

ANNUAL REPORT 2025



POH KONG®
FROM GOLD TO GROWTH



FROM GOLD TO GROWTH

OUR VISION

TO ACHIEVE PRODUCT AND SERVICE EXCELLENCE.

OUR MISSION

To continue leading the gold market with a strong in-house brand presence.

To be the largest jewellery retail chain with a range of concept outlets and a wide distribution network offering convenience and easy accessibility to our clients and customers.

To offer an extensive range of local and international renowned jewellery brands to cater to customers' diverse preferences and needs.

To be the jewellery brand of choice for all occasions as our designs meet customer needs for all the most significant and meaningful events in their lives.

To continuously improve our employees' performance and quality of service.

To improve production and operational efficiency.

To ensure effective and timely communication between management and employees.

To increasingly digitise our business for product and service efficiency and to achieve better end-to-end customer experience.

VISION & MISSION

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FROM GOLD TO GROWTH

AT POH KONG, PROGRESS DEFINES OUR JOURNEY OF BRAND HERITAGE. AS A MALAYSIA'S LEADING NAME IN FINE JEWELLERY, OUR BRAND CONTINUES TO EXEMPLIFY EXCELLENCE THROUGH CRAFTSMANSHIP, INNOVATION AND ENDURING CUSTOMER TRUST. WE ARE EXPANDING OUR ROLE FROM INDUSTRY BENCHMARK TO GROWTH-DRIVEN MARKET LEADER.

Poh Kong Holdings Berhad ("PKHB" or "Poh Kong") is poised for a strategic shift, one that sees the corporation move towards value creation by building revenue streams that manage fluctuations of gold prices and lean much more on brand identity and consumer demand. More and more PKHB looks at gold not merely as ornamentation but as an investment, an asset that appreciates over time.

Every step aligns with the evolving consumer values and forward-looking experiences. The corporation is keen to be a part of the conversation to consider sustainable jewellery, personalised luxury and other innovative products.

As an honoured household name, Poh Kong steps confidently into its next phase of moving beyond a foundation of tradition to a strategic horizon defined by our theme **From Gold to Growth**.



COVER RATIONALE

WHO WE ARE



POH KONG®

Like the fine jewellery that has become the hallmark of the company, Poh Kong has been carefully crafted through the **PASSIONATE** integrity of its founder Dato' Choon Yee Seiong. He has an intrinsic understanding that a jewellery business requires **ORIGINALITY** and **HONESTY**. These are the core values and ethos of Poh Kong and its legacy.

KINDNESS in the way we operate impacts positively on the community, our business partners, shareholders and most importantly the environment. **OUTSTANDING** performance of our people, and a will to outshine comes from challenging ourselves to achieve

the impossible. We are constantly scanning the marketplace for fresh opportunities that secure our market position as a leader in the gold jewellery business in Malaysia. **NURTURING** our people through a corporate commitment that encourages continuous learning, has contributed significantly to a strong team spirit and a culture of excellence in our people.

Glitter and gold describe the Company, its people and our 49-year track record. We aim to sustain this at all times and endeavour to enhance shareholder value that ensures us of a **GLOWING** and glorious future.





FROM GOLD TO GROWTH

IN 1976 THE MALAYSIAN JEWELLERY MARKET WOULD FOREVER BE CHANGED BY THE ENTREPRENEURIAL FORCE OF A YOUNG DATO CHOON YEE SEIONG. HIS DRIVE AND DEDICATION TO INSPIRE ACTION, CHALLENGE NORMS, AND DRIVE INNOVATION HAS TRANSFORMED THE INDUSTRY.

For close to half a century Poh Kong has set the benchmark for Malaysian jewellery standards. Each and every Poh Kong creation carries the hallmark of dedicated craftsmanship and innovation; reflecting a deep commitment to enduring standards.

Poh Kong Holdings Berhad (PKHB) is poised for a strategic shift, one that sees the corporation move towards value creation by building revenue streams that manage fluctuations of gold prices and lean much more on brand identity and consumer demand. More and more PKHB looks at gold not merely as ornamentation but as an investment, an asset that appreciates over time.

Market expansion plans to grow our presence by strengthening our e-commerce base and reaching out to new customer demographics will give PKHB added allure as a good investment prospect. The corporation is keen to be a part of the conversation to consider sustainable jewellery, personalised luxury and other innovative products.

We are looking to create value beyond gold prices. Branded jewellery and lifestyle and luxury products will soon be part and parcel of our business evolution strategy as we prepare to become an integrated and sustainable enterprise. We are ready to offer modern lifestyle and luxury designs and build on our already wide range of products. Our diversified offerings is expected to lead to sustainable long-term growth.

Poh Kong, an honoured household name is ready to transition from stability and security that came from its solid gold products towards innovation, branding and expansion (growth). This will be our clarion call - **From Gold to Growth** -

POH KONG OVERVIEW

Corporate Information

AUDIT COMMITTEE

Dato’ Esther Tan Choon Hwa
Chairperson

Datin Amy Ooi Swee Lian
Member

Rohaiza Binti Tan Sri Mohamed Basir
Member

RISK MANAGEMENT COMMITTEE

Datin Amy Ooi Swee Lian
Chairperson

Dato’ Esther Tan Choon Hwa
Member

Rohaiza Binti Tan Sri Mohamed Basir
Member

Dato’ Choon Yee Seiong
Member

Mr Cheong Teck Chong
Member

NOMINATION COMMITTEE

Rohaiza Binti Tan Sri Mohamed Basir
Chairperson

Dato’ Esther Tan Choon Hwa
Member

Datin Amy Ooi Swee Lian
Member

For more information please login to

www.pohkong.com.my



pohkongjewellers



pohkongjewellers



pohkongmy



Poh Kong 宝光



pohkongmy



REMUNERATION COMMITTEE

Datin Amy Ooi Swee Lian
Chairperson

Dato’ Esther Tan Choon Hwa
Member

Rohaiza Binti Tan Sri Mohamed Basir
Member

Dato’ Choon Yee Seiong
Member

COMPANY SECRETARY

Ng Yim Kong
(MACS 00305)
(PC NO. 202008000309)



Corporate Information (cont'd)

REGISTERED OFFICE

Strategy Corporate Secretariat
Sdn Bhd 200201001821 (569484-W)
Unit 07-02 Level 7 Persoft Tower
6B Persiaran Tropicana
Tropicana Golf & Country Resort
47410 Petaling Jaya Selangor Darul Ehsan
Tel: 03-7804 5929 Fax: 03-7805 2559

AUDITORS

Messrs Baker Tilly Monteiro Heng PLT
201906000600
(LLP0019411-LCA) & AF0117
Baker Tilly Tower Level 10 Tower 1 Avenue 5
Bangsar South City 59200
Kuala Lumpur
Tel: 03-2297 1000 Fax: 03-2282 9980

PRINCIPAL BANKERS

CIMB Bank Berhad (13491-P)
17th Floor Menara CIMB
No.1 Jalan Stesen Sentral 2
Kuala Lumpur Sentral 50470 Kuala Lumpur
Tel: 03-2261 8888

RHB Bank Berhad (6171-M)
Level 7 Tower Three, RHB Centre
Jalan Tun Razak 50400 Kuala Lumpur
Tel: 03-9287 8888

United Overseas Bank (Malaysia)
Bhd (271809-K)
UOB Plaza 1 KL,
Level 25, No.7, Jalan Raja Laut
50350 Kuala Lumpur
Tel: 03-2692 7722

Malayan Banking Berhad (3813-K)
37th Floor, Menara Maybank 100 Jalan Tun Perak
50050 Kuala Lumpur
Tel: 03-2070 8833

SHARE REGISTRAR

Boardroom Share Registrars Sdn Bhd
199601006647 (378993-D)
11th Floor Menara Symphony
No.5 Jalan Professor Khoo Kay Kim
Section 13 46200 Petaling Jaya
Tel: 03-7890 4700 Fax: 03-7890 4670

CORPORATE OFFICE

No. 16-20 Jalan 52/4
46200 Petaling Jaya
Selangor Darul Ehsan
Tel: 03-7940 3333 Fax: 03-7958 8398

SOLICITORS

Soo Thien Ming & Nashrah
No. 3 1st Floor JalanSS23/15 Taman SEA
47400 Petaling Jaya Selangor Darul Ehsan
Tel: 03-7880 1212 Fax: 03-7880 9292

Aswandi Hashim & Co
No.77, Jalan Puyu 13
Taman Seri Belida
05150 Bandaraya Alor Star
Kedah Darul Aman
Tel: 04-7333 777 Fax: 04-7332 777

STOCK EXCHANGE LISTING

Main Market of Bursa
Malaysia Securities Berhad
(Bursa Securities)
Stock Code: 5080

Corporate Structure

POH KONG®
POH KONG HOLDINGS BERHAD
100%

POH KONG JEWELLERS
(SS2) S/B*

POH KONG
International S/B

POH KONG JEWELLERS
(Franchise) S/B

POH KONG
Properties S/B

PK JEWELLERY
Export S/B

POH KONG
Jewellers S/B

POH KONG JEWELLERS
(Klang) S/B*

POH KONG
Wholesale S/B

POH KONG
Bullion S/B

POH KONG JEWELLERY
Manufacturer S/B

POH KONG JEWELLERS
(Shah Alam) S/B*

POH KONG PROPERTIES
(PJ) S/B

* As a result of the restructuring exercise on internal reorganisation undertaken by the Group, the Subsidiaries are ceasing operations and under members' voluntary winding up

Significant Highlights

CSR



MRCA CHARITY GOLD & DINNER 2025
Poh Kong proudly participated as a Hole-in-One sponsor at the MRCA Charity Golf & Dinner, an initiative that channels funds through the MRCA Branding Education Charity Foundation to support education and community upliftment.



MAHKOTA PARADE 'THANK YOU FRONTLINERS' CSR PROGRAM

As a gesture of gratitude, Poh Kong contributed jewellery in kind to the Mahkota Parade "Thank You Frontliners" program, honouring the dedication and sacrifices of Malaysia's healthcare heroes.



POH KONG LADIES GOLF SERIES 2.0

Poh Kong, in partnership with the Malaysian Golf Association (MGA) Women in Golf Charter (WIGC), continued the Ladies Golf Series 2.0, an initiative that champions women's empowerment in sports and promotes greater participation in golf.

Over the course of its run, the series has reached multiple causes. During this reporting period, proceeds were channeled to the Yayasan Kebajikan Suria Kawasan Permas, enabling the organisation to continue its important work in supporting underprivileged groups.

AWARD



PUTRIA ARIA BRAND AWARD

In recognition of our unwavering commitment to excellence and consumer trust, Poh Kong was honoured with the Putra Aria Brand Awards – People's Choice, Silver in the Apparel & Accessories category. This prestigious accolade, determined by Malaysian consumers themselves, reflects the strong bond we have built with our customers over the years. It affirms not only the enduring relevance of our brand but also the confidence and loyalty of those who continue to choose Poh Kong as their jeweller of choice.



SHIPBA AWARD 2025

Poh Kong is honoured to have been awarded the Signature Outstanding Business distinction at the Shanghai International Prestige Business Awards (SHIPBA) 2025, recognising the Group's exemplary performance, dedication, and strong brand presence.

MARKETING HIGHLIGHTS



Poh Kong continued to celebrate local creativity through its collaboration with Malaysian artist Michael Chuah, creator of the imaginative Yuurei Neko Sama universe. The collection features exclusive pure gold pendants and gold coin sets, with the coins presented in specially designed book-style packaging that captures the character's playful spirit. Adding to its artistic appeal, the Maneki pendant, crafted in gold with colourful enamel detailing, exemplifies Poh Kong's dedication to innovation, fine craftsmanship, and the harmonious blend of contemporary art with exquisite jewellery design.

Following this, Poh Kong continued to captivate fans with the Disney Stitch collection, debuting two new pendants launched in conjunction with the release of the latest Stitch movie, bringing together beloved pop culture icons and fine craftsmanship in a series that delighted collectors and Disney enthusiasts alike.

Significant Highlights (cont'd)

MARKETING HIGHLIGHTS
(CONT'D)**TRANZ X KLFW 2025**

As the Official Jeweller of Kuala Lumpur Fashion Week 2025, Poh Kong unveiled the Tranz Collection in collaboration with designers Ashley Wong and Melvin Ashley Shah, blending contemporary fashion with fine jewellery artistry.

Ashley's creations embodied the bold vibrance of red, while Melvin Ashley Shah's designs channelled the strength and elegance of black. Together, they brought to life a showcase that fused modern fashion with fine jewellery, reinforcing Tranz as a trendsetter in the luxury scene.

JACKY CHEUNG 60+ CONCERT TOUR SPONSORSHIP

Poh Kong proudly sponsored the Jacky Cheung 60+ Concert Tour, one of the region's most anticipated music events. This partnership not only reinforced the brand's association with world-class entertainment but also created exclusive experiences for customers. Jeweland members were given the opportunity to redeem tickets and participate in a lucky draw, offering them privileged access to this unforgettable concert. These initiatives elevated brand visibility, rewarded loyalty, and deepened customer engagement.

**POH KONG X KEITH KEE COUTURE**

Known for his mastery in couture and evening wear, Keith Kee partnered with Poh Kong to unveil a stunning showcase for Spring/Summer 2025. Exquisite diamond and gemstone creations were styled with his designs, creating a harmonious display of artistry and refinement.

**CHAP GOH MEI**

In celebration of Chap Goh Mei, a festival symbolising love and good fortune, Poh Kong proudly sponsored engaging activities at The Mines and Bandar Cheras Mahkota. The event featured interactive experiences such as fortune pools and stage games, where participants enjoyed festive fun while winning attractive prizes. This initiative further strengthened Poh Kong's connection with the community during a meaningful cultural celebration.

**ANGGUN RAYA BERSAMA POH KONG**

To celebrate the festive season, Poh Kong hosted an exclusive Anggun Raya event with a special buka puasa gathering for valued customers. The evening featured a captivating fashion show that unveiled the latest Anggun Collection alongside select pieces of Italian jewellery, blending festive charm with timeless elegance. Enriched with engaging activities, the event created meaningful experiences that strengthened customer loyalty, enhanced brand prestige, and reinforced Poh Kong's leadership in festive luxury celebrations.

DIGITAL MARKETING

WEBSITE

Poh Kong's digital platforms continued to record encouraging progress, with the official website surpassing 200,000 visits during the year. This achievement reflects the success of the Group's ongoing efforts to strengthen its digital presence through engaging content, a seamless browsing experience, and curated online offerings that resonate with today's consumers. The steady increase in traffic underscores the growing role of Poh Kong's website as a trusted platform for both brand discovery and convenient shopping.

DATO' CHOON YEE SEIONG

Executive Chairman & Group Managing Director

MR CHEONG TECK CHONG

Executive Director

MADAM CHOON NEE SIEW

Executive Director

DATIN HON WEE FONG

Executive Director

MADAM CHOON WAN JOO

Executive Director

DATO' ESTHER TAN CHOON HWA

Senior Independent Non-Executive Director

DATIN AMY OOI SWEE LIAN

Independent Non-Executive Director

**ROHAIZA BINTI TAN SRI
MOHAMED BASIR**

Independent Non-Executive Director

BOARD
OF
DIRECTORS

Profile of Board of Directors

DATO' CHOON YEE SEIONG

Executive Chairman & Group Managing Director since 13 January 2004

Nationality	Age	Gender
	71	M

Board Committee Membership

- Executive Committee (Chairman)
- Risk Management Committee
- Remuneration Committee

Other Listed Directorships

-

Other Non-Listed Directorships

- Choon Yee Seiong Sdn Bhd

Memberships

- Malaysia Retailer-Chain Association

In 1976, the 22-year-old Dato' Choon Yee Seiong started a modest jewellery business in Petaling Jaya, Poh Kong Jewellers Sdn Bhd (PKJ). Over the last 49 years Dato Choon has been primarily responsible for transforming this small enterprise into the largest jewellery retail chain store in Malaysia. He has done this with scrupulous integrity and deep honesty, and in the process gained the respect of his long and loyal customers, his staff and the industry.

By fully deploying his entrepreneurial strength and experience he created a jewellery brand that is recognised for the broad span of its products and services and its ability to stay contemporary and relevant. Dato Choon has pursued with passion the evolution of Poh Kong from a SUCCESSFUL entity to a SIGNIFICANT corporation on the Malaysian business landscape.

His incisive strategies, broad scope marketing and management policies continue to keep Poh Kong in the corporate spotlight. Dato' Choon is primarily responsible for charting the Group's overall direction. He ensured that Poh Kong successfully secured sole distributorship for world-renowned international jewellery brands including the Disney Collection, Luca Carati and Moraglione diamonds and coloured gems jewellery from Italy, and the exclusive Hemera diamond brand. But this tells only part of the story of Dato Choon's ability to take a local operation and make it global in outlook and impact.

The many awards and accolades he has received over the years bear witness to his visionary leadership. Dato' Choon was Founder President of the Malaysian Retail Chain Association (MRCA) in 1992. He strongly believes that by building strength in numbers members could expand and enhance their business through networking, education, training and pooling of resources and expertise.

He is also past president of the Goldsmith and Jewellers Association in the country. His involvement in associations and industry organisations reflects his belief that in order for a business to succeed you must grow the community. Therefore, Dato Choon has continued to rally the jewellery business community to come together to provide opportunities to meet, engage with peers and share similar challenges and identify opportunities for growth and progress.

He is the spouse of Datin Hon Wee Fong who is also a PKHB Executive Director. His siblings Madam Choon Nee Siew, Dato' Choon Yoke Ying, Encik Mohd Annuar Choon Bin Abdullah, Madam Choon Wan Joo, Mr Choon Yee Bin and Madam Choon Ching Yih are shareholders of the Company. His brothers-in-law Mr Siow Der Ming and Mr Chang Kwong Him, and his son Mr Choon King Han and daughters, Ms Elizabeth Choon Ee Ling and Ms Choon Ee Teng are also shareholders.

Except as disclosed, he has no conflict of interest with the Company. He has not been convicted for any offences other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

Profile of Board of Directors (cont'd)

MR CHEONG TECK CHONG

Executive Director since 13 January 2004

Nationality	Age	Gender
	76	M

Board Committee Membership

- Executive Committee
- Risk Management Committee

Other Listed Directorships

-

Other Non-Listed Directorships

- Lian Sin Tang Sdn Bhd
- Heng Seng Sdn Bhd
- Pajak Gadai Rakyat Sdn Bhd

Memberships

-

Mr Cheong Teck Chong is an industry veteran with more than 55 years in the gold jewellery business. He was a co-founder of PKJ in 1976.

He began his career at Lian Sin Pawnshop in 1967 and rose to the rank of General Manager. He was a Partner of Lian Yik Goldsmith from 1972 until 1980. In 1982, he was appointed Managing Director of PKJ (SS2) Sdn Bhd, Petaling Jaya. Mr Cheong assists in the growth, development and expansion of the Group.

He also sits as a Director of other companies within the Group.

He is the spouse of Madam Pang Cheow Moi. His sibling Madam Chong Siew Loi @ Chong Kim Looi is a shareholder of the Company, and his daughter Ms Cheong Poh See, who is the Manager of Poh Kong Wholesale Sdn Bhd, is also a shareholder. His son, Mr. Cheong Chee Kong is an executive director and a 25% investor in a company with an issued and paid-up capital of RM100.00 only and whose principal activity of the Company is the manufacture of making silver jewellery.

Except as mentioned above, he has no conflict of interest with the Company. He has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.



Profile of Board of Directors (cont'd)

MADAM CHOON NEE SIEW

Executive Director
since 13 January 2004

Nationality	Age	Gender
	70	F

Board Committee Membership

- Executive Committee

Other Listed Directorships

-

Other Non-Listed Directorships

Jungmax Property Sdn Bhd

Memberships

-

Madam Choon Nee Siew brings more than 40 years of experience in the jewellery industry to the Board and has contributed extensively to the Group's growth and development.

She began her career in 1972 as a Sales Representative in Lian Yik Jewellery. In 1980, she joined PKJ as a Sales Manager. Two years later, she was appointed Director of PKJ (SS2) Sdn Bhd and in 1991 was promoted to Managing Director of PKJ (Subang Parade) Sdn Bhd.

She oversees the daily retail operations and development of the Group. She is a Member of Executive Committee of PKHB and holds directorships of several other companies within the Group.

Her siblings Dato' Choon Yee Seiong, Dato' Choon Yoke Ying, Encik Mohd Annuar Choon Bin Abdullah, Madam Choon Wan Joo, Mr Choon Yee Bin and Madam Choon Ching Yih are shareholders of the Company. Her brothers-in-law Mr Siow Der Ming and Mr Chang Kwong Him, and sister-in-law Datin Hon Wee Fong are also shareholders. Her daughter Ms Cheong Poh See is a shareholder. Her son, Mr. Cheong Chee Kong is an executive director and a 25% investor in a company with an issued and paid-up capital of RM100.00 only and whose principal activity of the Company is the manufacture of making silver jewellery.

Except as mentioned above, she has no conflict of interest with the Company. She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

DATIN HON WEE FONG

Executive Director since 11 April 2014

Nationality	Age	Gender
	65	F

Board Committee Membership

-

Other Listed Directorships

-

Other Non-Listed Directorships

- Choon Yee Seiong Sdn Bhd

Memberships

-

During more than 40 years in the jewellery business, Datin Hon has built up deep industry understanding and proven financial management experience. She joined Poh Kong Jewellers in 1980 as a partner and was appointed Finance Director of Poh Kong Jewellers Sdn Bhd in 1993. She is known for her financial stewardship, being primarily responsible for treasury, finance and administrative matters of the Company.

Datin Hon is a Director of other companies within the Group. She is also a substantial shareholder and a Director of Choon Yee Seiong Sdn Bhd, an investment holding company.

She is the spouse of Dato' Choon Yee Seiong and the sister-in-law of Madam Choon Nee Siew, Dato' Choon Yoke Ying, Madam Choon Wan Joo, Choon Ching Yih, Encik Annuar Choon Bin Abdullah, Mr Choon Yee Bin, Mr Siow Der Ming and Mr Chang Kwong Him, who are shareholders. Her son Mr Choon King Han and daughters, Ms Elizabeth Choon Ee Ling and Ms Choon Ee Teng are also shareholders of the Company.

Except as disclosed, she has no conflict of interest with the Company. She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

Profile of Board of Directors (cont'd)

MADAM CHOON WAN JOO

Executive Director since 20 June 2025

Nationality	Age	Gender
	64	F

Board Committee Membership

- Executive Committee

Other Directorships

-

Memberships

-

Madam Choon Wan Joo previously served as Executive Director of PKHB from 2008 to 2011 and from 2016 to 2018.

She has been the Managing Director of Poh Kong Jewellery Manufacturer Sdn Bhd (PKJM) since 1991, overseeing the company's daily operations and decision making policies.

Madam Choon Wan Joo began her career in the gold jewellery industry in 1980 when she joined Precious Jewellery Sdn Bhd (Precious) as a retail Sales Representative. In 1981, she was promoted to Production Supervisor cum Designer and remained with the company until 1990. She set up the manufacturing plant and successfully steered its growth into a fully operational facility with a workforce strength of about 140.

She participates in trade exhibitions to keep abreast of the latest trends in product design and development and advanced manufacturing technologies. She oversees production, quality control, manufacturing techniques, marketing, design and administration. Her responsibilities also cover human

resources, accounts and finance functions of the manufacturing facility. Madam Choon also heads the Group's research and development team and provides support in new product development and enhancing the manufacturing capabilities of the Group.

She is a Director of several other companies within the Group.

She is the spouse of Mr Siow Der Ming and her siblings Dato' Choon Yee Seiong, Madam Choon Nee Siew, Dato' Choon Yoke Ying, Encik Mohd Annuar Choon Bin Abdullah, Mr Choon Yee Bin and Madam Choon Ching Yih are shareholders of the Company. Her brother-in-law Mr Chang Kwong Him and sister-in-law Datin Hon Wee Fong are also shareholders.

Except as disclosed, she has no conflict of interest with the Company. She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.



Profile of Board of Directors (cont'd)

DATO' ESTHER TAN CHOON HWA

Senior Independent Non-Executive Director since 11 April 2014

Nationality	Age	Gender
	75	F

Board Committee Membership

- Audit Committee (Chairperson)
- Risk Management Committee
- Nomination Committee
- Remuneration Committee

Other Listed Directorships

Cyberjaya Education Group Berhad

- Member, Audit and Risk Management Committee
- Member, Nomination Committee
- Member, Remuneration Committee

Other Non-Listed Directorships

- GEP Tax Services Sdn Bhd
- GEP Consulting Sdn Bhd
- Perangsang Images Sdn Bhd

Memberships

- Fellow Member, Institute of Chartered Accountants in England and Wales
- Member, Malaysian Institute of Accountants
- Fellow Member, Chartered Tax Institute of Malaysia

Dato' Esther Tan Choon Hwa has more than 40 years of experience in audit. She began her career as an auditor in the UK, first with Grant Thornton and later with Kingston Smith before returning to Malaysia. She established her accounting and advisory practice in 1984. Following a merger in 1996, her practice became known as GEP Associates (GEP). GEP is a member firm of AGN International headquartered in the UK, with 465 offices worldwide. In 2021, she retired from the audit practice of GEP Associates.

In 2008 and 2009, Dato' Esther became AGN International's first lady Chairperson. She retired as a Board member of AGN International - Asia Pacific in 2022.

She was an auditor of several companies, multinationals and SMEs and was engaged in a wide range of industries including manufacturing, retailing, construction and property development. This has equipped her with an in-depth knowledge of the requirements of regulatory bodies, as well as compliance matters for Public Listed Companies. As Reporting Accountant, she has conducted due diligence and fund-raising exercises for several clients. She was previously the auditor of several Public Listed Companies.

She is still a Tax Director of GEP Tax Services Sdn Bhd, GEP Consulting Sdn Bhd and Perangsang Images Sdn Bhd.

In 2006, Dato' Esther Tan was named "The Woman Entrepreneur of the Year" (Finance) by the National Association of Women Entrepreneurs Malaysia.

Esther is a Past Assistant Governor of Rotary District 3300 and has been a Past President twice, the latest being the Rotary Club of Pantai Valley. She has been a Rotarian for 35 years serving the non-government charity organisation.

She does not have any conflict of interest with the Company nor has she any family relationship with any of the Directors and/or major shareholders of the Company.

She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

Profile of Board of Directors (cont'd)

DATIN AMY OOI SWEE LIAN

Independent Non-Executive Director since 2 June 2023

Nationality	Age	Gender
	65	F

Board Committee Membership

- Risk Management Committee (Chairperson)
- Remuneration Committee (Chairperson)
- Audit Committee
- Nomination Committee

Other Listed Directorships

-

Other Non-Listed Directorships

- China Construction Bank (Malaysia) Berhad

Memberships

-

Datin Amy Ooi has over 40 years' experience in the banking industry. She began her career at Maybank, Kuala Lumpur, in 1983 as an Account Executive in the Lending Division. Three years later she was appointed Credit Manager, dealing with the full range of financial products. In 1986, she went overseas to work with Lloyds Bank as Credit Analyst for three months, following which she was appointed Credit Administrator at Indover Asia Ltd (a wholesale bank which is 50% owned by the Central Bank of Indonesia and PT Astra Indonesia) and later became Deputy Manager, responsible for relationship management to large corporates in Indonesia, Singapore and Vietnam.

In October 1994, Datin Amy joined RHB Bank as a Manager to assist in RHB (L) Liabilities management. She became Department Head in 1995, responsible for multinational and Taiwanese corporates. Subsequently, she was promoted to be the Deputy Corporate Banking Head. Thereafter, she was the Executive Vice President and Head of Group Business Banking and Transaction Banking. Her strategic leadership brought about high SME loan growth and vast improvements in trade finance and cash management.

She has sat on several of RHB Bank's committees such as Group Management, Asset & Liability, Group Credit, Group Credit Risk and Group Digital Technology. She was also Director of RHB Leasing Berhad and RHB Trade Services (HK) Ltd.

She was previously a Non-Executive Independent Director of Alliance Investment Berhad. Presently she is also a Non-Executive Independent Director of China Construction Bank (Malaysia) Berhad and Pan Merchant Berhad.

She does not have any conflict of interest with the Company nor has she any family relationship with any of the Directors and/or major shareholders of the Company.

She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

Profile of Board of Directors (cont'd)

ROHAIZA BINTI TAN SRI MOHAMED BASIR

Independent Non-Executive Director since 2 June 2023

Nationality	Age	Gender
	59	F

Board Committee Membership

- Nomination Committee (Chairperson)
- Audit Committee
- Risk Management Committee
- Remuneration Committee

Other Listed Directorships

- Tong Herr Resources Berhad

Other Non-Listed Directorships

- Kuchinta Holdings Sdn Bhd
- Jernih Rimbun Sdn Bhd
- UMobile Holdings Bhd

Memberships

-

Puan Rohaiza binti Tan Sri Mohamed Basir was appointed to the Board of Poh Kong Holdings Berhad on 2 June 2023 as an Independent Non-Executive Director.

She was called to the Malaysian Bar in 1991 after graduating with a Bachelor of Laws (LLB) Honours degree from University of Malaya in 1990.

She served as a Legal Associate with Messrs Rashid & Lee from 1990 to 1992 and with Messrs Allen & Gledhill from 1992 to 1994. She was previously the Senior Equity Partner of Messrs Azwar & Associates up till March 2025.

She does not have any conflict of interest with the Company nor has she any family relationship with any of the Directors and/or major shareholders of the Company.

She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

Profile of Key Senior Management

MR CHOON YEE BIN

Director of Subsidiaries

Nationality	Age	Gender
	57	M

Board Committee Membership

-

Other Listed Directorships

-

Other Non-Listed Directorships

-

Memberships

-

Mr Choon Yee Bin brings in-depth knowledge and extensive gold industry experience to the Board. He started his career as a “Goldsmith” with Poh Kong Jewellery Manufacturer Sdn Bhd (formerly known as Precious Jewellery (PJ New Town) Sdn Bhd) in 1984. A year later he was promoted to Production Supervisor and then to Assistant Managing Director in 1991.

In 1994, he set up the entire wholesale department to provide a wide range of products to all retail outlets under the umbrella of the Poh Kong Group. He made significant improvements to the techniques used in the production of gold ornaments and the setting of precious/semi-precious stones. He was also responsible for the Production, Marketing and Human Resource Departments. He holds directorships in other companies within the Group.

His spouse Madam Wong Lai Meng is a shareholder of the Company. His siblings, Dato’ Choon Yee Seiong, Madam Choon Nee Siew, Dato’ Choon Yoke Ying, Encik Mohd Annuar Choon Bin Abdullah, Madam Choon Wan Joo and Madam Choon Ching Yih are shareholders. His brothers-in-law Mr Siow Der Ming, Mr Chang Kwong Him and sister-in-law Datin Hon Wee Fong are also shareholders.

Except as disclosed, he has no conflict of interest with the Company. He has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

ENCIK MOHD ANNUAR CHOON BIN ABDULLAH

Director of Subsidiaries

Nationality	Age	Gender
	67	M

Board Committee Membership

- Executive Committee

Other Directorships

-

Memberships

-

Encik Mohd Annuar Choon bin Abdullah last served as Executive Director of PKHB from 2004 to 2008.

He joined PKJ in 1977 and in 1984, he became a Sales Representative in the PKJ outlet in SS2 Sdn Bhd. In 1985, he was appointed Managing Director of PKJ (Great Wall) Sdn Bhd in Klang.

He manages the daily operations of several retail outlets including those in AEON Bukit Tinggi, AEON Shah Alam, AEON Anggun Rawang Shopping Centre, AEON Sri Manjung, Sungai Buloh Complex, Queensbay Mall Penang, and AEON Mall, Bukit Mertajam. He also holds directorships of several other companies within the Group.

His spouse, Madam Lee Ping Ping, siblings Dato’ Choon Yee Seiong, Madam Choon Nee Siew, Dato’ Choon Yoke Ying, Madam Choon Wan Joo, Mr Choon Yee Bin and Madam Choon Ching Yih are shareholders. His brothers-in-law Mr Siow Der Ming and Mr Chang Kwong Him, and sister-in-law Datin Hon Wee Fong, are also shareholders of the Company.

Except as disclosed, he has no conflict of interest with the Company. He has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

Profile of Key Senior Management (cont'd)

DATO' CHOON YOKE YING

Director of Subsidiaries

Nationality	Age	Gender
	68	F

Board Committee Membership

- Executive Committee

Other Directorships

-

Memberships

-

Dato' Choon Yoke Ying last served as Executive Director of PKHB from 2008 to 2011 and from 2016 to 2018. She is the Assistant Managing Director of Poh Kong Jewellers Sdn Bhd.

She began her career in the gold jewellery industry in 1977 when she joined PKJ as a retail Sales Representative. In 1979, she became a Partner in PKJ and was appointed a Director of PKJ in 1993.

She is currently responsible for marketing and merchandising for the Group as well as for research and development. She attends trade fairs regularly to remain current with the latest technology, developments and trends in the jewellery industry. She is also a Director of various companies within the Group.

In 2023 she secured the prestigious "Most Influential Woman Entrepreneur" award at the highly acclaimed Shanghai International Prestige Business Awards 2023 (SHIPBA) for her impactful contributions and visionary leadership.

Dato' Choon Yoke Ying is the spouse of Mr Chang Kwong Him. Her siblings Dato' Choon Yee Seiong, Madam Choon Nee Siew, Encik Mohd Annuar Choon Bin Abdullah, Madam Choon Wan Joo, Mr Choon Yee Bin and Madam Choon Ching Yih are shareholders of the Company. Her brother-in-law Mr Siow Der Ming and sister-in-law Datin Hon Wee Fong are also shareholders.

Except as disclosed, she has no conflict of interest with the Company. She has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.



Profile of Key Senior Management (cont'd)

MR SIOW DER MING

Key Senior Management of Group
(Director of Subsidiaries)

Nationality	Age	Gender
	68	M

Board Committee Membership

- Executive Committee

Other Directorships

- Fedmas Assay, Board Chairman (2014 – 2018), Board Member

Memberships

- Federation of Goldsmiths and Jewellers' Associations of Malaysia (Advisor)
- Goldsmith and Jewellers' Association, Wilayah Persekutuan, Selangor, Negri Sembilan and Pahang

Mr Siow Der Ming last served as Executive Director on the PKHB Board from 15 March 2012 to 27 January 2016. Previous to this, he was Executive Director of PKHB from 2004 to 2007.

He graduated with a Bachelor of Science (Hons) degree majoring in chemistry from the University of Malaya in 1981. Soon after, he worked as a Chemist and Quality Control Executive with Kee Huat Industry Sdn Bhd in Shah Alam, a manufacturer of gas cookers and washing machines. In 1983, he left to join Metatrade Sdn Bhd as a Sales Marketing Executive responsible for the marketing of speciality and industrial chemicals. In 1986, he was promoted to Technical Manager at Metachem Sdn Bhd and was in charge of quality control, research and development in rubber chemicals.

He is a veteran in the jewellery industry with over 30 years' experience. He joined Poh Kong in 1989 and was appointed Managing Director of Poh Kong Jewellers (Maluri) Sdn Bhd. In 2002, he was appointed Director of Poh Kong Jewellers (Franchise) Sdn Bhd in charge of the overall strategic management and operation of the Franchise Division. His main responsibility is managing daily operations at several retail outlets including AEON Maluri, Leisure Mall, Giant Kinrara and Sunway Velocity. He also holds directorships of other companies within the Poh Kong Group.

He was the President of the Federation of Goldsmith Association & Jewellers Association Malaysia (FGJAM) and Chairman of Fedmas Assay Office Sdn Bhd from 2014 to 2018. He is currently a Board member of Fedmas Assay Office. He was appointed the Vice Chairman of Asean Gems and Jewellery Trade Association in 2022.

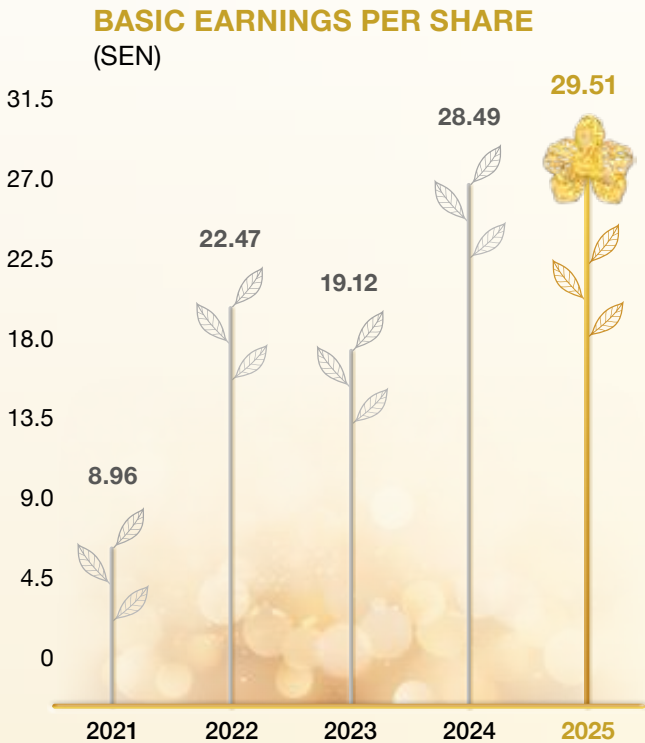
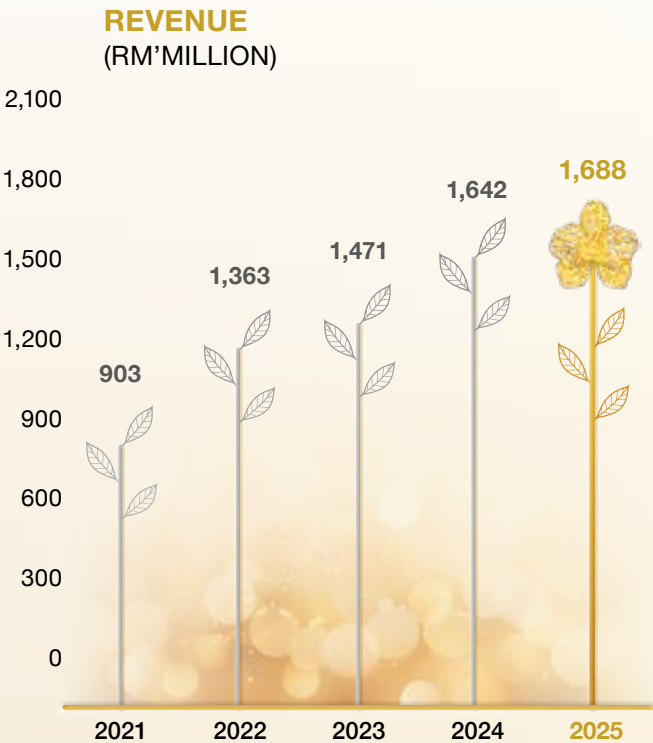
He is the spouse of Madam Choon Wan Joo whose siblings Dato' Choon Yee Seiong, Madam Choon Nee Siew, Dato' Choon Yoke Ying, Encik Mohd Annuar Choon Bin Abdullah, Mr Choon Yee Bin and Madam Choon Ching Yih are shareholders of the Company. He is the brother-in-law of Mr Chang Kwong Him and Datin Hon Wee Fong who are also shareholders.

Except as disclosed, he has no conflict of interest with the Company. He has not been convicted for any offences, other than traffic offences (if any) within the past five (5) years nor received any public sanction or penalty imposed by the relevant regulatory bodies during the financial period.

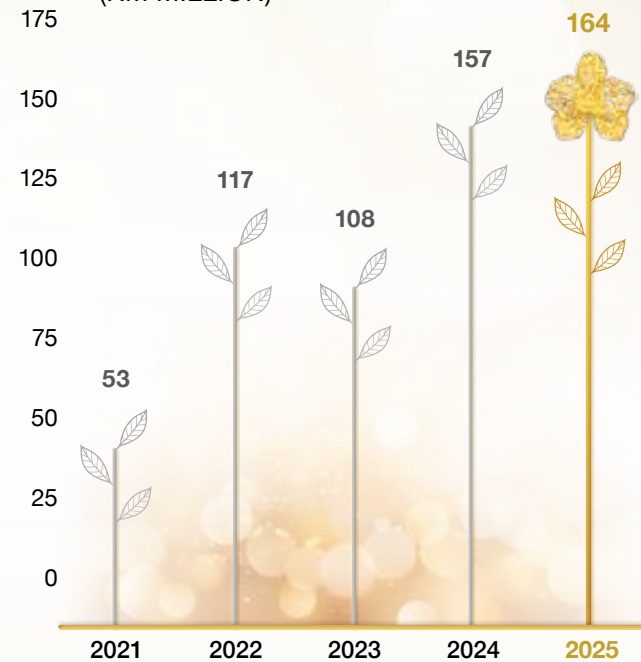
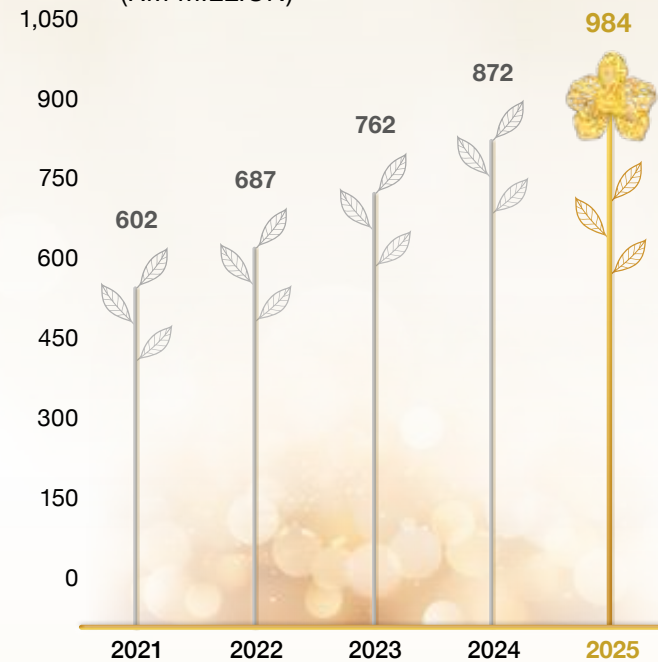
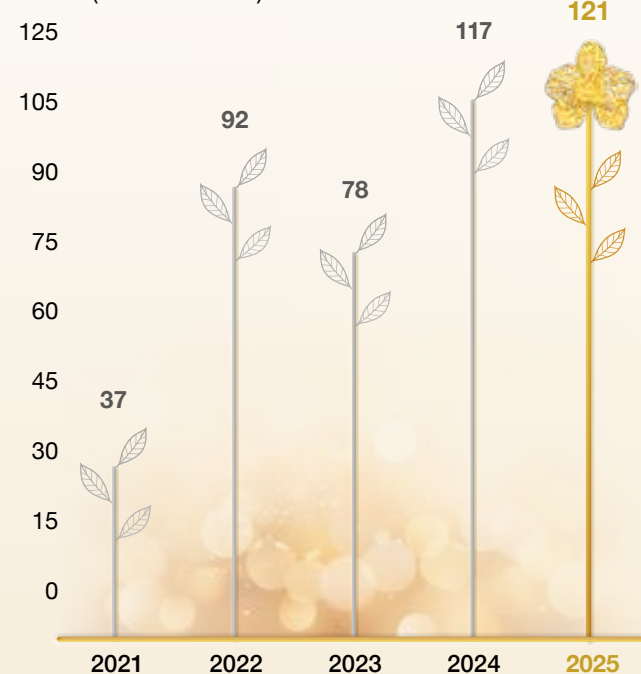
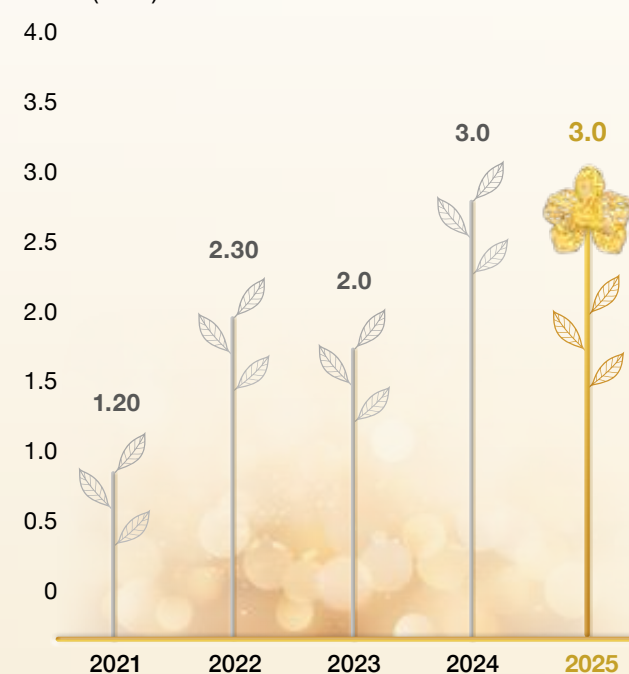
5-YEAR
GROUP
FINANCIAL
HIGHLIGHTS

5-Year Group Financial Highlights (cont'd)

FYE 31 JULY (RM'000)	2021	2022	2023	2024	2025
Revenue	903,100	1,362,609	1,470,569	1,641,878	1,688,215
Profit Before Tax	52,817	116,609	108,214	156,573	163,867
Income Tax Expense	(16,056)	(24,418)	(29,773)	(39,649)	(42,767)
Profit For The Financial Year	36,761	92,191	78,441	116,924	121,100
Profit After Tax Attributable To Owners Of The Company (RM'000)	36,761	92,191	78,441	116,924	121,100
Total Equity (RM'000)	602,174	686,550	761,932	871,834	984,082
Basic Earnings Per Share (Sen)	8.96	22.47	19.12	28.49	29.51
Net Dividend Per Share (Sen)	1.20	2.30	2.00	3.00	3.00
Gearing Ratio	0.23	0.15	0.19	0.14	0.16



5-Year Group Financial Highlights (cont'd)

PROFIT BEFORE TAX
(RM'MILLION)TOTAL EQUITY
(RM'MILLION)PROFIT FOR THE FINANCIAL YEAR
(RM'MILLION)NET DIVIDEND PER SHARE
(SEN)

Performance Highlights

BUSINESS HIGHLIGHTS 2025

From Gold to Growth



Revenue

RM1.69 billion

Profit Before Tax

163.87 million

Year-on-Year

0.5%Online platform recorded **0.5%** Year-on-Year growth as digital enhancements continued.

SUSTAINABILITY HIGHLIGHTS 2025

Building Responsibility Into Every Step

Environmental Commitment

- Responsible gold sourcing aligned with **global ethical standards**
- Energy-efficient systems rolled out, **reducing electricity consumption by -6%**
- Multi-year carbon-intensity reduction **initiatives underway**

Ethical & Transparent Supply Chain

- Strengthened due **diligence and supplier practices**
- Reinforced integrity in Malaysia's gold ecosystem

Empowering People

- Expanded **training, leadership development and upskilling programmes**
- Enhanced employee **wellness and diversity initiatives**
- **ESG and governance training** for directors, managers and staff

Community Engagement

- Supports the community through sponsorships and monetary pledges, donating to various **charitable organisations, healthcare societies, associations and schools**.
- Ongoing **health-awareness and community-wellbeing**

Governance & Customer Excellence

- Strong board governance and committee oversight
- Continued commitment to **quality, innovation and trust-driven customer experience**

Expanded Retail Footprint

New boutique opened in a **high-potential location, strengthening nationwide presence.**

Broadened Product Range

New bullion bars and collectible coins deepened **engagement with investment-focused customers.**

Growing Youth Appeal

Contemporary collections **introduced to attract younger demographics.**

Elevated In-Store Experience

Concept outlets with **open layouts, lifestyle displays and enhanced service touchpoints.**

Strong Financial Position

Stable liquidity and prudent inventory management amid rising operational costs.

Future-Ready Direction

Strategic focus on **expansion, innovation, digitalisation and elevated brand presence.**

CHAIRMAN'S STATEMENT

FROM GOLD TO GROWTH

RESILIENCE, TRUST AND AN UNWAVERING PURSUIT OF EXCELLENCE HAS BEEN POH KONG'S HALLMARK FOR THE LAST 49 YEARS; FROM ONE STORE IN PETALING JAYA TO BECOMING MALAYSIA'S LARGEST JEWELLERY RETAIL CHAIN. OUR STORY HAS BEEN ABOUT GOLD WHICH LIES AT THE HEART OF WHO WE ARE.

Looking back, we see that our story has never been only about gold. It is about growth — growth of our business, our people, and the value we create for our stakeholders. Our theme for 2025 “**From Gold to Growth**” reflects both continuity and progress. It captures our heritage

while signalling the future we are shaping: one where Poh Kong leverages its strong foundation to expand into new opportunities, innovate across product and service lines, and deliver sustainable long-term returns to our shareholders.

Chairman's Statement (cont'd)

THE GOLD WORLD VIEW

The year under review unfolded against a dynamic backdrop for global gold markets. In the first half of 2025, gold surged by approximately 26% in U.S. dollars, reaffirming its role as one of the strongest performing assets of the year. Demand in the second quarter rose 3% year-on-year to 1,249 tonnes, with value climbing 45% to a record US\$132 billion. This surge was driven by robust retail investment demand in bars and coins, continued strength in ETFs (Exchange-Traded Fund), and steady central bank purchases.

Heightened geopolitical uncertainty, persistent inflationary pressures, and a broad trend of de-dollarisation have strengthened gold's safe-haven appeal. Notably, central banks continued to diversify into gold as a hedge against currency risk, while investors sought protection against volatility in equity and bond markets.

Looking ahead, market analysts remain constructive. HSBC revised its 2025 forecast to US\$3,215 per ounce, while Goldman Sachs projected potential upside towards US\$3,700.

This environment supports our core proposition: that gold is not just jewellery but an enduring store of value across generations. (Source: J.P. Morgan, Rud Pedersen Public Affairs, Allianz Global Investors, and The Economic Times)

For Poh Kong, this global context provides fertile ground. Our customers increasingly see gold not only as adornment but also as investment. This duality — beauty and value — has long been our strength, and we continue to align our business to capture both aspects.

AGILE IN APPROACH, UPBEAT IN PERSONALITY

During the year, Poh Kong pursued a series of strategic initiatives that demonstrated our ability to adapt and grow. While consumers remained cautious, our diversification into investment-oriented products helped balance softer discretionary spending on higher-end jewellery. This agility underlines our ability to adapt to changing market behaviour without compromising profitability.

Expanding Retail Reach

We opened one new boutique in high-potential location, expanding our reach to communities where demand for affordable investment jewellery was rising. This new outlet enhanced accessibility and deepened our nationwide presence. Our long-term brand visibility was given a bigger boost.

Merging Old and New

Recognising the shift towards investment-driven purchases, we launched a new line of bullion bars and collectible coins designed for the savvy retail investor. At the same time, we continued to expand our contemporary jewellery collections, targeting younger consumers, ensuring that Poh Kong remains relevant across all demographics. This dual-pronged approach — balancing tradition with modernity — has allowed us to broaden our market share.

Chairman's Statement (cont'd)

Digital Transformation

Our strengthened e-commerce platform delivered encouraging results, with online sales growing 0.5% year-on-year. Enhanced features helped bridge the convenience of digital with the assurance of in-store trust.

Enhancing the Customer Journey

Although not obvious at first sight, we continued to reimagine our physical stores. New concept outlets introduced more open layouts, lifestyle-oriented displays, and technology-enabled experiences. These innovations reflect our belief that jewellery retail is not merely transactional but experiential — and that lasting customer relationships are built through meaningful engagement.

Environmental Stewardship and Sustainability

At Poh Kong, we believe growth must be responsible and inclusive. We recognise that our success is built not only on financial performance but also on the trust of our stakeholders. We continue to focus on the well-being of our people and the health of the communities and environments in which we operate.

Poh Kong's sustainability initiatives were in five key areas:



Governance:
Ensuring strong corporate governance practices.



People:
Taking care of employees and their development.



Quality & Service:
Providing innovative and high-quality products and services that meet customer expectations.



Supply Chain:
Promoting responsible and sustainable practices within the supply chain.



Environment:
Minimising environmental impact and promoting responsible practices.

On these five pillars rest Poh Kong's sustainability efforts.

We have strengthened our due diligence on sourcing practices, working to ensure that our gold is aligned with international responsible mining standards. This reinforces our commitment to ethical supply chains and supports Malaysia's reputation as a market built on trust.

Sustainability also means managing our environmental footprint. In 2025, we invested in energy-efficient lighting and cooling systems across key outlets, achieving an estimated 6% reduction in electricity use.

Employee engagement in Sustainability efforts ensures continuous improvement and relevance. Poh Kong encourages its employees and directors to attend seminars, workshops, and talks related to sustainability and ESG (Environmental, Social, and Governance) matters. This ensures our management and people develop the right mindset to put ESG at the heart of our business operations. I believe that this contributes to a broader understanding of sustainability within the organisation, helping to shape future business plans and risk management strategies. 2025, sees the corporation foster a commitment to sustainability by providing training and encouraging involvement in ESG matters for its employees and leadership.

Chairman's Statement (cont'd)

Community and Charitable Support

Poh Kong has always taken its role of being a responsible corporate citizen seriously. The corporation supports the community through sponsorships and monetary pledges, donating to various charitable organisations, healthcare societies, associations, and schools.

Community Engagement programmes continued unabated in 2025. We became involved with local communities through education and skill-building initiatives.

Our corporate social responsibility (CSR) initiatives also focused on health awareness and local well-being. The company engaged customers through marketing campaigns.



Our People

Our employees remain at the core of our growth story. In 2025, we expanded professional development opportunities, rolled out new leadership training tracks, and enhanced employee wellness programmes. We also intensified efforts to foster a diverse and inclusive workplace, reflecting our belief that a strong, empowered team is the foundation of long-term success.

Risk Management and Outlook

We remain mindful of risks that could impact our business. Global economic uncertainty, currency volatility, and fluctuating gold prices require vigilant management. To mitigate these, Poh Kong maintains prudent hedging practices, disciplined cost control, and a flexible inventory strategy.

At the same time, opportunities abound. Rising affluence among Malaysia's younger generation, combined with a growing appreciation for gold as both adornment and investment, positions us well. The digital transformation of retail also opens avenues to reach customers in new ways, while our brand heritage gives us a competitive edge that is difficult to replicate.



Chairman's Statement (cont'd)

FINANCIAL PERFORMANCE

PKHB as a corporation, continues to turn in a solid financial performance despite a challenging consumer environment. However, Poh Kong's ability to maintain a strong bottom line was challenged by increasing operating costs and income tax expenses. But let me assure you, we are confident in meeting future challenges and have implemented measures to monitor our performance regularly.

A review of our financial performance reveals that our quarterly reports for fiscal year 2025 (FY2025), which ended on July 31, 2025, recorded an increase in revenue but a mixed performance in our net profit. The higher revenue was driven primarily by an uptrend in gold prices, while operating costs and increased income tax impacted the bottom line. The Group recorded revenue of RM1.69 billion, supported by sustained demand for gold investment products and steady jewellery sales. Our profit before tax stood at RM163.87 million, reflecting both favourable gold prices and disciplined cost management. As for our Balance Sheet Strength, we are pleased to announce that we have maintained a robust financial position, with strong liquidity and prudent inventory management. This resilience provides us with the flexibility to invest in growth initiatives while navigating uncertainties.

Our net profit for the fourth quarter ended July 31, 2025 (4QFY2025) came in almost unchanged at RM22.68 million compared to RM22.03 million a year ago, although revenue hit a record high of RM365.50 million as gold prices surged.

We attributed this performance to higher operating expenses during the quarter in review. Happily, our fourth quarter revenue was 6.72% higher than the RM342.50 million registered a year ago.

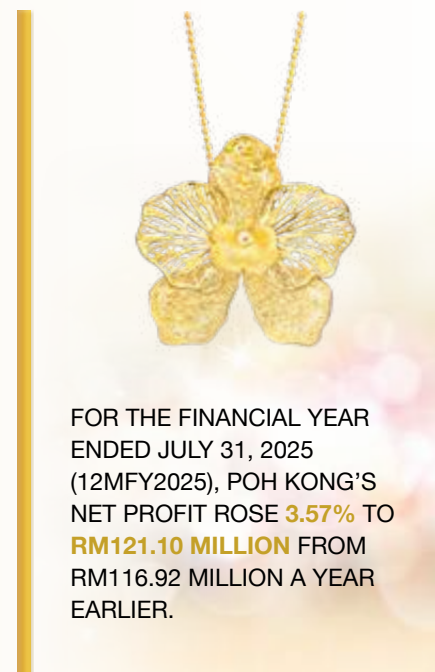
For the latest quarter, operating expenses rose 18% to RM55.02 million. For the financial year ended July 31, 2025 (12MFY2025), Poh Kong's net profit rose 3.57% to RM121.10 million from RM116.92 million a year earlier.

Gold demand typically surged during tariff-induced economic disruptions, as investors sought protection against inflation and market volatility, reaffirming the metal's role as a safe-haven asset.

TAKING A LONG VIEW OF PKHB'S PROSPECTS

Gold price reached approximately \$4,024.54 per ounce in U.S. dollars end, October 2025. (Bloomberg). This rate is subject to fluctuation and therefore Poh Kong keeps a firm finger on the pulse of global trends and prices.

Looking forward, our focus is threefold: We aim to **expand market reach**, particularly in growing suburban and secondary cities. We will also look to **deepen product innovation**, balancing lifestyle jewellery with investment-focused gold products and finally, in the next few months, we will see Poh Kong **accelerate digital and experiential retail**, ensuring it remains ahead of evolving customer expectations.



FOR THE FINANCIAL YEAR ENDED JULY 31, 2025 (12MFY2025), POH KONG'S NET PROFIT ROSE **3.57%** TO **RM121.10 MILLION** FROM RM116.92 MILLION A YEAR EARLIER.

As we look to the future, we are guided by both humility and ambition. Humility, because we know that our success rests on the trust of our customers, the dedication of our employees, and the support of our shareholders. Ambition, because we believe Poh Kong's story is still being written — and the chapters ahead will be defined by even greater growth.

Just as gold endures across generations, so too does our commitment to sustainable, inclusive, and forward-looking growth. In 2025 and beyond, Poh Kong will continue moving **from gold to growth** — creating lasting returns for our shareholders, meaningful careers for our people, and exceptional experiences for our customers.

Chairman's Statement (cont'd)

ACKNOWLEDGEMENTS

IT IS WITH GRATITUDE AND HUMILITY I EXTEND MY HEARTFELT THANKS TO OUR SHAREHOLDERS, STRATEGIC PARTNERS, FINANCIERS AND VENDORS. YOU HAVE WORKED IN CONCERT WITH US TO DELIVER RESULTS. TO MY FELLOW BOARD MEMBERS, I THANK YOU FOR YOUR COMMITTED AND SINCERE CONTRIBUTIONS.

Despite some challenges, you have been working in synch with each other to deliver corporate success. Your advice, counsel and wisdom have helped us perform better. I am also deeply appreciative of our Management team and each and every member of staff. Thank you for putting your best foot forward every day and making an indelible mark on the Malaysian retail landscape.

To the Government of Malaysia, I convey my sincere appreciation for creating a strong and stable political, social and regulatory environment that inspires confidence. This gives us the courage to step forward to a promising new chapter where we turn Gold to Growth.

Dato' Choon Yee Seiong
Executive Chairman and
Group Managing Director

21 November 2025



Penyata Pengerusi

DARIPADA EMAS KEPADA TUNAS

KETAHANAN, KEPERCAYAAN DAN KOMITMEN YANG TIDAK BERBELAH BAHAGI TERHADAP KECEMERLANGAN TELAH MENJADI IDENTITI POH KONG SEPANJANG 49 TAHUN LALU; DARIPADA SEBUAH KEDAI DI PETALING JAYA KEPADA RANGKAIAN RUNCIT BARANG KEMAS TERBESAR DI MALAYSIA. KISAH KAMI BERMULA DENGAN EMAS; YANG MENJADI NADI KEWUJUDAN KAMI.

Namun, kami sedar bahawa kisah kami bukan hanya tentang emas, tetapi ia juga tentang pertumbuhan — pertumbuhan perniagaan kami, warga kerja kami dan nilai yang kami cipta untuk pihak berkepentingan kami. Tema kami untuk tahun 2025, “Daripada Emas kepada Tunas” mencerminkan kesinambungan dan kemajuan. Ia merakam warisan kami dan pada masa yang sama mencorak masa depan yang sedang kami bentuk: masa depan di mana Poh Kong memanfaatkan asas kukuhnya untuk meneroka peluang baharu, berinovasi dalam produk dan perkhidmatan, dan memberi pulangan mampan jangka panjang kepada para pemegang saham.

PANDANGAN DUNIA TENTANG EMAS

Tahun kewangan ini menyaksikan pasaran emas global yang dinamik. Pada separuh pertama 2025, harga emas melonjak kira-kira 26% dalam dolar AS, mengukuhkan kedudukannya sebagai salah satu aset berprestasi terbaik tahun ini. Permintaan suku kedua meningkat 3% berbanding tahun sebelumnya kepada 1,249 tan, dengan nilai melonjak 45% kepada rekod AS\$132 bilion. Lonjakan ini didorong oleh permintaan pelaburan runcit yang kukuh dalam bentuk jongkong dan syiling, prestasi kukuh dana dagangan bursa (ETF) serta pembelian konsisten oleh bank pusat.

Ketidaktentuan geopolitik yang meningkat, tekanan inflasi yang berterusan dan langkah penggantian mata wang asing (de-dollarisation) global telah memperkukuh daya tarikan emas sebagai aset selamat. Bank pusat terus mempelbagaikan pegangan kepada emas sebagai lindung nilai terhadap risiko mata wang, manakala pelabur mencari perlindungan daripada turun naik pasaran ekuiti dan bon.

Melihat ke hadapan, penganalisis pasaran kekal positif. HSBC menyemak semula ramalan harga emas 2025 kepada AS\$3,215 setiap auns, manakala Goldman Sachs mengunjurkan potensi kenaikan hingga AS\$3,700. Persekitaran ini menyokong saranan teras kami: bahawa emas bukan sekadar perhiasan, tetapi simpanan nilai yang berkekalan merentas generasi. (Sumber: J.P. Morgan, Rud Pedersen Public Affairs, Allianz Global Investors dan The Economic Times)

Bagi Poh Kong, konteks global ini membentang peluang yang luas. Pelanggan kami kini semakin melihat emas bukan semata-mata sebagai perhiasan, tetapi juga pelaburan. Dualiti ini — kecantikan dan nilai — telah lama menjadi kekuatan kami, dan kami terus menyelaraskan perniagaan agar ia merangkumi kedua-dua aspek ini.

Penyata Pengerusi (cont'd)

PENDEKATAN CEKAP, PERSONALITI POSITIF

Sepanjang tahun ini, Poh Kong telah melaksanakan pelbagai inisiatif strategik yang menunjukkan keupayaan kami untuk menyesuaikan diri dan berkembang. Walaupun pengguna lebih berhati-hati, kepelbagaian kami ke arah produk yang berorientasikan pelaburan telah membantu mengimbangi perbelanjaan tidak wajib terhadap barang kemas mewah. Ketangkasan ini mencerminkan keupayaan kami menyesuaikan diri dengan perubahan tingkah laku pasaran tanpa menjejaskan keuntungan.

Memperluas Capaian Runcit

Kami membuka satu butik baharu di lokasi berpotensi tinggi, sekali gus meluaskan jangkauan kami kepada komuniti di mana permintaan untuk barang kemas pelaburan mampu milik semakin bertambah. Cawangan baharu ini meningkatkan kebolehcapaian dan memperkukuh kehadiran kami di seluruh negara. Ia turut memberi lonjakan kepada keterlihatan jenama kami untuk jangka panjang.

Menggabungkan Tradisi dan Inovasi

Menyedari peralihan ke arah pembelian yang didorong oleh pelaburan, kami melancarkan rangkaian jongkong dan syiling koleksi baharu yang direka untuk pelabur runcit yang lebih bijak. Pada masa yang sama, kami terus memperluas koleksi barang kemas kontemporari kami yang menyasarkan pengguna yang lebih muda bagi memastikan Poh Kong kekal relevan merentas semua demografi. Pendekatan serampang dua mata ini — mengimbangi tradisi dengan kemodenan — telah membolehkan kami meluaskan bahagian pasaran.

Transformasi Digital

Platform e-dagang kami yang diperkukuh telah menunjukkan hasil yang memberangsangkan, dengan jualan dalam talian meningkat 0.5% tahun ke tahun. Ciri-ciri baharu yang dipertingkatkan membantu menghubungkan kemudahan digital dengan jaminan keyakinan daripada pengalaman di kedai fizikal.

Mempertingkatkan Pengalaman Pelanggan

Walaupun tidak ketara pada pandangan pertama, kami terus menambah baik reka bentuk kedai fizikal kami. Cawangan dengan konsep baharu kami memperkenalkan susun atur yang lebih terbuka, paparan berorientasikan gaya hidup dan pengalaman yang didayakan teknologi. Inovasi ini mencerminkan

kepercayaan kami bahawa peruncitan barang kemas bukan sekadar urusan jual beli, tetapi juga pengalaman — dan bahawa hubungan pelanggan yang berkekalan dibina melalui keterlibatan yang bermakna.

Pengawasan Alam Sekitar dan Kemampanan

Di Poh Kong, kami percaya bahawa pertumbuhan mestilah secara bertanggungjawab dan inklusif. Kejayaan kami bukan sahaja bergantung pada prestasi kewangan tetapi juga kepada kepercayaan pihak berkepentingan. Kami terus memberi tumpuan kepada kebajikan warga kerja serta keadaan komuniti dan alam sekitar di mana kami beroperasi.

Inisiatif kemampanan Poh Kong tertumpu kepada lima bidang utama:



Tadbir Urus:

Memastikan amalan tadbir urus korporat yang kukuh.



Rantaian Bekalan:

Menggalakkan amalan bertanggungjawab dan mampan dalam rantai bekalan.



Warga Kerja:

Menjaga kebajikan pekerja dan pembangunan mereka.



Alam Sekitar:

Mengurangkan impak alam sekitar dan menggalakkan amalan yang bertanggungjawab.



Kualiti & Perkhidmatan:

Menyediakan produk dan perkhidmatan inovatif dan berkualiti tinggi yang memenuhi jangkaan pelanggan.

Lima teras inilah yang menjadi tonggak kepada usaha kemampanan Poh Kong.

Penyata Pengerusi (cont'd)

Kami telah memperkukuhkan usaha wajar kami dalam proses perolehan, memastikan bahawa emas kami mematuhi piawaian perlombongan bertanggungjawab antarabangsa. Ini mengukuhkan komitmen kami terhadap rantaian bekalan yang beretika dan menyokong reputasi Malaysia sebagai pasaran yang dibina atas kepercayaan.

Kemampuan juga bermaksud mengurus kesan alam sekitar kami. Pada tahun 2025, kami melabur dalam sistem pencahayaan dan penyejukan yang cekap tenaga di cawangan-cawangan utama, mencapai pengurangan penggunaan elektrik sekitar 6%.

Penglibatan pekerja dalam usaha kemampuan memastikan penambahbaikan yang berterusan dan kesesuaian. Poh Kong menggalakkan para pekerja dan pengarahnya menyertai seminar, bengkel dan ceramah berkaitan kemampuan dan ESG (Alam Sekitar, Sosial dan Tadbir Urus). Ini memastikan pengurusan dan warga kerja kami membangunkan pemikiran yang betul untuk meletakkan ESG sebagai teras operasi perniagaan. Saya percaya ini menyumbang kepada pemahaman yang lebih mendalam tentang kemampuan dalam organisasi, membantu membentuk rancangan perniagaan dan strategi pengurusan risiko masa hadapan. Pada tahun 2025, kami meneruskan komitmen terhadap kemampuan dengan menyediakan latihan serta menggalakkan penglibatan dalam hal-hal ESG (Alam Sekitar, Sosial dan Tadbir Urus) dalam kalangan pekerja dan kepimpinannya.

Sokongan Komuniti dan Amal

Poh Kong sentiasa mengambil serius peranannya sebagai warga korporat yang bertanggungjawab. Kami menyokong komuniti melalui penajaan dan sumbangan kewangan kepada pelbagai organisasi amal, persatuan penjagaan kesihatan, persatuan dan sekolah.

Program Libat Urus Komuniti diteruskan sepanjang tahun 2025. Penglibatan kami dengan komuniti tempatan adalah melalui inisiatif pendidikan dan pembangunan kemahiran.

Inisiatif tanggungjawab sosial korporat (CSR) kami turut memberi tumpuan kepada kesedaran kesihatan dan kesejahteraan komuniti. Kami membuat libat urus dengan pelanggan melalui beberapa kempen pemasaran.

Warga Kerja Kami

Pekerja kami kekal sebagai teras kepada kisah pertumbuhan kami. Pada tahun 2025, kami memperluaskan peluang pembangunan profesional, melaksanakan program latihan kepimpinan baharu dan meningkatkan program kesejahteraan pekerja. Kami juga mempergiatkan usaha untuk memupuk tempat kerja yang pelbagai dan inklusif, mencerminkan kepercayaan kami bahawa pasukan yang kuat dan berdaya adalah asas kepada kejayaan jangka panjang.

Pengurusan Risiko dan Tinjauan

Kami sentiasa berwaspada terhadap risiko yang boleh memberi kesan kepada perniagaan. Ketidaktentuan ekonomi global, volatiliti mata wang

dan turun naik harga emas memerlukan pengurusan yang teliti. Bagi mengurangkan risiko ini, Poh Kong mengekalkan amalan lindung nilai yang berhemat, kawalan kos yang berdisiplin dan strategi inventori yang fleksibel.

Pada masa yang sama, terdapat banyak peluang. Peningkatan kemewahan di kalangan generasi muda Malaysia, berserta dengan penghargaan yang semakin meningkat terhadap emas sebagai perhiasan dan pelaburan, meletakkan kami pada kedudukan yang baik. Transformasi digital dalam peruncitan juga membuka ruang baharu untuk mendekati pelanggan, manakala warisan jenama kami memberi kelebihan kompetitif yang sukar ditiru.

PROGRAM LIBAT URUS KOMUNITI DITERUSKAN SEPANJANG TAHUN 2025. PENGLIBATAN KAMI DENGAN KOMUNITI TEMPATAN ADALAH MELALUI INISIATIF PENDIDIKAN DAN PEMBANGUNAN KEMAHIRAN.

Penyata Pengerusi (cont'd)

PRESTASI KEWANGAN

PKHB sebagai sebuah syarikat terus menunjukkan prestasi kewangan yang kukuh meskipun dalam persekitaran pengguna yang mencabar. Walau bagaimanapun, keupayaan Poh Kong untuk mengekalkan keuntungan yang kukuh menghadapi cabaran daripada peningkatan kos operasi dan perbelanjaan cukai pendapatan. Namun ingin saya nyatakan bahawa kami yakin dapat menghadapi cabaran masa hadapan dan telah melaksanakan langkah pemantauan prestasi secara berkala.

Laporan kewangan suku tahunan kami bagi tahun kewangan 2025 (TK2025) yang berakhir pada 31 Julai 2025 menunjukkan peningkatan hasil, tetapi prestasi keuntungan bersih adalah bercampur. Hasil yang lebih tinggi didorong oleh arah aliran menaik dalam harga emas, manakala kos operasi dan cukai pendapatan memberi impak kepada keuntungan bersih. Kumpulan mencatat hasil sebanyak RM1.69 bilion, disokong oleh permintaan yang berterusan untuk produk pelaburan emas dan jualan barang kemas yang stabil. Keuntungan sebelum cukai kami berjumlah RM163.87

BAGI TAHUN KEWANGAN BERAKHIR 31 JULAI 2025 (12MFY2025), KEUNTUNGAN BERSIH POH KONG MENINGKAT 3.57% KEPADA RM121.10 JUTA DARIPADA RM116.92 JUTA SETAHUN SEBELUMNYA.

juta, mencerminkan harga emas yang menggalakkan dan pengurusan kos yang berdisiplin. Bagi Kekuatan Kunci Kira-kira kami, sukacita saya umumkan bahawa kami telah mengekalkan kedudukan kewangan yang teguh, dengan kecairan yang kukuh dan pengurusan inventori yang berhemat. Daya tahan ini memberikan kami fleksibiliti untuk melabur dalam inisiatif pertumbuhan sambil menangani dan mengemudi ketidakpastian.

Keuntungan bersih kami untuk suku keempat yang berakhir pada 31 Julai 2025 (4QFY2025) hampir tidak berubah pada RM22.68 juta berbanding RM22.03 juta setahun yang lalu, walaupun hasil mencecah paras tertinggi sebanyak RM365.50 juta berikutan lonjakan harga emas.

Prestasi ini dipengaruhi oleh perbelanjaan operasi yang lebih tinggi semasa suku tahun kajian. Hasil suku keempat meningkat 6.72% berbanding RM342.50 juta setahun lalu.

Bagi suku terakhir, perbelanjaan operasi meningkat 18% kepada RM55.02 juta. Bagi tahun kewangan berakhir 31 Julai 2025 (12MFY2025), keuntungan bersih Poh Kong meningkat 3.57% kepada RM121.10 juta daripada RM116.92 juta setahun sebelumnya.

Permintaan emas biasanya melonjak semasa gangguan ekonomi yang disebabkan oleh tarif, apabila pelabur mencari perlindungan daripada inflasi dan turun naik pasaran, sekali gus mengukuhkan lagi kedudukan emas sebagai aset selamat.



Penyata Pengerusi (cont'd)



PANDANGAN JANGKA PANJANG TERHADAP PROSPEK PKHB

Harga emas mencecah kira-kira AS\$4,024.54 setiap auns pada akhir Oktober 2025. (Bloomberg). Kadar ini tertakluk kepada turun naik dan oleh itu Poh Kong sentiasa peka terhadap arah aliran dan harga global.

Melangkah ke hadapan, tumpuan kami adalah kepada tiga aspek utama: Kami berhasrat untuk **memperluaskan jangkauan pasaran**, khususnya di kawasan pinggir bandar dan bandar sekunder yang sedang berkembang. Kami juga akan **memperkuh inovasi produk** dengan mengimbangi barang kemas gaya hidup dan produk emas berfokus pelaburan. Akhir sekali, dalam beberapa bulan akan datang, Poh Kong akan **mempercepatkan usaha dalam peruncitan digital dan berasaskan pengalaman** bagi memastikan kami sentiasa mendahului jangkaan pelanggan yang semakin berkembang.

Kerendahan hati dan cita-cita akan kekal sebagai unsur yang memandu segala usaha kami di masa akan datang. Kerendahan hati, kerana kejayaan kami bergantung kepada kepercayaan pelanggan, dedikasi pekerja dan sokongan pemegang saham. Cita-cita, kerana kami percaya bahawa kisah Poh Kong masih belum selesai — dan bab seterusnya akan ditakrifkan oleh pertumbuhan yang lebih besar.

Sebagaimana emas yang bertahan merentas generasi, begitulah juga komitmen kami terhadap pertumbuhan yang mampan, inklusif dan berwawasan. Pada tahun 2025 dan seterusnya, Poh Kong akan terus beralih **daripada emas kepada tunas** — mencipta pulangan yang berkekalan untuk pemegang saham, kerjaya bermakna untuk warga kerja dan pengalaman luar biasa untuk pelanggan kami.

PENGHARGAAN

DENGAN PENUH RASA SYUKUR DAN RENDAH DIRI, SAYA INGIN MERAKAMKAN UCAPAN TERIMA KASIH YANG TULUS IKHLAS KEPADA PARA PEMEGANG SAHAM, RAKAN STRATEGIK, PEMBIAYA DAN PEMBEKAL. ANDA SEMUA TELAH BEKERJASAMA DENGAN KAMI DALAM MENCAPAI HASIL YANG BAIK. KEPADA RAKAN-RAKAN AHLI LEMBAGA PENGARAH, SAYA MENGUCAPKAN TERIMA KASIH ATAS SUMBANGAN ANDA YANG KOMITED DAN IKHLAS.

Walaupun berdepan cabaran, anda semua bekerja secara sehaluan demi kejayaan syarikat. Nasihat dan kebijaksanaan anda telah membantu kami melakar prestasi yang lebih baik. Saya juga amat menghargai pasukan Pengurusan dan setiap seorang warga kerja kami. Terima kasih kerana sentiasa memberikan yang terbaik setiap hari dan mencorakkan landskap peruncitan Malaysia dengan impak yang berkekalan.

Kepada Kerajaan Malaysia, saya merakamkan penghargaan yang tulus ikhlas kerana mewujudkan persekitaran politik, sosial dan kawal selia yang kukuh dan stabil yang memberikan kami keyakinan untuk terus membuka lembaran baharu yang menjanjikan, di mana kita mengubah Emas kepada Tunas.

Dato' Choon Yee Seiong
Pengerusi Eksekutif dan Pengarah
Urusan Kumpulan

21 November 2025

主席报告

从黄金迈向成长

在过去49年，宝光始终秉持着韧性，信任和努力不懈追求卓越，从八打灵再也的一家店面发展成为马来西亚最具规模的珠宝零售连锁店。我们的故事与黄金息息相关，我们心里也始终有黄金。

回首当年，我们认为宝光的故事当然远不止于黄金。它关乎成长 — 宝光业务的成长，员工的成长，以及我们为利益相关者创造的价值。宝光的2025年度主题“从黄金迈向成长 From Gold to Growth”无疑是传承与前进的写照。它涵盖了宝光的历史，并预示着我们正在塑造的未来：宝光将屹立于坚实的基础以拓展新的机遇，在产品和服务领域不断推陈出新，并为股东们带来永续的长期回报。

黄金的世界观

我们在本检讨年度见证了全球黄金市场处于动态变化的状况。在2025年上半年，以美元计价的金价飙升了大约26%，再次巩固了黄金作为年度表现最强劲资产之一的地位。在第二季度，黄金需求逐年扬升3%至1249公吨，黄金价值更飙升45%至创纪录的1320亿美元。这项成长主要是由零售投资者对金条和金币的强劲需求所推动，ETF(交易所交易基金)的持续走强，以及各国中央银行的持续购入黄金。

地缘政治不确定性的加剧，持续的通货膨胀压力，以及去美元化的大势所趋，皆进一步强化了黄金的避险吸引力。值得注意的是，各国中央银行继续多元化至增持黄金以对冲汇率风险，投资者则寻求对冲股票和债券市场波动的风险。

展望未来，市场分析员依然保持乐观。汇丰银行已将其2025年金价预测上调至每盎司3,215美元，高盛则预测金价可能上涨至每盎司3,700美元。市场环境印证了我们的核心理念：即黄金不仅是珠宝，更是一种世代相传的永恒价值储存手段。(资料来源：摩根大通，Rud Pedersen Public Affairs，安联环球投资，以及经济时报)

对宝光而言，这种全球性状况为我们提供了沃土。我们的顾客们越来越倾向于将黄金视为一种投资，而不仅仅是首饰。这种兼具美观与价值的双重特性一直是我们的优势所在，我们将继续调整业务以充分发挥黄金的这两大优势。

主席报告

灵活应变，积极进取

在过去一年，宝光采取了一系列策略性倡议以展现我们适应变化和成长的能力。尽管消费者依然保持步步为营，但我们通过多元化至投资型产品而有效平衡了人们在高端珠宝之可支配开销的减少。这种灵活性突显了我们能够在不影响利润之下适应瞬息万变的市场行为。

拓展零售覆盖率

我们在极具潜力的地点开设了一家新精品店，将业务拓展至对容易负担投资型珠宝需求不断成长的社区。这家新分店提升了购买便利性和进一步巩固了我们在全中国范围内的市场地位。我们的长期品牌知名度也得到大大提升。

新与旧的融合

察觉到消费者转向投资导向型购买之后，我们推出了专为精明零售投资者而设计的新型金条和收藏金币系列。与此同时，我们继续拓展现代珠宝系列，并瞄准年轻消费者群，以确保宝光在所有消费群中都保持着相关性。这种兼顾传统与现代的双管齐下策略已使到我们扩大了市场份额。

环境管理与永续性

宝光同仁相信成长必须是负责任且包容的。我们深知，我们的成功不仅建立在财务业绩之上，更建立在利益相关者的信任之上。我们将继续关注员工的福祉，以及我们运营之社区和环境的健康。宝光的永续性倡议涵盖五个关键领域：



管制：
确保健全的公司管制实践。



供应链：
在供应链中发扬负责任且永续性的实践。



员工：
关爱雇员并促进其发展。



环境：
最大限度地减少对环境的影响和推广负责任的实践。



品质与服务：
提供创新且高质量的产品和服务以满足顾客的期望。

宝光的永续性努力就建立在这五大支柱之上。

数码化转型

我们的已强化电子商务平台取得了令人鼓舞的成果，线上销售额逐年成长0.5%。增强的功能将数码化购物的便捷性与线下实体店的可靠性完美结合。

提升顾客体验

尽管乍看之下并不明显，但我们一直在不断在重塑实体店。新的概念店引进了更开放的布局，以生活方式为导向的陈列方式，以及科技赋能的体验。这些创新体现了我们的理念，即珠宝零售不仅仅是交易，更是体验 — 而持久的顾客关系源于具有意义的互动。

主席报告

支持社区及慈善

宝光向来认真履行作为负责任之企业公民的职责。公司通过赞助和捐献来支持社区，以及捐助各类慈善机构，医疗协会，社团和学校。

在2025年，社区参与计划持续推进。我们通过教育和技能培训计划积极融入当地社区。

在2025年，社区参与计划持续推进。我们通过教育和技能培训计划积极融入当地社区。



我们的员工

我们的雇员始终是我们成长历程的核心。在2025年，我们拓展了专业发展良机，推出新的领导层培训课程，并提升了雇员福利计划。我们也加强了营造多元化和包容性工作环境的力度，这反映了我们坚信一个强大且获赋能的团队是长期成功的基石。

风险管理与展望

我们始终关注足以影响本公司业务的风险。全球经济不确定性，货币波动，以及金价的波动，在在需要我们在管理方面步步为营。为纾解这些风险，宝光采取审慎的对冲策略，严格的成本控制，以及灵活的库存策略。

与此同时，机会是比比皆是的。马来西亚的年轻一代日益增长的财富，以及他们对黄金作为首饰和投资的日益重视，使我们处于有利地位。零售业的数码化转型也为我们开辟了以新方式接触顾客的管道，我们的品牌传承则赋予我们难以复制的竞争优势。

主席报告

财务表现

尽管处于一个具挑战性的消费者环境，宝光控股有限公司作为一家公司依然交出稳健的财务表现。然而，不断上涨的运营成本和所得税开销对宝光维持稳健盈利能力构成了挑战。但我谨此向您保证，我们有信心应对未来的挑战，并已采取各项措施以定期监督我们的表现。

我们的财务表现检讨显示，根据截至2025年7月31日的2025财政年(2025财政年)季度报告，我们的营业额有所增长，净利则是喜忧参半。营业额增加主要是由金价上涨所推动，运营成本和所得税增加则对净利润造成影响。本集团取得RM16亿9千万的营业额，得益于黄金投资产品的持续需求和稳定的珠宝销售。我们的扣税前盈利是RM1亿6千3百

87万，既反映了金价的有利走势，亦可归功于严格的成本控制。强势的资产负债表方面，我们欣然宣布，我们保持了稳健的财务状况，并拥有充裕的流动性和谨慎的库存管理。这种韧性让我们得以在应对不确定因素之际能够灵活地投资于成长倡议。

在截至2025年7月31日的第四季度(2025财政年第四季度)，我们的RM2千2百68万净利与去年同时期相比几乎不相上下，一年前为RM2千2百零3万，尽管金价飙升使到营业额创下RM3亿6千5百50万的历史新高。

我们将这项表现归因于检讨季度运营费用的增加。令人欣慰的是，第四季度的营业额比去年同时期的RM3亿4千2百50万增加了6.72%。

在本最新季度，运营开销增长18%至RM5千5百零2万。在截至2025年7月31日的财政年(2025财政年12个月)，宝光的净利比一年前增加3.57%，即从RM1亿1千6百92万增至RM1亿2千1百10万。

在关税引发的经济动荡期间，黄金需求通常激增，这是因为投资者会寻求对冲通货膨胀和市场波动的保障，这再次证明了黄金作为一种避险资产的作用。

在截至2025年7月31日的财政年(2025财政年12个月)，宝光的净利比一年前增加**3.57%**，即从RM1亿1千6百92万增至**RM1亿2千1百10万**。



从长远角度观察宝光控股有限公司的前景

据彭博社报道，截至2025年10月底，金价已达到每盎司大约4,024.54美元。由于金价波动，因此宝光密切关注全球趋势和金价走势。

展望未来，我们把焦点放在三方面：首先，我们将致力于**拓展市场覆盖率**，尤其是在新兴郊区和二线城市。我们也将**深化产品创新**，即兼顾时尚生活珠宝和投资型黄金产品。最后，在未来几个月内，宝光将**加速数字化和体验式零售**，以确保始终超越瞬息万变的顾客期望。

展望未来，我们秉持谦逊与雄心并存的信念。谦逊源于我们深知，我们的成功离不开顾客们的信任，雇员的奉献，以及股东们的支持。雄心则源于我们相信宝光的故事仍在继续书写中 — 未来的篇章势必由更强劲的成长来定义。

正如黄金可世代代流传，我们对永续性，包容性和前瞻性成长的承诺也一样。展望2025年及未来，宝光将继续**从黄金迈向成长** — 为我们的股东创造持久回报，为我们的员工提供具有意义的事业生涯，并为我们的顾客提供各种卓越的体验。

主席报告

鸣谢

我怀着感恩和谦卑之心，向我们的股东，策略性伙伴，融资方和供应商致以最诚挚的谢意。感谢你们与我们齐心协力交付了成绩。对于各位董事会成员，我要感谢你们的尽心尽力和真诚付出。尽管面临诸多挑战，你们始终齐心协力，共同推动公司走向成功。你们的建议，指导和智慧已帮助我们不断提升表现。我也由衷感谢我们的管理团队和每一位员工。感谢你们每天竭尽全力，为马来西亚零售业做出了不可磨灭的贡献。

我也衷心感谢马来西亚政府塑造了强大稳定的政治，社会和监管环境，增强了公众的信心。正是这份信心，让我们有勇气迈向充满希望的新篇章，**从黄金迈向成长**。

拿督锺义翔
执行主席兼集团董事经理

日期: 2025年11月21日





MANAGEMENT DISCUSSION & ANALYSIS

CORPORATE OVERVIEW

POH KONG HOLDINGS BERHAD (“PKHB,” OR “THE COMPANY,” OR “POH KONG”) IS AN INVESTMENT HOLDING COMPANY. THE COMPANY AND ITS SUBSIDIARIES (“THE GROUP”) ARE ORGANISED INTO AN INTEGRATED ONE-STOP JEWELLERY BUSINESS WITH OPERATIONS IN RETAILING AND MANUFACTURING OF GOLD JEWELLERY AND RELATED GOLD INVESTMENT PRODUCTS.

The retail and manufacturing operations are carried out through Poh Kong Jewellers Sdn Bhd, Poh Kong Bullion Sdn Bhd, Poh Kong Jewellery Manufacturer Sdn Bhd and Poh Kong Wholesale Sdn Bhd.

BUSINESS OVERVIEW

2025 was a defining year for Poh Kong — one in which we continued to transform our heritage of gold craftsmanship into sustainable, long-term growth. Our theme “From Gold to Growth” reflects a company anchored by tradition yet advancing with purpose, innovation, and resilience.

Globally, gold remained one of the year’s best-performing assets, rising about 26% in the first half of 2025 as investors turned to it amid inflationary pressures and geopolitical uncertainty. Retail investment demand strengthened, while forecasts point to continued momentum with prices projected between US\$3,100 and US\$3,700 per ounce.

Against this backdrop, we achieved solid operational progress. We expanded our retail network, launched modern premium gold bars and gold coin collections for investment-minded consumers, and enhanced our digital presence through an upgraded ecommerce platform and live streaming. These initiatives drove an 0.50% growth in online sales, supported by strong customer loyalty and growing brand recognition.

Financially, Poh Kong delivered resilient performance with steady revenue and healthy margins, reflecting prudent inventory management and the benefits of rising gold prices. Our strong balance sheet continues to provide the stability needed to pursue new opportunities confidently.

We also strengthened our sustainability agenda, advancing responsible gold sourcing, reducing outlet energy consumption, and expanding our corporate social responsibility initiatives. Our people remain central to our progress, and we have deepened investment in leadership and skills development to build a future-ready workforce.



Management Discussion & Analysis (cont'd)

BUSINESS OVERVIEW (CONT'D)

Exclusive and Comprehensive Product Range

Poh Kong is renowned for its wide range of jewellery products across various price points. These include gold, diamonds, jade, pearls and coloured gemstones catering to diverse customer styles and preferences in Malaysia’s unique multi-ethnic and multi-generational market. In-house designers and craftsmen produce jewellery that is a perfect combination of creativity, precision and functionality. These, including many exquisite timeless pieces, are made available exclusively at Poh Kong’s retail outlets. Some are manufactured at our Shah Alam plant while the rest are sourced from approved external suppliers.

The Company’s well established and popular brands include Anggun, Happy Love, Tranz and the Art of Auspicious. The Bunga Raya gold bars and wafers carry a strong Malaysian endorsement. Its in-house diamond collections are retailed under the Hemera and D’First brand names. Poh Kong is a licensee of Disney products.

Reputation and Market Leadership

The importance of reputation is a key parameter for success in Malaysia’s highly competitive jewellery industry. Over its 49 years, Poh Kong has built an enviable track record and established a nationwide retail footprint. The Group, and the Executive Chairman have won numerous awards for outstanding and visionary leadership and the development of the retail chain industry.

Manufacturing

The Group established its manufacturing facility in 2001. This RM30 million plant brings to the Group a strong competitive advantage in respect of quality control, design excellence, cost control and sustainable production. Its precision technology equipment is capable of mass produced designs as well as bespoke jewellery.

Ongoing measures to upgrade technology, machinery and IT systems are seen as strategic investments to maintain product excellence.

A dedicated floor for training purposes within this 4,000 sq ft facility, ensures that all employees have easy and convenient access to training and development that upgrades skills, builds knowledge and creates a highly productive and efficient workforce. During the year the Company ran 18 training courses, interactive sessions and webinars and incurred training costs of more than RM40,399 for FYE 2025.

Retail

An incisive retail strategy underpins the Group’s success in building enduring relationships with its customers and other stakeholders. Considerable attention and resources are invested into creating lasting impressions in an effort to make Poh Kong Malaysia’s most loved and visited jewellery store.

Our staff are rigorously trained to not only meet but anticipate customer needs, honing a deep understanding of individual tastes and preferences. By continuously enhancing their product knowledge and communication skills, they engage more meaningfully with customers, ensuring every interaction is insightful and personalised. Their feedback is invaluable, shaping our continuous improvement initiatives and driving better service outcomes. To further enhance the customer experience, we also have flexible payment options and impactful loyalty programmes tailored to meet the diverse needs of our clients.

DURING THE YEAR THE COMPANY RAN 18 TRAINING COURSES, INTERACTIVE SESSIONS AND WEBINARS AND INCURRED TRAINING COSTS OF MORE THAN RM40,399 FOR FYE 2025.

Management Discussion & Analysis (cont'd)

RETAIL STORES

Poh Kong’s outlets by locations as at 31 July 2025.



Locations	Number of Outlets
Selangor/ Kuala Lumpur/Putrajaya	50
Johor	14
Malacca	4
Negeri Sembilan	5
Perak	7
Kedah	2
Pahang	4
Penang	3
Kelantan	2
Total	91

Poh Kong’s retail concept stores nationwide occupy a total retail space of approximately 118,000 square feet. Retail outlets located within Kuala Lumpur and Selangor accounted for 55% of the total outlets and contributed 72% of the total revenue for FYE 2025.

Poh Kong’s policy of investing in store locations that are most accessible to our customers, consistently helps to ensure higher productivity and better sales performance. Efforts are perpetually ongoing to upgrade and renovate our retail space to create a conducive environment for our customers.

Management Discussion & Analysis (cont'd)

RETAIL STORES (CONT'D)

Marketing and Branding

Poh Kong continues to strengthen its portfolio of in-house gold and diamond jewellery brands through precision-driven marketing and customer engagement strategies. In FYE 2025, we intensified our efforts to enhance brand visibility and cultivate deeper customer loyalty. A series of high-impact events and strategic partnerships not only elevated product awareness but also reinforced meaningful and enduring relationships with our customers.



Poh Kong continued to celebrate local creativity through its collaboration with Malaysian artist Michael Chuah, creator of the imaginative Yuurei Neko Sama universe. The collection features exclusive pure gold pendants and gold coin sets, with the coins presented in specially designed book-style packaging that captures the character’s playful spirit. Adding to its artistic appeal, the Maneki pendant, crafted in gold with colourful enamel detailing, exemplifies Poh Kong’s dedication to innovation, fine craftsmanship, and the harmonious blend of contemporary art with exquisite jewellery design.

POH KONG CONTINUED TO CAPTIVATE FANS WITH **THE DISNEY STITCH COLLECTION**, DEBUTING A NEW JEWELLERY COLLECTION LAUNCHED IN CONJUNCTION WITH THE RELEASE OF THE LATEST STITCH MOVIE, BRINGING TOGETHER BELOVED POP CULTURE ICONS AND FINE CRAFTSMANSHIP IN A SERIES THAT DELIGHTED COLLECTORS AND DISNEY ENTHUSIASTS ALIKE.



Following this, Poh Kong continued to captivate fans with the Disney Stitch collection, debuting a new jewellery collection launched in conjunction with the release of the latest Stitch movie, bringing together beloved pop culture icons and fine craftsmanship in a series that delighted collectors and Disney enthusiasts alike.

As the Official Jeweller of Kuala Lumpur Fashion Week 2025, Poh Kong unveiled the Tranz Collection in collaboration with designers Ashley Wong and Melvin Ashley Shah, blending contemporary fashion with fine jewellery artistry.

We also partnered with Keith Kee for the Spring/Summer 2025 Showcase, highlighting the elegance of our diamond and gemstone creations alongside his couture designs. Meanwhile, the sponsorship of the Jacky Cheung 60+ Concert Tour elevated our brand’s association with world-class entertainment, offering exclusive rewards and experiences for Jeweland members.

Poh Kong’s festive celebrations included sponsorship of Chap Goh Mei community events and the hosting of an exclusive Anggun Raya gathering, both strengthening connections with customers and the community.

Our digital engagement efforts continued to show encouraging results, with the official website surpassing 200,000 visits, reflecting growing brand visibility, customer engagement, and trust in Poh Kong’s evolving digital presence.

Poh Kong’s commitment to brand excellence was recognised with the Putra Aria Brand Awards – People’s Choice (Silver) in the Apparel & Accessories category, affirming the trust and loyalty of Malaysian consumers. We were also honoured with the Signature Outstanding Business Award at the Shanghai International Prestige Business Awards (SHIPBA) 2025 for our strong brand leadership and exemplary performance.

Management Discussion & Analysis (cont'd)

FINANCIAL REVIEW

IN FYE 2025, POH KONG’S CUMULATIVE REVENUE ROSE 2.82 PER CENT TO RM1.69 BILLION FROM RM1.64 BILLION IN THE PREVIOUS YEAR. THE GROUP CLOSED THE FINANCIAL YEAR WITH RECORD ANNUAL EARNINGS OF RM121.1 MILLION, UP OVER 3.60 % FROM RM116.9 MILLION IN THE PREVIOUS YEAR.

The Group expects a strong rebound in consumption to drive further expansion in the Malaysian economy in the current year. To sustain recovery, the Government is gradually rebuilding fiscal buffers through increased revenue collection and greater spending efficiency.

Given the macroeconomic environment and global uncertainties, we have exercised caution during the year and anticipated the adverse impact on Malaysian households and businesses. We will continue to closely monitor the implications of the current uncertainties of our operations, uphold and honour our financial obligations and evaluate our performance on an ongoing basis.



Barring unforeseen circumstances, the Board of Directors is confident that the Group has put adequate measures in place and is well positioned to meet the challenges in the year ahead.

FINANCIAL SUMMARY

5-Year Group Financial Highlights (2021 – 2025)

FYE 31 JULY (RM'000)	2021	2022	2023	2024	2025
Revenue	903,100	1,362,609	1,470,569	1,641,878	1,688,215
Profit Before Tax	52,817	116,609	108,214	156,573	163,867
Income Tax Expense	(16,056)	(24,418)	(29,773)	(39,649)	(42,767)
Profit For The Financial Year	36,761	92,191	78,441	116,924	121,100
Basic Earnings Per Share (Sen)	8.96	22.47	19.12	28.49	29.51

The Group’s financial profile is summarised below:

Profit Attributable to Owners of the Company/ Earnings Per Share

	2024	2025
Average number of ordinary shares in issue (million)	410.35	410.35
Profit attributable to owners of the Company (RM'million)	116.92	121.10
Basic earnings per share (sen)	28.49	29.51

THE PROFIT ATTRIBUTABLE TO OWNERS OF THE COMPANY INCREASED BY RM4.18 MILLION OR 3.60%

Management Discussion & Analysis (cont'd)

FINANCIAL SUMMARY (CONT'D)

Earnings Before Interest, Tax, Depreciation and Amortisation (EBITDA)

	2024	2025
EBITDA (RM' million)	196.92	207.78

THE GROUP’S EBITDA INCREASED BY RM10.86 MILLION OR 5.51% AS COMPARED TO THE PREVIOUS FINANCIAL YEAR. THIS WAS DUE MAINLY TO THE INCREASE IN PROFIT DURING THE FINANCIAL YEAR.

FINANCIAL POSITION

Property, plant and equipment (PPE)

	2024	2025
PPE (net carrying amount) (RM' million)	92.16	97.54

THE GROUP’S PPE INCREASED BY RM5.38 MILLION OR 5.84% AS COMPARED TO THE PREVIOUS FINANCIAL YEAR.

Cash and cash equivalents

	2024	2025
Cash and cash equivalents (RM' million)	33.92	35.70

THE GROUP IS IN A HEALTHY FINANCIAL POSITION WITH A CASH RESERVE OF RM35.70 MILLION

Gearing

	2024	2025
Total net debts (RM' million)	118.36	154.87
Total equity (RM' million)	871.83	984.08
Gearing ratio (times)	0.14	0.16

THE NET DEBTS LEVEL INCREASED TO RM154.87 MILLION, RESULTING IN THE INCREASE IN GEARING RATIO TO 0.16.

Management Discussion & Analysis (cont'd)

FINANCIAL SUMMARY (CONT'D)

Consolidated Net Assets Per Share

	2024	2025
Share capital (RM' million)	205.18	205.18
Retained profits (RM' million)	620.23	729.03
Revaluation reserve (RM' million)	46.42	49.88
Total Equity attributable to owners of the Company (RM' million)	871.83	984.08
Number of outstanding ordinary shares in issue (million)	410.35	410.35
Consolidated net assets per share attributable to owners of the Company (RM)	2.12	2.40



THE INCREASE IN THE EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY WAS DUE MAINLY TO THE INCREASE IN RETAINED EARNINGS AS COMPARED TO THE PREVIOUS FINANCIAL YEAR.

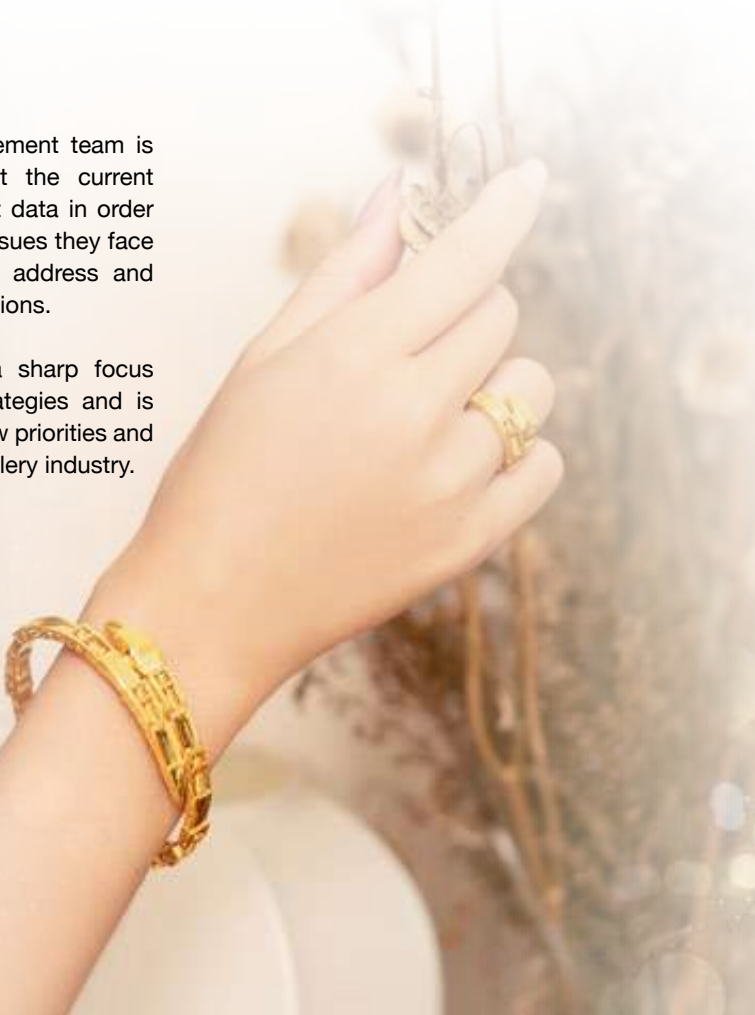
RISKS MANAGEMENT AND MITIGATION

The Board is fully committed to a strong risk management framework. It faces numerous key risks that are generally related to business, financial, security and operations, as well as political, economic and regulatory issues. The management has developed plans and strategies to mitigate such risks.

Today's fast-changing world is creating uncertainties, complexities and unprecedented stresses, and making it difficult to decide how to manage and control the emerging risks.

Poh Kong's top management team is constantly mapping out the current risk landscape to collect data in order to fully understand the issues they face and determine ways to address and mitigate business disruptions.

The Group maintains a sharp focus on effective growth strategies and is proactively looking at new priorities and opportunities in the jewellery industry.



Management Discussion & Analysis (cont'd)

BUSINESS & FINANCIAL RISKS

Competition Risk

The jewellery industry in Malaysia is highly competitive with approximately 3,500 jewellery retailers. The Group mitigates the competitive pressure through the following measures:



- strengthening and reinforcing its reputation and market position



- creating an exclusive in-house product range



- operating a dedicated manufacturing plant to respond to changing market demand



- offering a comprehensive product range



- maintaining an extensive distribution network

Fluctuations in Gold Price 2024-2025



Chart shows the 1-year gold prices.
Source: www.bloomberg.com

Management Discussion & Analysis (cont'd)

BUSINESS & FINANCIAL RISKS (CONT'D)

Fluctuations in Gold Price 2020-2025

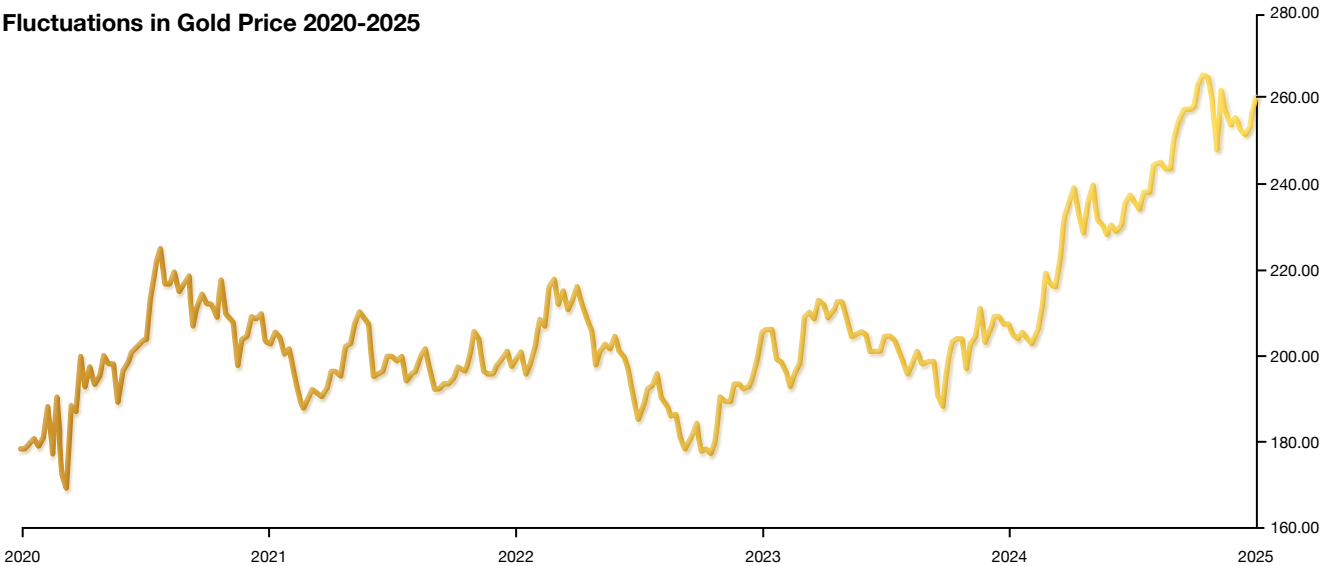


Chart shows the 5-year gold prices.
Source: www.bloomberg.com

As gold is a major raw material for the manufacturing of gold jewellery, the Group is exposed to volatility in global gold prices. Gold prices are affected by many factors and the precious metal is regarded as a safe haven to hedge against global uncertainties.

The changes in gold prices are passed on to the consumer at the point of purchase. In order to reduce the impact of gold price fluctuation on the margins, the Group exercises a natural hedge and employs an inventory replenishment system where products are stocked as soon as they are sold.

Foreign Exchange Fluctuation 2024-2025



Chart shows foreign exchange for 1 year.
Source: www.bloomberg.com

Management Discussion & Analysis (cont'd)

BUSINESS & FINANCIAL RISKS (CONT'D)

Foreign Exchange Fluctuation 2020-2025

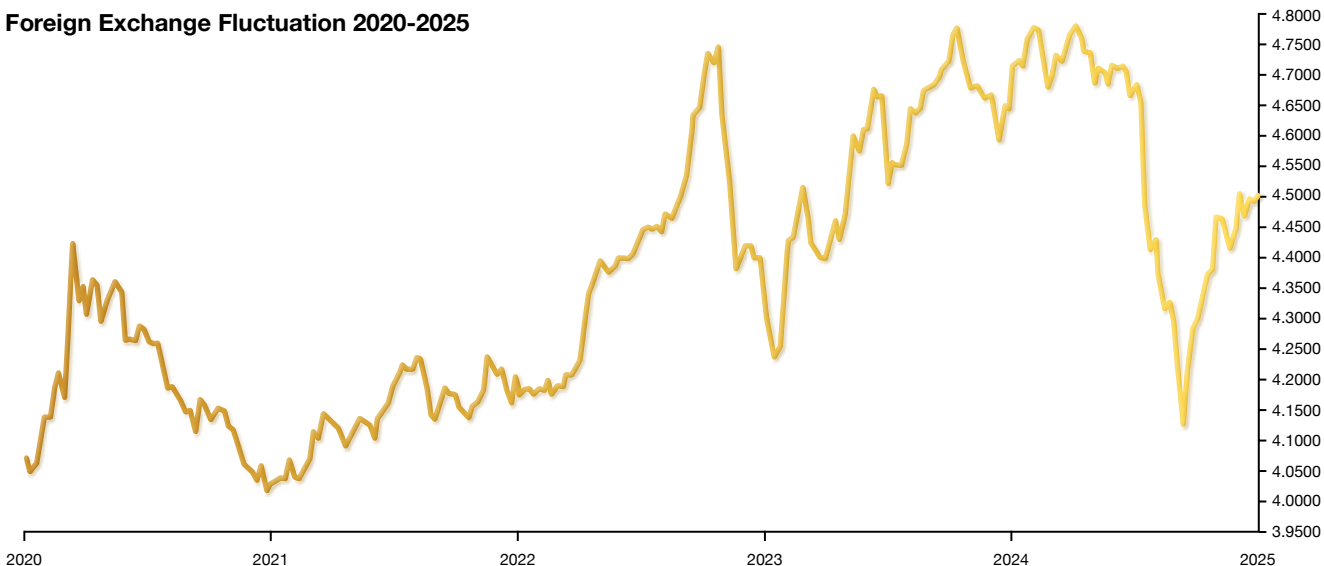


Chart shows foreign exchange for 5 years.
Source: www.bloomberg.com

The Ringgit depreciation against USD in the past year had a significant impact on the gold price in Ringgit terms. This is because purchases of raw materials such as gold bars, diamonds and loose stones are transacted in USD.

The Group has mitigated this with financial instruments in place to reduce the impact of foreign exchange fluctuations on its margins.

Security Risk

Security and operational risks involve the identification and assessment of risks to protect the Group's business assets and inventories, mainly consisting of gold and gemstones, from loss due to theft or robbery and other potential disasters.

The Group has taken preventive and precautionary steps to implement security and surveillance measures, such as closed-circuit television, grilles on jewellery counters, security guard services, central monitoring system, strong rooms and safes, and insurance coverage of its assets.

Employees undergo training on data privacy and protection of personal data which can be considered as sensitive information under the Personal Data Protection Act 2010 (PDPA). During the year, the Group strengthened the implementation of Data Leak Preventive measures to further tighten data protection.

Management Discussion & Analysis (cont'd)

BUSINESS & FINANCIAL RISKS (CONT'D)

Economic and Regulatory Considerations

Poh Kong is also broadly exposed to adverse developments in the economic, business and consumer markets, in a variety of risks. These range from economic cycles, consumer sentiments, rising cost-of-living, competition, proprietary rights against unauthorised third party copying, regulatory changes, such as compliance, labour shortage and approvals for financing of new ventures. This is mitigated by the Group's constant surveillance and re-evaluation of its operations.

We have engaged legal consultants to guide us in formulating our human resource policy. Staff are continuously familiarised with requirements outlined in the Employment Handbook to protect the interests of both the Company and its employees.



The AMLA (Anti-Money Laundering Act 2001) compliance, MACC (S17A Corporate Liability) compliance and other statutory compliances are regulatory changes that have been widely discussed in the public domain. The Group's Certified Integrity Officer ensures that the Integrity Policy is enforced, employees are properly trained and there is strict adherence to zero tolerance of corruption throughout the Group. Ongoing training and information updates ensure that employees keep abreast of the latest developments in compliance matters at all times. The Group strongly believes that ethical leadership plays a critical role in preventing fraud, corruption and unethical practices. It has zero tolerance for fraud, bribery, corruption and violation of laws and regulations.

The Group is therefore diligent in working to enhance statutory and non-statutory compliance by implementing internal programmes, putting in place policies, procedures and controls to guard against any offence under AMLA. Programmes include employee training to enhance awareness and adopt digitalisation in its operations to improve compliance and internal controls.

IT Risk

The Group is committed to investing in Information System Security to meet operational and developmental challenges. It continuously enhances its policies, procedures and technologies to mitigate malicious threats and reduce information technology vulnerabilities. To safeguard data confidentiality and maintain a high level of IT security, the Group regularly upgrades its IT capacity and capabilities to prevent breaches.

Poh Kong Holdings Berhad's Disaster Recovery Centre is fully equipped to respond swiftly and effectively to any data loss incident, ensuring uninterrupted business operations. The Group maintains a comprehensive monitoring system to continuously evaluate the effectiveness of its IT security controls and to enable timely enhancements when required.

With the increasing reliance on digital platforms and the rapid expansion of online retail, cybersecurity has become a critical focus area. During the year, the Group intensified its cybersecurity defences by implementing additional safeguards against online fraud, malware, and other cyber threats. These efforts are supported by the ongoing enhancement of our IT risk management framework, ensuring stronger resilience and protection across all digital touchpoints.

Management Discussion & Analysis (cont'd)

BUSINESS & FINANCIAL RISKS (CONT'D)

Reputation Risk

Reputation risk refers to the potential loss of goodwill or trust arising from negative publicity that could adversely impact Poh Kong's image, brand, or stakeholder confidence. Recognising the importance of maintaining its strong public standing, the Group treats reputational risk as a key management priority. Proactive measures are in place to mitigate risks associated with operational failures, data breaches, product recalls, social media backlash, and other events that could damage the Group's reputation.

The Group undertakes regular reviews and audits of its standard operating procedures to ensure operational efficiency and service consistency across all touchpoints. Alongside this, we continue to invest in talent development, skills enhancement and leadership training to empower our people to deliver superior customer experiences.

At the same time, ongoing upgrades to our IT systems and digital infrastructure enable us to respond swiftly to changing market dynamics and customer needs. These strategic initiatives collectively reinforce Poh Kong's reputation for service excellence — ensuring that every interaction reflects the quality, reliability, and trust that define our brand.

DIVIDEND POLICY

The Group's dividend payout policy is to distribute a minimum of 10% of its annual net profit after income tax expense as dividends to shareholders, provided it would not be detrimental to its cash flow and business expansion.

The Board of Directors recommended a final single-tier dividend of 3.00 sen per ordinary share (FYE 2024: 3.00 sen) in respect of FYE 2025 for shareholders' approval at the upcoming Annual General Meeting.

If approved, the payout for the total dividends is RM12.31 million (FYE 2024: RM12.31 million) that will allow shareholders to participate in the profits or approximately 10% from the profit attributable to the owners of the Company.

Dividend Track Record

Financial Year	Profit After Tax (PAT) (RM'million)	Category Dividend	Dividend Distribution (RM'million)	% Dividend on Profit After Tax (PAT)
2021	36.76	1.20 sen single-tier	4.92	13%
2022	92.19	1.00 sen single-tier interim; and 1.30 sen single-tier final	9.44	10%
2023	78.44	2.00 sen single-tier	8.21	10%
2024	116.92	3.00 sen single-tier	12.31	11%
2025	121.10	3.00 sen single-tier	12.31	10%

Management Discussion & Analysis (cont'd)

OUTLOOK AND PROSPECTS IN 2026

Malaysia's gold jewellery industry showed strong growth and resilience in 2025, driven by both local and international demand. Its jewellery market is poised for continuous growth, with projections estimating it will reach a market size of US\$4 billion by 2029.

Poh Kong is well positioned as a major player in Malaysia's gold jewellery industry, with its strong focus on innovation, craftsmanship, and integrating modern business models, including digital platforms to support growth. It adapts quickly to new consumer behaviours and will continue to leverage favourable gold prices to maintain profitability.

In the year ahead, we anticipate gold's bull trend will persist into 2026. Despite factors such as inflation and currency fluctuations, we believe that strong central bank buying, consumer spending and safe haven inflows amid global geopolitical uncertainties will continue to fuel demand for both jewellery and gold investment products.

While mindful of prevailing macroeconomic environment, Poh Kong is targeting continued growth and profitability by leveraging our strengths and capabilities, exercising cost discipline and mitigating business risks.

We recognise that our people are the driving force behind our strong business growth and progress. Exceptional business outcomes begin with a healthy, inclusive and diverse workplace and talented people. Moving forward, we are committed to foster a well-trained, high-performance team and maintain an attractive and stimulating work environment.

Poh Kong will continue to build on the strong growth momentum achieved through investments in product innovation, upscaling consumer awareness, elevating both the in-store and online customer experience and expanding our loyal customer base.

POH KONG IS WELL POSITIONED AS A MAJOR PLAYER IN MALAYSIA'S GOLD JEWELLERY INDUSTRY, WITH ITS STRONG FOCUS ON **INNOVATION, CRAFTSMANSHIP, AND INTEGRATING MODERN BUSINESS MODELS**, INCLUDING DIGITAL PLATFORMS TO SUPPORT GROWTH.



SUSTAINABILITY AT POH KONG

ABOUT THIS STATEMENT

POH KONG HOLDINGS BERHAD (“POH KONG” OR “THE COMPANY”) IS PROUD TO PRESENT ITS SUSTAINABILITY STATEMENT (“STATEMENT”) FOR THE FINANCIAL YEAR ENDED 31 JULY 2025 (“FYE 2025”).

We have taken steady steps forward in improving and integrating sustainability into our day-to-day operations and business planning as we strive to deliver long-term value to our shareholders and stakeholders. This Statement provides a comprehensive picture of our sustainability performance during the financial year under review and an update on our actions.

We encourage and welcome feedback from stakeholders in relation to our Statement by contacting us at ir@pohkong.com.my.

Assurance Statement

The information presented in the Sustainability Statement has not undergone assurance by any other independent sustainability or Environmental, Social & Governance (“ESG”) assurance provider. The Board has reviewed the information provided herein and is satisfied that the information is supported with underlying records and arrived at based on management’s judgement.

Limitations

Poh Kong acknowledges that ongoing challenges in collecting certain data indicators and is actively working towards improving data collection and performance monitoring in relation to our sustainability matters.

SUSTAINABILITY FRAMEWORK AND STANDARDS

To ensure a balanced and holistic approach to sustainability, we developed the Statement according to best practices in sustainability framework, standards, and guidelines:



Main Market Listing Requirements, issued by the Bursa Malaysia Securities Berhad (“Bursa Malaysia”),



The United Nation’s Sustainable Development Goals (“UNSDG”).

Sustainability Reporting Guidelines issued by Bursa Malaysia,

Bursa Malaysia’s Enhanced Reporting Framework, and

Compliance with all relevant regulations and legislation and being sustainable is a core part of our business decision-making process, especially in our risk management planning.

Sustainability at Poh Kong (cont'd)

REPORTING SCOPE

This Statement covers the sustainability performance of Poh Kong and all its active ongoing business within Malaysia during FYE 2025, unless stated otherwise.

The core business segments of Poh Kong are as follows:



Investment holding division
Involved in investment holding activities



Manufacturing division
Involved in the manufacturing of gold jewellery and related gold investment products.



Retailing division
Involved in the retailing of gold jewellery and related gold investment products.

Customers come first for Poh Kong. We work relentlessly at creating lifestyle-enhancing products and deepening our customer relationships at every touchpoint to make every interaction more engaging, more convenient and more personalised.

We create awareness among our internal stakeholders of our commitment to sustainability, in terms of the approaches and initiatives. Hence, we continue to encourage our directors and employees, especially our Head of Divisions and departments, to attend seminars, workshops and talks related to sustainability or ESG matters that are relevant to our business planning, risk management and business operations.

SUSTAINABILITY GOVERNANCE STRUCTURE

Corporate responsibility and sustainability are critical priorities for our company and the Board. We have a strong track record of being an ethical and responsible company, operating with the highest standards of integrity and good governance.

During the year under review, we made good headway in our efforts to establish a comprehensive and effective Sustainability Framework and Policy to guide the Group in its business decision-making process.

The Board of Directors (“**Board**”) of Poh Kong has primary responsibility for the oversight of the Group’s strategic direction and risk tolerance. It ensures high-level corporate governance and risk management in compliance with applicable laws and regulations, including sustainability matters.

During FYE 2025, the Risk Management Committee (“**RMC**”) reported to the Board on the development and mapping out of sustainability practices. The RMC is also responsible for all sustainability-related matters across Poh Kong, including the decision-making process, implementation of actions and strategies, and oversight of ESG-related performance and measurements. The Company’s Sustainability Working Group (“**SWG**”) assists the RMC in the execution of sustainability initiatives.

(“**SWG**”) to assist the RMC in the implementation and execution of sustainability initiatives and matters.

Periodic training and awareness of the latest developments on sustainability drive informed decision-making. The Board also ensures that the required competencies in relation to sustainability are periodically assessed to strengthen board leadership and oversight.



Sustainability at Poh Kong (cont'd)

SUSTAINABILITY GOVERNANCE STRUCTURE (CONT'D)

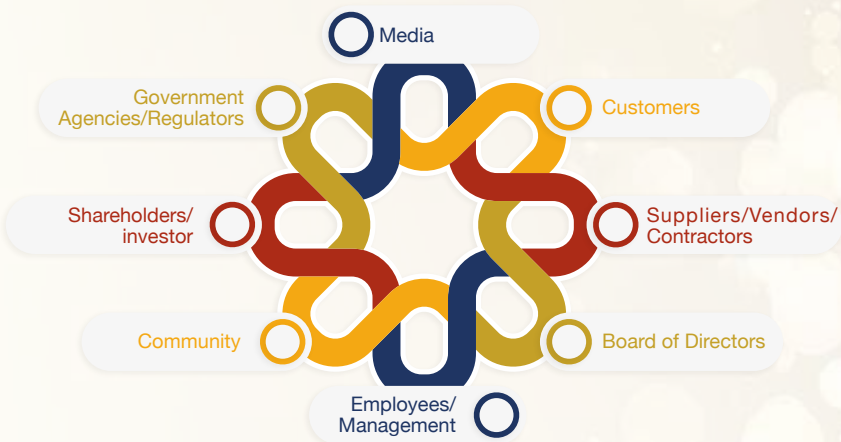


Sustainability at Poh Kong (cont'd)

STAKEHOLDER ENGAGEMENT

Poh Kong regularly engages with various stakeholders, update them on our latest sustainability initiatives and address areas of concern. All legitimate concerns and expectations from our stakeholders are taken into consideration through established measures and processes.

Poh Kong has a broad range of stakeholder groups that influence or are affected by our activities such as –



Key Stakeholder	Engagement Channels	Area of Concerns	Our Response
 Shareholders / Investors	- Annual general meetings • Annual reports, quarterly report & announcement • Audited financial statement • Investor relation sessions with media, fund houses, bankers and investors	• Current and projected growth opportunities and threats • Funding needs • Risk management • Corporate governance • Sustainability/ESG-compliant and initiatives • Board representation and diversity • Succession plan	• Timeliness in information updates • Sound investor relation • Uphold good corporate governance • Clear outline on sustainability strategies
 Board of Directors	• Board and committees' meetings • Company organised events • Annual general meetings	• Corporate governance • Company strategy & direction	• Economic sustainability • Corporate governance and ethics
 Customers	• Customer Service Ratings ("CSRs") • Customer Service Channel • Showroom visits , digital and social media visit & meetings • Road shows and events	• Products and services quality • On time delivery • Stock availability • Customer relations management	• Quality of product and services • Response to customer enquiry and feedback. • Update on customer request

Sustainability at Poh Kong (cont'd)

STAKEHOLDER ENGAGEMENT (CONT'D)

Key Stakeholder	Engagement Channels	Area of Concerns	Our Response
 Suppliers / Vendors / Contractors	- Interviews - Feedback survey and annual assessments - Ongoing meetings and interactions - Suppliers/subcontractors' performance evaluation - Supply and Service Agreement	- Enhancing ethical, and fair procurement system - Pricing of services	- Improvement in procurement process and payment - Transparent procurement processes - Clear communication with suppliers
 Employees / Management	- Workshop discussions - Induction training - Learning and development programs - Employee performance appraisal - Corporate memos, letters, and emails - Employee meetings - Employee engagement surveys - Computer screensaver - Monthly operation meeting - Weekly coordinating meeting - Ongoing meetings and interactions - Board and Board Committee meetings - Site visits - Job training	- Business growth and strategic direction - Health and safety at workplace - Inclusive work environment - Rewards and recognition for performance - Remuneration and benefits - Career development and upskilling opportunities - Employee satisfaction	- Promote transparent communication - Equal employment opportunities - Promote Diversity, Equity and Inclusion ("DEI") - Offer industry-competitive remuneration and compensation package - Compliance with Occupational Safety and Health Act ("OSHA") 1994 & FMA 1967
 Community	- Corporate volunteering programs - Contributions and donations - Support local artist, designers and brands. - Public community events - Digital and Social Media	- Corporate social responsibility - Impact on community	Budget and annual plan for CSR programs

Sustainability at Poh Kong (cont'd)

STAKEHOLDER ENGAGEMENT (CONT'D)

Key Stakeholder	Engagement Channels	Area of Concerns	Our Response
 Government Agencies / Regulators	- Participation in government and regulatory events/ briefings/ dialogues - Inspections by local authorities and regulators - Audit and verification - Approvals and permits - Occupational safety and health - Environmental management and compliance - Training programs for employees - Meetings with employees - Meetings with management team responsible for compliance	- Regulatory compliance - Approvals and permits - Occupational safety and health - Environmental management and compliance - Tax transparency - Anti-Bribery & Anti-Corruption	- Regular review and monitoring of compliance requirements - Adoption of practices outlined in the Malaysian Code of Corporate Governance ("MCCG") - Show of support for government initiatives
 Media	- Press releases - Press conferences	- Company's reputation - Business continuity - Transparency of the business	- Transparent and timeliness reporting - Strong rapport

SUSTAINABILITY THEMES

We have segmentised sustainability management into three themes:



Sustainability at Poh Kong (cont'd)

MATERIALITY ASSESSMENT

We conducted an extensive materiality assessment in 2025 to update our sustainability strategy across our Economics, Environmental, Social and Governance (“EESG”) goals. We talked to our customers, business partners,

employees, investors and suppliers to keep us abreast of issues most important to them, our company and our industry. We prioritised the topics that would create the most value for the company, our customers and the community. We concluded that all identified 15 material matters are aligned with our strategic priorities and stakeholder expectations. These matters were further categorised

into sustainability themes, providing us with a focused approach to achieving our sustainability objectives. These were also benchmarked against our local and regional peers, as well as considered emerging risks and relevant frameworks.

Our top 15 material matters are as follows:

Our Business Performance

- Supply chain management
- Business conduct, ethics & compliance
- Financial performance
- Product & service quality
- Customer satisfaction & relationship
- Technology, innovation & development

Our Environmental Management

- Climate change & environmental issue
- Material management
- Energy management
- Waste management

Our People

- Attracting, developing, rewarding & retaining employees
- Labour practices & rights
- Employee well-being, health & safety
- Diversity & inclusion

Our Outreach

- Local community & social impact

We strongly support the United Nation’s Sustainable Development Goals (“UNSDG”)’s 2030 Global Goals where the 17 identified Goals are to lead communities, corporations, and governments into creating a better world for all of us.

During FYE 2025, we selected the top three relevant UNSDG by taking into consideration our material matters, business strategies, principal risks, stakeholder influence and effects on our community.

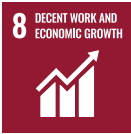
SUSTAINABLE DEVELOPMENT GOALS



Sustainability at Poh Kong (cont'd)

MATERIALITY ASSESSMENT (CONT'D)

Poh Kong’s Top Three relevant UNSDGs

Sustainable Development Goals	Definition	Key Stakeholders Impacted
	Ensure healthy lives and promote wellbeing for all at all ages	• Employees/ Management/ Directors • Community • Customers
	Promote sustainable economic growth, full and productive employment, and decent work for all	• Customers • Investors and shareholders • Employees/ Management/ Directors • Community
	Ensure sustainable consumption and production patterns	• Customers • Community • Vendors/suppliers/ Contractors

Following our materiality assessment and updates to our sustainability strategy, we continued to allocate resources and scale up our efforts to gain company alignment on sustainability work during the financial year under review.



Sustainability at Poh Kong (cont'd)

SUSTAINABILITY RISK MANAGEMENT

Poh Kong aligns its risk management process to build readiness and resilience through the identification and management of potential risks encountered by the Group. We have integrated sustainability risks into our Enterprise Risk Management (“ERM”) framework, in addition to our corporate, operational and financial risks. The Group ensures all identified risks remain within our capacity, capability and risk appetite through constant revision and monitoring by our designated risk owners.

The understanding of significant issues concerning environmental, social and governance matters among our stakeholders is consistently reinforced through training and workshops for both our internal and external stakeholders.

Material Matters	Risks	Opportunities
Our Business Performance		
 Supply Chain Management	Non-compliance by suppliers, vendors and contractors affects our ethical principles, and safety culture which could expose business to operational disruptions.	Sound procurement governance attracts and retains credible suppliers, vendors and contractors. Regular assessment includes ESG assessment to uphold our commitment towards ESG aspects.
 Business Conduct, Ethics & Compliance	Poor corporate governance practices tarnish reputation, credibility, and image.	Effective corporate governance practices enhance our reputation as a trustworthy group amongst stakeholders.
 Financial Performance	Poor financial performance threatens credit worthiness and business continuity, and loss of investment opportunity.	Sustainable financial performance attracts investors and delivers long-term value for all stakeholders.
 Product & Service Quality	Poor product and service quality lead to erosion of customers’ confidence and long-term prospects. Reputation risk.	Excellent product and service quality attract long-term business prospects and enhanced performance.
 Customer Satisfaction & Relationship	Inability to meet customers’ expectations impacts on customers’ confidence and loyalty that leads to lower revenue.	Regular and consistent customer engagements facilitate continuous improvement to meet customers’ expectations.
 Technology, Innovation & Development	Cyber threats including loss of sensitive information such as intellectual property designs and breach of customers’ data may lead to loss of customer trust and reputational harm.	Stringent cybersecurity and improved data management to protect critical information and data within the Group.

Sustainability at Poh Kong (cont'd)

SUSTAINABILITY RISK MANAGEMENT (CONT'D)

Material Matters	Risks	Opportunities
Our Environmental Management		
 Environmental Issue	Non-compliance with environmental/ climate-related regulations leads to potential financial and trade penalties especially in export markets.	Effective mitigation and adaptation of strategies to ensure business continuity and potential trade barriers.
 Material Management	Failure to meet stakeholders’ demand for the use of sustainable materials may result in a loss of sales and/or market share.	Opting for sustainable materials enhances brand image and confidence of stakeholders especially sustainable-minded customers and investors.
 Energy Management	Poor energy management leads to inefficiency, higher costs and potential scarcity of energy resources.	Efficient energy management may reduce operational costs and promote energy conservation behaviors.
 Waste Management	Non-compliance with environmental regulations results in consequences from authorities and activists, and ultimately reputation risk.	Effective waste management and effective utilisation of resources can result in cost savings for operations and mitigate reputation risk.
Our People		
 Employees	Disengaged and underdeveloped employees contribute to lower productivity and performance. Unattractive remuneration and compensation packages affect employees’ motivation.	Effective talent development and upskilling programs with attractive benefits packages enhance employee retention and attract top-quality talent to cultivate a high-performance culture.
 Labour Practices & Human Rights	Breaches in labour practices and human rights practices lead to regulatory penalties, damage in reputation, and impact employee retention and culture.	Good labour practices and human rights practices reinforce reputation as a responsible employer.

Sustainability at Poh Kong (cont'd)

SUSTAINABILITY RISK MANAGEMENT (CONT'D)

Material Matters	Risks	Opportunities
Our People (Cont'd)		
 Employee Well Being, Health & Safety	Accidents and injuries lead to productivity loss, legal repercussions, and reputational damage.	Safety culture with conducive working environment improves employees' well-being and productivity and maintains reputation.
 Diversity, Equity & Inclusion	Discriminatory employment practices damage reputation.	Inclusive, diverse, and empowering work culture attracts talents and brings a range of viewpoints that enhances the quality of decision-making.
Our Outreach		
 Local Community and Social Impact	Business activities that negatively impact communities affect our social license to operate.	Regular engagements through community impact programs strengthen our relationship with local communities.

BUSINESS CONTINUITY PLANNING

Poh Kong has a Business Continuity Plan (“BCP”) outlining a comprehensive crisis management plan and framework, and a Disaster Recovery Plan (“DRP”). The BCP clearly specify the definition of crisis, roles and responsibilities of relevant team and personnel, and the reporting and response processes in the event of a crisis, to ensure business resiliency and a sustainable growth can be achieved.

We have been investing in resources that will help us to cope with various challenges created by market and social changes. The Covid-19 pandemic is a good reminder on the importance of BCP to attain sustainability.

Going forward, we will be emphasising on the following –

Reinforcing the roles and responsibilities of the Crisis Management Committee (“CMC”) and its team members. We have defined the roles and responsibilities of designated personnel from functional to outlet leads, within the CMC.

Enhancing crisis escalation and reporting process. The CMC will be tasked to assist the Group to manage and recover from crisis. Our BCP includes a Crisis Management Framework and Plan, enforced by personnel across the businesses.

Creating and building awareness of BCP. We will continue to conduct regular training, as well as conducting periodic BCP simulations regarding risks that may result in significant impacts on the Group, to strengthen management's readiness to address various crisis.

Sustainability at Poh Kong (cont'd)

MATERIALITY MATRIX

Poh Kong views materiality as a critical part of our corporate sustainability strategy especially when we are in an environment that is volatile and unpredictable. We need to ensure that we can provide our stakeholders with the sustainability information most relevant to them and applicable to our business operations.

During FYE 2025, we conducted a systematic materiality assessment process, which was guided principally by the Bursa Malaysia Sustainability Reporting Guide and their toolkits, EESG indicators.

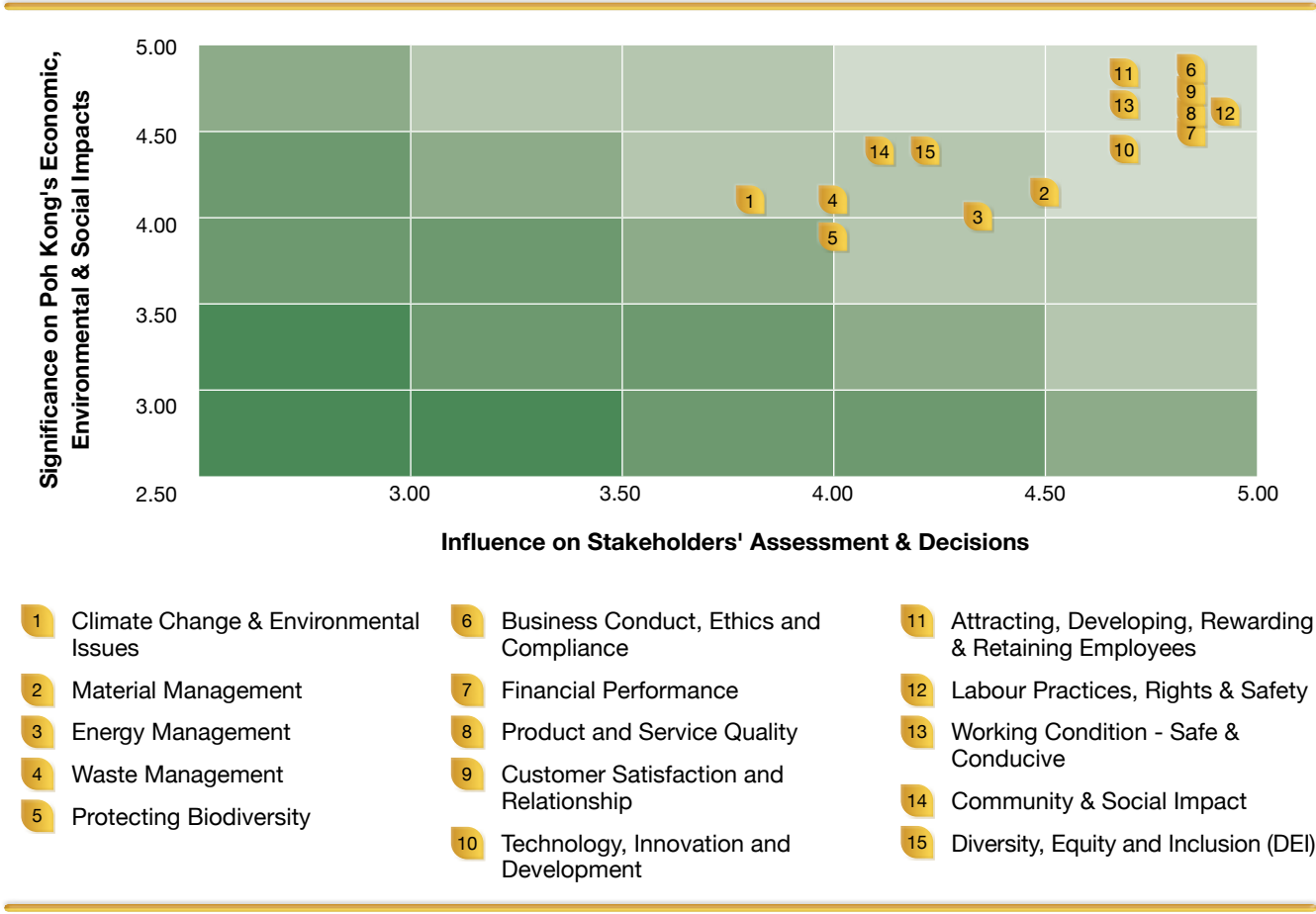
Our SWG identified all relevant sustainability aspects for our business, in conjunction with our operating context that was discussed earlier. We considered the following:

- issues that matter to Poh Kong's business performance;
- issues that matter to Poh Kong's stakeholders; and
- issues that presently have or could potentially have an impact on Poh Kong.

This initial analysis was then refined to identify ‘material’ sustainability aspects, based on:

- The significance of stakeholders' impact on our economic, environmental, and social matters; or
- The extent of our influence on stakeholders' assessments and decisions on sustainability matters.

Our materiality matrix for FYE 2025 is shown below –



Sustainability at Poh Kong (cont'd)

OUR BUSINESS PERFORMANCE



Promote sustainable economic growth, full and productive employment, and decent work for all



Economic Performance

Our financial performance reflects this commitment, demonstrating our focus on creating long-term value while advancing the Group’s sustainability agenda. We are equally dedicated to improving lives in the communities we serve by generating economic opportunities and employment.

To maintain strong and sustainable growth, we ensure our business strategy remains relevant to both current and emerging trends. This is supported by the latest technological advancements, a skilled and dedicated workforce, healthy cash flows, and a robust balance sheet. At the same time, we remain vigilant to both identifiable and inherent risks in our businesses and take proactive, strategic measures to mitigate them.

Financial Performance

FYE	1 Aug 2024 - 31 July 2025 (12 months) RM'000	1 Aug 2023 - 31 July 2024 (12 months) RM'000	1 Aug 2022 - 31 July 2023 (12 months) RM'000
Revenue	1,688,215	1,641,878	1,470,569
Profit Before Tax	163,867	156,573	108,214
Profit After Tax	121,100	116,924	78,441
Total Equity	984,082	871,834	761,932
Total Assets	1,245,146	1,093,052	1,001,142

Poh Kong continued to record growth in its revenue over the last three financial years as consumers increased their purchases and investment in gold jewellery and gold investment products. Demand was also boosted by gradually rising gold prices.

Margins improved, boosting the bottom line, largely due to the increase in revenue and overall uptrend in gold prices, as well as the continued implementation of prudent cost control measures.



Sustainability at Poh Kong (cont'd)

OUR BUSINESS PERFORMANCE (CONT'D)

Product And Service Quality

Our emphasis on product and service quality is part and parcel of our commitment to putting our customers at the heart of everything we do. Our efforts to enrich their lives and ensure their satisfaction with every product, rest on the back of the highest standards, from the procurement of raw material to inspection and production, and after-sales service.

In the event of any complaints on products and services, we conduct a comprehensive investigation through an established Standard of Procedure (“SOP”) within a stipulated timeframe.

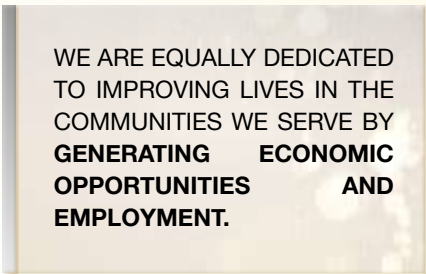
Technology, Innovation & Development

We believe technology and innovation must drive efforts to improve the efficiency and effectiveness of our design and manufacturing processes, and to achieve reductions in energy, water and waste. We are constantly looking at evolving technologies that provide better ways to reduce energy and water consumption and optimise waste management.

Marketing & Promotions

Poh Kong ensures the marketing, promotion and advertising of our products and services adheres to the highest ethical standards. We are committed to abiding to all relevant laws and regulations including encouraging responsible retail consumption and empowering our customers to make well-informed and decisive purchase decisions.

We make sure that our products and services are marketed, promoted and advertised with accurate and balanced information. We do not exaggerate our claims on our products and services’ environmental and social impacts. In addition, we avoid commenting and misinforming our customers on products and services offered by our peers and competitors.



Protecting and Respecting Intellectual Property Rights

Poh Kong is a leading jeweller in Malaysia, widely acknowledged for fine craftsmanship and design. We are home to Malaysia’s, and probably the region’s, top jewellery masters and craftsmen, who have put years of experience and passion into creating exquisite designs that set global trends and standards. We meticulously safeguard our intellectual property (“IP”) by registering our IP rights.

Our designs do not contravene existing registered IP designs not owned by us. This prudent move includes names proposed for our designs as certain names may have been registered as trademarks by external parties.

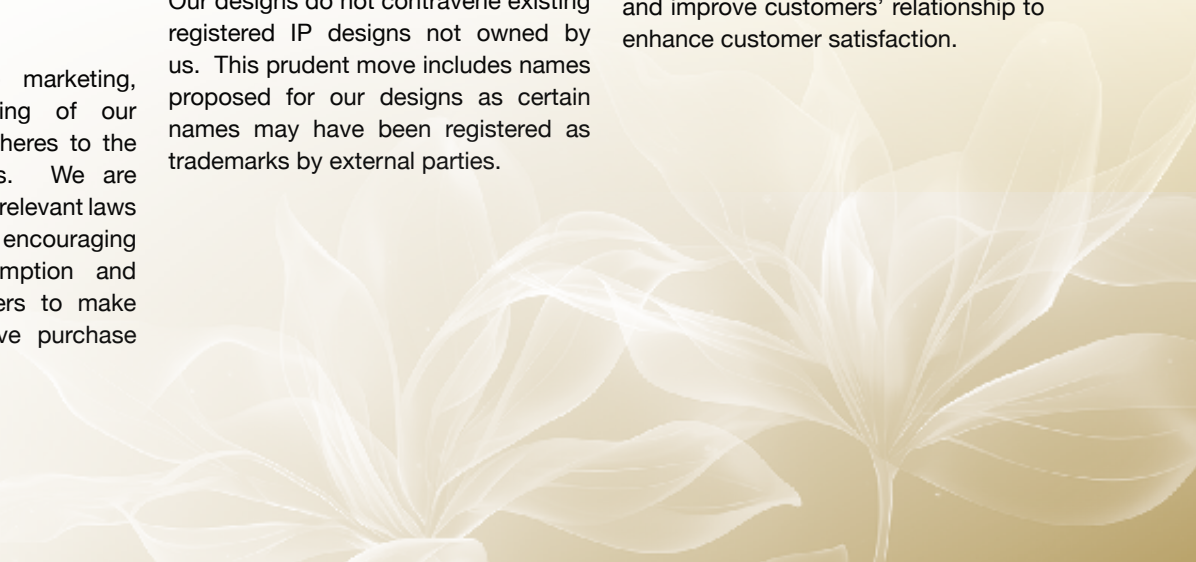
Customer Satisfaction

Poh Kong acknowledges our customers’ value is paramount, and we give top priority to our customers’ experiences and feedback.

In ensuring our valued customers’ satisfaction, we believe listening to valuable feedback from our customers is the best way to continuous improvement in our service quality. Basically, we collect customer satisfaction feedback daily through direct interactions at our retail outlets. We treat this as real-time feedback which allows us to address concerns promptly and ensure immediate improvements

We listen to customer feedback and evaluate customer satisfaction via retail, Social media, website, loyalty program, providing invaluable insights into our customers’ experience for further enhancement.

We understand the importance of these engagements where we strengthen areas in which we receive compliments while we strive to rectify areas receiving negative feedback and work on constructive suggestions. We ensure our customers’ complaints are responded, solved and reviewed. During the financial year under review, we had put in time and effort to maintain and improve customers’ relationship to enhance customer satisfaction.



Sustainability at Poh Kong (cont'd)

OUR BUSINESS PERFORMANCE (CONT'D)

Customer Satisfaction (Cont'd)

The ten (10) major criteria to improve customer satisfaction are:

Product Excellence

Service Excellence

Product Range

Design Innovation

Brand Trust

Customer Engagement

Price Competitiveness

Operational Efficiency

After Sales Support

Sustainability Commitment

Supply Chain Management

Our suppliers are critical partners in Poh Kong's success, and any disruption to the supply chain is a key business risk. To mitigate this, we place strong emphasis on building a sustainable and responsible supply chain. These practices help ensure the stable sourcing of raw materials and services, maintain cost competitiveness, and support the efficient delivery of quality products.

As part of our risk mitigation efforts, we expanded our supply chain strategy by engaging multiple sources and service providers for critical materials.

This diversification reduces the potential impact of disruptions such as pandemics or other unforeseen events.

We view suppliers as valued business partners and prioritise close collaboration, particularly in project and product development. This approach fosters mutual understanding of our requirements and their capabilities, ensuring consistent product quality.

Our supply chain management processes are continuously reviewed and improved across all business segments to enhance cost efficiency, operational effectiveness, and long-term sustainability.

DURING THE FINANCIAL YEAR UNDER REVIEW, WE HAD PUT IN TIME AND EFFORT TO MAINTAIN AND IMPROVE CUSTOMERS' RELATIONSHIP TO ENHANCE CUSTOMER SATISFACTION.

OUR ENVIRONMENTAL MANAGEMENT



Ensure sustainable consumption and production patterns



Take Urgent Action to Combat Climate Change and its Impact

Poh Kong is aligned with UNSDG 12 and UNSDG 13 as we are committed to sustainable production practices that ensure long-term environmental sustainability. We are committed to minimising our environmental impact through responsible sourcing, efficient resource use, and waste reduction.

Sustainability at Poh Kong (cont'd)

OUR ENVIRONMENTAL MANAGEMENT (CONT'D)

Sustainable Sourcing

We ensure that our gold, precious stones and other precious materials are ethically sourced, prioritise the use of recycled metals and work with suppliers who implement ethical production practices.

Energy Efficiency

Understanding the environmental impacts of the gold and jewellery industries, we actively strive to minimise waste and reduce carbon emissions in our activities. We continuously promote the importance of energy efficiency in activities & processes, and reduce resource consumption across all our operations, from production to retail operations. In the year under review, we continued to explore the use of renewable energy options like solar power for our manufacturing facility in order to reduce its carbon footprint. We also began purchasing electric vehicles as part of our sustainability initiatives,

Waste Reduction & Recycling

Poh Kong promotes responsible waste management in our manufacturing processes and in our retail operations, aiming to minimise environmental damage through recycling programs and reducing material waste.

Reduce Waste

We implement government compliance procedures for scheduled waste & industrial wastewater management.

Circular Economy Practices

We promote recycling programs for old jewellery. This not only reduces waste but also decreases the demand for newly mined materials.

We offer trade-in services to our customers for their gold. The traded in items will then undergo a refining process in our production hub.

Sustainable Packaging Materials

We are gradually switching to recyclable, or reusable packaging that can help reduce the environmental impact of Poh Kong's retail operations.

This Annual Report is printed on recycled material

As part of our efforts in recycling and reduce the need to cut down trees for paper pulp, we printed our Annual Report with recycled material. Shareholders are encouraged to use digital copies of the Annual Report.

Water Management

We may not be heavy users of water, but we strive to be responsible in our water usage.

Water-efficient Manufacturing Processes

Given that jewellery manufacturing involves water usage, we are exploring water recycling techniques and ways to reduce water usage.

Employee and Customer Education

Our employees and customers are the pillars in ensuring we achieve our sustainability goals. We integrate environmental and social responsibility into business practices, fostering a culture of sustainability through education and engagement.

Other Environmental Initiatives

Sustainable Store Design

We continue to explore sustainable initiatives for our retail outlets, focusing on energy efficiency and environment friendly materials. We utilise energy efficient LED lightings for all our retail outlets and offices.

Carbon Footprint Monitoring

We place importance on our carbon footprint measurement tools across our supply chain.

Sustainability at Poh Kong (cont'd)

OUR ENVIRONMENTAL MANAGEMENT (CONT'D)

Carbon Footprint

Under the 12th Malaysia Plan (2021–2025), Malaysia has set a clear aspiration to achieve net-zero greenhouse gas (GHG) emissions by as early as 2050. This national commitment is anchored on the pillars of sustainability: Economic, Environmental, Social, and Governance.

We continue to explore the best way to support Malaysia’s carbon neutrality

and net-zero ambitions by minimising the environmental impacts of our day-to-day operations, building operational resilience, and delivering long-term value to our stakeholders and communities . We recognise that our operations involve energy consumption and GHG emissions, which contribute to climate change, and are committed to doing our part in reducing our carbon footprint and supporting the transition towards a sustainable economy and environment.

Our focus includes adopting sustainable materials and processes, incorporating

eco-friendly features and techniques, and enhancing efficiency in energy and resource usage. We place strong emphasis on managing scheduled waste, reducing water and electricity consumption, optimising fuel use, and ensuring strict compliance with all regulatory requirements and standards.

Looking ahead, we will continue to explore and implement initiatives that mitigate environmental impacts and strengthen our contribution towards a more sustainable future.

Energy Management

Energy Management		FY 2023		FY 2024		FY 2025	
Revenue (RM'000)	1,470,569		1,641,878		1,688,215		
Energy Consumption (Kwh)							
Outlets	2,192,530	57%	2,328,987	57%	2,269,281	60%	
Factory	903,939	24%	914,810	23%	861,690	23%	
Corporate Office	548,422	14%	613,174	15%	484,455	13%	
Hostel	182,260	5%	193,813	5%	172,692	5%	
Total	3,827,151	100%	4,050,784	100%	3,788,118	100%	
Carbon Emission (tCO ₂ e)	2,901		3,071		2,871		
Carbon Emission per Revenue (tCO ₂ er/RM)	0.0020		0.0019		0.0017		
Revenue Growth	8%		12%		3%		
Energy Consumption Growth							
Outlets	8%		6%		-3%		
Factory	-2%		1%		-6%		
Corporate Office	3%		12%		-21%		
Hostel	-10%		6%		-11%		
Total	4%		6%		-6%		

Sustainability at Poh Kong (cont'd)

OUR ENVIRONMENTAL MANAGEMENT (CONT'D)

Energy Management (Cont'd)

The energy consumption of Poh Kong is mainly derived from electricity used during the utilisation of machinery and precision tools in the manufacturing of jewellery items, as well as lighting and air-conditioning systems in our retail outlets. Our report on energy management is based on the consumption of electricity by our outlets, factory, corporate office and hostel. We do not take into consideration the consumption of fuel (petrol and diesel) as part of our calculations due to low usage of such energy.

Water Management

Water Consumption	FY 2023	FY 2024	FY 2025
Revenue (RM'000)	1,470,569	1,641,878	1,688,215
Water Consumption (m³)			
Factory	15,340	9,579	9,800
Water Consumption (m³) per Revenue (m³ / RM)	0.0104	0.0058	0.0058

The water consumption of Poh Kong is primarily derived from water used during the manufacturing of jewellery items. We consistently explore ways to improve efficiency in water management.

Waste Management

Poh Kong believes in recycle, reuse and reduce (“RRR”) the materials we utilise in our production process and day-to-day operations. For example, customers can trade in used gold for new products and the used gold traded in can be refined into raw materials. We recycle all used materials and paper, particularly in packaging and wrapping. Most importantly, we work hard to minimise the waste generated and ensure strict compliance with the scheduled waste generated from our production processes in compliance with the regulatory requirements and standards.

We adopt the following steps in our waste management -



Appropriate Hazardous Waste Storage On-Site

All hazardous waste is stored and labelled accordingly on-site to prevent waste contamination and leakage.



Licensed Waste Contractors

Only licensed waste contractors are engaged for collection and disposal of hazardous waste, as authorised by regulators.



On-Site Inspections

We conduct regular inspections on hazardous waste storage and other facilities to ensure handling of scheduled waste is performed accordingly.



Trained and Experienced Personnel

Our facility team is experienced and skilled.

Sustainability at Poh Kong (cont'd)

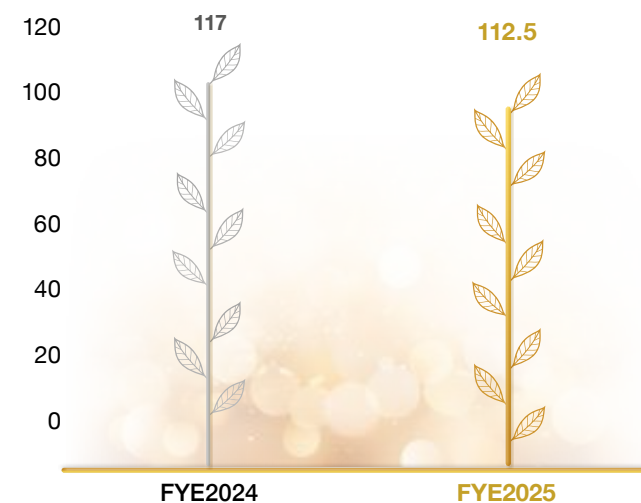
OUR ENVIRONMENTAL MANAGEMENT (CONT'D)

Waste Management (Cont'd)

Poh Kong uses the Electronic Scheduled Waste Information System (“eSWIS”), which is one of the environmental mainstreaming tools maintained by the Ministry of Natural Resources and Environmental Sustainability Malaysia. eSWIS is an online portal which allows users to file any scheduled waste consignment and inventory details, and review submitted consignment notes for transfer and receiving in an efficient and secure environment.

Waste generators and waste contractors are properly recorded, tracked, and monitored in their waste movement, consignment in compliance with Environmental Quality (Scheduled Waste) Regulation 2005 and Environmental Quality (Prescribed Premises) (Scheduled Waste Treatment and Disposal Facilities) Regulation 1989). All the new scheduled waste generated is fully recorded into the eSWIS, including production information, waste code, waste name, waste component, waste type, and packaging type. For recurring scheduled waste, we update the waste code, waste name and quantity.

SCHEDULED WASTE (METRIC TONNE)



During FYE2025, the total amount of scheduled waste was 112.50 metric tonne as compared to 117 metric tonne a year ago. The scheduled waste is managed and disposed of by our Environment, Safety & Health (ESH) Department. The disposal is based on the period and quantity allowed to be stored by the Department of Environmental (“DOE”), and the availability of storage area in Poh Kong.

CUSTOMERS CAN TRADE IN USED GOLD FOR NEW PRODUCTS AND THE USED GOLD TRADED IN CAN BE REFINED INTO RAW MATERIALS.

DURING FYE2025, THE TOTAL AMOUNT OF SCHEDULED WASTE WAS 112.50 METRIC TONNE AS COMPARED TO 117 METRIC TONNE A YEAR AGO.

Sustainability at Poh Kong (cont'd)

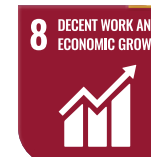
OUR PEOPLE



Ensure healthy lives and promote well-being for all at all stage



Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all



Promote sustainable economic growth, full and productive employment, and decent work for all



Reduce inequality within and among countries

At Poh Kong, we respect the dignity, rights, and well-being of everyone connected to our business. Guided by our people-first approach, we are committed to creating a safe, supportive, and inclusive workplace where our employees feel valued and empowered to grow. Beyond our own operations, we extend this commitment to our partners and suppliers by encouraging diversity and fostering responsible practices. In doing so, we aim not only to strengthen our business but also to create a lasting, positive impact in the communities we serve.

Our employees are among the Group's most valuable assets, and we remain committed to investing in their growth and development as they play a vital role in driving long-term sustainable success. As part of our stakeholder engagement efforts, we actively engage with our workforce to ensure they are aligned with our mission, culture,

best practices, and, importantly, our commitment to sustainability and EESG priorities.

Feedback from our employees has highlighted the importance of work satisfaction, work-life balance, and access to structured career development opportunities across the Group. In response, Poh Kong strives to meet these expectations by adopting a holistic approach to employee development, creating programmes that support both professional advancement and personal well-being.

In shaping our business strategy, we continue to uphold human rights as a core principle and strictly prohibit all forms of discrimination. We operate with integrity and responsibility, taking proactive measures to prevent incidents of sexual harassment, child labour, and forced labour.

WE RESPECT THE DIGNITY, RIGHTS, AND WELL-BEING OF EVERYONE CONNECTED TO OUR BUSINESS.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

Employee Welfare and Development

We offer comprehensive training programs, promote safe working environments, and ensure fair compensation and benefits.

Fair Wages and Benefits

We ensure that all employees, including those in manufacturing and retail, receive fair and competitive wages, comprehensive benefits, and a safe working environment. This includes compliance with labour laws and industry standards.

Attracting, Rewarding & Developing, Retaining Employees

As an organisation that recognises its human capital as the most important asset of the group, Poh Kong always values its employees' contributions to the group's continued success. We implement and adhere to the best practices of employment engagement, which include attractive remuneration, competitive compensation and benefits program, continuous training, and development programs, assurance for employees' wellness, and talent retention.

For our workers that require accommodation, we provide clean and safe accommodation, and we adhere to the Standards of Housing and Amenities (Amendment) Act 2019. We also provide meal subsidy to our employees.

The diagram below shows our benefits to our employees.

Benefits-In-Kind	- Accommodation (Hostel) - Bereavement Benefit - Club Membership - Company Car (Managerial Level) - CSR Programme - Natural Disaster Financial Assistance - Critical Illness affecting staff's immediate family - Director / Staff Purchase Price - Education / Training Fund - Festive Celebration - Flexi Working Hours - Long Service Award - Local Travel (for Managers) - Local & Oversea Travel (for Senior Managers) - Meal Subsidy - Performance Incentive - Phone Allowance - Staff Wellness Reward - Team Building - Company Trip - Uniform - Wedding gift
Statutory Contribution	- Employees' Provident Fund ("EPF") - Social Security Organisation ("SOCSO") - Employment Insurance System ("EIS")
Insurance & Medical Funds	- Clinical Claim - Critical Illness & Non-Critical Medical Assistance - Health Screening (for Drivers & Goldsmiths) - Health Screening (for Assistant Managers and Managers) - Life Insurance
Leave Entitlement	- Annual Leave - Compassion Leave - Hospitalisation Leave - Marriage Leave - Maternity Leave - Paternity Leave - Sick Leave - Untaken Annual Leave – Allowed to be carried forward or exchange for jewellery

In addition to the above-mentioned benefits, Poh Kong also organises departments and company trips and celebrates various festivals to strengthen employee bonding.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

Employee Welfare and Development (Cont'd)



Diversity and Inclusion

We promote diversity across all levels of the organisation, ensuring equal opportunities for women, minorities, and differently abled individuals.

Training and Professional Development

We provide ongoing education and training programs for employees to enhance their skills in areas such as craftsmanship, customer service, and sustainability.

Poh Kong collaborates with Saito University to offer scholarships up

to 30% of the fee, to deserving students.

Health and Safety

At Poh Kong, the health and safety of our employees and stakeholders are paramount. We are committed to providing a safe, healthy, and conducive environment across all operations, believing that high safety standards not only protect people but also drive efficiency and productivity.

Our Occupational Safety and Health (OSH) Policy, supported by an OSH Committee, ensures risks

are managed responsibly through regular training, audits, and continuous improvements. Medical care, periodic health screenings, and strategically located first-aid facilities are provided to safeguard employee well-being.

We also conduct health and safety training, including CPR and emergency response, in collaboration with medical professionals. These programmes are regularly updated to strengthen hazard awareness, risk management, and crisis preparedness.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

Labour Practices & Rights

We place great importance on respecting and safeguarding the rights of our people. Our Code of Conduct, along with our human resource and labour policies, is designed to protect employees and ensure they are treated with fairness, dignity, and respect. These policies are guided by local employment regulations, including the Malaysian Employment Act 1955, as well as relevant industry standards, reinforcing our commitment to a supportive and equitable workplace for all.

Labour Rights of our Employees

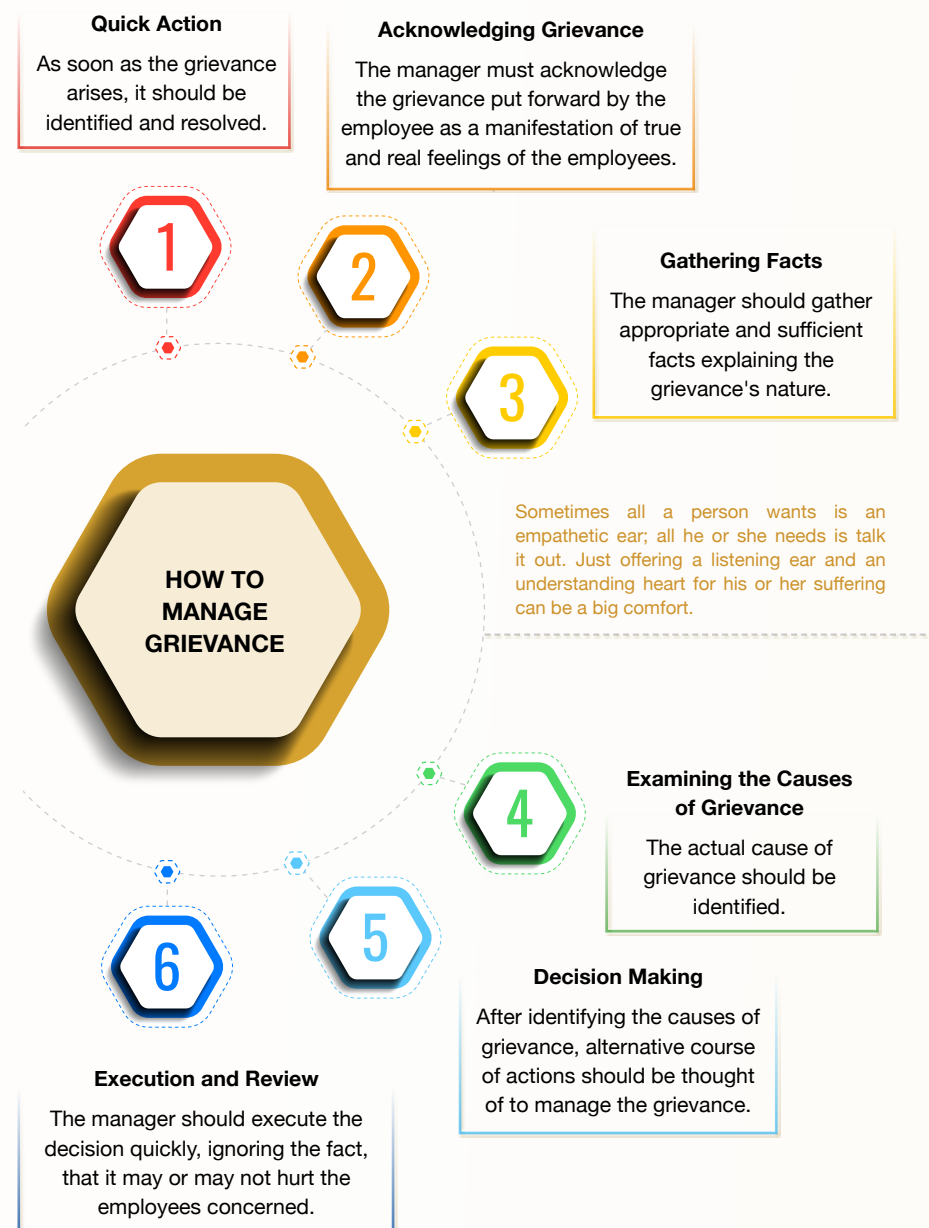
-  No Child Labour
-  No Forced Labour
-  No Unreasonable Working Hours
-  Fair Wages
-  Safe Workplace
-  Human Treatment
-  No Discrimination

Seminars & Trainings

Poh Kong continued to send its employees to attend seminars and training on the Employment (amendment) Act 2022 during FYE2025 to update ourselves on the latest developments.

Grievances Mechanism

Employees need an avenue to vent their dissatisfaction or grievances so that issues can surface and be addressed before they affect morale. We have put in place a mechanism to handle grievances. Depending on the complexity and seriousness of grievance, we aim to close all grievance cases within a month.



Listening, holding space, withholding judgment, emotionally connecting, and communicating that incredibly healing message of you're not alone.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

Labour Practices & Rights (Cont'd)

Ethics & Compliance

Poh Kong is committed to upholding the highest standards of corporate governance across the Group, ensuring that all affairs are conducted with integrity, professionalism, and accountability. Our objective is to safeguard shareholders' investments, enhance long-term value, and reinforce stakeholder confidence in the Group. These commitments are underpinned by our core values—Honesty, Integrity, and Operational Excellence—which guide our business ethics and compliance practices at every level.

We require all our employees to maintain the highest standards of conduct and integrity when conducting business with customers, suppliers, and other stakeholders. In addition, we do not tolerate any breach of the Group's Code of Ethics and Conduct ("Code") and encourage our employees to highlight any instances of malpractice and non-compliance.

We are guided by legislative and regulatory requirements, including corporate governance, best practices published by the relevant authorities. Our Corporate Governance Overview Statement forms part of our Annual Report.

Our Corporate Governance practices include the following:-

-  Code of Ethics and Conduct
-  Internal Audits and Controls
-  Anti-Bribery and Corruption Policy
-  AMLA Policy
-  Housing and Occupational and Safety Policy
-  Risk Management
-  External Audit
-  Whistle-Blowing Policy
-  PDPA Policy

Standards of Code of Ethics and Employees' Discipline & Conduct

Our Corporate Code comprises policies on Standards of Conduct, Business Ethics and Conflicts of Interest.

All employees of Poh Kong are expected to comply with the Code which is adopted at all levels within the group. It covers the principles by which behaviours are assessed and guides an employee's direct and indirect roles and responsibilities inside and

outside the group. These principles are shared with all employees and emphasised during training sessions. Upon employment in Poh Kong, employees pledge their agreement to the Code when signing their letter of offer.

The Code encompasses the following policies –

-  Declaration of Interest
-  Health & Safety
-  Gifts & Business Courtesies
-  Company Assets
-  Integrity & Professionalism
-  Compliance Obligations
-  Insider Trading
-  Abuse of Power
-  Human Rights
-  Environment
-  Company Records & Internal Controls
-  Exclusive Service
-  Confidential Information
-  Anti-Bribery & Anti-Corruption
-  Money Laundering

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

Labour Practices & Rights (Cont'd)

Anti-Bribery Corruption Policy

In Poh Kong, we call our Anti-Bribery Corruption Policy as Integrity Policy. We are fully committed to ensuring the highest business conduct, upholding integrity, and good corporate governance. We adopt zero-tolerance towards corruption and bribery.

The Anti-Corruption Amendments requires Public Listed Companies ("PLCs") on Bursa Malaysia to establish and implement policies and procedures on anti-corruption and whistleblowing to prevent corrupt practices, which will enable PLCs to have a measure of defence against corporate liability for corruption under Section 17A of the MACC Act. In addition, the Anti-Corruption Amendments require PLCs and their board of directors to review the policies and procedures periodically or at least once every three years to assess their effectiveness. The Anti-Corruption Amendments also require PLCs to ensure that corruption risks are included in the annual risk assessment of PLCs and their group of companies.

We are glad to announce that there are no reported incidents of corruption and bribery during the financial year under review.

Whistle Blowing Policy

The Whistle Blower Protection Act 2010 provides the guide in formulating the Whistleblowing

Policy ("WBP") of Poh Kong. This WBP provides the assurance and confidence to our employees and external parties that we have an effective channel to report on any activity that breaches our Code and/or any breach of ethics or omission by an employee of Poh Kong.

Our WBP can be accessed from our website at www.pohkong.com.my. Whistle blowers can report directly to our AC Chair and Integrity Officer via whistleblower@pohkong.com.my.

As at to date, Poh Kong confirms that there were minor complaints received during the period of reporting and all complaints are attended to.

THERE ARE NO REPORTED INCIDENTS OF CORRUPTION AND BRIBERY DURING THE FINANCIAL YEAR UNDER REVIEW.

Ethical Sourcing

We ensure that our gold, precious stones and other precious materials are sourced responsibly. Poh Kong adheres to international best practices, ensuring that the raw materials we use are conflict-free and come from suppliers that follow ethical labour practices. This commitment safeguards both human rights and environmental sustainability across our supply chain.

Community Engagement & Social Responsibility

Poh Kong actively engages with local communities through philanthropic initiatives, focusing on education, healthcare, and skill development. Our CSR initiatives are designed to uplift the communities where we operate, creating shared value for all stakeholders. Through these efforts, we aim to contribute to the sustainable development of the communities that we serve and operate in.



Corporate Social Responsibility (CSR)

Poh Kong is committed to making a positive impact through meaningful community projects, including support for welfare organisations and fundraising initiatives, particularly for underprivileged communities.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

Community Engagement & Social Responsibility (Cont'd)

Philanthropy

As part of our CSR efforts, we contribute to charitable causes with a focus on education, healthcare, and social welfare. These initiatives include direct contributions, donations, and the organisation of fundraising events in collaboration with local NGOs, reflecting our dedication to uplifting lives and fostering social well-being.

Local Economic Development

We support local suppliers and vendors, helping to strengthen local economies and create sustainable livelihoods. This approach not only benefits communities but also aligns with our commitment to responsible sourcing and reducing environmental impact.

We also support local brand via collaboration with local artist, local fashion designers local sports and cultural activities, product designs that elaborate Malaysia iconic nature, food, arts & Culture

Ethical Customer Relations

We prioritise transparency and ethical practices in our customer interactions.

Customer Engagement and Education - Ethical Marketing

Transparency is of utmost importance to customers. Our brand name and practices are stamped with integrity whenever we communicate with customers.

Customer Feedback and Satisfaction Stakeholder Engagement - Investor and Stakeholder Dialogue

We establish strong channels for customer feedback and continuously improve our customers' experience via Poh Kong's loyalty programs, such as "JewelLand", which also reward customers for supporting sustainable and ethical practices, while encouraging long-term, positive engagement.

Product Quality and Safety

We ensure that all products meet high industry safety standards.

Ethical Customer Service

We ensure that customer interactions reflect ethical practices, promoting honesty, fairness, and transparency in all business dealings.

Commitment to Continuous Improvement

Sustainability is an ongoing journey, and Poh Kong is dedicated to continuously improving our ESG performance. We will continue to monitor and transparently report our progress in these areas, ensuring that we contribute positively to the environment, economy, and society.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

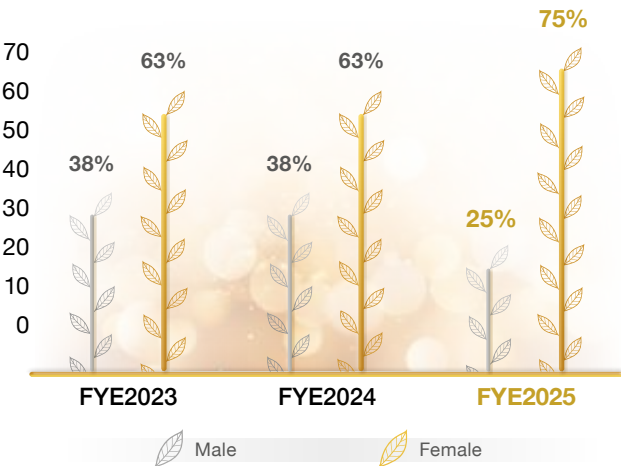
DIVERSITY, EQUITY & INCLUSION (“DEI”)

Board of Directors (“BOD”)

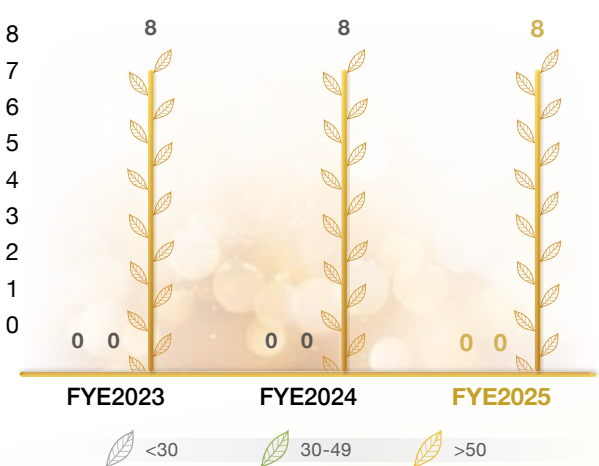
By Gender	FYE2023	FYE2024	FYE2025
Male	3	3	2
Female	5	5	6
Grand Total	8	8	8

By Age Group	FYE2023	FYE2024	FYE2025
<30	0	0	0
30-49	0	0	0
>50	8	8	8
Grand Total	8	8	8

BOARD OF DIRECTORS - BY GENDER (%)



BOARD OF DIRECTORS - BY AGE GROUP



Poh Kong is cognisant of the need for a balanced group of individuals to form its Board of Directors (“BOD”), to lead its journey in sustainability. As a result, the BOD of Poh Kong comprises members who are qualified and highly experienced in their own expertise and field. In addition, female members make up 75% of the BOD, which is well above the minimum 30% requirement set by Bursa Malaysia. Presently, all the members of the BOD are above 50 years.



Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employees

In Poh Kong, we do not set any gender target; however, we strive to achieve a balance at both the departmental and Group level. As at financial year 2025, we have a total of 1,098 employees and the breakdown by age and gender are as follows:

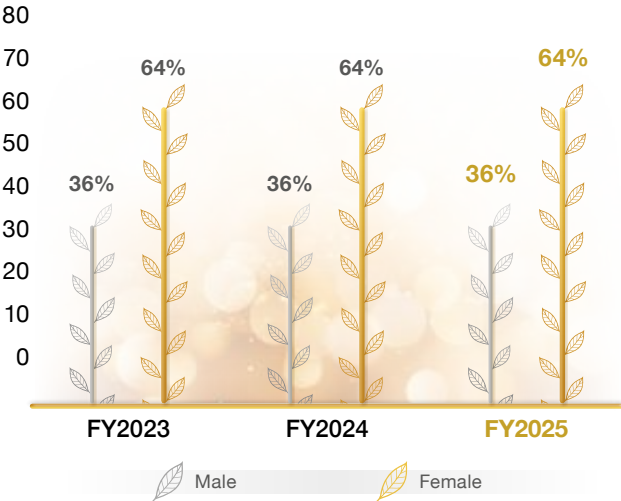
By Gender

	FY2023	FY2024	FY2025
Female	684	690	704
Male	388	389	394
Total	1,072	1,079	1,098

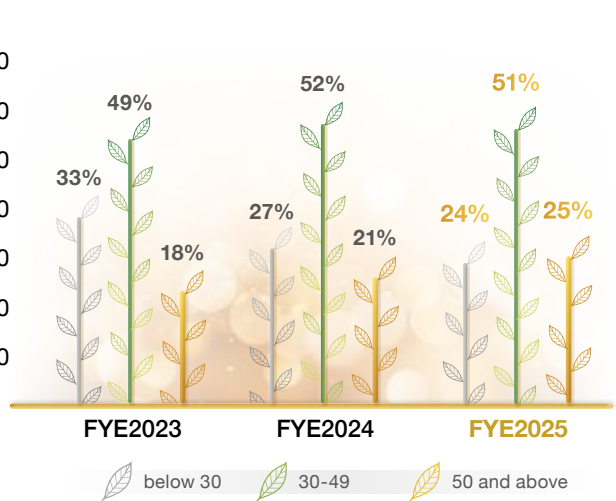
By Age Group

	FY2023	FY2024	FY2025
Below 30	353	287	263
30-49	525	561	559
50 and above	194	231	276
Total	1,072	1,079	1,098

EMPLOYEES - BY GENDER (%)



EMPLOYEES - BY AGE GROUP (%)



Poh Kong remains committed to fair and merit-based talent acquisition, ensuring that recruitment decisions are guided by candidates’ capabilities and qualifications. We also place strong emphasis on nurturing young talent to take on future leadership roles within the Group. In FYE2025, employees aged 49 and below accounted for 75% of

our total workforce, reflecting a strong pipeline of future leaders. At the same time, more than 60% of our employees are women, many of whom serve as frontline staff in our retail outlets—demonstrating our commitment to diversity and inclusivity across the organisation.

IN FYE2025, EMPLOYEES AGED 49 AND BELOW ACCOUNTED FOR 75% OF OUR TOTAL WORKFORCE, REFLECTING A STRONG PIPELINE OF FUTURE LEADERS.

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

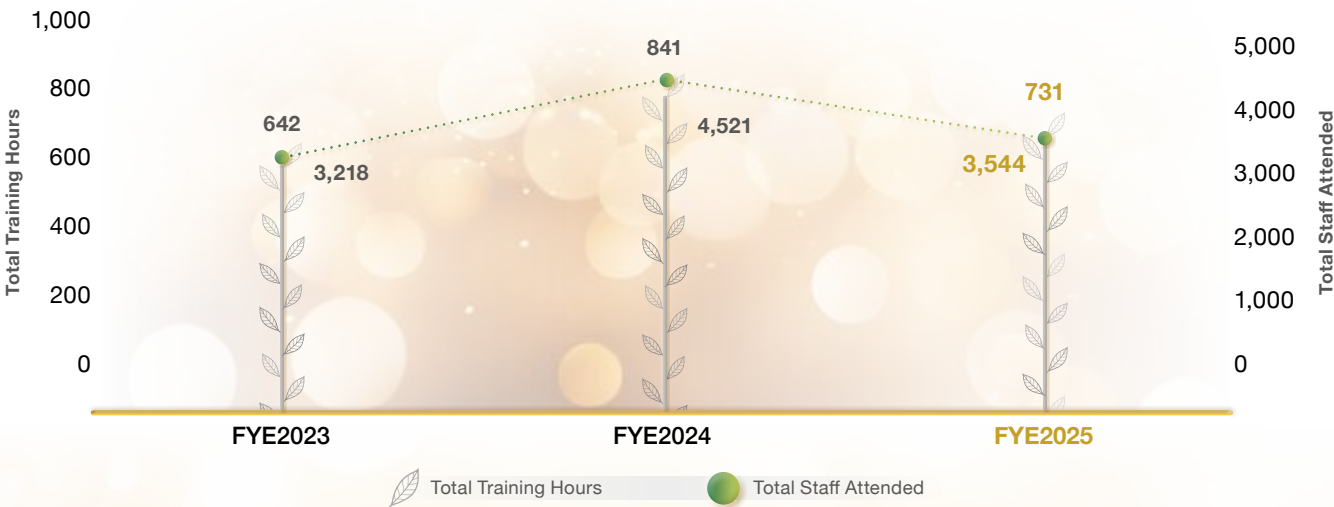
Employee Turnover Rate

Employee Turnover		
	FY2024	FY2025
Corporate Division	3	13
Retail Division	55	108
Manufacturing Division	21	16
Grand Total	79	137

Employee Learning & Developments

Poh Kong believes that human resources within the group is our most important asset. As a result, we place great importance on employee learning and development through on-the-job, internal and external training. Competent staff will contribute significantly towards the efficiency and effectiveness of our business operations.

TOTAL TRAINING HOURS & TOTAL STAFF ATTENDED



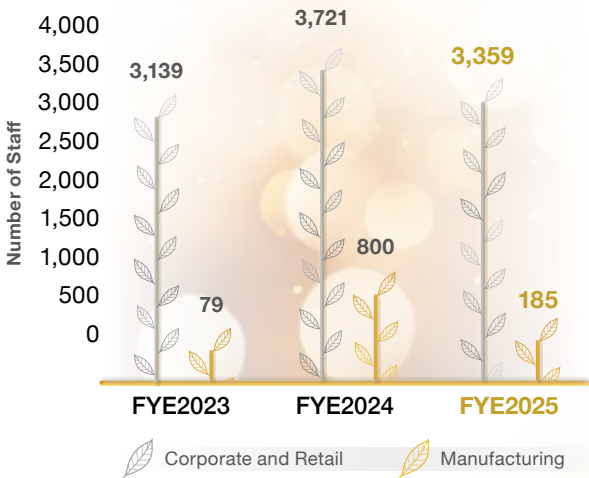
Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

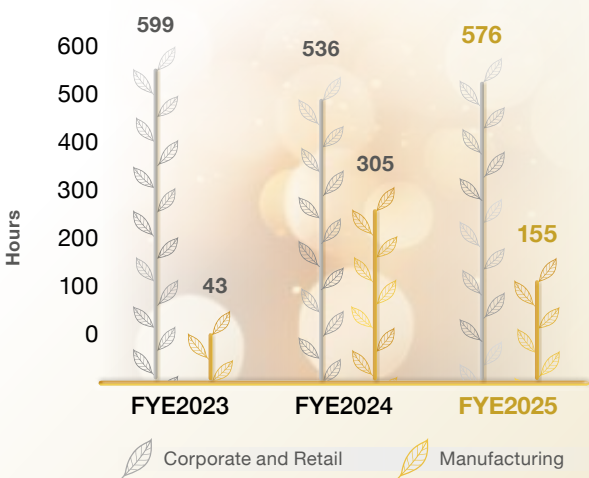
DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)

TOTAL STAFF ATTENDED TRAINING



TOTAL TRAINING HOURS



During FYE2025, Poh Kong recorded a 21.6% decrease in the number of staff attending training courses, from 4,521 staff a year ago to 3,544. Both the Corporate and Manufacturing Divisions recorded a decline. The decrease was particularly significant in the Manufacturing Division, with the numbers dropping by 76.8%, from 800 in FYE24 to 185 in the current financial year. The number of staff from the Corporate and Retail Division attending training, fell by 9.7%, from 3,721 staff to 3,359 during the financial year under review.

Our staff training programs are based on business strategies and operational needs, meeting regulatory requirements, and ensuring the development of our people’s technical, interpersonal, business and management skills.

WE PLACE GREAT IMPORTANCE ON EMPLOYEE LEARNING AND DEVELOPMENT THROUGH **ON-THE-JOB, INTERNAL AND EXTERNAL TRAINING.**

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



TRAINING CONDUCTED IN FY2025 (CORPORATE PKHB)

HR Training		
Type of Training	Key Areas Covered in the Training	Target Attendees
AMLA Compliance Training (New Update)	This program is widely used in the industry to help companies comply with anti-money laundering act and the required procedures.	Branch Managers & Sub Branch Managers, Cashier, Executives Level
Employment Act	The Employment Act is a fundamental statute that specifies the minimum terms of work for persons who are recognised as employees under this Act. This course will cover all essential provisions, emphasising the most recent modifications and amendments. Upon completion, participants will be able to appropriately identify an employer's responsibilities under this law.	Branch Managers & Sub Branch Managers
Poh Kong SOP and Statutory Compliances Training	SOP is Standard Operating Procedures duly documented to provide all employees a standard guide in performing daily operation in a consistent manner with an aim of achieving organisation goals and objectives.	Branch Managers & Sub Branch Managers, Cashier, Executive Level
Retail Branch Standard Operating Procedures for Future Manager		Branch Managers & Sub Branch Managers, Sales Executives, Cashier, Executive Level
OSHA & House Amenities Meeting	The aim of our Safety and Health management is to ensure the wellbeing of our employees and others that may be affected by unsafe work places condition and to resolved noncompliance issue (if any) to legal requirement.	Branch Managers & Sub Branch Managers, HOD, Representatives
Occupational Safety and Health Coordinator		Branch Managers & Sub Branch Managers, Cashier, Sales Executives
On Job Training		
Customer Focused Selling Workshop	This training emphasise on the correct technique to greet our customers, the courteous way to address customers' needs and the appropriate selling skills used to effectively sell your products.	Branch Managers & Sub Branch Managers, Sales Executives, Cashier

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



TRAINING CONDUCTED IN FY2025 (CORPORATE PKHB) (CONT'D)

On Job Training (Cont'd)		
Type of Training	Key Areas Covered in the Training	Target Attendees
From Service to Signature Experience: Winning Hearts in Retail	Equip staff to understand luxury customer needs, tailor their service, project a premium brand image, provide personalised experiences, and handle challenges with empathy and confidence.	Branch Managers & Sub Branch Managers, HOD, Sales Executives
Improves Sales Performance	This training aimed to trained all managers to be on the basic knowledge on how to manage sales well and how to increase sales.	Branch Managers & Sub Branch Managers, Senior Sales Executives
Sales and Profitability Training	This training emphasise manager should not only excel in sales but also have a solid understanding of the branch's Profit & Loss statement and Balance Sheet. This financial awareness will drive incremental sales and ultimately enhance the overall profitability of the store.	Branch Managers & Sub Branch Managers, Sales Executives
Board of Directors Training		
Bursa Malaysia Mandatory Accreditation Programme (MAP) I	MAP consists of globally benchmarked competency development modules that are designed to equip directors with critical knowlegde and skills to lead effectively in a highly accountable manner.	Independent & Non-Executive Director
SSM National Conference 2024 Enhancing Corporate Transparency Building Resilience	The Conference aims to help board members and professionals strengthen resilience and transparency by addressing current business challenges and opportunities.	Independent & Non-Executive Director
Understanding the new National Sustainability Reporting Framework	This training, participants will understand ISSB Standards, apply them in sustainability reporting, and prepare for upcoming regulatory developments.	Independent & Non-Executive Director
Understanding the Challenging Role of An Independent Director	This programme prepares independent directors to meet evolving governance demands by strengthening their ability to provide oversight, manage risks, and uphold transparency and accountability.	Independent & Non-Executive Director

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



TRAINING CONDUCTED IN FY2025 (CORPORATE PKHB) (CONT'D)

Technical Training		
Type of Training	Key Areas Covered in the Training	Target Attendees
Diamond and Pearl Product Knowledge and Selling Skill	An advance class for employees on diamond identification and assessment courses coupled with the selling techniques for our in-house diamond brands.	Branch Managers & Sub Branch Managers, Sales Executive
Journey of Jade	This training is designed for all Poh Kong staff, focusing on jade product knowledge and developing jade specialists to support product presentation and boost sales.	Branch Managers & Sub Branch Managers, Sales Executive, Cashier
E-Invoicing Implementation Training	Involved in understanding the fundamentals and significance of e-invoicing as well as the implementation procedures.	Branch Managers & Sub Branch Managers, Cashier & Executive Level
ESG and Supply Chain Management	This training helps participants understand ESG in supply chains, identify related risks and opportunities, and apply best practices to enhance ESG performance.	HOD
Audit and Internal Controls and Awareness of Fraud Risks	This training equips participants to assess and monitor internal controls, address fraud risks, and develop a risk-based audit approach.	HOD
Microsoft Excel	Employees will be able to design and manage spreadsheets, apply best practices, troubleshoot, analyse data with PivotTables, and create customised charts.	Executive Levels

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



MANUFACTURING TRAINING COURSES - MANUFACTURING (PKJM)

Type of Training	Key Areas Covered in the Training	Target Attendees
Microsoft Excel For Advanced Level-1	a. Sort data by multiple columns b. Analyse data using pivot tables c. Use auto filter d. Use top 10 filter	All Clerical Staff
Bengkel Tanggungjawab Majikan Terhadap Pekerja	Tingkatkan pengetahuan dan keprihatinan mengenai peranan, hak dan tanggungjawab majikan terhadap pekerja dan sebarang perubahan semasa berkaitan akta atau perundangan dari setiap agensi iaitu MDEC, HRD Corp, JTK, Imigresen, Majlis perundingan gaji negara, LHDNM, Perkeso dan KWSP.	Manager
Seminar Pendidikan Majikan SWP 2024	Tanggungjawab majikan tentang penuruan caruman, penyelesaian masalah dari agensi MPGN, LHDNM, Perkeso, dan KWSP.	Manager
Seminar Perakuan Penginapan Pekerja: Kerjasama Pihak Berkuasa Tempatan dan Jabatan Tenaga Kerja dalam Menyediakan Perumahan Selesa	a. Proses Permohonan Permit Asrama Pekerja di bawah MBSA b. Tanggungjawab majikan dibawah Akta Standard Minima Perumahan dan Penginapan Pekerja - Akta 446 c. Prosedur Permohonan Perakuan Penginapan Pekerja di bawah Jabatan Tenaga Kerja (JTK) d. Proses Rayuan Penolakan Perakuan Penginapan	Manager & Clerk
Simplifying E-Invoicing At A Glance 2.0 Seminar	a. Introduce to e-invoice b. Understanding different formats and their applications c. E-invoice solutions d. Learn how to register for My Tax Portal	Manager
Seminar Pengurusan Pekerja Asing: Peranan dan Tanggungjawab Majikan Serta Pemahaman Sistem Pengurusan di bawah Jabatan Imigresen Malaysia (JIM) dan Jabatan Tenaga Kerja (JTK)	a. Proses Pengambilan, Penggajian & Penghantaran Pekerja Asing b. Sistem berkaitan permohonan pekerja asing c. Pengenalan sistem FWCMS d. Tanggungjawab majikan dalam penggajian pekerja asing	Manager & Clerk

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



MANUFACTURING TRAINING COURSES - MANUFACTURING (PKJM) (CONT'D)

Type of Training	Key Areas Covered in the Training	Target Attendees
Workplace Interpersonal Relationship & Communication Skills	a. Communication Role in Corporate b. Communication Channel in Corporate c. Effective Communication d. The Secret of Communication	All Clerical Staff
Employment Contract Stamping Compliance	a. Introduction the rules and compliance to the Malaysia Stamp Act 1949 b. Online stamping process	Manager
Employment Act 1955 Seminar	a. Onboarding and Employment Arrangement b. Daily HR Operations and Attendance Management c. Employee Discipline Management and Handling Procedures d. Payroll Processing and Statutory Compliance	Manager & Clerk
RS202 Radiation Safety Practices for RPO	a. Basic Information onlonising radiation b. Biological effects of ionising radiation c. Radiation protection system d. Atomic energy licensing Act 1984 (ACT 304) & Radiation protection regulations e. Safety and Security f. Radiation Safety Manegement System g. Transportation of radioactive materials	Executive
Bursa Malaysia Mandatory Accreditation Programme (MAP) Part 1	a. The Essentials of Corporate Directorship b. The Role of the Board & Board Committees c. Board Dynamics, Effectiveness & Organisational Performance d. Board Culture & Ethics e. Demystifying Listing Obligations	Director

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



MANUFACTURING TRAINING COURSES - MANUFACTURING (PKJM) (CONT'D)

Type of Training	Key Areas Covered in the Training	Target Attendees
Forklift Safety & Certification Training (Theory & Practical)	- Identify cause and effect of accident and sensitivenes about safety. - Identify character and functions of truck components. - To carry out daily inspection, safety, performance & preventive maintenance to reduce repair cost. - To train MHE handlers become more cautious , safe and efficient.	Operator & Supervisor
Safe Chemical Handling & Spillage Control Training	- Definition & terminology of Chemicals - What is the role of employees to comply to legal requirements on chemical - Chemical hazards - The importance of SDS to chemical users - Control of chemical - Correct usage of Protective Equipment	Operator & Supervisor
Ergonomics Training: Awareness and Practices	- Understand and learn to identify hazards at their office which can be caused by bad manual handling. - Develop skills to enhance human performance while improving safety, health, comfort and job satisfaction. - Learn how to design work procedures with ergonomic prnciples will result in benefits such as increased productivity and employee satisfaction, decreased injury rates and associated medical expenses, as well as decreased employee turnover, and sick leave.	Operator, Supervisor, Manager & HOD

Sustainability at Poh Kong (cont'd)

OUR PEOPLE (CONT'D)

DIVERSITY, EQUITY & INCLUSION (“DEI”) (CONT'D)

Employee Learning & Developments (Cont'd)



MANUFACTURING TRAINING COURSES - MANUFACTURING (PKJM) (CONT'D)

Type of Training	Key Areas Covered in the Training	Target Attendees
Radiation Safety Refresher Training	• Basic information on Ionising Radiation.	Officer
	• Biological effects of Ionising Radiation.	
	• Radiation Protection System.	
	• Atomic Energy Licensing Act 1984 (ACT 304) & Radiation Protection Regulations.	
	• Safety and Security.	
	• Radiation Safety Management System.	
	• Transportation of Radioactive Materials.	
Hazard Identification, Risk Assessment and Risk Control (HIRARC) Training	• Understand and implement the requirements of DOSH Guidelines on HIRARC.	Operator, Supervisor, Manager & HOD
	• Understand the true value of HIRARC on its effectiveness and limitations.	
	• Formulate and develop safety management system through process approach for continuous improvement.	
	• Create and maintain safe and healthy working culture in the Organisation.	
New Staff Environment, Safety & Health Briefing by ESH Officer	a. PKJM Environment, Safety & Health Briefing	All New Staff

Sustainability at Poh Kong (cont'd)

OUR GOVERNANCE



Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions for all levels



Poh Kong focuses on ensuring transparency, ethical leadership, and robust risk management practices. We are committed to upholding the highest standards of corporate governance, transparency, and accountability. This approach is in line with **UNSDG 16 (Peace, Justice, and Strong Institutions)**, promoting transparent, effective, and accountable governance. By implementing these governance practices, we ensure long-term sustainability and build trust among our stakeholders, aligning our group’s operations with global best practices in corporate governance.

Ethical Governance

Our governance structure ensures strong oversight of our sustainability strategy, with clearly defined roles for the Board of Directors in overseeing environmental, social, and governance (ESG) matters. We enforce a Code of Ethics that governs business conduct, ensuring compliance with anti-corruption laws and upholding ethical practices throughout our supply chain.

Board Composition and Leadership - Diverse and Independent Board

The Board of Poh Kong is diverse in terms of gender, experience, and expertise. A higher percentage of independent directors will promote objectivity in decision-making.

In recognising the role of women in the decision-making process and to strengthen the governance and effectiveness of the Board, Bursa Malaysia made it mandatory to have at least 1 woman director sitting in the Board for all public listed companies from 1st June 2023.

The Board of Poh Kong has maintained at 75% of its composition comprising female representatives. They are experienced and accomplished female board members. Our Independent Non-Executive Director (“INED”) Dato Esther Tan, has been a board member since 2014 while Datin Amy Ooi and Puan Rohaiza Binti Tan Sri Basir joined our Board in 2023.

Ethical Business Practices - Code of Ethics and Conduct

Poh Kong enforces a robust Code of Ethics that covers areas like anti-bribery, corruption, conflict of interest, and fair dealing. This ensures ethical behaviour throughout the organisation.

Whistleblower Policy

A whistleblower policy allows stakeholders to report unethical behaviour without fear of retaliation. This policy is regularly communicated to all levels of the organisation.

Transparency & Reporting

We provide transparent reporting on our sustainability performance, covering key areas such as environmental impact, labour practices, and governance structures.



Sustainability Reporting

We publish an annual sustainability report in line with global standards. This report includes measurable goals and KPIs related to our environmental, social, and governance performance. Transparent reporting builds trust with stakeholders.



Disclosure of Risks

We disclose business risks, including environmental, social, and financial risks, to shareholders and the public. This includes proactive risk management strategies to mitigate issues related to supply chain vulnerabilities, and regulatory changes.

THE BOARD OF POH KONG HAS **MAINTAINED AT 75% OF ITS COMPOSITION COMPRISING FEMALE REPRESENTATIVES.**

Sustainability at Poh Kong (cont'd)

OUR GOVERNANCE
(CONT'D)Stakeholder Engagement and
Shareholder Rights

Stakeholder Dialogue

We engage with key stakeholders, including shareholders, customers, employees, and suppliers, on important issues like sustainability, ethics, and governance. We conduct such dialogue through annual general meeting ("AGM") and direct consultations.

Shareholder Rights

We protect and uphold shareholders' rights by ensuring fair treatment and transparency in communications. We provide shareholders with opportunities to participate in major decisions, such as voting on key resolutions during AGM.

Risk Management and Compliance

Robust Risk Management

We implement a formal risk management framework that identifies, assesses, and mitigates operational, environmental, financial, and reputational risks. This framework is overseen by the board and regularly reviewed.

Compliance with Regulations

We ensure strict adherence to local and international regulations, including those related to environmental standards, labour laws, anti-money laundering, and corporate governance.

CYBERSECURITY AND IT
MANAGEMENT

We have witnessed the rapid acceleration of trends such as remote working, e-commerce, and automation, all of which have driven the adoption of digital technologies and infrastructure. While these advancements bring efficiency and growth opportunities, they also increase exposure to cybersecurity risks. Poh Kong recognises its responsibility to safeguard against threats such as hacking, cyber intrusions, and data breaches, ensuring the protection of sensitive information belonging to the Group and our customers.

To address these risks, Poh Kong remains cautious and vigilant, placing strong emphasis on maintaining a robust internal control framework that protects the privacy, security, and intellectual property of the Group and its stakeholders. We have established comprehensive policies

on cybersecurity and IT management, which are regularly reviewed, enhanced, and updated to reflect evolving threats. In addition, we ensure employees are equipped with the knowledge and awareness needed to effectively manage cybersecurity risks.

The policies are as follows:

- Acceptable Use Policy
- Identity and Access Management Policy
- IT Cybersecurity and Incident Response Policy
- Network Security Policy
- Personal Data Protection Policy
- Data Classification and Protection Policy

Poh Kong continuously strengthens its IT security framework by upgrading to next-generation protection systems and enhancing safeguards such as firewalls, endpoint protection, and 24-hour real-time monitoring. Regular assessments ensure that potential risks are promptly identified and addressed.

We prioritise cybersecurity awareness through mandatory training for all employees and IT policy briefings for new hires, ensuring a consistent understanding of risks, safeguards, and procedures. To further protect data, we apply the 3-2-1 Backup Rule and enforce strict identity access controls across all systems, safeguarding sensitive information and business continuity.

Sustainability at Poh Kong (cont'd)

COMMUNITY

3 GOOD HEALTH
AND WELL-BEING

Ensure healthy lives and promote well-being for all at all ages

8 DECENT WORK AND
ECONOMIC GROWTH

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work at all

Poh Kong believes in giving back to society, particularly to the communities where we operate, while also investing in the future of the next generation. These communities are an integral part of our growth, as many of our employees come from them. In fulfilling our social responsibilities, we encourage our employees to volunteer in causes that matter to us, fostering not only positive community impact but also compassion and empathy within our workforce.

Promoting Employment of Local Youth

We believe in contributing to the development of the next generation of graduates and business leaders through our sought-after internship programme.

Year	2023	2024	2025
Intern Headcount	11	5	12
Intern transfer to permanent	2	-	2

Supporting government, public and private organisations

During FYE2025, we supported various government agencies, public, and private organisations.

CSR Program

1 Yayasan Kebajikan Suria Kawasan Permas	2 Persatuan Dialisis Touch	3 MRCA CNY Charity Auction and Celebration 2025
4 National Cancer Society Malaysia	5 Mahkota Parade Thank You Frontliner CSR Program	6 MRCA Charity Golf
7 Visit to the Elderly Home	8 MGA ladies golf	9 Aeon foundation
10 MRCA charity	11 Schools	

As a **Hole-in-One sponsor** at the MRCA Charity Golf & Dinner, Poh Kong contributed to education and community upliftment through the MRCA Branding Education Charity Foundation. We also expressed appreciation to Malaysia's healthcare frontliners by donating jewellery in kind to the Mahkota Parade "Thank You Frontliners" programme.

Our partnership with the **Malaysian Golf Association (MGA) Women in Golf Charter (WIGC)** continued with the Ladies Golf Series 2.0, promoting women's empowerment and supporting Yayasan Kebajikan Suria Kawasan Permas in aid of underprivileged communities.



Sustainability at Poh Kong (cont'd)

PERFORMANCE DATA TABLE FROM BURSA MALAYSIA ESG REPORTING PLATFORM

This ESG Performance Data Table was generated from Bursa Malaysia's ESG Reporting Platform and is included in this Sustainability Statement as mandated by Bursa Malaysia's enhanced sustainability requirements within the Main Market Listing Requirements.

Indicator	Measurement Unit	2024	2025
Bursa (Anti-corruption)			
Bursa C1(a) Percentage of employees who have received training on anti-corruption by employee category			
Management	Percentage	93.80	4.90
Executive	Percentage	27.00	0.00
Non-executive/Technical Staff	Percentage	33.50	0.00
General Workers	Percentage	0.00	0.00
Bursa C1(b) Percentage of operations assessed for corruption-related risks	Percentage	100.00	100.00
Bursa C1(c) Confirmed incidents of corruption and action taken	Number	0	0
Bursa (Community/Society)			
Bursa C2(a) Total amount invested in the community where the target beneficiaries are external to the listed issuer	MYR	88,600.00	105,069.00
Bursa C2(b) Total number of beneficiaries of the investment in communities	Number	7	6
Bursa (Diversity)			
Bursa C3(a) Percentage of employees by gender and age group, for each employee category			
Age Group by Employee Category			
Management Under 30	Percentage	4.40	3.80
Management Between 30-50	Percentage	52.70	48.37
Management Above 50	Percentage	42.90	47.83
Executive Under 30	Percentage	20.50	10.89
Executive Between 30-50	Percentage	63.80	64.02
Executive Above 50	Percentage	15.70	25.09
Non-executive/Technical Staff Under 30	Percentage	55.75	55.55
Non-executive/Technical Staff Between 30-50	Percentage	30.75	33.62
Internal assurance	External assurance	No assurance	(*)Restated

Sustainability at Poh Kong (cont'd)

PERFORMANCE DATA TABLE FROM BURSA MALAYSIA ESG REPORTING PLATFORM (CONT'D)

Indicator	Measurement Unit	2024	2025
Non-executive/Technical Staff Above 50	Percentage	13.50	10.83
General Workers Under 30	Percentage	39.10	9.52
General Workers Between 30-50	Percentage	39.10	23.81
General Workers Above 50	Percentage	21.80	66.67
Gender Group by Employee Category			
Management Male	Percentage	36.70	34.80
Management Female	Percentage	63.30	65.20
Executive Male	Percentage	26.20	27.10
Executive Female	Percentage	73.80	72.90
Non-executive/Technical Staff Male	Percentage	40.20	46.40
Non-executive/Technical Staff Female	Percentage	59.80	53.60
General Workers Male	Percentage	81.60	95.20
General Workers Female	Percentage	18.40	4.80
Bursa C3(b) Percentage of directors by gender and age group			
Male	Percentage	37.50	25.00
Female	Percentage	62.50	75.00
Under 30	Percentage	0.00	0.00
Between 30-50	Percentage	0.00	0.00
Above 50	Percentage	100.00	100.00
Bursa (Energy management)			
Bursa C4(a) Total energy consumption	Megawatt	4,051.23	3,788.12
Bursa (Health and safety)			
Internal assurance	External assurance	No assurance	(*)Restated



Sustainability at Poh Kong (cont'd)

PERFORMANCE DATA TABLE FROM BURSA MALAYSIA ESG REPORTING PLATFORM (CONT'D)

Indicator	Measurement Unit	2024	2025
Bursa C5(a) Number of work-related fatalities	Number	0	0
Bursa C5(b) Lost time incident rate ("LTIR")	Rate	0.00	0.00
Bursa C5(c) Number of employees trained on health and safety standards	Number	103	135
Bursa (Labour practices and standards)			
Bursa C6(a) Total hours of training by employee category			
Management	Hours	347	236
Executive	Hours	342	288
Non-executive/Technical Staff	Hours	152	207
General Workers	Hours	0	0
Bursa C6(b) Percentage of employees that are contractors or temporary staff	Percentage	4.00	6.00
Bursa C6(c) Total number of employee turnover by employee category			
Management	Number	4	4
Executive	Number	23	22
Non-executive/Technical Staff	Number	46	111
General Workers	Number	6	0
Bursa C6(d) Number of substantiated complaints concerning human rights violations	Number	0	0
Bursa (Supply chain management)			
Bursa C7(a) Proportion of spending on local suppliers	Percentage	93.00	95.00
Bursa (Data privacy and security)			
Bursa C8(a) Number of substantiated complaints concerning breaches of customer privacy and losses of customer data	Number	0	0
Bursa (Water)			
Bursa C9(a) Total volume of water used	Megalitres	9.594500	22.266260
Internal assurance External assurance No assurance (*)Restated			

Sustainability at Poh Kong (cont'd)

PERFORMANCE DATA TABLE FROM BURSA MALAYSIA ESG REPORTING PLATFORM (CONT'D)

Indicator	Measurement Unit	2024	2025
Bursa (Waste management)			
Bursa C10(a) Total waste generated	Metric tonnes	-	349.46
Bursa C10(a)(i) Total waste diverted from disposal	Metric tonnes	-	2.96
Bursa C10(a)(ii) Total waste directed to disposal	Metric tonnes	-	234.00
Bursa (Emissions management)			
Bursa C11(a) Scope 1 emissions in tonnes of CO2e	Metric tonnes	-	No Data Provided
Bursa C11(b) Scope 2 emissions in tonnes of CO2e	Metric tonnes	-	No Data Provided
Bursa C11(c) Scope 3 emissions in tonnes of CO2e (at least for the categories of business travel and employee commuting)	Metric tonnes	-	No Data Provided
Internal assurance External assurance No assurance (*)Restated			

Overview Statement on Corporate Governance

Overview Statement on Corporate Governance (cont'd)

THE BOARD OF DIRECTORS (“THE BOARD”) OF POH KONG HOLDINGS BERHAD (“THE COMPANY”) RECOGNISES THE IMPORTANCE OF MAINTAINING THE HIGHEST STANDARDS OF CORPORATE GOVERNANCE TO SUSTAIN LONG-TERM BUSINESS OBJECTIVES AND SUCCESSES WHILST PROTECTING SHAREHOLDER VALUE AND THE INTERESTS OF OTHER STAKEHOLDERS. THE BOARD IS COMMITTED TO APPLY THE RECOMMENDATIONS OF THE MALAYSIAN CODE ON CORPORATE GOVERNANCE 2021 (“MCCG 2021” OR “THE CODE”) THROUGHOUT THE COMPANY AND ITS SUBSIDIARIES (“THE GROUP”).

This statement provides an overview of the Company’s application of the 3 key principles of good corporate governance set out in the Code that have been in place during the financial year ended 31 July 2025 (“FYE 2025”), except as disclosed otherwise. Details of the Company’s application and the explanation for departures, alternative practices and timeframe for measures to be taken, where applicable, are set out in the Corporate Governance Report 2025 (“CG Report”) which is available on the Company’s website at www.pohkong.com.my.

PRINCIPLE A - BOARD LEADERSHIP AND EFFECTIVENESS

CLEAR FUNCTION OF THE BOARD AND MANAGEMENT

The Board is the ultimate decision-making body of the Company and is responsible for the strategic direction and oversight of the Group.

It enforces standards of accountability, enabling Management to execute its responsibilities effectively and efficiently in meeting long-term business goals. The Board has overall responsibility for establishing a framework of good corporate governance within the Group, including the processes for financial reporting, risk management, internal control and compliance, integrating sustainability considerations in corporate strategy, governance and decision-making.

Board Committees

The following diagram shows an overview of the four (4) main Board Committees of the Group, each of which is listed with its major responsibilities:

BOARD OF DIRECTORS	AUDIT COMMITTEE Major Responsibilities - Internal Audit - External Audit - Financial Reporting - Audit Reports - Related party transactions - Conflict of interest	REMUNERATION COMMITTEE Major Responsibilities - Directors’ remuneration policy - Directors’ fees - Directors’ incentives
	RISK MANAGEMENT COMMITTEE Major Responsibilities - Review key risks identified - Action to mitigate risks - Policies & procedures - Reviews and assesses risk framework and succession planning - Sustainability Practices	NOMINATION COMMITTEE Major Responsibilities - Board size and composition - Board diversity - Selection & recruitment of Directors - Evaluation of Board performance - Succession planning

CLEAR FUNCTION OF THE BOARD AND MANAGEMENT (CONT'D)

Board Committees (Cont'd)

The Board has established four Board Committees: Audit, Risk Management, Nomination and Remuneration Committees to support it in discharging its responsibilities.

Each of these committees has specific terms of reference and operating procedures that are approved by the Board and reviewed periodically. The Board is informed of the Committees’ deliberations and recommendations through reports by the Chairs of the respective Committees immediately after every Committee meeting. The minutes of the various Board Committee meetings are circulated to all the Board members.

The Board retains full responsibility for guiding, monitoring and directing the Company's affairs, whilst meeting the appropriate interests of its shareholders and other stakeholders. Key areas of focus include:

- Determining and establishing the vision, mission and values of the Company
- Determining and setting the Company’s structure, business and corporate strategy, goals and policies
- Delegating authority to management, monitoring and evaluating the implementation of policies, strategies and business plans
- Exercising accountability to shareholders and stakeholders

Board meetings are held at least 5 times a year to ensure directors can discharge their responsibility to manage and review the Company's overall performance, strategy and policy, and to monitor closely the exercise of any delegated authority, and for individual directors to report on their areas of responsibilities and duties. In addition to operational and financial issues, the Board also deals with challenges and issues relating to corporate governance, corporate social responsibility and corporate ethics.

For day-to-day operations, the Board has delegated authority and power to Senior Management including the Group Managing Director (“GMD”) and Executive Directors (“EDs”).

Role of Chairman and Group Managing Director

The Chairman's role is to facilitate the effective conduct of the business of the Board and ensure its smooth functioning. This includes:

	Instilling good corporate governance practices and effectiveness of the Board		Developing and evaluating the effectiveness of the Board
	Planning and managing Board and Board Committee meetings		Clarifying Board and management responsibilities
	Determining Board composition		Encouraging active participation and allowing different views to be freely expressed
	Leading Board meetings and discussions		Providing leadership for the Board so that the Board may perform its responsibilities effectively

Overview Statement on Corporate Governance (cont'd)

CLEAR FUNCTION OF THE BOARD AND MANAGEMENT (CONT'D)

Role of Chairman and Group Managing Director (Cont'd)

The Chairman must ensure that the Agenda covers all matters required to be discussed, considered and resolved and that the meetings convened are properly attended by all Directors who are given the opportunity to express their views, and that decisions made during all meetings adequately reflect the views of the meeting as a whole. In addition, the Chairman ensures that adequate time is allocated for discussion of issues tabled to the Board for deliberations, and the Directors receive information and materials required for the meeting at least seven days in advance of the Board meeting. He also ensures that Board Committee meetings are not combined with the main Board meeting.

The GMD ensures the smooth running of the Company’s day-to-day operations, monitors and evaluates the implementation of policies, strategies and business plans to guide and set the pace for its current operations and future development, including the continuous review of the Company’s goals. The GMD is assisted by a group of experienced Executive Directors and Senior Management.

Role of the Executive Committee (“EC”)

The role of the EC is to act as a steering committee and to collaborate with the Management in articulating the Group’s vision, mission, values and strategies. It develops the Group’s strategy, direction and business plans together with the GMD for the Board’s approval, to manage and drive the daily operational activities, important critical matters and set priorities to achieve the business objectives, including looking into manpower requirements, compliance with and amendments of the Standard Operating Procedures (“SOP”) and succession planning. The EC comprises Executive Directors and is led by the GMD. Executive Directors take on the primary responsibility for implementing the Group’s business plans and managing its business activities.

Role of Independent Directors

The role of the Independent Non-Executive Directors is particularly important as they provide unbiased and independent views, advice and judgement, and play a pivotal role in decision making and corporate accountability. Independent Non-Executive Directors ensure that the business plans proposed by the Management are fully deliberated and examined objectively, taking into perspective the long-term interests of the Company, its shareholders, other stakeholders and the community at large.

Role of Senior Independent Non-Executive Director

In compliance with the best practice in corporate governance, Dato Esther Tan was appointed as the Company’s Senior Independent Director (“SID”) in 2023. The SID is the main channel between the Independent Non-Executive Directors and the Chairman on matters that may be deemed sensitive. It provides an alternative avenue for shareholders and stakeholders to convey their concerns and raise issues pertaining to the Company. Whistle-blowing reports are addressed directly to the AC Chairperson and Integrity Officer.

All queries relating to the Group can be addressed at the Company’s corporate website www.pohkong.com.my.

For the financial period under review, no shareholder asked or communicated with the SID.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES

In fulfilling its fiduciary, stewardship and leadership responsibilities, the Board meets regularly to:

Review and Adopt the Company’s Strategy and Business Plan

The Board approves the strategy and business plan prepared and presented by the Management. The plan incorporates a realistic view of the expectations and the objectives of the Company and outlines key operational elements.

Upon adopting the business plans approved by the Board, the Management monitors and reviews them regularly, aligning timelines as outlined in the original business plans to conduct a comparative analysis.

A fully integrated set of projections incorporating monthly profit and loss accounts, cash flows and balance sheets is set up to efficiently update and reflect changes in these projections on a monthly or quarterly basis against actual performance. The Group Accountant is responsible for presenting such updates and comparative analysis for consideration by the Executive Committee, the Audit Committee and the Board of Directors.

The Management evaluates these reports against its annual operational plans to review progress towards meeting the strategic aims and objectives by ensuring:



activities are in line with the Company’s strategic aims and objectives and remain flexible to withstand unforeseen internal and external challenges



activities are consistent with the organisation’s vision, mission and values.

Overseeing the Conduct of the Company’s Business

To ensure the effective discharge of its functions and responsibilities, the Board delegates the day-to-day management of the Group’s business to the Management. The GMD, who is also Chairman of the EC, is responsible for the implementation of the Board’s decisions and drives operational efficiency and the day-to-day operations of the Group.

Identifying Principal Risks and Ensuring the Implementation of Appropriate Systems to Manage them

The Risk Management Committee (“RMC”), headed by an Independent Non-Executive Director, reviews the risks identified by the Management and advises the Board on the principal risks that could have a significant impact on the Group’s business and the adequacy of compliance and control throughout the Group. The AMLA Procurement Steering Committee comprising senior managers, heads of departments and Directors, was formed to actively review and identify business risk especially in the area of AMLA compliance on sales and procurement, and recommend control measures to mitigate these risks. Findings relating thereto are reported to the RMC, and after deliberation, to the Board twice a year.

The Group has established an Enterprise Risk Management (“ERM”) framework to identify, evaluate and manage the risks. Details of the RMC and the Company’s ERM are set out in the Statement on Risk Management and Internal Control in this Annual Report on pages 134 to 141.



Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Identifying Principal Risks and Ensuring the Implementation of Appropriate Systems to Manage them (Cont'd)

The members of the RMC are:

Name	Position
Datin Amy Ooi Swee Lian	Chairperson, Independent Non-Executive Director
Dato' Esther Tan Choon Hwa	Senior Independent Non-Executive Director
Dato' Choon Yee Seiong	Executive Chairman & Group Managing Director
Cheong Teck Chong	Executive Director
Rohaiza Binti Tan Sri Mohamed Basir	Independent Non-Executive Director

The Terms of Reference of the RMC are available at www.pohkong.com.my.

Succession Planning

The Board has established a Succession Planning Framework for key management positions which have been approved by the Board, to ensure continuity and sustainable growth in meeting the Group’s long-term business objectives.

Succession planning for Senior Management staff includes various programs, such as Senior Management development and individual development plans. This ensures a steady pool of experienced and Senior Management staff to fill vacancies for Executive Directorship appointments.

Succession planning for the Board comes under the purview of the NC and RMC, while the Senior Management staff is managed by the Group Human Resource function.

Communicating with Shareholders and Investors

The Board recognises the importance of effective engagement and communication with shareholders and investors and maintains high standards of disclosure.

The Company arranges informal meetings and dialogues with fund managers, analysts, potential shareholders and research houses periodically. While it endeavours to provide as much information as possible, the Company is aware of the legal and regulatory framework governing the timely release of material and price-sensitive information.

Corporate information, financial data, stock exchange announcements, annual reports and quarterly results are disseminated via Bursa Link. Poh Kong’s Investor Relations (“IR”) ensures this information is uploaded on the website at www.pohkong.com.my in a timely manner for access by shareholders and the public.

During the financial period under review, the Company was involved in IR activities, such as dialogues with analysts and fund managers.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Matters Reserved for the Board’s Decisions

The responsibility for matters material to the Group rests on the Board, with no individual Director having unfettered powers to make decisions. Matters reserved for the Board include discussions on significant matters, such as change of direction in strategy, changes related to structure and capital, changes in Board members, disposal and procurement of assets, Executive and Independent Non-Executive Directors’ remuneration packages, approval of announcement of quarterly and final results and declaration of dividends.

Code of Conduct and Ethics/ Whistle Blowing Policy/ Anti-Corruption

The Board has adopted a Code of Conduct and Ethics for Directors and employees towards their customers, business partners, communities and shareholders. It sets out the standards and underlying core values to guide the actions and behaviour of all Directors and employees in conducting day-to-day duties and operations of the Group.

Management and employees are expected to observe high standards of integrity and fair dealing in relation to customers, business partners, staff and regulators wherever the Company operates.

To strengthen corporate governance practices across the Group, a Whistle Blowing Policy is provided to employees, together with an easily accessible platform to report fraud, corruption, dishonest practices or other similar matters.

This policy aims to encourage employees to disclose such matters in good faith and with the confidence that the staff making such reports will be protected from any retaliation in the form of dismissal, harassment or discrimination at work, or any action in court, in respect of disclosure made by the whistle blower to the regulators.

Anti-Bribery and Corruption Policy

The Code of Conduct and Ethics, Whistle Blowing Policy and Anti-Bribery and Corruption Policy are published on the Company’s website at www.pohkong.com.my. The Board will review the Code of Conduct and Ethics when necessary to ensure it remains relevant and appropriate.

Sustainability Management

The main purpose of the Sustainability Statement is to disclose the Group’s current management approach and strategies for creating a positive economic, environmental and social impact, as well as enhancing business sustainability. Management regularly reviews the material matters across the business and ensures implementation of initiatives and achievement of targets.

Further details are set out in the Sustainability Statement of the Company on pages 60 to 103 of this Annual Report and at the Company’s website.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Supply and Access to Information

The Board recognises that effective decision-making is highly dependent on the quality of information furnished. In furtherance of this, every Director has access to all information within the Company through the following:

	Members of Senior Management attend Board and Board Committee meetings by invitation to report on areas of their responsibility, including financial, marketing, operations, corporate, regulatory, business development, audit matters and information technology updates, for the Board’s decision-making and effective discharge of its responsibilities. Meetings with the External Auditors are also held without the presence of Management and Executive Directors. There were two (2) meetings held on 17 September 2024 and 18 October 2024 for this purpose in the financial year under review.
	The Board and Board Committee papers are prepared and circulated to the Directors or Board Committee members at least seven (7) days before the Board and Board Committee meetings.
	The Audit Committee meets with the Management, Internal Auditors and External Auditors regularly to review their audit plans and reports, and obtain updates and observations on internal control system and financial reporting matters.

Qualified and Competent Company Secretary

The Board is regularly updated and advised by the Company Secretary who is qualified, experienced and knowledgeable on statutory and regulatory requirements relating to the Companies Act 2016, the Main Market Listing Requirements of Bursa Securities (“MMLR”) and Corporate Governance practices and guidelines (“MCCG 2021”) and the implications to the Company and the Directors concerning their duties and responsibilities. The Company Secretary facilitates the flow of information to the Board and its committees especially regarding statutory updates and training, briefings, and talks organised by the authorities.

The Directors have ready and unrestricted access to the advice and services of the Company Secretary in respect of Board policies, procedures, the Companies Act 2016, the MMLR, the MCCG 2021 and timing of material announcements, to enable them to discharge their duties effectively. The Company Secretary also keeps the Directors and Principal Officers informed of the closed period for trading in the Company’s shares and of briefings, talks and updates received via Bursa Malaysia’s administrators. The Company Secretary assists the Chairman of the Board and committees in the preparation of the agenda for their meetings.

Besides direct access to the Management, Directors may obtain independent professional advice at the Company’s expense, if deemed necessary.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Qualified and Competent Company Secretary (Cont'd)

The Company Secretary maintains all secretarial and statutory records of the Company.

Throughout the year under review, the Directors were furnished with reports and updates.

Board Charter

The Directors are expected to maintain the highest levels of integrity, honesty and accountability and a strong commitment to sound corporate governance practices. The Board Charter was formalised and adopted in 2014 by the Board. It outlines the roles, responsibilities, authorities and operation of the Board and Board Committees. All Board members are aware of their duties and responsibilities.

The Board Charter also outlines:

	The division of responsibilities and powers between the Board and Management, the different committees established by the Board, and position of the Chairman and the Group Managing Director
	The processes and procedures for convening Board meetings
	The Board’s commitment to upholding integrity in financial reporting, conflict of interest situations and related party transactions
	The list of matters reserved for decision by the Board
	The Board’s access to information and independent advice
	The role of the Company Secretary
	Zero tolerance to corrupt practices by employees and/or associates
	Conflict of interest including interest in any competing business

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Board Charter (Cont'd)

The Board Charter serves as a reference guiding prospective and existing Board members and Management on the fiduciary and stewardship functions of the Company’s Directors. It also entrusts Board members and employees to apply the principles and practices of good Corporate Governance in all their dealings in respect of and on behalf of the Company; to help foster a culture of honesty and accountability and uphold the core values of integrity when dealing with ethical issues.

Poh Kong’s Board Charter is available on the Company’s website and is reviewed annually to ensure the Board Charter remains consistent with the Board’s objectives, current law and practices.

Board Composition and Management

The Board sets the tone for the Group, and the control environment is driven by an effective Board consisting of competent individuals with appropriate specialised skills, knowledge, experience and competency to ensure capable management of the Group. The appointment of Independent Non-Executive Directors is carefully considered to ensure that the Board is well-balanced on views, advice, judgement and decision-making.

The Board comprises eight (8) members, of whom five (5) are Executive Directors and three (3) are Independent Non-Executive Directors. It is a balanced Board and comprises

professionals from various backgrounds, with the relevant experience and expertise to add value to the Group. The mix of experience and talent is vital for the strategic success of the Group.

The Board has met the MMLR’s requirement that at least one third of the number of Directors shall be Independent Non-Executive Directors; but the Board has achieved 37.5% Board Mix. The Board is cognisant of Practice 5.2 which recommends that at least half of the Board shall comprise Independent Directors. The Board will review the size of the Board with regard to the proportion of the Executive Directors to Independent Non-Executive Directors from time to time. It has also exceeded the MCCG 2021’s gender recommendation that one-third (1/3 or 33.33%) of its Board members should be women, as it has six women Board Directors. Its gender diversity is 75%. The Board has also met the diversity in age and ethnicity in varying degrees.

The Board delegates the implementation of its strategy to the Company’s Management. However, the Board remains ultimately responsible for corporate governance and the performance of the Group.

Nomination Committee

The Nomination Committee (“NC”) comprises three (3) Independent Non-Executive Directors and is chaired by an Independent Non-Executive Director. The members of NC are as follows:

Name	Position
Rohaiza Binti Tan Sri Mohamed Basir	Chairperson, Independent Non-Executive Director
Dato' Esther Tan Choon Hwa	Senior Independent Non-Executive Director
Datin Amy Ooi Swee Lian	Independent Non-Executive Director

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Nomination Committee (Cont'd)

The Terms of Reference of the NC can be found under Corporate Governance in the investors’ section of the Company website at www.pohkong.com.my. The NC reviews training needs for incoming Directors with respect to their roles and responsibilities, as well as to the expectations of the stakeholders with regard to their contributions to the Board and the Group.

The NC also assists the Board in its annual review of the required mix of skills and experience and other qualities, including core competencies which Directors should bring to the Board to assess its overall effectiveness.

The NC also looks into succession planning, board diversity and the training needs of Directors and Senior Management.

The NC met three (3) times during the financial year.

Nomination Committee	Dates of Meetings			Total
	No. 1/2024/ 2025 NCM 18/10/2024	No. 2/2024/ 2025 NCM 14/01/2025	No. 3/2024/ 2025 NCM 13/03/2025	
Rohaiza Binti Tan Sri Mohamed Basir	✓	✓	✓	3/3
Dato' Esther Tan Choon Hwa	✓	✓	✓	3/3
Datin Amy Ooi Swee Lian	✓	✓	✓	3/3

Appointment, Selection and Assessment of Directors

The NC is responsible for reviewing recommendations of any new appointments to the Board. In reviewing these recommendations, the NC considers the required mix of skills and experience which the Directors would bring to the Board and his or her time commitment. Any new nomination received, is reviewed by the NC and subsequently submitted to the Board for assessment and approval.

The key task of the NC is to ensure that the Company recruits and retains the best available Executive and Independent Non-Executive Directors who are competent and able to guide the Company towards meeting its strategy and business plan.

The NC is responsible for making recommendations to the Board on the most appropriate board size and composition. In discharging its responsibilities, the NC has developed a set of criteria used in the recruitment process and annual assessment of Directors. In evaluating the suitability of candidates, the NC considers the following factors, as detailed in the Terms of Reference of the NC. This is available for reference at the Company’s website, www.pohkong.com.my.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Appointment, Selection and Assessment of Directors (Cont'd)

Specific qualities of new nominations to the Board sought after by the NC include:

	skills, knowledge, expertise and experience		professionalism and integrity
	commitment (including time commitment) and contribution		
	background, character and competence		boardroom diversity
	in the case of candidates for the position of Independent Non-Executive Directors, the NC shall also evaluate the candidates' ability to discharge such responsibilities/functions as are expected from Independent Non-Executive Directors without fear or favour		

The responsibility of the NC includes making recommendations on the desirable competencies, experience and attributes of Board members and on strategies to address the Board's diversity. The NC may recommend that the Board appoints an individual to be Director by following a set of criteria for the new appointee who will stand for re-election at the next Annual General Meeting ("AGM") in accordance with the Constitution of the Company.

The Committee will seek nomination of suitable candidates from the Directors, Management and shareholders of the Company and also from third parties for their assessment before recommending to the Board based on the criteria set.

Re-election of Directors

The Constitution of the Company provides that one-third (1/3) of the Directors are required by rotation to submit themselves for re-election by Shareholders at every AGM at least once in every three (3) years.

The NC has noted the contribution of each of the following Directors who will be retiring by rotation under Clause 100 and, where eligible, have consented to be re-elected. The NC has recommended to the Board for their re-election at the forthcoming AGM of the Company in accordance with the following applicable clauses in the Company's Constitution.

Retiring Directors under Clause 100 are:

- Dato' Choon Yee Seiong
- Cheong Teck Chong
- Datin Amy Ooi Swee Lian

Retiring Director under Clause 106 is:

- Choon Wan Joo

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Diversity Policy

The Group is an equal opportunity employer and does not practise discrimination of any form, regardless of age, gender or ethnicity throughout the organisation.

The Board recognises the value of a broad range of skills, experience, background and expertise. Although there is no formalised policy on women directors, out of a total of eight (8) Directors, six are women.

The Group will continue to identify suitable candidates, whenever a vacancy arises, for appointment to the Board based on merit, competence and the contribution that each potential candidate can bring to the Board.

Annual Assessment

Annually, the NC conducts the following:

- Board and Board Committees' Evaluation
- Internal Audit Function Evaluation
- External Auditor Performance and Independence Evaluation
- Independent Directors' Self-Assessment
- Directors and Key Officers' Evaluation
- The Audit Committee's Evaluation
- The Internal Audit Function Evaluation

All assessments and evaluations carried out by the NC are properly documented. The Company Secretary summarises and compiles the assessments with comments by the Directors. The summaries are tabled at an NC meeting for the NC's assessment and evaluation. The NC Chairman will then report to the Board on the results of the Directors' assessment and evaluation, and any matters requiring the Board's attention.

Remuneration Committee

In compliance with the MCGG 2000 the Remuneration Committee ("RC") was established on 8 March 2004.

With the authority delegated to it by the Board to assist and advise its members, the RC has instituted its own terms of

reference and guidelines structured to align and complement the strategic direction and objectives of the Company. This is to ensure its long-term success through the recruitment and retention of Directors and Key Management staff.

The RC is responsible for setting up a remuneration policy for the Chairman and Executive Directors.

Also stipulated within this policy are guidelines on compensation payments, rewards and retirement benefits based on several criteria, such as seniority, competencies, experience, responsibilities, business acumen and performance. In determining the balance between fixed and performance-related packages, the RC further plays a crucial role in ensuring these packages are compatible with HR policies within Poh Kong, at the same time striking an appropriate balance between the interests of shareholders, the Board, senior executives, employees and Poh Kong's culture and values.

In discharging its duties, the RC ensures that all recommendations and decisions made regarding remuneration and incentive packages are conducted in a transparent, fair and responsible manner and per the guidelines stipulated in the remuneration policy.

The RC also makes certain that no Director, both executive and non-executive, takes part in the discussion and decision-making of his or her own remuneration or salary to avoid potential conflict of interest.

Independent Non-Executive Directors receive fees that are not linked to profits and performance of the Company but in consideration of their crucial roles in corporate governance, fiduciary duties, responsibilities and time commitments.

Independent Non-Executive Directors' fees and benefits are subjected to the approval of shareholders at the AGM.

In Poh Kong, it is imperative that the RC continuously review the appropriateness and relevance of its Remuneration Policies and Guidelines to meet challenges both within the organisation and the external environment.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Remuneration Committee (Cont'd)

The RC comprises four (4) Directors, the majority of whom are Independent Non-Executive Directors. The members of the RC are as follows:

Name	Position
Datin Amy Ooi Swee Lian	Chairperson, Independent Non-Executive Director
Dato' Esther Tan Choon Hwa	Senior Independent Non-Executive Director
Rohaiza Binti Tan Sri Mohamed Basir	Independent Non-Executive Director
Dato' Choon Yee Seiong	Executive Chairman & Group Managing Director

The remuneration for Directors of the Company for FYE 2025 is as follows:

	The Company			
	Fees (RM'000)	Salaries & Bonuses (RM'000)	Other Emoluments (RM'000)	Total (RM'000)
Executive Directors				
Dato' Choon Yee Seiong	-	2,507	5,473	7,980
Cheong Teck Chong	-	-	-	-
Choon Nee Siew	-	-	-	-
Choon Wan Joo	-	-	-	-
Datin Hon Wee Fong	-	976	16	992
Total	-	3,483	5,489	8,972
Independent Directors				
Dato' Esther Tan Choon Hwa	70	-	46	116
Datin Ooi Swee Lian	60	-	37	97
Rohaiza Binti Tan Sri Mohamed Basir	60	-	27	87
Total	190	-	110	300
Grand Total	190	3,483	5,599	9,272

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Remuneration Committee (Cont'd)

	The subsidiaries of the Company			
	Fees (RM'000)	Salaries & Bonuses (RM'000)	Other Emoluments (RM'000)	Total (RM'000)
Executive Directors				
Dato' Choon Yee Seiong	6	-	44	50
Cheong Teck Chong	6	600	633	1,239
Choon Nee Siew	-	704	542	1,246
Choon Wan Joo	6	890	1,939	2,835
Datin Hon Wee Fong	3	-	-	3
Total	21	2,194	3,158	5,373
Independent Directors				
Dato' Esther Tan Choon Hwa	-	-	-	-
Datin Ooi Swee Lian	-	-	-	-
Rohaiza Binti Tan Sri Mohamed Basir	-	-	-	-
Total	-	-	-	-
Grand Total	21	2,194	3,158	5,373

The disclosure of the remuneration for the top management of the Group for FYE2025 on a named basis in bands of RM50,000 is as follows:

Name	Range of Remuneration
Siow Der Ming	RM900,001 to RM950,000
Dato' Choon Yoke Ying	RM1,850,001 to RM1,900,000
Choon Yee Bin	RM2,750,001 to RM2,800,000
Mohd Annuar Choon Bin Abdullah	RM3,050,001 to RM3,100,000

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Assessment of Independence

The Board recognises the importance of independence and objectivity in the decision-making process as advocated in the MCCG 2021. It is committed to ensuring that the independent directors exercise impartial judgement and are not involved in any other relationship with the Group, acting always in the best interests of the Company.

The Independent Directors of the Company fulfilled the criteria of “Independence” as prescribed under the MMLR. The Board, via the NC, has developed the criteria to assess independence and formalised the current independence assessment practice. In addition, the Independent Directors signed a confirmation of independence annually.

Tenure of Independent Directors

The Board is aware of the recommended tenure of an Independent Director which should not exceed a cumulative or consecutive term of a total of nine (9) years as recommended by MCCG 2021 and that such a Director may continue to serve on the Board if the Independent Director is re-designated as a Non-Independent Non-Executive Director upon completion of the nine (9) years tenure.

If the Board intends to retain the Director after the Independent Director has served a cumulative or consecutive term of nine (9) years, the Board must justify the decision and seek shareholders’ approval at a general meeting via the two-tier voting process subject always that the tenure of the Independent Director shall be limited to not more than a cumulative period of 12 years from the date of his or her appointment as an Independent Director in the Company in compliance with the Amendments MMLR dated 19 January 2022.

Separation of positions of the Chairman and the Group Managing Director

We recognise that the roles of the Chairman and the Group Managing Director are distinct and separate with a clear division of responsibilities to ensure a balance of authority, increased accountability and a greater capacity for independent decision-making.

However, it has been the practice of the Group to combine the responsibility of the Chairman and the GMD due to the vast experience and in-depth industry knowledge that Dato’ Choon Yee Seiong (“Dato’ Choon”) has of the business as the main founding member of the Group. The combination of Dato’ Choon’s role as Executive Chairman and GMD has over the years proven beneficial and appropriate for the Group. The Board has therefore agreed that the two roles of the Chairman and the GMD shall remain vested in Dato’ Choon for business efficiency and effectiveness.

As the Chairman, Dato’ Choon is pivotal in creating the conditions for overall Board and individual Director’s effectiveness. His responsibility is to run the Board and set its agenda, taking into account the issues and concerns of all Board members. He ensures Board Members receive accurate, timely and clear information about the Company’s performance to enable the Board to make sound decisions, and encourages active engagement of all Board Members. He is responsible for the approval of all Group policies, ensuring they adhere to and conform to the highest standards. He also ensures the orderly conduct and management of the Board and Board Committees’ performance. Dato’ Choon is an effective Chairman who upholds the highest standards of integrity and provides coherent leadership that reflects the Company’s vision and mission and a keen understanding of the needs of various stakeholders.

As the GMD, he is responsible for developing the Group’s objectives and strategies for approval by the Board, having regard to the Group’s responsibilities to its various stakeholders. He recommends to the Board an annual budget and ensures its achievements following the Board’s approval. Dato’ Choon also implements the Board’s directions, manages the day-to-day

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Separation of positions of the Chairman and the Group Managing Director (Cont'd)

business operations, including chairing the Executive Committee and communicating its decisions and recommendations to the Board. His duties include driving the Group’s performance and reviewing its operational results and strategic directions. He has the responsibility of identifying and executing new business opportunities. In summary, Dato’ Choon has upheld his duties as the Chairman and the GMD respectively as separate and distinct roles with a clear division of responsibilities.

Although the Executive Chairman is also the GMD, all decisions of the Board are based on the decision of the majority of the Board Members and matters are deliberated with active participation of the three (3) Independent Non-Executive Directors. Therefore, no individual Director dominates the decision-making process.

Nevertheless, functionally and for all intents and purposes, the responsibilities of the GMD are executed by delegating authority to designated Senior Management to ensure that division of responsibility and accountability, in essence, are separated. Further, all decisions on matters reserved for the Board are made after due deliberation by the Board and the Board Committees, where required.

The MCCG 2021 recommends that the majority of the Board members must comprise Independent Non-Executive Directors in the event that the Board Chairman is not an Independent Non-Executive Director. Despite this, the Board is of the view that this recommendation is currently satisfied by the strong proactive participation of the Independent Non-Executive Directors expressing their impartial, independent opinions, without fear or favour on important issues that affect the Company and/or the interest of the various stakeholders.

Composition of the Board

Presently, the Board comprises three (3) Independent Non-Executive Directors and five (5) Executive Directors. This composition complies with Paragraph 15.02 of the MMLR of Bursa Securities which requires at least two (2) directors or one-third (1/3) of the Board, whichever is the higher, to be independent. However, this is a departure from Practice 5.2 of the Code which recommends that the Board of a listed Company should comprise 50% of Independent Non-Executive Directors. The higher number of Executive Directors to Independent Non-Executive Directors was reflective of the various stakeholders’ interest which the Board will be looking into, going forward in relation to the needs of an efficient and effective Board. The profiles of the Directors are set out on pages 16 to 22 of this Annual Report.

The Executive Directors are primarily responsible for the day-to-day running of the Group’s business, as well as implementing the policies and decisions of the Board. Cumulatively, the Executive Directors have a wealth of industry knowledge, and experience, insights from different fields and expertise that includes retailing, merchandising, manufacturing, research and development. They each uphold different functions of the Company and contribute cohesively to the success and well-being of the Group.

The Independent Non-Executive Directors act independently of management, do not participate in any business dealings and are not involved in any other relationship with the Group that may impair their independent judgement and decision making. They provide a broader view and independent assessment to the Board’s decision-making process by acting as an effective check and balance.

Together, the five (5) Executive Directors and three (3) Independent Non-Executive Directors constitute a balanced Board and comprise professionals from various backgrounds with depth and breadth of experience, expertise and perspectives which add value to the Group. Given the diverse backgrounds, professional experience and wide mix of skills of its members, the Board oversees the Group’s operations effectively and efficiently.



Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Board Meetings and Time Commitments

The Board met five (5) times during the financial year ended 31 July 2025. Details of Directors’ attendance are set out as follows:

		Date of Meetings					Total
		No. 1/2024/ 2025 BODM 24/09/2024	No. 2/2024/ 2025 BODM 22/10/2024	No. 3/2024/ 2025 BODM 17/12/2024	No. 4/2024/ 2025 BODM 19/03/2025	No. 5/2024/ 2025 BODM 16/06/2025	
Board of Directors							
Dato’ Choon Yee Seiong (Executive Chairman & Group Managing Director)		✓	✓	✓	✓	✓	6/6
Executive Directors:							
Cheong Teck Chong		✓	✓	✓	✓	✓	6/6
Choon Nee Siew		✓	✓	✓	✓	✓	6/6
Datin Hon Wee Fong		✓	✓	✓	✓	✓	6/6
Choon Wan Joo (Appointed 20 June 2025)	on	-	-	-	-	-	0/0
Choon Yee Bin (Resigned 16 June 2025)	on	✓	✓	✓	✓	✓	6/6
Independent Non-Executive Directors:							
Dato’ Esther Tan Choon Hwa		✓	✓	✓	✓	✓	6/6
Datin Ooi Swee Lian		✓	✓	✓	✓	✓	6/6
Rohaiza Binti Tan Sri Mohamed Basir		✓	✓	✓	✓	✓	6/6

To ensure that the Directors have the time to focus and fulfil their roles and responsibilities effectively, one of the criteria is that they must not hold directorships of more than five (5) public listed companies. The Directors are required to submit an update on their other directorships annually. The Directors are also required to notify the Chairman before accepting any new directorship. For the financial year ended 31 July 2025, none of the Directors held more than five directorships in public listed companies.

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Board Meetings and Time Commitments (Cont'd)

The Board, via the NC, reviews the time commitment of the Directors annually and ensures that they can fulfill their responsibilities and contributions to the Board.

The Directors also make familiarisation visits to existing stores and/or new locations from time to time and meet with senior management periodically to actively discuss the Group’s financial and operational matters.

Continuing education programmes and training are provided to equip them with the relevant knowledge and skills to meet the prevailing business challenges. The Directors have devoted sufficient time to training courses.

Directors’ Training

During the year, the Directors attended the following training programmes:

Mr Choon Wan Joo	1. 22-23 July 2025
	Mandatory Accreditation Programme (MAP), by ICDM
Dato' Esther Tan Choon Hwa	1. 27-28 August 2024
	SSM National Conference 2024 on Enhancing Corporate Transparency : Building Resilience
	2. 17 October 2024
	Bursa Malaysia – What amounts to a Conflict of Interest by Directors by Khoo Guan Huat
Puan Rohaiza Binti Mohamed Basir	3. 30 October 2024
	2025 Budget Seminar by CTIM
	1. 27-28 August 2024
	SSM National Conference 2024 on Enhancing Corporate Transparency : Building Resilience
	2. 24 October 2024
	Institute of Internal Auditors - Talk on Whistleblowing - Webinar

Overview Statement on Corporate Governance (cont'd)

CLEAR ROLES AND RESPONSIBILITIES (CONT'D)

Directors' Training (Cont'd)

Puan Rohaiza Binti Mohamed Basir (Cont'd)	3.	18 November 2024	Minority Shareholders Watchdog Group (MSWG) Sustainability Seminar - Understanding the New National Sustainability Reporting Framework
	4.	19 November 2024	MSWG Seminar for Independent Non-Executive Directors of PLCs - Understanding the Challenging Role of an Independent Director
	5.	22 January 2025	In-house Directors' Training Seminar on (Enhanced) Conflict Of Interest by CKM Advisory Sdn Bhd at Tong Herr Resources Berhad
	6.	4 June 2025	BAR Council Malaysia Webinar - Defrauded in the Age of AI and Deepfakes - Remedies and Risk Management
Datin Amy Ooi Swee Lian	1.	20 March 2025	Briefing on Climate Risk-Related Matters, by RMD & PwC
	2.	6 May 2025	Masterclass: Navigating High-Tech Financial Crime: Key Risks and Board Responsibilities, by FIDE Forum
	3.	8 May 2025	Strategies Insights for Board- The Future of Financial Crime Compliance, by Deloitte
	4.	18 June 2025	Sasana Symposium, by BNM

Besides their individual training as listed above, the Board members are also briefed and updated by both the Company Secretary and External Auditors, whenever there are changes and developments relating to their respective scope and areas of specialisation. These briefings include subject matter in relation to Company law and regulations, corporate procedures, SSM requirements, BURSA's advisory on rules and regulations, BURSA listing requirements, Corporate Governance and new auditing standards under MFRS.

Overview Statement on Corporate Governance (cont'd)

PRINCIPLE B – EFFECTIVE AUDIT AND RISK MANAGEMENT

ACCOUNTABILITY AND AUDIT

Financial Reporting

The Board is committed to provide a balanced, clear and comprehensive assessment of the Group's financial position and prospects by making sure that the financial statements and quarterly result announcements are prepared in accordance with the provisions of the Companies Act 2016, Malaysian Financial Reporting Standards (MFRS) and International Financial Reporting Standards.

The Board is assisted by the AC in reviewing the appropriateness of accounting policies applied by the Group, as well as the changes in these policies.

The AC also assists the Board in overseeing the financial reporting process and ensuring the quality of the financial reporting by the Group. The AC reviews and monitors the accuracy and integrity of the Group's annual and quarterly financial statements for announcements made to the public within the stipulated time frame.

The activities of the AC in terms of financial reporting and how the AC discharged its oversight role are cross-referenced to the AC Report on pages 127 and 130 of the Annual Report.

Statement on Directors' Responsibility

In reviewing all the published annual and quarterly financial statements during the financial year ended 31 July 2025, the Directors took due care and reasonable steps to ensure compliance with the applicable accounting standards in all material aspects. For this purpose, the Directors were updated and briefed by the external auditors on the current accounting practices, new MFRS and amendments/improvements to MFRS that have been issued but are yet to be effective.

A statement made by the Directors on their responsibilities for preparing the financial statements is set out under the Statement on Directors' Responsibility on page 143 of this Annual Report.

Relationship with External Auditors

The Board maintains a transparent and professional relationship with the Group's external auditors through the AC.

The criteria for the external auditors' assessment include quality of services, sufficiency of resources, communication and interaction, audit planning, independence, objectivity and professional skepticism. In determining the independence of the external auditors, the AC reviewed and assessed all aspects of their relationships with them including the processes, policies and safeguards adopted by the Group and the external auditors relating to audit independence. The AC also reviewed and assessed the external auditor's performance and independence.

The Group's external auditors are invited to attend the AC meetings on a quarterly basis. Copies of the internal audit report are given to the external auditors at the meeting for their comments and notation. The AC meets the external auditors to review the scope and adequacy of the audit process, updates on the financial reporting standards, the financial statements and their audit findings.

In addition, the external auditors are invited to attend the Company's AGM so that they are available to answer any questions from shareholders on the conduct of the statutory audit and the contents of the Annual Audited Financial Statements.

The AC also met with the external auditors without the presence of the EDs two (2) times on 17 September 2024 and 18 October 2024.

MIA By-Laws stipulate that the engagement partner involved in the external audit should not remain in a key audit role beyond seven cumulative (7) years. The external auditors have declared their independence to the Group and their compliance with current By-Laws.

Overview Statement on Corporate Governance (cont'd)

ACCOUNTABILITY AND AUDIT (CONT'D)

Risk Management and Internal Control

The Board acknowledges its responsibility for maintaining a sound system of risk management and internal controls in the Company and the Group. These controls provide reasonable but not absolute assurance against material misstatement, loss or fraud.

The risk management and internal control covers the financial and non-financial aspects, including risk assessment. It also encompasses compliance and operational controls, as well as risk management matters. The Group has formalised Standard Operating Procedures which take into consideration the adequacy and integrity of the system of internal control. It is subject to audit by the Internal Auditors and review by the Executive Committee and endorsed by the AC and subsequently approved by the Board.

Dato’ Choon and the Group Accountant, Mr. Koh Sze Haw, assure the Board that appropriate risks and internal controls are in place.

In addition to Standard Operating Procedures, the Group has a formalised Whistle-Blowing Policy and established a risk management framework to identify, evaluate and manage key risks that may affect the achievement of the business objectives of the Group.

Internal Audit Function

The Group’s internal audit function is carried out by the Company’s in-house internal audit department using a risk-based approach to assist the AC and Board in providing independent assessment and assurance on the adequacy, efficiency and effectiveness of the Group’s internal control system.

Details of the Company’s internal control processes are set out in the Statement on Risk Management and Internal Control in this Annual Report. The total cost of the internal audit function for the financial year ended 31 July 2025 amounted to RM1,080,758.

PRINCIPLE C – INTEGRITY IN CORPORATE REPORTING AND MEANINGFUL RELATIONSHIPS WITH STAKEHOLDERS

Corporate Disclosure Policy

The Board has ensured a timely disclosure of material information pertaining to the Company’s performance and operations to the public, in accordance with the disclosure requirements under the MMLR and other applicable laws. It has formalised a written Corporate Disclosure Policy for the Group, a copy of which is available on the Company’s website at www.pohkong.com.my.

Leveraging on Information Technology for Effective Dissemination of Information

The Board has established a dedicated section on the Company’s website for corporate information on the Company’s announcements, financial information, annual reports, quarterly reports, dividend paid, share prices and analysts’ reports which can be accessed. The website is the key communication channel for the Company to reach its shareholders and the general public.

The interactive IR section on the website at www.pohkong.com.my enhances the IR function and includes a corporate newsroom investment calculator of stocks, and a mechanism for enquiries. Shareholders and the general public may direct their enquiries via “Information Request” and the Company’s IR contact will endeavor to reply to their queries. Shareholders can also access historical data and stocks chart information by clicking on the subject matter on the website.

Overview Statement on Corporate Governance (cont'd)

Leveraging on Information Technology for Effective Dissemination of Information (Cont'd)

There is also a section focusing on corporate governance that includes the Company’s Statement on Corporate Governance, Terms of Reference of the Board Committees, Board Charter that contains the Whistle Blowing Policy, Code of Conduct and Ethics, Sustainability Statement, Anti-Bribery and Corruption Policy and various corporate governance initiatives.

Encourage Shareholder Participation at General Meeting

The Code recommends at least 28 days’ notice be given to shareholders. The Company has complied with the Code by despatching its notice of 22nd AGM and Annual Report and related papers to shareholders on 26 November 2024, a total of 50 days before the date of the AGM on 15 January 2025, to enable shareholders to go through the Annual Report and papers supporting the resolutions proposed.

During the AGM, the Executive Chairman provided shareholders with a brief overview of the financial year’s performance and operations of the Company.

The AGM serves as the principal forum for direct interaction and dialogue between the shareholders, the Board and the management. It also provides an opportunity for shareholders to seek and clarify any issues and to have a better understanding of the Group’s performance and other matters of concern.

Shareholders are encouraged to participate actively in the question-and-answer session. The Board, senior management and the external auditors will be present to answer questions and provide appropriate clarifications at the meeting.

The 23rd AGM of the Company will be held at Dewan Berjaya, Bukit Kiara Equestrian & Country Resort, Jalan Bukit Kiara, Off Jalan Damansara, 60000 Kuala Lumpur on Friday, 23 January 2026 at 10.00 a.m.

Shareholder, proxies, attorneys or authorised representatives were allowed to attend the 23rd AGM in person on the day of the meeting, including exercising their rights to speak and vote.

Questions or remarks posted by shareholders during the AGM will be meaningfully responded to by the Board, and such questions and remarks will be made visible to all the participants. All the resolutions will be tabled at the 23rd AGM.

The meeting proceedings and resolutions passed at the AGM will be properly recorded and minuted. A summary of the key matters discussed will be posted on the Company’s website at www.pohkong.com.my. All the resolutions tabled at the AGM will be voted on by poll. Voting will commence as soon as the AGM starts and will end with the Chairman’s announcement that the voting is closed. The Scrutineer will verify the poll results before handing them to the Chairman to declare whether the resolutions have been passed and carried.

Poll Voting

The MMLR requires any resolution set out in the notice of any general meeting (including any addendum, errata or amendment to the earlier notice of general meeting) or notice of resolution be voted by poll. Hence, all the resolutions as set out in the notice of the Company’s forthcoming 23rd AGM will be voted by poll.

Overview Statement on Corporate Governance (cont'd)

Effective Communication and Proactive Engagement

It has always been the Company’s practice to maintain a good relationship with its shareholders. Major corporate developments and happenings have always been duly and promptly announced to all shareholders in line with Bursa Securities’ objectives of ensuring transparency and good corporate governance practices.

The Company’s financial performance, major corporate developments and other relevant information are promptly disseminated to shareholders and investors via announcements of its quarterly performance, annual reports, corporate announcements to Bursa Securities and press conferences. Further updates of the Company’s activities and operations are also disseminated to shareholders and investors through dialogue with analysts, fund managers, investor relations and the media.

Besides highlighting retail business promotional activities, the Company’s website www.pohkong.com.my also contains all announcements made to Bursa Securities, as well as the contact details of the person designated to respond to any queries.

COMPLIANCE STATEMENT

The Board is of the view that the Group is generally in compliance with the Principles and Recommendations of the MCCG 2021. Where a specific Recommendation of the MCCG 2021 has not been observed during the financial period under review, the non-observance has been explained and the reasons thereof have been included in this Statement.

This Statement was made by a resolution of the Board dated 24 October 2025.

Audit Committee Report

COMPOSITION

The Audit Committee (“AC”) comprises three (3) members, all of whom are Independent Directors appointed by the Board of Directors. All members of the AC have extensive experience, a strong understanding of financial reporting requirements, and a wide range of qualifications, knowledge, skills and business acumen necessary in discharging their roles and responsibilities. The AC Chairperson is a Fellow member of the Malaysian Institute of Accountants (“MIA”).

The AC comprises the following:-

Name	Range of Remuneration
Dato' Esther Tan Choon Hwa	Chairperson, Senior Independent Non-Executive Director
Datin Amy Ooi Swee Lian	Independent Non-Executive Director
Rohaiza Binti Tan Sri Mohamed Basir	Independent Non-Executive Director

TERMS OF REFERENCE

The AC’s key function is to review the adequacy and effectiveness of internal control and governance systems of the Group and present its findings to the Board. The Board approved Terms of Reference, including the roles and responsibilities of the AC are available at www.pohkong.com.my in the Investor Sector of the Company’s website.

INTERNAL AUDIT FUNCTION

The Internal Audit Function is performed in-house by the Group Internal Audit Function, which is independent of the Group’s business operations. To maintain its independence and objectivity, the Internal Audit Function has no operational responsibility and authority over the activities it audits. The IA function is performed independently, impartially, effectively and professionally, and is carried out in accordance with the International Professional Practices Framework (“IPPF”).

The Head of the IA Function is Ms Chua Hooi Beng, the Group IA Manager, who is a Fellow member of the Malaysian Institute of Accountants (MIA), Association of Chartered Certified Accountants (ACCA), Institute of Internal Auditors (IIA) and Certified Internal Auditors (CIA). She is assisted by 11 Internal Auditors and Executives.

The total cost incurred for the Internal Audit function in respect of the FYE 2025 amounted to RM1,080,758 (FYE 2024: RM917,567) which covered the running cost of an in-house Internal Audit Department.

The Internal Audit Function reports directly to the AC Chairperson. The Audit Committee regularly reviews and appraises the Group’s key operations and functions to

ensure that key risks and controls are effectively managed and addressed.

The Internal Audit Function provides independent and reasonable assurance to improve the operations of the Company. Its primary role is to examine and evaluate the adequacy, integrity and effectiveness of the Company’s overall system of internal control, risk management and governance. It also assists the Board of Directors and Management, amongst others, to review the Group’s compliance with the best practices recommended by the Malaysian Code on Corporate Governance 2021 and with the Group’s standard of operations (SOP).

Internal Audit assignments are carried out based on the annual Audit Plan, which is approved by the AC based on the prevailing business and environmental risks.

The Internal Audit Function also carries out internal audits on the compliance with the Group’s SOP and IT-related SOP issues. During the year, the Internal Audit Function also conducted AMLA (Anti-Money Laundering and Anti-Terrorism Financing) SOP audits.

Audit Committee Report (cont'd)

INTERNAL AUDIT FUNCTION (CONT'D)

In addition, the Internal Audit Function reviews related party transactions to ensure that the compliance procedures established to monitor the related party transactions have complied with the Main Market Listing Requirements of Bursa Securities (“MMLR”) in relation to disclosure, announcement and shareholders’ approval, where applicable.

For each audit, a systematic methodology is adopted, which primarily includes performing risk assessment, developing an audit planning memorandum, conducting audits, reviewing Conflicts of Interest, convening exit meetings and finalising the audit reports. The internal audit reports detail the objectives, scope of audit work, findings, management

responses and auditors’ recommendations and ensure these are disseminated to the responsible parties on time.

During the year, a summary of the audit reports incorporating findings, recommendations and Management’s remedial actions, has been tabled to the AC for review every quarter in the presence of the Group IA Manager who led the discussion on outstanding matters/irregularities.

All audit findings were highlighted to the relevant Management team members responsible for ensuring that corrective actions according to the recommendations by the Internal Auditors on reported weaknesses had been implemented within the required timeframe.

ACTIVITIES OF THE AC FOR THE FINANCIAL YEAR

During the financial year, the activities of the AC included the following:-

Financial Reporting

Reviewed and discussed the quarterly financial results of the Group particularly in relation to:-

- Compliance with accounting standards and legal requirements;
- Changes in or implementation of major accounting policy changes;
- Significant matters highlighted, including financial reporting issues, significant judgements made by Management, significant and unusual events or transactions and how these matters are addressed prior to recommending them to the Board of Directors for approval.

Internal Audit

- Reviewed the Quarterly Internal Audit Reports, the Internal Auditors’ findings and recommendations, the responses from Management and the reports of the follow-up audit in respect of compliance and actions taken to implement the recommendations.
- Reviewed the Internal Audit Report on Main Audit Findings related to SOP audit issues, IT-related issues and AMLA issues, and highlighted the recommendations agreed with the Manager/person-in-charge to the AC.
- Reviewed and noted the actions taken by Management regarding missing stock and cash loss for FYE 2025, even though the loss was immaterial.
- Reviewed and approved the Internal Audit Plan for the year 2025/2026, taking into account the number of outlets, the nature of the Group’s business, the Group’s budget and the processes to be audited (“Standard of Operation Procedures)(SOP) Audit, AMLA (Anti-Money Laundering, Anti-Terrorism Financing and Proceeds of Unlawful Activities Act 2016), SOP Audit and SOP Non-Compliance Audit).

Audit Committee Report (cont'd)

ACTIVITIES OF THE AC FOR THE FINANCIAL YEAR (CONT'D)

Internal Audit (Cont'd)

- Reviewed the results of the internal audit assessments, investigation of the audit of SOP non-compliant outlets and determined whether or not appropriate action was taken based on the recommendations.
- Reviewed the adequacy of the scope, competency and resources of the internal audit function and that it had the necessary authority to carry out its work.
- Reviewed the status of the ongoing modular digitalisation of the internal audit function and the timeline to achieve this.
- Reviewed any related party transactions and conflict of interest situations that may arise within the Company and the Group, including any transaction or procedure or course of conduct that raises questions of management integrity including ascertaining that the compliance and disclosure procedures established by the Group to monitor whether the related party transactions have complied with the MMLR, and that all the Directors and related parties are aware of and in compliance with the related party transactions policies and procedures of the Group.
- Audited the inventory reconciliation for annual inventory count and reported inconsistencies and discrepancies, where applicable, to the Audit Committee.
- Reviewed and noted the Proposed Amendments to the AMLA SOP.

The internal audits conducted during the financial period did not reveal material weaknesses which would result in material losses, contingencies or uncertainties that would require disclosure in the Annual Report.

External Audit

- Reviewed the External Auditors’ Audit Plan in relation to:-
 - Audit strategy
 - Scope of work and staffing
 - Plan of the External Auditors
 - Independence of the External Auditors
 - Consideration of fraud in audited financial statements
 - Related party disclosures procedure
 - Audit process
 - Risk assessment and audit approach
 - Engagement team
 - Proposed audit fee
- Reviewed the External Auditors’ Audit Committee Memorandum in relation to their ongoing status of the Statements of the Company, their findings thereto, confirmation of their independence as External Auditors, fraud-related matters and laws and regulations, related party transactions, Significant Audit Findings, Potential Key Audit Matters, Matters for Control Improvement, Significant Outstanding Matters, Uncorrected Misstatements, Accounting Developments and Other Information included in the Annual Report.
- Reviewed the assistance given by employees of the Group to the External Auditors.
- Met with the External Auditors two (2) times during the Financial Year without the presence of the Executive Directors and the Management.
- Reviewed and recommended the re-appointment of the External Auditors.

Audit Committee Report (cont'd)

ACTIVITIES OF THE AC FOR THE FINANCIAL YEAR (CONT'D)

Related Party Transactions and Conflict of Interest Situations

Reviewed the related party transactions and Conflict of Interest Situations with the Internal Auditor on a quarterly basis, and also the internal audit reports to ensure that the disclosure procedures established to monitor the related party transactions and Conflict of Interest Situations had been complied with during the financial year under review.

ATTENDANCE

The AC convened five (5) meetings during the financial year ended 31 July 2025. The details of meeting attendance are set out below:

Audit Committees	Dates of Meetings					Total
	No. 1/2024/ 2025 ACM 17/09/2024	No. 2/2024/ 2025 ACM 18/10/2024	No. 3/2024/ 2025 ACM 10/12/2024	No. 4/2024/ 2025 ACM 18/03/2025	No. 5/2024/ 2025 ACM 10/06/2025	
Dato' Esther Tan Choon Hwa	✓	✓	✓	✓	✓	5/5
Datin Amy Ooi Swee Lian	✓	✓	✓	✓	✓	5/5
Rohaiza Binti Tan Sri Mohamed Basir	✓	✓	✓	✓	✓	5/5

Nomination Committee Statement

COMPOSITION

The Nomination Committee (“NC”) comprises three (3) Independent Directors. Practice 5.8 of the Code applied. The members of NC are as follows:-

Name	Range of Remuneration
Rohaiza Binti Tan Sri Mohamed Basir	Chairperson, Independent Non-Executive Director
Dato' Esther Tan Choon Hwa	Senior Independent Non-Executive Director
Datin Amy Ooi Swee Lian	Independent Non-Executive Director

TERMS OF REFERENCE

The Terms of Reference of the NC can be found in the Investors' Section of the Company's website at www.pohkong.com.my.

ATTENDANCE AT NC MEETINGS

The NC met three (3) times during the financial year ended 31 July 2025.

Nomination Committee	Dates of Meetings			Total
	No. 1/2024/ 2025 NCM 18/10/2024	No. 2/2024/ 2025 NCM 14/1/2025	No. 3/2024/ 2025 NCM 13/3/2025	
Rohaiza Binti Tan Sri Mohamed Basir	✓	✓	✓	3/3
Dato' Esther Tan Choon Hwa	✓	✓	✓	3/3
Datin Amy Ooi Swee Lian	✓	✓	✓	3/3

ACTIVITIES OF THE NC FOR THE FINANCIAL YEAR

The NC carried out the following activities during the financial year ended 31 July 2025.

- Conducted via questionnaires the evaluation of performance of Directors and Key Officers, Board and Board Committees, Audit Committee as a whole and the Audit Committee Members, Internal Audit Function, External Audit Function and External Auditors' performance and independence, and subsequently reviewed the summary of the aforesaid evaluation of performance and reported to the Board the outcome and recommended actions to be approved by the Board, where appropriate. The evaluation of performance also confirmed that each of the Directors has the character, experience, integrity, competence and time to effectively discharge his/her role as a Director of the Company.

Nomination Committee Statement (cont'd)

ACTIVITIES OF THE NC FOR THE FINANCIAL YEAR (CONT'D)

- Considered and recommended the re-election of the following Directors in accordance with Clause 100 of the Company's Constitution at the 22nd AGM of the Company.

a.	Madam Choon Nee Siew
b.	Mr. Choon Yee Bin
c.	Dato' Tan Choon Hwa @ Esther Tan Choon Hwa

On the grounds that they are fit and proper to be re-elected as Directors of the Company.

- Reviewed and recommended the re-appointment of Dato' Esther Tan who has been an Independent Director for a cumulative terms of more than ten (10) years by the Twenty-Second Annual General Meeting of the Company to be held on 15 January 2025. Dato' Esther Tan had abstained from the deliberation of her own re-appointment. NC had recommended the re-appointment of Dato' Esther as Independent Director based on the following justification:
 - i. Dato's Esther Tan is independent in character and judgement, independent of Management and free of any relationship or circumstances which are likely to affect or could affect her judgement or decision making in the best interest of the Company.
 - ii. Dato' Esther Tan has the business acumen, academic qualifications, and professional/ entrepreneurial experience. She has been vocal and constructive in providing feedback to the Board in her decision making.
 - iii. The Group has benefited from her long tenure as Independent Director who has detailed knowledge of the Group's business, standard operating procedures, internal controls, information technology matters and risk profile, proven commitment, integrity, experience, competence and wisdom to effectively advise the Board.
- Reviewed and assessed the character, experience, integrity, competence and time commitment of the Group Accountant and found that he had effectively discharged his role pursuant to Paragraph 2.20A of the MMLR.
- Carried out an annual review of the Terms of Reference of the NC and recommended it to remain unchanged.
- Reviewed the Succession Plan of the Directors and noted that it is in place with the second liners already attending many Board meetings by invitation and ensuring that they are exposed to various job scopes and experiences.
- Reviewed the training needs and the training budgets for Directors and recommended more in-house training for the Directors' continuous education in order to enhance their financial knowledge and skills, and to enable them to keep abreast with the relevant developments in Malaysian Business Reporting Standards and to maintain a sound understanding of the Company's business.
- Reviewed the selection process of the Board to ensure that the Board recruits and retains the best available talents as Executive Directors and Independent Directors.
- Reviewed the Diversity Policy and confirmed that the Company has a gender policy which requires at least 30% of the board of directors to be women directors. For the FYE 2025, 75% of the Board of Directors of the Company comprises women directors. This board composition even exceeded Practice 4.5 recommendation for Large Companies to have at least 30% women directors.

Nomination Committee Statement (cont'd)

ACTIVITIES OF THE AC FOR THE FINANCIAL YEAR (CONT'D)

- Reviewed the extension of employment contract of an Executive Director of the Company and recommended the subject matter for the Board's consideration.
- Reviewed the Board size and composition of the Board, and found them to be appropriate.
- Reviewed the Rotation Plan for Executive Directors.

This report was made in accordance with a resolution of the Board dated 24 October 2025.



Statement on Risk Management and Internal Control

INTRODUCTION

IN ACCORDANCE WITH THE MALAYSIAN CODE ON CORPORATE GOVERNANCE 2021 (“MCCG”), THE BOARD OF DIRECTORS (“THE BOARD”) OF POH KONG HOLDINGS BERHAD (“PKHB”) IS PLEASED TO PRESENT THE NATURE AND SCOPE OF RISK MANAGEMENT AND INTERNAL CONTROL OF THE GROUP’S OPERATIONS FOR THE FYE 2025.

BOARD RESPONSIBILITY

The Board is cognisant that the PKHB Group (“the Group”) can achieve its objectives and sustain success with effective governance, risk management and internal control processes and that risk management and internal control are embedded in the Group’s governance framework.

The Board, therefore, recognises its responsibilities over the Group’s system of internal controls, covering all its financial and operating activities to safeguard shareholders’ investments and the Group’s assets. The Board has a comprehensive internal control system which identifies, evaluates and manages significant risks encountered by the Group.

In view of the limitations inherent in any system of internal controls, the system is designed to manage risks, rather than to eliminate them, to achieve the Group’s corporate objectives. Accordingly, it can only provide reasonable but not absolute assurance against material misstatement, loss or irregularities.

The Audit Committee (“AC”) and Risk Management Committee (“RMC”) have been constituted to assist the Board in reviewing the adequacy and effectiveness of the system of internal controls and to ensure that a mix of techniques is used to obtain the level of assurance required by the Board.

The Board has received assurance from the Group Managing Director and the Group Accountant that the Group’s risk management and internal control system will operate adequately and effectively in all material aspects, based on the risk management and internal control system.

RISK MANAGEMENT FRAMEWORK

The Board has established the Enterprise Risk Management (“ERM”) framework to identify, measure and manage the principal risks that may impede the achievement of the Group’s business objectives.

The key features of the ERM framework are as follows:-

- It outlines the ERM methodology on the identification of key business risks through a structured approach and to determine if controls are in place in mitigating the risks identified.
- It establishes guidelines to enable the Management to prioritise the risks and allocation of resources to manage the risks.

The Board is supported by the RMC, headed by an Independent Director as Chairman, in reviewing the risk management efforts within the Group. The RMC comprises the Group Managing Director, one Executive Director and three Independent Directors to ensure that the risk management and control framework is embedded into the culture, processes and structure of the Group.

Statement on Risk Management and Internal Control (cont'd)

RISK MANAGEMENT FRAMEWORK (CONT'D)

The key aspects of the risk management process:-

- 

Business/Operations/Department Heads are accountable for all risks assumed under their respective areas of responsibility. They undertake to update their risk profiles on a regular basis and incorporate any new risk factor, review the risk profiles and ratings, and update the management action plans.
- 

The RMC shall review the updated Risk Register and evaluate the effectiveness of action plans in mitigating the risks identified.
- 

The RMC meets at least twice in the financial year to discuss principal business risks in critical areas, assess the likelihood and impact of material exposures and determine its corresponding risk mitigation measures.
- 

The RMC Chairman shall update the Board on the key risk related issues and shall report on the status of the risk management and measures taken to mitigate all the risks.

The Board is fully responsible for the risk management of the Group and holds regular meetings to review and approve business strategies, risk management policies and business performance.

The RMC’s key function is to review the adequacy and effectiveness of risk management of the Group. It is responsible for identifying the key potential risks of all operating units within the Group. Identified risks and the management action plans to mitigate these risks are reported to the Board to ensure that the risk policies and procedures are aligned to the Group’s business strategies. It also reviews the framework for risk identification, measurement, monitoring and control on a regular basis to ensure it remains effective and relevant.

Statement on Risk Management and Internal Control (cont'd)

RISK MANAGEMENT FRAMEWORK (CONT'D)

Risk Management And Internal Control System

The Board is responsible for managing the key business risks of the Group and implementing an appropriate internal control system to manage those risks. The Board reviewed the adequacy and effectiveness of the system of internal control during the year under review.

Key elements of the Group's Risk Management and System of Internal Control are as follows:-

- The organisation structure of the Group formally defines lines of responsibility and delegation of authority for all aspects of the Group's affairs. Senior management and business unit managers review operational performance, as well as business plans and strategic measures in Division Heads and Branch Managers meetings.
- The Board approves the annual budget, reviews key business indicators and monitors the achievements of the Group's performance on a quarterly basis.
- The authorisation limits and approvals authority threshold of the Group encompasses internal control procedures. These procedures are subject to review by the Management to incorporate changing business risks and operational efficiency.
- The AC is responsible for reviewing the statutory annual financial statements and the quarterly report announcements, and recommending them to the Board for approval prior to submission to Bursa Malaysia.
- The Internal Audit Department periodically audits the effectiveness and evaluates the proper functioning of the Internal Control System to ascertain compliance with the control procedures, standards of operation ("SOP") and policies of the Group. The Head of Internal Audit reports to the AC on a quarterly basis.
- Project teams are set up from time to time to address business and operation issues to meet the business objectives and operational requirements of the Group.
- The Risk Management Working Group Committee has been established to review the risk management processes with the business operating units, including risk identification, assessment, mitigation and monitoring and reports directly to the RMC.

All the above-mentioned processes have been in place and provide reasonable assurance on the effectiveness of the Risk Management and Internal Control Systems.

Statement on Risk Management and Internal Control (cont'd)

RISK MANAGEMENT FRAMEWORK (CONT'D)

Composition Of RMC

The RMC comprises the following members:-

Name	Position
Datin Amy Ooi Swee Lian	Chairperson, Independent Non-Executive Director
Dato' Esther Tan Choon Hwa	Senior Independent Non-Executive Director
Dato' Choon Yee Seiong	Executive Chairman & Group Managing Director
Cheong Teck Chong	Executive Director
Rohaiza Binti Tan Sri Mohamed Basir	Independent Non-Executive Director

During the financial year ended 31 July 2025, a total of two (2) meetings were held. Details of the attendance were as follows:-

Risk Management Committee	Dates of Meetings		Total
	No.1/2024/2025 RMCM 13/03/2025	No.2/2024/2025 RMCM 03/06/2025	
Datin Amy Ooi Swee Lian	✓	✓	2/2
Dato' Esther Tan Choon Hwa	✓	✓	2/2
Dato' Choon Yee Seiong	✓	✓	2/2
Cheong Teck Chong	✓	✓	2/2
Rohaiza Binti Tan Sri Mohamed Basir	✓	✓	2/2



Statement on Risk Management and Internal Control (cont'd)

KEY INTERNAL CONTROL PROCESSES

The Board is committed to maintain a strong control structure whereby internal control is embedded in the business processes to assure the achievement of the Group’s objectives. The key features of the Group’s internal control system are:

Control Environment

	Organisation Structure and Authorisation Procedures The Group maintains formal and structured lines of reporting that include a clear definition of responsibilities and delegation of authority. It sets out the roles and responsibilities, reviews and approval procedures to enhance the Internal Control system of the Group’s various operations. Limits of authority are imposed for capital expenditure for all operating units to keep potential exposure under control. Capital expenditure, acquisition and disposal of investments are duly approved by the Board before they are carried out.
	Annual Budget Budgetary control is applied to every Company in the Group and actual performance is closely monitored against budgets to identify significant variances. Discussions are held regularly between the Management and the Head of Operating Units to ensure that the budgets are attainable and realistic.
	Active Involvement by Executive Directors The Executive Directors are actively involved in the running of the business and operations and they report to the Board on significant changes in the business and external environment, which affect the operations of the Group at large.
	Policies and Procedures Operational policies and procedures form an integral part of the internal control system to safeguard the Group’s assets against material losses. These include standard operating procedures, memoranda, manuals and handbooks that are periodically updated to meet the needs of a changing environment.

Statement on Risk Management and Internal Control (cont'd)

KEY INTERNAL CONTROL PROCESSES (CONT'D)

Control Environment (Cont'd)

	Trained Personnel Emphasis is placed on enhancing the quality and ability of employees through a wide variety of training programmes and workshops to enhance their knowledge and expand the employees’ competency level in executing daily functions. Relevant training and courses have been provided to employees across all functions to maintain a high level of competency.
	Board Committees The Board is supported by several Committees, namely the Audit Committee, Nomination Committee, Risk Management Committee and Remuneration Committee. Each Committee has clearly defined terms of reference, outlining their functions and duties as delegated by the Board. The Board Committees assist the Board to review the effectiveness of the on-going monitoring processes on risk, control and governance matters for areas within their scope of work.
	Code of Conduct A Code of Conduct has been established for all employees, outlining the acceptable business behaviour and conduct, and provides guidance on how to demonstrate a culture of excellence while performing their duties. The Code of Conduct is available on the Company’s website at www.pohkong.com.my.
	Insurance Sufficient insurance coverage on major assets classes is in place to ensure the Group’s assets are adequately covered against risks that can result in material losses. The assets are insured at “replacement cost” and reviewed regularly to ensure adequate insurance coverage to protect the Group from potential claims and loss.
	Whistle Blowing Policy The Whistle Blowing Policy was established to provide employees with an accessible avenue to report fraud, corruption, dishonest practices or other similar matters. The aim of this policy is to promote and encourage the reporting of such matters in good faith with the confidence that the staff making such reports will be protected from any retaliation in the form of dismissal, harassment or discrimination at work, or any action in court, in respect of disclosure made by the whistle blower to the regulators.

Statement on Risk Management and Internal Control (cont'd)

KEY INTERNAL CONTROL PROCESSES (CONT'D)

Internal Audit Function

The Internal Audit Department independently reviews the risk identification procedures and control processes implemented by the Management, conducts audits to review critical areas of the Group’s operations, and reports to the AC on a quarterly basis.

The Internal Audit Department also conducts internal control reviews on key activities of the Group’s business on the basis of an annual internal audit plan that is presented and approved by the AC.

The Group internal audit function is carried out by the in-house internal audit department to assist the AC and the Board in providing an independent assessment of the adequacy, efficiency and effectiveness of the Group’s internal control system.

During the FYE 2025, the majority of branches were audited and observed the interim and annual stock-take process by the Internal Audit Function in accordance with the internal audit plans approved by the AC. The internal audit reviews and recommendations for improvement were presented to the AC at their quarterly meetings.

Based on the internal audit reviews conducted, none of the weaknesses noted have resulted in any material losses, contingencies or uncertainties that would require separate disclosure in this Annual Report.

Information and Communication

Information critical to the achievement of the Group’s business objectives is communicated through established reporting lines across the Group. This is to ensure that matters requiring Board and the Senior Management’s attention are highlighted for review, deliberation, decision and implementation on a timely basis.

Monitoring and Review

Scheduled operational and management meetings are held to discuss and review the business plans, budgets, financial and operational performances of the Group. The Senior Management Team meets regularly to review the reports, monitors business developments and resolves key operational and management issues. The quarterly financial statements containing key financial results and comparisons are presented to the Board for review.

WEAKNESSES IN INTERNAL CONTROLS

There were no major weaknesses in internal control which resulted in material losses during the current financial period.

REVIEW OF THE STATEMENT BY EXTERNAL AUDITORS

As required by paragraph 15.23 of the MMLR of Bursa Securities, the external auditors have performed a limited assurance engagement on this Statement on Risk Management and Internal Control for inclusion in the Annual Report for the financial year ended 31 July 2025. Their engagement was performed in accordance with the Audit and Assurance Practice Guide 3 issued by the Malaysian Institute of Accountants which does not require the auditors to form an opinion on the adequacy and effectiveness of the Group’s Risk Management and Internal Control System. Based on the procedures performed, the external auditor has reported to the Board that nothing has come to their attention that causes them to believe this Statement is not prepared in all material respects, in accordance with the disclosures required by paragraphs 41 and 42 of the “Statement on Risk Management and Internal Control: Guideline for Directors of Listed Issuers” nor is the same factually inaccurate.

Statement on Risk Management and Internal Control (cont'd)

CONCLUSION

The Board is of the view that the Group’s systems of risk management and internal controls are adequate in achieving its business objectives. However, the Board is also cognisant of the fact that the Group’s system of internal control and risk management practices must continuously evolve to meet the changes and challenges of the business environment. Therefore, the Board and the Management maintain an ongoing commitment to continue taking appropriate measures to enhance and strengthen the risk management and internal controls of the Group.

The Board is aware of the need to have in place a formalised risk management and internal control framework to safeguard shareholders’ investments, interests of the customers, regulators, employees and the Group’s assets. The processes as outlined in the Statement on Risk Management and Internal Control for identifying, evaluating and managing risks have been in place for the year under review.

This Statement was made in accordance with a resolution of the Board dated 24 October 2025.

Other Compliance Information

In compliance with the Listing Requirements of Bursa Malaysia Securities Berhad:

1. **Utilisation of Proceeds**
No proceeds were raised by the Company during the financial year ended 31 July 2025 ("financial year").
2. **Share Buy-Back**
There was no share buy-back of the Company's shares during the financial year.
3. **Options, Warrant or Convertible Securities**
There were no options, warrants or convertible securities issued to any parties during the financial year.
4. **Depository Receipt Programme**
During the financial year, the Company did not sponsor any Depository Receipt Programme.
5. **Imposition of Sanctions and/or Penalties**
There were no sanctions and/or penalties imposed on the Company and its subsidiaries, Directors or Management by the relevant regulatory authorities during the financial year.
6. **Non-Audit Fees**
Non-audit fees amounting to RM97,000 were paid to the External Auditors for tax advisory services in respect of transfer pricing assignment, agreed-upon procedures on the examination of the annual audit sales report during the financial year.
7. **Variation in Results**
There was no material variance between the results for the financial year and the unaudited results previously announced.
8. **Profit Guarantee**
No profit guarantee was given by the Company in respect of the financial year.
9. **Material Contracts**
There were no material contracts entered into by the Company and its subsidiaries involving Directors and/or major shareholders and/or related parties at the end of the financial year.
10. **Recurrent Related-Party Transactions**
Details of transactions with related parties undertaken by the Group during the financial year are disclosed in Note 36 to the Financial Statements.

Statement on Directors' Responsibility

The Companies Act 2016 ("the Act") requires the Directors to prepare financial statements for each financial year which gives a true and fair view of the state of affairs of the Group and of the Company as at the end of the financial year and of the results of their operations, changes in equity and of the cash flows of the Group and of the Company for the period then ended. As required by the Act and the Listing Requirements of Bursa Securities, the financial statements have been prepared in accordance with the applicable Financial Reporting Standards in Malaysia and the provisions of the Act.

In preparing the financial statements for the year ended 31 July 2025, the Directors have:



adopted suitable accounting policies and applied them consistently.



made judgements and estimates that are reasonable and prudent.



ensured applicable Financial Reporting Standards have been followed.



prepared the financial statements on a going concern basis.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at all times, the financial position of the Group and of the Company and to enable them to ensure that the financial statements comply with the Act. The Directors are also responsible for safeguarding the assets of the Group and of the Company and, hence, for taking reasonable steps in the prevention and detection of fraud and other irregularities.

This Statement was made in accordance with a resolution of the Board dated 24 October 2025.



Directors’ Report

The directors hereby submit their report together with the audited financial statements of the Group and of the Company for the financial year ended 31 July 2025.

PRINCIPAL ACTIVITIES

The principal activities of the Company are investment holding, provision of management services, distributor and supplier of jewellery, precious stones, semi-precious stones and gold ornaments. The principal activities of the subsidiaries are disclosed in Note 8 to the financial statements.

There have been no significant changes in the nature of these activities during the financial year.

RESULTS

	Group RM	Company RM
Profit for the financial year, net of tax	121,099,721	45,466,768
Attributable to: Owners of the Company	121,099,721	45,466,768

DIVIDENDS

The amount of dividends declared and paid by the Company since the end of the previous financial year was as follows:

	RM
Single tier final dividend of 3.00 sen on 410,351,752 ordinary shares in respect of the financial year ended 31 July 2024, paid on 11 April 2025	12,310,553

At the forthcoming Annual General Meeting, a single tier final dividend of 3.00 sen on 410,351,752 ordinary shares amounting to RM12,310,553 in respect of the current financial year, will be proposed for shareholders’ approval. The financial statements for the current financial year do not reflect this proposed dividend. Such dividend, if approved by the shareholders, will be accounted for in equity as an appropriation of retained earnings in the financial year ending 31 July 2026.

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Directors’ Report (cont'd)

RESERVES OR PROVISIONS

There were no material transfer to or from reserves or provisions during the financial year, other than those disclosed in the financial statements.

BAD AND DOUBTFUL DEBTS

Before the financial statements of the Group and the Company were prepared, the directors took reasonable steps to ascertain that action had been taken in relation to the writing off of bad debts and the making of allowance for doubtful debts and had satisfied themselves that there were no known bad debts and that no allowance need to be made for doubtful debts.

At the date of this report, the directors are not aware of any circumstances which would render it necessary to write off any bad debts or to make any allowance for doubtful debts in the financial statements of the Group and the Company.

CURRENT ASSETS

Before the financial statements of the Group and of the Company were prepared, the directors took reasonable steps to ensure that any current assets which were unlikely to be realised in the ordinary course of business including their values as shown in the accounting records of the Group and of the Company had been written down to an amount which they might be expected so to realise.

At the date of this report, the directors are not aware of any circumstances which would render the values attributed to the current assets in the financial statements of the Group and of the Company misleading.

VALUATION METHODS

At the date of this report, the directors are not aware of any circumstances which have arisen which render adherence to the existing method of valuation of assets or liabilities of the Group and of the Company misleading or inappropriate.

CONTINGENT AND OTHER LIABILITIES

At the date of this report, there does not exist:

- (i) any charge on the assets of the Group or of the Company which has arisen since the end of the financial year which secures the liabilities of any other person; and
- (ii) any contingent liabilities in respect of the Group or of the Company which has arisen since the end of the financial year.

In the opinion of the directors, no contingent or other liability of the Group or of the Company has become enforceable, or is likely to become enforceable, within the period of twelve months after the end of the financial year which will or may affect the ability of the Group or of the Company to meet their obligations as and when they fall due.

Directors’ Report (cont'd)

CHANGE OF CIRCUMSTANCES

At the date of this report, the directors are not aware of any circumstances not otherwise dealt with in this report or the financial statements of the Group and of the Company which would render any amount stated in the financial statements misleading.

ITEMS OF MATERIAL AND UNUSUAL NATURE

In the opinion of the directors,

- (i) the results of the operations of the Group and of the Company for the financial year were not substantially affected by any item, transaction or event of a material and unusual nature; and
- (ii) no item, transaction or event of a material and unusual nature has arisen in the interval between the end of the financial year and the date of this report which is likely to affect substantially the results of the operations of the Group and of the Company for the financial year in which this report is made.

AUDITORS’ REMUNERATION AND INDEMNITY

The auditors’ remuneration of the Group and of the Company during the financial year are RM370,000 and RM73,000 respectively.

The Company has agreed to indemnify the auditors of the Company up to RM370,000 as permitted under Section 289 of the Companies Act 2016 in Malaysia.

ISSUE OF SHARES AND DEBENTURES

During the financial year, no new issue of shares or debentures were made by the Company.

DIRECTORS OF THE COMPANY

The directors in office during the financial year and during the period from the end of the financial year to the date of this report are:

Dato’ Choon Yee Seiong*
Cheong Teck Chong*
Choon Nee Siew*
Datin Hon Wee Fong*
Dato’ Esther Tan Choon Hwa
Datin Ooi Swee Lian
Rohaiza Binti Mohamed Basir
Choon Wan Joo* (Appointed on 20 June 2025)
Choon Yee Bin* (Resigned on 16 June 2025)

* Directors of the Company and certain subsidiaries

Directors’ Report (cont'd)

DIRECTORS OF THE SUBSIDIARIES OF THE COMPANY

Other than as stated above, the names of the directors of the subsidiaries of the Company during the financial year and during the period from the end of the financial year to the date of this report are:

Dato’ Choon Yoke Ying
Mohd Annuar Choon Bin Abdullah
Siow Der Ming
Chang Kwong Him
Ong Han Woon
Choon Yee Bin

DIRECTORS’ INTERESTS

According to the Register of Directors’ Shareholdings required to be kept by the Company under Section 59 of the Companies Act 2016 in Malaysia, the interests of directors in office at the end of the financial year in shares in the Company and its related corporations during the financial year were as follows:

Number of ordinary shares				
	At 1 August 2024	Bought	Sold	At 31 July 2025
The Company Poh Kong Holdings Berhad				
<i>Direct interests:</i>				
Dato’ Choon Yee Seiong	11,600,246	-	-	11,600,246
Cheong Teck Chong	2,328	-	-	2,328
Choon Nee Siew	1,162,242	-	-	1,162,242
Choon Wan Joo	2,050,380	100,000	-	2,150,380
Datin Hon Wee Fong	903,310	-	-	903,310
Dato' Esther Tan Choon Hwa	-	30,000	-	30,000
<i>Indirect interests:</i>				
Dato’ Choon Yee Seiong (i)	244,710,928	100,000	-	244,810,928
Cheong Teck Chong (ii)	239,452,898	-	-	239,452,898
Choon Nee Siew (ii)	254,007,662	100,000	-	254,107,662
Choon Wan Joo (i)	252,978,502	-	-	252,978,502
Datin Hon Wee Fong (i)	251,218,544	-	-	251,218,544
Rohaiza Binti Mohamed Basir (iii)	35,000	-	-	35,000

Directors’ Report (cont'd)

DIRECTORS’ INTERESTS (CONT'D)

Number of ordinary shares				
	At 1 August 2024	Bought	Sold	At 31 July 2025
Holding company Poh Kong Sdn. Bhd.				
<i>Direct interests:</i>				
Dato’ Choon Yee Seiong	38,648,796	108,572	-	38,757,368
Cheong Teck Chong	20,021,228	58,624	-	20,079,852
Choon Nee Siew	16,861,008	108,250	-	16,969,258
Choon Wan Joo	5,705,574	63,440	-	5,769,014
Datin Hon Wee Fong	5,135,687	99,157	-	5,234,844

- (i) Held by spouse and persons connected to the director and holding company.
(ii) Held by persons connected to the director and holding company.
(iii) Held by spouse

By virtue of their interests in the ordinary shares in the Company and pursuant to Section 8 of the Companies Act 2016 in Malaysia, Dato’ Choon Yee Seiong, Cheong Teck Chong, Choon Nee Siew, Choon Wan Joo and Datin Hon Wee Fong are deemed to have an interest in shares in the subsidiaries to the extent that the Company has an interest.

Other than as stated above, none of the other directors in office at the end of the financial year had any interest in shares in the Company and its related corporations during the financial year.

DIRECTORS’ BENEFITS

Since the end of the previous financial year, no director of the Company has received or become entitled to receive any benefit (other than benefits included in the aggregate amount of emoluments received or due and receivable by the directors as shown below) by reason of a contract made by the Company or a related corporation with the director or with a firm of which the director is a member, or with a company in which the director has a substantial financial interest.

The directors’ benefits of the Group and of the Company are as follows:

	Group 2025 RM	Company 2025 RM
Directors of the Company:		
Short-term employment benefits	14,243,588	9,145,348
Post employment benefits	274,169	124,767
Benefits-in-kind	125,760	-
	14,643,517	9,270,115

Directors’ Report (cont'd)

DIRECTORS’ BENEFITS (CONT'D)

The directors’ benefits of the Group and of the Company are as follows: (Cont'd)

	Group 2025 RM
Directors of the subsidiaries:	
Short-term employment benefits	4,829,948
Post employment benefits	186,444
	5,016,392

Neither during, nor at the end of the financial year, was the Company a party to any arrangements where the object is to enable the directors to acquire benefits by means of the acquisition of shares in, or debentures of the Company or any other body corporate.

INDEMNITY TO DIRECTORS AND OFFICERS

During the financial year, no indemnity given to or insurance effected for any director or officer of the Company.

SUBSIDIARIES

The details of the Company's subsidiaries are disclosed in Note 8 to the financial statements.

Other than those subsidiaries without auditors’ reports as disclosed in Note 8 to the financial statements, the auditors’ reports on the accounts of the remaining subsidiaries did not contain any qualification.

HOLDING COMPANY

The directors regard Poh Kong Sdn. Bhd., a company incorporated and domiciled in Malaysia, as the holding company.

Directors’ Report (cont'd)

AUDITORS

The auditors, Messrs Baker Tilly Monteiro Heng PLT, have expressed their willingness to continue in office.

This report was approved and signed on behalf of the Board of Directors in accordance with a resolution of the directors:

DATO’ CHOON YEE SEIONG

Director

CHEONG TECK CHONG

Director

Date: 24 October 2025

Statements of Financial Position

as at 31 July 2025

		Group		Company	
		2025	2024	2025	2024
	Note	RM	RM	RM	RM
ASSETS					
Non-current assets					
Property, plant and equipment	5	97,540,681	92,155,642	3,322,392	3,652,442
Right-of-use assets	6	71,201,658	62,478,014	144,213	448,863
Investment properties	7	16,963,585	17,517,538	-	-
Investment in subsidiaries	8	-	-	166,468,827	166,428,330
Investment in an associate	9	8,677,373	8,330,144	-	-
Club memberships	10	228,000	228,000	-	-
Goodwill on consolidation	11	1,485,140	1,485,140	-	-
Deferred tax assets	12	17,523,759	15,661,463	2,742,821	5,072,899
Total non-current assets		213,620,196	197,855,941	172,678,253	175,602,534
Current assets					
Inventories	13	978,588,708	845,142,369	13,663,706	20,613,379
Current tax assets		408,309	522,495	-	18,691
Trade and other receivables	14	3,435,158	2,823,831	140,206,777	93,576,440
Deposits and prepayments	15	13,044,585	11,364,130	181,756	768,647
Amount due by subsidiaries	16	-	-	99,618,719	102,687,510
Fixed deposits placed with licensed banks	17	6,936,513	8,024,110	-	-
Cash and bank balances		29,112,788	27,318,771	728,515	3,429,644
Total current assets		1,031,526,061	895,195,706	254,399,473	221,094,311
TOTAL ASSETS		1,245,146,257	1,093,051,647	427,077,726	396,696,845

Statements of Financial Position (cont'd)

as at 31 July 2025

		Group		Company	
		2025	2024	2025	2024
	Note	RM	RM	RM	RM
EQUITY AND LIABILITIES					
Equity attributable to owners of the Company					
Share capital	18	205,175,876	205,175,876	205,175,876	205,175,876
Reserves	19	778,905,839	666,658,510	156,468,018	123,311,803
TOTAL EQUITY		984,081,715	871,834,386	361,643,894	328,487,679
Non-current liabilities					
Loans and borrowings	20	35,150,017	23,574,045	89,461	157,568
Deferred tax liabilities	12	18,760,569	17,086,481	-	-
Total non-current liabilities		53,910,586	40,660,526	89,461	157,568
Current liabilities					
Loans and borrowings	20	155,771,378	130,130,434	230,277	401,962
Provision for restoration costs	21	400,000	400,000	-	-
Current tax liabilities		8,321,104	12,144,593	19,405	-
Trade and other payables	22	14,916,033	13,155,385	2,833,151	5,076,012
Deposits and accruals	23	13,855,730	11,931,172	844,458	631,314
Amount due to the holding company	24	1,298,844	1,320,843	1,298,844	1,320,843
Amount due to subsidiaries	16	-	-	55,877,323	57,308,080
Amount due to directors	25	6,027,607	5,431,540	4,240,913	3,313,387
Contract liabilities	26	6,563,260	6,042,768	-	-
Total current liabilities		207,153,956	180,556,735	65,344,371	68,051,598
TOTAL LIABILITIES		261,064,542	221,217,261	65,433,832	68,209,166
TOTAL EQUITY AND LIABILITIES		1,245,146,257	1,093,051,647	427,077,726	396,696,845

The accompanying notes form an integral part of these financial statements.



Statements of Comprehensive Income
for the Financial Year Ended 31 July 2025

	Note	Group		Company	
		2025 RM	2024 RM	2025 RM	2024 RM
Revenue	27	1,688,215,116	1,641,877,599	793,634,558	812,591,940
Cost of sales		(1,302,302,123)	(1,284,124,381)	(710,877,450)	(744,992,762)
Gross profit		385,912,993	357,753,218	82,757,108	67,599,178
Other income		5,204,732	4,280,683	1,431,667	1,376,657
Administrative expenses		(138,721,110)	(122,612,424)	(36,215,432)	(30,850,981)
Selling and distribution expenses		(80,527,942)	(74,947,319)	-	-
Net reversal in impairment losses on receivables		-	32,959	-	-
Operating profit		171,868,673	164,507,117	47,973,343	38,124,854
Finance income	28	664,965	551,966	42,277	32,370
Finance costs	29	(9,463,517)	(9,344,264)	(39,957)	(54,566)
Share of results of an associate, net of tax		797,226	858,352	-	-
Profit before tax	30	163,867,347	156,573,171	47,975,663	38,102,658
Income tax expense	32	(42,767,626)	(39,649,276)	(2,508,895)	(2,731,401)
Profit for the financial year		121,099,721	116,923,895	45,466,768	35,371,257
Other comprehensive income, net of tax					
<i>Item that will not be reclassified subsequently to profit or loss</i>					
Revaluation of property, plant and equipment		3,458,161	1,185,044	-	-
Other comprehensive income for the financial year		3,458,161	1,185,044	-	-
Total comprehensive income for the financial year		124,557,882	118,108,939	45,466,768	35,371,257

Statements of Comprehensive Income (cont'd)
for the Financial Year Ended 31 July 2025

	Note	Group		Company	
		2025 RM	2024 RM	2025 RM	2024 RM
Profit attributable to:					
Owners of the Company		121,099,721	116,923,895	45,466,768	35,371,257
Non-controlling interests		-	-	-	-
		121,099,721	116,923,895	45,466,768	35,371,257
Total comprehensive income attributable to:					
Owners of the Company		124,557,882	118,108,939	45,466,768	35,371,257
Non-controlling interests		-	-	-	-
		124,557,882	118,108,939	45,466,768	35,371,257
Earnings per share (sen)					
- basic	33	29.51	28.49		
- diluted	33	29.51	28.49		

The accompanying notes form an integral part of these financial statements.



Consolidated Statement of Changes in Equity
for the Financial Year Ended 31 July 2025

	Note	Share capital RM	Revaluation reserve RM	Retained earnings RM	Total equity RM
Group					
At 1 August 2024		205,175,876	46,420,426	620,238,084	871,834,386
Total comprehensive income for the financial year					
Profit for the financial year		-	-	121,099,721	121,099,721
Other comprehensive income for the financial year		-	3,458,161	-	3,458,161
Total comprehensive income		-	3,458,161	121,099,721	124,557,882
Transactions with owners					
Dividends	34	-	-	(12,310,553)	(12,310,553)
Total transaction with owners		-	-	(12,310,553)	(12,310,553)
At 31 July 2025		205,175,876	49,878,587	729,027,252	984,081,715
At 1 August 2023					
		205,175,876	45,235,382	511,521,224	761,932,482
Total comprehensive income for the financial year					
Profit for the financial year		-	-	116,923,895	116,923,895
Other comprehensive income for the financial year		-	1,185,044	-	1,185,044
Total comprehensive income		-	1,185,044	116,923,895	118,108,939
Transactions with owners					
Dividends	34	-	-	(8,207,035)	(8,207,035)
Total transaction with owners		-	-	(8,207,035)	(8,207,035)
At 31 July 2024		205,175,876	46,420,426	620,238,084	871,834,386

The accompanying notes form an integral part of these financial statements.

Statement of Changes in Equity
for the Financial Year Ended 31 July 2025

	Note	Share capital RM	Retained earnings RM	Total equity RM
Company				
At 1 August 2023		205,175,876	96,147,581	301,323,457
Profit for the financial year, representing total comprehensive income for the financial year				
		-	35,371,257	35,371,257
Transactions with owners				
Dividends	34	-	(8,207,035)	(8,207,035)
Total transaction with owners		-	(8,207,035)	(8,207,035)
At 31 July 2024		205,175,876	123,311,803	328,487,679
Profit for the financial year, representing total comprehensive income for the financial year				
		-	-	-
Transactions with owners				
Dividends	34	-	(12,310,553)	(12,310,553)
Total transaction with owners		-	(12,310,553)	(12,310,553)
At 31 July 2025		205,175,876	156,468,018	361,643,894

The accompanying notes form an integral part of these financial statements.



Statements of Cash Flows
for the Financial Year Ended 31 July 2025

Note	Group		Company	
	2025 RM	2024 RM	2025 RM	2024 RM
Cash flows from operating activities				
Profit before tax	163,867,347	156,573,171	47,975,663	38,102,658
Adjustments for:				
Depreciation of:				
- investment properties	343,464	342,083	-	-
- property, plant and equipment	8,139,876	7,785,838	1,112,889	876,227
- right-of-use assets	26,633,895	23,424,297	368,762	371,737
Gain on disposal of property, plant and equipment	(520,900)	(386,500)	(38,700)	(31,000)
Loss/(Gain) on remeasurement of right-of-use assets	79,934	(240,278)	-	-
Impairment loss on investment properties	236,489	200,000	-	-
Interest expense	9,463,517	9,344,264	39,957	54,566
Interest income	(664,965)	(551,966)	(42,277)	(32,370)
Loss/(Gain) on termination of lease	871,472	413,212	(1,715)	-
Reversal of impairment loss on:				
- investment properties	(26,000)	(26,000)	-	-
- trade receivables	-	(32,959)	-	-
Reversal of write down of inventories	(1,183,674)	(257,076)	-	-
Operating profit before changes in working capital, carried forward	207,240,455	196,588,086	49,414,579	39,341,818

Statements of Cash Flows (cont'd)
for the Financial Year Ended 31 July 2025

Note	Group		Company	
	2025 RM	2024 RM	2025 RM	2024 RM
Operating profit before changes in working capital, brought forward (Cont'd)	207,240,455	196,588,086	49,414,579	39,341,818
Adjustments for: (Cont'd)				
Share of results of an associate	(797,226)	(858,352)	-	-
Unrealised loss on foreign exchange	18,602	13,127	-	-
Inventories written down	527,565	-	-	-
Written off of property, plant and equipment	70,040	64,150	-	-
Operating profit before changes in working capital	207,059,436	195,807,011	49,414,579	39,341,818
Changes in working capital:				
Inventories	(132,790,230)	(89,735,911)	6,949,673	5,685,800
Receivables	(2,183,668)	209,299	(46,043,446)	(31,401,575)
Payables	3,666,604	1,092,481	(2,029,713)	1,062,480
Contract liabilities	520,492	(1,727,062)	-	-
Income tax paid	76,272,634	105,645,818	8,291,093	14,688,523
Income tax refunded	(48,091,997)	(35,289,385)	(140,725)	(192,917)
	8,420	-	-	-
Net cash from operating activities	28,189,057	70,356,433	8,150,368	14,495,606

Statements of Cash Flows (cont'd) for the Financial Year Ended 31 July 2025

		Group		Company	
		2025	2024	2025	2024
	Note	RM	RM	RM	RM
Cash flows from investing activities					
Dividend received		449,997	449,998	-	-
Interest received		664,965	551,966	42,277	32,370
Proceeds from disposal of property, plant and equipment		520,900	386,500	38,700	31,000
Purchase of property, plant and equipment	5(a)	(4,183,912)	(3,457,039)	(658,839)	(2,500,482)
Uplift/(Placement) of fixed deposits		1,187,597	(30,176)	-	-
Net repayment to subsidiaries		-	-	3,028,294	(1,010,048)
Net cash (used in)/from investing activities		(1,360,453)	(2,098,751)	2,450,432	(3,447,160)
Cash flows from financing activities (a)					
Drawdown of banker's acceptance		166,685,162	39,646,000	-	-
Repayment of banker's acceptance		(152,034,207)	(56,928,000)	-	-
Drawdown of revolving credit		14,000,000	8,000,000	-	-
Repayment of term loans		(1,522,171)	(8,335,818)	-	-
Payment of lease liabilities		(26,507,557)	(24,037,610)	(378,194)	(369,256)
Repayment of hire purchase payables		(4,467,285)	(2,969,646)	(47,995)	(27,403)
Interest paid		(9,463,517)	(9,344,264)	(39,957)	(54,566)
Dividends paid		(12,310,553)	(8,207,035)	(12,310,553)	(8,207,035)
Advances from directors		596,067	982,355	927,526	348,127
(Repayment to)/Advances from the holding company		(21,999)	18,049	(21,999)	18,049
Repayment to subsidiaries		-	-	(1,430,757)	(210,563)
Net cash used in financing activities		(25,046,060)	(61,175,969)	(13,301,929)	(8,502,647)

Statements of Cash Flows (cont'd) for the Financial Year Ended 31 July 2025

	Note	Group		Company	
		2025 RM	2024 RM	2025 RM	2024 RM
Net increase/(decrease) in cash and cash equivalents		1,782,544	7,081,713	(2,701,129)	2,545,799
Cash and cash equivalents at the beginning of the financial year		33,918,771	26,837,058	3,429,644	883,845
Cash and cash equivalents at the end of the financial year		35,701,315	33,918,771	728,515	3,429,644
Cash and cash equivalents including in statements of cash flows comprise following amounts:					
Cash and bank balances		29,112,788	27,318,771	728,515	3,429,644
Fixed deposits placed with licensed banks	17	6,936,513	8,024,110	-	-
Bank overdraft		(111,473)	-	-	-
		35,937,828	35,342,881	728,515	3,429,644
Less: fixed deposits pledged to licensed banks	17	(236,513)	(1,424,110)	-	-
		35,701,315	33,918,771	728,515	3,429,644



Statements of Cash Flows (cont'd)
for the Financial Year Ended 31 July 2025

(a) Changes in liabilities arising from financing activities

	1 August 2024	Cash flows	Non-cash Addition	Others	31 July 2025
	RM	RM	RM	RM	RM
2025					
Group					
Revolving credit	16,000,000	14,000,000	-	-	30,000,000
Term loan	28,774,192	(1,522,171)	-	-	27,252,021
Bankers' acceptance	66,102,000	14,650,955	-	-	80,752,955
Hire purchase payables	5,817,441	(4,467,285)	4,569,156	-	5,919,312
Lease liabilities	37,010,846	(26,507,557)	36,635,336	(252,991)	46,885,634
Amount due to the holding company	1,320,843	(21,999)	-	-	1,298,844
Amount due to directors	5,431,540	596,067	-	-	6,027,607
	160,456,862	(3,271,990)	41,204,492	(252,991)	198,136,373
Company					
Hire purchase payables	95,897	(47,995)	124,000	-	171,902
Lease liabilities	463,633	(378,194)	75,759	(13,362)	147,836
Amount due to the holding company	1,320,843	(21,999)	-	-	1,298,844
Amount due to subsidiaries	57,308,080	(1,430,757)	-	-	55,877,323
Amount due to directors	3,313,387	927,526	-	-	4,240,913
	62,501,840	(951,419)	199,759	(13,362)	61,736,818

Statements of Cash Flows (cont'd)
for the Financial Year Ended 31 July 2025

(a) Changes in liabilities arising from financing activities (Cont'd)

	1 August 2023	Cash flows	Non-cash Addition	Others	31 July 2024
	RM	RM	RM	RM	RM
2024					
Group					
Revolving credit	8,000,000	8,000,000	-	-	16,000,000
Term loan	37,110,010	(8,335,818)	-	-	28,774,192
Bankers' acceptance	83,384,000	(17,282,000)	-	-	66,102,000
Hire purchase payables	4,350,500	(2,969,646)	4,436,587	-	5,817,441
Lease liabilities	42,816,319	(24,037,610)	18,472,415	(240,278)	37,010,846
Amount due to the holding company	1,302,794	18,049	-	-	1,320,843
Amount due to directors	4,449,185	982,355	-	-	5,431,540
	181,412,808	(43,624,670)	22,909,002	(240,278)	160,456,862
Company					
Hire purchase payables	-	(27,403)	123,300	-	95,897
Lease liabilities	609,536	(369,256)	223,353	-	463,633
Amount due to the holding company	1,302,794	18,049	-	-	1,320,843
Amount due to subsidiaries	57,518,643	(210,563)	-	-	57,308,080
Amount due to directors	2,965,260	348,127	-	-	3,313,387
	62,396,233	(241,046)	346,653	-	62,501,840

(b) Total cash outflows for leases

During the financial year, the Group and the Company had total cash outflows for leases of RM32,222,286 (2024: RM30,368,925) and RM395,748 (2024: RM403,200) respectively.

The accompanying notes form an integral part of these financial statements.

Notes to the Financial Statements

1. CORPORATE INFORMATION

Poh Kong Holdings Berhad (“the Company”) is a public limited liability company, incorporated and domiciled in Malaysia and is listed on the Main Market of Bursa Malaysia Securities Berhad. The registered office of the Company is located at Unit 07-02, Level 7, Persoft Tower, 6B Persiaran Tropicana, Tropicana Golf & Country Resort, 47410 Petaling Jaya, Selangor Darul Ehsan. The principal place of business of the Company is located at No. 16-20, Jalan 52/4, 46200 Petaling Jaya, Selangor Darul Ehsan.

The holding company, Poh Kong Sdn. Bhd. is incorporated and domiciled in Malaysia.

The principal activities of the Company are investment holding, provision of management services, distributor and supplier of jewellery, precious stones, semi-precious stones and gold ornaments. The principal activities of the subsidiaries are disclosed in Note 8 to the financial statements.

There have been no significant changes in the nature of these activities during the financial year.

The financial statements were authorised for issue by the Board of Directors in accordance with a resolution of the directors on 24 October 2025.

2. BASIS OF PREPARATION

2.1 Statement of compliance

The financial statements of the Group and of the Company have been prepared in accordance with Malaysian Financial Reporting Standards (“MFRSs”), International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia.

2.2 Adoption of amendments to MFRSs

The Group and the Company have adopted the following applicable amendments to MFRSs for the current financial year:

Amendments to MFRSs

MFRS 7	Financial Instruments
MFRS 16	Lease
MFRS 101	Presentation of Financial Statements
MFRS 107	Statement of Cash Flows

The adoption of the above amendments to MFRSs did not have any significant effect on the financial statements of the Group and of the Company and did not result in significant changes to the Group’s and the Company’s existing accounting policies.

Notes to the Financial Statements (cont'd)

2. BASIS OF PREPARATION (CONT'D)

2.3 New MFRS and amendments to MFRSs that have been issued, but are yet to be effective

The Group and the Company have not adopted the following new MFRS and amendments to MFRSs that have been issued, but yet to be effective:

		Effective for financial periods beginning on or after
New MFRS		
MFRS 18	Presentation and Disclosure in Financial Statements	1 January 2027
Amendments to MFRSs		
MFRS 1	First-time Adoption of Malaysian Financial Reporting Standards	1 January 2026
MFRS 7	Financial Instruments: Disclosures	1 January 2026
MFRS 9	Financial Instruments	1 January 2026
MFRS 10	Consolidated Financial Statements	1 January 2026/Deferred
MFRS 107	Statement of Cash Flows	1 January 2026
MFRS 121	The Effects of Changes in Foreign Exchange Rates	1 January 2025
MFRS 128	Investments in Associates and Joint Ventures	Deferred

The Group and the Company plan to adopt the above applicable new MFRS and amendments to MFRSs when they become effective. A brief discussion on the above significant new MFRS and amendments to MFRSs that may be applicable to the Group and the Company are summarised below.

MFRS 18 Presentation and Disclosure in Financial Statements

MFRS 18 replaces MFRS 101 *Presentation of Financial Statements*. It retains many requirements from MFRS 101 without modification.

MFRS 18 introduces two subtotals which are to be presented in the statement of profit or loss – including “operating profit”, which has been specifically defined. Income and expenses shall be presented in five categories: operating, investing, financing, income taxes and discontinued operations.

MFRS 18 requires disclosure of explanations of the entity’s company-specific measures that are related to the statement of profit or loss, referred to as management-defined performance measures (“MPMs”). The entity is required to reconcile MPMs to a total or subtotal required by MFRS 18 or another MFRS Accounting Standards. MFRS 18 also requires other disclosures, including how each MPM is calculated, what the MPM communication about the entity’s financial performance, and any changes made to the MPMs in the year.

Notes to the Financial Statements (cont'd)

2. BASIS OF PREPARATION (CONT'D)**2.3 New MFRS and amendments to MFRSs that have been issued, but are yet to be effective (Cont'd)**

The Group and the Company plan to adopt the above applicable new MFRS and amendments to MFRSs when they become effective. A brief discussion on the above significant new MFRS and amendments to MFRSs that may be applicable to the Group and the Company are summarised below. (Cont'd)

MFRS 18 Presentation and Disclosure in Financial Statements (Cont'd)

MFRS 18 adds new principles for aggregation and disaggregation of information. It requires the entity to classify the expenses in the “operating” category in the profit or loss by nature or function, or both. The entity that classifies operating expenses by functions are required to disclose in the notes to the financial statements, the amount of depreciation, amortisation, employee benefits, impairment losses and write-downs of inventories included in each line in the operating category. Subject to materiality, MFRS 18 requires items presented or disclosed as “other” to be labelled and/or described in as faithfully representative and precise a way as possible.

The initial application of the above applicable new MFRS and amendments to MFRSs is not expected to have material impact to the current and prior years financial statements of the Group and of the Company.

2.4 Functional and presentation currency

The individual financial statements of each entity in the Group are measured using the currency of the primary economic environment in which they operate (“the functional currency”).

The consolidated financial statements are presented in Ringgit Malaysia (“RM”), which is also the Company’s functional currency.

2.5 Basis of measurement

The financial statements of the Group and of the Company have been prepared on the historical cost basis, except as otherwise disclosed in Note 3 to the financial statements.

3. MATERIAL ACCOUNTING POLICY INFORMATION

Unless otherwise stated, the following material accounting policy information have been applied consistently to all the financial years presented in the financial statements of the Group and of the Company.

3.1 Basis of consolidation**(a) Subsidiaries and business combination**

The Group applies the acquisition method to account for business combinations from the acquisition date when the acquired set of activities meets the definition of a business and control is transferred to the Group.

Notes to the Financial Statements (cont'd)

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D)**3.1 Basis of consolidation (Cont'd)****(b) Associates**

Investment in associates is accounted for in the consolidated financial statements of the Company using the equity method.

3.2 Separate financial statements

In the Company’s statement of financial position, investment in subsidiaries and associates are measured at cost less any accumulated impairment losses.

Contributions to subsidiaries are amounts for which the settlement is neither planned nor likely to occur in the foreseeable future is, in substance, considered as part of the Company’s investment in the subsidiaries.

3.3 Financial instruments**Financial assets - subsequent measurements and gains and loss**Financial assets at fair value through profit or loss

The Group and the Company subsequently measure these assets at fair value. Net gains and losses, including any interest and dividend income, are recognised in profit or loss.

Debt Instrument at amortised cost

The Group and the Company subsequently measure these assets at amortised cost under the effective interest method. The gross carrying amount is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in profit or loss. Any gain or loss on derecognition is recognised in profit or loss.

Financial liabilities – subsequent measurements and gains and loss

The Group and the Company classify the financial liabilities are classified at amortised cost.

The Group and the Company subsequently measure financial liabilities at amortised cost under the effective interest method. Interest expense and foreign exchange gain and losses are recognised in profit or loss. Any gain or loss on derecognition is also recognised in profit or loss.

Notes to the Financial Statements (cont'd)

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D)

3.4 Property, plant and equipment

(a) Recognition and measurement

Property, plant and equipment (other than land and buildings) are measured at cost less accumulated depreciation and any accumulated impairment losses.

Freehold land, leasehold land and buildings are measured at fair value, based on valuations by external independent valuers, less accumulated depreciation on leasehold land and buildings and any accumulated impairment losses recognised after the date of valuation.

(b) Depreciation

All other property, plant and equipment (other than right-of-use assets as disclosed in Note 3.5) are depreciated on straight-line basis over the estimated useful lives at the following principal annual rate:

Buildings	2%
Equipment, furniture and fittings	10% – 33.33%
Plant and machinery	20%
Motor vehicles	20%

3.5 Leases

(a) Lessee accounting

The Group and the Company present right-of-use assets that do not meet the definition of investment property as property, plant and equipment in Note 5.

Short-term leases and leases of low value assets

The Group has elected not to recognise right-of-use assets and lease liabilities for short-term leases (defined as leases with a lease term of 12 months or less) and leases of low value assets. Accordingly, the Group recognises the lease payments as an operating expense on a straight-line basis over the term of the lease.

Right-of-use assets

The right-of-use assets are measured at cost less accumulated depreciation and any accumulated impairment losses, and adjust for any remeasurement of the lease liabilities. The right-of-use assets are depreciated using the straight-line method from the commencement date to the earlier of the end of the useful life of the right-of-use-asset or the end of the lease term.

Lease liabilities

The lease liabilities are initially measured at the present value of the lease payments that are not paid at the commencement date, discounted by using the incremental borrowing rate.

The Group and the Company have elected not to separate non-lease components and account for the lease and non-lease components as a single lease component.

Notes to the Financial Statements (cont'd)

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D)

3.5 Leases (Cont'd)

(b) Lessor accounting

The Group and the Company recognise lease payments received from investment properties under operating leases as income on a straight-line basis over the lease term as part of revenue. Rental income from sublease properties which are recognise as other income.

3.6 Investment properties

Investment properties are measured initially at cost. Subsequent to initial recognition, investment properties are stated at cost less accumulated depreciation and any identified impairment losses.

Depreciation of investment properties is provided for on a straight-line basis over their estimated useful lives, at the following principal annual rates:

Buildings	2%
Leasehold land	remaining lease period ranges from 44 to 69 years

3.7 Inventories

Inventories are valued at the lower of the cost and net realisable value.

Costs incurred in bringing the inventories to their present location and condition are accounted for as follows:

Trading

- raw materials and finished goods: costs are determined on a first-in first-out basis.

Manufacturing

- raw materials, work-in-progress and finished goods: costs are assigned on a weighted average cost basis. Work-in-progress and finished goods include costs of direct materials and labour and a proportion of manufacturing overheads based on normal operating capacity.

Net realisable value is the estimated selling price in the ordinary course of business less the estimated costs of completion and the estimated costs necessary to make the sale.

Notes to the Financial Statements (cont'd)

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D)

3.8 Revenue and other income

Financing components

The Group and the Company have applied the practical expedient for not to adjust the promised amount of consideration for the effects of a significant financing components if the Group expects that the period between the transfer of the promised goods or services to the customer and payment by the customer will be one year or less.

(i) Sales of goods - manufacturing

The Group manufactures and sells a range of jewelleryes, precious stones and gold ornaments. Revenue from sale of manufactured goods are recognised at a point in time when control of the products has been transferred, being when the customer accepts the delivery of the goods.

Sales are made with either in cash term or credit term ranging from 11 to 15 days, which is consistent with market practice, therefore, no element of financing is deemed present. A receivable is recognised when the customer accepts the delivery of the goods as the consideration is unconditional other than the passage of time before the payment is due.

(ii) Sales of goods - trading

The Group and the Company sell a range of jewelleryes, precious stones and gold ornaments. Revenue from sale of goods are recognised at a point in time when control of the products has been transferred, being when the customer accepts the delivery of the goods.

Sales are made either in cash term or with credit term of 7 to 90 days, which is consistent with market practice, therefore, no element of financing is deemed present. A receivable is recognised when the customer accepts the delivery of the goods as the consideration is unconditional other than the passage of time before the payment is due.

Where consideration is collected from customer in advance for sale of goods, a contract liability is recognised for the customer deposits. Contract liability would be recognised as revenue upon sale of goods to the customer.

(iii) Rendering of services and repairs

Revenue from a contract to provide services and repairs is recognised at a point in time when the services and repairs were completed and delivered to the customers. Sales are made with either in cash term or credit term ranging from 11 to 15 days.

(iv) Dividend income

Dividend income is recognised when the right to receive payment is established.

(v) Interest income

Interest income is recognised using the effective interest method.

Notes to the Financial Statements (cont'd)

3. MATERIAL ACCOUNTING POLICY INFORMATION (CONT'D)

3.8 Revenue and other income (Cont'd)

(vi) Rental income

Rental income from investment property is recognised on a straight-line basis over the term of the lease. Lease incentive granted is recognised as an integral part of the total rental income, over the term of the lease.

(vii) Management income

Management income are recognised over time as services are rendered based on time elapsed. Credit term of the management fee billed is 30 days.

4. SIGNIFICANT ACCOUNTING JUDGEMENTS, ESTIMATES AND ASSUMPTIONS

The preparation of financial statements in conformity with MFRSs requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of the revenue and expenses during the reporting period. It also requires directors to exercise their judgement in the process of applying the Group’s and the Company’s accounting policies. Although these estimates and judgement are based on the directors’ best knowledge of current events and actions, actual results may differ.

The areas involving a higher degree of judgement or complexity that have the most significant effect on the Group’s and the Company’s financial statements, or areas where assumptions and estimates that have a significant risk of resulting in a material adjustment to the Group’s and the Company’s financial statements within the next financial year are disclosed as follows:

4.1 Net realisable values of inventories (Note 13)

Reviews are made periodically by directors on design of inventories coupled with market knowledge of retail department and the valuation of inventories which is subject to the fluctuation of the market price. These reviews require judgement and estimates. Possible changes in these estimates could result in revisions to the valuation of inventories.

Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT

	Freehold land RM	Buildings RM	Equipment, furniture and fittings RM	Plant and machinery RM	Motor vehicles RM	Total RM
Group						
2025						
Cost/Valuation						
At 1 August 2024	28,780,000	37,751,415	109,256,988	8,395,182	10,695,974	194,879,559
Additions	-	-	6,325,954	35,590	2,391,524	8,753,068
Disposals	-	-	-	-	(2,188,260)	(2,188,260)
Written off	-	-	(1,222,264)	-	-	(1,222,264)
Revaluation	1,991,834	1,629,752	-	-	-	3,621,586
At 31 July 2025	30,771,834	39,381,167	114,360,678	8,430,772	10,899,238	203,843,689
Representing:						
- cost	-	381,770	114,360,678	8,430,772	10,899,238	134,072,458
- valuation	30,771,834	38,999,397	-	-	-	69,771,231
	30,771,834	39,381,167	114,360,678	8,430,772	10,899,238	203,843,689

Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

	Freehold land RM	Buildings RM	Equipment, furniture and fittings RM	Plant and machinery RM	Motor vehicles RM	Total RM
Group						
Accumulated depreciation						
At 1 August 2024	-	25,062	87,295,658	7,782,442	7,620,755	102,723,917
Depreciation for the financial year	222,458	1,007,843	5,624,928	122,359	1,162,288	8,139,876
Disposals	-	-	-	-	(2,188,260)	(2,188,260)
Written off	-	-	(1,152,224)	-	-	(1,152,224)
Revaluation	(222,458)	(997,843)	-	-	-	(1,220,301)
At 31 July 2025	-	35,062	91,768,362	7,904,801	6,594,783	106,303,008
2025						
Carrying amount						
At 31 July 2025	30,771,834	39,346,105	22,592,316	525,971	4,304,455	97,540,681
Representing:						
- cost	-	346,708	22,592,316	525,971	4,304,455	27,769,450
- valuation	30,771,834	38,999,397	-	-	-	69,771,231
	30,771,834	39,346,105	22,592,316	525,971	4,304,455	97,540,681



Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

	Freehold land RM	Buildings RM	Equipment, furniture and fittings RM	Plant and machinery RM	Motor vehicles RM	Total RM
Group						
2024						
Cost/Valuation						
At 1 August 2023	28,480,000	36,960,733	103,159,122	8,339,460	10,921,567	187,860,882
Additions	-	-	6,522,741	55,722	1,315,163	7,893,626
Disposals	-	-	(6,795)	-	(1,540,756)	(1,547,551)
Written off	-	-	(418,080)	-	-	(418,080)
Revaluation	300,000	790,682	-	-	-	1,090,682
At 31 July 2024	28,780,000	37,751,415	109,256,988	8,395,182	10,695,974	194,879,559
Representing:						
- cost	-	381,770	109,256,988	8,395,182	10,695,974	128,729,914
- valuation	28,780,000	37,369,645	-	-	-	66,149,645
	28,780,000	37,751,415	109,256,988	8,395,182	10,695,974	194,879,559

Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

	Freehold land RM	Buildings RM	Equipment, furniture and fittings RM	Plant and machinery RM	Motor vehicles RM	Total RM
Group						
Accumulated depreciation						
At 1 August 2023	-	15,062	82,148,094	7,654,720	8,238,398	98,056,274
Depreciation for the financial year	218,871	1,007,843	5,508,289	127,722	923,113	7,785,838
Disposals	-	-	(6,795)	-	(1,540,756)	(1,547,551)
Written off	-	-	(353,930)	-	-	(353,930)
Revaluation	(218,871)	(997,843)	-	-	-	(1,216,714)
At 31 July 2024	-	25,062	87,295,658	7,782,442	7,620,755	102,723,917
2024						
Carrying amount						
At 31 July 2024	28,780,000	37,726,353	21,961,330	612,740	3,075,219	92,155,642
Representing:						
- cost	-	356,708	21,961,330	612,740	3,075,219	26,005,997
- valuation	28,780,000	37,369,645	-	-	-	66,149,645
	28,780,000	37,726,353	21,961,330	612,740	3,075,219	92,155,642

Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

	Furniture and fittings RM	Motor vehicles RM	Total RM
Company			
2025			
Cost			
At 1 August 2024	12,520,576	487,027	13,007,603
Additions	647,740	135,099	782,839
Disposal	-	(188,160)	(188,160)
At 31 July 2025	13,168,316	433,966	13,602,282
Accumulated depreciation			
At 1 August 2024	8,977,902	377,259	9,355,161
Depreciation for the financial year	1,079,965	32,924	1,112,889
Disposal	-	(188,160)	(188,160)
At 31 July 2025	10,057,867	222,023	10,279,890
Carrying amount			
At 31 July 2025	3,110,449	211,943	3,322,392
2024			
Cost			
At 1 August 2023	10,027,644	462,291	10,489,935
Additions	2,492,932	130,850	2,623,782
Disposal	-	(106,114)	(106,114)
At 31 July 2024	12,520,576	487,027	13,007,603
Accumulated depreciation			
At 1 August 2023	8,122,757	462,291	8,585,048
Depreciation for the financial year	855,145	21,082	876,227
Disposal	-	(106,114)	(106,114)
At 31 July 2024	8,977,902	377,259	9,355,161
Carrying amount			
At 31 July 2024	3,542,674	109,768	3,652,442

Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

- (a) During the financial year, the Group and the Company acquired property, plant and equipment with an aggregate cost of RM8,753,068 (2024: RM7,893,626) and RM782,839 (2024: RM2,623,782).

The aggregate cost of property, plant and equipment acquired by means of:

	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
Addition to property, plant and equipment	8,753,068	7,893,626	782,839	2,623,782
Financed by:				
- finance lease	(4,569,156)	(4,436,587)	(124,000)	(123,300)
Cash payments on purchase of property, plant and equipment	4,183,912	3,457,039	658,839	2,500,482

- (b) **Assets pledged as security**

Carrying amount of properties pledged as securities for bank borrowings as disclosed in Note 20 to the financial statements are as follows:

	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
At valuation				
- Freehold land	4,200,000	4,000,000	-	-
- Buildings	5,137,461	5,187,461	-	-
At cost				
- Buildings	346,708	356,708	-	-
- Motor vehicles	4,255,267	3,502,943	211,943	109,768
- Equipment, furniture and fittings	5,370,429	4,354,644	-	-

- (c) Had the revalued land and buildings been carried at historical cost less accumulated depreciation, the carrying amount of the land and buildings that would have been included in the financial statements of the Group is as follows:

	Group 2025 RM	2024 RM
- Freehold land	4,352,913	4,352,913
- Buildings	25,538,843	25,947,568

Notes to the Financial Statements (cont'd)

5. PROPERTY, PLANT AND EQUIPMENT (CONT'D)

(d) Fair value information

Fair value of land and buildings are categorised as follows:

	Level 1 RM	Level 2 RM	Level 3 RM	Total RM
Group				
2025				
- Freehold land	-	-	30,771,834	30,771,834
- Buildings	-	-	38,999,397	38,999,397
	-	-	69,771,231	69,771,231
2024				
- Freehold land	-	-	28,780,000	28,780,000
- Buildings	-	-	37,369,645	37,369,645
	-	-	66,149,645	66,149,645

Level 3 fair value

Level 3 fair value is estimated using unobservable inputs for the land and buildings.

The significant inputs into this valuation approach are location/floor, size, time lapse, tenure and market sentiment, if any.

Policy on transfer between levels

The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer.

Transfer between levels of fair value hierarchy

There were no transfer between level 1 and level 2 during the financial year ended 31 July 2025 and 31 July 2024.

Notes to the Financial Statements (cont'd)

6. RIGHT-OF-USE ASSETS

The Group and the Company leases several assets including leasehold land and buildings.

Information about leases for which the Group and the Company is lessee is presented below:

	Leasehold land RM	Buildings and retail outlets RM	Total RM
Group			
2025			
Cost/Valuation			
At 1 August 2024	25,780,000	136,049,357	161,829,357
Additions	-	36,635,336	36,635,336
Derecognition upon expiry of lease	-	(15,877,942)	(15,877,942)
Revaluation	(200,000)	-	(200,000)
Termination of lease	-	(3,931,967)	(3,931,967)
At 31 July 2025	25,580,000	152,874,784	178,454,784
Representing:			
- cost	-	152,874,784	152,874,784
- valuation	25,580,000	-	25,580,000
	25,580,000	152,874,784	178,454,784
Accumulated depreciation			
At 1 August 2024	-	99,351,343	99,351,343
Depreciation for the financial year	126,600	26,507,295	26,633,895
Derecognition upon expiry of lease	-	(15,877,942)	(15,877,942)
Revaluation	(126,600)	-	(126,600)
Termination of lease	-	(2,727,570)	(2,727,570)
At 31 July 2025	-	107,253,126	107,253,126
Carrying amount			
At 31 July 2025	25,580,000	45,621,658	71,201,658
Representing:			
- cost	-	45,621,658	45,621,658
- valuation	25,580,000	-	25,580,000
	25,580,000	45,621,658	71,201,658

Notes to the Financial Statements (cont'd)

6. RIGHT-OF-USE ASSETS (CONT'D)

	Leasehold land RM	Buildings and retail outlets RM	Total RM
Group			
2024			
Cost/Valuation			
At 1 August 2023	25,870,000	121,667,751	147,537,751
Additions	-	18,472,415	18,472,415
Derecognition upon expiry of lease	-	(1,664,575)	(1,664,575)
Revaluation	(90,000)	-	(90,000)
Termination of lease	-	(2,426,234)	(2,426,234)
At 31 July 2024	25,780,000	136,049,357	161,829,357
Representing:			
- cost	-	136,049,357	136,049,357
- valuation	25,780,000	-	25,780,000
	25,780,000	136,049,357	161,829,357
Accumulated depreciation			
At 1 August 2023	-	79,731,243	79,731,243
Depreciation for the financial year	126,600	23,297,697	23,424,297
Derecognition upon expiry of lease	-	(1,664,575)	(1,664,575)
Revaluation	(126,600)	-	(126,600)
Termination of lease	-	(2,013,022)	(2,013,022)
At 31 July 2024	-	99,351,343	99,351,343
Carrying amount			
At 31 July 2024	25,780,000	36,698,014	62,478,014
Representing:			
- cost	-	36,698,014	36,698,014
- valuation	25,780,000	-	25,780,000
	25,780,000	36,698,014	62,478,014

Notes to the Financial Statements (cont'd)

6. RIGHT-OF-USE ASSETS (CONT'D)

	Buildings RM
Company	
2025	
Cost	
At 1 August 2024	918,889
Additions	75,759
Derecognition upon expiry of lease	(143,485)
Termination of lease	(34,934)
At 31 July 2025	816,229
Accumulated depreciation	
At 1 August 2024	470,026
Depreciation for the financial year	368,762
Derecognition upon expiry of lease	(143,485)
Termination of lease	(23,287)
At 31 July 2025	672,016
Carrying amount	
At 31 July 2025	144,213
2024	
Cost	
At 1 August 2023	954,430
Additions	223,353
Derecognition upon expiry of lease	(258,894)
At 31 July 2024	918,889
Accumulated depreciation	
At 1 August 2023	357,183
Depreciation for the financial year	371,737
Derecognition upon expiry of lease	(258,894)
At 31 July 2024	470,026
Carrying amount	
At 31 July 2024	448,863

Notes to the Financial Statements (cont'd)

6. RIGHT-OF-USE ASSETS (CONT'D)

- (a) The leasehold lands of the Group have lease term ranging from 28 to 89 year.

The Group and Company lease buildings for their office space and operation site. The leases for office space and operation site generally have lease term between 2 to 6 years.
- (b) Leasehold land of the Group with net carrying amount of RM12,600,000 (2024: RM12,600,000) were pledged as security for borrowings as disclosed in Note 20 to the financial statements.
- (c) Had the revalued leasehold land been carried at historical cost less accumulated depreciation, the carrying amount of the leasehold land that would have been included in the financial statements of the Group is as follows:

	Group 2025 RM	2024 RM
- Leasehold land	7,488,126	7,676,286

(d) Fair value information

Fair value of land is categorised as follows:

	Level 1 RM	Level 2 RM	Level 3 RM	Total RM
Group				
2025				
- Leasehold land	-	-	25,580,000	25,580,000
2024				
- Leasehold land	-	-	25,780,000	25,780,000

Level 3 fair value

Level 3 fair value is estimated using unobservable inputs for the land and buildings.

The significant inputs into this valuation approach are location, size, time lapse, tenure and market sentiment, if any.

Notes to the Financial Statements (cont'd)

6. RIGHT-OF-USE ASSETS (CONT'D)

(d) Fair value information (Cont'd)

Policy on transfer between levels

The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer.

Transfer between levels of fair value hierarchy

There were no transfer between level 1 and level 2 during the financial year ended 31 July 2025 and 31 July 2024.

- (e) Some of the leases for operation site contain variable lease payments that are based on sales generated from the leased outlets. Fixed and variable lease payments for the year ended 31 July 2025 and 31 July 2024 were as follows:

	Fixed payments RM	Variable payments RM	Total payments RM	Estimated annual impact on rent of a 1% increase in sales RM
2025				
Leases with lease payments based on sales	29,920,963	2,215,689	32,136,652	22,157
2024				
Leases with lease payments based on sales	27,233,784	873,010	31,302,968	8,730

Notes to the Financial Statements (cont'd)

7. INVESTMENT PROPERTIES

- (a) The investment properties comprise of shop lots and condominium.

	Leasehold land RM	Buildings RM	Total RM
Group			
2025			
At cost			
At 1 August 2024/31 July 2025	18,268,233	8,576,268	26,844,501
Accumulated depreciation			
At 1 August 2024	888,797	2,280,086	3,168,883
Depreciation for the financial year	108,681	234,783	343,464
At 31 July 2025	997,478	2,514,869	3,512,347
Accumulated impairment losses			
At 1 August 2024	4,047,821	2,110,259	6,158,080
Impairment losses for the financial year	-	236,489	236,489
Reversal of impairment losses for the financial year	-	(26,000)	(26,000)
At 31 July 2025	4,047,821	2,320,748	6,368,569
Carrying amount			
At 31 July 2025	13,222,934	3,740,651	16,963,585

Notes to the Financial Statements (cont'd)

7. INVESTMENT PROPERTIES (CONT'D)

- (a) The investment properties comprise of shop lots and condominium. (Cont'd)

	Leasehold land RM	Buildings RM	Total RM
Group			
2024			
At cost			
At 1 August 2023/31 July 2024	18,268,233	8,576,268	26,844,501
Accumulated depreciation			
At 1 August 2023	781,498	2,045,302	2,826,800
Depreciation for the financial year	107,299	234,784	342,083
At 31 July 2024	888,797	2,280,086	3,168,883
Accumulated impairment losses			
At 1 August 2023	4,047,821	1,936,259	5,984,080
Impairment losses for the financial year	-	200,000	200,000
Reversal of impairment losses for the financial year	-	(26,000)	(26,000)
At 31 July 2024	4,047,821	2,110,259	6,158,080
Carrying amount			
At 31 July 2024	13,331,615	4,185,923	17,517,538

- (b) Investment properties with aggregate carrying amount of RM5,516,604 (2024: RM5,693,804) are pledged as securities for bank borrowings facilities granted to the Group as disclosed in Note 20 to the financial statements.
- (c) The following are recognised in profit or loss in respect of investment properties:

	Group 2025 RM	2024 RM
Rental income	751,538	721,254
Direct operating expenses from income generating investment properties	318,042	328,089

Notes to the Financial Statements (cont'd)

7. INVESTMENT PROPERTIES (CONT'D)

(d) Fair value information of investment properties are categorised as follows:

	Level 1	Level 2	Level 3	Total
	RM	RM	RM	RM
Group				
2025				
- Leasehold land	-	-	14,600,000	14,600,000
- Buildings	-	-	4,450,000	4,450,000
2024				
- Leasehold land	-	-	13,200,000	13,200,000
- Buildings	-	-	4,920,000	4,920,000

Level 3 fair value

Level 3 fair value is estimated using unobservable inputs for the land and buildings.

The significant inputs into this valuation approach are location, size, time lapse, tenure and market sentiment, if any.

Policy on transfer between levels

The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer.

Transfer between levels of fair value hierarchy

There were no transfer between level 1 and level 2 during the financial year ended 31 July 2025 and 31 July 2024.

(e) Impairment losses

During the financial year, an impairment loss of RM236,489 (2024: RM200,000) was recognise in profit of loss. The recoverable amount on the said impairment assessment was based on fair value assessed by an independent valuer which fall under Level 3 of the fair value hierarchy.

Notes to the Financial Statements (cont'd)

8. INVESTMENT IN SUBSIDIARIES

	Company	
	2025	2024
	RM	RM
Unquoted shares - at cost	156,482,316	156,482,316
Loans that are part of net investments	9,986,511	9,946,014
	166,468,827	166,428,330

Loans that are part of net investments represent amount owing by subsidiaries which is unsecured. The settlement of the amount is neither planned nor likely to occur in the foreseeable future as it is the intention of the Company to treat these amounts as long term source of capital to the subsidiaries. As this amount is, in substance, a part of the Company's net investment in the subsidiaries, it is stated at cost less accumulated loss, if any.

Details of the subsidiaries are as follows:

	Ownership interest		
	2025	2024	
Name of company	%	%	Principal activities
Poh Kong Jewellers Sdn. Bhd.	100	100	Suppliers and retailers of jewellery, precious stones and gold ornaments
Poh Kong Jewellery Manufacturer Sdn. Bhd.	100	100	Manufacturer and dealers of jewellery, precious stones and gold ornaments
Poh Kong Jewellers (Franchise) Sdn. Bhd.	100	100	Franchise management services
Poh Kong Properties Sdn. Bhd. ("PKP")	100	100	Property investment
Poh Kong Wholesale Sdn. Bhd.	100	100	Investment holding, suppliers and retailers of packing and utility products, wholesaler of jewellery, precious stones and gold ornaments
PK Jewellery Export Sdn. Bhd.	100	100	Trading of bullion
Poh Kong International Sdn. Bhd.	100	100	Overseas investment holding
Poh Kong Bullion Sdn. Bhd.	100	100	Suppliers and retailers of gold bullion, gold coins, gold ingots and gold investment products

Notes to the Financial Statements (cont'd)

8. INVESTMENT IN SUBSIDIARIES (CONT'D)

Details of the subsidiaries are as follows (Cont'd):

Name of company	Ownership interest		Principal activities
	2025	2024	
	%	%	
Poh Kong Jewellers (Klang) Sdn. Bhd.*	100	100	Ceased operation
Poh Kong Jewellers (SS2) Sdn. Bhd.*	100	100	Ceased operation
Poh Kong Jewellers (Shah Alam) Sdn. Bhd.#	100	100	Under members' voluntary winding up
Held through PKP			
Poh Kong Properties (PJ) Sdn. Bhd.	100	100	Property investment

All subsidiaries in the Group are incorporated in Malaysia.

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As a result of the restructuring exercise on internal reorganisation undertaken by the Group and the Company, these subsidiaries have ceased operations and are under members' voluntary winding up or has been dissolved during the financial year. The audited financial statements and auditors' report of the subsidiaries are not available. The management accounts have been used for the purpose of consolidation.
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As a result of the restructuring exercise on internal reorganisation undertaken by the Group and the Company, these subsidiaries have ceased operations and shall be placed under members' voluntary winding up.

9. INVESTMENT IN AN ASSOCIATE

	Group	
	2025	2024
	RM	RM
Unquoted shares, in Malaysia		
At cost	7,530,637	7,530,637
Group's share of post-acquisition reserves, net of dividends received	1,146,736	799,507
	8,677,373	8,330,144

Notes to the Financial Statements (cont'd)

9. INVESTMENT IN AN ASSOCIATE (CONT'D)

Details of the associate is as follows:

Name of company	Ownership interest		Principal activities
	2025	2024	
	%	%	
Lian Sin Tang Sdn. Bhd.*#	14.29	14.29	Pawnshop owners, goldsmiths and jewellers

* Audited by audit firm other than Baker Tilly Monteiro Heng PLT

Financial year end of 31 December

The Group's interest in the above investment is regarded as associate although the Group holds less than 20% of the equity interest in the entity. The Group has a corporate representative which is a member of the Board of Directors of Lian Sin Tang Sdn. Bhd.. Accordingly, this entity is accounted for using the equity method as the Group is deemed to have significant influence.

For the purpose of applying the equity method for associated company with financial year end of 31 December, the last audited financial statements available and the management account for the financial statements to 31 July of the associate company have been used.

Summarised financial information of material associate

The following table illustrates the summarised financial information of the Group's associate, adjusted for any differences in accounting policies and reconciles the information to the carrying amount of the Group's interest in the associate:

	Lian Sin Tang Sdn. Bhd. RM
2025	
Assets and liabilities	
Current assets	37,809,112
Non-current assets	13,670,362
Current liabilities	(801,468)
Net assets	50,678,006
Results:	
Revenue	10,136,696
Profit for the financial year	5,578,909
Total comprehensive income	5,578,909

Notes to the Financial Statements (cont'd)

9. INVESTMENT IN AN ASSOCIATE (CONT'D)

Summarised financial information of material associate (Cont'd)

The following table illustrates the summarised financial information of the Group's associate, adjusted for any differences in accounting policies and reconciles the information to the carrying amount of the Group's interest in the associate: (Cont'd)

	Lian Sin Tang Sdn. Bhd. RM
2025	
Reconciliation of net assets to carrying amount as at year end:	
Share of net assets at initial recognition date, at fair value	7,530,637
Share of post-acquisition profit (cumulative)	4,896,713
Dividend received (cumulative)	(3,749,977)
Carrying amount in the statement of financial position	8,677,373
Group's share of results:	
Group's share of profit	797,226
Group's share of other comprehensive income	-
Carrying amount in the statement of financial position	797,226
Dividend received during the year	(449,997)
2024	
Assets and liabilities	
Current assets	33,701,098
Non-current assets	15,572,000
Current liabilities	(41,587)
Net assets	49,231,511
Results:	
Revenue	11,229,428
Profit for the financial year	6,006,664
Total comprehensive income	6,006,664
Reconciliation of net assets to carrying amount as at year end:	
Share of net assets at initial recognition date, at fair value	7,530,637
Share of post-acquisition profit (cumulative)	4,099,487
Dividend received (cumulative)	(3,299,980)
Carrying amount in the statement of financial position	8,330,144

Notes to the Financial Statements (cont'd)

9. INVESTMENT IN AN ASSOCIATE (CONT'D)

Summarised financial information of material associate (Cont'd)

The following table illustrates the summarised financial information of the Group's associate, adjusted for any differences in accounting policies and reconciles the information to the carrying amount of the Group's interest in the associate: (Cont'd)

	Lian Sin Tang Sdn. Bhd. RM
2025	
Group's share of results:	
Group's share of profit	858,352
Group's share of other comprehensive income	-
Carrying amount in the statement of financial position	858,352
Dividend received during the year	(449,998)

10. CLUB MEMBERSHIPS

	Group 2025 RM	2024 RM
At cost:		
Club memberships	233,000	233,000
Less: Accumulated impairment losses	(5,000)	(5,000)
	228,000	228,000

11. GOODWILL ON CONSOLIDATION

The carrying amount of goodwill allocated to the cash-generating unit ("CGU") is as follows:

	Group 2025 RM	2024 RM
Carrying amount		
At 31 July	1,485,140	1,485,140

The Group has assessed the recoverable amount of goodwill allocated and determined that no impairment is required. The recoverable amount of the CGU is determined using the value in use approach and this is derived from the present value of the future cash flows from the operating segments computed based on the projections of financial budgets approved by directors covering a period of five years.

Notes to the Financial Statements (cont'd)

11. GOODWILL ON CONSOLIDATION (CONT'D)

The key assumptions used in the determination of the recoverable amount are as follows:

(i) Discount rate

The discount rates used are determined using a pre-tax discount rate of 11.88% (2024: 12.27%).

(ii) Growth rate

The growth rate used of 5% (2024: 5%) over five-year projection period and it is based on management best estimation on the achievable growth level experienced in prior financial years.

The values assigned to the above key assumptions represent directors' assessment of future trends in the industry and are based on both external sources and internal source of information.

With regard to the assessment of value in use of the trading unit, the directors believe that no reasonably possible change in any of the above key assumptions would cause the carrying amount of the CGU to materially exceed its recoverable amount.

12. DEFERRED TAX ASSETS/(LIABILITIES)

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
At 1 August	(1,425,018)	90,114	5,072,899	7,598,332
Recognised in profit or loss (Note 32)	1,276,573	(1,164,064)	(2,330,078)	(2,525,433)
Recognised in other comprehensive income	(1,088,365)	(351,068)	-	-
At 31 July	(1,236,810)	(1,425,018)	2,742,821	5,072,899
Presented after appropriate offsetting:				
Deferred tax assets	17,523,759	15,661,463	2,742,821	5,072,899
Deferred tax liabilities	(18,760,569)	(17,086,481)	-	-
	(1,236,810)	(1,425,018)	2,742,821	5,072,899

Notes to the Financial Statements (cont'd)

12. DEFERRED TAX ASSETS/(LIABILITIES) (CONT'D)(a) **Deferred tax assets**

The components and movements of deferred tax assets and liabilities during the financial year prior to offsetting are as follows:

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
At 1 August	15,661,463	16,468,788	5,072,899	7,598,332
Recognised in profit or loss	1,862,296	(807,325)	(2,330,078)	(2,525,433)
At 31 July	17,523,759	15,661,463	2,742,821	5,072,899

The estimated deferred tax assets of the Group and of the Company arising from temporary differences recognised in the financial statements are as follows:

	At 1 August 2023 RM	Recognised in profit or loss RM	At 31 July 2024 RM	Recognised in profit or loss RM	At 31 July 2025 RM
Group					
Unrealised profits arising from inter- company transaction	8,870,456	1,718,108	10,588,564	4,192,374	14,780,938
Unutilised tax losses	7,701,421	(2,423,992)	5,277,429	(2,164,989)	3,112,440
Excess of capital allowances over depreciation	(103,089)	(101,441)	(204,530)	(165,089)	(369,619)
	16,468,788	(807,325)	15,661,463	1,862,296	17,523,759
Company					
Unutilised tax losses	7,701,421	(2,423,992)	5,277,429	(2,164,989)	3,112,440
Excess of capital allowances over depreciation	(103,089)	(101,441)	(204,530)	(165,089)	(369,619)
	7,598,332	(2,525,433)	5,072,899	(2,330,078)	2,742,821

Notes to the Financial Statements (cont'd)

12. DEFERRED TAX ASSETS/(LIABILITIES) (CONT'D)

(a) Deferred tax assets (Cont'd)

The recognition of the deferred tax assets of the Group and of the Company are based on the projection of financial budget approved by directors to the extent that it is probable that future taxable profits will be available against which temporary differences can be utilised.

(b) Deferred tax liabilities

	Group 2025 RM	2024 RM
At 1 August	17,086,481	16,378,674
Recognised in profit or loss	585,723	356,739
Recognised in equity	1,088,365	351,068
At 31 July	18,760,569	17,086,481

The estimated deferred tax liabilities of the Group arising from temporary differences recognised in the financial statements are as follows:

	At 1 August 2023 RM	Recognised in profit or loss RM	Recognised in other comprehensive income RM	At 31 July 2024 RM	Recognised in profit or loss RM	Recognised in other comprehensive income RM	At 31 July 2025 RM
Group							
Property, plant and equipment	1,915,564	239,113	-	2,154,677	320,553	-	2,475,230
Revaluation	14,463,110	117,626	351,068	14,931,804	265,170	1,088,365	16,285,339
	16,378,674	356,739	351,068	17,086,481	585,723	1,088,365	18,760,569

13. INVENTORIES

	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
At cost				
Raw material	31,425,249	18,634,410	1,459,304	103,670
Work-in-progress	44,119,300	41,471,653	-	-
Finished goods	903,044,159	785,036,306	12,204,402	20,509,709
	978,588,708	845,142,369	13,663,706	20,613,379

Notes to the Financial Statements (cont'd)

13. INVENTORIES (CONT'D)

(a) During the financial year, the cost of inventories recognised as cost of sales in the Group and the Company amounted to RM1,302,302,123 (2024: RM1,284,124,381) and RM710,877,450 (2024: RM744,992,762) respectively.

(b) The cost of inventories of the Group recognised as an expense during the financial year in respect of write-down of inventories is of RM527,565 (2024: RM Nil).

14. TRADE AND OTHER RECEIVABLES

		Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
	Note				
Trade					
Trade receivables	(a)	1,611,285	1,337,160	-	-
Amount due by subsidiaries	(b)	-	-	133,656,119	93,532,440
		1,611,285	1,337,160	133,656,119	93,532,440
Non-trade					
Other receivables	(c)	1,823,873	1,486,671	6,550,658	44,000
Total trade and other receivables		3,435,158	2,823,831	140,206,777	93,576,440

(a) Trade receivables

Trade receivables are non-interest bearing and the Group's and the Company's normal trade credit terms range from 7 to 30 days (2024: 7 to 30 days). Other credit terms are assessed and approved on a case-by-case basis.

Receivables that are impaired

In prior financial year, the Group's trade receivables that are impaired at the reporting date and the reconciliation of movement in the impairment of the trade receivables are as follows:

	Group 2024 RM
At 1 August	32,959
Reversal of impairment losses	(32,959)
At 31 July	-

Notes to the Financial Statements (cont'd)

14. TRADE AND OTHER RECEIVABLES (CONT'D)

(a) Trade receivables (Cont'd)

Receivables that are impaired (Cont'd)

Trade receivables that are individually impaired at the end of the reporting period relate to debtors that are in significant financial difficulties and have defaulted on payments. These receivables are not secured by any collateral.

The information about the credit exposures are disclosed in Note 38(b) to the financial statements.

(b) Amount due by subsidiaries

The amount due by subsidiaries are trade in nature and non-interest bearing. The Company's normal trade credit terms range from 7 to 30 days (2024: 7 to 30 days).

(c) Other receivables

The Group's and the Company's amounts owing by other receivables are unsecured, interest free and are repayable on demand.

Included in other receivables of the Group and the Company are amounts due by fellow subsidiary of holding company of RM220,000 (2024: RM220,000) and RM11,000 (2024: RM11,000) respectively. The amounts due are unsecured, interest free, repayable on demand and is expected to be settled in cash.

15. DEPOSITS AND PREPAYMENTS

	Note	Group		Company	
		2025 RM	2024 RM	2025 RM	2024 RM
Deposits	(a)	8,835,294	8,849,592	39,632	42,632
Prepayments		4,209,291	2,514,538	142,124	726,015
		13,044,585	11,364,130	181,756	768,647

(a) Deposits

Included in deposits of the Group and the Company are deposits in relation to rental and utilities deposits for retail spaces and staff hostels amounted to RM8,093,071 (2024: RM7,854,682) and RM6,168 (2024:RM6,168) respectively.

16. AMOUNT DUE BY/(TO) SUBSIDIARIES

The amount due by/(to) subsidiaries are unsecured, interest free, repayable on demand and is expected to be settled in cash.

Notes to the Financial Statements (cont'd)

17. FIXED DEPOSITS PLACED WITH LICENSED BANKS

The fixed deposits of the Group earn interest rate ranging from 1.75% to 2.75% (2024: 1.80% to 3.00%) per annum respectively.

Included in fixed deposits with licensed banks of the Group at the end of the reporting period was an amount of RM236,513 (2024: RM1,424,110), which have been pledged to a licensed bank as security for banking facilities granted to the Group as disclosed in Note 20 to the financial statements.

18. SHARE CAPITAL

	Group and Company			
	2025 Number of shares	RM	2024 Number of shares	RM
Issued and fully paid up (no par value):				
At 1 August 2024/2023/31 July	410,351,752	205,175,876	410,351,752	205,175,876

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Company. All ordinary shares rank equally with regard to the Company's residual assets.

19. RESERVES

	Group		Company	
	2025 RM	2024 RM	2025 RM	2024 RM
Revaluation reserve	49,878,587	46,420,426	-	-
Retained earnings	729,027,252	620,238,084	156,468,018	123,311,803
	778,905,839	666,658,510	156,468,018	123,311,803

Revaluation reserve

The revaluation reserve of the Group represents increases in the fair value of freehold land, leasehold land and buildings of the Group, net of tax, and decreases to the extent that such decreases relate to an increase on the same asset previously recognised in other comprehensive income.

Notes to the Financial Statements (cont'd)

20. LOANS AND BORROWINGS

		Group		Company	
		2025	2024	2025	2024
	Note	RM	RM	RM	RM
Non-current					
Secured					
Term loans	(a)	5,318,983	6,024,579	-	-
Lease liabilities	(b)	27,368,333	15,510,915	-	102,776
Hire purchase payables	(c)	2,462,701	2,038,551	89,461	54,792
		35,150,017	23,574,045	89,461	157,568
Current					
Secured					
Term loans	(a)	21,933,038	22,749,613	-	-
Lease liabilities	(b)	19,517,301	21,499,931	147,836	360,857
Hire purchase payables	(c)	3,456,611	3,778,890	82,441	41,105
Bankers' acceptance	(d)	80,752,955	66,102,000	-	-
Bank overdraft	(e)	111,473	-	-	-
Revolving credit	(f)	30,000,000	16,000,000	-	-
		155,771,378	130,130,434	230,277	401,962
Total loan and borrowings					
Term loans	(a)	27,252,021	28,774,192	-	-
Lease liabilities	(b)	46,885,634	37,010,846	147,836	463,633
Hire purchase payables	(c)	5,919,312	5,817,441	171,902	95,897
Bankers' acceptance	(d)	80,752,955	66,102,000	-	-
Bank overdraft	(e)	111,473	-	-	-
Revolving credit	(f)	30,000,000	16,000,000	-	-
		190,921,395	153,704,479	319,738	559,530

Notes to the Financial Statements (cont'd)

20. LOANS AND BORROWINGS (CONT'D)

(a) Term loans

Term loan facilities of the Group are mature in year 2035 and denominated in RM.

Term loan 1 of a subsidiary of RM1,323,782 (2024: RM1,473,813) bears interest at BLR – 2.00% (2024: BLR – 2.00%) per annum and is repayable by monthly instalments of RM17,826 (2024: RM17,826) over twenty years commencing from the day of first drawdown and is secured and supported as follows:

- (i) A legal charge over properties of the subsidiary as disclosed in Note 7 to the financial statements; and
- (ii) Corporate guarantee and indemnity provided by the Company.

Term loan 2 of a subsidiary of RM318,395 (2024: RM1,130,296) bears interest at BLR – 2.40% (2024: BLR – 2.40%) per annum and is repayable by monthly instalments of RM71,604 (2024: RM71,604) over ten years commencing from one month after the full release of the loan and is secured and supported as follows:

- (i) Principal instrument of a facilities agreement for the sum of RM6,900,000;
- (ii) Equitable Assignment of rental proceeds is to be created over property as disclosed in Note 5 and Note 6 to the financial statements;
- (iii) Corporate guarantee provided by the Company; and
- (iv) Where security is taken over property without individual title:
 - A deed of assignment to be executed by the subsidiary in assigning all the rights and title, interests and benefits under the Sales and Purchase Agreement in respect of the property.
 - Irrevocable Power of Attorney from the subsidiary to enable the Bank to deal with the security offered.

Term loan 3 of a subsidiary of RM326,014 (2024: RM350,878) bears interest at BLR – 2.20% (2024: BLR – 2.20%) per annum and is repayable by monthly instalments of RM3,326 (2024: RM3,326) over twelve years commencing from the day of first drawdown and is secured and supported as follows:

- (i) Principal instrument of facilities agreement for the sum of RM480,000;
- (ii) Corporate guarantee provided by the Company; and
- (iii) Where security is taken over property without individual title:
 - A registered open all monies first party charge stamped nominally over the property.
 - A close charge over property created as security for facility granted as disclosed in Note 5 to the financial statements.

Term loan 4 of a subsidiary of RM903,442 (2024: RM1,004,722) bears interest at BLR – 2.00% (2024: BLR – 2.00%) per annum and is repayable by monthly instalments of RM12,164 (2024: RM12,164) over twenty years commencing from one month after the full release of the loan and is secured and supported as follows:

- (i) Facilities agreements for the sum of RM2,000,000 as principal instruments;
- (ii) A first party legal charge over the properties of the subsidiary as disclosed in Note 5 to the financial statements; and
- (iii) Corporate guarantee provided by the Company.

Notes to the Financial Statements (cont'd)

20. LOANS AND BORROWINGS (CONT'D)

(a) Term loans (Cont'd)

Term loan 5 of subsidiaries of RM18,883,087 (2024: RM19,097,253) bears interest at 2.80% (2024: 2.80%) per annum is repayable on demand and is secured and supported as follows:

- (i) Fixed deposit placed with a licensed bank of the Company as disclosed in Note 17 to the financial statements; and
- (ii) Corporate guarantee provided by the Company.

Term loan 6 of subsidiaries of RM2,700,803 (2024: RM2,945,843) bears interest at BLR – 0.75% (2024: BLR – 0.75%) per annum and is repayable by monthly instalments of RM31,395 (2024: RM31,395) over fifteen years commencing from the day of first drawdown and is secured and supported as follows:

- (i) Principal instrument of facilities agreement for the sum of RM4,207,500; and
- (ii) Corporate guarantee provided by the Company.

Term loan 7 of subsidiaries is fully settled during the financial year. In the previous financial year, amounting of RM322,696 bears interest at 5.56% per annum is repayable by monthly instalments of RM56,000 over five years commencing from 1 February 2020 and is secured by corporate guarantee provided by the Company.

Term loan 8 of subsidiaries of RM367,385 (2024: RM437,821) bears interest at BFR – 1.50% (2024: BFR – 1.50%) per annum is repayable by monthly instalments of RM5,992 (2024: RM5,992) over sixteen years commencing from first day after the full release and is secured and supported as follows:

- (i) A first party legal charge over the properties of the subsidiary as disclosed in Note 7 to the financial statements; and
- (ii) by corporate guarantee provided by the Company.

Term loan 9 of subsidiaries of of RM366,689 (2024: RM436,988) bears interest at BFR – 1.50% (2024: BFR – 1.50%) per annum is repayable by monthly instalments of RM5,980 (2024: RM5,980) over sixteen years commencing from first day after the full release and is secured and supported as follows:

- (i) A first party legal charge over the properties of the subsidiary as disclosed in Note 7 to the financial statements; and
- (ii) by corporate guarantee provided by the Company.

Term loan 10 of subsidiaries of RM2,062,424 (2024: RM1,573,880) bears interest at 2.80% (2024: 2.8%) per annum is repayable on demand and is secured and supported as follows:

- (i) Fixed deposit placed with a licensed bank of the Company as disclosed in Note 17 to the financial statements; and
- (ii) Corporate guarantee provided by the Company.

Notes to the Financial Statements (cont'd)

20. LOANS AND BORROWINGS (CONT'D)

(b) Lease liabilities

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Minimum lease payments:				
- not later than one year	21,621,779	22,881,912	149,700	377,200
- later than one year but not later than five years	29,135,223	16,415,577	-	103,700
- more than five years	766,294	-	-	-
	51,523,296	39,297,489	149,700	480,900
Less: Future finance charges	(4,637,662)	(2,286,643)	(1,864)	(17,267)
Present value of minimum lease payments	46,885,634	37,010,846	147,836	463,633
Present value of minimum lease payments				
- not later than one year	19,517,301	21,499,931	147,836	360,857
- later than one year but not later than five years	26,609,757	15,510,915	-	102,776
- more than five years	758,576	-	-	-
	46,885,634	37,010,846	147,836	463,633
Less: Amount due within 12 months	(19,517,301)	(21,499,931)	(147,836)	(360,857)
Amount due after 12 months	27,368,333	15,510,915	-	102,776

The incremental borrowing rate applied to the other lease liabilities of the Group and the Company are ranges from 5.77% to 6.62% (2024: 5.77% to 8.81%) and 6.37% to 6.62% (2024: 6.37% to 6.62%) per annum respectively.

Notes to the Financial Statements (cont'd)

20. LOANS AND BORROWINGS (CONT'D)

(c) Hire purchase payables

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Minimum lease payments:				
- not later than one year	3,730,486	4,085,078	89,004	44,964
- later than one year but not later than five years	2,665,915	2,195,039	95,703	59,938
	6,396,401	6,280,117	184,707	104,902
Less: Future finance charges	(477,089)	(462,676)	(12,805)	(9,005)
Present value of minimum lease payments	5,919,312	5,817,441	171,902	95,897
Present value of minimum lease payments				
- not later than one year	3,456,611	3,778,890	82,441	41,105
- later than one year but not later than five years	2,462,701	2,038,551	89,461	54,792
	5,919,312	5,817,441	171,902	95,897
Less: Amount due within 12 months	(3,456,611)	(3,778,890)	(82,441)	(41,105)
Amount due after 12 months	2,462,701	2,038,551	89,461	54,792

Certain equipment, furniture and fittings, plant and machinery and motor vehicles of the Group and the Company as disclosed in Note 5 are pledged for hire purchases. Such leases give the Group and the Company an option to purchase at the end of lease term. The hire purchase of the Group and the Company bears interest ranging from 2.05% to 4.48% (2024: 2.05% to 3.70%) and 2.18% to 3.13% (2024: 3.13%) per annum respectively.

(d) Bankers' acceptance

The bankers' acceptance of the Group are denominated in RM and are secured by a combination of the following:

- (i) Corporate guarantees and indemnity provided by the Company; and
- (ii) Fixed deposits placed with licensed banks of the Group as disclosed in Note 17 to the financial statements.

Notes to the Financial Statements (cont'd)

20. LOANS AND BORROWINGS (CONT'D)

(d) Bankers' acceptance (Cont'd)

The Group's effective interest rates at the end of the reporting period for bankers' acceptance was as follows:

	Group	
	2025	2024
	%	%
Bankers' acceptance	4.07 - 4.88	3.99 - 4.90

(e) Bank overdraft

The bank overdraft of the Group are denominated in RM and are secured by a combination of the following:

- (i) Corporate guarantees and indemnity provided by the Company; and
- (ii) Fixed deposits placed with licensed banks of the Group as disclosed in Note 17 to the financial statements.

The Group's effective interest rates at the end of the reporting period for bank overdraft was as follows:

	Group	
	2025	2024
	%	%
Bank overdraft	8.56	-

(f) Revolving credit

The revolving credit of the subsidiary is denominated in RM and is secured and supported as follows:

- (i) Irrevocable and unconditional letter of undertaking from the holding company to cover any shortfall in any payment obligations in relation to the facility; and
- (ii) Corporate guarantee provided by the Company.

The Group's effective interest rates at the end of the reporting period for revolving credit was as follows:

	Group	
	2025	2024
	%	%
Revolving credit	3.90 - 5.05	4.79 - 5.69

Notes to the Financial Statements (cont'd)

21. PROVISION FOR RESTORATION COSTS

	Group 2025 RM	2024 RM
At 1 August 2024/2023/31 July	400,000	400,000

The provision is in relation to restoration costs for the Group's rented premises and is made based on historical expenses incurred and directors' best estimate in relation to restoration cost. The Group expects to incur the liability when the leases are terminated.

22. TRADE AND OTHER PAYABLES

	Note	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
Trade payables	(a)	5,096,806	3,336,315	1,015,308	1,855,290
Other payables	(b)	9,819,227	9,819,070	1,817,843	3,220,722
		14,916,033	13,155,385	2,833,151	5,076,012

(a) Trade payables

Trade payables are non-interest bearing and the normal credit terms granted to the Group and the Company range from 1 to 180 days (2024: 1 to 180 days) and 1 to 180 days (2024: 1 to 180 days) respectively.

Included in trade payables of the Company are amounts due to subsidiaries of RM11,097 (2024: RM702,271).

The currency profile of trade payables is as follows:

	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
United States Dollar	18,204	171,020	-	-
Hong Kong Dollar	753,069	454,804	-	100,453
Euro	1,004,211	781,319	1,004,211	781,319
Japanese Yen	23,408	25,110	-	-
Singapore Dollar	-	1,785	-	-
Ringgit Malaysia	3,297,914	1,902,277	11,097	973,518
	5,096,806	3,336,315	1,015,308	1,855,290

(b) Other payables

The Group's and the Company's amounts owing to other payables are unsecured, interest free and are repayable on demand.

Included in other payables of the Group is an amount of RM160,000 (2024: RM325,000) due to family members of a deceased director

Notes to the Financial Statements (cont'd)

23. DEPOSITS AND ACCRUALS

	Note	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
Deposits		266,912	282,912	-	-
Accruals	(a)	13,588,818	11,648,260	844,458	631,314
		13,855,730	11,931,172	844,458	631,314

(a) Accruals

Included in accruals of the Group is salary payable amounting to RM7,077,092 (2024: RM6,650,213).

24. AMOUNT DUE TO THE HOLDING COMPANY

The amount due to the holding company is non-trade in nature, unsecured, bears interest at rate of 6.00% (2024: 6.00%) per annum, repayable on demand and is expected to be settled in cash.

25. AMOUNT DUE TO DIRECTORS

The amount due to directors are non-trade in nature, unsecured, interest free, repayable on demand and is expected to be settled in cash.

26. CONTRACT LIABILITIES

	Note	Group 2025 RM	2024 RM
Customer deposits	(a)	4,620,281	4,430,480
Unutilised cash vouchers	(b)	1,127,911	720,714
Loyalty programme	(c)	815,068	891,574
		6,563,260	6,042,768

(a) The amount will be recognised as revenue when the goods and services are delivered to the customers.

(b) The amount will be recognised as revenue when the cash vouchers are utilised by customers.

(c) Amount relates to the value of awarded points under Poh Kong Jeweland Loyalty Programme.

Notes to the Financial Statements (cont'd)

26. CONTRACT LIABILITIES (CONT'D)

Significant changes in contract liabilities

	Group 2025 RM	2024 RM
Revenue recognised that was included in contract liability at the beginning of the financial year	6,042,768	6,042,768
Increases due to consideration received from customers, but revenue not recognised	(6,563,260)	(6,042,768)

27. REVENUE

	Group		Company	
	2025 RM	2024 RM	2025 RM	2024 RM
Revenue from contract customers:				
Sale of goods	1,688,215,116	1,641,877,599	726,628,151	758,704,041
Management fee	-	-	28,464,407	25,215,463
	1,688,215,116	1,641,877,599	755,092,558	783,919,504
Revenue from other sources:				
Dividend income	-	-	38,542,000	27,894,000
Interest income	-	-	-	778,436
	1,688,215,116	1,641,877,599	793,634,558	812,591,940

(a) Disaggregation of revenue

The Group and the Company report the following major segments: trading, manufacturing and others in accordance with MFRS 8 *Operating Segments*. For the purpose of disclosure for disaggregation of revenue, it disaggregates revenue into major goods or services, timing of revenue recognition (i.e. goods transferred at a point in time or services transferred over time).

Notes to the Financial Statements (cont'd)

27. REVENUE (CONT'D)

(a) Disaggregation of revenue (Cont'd)

	Trading RM	Manufacturing RM	Total RM
Group			
2025			
Major goods or services			
Sale of goods	1,656,592,038	31,623,078	1,688,215,116
Timing of revenue recognition			
At a point in time	1,656,592,038	31,623,078	1,688,215,116
2024			
Major goods or services			
Sale of goods	1,607,648,925	34,228,674	1,641,877,599
Timing of revenue recognition			
At a point in time	1,607,648,925	34,228,674	1,641,877,599
	Trading RM	Others RM	Total RM
Company			
2025			
Major goods or services			
Dividend income	-	38,542,000	38,542,000
Management fee	-	28,464,407	28,464,407
Sale of goods	726,628,151	-	726,628,151
	726,628,151	67,006,407	793,634,558
Timing of revenue recognition			
At a point in time	726,628,151	38,542,000	765,170,151
Over time	-	28,464,407	28,464,407
	726,628,151	67,006,407	793,634,558

Notes to the Financial Statements (cont'd)

27. REVENUE (CONT'D)

(a) Disaggregation of revenue (Cont'd)

	Trading RM	Others RM	Total RM
Company			
2024			
<i>Major goods or services</i>			
Dividend income	-	27,894,000	27,894,000
Interest income	-	778,436	778,436
Mangement fee	-	25,215,463	25,215,463
Sale of goods	758,704,041	-	758,704,041
	758,704,041	53,887,899	812,591,940
<i>Timing of revenue recognition</i>			
At a point in time	758,704,041	28,672,436	787,376,477
Over time	-	25,215,463	25,215,463
	758,704,041	53,887,899	812,591,940

28. FINANCE INCOME

	Group		Company	
	2025 RM	2024 RM	2025 RM	2024 RM
Interest income from fixed deposits	79,506	115,886	-	-
Interest income from banks	585,459	436,080	42,277	32,370
	664,965	551,966	42,277	32,370

Notes to the Financial Statements (cont'd)

29. FINANCE COSTS

	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
Interest expenses on:				
- Bankers' acceptance	4,550,282	4,718,223	-	-
- Bank overdraft	25,199	25,852	-	-
- Revolving credit	934,526	636,214	-	-
- Term loans	291,308	529,508	-	-
- Lease liabilities	3,413,406	3,196,174	17,554	33,944
- Hire purchase	142,129	106,573	4,310	2,573
- Others	106,667	131,720	18,093	18,049
	9,463,517	9,344,264	39,957	54,566

30. PROFIT BEFORE TAX

Other than disclosed elsewhere in the financial statements, the following items have been charged/(credited) in arriving at profit before tax:

	Group 2025 RM	2024 RM	Company 2025 RM	2024 RM
Auditors' remuneration				
Statutory audit:				
- Baker Tilly Monteiro Heng PLT	365,000	355,000	68,000	66,000
Other services:				
- Baker Tilly Monteiro Heng PLT	5,000	5,000	5,000	5,000
- Member firms of Baker Tilly International	97,000	54,400	7,000	7,000
Depreciation of:				
- investment properties	343,464	342,083	-	-
- property, plant and equipment	8,139,876	7,785,838	1,112,890	876,227
- right-of-use assets	26,633,895	23,424,297	368,762	371,737
Employee benefits expenses (Note 31)	104,462,770	96,355,549	20,171,277	17,310,310
Expenses relating to:				
- short term leases	2,301,323	3,135,141	-	-
Impairment losses on investment properties	236,489	200,000	-	-
Loss/(Gain) on remeasurement of right-of-use assets	79,934	(240,278)	-	-

Notes to the Financial Statements (cont'd)

30. PROFIT BEFORE TAX (CONT'D)

Other than disclosed elsewhere in the financial statements, the following items have been charged/(credited) in arriving at profit before tax: (Cont'd)

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Inventories written down	527,565	-	-	-
Written off of property, plant and equipment	70,040	64,150	-	-
Dividend income	-	-	(38,542,000)	(27,894,000)
Gain on disposal of property, plant and equipment	(520,900)	(386,500)	(38,700)	(31,000)
Loss/(Gain) on termination of lease	871,472	413,212	(1,716)	-
Rental income from premises	(504,648)	(686,954)	(54,948)	(51,818)
Realised gain on foreign exchange	(1,422,336)	(1,676,958)	(674,517)	(626,975)
Reversal of impairment loss on				
- investment properties	(26,000)	(26,000)	-	-
- trade receivables	-	(32,959)	-	-
Reversal of write down of inventories	(1,183,674)	(257,076)	-	-
Unrealised loss on foreign exchange	18,602	13,127	-	-

31. EMPLOYEE BENEFITS EXPENSES

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Salaries, bonus, overtime and allowances	87,334,371	80,583,875	18,590,896	15,754,532
Defined contribution plan	7,721,279	7,511,049	1,267,573	1,260,159
Other staff related expenses	9,407,120	8,260,625	312,808	295,619
	104,462,770	96,355,549	20,171,277	17,310,310

Notes to the Financial Statements (cont'd)

31. EMPLOYEE BENEFITS EXPENSES (CONT'D)

Included in employee benefits expenses are directors' remuneration as follows:

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Directors of the Company:				
<u>Executive directors</u>				
- Salaries and other emoluments	14,198,257	11,838,938	8,971,615	7,088,604
- Fees	21,000	18,000	-	-
	14,219,257	11,856,938	8,971,615	7,088,604
<u>Non-executive directors</u>				
- Fees	190,000	190,000	190,000	190,000
- Allowance	108,500	88,000	108,500	88,000
	298,500	278,000	298,500	278,000
Directors of the subsidiaries:				
<u>Executive directors</u>				
- Salaries and other emoluments	4,829,948	4,201,865	-	-
- Fees	186,444	12,000	-	-
	5,016,392	4,213,865	-	-
Total directors' remuneration	19,534,149	16,348,803	9,270,115	7,366,604

32. INCOME TAX EXPENSE

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Income tax				
- current year	41,813,993	38,135,848	173,436	201,648
- prior years	2,230,206	349,364	5,381	4,320
	44,044,199	38,485,212	178,817	205,968

Notes to the Financial Statements (cont'd)

32. INCOME TAX EXPENSE (CONT'D)

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Deferred tax (Note 12)				
- current year	(1,160,641)	1,157,438	2,234,381	2,342,788
- prior years	(115,932)	6,626	95,697	182,645
	(1,276,573)	1,164,064	2,330,078	2,525,433
Income tax expense recognised in profit or loss	42,767,626	39,649,276	2,508,895	2,731,401

Domestic income tax rate is calculated at the Malaysian statutory tax rate of 24% (2024: 24%) of the estimated taxable profit for the financial year.

The reconciliations of income tax expense applicable to profit before tax at the statutory income tax rate to income tax expense at the effective income tax rate of the Group and of the Company are as follows:

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Profit before tax	163,867,347	156,573,171	47,975,663	38,102,658
Tax at Malaysian statutory income tax rate of 24% (2024: 24%)	39,328,163	37,577,561	11,514,159	9,144,638
Share of results of associate	(191,334)	(206,005)	-	-
Deferred tax assets not recognised	-	2,055	-	-
Utilisation of deferred tax not recognised in prior financial year	(47,981)	-	-	-
Tax effects arising from:				
- non-deductible expenses	1,595,567	2,032,616	143,738	94,359
- non-taxable income	(31,063)	(112,941)	(9,250,080)	(6,694,561)
- prior years	2,114,274	355,990	101,078	186,965
Income tax expense for the financial year	42,767,626	39,649,276	2,508,895	2,731,401

Notes to the Financial Statements (cont'd)

32. INCOME TAX EXPENSE (CONT'D)

The deferred tax assets have not been recognised for the following items:

	Group	
	2025	2024
	RM	RM
Differences between the carrying amount of property, plant and equipment and their tax base	(286,809)	(82,564)
Deductible temporary differences in respect of expenses	6,296	1,972
	(280,513)	(80,592)
Potential deferred tax assets not recognised	(67,323)	(19,342)

33. EARNINGS PER SHARE

- (a) The basic earnings per share is calculated by dividing the Group's net profit attributable to owners of the Company by the weighted average number of ordinary shares in issue during the financial year.

	Group	
	2025	2024
	RM	RM
Profit attributable to owners of the Company	121,099,721	116,923,895
Weighted average number of ordinary shares in issue	410,351,752	410,351,752
Basic earnings per share (sen)	29.51	28.49

- (b) The diluted earnings per share is equivalent to the basic earnings per share as the Company does not have any potential ordinary shares outstanding at the end of the reporting period.

Notes to the Financial Statements (cont'd)

34. DIVIDENDS

	Group and Company	
	2025 RM	2024 RM
Single tier final dividend of 3.00 sen on 410,351,752 ordinary shares in respect of the financial year ended 31 July 2024, paid on 11 April 2025	12,310,553	-
Single tier final dividend of 2.00 sen on 410,351,752 ordinary shares in respect of the financial year ended 31 July 2023, paid on 11 March 2024	-	8,207,035
	12,310,553	8,207,035

At the forthcoming Annual General Meeting, a single tier final dividend of 3.00 sen on 410,351,752 ordinary shares amounting to RM12,310,553 in respect of the current financial year, will be proposed for shareholders' approval. The financial statements for the current financial year do not reflect this proposed dividend. Such dividend, if approved by the shareholders, will be accounted for in equity as an appropriation of retained earnings in the financial year ending 31 July 2026.

35. OPERATING LEASE ARRANGEMENTS

Operating lease commitments - as lessor

The Group leases several of its investment properties which have remaining lease term between one to three years.

The maturity analysis of the Group's lease payments, showing the undiscounted lease payments to be received after the reporting date are as follows:

	Group	
	2025 RM	2024 RM
- Not later than one year	693,888	577,188
- one to two years	648,614	568,188
- two to three years	36,000	425,714
	1,378,502	1,571,090

Notes to the Financial Statements (cont'd)

36. RELATED PARTIES

(a) Identity of related parties

Parties are considered to be related to the Group and to the Company if the Group and the Company have the ability, directly or indirectly, to control the party or exercise significant influence over the party in making financial and operating decisions, or vice versa, or where the Group and the Company are subject to common control. Related parties may be individuals or other entities.

Related parties of the Group include:

- (i) Holding company;
- (ii) Subsidiaries;
- (iii) Associate;
- (iv) Entities in which directors have substantial financial interests; and
- (v) Key management personnel, comprise persons (including the directors of the Company) who have the authority and responsibility for planning, directing and controlling the activities of the Company directly or indirectly.

(b) Related party transactions and balances

Related party transactions other than disclosed elsewhere in the financial statements are as follows:

	Group		Company	
	2025 RM	2024 RM	2025 RM	2024 RM
Dividend income received and receivable from subsidiaries	-	-	38,542,000	27,894,000
Interest income received and receivable from subsidiaries	-	-	-	778,436
Management fee received and receivable from subsidiaries	-	-	28,464,407	25,215,463
Shop rental received and receivable from a company connected to directors of the Company	36,000	36,000	-	-
Sale of goods to				
- certain directors of the Company	987,010	795,304	-	-
- certain directors of subsidiaries	232,054	211,228	-	-
- key management personnel	117,517	44,780	-	-
- subsidiaries	-	-	393,782,097	419,413,336

Notes to the Financial Statements (cont'd)

36. RELATED PARTIES (CONT'D)

(b) Related party transactions and balances (Cont'd)

Related party transactions other than disclosed elsewhere in the financial statements are as follows: (Cont'd)

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Purchase of goods from				
- certain directors of the Company	82,184	263,425	-	-
- certain directors of subsidiaries	51,512	66,168	-	-
- key management personnel	52,999	36,114	-	-
- subsidiaries	-	-	90,072,487	78,112,927
Hostel rental paid to				
- certain directors of the Company	138,000	144,000	106,548	114,000
- certain directors of subsidiaries	120,600	108,000	-	-
- certain key management of the Company	21,200	12,000	-	-
Professional fees paid to a firm connected to a director of the Company	294,975	318,330	-	-
Interest expenses paid to holding company	18,000	18,049	18,000	18,049
Dividend received from associate	449,997	449,998	-	-

Significant outstanding balances with related parties at the end of the reporting period are as disclosed in Note 14, Note 16, Note 22, Note 24 and Note 25 to the financial statements.

The Company provides secured corporate guarantees to banks in respect of banking facilities granted to the subsidiaries as disclosed in Note 38(b)(i) to the financial statements.

Notes to the Financial Statements (cont'd)

36. RELATED PARTIES (CONT'D)

(c) Key management personnel remuneration

The remuneration of the key management personnel during the financial year is as follows:

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Directors of the Company and subsidiaries				
Short-term employment benefits	19,073,536	15,804,177	9,145,348	7,143,846
Post employment benefits	460,613	544,626	124,767	222,758
Benefits-in-kind	125,760	69,854	-	-
	19,659,909	16,418,657	9,270,115	7,366,604
Other key management personnels				
Short-term employment benefits	25,257,777	23,178,350	3,368,924	3,111,607
Post employment benefits	1,644,727	1,574,717	324,323	298,058
	26,902,504	24,753,067	3,693,247	3,409,665

37. SEGMENTS REPORTING

The information reported to the Group Managing Director, as the chief operating decision maker, in making decisions to allocate resources to segments and to assess their performance is based on the nature of the industry (business segments) of the Group.

Measurement of reportable segments

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the consolidated financial statements.

Transactions between reportable segments are measured on the basis that is similar to those external customers.

Segment statements of comprehensive income are profit earned or loss incurred by each segment without allocation of central administrative costs, non-operating investment revenue, finance costs and income tax expense. There are no significant changes from previous financial year in the measurement methods used to determine reported segment statements of comprehensive income.

All the Group's assets are allocated to reportable segments.

All the Group's liabilities are allocated to reportable segments.

Notes to the Financial Statements (cont'd)

37. SEGMENTS REPORTING (CONT'D)

(a) Business segments

The Group is organised into three major business segments:

- (i) Trading : suppliers and retailers of jewellerys, precious stones, gold ornaments and gold bullion
- (ii) Manufacturing : manufacturer and dealers of jewellerys, precious stones and gold ornaments
- (iii) Others : investment holding

	Trading RM	Manufacturing RM	Others RM	Eliminations RM	Note	Group RM
2025						
Revenue						
External sales	1,656,592,038	31,623,078	-	-		1,688,215,116
Inter-segment sales	737,247,970	534,835,062	68,933,271	(1,341,016,303)	37(b)	-
Total Revenue	2,393,840,008	566,458,140	68,933,271	(1,341,016,303)		1,688,215,116
Results						
Segment results	150,204,481	46,257,886	33,158,214	(57,751,908)	37(c)	171,868,673
Results from operating activities	150,204,481	46,257,886	33,158,214	(57,751,908)		171,868,673
Interest income	317,772	229,620	117,573	-	37(d)	664,965
Finance costs	(8,492,802)	(858,215)	(261,264)	148,764	37(d)	(9,463,517)
Share of results of an associate, net of tax	797,226	-	-	-		797,226
Profit before tax	142,826,677	45,629,291	33,014,523	(57,603,144)		163,867,347
Income tax expense	(32,881,983)	(11,089,569)	(2,988,448)	4,192,374	37(d)	(42,767,626)
Profit for the financial year	109,944,694	34,539,722	30,026,075	(53,410,770)		121,099,721

Notes to the Financial Statements (cont'd)

37. SEGMENTS REPORTING (CONT'D)

(a) Business segments (Cont'd)

	Trading RM	Manufacturing RM	Others RM	Eliminations RM	Note	Group RM
2025						
Assets						
Segment assets	1,166,296,532	237,123,781	396,951,931	(555,225,987)	37(e)	1,245,146,257
Total assets	1,166,296,532	237,123,781	396,951,931	(555,225,987)		1,245,146,257
Liabilities						
Segment liabilities	479,796,110	41,167,355	94,515,037	(354,413,960)	37(f)	261,064,542
Total liabilities	479,796,110	41,167,355	94,515,037	(354,413,960)		261,064,542
Other information						
Additions of :						
- property, plant and equipment	8,543,586	209,482	-	-	37(d)	8,753,068
- right-of-use assets	38,278,201	88,578	-	(1,731,443)	37(d)	36,635,336
Depreciation of:						
- property, plant and equipment	6,576,948	835,198	16,000	711,730	37(d)	8,139,876
- investment properties	134,711	-	756,976	(548,223)	37(d)	343,464
- right-of-use assets	25,019,463	196,636	-	1,417,796	37(d)	26,633,895

Notes to the Financial Statements (cont'd)

37. SEGMENTS REPORTING (CONT'D)

(a) Business segments (Cont'd)

	Trading RM	Manufacturing RM	Others RM	Eliminations RM	Note	Group RM
2025						
Other material non-cash items other than depreciation						
Gain on disposal of property, plant and equipment	(520,900)	-	-	-		(520,900)
Loss on remeasurement of right-of-use assets	79,934	-	-	-		79,934
Loss on termination of lease	871,472	-	-	-		871,472
Inventories written down	527,565	-	-	-		527,565
Written off of property, plant and equipment	70,040	-	-	-		527,565
Reversal of impairment loss on investment properties	(26,000)	-	-	-		(26,000)

Notes to the Financial Statements (cont'd)

37. SEGMENTS REPORTING (CONT'D)

(a) Business segments (Cont'd)

	Trading RM	Manufacturing RM	Others RM	Eliminations RM	Note	Group RM
2024						
Revenue						
External sales	1,607,648,925	34,228,674	-	-		1,641,877,599
Inter-segment sales	730,721,392	508,679,793	55,814,763	(1,295,215,948)	37(b)	-
Total Revenue	2,338,370,317	542,908,467	55,814,763	(1,295,215,948)		1,641,877,599
Results						
Segment results	137,570,365	38,908,871	26,328,058	(38,300,177)	37(c)	164,507,117
Results from operating activities	137,570,365	38,908,871	26,328,058	(38,300,177)		164,507,117
Interest income	265,677	180,611	105,678	-	37(d)	551,966
Finance costs	(8,042,757)	(995,118)	(1,188,274)	881,885	37(d)	(9,344,264)
Share of results of an associate, net of tax	858,352	-	-	-		858,352
Profit before tax	130,651,637	38,094,364	25,245,462	(37,418,292)		156,573,171
Income tax expense	(28,886,775)	(9,277,133)	(3,203,476)	1,718,108	37(d)	(39,649,276)
Profit for the financial year	101,764,862	28,817,231	22,041,986	(35,700,184)		116,923,895

Notes to the Financial Statements (cont'd)

37. SEGMENTS REPORTING (CONT'D)

(a) Business segments (Cont'd)

	Trading RM	Manufacturing RM	Others RM	Eliminations RM	Note	Group RM
2024						
Assets						
Segment assets	1,121,971,350	206,984,703	416,047,071	(651,951,477)	37(e)	1,093,051,647
Total assets	1,121,971,350	206,984,703	416,047,071	(651,951,477)		1,093,051,647
Liabilities						
Segment liabilities	547,568,050	36,279,161	99,121,911	(461,751,861)	37(f)	221,217,261
Total liabilities	547,568,050	36,279,161	99,121,911	(461,751,861)		221,217,261
Other information						
Additions of :						
- property, plant and equipment	8,034,301	382,957	-	(523,632)	37(d)	7,893,626
- right-of-use assets	19,620,710	88,498	-	(1,236,793)	37(d)	18,472,415
Depreciation of:						
- property, plant and equipment	6,208,634	853,060	16,000	708,144	37(d)	7,785,838
- investment properties	134,709	-	755,595	(548,221)	37(d)	342,083
- right-of-use assets	25,022,775	86,609	-	(1,685,087)	37(d)	23,424,297
Other material non-cash items other than depreciation						
Gain on disposal of property, plant and equipment	(257,500)	(129,000)	-	-		(386,500)
Gain on remeasurement of right-of-use assets	(240,278)	-	-	-		(240,278)
Loss on termination of lease	413,212	-	-	-		413,212
Written off of property, plant and equipment	64,150	-	-	-		64,150
Reversal of impairment loss on:						
- investment properties	(26,000)	-	-	-		(26,000)
- trade receivables	(32,959)	-	-	-		(32,959)

Notes to the Financial Statements (cont'd)

37. SEGMENTS REPORTING (CONT'D)

- (b) Inter-segment revenue are eliminated on consolidation.
- (c) Inter-segment profits are eliminated on consolidation.
- (d) Inter-segment transactions or balances are eliminated on consolidation.
- (e) The following items are deducted from segment assets to arrive at total assets reported in the consolidated statement of financial position:

	2025 RM	2024 RM
Investment in subsidiaries	(165,817,426)	(172,715,141)
Inter-segment assets elimination	(389,408,561)	(479,236,336)
	(555,225,987)	(651,951,477)

- (f) The following items are deducted from segment liabilities to arrive at total liabilities reported in the consolidated statement of financial position:

	2025 RM	2024 RM
Inter-segment liabilities elimination	(354,413,960)	(461,751,861)

(g) Geographical segments

No geographical segment is presented as the Group operates principally in Malaysia.

(h) Major customers

There is no single customer that contributed 10% or more to the Group's revenue.

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS

(a) Categories of financial instruments

The following table analyses the financial instruments in the statements of financial position by the classes of financial instruments to which they are assigned:

(i) Amortised cost

2025	Carrying amount RM	Amortised costs RM
Financial assets		
Group		
Trade and other receivables	3,435,158	3,435,158
Deposits	8,835,294	8,835,294
Fixed deposits placed with licensed banks	6,936,513	6,936,513
Cash and bank balances	29,112,788	29,112,788
	48,319,753	48,319,753
Company		
Trade and other receivables	140,206,777	140,206,777
Deposits	39,632	39,632
Amount due by subsidiaries	99,618,719	99,618,719
Cash and bank balances	728,515	728,515
	240,593,643	240,593,643
Financial liabilities		
Group		
Loan and borrowings *	144,035,761	144,035,761
Trade and other payables	14,916,033	14,916,033
Deposits and accruals	13,855,730	13,855,730
Amount due to the holding company	1,298,844	1,298,844
Amount due to directors	6,027,607	6,027,607
	180,133,975	180,133,975
Company		
Loan and borrowings *	171,902	171,902
Trade and other payables	2,833,151	2,833,151
Accruals	844,458	844,458
Amount due to the holding company	1,298,844	1,298,844
Amount due to subsidiaries	55,877,323	55,877,323
Amount due to directors	4,240,913	4,240,913
	65,266,591	65,266,591

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(a) Categories of financial instruments (Cont'd)

The following table analyses the financial instruments in the statements of financial position by the classes of financial instruments to which they are assigned: (Cont'd)

(i) Amortised cost (Cont'd)

2024	Carrying amount RM	Amortised costs RM
Financial assets		
Group		
Trade and other receivables	2,823,831	2,823,831
Deposits	8,849,592	8,849,592
Fixed deposits placed with licensed banks	8,024,110	8,024,110
Cash and bank balances	27,318,771	27,318,771
	47,016,304	47,016,304
Company		
Trade and other receivables	93,576,440	93,576,440
Deposits	42,632	42,632
Amount due by subsidiaries	102,687,510	102,687,510
Cash and bank balances	3,429,644	3,429,644
	199,736,226	199,736,226
Financial liabilities		
Group		
Loan and borrowings *	116,693,633	116,693,633
Trade and other payables	13,155,385	13,155,385
Deposits and accruals	11,931,172	11,931,172
Amount due to the holding company	1,320,843	1,320,843
Amount due to directors	5,431,540	5,431,540
	148,532,573	148,532,573
Company		
Loan and borrowings *	95,897	95,897
Trade and other payables	5,076,012	5,076,012
Accruals	631,314	631,314
Amount due to the holding company	1,320,843	1,320,843
Amount due to subsidiaries	57,308,080	57,308,080
Amount due to directors	3,313,387	3,313,387
	67,745,533	67,745,533

* Excluded lease liabilities



Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management

The Group and the Company seek to manage effectively the various risks namely credit risk, liquidity risk, interest rate risk, foreign currency risk and market price risks, to which the Group and the Company are exposed to in their daily operations. The Group's and the Company's overall financial risk management objective is to optimise value for their shareholders.

The Board of Directors reviews and agrees to policies and procedures for the management of these risks, which are executed by the Group's Senior Management. The Audit Committee provides independent oversight to the effectiveness of the risk management process.

(i) Credit risk

Credit risk is the risk of financial loss to the Group and the Company that may arise on outstanding financial instruments should a counterparty default on its obligation. The Group's and the Company's exposure to credit risk, arises mainly from trade and other receivables and amount due by subsidiaries and from its financing activities, including deposits with banks and financial institutions. The Group and the Company manage their exposure to credit risk by the application of credit approvals, credit limits and monitoring procedures. Credit quality of a customer is assessed based on an individual credit limits are defined in accordance with this assessment.

The Group and the Company consider a financial asset to be in default when:

- the counterparty is unable to pay its credit obligations to the Group and the Company in full, without taking into account any credit enhancements held by the Group and the Company; or
- the contractual payment of the financial asset is more than 30 days past due unless the Group and the Company have reasonable and supportable information to demonstrate that a more lagging default criterion is more appropriate.

At the end of the reporting period, the Group and the Company assess whether financial assets carried at amortised cost. A financial asset is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial asset have occurred. Those events evidence that a financial asset is credit-impaired include observable data about the following events:

- significant financial difficulty of the counterparty;
- a breach of contract, including a default event;
- a concession or restructuring of loans granted by the lender of the counterparty relating to the counterparty's financial difficulty; or
- it is probably that the counterparty will enter bankruptcy or other financial reorganisation.

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(i) Credit risk (Cont'd)

The gross carrying amount of a financial asset is written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when the Group and the Company determine that the debtor does not have assets or source of income that could generate sufficient cash flows to repay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Group's and the Company's procedure for recovery of amounts due.

Trade receivables

As at the end of the reporting period, the maximum exposure to credit risk arising from trade receivables is represented by the carrying amounts in the statements of financial position.

The carrying amount of trade receivables are not secured by any collateral or supported by any other credit enhancements. In determining the recoverability of these receivables, the Group considers any change in the credit quality of the receivables from the date the credit was initially granted up to the reporting date. The Group and the Company have adopted a policy of dealing with creditworthy counterparties as a means of mitigating the risk of financial loss from defaults.

Credit risk concentration profile

The Group and the Company determine concentrations of credit risk by monitoring the ageing profile of its trade receivables on an on-going basis. The Group's and the Company's trade receivables credit risk is concentrated in Malaysia.

The Group and the Company apply the simplified approach to providing for impairment losses prescribed by MFRS 9, which permits the use of the lifetime expected credit loss provision for all trade receivables. To measure the impairment losses, trade receivables have been grouped based on shared credit risk characteristics and days past due. The impairment losses also incorporate forward looking information.

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(i) Credit risk (Cont'd)

Trade receivables (Cont'd)

Credit risk concentration profile (Cont'd)

The information about the credit risk exposure on the Group's and the Company's trade receivables as at 31 July 2025 are as follows:

	Gross carrying amount RM	ECL allowance RM	Net balance RM
2025			
Group			
Trade receivables			
Current (not past due)	1,484,355	-	1,484,355
1 to 30 days past due	6,230	-	6,230
61 to 90 days past due	120,700	-	120,700
	1,611,285	-	1,611,285
Company			
Trade receivables			
Current (not past due)	13,966,969	-	13,966,969
1 to 30 days past due	5,279,133	-	5,279,133
31 to 60 days past due	16,763,987	-	16,763,987
61 to 90 days past due	15,812,404	-	15,812,404
91 to 120 days past due	29,845,570	-	29,845,570
More than 120 days past due	51,988,056	-	51,988,056
	133,656,119	-	133,656,119

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(i) Credit risk (Cont'd)

Trade receivables (Cont'd)

Credit risk concentration profile (Cont'd)

The information about the credit risk exposure on the Group's and the Company's trade receivables as at 31 July 2024 are as follows:

	Gross carrying amount RM	ECL allowance RM	Net balance RM
2024			
Group			
Trade receivables			
Current (not past due)	1,248,446	-	1,248,446
61 to 90 days past due	73,630	-	73,630
More than 120 days past due	15,084	-	15,084
	1,337,160	-	1,337,160
Company			
Trade receivables			
Current (not past due)	15,693,571	-	15,693,571
1 to 30 days past due	3,753,111	-	3,753,111
31 to 60 days past due	20,217,990	-	20,217,990
61 to 90 days past due	7,643,355	-	7,643,355
91 to 120 days past due	15,163,564	-	15,163,564
More than 120 days past due	31,060,849	-	31,060,849
	93,532,440	-	93,532,440

The significant changes in gross carrying amount of trade receivables do not contribute to changes in impairment losses during the financial year.

Other receivables and other financial assets

For other receivables and other financial assets (including fixed deposits placed with licensed banks, cash and bank balances and related company balances), the Group and the Company minimise credit risk by dealing exclusively with high credit rating counterparties. At the reporting date, the Group's and the Company's maximum exposure to credit risk arising from other receivables and other financial assets is represented by the carrying amount of each class of financial assets recognised in the statements of financial position.

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(i) Credit risk (Cont'd)

Other receivables and other financial assets (Cont'd)

The Group and the Company consider the probability of default upon initial recognition of asset and whether there has been a significant increase in credit risk on an ongoing basis throughout each reporting period. To assess whether there is a significant increase in credit risk of the Group and the Company compare the risk of a default occurring on the asset as at the reporting date with the risk of default as at the date of initial recognition. It considers available reasonable and supportive forward-looking information.

The Group and the Company consider these financial assets to have low credit risk and any loss allowance would be negligible. The Group and the Company did not recognise any loss allowance for impairment for other receivables and other financial assets.

Financial guarantee contracts

The Company provides secured corporate guarantees to banks in respect of banking facilities granted to the subsidiaries. The Company monitors on an ongoing basis the results of the subsidiaries and repayments made by subsidiaries.

The Company is exposed to credit risk in relation to financial guarantees given to banks in respect of loan granted to subsidiaries.

The maximum exposure to credit risk representing the maximum amount the Company could pay if the guarantee is called as follows:

	Company	
	2025	2024
	RM	RM
Secured		
Guarantees given in support of banking facilities granted to subsidiaries	227,394,660	247,394,660
Unsecured		
Guarantees given to third parties in respect of leasing facilities granted to the Company and its subsidiaries	11,000,000	11,000,000
Guarantees given to third parties in respect of rental deposits of retail spaces	3,830,106	3,830,106

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(i) Credit risk (Cont'd)

Financial guarantee contracts (Cont'd)

Generally, the Company considers the financial guarantees have low credit risk. As at reporting date, there was no allowance for expected credit losses as determined by the Company for the financial guarantees.

The financial guarantees have not been recognised since the fair value on initial recognition was not material as the guarantees are provided as credit enhancement to the subsidiaries' borrowings.

(ii) Liquidity risk

Liquidity risk is the risk that the Group or the Company will encounter difficulty in meeting financial obligations due to shortage of funds. The Group's and the Company's exposure to liquidity risk arises primarily from mismatches of the maturities of financial assets and liabilities. The Group and the Company practise prudent risk management by maintaining sufficient cash balances and the continuity of funding and flexibility through the use of stand-by credit facilities.

The Group and the Company manage their operating cash flows by maintaining sufficient level of cash to meet its working capital requirements and availability of funding through an adequate amount of credit facilities.

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(ii) Liquidity risk (Cont'd)

Maturity analysis

The table below summarises the maturity profile of the Group's and the Company's financial liabilities at the end of the reporting date based on contractual undiscounted repayment obligations are as follows:

	Carrying amount RM	Contractual undiscounted cash flows RM	On demand or within one year RM	One to five years RM	Over five years RM
Group					
2025					
Financial liabilities					
Trade and other payables	14,916,033	14,916,033	14,916,033	-	-
Deposits and accruals	13,855,730	13,855,730	13,855,730	-	-
Term loans	27,252,021	28,305,207	21,841,209	3,650,064	2,813,934
Lease liabilities	46,885,634	51,373,596	21,621,779	28,985,523	766,294
Hire purchase payables	5,919,312	6,396,593	5,458,563	938,030	-
Bankers' acceptance	80,752,955	80,752,955	80,752,955	-	-
Bank overdraft	111,473	111,473	111,473	-	-
Revolving credit	30,000,000	30,000,000	30,000,000	-	-
Amount due to the holding company	1,298,844	1,376,775	1,376,775	-	-
Amount due to directors	6,027,607	6,027,607	6,027,607	-	-
	227,019,609	233,115,969	195,962,124	33,573,617	3,580,228

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(ii) Liquidity risk (Cont'd)

Maturity analysis (Cont'd)

The table below summarises the maturity profile of the Group's and the Company's financial liabilities at the end of the reporting date based on contractual undiscounted repayment obligations are as follows (Cont'd):

	Carrying amount RM	Contractual undiscounted cash flows RM	On demand or within one year RM	One to five years RM	Over five years RM
Group					
2024					
Financial liabilities					
Trade and other payables	13,155,385	13,155,385	13,155,385	-	-
Deposits and accruals	11,931,172	11,931,172	11,931,172	-	-
Term loans	28,774,192	30,345,447	23,048,225	3,571,392	3,725,830
Lease liabilities	37,010,846	39,297,489	22,881,912	16,415,577	-
Hire purchase payables	5,817,441	6,280,117	4,085,078	2,195,039	-
Bankers' acceptance	66,102,000	66,102,000	66,102,000	-	-
Revolving credit	16,000,000	16,000,000	16,000,000	-	-
Amount due to the holding company	1,320,843	1,400,094	1,400,094	-	-
Amount due to directors	5,431,540	5,431,540	5,431,540	-	-
	185,543,419	189,943,244	164,035,406	22,182,008	3,725,830

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(ii) Liquidity risk (Cont'd)

Maturity analysis (Cont'd)

The table below summarises the maturity profile of the Group's and the Company's financial liabilities at the end of the reporting date based on contractual undiscounted repayment obligations are as follows (Cont'd):

	Carrying amount RM	Contractual undiscounted cash flows RM	On demand or within one year RM	One to five years RM
Company				
2025				
Financial liabilities				
Trade and other payables	2,833,151	2,833,151	2,833,151	-
Accruals	844,458	844,458	844,458	-
Lease liabilities	147,836	149,700	149,700	-
Hire purchase payables	171,902	184,899	89,004	95,895
Amount due to the holding company	1,298,844	1,376,775	1,376,775	-
Amount due to subsidiaries	55,877,323	55,877,323	55,877,323	-
Amount due to directors	4,240,913	4,240,913	4,240,913	-
Financial guarantee contracts	-	242,224,766	242,224,766	-
	65,414,427	307,731,985	307,636,090	95,895

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(ii) Liquidity risk (Cont'd)

Maturity analysis (Cont'd)

The table below summarises the maturity profile of the Group's and the Company's financial liabilities at the end of the reporting date based on contractual undiscounted repayment obligations are as follows (Cont'd):

	Carrying amount RM	Contractual undiscounted cash flows RM	On demand or within one year RM	One to five years RM
Company				
2024				
Financial liabilities				
Trade and other payables	5,076,012	5,076,012	5,076,012	-
Accruals	631,314	631,314	631,314	-
Lease liabilities	463,633	480,900	377,200	103,700
Hire purchase payables	95,897	104,902	44,964	59,938
Amount due to the holding company	1,320,843	1,400,094	1,400,094	-
Amount due to subsidiaries	57,308,080	57,308,080	57,308,080	-
Amount due to directors	3,313,387	3,313,387	3,313,387	-
Financial guarantee contracts	-	262,224,766	262,224,766	-
	68,209,166	330,539,455	330,375,817	163,638

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(iii) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of the Group's and the Company's financial instruments will fluctuate because of changes in market interest rates.

The Group's and the Company's exposure to interest rate risk arises primarily from interest-bearing financial assets and liabilities. The Group's and the Company's policy is to obtain the most favourable interest rates available. Any surplus funds of the Group and of the Company will be placed with licensed financial institutions to generate interest income.

Interest rate profile

At the end of the reporting period, the interest rate profile of the interest-bearing financial instruments is as follows:

	Effective interest rate %	Within one year RM	One to five years RM	Over five years RM	Total RM
Group					
2025					
Financial asset					
Fixed deposits placed with licensed banks	1.75 - 2.75	6,936,513	-	-	6,936,513
Financial liabilities					
Amount due to the holding company	6.00	1,298,844	-	-	1,298,844
Term loans	2.80 - 5.56	21,933,038	3,317,326	2,001,657	27,252,021
Lease liabilities	5.77 - 8.81	19,517,301	27,368,333	-	46,885,634
Hire purchase payables	2.05 - 4.48	3,456,611	2,462,701	-	5,919,312
Bankers' acceptance	4.07 - 4.90	80,752,955	-	-	80,752,955
Revolving credit	3.90 - 5.05	30,000,000	-	-	30,000,000
Bank overdraft	8.56	111,473	-	-	111,473

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(iii) Interest rate risk (Cont'd)

Interest rate profile (Cont'd)

At the end of the reporting period, the interest rate profile of the interest-bearing financial instruments is as follows (Cont'd):

	Effective interest rate %	Within one year RM	One to five years RM	Over five years RM	Total RM
Group					
2024					
Financial asset					
Fixed deposits placed with licensed banks	1.80 - 3.00	8,024,110	-	-	8,024,110
Financial liabilities					
Amount due to the holding company	6.00	1,320,843	-	-	1,320,843
Term loans	2.80 - 5.56	22,749,613	2,772,441	3,252,138	28,774,192
Lease liabilities	5.77 - 6.62	21,499,931	15,510,915	-	37,010,846
Hire purchase payables	2.05 - 3.70	3,778,890	2,038,551	-	5,817,441
Bankers' acceptance	3.99 - 4.88	66,102,000	-	-	66,102,000
Revolving credit	4.79 - 5.69	16,000,000	-	-	16,000,000

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(iii) Interest rate risk (Cont'd)

Interest rate profile (Cont'd)

At the end of the reporting period, the interest rate profile of the interest-bearing financial instruments is as follows (Cont'd):

	Effective interest rate %	Within one year RM	One to five years RM	Over five years RM	Total RM
Company					
2025					
Financial liabilities					
Amount due to the holding company	6.00	1,298,844	-	-	1,298,844
Lease liabilities	6.37 - 6.62	147,836	-	-	147,836
Hire purchase payables	2.18 - 3.13	82,441	89,461	-	171,902
2024					
Financial liabilities					
Amount due to the holding company	6.00	1,320,843	-	-	1,320,843
Lease liabilities	6.37 - 6.62	360,857	102,776	-	463,633
Hire purchase payables	3.13	41,105	54,792	-	95,897

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(iii) Interest rate risk (Cont'd)

The Group and the Company manage their interest rate exposure by maintaining a prudent mix of fixed and floating rate borrowings. The Group and the Company actively review their debt portfolio, taking into account the investment holding period and nature of their assets. This strategy allows them to capitalise on cheaper funding in a low interest rate environment and achieve a certain level of protection against rate hikes. As at 31 July 2025, the Group and the Company have not entered into any hedging instruments arrangement to minimise their exposure to interest rate volatility.

The Group's borrowings at floating rate amounting to RM117,445,316 (2024: RM90,205,059) respectively are exposed to cash flow interest rate risk. Whilst, borrowings of the Group and of the Company at fixed rate amounting to RM74,774,923 and RM1,618,582 (2024: RM64,820,263 and RM1,880,373) respectively are exposed to the fair value interest rate risk.

Sensitivity analysis for interest rate risk

The following table demonstrates the sensitivity to a reasonable possible change in interest rate of the floating rate borrowings, with all other variables held constant on the Group's profit for the financial year.

	Interest	Effect on Profit for the year RM	Equity RM
Group			
31 July 2025	+ 1%	821,685	821,685
	- 1%	(821,685)	(821,685)
31 July 2024	+ 1%	721,059	721,059
	- 1%	(721,059)	(721,059)

(iv) Foreign currency risk

Foreign currency risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of change in foreign exchange rates.

The Group has transactional currency exposures arising from sales and purchases that are denominated in a currency other than the functional currencies of Group entities. Foreign exchange exposures in transactional currencies other than functional currencies of the operating entity are kept to an acceptable level.

Sensitivity analysis for foreign currency risk

The directors believe that the impact of foreign currency fluctuation will not significantly affect the profitability of the Company. As such, sensitivity analysis is not presented.



Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(b) Financial risk management (Cont'd)

(v) Market price risk

Market price risk is the risk of fluctuation in fair value or future cash flows of the Group's and of the Company's financial instruments as a result of changes in market prices.

The Group and the Company are exposed to the fluctuation of gold price arising from purchase of gold from suppliers. There are no hedging transactions entered into for price volatility in gold.

Sensitivity analysis for market price risk

The following table demonstrates the sensitivity to a reasonable change in gold price, with all other variables held constant on the Group's and the Company's profit for the financial year.

	Change in gold price	Effect on	
		Profit for the year RM	Equity RM
Group			
31 July 2025	+ 5%	34,054,527	34,054,527
	- 5%	(34,054,527)	(34,054,527)
31 July 2024	+ 5%	28,157,131	28,157,131
	- 5%	(28,157,131)	(28,157,131)
Company			
31 July 2025	+ 5%	512,114	512,114
	- 5%	(512,114)	(512,114)
31 July 2024	+ 5%	780,931	780,931
	- 5%	(780,931)	(780,931)

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(c) Fair values of measurements

The carrying amount of financial assets and financial liabilities maturing within the next twelve (12) months approximated their fair values due to the relatively short-term maturity of the financial instruments.

The table below analyses financial instruments carried at fair value and those not carried at fair value for which fair value is disclosed, together with their fair values and carrying amounts shown in the statements of financial position.

	Fair value of financial instruments carried at fair value				Fair value of financial instruments not carried at fair value				Total fair value	Carrying amount
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total		
	RM	RM	RM	RM	RM	RM	RM	RM		
Group										
2025										
Financial liabilities										
Amount due to the holding company	-	-	-	-	-	-	1,298,844	1,298,844	1,298,844	1,298,844
Hire purchase payables	-	-	-	-	-	-	5,919,312	5,919,312	5,919,312	5,919,312
	-	-	-	-	-	-	7,218,156	7,218,156	7,218,156	7,218,156
2024										
Financial liabilities										
Amount due to the holding company	-	-	-	-	-	-	1,320,843	1,320,843	1,320,843	1,320,843
Hire purchase payables	-	-	-	-	-	-	5,817,441	5,817,441	5,817,441	5,817,441
	-	-	-	-	-	-	7,138,284	7,138,284	7,138,284	7,138,284

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(c) Fair values of measurements (Cont'd)

The table below analyses financial instruments carried at fair value and those not carried at fair value for which fair value is disclosed, together with their fair values and carrying amounts shown in the statements of financial position (Cont'd).

	Fair value of financial instruments carried at fair value				Fair value of financial instruments not carried at fair value				Total fair value	Carrying amount
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total		
	RM	RM	RM	RM	RM	RM	RM	RM		
Company										
2025										
Financial liabilities										
Amount due to the holding company	-	-	-	-	-	-	1,298,844	1,298,844	1,298,844	1,298,844
Hire purchase payables	-	-	-	-	-	-	171,902	171,902	171,902	171,902
	-	-	-	-	-	-	1,470,746	1,470,746	1,470,746	1,470,746
2024										
Financial liabilities										
Amount due to the holding company	-	-	-	-	-	-	1,320,843	1,320,843	1,320,843	1,320,843
Hire purchase payables	-	-	-	-	-	-	95,897	95,897	95,897	95,897
	-	-	-	-	-	-	1,416,740	1,416,740	1,416,740	1,416,740

Notes to the Financial Statements (cont'd)

38. FINANCIAL INSTRUMENTS (CONT'D)

(c) Fair values of measurements (Cont'd)

Fair value hierarchy

The fair value hierarchy has the following levels:

- (a)Level 1:

Quoted prices (unadjusted) in active markets for identical assets or liabilities.
- (b)Level 2:

Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Fair value, which is determined for disclosure purposes, is calculated based on the present value of future principal and interest cash flows, discounted at the market rate of interest at the end of the reporting period.
- (c)Level 3:

Inputs for the asset or liability that are not based on observable market data (unobservable inputs).

Fair value, which is determined for disclosure purposes, is calculated based on the present value of future principal and interest/cash flows, discounted at the market rate of interest by reference to similar borrowing arrangements.

There has been no transfer between Level 1 and Level 2 during the financial year (2024: no transfer in either direction).

39. CAPITAL MANAGEMENT

The primary objective of the Group's and of the Company's capital management is to ensure that it maintains a healthy capital ratio in order to support its business and maximise shareholder value.

The Group and the Company manage their capital structure and makes adjustments to it, in light of changes in economic conditions. To maintain or adjust capital structure, the Company and its subsidiaries may adjust the dividend payment to the shareholders, return capital to shareholders or issue new shares.

No changes were made in the objectives, policies and processes during the financial years ended 31 July 2025 and 31 July 2024.

The Group and the Company monitor capital using a gearing ratio, which is net debts divided by equity. Net debts comprise lease liabilities, bank overdrafts, term loans and other borrowings less cash and bank balances and fixed deposits placed with licensed banks whilst total capital is the shareholders' funds of the Group and of the Company.

Notes to the Financial Statements (cont'd)

39. CAPITAL MANAGEMENT (CONT'D)

The gearing ratio for the Group and for the Company respectively as at 31 July 2025 and 31 July 2024, are as follows:

	Group		Company	
	2025	2024	2025	2024
	RM	RM	RM	RM
Loans and borrowings	190,921,395	153,704,479	319,738	559,530
Less:				
Fixed deposits placed with licensed banks	6,936,513	8,024,110	-	-
Cash and bank balances	29,112,788	27,318,771	728,515	3,429,644
Net debts	154,872,094	118,361,598	(408,777)	(2,870,114)
Equity	984,081,715	871,834,386	361,643,894	328,487,679
Gearing ratio	0.16	0.14	#	#

Represent less than 0.01

Statement by Directors
(Pursuant to Section 251(2) of the Companies Act 2016)

We, **DATO' CHOON YEE SEIONG** and **CHEONG TECK CHONG**, being two of the directors of Poh Kong Holdings Berhad, do hereby state that in the opinion of the directors, the accompanying financial statements set out on pages 152 to 244 are drawn up in accordance with Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia so as to give a true and fair view of the financial position of the Group and of the Company as at 31 July 2025 and of their financial performance and cash flows of the Group and of the Company for the financial year then ended.

Signed on behalf of the Board of Directors in accordance with a resolution of the directors:

DATO' CHOON YEE SEIONG

CHEONG TECK CHONG
Director

Date: 24 October 2025



Statutory Declaration
(Pursuant to Section 251(1) of Companies Act 2016)

I, **KOH SZE HAW**, being the officer primarily responsible for the financial management of Poh Kong Holdings Berhad, do solemnly and sincerely declare that to the best of my knowledge and belief, the accompanying financial statements set out on pages 152 to 244 are correct, and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Statutory Declarations Act, 1960.

KOH SZE HAW
(MIA Membership No: 23386)

Subscribed and solemnly declared by the abovenamed at Petaling Jaya in State of Selangor Darul Ehsan on 24 October 2025.

Before me,

Commissioner for Oaths

**Independent Auditors' Report to the Members of
Poh Kong Holdings Berhad**
(Incorporated in Malaysia)

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Poh Kong Holdings Berhad, which comprise the statements of financial position as at 31 July 2025 of the Group and of the Company, and the statements of comprehensive income, statements of changes in equity and statements of cash flows of the Group and of the Company for the financial year then ended, and notes to the financial statements, including material accounting policy information, as set out on pages 152 to 244.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Group and of the Company as at 31 July 2025, and of their financial performance and cash flows for the financial year then ended in accordance with the Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia.

Basis for Opinion

We conducted our audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing. Our responsibilities under those standards are further described in the *Auditors’ Responsibilities for the Audit of the Financial Statements* section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence and Other Ethical Responsibilities

We are independent of the Group and of the Company in accordance with the *By-Laws (on Professional Ethics, Conduct and Practice)* of the Malaysian Institute of Accountants (“By-Laws”) and the International Ethics Standards Board for Accountants’ *International Code of Ethics for Professional Accountants (including International Independence Standards)* (“IESBA Code”), and we have fulfilled our other ethical responsibilities in accordance with the By-Laws and the IESBA Code.



Independent Auditors' Report to the Members of
Poh Kong Holdings Berhad (cont'd)
(Incorporated in Malaysia)

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the Group and of the Company for the current financial year. These matters were addressed in the context of our audit of the financial statements of the Group and of the Company as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Group

Inventories (Note 4.1 and Note 13 to the financial statements)

Risk:

As at 31 July 2025, the Group’s inventories amounted to RM978.59 million, representing 79% of the Group’s total assets. The Group measures inventories at the lower of cost and net realisable value. Judgement is required in estimating their net realisable value.

Our response:

- Our audit procedures included, among others:
- attending year end physical inventory count to observe physical existence and condition of the raw material, work-in progress and finished goods and obtaining an understanding of the design and the implementation of controls during the count;
 - checking subsequent sales and reviewing the Group’s assessment on estimated net realisable values on selected inventories; and
 - reviewing whether the inventories have been written down to their net realisable values for inventory items with net realisable values lower than their costs.

Information Other than the Financial Statements and Auditors’ Report Thereon

The directors of the Company are responsible for the other information. The other information comprises the information included in the annual report, but does not include the financial statements of the Group and of the Company and our auditors’ report thereon.

Our opinion on the financial statements of the Group and of the Company does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements of the Group and of the Company, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements of the Group and of the Company or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Independent Auditors' Report to the Members of
Poh Kong Holdings Berhad (cont'd)
(Incorporated in Malaysia)

Responsibilities of the Directors for the Financial Statements

The directors of the Company are responsible for the preparation of financial statements of the Group and of the Company that give a true and fair view in accordance with the Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act 2016 in Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial statements of the Group and of the Company that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements of the Group and of the Company, the directors are responsible for assessing the Group’s and the Company’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or the Company or to cease operations, or have no realistic alternative but to do so.

Auditors’ Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements of the Group and of the Company as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors’ report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with approved standards on auditing in Malaysia and International Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with approved standards on auditing in Malaysia and International Standards on Auditing, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the financial statements of the Group and of the Company, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group’s and of the Company’s internal control.
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- conclude on the appropriateness of the directors’ use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group’s or the Company’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors’ report to the related disclosures in the financial statements of the Group and of the Company or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors’ report. However, future events or conditions may cause the Group or the Company to cease to continue as a going concern.

Independent Auditors' Report to the Members of
Poh Kong Holdings Berhad (cont'd)
(Incorporated in Malaysia)

Auditors' Responsibilities for the Audit of the Financial Statements (Cont'd)

- evaluate the overall presentation, structure and content of the financial statements of the Group and of the Company, including the disclosures, and whether the financial statements of the Group and of the Company represent the underlying transactions and events in a manner that achieves fair presentation.
- obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the financial statements of the Group. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with the directors, we determine those matters that were of most significance in the audit of the financial statements of the Group and of the Company for the current financial year and are therefore the key audit matters. We describe these matters in our auditors’ report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matters

This report is made solely to the members of the Company, as a body, in accordance with Section 266 of the Companies Act 2016 in Malaysia and for no other purpose. We do not assume responsibility to any other person for the contents of this report.

Baker Tilly Monteiro Heng PLT
201906000600 (LLP0019411-LCA) & AF 0117
Chartered Accountants

Andrew Choong Tuck Kuan
No. 03264/04/2027 J
Chartered Accountant

Kuala Lumpur

Date: 24 October 2025

Analysis of Shareholdings
as at 3 November 2025

Paid-up & Issued Share Capital : RM 205,175,876
Total Number of Issued Shares : 410,351,752
Class of Share : Ordinary Share
Voting Right : 1 vote per Ordinary Share

ANALYSIS OF SHAREHOLDINGS AS AT 3 NOVEMBER 2025

Size of Shareholdings	No. of Shareholders	Percentage (%)	No. of Shareholdings	Percentage (%)
1 – 99	228	3.47	6,207	0.00
100 – 1,000	1,769	26.95	918,365	0.22
1,001 – 10,000	3,199	48.74	15,553,414	3.79
10,001 – 100,000	1,180	17.98	36,449,374	8.88
100,001 – 20,517,587 (*)	186	2.83	95,965,506	23.39
20,517,588 and above (**)	2	0.03	261,458,886	63.72
Total	6,827	100.00	410,351,752	100.00

REMARK: * - LESS THAN 5% OF ISSUED HOLDINGS.
** - 5% AND ABOVE OF ISSUED HOLDINGS.

LIST OF TOP THIRTY (30) LARGEST SHAREHOLDERS AS AT 3 NOVEMBER 2025

No.	Names	No. of Shares	Percentage (%)
1.	POH KONG SDN BHD	239,208,886	58.29
2.	DB (MALAYSIA) NOMINEE (ASING) SDN BHD DEUTSCHE BANK AG SINGAPORE FOR YEOMAN 3-RIGHTS VALUE ASIA FUND (PTSL)	22,250,000	5.42
3.	CHOON YEE SEIONG	11,600,246	2.83
4.	CITIGROUP NOMINEES (ASING) SDN BHD EXEMPT AN FOR CITIBANK NEW YORK (NORGES BANK 14)	7,188,780	1.75
5.	CIMB GROUP NOMINEES (ASING) SDN. BHD. EXEMPT AN FOR DBS BANK LTD (SFS)	6,205,100	1.51
6.	AFFIN HWANG NOMINEES (ASING) SDN BHD DBS VICKERS SECS (S) PTE LTD FOR LIM MEE HWA	4,250,000	1.04



Analysis of Shareholdings (cont'd)
as at 3 November 2025

LIST OF TOP THIRTY (30) LARGEST SHAREHOLDERS AS AT 3 NOVEMBER 2025 (CONT'D)

No.	Names	No. of Shares	Percentage (%)
7.	CITIGROUP NOMINEES (TEMPATAN) SDN BHD EXEMPT AN FOR OCBC SECURITIES PRIVATE LIMITED (CLIENT A/C-R ES)	2,910,000	0.71
8.	AFFIN HWANG NOMINEES (ASING) SDN BHD EXEMPT AN FOR DBS VICKERS SECURITIES (SINGAPORE) PTE LTD (CLIENTS)	2,750,000	0.67
9.	KENANGA NOMINEES (TEMPATAN) SDN BHD LEE CHAK SOONG (002)	2,650,000	0.65
10.	CHOON WAN JOO	2,250,380	0.55
11.	MAYBANK NOMINEES (TEMPATAN) SDN BHD NG WEI KING	2,065,300	0.50
12.	CARTABAN NOMINEES (ASING) SDN BHD EXEMPT AN FOR INTERACTIVE BROKERS (U.K.) LIMITED (CLIENT)	1,852,000	0.45
13.	CARTABAN NOMINEES (ASING) SDN BHD THE BANK OF NEW YORK MELLON FOR ACADIAN EMERGING MARKETS MICRO-CAP EQUITY MASTER FUND	1,293,000	0.32
14.	CARTABAN NOMINEES (ASING) SDN BHD THE BANK OF NEW YORK MELLON FOR ACADIAN EMERGING MARKETS SMALL CAP EQUITY FUND, LLC	1,285,600	0.31
15.	GAN PEOY HONG	1,205,900	0.29
16.	CHOON NEE SIEW	1,162,242	0.28
17.	HLIB NOMINEES (TEMPATAN) SDN BHD PLEDGED SECURITIES ACCOUNT FOR LEE SHEN YOONG (CCTS)	1,160,000	0.28
18.	TAN CHIEW GUAT	1,123,800	0.27
19.	TAN AIK CHOON	1,081,300	0.26
20.	MAYBANK NOMINEES (TEMPATAN) SDN BHD CREDIT GUARANTEE CORPORATION MALAYSIA BERHAD (EFM SINGULAR) (463491)	1,006,000	0.25
21.	YONG KOON WOUI	1,001,000	0.24
22.	M & A NOMINEE (TEMPATAN) SDN BHD PLEDGED SECURITIES ACCOUNT FOR CHOON YOKE YING (M&A)	1,000,000	0.24
23.	PUBLIC NOMINEES (TEMPATAN) SDN BHD PLEDGED SECURITIES ACCOUNT FOR YONG MEW SENG (E-KUG)	978,000	0.24

Analysis of Shareholdings (cont'd)
as at 3 November 2025

LIST OF TOP THIRTY (30) LARGEST SHAREHOLDERS AS AT 3 NOVEMBER 2025 (CONT'D)

No.	Names	No. of Shares	Percentage (%)
24.	LINDA CHUO SIIK ING	958,000	0.23
25.	HON WEE FONG	903,266	0.22
26.	CITIGROUP NOMINEES (ASING) SDN BHD EXEMPT AN FOR OCBC SECURITIES PRIVATE LIMITED (CLIENT A/C-NR)	838,300	0.20
27.	DIONG SHEIH HOE	660,000	0.16
28.	CITIGROUP NOMINEES (ASING) SDN BHD UBS AG	626,220	0.15
29.	KHOO AI HUA	617,200	0.15
30.	CHAN POH LAN	615,000	0.15
Total		322,695,520	78.61

SUBSTANTIAL SHAREHOLDERS' SHAREHOLDINGS AS PER THE REGISTER OF SUBSTANTIAL SHAREHOLDERS
AS AT 3 NOVEMBER 2025

	Direct Shareholdings		Indirect Shareholdings	
	No. of Shares	Percentage (%)	No. of Shares	Percentage (%)
Poh Kong Sdn. Bhd.	239,208,886	58.29	0	0.00
Dato' Choon Yee Seiong	11,600,246	2.83	244,910,928 ⁽¹⁾	59.68
Cheong Teck Chong	2,328	0.00	239,452,898 ⁽²⁾	58.35
Datin Hon Wee Fong	903,310	0.22	251,218,544 ⁽³⁾	61.22
Choon Nee Siew	1,162,242	0.28	254,207,622 ⁽⁴⁾	61.95
Dato' Choon Yoke Ying	1,005,072	0.24	254,518,798 ⁽⁵⁾	62.02
Choon Wan Joo	2,250,380	0.55	252,978,502 ⁽⁵⁾	61.65
Choon Yee Bin	30	0.00	255,400,334 ⁽⁶⁾	62.24
Estate of Choon Yee Fook	82	0.00	255,228,782 ⁽⁷⁾	62.20
Choon Ching Yih	1,896	0.00	255,126,968 ⁽⁸⁾	62.17
Chong Siew Loi @ Chong Kim Loi	103,012	0.02	239,211,214 ⁽⁹⁾	58.29
Cheong Poh See	134,000	0.02	240,380,456 ⁽¹⁰⁾	58.58
Cheong Chee Kong	7,000	0.00	240,507,456 ⁽¹⁰⁾	58.61



Analysis of Shareholdings (cont'd)
as at 3 November 2025

SUBSTANTIAL SHAREHOLDERS' SHAREHOLDINGS AS PER THE REGISTER OF SUBSTANTIAL SHAREHOLDERS
AS AT 3 NOVEMBER 2025 (CONT'D)

	Direct Shareholdings		Indirect Shareholdings	
	No. of Shares	Percentage (%)	No. of Shares	Percentage (%)
Choon King Han	150,000	0.03	251,941,442 ⁽¹⁰⁾	61.40
Elizabeth Choon Ee Ling	11,000	0.00	252,080,442 ⁽¹⁰⁾	61.43
Choon Ee Teng	218,000	0.05	251,873,442 ⁽¹⁰⁾	61.38
Chang Kwong Him	295,006	0.07	240,213,958 ⁽¹¹⁾	58.54
Siow Der Ming	18	0.00	241,459,266 ⁽¹¹⁾	58.86

Notes:

- (1) Deemed interest by virtue of the direct shareholding of his spouse, children, siblings and his indirect interest in PKHB via Poh Kong Sdn Bhd ("PKSB") pursuant to Sections 59(11)(c), 8 and 197 of the Companies Act 2016 ("the Act").
- (2) Deemed interest by virtue of the direct shareholding of his siblings and children's in PKHB and his indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (3) Deemed interest by virtue of the direct shareholding of her siblings, spouse and children's shareholding in PKHB and her indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (4) Deemed interest by virtue of the direct shareholding of her siblings and children's shareholding in PKHB and her indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (5) Deemed interest by virtue of the direct shareholding of her spouse and siblings and her indirect interest in PKSB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (6) Deemed interest by virtue of the direct shareholding of his spouse ad siblings and his indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (7) Deemed interest by virtue of the direct shareholding of his siblings and the indirect interest of his siblings in PKHB via PKSB pursuant to Sections 8 and 197 of the Act.
- (8) Deemed interest by virtue of the direct shareholding of her siblings and her indirect interest in PKHB via PKSB pursuant to Sections 8 and 197 of the Act.
- (9) Deemed interest by virtue of her brother's direct shareholding in PKHB and her indirect interest in PKHB via PKSB pursuant to Sections 8 and 197 of the Act.
- (10) Deemed interest by virtue of the direct shareholding of his/her parents in PKHB via PKSB pursuant to Sections 8 and 197 of the Act.
- (11) Deemed interest by virtue of his/her spouse's direct shareholding in PKHB and indirect interest in PKHB via PKSB pursuant to Sections 8 and 197 of the Act.

Analysis of Shareholdings (cont'd)
as at 3 November 2025

DIRECTORS' SHAREHOLDINGS AS PER THE REGISTER OF DIRECTORS' SHAREHOLDINGS AS AT 3 NOVEMBER 2025

	Direct		Indirect	
	No. of Shares	Percentage (%)	No. of Shares	Percentage (%)
Dato' Choon Yee Seiong	11,600,246	2.83	244,910,928 ⁽¹⁾	59.66
Cheong Teck Chong	2,328	0.00	239,452,898 ⁽²⁾	58.35
Choon Nee Siew	1,162,242	0.28	254,207,622 ⁽³⁾	61.95
Datin Hon Wee Fong	903,310	0.22	251,218,544 ⁽⁴⁾	61.22
Choon Wan Joo	2,250,380	0.55	252,978,502 ⁽⁵⁾	61.65
Dato' Esther Tan Choon Hwa	30,000	0.01	-	-
Datin Ooi Swee Lian	-	-	-	-
Rohaiza Binti Mohamed Basir	-	-	35,000 ⁽⁶⁾	0.01

Notes:

- (1) Deemed interest by virtue of direct shareholding of his spouse, children, siblings and his indirect interest in PKHB via Poh Kong Sdn Bhd ("PKSB") pursuant to Sections 59(11)(c), 8 and 197 of the Companies Act 2016 ("the Act").
- (2) Deemed interest by virtue of direct shareholding of his siblings and children's in PKHB and his indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (3) Deemed interest by virtue of direct shareholding of her siblings and children's in PKHB and her indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (4) Deemed interest by virtue of direct shareholding of her siblings, spouse and children's shareholding in PKHB and her indirect interest in PKHB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (5) Deemed interest by virtue of the direct shareholding of her spouse and siblings and her indirect interest in PKSB via PKSB pursuant to Sections 59(11)(c), 8 and 197 of the Act.
- (6) Deemed interest by virtue of the direct shareholding of her spouse pursuant to Sections 59(11)(c) and 197 of the Act.

List of Properties

HELD BY THE GROUP AS AT 31 JULY 2025

Location of properties	Description	Tenure	Existing use	Land Area/Built-up Area	Age of building (years)	Net Carrying amount RM	Date of Acquisition
POH KONG JEWELLERS SDN BHD							
Lot 10, PN3792, Section 9 Township of Petaling Jaya Selangor Darul Ehsan No.7, Jalan Timur 46000 Petaling Jaya Selangor Darul Ehsan	Single storey detached house incorporating attic floor	Leasehold (Expiring in 2053)	Residential	1,024.6 square metres	Approximately 53 years	3,100,000	27.12.94
Lot 10, PN7185, Section 25 Township of Petaling Jaya District of Petaling Selangor Darul Ehsan No. 20, Jalan 52/4 46200 Petaling Jaya Selangor Darul Ehsan	4-storey shopoffice	Leasehold (Expiring in 2094)	Shophouse	174.1875 square metres	Approximately 53 years	5,000,000	5.1.95
G-23 & G-25 Ground Floor, Amcorp Mall 46050 Petaling Jaya Selangor Darul Ehsan	Commercial shplot	Leasehold (Expiring in 2088)	Shopping Complex Lot	G-23: 517 sq ft G-25: 495 sq ft	27 years	1,270,000	20.6.95
G27 and G53 Star Parade, Alor Setar	Commercial shplot	Leasehold (Expiring in 2094)	Shopping Complex Lot	G27: 463 sq ft G27: 452 sq ft	28 years	550,000	4.2.03
H.S.(D) 153914, PT10 Bandar Petaling Jaya Daerah Petaling Selangor Darul Ehsan No.10, Jalan 52/4 46200 Petaling Jaya Selangor Darul Ehsan	4-storey shopoffice	Leasehold (Expiring in 2069)	Shophouse	174.1875 square metres	Approximately 53 years	3,950,000	14.8.09
No.3, Jalan OZ 17 Ozana Impian Bukit Katil 75450 Melaka	Double storey house	Leasehold (Expiring in 2094)	Residential	143 square metres	Approximately 25 years	380,000	25.8.14

List of Properties (cont'd)

HELD BY THE GROUP AS AT 31 JULY 2025 (CONT'D)

Location of properties	Description	Tenure	Existing use	Land Area/Built-up Area	Age of building (years)	Net Carrying amount RM	Date of Acquisition
POH KONG JEWELLERS (SS2) SDN BHD							
Lot 25674, HS(D) 87319 Bandar Petaling Jaya District of Petaling Selangor Darul Ehsan No.21, Jalan SS2/55 47300 Petaling Jaya Selangor Darul Ehsan	An intermediate unit of 3-storey shophouse	Freehold	Shophouse	156.07 square metres	Approximately 48 years	4,600,000	15.5.89
Lot 25673, HS(D) 174414 Bandar Petaling Jaya District of Petaling Selangor Darul Ehsan No.23, Jalan SS2/55 47300 Petaling Jaya Selangor Darul Ehsan	An intermediate unit of 3-storey shophouse	Freehold	Shophouse	156.07 square metres	Approximately 48 years	4,600,000	28.8.08
POH KONG JEWELLERY MANUFACTURER SDN BHD							
PT 17654, HS(D) 142709 Mukim of Damansara District of Petaling Selangor Darul Ehsan Lot 1, Jalan Astaka U8/81 Seksyen U8 40150 Shah Alam Selangor Darul Ehsan	Double-storey detached with basement	Freehold	Office cum Factory	7,570.31 square metres	24.5 years	29,500,000	1.9.95
PT 3867, HS(M) 10549 Mukim of Sungai Buluh District of Petaling Selangor Darul Ehsan No.276, Jalan 4D Kampung Baru Subang 40100 Shah Alam Selangor Darul Ehsan	Agricultural land with a detached building	Leasehold (Expiring in 2070)	Residential	0.7179 hectare	36 years	5,346,708	15.8.97
POH KONG PROPERTIES SDN BHD							
LG-48, Lower Ground Floor The Summit, Subang USJ 47600 Subang Jaya Selangor Darul Ehsan	Commercial shplot	Freehold	Shopping Complex Lot	54 square metres	28 years	570,056	6.2.95
G-13, Ground Floor Summit Parade 83000 Batu Pahat Johor Darul Takzim	Commercial shplot	Freehold	Shopping Complex Lot	100 square metres	32 years	134,497	30.8.94

List of Properties (cont'd)

HELD BY THE GROUP AS AT 31 JULY 2025 (CONT'D)

Location of properties	Description	Tenure	Existing use	Land Area/Built-up Area	Age of building (years)	Net Carrying amount RM	Date of Acquisition
POH KONG PROPERTIES SDN BHD (CONT'D)							
G-14, Ground Floor Mahkota Parade Jalan Merdeka 75000 Melaka	Commercial shophot	Leasehold (Expiring in 2101)	Shopping Complex Lot	83.98 square metres	33 years	2,700,000	3.3.99
G-29, Ground Floor Mahkota Parade Jalan Taman 75000 Melaka	Commercial shophot	Leasehold (Expiring in 2101)	Shopping Complex Lot	103.96 square metres	33 years	3,000,000	13.3.99
Parcel No. GF119 and GF120 Ground Floor Queensbay Shopping Mall	Commercial shophot	Freehold	Shopping Complex Lot	GF119: 56 square metres GF120: 56 square metres	19 years	5,800,000	10.6.96
Lot 27 and G28 Ground Floor Kuatan Parade Jalan Haji Abdul Rahman 25000 Kuantan	Commercial shophot	Leasehold (Expiring in 2092)	Shopping Complex Lot	G27: 451 sq ft G28: 484 sq ft	Approximately 27 years	1,820,000	21.4.08
Lot G-19, Ground Floor Subang Parade 47500 Subang Jaya Selangor Darul Ehsan	Commercial shophot	Freehold Complex Lot	Shopping	139.3 square metres	Approximately 41 years	3,300,000	26.1.99
Unit No.8-10, 8th Floor Pangsapuri Seri Indah Jalan Sungai Besi Indah 3 Taman Sungai Besi Indah Section U6 43300 Sri Kembangan Selangor Darul Ehsan	Condominium	Leasehold (Expiring in 2090)	Residential	108.41 square metres	25 years	270,000	17.2.01
No. 1C-9-20, 9th Floor Pearl Point Condominium Jalan Sepadu 3, Block C Batu 5, Jalan Kelang Lama 58000 Kuala Lumpur	Condominium	Freehold	Residential	101 square metres	28 years	415,000	21.11.94
6352, PN 11986 Mukim of Bukit Baru District of Melaka Tengah Melaka	An intermediate unit of single-storey terrace house	Leasehold (Expiring in 2086)	Residential	130 square metres	Approximately 33 years	210,000	15.8.97
302-L, Taman Bukit Baru 75450 Bukit Beruang Melaka							
PT 16, HS(D) 143184 Township of Petaling Jaya District of Petaling Selangor Darul Ehsan	4-storey shopoffice	Leasehold (Expiring in 2059)	Shophouse	174.1875 square metres	Approximately 53 years	4,400,000	6.6.00
No. 16, Jalan 52/4 46200 Petaling Jaya Selangor Darul Ehsan							

List of Properties (cont'd)

HELD BY THE GROUP AS AT 31 JULY 2025 (CONT'D)

Location of properties	Description	Tenure	Existing use	Land Area/Built-up Area	Age of building (years)	Net Carrying amount RM	Date of Acquisition
POH KONG PROPERTIES SDN BHD (CONT'D)							
Lot 18, HS(D) 142695 (formerly QT(R)84/60) Section 25 (formerly PJ 24/60) Township of Petaling Jaya District of Petaling Selangor Darul Ehsan	4-storey shopoffice	Leasehold (Expiring in 2060)	Shophouse	174.1875 square metres	Approximately 53 years	4,100,000	17.2.89
No.18, Jalan 52/4 46200 Petaling Jaya Selangor Darul Ehsan							
1262 Lorong S2 A35/1 Central Park Seremban 70300 Seremban Negeri Sembilan	Double storey house	Freehold	Residential	154 square metres	Approximately 25 years	410,000	12.11.09
PT 16955, HS(M) 9168 Mukim of Damansara District of Petaling Selangor Darul Ehsan	An intermediate unit of double-storey terrace house	Leasehold (Expiring in 2095)	Residential	160 square metres	Approximately 30 years	1,000,000	11.7.97
No.36, Jalan PJS 9/26 Bandar Sunway 46150 Petaling Jaya Selangor Darul Ehsan							
PT 1113 (Lot 7027) HS(D) 6774 Mukim of Damansara District of Petaling Selangor Darul Ehsan	An intermediate unit of double-storey terrace house	Freehold	Residential	163 square metres	Approximately 40 years	860,000	10.6.95
No.87, Jalan SS17/2 47500 Subang Jaya Selangor Darul Ehsan							
Lot 26451 PN807/M7/4/241 Mukim of Ampang District of Hulu Langat Selangor Darul Ehsan	Apartment	Leasehold (Expiring in 2088)	Residential	95 square metres	33 years	350,000	15.7.97
No.33, 3rd Floor, Block Melor Apartment Desa 288 Persiaran Memanda 1 Taman Dato' Ahmad Razali 68000 Ampang, Selangor Darul Ehsan							

List of Properties (cont'd)

HELD BY THE GROUP AS AT 31 JULY 2025 (CONT'D)

Location of properties	Description	Tenure	Existing use	Land Area/Built-up Area	Age of building (years)	Net Carrying amount RM	Date of Acquisition
POH KONG PROPERTIES SDN BHD (CONT'D)							
No.33-A-8-7, 8th Floor Villa Putra Condominium Jalan Tun Ismail 50480 Kuala Lumpur	Condominium	Freehold	Residential	107 square metres	31 years	430,000	27.3.00
No.33-A-17-5, 17th Floor Villa Putra Condominium Jalan Tun Ismail 50480 Kuala Lumpur	Condominium	Freehold	Residential	107 square metres	31 years	430,000	6.4.96
PN10310, Lot 73 Seksyen 20 Bandar Petaling Jaya Selangor Darul Ehsan	Semi-Detached Corporate Factory	Leasehold (Expiring in 2114)	Factory	12,959 square feet	11 years	9,300,000	30.5.13
Lot No.18 Section 51 Petaling Jaya Selangor Darul Ehsan							
Unit 10G Block A Mawar Apartment Taman Gohtong Jaya Genting Highlands 69000 Pahang	Apartment	Freehold	Residential	105 square metres	14 years	850,000	9.9.15
No 6 Jalan 52/4 46200 Petaling Jaya Selangor Darul Ehsan	4-storey shopoffice	Leasehold (Expiring in 2069)	Shop	174.1875 square metres	53 years	3,055,000	18.8.17
E3-20-02 Ion Delemen Serviced Apartment Block No E3 Genting Highlands Bentung	Serviced Apartment	Freehold	Residential	1,304 square metres	7 years	1,060,000	1.9.15
E3-21-02 Ion Delemen Serviced Apartment Block No E3 Genting Highlands Bentung	Serviced Apartment	Freehold	Residential	1,304 square metres	7 years	1,070,000	1.9.15
A-10-12 Plaza Metro Prima, Block A Jalan Metro 1 Metro Prima 52100 KL	Apartment	Leasehold (Expiring in 2103)	Residential	126 square metres	16 years	450,000	8.2.22
POH KONG PROPERTIES (PJ) SDN BHD							
No. 4, Jalan 52/4. 46200 Petaling Jaya	3-storey shopoffice	Leasehold (Expiring in 2094)	Shophouse	174.1875 square metres	Approximately 53 years	4,600,000	2.9.22
No. 25, Jalan 52/4. 46200 Petaling Jaya	3-storey shopoffice	Leasehold (Expiring in 2065)	Shophouse	174.1875 square metres	Approximately 53 years	4,000,000	2.9.22

Notice of Annual General Meeting

NOTICE IS HEREBY GIVEN THAT the Twenty-Third Annual General Meeting of **POH KONG HOLDINGS BERHAD** will be held at Dewan Berjaya, Bukit Kiara Equestrian & Country Resort, Jalan Bukit Kiara, Off Jalan Damansara, 60000 Kuala Lumpur on Friday, 23 January 2026 at 10.00 a.m. for the following purposes:-

ORDINARY BUSINESS

1. To receive the Audited Financial Statements for the year ended 31 July 2025 together with the Reports of the Directors and Auditors thereon.

Please refer to Note C on the Agenda
2. To declare a Final Single-Tier Dividend of 3.0 sen per Ordinary Share in respect of the financial year ended 31 July 2025.

Resolution 1
3. To approve Directors’ Fees and Allowances of an amount not exceeding RM500,000.00 from 1 August 2025 until the next Annual General Meeting of the Company to be paid monthly in arrears after each month of completed service of the Directors.

Resolution 2
4. To re-elect the following Directors retiring under Clause 100 of the Constitution of the Company:

a) Dato’ Choon Yee Seiong

Resolution 3

b) Mr. Cheong Teck Chong

Resolution 4

c) Datin Ooi Swee Lian

Resolution 5
5. To re-elect Madam Choon Wan Joo retiring under Clause 106 of the Constitution of the Company.

Resolution 6
6. To re-appoint Messrs. Baker Tilly Monteiro Heng PLT as the Company’s Auditors for the ensuing year and to authorise the Directors to fix their remuneration.

Resolution 7

SPECIAL BUSINESS

7. To consider and, if thought fit, pass with or without modifications, the following Resolution:-

a) Authority for Dato’ Tan Choon Hwa @ Esther Tan Choon Hwa to continue in Office as Independent Director.

Resolution 8

“**THAT** authority be and is hereby given to Dato’ Tan Choon Hwa @ Esther Tan Choon Hwa who has served as an Independent Director of the Company for a cumulative term of more than eleven (11) years (i.e. since 11 April 2014), to continue to act as an Independent Director of the Company until her retirement on 10 April 2026 in accordance with the Main Market Listing Requirements.”

Notice of Annual General Meeting (cont'd)

ANY OTHER BUSINESS

8. To transact any other business of the Company for which due notice shall have been given in accordance with the Company’s Constitution and the Companies Act 2016.

NOTICE OF DIVIDEND ENTITLEMENT

NOTICE IS HEREBY GIVEN THAT a Final Single-Tier Dividend of 3.0 sen per Ordinary Share in respect of the financial year ended 31 July 2025 will be payable on 10 April 2026 to Depositors registered in the Record of Depositors at the close of business on 25 March 2026.

A depositor shall qualify for entitlement only in respect of:

- a) Shares transferred to the Depositor’s Securities Account before 4:00 pm on 25 March 2026 in respect of ordinary transfers; and
- b) Shares bought on the Bursa Malaysia Securities Berhad on a cum entitlement basis according to the Rules of the Bursa Malaysia Securities Berhad.

BY ORDER OF THE BOARD
POH KONG HOLDINGS BERHAD

.....
NG YIM KONG (MACS00305)
SSM Practicing Certificate No.: 202008000309
Company Secretary
Petaling Jaya

Dated: 21 November 2025

Notes:-

A. APPOINTMENT OF PROXY

1. A member of the Company entitled to attend and vote at the Meeting may appoint a proxy or proxies (or being a corporate member, a corporate representative) to attend and vote in his stead. A proxy may but need not be a member of the Company.
2. A proxy appointed to attend, speak, participate and vote at a meeting of the Company shall have the same rights as the member to attend speak, participate and vote at the meeting.
3. A member may appoint more than one (1) but not exceeding two (2) proxies to attend the same meeting, provided that he specifies the proportion of his shareholdings to be represented by each proxy.

Notice of Annual General Meeting (cont'd)

A. APPOINTMENT OF PROXY (CONT'D)

4. The instrument appointing a proxy in the case of an individual shall be signed by the appointer or his attorney or in the case of a corporation executed under its common seal or signed on behalf of the corporation by its attorney or by an officer duly authorised.
5. Where a member is an Authorised Nominee as defined under SICDA it may appoint at least one (1) proxy in respect of each Securities Account that it holds with Ordinary Shares of the Company standing to the credit of the said Securities Account.
6. Where a member of the Company is an Exempt Authorised Nominee which holds ordinary shares in the Company for multiple Beneficial Owners in one Securities Account (“omnibus account”), there is no limit to the number of proxies which the Exempt Authorised Nominee may appoint in respect of each omnibus account that it holds.
7. The appointment of a proxy may be made in a hard copy form and submit to the Company's Share Registrar, Boardroom Share Registrars Sdn Bhd at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan. In the case of an appointment made via Boardroom Smart Investor Portal, the proxy form must be deposited at <https://investor.boardroomlimited.com>. All proxy forms submitted must be received by the Company not less than forty-eight (48) hours before the time appointed for holding the AGM or adjourned AGM at which the person named in the appointment proposes to vote.
8. Any authority pursuant to which such an appointment is made by a power of attorney must be deposited at the Company's Share Registrar, Boardroom Share Registrars Sdn Bhd at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan, not less than forty-eight (48) hours before the time appointed for holding the AGM or adjourned AGM at which the person named in the appointment proposes to vote. A copy of the power of attorney may be accepted provided that it is certified notarially and/or in accordance with the applicable legal requirements in the relevant jurisdiction in which it is executed.
9. Please ensure that ALL the particulars as required in the proxy form are completed, signed and dated accordingly.
10. Last date and time for lodging the proxy form is 21 January 2026 at 10.00 a.m.

EXPLANATORY NOTES ON THE ORDINARY BUSINESSES OF THE AGENDA.

C. Audited Financial Statement for the Financial Year ended 31 July 2025

This agenda is meant for discussion only as the provisions of Sections 248(2) and 340(1) of the Companies Act 2016 do not require a formal approval of the members/shareholders for the Audited Financial Statements. Hence, this Agenda is not put forward for voting.

D. Payment of Directors’ Fees and Benefits Payable

Section 230(1) of the Act and Clause 108 (iii) of the Company’s Constitution provide amongst others, that “the fees” of the directors and “any benefits” payable to the directors of a listed company and its subsidiaries shall be approved at a general meeting. In this respect, the shareholders’ approval shall be sought at the 23rd AGM for the Directors’ Fees and Allowances for the financial year ending 31 July 2026 under Ordinary Resolution 2.

Notice of Annual General Meeting (cont'd)

EXPLANATORY NOTES ON THE ORDINARY BUSINESSES OF THE AGENDA. (CONT'D)

D. Payment of Directors' Fees and Benefits Payable (Cont'd)

The Directors' Fees and Allowances of the Directors for the period from 1 August 2025 up to the conclusion of the next 24th Annual General Meeting of the Company have been reviewed by the Remuneration Committee and the Board of Directors of the Company, and are subject to the shareholders' approval. The Directors' Allowances comprise meeting allowance only.

E. Re-election of Directors

Clause 100 of the Constitution of the Company states that one-third (1/3) of the Directors shall retire from office and shall be eligible for re-election at each AGM. All Directors shall retire from office at least once every three (3) years but shall be eligible for re-election.

Clause 106 of the Constitution of the Company states that the Directors shall have power at any time, and from time to time, to appoint any person to be a Director, either to fill a casual vacancy or as an addition to the existing Directors, and such Directors shall hold office until the forthcoming AGM when they will retire but shall be eligible for re-election.

Dato' Choon Yee Seiong, Mr. Cheong Teck Chong and Datin Ooi Swee Lian ("Retiring Directors"), who retire in accordance with Article 100 of the Constitution and being eligible, have offered themselves for re-election.

In determining the eligibility of Dato' Choon Yee Seiong, Mr. Cheong Teck Chong and Datin Ooi Swee Lian to stand for re-election at the forthcoming 23rd AGM and in line with Practice 5.1 of the Malaysian Code on Corporate Governance 2021 issued by the Securities Commission Malaysia on 28 April 2021, the Nomination Committee ("NC") has reviewed and assessed the performance, commitment and contribution of each of the Retiring Directors according to the Annual Performance Evaluation of the Board for the financial year ended 31 July 2025.

Madam Choon Wan Joo ("Retiring Directors") who was appointed on 20 June 2025 is required to retire at the forthcoming AGM under Clause 106 of the Company's Constitution, and being eligible have offered herself for re-election.

All the Retiring Directors have consented to their re-election, and abstained from deliberation as well as decision on their own eligibility to stand for re-election at the relevant NC and Board meetings.

The NC has recommended the re-election of all the Retiring Directors based on the following consideration:

- (i) satisfactory performance and have met Board's expectation in discharging their duties and responsibilities;
- (ii) met the fit and proper criteria of character, experience, integrity, competence and time commitment in discharging their roles as Directors of the Company;
- (iii) level of independence and ability to act in the best interest of the Company (applicable to Independent Directors).

The Board has approved the NC's recommendation for all the Retiring Directors pursuant to Clause 100 and Clause 106 of the Constitution of the Company.

Notice of Annual General Meeting (cont'd)

EXPLANATORY NOTES ON THE ORDINARY BUSINESSES OF THE AGENDA. (CONT'D)

F. Re-appointment of Auditors

The Audit Committee ("AC") has assessed the suitability and independence of the External Auditors and has recommended the re-appointment of Messrs Baker Tilly Monteiro Heng PLT as External Auditors of the Company for the financial year ending 31 July 2026. Based on the recommendation of the AC, the Board has recommended the same to be tabled to the shareholders for approval at the forthcoming 23rd AGM of the Company under Ordinary Resolution 7.

EXPLANATORY NOTES ON THE SPECIAL BUSINESSES OF THE AGENDA.

Item 7 of the Agenda (Resolution 8)

i) Authority for Dato' Tan Choon Hwa @ Esther Tan Choon Hwa to continue to act as an Independent Director of the Company pursuant to the Malaysian Code on Corporate Governance 2021 (Resolution 8).

Dato' Tan Choon Hwa @ Esther Tan Choon Hwa ("Dato' Esther") has served as an Independent Director of the Company for a cumulative term of more than eleven (11) years (i.e. since 11 April 2014) and has continued to satisfy the definition of "independent director" as set out in Chapter 1 of the Bursa Malaysia Securities Berhad Main Market Listing Requirements. The Board based on the review and recommendation made by the Nomination Committee, considers Dato' Esther to be fit and proper and independent, and recommends that she should continue to act until her retirement on 10 April 2026 in accordance with the Main Market Listing Requirements ("MMLR") as an Independent Director of the Company subject to shareholders' approval through a two-tier voting process. Please refer to the rationale supporting the re-appointment of Dato' Esther in Nomination Committee Statement on page 132 and her Profile on page 20 of the Annual Report 2025.

The proposed Resolution 8, if passed, will enable Dato' Esther to continue to act as an Independent Director of the Company until her retirement on 10 April 2026 in accordance with the MMLR.

GENERAL MEETING RECORD OF DEPOSITORS

For the purpose of determining a member who shall be entitled to attend this meeting, the Company shall be requesting Bursa Malaysia Depository Sdn. Bhd. in accordance with Clause 68(d) of the Company's Constitution and Section 34(1) of the Securities Industry (Central Depositories) Act 1991, to issue a General Meeting Record of Depositors as at 16 January 2026. Only a depositor whose name appears on the Record of Depositors as at 16 January 2026 shall be entitled to participate, attend, speak and vote at the 23rd AGM or appoint proxy/proxies, corporate representative(s) or power of attorney to attend and/or vote in his stead.

Personal data privacy:

By submitting an instrument appointing a proxy(ies) and/or representative(s) to attend, speak and vote at the AGM and/or any adjournment thereof, a member of the Company (i) consents to the collection, use and disclosure of the member's personal data by the Company (or its agents) for the purpose of the processing and administration by the Company (or its agents) of proxies and representatives appointed for the AGM (including any adjournment thereof) and the preparation and compilation of the attendance lists, minutes and other documents relating to the AGM (including any adjournment thereof), and in order for the Company (or its agents) to comply with any applicable laws, listing rules, regulations and/or guidelines (collectively, the "Purposes"), (ii) warrants that where the member discloses the personal data of the member's proxy(ies) and/or representative(s) to the Company (or its agents), the member has obtained the prior consent of such proxy(ies) and/or representative(s) for the collection, use and disclosure by the Company (or its agents) of the personal data of such proxy(ies) and/or representative(s) for the Purposes, and (iii) agrees that the member will indemnify the Company in respect of any penalties, liabilities, claims, demands, losses and damages as a result of the member's breach of warranty.

Form of Proxy

I/We _____ (NRIC No./Passport No./Company No.) _____
of _____

being a member of **POH KONG HOLDINGS BERHAD** hereby appoint:

Full Name (in Block) and as per NRIC/Passport	NRIC/ Passport No.	Proportion of Shareholdings	
		No. of Shares	%
Address			

*and

Full Name (in Block) and as per NRIC/Passport	NRIC/ Passport No.	Proportion of Shareholdings	
		No. of Shares	%
Address			

or failing him/her, the Chairman of the meeting as my/our Proxy(ies) to vote for me/us and act on my/our behalf at the Twenty-Third Annual General Meeting of the Company to be held at Dewan Berjaya, Bukit Kiara Equestrian & Country Resort, Jalan Bukit Kiara, Off Jalan Damansara, 60000 Kuala Lumpur on Friday, 23 January 2026 at 10.00 a.m. at any adjournment thereof for/against * the resolution(s) to be proposed thereat.

*My/*our Proxy(ies) is/are to vote as indicated below:-

Ordinary Resolutions	Ordinary Business	For	Against
1.	To declare a Final Single-Tier Dividend of 3.0 sen per Ordinary Share in respect of the financial year ended 31 July 2025.		
2.	To approve Directors’ Fees and Allowances of an amount not exceeding RM500,000.00 from 1 August 2025 until the next Annual General Meeting of the Company, to be paid monthly in arrears after each month of completed service of the Directors.		
3.	To re-elect Dato’ Choon Yee Seiong retiring under Clause 100 of the Company’s Constitution.		
4.	To re-elect Mr. Cheong Teck Chong retiring under Clause 100 of the Company’s Constitution.		
5.	To re-elect Datin Ooi Swee Lian retiring under Clause 100 of the Company’s Constitution.		
6.	To re-elect Madam Choon Wan Joo retiring under Clause 106 of the Company’s Constitution.		
7.	To re-appoint Messrs. Baker Tilly Monteiro Heng PLT as the Company’s Auditors for the ensuing year and to authorise the Directors to fix their remuneration.		
8.	To authorise Dato’ Tan Choon Hwa @ Esther Tan Choon Hwa to continue in office as Independent Non-Executive Director.		

* *Strike out whichever not applicable*

[Please indicate with (X) in the spaces provided how you wish your vote to be cast. If no specific direction as to voting is given, the Proxy will vote or abstain at his (her) discretion]

Dated this _____ day of _____ 2025/2026	CDS Account No.	
	Number of shares held	

[Signature/Common Seal of Shareholder]

Notes:

- A. APPOINTMENT OF PROXY**

 - A member of the Company entitled to attend and vote at the Meeting may appoint a proxy or proxies (or being a corporate member, a corporate representative) to attend and vote in his stead. A proxy may but need not be a member of the Company.
 - A proxy appointed to attend, speak, participate and vote at a meeting of the Company shall have the same rights as the member to attend speak, participate and vote at the meeting.
 - A member may appoint more than one (1) but not exceeding two (2) proxies to attend the same meeting, provided that he specifies the proportion of his shareholdings to be represented by each proxy.
 - The instrument appointing a proxy in the case of an individual shall be signed by the appointer or his attorney or in the case of a corporation executed under its common seal or signed on behalf of the corporation by its attorney or by an officer duly authorised.
 - Where a member is an Authorised Nominee as defined under SICDA it may appoint at least one (1) proxy in respect of each Securities Account that it holds with Ordinary Shares of the Company standing to the credit of the said Securities Account.
 - Where a member of the Company is an Exempt Authorised Nominee which holds ordinary shares in the Company for multiple Beneficial Owners in one Securities Account (“omnibus account”), there is no limit to the number of proxies which the Exempt Authorised Nominee may appoint in respect of each omnibus account that it holds.
- The appointment of a proxy may be made in a hard copy form and submit to the Company’s Share Registrar, Boardroom Share Registrars Sdn Bhd at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan. In the case of an appointment made via Boardroom Smart Investor Portal, the proxy form must be deposited at <https://investor.boardroomlimited.com>. Please refer to the Administrative Guide for further information on submission via Boardroom Smart Investor Portal. All proxy form submitted must be received by the Company not less than forty-eight (48) hours before the time appointed for holding the AGM or adjourned AGM at which the person named in the appointment proposes to vote.
 - Any authority pursuant to which such an appointment is made by a power of attorney must be deposited at the Company’s Share Registrar, Boardroom Share Registrars Sdn Bhd at 11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim, Seksyen 13, 46200 Petaling Jaya, Selangor Darul Ehsan, not less than forty-eight (48) hours before the time appointed for holding the AGM or adjourned AGM at which the person named in the appointment proposes to vote. A copy of the power of attorney may be accepted provided that it is certified notarially and/or in accordance with the applicable legal requirements in the relevant jurisdiction in which it is executed.
 - Please ensure that ALL the particulars as required in the proxy form are completed, signed and dated accordingly.
 - Last date and time for lodging the proxy form is 21 January 2026 at 10.00 a.m.

Fold this flap for sealing

GENERAL MEETING RECORD OF DEPOSITORS

For the purpose of determining a member who shall be entitled to attend this meeting, the Company shall be requesting Bursa Malaysia Depository Sdn. Bhd. in accordance with Clause 68(d) of the Company's Constitution and Section 34(1) of the Securities Industry (Central Depositories) Act 1991, to issue a General Meeting Record of Depositors as at 16 January 2026. Only a depositor whose name appears on the Record of Depositors as at 16 January 2026 shall be entitled to participate, attend, speak and vote at the 23rd AGM or appoint proxy/proxies, corporate representative(s) or power of attorney to attend and/or vote in his stead.

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AFFIX
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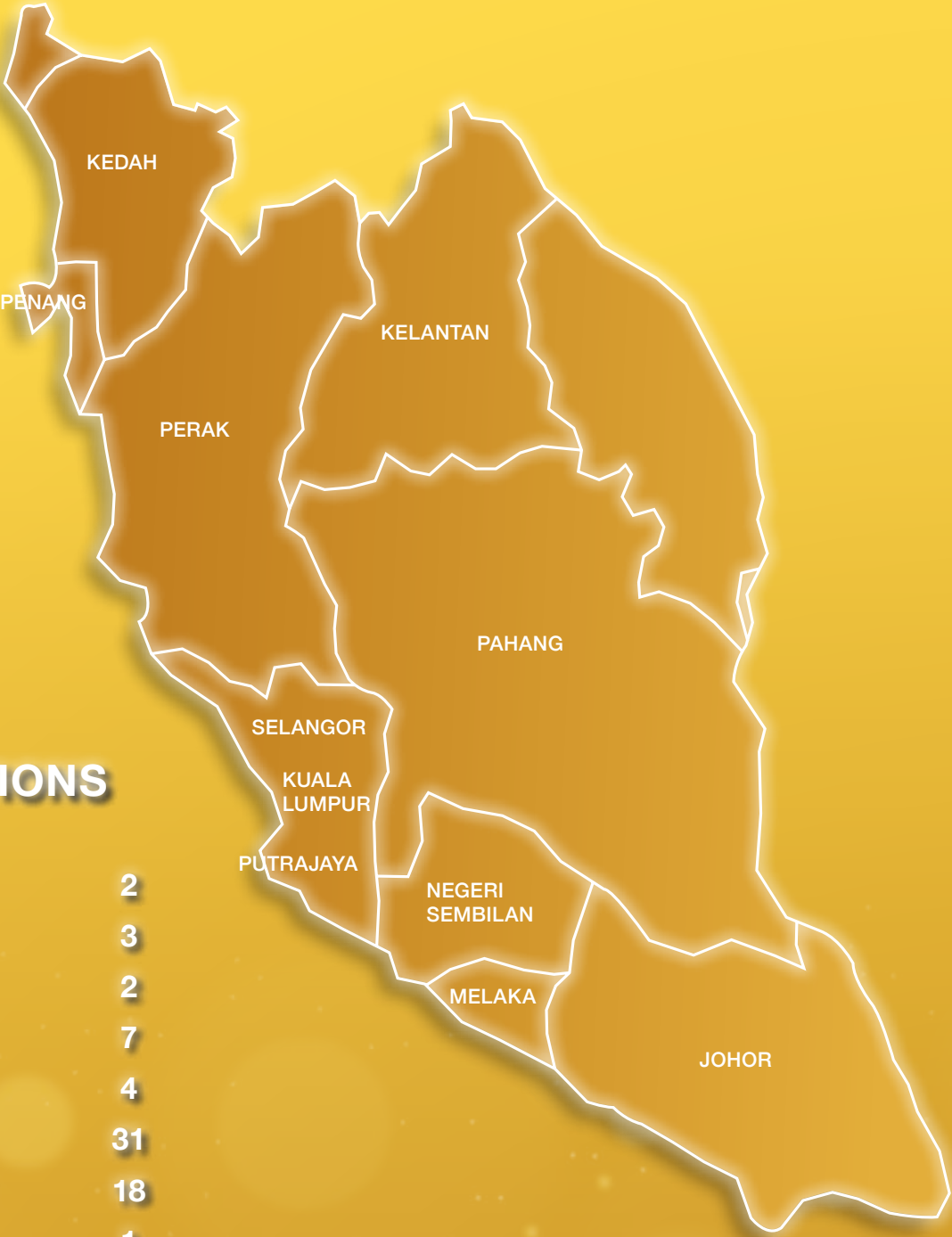
The Company Secretary
POH KONG HOLDINGS BERHAD
[Company No. 200201018476 (586139-K)]
c/o Boardroom Share Registrars Sdn. Bhd.
11th Floor, Menara Symphony, No. 5, Jalan Prof. Khoo Kay Kim,
Seksyen 13, 46200 Petaling Jaya,
Selangor Darul Ehsan Malaysia

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“FOUNDED IN 1976 AND HEADQUARTERED IN PETALING JAYA MALAYSIA, CONTINUES TO BE AT THE FOREFRONT OF GROWTH.”

OUR LOCATIONS

KEDAH	2
PENANG	3
KELANTAN	2
PERAK	7
PAHANG	4
SELANGOR	31
KUALA LUMPUR	18
PUTRAJAYA	1
NEGERI SEMBILAN	5
MELAKA	4
JOHOR	14



Retail Concept Stores

DIAMOND BOUTIQUE

- AEON Bukit Indah Shopping Centre Lot G36, JB
T: 607-236 9499

GOLD BOUTIQUE

- Sunway Pyramid Shopping Mall, PJ
T: 603-7492 0973
- IOI Mall Puchong Lot G09, Puchong
T: 603-8071 0340

- AEON Tebrau City Shopping Centre, Ground Floor, JB
T : 607-353 6497

DIAMOND & GOLD

- Mid Valley Mega Mall, KL
T: 603-2282 8850
- Lotus's Ampang, KL
T: 603-9282 5857
- 1 Utama Shopping Centre (Oval), PJ
T: 603-7710 7260

- Lotus's Klang
T: 603-3323 9021

- AEON Bukit Tinggi Shopping Centre, Klang
T: 603-3326 2821

- Mahkota Parade, G14, Malacca
T : 606-283 2470

ORO BIANCO

- AEON Bukit Indah Shopping Centre, Lot G35, JB
T: 607-236 9484

POH KONG GALLERY

- Pavilion, Kuala Lumpur
T: 603-2141 7919

- Pavilion Damansara Heights
T: 603-2011 1392

- 16-20, Jalan 52/4 46200 Petaling Jaya
T: 603-7940 3333

Poh Kong Retail Stores

WILAYAH PERSEKUTUAN

PUTRAJAYA

- IOI City Mall
T: 603-8940 6753

KUALA LUMPUR

- AEON Taman Maluri
T: 603-9285 8566
- AEON Wangsa Maju
T: 603-4142 1688
- AEON Metro Prima
T: 603-6258 6088
- Sunway Putra Mall
T: 603-4050 2017
- AEON AU2 (Setiawangsa)
T: 603-4257 4282
- AEON Big Kepong
T: 603-6259 3809
- Kompleks Pernas Sogo
T: 603-2698 5275

- Pearl Point Shopping Mall
T: 603-7981 3798

- Leisure Mall
T: 603-9132 2417

- Bangsar Shopping Centre
T: 603-2093 3161

- Mid Valley Mega Mall
T: 603-2284 9636

- Pavilion Bukit Jalil,
T: 603-8082 3439

- Pavilion, Lot 1.40.00
T: 603-2141 9090

- Pandan Kapital
T: 603-4297 5301

- Sunway Velocity Mall
T: 603-9201 7548/
603-9201 2094

SELANGOR

PETALING JAYA

- 21-23, Jalan SS2/55
T: 603-7874 7863

- Subang Parade
T: 603-5635 1087

- 1 Utama Shopping Centre
T: 603-7726 3868

- Sunway Pyramid Shopping Mall
T: 603-7492 0972

- Giant Hypermarket, Bandar Kinrara
T: 603-8075 5349

- 3 Damansara
T: 603-7728 2190

- Paradigm Mall
T: 603-7886 7475

- IOI Mall Puchong
T: 603-8074 9875

- The Mines Shopping Fair
T: 603-8943 0759

- AEON Cheras Selatan Shopping Centre
T: 603-9076 9781

- AEON Taman Equine Shopping Centre
T: 603-8941 6204

- Ampang Point Shopping Centre
T: 603-4252 7375

- Spectrum Shopping Mall
T: 603-4270 1039

- Selayang Mall
T: 603-6136 7813

Poh Kong Retail Stores

SELANGOR

SHAH ALAM

- AEON Mall Shah Alam
T: 603-5523 8370

- Setia City Mall

KLANG

- AEON Bukit Raja Shopping Centre
T: 603-3342 8863

- Shaw Centre Point
T: 603-3344 2488

- G07 - G09, Klang Parade
T: 603-3344 1488

SUNGAI BULOH

- The Store
T: 603-6157 6598

BANGI

- Bangi Utama Shopping Complex
T: 603-8925 7506

KAJANG

- Plaza Metro Kajang
T: 603-8734 5233

BANTING

- The Store
T: 603-3187 0543

RAWANG

- AEON Rawang Anggun Shopping Centre
T: 603-6093 3098

PERAK

IPOH

- AEON Kinta City Shopping Centre
T: 605-547 0013

- AEON Big Midtown
T: 605-281 3417

- AEON Ipoh Station 18 Shopping Centre
T: 605-322 3618

SRI MANJUNG

- AEON Sri Manjung Shopping Centre
T: 605-687 0866

TELUK INTAN

- The Store
T: 605-621 6024

TAIPING

- AEON Mall Taiping
T: 605-801 2460

- Taiping Mall
T: 605-805 1430

NEGERI SEMBILAN

NILAI

- Giant Superstore
T: 606-799 1650

- AEON Nilai
T: 606-797 1660

SEREMBAN

- The Store Seremban
T: 606-762 4315

- Terminal One
T: 606-762 7933

- AEON Seremban 2 Shopping Centre
T: 606-601 5505

PENANG

- AEON Mall Bukit Mertajam
T: 604-548 5980

- Queensbay Mall Lot GF119 & GF120
T: 604-641 1560

- Mydin, Kompleks Bukit Jambul
T: 604-641 3977

KEDAH

ALOR SETAR

- Alor Star Mall
T: 604-772 5351

- Aman Central
T: 604-731 3728

MELAKA

- AEON Melaka Shopping Centre
T: 606-232 5188

- Mahkota Parade G29
T: 606-282 1922

- AEON Bandaraya Melaka Shopping Centre, Melaka
T: 606-286 3120

PAHANG

GENTING

- Sky Avenue Genting Highlands Resort
T: 605-6101 2485

- Genting Grand
T: 012-309 4933

KUANTAN

- East Coast Mall
T: 609-560 9988

- Kuantan Parade Shopping Mall
T: 609-513 6299

KELANTAN

- KB Mall, Kota Bahru
T: 609-741 2166

- AEON Mall Kota Bahru
T: 609-740 5667

JOHOR

JOHOR BAHRU

- AEON Taman Universiti Shopping Centre
T: 607-521 3482

- AEON Permas Jaya Shopping Centre
T: 607-388 9958

- AEON Tebrau City Shopping Centre
T: 607-354 7691

- AEON Bukit Indah Shopping Centre, Lot G37
T: 607-236 9033

- AEON Mall Kulaijaya
T: 607-660 6000

- AEON Mall Bandar Dato' Onn
T: 607-361 8446

- Paradigm Mall, Johor Bahru Lot UG-06, Upper Ground Floor
T: 607-244 0463/
607-244 8721

- Mid Valley Southkey Megamall
T: 607-336 1433

- City Square
T: 607-221 0103

MUAR

- Wetex Parade
T: 606-951 7718

BATU PAHAT

- Batu Pahat Mall
T: 607-433 1918

POH KONG®

DIAMOND & GOLD
by POH KONG

POH KONG
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diamond
B O U T I Q U E

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ORO BIANCO
by POH KONG



Our Annual Report, financial and other information about Poh Kong Holdings Berhad can also be found at **www.pohkong.com.my**

POH KONG HOLDINGS BERHAD
[200201018476 (586139-K)]

No. 16-20 Jalan 52/4, 46200 Petaling Jaya,
Selangor Darul Ehsan
Tel : 603-7940 3333 Fax : 603-7958 8398

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