

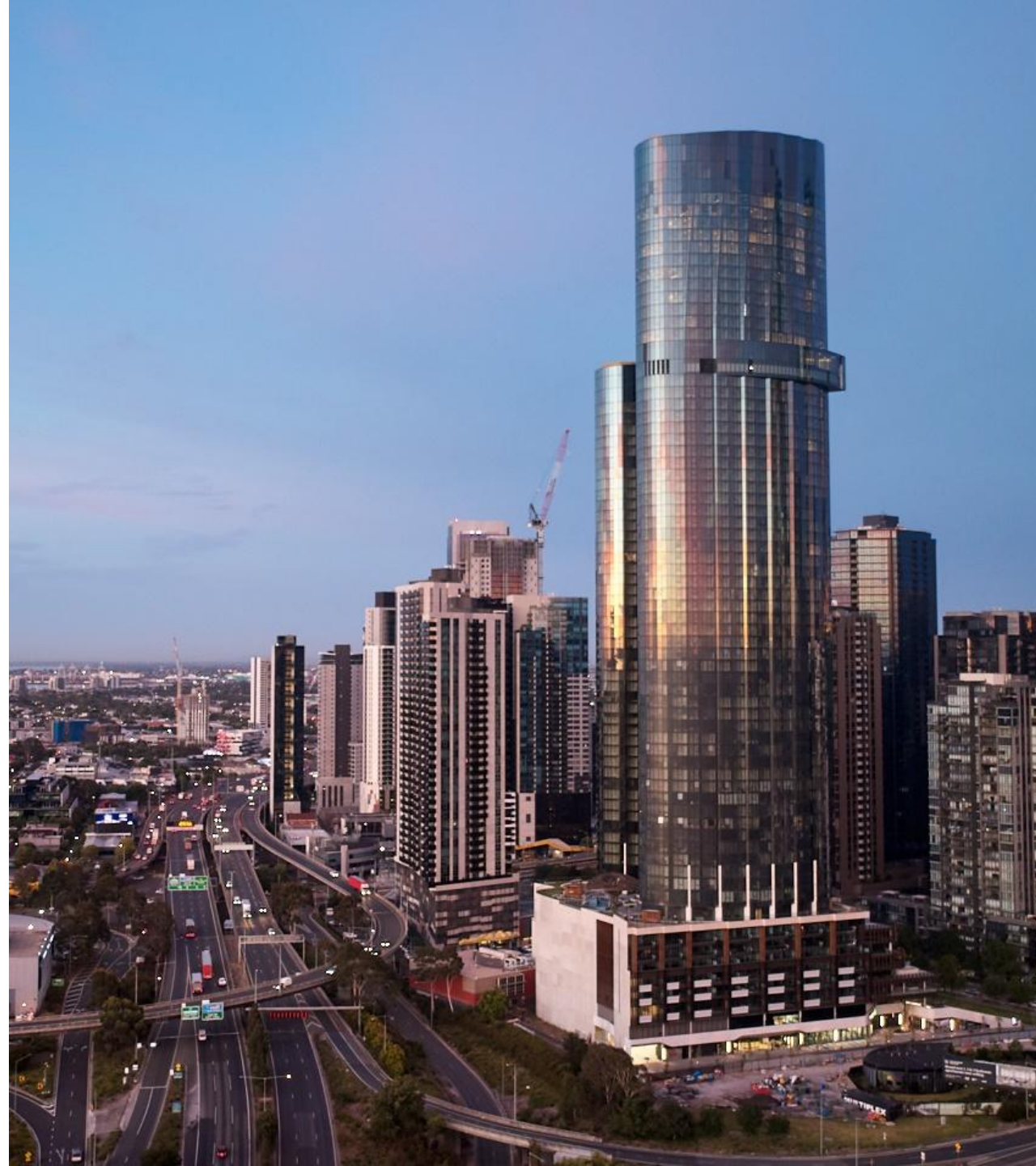


OSK Holdings Berhad Investor Relations

Q1 FY2023

PROPERTY | FINANCIAL SERVICES | CONSTRUCTION | INDUSTRIES | HOSPITALITY

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01 Group Financial Performance Review

OSK

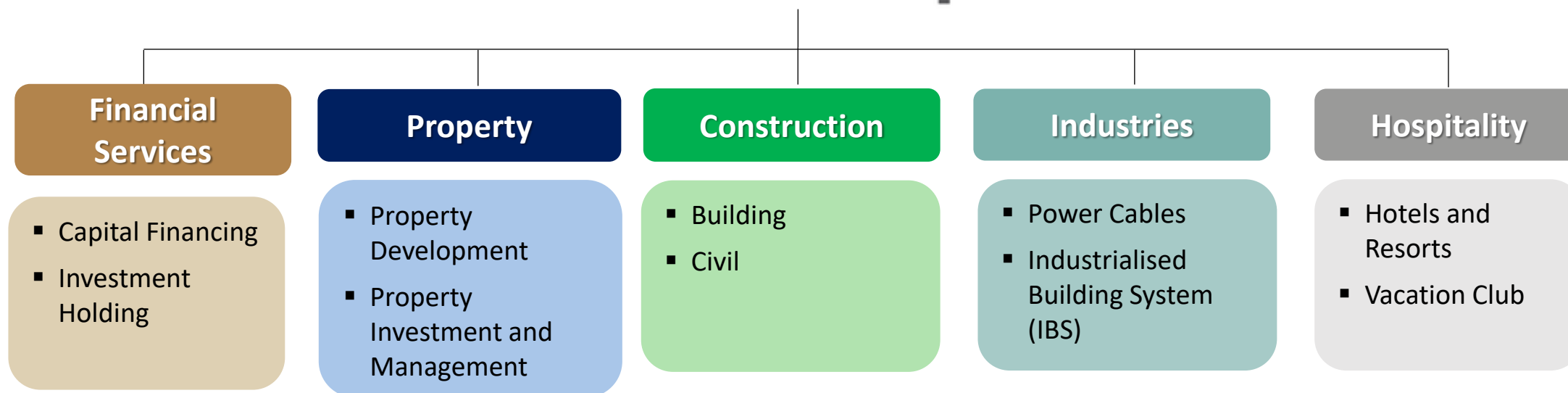


Windmill Upon Hills, Genting

Overview

- Our Group has 5 core businesses, namely Financial Services, Property, Construction, Industries and Hospitality.
- The main PBT contributor to the Group is Financial Services at 74% (69%) followed by Property at 21% (27%).
- Although each business unit differs in revenue and profit size, every business unit is important to the Group.

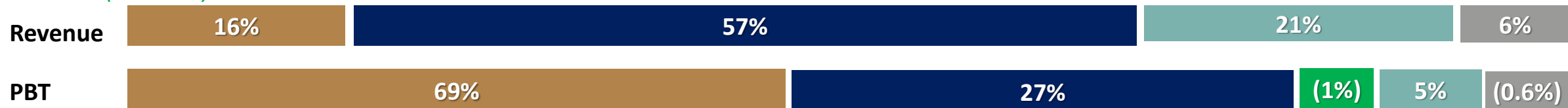
OSK Group



3M2023



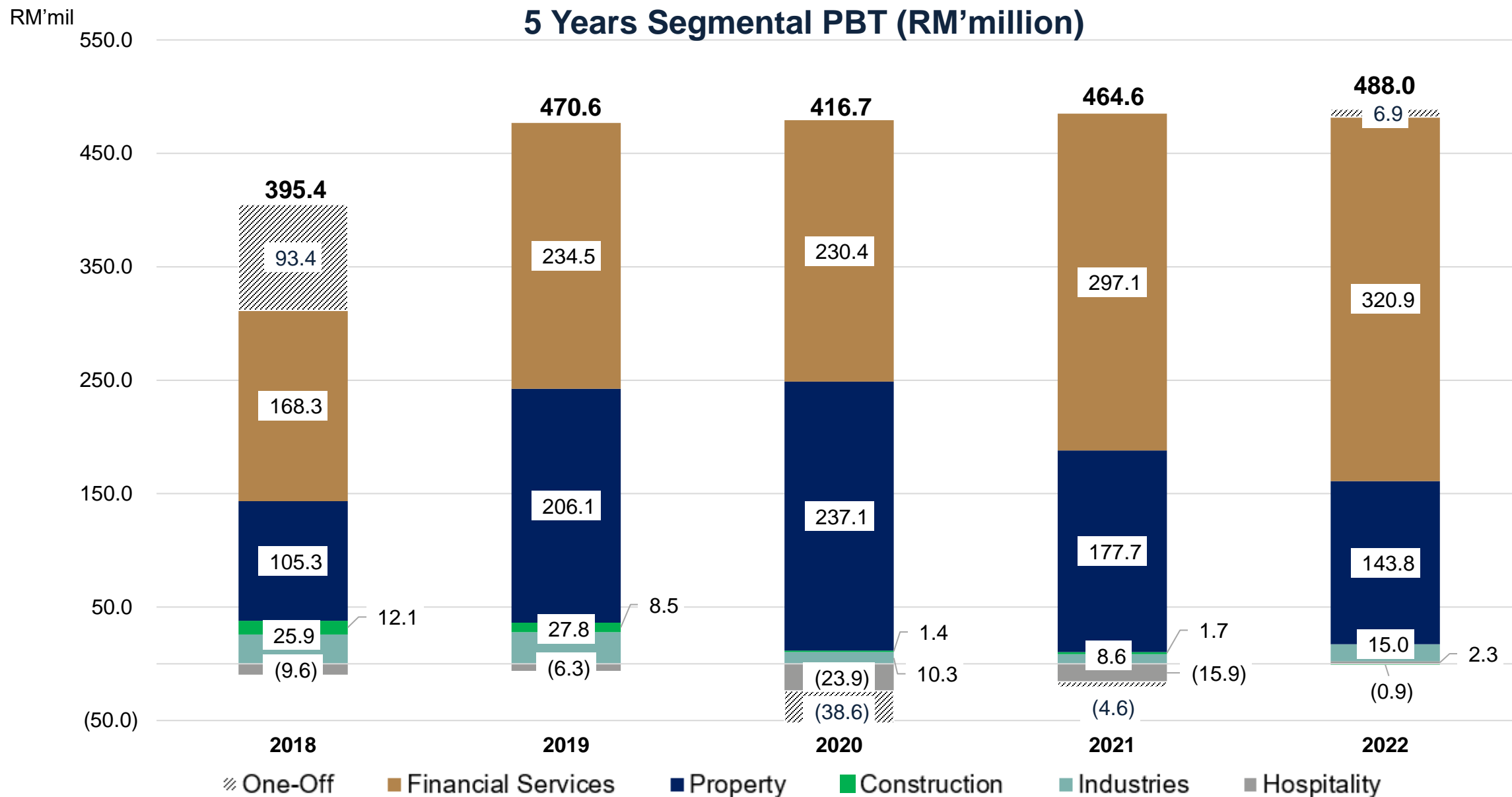
3M2022 (restated)



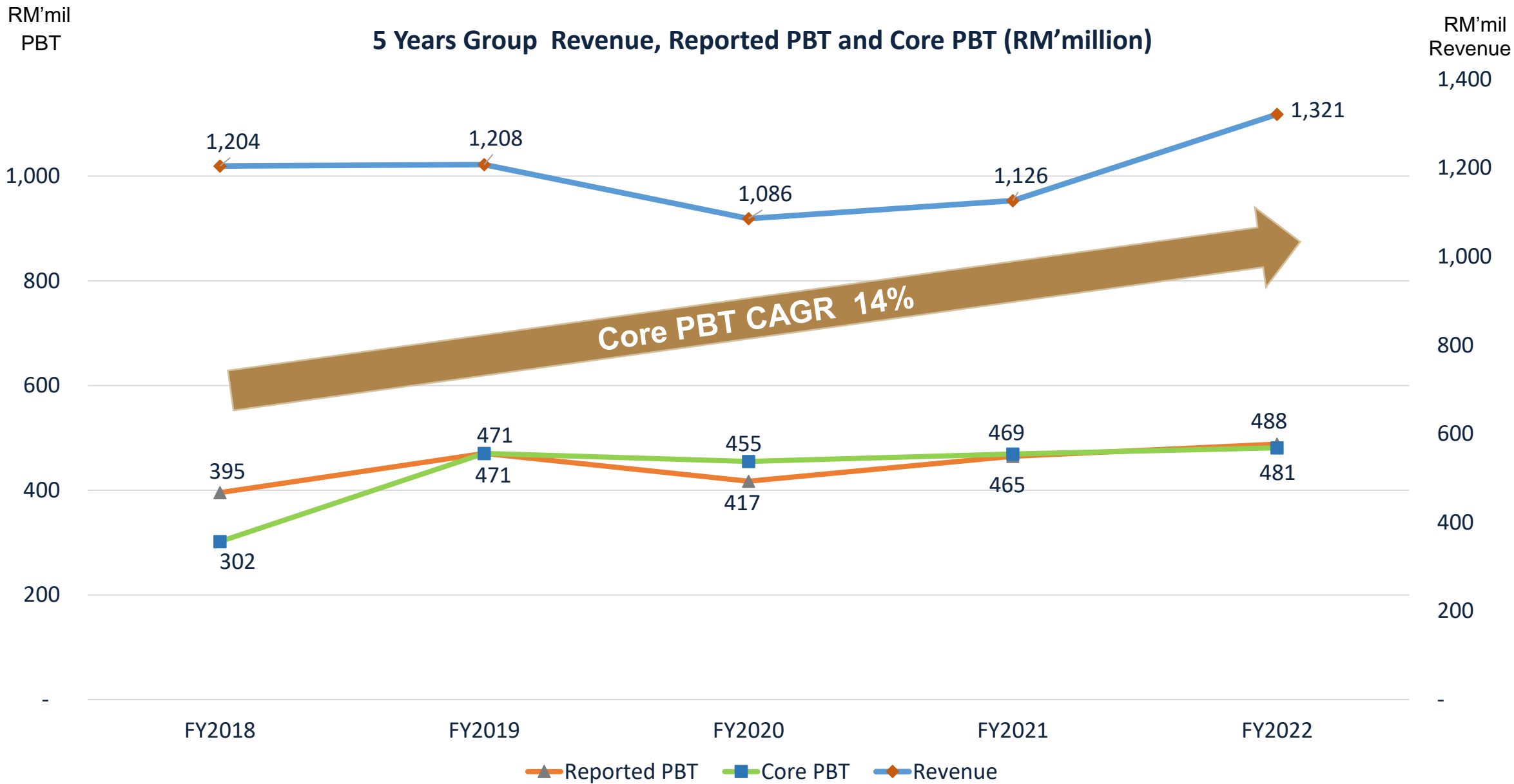
Financial Performance

RM'million	1Q23	1Q22 (restated)	FY22	FY21
Revenue	333.2	306.5	1,320.9	1,126.1
Profit before tax	126.0	96.7	488.0	464.6
Core profit before tax	126.0	96.7	481.1	469.2
Share of results	87.6	56.3	284.0	295.4
Profit after tax	115.8	84.8	429.8	401.8
Profit attributable to Owners of the Company	115.1	84.4	427.2	398.2
Earnings per share (sen)	5.58	4.09	20.72	19.31

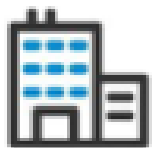
5-Year Segment Performance



5-Year Financial Performance (Cont'd)



Strong Financial Position as at 31.3.2023



RM9.7b

Total Assets
(2022: RM9.7b)



RM5.8b

Shareholders' Funds
(2022: RM5.7b)



RM2.83

Net Assets per Share
(2022: RM2.76)



RM2.9b

Total Debts
(2022: RM3.0b)



RM2.2b

Net Debts
(2022: RM2.3b)



4.1 years

Average Debt
Maturity Profile
(2022: 4.3yr)



RM1.1b

Cash: RM717m &
Unutilised Facilities: RM427m
(2022: Cash: RM713m
& Unutilised Facilities: RM400m)

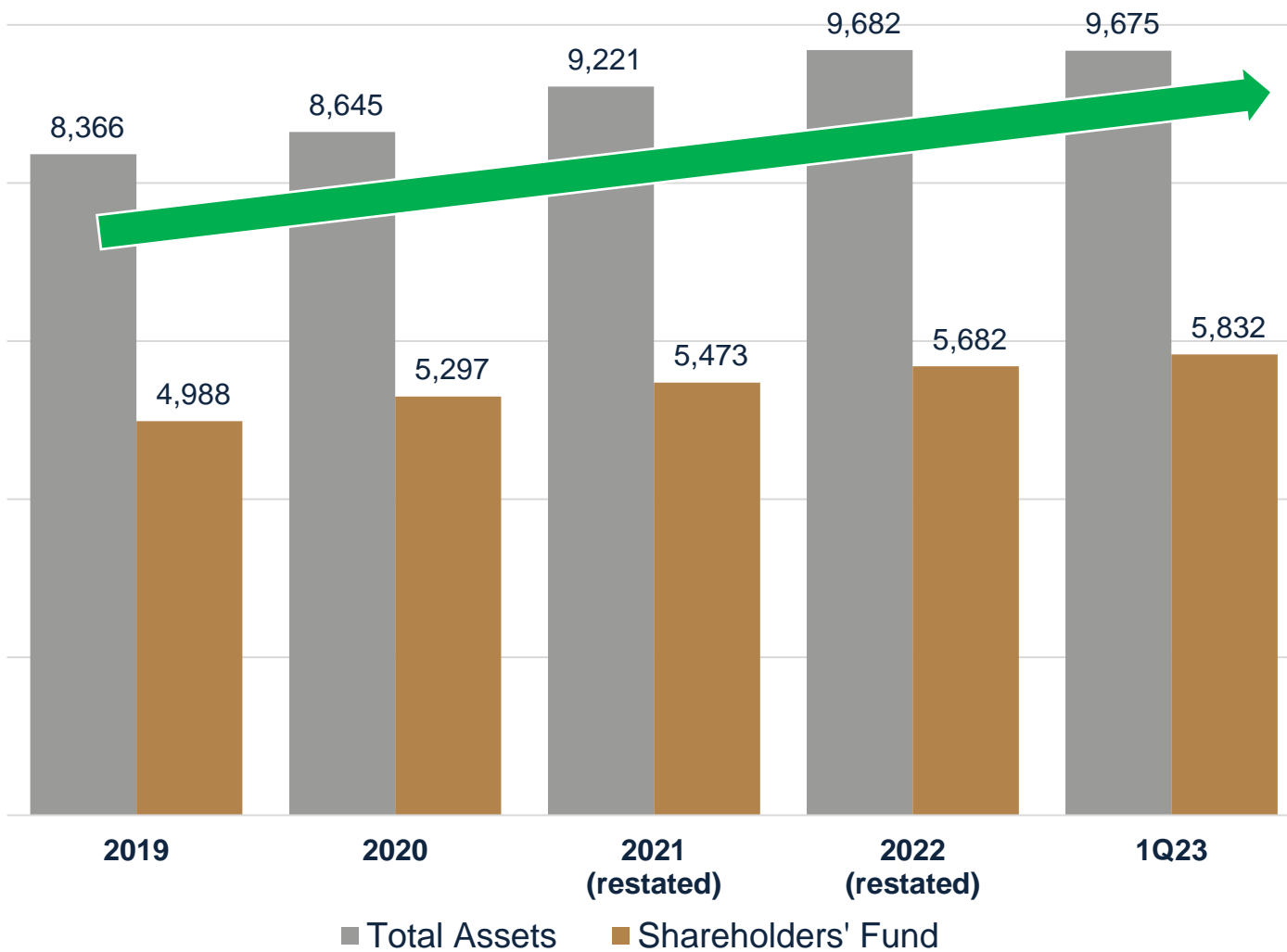


0.151

Net Gearing
exclude
Capital Financing portfolio
(2022: 0.160)

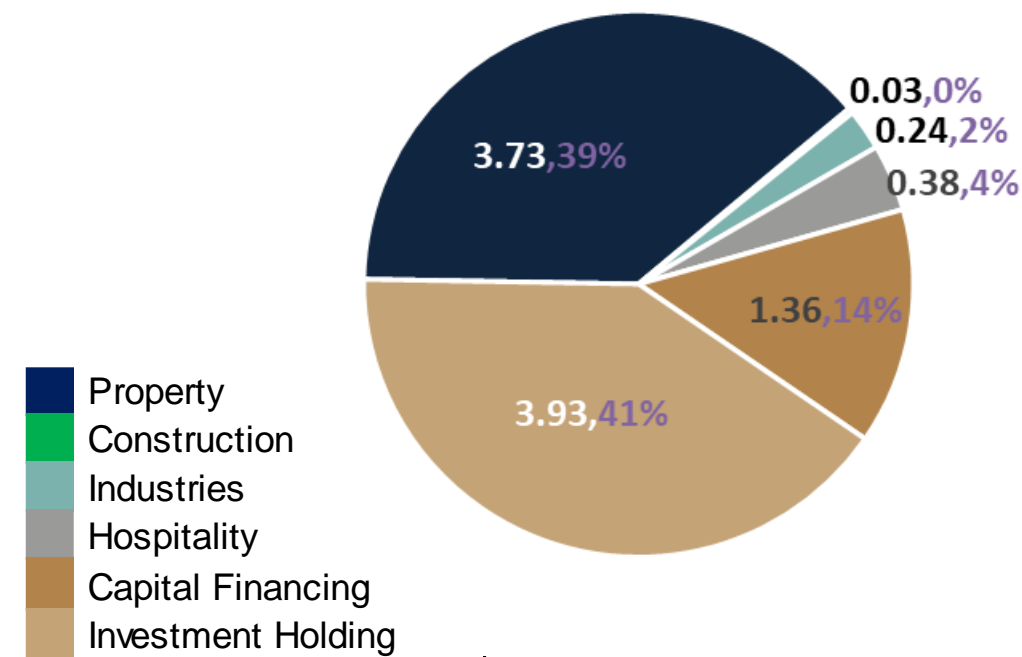
Improved Shareholders' Fund and Total Assets

Shareholders' Fund and Total Assets (RM'million)

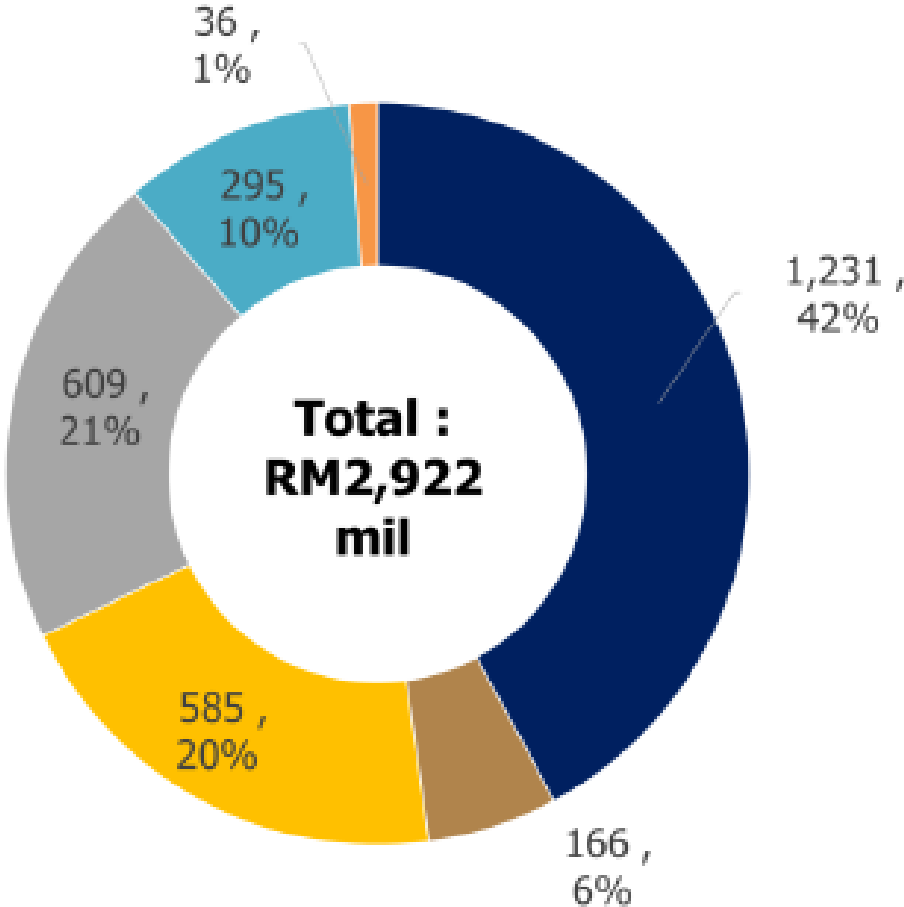


- Total assets reduced slightly to RM9.67b in 3M23 from RM9.68b in FY22 mainly due to the collection of Capital Financing portfolio.
- Majority of the Group's assets mainly in the Property Segment and Investment in RHB Bank.

31.3.2023
Assets - RM9.67 bil



Debt Maturity Profile (As at 31 March 2023)



< 1 year (2023)	
1 year but < 2 years (2024)	1,397 48%
2 years but < 5 years (2025-2027)	
5 years but < 7 years (2028-2029)	1,194 41%
7 years but < 10 years (2030-2032)	
10 years and above (>2032)	331 11%

Effective Cash Flow Management

Generated / (Used in) RM'million	1Q23	1Q22	FY22	FY21
Operating activities	183	28	(288)	85
Investing activities	(71)	(16)	87	(121)
Financing activities	(107)	(85)	82	205
Net Increase/(Decrease) in Cash	5	(73)	(119)	169
Cash & Cash Equivalents	717	759	713	832

1Q23 movements:

- Net cash generated from Operating Activities was mainly due to the collection from capital financing and trade receivables.
- Net cash used in Investing Activities was mainly due to the payment for acquisition of 2 development lands.
- Net cash used in Financing Activities was mainly due to the net repayment of borrowings.

1Q22 movements:

- Net cash used in Investing Activities was mainly due to the renovation cost of RM11m for Damai Laut Hotel
- Net cash used in Financing Activities was mainly due to the net repayment of certain borrowings.

The Group maintained a prudent approach in managing our capital, whilst maintaining a robust balance sheet to support our future business growth.

02 Group Business Updates

OSK



Timurbay, Kuantan



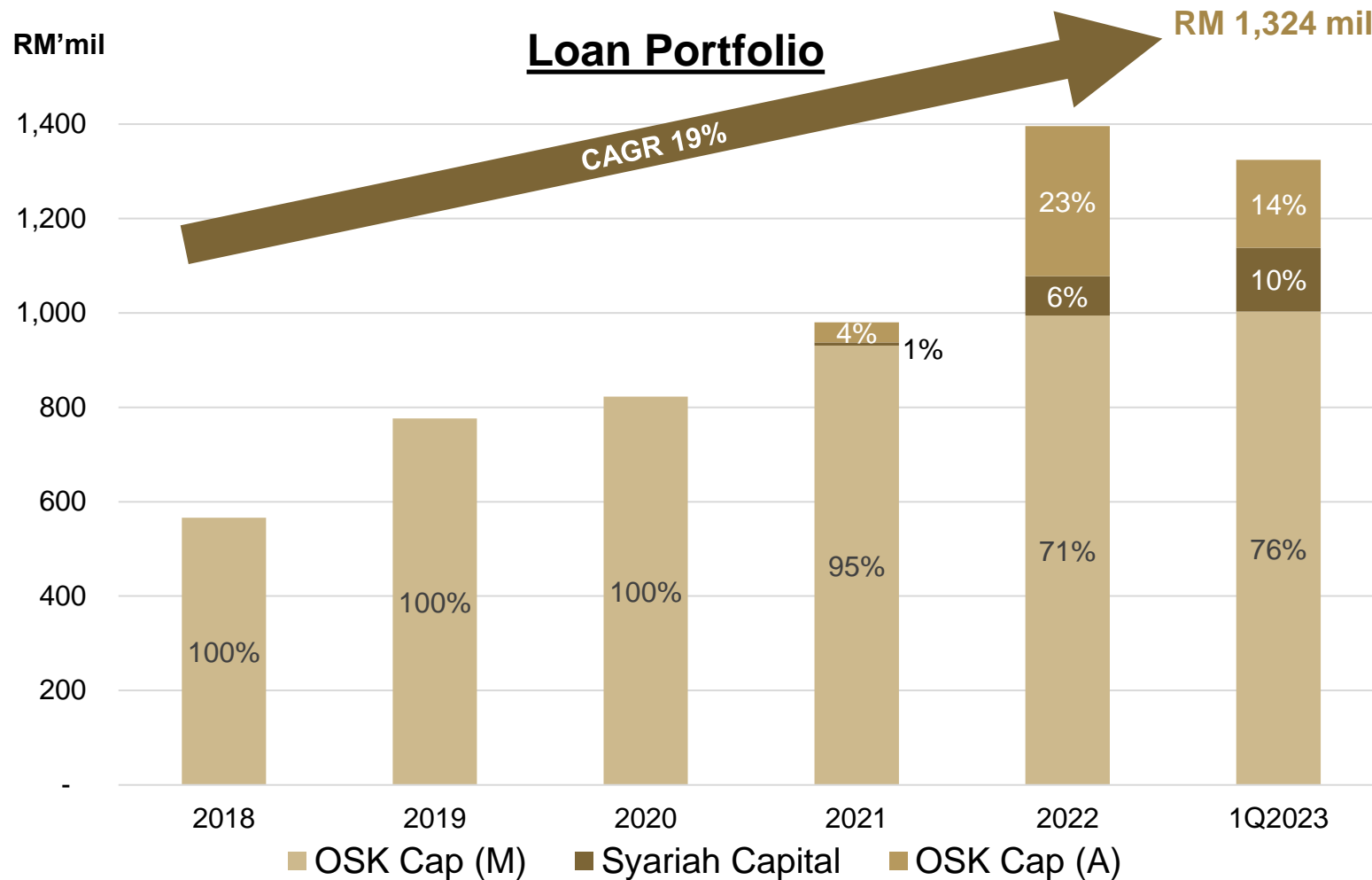
FINANCIAL SERVICES AND INVESTMENT HOLDING

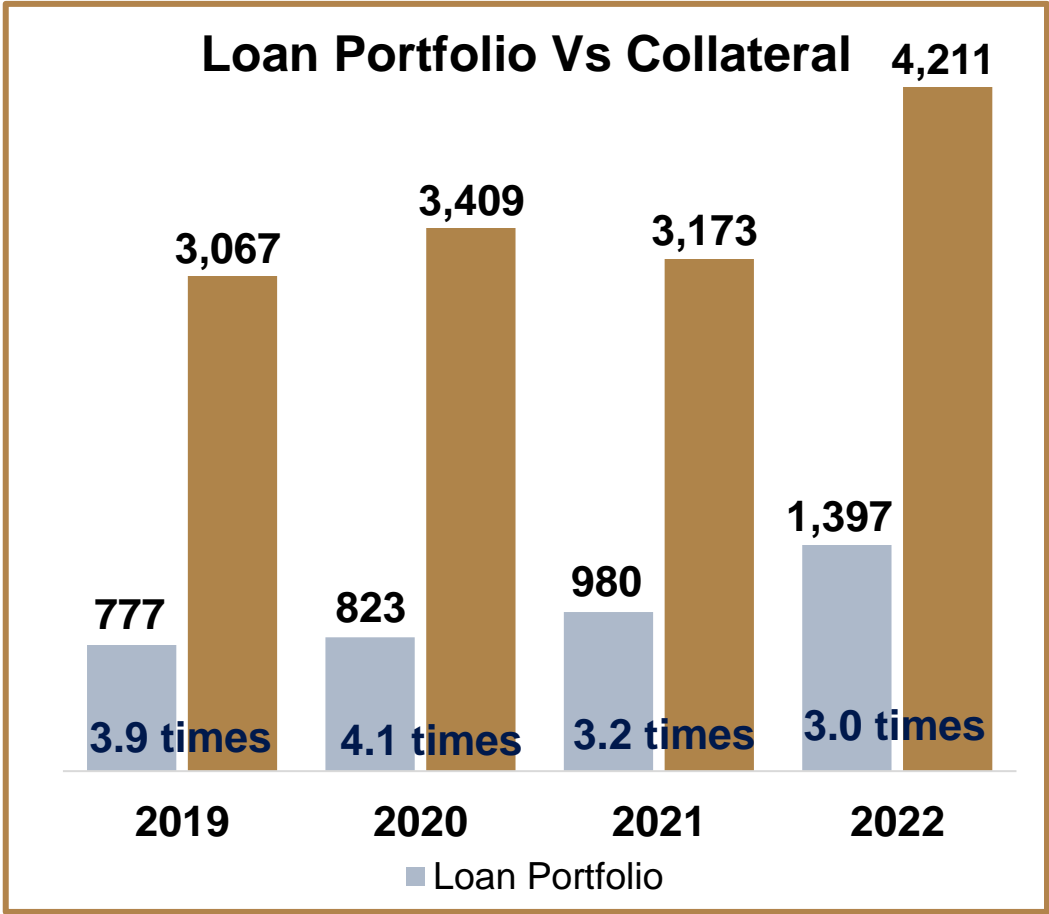
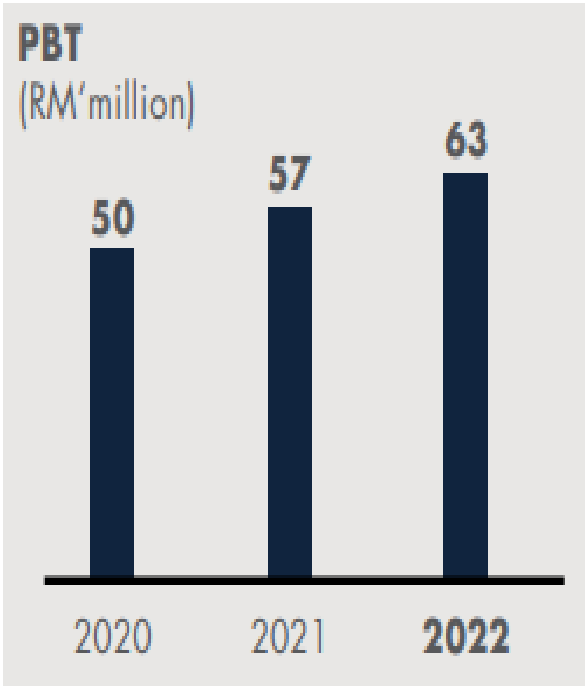
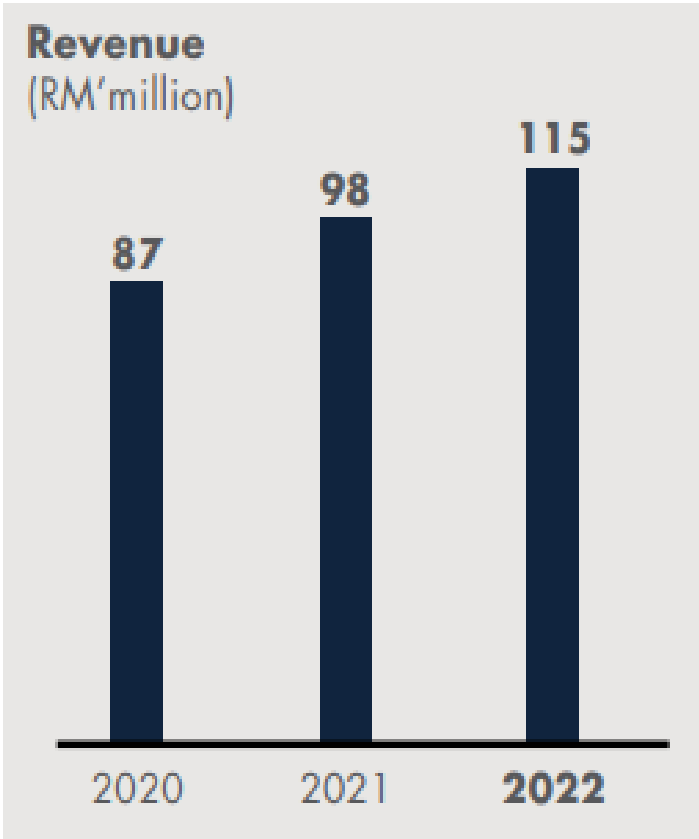
Capital Financing and Investment in RHB

OSK

Financial Services Segment: Capital Financing

- Licensed moneylender governed under the Malaysia Moneylenders Act 1951 (Act 400) and Australia Credit License
- Provision of short term corporate and personal loan/bridging financing
- Financing for Initial Public Offerings, ESOS, private placements, general offers, rights issues, etc.
- Shariah-compliant financing to corporates and civil servants
- Micro financing through fintech platform
- **Combined portfolio size of RM1,324 million (Malaysia and Australia) as at 31 March 2023**
- Non-Performing Loan (“NPL”) at manageable level of 1% (FY21: 5.1%) in FY2022

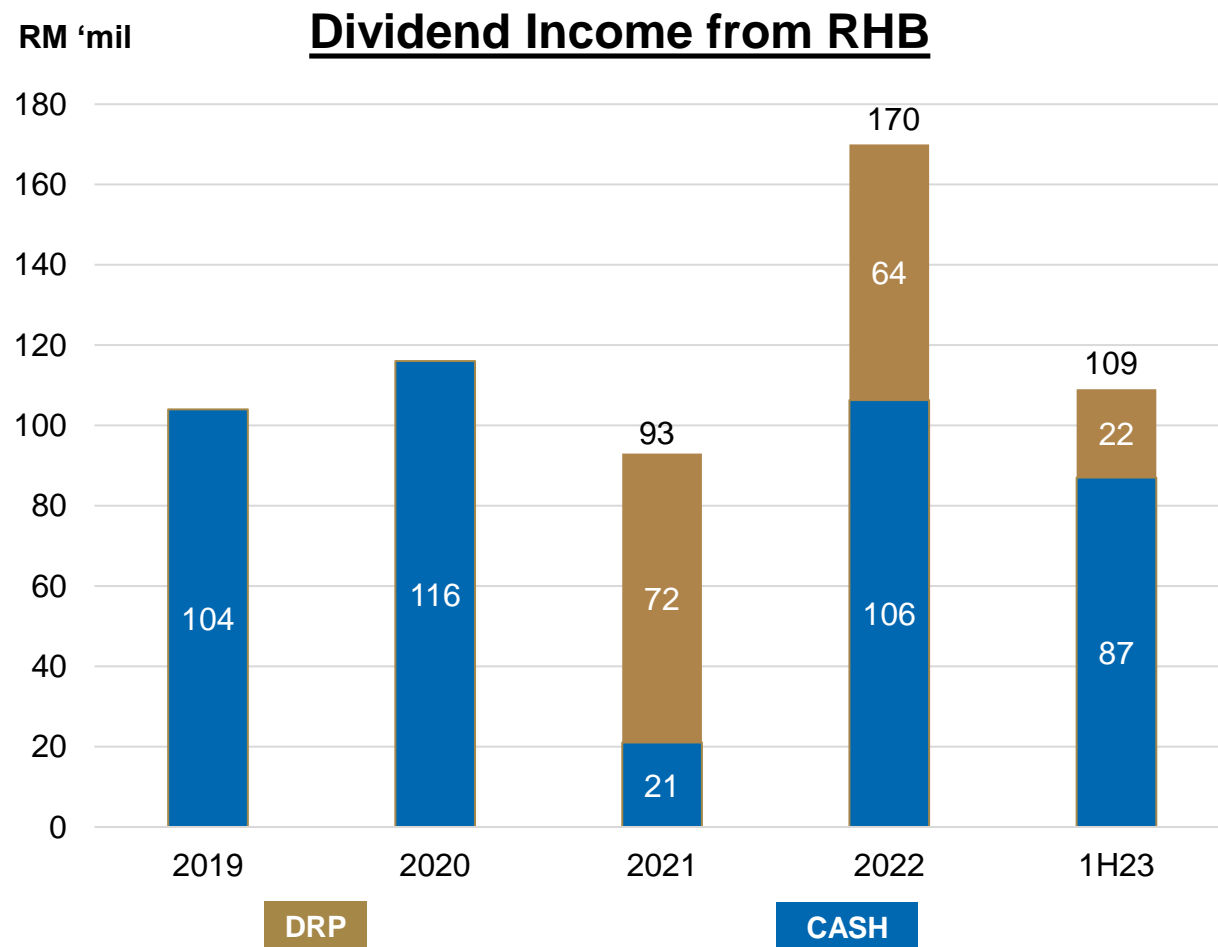




Financial Services Segment: Strategic Investment



- Arose from the merger between OSK Investment Bank Berhad and RHB Investment Bank Berhad for a purchase consideration satisfied via cash and issuance of new shares in RHB Bank Berhad (“RHB”) in 2012
- OSKH is the second-largest shareholder in RHB, holding **10.22% equity interest in RHB** (FY22: 10.22%), which subsequently will increase to 10.24% in 1H23



- OSKH’s equity stake in RHB is carried at value of approx. RM3.4 billion at end of March 2023, representing 36% of OSKH Group’s total assets.
- In FY2022 and 1H23, OSKH derived dividend income of RM170m and RM109m respectively from its strategic investment in RHB.
- The strategic investment in RHB via dividend received generates **stable and long-term cash flow for OSKH**
- In the past 5 years, RHB’s annual dividend has increased from 20.5 sen per share in FY2018 to 40.0 sen per share in FY2022 which represent the increase of dividend payout ratio from 35.7% in FY2018 to 62.5% in FY2022
- **Subsequent event:** On 15 May 2023, OSK opted for DRP in respect of dividend of RM108.5m from RHB resulting in further increase in equity stake to 10.24% from 10.22%.

Property Development and Property Investment

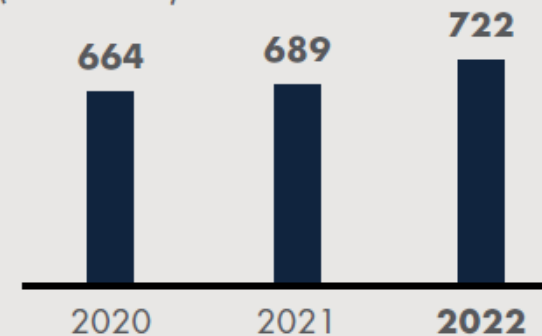
OSK



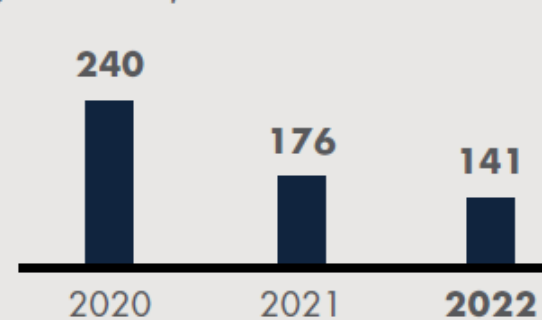
Property Development



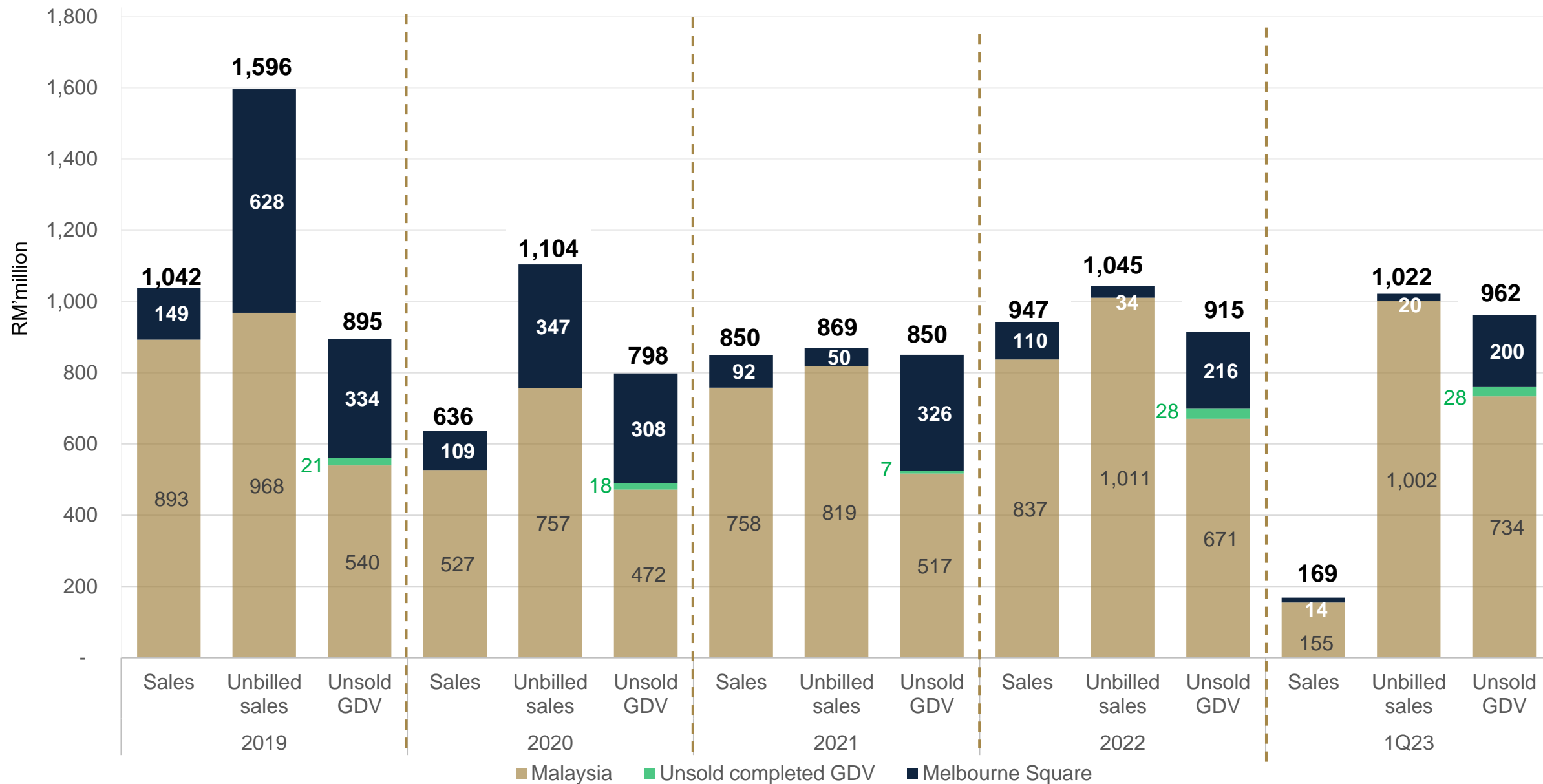
Revenue
(RM'million)



PBT
(RM'million)



Sales, Unbilled Sales and Unsold GDV



Property Segment: On-going Projects - As at 31 March 2023

PENANG

**Rubica @Harbour Place,
Butterworth**

- GDV: RM137 mil
- Progress: 17%
- Take-up rate: 30%

SELANGOR

1. YOU CITY III

- GDV: RM492 mil
- Progress: 89%
- Take-up rate: 100%

2. MIRA @ Shorea Park

- GDV: RM366 mil
- Progress: 52%
- Take-up rate: 99%

3. ANYA @ Shorea Park

- GDV: RM393 mil
- Progress: 10%
- Take-up rate: 19%

KUALA LUMPUR

LEA by the Hills

- GDV: RM233 mil
- Progress: 8%
- Take-up rate: 16%

KEDAH

**Bandar Puteri Jaya,
Sungai Petani (Township)**

- Total land area: 2581 acres
- GDV: RM2.2 bil
- On-going GDV: RM553 mil
- Take-up rate: Average 84%

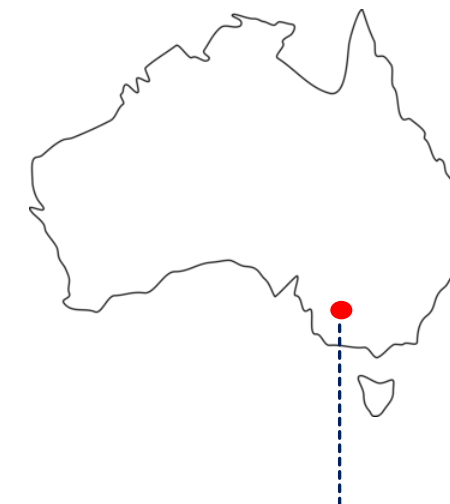
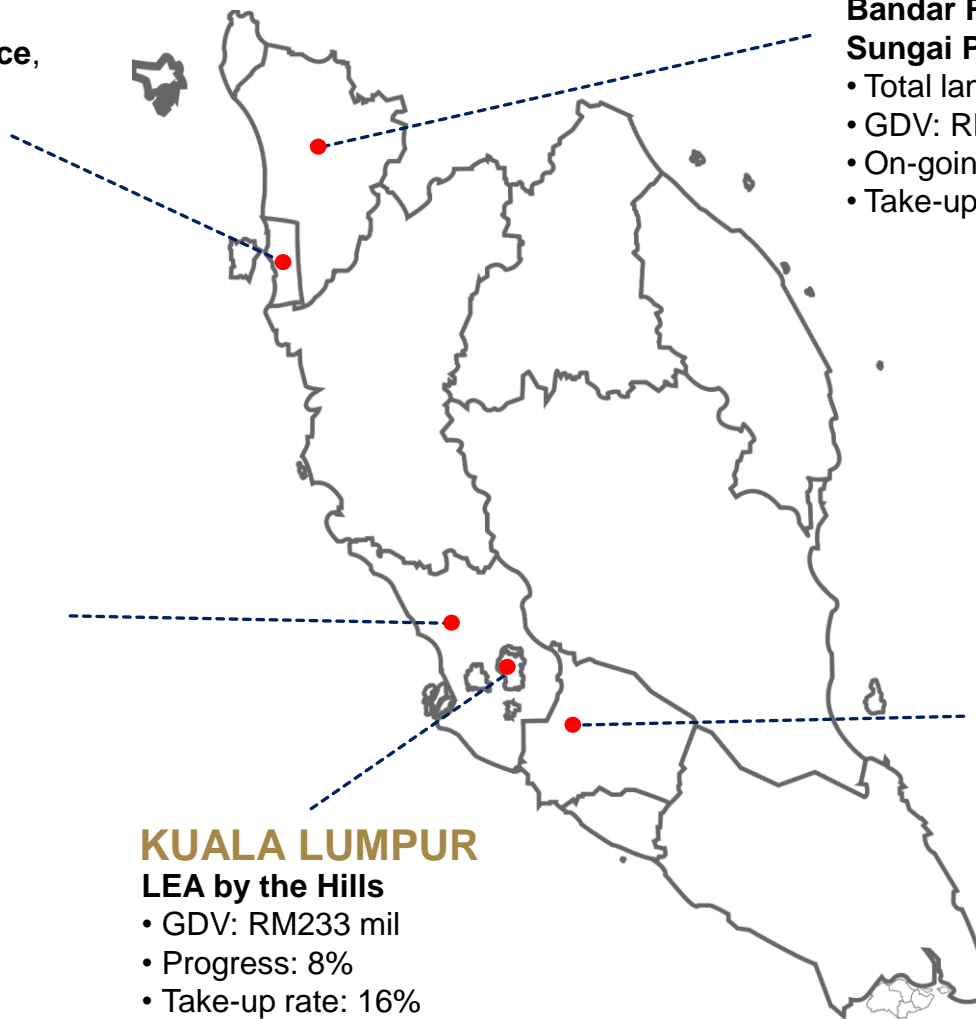
NEGERI SEMBILAN

**Iringan Bayu, Seremban
(Township)**

- Total land area: 456 acres
- GDV: RM2.8 bil
- On-going GDV: RM535 mil
- Take-up rate: Average 93%

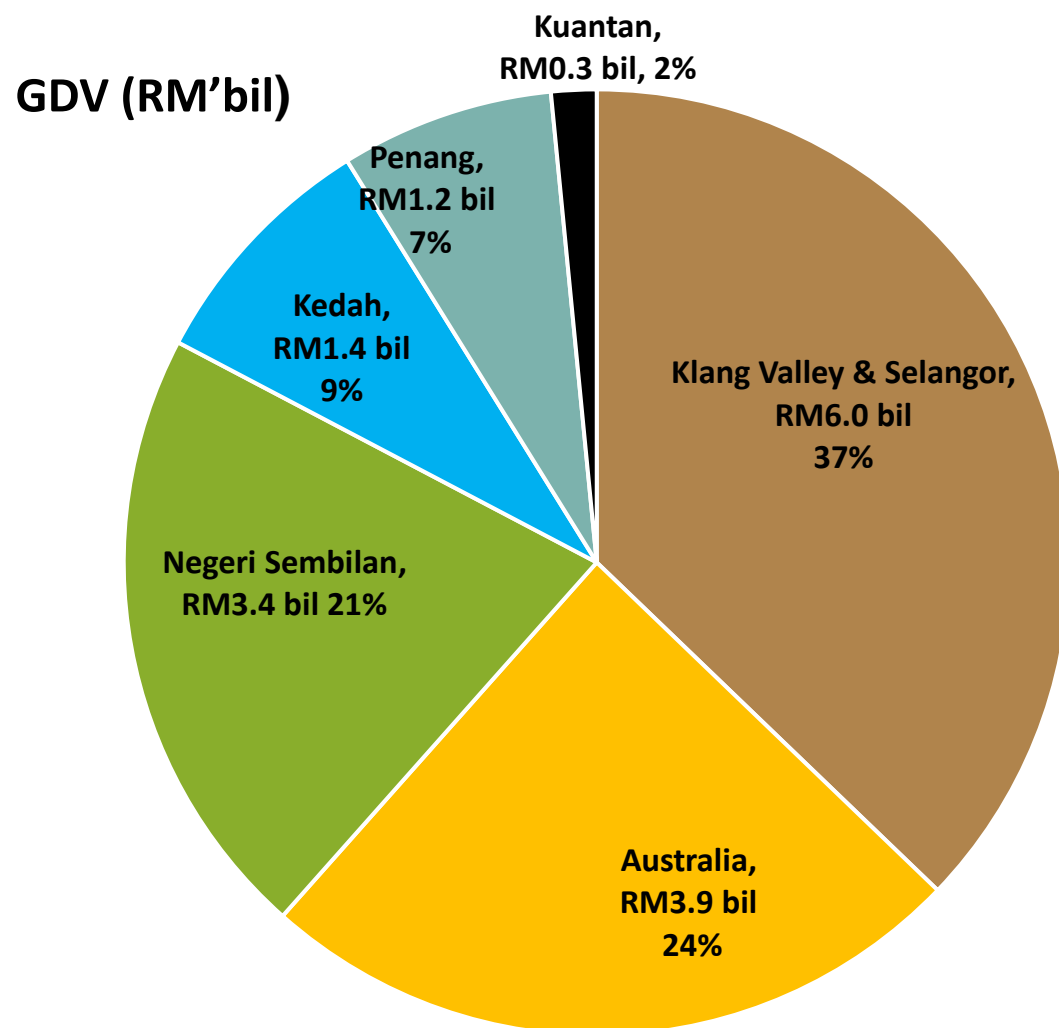
MELBOURNE SQUARE

- Mixed development – 5 phases
- GDV: AUD2.8 bil
- Phase 1 completion: 100%
- Take-up rate: 88%



Property Segment: Landbank (Malaysia & Australia) – As at 31 March 2023

Landbank	2,002 acres
Est GDV	RM 16.2 billion



New Land Acquisitions in 2022

Iringan Bayu, Seremban

- ✓ 39.2 acres
- ✓ Freehold
- ✓ Est GDV: RM175 mil

Amanjaya, Sg Petani

- ✓ 50.8 acres
- ✓ Freehold
- ✓ Est GDV: RM227 mil

In 2022, the Group invested about RM42.4mill for total 90 acres land in Sungai Petani and Seremban with estimated GDV of RM402m for sustainability of the business

In Australia, the Group's joint venture, Yarra Park City acquired 2 parcels of land with office building measuring 7,800 sqm and net lettable area of 11,600 sqm for the purposes of redevelopment in the future.

Property Segment: Pipeline Launches in 2023/2024 – Estimated Total GDV of RM1.3b

		RM'mil
Klang Valley	<ul style="list-style-type: none"> • Shorea Park in Puchong - Anya Tower B • Nuria in Melawati • Mori Park 	196.6 63.0 405.6
Butterworth	<ul style="list-style-type: none"> • Pangsapuri Suria (<i>Launched in Mar'23</i>) 	24.8
Seremban	<ul style="list-style-type: none"> • Iringan Bayu in Negeri Sembilan <ul style="list-style-type: none"> • PH1A • Parcel B PH2, PH3, PH4A • Parcel B PH5A 	17.0 241.0 161.3
Kedah	<ul style="list-style-type: none"> • Bandar Puteri Jaya in Sg Petani <ul style="list-style-type: none"> • Low Cost 1A • Makmur Z1 • Eastfield Z3 • Commercial Z1 • Phase 3 Hill 	7.3 47.0 17.9 90.0 57.1
TOTAL		1,328.6

Property Segment: On-going Project in Australia - As at 30 April 2023



Location	: Southbank, Melbourne
Mix	: Residential Apartments, Retail Mall, Office Tower and Hotel
Land area	: 5 acres (FH)
GDV	: AUD2.8 bil (all phases)
Launched	: Phase 1: October 2017
Ave. SP	: AUD10,600 psm
Take-up rate	: Phase 1: 88%
% of Completion	: Completed in January 2021
No. of units	: Phase 1: 1,054 Service Apartments, Retail Podium and Childcare Centre

Note: OSKH effective equity interest in the project is 40.62%.

JV Partner :  **KWSP EPF** 49% equity interest



Property Segment: Pipeline Launches in Australia - As at 30 April 2023



JV Partner :  **KWSP
EPF** 49% equity interest

Project Name : BLVD @ No. 19 Hoff Boulevard, Melbourne Square
Location : Southbank, Melbourne
Type : High-Rise Apartment
GDV : AUD650 mil
Launched : Soft launched in April 2023
Ave. SP : AUD13,000 psq
No. of units : 600 units

Note: OSKH effective equity interest in the project is 40.62%.



Property Segment : Queens Bridge Place, Melbourne – Recently Acquired

The acquisition of Queensbridge Street (QBP1) and 190 City Rd (QBP2) was completed on 15 July 2022 and 30 Nov 2022 respectively.

Queensbridge Park Pty Ltd had been set up to acquire the QBP properties and 100%-owned by YPC.

JV Partner :  **KWSP EPF** 49% equity interest

Queensbridge Street and City Road

Development Mix

Office, Warehouse, Retail, Medical Centre, Restaurant, Residential Apartments, Car Park

Location

Southbank, Melbourne

Land Tenure

Freehold

Land Area

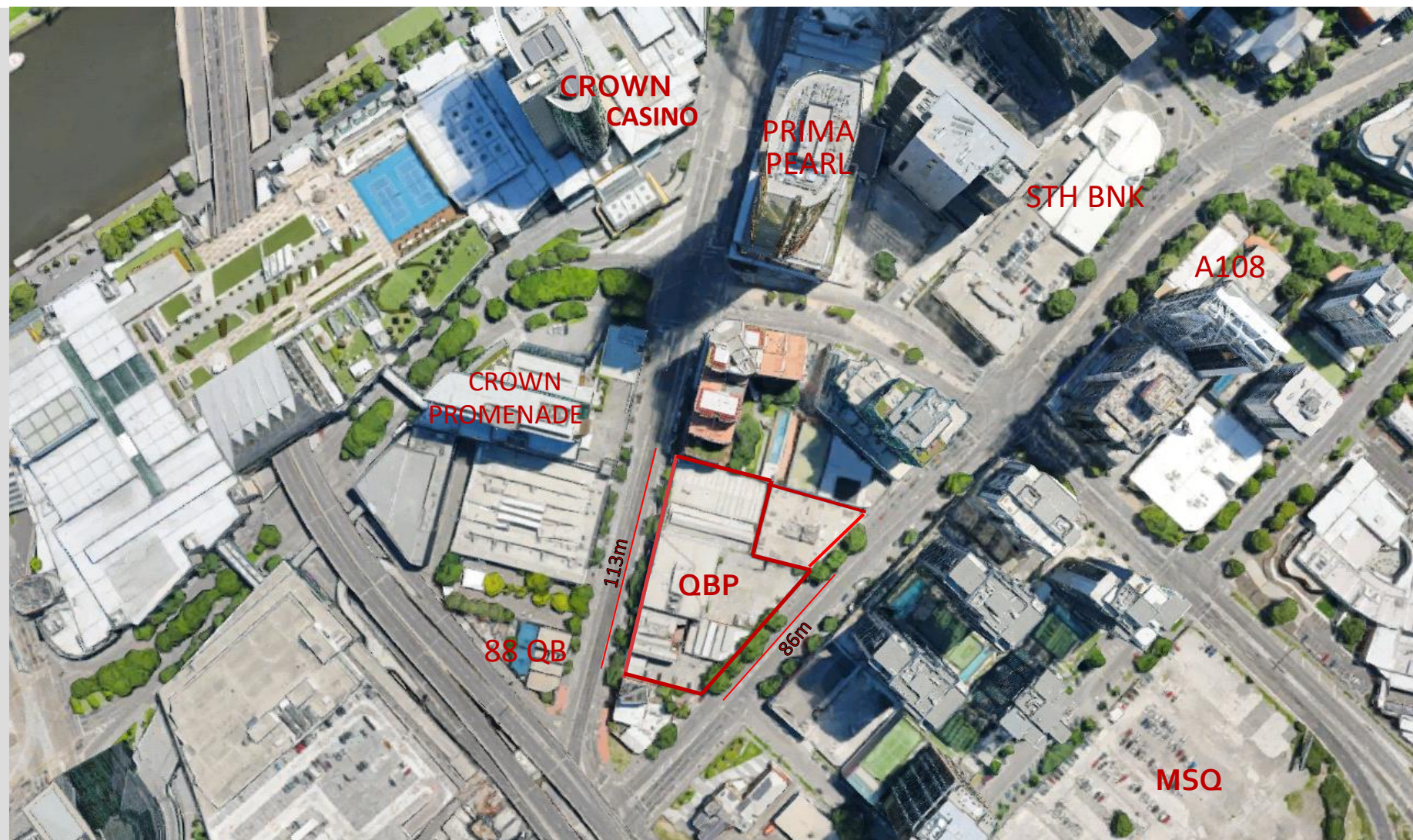
7,800 sqm (Combined)

Total NLA

11,614 sqm

Current Occupancy

67%



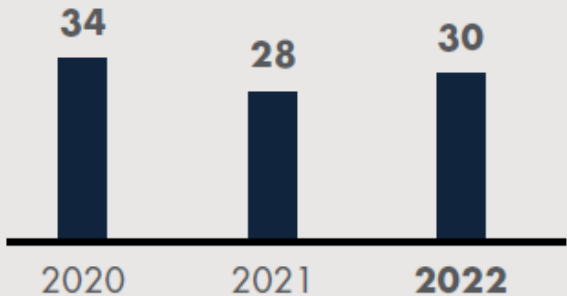
Property Segment : Queens Bridge Place, Melbourne – Recently Acquired (Cont'd)

Street Views

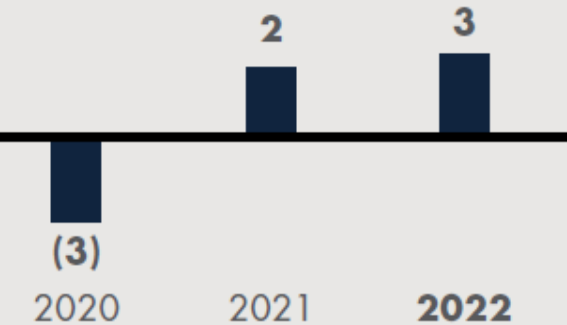




Revenue
(RM'million)



Core PBT/(LBT)
(RM'million)



Property Investment (Offices) – As at 30 April 2023



Plaza OSK
Jalan Ampang, Kuala Lumpur

Land area	1.32 acres (FH)
NLA	236,325 sqft
Occupancy rate	96%



Faber Towers
Taman Desa, Kuala Lumpur

Land area	2.63 acres (FH)
NLA	477,461 sqft
Occupancy rate	81% (retail and office blocks)

Property Investment (Retail) - As at 30 April 2023

Atria Shopping Gallery, Petaling Jaya



NLA

446,694 sqft

Occupancy rate

87%



Construction

OSK



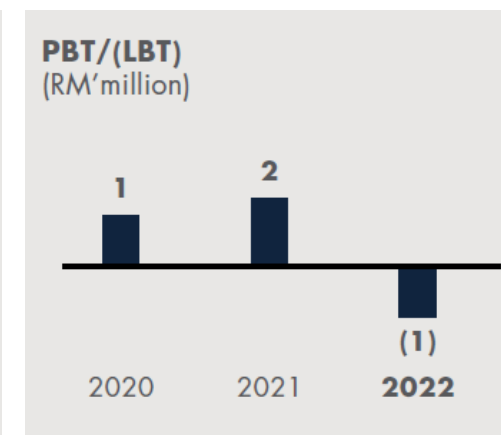
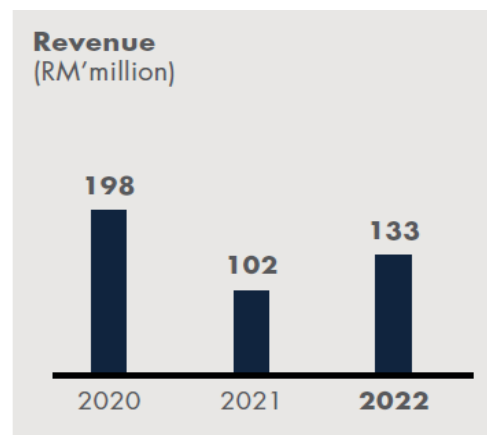
Construction Segment



- Established contractor since 1979
- Design and construction service provider in residential and commercial projects
- Introduced OSK Quality Standard (OQS) internal quality measurement method in line with the quality standards set by the Construction Industry Standard
- Registered **Class A contractor** with Pusat Khidmat Kontraktor (PKK)
- Registered **G7 contractor** with Construction Industry Development Board (CIDB)
- OHSAS 18001:2007 and ISO 9001:2015
- Drive deep **collaboration between the Property and Construction segments** in 2017 with Emira as pilot project



- **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



Construction Segment (Cont'd)

Outstanding order book of RM415 million
as at 31 Mar 2023

Major Projects Completed in recent years	RM'million
Windmill Upon Hills	317
Timur Bay	144
Luminari	105
You Residences	183
You One	117
Emira	98
Woodsbury	92
Rimbun Sanctuary	46
Iringan Bayu (Phase 2A, 2B, 2C, 2D, 3A & infra)	168
Ryan & Miho	212
	1,482
On-going Projects	
Mira & Anya, Shorea Park	200
Lea By The Hill, Melawati	80
Iringan Bayu	56
Rubica	52
You City 3	25
Ryan & Miho	2
	415



Project	QLASSIC Score	Completion Time
Iringan Bayu Show Village	82%	1 month ahead
Windmill Upon Hills	80%	3.5 months ahead
Luminari	80%	10 months ahead
Emira	80%	2 months ahead
Iringan Bayu – Phase 2C	77%	4.5 months ahead
Timurbay	76%	2 months ahead
Iringan Bayu – Phase 2D	75%	4.5 months ahead
Ryan & Miho	82%	8.5 months ahead (Tower A) 16 months ahead (Tower B)



RYAN & MIHO™



Industries

OSK



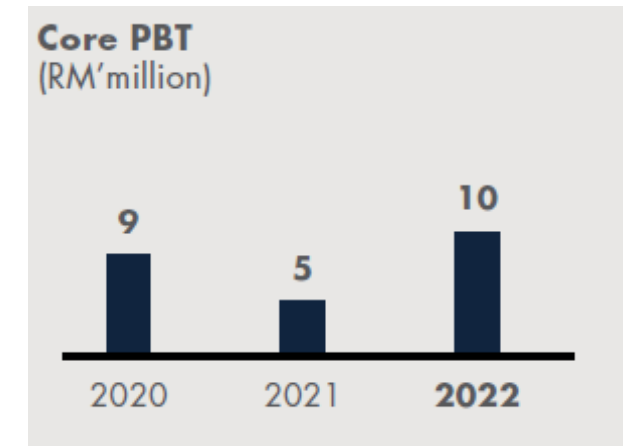
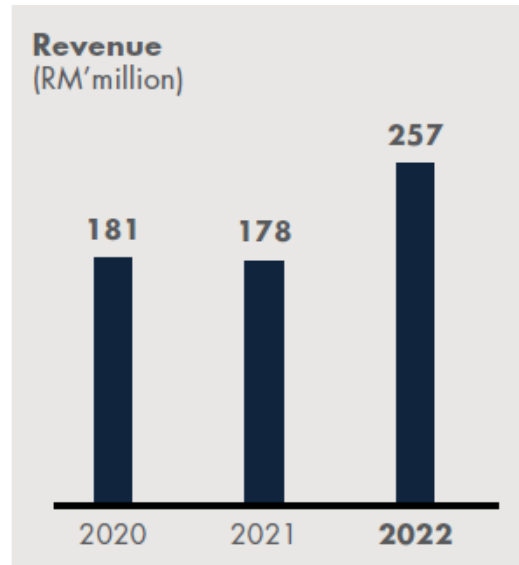
Industries Segment: Cables

- Produces quality **electrical and power cables** since 1968 (low and medium voltage copper cables, aluminium fire resistance cables)
- Factory located in Malacca
- Solar photovoltaic panels on the rooftop of the factory that generates solar power capacity of:
Phase 1: 569.80 kWp (installed)
Phase 2: 639.83 kWp (to be installed)
- One of the top cable manufacturers in Malaysia
- Accredited with MS ISO 9001:2000 and UKAS Quality Management System and in compliance with TNB technical specification
- Certified by SIRIM QAS, LPCB
- Expansion plan to increase production capacity by 20-25% over the next few years



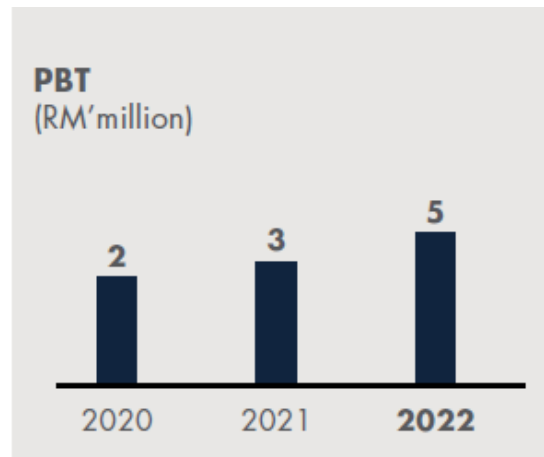
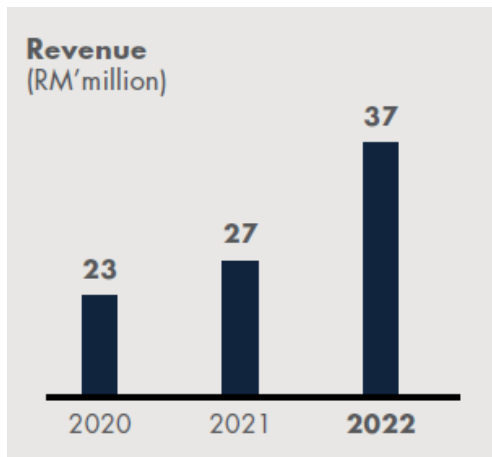
OLYMPIC CABLE

A MEMBER OF OSK GROUP



Industries Segment: IBS

- Produces **Industrialised Building Systems (IBS) wall panels** since 1994
- Factories located in Taiping (Perak), Nilai (Negeri Sembilan) and Bandar Tenggara (Johor)
- Export to Singapore
- Accredited with MS ISO 9001:2008, ISO 14001-2004, UKAS Quality Management System and Singapore Green Label Status
- Factory capacity: 2.16 million m². Utilization rate: 30%
- Introduced a new product, which makes use of an environmentally friendly input material that not only reduces reliance on the use of cement, but also enhances the circularity of the wall panels, lighter weight and sustainability-driven



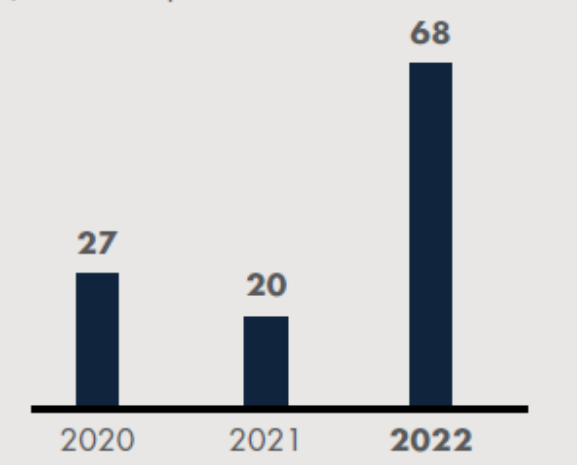
Hospitality

OSK

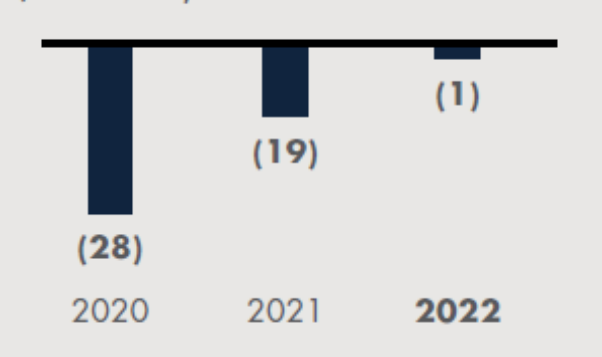




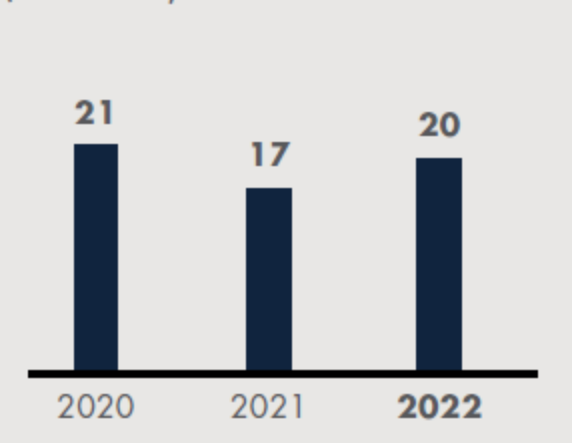
Revenue
(RM'million)



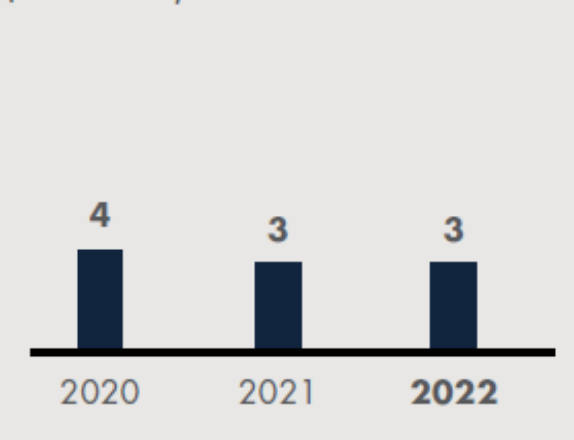
Core Loss Before Tax
(RM'million)



Revenue
(RM'million)



PBT
(RM'million)



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



Swiss-Garden Hotel Genting		Swiss-Garden Bukit Bintang		Swiss-Garden Beach Resort Kuantan	
Location	: Genting Highlands, Pahang	Location	: Kuala Lumpur	Location	: Kuantan, Pahang
Rooms	: 561	Rooms	: 325	Rooms	: 304

Hotels managed by international brands



Double Tree by Hilton Damai Laut Resort and Damai Laut Golf & Country Club			Holiday Inn Express & Suites	
Location	:	Lumut, Perak	Location	: Johor Bahru, Johor
Rooms	:	294 (4 star)	Rooms	: 203
Award-winning 18 holes championship golf course				

Hospitality Segment: Vacation Club - *As at 30 April 2023*

- 6 products – 30 years and 15 years
- Travel 365 - 2 years
- 8,274 active members
- 3,000 hotels and resorts destination worldwide
 - Home-based destinations with 194 rooms inventories
 - Global Exchange Partner: Interval International



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



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



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



**Timur BaySeafront Residence @
Balok, Kuantan**

SGI VACATION CLUB
A MEMBER OF OSK GROUP



SGI Vacation Club Melaka

Key Takeaways

Key Investment Highlights

Integrated Property and Construction Model

- ✓ Reputable developer has landbank with **estimated GDV of RM16.2 billion**
- ✓ Successful track record in delivering **>40,000 homes**
- ✓ Launched a total of **RM1.1 billion** worth of properties in FY22
- ✓ Minimal unsold completed stocks; remain focus in selling on-going projects
- ✓ Prop-Con Model allowing early contractors involvement in planning and design stage to manage cost, time and quality of products

Sustainable growth

- ✓ **Landbank of 2,002 acres** strategically located at growth areas in Malaysia and Australia
- ✓ Integrated development in Melbourne, Australia with strong pipeline projects
- ✓ Growth in capital financing portfolio through new products, e.g. civil servant financing and Islamic financing

Resilient Earnings and Healthy Financial Position

- ✓ **Sales target of RM900 million per annum** from existing and future launches
- ✓ **Unbilled sales of RM1.0 billion**
- ✓ **Cashflow** from investment in RHB Bank Berhad
- ✓ Stable contribution from Capital Financing and Industries segments
- ✓ **Net gearing of 0.38x and 0.15x (excluding loan disbursed)** providing headroom from future growth



03 Group Sustainability Blueprint

OSK

Let's
BYO
BRING YOUR OWN

SAY **NO** TO SINGLE-USE PLASTICS

Bring your own:

- ✓ CONTAINER
- ✓ REUSABLE STRAW
- ✓ REUSABLE CUTLERIES
- ✓ REUSABLE BAG



ECO
friendly

refuse
reduce
reuse
recycle
raise awareness

CREATE LESS WASTE
IN OUR DAILY LIFE

OSK Group

Let's
BYO
BRING YOUR OWN

SAY **NO** TO
SINGLE-USE CUP



refuse
reduce
reuse
recycle
raise awareness

CREATE LESS WASTE
IN OUR DAILY LIFE

OSK Group

“OSK, Growing Together” – Ensuring Sustainable Growth



“OSK, Growing Together”
is a long-term strategic growth plan that outlines our direction as we strive towards realising our Sustainability Vision and Mission.

















SUSTAINABILITY VISION:
Building Sustainable Businesses of Tomorrow

SUSTAINABILITY MISSION:
A responsible organisation that creates significant value for our stakeholders – for today and tomorrow.



“OSK, Growing Together” – Focus & Goals

“OSK, Growing Together” outlines three (3) sustainability pillars with ESG targets, which serve to future-proof and propel the Group to new heights by focusing on long term sustainability and shared value creation to all stakeholders.

PILLAR 1: Caring for the Environment	PILLAR 2: Shared Economic and Social Values	PILLAR 3: Ensuring Fair, Safe and Transparent Business Practices
<ul style="list-style-type: none">Adopt business and environmental innovation	<ul style="list-style-type: none">Strengthen market leadership for products/services and deliver sustainable returns	<ul style="list-style-type: none">Zero corruption and incidents of fraud
<ul style="list-style-type: none">Promote green practices and increase use of renewable energy	<ul style="list-style-type: none">Nurture and support our talentsSupport sustainable development through digital ecosystems, engagements and partnerships	<ul style="list-style-type: none">Zero fatality and occupational illness
<ul style="list-style-type: none">Ensure responsible procurement and supply chain	<ul style="list-style-type: none">Broaden and deepen our CSR impacts for the underserved community	<ul style="list-style-type: none">Uphold business integrity, ethical conduct and compliance
    	     	  

04 ESG Initiatives



Environmental



Social



Governance

OSK



Environmental Initiative Highlights

Ecosystem and Biodiversity

Conserving the 22-acre Iringan Bayu Wetland Park helps in flood mitigation and supports biodiversity within our Iringan Bayu township.

Maintaining our 3,745 m2 public park at the Melbourne Square integrated development in Melbourne, the largest open green space in the Southbank district.

Unveiled the WWF “AR-mazing Tiger Trail” Tiger Sculpture with 49 orphans from three (3) orphanages at Atria Shopping Gallery to support tiger conservation.



Carbon Management

We further accelerated our efforts on energy optimization and emissions reduction with our solar photovoltaic panels and LED lightings across Group premises like OCC cables factory, Iringan Bayu, Shorea Park, OSKP sales gallery and Atria shopping gallery.

Through our effort, we managed to achieve an estimated power savings of 885,603 kWh equivalent to 783.4 tonnes of carbon reduction and generated RM325,199 of electricity savings, equivalent to 929.14 metric tonnes CO2 or an estimated 60,233 trees planted.



Environmental Initiative Highlights

Resource Efficiency and Responsible Consumption

We strive to increase the efficiency of our consumption through with our “5R Campaign” to lessen the production of waste and circularize the waste through recycling bins installed at Plaza OSK promote circularity and responsible waste management

Continue to promote responsible water consumption through water irrigation and rainwater harvesting system to optimize water conservation across our operations

Throughout the year 2022, OSK recorded:

Total estimated of 1,655kg of recyclables collected through five (5) rounds of recyclables collection organised at Plaza OSK

Total estimated of 247,522kg of recyclable wastes contributed by OSK business divisions comprising paper, cardboxes, metal, plastics, wood and timber, soap and cooking oil.

Total estimated diverted waste collected of 2,359 kg in Plaza OSK, SGI VC and Sales Galleries.



Social Initiative Highlights

Community Support & Development

Since 2016, OSK Foundation has disbursed more than RM9.08 million of funds, supported over 25k beneficiaries with RM2.6 million in 2022 aided the following programmes:

- Awarded full scholarships to three (3) deserving B40 Malaysian students bring the total number of B40 students supported to 23 with a total financial commitment of RM1.76 million
- Continue sponsoring Kelas Komuniti Asalnika programme since 2017 with disbursement of more than RM60k for year 2022
- Sponsorship of 25 special needs (neurodiverse autism spectrum) children and young adults from B40 families to learn digital skills (3D animation, AI, graphic design, etc) with a structured programme called Infinite Minds
- Donated a 10-seater van (FCM Foton View C2) to Yayasan Islam Terengganu at a value of RM106k, which was used for the transportation of people with visual impairments to the Braille Learning Center in Paka and Besut, Terengganu.
- Meal distribution of a total of RM105k during disaster relief operations
- The Foundation disbursed RM140k for the sponsorship of four (4) women entrepreneurial workshops in Perak, Selangor, Kedah and Negeri Sembilan for single mothers, orang asli and underserved women from B40 community
- Sponsorship of charity run “Run For A Chance 2022” to raise funds for Lovely Disabled Home



Social Initiative Highlights

Community Support & Development

More health and well-being events organized for community support as follows:

- Program Saringan Kesihatan by Adun Bandar Utama
- Collaboration with Alzheimer's Diseases Foundation Malaysia (ADFM) to launch World Alzheimer's celebration
- Celebrating ageing in conjunction with international day of older persons
- Blood donation and General health screening by the National Kidney Foundation (NKF) of Malaysia as part of OSK Health Week



Governance Initiative Highlights

Reputation

Maintaining good corporate governance practices

During 2022, Company was recognized with awards as follows:

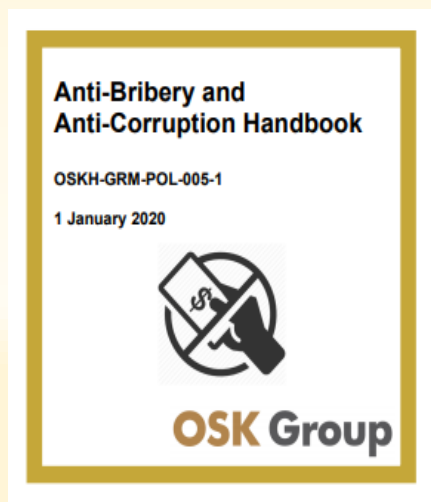
- **FIABCI World Prix d'Excellence Awards** – “Residential Mid Rise Category (World Silver Winner) TimurBay Seafront Residence)” for Leadership in COVID-19 and Sustainability Initiatives.
- **The StarProperty Awards (4 Awards)**
 - i. The All Stars Award - OSK Property
 - ii. The Neighbourhood Award (Best Comprehensive Township <500 acres (Excellence) - Yarra Park
 - iii. The Northern Star Award (High Rise – Honours) - Yarra Park
 - iv. The Starter Home Award (Honours) - MIRA at Shorea Park
- **Malaysia Developer Awards 2022** - Ranked No.2 in Top 10 of the Chart Awards for Market Cap RM 1 Billion & above
- **The Edge Top Property Developers Awards 2022** – Ranked 9th in Top 10 Property Developers
- **Sustainability and CSR Malaysia Awards 2022** - "Company of the Year Award (Conglomerate)" for Community Well-Being Initiatives
- **NACRA Excellence Awards 2022** – Ranked Gold in the National Annual Corporate Report Awards 2022 under “Companies with Less Than RM2 billion in Market Capitalisation”
- **Asia Property Awards 2022** – Melbourne Square by OSK Property won Best High Rise Mixed Use Development, Best High Rise Apartment Development (Victoria), Country Winner – Best Mixed Use Development (Australia)



Anti-Corruption

Our Stand on Corruption and Illicit Activities

- As part of our Management's commitment to eliminate corruption and bribery in the organization, the Anti-Bribery and Anti-Corruption Handbook ("ABAC Handbook") was approved by OSK Board and introduced to all employees of the Group in January 2020. Subsequently the third party ABAC Declaration form was implemented in Aug 2020.
- The Handbook is published onto our company website and Intranet to ensure the broader reach.



Whistleblowing

Maintaining the Highest Standard of Ethics in our Business

- We are committed to achieving and maintaining a high standard of integrity, accountability and ethical behavior in the conduct of its business and operations by formulating a Whistleblowing Policy in OSK Group.

Whistleblowing Policy:

- serves as an avenue for employees and members of public to raise concerns of any suspected or known impropriety in conduct that they may have observed in OSK Group through a clearly-defined process and reporting channel, by which reports can be made in confidence and without fear of reprisal.

Governance Initiative Highlights

Regulatory Compliance

Upholding High Levels of Compliance at All Times

- We comply with the applicable laws and regulations wherever we operate to achieve outstanding performance, whilst maintaining the highest level of ethical integrity. Our tone on regulatory compliance is clear with various internal processes to help meet zero non-compliance in our business operations.

Compliance with all prevailing Laws and Regulations

- Employment (Amendment) Act 2022
- Minimum Wages Order 2018
- Companies Act 2016
- Occupational Safety and Health (Amendment) Act 2022
- Factories and Machinery Act
- Environmental Quality Act 1974
- Personal Data Protection Act 2010
- Housing Development (Control and Licensing) Act 1966
- Moneylenders Act 1951 (Act 400) (amended 2011)
- Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2001 (Act 613)
- Malaysian Anti-Corruption Commission Act 2009

Governance Initiative Highlights

Safety, Health and Well-being

Protecting Employees' Well-Being

- All our employees have returned to work in the office with flexible time arrangement and are allowed to WFH if necessary
- We continued to adopt comprehensive risk-based approach in safeguarding the safety & health of all employees across the head office and all business units, while adhering to all SOPs and precautionary guidelines by the Ministry of Health and the National Security Council



Throughout the year 2022, we worked with RHB Asset Management, National Kidney Foundation (“NKF”) and Pusat Darah Negara and Verdulife, Fire and Rescue Department to deliver well-being topics, safety and health campaign as the following:

- Financial well-being talk delivered by RHB Asset Management
- General health screening by NKF
- Blood donation held in partnership with Pusat Darah Negara
- Breast cancer awareness and breast ultrasound check with Verdulife
- Evacuation and Fire Drill with the Fire and Rescue Department



05 Appendix

OSK



Property Segment: On-Going Projects – Klang Valley

You City III, Cheras



GDV: RM492 million

Launched: June 2019

No. of units: 800 (Tower A + B)

Average Selling Price: RM615k

Take-up rate: 100% (Tower A + B)

% of Completion: 89%

As at 31 March 2023

Property Segment: On-Going Projects – Klang Valley (Cont'd)

MIRA @ Shorea Park, Puchong



GDV: RM366 mil

Launched: Sep 2021

No. of units: 908

Average Selling Price: RM403k

% of Completion: 52%

Take-up rate: 99%

As at 31 March 2023



Property Segment: On-Going Projects – Klang Valley (Cont'd)

ANYA @ Shorea Park, Puchong



GDV: RM393 mil

Launched: Aug 2022

No. of units: 750

Average Selling Price: RM524k

% of Completion: 10%

Take-up rate: 19%

As at 31 March 2023



Property Segment: Ongoing Projects – Klang Valley (Cont'd)

LEA by the Hills, Taman Melawati



LEA[®]
BY THE HILLS

Type: Low Density Condo

GDV: RM233 million

Launched: Jul 2022

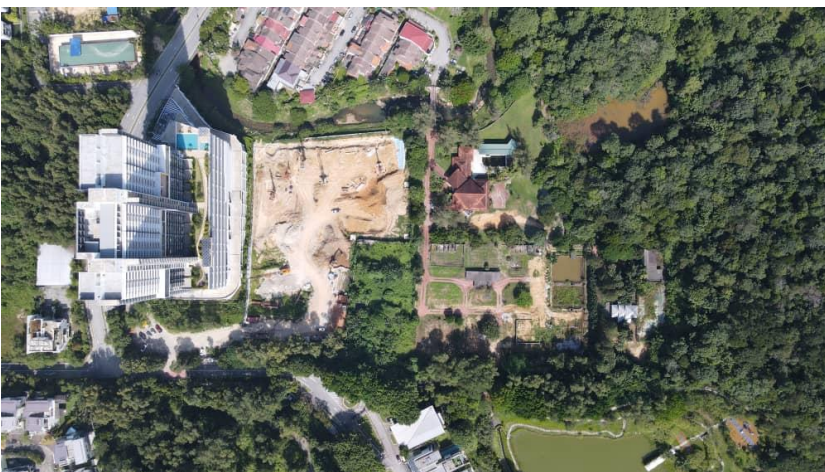
No. of units: 344

Average Selling Price: RM678k

% of completion: 8%

Take-up rate: 16%

As at 31 March 2023



Property Segment: Ongoing Projects – Penang

Rubica, Butterworth



Type: Low Density Condo

GDV: RM137 million

Launched: Aug 2022

No. of units: 230

Average Selling Price: RM595k

% of completion: 17%

Take-up rate: 30%

As at 31 March 2023



Property Segment: Township Development – Negeri Sembilan

Completed Projects



On-going Projects



Property Segment: Township Development – Negeri Sembilan (Cont'd) - As at 31 March 2023

8A,B1,B2

Erama

Type: Single & Double-Storey Semi-D

GDV: RM215 million

Launched: Mar 2021 (8A), Sep 2021 (8B1),
Mar 2022 (8B2)

No. of units: 322

Average Selling Price: ≈ RM668k

% of completion: Average 69%

Take-up rate: Average 98%



8C,8D



Type: Double-Storey Terrace

GDV: RM152 million (8C) , RM168 mil (8D)

Launched: Nov 2021 (8C), May 2022 (8D)

No. of units: 306 (8C), 316 (8D)

Average Selling Price: RM514k

RM497k (8C), RM531k (8D)

% of completion: Average 37%

54% (8C), 23% (8D)

Take-up rate: Average 85%

98% (8C), 77% (8D)



No. of units		
Total Launched	Completed & Handed Over	On-Going
2,769	1,825	944

Property Segment: Township Development – Sg Petani, Kedah



Completed



On-going Projects



Property Segment: Township Development – Sg Petani, Kedah (Cont'd) - As at 31 March 2023

Northfield



Single-Storey Terrace

GDV: RM53 million

Launched: Jan 2022

No. of units: 171 units (z3)

Average Selling Price: RM311k

% of completion: 58%

Take-up rate: 100%

 **EASTFIELD**



Single-Storey Terrace

GDV: RM51 million (z1),

RM51 million (z2)

Launched: Aug 2021 (z1), Nov 2022 (z2)

No. of units: 132 (z1), 126 (z2)

Average Selling Price: RM394k

RM383k (z1), RM406k (z2)

% of completion: 94% (z1), 15% (z2)

Take-up rate: 97% (z1), 30% (z2)

Springfield



Double-Storey Terrace

GDV: RM110 million

Launched: Jul 2022

No. of units: 257

Average Selling Price: RM426k

% of completion: 22%

Take-up rate: 63%

Springfield



Single-Storey Terrace

GDV: RM36 million

Launched: Nov 2022

No. of units: 99

Average Selling Price: RM369k

% of completion: 32%

Take-up rate: 17%

Property Segment: **Township Development – Sg Petani, Kedah (Cont’d)** - As at 31 March 2023

Southfield
— V I L L A —
© YARRA PARK, SUNGAI PETANI



Single-Storey Bungalow

GDV: RM42 million (z1), RM55 million (z2)

Launched: Oct 2021 (z1), Oct 2022 (z2)

No. of units: 66 (z1), 81 (z2)

Average Selling Price: RM658k

≈ RM631k (z1), RM680k (z2)

% of completion: 75% (z1), 11% (z2)

Take-up rate: 100% (z1), 73% (z2)

Southfield
— RESIDENCE —
© YARRA PARK, SUNGAI PETANI



Single-Storey Semi-D &
Single-Storey Bungalow

GDV: RM55 million

Launched: Dec 2021

No. of units: 101

Average Selling Price: RM547k

% of completion: 62%

Take-up rate: 100%



Double-Storey Semi-D &
Double-Storey Bungalow

GDV: RM27 million

Launched: Sep 2022

No. of units: 40

Average Selling Price: RM677k

% of completion: 14%

Take-up rate: 93%

No. of units		
Total Launched	Completed & Handed Over	On-Going
10,848	9,775	1,073

Property Segment: Projects Handed over in 2022



Property Segment: Projects Handed over in 2022 – Sg Petani, Kedah



Westfield (Total 323 units)

- Zone 1 – 3: 13 units
- 7 unit of Single Storey Bungalow
- 6 units of Double Storey Bungalow
- **VP on May 2022**
- **QLASSIC Score – Z2: 82%; Z3A: 79%**
- Zone 2: 108 units
- 108 units of Single Storey Semi-D
- **VP on May 2022**
- **QLASSIC Score: 82%**
- Zone 3A: 44 units
- 44 units of Double Storey Semi-D
- **VP on July 2022**
- **QLASSIC Score: 79%**



Northfield (Total 474 units)

- Zone 1: 162 units
- 162 units of Single Storey Terrace
- **VP on April 2022**
- **QLASSIC Score – 82%**
- Zone 2: 141 units
- 162 units of Single Storey Terrace
- **VP on Dec 2022**
- **QLASSIC Score – 80%**

Property Segment: Projects Handed over in 2022 – Negeri Sembilan



IRINGAN BAYU

- Phase 3B Double Storey Terrace Homes (Mekary)
- **QLASSIC Score 76%**
- **VP on 31 Mar 2022**

IRINGAN BAYU

- Phase 3C Single Storey Terrace Homes (Desira)
- **QLASSIC Score 78%**
- **VP on 31 May 2022**



IRINGAN BAYU

- Phase 3D Double Storey Terrace Homes (Aury)
- **QLASSIC Score 80%**
- **VP on 30 Dec 2022**



Property Segment: Completed Projects **Township Development – Sg Petani, Kedah** - *As at 31 March 2023*

PR1MA
RUMAHKU, KOMUNITIKU



Low Cost Flat

GDV: RM7.3 million
Launched: Aug 2018
No. of units: 160
Average Selling Price: ≈ RM46k
% of completion: 100%
Take-up rate: 95%

Somerville



Single-Storey Bungalow


GDV: RM45 million
Launched: Dec 2019
No. of units: 75
Average Selling Price: ≈ RM599k
% of completion: 100%
Take-up rate: 99%



Thank You

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