

**SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD/YEAR ENDED 31 MARCH 2026**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
1. Revenue	79,514	92,823	323,234	331,671
2. Profit before tax	46,591	27,238	172,059	146,531
3. Profit for the financial period/year	34,653	16,633	126,569	105,538
4. Profit attributable to ordinary equity holders of the Company	34,653	16,633	126,569	105,538
5. Basic earnings per ordinary share (sen)	2.36	1.13	8.62	7.20
6. Proposed/Declared dividend per share (sen)	3.50	3.50	6.50	6.50
		<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 Company (RM)		0.59		0.57
		<b>INDIVIDUAL QUARTER</b>		<b>CUMULATIVE QUARTER</b>
	<b>31.03.2026</b>	<b>31.03.2025</b>	<b>31.03.2026</b>	<b>31.03.2025</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
8. Gross interest income	-	2	5	6
9. Gross interest expense	41	36	184	238

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report  
4th Quarter Ended 31 March 2026**CONDENSED STATEMENT OF COMPREHENSIVE INCOME**

	INDIVIDUAL QUARTER 3 MONTHS ENDED		CUMULATIVE QUARTER 12 MONTHS ENDED	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Profit/interest income	70,402	76,570	287,163	292,369
Other revenue	9,112	16,253	36,071	39,302
Revenue	79,514	92,823	323,234	331,671
Other income	8,170	8,788	33,166	36,243
Profit/interest expense applicable to revenue	(21,340)	(24,896)	(93,697)	(100,322)
Directors' remuneration and staff costs	(8,429)	(7,597)	(34,319)	(33,853)
Allowances for impairment loss on receivables, net	(4,804)	(15,016)	(24,337)	(37,504)
Depreciation of plant and equipment and right-of-use ("ROU") assets	(726)	(988)	(3,477)	(4,086)
Amortisation of intangible assets	(529)	(279)	(1,864)	(387)
Impairment of goodwill on consolidation	-	(18,989)	-	(18,989)
Other expenses	(5,224)	(6,572)	(26,463)	(26,004)
Finance costs	(41)	(36)	(184)	(238)
<b>Profit before tax</b>	<b>46,591</b>	<b>27,238</b>	<b>172,059</b>	<b>146,531</b>
Income tax expense	(11,938)	(10,605)	(45,490)	(40,993)
<b>Profit/Total comprehensive income for the financial period/year</b>	<b>34,653</b>	<b>16,633</b>	<b>126,569</b>	<b>105,538</b>
<b>Attributable to:</b>				
Owners of the Company	34,653	16,633	126,569	105,538
<b>Earnings per ordinary share (sen):</b>				
Basic	2.36	1.13	8.62	7.20
Diluted	2.36	1.13	8.60	7.16

The Condensed Statement of Comprehensive Income should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

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Interim Financial Report  
4th Quarter Ended 31 March 2026**CONDENSED STATEMENT OF FINANCIAL POSITION**

	AS AT 31.03.2026 RM'000	AS AT 31.03.2025 RM'000
<b>ASSETS</b>		
<b>Non-Current Assets</b>		
Plant and equipment	4,376	4,911
ROU assets	4,963	2,518
Intangible assets	68,380	50,244
Financing receivables	1,737,567	1,722,953
Deferred tax assets	93,519	90,705
<b>Total Non-Current Assets</b>	<b>1,908,805</b>	<b>1,871,331</b>
<b>Current Assets</b>		
Financing receivables	239,720	227,111
Trade receivables	44,395	54,850
Other receivables, deposits and prepaid expenses	47,526	65,385
Deposits with licensed financial institutions	681,270	625,626
Cash and bank balances	82,081	141,855
<b>Total Current Assets</b>	<b>1,094,992</b>	<b>1,114,827</b>
<b>TOTAL ASSETS</b>	<b>3,003,797</b>	<b>2,986,158</b>
<b>EQUITY AND LIABILITIES</b>		
<b>Equity attributable to owners of the Company</b>		
Share capital	204,881	204,881
Treasury shares	(4,948)	(4,948)
Reserves	670,721	639,581
<b>Total Equity</b>	<b>870,654</b>	<b>839,514</b>
<b>Non-Current Liabilities</b>		
Payables and accrued expenses	-	4,228
Hire-purchase payables	507	532
Financing liabilities	1,117,004	1,132,397
Lease liabilities	2,103	36
Deferred tax liabilities	49,547	46,427
<b>Total Non-Current Liabilities</b>	<b>1,169,161</b>	<b>1,183,620</b>
<b>Current Liabilities</b>		
Payables and accrued expenses	36,920	29,732
Hire-purchase payables	400	365
Financing liabilities	918,914	925,635
Lease liabilities	989	1,018
Tax liabilities	6,759	6,274
<b>Total Current Liabilities</b>	<b>963,982</b>	<b>963,024</b>
<b>Total Liabilities</b>	<b>2,133,143</b>	<b>2,146,644</b>
<b>TOTAL EQUITY AND LIABILITIES</b>	<b>3,003,797</b>	<b>2,986,158</b>
<b>NET ASSETS PER SHARE (RM)</b>	<b>0.59</b>	<b>0.57</b>

The Condensed Statement of Financial Position should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.

**CONDENSED STATEMENT OF CHANGES IN EQUITY**

	Share Capital RM'000	Treasury Shares RM'000	← Reserves →		Total Reserves RM'000	Total RM'000
			Employees' Share Scheme ("ESS") RM'000	Retained Earnings RM'000		
<b>As at 1 April 2024</b>	201,917	(4,948)	2,941	629,863	632,804	829,773
<b>Total comprehensive income</b>	-	-	-	105,538	105,538	105,538
<b>Transactions with owners</b>						
Dividends	-	-	-	(95,338)	(95,338)	(95,338)
Options under ESS:						
- Granted	-	-	5,372	-	5,372	5,372
- Exercised	2,964	-	(3,530)	(5,265)	(8,795)	(5,831)
- Cancelled	-	-	(89)	89	-	-
<b>Total transactions with owners</b>	<b>2,964</b>	<b>-</b>	<b>1,753</b>	<b>(100,514)</b>	<b>(98,761)</b>	<b>(95,797)</b>
<b>As at 31 March 2025</b>	<b>204,881</b>	<b>(4,948)</b>	<b>4,694</b>	<b>634,887</b>	<b>639,581</b>	<b>839,514</b>
<b>As at 1 April 2025</b>	<b>204,881</b>	<b>(4,948)</b>	<b>4,694</b>	<b>634,887</b>	<b>639,581</b>	<b>839,514</b>
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>126,569</b>	<b>126,569</b>	<b>126,569</b>
<b>Transactions with owners</b>						
Dividends	-	-	-	(95,422)	(95,422)	(95,422)
Options under ESS:						
- Granted	-	-	3,358	-	3,358	3,358
- Modification	-	-	76	-	76	76
- Exercised	-	-	(1,818)	(1,623)	(3,441)	(3,441)
- Cancelled	-	-	(389)	389	-	-
<b>Total transactions with owners</b>	<b>-</b>	<b>-</b>	<b>1,227</b>	<b>(96,656)</b>	<b>(95,429)</b>	<b>(95,429)</b>
<b>As at 31 March 2026</b>	<b>204,881</b>	<b>(4,948)</b>	<b>5,921</b>	<b>664,800</b>	<b>670,721</b>	<b>870,654</b>

The Condensed Statement of Changes in Equity should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.

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**CONDENSED STATEMENT OF CASH FLOWS**

	CUMULATIVE QUARTER 31.03.2026 RM'000	CUMULATIVE QUARTER 31.03.2025 RM'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before tax	172,059	146,531
Adjustments for:		
Allowances for impairment loss on receivables, net	24,337	37,504
Depreciation of plant and equipment and ROU assets	3,477	4,086
ESS expense	3,434	5,395
Amortisation of intangible assets	1,864	387
Finance costs	184	238
Impairment of goodwill on consolidation	-	18,989
Plant and equipment written off	-	865
Profit and interest income from deposits and bank balances	(26,407)	(27,744)
Gain on disposal of plant and equipment	(94)	-
Operating profit before working capital changes	<u>178,854</u>	<u>186,251</u>
(Increase)/Decrease in working capital:		
Financing receivables	(51,570)	(14,528)
Trade receivables	10,465	(235)
Other receivables, deposits and prepaid expenses	8,112	(14,796)
Increase in working capital:		
Payables and accrued expenses	3,122	2,037
Cash generated from operations	<u>148,983</u>	<u>158,729</u>
Taxes paid	(52,490)	(67,725)
Taxes refunded	5,122	377
Net cash generated from operating activities	<u>101,615</u>	<u>91,381</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Profit and interest income from deposits and bank balances	26,407	27,744
Proceeds from disposal of plant and equipment	94	-
Disposal of ROU assets	-	71
Acquisition of intangible asset	(6,000)	-
Additions to plant and equipment	(1,761)	(1,183)
Deposit payment for asset under hire-purchase	(119)	-
Acquisition of subsidiary company, net of cash acquired	-	(21,762)
Net cash generated from investing activities	<u>18,621</u>	<u>4,870</u>

**CONDENSED STATEMENT OF CASH FLOWS**

	CUMULATIVE QUARTER 31.03.2026 RM'000	CUMULATIVE QUARTER 31.03.2025 RM'000
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Drawdown of:		
- revolving credits	1,343,100	1,079,500
- term financings/loans	145,000	260,000
- other financing liabilities	1,239	2,421
Issuance of Sukuk Murabahah ("Sukuk")	260,000	125,000
Proceeds from issuance of shares	-	2,964
Repayments of:		
- revolving credits	(1,383,600)	(1,052,800)
- term financings/loans	(183,216)	(151,217)
- other financing liabilities	(1,040)	(2,421)
- lease liabilities	(1,018)	(965)
- hire-purchase payables	(389)	(403)
Redemptions of Sukuk	(205,000)	(325,000)
Dividends paid	(95,422)	(95,338)
(Placements)/withdrawal of deposits, cash and bank balances, net:		
- assigned in favour of the trustees	(56,917)	119,117
- pledged to licensed financial institutions	5,037	(16,560)
Cash settlement for ESS	(3,954)	(10,583)
Finance costs paid	(66)	(130)
Net cash used in financing activities	<u>(176,246)</u>	<u>(66,415)</u>
Net change in cash and cash equivalents	(56,010)	29,836
Cash and cash equivalents at beginning of financial year	<u>77,723</u>	<u>47,887</u>
Cash and cash equivalents at end of financial year	<u><u>21,713</u></u>	<u><u>77,723</u></u>
<b>CASH AND CASH EQUIVALENTS AS AT END OF FINANCIAL YEAR COMPRISE THE FOLLOWING:</b>		
Deposits with licensed financial institutions	681,270	625,626
Cash and bank balances	82,081	141,855
	<u>763,351</u>	<u>767,481</u>
Less: Deposits, cash and bank balances		
- assigned in favour of the trustees	(688,797)	(631,880)
- pledged to licensed financial institutions	(52,841)	(57,878)
	<u><u>21,713</u></u>	<u><u>77,723</u></u>

The Condensed Statement of Cash Flows should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**1. BASIS OF PREPARATION**

The interim financial report is unaudited and has been prepared in accordance with the requirements of Malaysian Financial Reporting Standard ("MFRS") 134 (Interim Financial Reporting) issued by the Malaysian Accounting Standards Board and paragraph 9.22 of the Main Market Listing Requirements ("Listing Requirements") of Bursa Malaysia Securities Berhad ("Bursa"). It also complies with IAS 34 (Interim Financial Reporting) issued by the International Accounting Standards Board and should be read in conjunction with the audited financial statements of the Group for the financial year ended 31 March 2025.

**2. CHANGES IN MATERIAL ACCOUNTING POLICIES**

The material accounting policies adopted by the Group in this interim financial report are consistent with those of the annual audited financial statements for the financial year ended 31 March 2025.

**3. AUDITORS' REPORT ON PRECEDING ANNUAL AUDITED FINANCIAL STATEMENTS**

The auditors' report on the preceding annual audited financial statements was not subject to any qualification.

**4. SEASONAL OR CYCLICAL FACTORS**

The Group's operations were not significantly affected by any seasonal or cyclical factors.

**5. UNUSUAL ITEMS**

There were no unusual items for the current quarter and financial year.

**NOTES TO THE INTERIM FINANCIAL REPORT****6. CHANGES IN ESTIMATES**

There were no changes in estimates that have a material effect for the current quarter and financial year.

**7. DEBT AND EQUITY SECURITIES**

There were no issuance, repurchase and repayment of debt and equity securities for the financial period/year except for the following:

- (a) Issuance of Sukuk by Al Dzahab Assets Berhad, an indirect and not a legal subsidiary of the Company as follow:

	<b>INDIVIDUAL QUARTER 31.03.2026 RM'000</b>	<b>CUMULATIVE QUARTER 31.03.2026 RM'000</b>
Issuance	-	100,000

- (b) Issuance and redemption of Sukuk by Zamarad Assets Berhad, an indirect and not a legal subsidiary of the Company as follow:

	<b>INDIVIDUAL QUARTER 31.03.2026 RM'000</b>	<b>CUMULATIVE QUARTER 31.03.2026 RM'000</b>
Issuance	-	160,000
Redemption upon maturity	50,000	160,000
Early redemption	45,000	45,000



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**4th Quarter Ended 31 March 2026**

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**7. DEBT AND EQUITY SECURITIES (CONT'D)**

(c) ESS

In accordance with ESS By-Laws, the Company has:

- (i) extended the maturity date of ESS from 19 October 2025 to 31 December 2026; and
- (ii) granted 31,709,000 options to the eligible employees at an exercise price of RM0.96.

As at 31 March 2026, the number of ordinary shares, net of treasury shares is 1,468,035,142.

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**NOTES TO THE INTERIM FINANCIAL REPORT****8. DIVIDENDS**

31.03.2026	31.03.2025
RM'000	RM'000

**Recognised during the financial year:**

- Second interim dividend for 2024: 7.00 sen per ordinary share, paid on 27 June 2024 to shareholders whose names appeared in the record of depositors on 14 June 2024	-	51,300
- First interim dividend for 2025: 3.00 sen per ordinary share, paid on 31 December 2024 to shareholders whose names appeared in the record of depositors on 18 December 2024	-	44,038
- Second interim dividend for 2025: 3.50 sen per ordinary share, paid on 30 June 2025 to shareholders whose names appeared in the record of depositors on 16 June 2025	51,381	-
- First interim dividend for 2026: 3.00 sen per ordinary share, paid on 30 December 2025 to shareholders whose names appeared in the record of depositors on 17 December 2025	44,041	-
	<u>95,422</u>	<u>95,338</u>

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**8. DIVIDENDS (CONT'D)**

The Board of Directors ("Board") has declared a second interim dividend of 3.50 sen per ordinary share ("2nd interim dividend") in respect of financial year ended 31 March 2026, to be paid on 30 June 2026. The dividend payable is estimated at RM51,381,230 based on the latest number of ordinary shares, net of treasury shares.

The entitlement date for the dividend payment is 16 June 2026.

A depositor shall qualify for entitlement to the dividend only in respect of:

- (a) shares transferred into the depositor's securities account before 4.30 pm on 16 June 2026 in respect of ordinary transfers; and
- (b) shares bought from Bursa on a cum entitlement basis.

This 2nd interim dividend will be accounted for in equity as an appropriation of retained earnings in the financial year ending 31 March 2027.

Total dividend declared in respect of the financial year ended 31 March 2026 is 6.50 sen per ordinary share.

The Board does not recommend any final dividend for the financial year ended 31 March 2026.

**9. SEGMENT INFORMATION**

Segmental reporting is not presented as the Group is primarily engaged in the provision of shariah-compliant and conventional financing services.

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**4th Quarter Ended 31 March 2026**

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**10. PROFIT BEFORE TAX**

The following items have been credited/(charged) in arriving at the profit before tax:

	<b>INDIVIDUAL QUARTER 31.03.2026 RM'000</b>	<b>CUMULATIVE QUARTER 31.03.2026 RM'000</b>
Income from deposits and bank balances:		
- profit income	6,597	26,402
- interest income	-	5
	6,597	26,407

There were no exceptional items, inventories written down and written off, allowance for impairment loss on investment properties, gain or loss on disposal of quoted or unquoted investments or properties and gain or loss on derivatives for the current quarter and financial year.

**11. MATERIAL EVENTS SUBSEQUENT TO THE END OF THE INTERIM PERIOD**

As at the date of this announcement, there were no material events subsequent to the end of the interim period that affect the results of the Group except as disclosed in Note 18.

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**NOTES TO THE INTERIM FINANCIAL REPORT****12. CHANGES IN THE COMPOSITION OF THE GROUP**

There was no change in the composition of the Group during the financial year.

**13. REVIEW OF PERFORMANCE**

	INDIVIDUAL QUARTER				CUMULATIVE QUARTER			
	31.03.2026 RM'000	31.03.2025 RM'000	Variance RM'000	%	31.03.2026 RM'000	31.03.2025 RM'000	Variance RM'000	%
Revenue	79,514	92,823	(13,309)	(14.3)	323,234	331,671	(8,437)	(2.5)
Profit before tax	46,591	27,238	19,353	71.1	172,059	146,531	25,528	17.4
Profit for the financial period/year	34,653	16,633	18,020	108.3	126,569	105,538	21,031	19.9
Profit attributable to ordinary equity holders of the Company	34,653	16,633	18,020	108.3	126,569	105,538	21,031	19.9

For the current quarter, the Group recorded a revenue of RM79.5 million as compared to RM92.8 million in corresponding quarter. This was mainly due to lower early settlement and fee income.

Meanwhile, the Group recorded higher pre and post-tax profits primarily attributable to the absence of RM19.0 million goodwill impairment recognised in corresponding quarter.

For the current financial year, the Group registered a revenue of RM323.2 million as compared to RM331.7 million a year ago. This was largely due to lower early settlement income following lower refinancing activities from customers.

All-in-all, the Group posted higher pre and post-tax profits of RM172.1 million and RM126.6 million respectively. This was mainly due to the absence of goodwill impairment and lower allowances for impairment loss on receivables. Excluding the effects of RM19.0 million goodwill impairment recorded in the previous financial year, the Group still registered an improvement in earnings.

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**14. MATERIAL CHANGE IN RESULTS OF CURRENT QUARTER COMPARED WITH PRECEDING QUARTER**

	<b>INDIVIDUAL QUARTER</b>			
	<b>31.03.2026</b>	<b>31.12.2025</b>	<b>Variance</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>%</b>
Revenue	79,514	81,261	(1,747)	(2.1)
Profit before tax	46,591	48,570	(1,979)	(4.1)
Profit for the financial period	34,653	36,618	(1,965)	(5.4)
Profit attributable to ordinary equity holders of the Company	34,653	36,618	(1,965)	(5.4)

The Group's revenue of RM79.5 million was lower as compared to preceding quarter. This was mainly due to lower early settlement income.

Correspondingly, the Group posted lower pre and post-tax profits of RM46.6 million and RM34.7 million respectively.

**15. CURRENT YEAR PROSPECTS**

The Group will continue to focus on credit underwriting, risk management and responsible financing as part of growth strategy while safeguarding portfolio quality. To complement these, targeted marketing and strategic digitalisation initiatives have been implemented to expand market reach and enhance customer engagement.

The Group expects to be profitable for the coming financial year.

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**16. PROFIT FORECAST**

There were no profit forecast prepared or profit guarantee made by the Group.

**17. INCOME TAX EXPENSE**

	<b>INDIVIDUAL QUARTER 31.03.2026 RM'000</b>	<b>CUMULATIVE QUARTER 31.03.2026 RM'000</b>
Income tax payable:		
Current period/year	10,482	50,264
Over provision in prior years	-	(5,080)
	<hr/> 10,482	<hr/> 45,184
Deferred tax:		
Current period/year	1,456	374
Over provision in prior years	-	(68)
	<hr/> 1,456	<hr/> 306
	<hr/> 11,938	<hr/> 45,490

The effective tax rate of the Group in the current quarter and financial year is higher than the statutory tax rate due to non-deductibility of certain expenses for taxation purposes.

**18. STATUS OF CORPORATE PROPOSALS**

There were no corporate proposals announced or pending completion as at the date of this report except on 26 May 2026, AmInvestment Bank Berhad, on behalf of the Board of Directors of the Company, announced that the Company proposes to establish a new employees' share scheme of up to 15% of the total number of issued shares in the Company (excluding treasury shares) at any point in time, to eligible executive directors (if any) and employees of the Group ("Proposed ESS"). The Proposed ESS will comprise an employees' share option scheme and a restricted share grant plan.

Barring any unforeseen circumstances and subject to the relevant approvals being obtained, the Proposed ESS is expected to be implemented by first quarter of 2027.

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**NOTES TO THE INTERIM FINANCIAL REPORT**


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**19. FINANCING RECEIVABLES**

	←———— As at 31.03.2026 —————→		
	←———— Receivables —————→		
	<b>Financing</b>	<b>Loans</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
At amortised cost, gross	2,109,584	4,182	2,113,766
Less: Allowances for impairment	(135,223)	(1,256)	(136,479)
	<u>1,974,361</u>	<u>2,926</u>	<u>1,977,287</u>
Amount receivable within one year	(239,195)	(525)	(239,720)
Non-current portion	<u>1,735,166</u>	<u>2,401</u>	<u>1,737,567</u>

During the financial year, there was no transaction with related parties in relation to the Group's financing receivables.

Movement in allowances for impairment:

	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Balance as at 1 April 2025	43,418	1,716	95,530	140,664
Changes in the expected credit loss ("ECL"):				
- Transfer to Stage 1	577	(263)	(16,281)	(15,967)
- Transfer to Stage 2	(139)	1,168	(2,359)	(1,330)
- Transfer to Stage 3	(1,249)	(664)	55,014	53,101
Net adjustment of allowances for impairment	<u>(811)</u>	<u>241</u>	<u>36,374</u>	<u>35,804</u>
New financial assets originated or purchased	12,379	-	-	12,379
Financial assets derecognised	(2,356)	(36)	(2,826)	(5,218)
Changes in risk parameters	(7,799)	(148)	(10,671)	(18,618)
Written off	-	-	(28,532)	(28,532)
Balance as at 31 March 2026	<u>44,831</u>	<u>1,773</u>	<u>89,875</u>	<u>136,479</u>

**NOTES TO THE INTERIM FINANCIAL REPORT****19. FINANCING RECEIVABLES (CONT'D)**

The Group applied the latest economic scenarios to reflect probability-weighted range of possible future outcome and factor in forecasted Real Gross Domestic Product, a forward looking element used for the ECL calculation. Accordingly, the ECL during the financial year has been adjusted to reflect the impact of latest economic conditions.

**20. GROUP FINANCING LIABILITIES AND DEBT SECURITIES**

Total financing liabilities and debt securities (all denominated in Ringgit Malaysia) of the Group are as follow:

	←———— As at 31.03.2026 —————→		
	<b>Short Term RM'000</b>	<b>Long Term RM'000</b>	<b>Total RM'000</b>
<b>At amortised cost</b>			
<i>Secured:</i>			
Shariah			
- Sukuk	215,115	820,814	1,035,929
- Term financings	116,906	237,343	354,249
- Revolving credits	258,258	-	258,258
	590,279	1,058,157	1,648,436
Conventional			
- Revolving credits	260,094	-	260,094
- Term loans	51,339	58,847	110,186
	311,433	58,847	370,280
	901,712	1,117,004	2,018,716
<i>Unsecured:</i>			
Shariah			
- Revolving credits	17,003	-	17,003
Conventional			
- Bankers' acceptance	199	-	199
	17,202	-	17,202
	918,914	1,117,004	2,035,918

**NOTES TO THE INTERIM FINANCIAL REPORT****20. GROUP FINANCING LIABILITIES AND DEBT SECURITIES (CONT'D)**

	← As at 31.03.2025 →		
	Short Term RM'000	Long Term RM'000	Total RM'000
<b>At amortised cost</b>			
<i>Secured:</i>			
Shariah			
- Sukuk	173,610	806,100	979,710
- Term financings	108,377	216,404	324,781
- Revolving credits	265,900	-	265,900
	547,887	1,022,504	1,570,391
Conventional			
- Revolving credits	197,929	-	197,929
- Term loans	66,748	109,893	176,641
	264,677	109,893	374,570
	812,564	1,132,397	1,944,961
<i>Unsecured:</i>			
Shariah			
- Revolving credits	105,067	-	105,067
Conventional			
- Revolving credits	8,004	-	8,004
	113,071	-	113,071
	925,635	1,132,397	2,058,032

As at 31 March 2026, the Group's weighted average profit/interest rate by categories of financing liabilities ranges from 4.4% to 5.1% (31.03.2025: 4.5% to 5.1%) per annum.

The Group's financing liabilities consist of:

	31.03.2026 RM'000	31.03.2025 RM'000
Fixed rate	1,098,929	1,046,971
Floating rate	936,989	1,011,061
	2,035,918	2,058,032



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**20. GROUP FINANCING LIABILITIES AND DEBT SECURITIES (CONT'D)**

The Group's financing liabilities decreased to RM2.04 billion from RM2.06 billion a year ago. This was primarily due to RM205.0 million Sukuk redemptions and RM78.5 million net repayment of financing liabilities, offset with RM260.0 million Sukuk issuance.

**21. CAPITAL COMMITMENTS**

	<b>31.03.2026</b>
	<b>RM'000</b>
Capital expenditure approved and contracted for	<u>864</u>

**22. CHANGES IN CONTINGENT LIABILITIES AND ASSETS**

As at 31 March 2026 and 31 March 2025, there were no outstanding letter of credit.

Other than as disclosed above, there were no other changes in contingent liabilities or assets since the last financial year ended 31 March 2025.

**23. DERIVATIVES AND FAIR VALUE CHANGES OF FINANCIAL LIABILITIES**

(a) There were no derivatives as at 31 March 2026.

(b) There were no fair value gain/loss on fair value changes of financial liabilities as all financial liabilities were measured at amortised cost.

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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**24. CHANGES IN MATERIAL LITIGATION**

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

**25. EARNINGS PER SHARE ("EPS")**

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
<b>(a) Basic EPS:</b>					
Profit for the period/year attributable to ordinary equity holders of the Company	(RM'000)	34,653	16,633	126,569	105,538
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,468,015	1,468,035	1,466,417
Basic EPS	(sen)	<u>2.36</u>	<u>1.13</u>	<u>8.62</u>	<u>7.20</u>

Basic EPS for the current quarter and financial year are calculated by dividing the net profit attributable to ordinary equity holders of the Company by the weighted average number of ordinary shares in issue during the current quarter and financial year.

**NOTES TO THE INTERIM FINANCIAL REPORT****25. EPS (CONT'D)**

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.03.2026	31.03.2025	31.03.2026	31.03.2025
<b>(b) Diluted EPS:</b>					
Profit for the period/year attributable to ordinary equity holders of the Company	(RM'000)	34,653	16,633	126,569	105,538
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,468,015	1,468,035	1,466,417
Effects of dilution of ESS	(unit'000)	2,485	3,638	4,043	7,298
Adjusted weighted average number of ordinary shares in issue	(unit'000)	1,470,520	1,471,653	1,472,078	1,473,715
Diluted EPS	(sen)	2.36	1.13	8.60	7.16

Diluted EPS are calculated by dividing the net profit attributable to ordinary equity holders of the Company by the weighted average number of ordinary shares adjusted for dilutive effects of ESS.



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**NOTES TO THE INTERIM FINANCIAL REPORT**

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**26. FAIR VALUE OF FINANCIAL INSTRUMENTS**

The carrying amount of financial assets and liabilities of the Group for the financial year approximate their fair values except for the following:

	<b>31.03.2026</b>	
	<b>Carrying amount RM'000</b>	<b>Fair value RM'000</b>
<b>Financial assets</b>		
Financing receivables	<u>1,977,287</u>	<u>2,018,457</u>
<b>Financial liabilities</b>		
Sukuk	1,035,929	1,065,162
Term financing	<u>63,000</u>	<u>63,424</u>

**BY ORDER OF THE BOARD**  
**JOHNSON YAP CHOON SENG**  
Company Secretary  
26 May 2026