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HONG LEONG FINANCE

Half-Year Financial Statements And Dividend Announcement

Condensed interim consolidated financial statements for the six months ended 30 June 2026. These figures have not been audited.

A. Condensed interim consolidated statement of profit or loss and other comprehensive income

		Group		
	Note	**6 months ended 30 Jun 2026**	6 months ended 30 Jun 2025	+/(-)
		$'000	$'000	%
Interest on loans		**122,840**	174,923	(29.8)
Hiring charges		**38,630**	35,390	9.2
Other interest income		**17,932**	37,009	(51.5)
Interest income/hiring charges		**179,402**	247,322	(27.5)
Less: Interest expense	E9	**82,649**	158,097	(47.7)
Net interest income/hiring charges		**96,753**	89,225	8.4
Fee and commission income		**7,922**	4,107	92.9
Other operating income	E6	**72**	109	(33.9)
Income before operating expenses		**104,747**	93,441	12.1
Less: Staff costs		**48,618**	46,073	5.5
Depreciation of property, plant and equipment		**5,003**	4,503	11.1
Other operating expenses		**11,287**	10,261	10.0
Total operating expenses		**64,908**	60,837	6.7
Profit from operations before allowances		**39,839**	32,604	22.2
Add: Reversal or recovery of allowances for doubtful debts and other financial assets		**2,393**	6,222	(61.5)
Profit before tax		**42,232**	38,826	8.8
Less: Income tax expense	E7	**7,188**	6,611	8.7
Profit for the period/Comprehensive income attributable to owners of the Company		**35,044**	32,215	8.8
Annualised earnings per share (cents)				
- Basic		**15.58**	14.36	
- Diluted		**15.56**	14.35	

B. Condensed interim statements of financial position

		Group		Company	
	Note	**30 Jun 2026**	31 Dec 2025	**30 Jun 2026**	31 Dec 2025
		$'000	$'000	**$'000**	$'000
Assets					
Cash at banks and in hand		**482,449**	514,186	**481,343**	513,079
Statutory deposit with the Monetary Authority of Singapore ("MAS")		**420,788**	341,649	**420,788**	341,649
Singapore Government debt securities and MAS Bills		**1,749,488**	1,735,275	**1,749,488**	1,735,275
Hire purchase receivables		**2,398,565**	2,350,029	**2,398,565**	2,350,029
Loans, advances and factoring receivables		**10,184,010**	9,762,451	**10,184,010**	9,762,451
		12,582,575	12,112,480	**12,582,575**	12,112,480
Allowances for doubtful debts		**(10,647)**	(14,046)	**(10,647)**	(14,046)
		12,571,928	12,098,434	**12,571,928**	12,098,434
Other receivables, deposits and prepayments		**13,320**	13,083	**13,320**	13,083
Subsidiaries and long-term investments		**-**	-	**535**	535
Property, plant and equipment	E10	**59,524**	60,569	**59,524**	60,569
Total assets		**15,297,497**	14,763,196	**15,296,926**	14,762,624
Liabilities					
Deposits and balances of customers		**12,901,544**	12,298,987	**12,906,264**	12,303,699
Borrowings	E9	**474**	706	**474**	706
Trade and other payables		**253,403**	331,076	**252,072**	329,728
Current tax payable		**12,494**	11,546	**12,488**	11,536
Deferred tax liabilities		**5,422**	4,911	**5,422**	4,911
Total liabilities		**13,173,337**	12,647,226	**13,176,720**	12,650,580
Equity					
Share capital		**895,241**	894,475	**895,241**	894,475
Reserves		**901,044**	896,970	**901,044**	896,970
Accumulated profits		**327,875**	324,525	**323,921**	320,599
Equity attributable to owners of the Company		**2,124,160**	2,115,970	**2,120,206**	2,112,044
Total equity and liabilities		**15,297,497**	14,763,196	**15,296,926**	14,762,624
Acceptances, guarantees and other obligations on behalf of customers		**439**	449	**439**	449
Number of shares in issue		**449,988,308**	449,687,308	**449,988,308**	449,687,308
Net asset value per share ($)		**4.72**	4.71	**4.71**	4.70

C. Condensed interim statements of changes in equity

	Share capital $'000	Statutory reserve $'000	Capital reserve $'000	Share option reserve $'000	Regulatory loss allowance reserve $'000	Accumulated profits $'000	Total $'000
Group							
At 1 January 2026	**894,475**	**863,716**	**2,307**	**1,877**	**29,070**	**324,525**	**2,115,970**
Issue of shares under share option scheme	**725**						**725**
Value of employee services received for issue of share options				**94**			**94**
Value of employee services transferred for share options exercised or lapsed	**41**			**(159)**		**118**	**-**
Final dividend of 6.15 cents per share (tax exempt one-tier) paid in respect of year 2025						**(27,673)**	**(27,673)**
Adjustment under MAS 811					**4,139**	**(4,139)**	**-**
Comprehensive income for the period						**35,044**	**35,044**
At 30 June 2026	**895,241**	**863,716**	**2,307**	**1,812**	**33,209**	**327,875**	**2,124,160**
At 1 January 2025	891,641	848,036	2,307	1,944	20,773	342,834	2,107,535
Issue of shares under share option scheme	190						190
Value of employee services received for issue of share options				99			99
Value of employee services transferred for share options exercised or lapsed	14			(73)		59	-
Final dividend of 10 cents per share (tax exempt one-tier) paid in respect of year 2024						(44,865)	(44,865)
Adjustment under MAS 811					8,547	(8,547)	-
Comprehensive income for the period						32,215	32,215
At 30 June 2025	891,845	848,036	2,307	1,970	29,320	321,696	2,095,174

C. Condensed interim statements of changes in equity (continued)

	Share capital $'000	Statutory reserve $'000	Capital reserve $'000	Share option reserve $'000	Regulatory loss allowance reserve $'000	Accumulated profits $'000	Total $'000
Company							
At 1 January 2026	**894,475**	**863,716**	**2,307**	**1,877**	**29,070**	**320,599**	**2,112,044**
Issue of shares under share option scheme	**725**						**725**
Value of employee services received for issue of share options				**94**			**94**
Value of employee services transferred for share options exercised or lapsed	**41**			**(159)**		**118**	**-**
Final dividend of 6.15 cents per share (tax exempt one-tier) paid in respect of year 2025						**(27,673)**	**(27,673)**
Adjustment under MAS 811					**4,139**	**(4,139)**	**-**
Comprehensive income for the period						**35,016**	**35,016**
At 30 June 2026	**895,241**	**863,716**	**2,307**	**1,812**	**33,209**	**323,921**	**2,120,206**
At 1 January 2025	891,641	848,036	2,307	1,944	20,773	339,018	2,103,719
Issue of shares under share option scheme	190						190
Value of employee services received for issue of share options				99			99
Value of employee services transferred for share options exercised or lapsed	14			(73)		59	-
Final dividend of 10 cents per share (tax exempt one-tier) paid in respect of year 2024						(44,865)	(44,865)
Adjustment under MAS 811					8,547	(8,547)	-
Comprehensive income for the period						32,149	32,149
At 30 June 2025	891,845	848,036	2,307	1,970	29,320	317,814	2,091,292

D. Condensed interim consolidated statement of cash flows

	Group	
	6 months ended 30 Jun 2026	6 months ended 30 Jun 2025
	$'000	$'000
Operating activities		
Profit for the period	**35,044**	32,215
Adjustments for:		
Impact of accrual of interest income	**619**	311
Impact of accrual of interest expense	**(24,914)**	7,658
Reversal of impairment loss on loans, advances and receivables	**(2,347)**	(6,172)
Interest expense on lease liabilities	**588**	652
Interest expense on borrowings	**17**	13
Depreciation of property, plant and equipment	**5,003**	4,503
Value of employee services received for issue of share options	**94**	99
Loss on disposal of property, plant and equipment	**1**	-
Income tax expense	**7,188**	6,611
	21,293	45,890
Changes in working capital:		
Loans, advances and receivables	**(471,147)**	(81,354)
Other receivables, deposits and prepayments	**(856)**	(794)
Singapore Government debt securities and MAS Bills	**(14,213)**	213,216
Deposits and balances of customers	**602,557**	41,224
Trade and other payables	**(51,299)**	11,168
Cash generated from operations	**86,335**	229,350
Income taxes paid	**(5,729)**	(9,552)
Cash flows from operating activities	**80,606**	219,798
Investing activities		
Purchase of property, plant and equipment	**(2,133)**	(1,458)
Cash flows used in investing activities	**(2,133)**	(1,458)
Financing activities		
Payment for lease liabilities	**(3,286)**	(3,053)
Proceeds from exercise of share options	**725**	190
Proceeds from borrowings	**35,000**	-
Repayment of borrowings	**(35,232)**	(380)
Interest paid	**(605)**	(665)
Dividends paid	**(27,673)**	(44,865)
Cash flows used in financing activities	**(31,071)**	(48,773)
Net increase in cash and cash equivalents	**47,402**	169,567
Cash and cash equivalents at beginning of period	**855,835**	1,108,971
Cash and cash equivalents at end of period	**903,237**	1,278,538

Cash and cash equivalents included in the condensed interim consolidated statement of cash flows comprise the following:

	30 Jun 2026	30 Jun 2025
	$'000	$'000
Cash at banks and in hand	**482,449**	940,007
Statutory deposit with the Monetary Authority of Singapore ("MAS")	**420,788**	338,531
Cash and cash equivalents	**903,237**	1,278,538

In addition to the cash and cash equivalents above, marketable Singapore Government debt securities and MAS Bills amounted to $1,749,488,000 (30 June 2025: $1,563,890,000) for the Group.

E. Notes to the condensed interim consolidated financial statements

1. Corporate information

Hong Leong Finance Limited (the "Company") is incorporated and domiciled in Singapore and whose shares are publicly traded on the Mainboard of the Singapore Exchange. These condensed interim consolidated financial statements as at and for the half year ended 30 June 2026 comprise the Company and its subsidiaries (collectively, the "Group"). The principal activities of the Company are those relating to financing business and provision of corporate advisory services. The principal activities of the subsidiaries are the provision of nominee services.

2. Basis of preparation

The condensed interim financial statements as at and for the half year ended 30 June 2026 have been prepared in accordance with Singapore Financial Reporting Standards (International) SFRS(I) 1-34 *Interim Financial Reporting* issued by the Accounting Standards Council Singapore. The condensed interim financial statements do not include all the information required for a complete set of financial statements. However, selected explanatory notes are included to explain events and transactions that are significant to an understanding of the changes in the Group's financial position and performance of the Group since the last annual financial statements for the year ended 31 December 2025.

The adoption of the new/revised/amendments to SFRS(I)s which came into effect from 1 January 2026 does not have a material impact on the financial statements of the Group and the Company for the period under review.

Other than the above, the accounting policies and methods of computation used in the condensed interim financial statements as at and for the half year ended 30 June 2026 are consistent with those applied in the audited financial statements for the year ended 31 December 2025.

The condensed interim financial statements are presented in Singapore dollar which is the Company's functional currency.

3. Use of estimates and judgements

The preparation of the condensed interim financial statements in conformity with SFRS(I) requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements as at and for the year ended 31 December 2025.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised and in any future periods affected.

E. Notes to the condensed interim consolidated financial statements (continued)

4. Seasonal operations

The Group's businesses are not affected significantly by seasonal or cyclical factors during the financial period.

5. Segment information

The majority of the revenue for the Group is from the same business segment. Its principal activities relate to financing business augmented by secondary non-lending activities such as provision of corporate advisory services and provision of nominee services. All activities are carried out in the Republic of Singapore.

6. Other operating income includes loss on disposal of plant and equipment amounting to $1,000 (30 June 2025: less than $1,000) for the half year ended 30 June 2026.

7. Taxation

The Group calculates the period income tax expense using the tax rate that would be applicable to the expected total annual earnings. The major components of income tax expense are:

	Group	
	6 months ended 30 Jun 2026	6 months ended 30 Jun 2025
	$'000	$'000
Current year	**6,717**	5,291
Adjustment for prior years	**(40)**	14
Current tax expense	**6,677**	5,305
Deferred tax expense relating to origination and reversal of temporary differences	**511**	1,306
Total income tax expense	**7,188**	6,611

The effective tax rate for the period ended 30 June 2026 is 17.1% (30 June 2025: 17.0%).

8. Financial instruments

Accounting classifications and fair values

(i) Loans, advances and receivables and deposits and balances of customers

The fair value of fixed rate loans, advances and receivables and deposits and balances of customers, which will mature and reprice more than six months after the reporting date, has been determined by discounting the relevant cash flows using current interest rates for similar instruments at the reporting date. The carrying amounts of financial assets and financial liabilities with a maturity of six months or less (including other loans, advances and receivables, and other deposits/savings accounts) approximate their fair values.

(ii) Singapore Government debt securities and MAS bills

Fair value is based on quoted market bid prices at the reporting date.

E. Notes to the condensed interim consolidated financial statements (continued)

8. Financial instruments (continued)

Accounting classifications and fair values (continued)

(iii) Investments (long-term), other financial assets and financial liabilities

Investments (long-term) in unquoted securities amounted to $12,000, are classified as fair value through other comprehensive income and fully impaired as at 30 June 2026 (31 December 2025: $12,000, fully impaired).

The carrying amounts of other financial assets and financial liabilities with a maturity of less than one year (including other receivables, other deposits, cash, trade payables and other payables) are estimated to approximate their fair values in view of the short period to maturity.

In accordance with the accounting policy on Financial Instruments, certain financial assets and financial liabilities are not carried at fair value in the statements of financial position as at the reporting dates. The aggregate net fair values of these financial assets and financial liabilities are disclosed in the following table:-

	Group			
	Carrying amount 30 Jun 2026 $'000	**Fair value 30 Jun 2026 $'000**	Carrying amount 30 Jun 2025 $'000	Fair value 30 Jun 2025 $'000
Financial assets				
Loans, advances and receivables	**12,571,928**	**12,591,430**	11,755,252	11,748,609
Singapore Government debt securities and MAS bills	**1,749,488**	**1,754,173**	1,563,890	1,574,554
	14,321,416	**14,345,603**	13,319,142	13,323,163
Financial liabilities				
Deposits and balances of customers	**(12,901,544)**	**(12,940,539)**	(12,341,489)	(12,420,784)
	1,419,872	**1,405,064**	977,653	902,379

	Company			
	Carrying amount 30 Jun 2026 $'000	**Fair value 30 Jun 2026 $'000**	Carrying amount 30 Jun 2025 $'000	Fair value 30 Jun 2025 $'000
Financial assets				
Loans, advances and receivables	**12,571,928**	**12,591,430**	11,755,252	11,748,609
Singapore Government debt securities and MAS bills	**1,749,488**	**1,754,173**	1,563,890	1,574,554
	14,321,416	**14,345,603**	13,319,142	13,323,163
Financial liabilities				
Deposits and balances of customers	**(12,906,264)**	**(12,945,272)**	(12,346,091)	(12,425,416)
	1,415,152	**1,400,331**	973,051	897,747

E. Notes to the condensed interim consolidated financial statements (continued)

8. Financial instruments (continued)

Fair value hierarchy

Fair value measurements for financial assets and financial liabilities by the levels in the fair value hierarchy are based on the inputs to valuation techniques. The different levels are defined as follows:-

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities that the Group can access at the measurement date.
- Level 2: inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).
- Level 3: unobservable inputs for the asset or liability including prices of an item that is not identical.

*Group/Company financial assets and financial liabilities not carried at fair value but for which fair values are disclosed**

The fair value of the portion of loans, advances and receivables being Level 3 instruments amounts to $4.071 billion (31 December 2025: $4.055 billion) against a carrying value of $4.052 billion (31 December 2025: $4.026 billion). Singapore Government debt securities and MAS bills are Level 1 instruments with fair value of $1.75 billion (31 December 2025: $1.74 billion). The portion of deposits and balances of customers being Level 2 instruments have a fair value of $8.53 billion (31 December 2025: $10.51 billion) against a carrying value of $8.49 billion (31 December 2025: $10.45 billion).

*Excludes financial assets and financial liabilities whose carrying amounts measured on the amortised cost basis approximate their fair values due to their short-term nature or frequent repricing and where the effect of discounting is immaterial.

E. Notes to the condensed interim consolidated financial statements (continued)

9. Borrowings

Included in borrowings are borrowings from Enterprise Singapore as follows:

	Group and Company	
	30 Jun 2026	31 Dec 2025
	$'000	$'000
Borrowings from Enterprise Singapore		
- Amount repayable within one year	**474**	554
- Amount repayable after one year	**-**	152
Total borrowings	**474**	706

Borrowings from Enterprise Singapore represents unsecured advances from Enterprise Singapore under the Local Enterprise Finance Scheme ("LEFS") and Extended Local Enterprise Finance Scheme ("ELEFS") to finance LEFS and ELEFS borrowers. Interest expense on Enterprise Singapore amounting to $6,000 for the period ended 30 June 2026 (30 June 2025: $13,000).

There are no outstanding bank borrowings as at 30 June 2026 (31 December 2025: $Nil). Interest expense on bank borrowings amounting to $11,000 for the period ended 30 June 2026 (30 June 2025: $Nil).

10. During the six months ended 30 June 2026, the Group acquired property, plant and equipment amounting to $3,958,000 (30 June 2025: $1,458,000) and disposed of property, plant and equipment amounting to $4,657,000 (30 June 2025: $150,000).

11. There are no debt securities issuance as at 30 June 2026 (31 December 2025: $Nil) for the Group and the Company.

F. Other information

1. Review of the performance of the Group

The Group reported a net profit after tax of $35.0 million for the first half-year ended 30 June 2026, an increase of 8.8% as compared with the same period last year driven by improved net interest margin at 1.4%.

The improved net interest margin stemmed from a significant 47.7% reduction in deposit costs, outpacing the 27.5% decline in interest yields on loans and liquid assets arising from sustained low benchmark interest rates. As a result, net interest income increased by 8.4% to $96.8 million.

Fee and commission income grew 92.9% to $7.9 million for the first half-year 2026, boosted by strong loan fee performance.

Staff costs increased moderately by 5.5%, reflecting disciplined headcount management and cost containment measures during the reporting period. Depreciation expenses rose 11.1%, primarily driven by capital investments in IT infrastructure and HLF digital platforms, supporting the Group's strategic focus on technology enablement to scale digital banking services. Other operating costs increased 10.0% due to initial project expenses, technology development costs, professional and consultancy costs tied to ongoing business transformation efforts. Overall, the total operating expenses rise modestly by 6.7%, totaling $64.9 million for the first half-year 2026, through disciplined cost management.

Net allowances for loans and other financial assets were a net writeback of $2.4 million for the first half-year 2026 as compared to $6.2 million in the corresponding period. This included a net writeback of $3.2 million in allowances for non credit-impaired loans partially offset by a provision of $0.8 million for credit-impaired loans. Asset quality remained stable as the Group continued to exercise prudence in its credit risk management and close monitoring of vulnerable sectors with adequate loss allowances to cover the loan portfolio. The non-performing loan ratio remained low at 0.5%.

Net loan assets totaling $12,572 million as at 30 June 2026, increased by 3.9% or $474 million over the previous year's base of $12,098 million as at 31 December 2025 and 6.9% or $817 million over corresponding period as at 30 June 2025. The loan portfolio remained largely collateralized.

In optimizing loan funding requirements, deposits and balances of customers increased to $12,902 million as at 30 June 2026, representing an increase of 4.9% or $603 million over the previous year's base of $12,299 million as at 31 December 2025 and 4.5% or $561 million over corresponding period as at 30 June 2025. Cash and cash equivalents including statutory deposit with the Monetary Authority of Singapore ("MAS") together with Singapore Government debt securities and MAS Bills held as liquid assets amounted to $2,653 million as at 30 June 2026 (31 December 2025: $2,591 million). The Group maintained a strong liquidity buffer well above regulatory Minimum Liquid Asset ("MLA") and remained robust to navigate the evolving market conditions and economic uncertainties.

Group shareholders' funds as at 30 June 2026 totalled $2,124 million (31 December 2025: $2,116 million) with net asset value at $4.72 per share (31 December 2025: $4.71 per share). The Group's Capital Adequacy Ratio stood at 15.7% as at 30 June 2026, well capitalized above regulatory requirement to support lending activities and financial stability.

There has been no forecast or prospect statement previously disclosed to shareholders in respect of the period under review.

F. Other information (continued)

2. Commentary on significant trends and competitive conditions in the industry

According to advance estimates released by the Ministry of Trade and Industry ("MTI") on 14 July 2026, Singapore's economy grew by 5.7% in second quarter of 2026, slightly slowing from 6.3% growth in the previous quarter. Growth was supported by robust manufacturing expansion of 12.2% year-on-year and services sector which grew by 4.6% year-on-year. MTI maintained its 2026 GDP growth forecast at 2% - 4%, citing downside risks from the ongoing Iran war, energy price volatility, and potential global supply chain disruptions.

On the global front, the Federal Reserve's ("Fed") June 2026 meeting concluded with the benchmark federal funds rate remaining unchanged and signaling a more hawkish stance as inflation surges well above target levels. While the US Fed's "higher-for-longer" stance is expected to exert upward pressure on Singapore benchmark rates, several factors such as capital inflow, domestic liquidity and policy influence its pace and magnitude.

As we continue to operate in uncertain interest rates trajectory, Hong Leong Finance Limited ("HLF") will focus on safeguarding its net interest margins through disciplined pricing and optimized asset-liability management. We remain steadfast in supporting our customers through tailored financial solutions, integrated sustainable financing and enhanced digital banking services amid a challenging business environment.

In recognition of our unwavering commitment and dedication, HLF has been honored with consecutive awards for "Top 100 Most Valuable Singaporean Brand" from Brand Finance for our commitment to delivering quality products and services, and "SBR Technology Excellence Awards - API Financial Services" from Singapore Business Review for our enhanced vehicle loans digital platform, a strategic and customer centric enabler for car dealers and buyers. We are also recognized as a "Top 1000 World Bank' by The Banker and "ASEAN Finance Company of the Year" at the Asian Banking & Finance Retail Banking Awards. Collectively, the prestigious accolades reflect HLF's disciplined execution of its strategy to drive business transformation while maintaining customer trust, as the Company continues to create sustainable value for customers, shareholders, and the wider community.

Looking ahead, the business operating environment is shaped by continued macroeconomic uncertainty, evolving geopolitical development and changing monetary policy expectations.

Against this backdrop, HLF will remain focused on executing its strategic priorities to sustain profitable growth and deliver long-term value to its stakeholders while remaining resilient to volatile market conditions in an increasingly competitive financial landscape.

F. Other information (continued)

3. Dividends

The directors are pleased to declare an interim dividend of 2.85 cents per share (tax exempt one-tier) (2025: 2.75 cents per share, tax exempt one-tier) in respect of the financial year 2026. The interim dividend will be paid on 4 September 2026.

	Latest Period	Previous Period
Name of Dividend	Interim	Interim (paid on 5 September 2025)
Dividend Type	Cash	Cash
Dividend Rate	2.85 cents per share	2.75 cents per share
Total Dividend	$12,825,000*	$12,349,000
Tax Rate	Tax exempt one-tier	Tax exempt one-tier

* The amount of dividend is computed on the shares in issue as at 30 June 2026. This amount is subject to change arising from the issue of shares upon exercise of options, if any, under the Hong Leong Finance Share Option Scheme 2001 ("Share Option Scheme") between 30 June 2026 and the last day for exercise of options to determine shareholders' entitlement to the interim dividend.

4. Shares issued and outstanding convertibles

Since the end of the previous financial year,

(i) the Company issued the following 301,000 shares upon exercise of options under the Share Option Scheme

Share price	Number of shares issued
$2.23	29,500
$2.31	37,500
$2.38	31,500
$2.44	73,000
$2.45	54,500
$2.48	75,000
Total	301,000

(ii) options to 1,035,500 shares under the Share Option Scheme lapsed upon cessation of employment of participants.

As at the end of the period, unissued shares of the Company under options amounted to 15,369,400 shares (30 June 2025: 15,829,510 shares).

Pursuant to the Finance Companies Act 1967, the Company does not hold treasury shares and accordingly, there were no treasury shares held as at 30 June 2026 and 30 June 2025. There were also no shares held as subsidiary holdings as at 30 June 2026 and 30 June 2025.

F. Other information (continued)

5. Closure of books

Notice is hereby given that the Share Transfer Books and Register of Members of the Company will be closed from 5.00 pm on 20 August 2026 up to (and including) 21 August 2026. Duly completed registrable transfers received by the Company's Registrar, Boardroom Corporate & Advisory Services Pte. Ltd. of 1 Harbourfront Avenue, Keppel Bay Tower #14-07, Singapore 098632 up to 5.00 pm on 20 August 2026 will be registered to determine shareholders' entitlement to the interim dividend. In respect of shares in the securities accounts with The Central Depository (Pte) Limited ("CDP"), the interim dividend will be paid by the Company to CDP which will distribute the interim dividend to holders of the securities accounts.

6. Shareholders' mandate for interested person transactions

The Company has not sought any shareholders' mandate for interested person transactions pursuant to Rule 920 of the Listing Manual of the Singapore Exchange Securities Trading Limited.

7. Confirmation pursuant to Rule 720(1) of the Listing Manual

The Company confirms that it has procured undertakings from all its directors and executive officers in the format set out in Appendix 7.7 in accordance with Rule 720(1) of the Listing Manual.

BY ORDER OF THE BOARD
ENID LING PEEK FONG
NG SIEW PING, JASLIN
COMPANY SECRETARIES

Dated this 7th day of August 2026

Directors' Confirmation

The Directors hereby confirm that, to the best of their knowledge, nothing has come to the attention of the Board of Directors which may render the Group's unaudited condensed interim financial statements for the half year ended 30 June 2026 to be false or misleading in any material aspect.

On behalf of the Board of Directors

Kwek Leng Beng
Director

Peter Chay Fook Yuen
Director

Singapore

7 August 2026