ("PBO") segment, approximately 226,172 sq. m of new office space entered the market in the 1H of 2015, reflecting a meagre increase of 1.2% from the 2H of 2014. It was reported that 209,123 sq. m new supply of retail space was injected into the market in the 1H of 2015, recording a marginal 1.6% increase from the 2H of 2014.

On the demand side, the occupancy rate for privately-owned PBO in 1H of 2015 stood at 79.2%, easing slightly from 2H of 2014 of 80.2%. However, the opposite was recorded for the occupancy rate of the shopping complex segment. From the 81.3% occupancy rate recorded nationwide in 2H of 2014, the shopping complex occupancy had edged up slightly to 81.6% in 1H of 2015.

As at 1H of 2015, Kuala Lumpur accounted for 53.1% of the total privately-owned PBO space nationwide. The share of Kuala Lumpur's privately-owned PBO against the total national privately-owned PBO had increased modestly from 52.9% recorded in 2H of 2014. This would indicate a rising concentration of commercial activities in the capital.

B4. REVIEW OF COMMERCIAL PROPERTY MARKET (CONTD.)

The latest available statistics from the National Property Information Centre ("NAPIC") show that the average rental of PBO in Kuala Lumpur City Centre/Golden Triangle extending to areas such as Jalan Ampang, Jalan Tun Razak, and Jalan Pinang during 1H of 2015, had risen by 2.5% to RM61.68 per sq. m/month; representing an additional RM5.73 per sq. m/month; from RM60.17 per sq. m/month (RM5.59 per sq. f/month) recorded in 2H of 2014. On the same note, the rental of PBO Within City Centre ("WCC") which covers areas such as Jalan Bangsar, Wangsa Maju and Mid Valley for the same period increased by 0.8% to RM49.73 per sq. m/month (RM4.67 per sq. f/month). Notwithstanding the rising rental trend, the average PBO rental in suburban areas including Sri Petaling, Damansara and Cheras, dropped marginally to RM44.45 per sq. m/month or a decrease of RM4.13 per sq. f/month in 1H of 2015 from RM44.56 per sq. m (RM4.14 per sq. f/month) in 2H of 2014. Hence, reflecting a mixed picture for the rental market.

#### B5. PROSPECTS

In accordance to NAPIC, the commercial property sub-sector is forecasted to expand by 11.3% over the next three years or 3.7% annualised. Meanwhile, the PBO subsector is expected to receive another 1.55 million sq. m or 10.6% of stock within the next three years (annualised 3.6%). A large number of incoming supply of PBO is expected to be in Kuala Lumpur and Selangor. Combined, they are estimated to welcome another 0.52 million sq. m (33.5%) and 0.61 million sq. m (39.4%) increase to the national incoming supply, respectively during the same period.

Likewise, the retail and industrial subsectors are estimated to expand by 11.9% (annualised 3.9%) and 11.4% (annualised 3.8%) respectively within the next three years. It is estimated that 1.57 million sq. m of incoming supply of retail space and 11,257 units of industrial units would be added within the next three years which will continue to buoy the overall commercial property supply going forward.

In 2016, the property market is expected to remain challenging as in 2014 and 2015, especially in the office and retail sub-sectors. The incoming supply of commercial and office stocks is set to flood the present oversupplied commercial market. This will create additional pressure for developers and commercial property speculators to match the flattish growth of demand due to tightened financing requirements and consumption tax.

#### B6. STATUS OF CORPORATE PROPOSALS

There were no proceeds raised from any corporate proposal.

#### B7. UTILISATION OF PROCEEDS RAISED FROM ANY ISSUANCE OF NEW UNITS

There were no issuances of new units for the quarter under review.

#### B8. CIRCUMSTANCES AFFECTING INTEREST OF UNIT HOLDERS

There were no unusual circumstances which materially affect the interest of the unit holders for the quarter under review.

#### B9. MATERIAL LITIGATION

There was no pending material litigation as at the latest practicable date from the date of the issuance of this report.

B10. MAINTENANCE COST AND MAJOR CAPITAL EXPENDITURE

There were no major maintenance cost incurred during the quarter under review. However, capital expenditure amounting to RM1.264 million has been incurred during the quarter under review.

B11. SOFT COMMISSION

There was no soft commission received by the Manager or its delegates during the quarter under review.

B12. INCOME RECOGNITION

- (i) Rental Income  
Rental income from real estate is accounted for on an accrual basis.
- (ii) Gross Dividend Income  
Gross dividend income from quoted shares are recognised on a declared basis, when the right to receive dividends has been established.
- (iii) Other Income  
Interest income, car park income and other real estate income are accounted for on an accrual basis.

B13. MANAGEMENT FEE

The Manager is entitled to a fee not exceeding 2% per annum of the net asset value of the Trust on each day of the accrual period, as defined in the Deed of Trust. The management fee charged for the current quarter is 1% (2014: 1%) per annum of the daily net asset value of the Trust.

No other fee, commission or initial service charges has been paid or is payable to the Manager.

B14. TRUSTEE'S FEE

The Trustee is entitled to a fee not exceeding 0.1% per annum of the net asset value of the Trust on each day of the accrual period, as defined in the Deed of Trust. The Trustee's fee charged for the current quarter is RM32,500 (2014: RM32,500).

B15. TRANSACTIONS WITH STOCKBROKING COMPANIES

Stockbroker	Value of Trade (RM)	Percentage of Total Trade (%)	Brokerage Fees (RM)	Percentage of Brokerage Fees (%)
1. BIMB Securities Sdn Bhd	26,967	9.67	47	8.16
2. Maybank Investment Bank Berhad *	251,778	90.33	529	91.84
	<u>278,745</u>	<u>100.00</u>	<u>576</u>	<u>100.00</u>

\* The holding company of the stockbroking company is a substantial shareholder of the Manager.

\* PNB has direct equity holdings in the ultimate holding company of the stockbroking company.

The dealings with the above stockbroking company has been transacted at arm's length based on the normal terms in the stockbroking industry.

B16. COMPOSITION OF THE INVESTMENT PORTFOLIO

<u>Investments</u>	<u>Units</u>	<u>Total Cost (RM'000)</u>	<u>Fair Value (RM'000)</u>	<u>Percentage of Fair Value Over Net Asset Value (%)</u>
Real estate	6	162,610	210,890	132.18
Real estate related-assets	348,354	510	549	0.34
Non-real estate related-assets	221,243	1,638	1,663	1.04
Deposits with financial institutions, cash and bank balances		6,356	6,356	3.98
<b>Total</b>		<b>171,114</b>	<b>219,458</b>	<b>137.55</b>

B17. TAXATION

The Trust has been exempted from income tax on all income provided that at least 90% of its total chargeable income pursuant to Section 61A of the Income Tax Act 1967, is distributed to the unit holders in the basis period effective from year of assessment 2007.

The Trust estimates that it will distribute at least 90% of its chargeable income for the whole financial year and accordingly the Trust is not subject to income tax for the year ended December 31, 2014.

The effect of change in tax rate relates to increase in the rate of Real Property Gains Tax ("RPGT") for properties held for more than 5 years from nil to 5% which takes effect from 1 January 2014.

A reconciliation of income tax expense applicable to income before taxation at the statutory income tax rate to income tax expenses at the effective income tax rate of the Trust is as follows:-

	<u>Current Quarter 10,276</u>	<u>Year to-date 12,768</u>
Income before taxation		
Taxation at Malaysian statutory tax rate of 25%	2,569	3,192
Effect on income not subject to tax	(2,340)	(2,355)
Effect on expenses not deductible for tax purposes	33	109
Effect on income distribution exempted from tax at trust level	201	(480)
Utilisation of current year capital allowances	-	(3)
<b>Tax expense for the period</b>	<b>463</b>	<b>463</b>

B18. BORROWINGS AND DEBT SECURITIES

There were no borrowings or debt securities except for the Revolving Credit-i Facility.

B19. INCOME DISTRIBUTION

Income distribution for the current year to-date, is as follows:

	Gross RM'000	Net RM'000
Interim income distribution of 3.50 sen per unit (Payment date : 28 August 2015)	3,500	3,500
Final income distribution of 3.50 sen per unit (Payment date: 29 February 2016)	<u>3,500</u>	<u>3,500</u>
Total distribution for the period	<u>7,000</u>	<u>7,000</u>
Distribution per unit (sen)	<u>7.00</u>	<u>7.00</u>

B20. SOURCE OF DISTRIBUTION

Distribution to unit holders is from the following sources:

	RM'000
Net rental income	7,872
Dividend income	107
Interest income from deposits with financial institutions	275
Gain on disposal of real estate/ non-real estate related asset	33
Retained earnings	<u>3,213</u>
	11,500
Less: Expenses	<u>(4,500)</u>
Total distribution	<u>7,000</u>
Gross income distribution per unit (sen)	7.00
Net income distribution per unit (sen)	<u>7.00</u>

B21. SUPPLEMENTARY INFORMATION

The breakdown of retained earnings of the Trust into realised and unrealised, pursuant to the directive issued by Bursa Securities on 25 March 2010 and prepared in accordance with Guidance on Special Matter No. 1, Determination of Realised and Unrealised Profits or Losses in the Context of Disclosures Pursuant to Bursa Malaysia Securities Berhad Listing Requirements, as issued by the Malaysian Institute of Accountants, is as follows:

	Current Year To-date RM	As at Preceding Financial Year End RM
<u>Realised</u>		
Distributable realised income	<u>13,589</u>	<u>17,002</u>
<u>Unrealised</u>		
Cumulative net change arising from the fair value of real estate	48,280	39,014
Deferred taxation recognised on fair value of real estate	(2,414)	(1,951)
Unrealised changes on fair value of real estate-related assets and non real estate related assets	<u>91</u>	<u>376</u>
	<u>45,957</u>	<u>37,439</u>

B22. STATEMENT BY THE DIRECTORS OF THE MANAGER

In the opinion of the Directors of the Manager, the quarterly report has been prepared in accordance with MFRS 134: Interim Financial Reporting and Paragraph 9.44 of the Main Market Listing Requirements of the Bursa Malaysia Securities Berhad so as to give a true and fair view of the financial position of Amanah Harta Tanah PNB as at December 31, 2015 and its results and the cash flows for the quarter ended on that date and duly authorised for release by the Board of the Manager on February 2, 2016.

BY ORDER OF THE BOARD

ADIBAH KHAIRIAH BINTI ISMAIL @ DAUD (MIA 13755)  
Company Secretary  
PELABURAN HARTANAH NASIONAL BERHAD (175967-W)  
(as the Manager of Amanah Harta Tanah PNB)