

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report
3rd Quarter Ended 31 December 2025**SUMMARY OF KEY FINANCIAL INFORMATION FOR THE FINANCIAL PERIOD
ENDED 31 DECEMBER 2025**

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	31.12.2025 RM'000	31.12.2024 RM'000	31.12.2025 RM'000	31.12.2024 RM'000
1. Revenue	81,261	79,325	243,720	238,848
2. Profit before tax	48,570	40,871	125,468	119,293
3. Profit for the financial period	36,618	30,755	91,916	88,905
4. Profit attributable to ordinary equity holders of the Company	36,618	30,755	91,916	88,905
5. Basic earnings per ordinary share (sen)	2.49	2.10	6.26	6.06
6. Proposed/Declared dividend per share (sen)	-	-	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)		0.57	0.57	
		INDIVIDUAL QUARTER	CUMULATIVE QUARTER	
	31.12.2025 RM'000	31.12.2024 RM'000	31.12.2025 RM'000	31.12.2024 RM'000
8. Gross interest income	5	2	15	4
9. Gross interest expense	45	67	143	202

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

CONDENSED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER 3 MONTHS ENDED		CUMULATIVE QUARTER 9 MONTHS ENDED	
	31.12.2025 RM'000	31.12.2024 RM'000	31.12.2025 RM'000	31.12.2024 RM'000
Profit/interest income	72,482	70,822	216,761	215,799
Other revenue	8,779	8,503	26,959	23,049
Revenue	81,261	79,325	243,720	238,848
Other income	8,238	8,189	24,996	27,455
Profit/interest expense applicable to revenue	(23,824)	(24,241)	(72,357)	(75,426)
Directors' remuneration and staff costs	(7,747)	(6,561)	(25,890)	(26,256)
Allowances for impairment loss on receivables, net	(2,960)	(8,379)	(19,533)	(22,488)
Depreciation of plant and equipment and right-of-use ("ROU") assets	(820)	(1,015)	(2,751)	(3,098)
Amortisation of intangible assets	(528)	(108)	(1,335)	(108)
Other expenses	(5,005)	(6,272)	(21,239)	(19,432)
Finance costs	(45)	(67)	(143)	(202)
Profit before tax	48,570	40,871	125,468	119,293
Income tax expense	(11,952)	(10,116)	(33,552)	(30,388)
Profit/Total comprehensive income for the financial period	36,618	30,755	91,916	88,905
Attributable to:				
Owners of the Company	36,618	30,755	91,916	88,905
Earnings per ordinary share (sen):				
Basic	2.49	2.10	6.26	6.06
Diluted	2.49	2.09	6.24	6.03

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.

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report
3rd Quarter Ended 31 December 2025**CONDENSED STATEMENT OF FINANCIAL POSITION**

	AS AT 31.12.2025 RM'000	AS AT 31.03.2025 RM'000
ASSETS		
Non-Current Assets		
Plant and equipment	4,447	4,911
ROU assets	2,185	2,518
Intangible assets	68,909	50,244
Financing receivables	1,713,732	1,722,953
Deferred tax assets	91,108	90,705
Total Non-Current Assets	1,880,381	1,871,331
Current Assets		
Financing receivables	236,409	227,111
Trade receivables	43,010	54,850
Other receivables, deposits and prepaid expenses	47,571	65,385
Deposits with licensed financial institutions	707,062	625,626
Cash and bank balances	123,376	141,855
Total Current Assets	1,157,428	1,114,827
TOTAL ASSETS	3,037,809	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	636,248	639,581
Total Equity	836,181	839,514
Non-Current Liabilities		
Payables and accrued expenses	-	4,228
Hire-purchase payables	604	532
Financing liabilities	1,176,444	1,132,397
Lease liabilities	23	36
Deferred tax liabilities	45,683	46,427
Total Non-Current Liabilities	1,222,754	1,183,620
Current Liabilities		
Payables and accrued expenses	36,644	29,732
Hire-purchase payables	414	365
Financing liabilities	934,073	925,635
Lease liabilities	273	1,018
Tax liabilities	7,470	6,274
Total Current Liabilities	978,874	963,024
Total Liabilities	2,201,628	2,146,644
TOTAL EQUITY AND LIABILITIES	3,037,809	2,986,158
NET ASSETS PER SHARE (RM)	0.57	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.

CONDENSED STATEMENT OF CHANGES IN EQUITY

	Share Capital RM'000	Treasury Shares RM'000	← Reserves →		Total Reserves RM'000	Total RM'000
			Employees' Share Scheme ("ESS") RM'000	Retained Earnings RM'000		
As at 1 April 2024	201,917	(4,948)	2,941	629,863	632,804	829,773
Total comprehensive income	-	-	-	88,905	88,905	88,905
Transactions with owners						
Dividends	-	-	-	(95,338)	(95,338)	(95,338)
Options under ESS:						
- Granted	-	-	5,372	-	5,372	5,372
- Exercised	2,875	-	(3,371)	(5,185)	(8,556)	(5,681)
- Cancelled	-	-	(89)	89	-	-
Total transactions with owners	2,875	-	1,912	(100,434)	(98,522)	(95,647)
As at 31 December 2024	204,792	(4,948)	4,853	618,334	623,187	823,031
As at 1 April 2025	204,881	(4,948)	4,694	634,887	639,581	839,514
Total comprehensive income	-	-	-	91,916	91,916	91,916
Transactions with owners						
Dividends	-	-	-	(95,422)	(95,422)	(95,422)
Options under ESS:						
- Granted	-	-	3,358	-	3,358	3,358
- Modification	-	-	76	-	76	76
- Exercised	-	-	(1,696)	(1,565)	(3,261)	(3,261)
- Cancelled	-	-	(241)	241	-	-
Total transactions with owners	-	-	1,497	(96,746)	(95,249)	(95,249)
As at 31 December 2025	204,881	(4,948)	6,191	630,057	636,248	836,181

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.

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 31.12.2025 RM'000	CUMULATIVE QUARTER 31.12.2024 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	125,468	119,293
Adjustments for:		
Allowances for impairment loss on receivables, net	19,533	22,488
ESS expense	3,434	5,396
Depreciation of plant and equipment and ROU assets	2,751	3,098
Amortisation of intangible assets	1,335	108
Finance costs	143	202
Plant and equipment written off	-	865
Profit and interest income from deposits and bank balances	(19,810)	(20,885)
Operating profit before working capital changes	<u>132,854</u>	<u>130,565</u>
(Increase)/Decrease in working capital:		
Financing receivables	(19,620)	30,479
Other receivables, deposits and prepaid expenses	21,629	(8,361)
Trade receivables	11,850	919
Increase in working capital:		
Payables and accrued expenses	4,988	6,134
Cash generated from operations	<u>151,701</u>	<u>159,736</u>
Taxes paid	(41,368)	(45,418)
Taxes refunded	4,535	378
Net cash generated from operating activities	<u>114,868</u>	<u>114,696</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Profit and interest income from deposits and bank balances	19,810	20,885
Acquisition of subsidiary company, net of cash acquired	-	(21,763)
Acquisition of intangible asset	(20,000)	-
Additions to plant and equipment	(1,524)	(1,005)
Net cash used in investing activities	<u>(1,714)</u>	<u>(1,883)</u>

CONDENSED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER 31.12.2025 RM'000	CUMULATIVE QUARTER 31.12.2024 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Drawdown of:		
- revolving credits	1,169,700	750,400
- term financings/loans	45,000	110,000
- other financing liabilities	1,040	1,484
Issuance of Sukuk Murabahah ("Sukuk")	260,000	125,000
Proceeds from issuance of shares	-	2,875
Repayments of:		
- revolving credits	(1,178,400)	(671,400)
- term financings/loans	(136,230)	(116,265)
- other financing liabilities	(1,040)	(1,484)
- lease liabilities	(758)	(719)
- hire-purchase payables	(279)	(283)
Redemptions of Sukuk	(110,000)	(180,000)
Dividends paid	(95,422)	(95,338)
(Placements)/withdrawal of deposits, cash and bank balances, net:		
- assigned in favour of the trustees	(79,261)	55,516
- pledged to licensed financial institutions	4,377	644
Cash settlement for ESS	(3,754)	(10,316)
Finance costs paid	(54)	(112)
Net cash used in financing activities	<u>(125,081)</u>	<u>(29,998)</u>
Net change in cash and cash equivalents	(11,927)	82,815
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>65,796</u></u>	<u><u>130,702</u></u>
CASH AND CASH EQUIVALENTS AS AT END OF FINANCIAL PERIOD COMPRISE THE FOLLOWING:		
Deposits with licensed financial institutions	707,062	693,980
Cash and bank balances	<u>123,376</u>	<u>172,876</u>
	830,438	866,856
Less: Deposits, cash and bank balances		
- assigned in favour of the trustees	(711,141)	(695,481)
- pledged to licensed financial institutions	<u>(53,501)</u>	<u>(40,673)</u>
	<u>65,796</u>	<u>130,702</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 31.12.2025 RM'000	CUMULATIVE QUARTER 31.12.2025 RM'000
Issuance	-	100,000

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

	INDIVIDUAL QUARTER 31.12.2025 RM'000	CUMULATIVE QUARTER 31.12.2025 RM'000
Issuance	160,000	160,000
Redemption upon maturity	85,000	110,000



RCE Capital Berhad

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

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 31 December 2025, the number of ordinary shares, net of treasury shares is 1,468,035,142.

[The remaining of this page is intentionally left blank]

NOTES TO THE INTERIM FINANCIAL REPORT**8. DIVIDENDS**

	31.12.2025	31.12.2024
	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
- First interim dividend for 2025: 3.00 sen per ordinary share, paid on 31 December 2024 to shareholders whose names appeared in the record of depositors on 18 December 2024	-	44,038
- 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	-
- First interim dividend for 2026: 3.00 sen per ordinary share, paid on 30 December 2025 to shareholders whose names appeared in the record of depositors on 17 December 2025	44,041	-
	<u>95,422</u>	<u>95,338</u>

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.

NOTES TO THE INTERIM FINANCIAL REPORT

10. PROFIT BEFORE TAX

The following items have been credited in arriving at the profit before tax:

	INDIVIDUAL QUARTER 31.12.2025 RM'000	CUMULATIVE QUARTER 31.12.2025 RM'000
Income from deposits and bank balances:		
- profit income	6,647	19,795
- interest income	5	15
	6,652	19,810

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.

[The remaining of this page is intentionally left blank]

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			
	31.12.2025	31.12.2024	Variance		31.12.2025	31.12.2024	Variance	
	RM'000	RM'000	RM'000	%	RM'000	RM'000	RM'000	%
Revenue	81,261	79,325	1,936	2.4	243,720	238,848	4,872	2.0
Profit before tax	48,570	40,871	7,699	18.8	125,468	119,293	6,175	5.2
Profit for the financial period	36,618	30,755	5,863	19.1	91,916	88,905	3,011	3.4
Profit attributable to ordinary equity holders of the Company	36,618	30,755	5,863	19.1	91,916	88,905	3,011	3.4

In the current quarter, the Group registered a higher revenue of RM81.3 million as compared to corresponding quarter of RM79.3 million. This was primarily driven by higher profit and early settlement income arising from increased disbursement and refinancing activities by customers.

The above led to higher pre and post-tax profit after accounting for lower allowances for impairment loss on receivables.

Correspondingly, the Group's pre and post-tax profits for the nine months period ended 31 December 2025 were higher mainly due to higher revenue, lower allowances for impairment loss on receivables, offset with higher operating expenses.

[The remaining of this page is intentionally left blank]

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

	INDIVIDUAL QUARTER			
	31.12.2025	30.09.2025	Variance	
	RM'000	RM'000	RM'000	%
Revenue	81,261	82,673	(1,412)	(1.7)
Profit before tax	48,570	41,395	7,175	17.3
Profit for the financial period	36,618	29,309	7,309	24.9
Profit attributable to ordinary equity holders of the Company	36,618	29,309	7,309	24.9

The moderation in the Group's revenue for the current quarter was mainly due to lower financing demand. This was in line with Malaysian civil servants deferring financing ahead of the planned salary adjustment in January 2026.

Notwithstanding that, the Group recorded higher pre and post-tax profit in the current quarter mainly due to lower operating expenses and allowances for impairment loss on receivables.

15. CURRENT YEAR PROSPECTS

The demand for financing is expected to trend higher supported by the second phase of salary adjustments for Malaysian civil servants in January 2026 and upcoming festive season.

To strengthen brand recognition and broaden customer outreach, the Group continues to implement targeted marketing initiatives and sales campaigns, alongside strategic digitalisation investments to enhance customers' engagement.

The Group will be profitable for the financial year ending 31 March 2026.



RCE Capital Berhad

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

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 31.12.2025 RM'000	CUMULATIVE QUARTER 31.12.2025 RM'000
Income tax payable:		
Current period	16,278	39,782
Over provision in prior years	(5,080)	(5,080)
	<u>11,198</u>	<u>34,702</u>
Deferred tax:		
Current period	822	(1,082)
Over provision in prior years	(68)	(68)
	<u>754</u>	<u>(1,150)</u>
	<u>11,952</u>	<u>33,552</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.

[The remaining of this page is intentionally left blank]

NOTES TO THE INTERIM FINANCIAL REPORT**19. FINANCING RECEIVABLES**

	←———— As at 31.12.2025 —————→		
	←———— Receivables —————→		
	Financing	Loans	Total
	RM'000	RM'000	RM'000
At amortised cost, gross	2,083,820	4,436	2,088,256
Less: Allowances for impairment	(136,757)	(1,358)	(138,115)
	1,947,063	3,078	1,950,141
Amount receivable within one year	(235,874)	(535)	(236,409)
Non-current portion	1,711,189	2,543	1,713,732

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	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	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	466	(223)	(13,729)	(13,486)
- Transfer to Stage 2	(109)	793	(1,534)	(850)
- Transfer to Stage 3	(1,007)	(387)	43,977	42,583
Net adjustment of allowances for impairment	(650)	183	28,714	28,247
Adjustment	2,309	94	1,821	4,224
New financial assets originated or purchased	8,845	-	-	8,845
Financial assets derecognised	(1,847)	(27)	(1,989)	(3,863)
Changes in risk parameters	(8,320)	(263)	(9,327)	(17,910)
Written off	-	-	(22,092)	(22,092)
Balance as at 31 December 2025	43,755	1,703	92,657	138,115

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 31.12.2025 →		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
<i>Secured:</i>			
Shariah			
- Sukuk	217,052	915,321	1,132,373
- Revolving credits	300,288	-	300,288
- Term financings	94,245	189,865	284,110
	<u>611,585</u>	<u>1,105,186</u>	<u>1,716,771</u>
Conventional			
- Revolving credits	166,868	-	166,868
- Term loans	55,560	71,258	126,818
	<u>222,428</u>	<u>71,258</u>	<u>293,686</u>
	<u>834,013</u>	<u>1,176,444</u>	<u>2,010,457</u>
<i>Unsecured:</i>			
Shariah			
- Revolving credits	100,060	-	100,060
	<u>934,073</u>	<u>1,176,444</u>	<u>2,110,517</u>

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

NOTES TO THE INTERIM FINANCIAL REPORT**20. GROUP FINANCING LIABILITIES AND DEBT SECURITIES (CONT'D)**

	←———— As at 31.12.2024 —————→		
	Short Term RM'000	Long Term RM'000	Total RM'000
At amortised cost			
<i>Secured:</i>			
Shariah			
- Sukuk	272,141	855,699	1,127,840
- Revolving credits	269,270	-	269,270
- Term financings	72,286	121,033	193,319
	<u>613,697</u>	<u>976,732</u>	<u>1,590,429</u>
Conventional			
- Revolving credits	289,563	-	289,563
- Term loans	66,823	126,462	193,285
	<u>356,386</u>	<u>126,462</u>	<u>482,848</u>
	<u>970,083</u>	<u>1,103,194</u>	<u>2,073,277</u>
<i>Unsecured:</i>			
Shariah			
- Revolving credits	70,091	-	70,091
	<u>1,040,174</u>	<u>1,103,194</u>	<u>2,143,368</u>

As at 31 December 2025, the Group's weighted average profit/interest rate by categories of financing liabilities ranges from 4.5% to 4.8% (31.12.2024: 4.2% to 5.4%) per annum.

The Group's financing liabilities consist of:

	31.12.2025 RM'000	31.12.2024 RM'000
Fixed rate	1,196,542	1,196,026
Floating rate	913,975	947,342
	<u>2,110,517</u>	<u>2,143,368</u>



RCE Capital Berhad

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

NOTES TO THE INTERIM FINANCIAL REPORT

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

The Group's financing liabilities decreased to RM2.11 billion from RM2.14 billion a year ago. This was primarily due to RM255.0 million Sukuk redemption and RM37.4 million net repayment of financing liabilities, offset with RM260.0 million Sukuk issuance.

21. CAPITAL COMMITMENTS

	31.12.2025
	RM'000
Capital expenditure approved and contracted for	<u>688</u>

22. CHANGES IN CONTINGENT LIABILITIES AND ASSETS

As at 31 December 2025, the letter of credit stood at RM0.8 million, representing an increase of RM0.2 million as compared to 30 September 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 31 December 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.

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

NOTES TO THE INTERIM FINANCIAL REPORT

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	
		31.12.2025	31.12.2024	31.12.2025	31.12.2024
(a) Basic EPS:					
Profit for the period attributable to ordinary equity holders of the Company	(RM'000)	36,618	30,755	91,916	88,905
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,466,276	1,468,035	1,465,894
Basic EPS	(sen)	<u>2.49</u>	<u>2.10</u>	<u>6.26</u>	<u>6.06</u>

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.

**RCE Capital Berhad**

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

NOTES TO THE INTERIM FINANCIAL REPORT**25. EPS (CONT'D)**

		INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		31.12.2025	31.12.2024	31.12.2025	31.12.2024
(b) Diluted EPS:					
Profit for the period attributable to ordinary equity holders of the Company	(RM'000)	36,618	30,755	91,916	88,905
Weighted average number of ordinary shares in issue	(unit'000)	1,468,035	1,466,276	1,468,035	1,465,894
Effects of dilution of ESS	(unit'000)	4,203	8,460	4,942	8,898
Adjusted weighted average number of ordinary shares in issue	(unit'000)	1,472,238	1,474,736	1,472,977	1,474,792
Diluted EPS	(sen)	2.49	2.09	6.24	6.03

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.



RCE Capital Berhad

Registration No: 195301000151 (2444-M)

Incorporated in Malaysia

Interim Financial Report

3rd Quarter Ended 31 December 2025

NOTES TO THE INTERIM FINANCIAL REPORT

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:

	31.12.2025	
	Carrying amount RM'000	Fair value RM'000
Financial assets		
Financing receivables	<u>1,950,141</u>	<u>1,965,814</u>
Financial liabilities		
Sukuk	<u>1,132,373</u>	<u>1,251,044</u>

BY ORDER OF THE BOARD
JOHNSON YAP CHOON SENG
Company Secretary
25 February 2026