

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

2nd Quarter Ended 30 September 2025

**SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD
ENDED 30 SEPTEMBER 2025**

	INDIVIDUAL QUARTER 30.09.2025 RM'000	30.09.2024 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000	30.09.2024 RM'000
1. Revenue	82,673	80,408	162,459	159,523
2. Profit before tax	41,395	37,976	76,898	78,422
3. Profit for the financial period	29,309	27,826	55,298	58,150
4. Profit attributable to ordinary equity holders of the Company	29,309	27,826	55,298	58,150
5. Basic earnings per ordinary share (sen)	2.00	1.90	3.77	3.97
6. Proposed/Declared dividend per share (sen)	3.00	3.00	3.00	3.00
	AS AT END OF CURRENT QUARTER		AS AT PRECEDING FINANCIAL YEAR END	
7. Net assets per share attributable to ordinary equity holders of the Company (RM)		0.58		0.57
	INDIVIDUAL QUARTER 30.09.2025 RM'000	30.09.2024 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000	30.09.2024 RM'000
8. Gross interest income	8	1	10	2
9. Gross interest expense	47	96	98	135

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CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER 3 MONTHS ENDED		CUMULATIVE QUARTER 6 MONTHS ENDED	
	30.09.2025	30.09.2024	30.09.2025	30.09.2024
	RM'000	RM'000	RM'000	RM'000
Profit/interest income	73,085	72,951	144,279	144,977
Other revenue	9,588	7,457	18,180	14,546
Revenue	82,673	80,408	162,459	159,523
Other income	8,778	10,450	16,758	19,266
Profit/interest expense applicable to revenue	(24,353)	(25,673)	(48,533)	(51,185)
Directors' remuneration and staff costs	(10,612)	(12,391)	(18,143)	(19,695)
Allowances for impairment loss on receivables, net	(5,253)	(6,362)	(16,573)	(14,109)
Depreciation of plant and equipment and right-of-use ("ROU") assets	(903)	(1,027)	(1,931)	(2,083)
Amortisation of intangible assets	(528)	-	(807)	-
Other expenses	(8,360)	(7,333)	(16,234)	(13,160)
Finance costs	(47)	(96)	(98)	(135)
Profit before tax	41,395	37,976	76,898	78,422
Income tax expense	(12,086)	(10,150)	(21,600)	(20,272)
Profit/Total comprehensive income for the financial period	29,309	27,826	55,298	58,150
Attributable to:				
Owners of the Company	29,309	27,826	55,298	58,150
Earnings per ordinary share (sen):				
Basic	2.00	1.90	3.77	3.97
Diluted	1.99	1.89	3.76	3.94

The Condensed Statement of Comprehensive Income should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.



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CONDENSED STATEMENT OF FINANCIAL POSITION

	AS AT 30.09.2025 RM'000	AS AT 31.03.2025 RM'000
ASSETS		
Non-Current Assets		
Plant and equipment	3,750	4,911
ROU assets	1,920	2,518
Intangible assets	69,437	50,244
Financing receivables	1,722,970	1,722,953
Deferred tax assets	88,056	90,705
Total Non-Current Assets	1,886,133	1,871,331
Current Assets		
Financing receivables	230,402	227,111
Trade receivables	53,720	54,850
Other receivables, deposits and prepaid expenses	50,321	65,385
Deposits with licensed financial institutions	709,894	625,626
Cash and bank balances	111,856	141,855
Total Current Assets	1,156,193	1,114,827
TOTAL ASSETS	3,042,326	2,986,158
EQUITY AND LIABILITIES		
Equity attributable to owners of the Company		
Share capital	204,881	204,881
Treasury shares	(4,948)	(4,948)
Reserves	646,930	639,581
Total Equity	846,863	839,514
Non-Current Liabilities		
Payables and accrued expenses	-	4,228
Hire-purchase payables	361	532
Financing liabilities	1,086,346	1,132,397
Lease liabilities	28	36
Deferred tax liabilities	41,876	46,427
Total Non-Current Liabilities	1,128,611	1,183,620
Current Liabilities		
Payables and accrued expenses	33,502	29,732
Hire-purchase payables	354	365
Financing liabilities	1,024,846	925,635
Lease liabilities	525	1,018
Tax liabilities	7,625	6,274
Total Current Liabilities	1,066,852	963,024
Total Liabilities	2,195,463	2,146,644
TOTAL EQUITY AND LIABILITIES	3,042,326	2,986,158
NET ASSETS PER SHARE (RM)	0.58	0.57

The Condensed Statement of Financial Position should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.



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CONDENSED STATEMENT OF CHANGES IN EQUITY

			← Reserves →			
	Share Capital RM'000	Treasury Shares RM'000	Employees' Share Scheme ("ESS") RM'000	Retained Earnings RM'000	Total Reserves RM'000	Total RM'000
As at 1 April 2024	201,917	(4,948)	2,941	629,863	632,804	829,773
Total comprehensive income	-	-	-	58,150	58,150	58,150
Transactions with owners						
Dividends	-	-	-	(51,300)	(51,300)	(51,300)
Options under ESS:						
- Granted	-	-	5,372	-	5,372	5,372
- Exercised	-	-	(2,398)	(4,509)	(6,907)	(6,907)
- Cancelled	-	-	(89)	89	-	-
Total transactions with owners	-	-	2,885	(55,720)	(52,835)	(52,835)
As at 30 September 2024	201,917	(4,948)	5,826	632,293	638,119	835,088
As at 1 April 2025	204,881	(4,948)	4,694	634,887	639,581	839,514
Total comprehensive income	-	-	-	55,298	55,298	55,298
Transactions with owners						
Dividends	-	-	-	(51,381)	(51,381)	(51,381)
Options under ESS:						
- Granted	-	-	3,358	-	3,358	3,358
- Modification	-	-	76	-	76	76
- Cancelled	-	-	(215)	215	-	-
- Exercised	-	-	(7)	5	(2)	(2)
Total transactions with owners	-	-	3,212	(51,161)	(47,949)	(47,949)
As at 30 September 2025	204,881	(4,948)	7,906	639,024	646,930	846,863

The Condensed Statement of Changes in Equity should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.

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CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 30.09.2025 RM'000	CUMULATIVE QUARTER 30.09.2024 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	76,898	78,422
Adjustments for:		
Allowances for impairment loss on receivables, net	16,573	14,109
ESS expense	3,434	5,396
Depreciation of plant and equipment and ROU assets	1,931	2,083
Amortisation of intangible assets	807	-
Finance costs	98	135
Profit and interest income from deposits and bank balances	(13,158)	(14,236)
Operating profit before working capital changes	86,583	85,909
(Increase)/Decrease in working capital:		
Financing receivables	(19,891)	31,088
Other receivables, deposits and prepaid expenses	23,087	2,395
Trade receivables	1,140	(103)
Increase/(Decrease) in working capital:		
Payables and accrued expenses	769	(1,441)
Cash generated from operations	91,688	117,848
Taxes paid	(30,189)	(31,723)
Taxes refunded	542	225
Net cash generated from operating activities	62,041	86,350
CASH FLOWS FROM INVESTING ACTIVITIES		
Profit and interest income from deposits and bank balances	13,158	14,236
Acquisition of intangible asset	(20,000)	-
Additions to plant and equipment	(284)	(404)
Net cash (used in)/generated from investing activities	(7,126)	13,832

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CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 30.09.2025 RM'000	CUMULATIVE QUARTER 30.09.2024 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Drawdown of:		
- revolving credits	710,800	508,100
- term financings/loans	45,000	110,000
- other financing liabilities	464	902
Issuance of Sukuk Murabahah ("Sukuk")	100,000	-
Repayments of:		
- revolving credits	(689,000)	(455,900)
- term financings/loans	(90,342)	(81,493)
- lease liabilities	(502)	(476)
- other financing liabilities	(464)	(902)
- hire-purchase payables	(181)	(187)
Dividends paid	(51,381)	(51,300)
Redemptions of Sukuk	(25,000)	(150,000)
(Placements)/withdrawal of deposits, cash and bank balances, net:		
- assigned in favour of the trustees	(81,694)	54,904
- pledged to licensed financial institutions	1,804	(583)
Cash settlement for ESS	(1)	(8,355)
Finance costs paid	(39)	(73)
Net cash used in financing activities	<u>(80,536)</u>	<u>(75,363)</u>
Net change in cash and cash equivalents	(25,621)	24,819
Cash and cash equivalents at beginning of financial period	<u>77,723</u>	<u>47,887</u>
Cash and cash equivalents at end of financial period	<u><u>52,102</u></u>	<u><u>72,706</u></u>
CASH AND CASH EQUIVALENTS AS AT END OF FINANCIAL PERIOD COMPRISE THE FOLLOWING:		
Deposits with licensed financial institutions	709,894	671,339
Cash and bank balances	<u>111,856</u>	<u>139,361</u>
	821,750	810,700
Less: Deposits, cash and bank balances		
- assigned in favour of the trustees	(713,574)	(696,093)
- pledged to licensed financial institutions	<u>(56,074)</u>	<u>(41,901)</u>
	<u><u>52,102</u></u>	<u><u>72,706</u></u>

The Condensed Statement of Cash Flows should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 March 2025 and the accompanying explanatory notes attached to the interim financial report.

NOTES TO THE INTERIM FINANCIAL REPORT

1. BASIS OF PREPARATION

The interim financial report is unaudited and has been prepared in accordance with the requirements of Malaysian Financial Reporting Standard ("MFRS") 134 (Interim Financial Reporting) issued by the Malaysian Accounting Standards Board and paragraph 9.22 of the Main Market Listing Requirements ("Listing Requirements") of Bursa Malaysia Securities Berhad ("Bursa"). It also complies with IAS 34 (Interim Financial Reporting) issued by the International Accounting Standards Board and should be read in conjunction with the audited financial statements of the Group for the financial year ended 31 March 2025.

2. CHANGES IN MATERIAL ACCOUNTING POLICIES

The material accounting policies adopted by the Group in this interim financial report are consistent with those of the annual audited financial statements for the financial year ended 31 March 2025.

3. AUDITORS' REPORT ON PRECEDING ANNUAL AUDITED FINANCIAL STATEMENTS

The auditors' report on the preceding annual audited financial statements was not subject to any qualification.

4. SEASONAL OR CYCLICAL FACTORS

The Group's operations were not significantly affected by any seasonal or cyclical factors.

5. UNUSUAL ITEMS

There were no unusual items for the current quarter and financial period.

NOTES TO THE INTERIM FINANCIAL REPORT

6. CHANGES IN ESTIMATES

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

7. DEBT AND EQUITY SECURITIES

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

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

	INDIVIDUAL QUARTER 30.09.2025 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000
Issuance	-	100,000

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

	INDIVIDUAL QUARTER 30.09.2025 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000
Redemption upon maturity	25,000	25,000

NOTES TO THE INTERIM FINANCIAL REPORT**7. DEBT AND EQUITY SECURITIES (CONT'D)****(c) ESS**

In accordance with ESS By-Laws, the Company has:

- (i) extended the maturity date of ESS from 19 October 2025 to 31 December 2026; and
- (ii) granted 31,709,000 options to the eligible employees at an exercise price of RM0.96.

As at 30 September 2025, the number of ordinary shares, net of treasury shares is 1,468,035,142.

8. DIVIDENDS

30.09.2025	30.09.2024
RM'000	RM'000

Recognised during the financial period:

- Second interim dividend for 2024: 7.00 sen per ordinary share, paid on 27 June 2024 to shareholders whose names appeared in the record of depositors on 14 June 2024	-	51,300
- Second interim dividend for 2025: 3.50 sen per ordinary share, paid on 30 June 2025 to shareholders whose names appeared in the record of depositors on 16 June 2025	51,381	-
	<u>51,381</u>	<u>51,300</u>



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8. DIVIDENDS (CONT'D)

The Board of Directors ("Board") has declared a first interim dividend of 3.00 sen per ordinary share ("1st interim dividend"), estimated at RM44,041,054 in respect of financial year ending 31 March 2026, to be paid on 30 December 2025.

A depositor shall qualify for entitlement to the dividend only in respect of:

- (a) shares transferred into the depositor's securities account before 4.30 pm on 17 December 2025 in respect of ordinary transfers; and
- (b) shares bought from Bursa on a cum entitlement basis.

This 1st interim dividend will be accounted for in equity as an appropriation of retained earnings in the financial year ending 31 March 2026.

9. SEGMENT INFORMATION

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

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NOTES TO THE INTERIM FINANCIAL REPORT

10. PROFIT BEFORE TAX

The following items have been charged/(credited) in arriving at the profit before tax:

	INDIVIDUAL QUARTER 30.09.2025 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000
Income from deposits and bank balances		
- profit income	(6,666)	(13,148)
- interest income	(8)	(10)
	<u>(6,674)</u>	<u>(13,158)</u>

There were no exceptional items, inventories written down and written off, allowance for impairment loss on investment properties, gain or loss on disposal of quoted or unquoted investments or properties and gain or loss on derivatives for the current quarter and financial period.

11. MATERIAL EVENTS SUBSEQUENT TO THE END OF THE INTERIM PERIOD

As at the date of this announcement, there were no material events subsequent to the end of the interim period that affect the results of the Group.

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NOTES TO THE INTERIM FINANCIAL REPORT**12. CHANGES IN THE COMPOSITION OF THE GROUP**

There was no change in the composition of the Group during the financial period.

13. REVIEW OF PERFORMANCE

	INDIVIDUAL QUARTER				CUMULATIVE QUARTER			
	30.09.2025	30.09.2024	Variance		30.09.2025	30.09.2024	Variance	
	RM'000	RM'000	RM'000	%	RM'000	RM'000	RM'000	%
Revenue	82,673	80,408	2,265	2.8	162,459	159,523	2,936	1.8
Profit before tax	41,395	37,976	3,419	9.0	76,898	78,422	(1,524)	(1.9)
Profit for the financial period	29,309	27,826	1,483	5.3	55,298	58,150	(2,852)	(4.9)
Profit attributable to ordinary equity holders of the Company	29,309	27,826	1,483	5.3	55,298	58,150	(2,852)	(4.9)

In the current quarter, the Group recorded a revenue growth mainly driven by higher fee income from increased disbursement as compared to corresponding quarter.

This led to higher pre- and post-tax profit after accounting for lower directors' remuneration and staff costs and profit/interest expense.

Notwithstanding the above, the Group's pre- and post-tax profit for the six months period ended 30 September 2025 were lower primarily due to higher operating expenses and allowances for impairment loss on receivables, offset with higher fee income.

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NOTES TO THE INTERIM FINANCIAL REPORT**14. MATERIAL CHANGE IN RESULTS OF CURRENT QUARTER COMPARED WITH PRECEDING QUARTER**

	INDIVIDUAL QUARTER			%
	30.09.2025 RM'000	30.06.2025 RM'000	Variance RM'000	
Revenue	82,673	79,786	2,887	3.6
Profit before tax	41,395	35,503	5,892	16.6
Profit for the financial period	29,309	25,989	3,320	12.8
Profit attributable to ordinary equity holders of the Company	29,309	25,989	3,320	12.8

As disbursement momentum continued, higher fee and early settlement income were registered in the current quarter as compared to preceding quarter.

The Group also recorded a lower allowances for impairment loss on receivables.

All-in-all, the Group recorded higher pre- and post-tax profit in the current quarter.

15. CURRENT YEAR PROSPECTS

On 9 July 2025, the 25 basis points reduction in Overnight Policy Rate as announced by Bank Negara Malaysia has eased the Group's funding cost and is expected to augur well for the robust financing demand by civil servants.

The Group continues with its conservative credit underwriting stance to safeguard asset quality amidst heightened credit risks, ensuring sustainability of business performance.

To complement its growth strategy, the Group focused on various marketing campaigns and channels. Enhancements in existing information system infrastructure are expected to improve market reach, customer experience and operational efficiency.

The Group expects to remain profitable for the financial year ending 31 March 2026.

NOTES TO THE INTERIM FINANCIAL REPORT

16. PROFIT FORECAST

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

17. INCOME TAX EXPENSE

	INDIVIDUAL QUARTER 30.09.2025 RM'000	CUMULATIVE QUARTER 30.09.2025 RM'000
Income tax payable:		
Current period	10,130	23,504
Deferred tax:		
Current period	1,956	(1,904)
	<u>12,086</u>	<u>21,600</u>

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

18. STATUS OF CORPORATE PROPOSALS

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

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NOTES TO THE INTERIM FINANCIAL REPORT

19. FINANCING RECEIVABLES

	← As at 30.09.2025 →		
	← Receivables →		
	Financing RM'000	Loans RM'000	Total RM'000
At amortised cost, gross	2,090,680	4,637	2,095,317
Less: Allowances for impairment	(140,460)	(1,485)	(141,945)
	1,950,220	3,152	1,953,372
Amount receivable within one year	(229,938)	(464)	(230,402)
Non-current portion	1,720,282	2,688	1,722,970

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

Movement in allowances for impairment:

	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Balance as at 1 April 2025	43,418	1,716	95,530	140,664
Changes in the expected credit loss ("ECL"):				
- Transfer to Stage 1	278	(121)	(8,392)	(8,235)
- Transfer to Stage 2	(67)	454	(766)	(379)
- Transfer to Stage 3	(762)	(271)	31,544	30,511
Net adjustment of allowances for impairment	(551)	62	22,386	21,897
New financial assets originated or purchased	6,107	-	-	6,107
Financial assets derecognised	(1,242)	(23)	(1,292)	(2,557)
Changes in risk parameters	(5,471)	(181)	(3,211)	(8,863)
Written off	-	-	(15,303)	(15,303)
Balance as at 30 September 2025	42,261	1,574	98,110	141,945

NOTES TO THE INTERIM FINANCIAL REPORT

19. FINANCING RECEIVABLES (CONT'D)

The Group applied the latest economic scenarios to reflect probability-weighted range of possible future outcome and factor in forecasted Real Gross Domestic Product, a forward looking element used for the ECL calculation. Accordingly, the ECL during the financial period has been adjusted to reflect the impact of latest economic conditions.

20. GROUP FINANCING LIABILITIES AND DEBT SECURITIES

Total financing liabilities and debt securities (all denominated in Ringgit Malaysia) of the Group are as follow:

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

NOTES TO THE INTERIM FINANCIAL REPORT

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

	← As at 30.09.2024 →		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
<i>Secured:</i>			
Shariah			
- Sukuk	211,074	816,156	1,027,230
- Revolving credits	289,794	-	289,794
- Term financings	73,623	137,696	211,319
	<u>574,491</u>	<u>953,852</u>	<u>1,528,343</u>
Conventional			
- Revolving credits	304,394	-	304,394
- Term loans	66,851	143,025	209,876
	<u>371,245</u>	<u>143,025</u>	<u>514,270</u>
	<u>945,736</u>	<u>1,096,877</u>	<u>2,042,613</u>
<i>Unsecured:</i>			
Conventional			
- Revolving credits	8,004	-	8,004
	<u>953,740</u>	<u>1,096,877</u>	<u>2,050,617</u>

As at 30 September 2025, the Group's weighted average profit/interest rate by categories of financing liabilities ranges from 4.4% to 4.8% (30.09.2024: 4.4% to 5.2%) per annum.

The Group's financing liabilities consist of:

	30.09.2025 RM'000	30.09.2024 RM'000
Fixed rate	1,121,892	1,092,424
Floating rate	989,300	958,193
	<u>2,111,192</u>	<u>2,050,617</u>

NOTES TO THE INTERIM FINANCIAL REPORT

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

The Group's financing liabilities increased to RM2.11 billion from RM2.05 billion a year ago. This was primarily due to RM225.0 million issuance of Sukuk and RM31.2 million net drawdown of financing liabilities, offset with RM200.0 million Sukuk redemption.

21. CAPITAL COMMITMENTS**30.09.2025****RM'000**

Capital expenditure approved and contracted for

628**22. CHANGES IN CONTINGENT LIABILITIES AND ASSETS**

As at 30 September 2025, the letter of credit stood at RM0.6 million, representing an increase of RM0.1 million as compared to 30 June 2025.

Other than as disclosed above, there were no other changes in contingent liabilities or assets since the last financial year ended 31 March 2025.

23. DERIVATIVES AND FAIR VALUE CHANGES OF FINANCIAL LIABILITIES

(a) There were no derivatives as at 30 September 2025.

(b) There were no fair value gain/loss on fair value changes of financial liabilities as all financial liabilities were measured at amortised cost.



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24. CHANGES IN MATERIAL LITIGATION

There were no pending material litigation for the Group as at the date of this report.

25. EARNINGS PER SHARE ("EPS")

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		30.09.2025	30.09.2024	30.09.2025	30.09.2024
(a) Basic EPS:					
Profit for the period attributable to ordinary equity holders of the Company	(RM'000)	29,309	27,826	55,298	58,150
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,465,701	1,468,035	1,465,701
Basic EPS	(sen)	2.00	1.90	3.77	3.97

Basic EPS for the current quarter and financial period are calculated by dividing the net profit attributable to ordinary equity holders of the Company by the weighted average number of ordinary shares in issue during the current quarter and financial period.

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25. EPS (CONT'D)

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		30.09.2025	30.09.2024	30.09.2025	30.09.2024
(b) Diluted EPS:					
Profit for the period attributable to ordinary equity holders of the Company	(RM'000)	29,309	27,826	55,298	58,150
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,465,701	1,468,035	1,465,701
Effects of dilution of ESS	(unit'000)	3,248	8,894	3,318	8,986
Adjusted weighted average number of ordinary shares in issue	(unit'000)	1,471,283	1,474,595	1,471,353	1,474,687
Diluted EPS	(sen)	1.99	1.89	3.76	3.94

Diluted EPS are calculated by dividing the net profit attributable to ordinary equity holders of the Company by the weighted average number of ordinary shares adjusted for dilutive effects of ESS.



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26. FAIR VALUE OF FINANCIAL INSTRUMENTS

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

	30.09.2025	
	Carrying amount RM'000	Fair value RM'000
Financial assets		
Financing receivables	<u>1,953,372</u>	<u>1,967,081</u>
Financial liabilities		
Sukuk	<u>1,056,634</u>	<u>1,089,881</u>

BY ORDER OF THE BOARD
JOHNSON YAP CHOON SENG
Company Secretary
18 November 2025