

Name of Listed Issuer : XIN Synergy Group Berhad
Registration No. : 200201024617 (592280-W)

Quarterly Announcement on Money Lending Business Pursuant to Paragraph 8.23(2)(e) of The Listing Requirements of Bursa Malaysia Securitised Berhad

Name of Moneylending Subsidiary : Total IPCO Sdn. Bhd.
Registration No. : 202001025414 (1381734-T)

(1) Aggregate Amount of Outstanding Loans as at 31st December, 2025

	LOANS (RM)		
	SECURED (RM) (A)	UNSECURED (RM) (B)	TOTAL (RM) (C) = (A) + (B)
(a) Corporations	6,924,000	644,729	7,568,729
(b) Individuals	16,913,353	5,369,323	22,282,676
(c) Corporations within the Group	-	-	-
(d) Related Parties	-	-	-
TOTAL	23,837,353	6,014,052	29,851,405

(2) Total Borrowings as at 31st December, 2025

	RM
(a) Loans given by corporations within the Group to the moneylending company	-
(b) Borrowings secured by any company within the Group in favour of the moneylending company	-
(c) Other borrowings by the moneylending company	-
TOTAL	-

(3) Aggregate Amount of Loans in Default Between 1st October, 2025 and 31st December, 2025

	RM
(a) Total loans in default as at 1st October, 2025	-
(b) Classified as loans in default	-
(c) Reclassified as performing	-
(d) Amount recovered	-
(e) Amount written off	-
(f) Loans converted to securities	-
(g) Total loans in default as at 31st December, 2025	-
(h) Ratio of net loans in default to net loans outstanding as at 31st December, 2025	-

(4) Top Five (5) Loans as at 31st December, 2025

	Facility Type	Limit (RM)	Amount Outstanding (RM)	Security Provided	Value of Security (RM)	Related / Non- Related	Terms of Repayment
1	Personal Loan	5,000,000	5,600,000	Yes	589,822	Non-Related	12 instalments
2	Corporate Loan	3,850,000	4,774,000	Yes	3,850,000	Non-Related	36 instalments
3	Personal Loan	2,500,000	3,100,000	Yes	2,500,000	Non-Related	36 instalments
4	Personal Loan	2,500,000	3,066,660	Yes	2,500,000	Non-Related	36 instalments
5	Personal Loan	2,322,259	3,251,162	No	-	Non-Related	60 instalments

Name of Moneylending Subsidiary : Surplus Solutions Sdn. Bhd.
Registration No. : 200101001339 (537095-H)

(1) Aggregate Amount of Outstanding Loans as at 31st December, 2025

	LOANS (RM)		
	SECURED (RM) (A)	UNSECURED (RM) (B)	TOTAL (RM) (C) = (A) + (B)
(a) Corporations	11,331,467	-	11,331,467
(b) Individuals	3,255,783	449,100	3,704,883
(c) Corporations within the Group	-	-	-
(d) Related Parties	-	-	-
TOTAL	14,587,250	449,100	15,036,350

(2) Total Borrowings as at 31st December, 2025

	RM
(a) Loans given by corporations within the Group to the moneylending company	-
(b) Borrowings secured by any company within the Group in favour of the moneylending company	-
(c) Other borrowings by the moneylending company	-
TOTAL	-

(3) Aggregate Amount of Loans in Default Between 1st October, 2025 and 31st December, 2025

	RM
(a) Total loans in default as at 1st October, 2025	-
(b) Classified as loans in default	-
(c) Reclassified as performing	-
(d) Amount recovered	-
(e) Amount written off	-
(f) Loans converted to securities	-
(g) Total loans in default as at 31st December, 2025	-
(h) Ratio of net loans in default to net loans outstanding as at 31st December, 2025	-

(4) Top Five (5) Loans as at 31st December, 2025

	Facility Type	Limit (RM)	Amount Outstanding (RM)	Security Provided	Value of Security (RM)	Related / Non- Related	Terms of Repayment
1	Corporate Loan	4,000,000	4,000,000	Yes	2,500,000	Non-Related	15 instalments
2	Corporate Loan	4,000,000	6,013,200	Yes	3,999,996	Non-Related	96 instalments
3	Personal Loan	2,500,000	2,449,700	Yes	2,500,000	Non-Related	60 instalments
4	Corporate Loan	2,000,000	3,006,000	Yes	1,999,998	Non-Related	96 instalments
5	Personal Loan	1,500,000	1,644,350	Yes	1,500,000	Non-Related	60 instalments

Name of Moneylending Subsidiary : MYK Capital Management Sdn. Bhd.
Registration No. : 201901027314 (1336641-V)

(1) Aggregate Amount of Outstanding Loans as at 31st December, 2025

	LOANS (RM)		
	SECURED (RM) (A)	UNSECURED (RM) (B)	TOTAL (RM) (C) = (A) + (B)
(a) Corporations	-	-	-
(b) Individuals	-	-	-
(c) Corporations within the Group	-	-	-
(d) Related Parties	-	-	-
TOTAL	-	-	-

(2) Total Borrowings as at 31st December, 2025

	RM
(a) Loans given by corporations within the Group to the moneylending company	-
(b) Borrowings secured by any company within the Group in favour of the moneylending company	-
(c) Other borrowings by the moneylending company	-
TOTAL	-

(3) Aggregate Amount of Loans in Default Between 1st October, 2025 and 31st December, 2025

	RM
(a) Total loans in default as at 1st October, 2025	-
(b) Classified as loans in default	-
(c) Reclassified as performing	-
(d) Amount recovered	-
(e) Amount written off	-
(f) Loans converted to securities	-
(g) Total loans in default as at 31st December, 2025	-
(h) Ratio of net loans in default to net loans outstanding as at 31st December, 2025	-

(4) Top Five (5) Loans as at 31st December, 2025

	Facility Type	Limit (RM)	Amount Outstanding (RM)	Security Provided	Value of Security (RM)	Related / Non- Related	Terms of Repayment
1	Personal Loan	-	-	-	-	-	-
2	Personal Loan	-	-	-	-	-	-
3	Personal Loan	-	-	-	-	-	-
4	Personal Loan	-	-	-	-	-	-
5	Personal Loan	-	-	-	-	-	-