

OSK HOLDINGS BERHAD

Investors Relation

August 2025

Strictly private & confidential. For discussion purposes only.

OSK

PROPERTY | FINANCIAL SERVICES | INDUSTRIES | HOSPITALITY | INVESTMENT HOLDING

Strictly private & confidential. For discussion purposes only.

Disclaimer

- This presentation/document (“presentation”) has been prepared by OSK Holdings Berhad and its subsidiaries (“OSK Group”). All information contained in this presentation is published for reference only. Expressions of opinion, forecasts or intentions contained herein are subject to change without notice and should not be taken as advice or obligations of the OSK Group. The information in this presentation may differ or be contrary to the opinions or recommendations expressed by other business areas of the OSK Group as a result of using different assumptions and criteria.
- The information contained herein is obtained in good faith from sources believed to be reliable. This document does not purport to contain all of the information that may be required to evaluate and should not be relied on in connection with any potential transaction. Neither the OSK Group nor any of its affiliates makes any representation or warranty, express or implied, as to the accuracy or completeness of the information contained in this presentation and any liability therefore (including in respect of direct, indirect or consequential loss or damage) is expressly disclaimed.
- All rights are hereby reserved. The contents of this presentation are confidential and accordingly may not be reproduced or copied to any unauthorized persons or incorporated into another document or other materials without the prior written consent of the OSK Group.

Content

01 Group Financial Performance

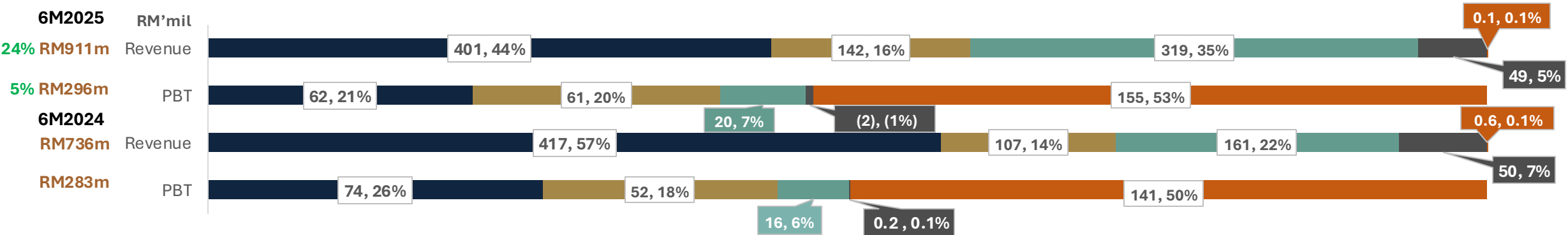
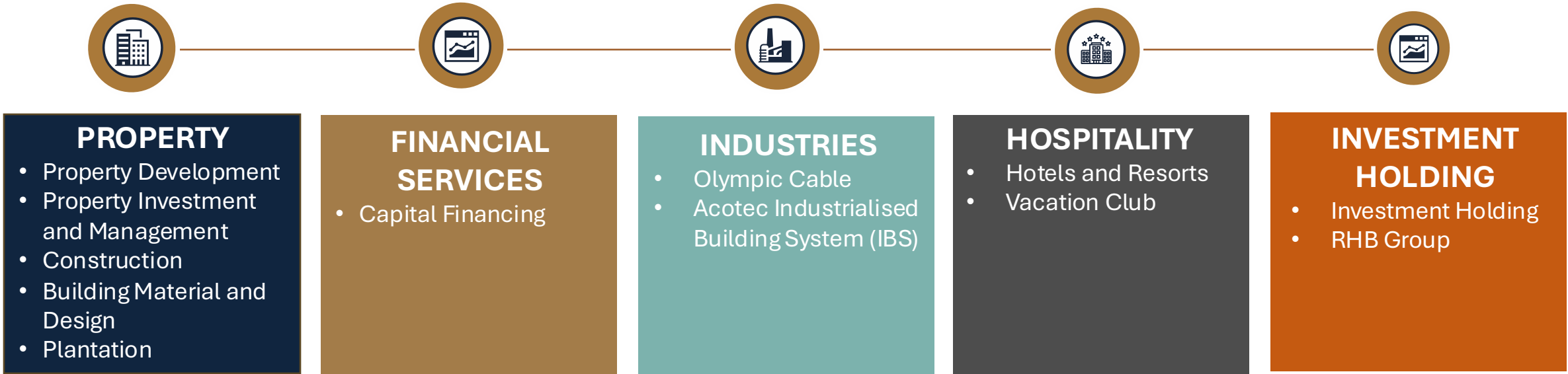
02 Group Business Updates

03 Group ESG Updates

04 Appendix

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.
- Although each business segment differs in revenue and profit size, every business segment is important to the Group.



01

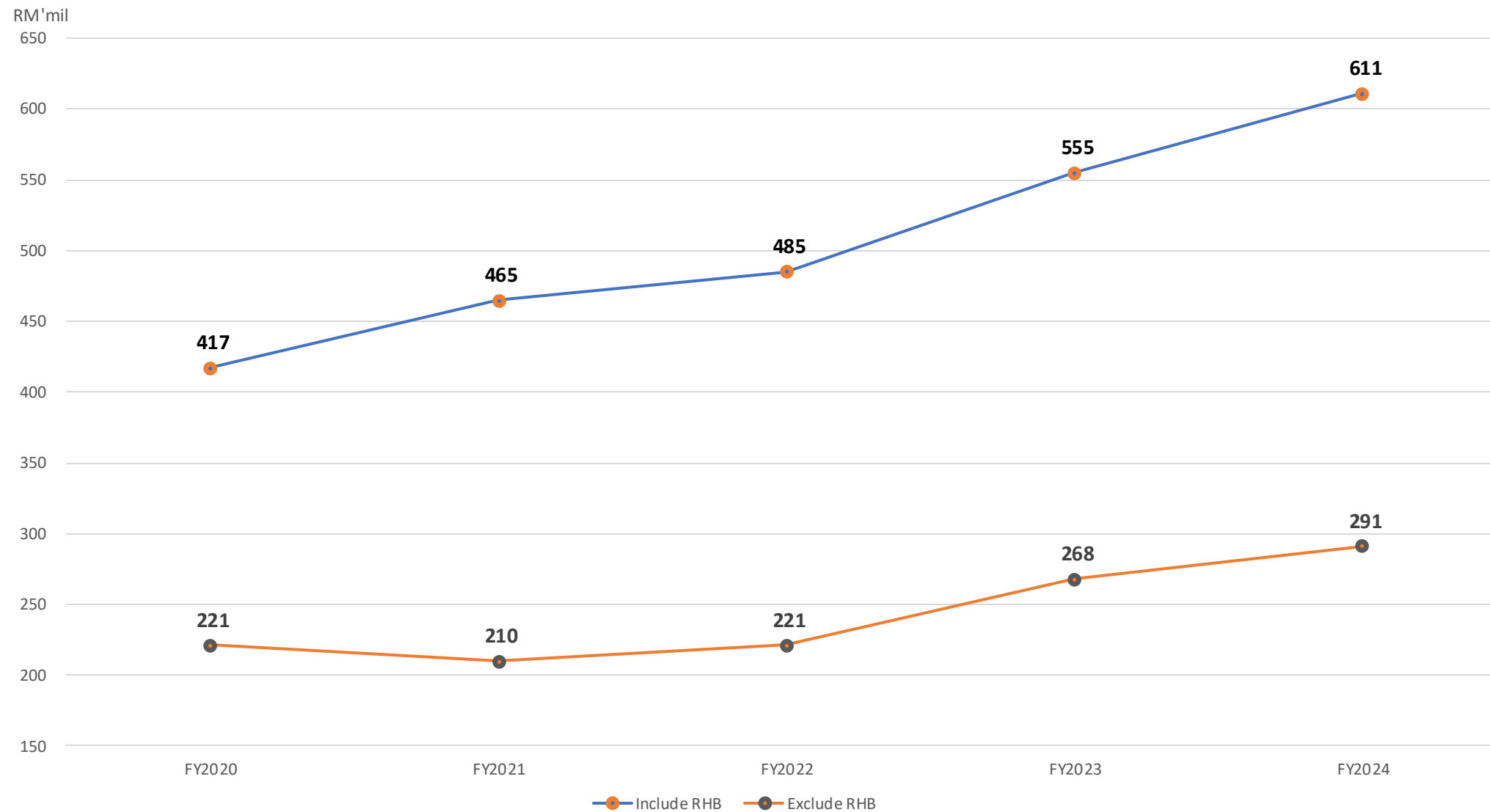
Group Financial Performance Review

Financial Performance

RM'million	1Q25	2Q25	2Q24	6M25	6M24
Revenue	400.6	510.6	368.4	911.2	736.4
Profit before tax	140.0	155.6	141.9	295.6	282.8
Share of results of associates and a joint venture	75.9	80.6	86.8	156.5	160.2
Profit after tax	124.9	142.7	129.6	267.6	252.7
Profit attributable to Owners of the Company	124.3	142.0	128.7	266.3	251.6
Earnings per share (sen)					
- Before issuance of bonus shares	6.03	NA	6.24	NA	12.20
- After issuance of bonus shares	4.02 [*]	4.59	4.16 [*]	8.61	8.14 [*]

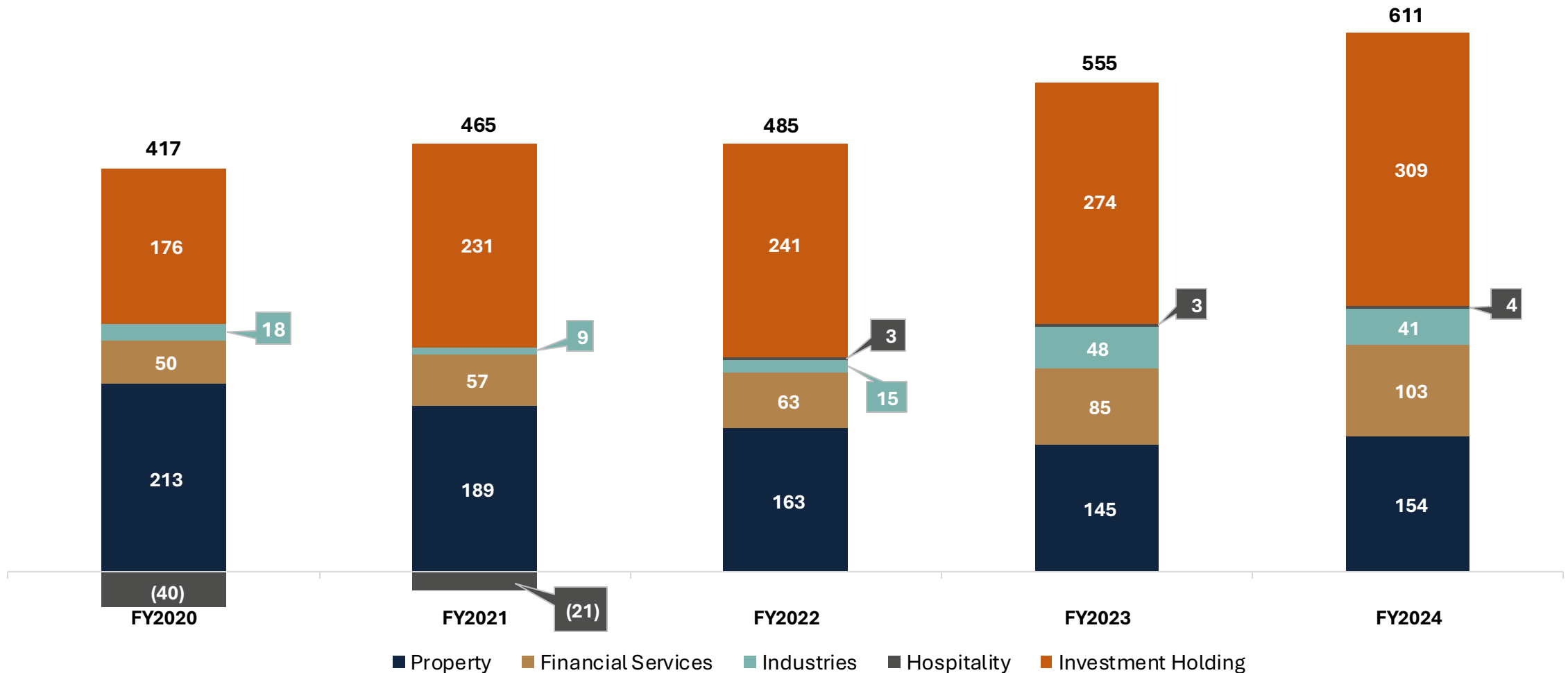
* Restated

PBT Trend for the Last 5 Years

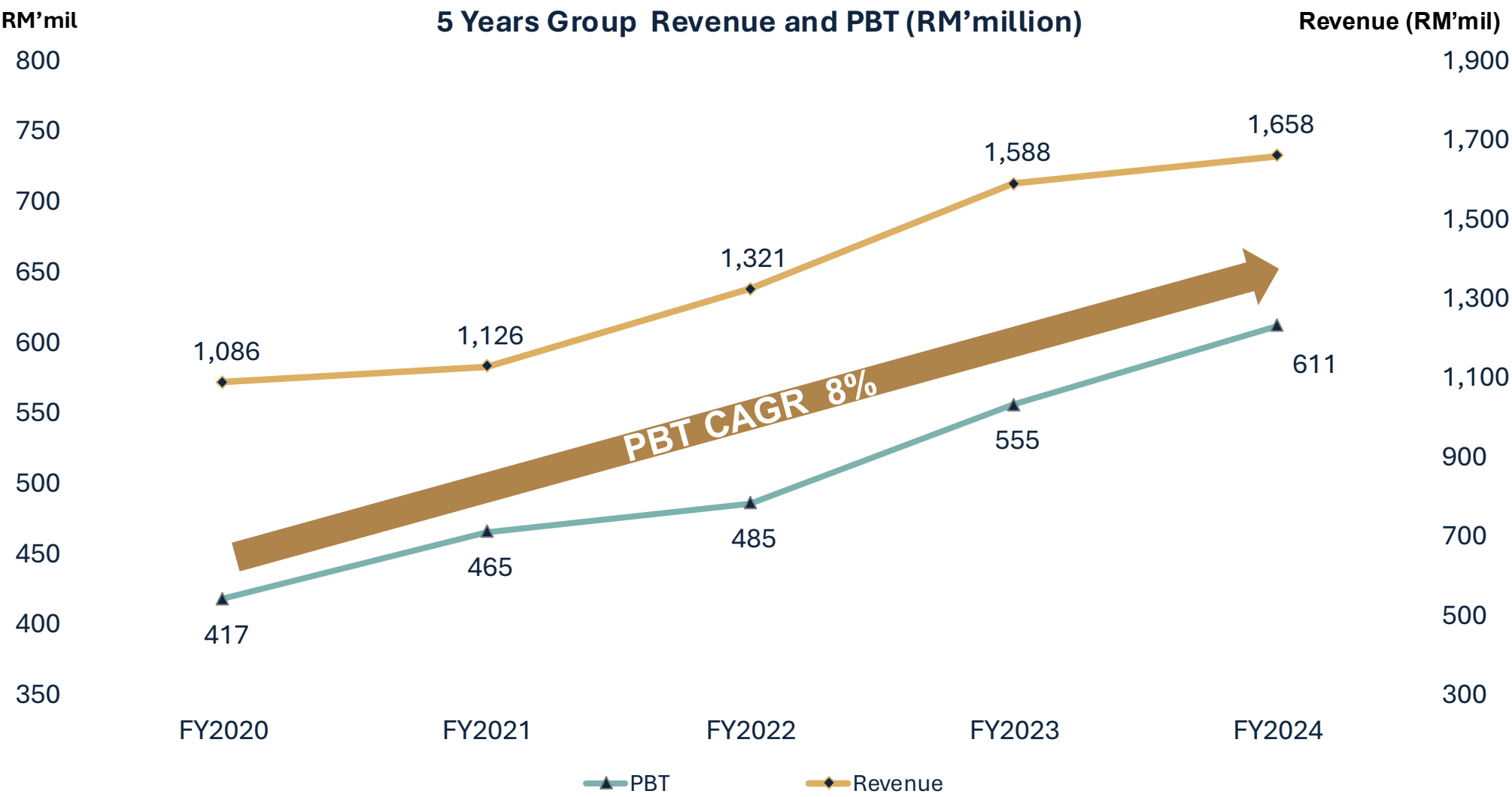


5-Year Performance by Segment

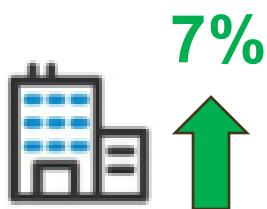
5-Years Segmental PBT (RM'million)



5-Year Financial Performance

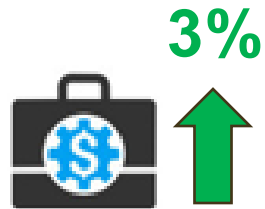


Strong Financial Position as at 30 June 2025



RM12.2b

Total Assets
(2024: RM11.4b)



RM6.6b

Shareholders' Funds
(2024: RM6.4b)



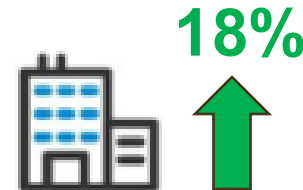
RM2.15

Net Assets per Share
(2024: RM2.08)



RM1.5b

Cash RM896m &
Undrawn Facilities RM606m
(2024: Cash RM876m &
Undrawn Facilities RM537m)



RM2.58b

Capital Financing
(2024: RM2.18b)



RM4.42b

Total Debts
(2024: RM3.86b)



RM3.50b

Net Debts
(2024: RM2.97b)



4.2 years

Average Debt Maturity
Profile
(2024: 3.8 years)



0.526

Net Gearing
(2024: 0.461)

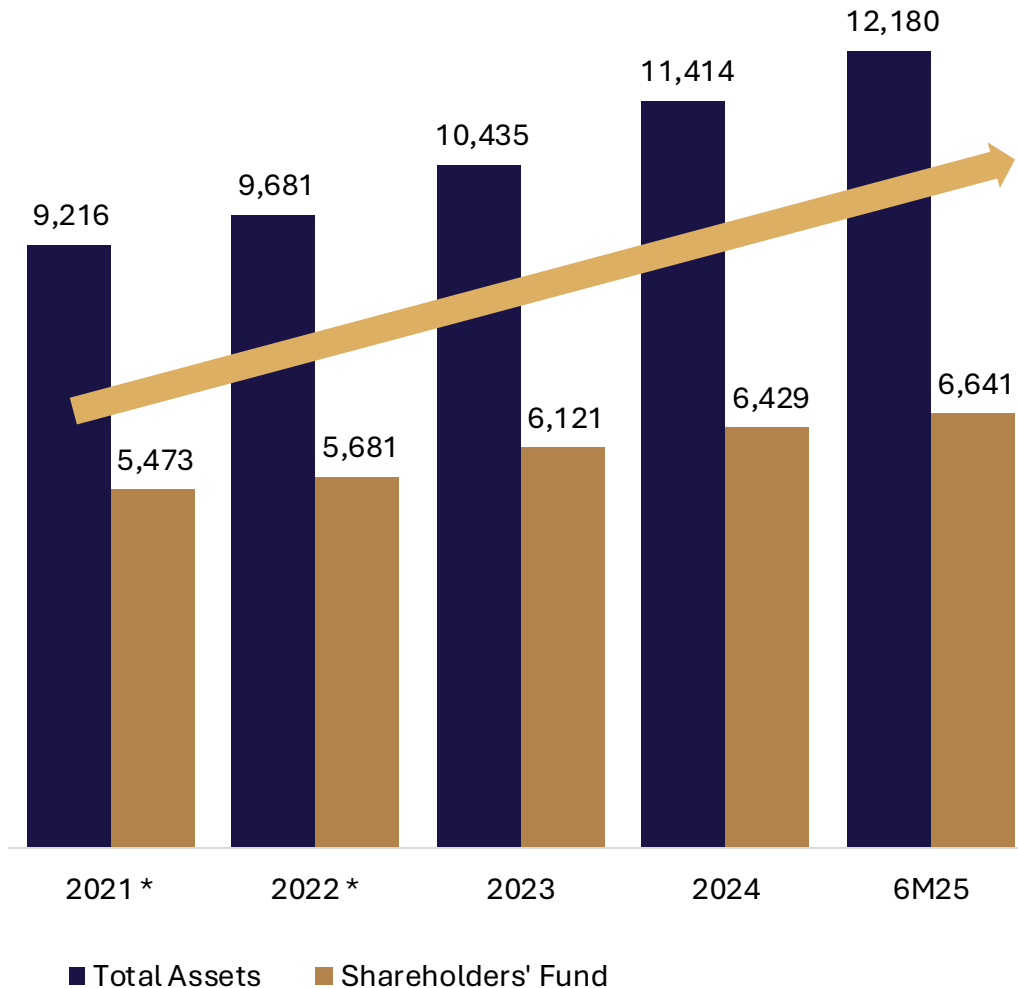


0.138

Net Gearing net of
Capital Financing
portfolio
(2024: 0.122)

Improved Shareholders' Fund and Total Assets

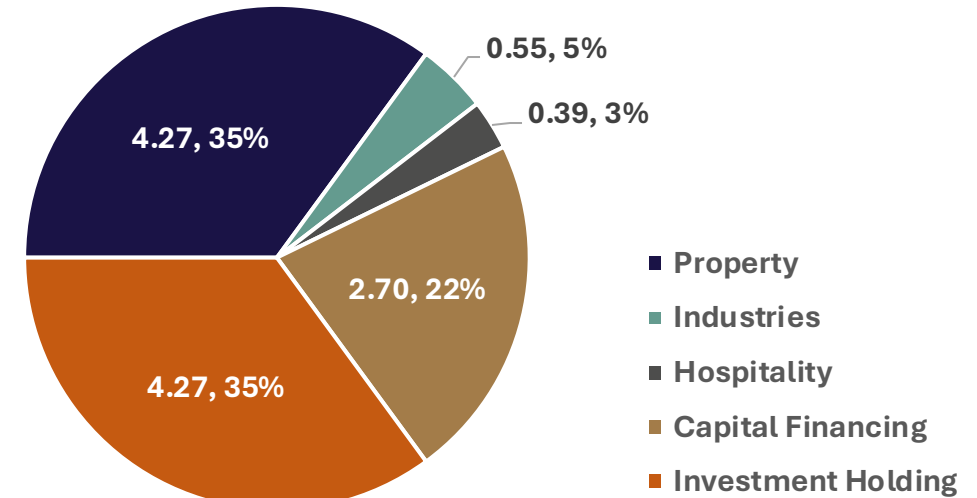
Shareholders' Fund and Total Assets
(RM'million)



* Restated

30.06.2025

Asset Distribution by Segment – RM12.18 bil

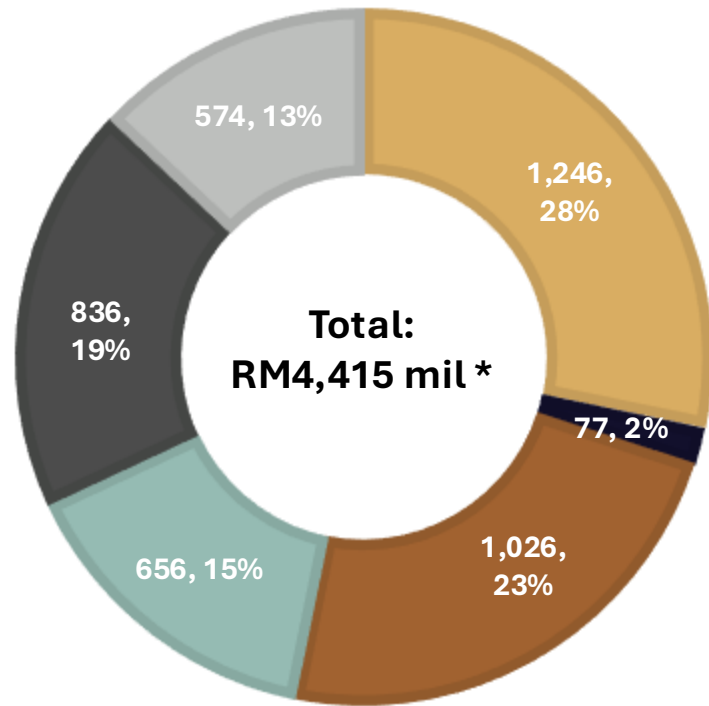


- Total assets increased from RM11.41 bil in FY2024 to RM12.18 bil in 6M25 due to the following reasons:
 - increase in capital financing portfolio for both Malaysia & Australia; and
 - increase in land held for property development arising from the acquisition of Bedong land.
- 67% of the Group's assets are in the Property Segment and Investment in RHB Group.

Debt Maturity Profile and Debt Structure

as at 30 June 2025

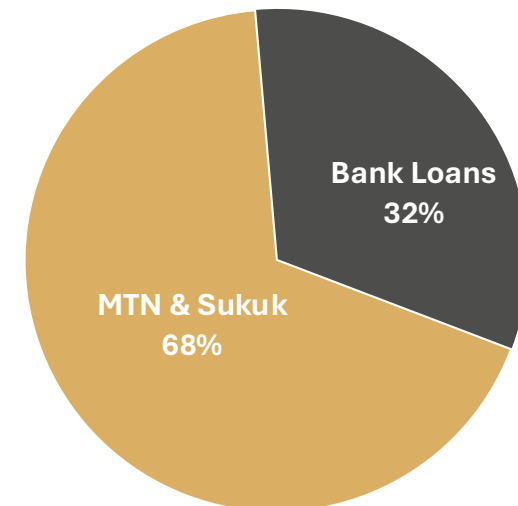
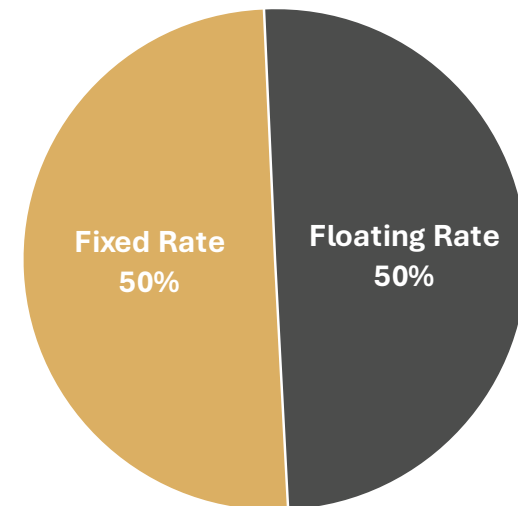
Debt Maturity (RM' mil)



* excluding lease liabilities

< 1 Year (2025)	1,323	30%
1 Year but < 2 Years (2026)		
2 Years but < 5 Years (2027-2029)	1,682	38%
5 Years but < 7 Years (2030-2031)		
7 Years but < 10 Years (2032-2033)	836	19%
> 10 Years (2034-2035)	574	13%

Debt Structure (%)



Effective Cash Flow Management

Generated From / (Used In) RM'million	6M25	6M24
Operating net cash inflows (exclude net disbursement)	102	112
Net disbursement – Capital Financing	(418)	(102)
Operating activities	(316)	10
Investing activities	(68)	64
Financing activities	406	(107)
Net Increase/(Decrease) in Cash and Cash Equivalents	22	(33)
Total Cash & Cash Equivalents	896	713

6M25 movements:

- Net cash used in Operating Activities mainly represented by net disbursement of capital financing of RM417.9m (6M24: RM101.9m)
- Net cash used in Investing Activities included acquisition of Bedong land for property development of RM169.2m.
- Net cash from Financing Activities was mainly due to the net borrowings drawdown of RM554.6m (6M24: RM16.6m).

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

02

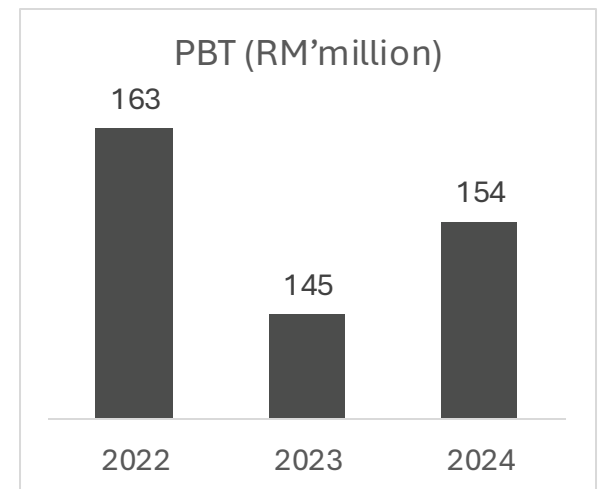
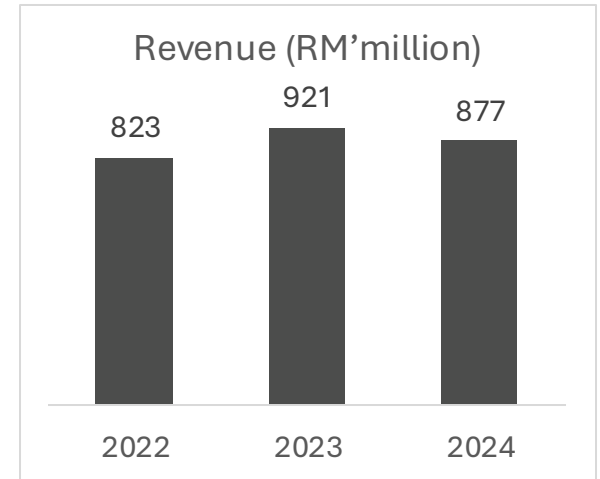
Group Business Updates

A vibrant garden scene featuring a central copper-colored arched water feature with multiple cascades. In the foreground, there are several perfectly rounded topiary bushes and various green plants. To the left, a curved stone bench with cushions is visible. To the right, a set of stone steps leads up through more greenery. The background is filled with dense trees and flowering plants, creating a sense of a secluded and well-maintained outdoor space.

PROPERTY

OSK

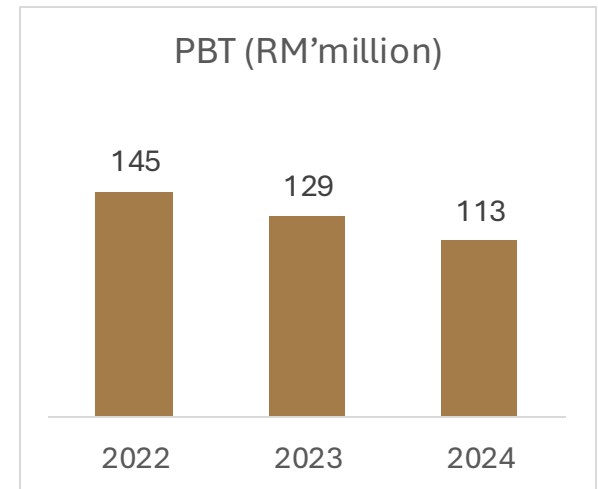
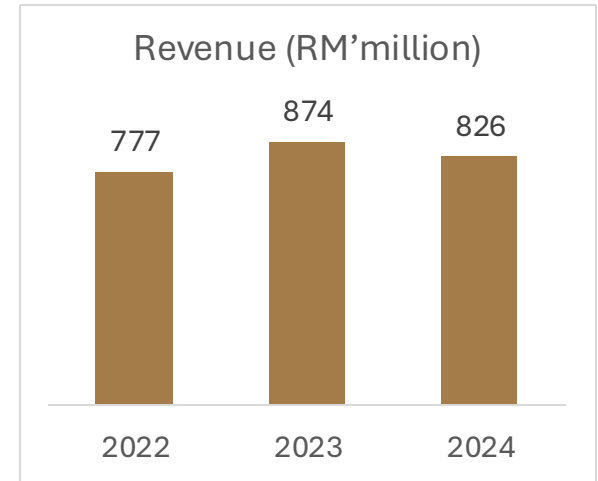
Property



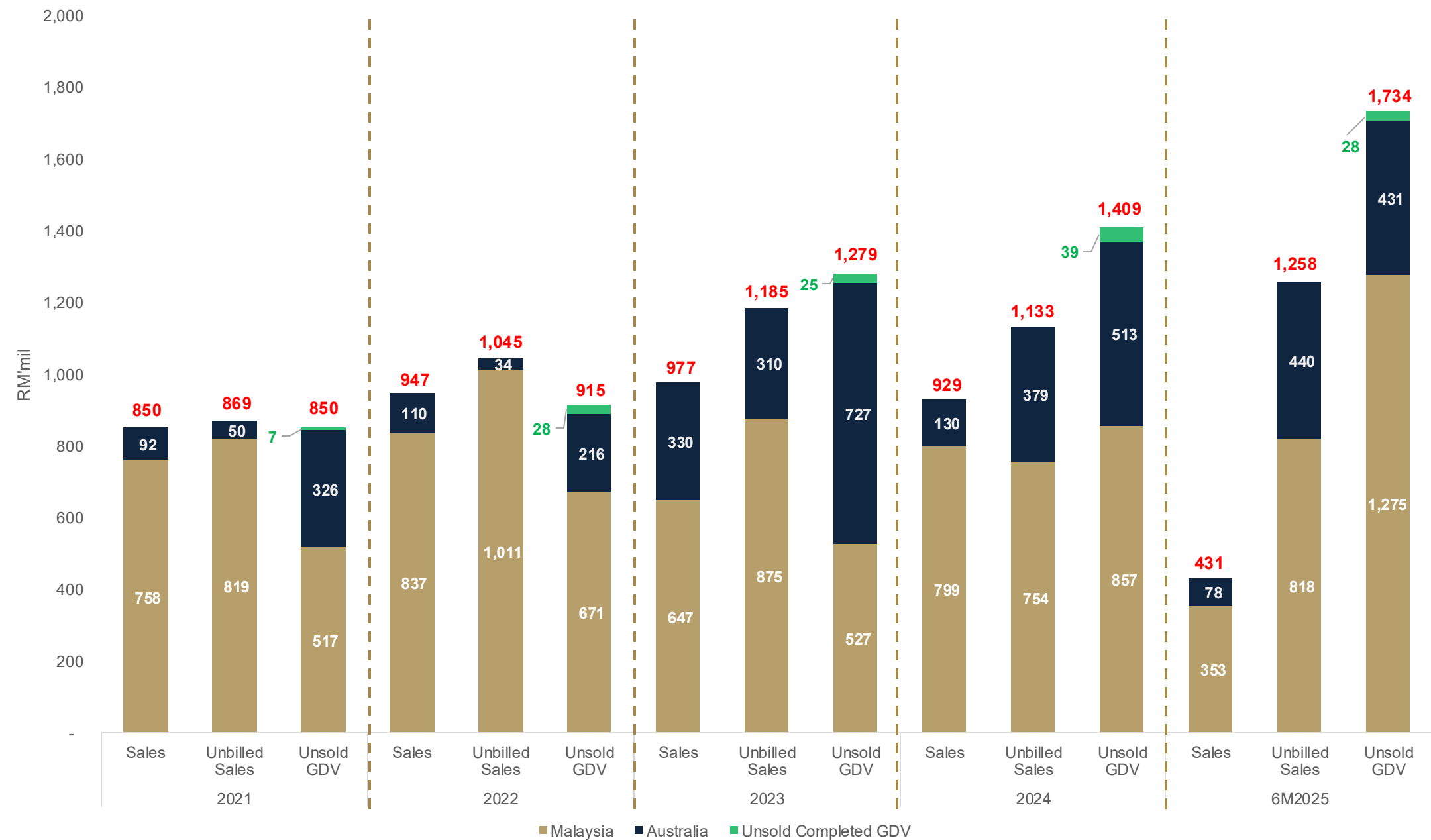


Property Development

Property Development

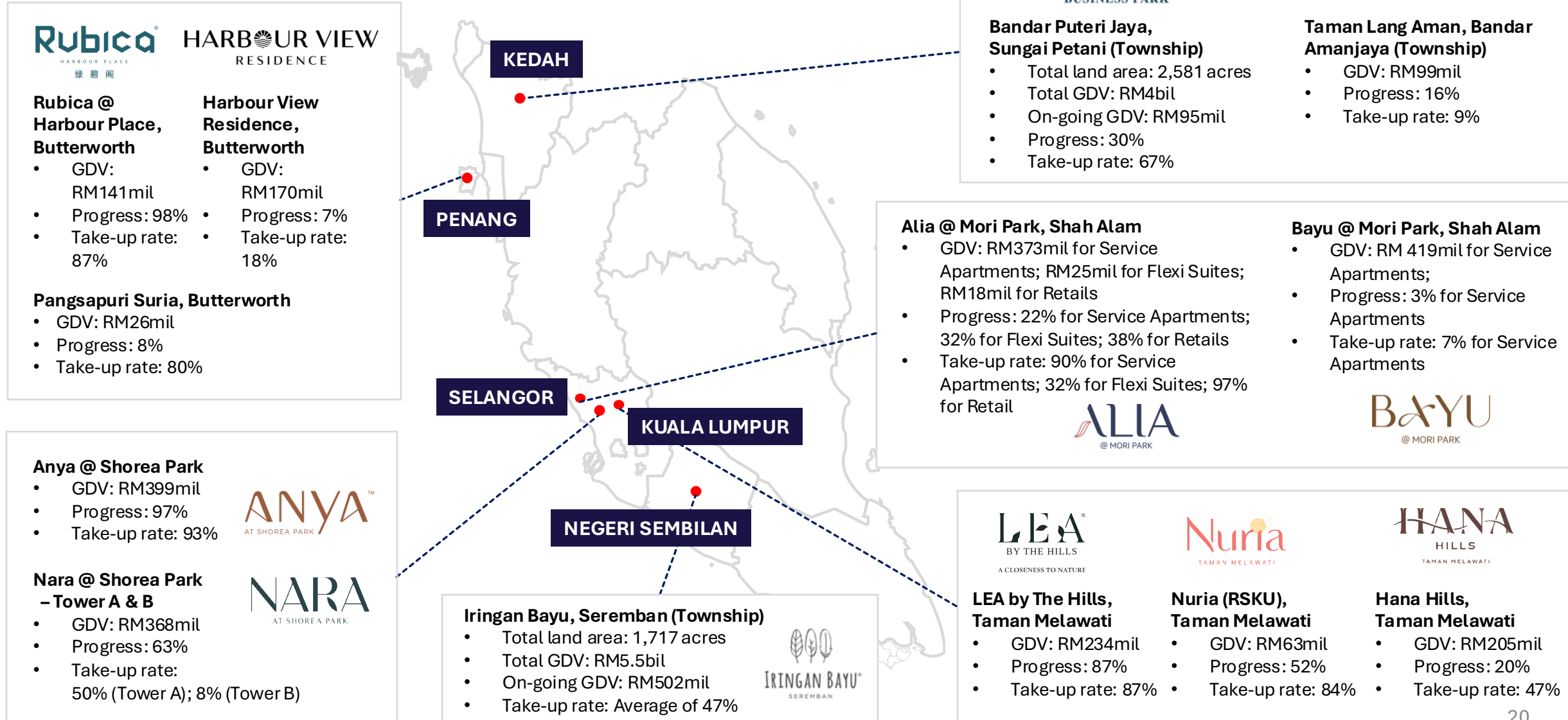


Sales, Unbilled Sales and Unsold GDV as at 30 June 2025



Property: On-going Projects (Malaysia)

as at 30 June 2025



Property: On-going Projects (Australia)

as at 30 June 2025



MELBOURNE SQUARE

BLVD[®]

M MELBOURNE
SQUARE[®]

- Total land area: 5 acres
- Mixed development – 5 phases
- GDV: AUD 2.8bil (all phases)
- Phase 1 GDV: AUD890.3mil
- Stage 1 completion: 100%
- Take-up rate: 93%

Stage 2 BLVD

- High Rise Apartment
- Phase 2 GDV: AUD701.9mil
- Officially launched in October 2023
- Take-up rate: 70%



Property: Landbank

- Malaysia & Australia

as at 30 June 2025



Landbank

2,475 acres

Estimated GDV

RM 18.5 billion

New Land Acquisition Completed in 1Q2025

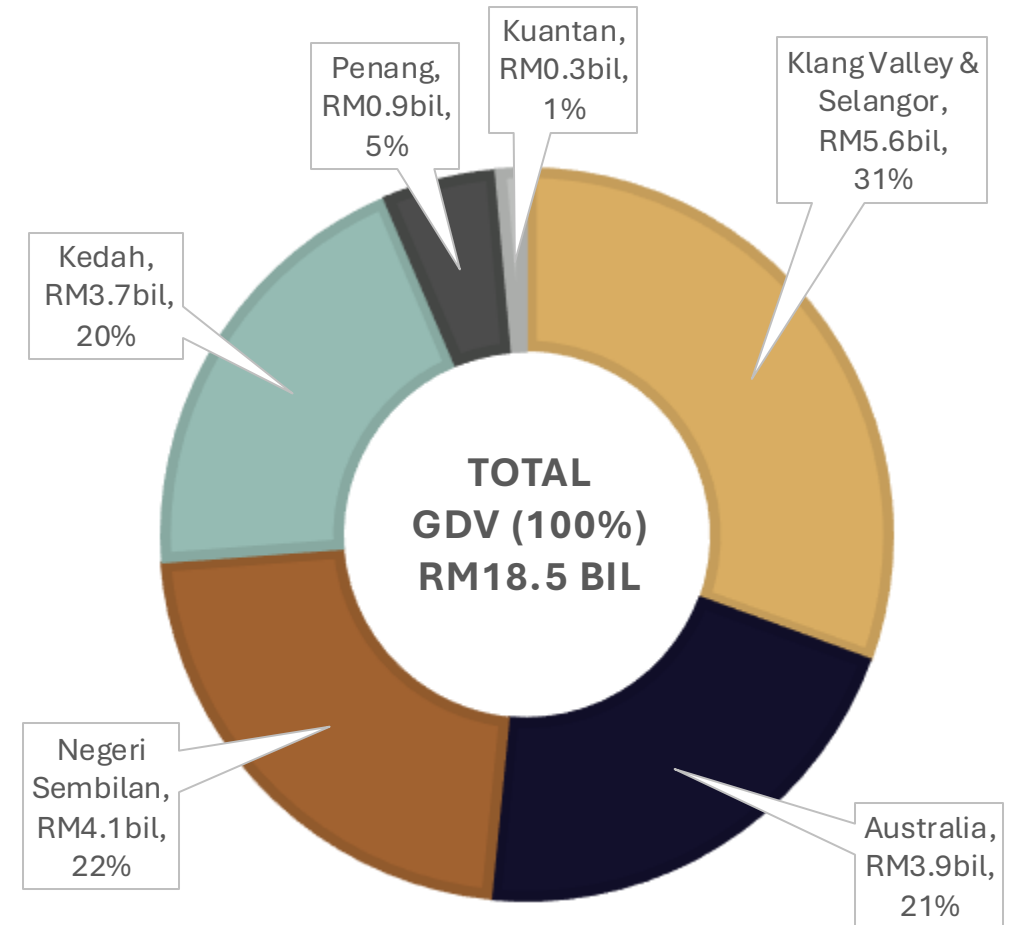
Bedong 1, Kedah

- ✓ 355.6 acres
- ✓ Freehold
- ✓ Purchase Consideration: RM75.8 mil
- ✓ Estimated GDV: RM972.6 mil

New Land Acquisition Completed in 2Q2025

Bedong 2, Kedah

- ✓ 399.8 acres
- ✓ Freehold
- ✓ Purchase Consideration: RM86.1 mil
- ✓ Estimated GDV: RM1,271.4 mil



Pipeline Launches in FY2025

– Estimated Total GDV of RM1.61bil

		RM'mil	Target launch
Klang Valley	a. Nara – Tower B @ Shorea Park, Puchong	184.1	March 2025 #
	b. Bayu @ Mori Park, Shah Alam	418.7	May 2025 #
Penang	Harbour View Residences	169.8	March 2025 #
Negeri Sembilan	Iringan Bayu in Seremban		
	• PH4A1	27.6	November 2025
	• PH18B	21.2	November 2025
	• PH18C	38.8	November 2025
Kedah	Bandar Puteri Jaya in Sungai Petani		
	• PH5 Parcel 2	108.9	August 2025
	• PH5 Parcel 4 PH1	118.6	August 2025
	• PH4 P6 Z2	27.0	October 2025
	• PH 4	26.5	December 2025
	Bandar Amanjaya in Sungai Petani		
	• Taman Lang Aman Z1 PH1	100.2	February 2025 #
	• Taman Lang Aman Z2 PH1	18.0	September 2025
Kuantan	a. Ombak – Tower 1	332.5	November 2025
	b. Ombak – Retail	14.5	November 2025
Total		1,606.4	

Note:

Total projects with an estimated GDV of RM872.8 mil were launched in 1H2025.

Completed Project in Australia

as at 30 June 2025



**MELBOURNE
SQUARE®**

JV Partner:



**49% Equity
Interest**

Location	: Southbank, Melbourne
Type of property	: Mix development of Residential Apartments, Retail Mall, Office Tower and Hotel
Land area	: 5 acres (FH)
GDV	: AUD 2.8 bil (all phases)
Phase 1 GDV	: AUD890.3 mil
Launched	: Stage 1: October 2017
Ave. SP	: AUD 11,300 per sqm
Take-up rate	: Stage 1: 93%
% of Completion	: Completed in January 2021
No. of units	: Stage 1: 1,054 units of Service Apartments, Retail Podium and Childcare Centre

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

On-Going Project in Australia

as at 30 June 2025



Project Name	:	BLVD @ Hoff Boulevard, Melbourne Square
Location	:	Southbank, Melbourne
Type of Property	:	High-Rise Apartment
Phase 2 GDV	:	AUD 701.9 mil
Launched	:	Launch in October 2023
Take-up rate	:	Stage 2: 70%
Ave. SP	:	AUD 13,622 psm
No. of units	:	602 units

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

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

Location

Southbank, Melbourne

Land Tenure

Freehold

Land Area

7,800 sqm (Combined)

Total NLA

11,614 sqm

Current

Occupancy

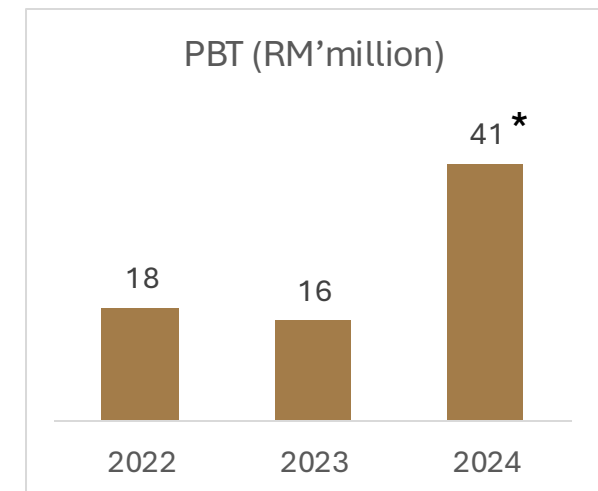
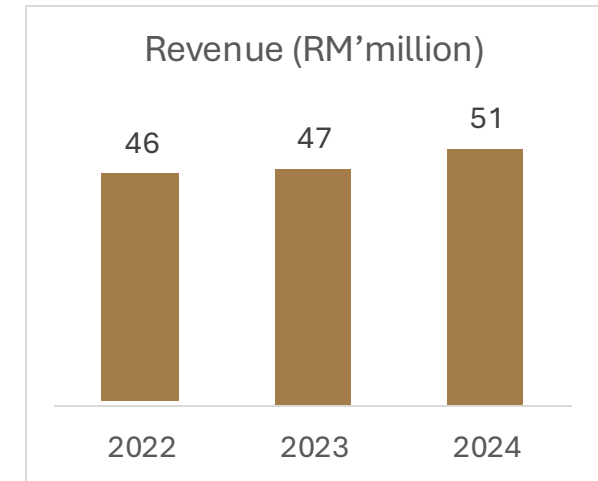
81% (as of 30
June 2025)





Property Investment

Property Investment



* Included fair value gain on investment properties of RM13.7 mil and gain on disposal of investment properties of RM19.6 mil

Property Investment - Office

as at 30 June 2025



Plaza OSK, Jalan Ampang, Kuala Lumpur

Land Area	1.32 acres (FH)
NLA	236,335 sqft
Occupancy Rate	99%



Faber Towers, Taman Desa, Kuala Lumpur

Land Area	2.63 acres (FH)
NLA	271,312 sqft
Occupancy Rate	79% (retail and office building)

Property Investment - Retail

as at 30 June 2025



Atria Shopping Gallery, Damansara Jaya

NLA	469,699 sqft
Occupancy Rate	75%

CARING[®]
PHARMACY

Village
Grocer

people
UP

OPTIMAX
EYE SPECIALIST
New Vision New Life[®]

SPITALFIELDS
GASTRONOMY

Corvan[®] ORIGINAL
CLASSIC.
Since 2005

ANYTIME
FITNESS

等记
LITTLE EAT SHOP

G3
LAB
SWEET INNOVATION

BR baskin
robbins[™]
Malaysia

MR.D.LY.
Always Low Prices

LJ
SUPERFOODS
Signature

boulder story
climbing gym

莆田
PUTIEN

UR
by Switch[®]

كدي كوفي ليتل فينڤ
littlepenangkafē.
小檳城美食館

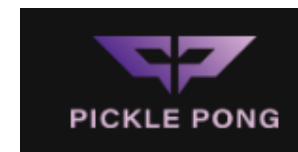
Property Investment – Retail (Cont'd)

as at 30 June 2025



YouCity Retail, Cheras

NLA	155,660 sqft
Occupancy Rate	78%



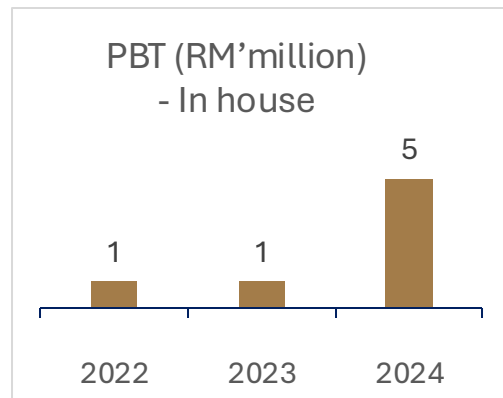
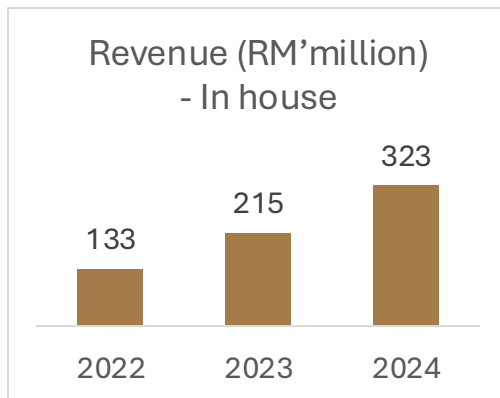


Construction

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 **RM603.6 million** as at 30 Jun 2025

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)
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
Iringan Bayu - Phase 3A	75%	2 months ahead
Iringan Bayu - Phase 8D	74%	1 month ahead
Iringan Bayu - Phase 13	81%	On time

Completed Projects: RM4.9 billion (since inception)



Major projects completed in recent years	RM' million
Mira @ Shorea Park	136
You City III	174
Ryan & Miho	201
Luminari	105
TimurBay	144
Iringan Bayu (Phase 2A, 2B, 2C, 3A, 8D, 1A, 13)	263
Windmill Upon Hills	317
Rimbun Sanctuary	46
Emira	98
Woodsbury	92
You Residences	183
You One	117
Total	1,876

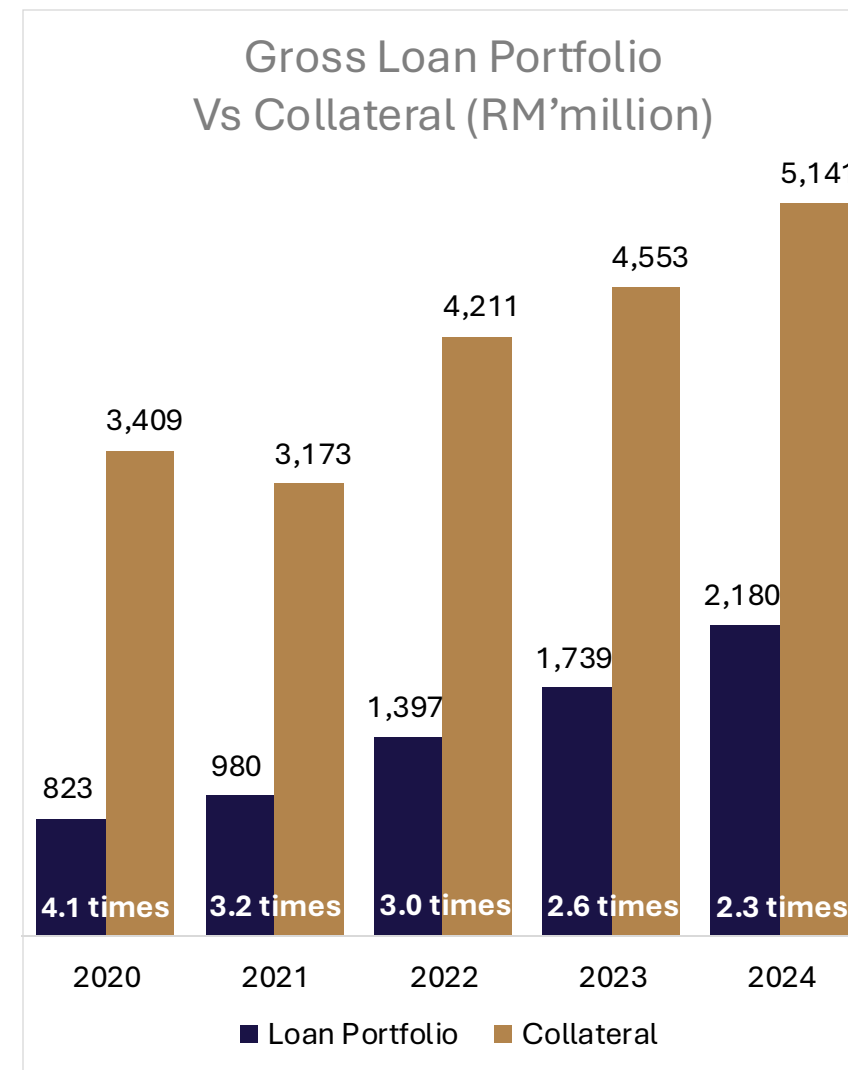
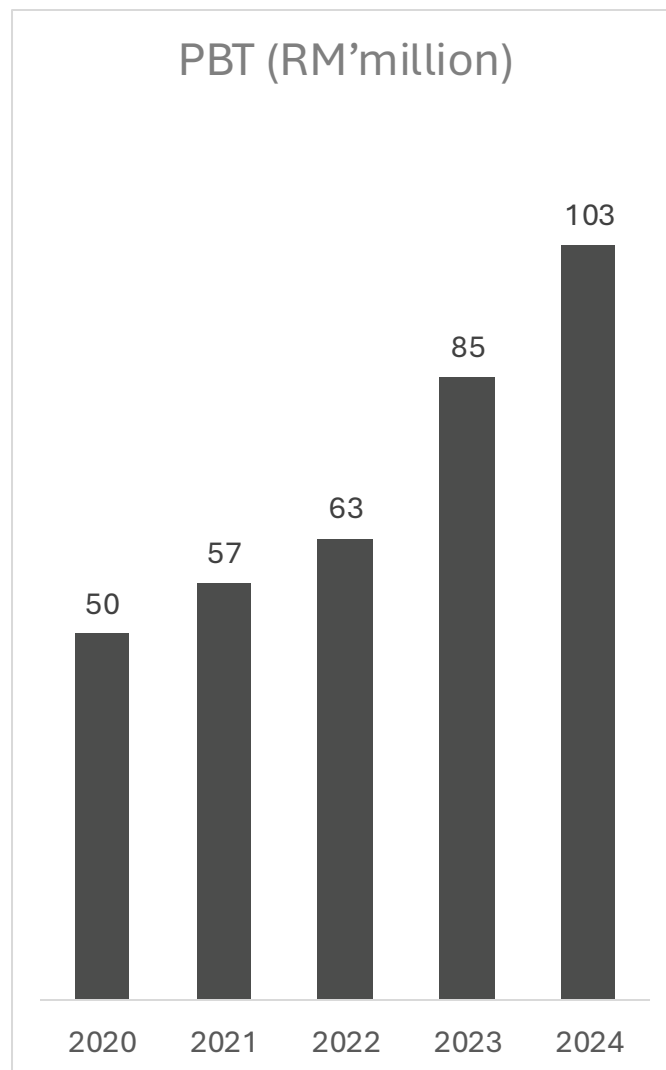
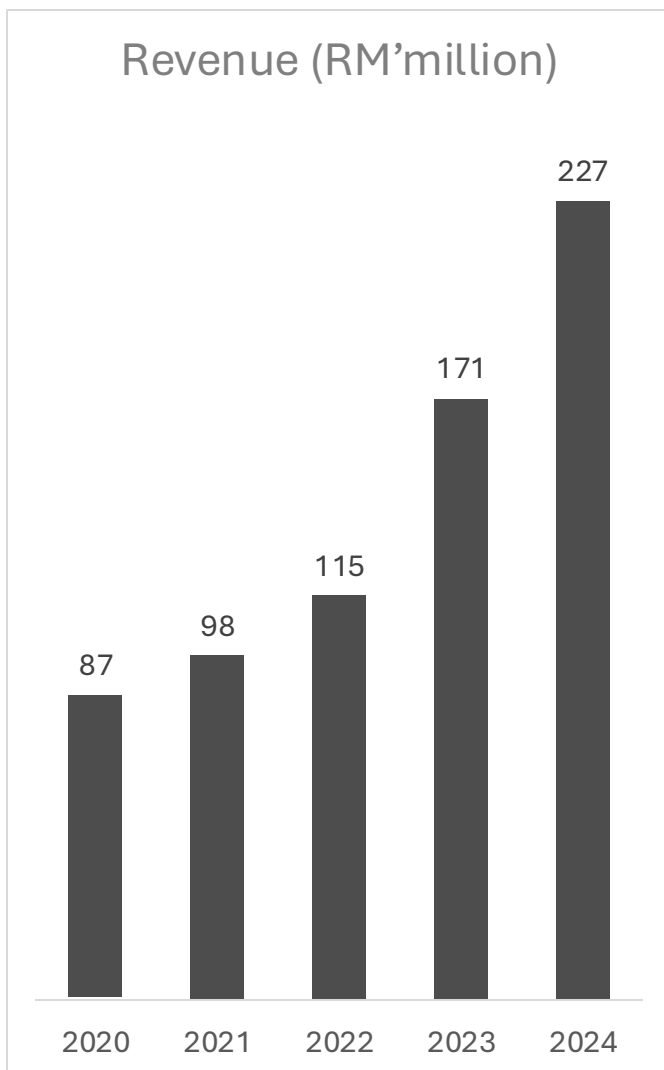
On-going projects	
Mori Park, Shah Alam	320.3
Anya, Nara & Mira at Shorea Park, Puchong	55.4
Iringan Bayu (Phase 1A, 8D, 12, 13, 14, 15 & 16)	57.7
Hana Hills, Taman Melawati	63.3
Lea By The Hill and Nuria RSKU, Taman Melawati	32.7
Rubica & Harbour View Residence, Butterworth	72.7
YouCity III Superstructure	1.5
Total	603.6

FINANCIAL SERVICES

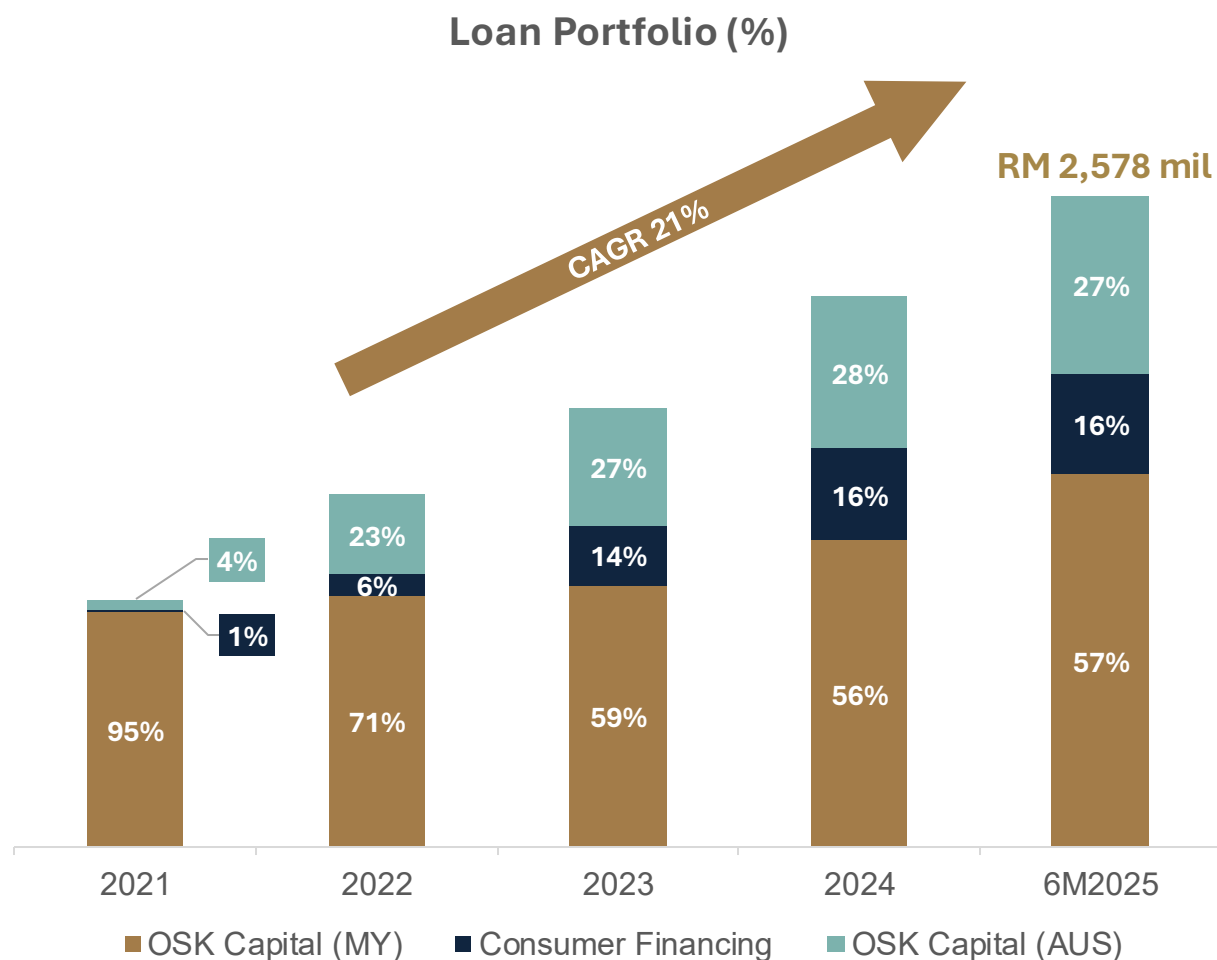
OSK



Financial Services



Financial Services (Cont'd)



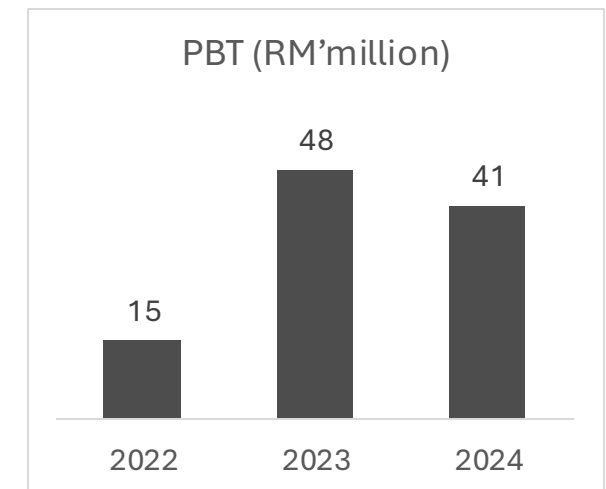
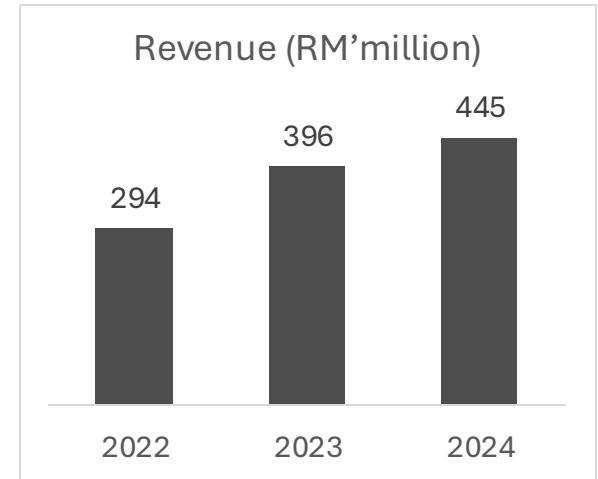
- A licensed moneylender in Malaysia governed under the Money Lenders Act 1951 (Act 400)
- A licensed moneylender in Australia with Australia Credit License
- 4 business lines in Malaysia comprise the following:
 - Conventional and Islamic financing to corporates and individuals
 - Personal financing for civil servants through the ANGKASA monthly deduction scheme
 - Personal financing for freelancers, with a focus on property agents through a fintech joint venture with Lyte Ventures of Singapore
 - Factoring receivables
- 2 business lines in Australia comprise the following:
 - Conventional corporate loans
 - Retail loans



INDUSTRIES

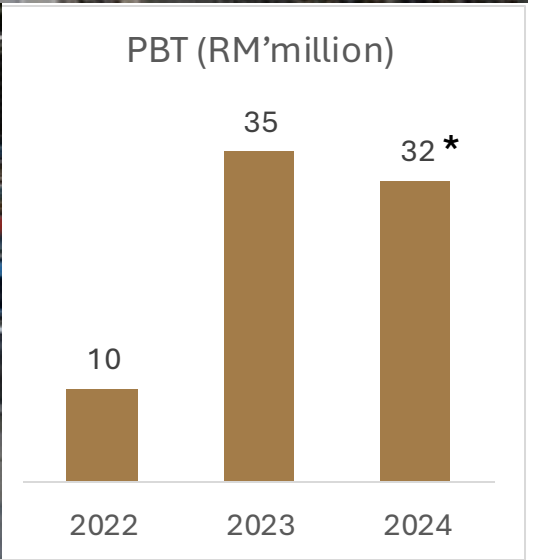
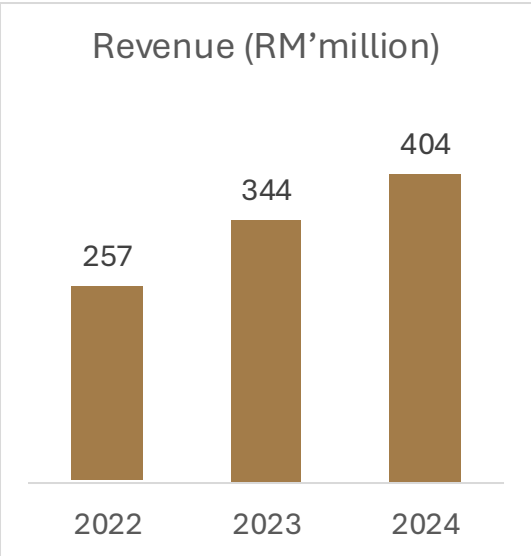
OSK

Industries



Industries: 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 and medium-voltage cables, fire resistant cables, solar DC cables, fibre optic cables and transmission cables.
- The National Energy Transition Roadmap and infrastructure projects rollout by government could be a catalyst to boost the cable business. Demand from data centre and utility companies could broaden OCC customer base in 2024.
- Introduction into a new fibre optic manufacturing line had offered an opportunity for OCC to expand into the telecommunication market moving forward.
- Total cable production in 6M2025: 14,326km
- Total production capacity in 6M2025: 16,652km
- Installation of solar photovoltaic panels on the factory rooftop to generate a total solar power capacity of 1,209.63kWp:-
 - i. Phase 1: 569.80 kWp (installed)
 - ii. Phase 2: 639.83 kWp (installed)
- A reliable and experienced manufacturer of power cables with the following accreditation:
 - i. SIRIM – MS ISO 9001: 2000 – Quality Management System
 - ii. UKAS – Quality Management System
 - iii. IQNET Association – The International Certification Network
 - iv. Loss Prevention Certification Board (LPCB)
 - v. 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

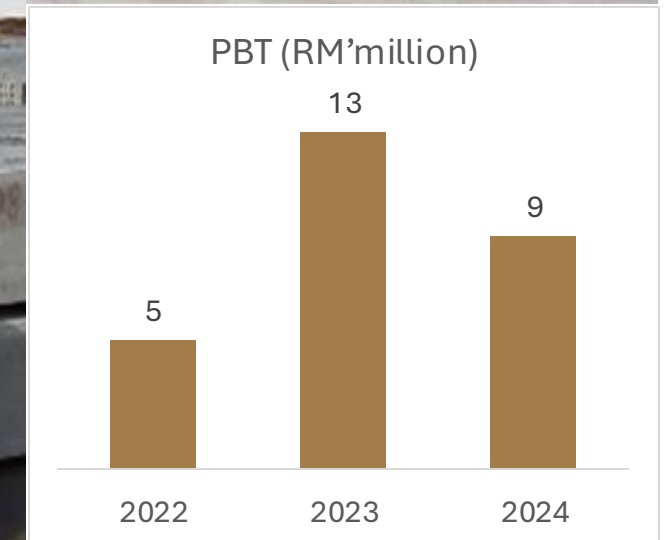
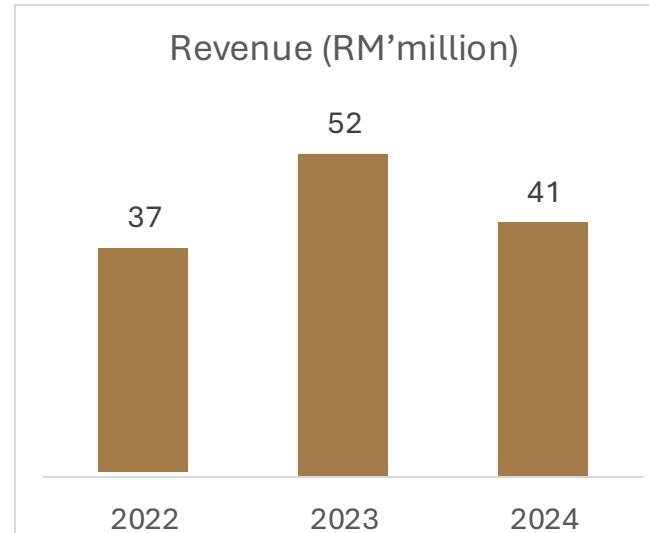
Industries: Olympic Cable

- Location: Melaka, Pandan and Plentong, Johor
- Melaka Factory capacity at 31,500km/year, combined capacity with JB Factory at 61,500km/year (subject to product mix)
- To expand product offerings, i.e., high voltage cables
- To achieve cost efficiencies through economies of scale



Industries: 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:
 - Lightweight nature
 - Ease of installation
 - 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 6M2025: 840,000 m²
- Average factory utilisation rate for 6M2025: 68%
- A reliable and experienced provider of IBS wall panels with the following accreditation
 - SIRIM – MS ISO 9001:2008 – Quality Management System
 - SIRIM – ISO 14001-2004 – Environmental Management System
 - UKAS – Quality Management System
 - Singapore Green Label Scheme
 - Construction Industry Development Board (CIDB)

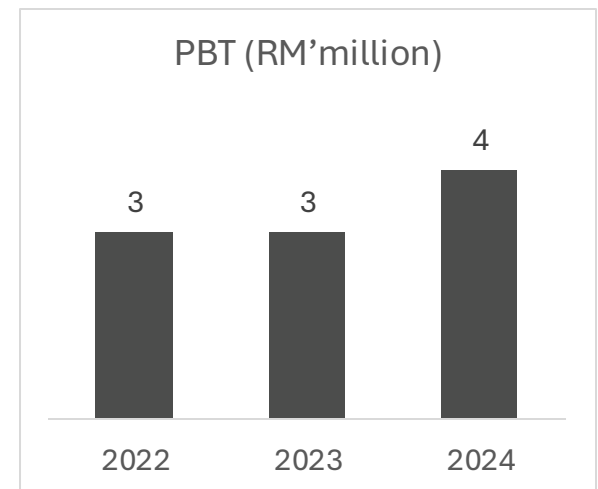
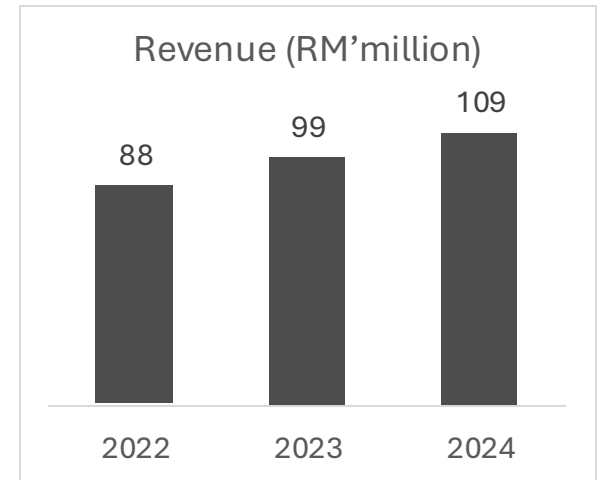




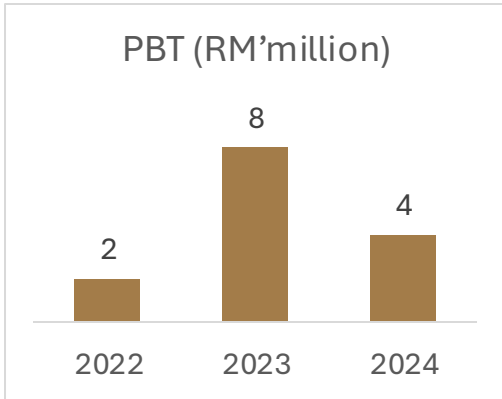
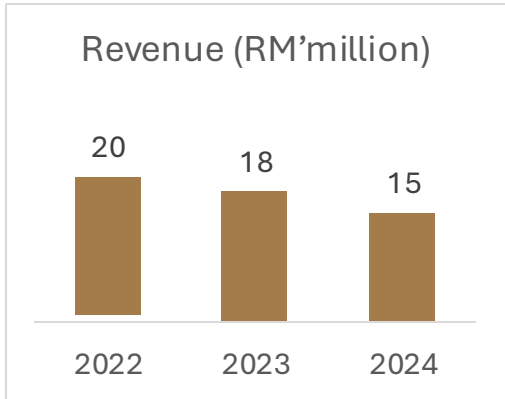
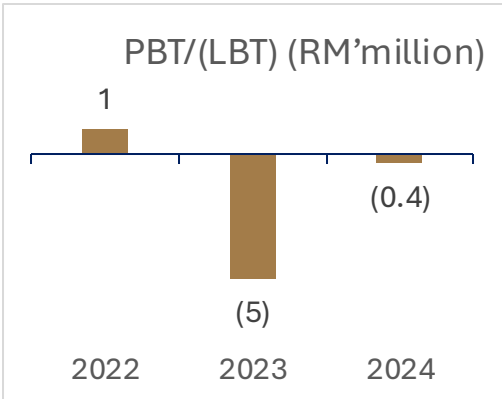
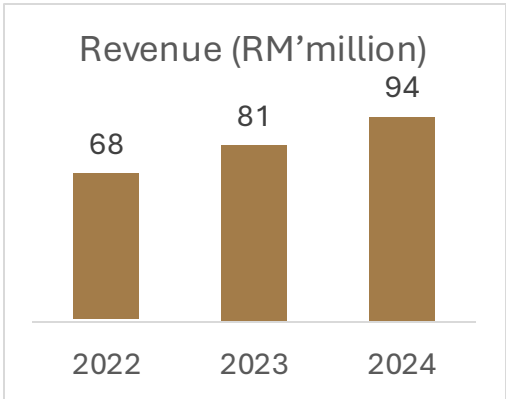
HOSPITALITY

OSK

Hospitality



Hospitality



Hospitality: Hotels

as at 30 June 2025

Hotels managed by



SWISS-GARDEN
INTERNATIONAL | HOTELS, RESORTS & INNS



Swiss-Garden Hotel & Residences, Genting Highlands			Swiss-Garden Beach Resort Kuantan		
Location	:	Genting Highlands, Pahang	Location	:	Kuantan, Pahang
Rooms	:	371	Rooms	:	306

Hospitality: Hotels (Cont'd)

as at 30 June 2025

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	Rooms	: 203
Award-winning 18 holes championship golf course				

Hospitality: Vacation Club

as at 30 June 2025



**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

- The Group has taken a strategic decision to cease the sales of all membership term programs since January 2023. All existing members under the membership programs will continue to enjoy their member privileges and entitlement with SGI VC.
- **6,221 active members**

A business meeting scene with two people in suits. One person is holding a tablet and pointing at it with a pen. On the table are financial charts, a calculator, and sticky notes.

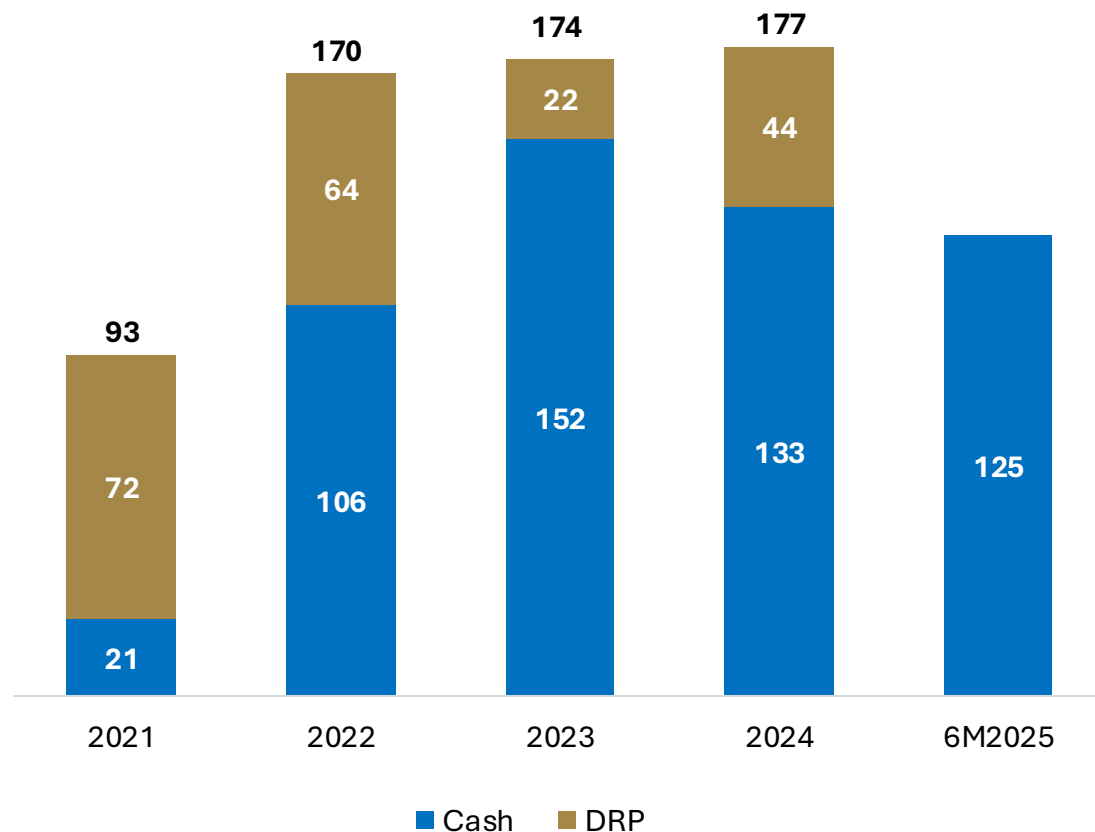
INVESTMENT HOLDING

OSK

Investment Holding: Strategic Investment



Dividend Income from RHB (RM'mil)



- OSKH is the second-largest shareholder in RHB, holding **10.27% equity interest in RHB (FY2023: 10.24%)**.
- OSKH's equity stake in RHB is carried at value of approx. RM3.9 billion at end of June 2025, representing 32% of OSKH Group's total assets.
- In 6M2025, the Group received RM125.4 mil (FY2024: RM176.9 mil) dividend from RHB.

Key Takeaways

Key Investment Highlights

Integrated Property and Construction Model

- ✓ Reputable developer with landbank with an **estimated GDV of RM18.5 billion as at 30 June 2025**
- ✓ Successful track record in delivering **more than 40,000 residential properties**
- ✓ **Properties launches in FY2025** with estimated **GDV of RM1.61 billion**
- ✓ Minimal unsold completed stocks, the focus remains in selling on-going projects
- ✓ Prop-Con Model facilitates early contractor involvement in the planning and design stages, enabling effective management of cost, time and product quality

Sustainable Growth

- ✓ **Total landbank of 2,475 acres as at 30 June 2025** strategically located at growth areas in Malaysia and Australia; including 2 township developments
- ✓ Integrated development in Melbourne, Australia with strong pipeline projects
- ✓ Capital financing portfolio has expanded through the introduction of new products, including civil servant financing and Islamic financing in both Malaysia and Australia

Resilient Earnings and Healthy Financial Position

- ✓ **Targeted property sales of RM1 billion per annum** from existing and future launches
- ✓ **Unbilled sales stood at RM1.3 billion** as at 30 June 2025
- ✓ **Bedrock cashflow** from investment in RHB Group
- ✓ **As at 30 June 2025, net gearing ratio stands at 0.526x and 0.138x (excluding loan disbursed)** indicating ample headroom for additional gearing to support future growth, if necessary



A low-angle photograph of a large, mature tree with a thick, gnarled trunk and a dense canopy of green leaves. The tree is set against a clear blue sky. A semi-transparent blue rectangular box is overlaid on the right side of the image, containing the text 'Group ESG Updates'. On the left side, there is a dark blue circle containing the number '03'.

03

Group ESG Updates

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 increased to **1.96 MWp** at **7 sites**, resulting:

Solar energy generation rose by **99.6%**, reaching **2,431 MWh** in FY2024

Avoided **1,881.9 tCO₂e** GHG emissions

Group-wide reduction achieved:

↓ **12.1%**
Scope 1 and 2 GHG emissions

↓ **21.3%**
municipal water consumption

↓ **12.6%**
grid electricity consumption

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

92%
construction sites operate in compliance with the standard



Continued efforts to engage community members in biodiversity conservation at the Wetland Park.



3 Biodiversity Education & Community Outreach Programmes organised in FY2024

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



Empowering Talent through continuous learning and upskilling with a variety of internal and external training programmes, covering both technical and soft skills.



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.



39,900
training hours to
support staff
development

Investment in
employee learning
and development
increased by
38.9%



Achieved an **75.8%**
employee satisfaction
rate through a
groupwide
engagement survey

Enhancing **Gender Diversity**
through women's inclusion

33.3%
at the Board

39.4%
at the Senior
Management



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

RM2.7 million
invested in FY2024

A **28.6%** increase
compared to FY2023



6,814
volunteer hours
recorded, doubling
from the previous
period



27,959
recipients of support
from our community
enrichment
programmes



33
recipients of the OSK
Foundation Scholarship
since FY2021

Initiatives under OSK Foundation

Total Disbursement ►



RM2.7 million

Total Disbursed in 2024

RM12.7 million

Total Disbursed Since Inception in 2016

0.36%

Average Disbursement as
% of Net Profits since
inception of Foundation



27,789

Total
underserved
individuals and
communities
impacted in
2024



Key Initiatives under OSK Foundation

The Foundation's focus areas are in line with the type of businesses that the Group have, and in response to that, we look at programmes and activities in the areas of Education, Environment and Community Development.



EDUCATION

1. **Scholarships** - supporting B40 students with full tuition fees and monthly living allowance at public and private universities.
2. Funding **mentorship** for 69 B40 secondary students in Klang Valley to help them secure scholarships
3. Funding B40 students with **Technical and Vocational Education Training (TVET) Scholarship**
4. Funding **preschools in Orang Asli** villages (Perak & Sabah).



COMMUNITY DEVELOPMENT

1. Assisting underserved **women** through nationwide **business training** and grant support.
2. Opened the OSK Foundation-NKF **Kidney Dialysis Centre** for B40 patients in Sungai Petani, Kedah.
3. Sponsored two **food trucks** to serve 11 low-cost flats (PPR) in Lembah Jaya and Ampang Jaya.
4. Signature **Gifts of Hope Programme** provides food and essential needs to underserved families and homes during major festive seasons annually.



ENVIRONMENT

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

Key Initiatives - Education



Some OSK Foundation Scholars with OSK Foundation team



Youth participants engaging in a collaborative brainstorming session during the 2024 CTG University Residential Camp



Ms. Lim Wan Qin, Investment Manager at OSKVI, presenting a prize at the Business Entrepreneur Competition at YWCA VTOC, one of the TVET centre supported by OSK Foundation.



Mother Tongue Syllabus and storybooks sponsored by OSK Foundation on display at the launch on 17 Aug 2024

EDUCATION	COMMUNITY DEVELOPMENT	ENVIRONMENT
<ul style="list-style-type: none">OSK Foundation Scholarship supports 600 students with full tuition fees and monthly living allowance at public and private universities.Funds mentorship for 65 B40 secondary students in Klang Valley to help them secure scholarships.OSK Foundation Technical and Vocational Education Training (TVET) Scholarship (launched in 2024) awards RM5,000 each for 30 students across 3 partner centres.Provides 2 preschools in Orang Asli villages (Perak & Sabah), benefiting 45 children and 6 educators, and funds a syllabus in 3 indigenous languages.	<ul style="list-style-type: none">Empowers underserved women through nationwide business training and grant support.Donated the OSK Foundation-NKE Districts Centre for B40 patients in Sungai Petani, Kedah.Sponsored two food trucks to serve 11 homeless flats (PDR) in Lembah Jaya and Ampang Jaya.Signature OSK Foundation Gifts of Hope Programme provides food and essential needs to underserved families and homes.	<ul style="list-style-type: none">Partnered with UNICEF to provide seed grants to youth for community-led environmental projects.Funds a 2-year community-based river rehabilitation project for Sungai Kayang, located near Atria Shopping Gallery.



Classroom activity at one of the OSK Foundation-sponsored Orang Asli preschools.

Key Initiatives – Community Development



Grant recipients at the OSK Foundation-WIM Grant Award Ceremony on 27 November 2024, Wisma WIM, TTDI, with OSK Executive Director Dato' Saiful and WIM Chairman Dr. Nellie.



OSK Foundation - National Kidney Foundation (NKF) Dialysis Center, Sungai Petani, Kedah



EDUCATION	COMMUNITY DEVELOPMENT	ENVIRONMENT
<ol style="list-style-type: none"> OSK Foundation Scholarship supports 84 students with full tuition fees and monthly living allowance at public and private universities. OSK Foundation provides secondary help them OSK Foundation provides Vocational training OSK Foundation provides 45 no funds a 	<ol style="list-style-type: none"> Empowers underserved women through national business training and grant support. Opened the OSK Foundation-NKF Dialysis Centre for 840 patients in Sungai Petani, Kedah. Sponsored two food trucks to serve 11 low-cost plate (PPR) in Lembah Jaya and Ampang Jaya. Signature OSK Foundation Gifts of Hope Programme provides food and essential needs to underserved families and homes. 	<ol style="list-style-type: none"> Partnered with UNICEF to provide food parcels to youths for community-led environmental projects. Pushes a 2-year community-based river rehabilitation project for Sungai Hujay Ara, located near Atria Shopping Gallery.



One of the two (2) trucks sponsored by OSK Foundation for Kechara Soup Kitchen (KSK)'s Food Distribution



Raya clothing contribution to an orphanage in Sungai Petani, in collaboration with Mr. Paul Tan (Head, OSK Property Kedah) and team.



OSK staff, scholars, and family members spread festive cheer in Chow Kit, distributing 277 Kuih Raya packs to street friends as part of OSK Foundation's Gifts of Hope (GOH) initiative

Key Initiatives – Environment

1



Photos from the YELL anniversary/launch day on 29 October 2024 in conjunction with United Nations (UN) Day

2



GEC River Awareness Training with the Community at PPR Lembah Subang



Solid waste dumping in tributary feeding Sg Kayu Ara



EDUCATION

1. OSK Foundation Scholarship supports 840 students with full tuition fees and monthly living allowance at public and private universities.
2. Funds mentorship for 60-840 secondary students in Klang Valley to help them secure scholarships.
3. OSK Foundation Technical and Vocational Education Training (TVET) Scholarship (launched in 2024) sponsors RM5,000 each for 20 students across 3 partner centres.
4. Provides 2 preschools in Orang Asli villages (Perak & Sabah), benefiting 45 children and 6 educators, and funds a syllabus in 3 indigenous languages.



COMMUNITY DEVELOPMENT

1. Empowers underserved women through nationwide business training and grant support.
2. Opened the OSK Foundation-NKF Dialysis Centre for 840 patients in Sungai Poteni, Kedah.
3. Sponsored two food trucks to serve 11 low-cost flats (PPR) in Lembah Jaya and Ampang Jaya.
4. Signature OSK Foundation Gifts of Hope Programme provides food and essential needs to underserved families and homes.



ENVIRONMENT

1. Partnered with UNICEF to provide seed grants to youth for community-led environmental projects.
2. Funds a 2-year community-based river rehabilitation project for Sungai Kayu Ara, located near Atria Shopping Gallery.

Our Key Sustainability Milestones in FY2024

Making steady progress in strengthening governance and improving transparency.



Introduction of the **Group Sustainability Policy**

to guide the Group's approach and principles in embedding sustainability, supporting our commitment to responsible and sustainable growth



Establishment of a **Board Sustainability Committee**

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



Rollout of **3 sustainability-related policies**

- Sustainable Labour Practices Policy
- Sustainable Procurement Policy
- Sustainable Property Portfolio Management Policy



FTSE4Good

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

*(*the trading name of FTSE International Limited and Frank Russell Company)*

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 2024

- All-Stars Awards – Top 10 (Listed Company No. 5)
- Most Heart-Warming CSR Initiative Award
- Yarra Park – The Family Friendly Award – Best Family Centric Development (Honours)



Awards and Accolades *

OSK Property

The Edge Malaysia Best Managed & Sustainable Property Awards 2024

- Ryan & Miho – Below 10 Years: Multiple-Owned Strata Residential (Gold)

Sin Chew Business Excellence Awards (SCBEA 2024)

- Property Excellence Award

FIABCI World Prix D'Excellence Awards 2024

- Melbourne Square – Master Plan Category (World Silver Winner)

FIABCI Malaysia Property Award 2024

- Iringan Bayu Wetland Park (Environmental Category)

Putra Aria Brand Awards 2024

- OSK Property (Bronze)

PropertyGuru Asia Property Awards – 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 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

Awards and Accolades *

Hospitality

DoubleTree by Hilton Damai Laut Resort

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

Haute Grandeur Global Awards

- Best MICE Resort 2024 (Malaysia)
- Best New Resort 2024 (Malaysia)

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

- Top Engaged Hotel 2024

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)

An aerial photograph of a city skyline at sunset. The sky is filled with soft, orange and pink clouds. In the foreground, a dark blue circle contains the number '04' in a gold, sans-serif font. The city below is densely packed with buildings, with several prominent skyscrapers. The Petronas Towers are visible in the distance, and the Kuala Lumpur Tower is prominent in the center. The overall scene is bathed in the warm, golden light of the setting sun.

04

APPENDIX

On-Going Projects- Klang Valley

ANYA @ Shorea Park, Puchong

as at 30 June 2025



Property Type: Service Apartments

Total GDV: RM399 mil

Launch Date: August 2022

No. of Units: 750

Average Selling Price: RM532 per sqft

% of Completion: 97%

Take-up Rate: 93%

ANYATM
AT SHOREA PARK

On-Going Projects- Klang Valley

NARA @ Shorea Park, Puchong

as at 30 June 2025



Property Type: Service Apartments

Total GDV: RM368 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: 63%

Take-up Rate: 50% (Tower A); 8% (Tower B)

On-Going Projects- Klang Valley

LEA by The Hills, Taman Melawati

as at 30 June 2025



Property Type: Condominium

Total GDV: RM234 mil

Launch Date: June 2022

No. of units: 344

Average Selling Price: RM605 per sqft

% of Completion: 87%

Take-up Rate: 87%

On-Going Projects- Klang Valley

NURIA (RSKU) – Taman Melawati

as at 30 June 2025



Property Type: Condominium

Total GDV: RM63 mil

Launch Date: March 2024

No. of units: 275

Average Selling Price: RM261 per sqft

% of Completion: 52%

Take-up Rate: 84%

On-Going Projects- Klang Valley

Hana Hills – Taman Melawati

as at 30 June 2025



Property Type: Condominium

Total GDV: RM205 mil

Launch Date: July 2024

No. of units: 297

Average Selling Price: RM669 per sqft

% of Completion: 20%

Take-up Rate: 47%

On-Going Projects- Klang Valley

ALIA @ Mori Park, Shah Alam

as at 30 June 2025



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

Total GDV: SA = RM373 mil; FS = RM25 mil; R = RM18 mil

Launch Date: June 2024

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

Average Selling Price: SA = RM573 ; FS = RM594; R = RM639

% of Completion: SA = 22% ; FS = 32%; R = 38%

Take-up Rate: SA = 90% ; FS = 32%; R = 97%

On-Going Projects- Klang Valley

BAYU @ Mori Park, Shah Alam

as at 30 June 2025



Property Type: Service Apartments

Total GDV: RM419 mil

Launch Date: May 2025

No. of units: 841

Average Selling Price: RM625

% of Completion: 3%

Take-up Rate: 7%

On-Going Projects- Penang

Rubica, Butterworth

as at 30 June 2025



Property Type: Condominium

Total GDV: RM141 mil

Launch Date: July 2022

No. of units: 230

Average Selling Price: RM511 per sqft

% of Completion: 98%

Take-up Rate: 87%

On-Going Projects- Penang

Pangsapuri Suria, Butterworth

as at 30 June 2025



Property Type: Low-Medium Cost Apartment

Total GDV: RM26 mil

Launch Date: February 2023

No. of units: 439

Average Selling Price: RM96 per sqft

% of Completion: 8%

Take-up Rate: 80%

On-Going Projects- Penang

Harbour View Residence, Butterworth

as at 30 June 2025



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: 7%

Take-up Rate: 18%

On-Going Projects- Negeri Sembilan

as at 30 June 2025



Total No. of Units for Iringan Bayu Township

Total Launched	Completed & Handed Over	On-Going
4,250	3,210	1,040

On-Going Projects

IRUMIA
Double Storey Terrace Homes

ALERIA
Double Storey Terrace Homes

Reveria
Double Storey Terrace Homes

Seriya
Single Storey Terrace Homes

Completed Projects

Gitaran
LEDAYA
Single Storey Terrace Homes

MEKARY
TERRACE HOMES

AURY
TERRACE HOMES

Erama

DESIRA
TERRACE HOMES

Riyasana
SINGLE STOREY HOMES

Township Development – Negeri Sembilan

as at 30 June 2025



Property Type: Single-Storey Terrace (Phase 12)

Total GDV: RM61 mil

Launch Date: November 2023

No. of units: 239

Average Selling Price: RM256k

% of Completion: 94%

Take-up Rate: 100%



Property Type: Double-Storey Terrace (Phase 14)

Total GDV: RM80 mil

Launch Date: November 2023

No. of units: 162

Average Selling Price: RM495k

% of Completion: 97%

Take-up Rate: 81%



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: 28%

Take-up Rate: 6%

Township Development – Negeri Sembilan

as at 30 June 2025



Property Type: Double-Storey Terrace (Phase 15A)

Total GDV: RM158 mil

Launch Date: March 2024

% of Completion: 76%

No. of units: 290

Take-up Rate: 29%

Average Selling Price: RM544k



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

Total GDV: RM75 mil

Launch Date: November 2024

% of Completion: 47%

No. of units: 137

Take-up Rate: 17%

Average Selling Price: RM550k

Township Development – Sungai Petani, Kedah

as at 30 June 2025



Total No. of Units for Bandar Puteri Jaya Township

Total Launched	Completed & Handed Over	On-Going
2,293	2,199	94

Completed Projects



Northfield

Somerville
@ YARRA PARK, SUNGAI PETANI



Southfield
— VILLA —
@ YARRA PARK, SUNGAI PETANI

Springfield

Southfield
— RESIDENCE —
@ YARRA PARK, SUNGAI PETANI

RESIDENSI
SINAR

On-Going Projects

BPJ
BUSINESS PARK

Township Development – Sungai Petani, Kedah

as at 30 June 2025



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

Total GDV: RM95 mil

Launch Date: April 2024 and August 2024

No. of units: 94

Average Selling Price: RM1 mil

% of Completion: 30%

Take-up Rate: 67%

Township Development – Sungai Petani, Kedah

Taman Lang Aman

as at 30 June 2025



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

Total GDV: RM99 mil

Launch Date: February 2025

No. of units: 197

Average Selling Price: RM504k

% of Completion: 16%

Take-up Rate: 9%

Projects Handed Over in FY2024 & FY2025

Projects handed over in FY2024		
Project Name	GDV (RM'mil)	Type of Property
<u>Iringan Bayu</u>		
IB - 8D – Gitaran	167.7	DSTH
IB - 1A - Riyasana	17.0	SSTH
<u>Bandar Puteri Jaya</u>		
BPJ - Eastfield Zone 2	53.0	SSTH
BPJ - Eastfield Zone 3	20.0	DSTH
BPJ - Southfield Zone 2	56.0	SSB
BPJ - Southfield Zone 3	28.0	DSSD & DSB
BPJ - Springfield Zone 1	36.0	SSTH
BPJ - Springfield Zone 2	112.0	DSTH
BPJ - Residensi Sinar Zone 1	48.4	SSTH
Mira @ Shorea Park, Puchong	366.0	SA
Total GDV (RM'mil)	904.1	
Total Units	2,150	

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

Projects handed over as of 30 June 2025		
Project Name	GDV (RM'mil)	Type of Property
<u>Iringan Bayu</u>		
IB - 13 - Ledaya	99.0	SSTH
Total GDV (RM'mil)	99.0	
Total Units	241	



Contact Us

OSK HOLDINGS BERHAD

📍 Level 21, Plaza OSK, Jalan Ampang,
50450 Kuala Lumpur, Malaysia.

📞 (603) 2177 1999

📠 (603) 2026 6331

✉️ info@oskgroup.com

🌐 www.oskgroup.com

Disclaimer: This material is proprietary and is prepared specifically for the recipient's reference. The information contained herein is not to be distributed without the consent of OSK Holdings Berhad. Any recommendation or views contained in this document do not have regard to specific investment objectives, financial situation and the particular needs of any specific audience. The content furthermore is believed to be correct at the time of the issue of this document, and is not and should not be construed as an offer or a solicitation of any offer to buy or sell any securities. Nor does this document purport to contain all the information a prospective investor may require.