

The background of the image is a photograph of a modern city skyline with several skyscrapers. The central focus is a tall, white skyscraper with the 'OSK' logo in orange at the top. In the foreground, there are lush green trees and a paved area with some landscaping. The text is overlaid on the left side of the image.

# OSK Holdings Berhad 199001015406 (207075-U) 36th Annual General Meeting

23 April 2026 (Thursday), 10:00 a.m.

Grand Ballroom, Level 2,  
InterContinental Kuala Lumpur

**OSK**

PROPERTY | FINANCIAL SERVICES | INDUSTRIES | HOSPITALITY | INVESTMENT HOLDING

*Strictly private & confidential. For discussion purposes only.*

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01. Property Development, Property Investment & Construction

02. Financial Services and Investment Holding

03. Industries

04. Hospitality

## 3 ESG Updates



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# Group Financial Performance Review

# The Group's Overview

- Our Group has 4 core Business Segments and 1 Investment Holding Segment. The 4 core business segments includes Property, Financial Services, Industries and Hospitality.



## PROPERTY

- Property Development
- Property Investment and Management
- Construction
- Building Material and Design
- Plantation

## FINANCIAL SERVICES

- Capital Financing
- Consumer Financing

## INDUSTRIES

- Olympic Cable
- Acotec Industrialised Building System (IBS)

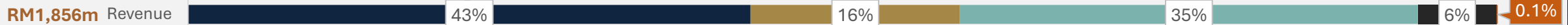
## HOSPITALITY

- Hotels and Resorts
- Vacation Club

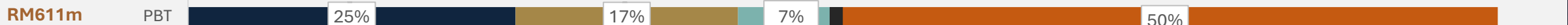
## INVESTMENT HOLDING

- Investment Holding
- Strategic equity stake in RHB Bank

### FY2025



### FY2024



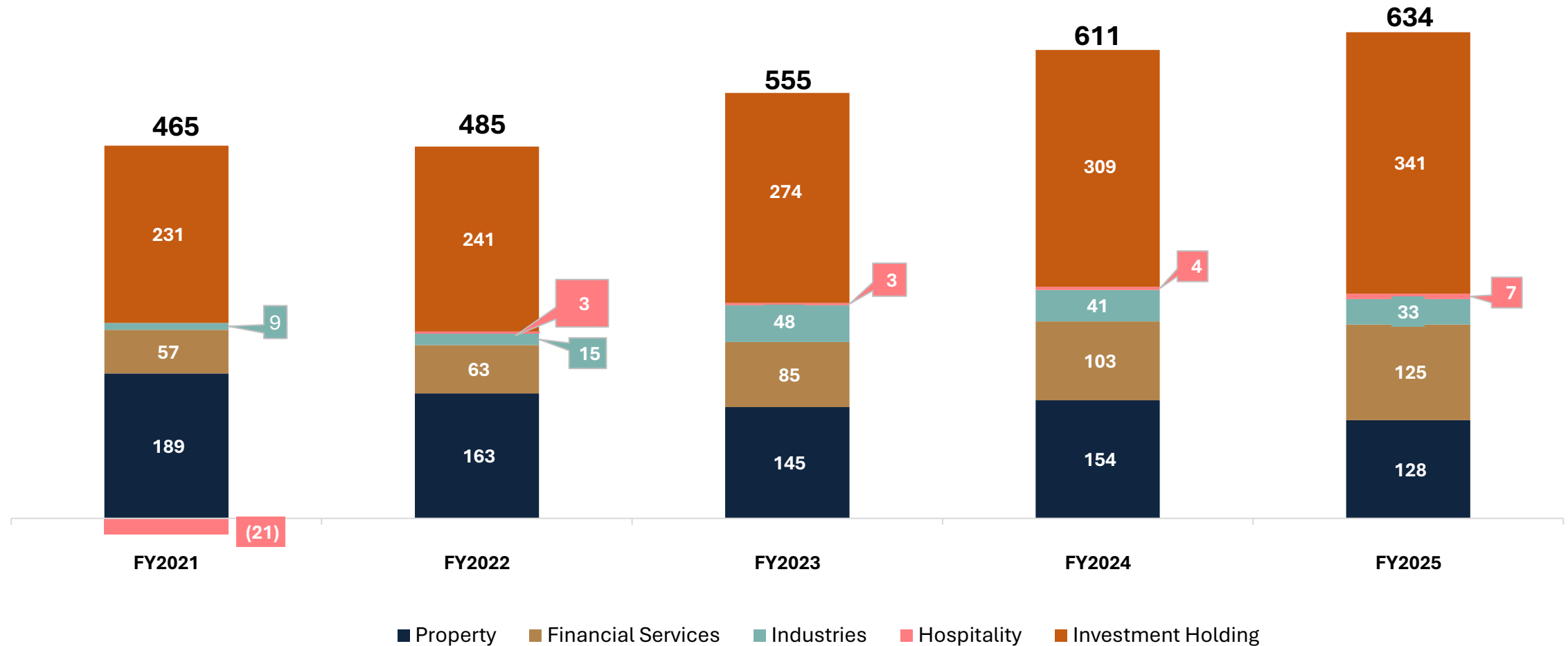
# Financial Performance

RM'million	FY2025	FY2024	Increase (%)
Revenue	1,856	1,658	12
Profit before tax	634	611	4
Share of results of associates and a joint venture	335	330	2
Profit after tax	577	539	7
Profit attributable to Owners of the Company	576	536	7
Earnings per share (sen)	18.62	17.34*	7

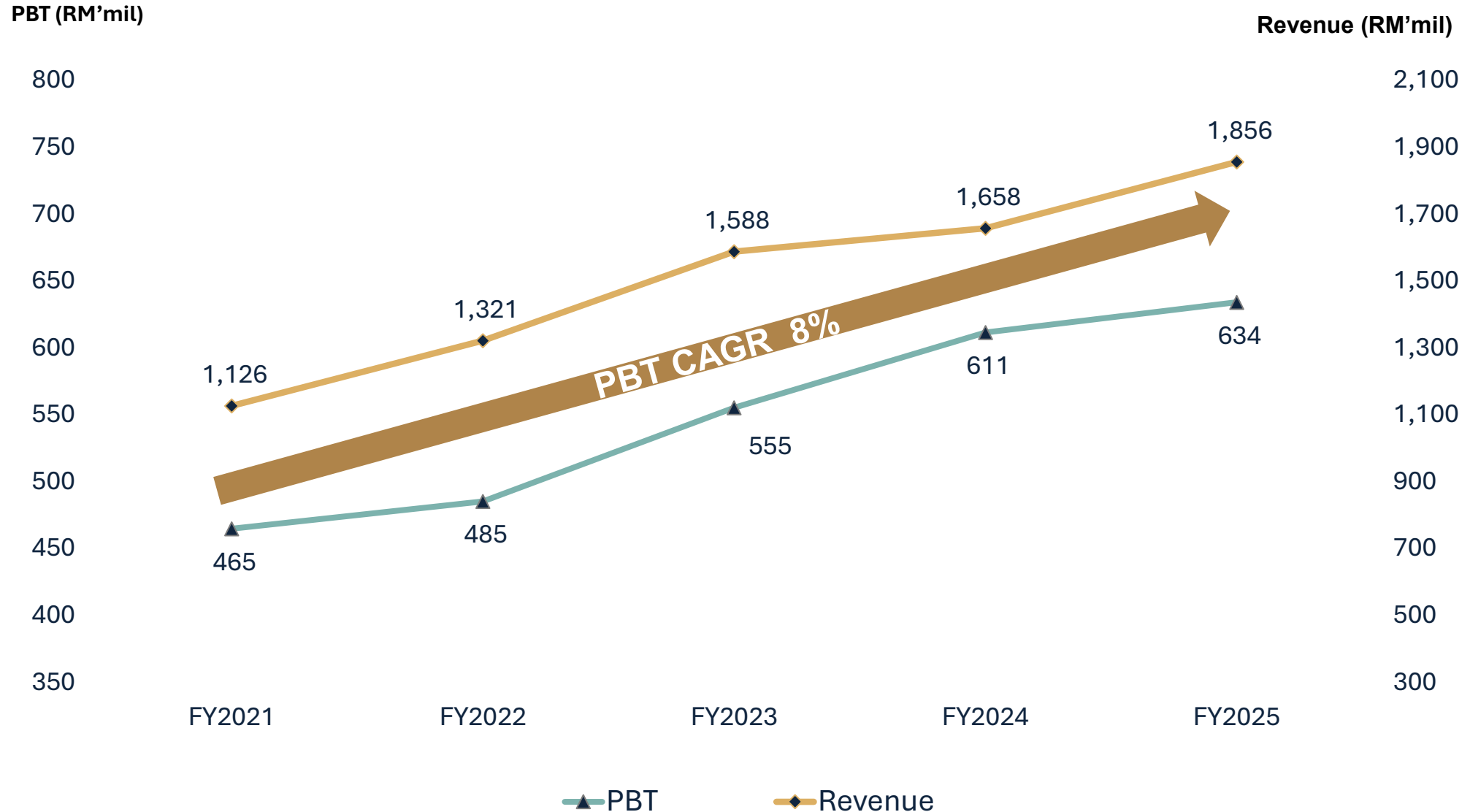
\*Restated due to the Company's bonus issue of 1,047,647,409 new ordinary shares (1 bonus share for every 2 existing ordinary share) completed on 24 June 2025.

# 5-Year Performance by Segment - PBT

RM'million



# 5-Year Financial Performance – Revenue vs PBT



# Financial Position

as at 31 December 2025



8%



**RM12.3b**

Total Assets  
(2024: RM11.4b)



6%



**RM6.8b**

Shareholders' Funds  
(2024: RM6.4b)



**RM2.21**

Net Assets per Share  
(2024: RM2.08)



**RM1.7b**

Cash: RM846m &  
Undrawn Facilities: RM858m  
(2024: RM1.4b, Cash: RM876m  
& Undrawn Facilities: RM537m)



14%



**RM2.53b**

Capital Financing  
(2024: RM2.21b)



12%



**RM4.34b**

Total Debts  
(2024: RM3.86b)



**RM3.47b**

Net Debts  
(2024: RM2.97b)



**4.5 years**

Average Debt  
Maturity Profile  
(2024: 3.8yr)



**0.508**

Net Gearing  
(2024: 0.461)

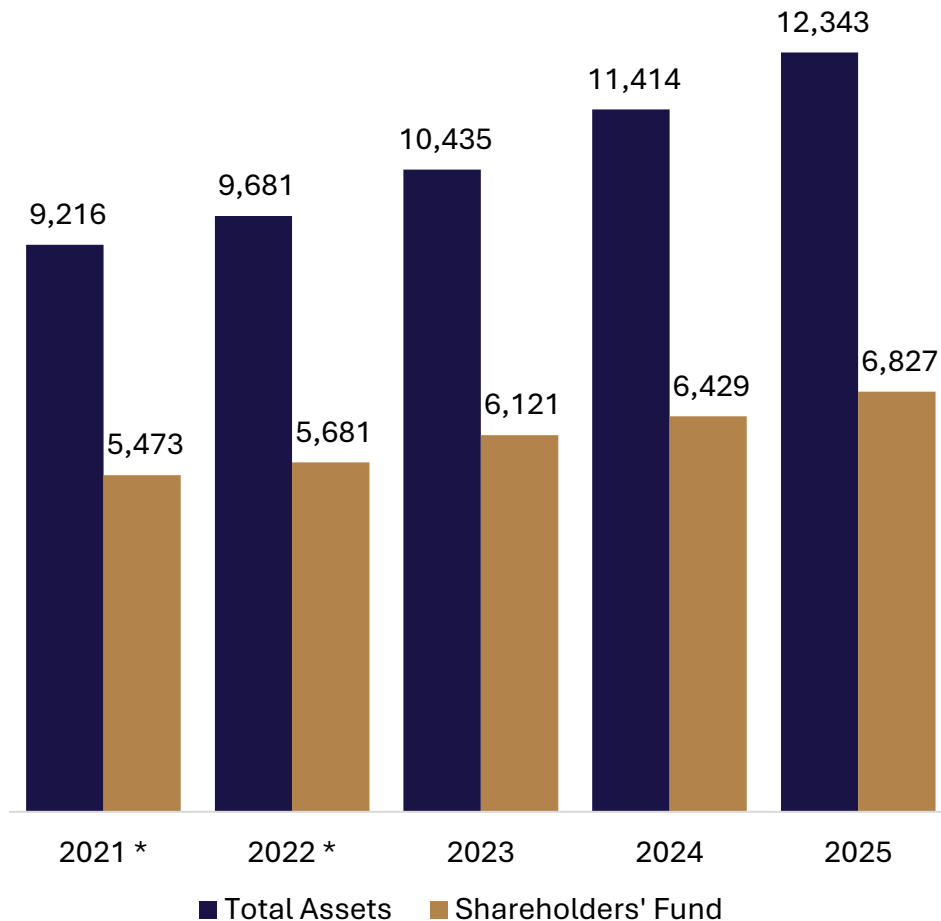


**0.138**

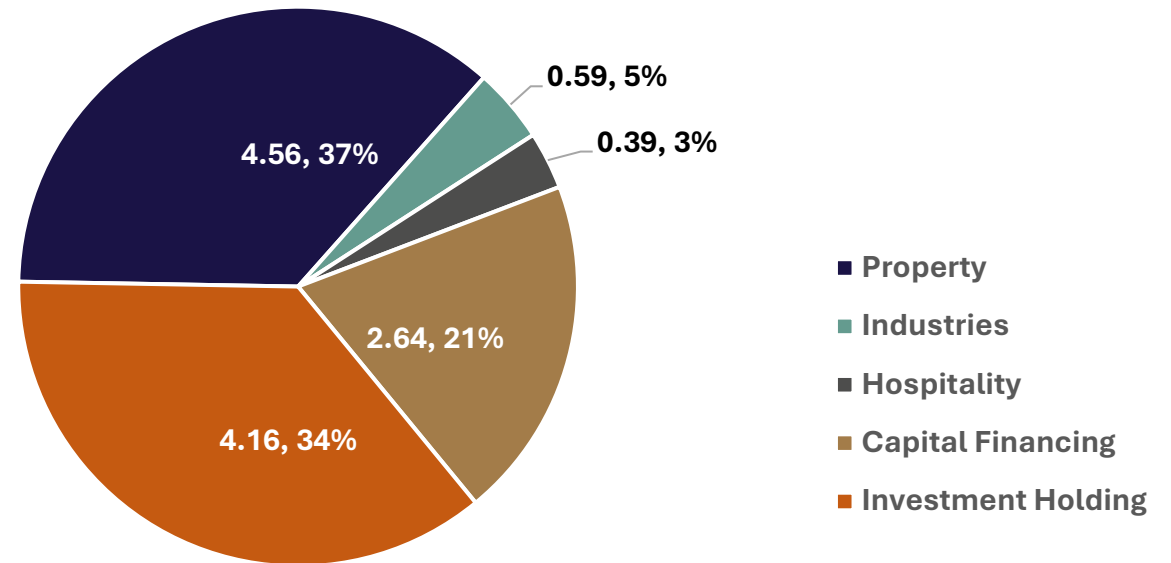
Net Gearing,  
net of Capital  
Financing  
(2024: 0.117)

# Improved Shareholders' Fund and Total Assets

Shareholders' Fund and Total Assets  
(RM'million)



Assets Distribution by Segment



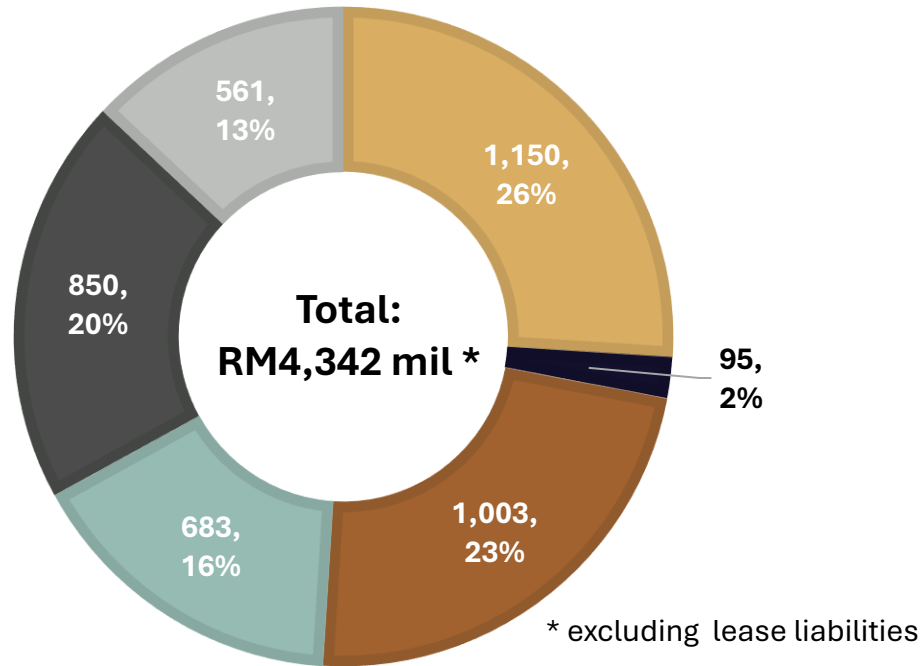
- Total assets increased from RM11.41 bil in FY2024 to RM12.34 bil in FY2025 due to:
  - RM316.4 mil - increase in capital financing portfolio for Malaysia & Australia, and
  - RM212.5 mil - increase in land held for property development arising from the acquisition of land located in Bedong, Rawang and Nilai

\* Restated

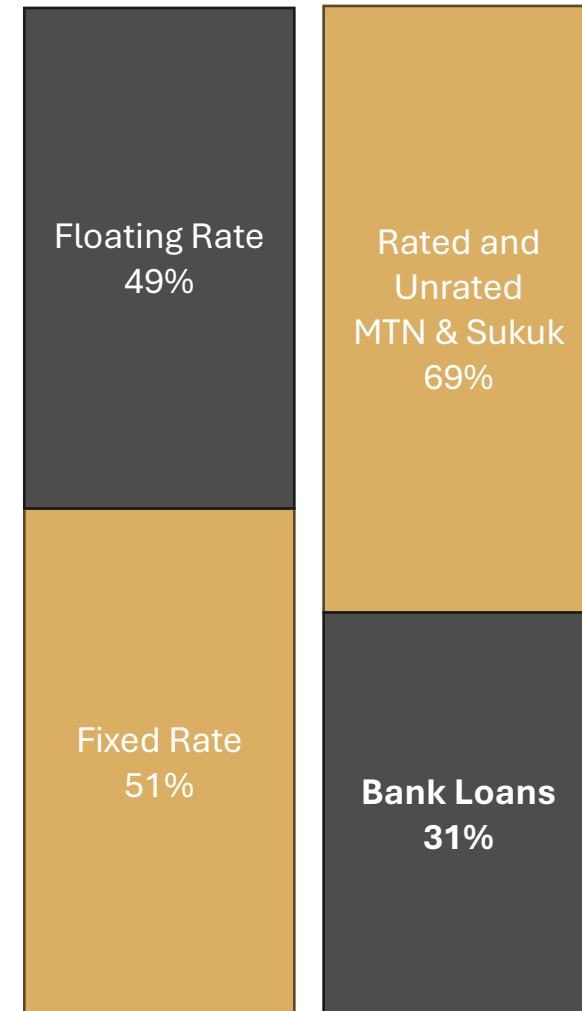
# Debt Maturity Profile and Debt Structure







as at 31 December 2025

Debt Maturity (RM' mil)



Debt Structure



	< 1 Year (2026)	1,245	28%
	1 Year but < 2 Years (2027)		
	2 Years but < 5 Years (2028-2030)	1,686	39%
	5 Years but < 7 Years (2031-2032)		
	7 Years but < 10 Years (2033-2036)	850	20%
	> 10 Years (2037)	561	13%

# Effective Cash Flow Management

Cash Inflows/(Outflows) RM'million	FY2025	FY2024
Net Operating cash inflows from operations (from all businesses, including private credit but excluding net disbursement)	194	246
Dividends from RHB	193	133
<b>Cash flow from operations (before net disbursement of private credit loans)</b>	<b>387</b>	<b>379</b>
Net of disbursement from private credit	(355)	(509)
<b>Adjusted Operating Cash Flow</b>	<b>32</b>	<b>(130)</b>
Purchase of land for property development	(212)	-
Purchase of property, plant and equipment	(78)	(156)
Other net investing cash inflows	29	28
Dividends paid to Shareholders	(186)	(144)
Net drawdown & funding costs	391	559
<b>Net (Decrease)/Increase in Cash and Cash Equivalents</b>	<b>(24)</b>	<b>157</b>
<b>Total Cash &amp; Cash Equivalents</b>	<b>846</b>	<b>876</b>

## Cash Flow Movements in FY2025

- Net cash used in Operating Activities mainly due to net disbursement by capital & consumer financing.
- Net cash used in Investing Activities included:
  - I. Acquisition of land for property development of RM212.5m in Bedong, Rawang and Nilai;
  - II. acquisition of plant and machinery by Olympic Cable of RM21.8m;
  - III. acquisition of machinery by Construction of RM14m; and
  - IV. refurbishment of hotel facilities in Kuantan and Damai Laut Golf Resort of RM19.6m.
- Net cash from Financing Activities was mainly due to the net borrowings drawdown of RM486m for business activities.

Note : The Cashflow statement has been re-presented for shareholders clarity.

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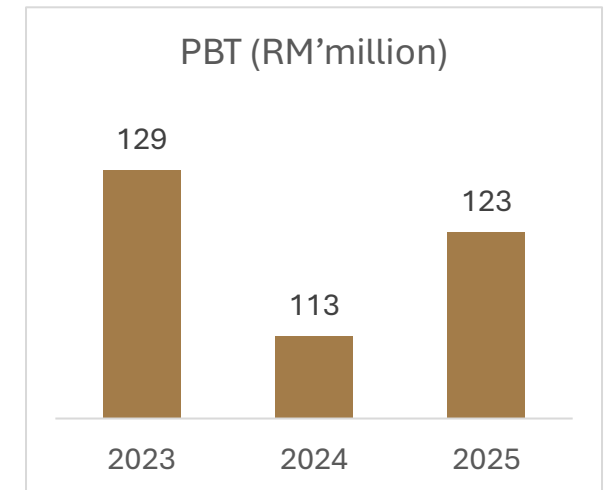
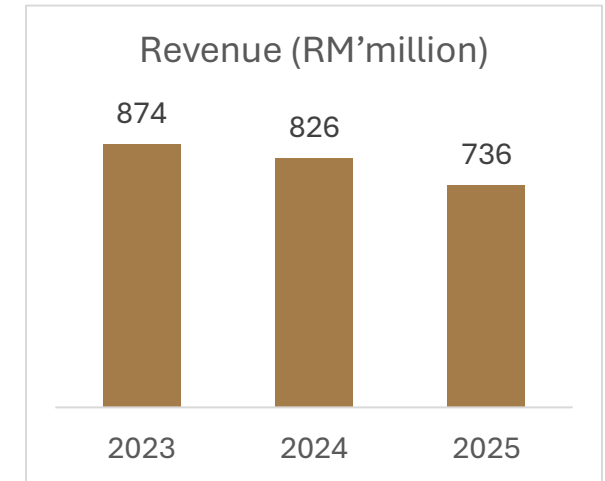
# Group Business Updates



**PROPERTY DEVELOPMENT**

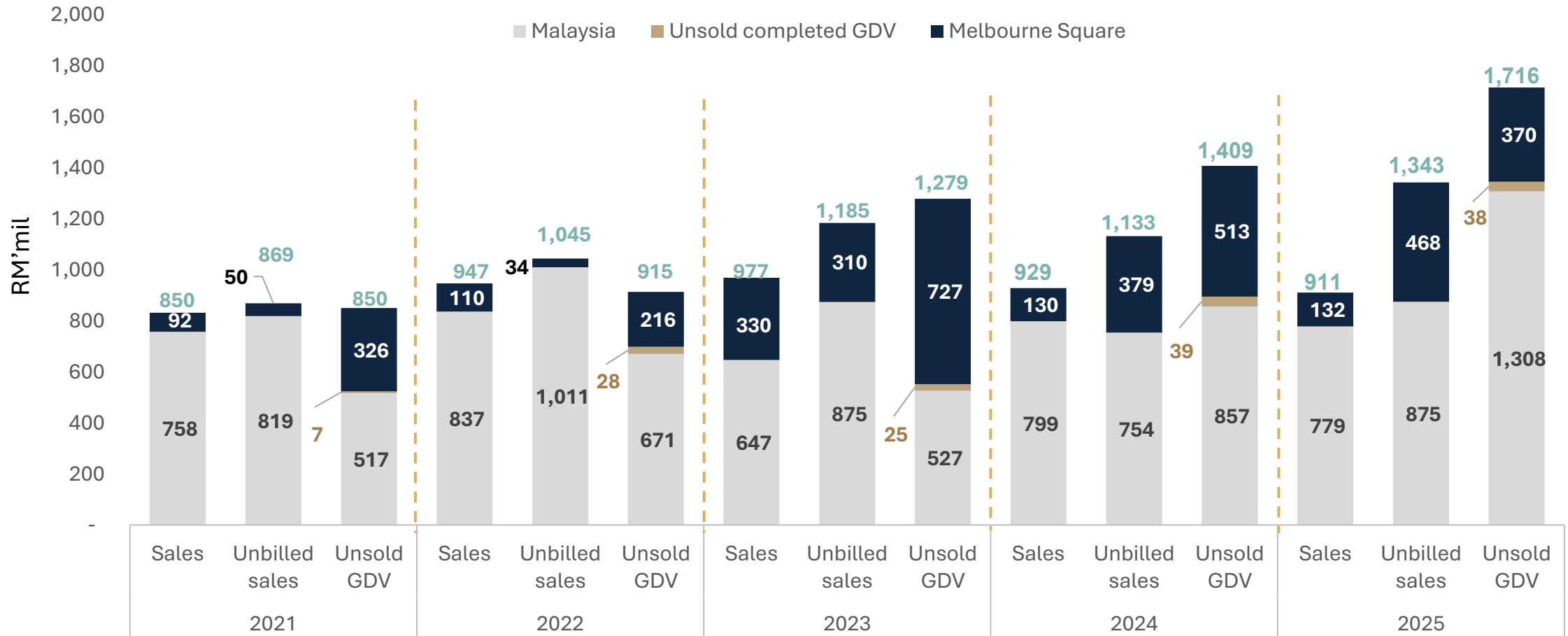
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# Property Development



# Sales, Unbilled Sales and Unsold GDV

as at 31 December 2025



# Property Segment: On-going Projects (Malaysia)

as at 31 March 2026



## Pangsapuri Suria, Butterworth

- GDV: RM26mil
- Progress: 6%
- Take-up rate: 80%



## Harbour View Residence, Butterworth

- GDV: RM170mil
- Progress: 21%
- Take-up rate: 35%



## Nara @ Shorea Park, Puchong

### – Tower A & B

- GDV: RM354mil
- Progress: 91%
- Take-up rate: 67% (Tower A); 20% (Tower B)



## OSK Areca, Nilai

- GDV: RM375mil
- Progress: 6%
- Take-up rate: 6%



## Iringan Bayu, Seremban (Township)

- Total land area: 1,717 acres
- Total GDV: RM5.5bil
- On-going GDV: RM450mil
- Take-up rate: Average of 39%



## Bandar Puteri Jaya, Sungai Petani (Township)

- Total land area: 2,581 acres
- Total GDV: RM4bil
- On-going GDV: RM346mil
- Take-up rate: Average of 39%



## Taman Lang Aman, Bandar Amanjaya (Township)

- GDV: RM98mil
- Progress: 72%
- Take-up rate: 45%

## Alia @ Mori Park, Shah Alam

- GDV: Service Apartments (SA) = RM375mil; Flexi Suites (FS) = RM27mil; Retail (R) = RM18mil
- Progress: SA = 50%; FS = 66%; R = 54%
- Take-up rate: SA = 96%; FS = 46%; R = 96%



## Bayu @ Mori Park, Shah Alam

- GDV: SA = RM423mil; FS = RM68mil
- Progress: SA = 13%; FS = 13%
- Take-up rate: SA = 51%; FS = 24%



## LEA by The Hills, Taman Melawati

- GDV: RM234mil
- Progress: 100%
- Take-up rate: 98%



## Nuria (RSKU), Taman Melawati

- GDV: RM63mil
- Progress: 85%
- Take-up rate: 100%



## Hana Hills, Taman Melawati

- GDV: RM205mil
- Progress: 55%
- Take-up rate: 60%

# Property Segment: Projects (Australia)

as at 31 March 2026



## MELBOURNE SQUARE MELBOURNE SQUARE®

- Total land area: 5 acres (FH)
- Mixed development – 5 phases
- GDV: AUD 3.5 bil (all phases)

### Completed

#### Phase 1 MSQ Residences

- GDV: AUD 896.1mil
- Completion: 100%
- Take-up rate: 94%

### In-progress

#### Phase 2 BLVD



- High Rise Apartment
- GDV: AUD 698.5mil
- Officially launched in October 2023
- Take-up rate: 79%

#### Phase 3 AURA



- High Rise Apartment
- GDV: AUD 800mil
- Soft launched in March 2026



# On-Going Projects- Klang Valley

## NARA @ Shorea Park, Puchong

as at 31 March 2026



**Property Type:** Service Apartments

**Total GDV:** RM354 mil (Tower A & B)

**Launch Date:** June 2024 (Tower A); March 2025 (Tower B)

**No. of units:** 369 (Tower A); 340 (Tower B)

**Average Selling Price:** RM561 per sqft

**% of Completion:** 91%

**Take-up Rate:** 67% (Tower A); 20% (Tower B)

# On-Going Projects- Klang Valley (Cont'd)

## LEA by The Hills, Taman Melawati

as at 31 March 2026



**Property Type:** Condominium

**Total GDV:** RM234 mil

**Launch Date:** June 2022

**No. of units:** 344

**Average Selling Price:** RM529 per sqft

**% of Completion:** 100%

**Take-up Rate:** 98%

# On-Going Projects- Klang Valley (Cont'd)

## NURIA (RSKU) – Taman Melawati

as at 31 March 2026



**Property Type:** Condominium

**Total GDV:** RM63 mil

**Launch Date:** March 2024

**No. of units:** 275

**Average Selling Price:** RM236 per sqft

**% of Completion:** 85%

**Take-up Rate:** 100%

# On-Going Projects- Klang Valley (Cont'd)

## Hana Hills – Taman Melawati

as at 31 March 2026



**Property Type: Condominium**

**Total GDV: RM205 mil**

**Launch Date: July 2024**

**No. of units: 297**

**Average Selling Price: RM568 per sqft**

**% of Completion: 55%**

**Take-up Rate: 60%**

# On-Going Projects- Klang Valley (Cont'd)

## ALIA @ Mori Park, Shah Alam

as at 31 March 2026



**Property Type:** Service Apartments (SA); Flexi Suites (FS) and Retails (R)

**Total GDV:** SA = RM375 mil; FS = RM27 mil; R = RM18 mil

**Launch Date:** June 2024

**No. of units:** SA = 812 ; FS = 76; R = 22

**Average Selling Price:** SA = RM577 ; FS = RM634; R = RM724

**% of Completion:** SA = 50% ; FS = 66%; R = 54%

**Take-up Rate:** SA = 96% ; FS = 46%; R = 96%

# On-Going Projects- Klang Valley (Cont'd)

## BAYU @ Mori Park, Shah Alam

as at 31 March 2026



**Property Type:** Service Apartments(SA); Flexi Suites (FS)

**Total GDV:** SA = RM423 mil; FS = RM68 mil

**Launch Date:** May 2025 (SA); October 2025 (FS)

**No. of units:** SA = 841; FS = 187

**Average Selling Price (per sqft):** SA = RM631; FS = RM642

**% of Completion:** SA = 13%; FS = 13%

**Take-up Rate:** SA = 51%; FS = 24%

# On-Going Projects- Penang

## Pangsapuri Suria, Butterworth

as at 31 March 2026



**Property Type:** Low-Medium Cost Apartment

**Total GDV:** RM26 mil

**Launch Date:** February 2023

**No. of units:** 439

**Average Selling Price:** RM95 per sqft

**% of Completion:** 6%

**Take-up Rate:** 80%

# On-Going Projects- Penang (Cont'd)

## Harbour View Residence, Butterworth

as at 31 March 2026



**Property Type:** Service Apartments (Rumah MutiaraKu)

**Total GDV:** RM170 mil

**Launch Date:** March 2025

**No. of units:** 373

**Average Selling Price:** RM479 per sqft

**% of Completion:** 21%

**Take-up Rate:** 35%

# On-Going Projects – Negeri Sembilan

## OSK Areca, Nilai

as at 31 March 2026



**Property Type:** Serviced Apartment

**Total GDV:** RM375 mil

**Launch Date:** December 2025

**No. of units:** 774

**Average Selling Price:** RM575 per sqft

**% of Completion:** 6%

**Take-up Rate:** 6%

# On-Going Projects- Negeri Sembilan (Cont'd)

as at 31 March 2026



Total No. of Units for Iringan Bayu Township		
Total Launched	Completed & Handed Over	On-Going
4,318	3,901	417

## On-Going Projects



## Completed Projects



# Township Development – Negeri Sembilan (Cont'd)

as at 31 March 2026



**Property Type:** Double-Storey Terrace (Phase 15B)

**Total GDV:** RM80 mil

**Launch Date:** November 2024

**No. of units:** 137

**Average Selling Price:** RM583k

**% of Completion:** 100%

**Take-up Rate:** 19%



**Property Type:** Double-Storey Terrace (Phase 16)

**Total GDV:** RM128 mil

**Launch Date:** November 2024

**No. of units:** 212

**Average Selling Price:** RM605k

**% of Completion:** 92%

**Take-up Rate:** 15%

# Township Development– Negeri Sembilan (Cont'd)

as at 31 March 2026



**Property Type: Commercial**

**Total GDV: RM78 mil**

**Launch Date: December 2025**

**No. of units: 68**

**Average Selling Price: RM1 mil**

**% of Completion: 1%**

**Take-up Rate: 79%**

# Township Development– Sungai Petani, Kedah

as at 31 March 2026



Total No. of Units for Bandar Puteri Jaya Township		
Total Launched	Completed & Handed Over	On-Going
2,725	2,199	526

**Completed Projects**

**On-Going Projects**

# Township Development– Sungai Petani, Kedah (cont'd)

as at 31 March 2026



**Property Type:** Commercial – Double-Storey Shop Office and Three-Storey Shop Office (Zone 1)

**Total GDV:** RM100 mil

**Launch Date:** April 2024 and August 2024

**No. of units:** 94

**Average Selling Price:** RM1 mil

**% of Completion:** 73%

**Take-up Rate:** 76%



# Township Development– Sungai Petani, Kedah (cont'd)

as at 31 March 2026



**Property Type:** Double-Storey Semi-D & Double-Storey Bungalow (Phase 5 Parcel 4)

**Total GDV:** RM134 mil

**Launch Date:** September 2025

**No. of units:** 193

**Average Selling Price:** RM692k

**% of Completion:** 20%

**Take-up Rate:** 5%

# Township Development– Sungai Petani, Kedah (cont'd)

as at 31 March 2026



**Property Type:** Double-Storey Terrace House  
(Phase 5 Parcel 2)

**Total GDV:** RM112 mil

**Launch Date:** October 2025

**No. of units:** 239

**Average Selling Price:** RM467k

**% of Completion:** 24%

**Take-up Rate:** 22%

# Township Development– Sungai Petani, Kedah (cont'd)

## Taman Lang Aman

as at 31 March 2026



**Property Type:** Double-Storey Terrace (Zone 1: Phase 1)

**Total GDV:** RM98 mil

**Launch Date:** February 2025

**No. of units:** 197

**Average Selling Price:** RM500k

**% of Completion:** 72%

**Take-up Rate:** 45%

# Projects Handed over in FY2025



Projects handed over as at 31 December 2025		
Project Name	GDV (RM'mil)	Type of Property
<b>Iringan Bayu</b>		
IB - 12 - Seriya	61.0	SSTH
IB - 13 - Ledaya	99.0	SSTH
IB - 14 - Irumia	80.0	DSTH
Anya @ Shorea Park, Puchong	399.0	SA
Rubica, Butterworth	141.0	C
<b>Total GDV (RM'mil)</b>	<b>780.0</b>	
<b>Total Units</b>	<b>1,595</b>	

**Legends:**

*DSTH - Double Storey Terrace Homes*

*SSTH - Single Storey Terrace Homes*

*SSB - Single Storey Bungalow*

*DSB - Double Storey Bungalow*

*DSSD - Double-Storey Semi-D*

*SA - Service Apartments*

*C - Condominium*

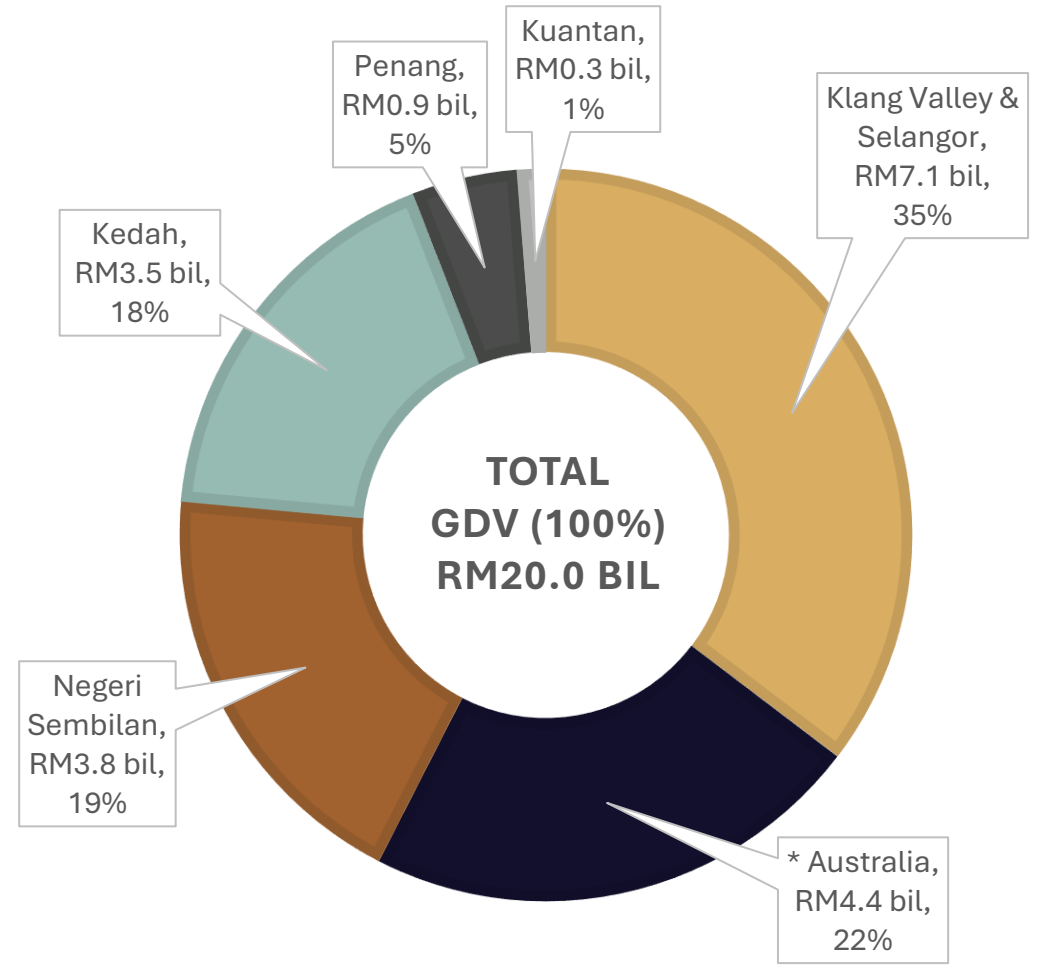
# Property Segment: Landbank

## - Malaysia & Australia

as at 31 March 2026



Landbank	2,457 acres
Estimated GDV	RM 20.0 billion



\* Australia, RM4.4 bil, 22%

\* This represents an effective 40.69% stake in the Australian associated company, which has an estimated gross development value (GDV) of AUD3.9 billion, based on an exchange rate of RM2.77 per AUD1.

New Land – Jan'25	New Land – Jan'25	New Land – Nov'25
<b>Bedong, Kedah</b>	<b>Nilai, Negeri Sembilan</b>	<b>Rawang, Klang Valley</b>
✓ 751.2 acres	✓ 2.6 acres	✓ 14.5 acres
✓ Freehold	✓ Freehold	✓ Freehold
✓ Cost: RM162 mil	✓ Cost: RM7 mil	✓ Cost: RM58 mil
✓ Est. GDV: RM2.24 bil	✓ Est. GDV: RM375 mil	✓ Est. GDV: RM1.26 bil

New Land – Mar'26
<b>Metropark, Klang Valley</b>
✓ 3.3 acres
✓ Freehold
✓ Cost: RM44 mil
✓ Est. GDV: RM427 mil

# Pipeline Launches in FY2026

## – Estimated Total GDV of RM1.1bil

		RM'mil	Target launch
Klang Valley	Bayu @ Mori Park, Shah Alam (Retail)	33.4	February 2026
	Mori Park, Shah Alam – PH3		
	• Service Apartment	466.4	
	• SOHO	83.5	July 2026
	• Retail Shops	23.8	
Kedah	Bandar Puteri Jaya in Sungai Petani		
	• PH4 (Single Storey Office)	21.5	February 2026
	Bandar Amanjaya in Sungai Petani		
	• Taman Lang Aman Z1 PH2	117.5	April 2026
	• Taman Lang Aman Z2 PH1	19.7	February 2026
Pahang	Ombak – PH1		
	• Tower 1	301.7	
	• Tower 2	30.7	March 2026
	• Commercial	14.5	
<b>Total</b>		<b>1,112.7</b>	

# Completed Project in Australia

as at 31 March 2026



**MELBOURNE  
SQUARE®**

JV Partner:



**KWSP  
EPF**

**49% Equity  
Interest**

*Note: OSKH effective equity interest  
in the project is 40.69%.*

<b>Location</b>	: Southbank, Melbourne
<b>Type of property</b>	: Mix development of Residential Apartments, Retail Mall, Office Tower and Hotel
<b>Land area</b>	: 5 acres (FH)
<b>Gross Development Value (GDV)</b>	: AUD 3.5 bil (all phases)
<b>Phase 1 GDV</b>	: AUD 896.1 mil
<b>Launched</b>	: October 2017
<b>Average Selling Price</b>	: AUD 11,300 per sqm
<b>Take-up rate</b>	: 94%
<b>Completion</b>	: Completed in January 2021
<b>No. of units</b>	: 1,054 units of Service Apartments, Retail Podium and Childcare Centre

# On-Going Project in Australia

as at 31 March 2026



<b>Project Name</b>	: BLVD @ Hoff Boulevard, Melbourne Square
<b>Location</b>	: Southbank, Melbourne
<b>Type of Property</b>	: High-Rise Apartment
<b>Phase 2 GDV</b>	: AUD 698.5 mil
<b>Launched</b>	: October 2023
<b>Take-up rate</b>	: 79%
<b>Average Selling Price</b>	: AUD 13,700 psm
<b>No. of units</b>	: 602 units

# On-Going Project in Australia (Cont'd)

as at 31 March 2026



<b>Project Name</b>	: AURA
<b>Location</b>	: Southbank, Melbourne
<b>Type of Property</b>	: High-Rise Apartment
<b>Phase 3 GDV</b>	: AUD 800 mil
<b>Launched</b>	: Soft launched in March 2026
<b>Average Selling Price</b>	: AUD 16,200 psm
<b>No. of units</b>	: 673 units

# Queensbridge Place, Melbourne

## – Future development in Melbourne - QBP

### Queensbridge Street and City Road

#### Mix Development

- Residential Apartments
- Office Tower
- Retail Podium and Malls
- Restaurants
- Medical Centre
- Car Park

#### Current

**Occupancy**  
74.4% (as of 31  
March 2026)

#### Location

Southbank, Melbourne

#### Land Tenure

Freehold

#### Land Area

7,800 sqm (Combined)

#### Total NLA

11,614 sqm



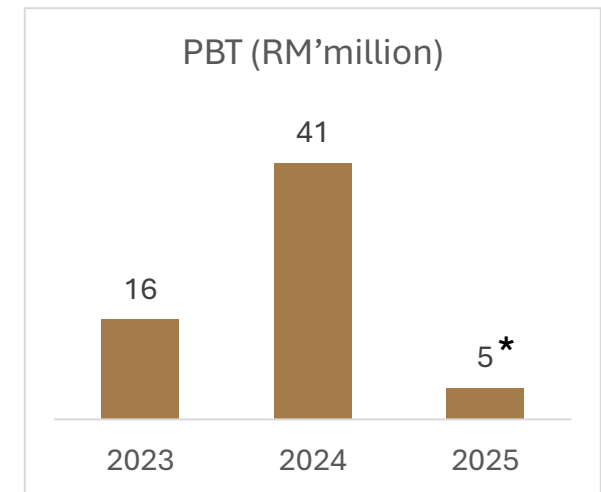
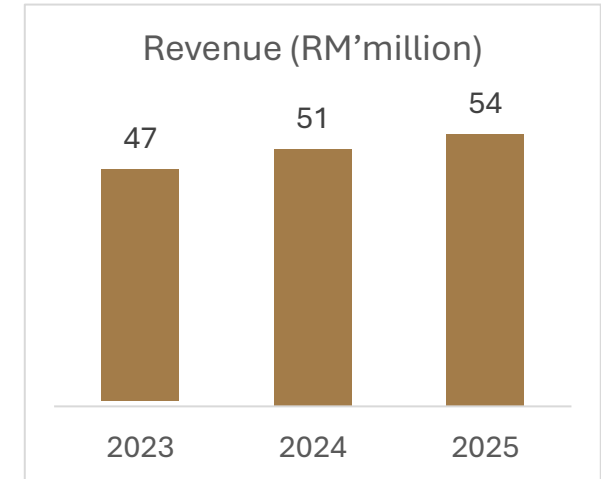
OSK

THE INTERMARK

**PROPERTY INVESTMENT**

01

# Property Investment



\* Profit before tax decreased primarily due to the absence of the gain on disposal of an office tower (Faber Tower 2) by a joint venture and the fair value gain on investment property (You City Retail) recognised in 2024.

# Property Investment - Office

as at 31 March 2026



**Plaza OSK, Jalan Ampang, Kuala Lumpur**

Land Area	1.32 acres (FH)
NLA	236,365 sqft
Occupancy Rate	99%



**Faber Towers (Office Tower 1 and Retail Podium),  
Taman Desa, Kuala Lumpur**

Land Area	2.63 acres (FH)
NLA	270,018 sqft
Occupancy Rate	86%

# Property Investment - Retail

as at 31 March 2026



**Atria**  
SHOPPING GALLERY  
DAMANSARA JAYA

## Atria Shopping Gallery, Damansara Jaya

NLA	470,397 sqft
Occupancy Rate	82%



# Property Investment – Retail (Cont'd)

as at 31 March 2026



You City III, Cheras

NLA	155,860 sqft
Occupancy Rate	82%



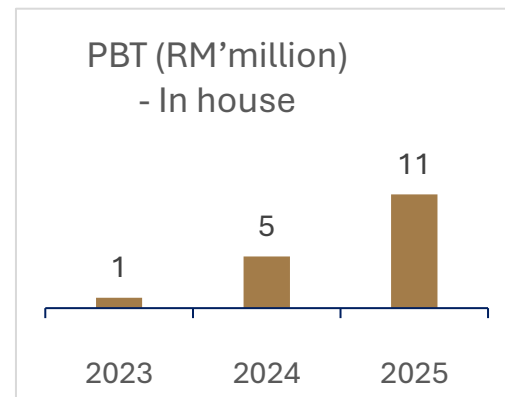
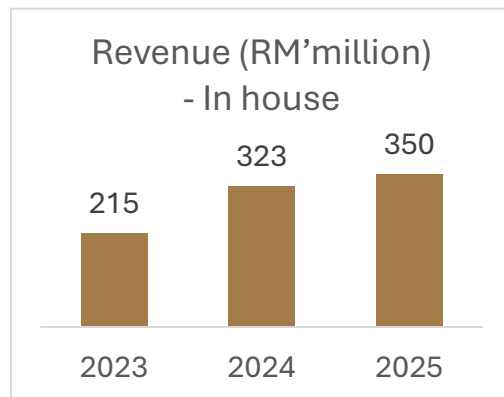
**OSK**

**OSK  
CONSTRUCTION**

**CONSTRUCTION**

**01**

# Construction



- Optimise **construction cost** through early involvement in design and planning of the development projects.
- **Close supervision** during construction to ensure quality standards.
- Delivers superior quality products at competitive prices and ahead of schedule.
- Established contractor since 1979.
- A **construction partner of OSK Property** that focus on in-house project developments undertaken by OSK Property.
- Successfully constructed and built multiple quality residential and commercial projects in Malaysia.
- A registered **Class A** contractor with Pusat Khidmat Kontraktor (**PKK**).
- A registered G7 contractor with the Construction Industry Development Board (**CIDB**).
- A reliable and experienced construction provider with the following **accreditation by SIRIM**:
  - MS ISO 9001:2015 – Quality Management Systems
  - MS 45001: 2018 – Occupational Health & Safety Management Systems
  - ISO 14001: 2015 – Environmental Management System
- Continuously expands the pool of subcontractors and suppliers to ensure the smooth flow of resources and the delivery of high-quality workmanship.

# Construction (Cont'd)

**Outstanding order book of RM518.7 million  
as at 31 December 2025**

Outstanding order book	RM' million
Mori Park, Shah Alam	278
BPJ (Phase 5 Parcel 2, 4)	82
Rubica & Harbour View Residence, Butterworth	65
Hana Hills, Taman Melawati	48
Anya, Nara & Mira at Shorea Park, Puchong	20
Iringan Bayu (Phase 1A, 8D, 15 & 16)	13
Lea By The Hill and Nuria RSKU, Taman Melawati	12
YouCity III Superstructure	1
Areca	1
<b>Total</b>	<b>520</b>

Projects completed in recent years	RM' million
Anya	143
Mira @ Shorea Park	136
Rubica	59
<b>Total</b>	<b>338</b>



Project	QLASSIC Score	Completion Time
Mira @ Shorea Park	82%	13 months ahead
Iringan Bayu Show Village	82%	1 month ahead
Ryan & Miho	82%	8.5 months ahead (Tower A) 16 months ahead (Tower B)
Iringan Bayu - Phase 13	81%	On time
Rubica	81%	On time
Windmill Upon Hills	80%	3.5 months ahead
Luminari	80%	10 months ahead
Emira	80%	2 months ahead
Iringan Bayu - Phase 14	78%	1 month delay
Anya @ Shorea Park	78%	On time
Iringan Bayu – Phase 2C	77%	4.5 months ahead
TimurBay	76%	2 months ahead
Iringan Bayu - Phase 12	76%	2 months delay
Iringan Bayu – Phase 2D	75%	4.5 months ahead
Iringan Bayu - Phase 3A	75%	2 months ahead
Iringan Bayu - Phase 8D	74%	1 month ahead

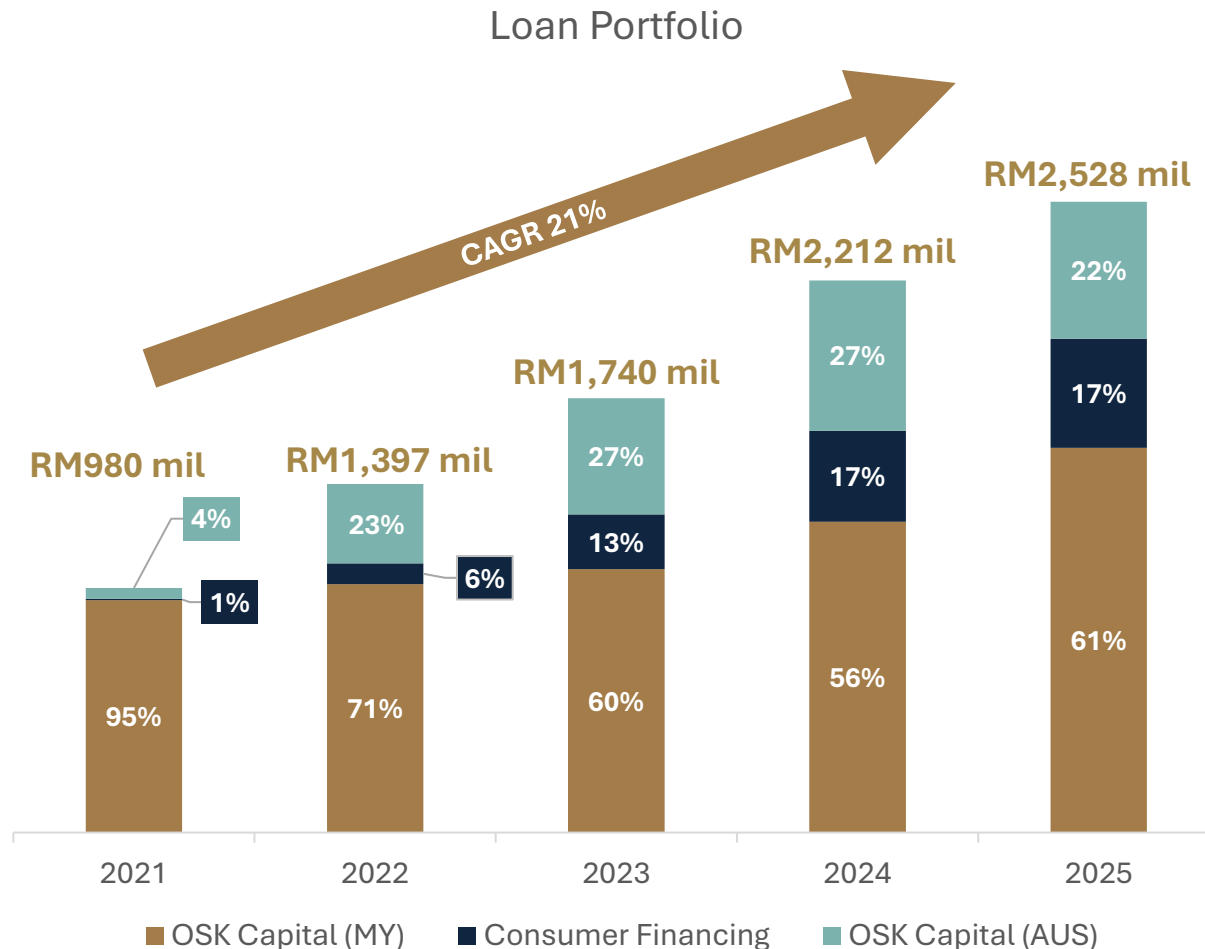
**Completed Projects: RM5.2 billion (since inception)**



**FINANCIAL SERVICES &  
INVESTMENT HOLDING**

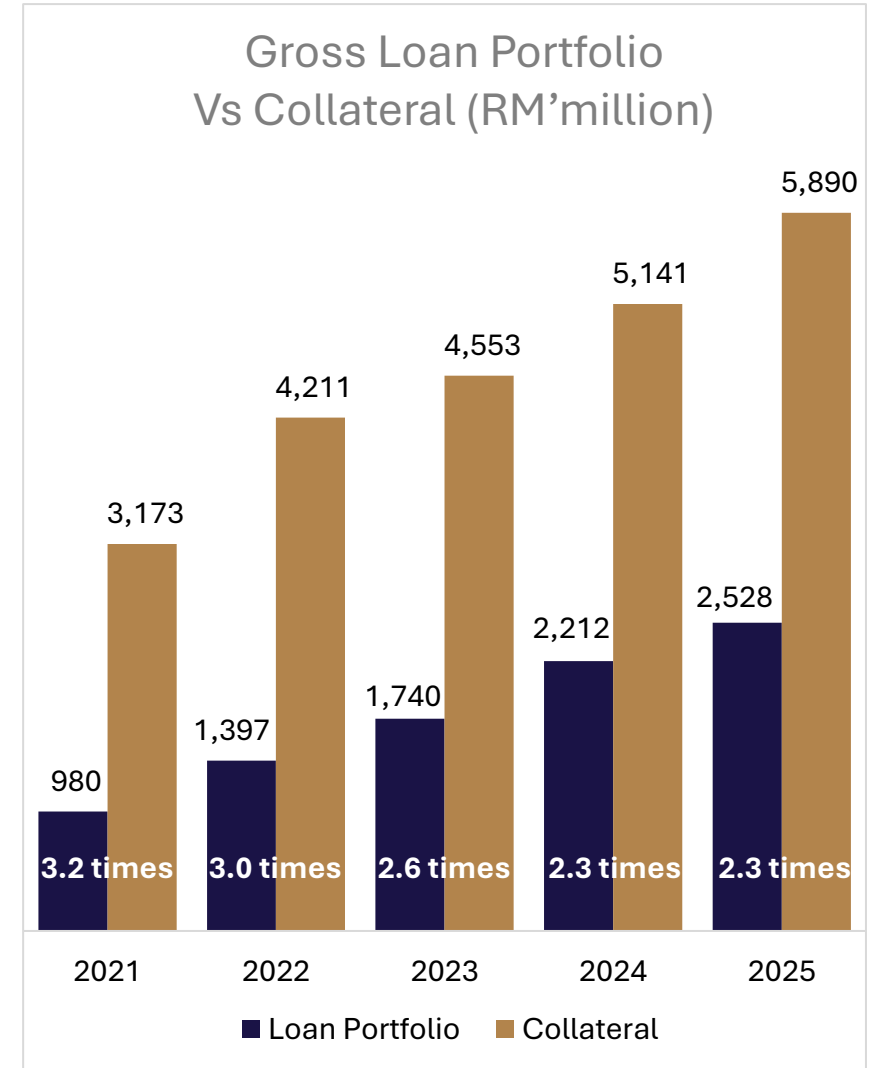
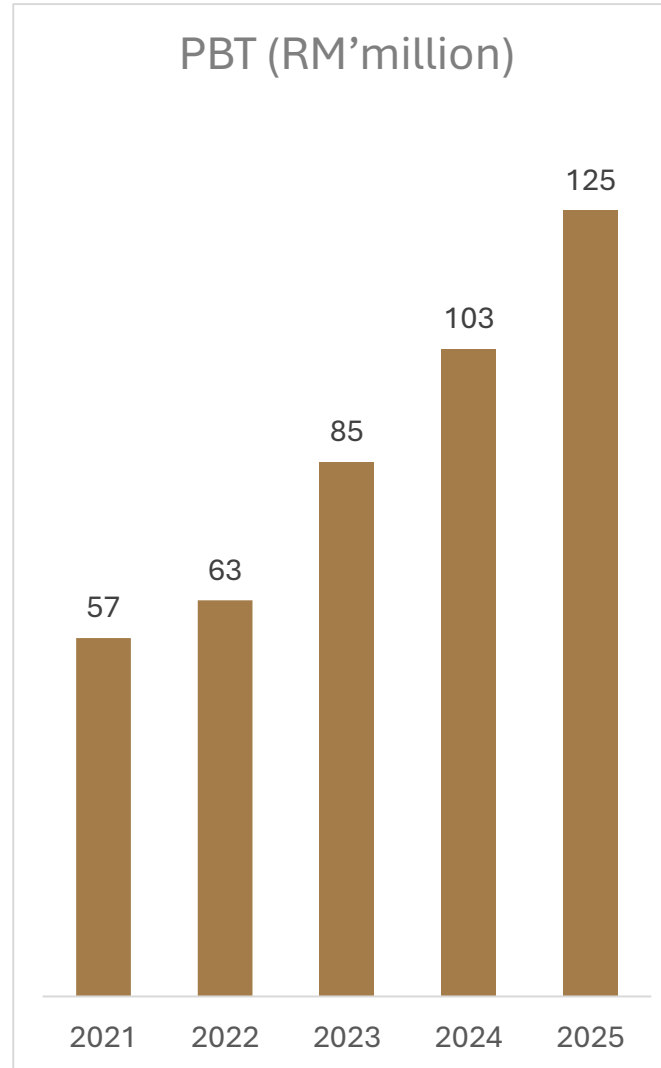
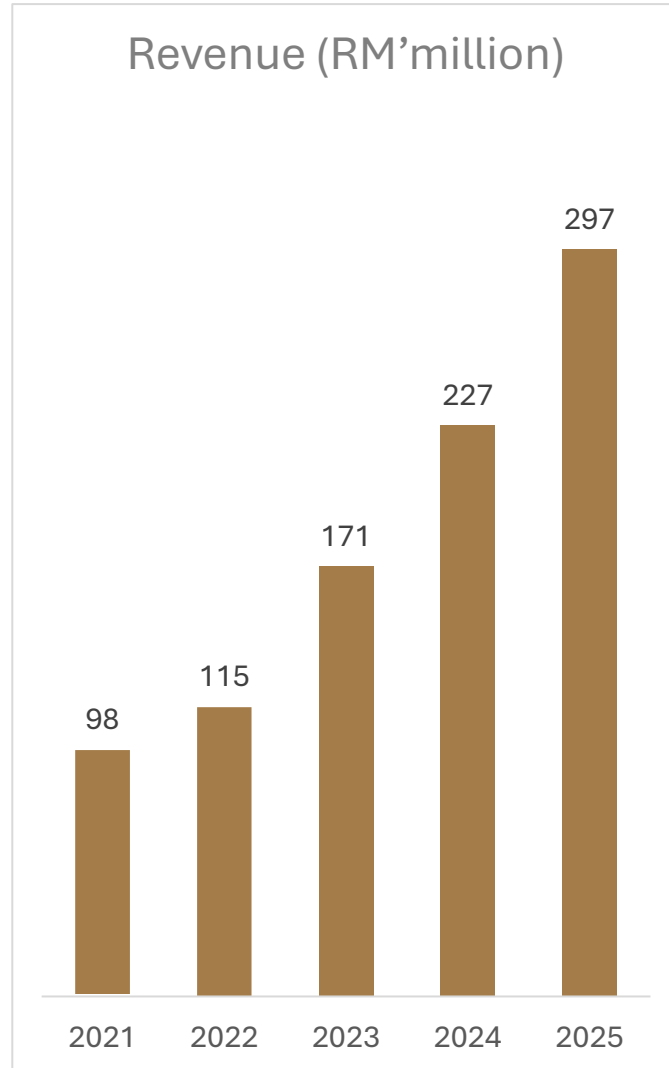
02

# Financial Services Segment: Capital Financing



- A licensed moneylender in Malaysia governed under the Money Lenders Act 1951 (Act 400).
- A licensed moneylender in Australia under an Australian Credit License.
- Asset Management in Australia under the Australian Financial Services License.
- Expansion into Singapore in October 2025.
- 5 business lines in Malaysia comprise the following:
  - Conventional financing to corporates and individuals
  - Islamic financing to individuals
  - Personal financing for civil servants through the ANGKASA monthly deduction scheme
  - Factoring receivables
  - Motorcycle financing

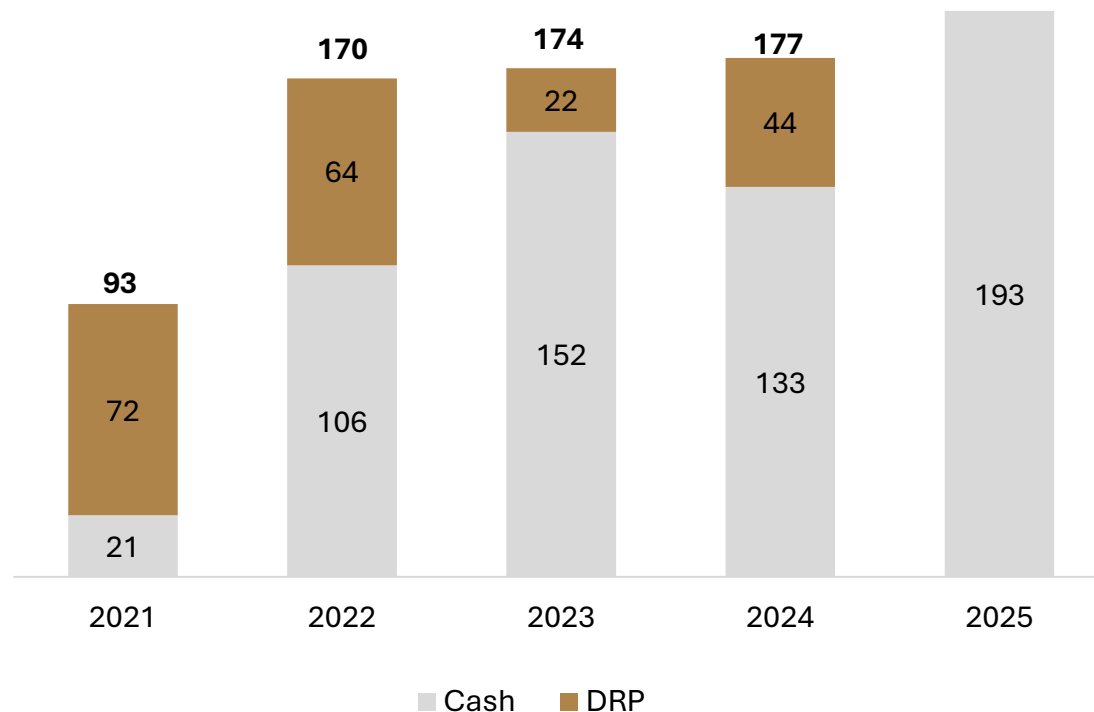
# Financial Services Segment: Capital Financing (Cont'd)



# Investment Holding Segment: Strategic Investment



Dividend Income from RHB (RM'mil)



- OSKH is the second-largest shareholder in RHB, holding **10.265% equity interest in RHB (FY2024: 10.271%)**. (due to new issuance of share in RHB)
- OSKH's equity stake in RHB is carried at value of approx. RM3.98 billion as at 31 December 2025, representing 32% of OSKH Group's total assets.
- In FY2025, the Group received RM192.5 mil (FY2024: RM176.9 mil) dividends from RHB.

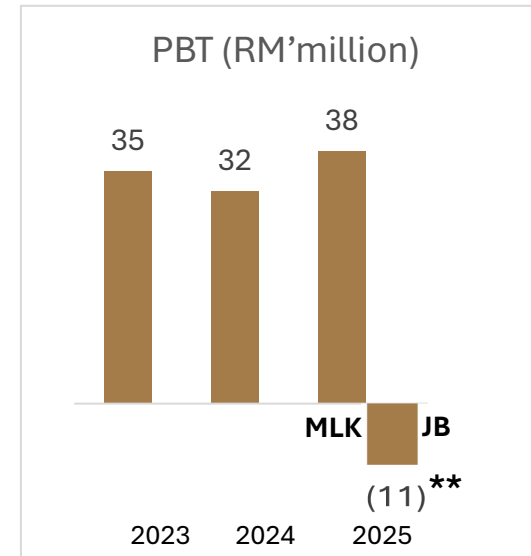
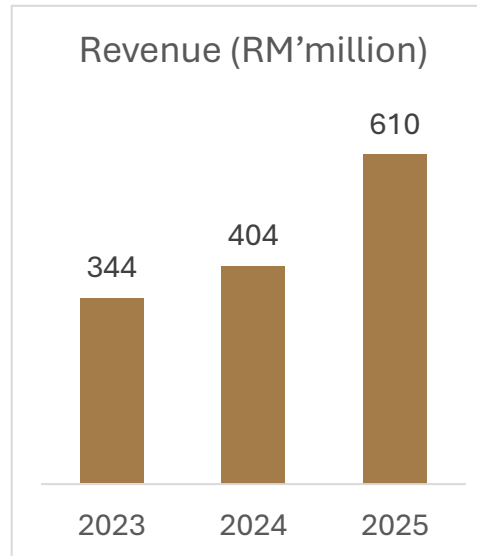


INDUSTRIES

03

# Industries Segment: Olympic Cable

- A leading manufacturer of power cables, serving industries including power utilities infrastructure, construction & buildings, renewable energy, oil & gas and telecommunications.
- Major product range includes copper and aluminum low-voltage, medium-voltage and high-voltage cables, fire resistant cables, solar DC cables, fibre optic cables and transmission cables.
- Total cable sales in FY2025: 32,855 km
- Annual combined capacity of Melaka and JB factories in FY2025: 61,500km
- Installation of solar photovoltaic panels on the factory rooftop to generate a total solar power capacity of 1,209.63kWp:-
  - Phase 1: 569.80 kWp (installed)
  - Phase 2: 639.83 kWp (installed)
- A reliable and experienced manufacturer of power cables with the following accreditation:
  - SIRIM – MS ISO 9001: 2000 – Quality Management System
  - UKAS – Quality Management System
  - IQNET Association – The International Certification Network
  - Loss Prevention Certification Board (LPCB)
  - In compliance with TNB technical specification



\* Impacted by the additional costs of RM2.3m incurred in the newly acquired plants that have not commenced operations.

\*\* Losses of RM10.9m incurred at the Johor Bahru factories, primarily arising from costs incurred for repair and maintenance, new product testing for certification, depreciation and interest costs.

# Industries Segment: Olympic Cable (Cont'd)

- Location: Melaka, Pandan and Plentong, Johor



Pandan



Pandan



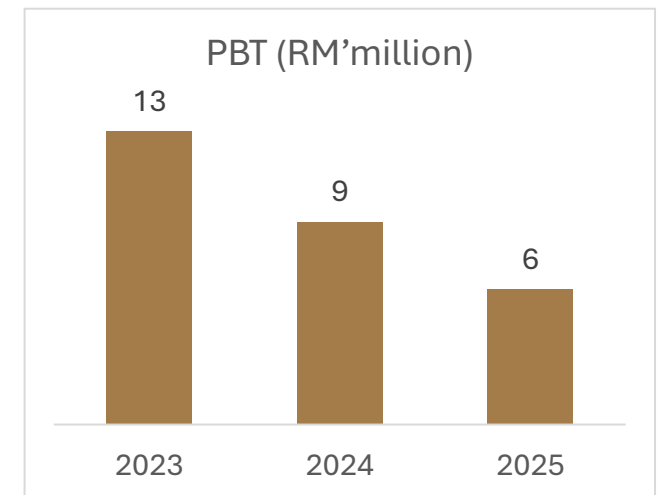
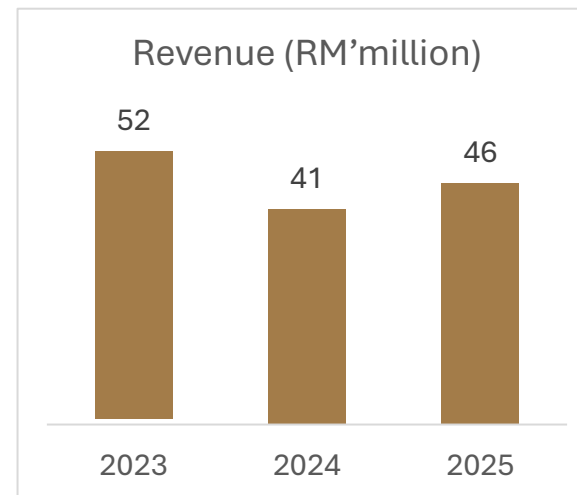
Machinery



Plentong

# Industries Segment: Acotec IBS

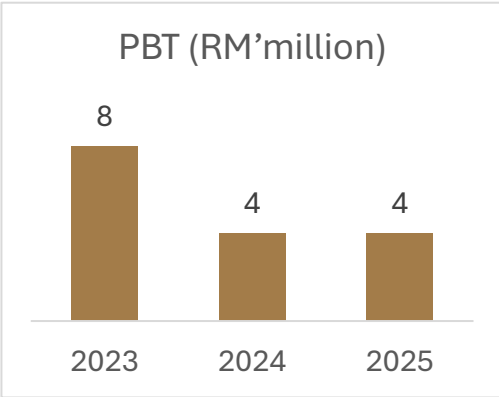
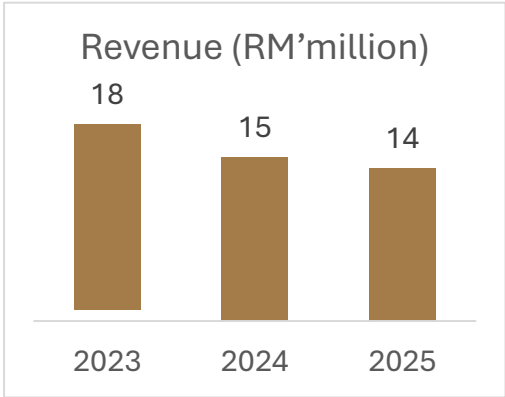
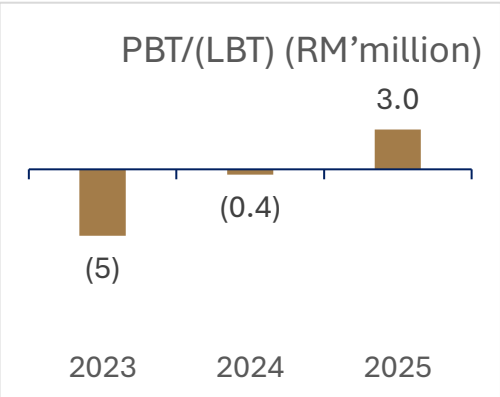
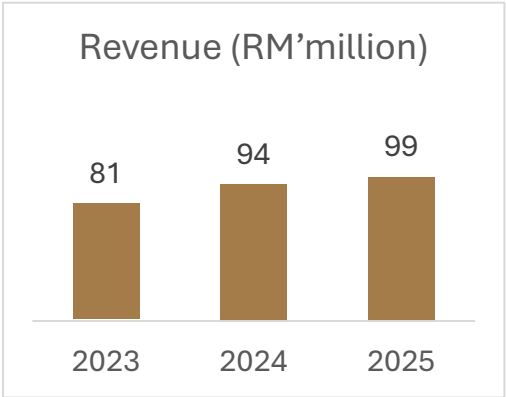
- Acotec’s industrialised building system (IBS) wall panels are utilised in the construction for both high-rise and landed properties
- Recognition of Acotec’s IBS wall panels are as follows:
  - i. Lightweight nature
  - ii. Ease of installation
  - iii. Capacity to save valuable construction time and manpower
- Acotec has successfully launched AcoLITE, latest range of lightweight wall panels, which are manufactured using recycled material inputs to bolster Acotec’s commitment to sustainable practices
- Total factory production capacity for FY2025: 1,680,000m<sup>2</sup>
- Average factory utilisation rate for FY2025: 68%
- A reliable and experienced provider of IBS wall panels with the following accreditation
  - i. SIRIM – MS ISO 9001:2008 – Quality Management System
  - ii. SIRIM – ISO 14001-2004 – Environmental Management System
  - iii. UKAS – Quality Management System
  - iv. Singapore Green Label Scheme
  - v. Construction Industry Development Board (CIDB)



HOSPITALITY

04

# Hospitality Segment



# Hospitality Segment: Hotels

as at 31 March 2026

Hotels managed by  **SWISS-GARDEN**  
INTERNATIONAL | HOTELS, RESORTS & INNS



**Swiss-Grand  
Beach Resort Kuantan**

**Location** : Kuantan, Pahang

**Rooms** : 306



**Damai Laut Golf & Country Club**

**Location** : Lumut, Perak

Award-winning 18 holes championship golf course



**Swiss-Garden Hotel & Residences,  
Genting Highlands**

**Location** : Genting Highlands, Pahang \*

**Rooms** : 338

\* managed for external owners

# Hospitality Segment: Hotels (Cont'd)

as at 31 March 2026

## Hotels managed by International Brands



**Double Tree by Hilton Damai Laut Resort**

**Location** : Lumut, Perak

**Rooms** : 294



**Holiday Inn Express & Suites**

**Location** : Johor Bahru, Johor

**Rooms** : 203

# Hospitality Segment: Vacation Club

as at 31 March 2026

**SGI** VACATION CLUB  
A MEMBER OF OSK GROUP



**SGI Vacation Club Villas at  
Damai Laut Holiday Resort, Perak**



**Swiss-Garden Residences  
Bukit Bintang, Kuala Lumpur**



**SGI Vacation Club at  
Damai Laut Holiday Resort, Perak**



**Timur BaySeafront Residence @  
Balok, Kuantan**



**SGI Vacation Club Melaka**

- Sale of membership term programs has ceased since January 2023.
- All existing members under the membership programs will continue to enjoy their member privileges and entitlement with SGI VC.
- **5,859 active members**

3

# ESG Updates



# Our Key Sustainability Milestones in FY2025

Making steady progress in our sustainability footprint, strengthening governance and improving transparency.



## Inaugural Sustainability Statement in accordance with **IFRS Sustainability Disclosure Standards**

- Assessed 125 assets for climate risk
- Set our mid term climate target with the target to reduce emission intensity by 2030 (45%) in relation to 2024 as base year



## Establishment of a **Group Management Sustainability Committee**

to enhance the Group's sustainability governance and strengthen sustainability stewardship



## Provisional GreenRE Certifications for our **3 high rise developments**

- OSK Ombak, Kuantan
- OSK Areca, Nilai
- Harbour View Residence, Butterworth



FTSE4Good

**FTSE4Good Bursa Malaysia Index**, reflecting our commitment to sustainable practices aligned with the FTSE4Good criteria by FTSE Russell\*

*Our Score Improved from 3.0 to 3.1*

# Advancing Environmental Sustainability by Driving Climate Action and Responsible Consumption



Ongoing investment in renewable energy infrastructure to minimise environmental impact across our operations.



Solar power capacity  
 1.96 MWp at 8 sites, with **additional 3\* sites to be commissioned** in FY2026 which will increase capacity to 5.38MWp

\* Olympic Cable (Pandan & Plentong) and Acotec in Johor

Solar energy generation rose by **2.48%**, reaching **2,492 MWh** in FY2025

Avoided **1,922.3 tCO<sub>2</sub>e** GHG emissions

**100%**

of our oil palm plantations are Malaysian Sustainable Palm Oil (MSPO) certified

ISO 14001:2015 Environmental Management Systems Certification

**100%**

manufacturing plants are certified

**100%**

construction sites operate in compliance with the standard

**34%**

Reduction in waste directed to disposal

Rainwater harvesting:

**6,853 liters**

of rainwater harvesting capacity installed in FY2025 across 5 properties in the Group

# Fueling Success through Empowered Talent, Inclusive Values, and Workplace Safety



Empowering Talent and deepening employee engagement through continuous learning and upskilling and different programmes.



Upholding Diversity, Equity, And Inclusion by fostering a respectful and inclusive workplace culture, while ensuring fair and equitable compensation practices that are free from discrimination.



Prioritising the Safety And Well-being of Employees across operational sites by implementing adequate internal controls and providing comprehensive safety training.



**33,177**  
training hours to support staff development

Had our first OSK Leadership Excellence Programme, facilitated by the Asia School of Business

Enhancing Gender Diversity through women's inclusion

**33.3%**  
at the Board

**39.4%**  
in Senior Positions



**354**  
employees trained in health and safety standards



Maintained **zero** workplace fatalities group-wide

# Fostering Community Advancement through Holistic and Sustainable Initiatives



Contributed to **Environmental Stewardship** through strategic partnerships with government bodies and non-profit organisations, along with active employee volunteerism.



Fostering **Social Development** by promoting community inclusiveness and creating positive impact through community engagement and support initiatives.



Driving **Educational Empowerment** by supporting financially deserving students through scholarships and bridging the education gap with youth-focused programmes.



Invested in Community Development to Catalyse Positive Change

**RM1.58 million** invested in FY2025



**584**

volunteer man-hours  
Recorded to  
volunteerism



**20,676**

recipients of support  
from our community  
enrichment  
programmes



**39**

recipients of the OSK  
Foundation Scholarship  
since FY2021

# Initiatives under OSK Foundation

OSK Foundation is the philanthropic arm of OSK Group, operating as a standalone entity under its own governance framework. The Foundation leads the Group's strategic community investments through structured philanthropic programmes.



# Key Initiatives under OSK Foundation for FY 2025



## EDUCATION

- Scholarships supporting B40 students with full tuition fees & monthly living allowance at public and private universities.
- Mentorship funding for 69 B40 secondary students in Klang Valley to help them secure scholarships.
- TVET Scholarship for B40 students including Life Skills, Work Ready Now and Entrepreneurship Programmes.
- Funding pre-schools in Orang Asli villages (Perak & Sabah).



## COMMUNITY DEVELOPMENT

- Assisting women in small businesses through nationwide grant support.
- Opened the OSK Foundation–NKF Kidney Dialysis Centre for B40 patients in Sungai Petani, Kedah.
- Signature Gifts of Hope Programme – food & essentials during festive seasons, with 2025 marking its first collective rollout across multiple business-unit locations.
- Sponsored 5,000 Hero Meals for flood-affected communities and first responders.
- Collected & distributed 1,260+ toys to underserved children, including kids in hospitals.



## ENVIRONMENT

- Partnered with UNICEF to provide seed grants to youth for community-led environmental projects.
- Funding a 2-year community-based river rehabilitation project for Sungai Kayu Ara.

# 2025 Key Initiatives – Education



OSK Foundation Scholars gather with the OSK Foundation team at OSK headquarters.



Youth participants engage in a collaborative brainstorming session during the CTG University Residential Camp.



YWCA VTOC Work Ready Now! programme empowers 35 young women with employability skills and workplace know-how.



Montfort Youth Centre TVET trainees showcase their talents at the OSK Foundation-sponsored Skills Competition.



Classroom activity at an OSK Foundation-funded Orang Asli preschool in Perak, building confidence and participation.

# 2025 Key Initiatives – Community Development



OSKF–WIM Seed & Support Women's Entrepreneurial Grant recipients at the award ceremony.



OSK Foundation – National Kidney Foundation (NKF) Dialysis Centre, Sungai Petani, Kedah.



Interior of the NKF–OSK Foundation Dialysis Centre, providing vital care for B40 patients.



OSK staff volunteers packing Hero Meals to support flood-affected communities and first responders.



Deepavali Gifts of Hope 2025 conducted across six states: Selangor, Melaka, N. Sembilan, Pahang, Penang & Kedah.



OSK Foundation & OSKVI distribute new and gently loved toys to underserved children through the Toys of Hope programme.

# 2025 Key Initiatives – Environment



'From Trash to Treasure: The Art of Reimagining Waste' – eco-awareness event at Atria Shopping Gallery, Petaling Jaya.



Community River Ranger Training, equipping participants with river conservation and waste management skills.



347 kg of waste collected from common areas, drains and parks during the Hari Cuci Malaysia community clean-up.



Community Clean-Up briefing at PPR Lembah Subang 1, in conjunction with Hari Cuci Malaysia 2025 and World Rivers Day.



Participants of the Hari Cuci Malaysia community clean-up programme gather for a group photo at PPR Lembah Subang 1.

# Awards and Accolades \*

## OSK Group

### Sustainability & CSR Malaysia Awards 2024

- Company of the Year (Conglomerate)

### The Edge Billion Ringgit Club Corporate Awards 2024

- Highest Return on Equity over Three Years for Companies RM3 billion and above in Market Capitalisation (Property)

### The Asset Triple A Islamic Finance Awards 2024

- Best Sukuk - Conglomerate



## OSK Property

### StarProperty Awards 2025

- All-Stars Award – Listed Top 10 (No. 3)
- Most Preferred Developer
- Most Heart-Warming CSR Initiative
- Hana Hills - The Skyline Award - Best High-Rise Residential Development (Excellence)
- ALIA @ Mori Park - The Proximity Award - Best Integrated Development (Honours)
- Taman Lang Aman - The Northern Star Award - Best Northern Malaysia Development (Honours)



- NARA at Shorea Park – The Family-Friendly Award - Best Family-Centric Development (Honours)
- Yarra Park – The Neighbourhood Award – Best Comprehensive Township (Below 500 acres) [Revisit Excellence Winner]



\* non-exhaustive list

# Awards and Accolades \* (Cont'd)

## OSK Property

### The Edge Property Excellence Awards 2025

- Malaysia’s Top 10 Property Developers

### The Malaysia Developer Awards 2025

- Top 3 – Top-of-the-Chart Awards (Market Cap above RM1 billion)
- Melbourne Square – Special Awards (International)

### FIABCI World Prix D’Excellence Awards 2025

- Iringan Bayu Wetland Park – Environmental Category (World Gold Winner)

### FIABCI Malaysia

- Property Man of the Year 2025

### PropertyGuru Asia Property Awards 2024 – Melbourne Square, BVLD

- Best Wellness Residential Development (Asia)
- Best Apartment Interior Design (Asia)
- Best Integrated Work from Home Development (Asia)
- Best Apartment Development (Asia) - Finalist

### PropertyGuru Asia Property Awards 2024 Grand Final – Melbourne Square, BVLD

- Best Wellness Residential Development (Asia)
- Best Apartment Interior Design (Asia)
- Best Integrated Work from Home Development (Asia)
- Best Apartment Development (Asia) - Finalist



## OSK Capital

### Anugerah Kredit Madani Tahun 2024

- Most Valuable Business



\* non-exhaustive list

# Awards and Accolades \* (Cont'd)

## Hospitality

### DoubleTree by Hilton Damai Laut Resort 2025 Haute Grandeur Global Awards

- Best Corporate Resort in Malaysia
- Best Family Resort in Malaysia
- Best Hideaway Resort in Malaysia

### Tripadvisor Travelers Choice Awards 2025

- Top 10% Hotel Global

### Booking.com

- Traveller Review Awards 2024 (8.7 out of 10)

### Ministry of Tourism, Arts and Culture

- ASEAN Green Hotel Standard (2024-2026) National Level
- ASEAN MICE Venue Standard (Meeting Rooms) for 2024-2026 – National Level

### Trip.com

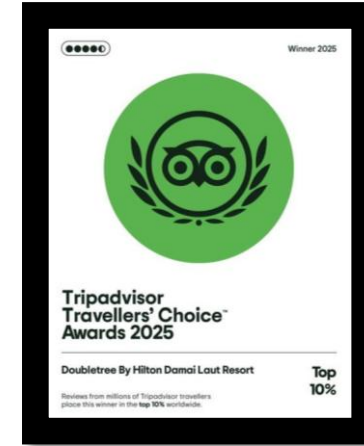
- Premium Hotel 2024

### World Luxury Hotel Awards

- 2024 Luxury Family Resort (Country Winner: Malaysia)

### Luxury Lifestyle Awards

- Top 100 SPAs of the World Awards for 2024



### Swiss-Garden Beach Resort Kuantan Agoda

- 2024 Gold Circle Award
- 2024 Customer Review Award (8.1 out of 10)

### Trip.com

- Chinese Friendly Hotel 2024

### Luxury Lifestyle Awards 2024

- Best Luxury Family Resort in Kuantan, Malaysia

### Swiss-Garden Hotel Melaka

#### Tripexpert

- 2024 Experts' Choice Award

### Swiss-Garden Hotel & Residences Genting Highlands

#### Trip.com Group

- Chinese Friendly Hotel 2025

#### Agoda

- 2024 Customer Review Award (8.1 out of 10)

### SGI Vacation Club Melaka

#### Booking.com

- Traveller Review Awards (9.0 out of 10)

#### Agoda

- 2024 Customer Review Award (9.1 out of 10)

\* non-exhaustive list


An aerial view of a city skyline, featuring several tall skyscrapers. Two prominent buildings in the center have the letters 'OSK' on their facades. In the foreground, there is a parking lot with many cars and a construction site with several yellow cranes. The entire image is overlaid with a dark blue semi-transparent filter.


# Thank You


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