EVERGREEN MAX CASH CAPITAL BERHAD

[Registration No.: 202101028602 (1428902-D)]
(Incorporated in Malaysia)

UNAUDITED INTERIM FINANCIAL REPORT FOR THE SECOND QUARTER ENDED 30 JUNE 2026

CONSOLIDATED STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME [(1)]

	Note	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
		UNAUDITED 30.06.2026 RM'000	UNAUDITED 30.06.2025 RM'000	UNAUDITED 30.06.2026 RM'000	UNAUDITED 30.06.2025 RM'000
Revenue		59,490	48,787	127,083	94,680
Direct costs		(31,256)	(31,502)	(70,012)	(62,118)
Gross profit		**28,234**	**17,285**	**57,071**	**32,562**
Other income		297	1,313	656	1,699
General and administration expenses		(4,764)	(3,968)	(10,138)	(7,434)
Finance costs		(5,525)	(2,351)	(10,240)	(4,650)
Profit before taxation	**B4**	**18,242**	**12,279**	**37,349**	**22,177**
Income tax expense	**B5**	(4,377)	(3,009)	(9,766)	(5,895)
Profit after taxation/Total comprehensive income		**13,865**	**9,270**	**27,583**	**16,282**
Profit after taxation/Total comprehensive income attributable to:					
Owners of our Company		**13,865**	**9,270**	**27,583**	**16,282**
Earnings per share (“EPS”)					
Basic (sen)	**B11**	**1.24**	**0.83**	**2.46**	**1.46**
Diluted (sen)	**B11**	**1.23**	**0.83**	**2.45**	**1.46**

Note:

(1) The basis of preparation of this unaudited consolidated statements of profit or loss and other comprehensive income is detailed in Note A1 of this interim financial report, and should be read in conjunction with the audited financial statements for the financial year ended (“**FYE**”) 31 December 2025, as well as the accompanying explanatory notes attached in this interim financial report.

EVERGREEN MAX CASH CAPITAL BERHAD
[Registration No.: 202101028602 (1428902-D)]
(Incorporated in Malaysia)

UNAUDITED INTERIM FINANCIAL REPORT FOR THE SECOND QUARTER ENDED 30 JUNE 2026

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION (1)

	Note	UNAUDITED 30.06.2026 RM'000	AUDITED 31.12.2025 RM'000
ASSETS			
Non-Current Assets			
Property, plant and equipment		14,502	14,076
Right-of-use assets		23,796	25,138
Investment properties		11,422	11,557
Goodwill		11,987	11,987
Deferred tax assets		615	615
		62,322	**63,373**
Current Assets			
Inventories		7,000	1,925
Trade receivables		675,082	519,667
Other receivables, deposit and prepayments		8,112	5,075
Current tax assets		2,339	1,143
Cash and bank balances		37,063	35,792
		729,596	**563,602**
TOTAL ASSETS		**791,918**	**626,975**
EQUITY AND LIABILITIES			
EQUITY			
Share capital		153,139	153,091
Islamic irredeemable convertible preference shares (ICPS-i)		1,000	-
Share option reserve		1,861	1,195
Merger reserve		19,925	19,925
Retained profits		111,107	87,446
TOTAL EQUITY		**287,032**	**261,657**
LIABILITIES			
Non-Current Liabilities			
Loans and borrowings	**B7**	50,787	54,257
Lease liabilities		22,967	24,459
Other payables		1,423	1,376
Deferred tax liabilities		4,353	4,353
Islamic redeemable convertible preference shares (RCPS-i)		42,309	40,530
		121,839	**124,975**
Current Liabilities			
Trade payables		67	59
Other payables and accruals		27,160	4,718
Loans and borrowings	**B7**	342,926	227,330
Lease liabilities		5,099	4,622
Current tax liabilities		7,795	3,614
		383,047	**240,343**
TOTAL LIABILITIES		**504,886**	**365,318**
TOTAL EQUITY AND LIABILITIES		**791,918**	**626,975**
Net assets per share attributable to owners of our Company (RM) (2)	**B12**	**0.26**	**0.23**

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION (CONTINUED) [(1)]

Notes:

(1) The basis of preparation of this unaudited consolidated statements of financial position is detailed in Note A1 of this interim financial report, and should be read in conjunction with the audited financial statements for the FYE 31 December 2025, as well as the accompanying explanatory notes attached in this interim financial report.

(2) Computed based on total equity divided by the total number of ordinary shares in issue ("**Shares**") of 1,120,604,999 Shares and 1,120,477,799 Shares as at 30 June 2026 and 31 December 2025 respectively.

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CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY [1]

	Attributable to owners of our Company					
	<------------Non-Distributable----------->				Distributable	
	Share capital	Islamic irredeemable convertible preference shares	Merger reserve	Share option reserve	Retained profits	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Balance as at 1 January 2025	150,960	-	19,925	-	54,101	224,986
Total comprehensive income for the 6-month financial period ended 30 June 2025	-	-	-	-	16,282	16,282
Balance as at 30 June 2025	**150,960**	**-**	**19,925**	**-**	**70,383**	**241,268**
Balance as at 1 January 2026	153,091	-	19,925	1,195	87,446	261,657
Total comprehensive income for the 6-month financial period ended 30 June 2026	-	-	-	-	27,583	27,583
Transaction with owners:						
Issuance of share options under the employee share options scheme	48	-	-	666	-	714
Issuance of ICPS-i	-	1,000	-	-	-	1,000
Dividends	-	-	-	-	(3,922)	(3,922)
Total transactions with owners	48	1,000	-	666	(3,922)	(2,208)
Balance as at 30 June 2026	**153,139**	**1,000**	**19,925**	**1,861**	**111,107**	**287,032**

Note:

(1) The basis of preparation of this unaudited consolidated statements of changes in equity is detailed in Note A1 of this interim financial report, and should be read in conjunction with the audited financial statements for the FYE 31 December 2025, as well as the accompanying explanatory notes attached in this interim financial report.

CONSOLIDATED STATEMENTS OF CASH FLOWS [1]

	CUMULATIVE QUARTER	
	UNAUDITED	**UNAUDITED**
	30.06.2026	**30.06.2025**
	RM'000	**RM'000**
Cash flows (for)/from operating activities		
Profit before tax	37,349	22,177
Adjustments for:		
Bad debts written off	104	102
Depreciation of:		
- investment properties	135	135
- property, plant and equipment	2,000	1,498
- right-of-use assets	2,651	2,615
Interest income	(72)	(72)
Interest expense	11,307	5,482
Net loss/(gain) on foreign exchange (unrealised)	77	(1,318)
Property, plant and equipment written off	10	-
Gain on disposal of right-of-use assets	-	(7)
Rental concession	(1)	(26)
Share based payment	678	-
Impairment of intangible assets	-	447
Operating profit before working capital changes	54,238	31,033
Changes in working capital:		
Inventories	(5,075)	(1,279)
Trade receivables	(155,518)	(76,435)
Other receivables, deposits and prepayments	(3,037)	(881)
Trade payables	8	30
Other payable, accruals and deposits received	22,442	(932)
Cash for operations	(86,942)	(48,464)
Interest received	72	72
Interest paid	(9,528)	(5,482)
Tax paid	(6,782)	(3,416)
Net cash for operating activities	**(103,180)**	**(57,290)**

CONSOLIDATED STATEMENTS OF CASH FLOWS (CONTINUED) [(1)]

	CUMULATIVE QUARTER	
	UNAUDITED	**UNAUDITED**
	30.06.2026	**30.06.2025**
	RM'000	**RM'000**
Cash flows (for)/from investing activities		
Acquisition of property, plant and equipment	(2,436)	(2,366)
Acquisition of subsidiaries, net cash acquired	-	(1,577)
Acquisition of intangible assets	-	(2,743)
Acquisition of right-of-use assets	-	(27)
Proceeds from disposal of right-of-use assets	-	8
Proceeds from disposal of property, plant and equipment	-	6
(Additions to)/Withdrawal of fixed deposit pledged	(9,000)	2,500
Net cash for investing activities	**(11,436)**	**(4,199)**
Cash flows (for)/from financing activities		
Drawdown of bank borrowings	527,238	112,100
Repayment of bank borrowings	(415,086)	(31,921)
Repayment of hire purchase payables	(103)	(40)
Repayment of lease liabilities	(2,276)	(2,175)
Proceed from issuance of share options	36	-
Proceed from issuance of ICPS-i	1,000	-
Dividend paid	(3,922)	-
Net cash from financing activities	**106,887**	**77,964**
Net (decrease)/increase in cash and cash equivalents	**(7,729)**	**16,475**
Cash and cash equivalents at beginning of the financial year	35,792	2,263
Cash and cash equivalents at end of the financial period	**28,063**	**18,738**
Cash and bank balances	37,063	20,843
Less: Fixed deposit pledged	(9,000)	(2,105)
	28,063	**18,738**

Note:

(1) The basis of preparation of this unaudited consolidated statements of cash flows is detailed in Note A1 of this interim financial report, and should be read in conjunction with the audited financial statements for the FYE 31 December 2025, as well as the accompanying explanatory notes attached in this interim financial report.

PART A – EXPLANATORY NOTES PURSUANT TO MALAYSIAN FINANCIAL REPORTING STANDARD ("MFRS") 134 - INTERIM FINANCIAL REPORTING

A1. Basis of preparation

This interim financial report of our Company and subsidiaries (collectively, the "**Group**") are unaudited and have been prepared in accordance with Malaysian Financial Reporting Standards ("**MFRS**") 134 - Interim Financial Reporting, as well as Rule 9.22 and Appendix 9B of the ACE Market Listing Requirements of Bursa Malaysia Securities Berhad ("**Bursa Securities**") ("**Listing Requirements**"). These unaudited condensed consolidated interim financial statements also comply with the International Accounting Standards ("**IAS**") 34 - Interim Financial Reporting issued by the International Accounting Standards Board.

The interim financial report should be read in conjunction with the audited financial statements for the FYE 31 December 2025 and the accompanying explanatory notes attached to the interim financial report.

A2. Summary of significant accounting policies

The accounting policies and methods of computation adopted by the Group in this interim financial report are consistent with those adopted in the Group's audited financial statements for the FYE 31 December 2025 as disclosed in the Annual Report, except for the adoption of the following new MFRS and amendments/improvements to MFRS that have been issued but yet to be effective.

(i) Our Group has adopted the following new accounting standards and/or interpretations (including the consequential amendments, if any):

MFRSs and/or IC Interpretations (including the consequential amendments)	**Effective Date**
Amendments to MFRS 121: Lack of exchangeability	1 January 2025

The adoption of the above accounting standards and/or interpretations (including the consequential amendments, if any) did not have any material impact on the interim financial report.

(ii) Our Group has not applied in advance the following accounting standards and/or interpretations (including the consequential amendments, if any) that have been issued by the Malaysian Accounting Standards Board but are not yet effective for the current financial quarter under review:

MFRSs and/or IC Interpretations (including the consequential amendments)	**Effective Date**
Amendments to MFRS 9 and MFRS 7: Classification and Measurement of Financial Instruments	1 January 2026
Amendments to MFRS 7, MFRS 9 and MFRS 107: Disclosures, Financial Instruments, Consolidated Financial Statements and Statement of Cash Flows	1 January 2026
Annual Improvements to MFRS Accounting Standard – Volume 11	1 January 2026
Amendments to MFRS 18: Presentation and Disclosure in Financial Statements	1 January 2027
Amendments to MFRS 10 and MFRS 128: Sale or Contribution of Assets between An Investor and its Associate or Joint Venture	Deferred
MFRS 19 Subsidiaries without Public Accountability – Disclosures	1 January 2027
Amendments to MFRS 19: Subsidiaries without Public Accountability – Disclosures	1 January 2027

The adoption of the above accounting standards and/or interpretations (including the consequential amendments, if any) is not expected to have any material impact on the financial statements of our Group upon their initial application.

PART A – SELECTED EXPLANATORY NOTES PURSUANT MFRS 134 - INTERIM FINANCIAL REPORTING (CONTINUED)

A3. Auditors' report on preceding annual financial statements

The audited financial statements of the Group for the FYE 31 December 2025 were not subject to any qualification.

A4. Seasonal or cyclical factors

Our Group's pawnbroking business is subject to seasonal demand whereby redemptions of pawn loans are typically higher prior to festive seasons (such as Hari Raya), whilst demand for pawn loans is typically higher after festive seasons.

A5. Extraordinary and exceptional items

There were no extraordinary and exceptional items of unusual nature affecting assets, liabilities, equity, net income, or cash flows during the current financial quarter under review.

A6. Material changes in estimates

There were no material changes in estimates for the current financial quarter under review.

A7. Changes in debt and equity securities

There was no issuance, cancellation, repurchase, resale and repayment of debt and equity securities during the current financial quarter under review.

A8. Dividend paid

The Company paid an interim single tier dividend of 0.35 sen per Share amounting to RM3,922,117.42 in respect of the financial year ending 31 December 2026 on 10 April 2026.

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PART A – SELECTED EXPLANATORY NOTES PURSUANT TO MFRS 134 - INTERIM FINANCIAL REPORTING (CONTINUED)

A9. Segmental reporting

The segmental analysis of the Group's revenue by business segments are as follows:

Cumulative financial quarter ended 30 June 2026	**Pawnbroking services**	**Gold and luxury products retail and trading**	**Tawarruq products**	**Others**	**Consolidation adjustments**	**Total**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Revenue						
External revenue	34,117	66,581	26,385	-	-	127,083
Inter-segment revenue	15,014	-	43,854	6,708	(65,576)	-
Total	**49,131**	**66,581**	**70,239**	**6,708**	**(65,576)**	**127,083**
Segment results						
Operating results	23,682	7,818	12,886	3,131	-	47,517
Finance income	-	-	-	72	-	72
Finance costs	(2,484)	(177)	(3,497)	(4,082)	-	(10,240)
Profit/(loss) before tax	21,198	7,641	9,389	(879)	-	37,349
Tax expense	(5,512)	(2,042)	(2,441)	229	-	(9,766)
Net profit/(loss) after tax	15,686	5,599	6,948	(650)	-	27,583
Segment assets	374,201	7,754	378,357	31,606	-	791,918
Segment liabilities	120,962	1,674	225,134	157,116	-	504,886
Depreciation	1,550	55	3,070	111	-	4,786
Impairment	-	-	-	-	-	-

PART A – SELECTED EXPLANATORY NOTES PURSUANT TO MFRS 134 - INTERIM FINANCIAL REPORTING (CONTINUED)

A9. Segmental reporting (Continued)

Cumulative financial quarter ended 30 June 2025	Pawnbroking services	Gold and luxury products retail and trading	Tawarruq products	Others	Consolidation adjustments	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Revenue						
External revenue	25,766	59,594	9,316	4	-	94,680
Inter-segment revenue	28,692	-	23,351	4,918	(56,961)	-
Total	**54,458**	**59,594**	**32,667**	**4,922**	**(56,961)**	**94,680**
Segment results						
Operating results	17,017	6,852	(746)	3,632	-	26,755
Finance income	-	-	-	72	-	72
Finance costs	(1,440)	(8)	(582)	(2,620)	-	(4,650)
Profit/(loss) before tax	15,577	6,844	(1,328)	1,084	-	22,177
Tax expense	(3,948)	(1,806)	-	(141)	-	(5,895)
Net profit/(loss) after tax	11,629	5,038	(1,328)	943	-	16,282
Segment assets	294,356	3,135	155,691	16,462	-	469,644
Segment liabilities	84,301	2,104	15,860	126,111	-	228,376
Depreciation	1,440	54	2,702	91	(39)	4,248
Impairment	139	-	308	-	-	447

No geographical segmental analysis was prepared as our Group only operates in Malaysia.

PART A – SELECTED EXPLANATORY NOTES PURSUANT TO MFRS 134 - INTERIM FINANCIAL REPORTING (CONTINUED)

A10. Significant events during and after the current financial reporting period

There have been no other significant events incurred during and after the current quarter financial reporting period of 30 June 2026.

A11. Capital commitments

There were no material capital commitments during the current financial quarter under review.

A12. Changes in contingent assets and liabilities

There were no contingent assets and liabilities as at 30 June 2026.

A13. Fair value of financial liabilities

There were no gains or losses arising from fair value changes of our Group's financial liabilities during the current financial quarter under review.

A14. Valuation of property, plant and equipment

There were no revaluation being carried out on our Group's property, plant and equipment during the current financial quarter under review.

A15. Changes in the composition of the group

There were no changes in our Group's composition during the current financial quarter under review.

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PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS

B1. Review of performance for current quarter and financial period to date

Comparison between the current financial quarter i.e. 2nd quarter of the FYE 31 December 2026 ("**2Q 2026**") as compared to the 2nd quarter of the FYE 31 December 2025 ("**2Q 2025**")

Our Group recorded an increase in revenue by RM10.70 million (or 21.94%) during the 2Q 2026 as compared to the 2Q 2025 mainly due to the following key factors:

(i) higher revenue from our conventional pawnbroking business by RM4.28 million (or 32.52%), mainly due to the higher pawn loans disbursed by RM23.76 million (or 14.12%); and

(ii) higher revenue from our Tawarruq products by RM8.90 million (or 167.72%), mainly due to the higher revenue from our Tawarruq pawnbroking business by RM8.90 million (or 167.81%) as a result of higher pawn loan disbursed by RM135.72 million (or 160.76%).

However, our Group's recorded a lower revenue from our gold and luxury products retail and trading business by RM2.48 million (or 8.16%), mainly due to lower sales revenue from pre-owned gold products, which decreased by RM5.09 million (27.56%), mainly comprising the unredeemed pledged gold items that are in good condition as well as gold products purchased from our Tawarruq outlets under the "WeBuy" programme for onward retail sales at our "Cahaya Gold" retail outlets.

Notwithstanding the above, our Group recorded higher sales revenue from unredeemed pledged gold items under our pawnbroking business that were not in good condition and were sold to gold trading companies and scrap gold collectors, which increased by RM2.10 million (or 17.69%) as well as higher sales revenue from new gold products, which increased by RM0.51 million.

In terms of gross profits, our Group recorded an increase in gross profit by RM10.95 million (or 63.34%) from RM17.29 million in 2Q 2025 to RM28.23 million in 2Q 2026, mainly due to higher contribution from our:

(i) conventional pawnbroking business by RM3.93 million (or 38.56%), mainly due to higher revenue as elaborated above; and

(ii) Tawarruq products by RM7.51 million (or 424.29%) from RM1.77 million to RM9.28 million, mainly due to higher revenue as elaborated above.

In tandem with the increased gross profits, our Group recorded an increase in profit before tax by RM5.96 million (or 48.56%) during 2Q 2026.

PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS

B1. Review of performance for current quarter and financial period to date (Continued)

Comparison between the cumulative financial quarter to date i.e. 6-month financial period ended ("**FPE**") 30 June 2026 as compared to the 6-month FPE 30 June 2025

Our Group recorded total revenue of RM127.08 million during the 6-month FPE 30 June 2026, which represented an increase of RM32.40 million (or 34.22%) as compared to RM94.68 million recorded during the 6-month FPE 30 June 2025. The said increase in revenue was mainly a result of the following:

(i) higher revenue from our conventional pawnbroking business by RM8.35 million (or 32.41%), mainly due to the higher pawn loans disbursed by RM77.59 million (or 23.72%), mainly as a result of the availability of cash capital from our internally-generated funds as well as from the borrowings of RM335.20 million of revolving credit facilities that were allocated for deployment of pawn loans;

(ii) higher revenue from our gold and luxury products retail and trading business by RM6.99 million (or 11.72%) as a result of:

   (a) higher sales volume of unredeemed pledged gold items that are not in good condition to gold trading companies and scrap gold collectors by RM3.72 million (or 16.05%); and

   (b) higher sales volume of pre-owned gold products by RM2.51 million (or 6.91%), mainly from the unredeemed pledged gold items that are in good condition as well as from the gold products purchased from our Tawarruq outlets under the "WeBuy" programme for onward retail sales at our "Cahaya Gold" retail outlets; and

   (c) higher sales volume of new gold products by RM0.75 million to RM0.81 million.

(iii) higher revenue from our Tawarruq products by RM17.07 million (or 183.22%), mainly due to the higher revenue from our Tawarruq pawnbroking business by RM17.07 million (or 183.57%) as a result of higher pawn loan disbursed by RM245.15 million (or 162.54%).

Our Group's gross profits increased by RM24.51 million (or 75.27%) from RM32.56 million during the 6-month FPE 30 June 2025 to RM57.07 million during the 6-month FPE 30 June 2026, mainly due to higher gross profits contributions from our:

(i) pawnbroking business by RM7.74 million (or 38.91%), from RM19.89 million during the 6-month FPE 30 June 2025 to RM27.63 million during the 6-month FPE 30 June 2026, mainly due to the increase in revenue from our pawnbroking business as mentioned above; and

(ii) gold and luxury products retail and trading business by RM2.76 million (or 27.25%), from RM10.13 million during the 6-month FPE 30 June 2025 to RM12.89 million during the 6-month FPE 30 June 2026, mainly due to the overall rising trend in gold prices (2Q 2025: USD3,272/oz; 2Q 2026: USD4,115/oz).

(iii) Tawarruq products by RM14.04 million (or 527.16%), mainly due to higher revenue as elaborated above.

In tandem with the increase in our Group's gross profits, our Group recorded an increase in profit before tax by RM15.17 million (or 68.41%), from approximately RM22.18 million in the 6-month FPE 30 June 2025 to RM37.35 million in the 6-month FPE 30 June 2026.

PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS (CONTINUED)

B2. Prospects

Our Board is optimistic of our Group's prospects after having considered, amongst others, our future plans as follows:

(i) Expansion of our pawnbroking business

Our Group is committed to continue growing our pawnbroking business, driven by the sustained and growing demand for pawn loans, particularly, the unbanked and underbanked population in Malaysia. As part of our ongoing expansion plans, we are actively pursuing opportunities to expand our network of "Pajaking" and "Ar-Rahnu Cahaya" pawnshops through the setting up of new "Pajaking" and "Ar-Rahnu Cahaya" pawnshops at strategic locations as well as strategic acquisition exercises. As at the date of this report, our Group has a total of 29 conventional pawnshops and 73 Islamic pawnshop outlets offering Islamic pawnbroking under Tawarruq. Our continuous efforts to increase the number of pawnshops we operate would in turn enable us to grow our pawnbroking business and market visibility substantially.

(ii) Increase market visibility of our gold and luxury products retail and trading business

We recognise the importance and the role of digital marketing in the current business environment. Hence, to promote our established brands and market visibility, we have invested into targeted sponsored advertisements to further advertise our gold and luxury products retail and trading business as well as actively recruit additional online sales teams to further drive the growth of our online retail sales of gold and luxury products.

B3. Variance of actual profit from profit forecast or profit guarantee

Not applicable as our Group did not announce any profit forecast or profit guarantee.

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PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS (CONTINUED)

B4. Profit before tax

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	UNAUDITED	UNAUDITED	UNAUDITED	UNAUDITED
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Profit before taxation is arrived at after charging/(crediting):				
Bad debts written off	98	86	104	102
Depreciation of:				
- investment properties	66	66	135	135
- property, plant and equipment	1,026	774	2,000	1,498
- right-of-use assets	1,338	1,406	2,651	2,615
Interest expense	6,050	2,733	11,307	5,482
Interest income	(45)	(28)	(72)	(72)
Property, plant & equipment written off	*	-	10	-
Gain on disposal of right-of-use assets	-	-	-	(7)
Impairment of intangible assets	-	327	-	447
Net loss/(gain) on foreign exchange (unrealised)	261	(1,124)	77	(1,318)
Rental income from investment property	(125)	(125)	(249)	(249)
Share based payment	342	-	678	-

Note:

* Amount is less than RM1,000.

Save as disclosed above, the other disclosure items pursuant to paragraph 16 of Appendix 9B of the Listing Requirements are not applicable.

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PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS (CONTINUED)

B5. Income tax expense

	INDIVIDUAL QUARTER		**CUMULATIVE QUARTER**	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Current tax recognised in profit or loss:				
- Malaysian income tax	4,377	3,009	9,766	5,895
Effective tax rate (%)	23.99	24.51	26.15	26.58
Statutory income tax rate (%)	24.00	24.00	24.00	24.00

Our Group's effective tax rate during the current financial quarter under review is higher than the statutory income tax rate of 24.0%, mainly due to non-deductible expenses such as professional fees incurred.

B6. Status of corporate proposal

Save as disclosed below, there are no other corporate proposals announced by our Company but not completed as at 20 August 2026:-

On 10 July 2026, UOB Kay Hian (M) Sdn Bhd ("**UOBKH**") had, on behalf of our Company, announced that our Company proposes to undertake the proposed transfer of the listing of and quotation for the entire issued share capital of EMCC from the ACE Market to the Main Market of Bursa Securities.

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PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS (CONTINUED)

B7. Borrowings

	UNAUDITED 30.06.2026 RM'000	UNAUDITED 31.12.2025 RM'000
Current		
Secured		
- Revolving credit	335,200	219,500
- Term loan	2,315	2,416
- Finance lease	278	196
	337,793	222,112
Unsecured		
- USD-denominated borrowing	5,133	5,218
Total Current	**342,926**	**227,330**
Non-Current		
Secured		
- Term loan	17,057	18,163
- Finance lease	505	448
	17,562	18,611
Unsecured		
- USD-denominated borrowing	33,225	35,646
Total Non-Current	**50,787**	**54,257**
Total Borrowings	**393,713**	**281,587**

All borrowings are denominated in Ringgit Malaysia except for the USD-denominated borrowing which is denominated in the United States Dollar.

B8. Derivatives

Our Group did not enter into any derivatives during the current financial quarter under review.

PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS (CONTINUED)

B9. Material litigation

As at the date of this report, our Group is not engaged in any material litigation, claims and/or arbitration either as plaintiff or defendant which may have a material effect on the financial position or business of our Group and our Board is not aware of any proceedings, pending or threatened, or of any fact likely to give rise to any proceedings which may materially and adversely affect the financial position or business of our Group.

B10. Dividend

On 20 August 2026, the Company had declared an interim single tier dividend of 0.60 sen per ordinary share, amounting to RM6,751,056.59 in respect of the financial year ending 31 December 2026, which shall be paid on 25 September 2026 to the shareholders of the Company whose name appear in the Record of Depositors on 9 September 2026.

B11. EPS

(a) Basic earnings per share ("Basic EPS")

Basic earnings per share is calculated by dividing the profit attributable to owners of our Company by the weighted average number of ordinary shares in issue during the financial period.

	INDIVIDUAL QUARTER		**CUMULATIVE QUARTER**	
	UNAUDITED 30.06.2026	**UNAUDITED 30.06.2025**	**UNAUDITED 30.06.2026**	**UNAUDITED 30.06.2025**
Profit attributable to owners of our Company (RM'000)	13,865	9,270	27,583	16,282
Weighted average number of ordinary shares in issue	1,120,604,999	1,114,902,499	1,120,604,999	1,114,902,499
Basic EPS (sen)	1.24	0.83	2.46	1.46

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PART B - EXPLANATORY NOTES PURSUANT TO APPENDIX 9B OF THE LISTING REQUIREMENTS (CONTINUED)

B11. EPS (Continued)

(b) Diluted earnings per share ("Diluted EPS")

Diluted earnings per share is calculated by dividing the profit attributable to owners of our Company by the weighted average number of ordinary shares in issue during the financial period plus the weighted average number of ordinary shares that would be issued on the conversion of all the dilutive potential ordinary shares.

	INDIVIDUAL QUARTER		**CUMULATIVE QUARTER**	
	UNAUDITED 30.06.2026	**UNAUDITED 30.06.2025**	**UNAUDITED 30.06.2026**	**UNAUDITED 30.06.2025**
Profit attributable to owners of our Company (RM'000)	13,865	9,270	27,583	16,282
Weighted average number of ordinary shares in issue	1,120,604,999	1,114,902,499	1,120,604,999	1,114,902,499
Adjustment for dilutive effect of share options	5,678,433	2,187,400	5,678,433	2,187,400
Adjusted weighted average number of shares for Diluted EPS	1,126,283,432	1,117,089,899	1,126,283,432	1,117,089,899
Diluted EPS (sen)	1.23	0.83	2.45	1.46

B12. Net assets per share attributable to ordinary equity holder

	UNAUDITED 30.06.2026	**AUDITED 31.12.2025**
Net assets attributable to owners of our Company (RM'000)	287,032	261,657
No. of Shares in issue	1,120,604,999	1,120,477,799
Net assets per Share attributable to owners of our Company (RM)	0.26	0.23

B13. Authorisation for issue

The interim financial report was authorised for issue by the Board in accordance with a resolution of the Board on 20 August 2026.