

POH KONG HOLDINGS BERHAD (Registration No : 200201018476)
QUARTERLY REPORT FOR THE FOURTH QUARTER ENDED 31 JULY 2026

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	AS AT 31.7.2026 RM'000	AS AT 31.7.2025 RM'000 (Audited)
ASSETS		
NON-CURRENT ASSETS		
Property, plant and equipment	100,348	97,541
Right of use assets	74,445	71,201
Investment properties	25,554	16,964
Investment in an associate	9,251	8,677
Other investments	228	228
Goodwill on consolidation	1,485	1,485
Deferred tax assets	17,348	17,524
	228,659	213,620
CURRENT ASSETS		
Inventories	1,138,393	978,589
Trade and other receivables	5,589	3,435
Deposits and prepayments	13,601	13,045
Current tax assets	49	408
Fixed deposits placed with licensed banks	3,642	6,936
Cash and bank balances	48,683	29,113
	1,209,957	1,031,526
TOTAL ASSETS	1,438,616	1,245,146
EQUITY AND LIABILITIES		
Equity attributable to owners of the Company		
Share capital	205,176	205,176
Reserves	962,775	778,906
TOTAL EQUITY	1,167,951	984,082
NON-CURRENT LIABILITIES		
Long-term borrowings	33,084	35,150
Deferred tax liabilities	19,892	18,760
	52,976	53,910
CURRENT LIABILITIES		
Trade and other payables	26,051	14,916
Deposits and accruals	15,876	13,856
Contract liabilities	8,327	6,563
Provision for restoration costs	400	400
Amount due to ultimate holding company	1,267	1,299
Amount due to directors (Note 1)	6,442	6,028
Short-term borrowings	148,372	155,771
Current tax liabilities	10,954	8,321
	217,689	207,154
TOTAL LIABILITIES	270,665	261,064
TOTAL EQUITY AND LIABILITIES	1,438,616	1,245,146
Net assets per share attributable to owners of the Company (RM)	2.85	2.40

Note 1: Amount due to directors consists of directors' fee and directors' other emoluments.

(The Unaudited Condensed Consolidated Statement of Financial Position should be read in conjunction with the Audited Financial Statements for the year ended 31 July 2025)

POH KONG HOLDINGS BERHAD (Registration No : 200201018476)
QUARTERLY REPORT FOR THE FOURTH QUARTER ENDED 31 JULY 2026

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

	INDIVIDUAL QUARTER		CUMULATIVE QUARTER	
	QUARTER ENDED 31.7.2026 RM'000	QUARTER ENDED 31.7.2025 RM'000	PERIOD ENDED 31.7.2026 RM'000	PERIOD ENDED 31.7.2025 RM'000 (Audited)
Revenue	378,364	365,499	1,932,708	1,688,215
Cost of sales	(270,645)	(276,036)	(1,430,367)	(1,302,302)
Gross profit	107,719	89,463	502,341	385,913
Other income	2,912	510	6,752	5,205
Operating expenses	(61,775)	(55,017)	(246,766)	(219,248)
Operating profit	48,856	34,956	262,327	171,870
Share of results of an associate, net of tax	874	797	874	797
Finance income	219	197	759	665
Finance costs	(2,834)	(3,728)	(10,168)	(9,464)
Profit before tax	47,115	32,222	253,792	163,868
Income tax expense	(10,914)	(9,541)	(60,426)	(42,768)
Profit after tax	36,201	22,681	193,366	121,100
Other comprehensive income	2,814	3,459	2,814	3,459
Total Comprehensive Income	39,015	26,140	196,180	124,559
Profit after tax attributable to:				
Owners of the Company	36,201	22,681	193,366	121,100
Non-controlling Interests	-	-	-	-
	36,201	22,681	193,366	121,100
Total comprehensive income attributable to:				
Owners of the Company	39,015	26,140	196,180	124,559
Non-controlling Interests	-	-	-	-
	39,015	26,140	196,180	124,559
Earnings per share attributable to Owners of the Company				
- basic (sen)	8.82	5.53	47.12	29.51
- diluted (sen)	8.82	5.53	47.12	29.51

(The Unaudited Condensed Consolidated Statement of Comprehensive Income should be read in conjunction with the Audited Financial Statements for the year ended 31 July 2025)

POH KONG HOLDINGS BERHAD (Registration No : 200201018476)
QUARTERLY REPORT FOR THE FOURTH QUARTER ENDED 31 JULY 2026

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Attributable to owners of the Company			
	Share capital	Revaluation reserve	Retained earnings	Total equity
	RM'000	RM'000	RM'000	RM'000
At 1 August 2024	205,176	46,420	620,238	871,834
Profit for the financial year	-	-	121,100	121,100
Other comprehensive income	-	3,459	-	3,459
Dividends	-	-	(12,311)	(12,311)
At 31 July 2025	205,176	49,879	729,027	984,082
At 1 August 2025	205,176	49,879	729,027	984,082
Profit for the financial year	-	-	193,366	193,366
Other comprehensive income	-	2,814	-	2,814
Dividends	-	-	(12,311)	(12,311)
At 31 July 2026	205,176	52,693	910,082	1,167,951

(The Unaudited Condensed Consolidated Statement of Changes in Equity should be read in conjunction with the Audited Financial Statements for the year ended 31 July 2025)

POH KONG HOLDINGS BERHAD (Registration No : 200201018476)
QUARTERLY REPORT FOR THE FOURTH QUARTER ENDED 31 JULY 2026

UNAUDITED CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

	CUMULATIVE QUARTER	
	PERIOD ENDED 31.7.2026 RM'000	PERIOD ENDED 31.7.2025 RM'000 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	253,792	163,868
Adjustments for:		
Depreciation of property, plant and equipment and investment properties	8,290	8,483
Depreciation of right-of-use assets	29,645	26,634
Loss on remeasurement of right-of-use assets	-	80
Loss on termination of lease	-	871
Share of results of an associate	(874)	(797)
Net gain on disposal of property, plant and equipment	(129)	(521)
Reversal of impairment loss on investment properties and inventories	(1,106)	(1,210)
Written off of property, plant and equipment	299	70
Inventories written down	-	528
Impairment loss on investment properties	-	236
Unrealised loss on foreign exchange	-	19
Interest income	(759)	(665)
Interest expense	10,168	9,464
Operating profit before working capital changes	299,326	207,060
Inventories	(159,804)	(132,790)
Receivables	(2,710)	(2,184)
Payables	13,155	3,667
Contract liabilities	1,764	520
Net cash generated from operations	151,731	76,273
Income tax paid	(56,832)	(48,084)
Net cash generated from operating activities	94,899	28,189
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest received	759	665
Dividend received	300	450
Proceeds from disposal of property, plant and equipment	129	521
Net movement of fixed deposits	(5)	1,188
Purchase of property, plant and equipment	(16,107)	(4,184)
Net cash used in investing activities	(14,924)	(1,360)
CASH FLOWS FROM FINANCING ACTIVITIES		
Interest paid	(10,168)	(9,464)
Net loans drawdown	(11,444)	27,129
Dividend paid	(12,311)	(12,311)
Decrease in amount due to ultimate holding company	(32)	(22)
Increase in amount due to directors	414	596
Repayment of lease liabilities	(30,052)	(30,975)
Net cash used in financing activities	(63,593)	(25,047)
NET INCREASE IN CASH AND CASH EQUIVALENTS	16,382	1,782
OPENING CASH AND CASH EQUIVALENTS	35,701	33,919
CLOSING CASH AND CASH EQUIVALENTS	52,083	35,701
Cash and cash equivalents comprise the following:		
Fixed deposits with licensed banks	3,642	6,936
Bank overdraft	-	(111)
Cash and bank balances	48,683	29,113
	52,325	35,938
Less: - Fixed deposits pledged to licensed banks	(242)	(237)
	52,083	35,701

(The Unaudited Condensed Consolidated Statement of Cash Flows should be read in conjunction with the Audited Financial Statements for the year ended 31 July 2025)

A. NOTES TO THE INTERIM FINANCIAL REPORT
A1. Accounting Policies and Methods of Computation

The interim financial report has been prepared in accordance with Malaysian Financial Reporting Standard ("MFRS") 134: Interim Financial Reporting and Chapter 9, Paragraph 9.22 of the Listing Requirements of Bursa Malaysia Securities Berhad, and should be read in conjunction with the Audited Financial Statements for the year ended 31 July 2025.

The significant accounting policies and methods of computation adopted in the preparation of this interim financial report are consistent with those adopted in the audited financial statements of the Group and of the Company for the financial year ended 31 July 2025.

The Group and the Company have adopted the following applicable amendments to MFRS for the current financial year:

Amendments to MFRS

MFRS 121 The Effects of Changes in Foreign Exchange Rates

The adoption of the above amendments to MFRS 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.

The Group and the Company have not adopted the following new MFRSs and amendments to MFRSs that have been issued, but yet to be effective:

		Effective for financial periods beginning on or after
<u>New MFRSs</u>		
MFRS 18	Presentation and Disclosure in Financial Statements	1 January 2027
MFRS 19	Subsidiaries without Public Accountability: Disclosures	1 January 2027
<u>Amendments to MFRSs</u>		
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 19	Subsidiaries without Public Accountability: Disclosures	1 January 2027
MFRS 107	Statement of Cash Flows	1 January 2026
MFRS 121	The Effects of Changes in Foreign Exchange Rate	1 January 2027
MFRS 128	Investments in Associates and Joint Ventures	Deferred

The Group and the Company plan to adopt the above applicable new MFRSs and amendments to MFRSs when they become effective.

A2. Audit Report

The audit report of the preceding Audited Financial Statements of the Group was reported without any qualification.

A3. Seasonality or Cyclicity of Operations

It was a traditionally low peak trading period for the quarter under review.

A4. Unusual Items

There were no unusual and extraordinary items in the current quarter under review.

A5. Changes in Estimates

There were no material changes in the estimates used for the preparation of interim financial report.

A6. Issuance, Cancellation or Repayments of Debt and Equity Securities

There was no issuance and repayment of debt and equity securities, share buy back, share cancellation, shares held as treasury shares and resale of treasury shares for the current financial year to-date.

A7. Dividend paid

On 10 April 2026, the Company paid a final single tier dividend of 3.00 sen on 410,351,752 ordinary shares amounting to RM12,310,553 in respect of financial year ended 31 July 2025.

A8. Segmental Information

Segmental information is presented in respect of the Group's business segments.

Business segments:

Manufacturing: Manufacturer and dealer of jewellery, precious stones and gold ornaments

Trading: Suppliers and retailers of gold ornaments, jewellery, precious stones and gold bullion

Others: Investment holding and supplying gold bullion

	Results for financial periods ended 31 July 2025				
	Manufacturing Division RM'000	Trading Division RM'000	Others RM'000	Elimination RM'000	Group RM'000
Revenue	31,623	1,323,478	333,114	-	1,688,215
Inter-segment Revenue	534,835	317,108	489,074	(1,341,017)	-
Total Revenue	566,458	1,640,586	822,188	(1,341,017)	1,688,215
Profit before taxation	45,629	124,417	50,630	(56,808)	163,868
Profit after taxation	34,540	91,896	47,280	(52,616)	121,100

Results for financial periods ended 31 July 2026					
	Manufacturing Division RM'000	Trading Division RM'000	Others RM'000	Elimination RM'000	Group RM'000
Revenue	93,677	1,515,339	323,692	-	1,932,708
Inter-segment Revenue	578,291	404,240	485,255	(1,467,786)	-
Total Revenue	671,968	1,919,579	808,947	(1,467,786)	1,932,708
Profit before taxation	57,319	193,253	57,371	(54,151)	253,792
Profit after taxation	43,414	148,157	53,560	(51,765)	193,366

A9. Valuations of Property, Plant and Equipment

Land and buildings of the Group have been revalued in July 2026. Based on the valuation reports prepared by PA International Property Consultants Sdn. Bhd., a registered independent valuer, the fair value of the Group's land and buildings is RM116,485,000. The revaluation surplus was incorporated in the financial statements for the financial year ended 31 July 2026.

Save as disclosed, the valuation of property, plant and equipment have been brought forward without amendment from previous Audited Financial Statements.

A10. Material Events Subsequent To The Financial Period

There was no subsequent material event as at the date of this quarterly report.

A11. Changes in the Composition of the Company

There was no change in the composition of the Group for the current quarter and financial year to date including business combination, acquisition or disposal of subsidiaries and long term investment, restructuring or discontinuing of operations.

A12. Contingent Liabilities

As at 31 July 2026, a total of RM227,834,660 corporate guarantees has been given in support of banking facilities granted to subsidiary companies, a total of RM11,000,000 corporate guarantee has been given to third parties in respect of leasing and hire purchase facilities and a total of RM3,830,106 corporate guarantees has been given to third parties in respect of operating lease arrangements.

Save as disclosed above, there was no change in contingent liabilities since the last annual reporting date.

B. ADDITIONAL INFORMATION REQUIRED BY BURSA MALAYSIA SECURITIES BERHAD LISTING REQUIREMENTS
B1. Review of Performance

The Group's revenue for the current quarter under review was higher at RM378.364 million as compared to the revenue in the corresponding quarter last year of RM365.499 million, an increase of RM12.865 million. The increase in revenue was due mainly to the surge in gold price during the quarter under review.

The Group's profit after tax in the current quarter at RM36.201 million as compared to the profit after tax of RM22.681 million in the corresponding quarter last year showed an increase of RM13.520 million. The overall uptrend in gold prices had improved the operating profits in the current quarter under review.

The Group's revenue is largely derived from the retail segment.

B2. Comparison with Preceding Quarter's Results (4th Quarter FYE 2026 vs 3rd Quarter FYE 2026)

Financial Indicators:	Q4FYE2026	Q3FYE2026	Variance	Variance
	RM('000)	RM('000)	RM('000)	(%)
Revenue	378,364	585,572	(207,208)	-35%
Profit before taxation	47,115	90,650	(43,535)	-48%
Profit after taxation	36,201	70,015	(33,814)	-48%

The decrease in profit was due mainly to the low revenue in the current quarter under review as compared with the preceding quarter.

B3. Current Year Prospects

Malaysia's economy remains well-positioned despite a more challenging global environment shaped by geopolitical tensions, softer external demand, 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. The Group will continuously monitor the impact of the current uncertainties on our operations, uphold and honour our financial obligations and evaluate our performance on a continuous basis.

Barring unforeseen circumstances, the board of directors is confident that the group has put in place adequate measures to meet the challenges ahead for financial year ending 31 July 2027.

B4. Profit Forecast

The Group does not publish any profit forecast.

B5. Taxation

	Individual Quarter		Cumulative Quarter	
	Quarter Ended 31.7.2026 RM'000	Quarter Ended 31.7.2025 RM'000	Period Ended 31.7.2026 RM'000	Period Ended 31.7.2025 RM'000
Income taxation	1,597	6,928	59,118	44,044
Deferred taxation	9,317	2,613	1,308	(1,276)
	10,914	9,541	60,426	42,768

B6. Status of Corporate Proposals Announced

There was no corporate proposal announced for the current quarter and financial year to date.

B7. Borrowings and Debt Securities

The Group's borrowings are as follows:

	Period Ended 31.7.2026 RM'000	Period Ended 31.7.2025 RM'000
Short-term Borrowings		
- Secured		
Other bank borrowings	121,988	132,797
Lease liabilities	26,384	22,974
	<u>148,372</u>	<u>155,771</u>
- Unsecured		
Advance from Ultimate Holding Company	1,267	1,299
	<u>149,639</u>	<u>157,070</u>
Long-term Borrowings		
- Secured		
Other bank borrowings	4,573	7,782
Lease liabilities	28,511	27,368
	<u>33,084</u>	<u>35,150</u>
Total	<u>182,723</u>	<u>192,220</u>

B8. Profit Before Taxation

Profit before taxation is arrived at after charging/(crediting):

	Individual Quarter		Cumulative Quarter	
	Quarter Ended 31.7.2026 RM'000	Quarter Ended 31.7.2025 RM'000	Period Ended 31.7.2026 RM'000	Period Ended 31.7.2025 RM'000
Depreciation of property, plant and equipment and investment properties	2,223	2,268	8,290	8,483
Depreciation of right-of-use assets	14,240	12,570	29,645	26,634
Loss on remeasurement of right-of-use assets	-	-	-	80
Loss on termination of lease	-	-	-	871
Share of results of an associate	(874)	(797)	(874)	(797)
Net gain on disposal of property, plant and equipment	(101)	(283)	(129)	(521)
Reversal of impairment loss on investment properties and inventories	(1,106)	-	(1,106)	(1,210)
Written off of property, plant and equipment	1	70	299	70
Inventories written down	-	-	-	528
Impairment loss on investment properties	-	236	-	236
Unrealised loss on foreign exchange	-	-	-	19
Interest income	(219)	(197)	(759)	(665)
Interest expense	2,834	3,728	10,168	9,464

B9. Material Litigation

There was no material litigation as at this quarterly report and the financial year to date.

B10. Dividend

The Board of Directors recommend a final single tier dividend of 5.00 sen per ordinary share in respect of the financial year ended 31 July 2026 (2025: 3.00 sen single tier dividend per ordinary share). The proposed final single tier dividend will be subject to shareholders' approval at the forthcoming Annual General Meeting to be held on a date to be announced later.

The date of book closure of the Record of Depositors for determining the proposed final single tier dividend entitlements and the date of payment will be announced at a later date. Based on the outstanding issued and paid-up capital as at 31 July 2026 of 410,351,752 ordinary shares, the final dividend amounts to RM20,517,588 (2025: RM12,310,553 net dividend was paid on 10 April 2026). Such dividend, if approved by the shareholders will be accounted for in the shareholders' equity as an appropriation of retained earnings in the financial year ending 31 July 2027.

B11. Earnings Per Share

	Individual Quarter		Cumulative Quarter	
	Quarter Ended 31.7.2026	Quarter Ended 31.7.2025	Period Ended 31.7.2026	Period Ended 31.7.2025
Profit after taxation for basic earnings per share (RM'000)	36,201	22,681	193,366	121,100
Weighted average number of ordinary shares in issue ('000)	410,352	410,352	410,352	410,352
-basic (seen)	8.82	5.53	47.12	29.51
-diluted (seen)	8.82	5.53	47.12	29.51

BY ORDER OF THE BOARD**DATO' CHOON YEE SEIONG**

Executive Chairman / Group Managing Director

28 September 2026

Pealing Jaya