DRB-HICOM BERHAD

Registration No. 199001011860 (203430-W)
(Incorporated in Malaysia)

Interim Financial Report for the Financial Period
Ended 30 June 2026

DRB-HICOM BERHAD
199001011860 (203430-W)
(Incorporated in Malaysia)

INTERIM FINANCIAL REPORT ON UNAUDITED CONSOLIDATED RESULTS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

The Board of Directors is pleased to announce the unaudited consolidated financial results of DRB-HICOM Group ("the Group") for the financial quarter/period ended 30 June 2026.

CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

		Financial Quarter 3 Months Ended		**Financial Period 6 Months Ended**	
	Note	**30.06.2026 RM'000**	**30.06.2025 RM'000**	**30.06.2026 RM'000**	**30.06.2025 RM'000**
Revenue		**5,502,749**	4,135,817	**10,264,163**	8,249,794
Cost of sales and operating expenses		**(5,342,372)**	(4,011,920)	**(9,936,790)**	(8,056,161)
Other income		**95,819**	101,290	**220,553**	191,427
Other expenses		**(34,003)**	(19,556)	**(60,825)**	(43,355)
Profit from operations		**222,193**	205,631	**487,101**	341,705
Finance costs		**(137,249)**	(126,071)	**(268,459)**	(256,248)
Share of results of joint ventures (net of tax)		**31,165**	12,801	**62,948**	50,024
Share of results of associated companies (net of tax)		**32,015**	30,824	**58,934**	80,325
PROFIT BEFORE TAXATION	14	**148,124**	123,185	**340,524**	215,806
Taxation	19	**(26,559)**	4,493	**(65,225)**	(24,374)
NET PROFIT FOR THE FINANCIAL QUARTER/PERIOD		**121,565**	127,678	**275,299**	191,432
OTHER COMPREHENSIVE (LOSS)/INCOME					
<u>Items that will not be reclassified subsequently to profit or loss:</u>					
Net loss on fair value changes of equity instruments: financial assets at fair value through other comprehensive income		**(6,194)**	(1,188)	**(3,550)**	(14,928)
Fair value adjustment on transfer of property, plant and equipment to investment properties		**-**	43,043	**-**	43,043
<u>Items that will be reclassified subsequently to profit or loss:</u>					
Net gain/(loss) on fair value changes of investment securities: financial assets at fair value through other comprehensive income		**2,315**	62,513	**(17,211)**	84,996
Currency translation differences of foreign operations		**4,481**	2,781	**(9,607)**	3,637
Share of other comprehensive income of a joint venture		**283**	-	**700**	-

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CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME (CONTINUED)

	Note	Financial Quarter 3 Months Ended		Financial Period 6 Months Ended	
		30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
		RM'000	**RM'000**	**RM'000**	**RM'000**
OTHER COMPREHENSIVE (LOSS)/INCOME (continued)					
Reclassification adjustments:					
Transfer of realised gain on fair value changes of investment securities: financial assets at fair value through other comprehensive income upon disposal		**(5,399)**	(26,943)	**(15,884)**	(31,199)
OTHER COMPREHENSIVE (LOSS)/INCOME FOR THE FINANCIAL QUARTER/PERIOD (NET OF TAX)		**(4,514)**	80,206	**(45,552)**	85,549
TOTAL COMPREHENSIVE INCOME FOR THE FINANCIAL QUARTER/PERIOD		**117,051**	207,884	**229,747**	276,981
Net profit for the financial quarter/period attributable to:					
Owners of the Company		**30,562**	58,092	**75,562**	75,815
Holders of Perpetual Sukuk		**10,786**	9,256	**19,940**	18,410
Non-controlling interests		**80,217**	60,330	**179,797**	97,207
		121,565	127,678	**275,299**	191,432
Total comprehensive income for the financial quarter/period attributable to:					
Owners of the Company		**27,197**	127,307	**38,576**	148,966
Holders of Perpetual Sukuk		**10,786**	9,256	**19,940**	18,410
Non-controlling interests		**79,068**	71,321	**171,231**	109,605
		117,051	207,884	**229,747**	276,981
Basic and diluted earnings per share (sen):	25	***1.58***	*3.00*	***3.91***	*3.92*

The Condensed Consolidated Statement of Comprehensive Income should be read in conjunction with the Annual Audited Financial Statements for the financial year ended 31 December 2025 and the explanatory notes attached to the interim financial report.

DRB-HICOM BERHAD
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CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

	Note	As at 30.06.2026 RM'000	As at 31.12.2025 RM'000
ASSETS			
NON-CURRENT ASSETS			
Property, plant and equipment		5,140,811	5,240,236
Investment properties		662,407	662,494
Inventories		2,216,045	2,214,011
Joint ventures		624,039	594,920
Associated companies		913,725	938,854
Intangible assets		1,231,624	1,222,798
Deferred tax assets		479,025	461,356
Investment securities: financial assets at fair value through profit or loss			
- Banking		21,319	-
- Non-banking		6,379	6,379
Investment securities: financial assets at fair value through other comprehensive income			
- Banking		6,646,904	6,348,706
- Non-banking		71,558	78,510
Investment securities: financial assets at amortised cost			
- Banking		257,755	-
Trade and other receivables		1,328,983	1,394,246
Other assets		2,617	2,617
Banking related assets			
- Financing of customers		29,855,911	29,363,919
- Statutory deposit with Bank Negara Malaysia		350,000	365,000
Fixed deposits		229	-
		49,809,331	**48,894,046**
CURRENT ASSETS			
Inventories		2,779,424	2,420,313
Trade and other receivables		3,138,982	2,966,496
Investment securities: financial assets at fair value through profit or loss			
- Banking		41,551	82,368
- Non-banking		17,308	29,385
Investment securities: financial assets at fair value through other comprehensive income			
- Banking		720,579	1,548,994
Banking related assets			
- Cash and short-term funds		3,344,547	3,090,359
- Financing of customers		3,964,226	3,982,947
Bank balances and cash deposits		3,811,413	2,739,102
Derivative assets	22(a)	21,172	15,175
Sub-total		**17,839,202**	**16,875,139**
Assets held for sale		-	144
		17,839,202	**16,875,283**
TOTAL ASSETS		**67,648,533**	**65,769,329**

CONDENSED CONSOLIDATED STATEMENT OF FINANCIAL POSITION (CONTINUED)

	Note	As at 30.06.2026 RM'000	As at 31.12.2025 RM'000
EQUITY AND LIABILITIES			
EQUITY			
Share capital		1,740,302	1,740,302
Reserves		6,049,426	6,066,938
Equity attributable to Owners of the Company		7,789,728	7,807,240
Perpetual Sukuk		1,501,576	905,289
Redeemable Convertible Cumulative Preference Shares		669,266	669,266
Non-controlling Interests		1,759,986	1,442,380
TOTAL EQUITY		**11,720,556**	**10,824,175**
NON-CURRENT LIABILITIES			
Deferred income		64,597	66,592
Trade and other payables		82,153	81,463
Lease liabilities		186,142	209,982
Long-term borrowings	21(c)	6,521,027	6,713,155
Redeemable Convertible Cumulative Preference Shares		893,107	866,989
Post-employment benefit obligations		1,245	2,468
Provision for liabilities and charges		200,817	194,558
Deferred tax liabilities		259,907	253,891
Banking related liabilities			
- Deposits from customers and investment accounts		349,071	335,179
- Deposits and placements of banks and other financial institutions		336,258	333,457
- Recourse obligation on financing sold to Cagamas		1,205,908	954,402
		10,100,232	**10,012,136**
CURRENT LIABILITIES			
Deferred income		8,879	7,295
Trade and other payables		5,768,039	4,528,479
Lease liabilities		86,919	91,653
Provision for liabilities and charges		260,343	268,931
Post-employment benefit obligations		1,304	742
Bank borrowings			
- Bank overdrafts	21(a)	943	911
- Others	21(b)	1,878,432	1,635,224
Banking related liabilities			
- Deposits from customers and investment accounts		36,975,354	37,475,957
- Deposits and placements of banks and other financial institutions		833,171	633,488
- Bills and acceptances payable		9,149	11,375
- Recourse obligation on financing sold to Cagamas		1	251,538
Derivative liabilities	22(a)	5,211	27,425
		45,827,745	**44,933,018**
TOTAL LIABILITIES		**55,927,977**	**54,945,154**
TOTAL EQUITY AND LIABILITIES		**67,648,533**	**65,769,329**
NET ASSETS PER SHARE ATTRIBUTABLE TO OWNERS OF THE COMPANY * (RM)		**4.03**	**4.04**

* Based on 1,933,237,051 ordinary shares in issue.

The Condensed Consolidated Statement of Financial Position should be read in conjunction with the Annual Audited Financial Statements for the financial year ended 31 December 2025 and the explanatory notes attached to the interim financial report.

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

	Share Capital		Non-distributable									
	Number of Shares '000	Monetary Value RM'000	Merger Reserve RM'000	Currency Translation Differences RM'000	Fair Value through Other Comprehensive Income ("FVOCI") Reserve RM'000	Other Reserves RM'000	Retained Earnings RM'000	Equity attributable to Owners of the Company RM'000	Perpetual Sukuk RM'000	Redeemable Convertible Cumulative Preference Shares ("RCCPS") RM'000	Non-controlling interests RM'000	Total RM'000
At 1 January 2026	**1,933,237**	**1,740,302**	**1,214,085**	**4,971**	**42,749**	**309,935**	**4,495,198**	**7,807,240**	**905,289**	**669,266**	**1,442,380**	**10,824,175**
Net profit for the financial period	-	-	-	-	-	-	75,562	75,562	19,940	-	179,797	275,299
Other comprehensive (loss)/income for the financial period, net of tax	-	-	-	(9,946)	(27,740)	700	-	(36,986)	-	-	(8,566)	(45,552)
Total comprehensive (loss)/income for the financial period	-	-	-	(9,946)	(27,740)	700	75,562	38,576	19,940	-	171,231	229,747
Transfer of fair value changes recognised for equity instrument (elected as FVOCI) upon derecognition	-	-	-	-	(640)	-	640	-	-	-	-	-
Transfer of a subsidiary's reserves	-	-	-	-	-	2,957	(2,957)	-	-	-	-	-
Transfer of a subsidiary's post-employment benefit obligation reserve upon settlement	-	-	-	-	-	237	(237)	-	-	-	-	-
Share subscription in a subsidiary by non-controlling interest shareholder	-	-	-	-	-	-	-	-	-	-	149,700	149,700
Sub-total carried forward	1,933,237	1,740,302	1,214,085	(4,975)	14,369	313,829	4,568,206	7,845,816	925,229	669,266	1,763,311	11,203,622

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CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (CONTINUED)

	Share Capital		Non-distributable									
	Number of Shares ’000	Monetary Value RM’000	Merger Reserve RM’000	Currency Translation Differences RM’000	FVOCI Reserve RM’000	Other Reserves RM’000	Retained Earnings RM’000	Equity attributable to Owners of the Company RM’000	Perpetual Sukuk RM’000	RCCPS RM’000	Non-controlling interests RM’000	Total RM’000
Sub-total brought forward	**1,933,237**	**1,740,302**	**1,214,085**	**(4,975)**	**14,369**	**313,829**	**4,568,206**	**7,845,816**	**925,229**	**669,266**	**1,763,311**	**11,203,622**
Transaction with Owners												
Net issuance of Perpetual Sukuk	-	-	-	-	-	-	-	-	**595,025**	-	-	**595,025**
Distribution to holders of Perpetual Sukuk	-	-	-	-	-	-	**(7,757)**	**(7,757)**	**(18,678)**	-	**(3,325)**	**(29,760)**
Final dividend in respect of financial year ended 31 December 2025	-	-	-	-	-	-	**(48,331)**	**(48,331)**	-	-	-	**(48,331)**
At 30 June 2026	**1,933,237**	**1,740,302**	**1,214,085**	**(4,975)**	**14,369**	**313,829**	**4,512,118**	**7,789,728**	**1,501,576**	**669,266**	**1,759,986**	**11,720,556**

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (CONTINUED)

	Share Capital		Non-distributable									
	Number of Shares '000	Monetary Value RM'000	Merger Reserve RM'000	Currency Translation Differences RM'000	FVOCI Reserve RM'000	Other Reserves RM'000	Retained Earnings RM'000	Equity attributable to Owners of the Company RM'000	Perpetual Sukuk RM'000	RCCPS RM'000	Non-controlling interests RM'000	Total RM'000
At 1 January 2025	1,933,237	1,740,302	1,214,085	5,657	6,605	275,217	4,160,776	7,402,642	905,252	669,266	1,310,044	10,287,204
Net profit for the financial period	-	-	-	-	-	-	75,815	75,815	18,410	-	97,207	191,432
Other comprehensive income for the financial period, net of tax	-	-	-	2,900	27,209	43,042	-	73,151	-	-	12,398	85,549
Total comprehensive income for the financial period	-	-	-	2,900	27,209	43,042	75,815	148,966	18,410	-	109,605	276,981
Transfer of fair value changes recognised for equity instrument (elected as FVOCI) upon derecognition	-	-	-	-	6,305	-	(6,305)	-	-	-	-	-
Transfer of a subsidiary's reserves	-	-	-	-	-	(15,296)	15,296	-	-	-	-	-
Effect of liquidation of a joint venture	-	-	-	-	-	(2,400)	2,400	-	-	-	-	-
Share subscription in a subsidiary by non-controlling interest shareholder	-	-	-	-	-	-	-	-	-	-	12,740	12,740
<u>Transaction with Owners</u>												
Distribution to holders of Perpetual Sukuk	-	-	-	-	-	-	(7,630)	(7,630)	(18,641)	-	(3,270)	(29,541)
Final dividend in respect of financial year ended 31 December 2024	-	-	-	-	-	-	(48,331)	(48,331)	-	-	-	(48,331)
At 30 June 2025	1,933,237	1,740,302	1,214,085	8,557	40,119	300,563	4,192,021	7,495,647	905,021	669,266	1,429,119	10,499,053

The Condensed Consolidated Statement of Changes in Equity should be read in conjunction with the Annual Audited Financial Statements for the financial year ended 31 December 2025 and the explanatory notes attached to the interim financial report.

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CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS

	Financial Period 6 Months Ended 30.06.2026 RM'000	Financial Period 6 Months Ended 30.06.2025 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Net profit for the financial period	275,299	191,432
Adjustments:		
- Amortisation of intangible assets	269,992	252,648
- Depreciation of property, plant and equipment	304,947	326,890
- Finance costs	268,459	256,248
- Taxation	65,225	24,374
- Share of results of joint ventures (net of tax)	(62,948)	(50,024)
- Share of results of associated companies (net of tax)	(58,934)	(80,325)
- Others	99,061	213,932
Operating profit before working capital changes	1,161,101	1,135,175
Changes in working capital:		
Net increase in banking related assets	(555,349)	(598,181)
Net (decrease)/increase in banking related liabilities	(286,453)	813,691
Net increase in assets	(115,332)	(125,950)
Net increase in liabilities	881,022	263,719
Net cash inflow from operations	1,084,989	1,488,454
Interest received	43,979	8,724
Finance costs paid	(70,616)	(32,335)
Tax paid, net of refund	(65,915)	(90,604)
Provision for liabilities and charges paid	(51,374)	(45,217)
Post-employment benefit obligations paid	(358)	(197)
Net cash inflow from operating activities	**940,705**	**1,328,825**
CASH FLOWS FROM INVESTING ACTIVITIES		
Acquisitions of investment securities	(1,601)	(1,800)
Additional investment in a joint venture	(4,784)	-
Additional cash outflow from acquisition of a subsidiary	(2,429)	-
Dividends received from associated companies	111,860	79,952
Dividends received from a joint venture	6,795	-
Dividends received from other investments	50	-
Interest received	863	752
Movement in fixed deposit placement with maturity profile more than three months	79,900	200,000
Proceeds from disposal of property, plant and equipment	1,590	4,148
Proceeds from redemption of fund investments (net)	14,000	2,350
Purchases of property, plant and equipment/intangible assets	(454,889)	(544,774)
Proceeds from disposal/(acquisition) of investment securities by a banking subsidiary (net)	235,378	(238,359)
Share subscription in a subsidiary by a non-controlling interest shareholder	149,700	12,740
Net cash inflow/(outflow) from investing activities	**136,433**	**(484,991)**

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CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS (CONTINUED)

	Financial Period 6 Months Ended 30.06.2026 RM'000	Financial Period 6 Months Ended 30.06.2025 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Distribution to holders of Perpetual Sukuk	(29,760)	(29,541)
Dividends paid to shareholders	(48,331)	(48,331)
Finance costs paid	(146,162)	(134,605)
Movement in bank balances and fixed deposits held as security/maintained as sinking fund	(51,360)	(115,475)
Proceeds from issuance of Perpetual Sukuk	600,000	-
Payment of the principal portion of lease liabilities	(51,575)	(51,135)
Payment of transaction costs on issuance of Perpetual Sukuk by a subsidiary	(1,805)	-
Proceeds from bank borrowings	1,644,513	1,694,893
Proceeds from recourse obligation on financing sold to Cagamas	-	452,711
Repayment of bank borrowings	(1,620,453)	(1,578,873)
Repayment of loan from a joint venture	-	2,000
Repayment of principal for recourse obligation on financing sold to Cagamas	-	(730,495)
Net cash inflow/(outflow) from financing activities	**295,067**	**(538,851)**
NET INCREASE IN CASH AND CASH EQUIVALENTS	**1,372,205**	**304,983**
Effects of foreign currency translation	(16,219)	(1,545)
CASH AND CASH EQUIVALENTS AS AT BEGINNING OF THE FINANCIAL PERIOD	5,468,245	4,244,577
CASH AND CASH EQUIVALENTS AS AT END OF THE FINANCIAL PERIOD	**6,824,231**	**4,548,015**
Cash and cash equivalents as at end of the financial period comprise the following:		
Bank balances and cash deposits	3,811,642	2,236,291
Banking related assets - cash and short-term funds	3,344,547	2,731,323
Bank overdrafts	(943)	(963)
	7,155,246	4,966,651
Less: Bank balances and fixed deposits held as security/sinking fund	(309,306)	(407,463)
Less: Fixed deposits with maturity profile of more than 3 months	(8,029)	(29)
Less: Bank balances in respect of Automotive Development Fund liabilities	(5,414)	(4,336)
Less: Collections held by a postal subsidiary on behalf of third parties	(8,266)	(6,808)
	6,824,231	**4,548,015**

The Condensed Consolidated Statement of Cash Flows should be read in conjunction with the Annual Audited Financial Statements for the financial year ended 31 December 2025 and the explanatory notes attached to the interim financial report.

EXPLANATORY NOTES TO THE INTERIM FINANCIAL REPORT

1. BASIS OF PREPARATION

The interim financial report is unaudited and has been prepared in accordance with Malaysian Financial Reporting Standards ("MFRS") 134 *Interim Financial Reporting* and paragraph 9.22 of the Listing Requirements of Bursa Malaysia Securities Berhad. This interim financial report should be read in conjunction with the Group's annual audited financial statements for the financial year ended 31 December 2025, and all the financial information is presented in RM and has been rounded to the nearest thousand unless otherwise stated.

2. CHANGES IN ACCOUNTING POLICIES

The accounting policies and methods of computation adopted for the interim financial report are consistent with those adopted for the annual audited financial statements for the financial year ended 31 December 2025, except for the adoption of the following amendments to standards, which are applicable to the Group with effect from 1 January 2026:

- Amendments to MFRS 9 and MFRS 7 — Contracts Referencing Nature-dependent Electricity
- Amendments to MFRS 9 and MFRS 7 — Amendments to the Classification and Measurement of Financial Instruments
- Annual Improvements to MFRS Accounting Standards - Volume 11

The adoption and application of the above amendments did not have any material impact on the financial statements of the Group.

3. SEASONALITY OR CYCLICALITY OF OPERATIONS

The businesses of the Group were not materially affected by any seasonal or cyclical fluctuations during the financial period ended 30 June 2026.

4. ITEMS OF UNUSUAL NATURE, SIZE OR INCIDENCE

There was no material item of an unusual nature, size or incidence affecting the assets, liabilities, equity, net income or cash flows during the financial period ended 30 June 2026.

5. CHANGES IN ESTIMATES

There was no material change in the estimate of amounts reported in prior financial years that has a material effect on this interim financial report.

6. ISSUANCE OR REPAYMENT OF DEBT AND EQUITY SECURITIES

Other than the following, there was no issuance or repayment of debt securities, share buy-backs, share cancellations, shares held as treasury shares, or resale of treasury shares for the financial period ended 30 June 2026.

(a) On 26 February 2026, Pos Malaysia Berhad ("Pos Malaysia"), a subsidiary of DRB-HICOM Berhad ("the Company"), announced the establishment of a subordinated perpetual Islamic notes programme of up to RM1.0 billion under the Shariah principle of Wakalah Bi Al-Istithmar. The proceeds raised from the programme will be utilised to finance the Pos Malaysia group's capital expenditure, investment activities, working capital and general corporate purposes.

The first tranche of RM300.0 million was issued on 17 March 2026 and was fully subscribed by the Company. The subordinated perpetual sukuk has no fixed maturity, is subordinated to senior creditors, and allows Pos Malaysia to defer distribution payments at its discretion. Accordingly, the sukuk is classified as equity in the condensed consolidated statement of financial position of the Pos Malaysia group, in accordance with MFRS 132 *Financial instruments: Presentation*.

The transaction represents an intra-group transaction and has been eliminated on consolidation at the Group level.

(b) On 12 June 2026, the Company issued Perpetual Sukuk amounting to RM600 million in nominal value (comprising two tranches of RM300 million each) under the Sukuk Musharakah Programme, which was approved by the Securities Commission Malaysia on 27 November 2014. The Perpetual Sukuk is recognised in the consolidated statement of changes in equity. The net proceeds arising from the issuance (after the deduction of expenses incidental to the Sukuk Musharakah Programme) will be utilised to finance investment activities, working capital requirements, refinancing of existing Shariah-compliant borrowings and other general corporate purposes.

7. DIVIDEND PAID

The Board of Directors has approved a final dividend of 2.5 sen per share, amounting to RM48,330,926 in respect of the financial year ended 31 December 2025. The dividend was paid on 17 April 2026.

8. SEGMENTAL INFORMATION

The information on each of the Group's business segments for the financial period ended 30 June 2026 is as follows:

	Mobility RM'000	Postal RM'000	Banking RM'000	Services RM'000	Properties RM'000	Investment Holding and Others RM'000	Group RM'000
Revenue							
Total revenue	7,999,227	975,745	1,193,124	110,146	25,581	15,018	10,318,841
Inter-segment revenue	(13,150)	(11,200)	(10,221)	(3,799)	(1,290)	(15,018)	(54,678)
External revenue	7,986,077	964,545	1,182,903	106,347	24,291	-	10,264,163
Results							
Segment profit/(loss)	372,824	(46,898)	153,726	(4,770)	7,432	7,665	489,979
Unallocated expenses							(49,539)
Interest income	40,413	498	-	145	1,605	4,000	46,661
Finance costs	(104,906)	(8,340)	(44,326)	(746)	(19,416)	(90,725)	(268,459)
Share of results of joint ventures (net of tax)	64,804	-	-	-	(1,856)	-	62,948
Share of results of associated companies (net of tax)	58,920	14	-	-	-	-	58,934
Profit before taxation							340,524
Taxation	(22,951)	(7,127)	(30,699)	(2,933)	(590)	(925)	(65,225)
Net profit for the financial period							275,299
Attributable to:							
Owners of the Company							75,562
Holders of Perpetual Sukuk							19,940
Non-controlling interests							179,797

9. PROPERTY, PLANT AND EQUIPMENT

There is no revaluation of property, plant and equipment brought forward from the previous annual audited financial statements, as the Group does not adopt a revaluation policy on its property, plant and equipment.

10. SUBSEQUENT EVENT

There has not arisen in the interval between the end of this reporting period and the date of this announcement any item, transaction or event of a material and unusual nature that would likely to substantially affect the results of the operations of the Group.

11. CHANGES IN THE COMPOSITION OF THE GROUP DURING THE FINANCIAL PERIOD ENDED 30 JUNE 2026

Save as disclosed below, there is no change in the composition of the Group during the current period under review.

On 20 February 2026, EON Motors Sdn. Bhd. ("EON Motors") was incorporated by Edaran Otomobil Nasional Berhad, an indirect wholly-owned subsidiary of the Group. As a result, EON Motors became an indirect wholly-owned subsidiary of the Group. EON Motors will be principally involved in the wholesale and retail of new and used motor vehicles including electric vehicles, provision of vehicle servicing, repair and maintenance, sale of spare parts and accessories, charging-related support services and other related automotive activities.

12. CONTINGENT LIABILITIES AND CONTINGENT ASSETS

There has been no material change in contingent liabilities or contingent assets from what was reported in the last annual audited financial statements.

13. COMMITMENTS AND CONTINGENT LIABILITIES OF BANK MUAMALAT MALAYSIA BERHAD

Risk Weighted Exposures of Bank Muamalat Malaysia Berhad are as follows:

	As at 30.06.2026		
	Principal Amount RM'000	**Credit Equivalent Amount RM'000**	**Total Risk Weighted Amount RM'000**
Contingent liabilities			
Direct credit substitutes	959,383	959,383	918,158
Trade-related contingencies	347,417	69,483	6,764
Transaction-related contingencies	499,525	249,763	233,425

13. COMMITMENTS AND CONTINGENT LIABILITIES OF BANK MUAMALAT MALAYSIA BERHAD (CONTINUED)

Risk Weighted Exposures of Bank Muamalat Malaysia Berhad are as follows: (continued)

	As at 30.06.2026		
	Principal Amount RM'000	**Credit Equivalent Amount RM'000**	**Total Risk Weighted Amount RM'000**
Commitments			
Credit extension commitment:			
- Maturity within one year	984,716	196,943	177,029
- Maturity exceeding one year	1,542,660	771,330	340,170
Other miscellaneous commitments & contingencies	668,084	110,625	83,178
Islamic derivative financial instruments			
Foreign exchange related contracts	1,846,709	33,442	31,555
	6,848,494	2,390,969	1,790,279

No material loss is anticipated as these amounts arose in Bank Muamalat Malaysia Berhad's business, where it makes various commitments and incurs certain contingent liabilities with legal recourse to its customers.

14. PROFIT BEFORE TAXATION

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

	Financial Quarter 3 Months Ended		Financial Period 6 Months Ended	
	30.06.2026 RM'000	**30.06.2025 RM'000**	**30.06.2026 RM'000**	**30.06.2025 RM'000**
Amortisation of intangible assets	87,845	128,646	269,992	252,648
Depreciation of property, plant and equipment	155,185	168,029	304,947	326,890
Finance costs	137,249	126,071	268,459	256,248

14. PROFIT BEFORE TAXATION (CONTINUED)

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

	Financial Quarter 3 Months Ended		Financial Period 6 Months Ended	
	30.06.2026 RM'000	30.06.2025 RM'000	30.06.2026 RM'000	30.06.2025 RM'000
Reversal of impairment loss of property, plant and equipment	(2,066)	-	(4)	-
Marked to market (gain)/loss on derivatives (net)	(20,919)	37,296	(28,211)	35,282
Unrealised foreign exchange differences (net)	291	4,880	4,430	1,413
Write-down of inventories (net)	15,932	547	11,714	1,072
Write-off of property, plant and equipment	591	175	1,146	197
(Gain)/loss on disposal of (net):				
- investment securities	(5,443)	(18)	(15,944)	(2,987)
- property, plant and equipment	2,247	(138)	1,859	(2,632)
Loss/(gain) on fair value adjustment of investment securities (net)	6,992	(2,750)	10,861	19,388
Interest income	(21,554)	(15,738)	(46,661)	(30,374)
Allowance for/(write-back of) financing of customers (net)	52,709	(9,521)	97,078	31,531
(Write-back of)/allowance for expected credit losses (net)	(1,277)	(500)	(1,316)	384

15. REVIEW OF PERFORMANCE

15.1 Revenue

	Group Business Segments	Financial Quarter 3 Months Ended		Variance		Financial Period 6 Months Ended		Variance	
		30.06.2026 RM'000	30.06.2025 RM'000	RM'000	% +/-	30.06.2026 RM'000	30.06.2025 RM'000	RM'000	% +/-
(i)	Mobility	4,365,898	2,999,424	1,366,474	45.6	7,986,077	6,025,232	1,960,845	32.5
(ii)	Postal	471,295	433,417	37,878	8.7	964,545	890,488	74,057	8.3
(iii)	Banking	599,542	556,578	42,964	7.7	1,182,903	1,089,665	93,238	8.6
(iv)	Services	55,615	52,123	3,492	6.7	106,347	103,493	2,854	2.8
(v)	Properties	10,399	94,275	(83,876)	-89.0	24,291	140,916	(116,625)	-82.8
	Total	**5,502,749**	**4,135,817**	**1,366,932**	**33.1**	**10,264,163**	**8,249,794**	**2,014,369**	**24.4**

15. REVIEW OF PERFORMANCE (CONTINUED)

15.1 Revenue (continued)

For the current quarter ended 30 June 2026, the Group's revenue increased by 33.1% to RM5.50 billion compared with RM4.14 billion in the corresponding quarter ended 30 June 2025, mainly attributable to higher sales from the Mobility, Banking, Postal and Services segments.

For the six months ended 30 June 2026, the Group's revenue increased by 24.4% to RM10.26 billion from RM8.25 billion in the corresponding period ended 30 June 2025.

(i) Mobility Segment

The Mobility segment recorded higher revenue, primarily attributable to higher sales of Proton vehicles, stronger contributions from the aerospace sub-segment following the acquisition of CTRM AeroSystems Sdn. Bhd. in December 2025, and improved performance from the automotive distribution business.

(ii) Postal Segment

The Postal segment recorded higher revenue, driven by stronger contributions from the ground handling activities following higher flight frequencies, as well as improved marine revenue resulting from the full operation of both vessels and higher courier revenue due to increased courier volumes. The improvement was partially offset by lower revenue from the mail business following a decline in mail volumes.

(iii) Banking Segment

The Banking segment recorded higher revenue, primarily driven by increased financing income. This was supported by growth in financing volume, underpinned by sustainable business expansion and an expanding customer base.

(iv) Services Segment

The Services segment recorded higher revenue, primarily driven by a higher number of commercial vehicles inspected under the vehicle inspection business.

(v) Properties Segment

The Properties segment recorded lower revenue, mainly due to reduced contributions from both the property development and construction projects.

15. REVIEW OF PERFORMANCE (CONTINUED)

15.2 Profit Before Tax

The Group recorded a pre-tax profit of RM148.12 million for the current quarter ended 30 June 2026, compared with a pre-tax profit of RM123.19 million in the corresponding quarter ended 30 June 2025. The improvement for the current quarter was mainly attributable to higher contributions from the Mobility and Services segments, supported by stronger sales and more efficient cost management. This was partially offset by weaker performance in the Banking and Properties segments.

For the six-month period ended 30 June 2026, the Group recorded a higher pre-tax profit of RM340.52 million, compared with RM215.81 million in the corresponding period of the previous year. The increase was primarily attributable to a stronger performance in the Mobility segment and a narrower loss in the Postal segment. However, this was partially offset by weaker performance in the Banking, Properties and Services segments.

16. COMPARISON WITH THE PRECEDING QUARTER'S RESULTS

Compared with the pre-tax profit of RM192.40 million in the preceding quarter ended 31 March 2026, the Group recorded a lower pre-tax profit of RM148.12 million for the current quarter ended 30 June 2026. The decrease was primarily attributable to weaker performance in the Postal segment.

17. PROSPECTS FOR THE FINANCIAL YEAR ENDING 31 DECEMBER 2026

Bank Negara Malaysia ("BNM") decided to maintain the Overnight Policy Rate ("OPR") at 2.75%. According to BNM, Malaysia's strong fundamentals will continue to underpin the economy's resilience, supported by sustained domestic demand. However, ongoing uncertainties stemming from the Middle East conflict continue to weigh on the global economic outlook.

Malaysia's Total Industry Volume ("TIV") rose by 3.1% to 385,353 units in the first half of 2026. Following this, the Malaysian Automotive Association ("MAA") raised its 2026 industry sales forecast to 800,000 units. In line with the increase in TIV, PROTON recorded its strongest first-half sales performance in 15 years achieving a milestone of 100,346 units sold, a 39.1% year-on-year increase.

In the first half of 2026, Proton e.MAS captured a 42.6% share of Malaysia's fully electric vehicle ("EV") market. The Proton e.MAS 5 accounted for 60.6% of Proton e.MAS sales, while the Proton e.MAS 7 PHEV quickly gained traction, contributing 23.1%. Strong demand for PROTON's electrified vehicle ("xEV") lineup drove cumulative Proton e.MAS sales beyond 30,000 units within 20 months of the launch of the e.MAS 7 in December 2024. Building on this strong performance, PROTON is well placed to strengthen its competitive position and accelerate xEV adoption through continued operational excellence, network enhancements and customer-focused initiatives.

17. PROSPECTS FOR THE FINANCIAL YEAR ENDING 31 DECEMBER 2026 (CONTINUED)

In the Postal segment, Pos Malaysia continued to make progress in its turnaround efforts, with losses narrowing by 30.1% year-on-year. Other segments within the Group, namely Banking, Services and Properties, will continue advancing their digitalisation agenda, leveraging innovation and technology to enhance operational efficiency and create long-term value.

The Group anticipates a moderate outlook for the financial year ending 31 December 2026.

18. PROFIT FORECAST OR PROFIT GUARANTEE

The Group has not issued any profit forecast or profit guarantee for the current financial period in a public document.

19. TAXATION

Taxation comprises the following:

	Financial Quarter 3 Months Ended		Financial Period 6 Months Ended	
	30.06.2026 RM'000	**30.06.2025 RM'000**	**30.06.2026 RM'000**	**30.06.2025 RM'000**
Current taxation	33,902	35,831	67,223	62,791
Deferred taxation	(7,343)	(40,324)	(1,998)	(38,417)
Total	**26,559**	**(4,493)**	**65,225**	**24,374**

For the financial period ended 30 June 2026, the taxation charge arose mainly from certain profit-making subsidiaries and certain expenses, which were not deductible for income tax purposes.

20. STATUS OF CORPORATE PROPOSALS

The Group has no corporate proposal announced that is not completed as at the date of this report.

21. BORROWINGS

Total Group borrowings are as follows:

		As at 30.06.2026 RM'000
	Short-Term Borrowings	
(a)	**Bank overdrafts** - Secured	**943**
(b)	**Others**	
	Secured	
	Bankers acceptances	77,209
	Revolving credits	158,037
	Short-term loans	35,005
	Short-term loans under Islamic financing	15,215
	Hire purchase - portion repayable within 12 months	33,038
	Long-term loans - portion repayable within 12 months	54,305
	Long-term loans under Islamic financing - portion repayable within 12 months	895,517
	Sub-total	1,268,326
	Unsecured	
	Bankers acceptances	486,059
	Revolving credits	62,500
	Long-term loans - portion repayable within 12 months	52,288
	Long-term loans under Islamic financing - portion repayable within 12 months	9,259
	Sub-total	610,106
	Total	**1,878,432**
(c)	**Long-Term Borrowings**	
	Secured	
	Hire purchase	104,682
	- portion repayable within 12 months	(33,038)
		71,644
	Long-term loans	391,359
	- portion repayable within 12 months	(54,305)
		337,054
	Long-term loans under Islamic financing	6,065,022
	- portion repayable within 12 months	(895,517)
		5,169,505

21. BORROWINGS (CONTINUED)

Total Group borrowings are as follows: (continued)

		As at 30.06.2026 RM'000
(c)	**Long-Term Borrowings (continued)**	
	<u>Unsecured</u>	
	Long-term loans	195,281
	- portion repayable within 12 months	(52,288)
		142,993
	Long-term loans under Islamic financing	809,090
	- portion repayable within 12 months	(9,259)
		799,831
	Total	**6,521,027**
	Grand Total	**8,400,402**

(d) The above borrowings are denominated in Ringgit Malaysia ("RM"), except for the short-term foreign currency borrowings, which are translated into their RM equivalent as disclosed below:

As at 30 June 2026	**Foreign currency**	**Foreign '000**	**RM '000**
Secured			
- Short-term loans	USD	807	3,300
Total			**3,300**

22. OUTSTANDING DERIVATIVES

(a) Derivatives outstanding as at 30 June 2026 consist mainly of currency forward foreign exchange contracts, currency swaps foreign exchange contracts and share put option, which are measured at their fair values together with their corresponding contract/notional amounts as below:

	Contract/ Notional Value RM'000	Fair value	
		Assets RM'000	Liabilities RM'000
Currency forward foreign exchange contracts	1,390,434	18,864	3,563
Currency swaps foreign exchange contracts	739,978	682	1,648
Share put option	1,626	1,626	-
	2,132,038	21,172	5,211

There has been no significant change for the financial derivatives in respect of the following since the last financial year ended 31 December 2025:

(i) the credit risk, market risk and liquidity risk associated with these financial derivatives;

(ii) the cash requirements of the financial derivatives; and

(iii) the policy in place for mitigating or controlling the risks associated with these financial derivatives.

(b) Disclosure of gain arising from fair value changes of financial derivatives

During the financial period ended 30 June 2026, the Group recognised a total net gain of RM28.21 million arising from the fair value changes on the currency forward foreign exchange contracts, currency swaps foreign exchange contracts and share put option, which are marked to market as at 30 June 2026.

23. MATERIAL LITIGATION

There is no material litigation as at the date of this report.

24. DIVIDEND

No interim dividend has been declared in the financial period ended 30 June 2026.

25. EARNINGS PER SHARE

The basic and diluted earnings per share are calculated by dividing the Group's net profit attributable to the Owners of the Company by the number of ordinary shares in issue during the financial quarter/period:

	Financial Quarter 3 Months Ended		**Financial Period 6 Months Ended**	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
Net profit attributable to Owners of the Company (RM'000)	30,562	58,092	75,562	75,815
Number of ordinary shares in issue ('000)	1,933,237	1,933,237	1,933,237	1,933,237
Basic and diluted earnings per share (sen)	**1.58**	**3.00**	**3.91**	**3.92**

26. AUDIT REPORT OF THE PRECEDING ANNUAL FINANCIAL STATEMENTS

The audit report of the Group's preceding audited annual financial statements was not subject to any qualification.

BY ORDER OF THE BOARD

SABARINA LAILA BINTI MOHD HASHIM
SSM PC No.: 201908001661
LS No.: 0004324
Company Secretary

Shah Alam
18 August 2026