RCE Capital Berhad

Registration No: 195301000151 (2444-M)
Incorporated in Malaysia

Interim Financial Report
2nd Quarter Ended 30 September 2026

SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2026

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	30.09.2026	30.09.2025	**30.09.2026**	30.09.2025
	RM'000	RM'000	**RM'000**	RM'000
1. Revenue	**84,021**	82,673	**162,407**	162,459
2. Profit before tax	**43,034**	41,395	**83,369**	76,898
3. Profit for the financial period	**32,206**	29,309	**62,632**	55,298
4. Profit attributable to ordinary equity holders of the Company	**32,206**	29,309	**62,632**	55,298
5. Basic earnings per ordinary share (sen)	**2.19**	2.00	**4.27**	3.77
6. Proposed/Declared dividend per share (sen)	**3.00**	3.00	**3.00**	3.00

	AS AT END OF CURRENT QUARTER	AS AT PRECEDING FINANCIAL YEAR END
7. Net assets per share attributable to ordinary equity holders of the Company (RM)	**0.60**	**0.59**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	30.09.2026	30.09.2025	**30.09.2026**	30.09.2025
	RM'000	RM'000	**RM'000**	RM'000
8. Gross interest income	**-**	8	**1**	10
9. Gross interest expense	**72**	47	**146**	98

CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER 3 MONTHS ENDED		CUMULATIVE QUARTER 6 MONTHS ENDED	
	30.09.2026	30.09.2025	**30.09.2026**	30.09.2025
	RM'000	RM'000	**RM'000**	RM'000
Profit/interest income	**75,554**	73,085	**146,494**	144,279
Other revenue	**8,467**	9,588	**15,913**	18,180
Revenue	**84,021**	82,673	**162,407**	162,459
Other income	**7,315**	8,778	**15,213**	16,758
Profit/interest expense applicable to revenue	**(21,590)**	(24,353)	**(43,915)**	(48,533)
Directors' remuneration and staff costs	**(9,829)**	(10,612)	**(18,459)**	(18,143)
Allowances for impairment loss on receivables, net	**(6,189)**	(5,253)	**(13,651)**	(16,573)
Depreciation of plant and equipment and right-of-use ("ROU") assets	**(1,008)**	(903)	**(1,826)**	(1,931)
Amortisation of intangible assets	**(528)**	(528)	**(1,057)**	(807)
Other expenses	**(9,086)**	(8,360)	**(15,197)**	(16,234)
Finance costs	**(72)**	(47)	**(146)**	(98)
Profit before tax	**43,034**	41,395	**83,369**	76,898
Income tax expense	**(10,828)**	(12,086)	**(20,737)**	(21,600)
Profit/Total comprehensive income for the financial period	**32,206**	29,309	**62,632**	55,298
Attributable to:				
Owners of the Company	**32,206**	29,309	**62,632**	55,298
Earnings per ordinary share (sen):				
Basic	**2.19**	2.00	**4.27**	3.77
Diluted	**2.19**	1.99	**4.26**	3.76

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 2026 and the accompanying explanatory notes attached to the interim financial report.

CONDENSED STATEMENT OF FINANCIAL POSITION

	AS AT 30.09.2026 RM'000	AS AT 31.03.2026 RM'000
ASSETS		
Non-Current Assets		
Plant and equipment	**5,524**	4,376
ROU assets	**6,891**	4,963
Intangible assets	**67,323**	68,380
Financing receivables	**1,719,414**	1,737,567
Deferred tax assets	**82,042**	93,519
Total Non-Current Assets	**1,881,194**	1,908,805
Current Assets		
Financing receivables	**240,083**	239,720
Trade receivables	**43,511**	44,395
Other receivables, deposits and prepaid expenses	**63,909**	47,526
Deposits with licensed financial institutions	**615,522**	681,270
Cash and bank balances	**68,051**	82,081
Total Current Assets	**1,031,076**	1,094,992
TOTAL ASSETS	**2,912,270**	3,003,797
EQUITY AND LIABILITIES		
Equity attributable to owners of the Company		
Share capital	**204,881**	204,881
Treasury shares	**(4,948)**	(4,948)
Reserves	**680,057**	670,721
Total Equity	**879,990**	870,654
Non-Current Liabilities		
Hire-purchase payables	**411**	507
Financing liabilities	**1,059,953**	1,117,004
Lease liabilities	**3,808**	2,103
Deferred tax liabilities	**39,304**	49,547
Total Non-Current Liabilities	**1,103,476**	1,169,161
Current Liabilities		
Payables and accrued expenses	**41,187**	36,920
Hire-purchase payables	**396**	400
Financing liabilities	**866,930**	918,914
Lease liabilities	**1,445**	989
Tax liabilities	**18,846**	6,759
Total Current Liabilities	**928,804**	963,982
Total Liabilities	**2,032,280**	2,133,143
TOTAL EQUITY AND LIABILITIES	**2,912,270**	3,003,797
NET ASSETS PER SHARE (RM)	**0.60**	0.59

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 2026 and the accompanying explanatory notes attached to the interim financial report.

CONDENSED STATEMENT OF CHANGES IN EQUITY

			← Reserves →			
	Share Capital RM'000	Treasury Shares RM'000	Employees' Share Scheme ("ESS") RM'000	Retained Earnings RM'000	Total Reserves RM'000	Total RM'000
As at 1 April 2025	204,881	(4,948)	4,694	634,887	639,581	839,514
Total comprehensive income	-	-	-	55,298	55,298	55,298
Transactions with owners						
Dividends	-	-	-	(51,381)	(51,381)	(51,381)
Options under ESS:						
- Granted	-	-	3,358	-	3,358	3,358
- Modification	-	-	76	-	76	76
- Cancelled	-	-	(215)	215	-	-
- Exercised	-	-	(7)	5	(2)	(2)
Total transactions with owners	-	-	3,212	(51,161)	(47,949)	(47,949)
As at 30 September 2025	204,881	(4,948)	7,906	639,024	646,930	846,863
As at 1 April 2026	204,881	(4,948)	5,921	664,800	670,721	870,654
Total comprehensive income	-	-	-	62,632	62,632	62,632
Transactions with owners						
Dividends	-	-	-	(51,381)	(51,381)	(51,381)
Options under ESS:						
- Exercised	-	-	(1,322)	(593)	(1,915)	(1,915)
- Cancelled	-	-	(136)	136	-	-
Total transactions with owners	-	-	(1,458)	(51,838)	(53,296)	(53,296)
As at 30 September 2026	204,881	(4,948)	4,463	675,594	680,057	879,990

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 2026 and the accompanying explanatory notes attached to the interim financial report.

CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 30.09.2026 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	**83,369**	76,898
Adjustments for:		
Allowances for impairment loss on receivables, net	**13,651**	16,573
Depreciation of plant and equipment and ROU assets	**1,826**	1,931
Amortisation of intangible assets	**1,057**	807
Finance costs	**146**	98
Profit and interest income from deposits and bank balances	**(11,870)**	(13,158)
ESS expense	**-**	3,434
Operating profit before working capital changes	**88,179**	86,583
Decrease/(Increase) in working capital:		
Financing receivables	**4,130**	(19,891)
Trade receivables	**893**	1,140
Other receivables, deposits and prepaid expenses	**1,652**	23,087
Increase in working capital:		
Payables and accrued expenses	**2,904**	769
Cash generated from operations	**97,758**	91,688
Taxes paid	**(23,909)**	(30,189)
Taxes refunded	**47**	542
Net cash generated from operating activities	**73,896**	62,041
CASH FLOWS FROM INVESTING ACTIVITIES		
Profit and interest income from deposits and bank balances	**11,870**	13,158
Additions to plant and equipment	**(2,048)**	(284)
Acquisition of intangible asset	**-**	(20,000)
Net cash generated from/(used in) investing activities	**9,822**	(7,126)

CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 30.09.2026 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Drawdown of:		
- revolving credits	**601,800**	710,800
- term financings/loans	**145,000**	45,000
- other financing liabilities	**-**	464
Issuance of Sukuk Murabahah ("Sukuk")	**-**	100,000
Repayments of:		
- revolving credits	**(627,400)**	(689,000)
- term financings/loans	**(98,480)**	(90,342)
- lease liabilities	**(517)**	(502)
- other financing liabilities	**(199)**	(464)
- hire-purchase payables	**(100)**	(181)
Redemptions of Sukuk	**(130,000)**	(25,000)
Dividends paid	**(51,381)**	(51,381)
Withdrawal/(placements) of deposits, cash and bank balances, net:		
- assigned in favour of the trustees	**59,731**	(81,694)
- pledged to licensed financial institutions	**10,638**	1,804
Cash settlement for ESS	**(2,103)**	(1)
Finance costs paid	**(116)**	(39)
Net cash used in financing activities	**(93,127)**	(80,536)
Net change in cash and cash equivalents	**(9,409)**	(25,621)
Cash and cash equivalents at beginning of financial period	**21,713**	77,723
Cash and cash equivalents at end of financial period	**12,304**	52,102
CASH AND CASH EQUIVALENTS AS AT END OF FINANCIAL PERIOD COMPRISE THE FOLLOWING:		
Deposits with licensed financial institutions	**615,522**	709,894
Cash and bank balances	**68,051**	111,856
	683,573	821,750
Less: Deposits, cash and bank balances		
- assigned in favour of the trustees	**(629,066)**	(713,574)
- pledged to licensed financial institutions	**(42,203)**	(56,074)
	12,304	52,102

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 2026 and the accompanying explanatory notes attached to the interim financial report.

NOTES TO THE INTERIM FINANCIAL REPORT

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 International Accounting Standard 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 2026.

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 2026, except for the following amendments to published standards which are effective for the financial period commencing 1 April 2026:

Amendments to:	
MFRS 9 and 7	Classification and Measurement of Financial Instruments
MFRSs	Part of Annual Improvements - Volume 11

The adoption of the above amendments does not have any material effect to the Group.

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.

NOTES TO THE INTERIM FINANCIAL REPORT

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 period.

6. CHANGES IN ESTIMATES

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

7. DEBT AND EQUITY SECURITIES

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

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

	INDIVIDUAL QUARTER 30.09.2026 RM'000	CUMULATIVE QUARTER 30.09.2026 RM'000
Redemption upon maturity	-	10,000

NOTES TO THE INTERIM FINANCIAL REPORT

7. DEBT AND EQUITY SECURITIES (CONT'D)

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

	INDIVIDUAL QUARTER 30.09.2026 RM'000	CUMULATIVE QUARTER 30.09.2026 RM'000
Redemption upon maturity	100,000	100,000
Early redemption	20,000	20,000

(c) ESS

Subsequent to the financial period, the Company has offered 29,052,000 options to the eligible employees at an exercise price of RM0.775 in accordance with ESS By-Laws.

As at 30 September 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

	30.09.2026 RM'000	30.09.2025 RM'000
Recognised during the financial period:		
- 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
- Second interim dividend for 2026: 3.50 sen per ordinary share, paid on 30 June 2026 to shareholders whose names appeared in the record of depositors on 16 June 2026	51,381	-
	51,381	51,381

The Board of Directors ("Board") has declared a first interim dividend of 3.00 sen per ordinary share ("1st interim dividend") in respect of financial year ending 31 March 2027, to be paid on 21 December 2026. The dividend payable is estimated at RM44,041,054 based on the latest number of ordinary shares, net of treasury shares.

The entitlement date for the dividend payment is 8 December 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 8 December 2026 in respect of ordinary transfers; and

(b) shares bought from Bursa on a cum entitlement basis.

This 1st interim dividend will be accounted for in equity as an appropriation of retained earnings in the financial year ending 31 March 2027.

NOTES TO THE INTERIM FINANCIAL REPORT

9. SEGMENT INFORMATION

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

10. PROFIT BEFORE TAX

The following items have been credited in arriving at the profit before tax:

	INDIVIDUAL QUARTER 30.09.2026 RM'000	CUMULATIVE QUARTER 30.09.2026 RM'000
Income from deposits and bank balances:		
- profit income	5,544	11,869
- interest income	-	1
	5,544	11,870

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 period.

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.

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 period.

13. REVIEW OF PERFORMANCE

	INDIVIDUAL QUARTER				CUMULATIVE QUARTER			
	30.09.2026 RM'000	30.09.2025 RM'000	Variance RM'000	%	30.09.2026 RM'000	30.09.2025 RM'000	Variance RM'000	%
Revenue	84,021	82,673	1,348	1.6	162,407	162,459	(52)	(0.0)
Profit before tax	43,034	41,395	1,639	4.0	83,369	76,898	6,471	8.4
Profit for the financial period	32,206	29,309	2,897	9.9	62,632	55,298	7,334	13.3
Profit attributable to ordinary equity holders of the Company	32,206	29,309	2,897	9.9	62,632	55,298	7,334	13.3

The Group recorded an improvement in revenue for the current quarter as compared to corresponding quarter, primarily driven by the increase in early settlement income arising from higher refinancing activities by customers. This was partially offset by lower processing and administration of payroll collection fee income.

The Group's profitability further improved in the current quarter with lower profit/interest and income tax expense, notwithstanding the decrease in profit/interest income generated from deposit placements and higher allowances for impairment loss on receivables.

For the six months period ended 30 September 2026, the Group registered higher pre and post-tax profits after accounting for lower profit/interest expense and allowances for impairment loss on receivables, partially offset with lower deposit placements income.

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NOTES TO THE INTERIM FINANCIAL REPORT

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

	INDIVIDUAL QUARTER			
	30.09.2026	30.06.2026	Variance	
	RM'000	RM'000	RM'000	%
Revenue	84,021	78,386	5,635	7.2
Profit before tax	43,034	40,335	2,699	6.7
Profit for the financial period	32,206	30,426	1,780	5.9
Profit attributable to ordinary equity holders of the Company	32,206	30,426	1,780	5.9

Revenue continued to trend upwards in the current quarter, backed by higher disbursement as compared to preceding quarter. This contributed to higher fee income while the increase in early settlement income was mainly due to higher customer refinancing activities.

The Group also recorded lower allowances for impairment loss on receivables mainly attributed to lower non-performing financing.

All-in-all, the Group recorded higher pre and post-tax profits despite higher operating expenses from sales and marketing initiatives to boost disbursement.

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NOTES TO THE INTERIM FINANCIAL REPORT

15. CURRENT YEAR PROSPECTS

The Group continues to prioritise the quality of its receivables portfolio through disciplined and selective credit assessments, ensuring responsible financing practices while supporting business growth.

To expand market reach and create new business opportunities, the Group focuses on its brand presence and market positioning, customer experience and strategic partnerships. These efforts are complemented by targeted investment in sales and marketing initiatives to drive customer acquisition and disbursement growth.

As for digital initiatives, the Group aims to improve operational efficiency, streamline processes and enhance service delivery, thereby strengthening its competitiveness and reinforcing its longer-term growth objectives.

The Group expects to remain profitable for the financial year ending 31 March 2027.

16. PROFIT FORECAST

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

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NOTES TO THE INTERIM FINANCIAL REPORT

17. INCOME TAX EXPENSE

	INDIVIDUAL QUARTER 30.09.2026 RM'000	CUMULATIVE QUARTER 30.09.2026 RM'000
Income tax payable:		
Current period	16,134	37,959
Over provision in prior years	(4,584)	(18,455)
	11,550	19,504
Deferred tax:		
Current period	(722)	1,233
	10,828	20,737

Included in over provision of income tax for the current quarter and financial period are amounts of RM4.6 million and RM18.5 million respectively arising from profit expense accrued in previous financial years but not deductible at that time. During the current quarter and financial period, the profit expense becomes due and payable by a subsidiary company and deductible for tax purpose in accordance with Sections 33(4) and 33(5) of the Income Tax Act 1967.

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

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NOTES TO THE INTERIM FINANCIAL REPORT

18. STATUS OF CORPORATE PROPOSALS

There are no corporate proposals announced but not completed as at the date of this report.

For information purposes, the status of the corporate proposal announced by the Company which was subsequently completed after the financial period under review is outlined below.

On 26 May 2026, AmInvestment Bank Berhad had, on behalf of the Board of Directors of RCE Capital Berhad ("RCE" or "the Company"), announced that RCE proposes to establish a new employees' share scheme ("ESS") of up to 15% of the total number of issued shares in the Company ("RCE Shares") (excluding treasury shares) at any point in time ("Proposed ESS" or "New ESS").

Bursa had, vide its letter dated 10 July 2026, approved the listing and quotation of such number of new RCE Shares, representing up to 15% of the total number of issued shares of RCE, to be issued pursuant to the Proposed ESS.

The resolution on the Proposed ESS was duly passed by the shareholders at the Company's Annual General Meeting held on 3 September 2026.

On 16 October 2026, the ESS which was effective from 20 October 2020 to 31 December 2026 was terminated by the Company and replaced by the New ESS.

Accordingly, the New ESS has taken effect on 16 October 2026, being the date on which all requirements under Paragraph 6.43(1) of the Listing Requirements in relation to the implementation of the New ESS have been duly fulfilled.

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NOTES TO THE INTERIM FINANCIAL REPORT

19. FINANCING RECEIVABLES

	As at 30.09.2026		
	Receivables		
	Financing RM'000	Loans RM'000	Total RM'000
At amortised cost, gross	2,090,905	3,755	2,094,660
Less: Allowances for impairment	(134,007)	(1,156)	(135,163)
	1,956,898	2,599	1,959,497
Amount receivable within one year	(239,581)	(502)	(240,083)
Non-current portion	1,717,317	2,097	1,719,414

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

Movement in allowances for impairment:

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Balance as at 1 April 2026	44,831	1,773	89,875	136,479
Changes in the expected credit loss ("ECL"):				
- Transfer to Stage 1	130	(124)	(2,839)	(2,833)
- Transfer to Stage 2	(45)	805	(1,874)	(1,114)
- Transfer to Stage 3	(566)	(381)	24,893	23,946
Net adjustment of allowances for impairment	(481)	300	20,180	19,999
Adjustment	1,064	51	-	1,115
New financial assets originated or purchased	5,762	-	-	5,762
Financial assets derecognised	(1,413)	(41)	(2,143)	(3,597)
Changes in risk parameters	(6,417)	(236)	(2,965)	(9,618)
Written off	-	-	(14,977)	(14,977)
Balance as at 30 September 2026	43,346	1,847	89,970	135,163

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 period 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 30.09.2026		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
Secured:			
Shariah			
- Sukuk	174,076	731,512	905,588
- Term financings	133,411	294,410	427,821
- Revolving credits	222,288	-	222,288
	529,775	1,025,922	1,555,697
Conventional			
- Revolving credits	223,784	-	223,784
- Term loans	49,849	34,031	83,880
	273,633	34,031	307,664
	803,408	1,059,953	1,863,361
Unsecured:			
Shariah			
- Revolving credits	50,000	-	50,000
Conventional			
- Revolving credits	13,522	-	13,522
	63,522	-	63,522
	866,930	1,059,953	1,926,883

NOTES TO THE INTERIM FINANCIAL REPORT

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

	As at 30.09.2025		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
Secured:			
Shariah			
- Sukuk	260,614	796,020	1,056,634
- Revolving credits	355,522	-	355,522
- Term financings	106,400	206,654	313,054
	722,536	1,002,674	1,725,210
Conventional			
- Revolving credits	149,529	-	149,529
- Term loans	59,739	83,672	143,411
	209,268	83,672	292,940
	931,804	1,086,346	2,018,150
Unsecured:			
Shariah			
- Revolving credits	85,040	-	85,040
Conventional			
- Revolving credits	8,002	-	8,002
	93,042	-	93,042
	1,024,846	1,086,346	2,111,192

As at 30 September 2026, the Group's weighted average profit/interest rate by categories of financing liabilities ranges from 3.8% to 5.3% (30.09.2025: 4.4% to 4.8%) per annum.

The Group's financing liabilities consist of:

	30.09.2026 RM'000	30.09.2025 RM'000
Fixed rate	966,095	1,121,892
Floating rate	960,788	989,300
	1,926,883	2,111,192

NOTES TO THE INTERIM FINANCIAL REPORT

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

The Group's financing liabilities decreased to RM1.93 billion from RM2.11 billion a year ago. This was primarily due to RM150.0 million net Sukuk redemptions.

21. CAPITAL COMMITMENTS

	30.09.2026 RM'000
Capital expenditure approved and contracted for	1,607

22. CHANGES IN CONTINGENT LIABILITIES AND ASSETS

As at 30 September 2026 and 30 June 2026, 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 2026.

23. DERIVATIVES AND FAIR VALUE CHANGES OF FINANCIAL LIABILITIES

(a) There were no derivatives as at 30 September 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.

NOTES TO THE INTERIM FINANCIAL REPORT

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	
		30.09.2026	30.09.2025	30.09.2026	30.09.2025
(a) Basic EPS:					
Profit for the period attributable to ordinary equity holders of the Company	(RM'000)	32,206	29,309	62,632	55,298
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,468,035	1,468,035	1,468,035
Basic EPS	(sen)	2.19	2.00	4.27	3.77

Basic EPS for the current quarter and financial period 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 period.

NOTES TO THE INTERIM FINANCIAL REPORT

25. EPS (CONT'D)

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		30.09.2026	30.09.2025	30.09.2026	30.09.2025
(b) Diluted EPS:					
Profit for the period attributable to ordinary equity holders of the Company	(RM'000)	32,206	29,309	62,632	55,298
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,468,035	1,468,035	1,468,035
Effects of dilution of ESS	(unit'000)	193	3,248	1,056	3,318
Adjusted weighted average number of ordinary shares in issue	(unit'000)	1,468,228	1,471,283	1,469,091	1,471,353
Diluted EPS	(sen)	2.19	1.99	4.26	3.76

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.

NOTES TO THE INTERIM FINANCIAL REPORT

26. FAIR VALUE OF FINANCIAL INSTRUMENTS

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

	30.09.2026	
	Carrying amount RM'000	Fair value RM'000
Financial assets		
Financing receivables	1,959,497	2,001,451
Financial liabilities		
Sukuk	905,588	916,883
Term financing	60,507	60,023

BY ORDER OF THE BOARD
JOHNSON YAP CHOON SENG
Company Secretary
19 November 2026