KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Consolidated Statement of Financial Position
As at 31 March 2026

	Note	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
ASSETS			
Cash and short term funds	7	1,747,139	1,234,164
Statutory deposits with Bank Negara Malaysia		46,020	64,000
Financial assets at fair value through profit or loss	8	270,066	333,797
Financial assets at fair value through other comprehensive income	9	4,308,962	5,748,963
Financial assets at amortised cost	10	-	799,984
Loans, advances and financing	11	9,816	13,166
Derivative financial assets		1,265	1,576
Receivables, deposits and prepayments	12	49,279	40,699
Deferred tax assets		22,528	-
Investment properties		110,231	110,231
Intangible asset	13	66,587	63,475
Property, plant and equipment		16,140	18,002
Right-of-use asset		12,433	14,634
TOTAL ASSETS		**6,660,466**	**8,442,691**
LIABILITIES			
Deposit from customers	14	4,126,146	4,069,396
Deposits and placements of banks and other financial institutions	15	423,492	2,123,867
Deposits under repurchase agreements		683,853	693,166
Other liabilities	16	44,305	54,486
Derivative financial liabilities		1,864	992
Provision for zakat		947	1,409
Provision for taxation		16,053	5,651
Deferred tax liabilities		-	17,332
Lease liabilities		14,274	13,948
Total liabilities		5,310,934	6,980,247
EQUITY			
Share capital		80,000	80,000
Reserves		1,251,789	1,359,875
Total equity attributable to owner of the parent		1,331,789	1,439,875
Non-controlling interests		17,743	22,569
Total equity		1,349,532	1,462,444
TOTAL EQUITY AND LIABILITIES		**6,660,466**	**8,442,691**
Commitments and contingencies	21	399,463	503,011

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Statement of Financial Position
As at 31 March 2026

	Note	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
ASSETS			
Cash and short term funds	7	1,941,966	1,213,322
Statutory deposits with Bank Negara Malaysia		46,000	64,000
Financial assets at fair value through profit or loss	8	205,596	255,059
Financial assets at fair value through other comprehensive income	9	3,904,553	5,556,396
Financial assets at amortised cost	10	-	799,984
Loans, advances and financing	11	11,853	15,799
Derivative financial assets		1,265	1,576
Receivables, deposits and prepayments	12	13,889	8,471
Amount due from subsidiary companies		72,328	83,224
Deferred tax assets		22,159	-
Investment in subsidiaries		426,968	380,768
Investment in associates		306	306
Intangible asset	13	52,500	52,500
Property, plant and equipment		10,399	13,358
Right-of-use asset		9,249	12,950
TOTAL ASSETS		**6,719,031**	**8,457,713**
LIABILITIES			
Deposit from customers	14	4,135,434	4,102,599
Deposits and placements of banks and other financial institutions	15	430,859	2,128,267
Deposits under repurchase agreements		683,853	693,166
Other liabilities	16	15,798	21,139
Derivative financial liabilities		1,864	992
Provision for zakat		947	1,409
Provision for taxation		17,230	5,946
Deferred tax liabilities		-	17,702
Lease liabilities		11,077	12,374
Total liabilities		5,297,062	6,983,594
EQUITY			
Share capital		80,000	80,000
Reserves		1,341,969	1,394,119
Total equity		1,421,969	1,474,119
TOTAL EQUITY AND LIABILITIES		**6,719,031**	**8,457,713**
Commitments and contingencies	21	399,463	503,011

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD

(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Consolidated Statement of Comprehensive Income

For the third quarter ended 31 March 2026

	Note	Individual Quarter		Cumulative Quarter		
		Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
Interest income	17	41,353	67,808	160,279	198,561	264,229
Interest expense	18	(29,912)	(49,898)	(117,471)	(151,471)	(200,786)
		11,441	17,910	42,808	47,090	63,443
Net realised gain from amortised cost		-	3,973	21,425	3,973	41,994
Other operating income	19	9,561	19,685	138,917	67,551	111,639
		21,002	41,568	203,150	118,614	217,076
Income from Islamic banking operations	23	4,377	10,730	37,117	24,173	53,088
		25,379	52,298	240,267	142,787	270,164
Other operating expenses	20	(39,806)	(38,753)	(121,999)	(119,775)	(184,517)
Profit from operations		(14,427)	13,545	118,268	23,012	85,647
Allowance for credit impairment loss		(361)	2	(2,891)	4,007	3,819
Profit before taxation and zakat		(14,788)	13,547	115,377	27,019	89,466
Taxation		(2,327)	(9,258)	(37,258)	(14,876)	(35,086)
Zakat		(111)	(277)	(947)	(665)	(1,409)
Profit for the financial year		**(17,226)**	**4,012**	**77,172**	**11,478**	**52,971**

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Consolidated Statement of Comprehensive Income (Continued)
For the third quarter ended 31 March 2026

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
Other comprehensive income:					
Item that will be reclassified to profit or loss					
Fair value through other comprehensive income reserve					
- Net unrealised fair value gain/(loss)	(77,310)	25,728	(169,120)	33,682	85,277
- Expected credit loss	307	(1,423)	2,080	(2,726)	(2,554)
- Income tax relating to net fair value changes	17,530	(6,175)	39,858	(8,084)	(20,362)
Currency translation reserve	(20)	158	98	158	(4,067)
Other comprehensive income for the financial year, net of tax	(59,493)	18,288	(127,084)	23,030	58,294
Total comprehensive income for the financial year	**(76,719)**	**22,300**	**(49,912)**	**34,508**	**111,265**
Net profit for the financial year attributable to:					
- Owner of the parent	(15,002)	2,465	78,998	7,069	49,914
- Non-controlling interests	(2,224)	1,547	(1,826)	4,409	3,057
	(17,226)	**4,012**	**77,172**	**11,478**	**52,971**
Total comprehensive income for the financial year attributable to:					
- Owner of the parent	(74,495)	20,753	(48,086)	30,099	108,208
- Non-controlling interests	(2,224)	1,547	(1,826)	4,409	3,057
	(76,719)	**22,300**	**(49,912)**	**34,508**	**111,265**

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD

(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Statement of Comprehensive Income

For the third quarter ended 31 March 2026

		Individual Quarter		Cumulative Quarter		
		Current Financial 3rd Quarter	Previous Financial 3rd Quarter	Current Financial Year-to-date	Previous Financial Year-to-date	Previous Financial Year-to-date
	Note	31.3.2026	31.3.2025	31.3.2026	31.3.2025	30.6.2025
		RM '000	RM '000	RM '000	RM '000	RM '000
Interest income	17	39,558	67,778	154,716	198,405	261,227
Interest expense	18	(30,007)	(52,354)	(118,033)	(155,662)	(204,494)
		9,551	15,424	36,683	42,743	56,733
Net realised gain from amortised cost		-	3,973	21,425	3,973	41,994
Other operating income	19	8,269	6,232	129,682	21,169	64,561
		17,820	25,629	187,790	67,885	163,288
Income from Islamic banking operations	23	4,377	10,730	37,117	24,173	53,088
		22,197	36,359	224,907	92,058	216,376
Other operating expenses	20	(17,145)	(17,583)	(52,500)	(55,226)	(84,652)
Profit from operations		5,052	18,776	172,407	36,832	131,724
Allowance for credit impairment loss		(408)	2	(2,938)	4,007	(1,881)
Profit before taxation and zakat		4,644	18,778	169,469	40,839	129,843
Taxation		(2,167)	(7,116)	(36,539)	(11,870)	(30,516)
Zakat		(111)	(277)	(947)	(665)	(1,409)
Profit for the financial year		**2,366**	**11,385**	**131,983**	**28,304**	**97,918**
Other comprehensive income:						
Fair value through other comprehensive income reserve						
- Net unrealised fair value gain/(loss)		(73,035)	21,900	(166,071)	31,725	84,843
- Expected credit loss		307	-	2,080	(2,726)	(2,554)
- Income tax relating to net fair value changes		17,529	(5,255)	39,858	(7,613)	(20,362)
Other comprehensive income for the financial year, net of tax		(55,199)	16,645	(124,133)	21,386	61,927
Total comprehensive income for the financial year		**(52,833)**	**28,030**	**7,850**	**49,690**	**159,845**

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD

(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Consolidated Statements of Changes in Equity

For the third quarter ended 31 March 2026

	Attributable to owners of the parent										
	Share Capital RM '000	Regulatory Reserve RM '000	FVOCI reserve RM '000	Other reserve RM '000	Merger reserve RM '000	Funds Allocated to Islamic Banking Division RM '000	Currency Translation Reserve RM '000	Retained Earnings RM '000	Sub-Total RM '000	Non-controlling interests RM '000	Total RM '000
Balance as at 1 July 2025	80,000	19,183	64,303	1,426	421	105,000	(272)	1,169,814	1,439,875	22,569	1,462,444
Comprehensive income:											
Net profit for the financial year	-	-	-	-	-	-	-	78,998	78,998	(1,826)	77,172
Other comprehensive income:											
Financial assets at FVOCI											
- Net unrealised fair value gain	-	-	(169,120)	-	-	-	-	-	(169,120)	-	(169,120)
- Income tax relating to							-				
net fair value changes	-	-	39,858	-	-	-	-	-	39,858	-	39,858
- Expected credit loss	-	-	2,080	-	-	-	-	-	2,080	-	2,080
Regulatory reserve	-	7,286	-	-	-	-	-	(7,286)	-	-	-
Currency translation reserve	-	-	-	-	-	-	98	-	98	-	98
Total comprehensive income for the financial year	-	7,286	(127,182)	-	-	-	98	71,712	(48,086)	(1,826)	(49,912)
Transactions with owners											
Dividend paid	-	-	-	-	-	-	-	(60,000)	(60,000)	(3,000)	(63,000)
As at 31 March 2026	**80,000**	**26,469**	**(62,879)**	**1,426**	**421**	**105,000**	**(174)**	**1,181,526**	**1,331,789**	**17,743**	**1,349,532**

	Attributable to owners of the parent										
	Share Capital RM '000	Regulatory Reserve RM '000	FVOCI reserve RM '000	Other reserve RM '000	Merger reserve RM '000	Funds Allocated to Islamic Banking Division RM '000	Currency Translation Reserve RM '000	Retained Earnings RM '000	Sub-Total RM '000	Non-controlling interests RM '000	Total RM '000
Balance as at 1 July 2024	80,000	24,803	1,942	1,426	421	105,000	3,795	1,134,603	1,351,990	21,012	1,373,002
Comprehensive income:											
Net profit for the financial year	-	-	-	-	-	-	-	49,914	49,914	3,057	52,971
Other comprehensive income:											
- Net unrealised fair value loss	-	-	85,277	-	-	-	-	-	85,277	-	85,277
- Income tax relating to							-				
net fair value changes	-	-	(20,362)	-	-	-	-	-	(20,362)	-	(20,362)
- Expected credit loss	-	-	(2,554)	-	-	-	-	-	(2,554)	-	(2,554)
Regulatory reserve	-	(5,620)	-	-	-	-	-	5,620	-	-	-
Currency translation reserve	-	-	-	-	-	-	(4,067)	-	(4,067)	-	(4,067)
Total comprehensive income for the financial year	-	(5,620)	62,361	-	-	-	(4,067)	55,534	108,208	3,057	111,265
Transactions with owners											
Dilution of interest in a subsidiary	-	-	-	-	-	-	-	9,677	9,677	-	9,677
Dividend paid	-	-	-	-	-	-	-	(30,000)	(30,000)	(1,500)	(31,500)
As at 30 June 2025	**80,000**	**19,183**	**64,303**	**1,426**	**421**	**105,000**	**(272)**	**1,169,814**	**1,439,875**	**22,569**	**1,462,444**

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Statements of Changes in Equity
For the third quarter ended 31 March 2026

	Non-distributable				*Distributable*	
	Share Capital RM '000	Regulatory Reserve RM '000	FVOCI reserve RM '000	Funds Allocated to Islamic Banking Division RM '000	Retained Earnings RM '000	Total RM '000
Balance as at 1 July 2025	80,000	19,183	65,593	105,000	1,204,343	1,474,119
Comprehensive income:						
Net profit for the financial period	-	-	-	-	131,983	131,983
Other comprehensive income:						
Financial assets at FVOCI						
- Net unrealised fair value gain	-	-	(166,071)	-	-	(166,071)
- Income tax relating to net fair value changes	-	-	39,858	-	-	39,858
- Expected credit loss	-	-	2,080	-	-	2,080
Regulatory reserve	-	7,286	-	-	(7,286)	-
Total comprehensive income for the financial year	-	7,286	(124,133)	-	124,697	7,850
<u>Transactions with owners</u>						
Dividend paid	-	-	-	-	(60,000)	(60,000)
As at 31 March 2026	**80,000**	**26,469 -**	**58,540**	**105,000**	**1,269,040**	**1,421,969**

	Non-distributable				*Distributable*	
	Share Capital RM '000	Regulatory Reserve RM '000	FVOCI reserve RM '000	Funds Allocated to Islamic Banking Division RM '000	Retained Earnings RM '000	Total RM '000
Balance as at 1 July 2024	80,000	24,803	3,666	105,000	1,130,805	1,344,274
Comprehensive income:						
Net profit for the financial period	-	-	-	-	97,918	97,918
Other comprehensive income:						
- Net unrealised fair value gain	-	-	84,843	-	-	84,843
- Income tax relating to net fair value changes	-	-	(20,362)	-	-	(20,362)
- Expected credit loss	-	-	(2,554)	-	-	(2,554)
Regulatory reserve	-	(5,620)	-	-	5,620	-
Total comprehensive income for the financial year	-	(5,620)	61,927	-	103,538	159,845
<u>Transactions with owners</u>						
Dividend paid	-	-	-	-	(30,000)	(30,000)
As at 30 June 2025	**80,000**	**19,183**	**65,593**	**105,000**	**1,204,343**	**1,474,119**

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Consolidated Statement of Cash Flows
For the third quarter ended 31 March 2026

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
Cash flows from operating activities		
Profit before taxation and zakat from continuing operations	115,377	89,466
Adjustments for:		
Amortisation of premium less accretion of discount	(1,817)	9,762
Amortisation of intangible assets	1,441	607
Depreciation of property and equipment	4,459	5,503
Write off of PPE	626	-
Depreciation of right-of-use asset	4,381	5,196
Credit loss expense on corporate loan	(859)	(1,265)
Gain on sale of investment property	-	(4,756)
Finance Cost	476	685
Dividend from investment	(20)	(20)
Interest income	(1,926)	2,223
Share-based payments	-	9,677
Fair value through profit or loss financial assets		
- Net realised gain	(7,303)	(10,925)
- Interest income	(14,923)	(25,268)
- Dividend income	(1,549)	(1,550)
Fair value through other comprehensive income financial assets		
- Net realised (gain)/loss	(101,164)	(60,759)
- Interest income	(108,111)	(152,681)
- Dividend income	(41,688)	(45,004)
- Credit loss expense on financial asset	(2,080)	(2,554)
Financial assets at amortised cost		
- Net realised (gain)/loss	(42,553)	(41,994)
- Interest income	(168)	(42,826)
- Dividend income	(441)	(17,142)
Impairment of goodwill	-	3,780
Unrealised loss/(gain):		
- Fair value through profit or loss financial assets	1,762	13,765
- Fair value of derivative	1,335	583
- Foreign exchange	(1,505)	6,565
Operating profit/(loss) before working capital changes	(196,250)	(258,932)
(Increase)/Decrease in operating assets		
Statutory deposits with Bank Negara Malaysia	17,980	23,000
Restricted cash	-	31,629
Cash and short-term funds with the original maturity of more than three months	(444,381)	1,072,898
Corporate loan	764	5,552
Fair value through profit or loss financial assets		
- Purchase	322	(2,643,539)
- Proceeds from disposal	52,860	2,801,632
- Interest received	16,237	25,937
- Dividend received	772	268
Other receivables and prepayments	5,875	(42,659)

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Consolidated Statement of Cash Flows (continued)
For the third quarter ended 31 March 2026

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2024 RM '000
Increase/(Decrease) in operating liabilities		
Deposits from customers	61,151	(1,746,948)
Deposits and placements of banks and other financial institutions	(1,394,960)	1,024,758
Deposit under repurchase agreements	(319,127)	693,166
Other liabilities	(19,752)	36,727
Derivative liabilities	1,183	(1,166)
Net cash generated from/(used in) operating activities before income taxes and zakat paid	(2,217,326)	1,022,323
Interest received	1,784	(2,191)
Net tax paid	(26,856)	(24,118)
Zakat paid	(1,409)	(863)
Net cash (used in)/generated from operating activities	(2,243,807)	995,151
Cash flows from investing activities		
Fair value through other comprehensive income financial assets		
- Purchase	(163,872)	(4,023,337)
- Proceeds from disposal	1,726,396	2,466,956
- Interest received	136,956	124,169
- Dividend received	41,894	59,543
Fair value through profit or loss financial assets		
- Purchase	(213,600)	(22,645)
- Proceeds from disposal	11,786	25,116
Financial assets at amortised cost		
- Proceeds from disposal	842,572	663,280
- Interest received	168	48,563
- Dividend received	441	17,142
Corporate loan		
- Interest received	625	1,468
Purchase of poperty and equipment	(2,933)	(3,183)
Purchase of intangible assets	(4,834)	(8,205)
Dividend from investment	20	20
Net cash used in investing activities	2,375,619	(651,113)
Cash flows from financing activities		
Dividends paid	(63,000)	(31,500)
Payment for lease liability	(2,076)	(4,807)
Net cash used in financing activities	(65,076)	(36,307)
Effect of exchange rate differences	983	(2,803)
Net increase/(decrease) in cash and cash equivalents	67,719	304,928
Cash and cash equivalents at the beginning of the year	751,971	447,043
Cash and cash equivalents at the end of the year	819,690	751,971
Analysis of cash and cash equivalents		
Cash and short-term funds (Notes 7(a))	819,690	751,971

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD

(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Statement of Cash Flows

For the third quarter ended 31 March 2026

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
Cash flows from operating activities		
Profit before taxation	169,469	129,843
Adjustments for:		
Amortisation of premium less accretion of discount	(1,817)	9,762
Depreciation of property and equipment	3,555	4,730
Depreciation of right-of-use asset	2,739	3,275
Credit loss expense on corporate loan	(859)	(1,265)
Finance cost	418	590
Dividend from investment	(20,020)	(15,020)
Financial assets at fair value through profit or loss		
- Net realised gain	(2,166)	(7,388)
- Interest income	(14,923)	(25,269)
- Dividend income	(911)	(268)
Financial assets at fair value through other comprehensive income		
- Net realised (gain)/loss	(101,164)	(56,094)
- Interest income	(108,111)	(149,884)
- Dividend income	(35,839)	(45,004)
- Credit loss expense on financial asset	(2,080)	(2,554)
Financial assets at amortised cost		
- Net gain on sale	(42,553)	(41,993)
- Interest income	(168)	(42,826)
- Dividend income	(441)	(17,142)
Impairment of subsidiaries	-	14,379
Unrealised loss/(gain):		
- Fair value through profit or loss financial assets	(2,406)	3,478
- Fair value of derivative	1,335	583
- Foreign exchange	(1,341)	6,518
Operating profit/(loss) before working capital changes	(157,283)	(231,549)
(Increase)/Decrease in operating assets		
Statutory deposits with Bank Negara Malaysia	18,000	23,000
Cash and short-term funds with the original maturity of more than three months	(444,376)	1,071,532
Loans, advances and financing	3,304	8,195
Fair value through profit or loss financial assets		
- Sales	52,860	-
- Purchase	-	(2,645,439)
- Proceeds from disposal	-	2,801,632
- Interest received	16,237	25,937
- Dividend received	772	268
Other receivables and prepayments	5,477	(38,922)
Increase/(Decrease) in operating liabilities		
Deposits from customers	32,836	(1,751,944)
Deposits and placements of banks and other financial institutions	(1,387,594)	1,029,157

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD
(Company No: 20657-W)
(Incorporated in Malaysia)

Unaudited Statement of Cash Flows (continued)
For the third quarter ended 31 March 2026

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
Deposits under repurchase agreements	(319,128)	693,166
Other liabilities	(6,676)	10,600
Derivative liabilities	1,183	(1,166)
Net cash (used in)/generated from operating activities before income taxes and zakat paid	(2,184,388)	994,467
Net tax paid	(25,255)	(20,995)
Zakat paid	(1,409)	(863)
Net cash generated from/(used in) operating activities	(2,211,052)	972,609
Cash flows from investing activities		
Financial assets at fair value through other comprehensive income		
- Purchase	(163,872)	(3,635,503)
- Proceeds from disposal	1,726,396	2,269,451
- Interest received	136,956	124,169
- Dividend received	37,346	53,886
Financial assets at amortised cost		
- Proceeds from disposal	842,572	663,280
- Interest received	168	48,563
- Dividend received	441	17,142
Corporate loan		
- Interest received	625	1,468
Purchase of property and equipment	(596)	(1,002)
Acquisition of a subsidiary	(46,200)	(200,000)
Dividend from investment	20,020	15,020
Net cash used in investing activities	2,553,856	(643,526)
Cash flows from financing activities		
Dividend paid	(60,000)	(30,000)
Payment for lease liability	(753)	(3,406)
Net cash used in financing activities	(60,753)	(33,406)
Effect of exchange rate differences	1,341	1,428
Net (decrease)/increase in cash and cash equivalents	283,392	297,105
Cash and cash equivalents at the beginning of year	731,303	434,198
Cash and cash equivalents at the end of the year	1,014,695	731,303
Analysis of cash and cash equivalents		
Cash and short-term funds (Notes 7(a))	1,014,695	731,303

This unaudited Interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

KAF INVESTMENT BANK BERHAD

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(Incorporated in Malaysia)

Notes to the Unaudited Interim Financial Statements

KAF Investment Bank Berhad is a limited liability company, incorporated and domiciled in Malaysia. The address of its registered office and principal place of business is as follows:

Registered office/Principal place of business
Level 13A, Menara IQ
Lingkaran TRX, Tun Razak Exchange
55188 Kuala Lumpur

1. Basis of preparation

The interim financial statements are unaudited and has been prepared in compliance with Malaysian Financial Reporting Standard ('MFRS') 134, 'Interim Financial Reporting' issued by Malaysia Accounting Standards Board ('MASB') and should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 30 June 2025.

2. Significant accounting policies

The significant accounting policies adopted in preparing these unaudited interim financial statements are consistent with those of the audited financial statements for the financial year ended 30 June 2025.

3. Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial years that have a material effect for the period ended 30 June 2025.
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4. Auditors' Report On Preceeding Annual Financial Statements

The audit report for the financial year ended 30 June 2025 was not subject to any qualification.

5. Seasonal or cyclical factors

The business operations of the Group and the Bank are not subject to any material seasonal or cyclical fluctuations.

6. Significant Events

There were no material events subsequent to the balance sheet date that requires disclosure or adjustments to the unaudited condensed interim financial statements.

Notes to the Unaudited Interim Financial Statements (continued)

7. Cash and short terms funds

		Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
	The Group		
(a)	Cash and banks balances with banks and other financial institutions	47,716	49,255
	Deposits and placements with financial institutions, with original maturity of less than three months	772,244	702,745
		819,960	752,000
	Expected credit losses	(270)	(29)
	Cash and cash equivalents	819,690	751,971
(b)	Deposits and placement with financial institutions, with original maturity of more than three months	928,036	482,193
	Expected credit losses	(587)	-
		927,449	482,193
	Total cash and short term funds	1,747,139	1,234,164
	The Bank		
(a)	Cash and banks balances with banks and other financial institutions	26,468	28,587
	Deposits and placements with financial institutions, with original maturity of less than three months	988,544	702,745
		1,015,012	731,332
	Expected credit losses	(317)	(29)
	Cash and cash equivalents	1,014,695	731,303
(b)	Deposits and placement with financial institutions, with original maturity of more than three months	927,858	482,019
	Expected credit losses	(587)	-
		927,271	482,019
	Total cash and short term funds	1,941,966	1,213,322

KAF INVESTMENT BANK BERHAD
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Notes to the Unaudited Interim Financial Statements (continued)

8. Financial assets at fair value through profit or loss

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government securities	19,945	-
Malaysian Government investment issues	-	30,453
Commercial papers	44,509	49,833
	64,454	80,286
Unquoted securities in Malaysia:		
Private and Islamic debts securities	133,320	167,290
Convertible bond	7,822	7,483
Quoted securities in Malaysia:		
Shares	25,429	26,905
Unit trust	39,041	51,833
	270,066	333,797
The Bank		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government securities	19,945	-
Malaysian Government investment issues	-	30,453
Commercial papers	44,509	49,833
	64,454	80,286
Unquoted securities in Malaysia:		
Private and Islamic debts securities	133,320	167,290
Convertible bond	7,822	7,483
	141,142	174,773
	205,596	255,059

KAF INVESTMENT BANK BERHAD
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Notes to the Unaudited Interim Financial Statements (continued)

9. Financial assets at fair value through other comprehensive income

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government investment issues	1,793,901	3,017,593
Malaysian Government securities	1,486,247	1,993,265
Corporate notes	-	24,776
	3,280,148	5,035,634
Unquoted securities in Malaysia:		
Private and Islamic debts securities	1,023,368	707,883
Shares	5,446	5,446
	1,028,814	713,329
	4,308,962	5,748,963
The Bank		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government investment issues	1,389,492	2,825,027
Malaysian Government securities	1,486,247	1,993,265
Corporate notes	-	24,776
	2,875,739	4,843,068
Unquoted securities in Malaysia:		
Private and Islamic debts securities	1,023,368	707,882
Shares	5,446	5,446
	1,028,814	713,328
	3,904,553	5,556,396

Notes to the Unaudited Interim Financial Statements (continued)

10. Financial assets at amortised cost

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government securities	-	426,782
Malaysian Government investment issues	-	373,202
	-	799,984
The Bank		
At fair value:		
Money market instruments in Malaysia:		
Malaysian Government securities	-	426,782
Malaysian Government investment issues	-	373,202
	-	799,984

11. Loans, advances and financing

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
(i) By type		
Loans/financing	9,816	13,166
(ii) By type of customer		
Corporate	9,729	13,099
Individual	87	67
(iii) By interest/profit rate sensitivity		
Fixed rate	587	67
Floating rate	9,229	13,099
(iv) By sector		
Non-bank financial institution	9,729	
Others	87	13,166
The Bank		
(i) By type		
Loans/financing	11,853	15,799
(ii) By type of customer		
Corporate	11,768	15,742
Individual	85	57
(iii) By interest/profit rate sensitivity		
Fixed rate	85	57
Floating rate	11,768	15,742
(iv) By sector		
Non-bank financial institution	11,768	15,799
Others	85	-

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Notes to the Unaudited Interim Financial Statements (continued)

12. Receivables, deposits and prepayments

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
Trade		
Fees receivables	13,785	13,145
Receivables from stocker & broker	8,992	10,090
	22,777	23,235
Non-trade		
Other receivables	9,034	5,030
Deposits and prepayments	17,468	12,434
	26,502	17,464
	49,279	40,699
The Bank		
Trade		
Fees receivables	2,198	3,180
Non-trade		
Other receivables	10,095	1,713
Deposits and prepayments	1,596	3,578
	11,691	5,291
	13,889	8,471

13. Intangible asset

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
Merchant bank license	52,500	52,500
Goodwill	3,375	3,157
Software development cost-WIP	-	358
Software development cost	-	7,242
Computer software	10,712	-
Rights to manage unit trust fund	-	218
	66,587	63,475
The Bank		
Merchant bank license	52,500	52,500

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Notes to the Unaudited Interim Financial Statements (continued)

14. Deposit from customers

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
(i) By type of deposit		
Fixed deposits	2,424,896	3,314,216
Qard deposits	11,878	40,265
Commodity Murabahah	1,689,372	714,915
	4,126,146	4,069,396
(ii) By type of customers		
Government and statutory bodies	1,713,837	1,406,605
Business enterprise	756,514	648,696
Domestic Non-Bank Financial Institutions	1,321,056	1,726,699
Individuals	333,149	286,894
Others	1,590	502
	4,126,146	4,069,396
(iii) The maturity structure of term deposits		
Due within three months	4,102,440	4,069,396
Three months to one year	23,706	-
	4,126,146	4,069,396
The Bank		
(i) By type of deposit		
Fixed deposits	2,446,062	3,347,681
Commodity Murabahah	1,689,372	754,918
	4,135,434	4,102,599
(ii) By type of customers		
Government and statutory bodies	1,713,837	1,406,605
Business enterprise	758,048	650,714
Non-Bank Financial Institutions	1,340,688	1,758,146
Individuals	321,271	286,632
Others	1,590	502
	4,135,434	4,102,599
(iii) The maturity structure of term deposits		
Due within three months	4,123,606	4,102,599
Three months to one year	11,828	-
	4,135,434	4,102,599

Notes to the Unaudited Interim Financial Statements (continued)

15. Deposits and placements of banks and other financial institutions

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
Licensed banks	423,492	2,123,867
The Bank		
Licensed banks	430,859	2,128,267

16. Other liabilities

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
Trade		
Balance due to clients and brokers	12,540	14,934
Non-trade		
Other payables and accruals	31,765	39,552
	44,305	54,486
The Bank		
Other payables and accruals	15,798	21,139
	15,798	21,139

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Notes to the Unaudited Interim Financial Statements (continued)

17. Interest Income

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
The Group					
Fair value through other comprehensive income financial assets	26,894	40,916	113,350	106,484	152,277
Financial assets at amortised cost	-	11,744	159	35,650	42,826
Money at call and deposits and placements with banks and other financial institutions	10,738	6,200	31,279	33,460	42,474
Loans, advances and financing	82	311	567	1,095	1,383
Fair value through profit or loss financial assets	3,639	8,637	14,924	21,872	25,269
	41,353	**67,808**	**160,279**	**198,561**	**264,229**
The Bank					
Fair value through other comprehensive income financial assets	24,888	40,026	107,500	105,594	149,480
Financial assets at amortised cost	-	11,744	159	35,650	42,826
Money at call and deposits and placements with banks and other financial institutions	10,699	7,060	31,320	34,195	42,271
Loans, advances and financing	332	311	813	1,094	1,381
Fair value through profit or loss financial assets	3,639	8,637	14,924	21,872	25,269
	39,558	**67,778**	**154,716**	**198,405**	**261,227**

Notes to the Unaudited Interim Financial Statements (continued)

18. Interest Expenses

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
The Group					
Deposits and placements of banks and other financial institutions	5,768	4,777	26,571	22,826	29,952
Deposit from customers	22,596	32,119	87,394	97,688	134,226
Interest on Repo Margin	1,489	12,978	3,322	30,873	36,501
Others	59	24	184	84	107
	29,912	**49,898**	**117,471**	**151,471**	**200,786**
The Bank					
Deposits and placements of banks and other financial institutions	5,697	4,777	26,427	22,826	29,952
Deposit from customers	22,821	34,599	88,284	101,963	138,042
Interest on Repo Margin	1,489	12,978	3,322	30,873	36,500
	30,007	**52,354**	**118,033**	**155,662**	**204,494**

KAF INVESTMENT BANK BERHAD

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Notes to the Unaudited Interim Financial Statements (continued)

19. Other Operating Income

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
The Group					
Fees income					
Agency fees	-	3,824	3,146	4,908	4,983
Underwriting fees	-	141	894	1,340	1,340
Corporate advisory fees	853	(2,629)	5,121	3,660	5,421
Management fees	7,001	22,225	24,136	48,282	57,436
Other fees Income	1	-	3	-	-
	7,855	23,561	33,300	58,190	69,180
Net income from securities					
Net realised gain/(loss) from FVTPL financial assets	(2,886)	812	9,999	4,845	9,478
Net realised gain from FVOCI financial assets	9,925	3,230	100,396	3,727	21,526
Net unrealised fair value gain/(loss) on FVTPL financial assets	(6,015)	(6,130)	(6,519)	(14,565)	(6,819)
	1,024	(2,088)	103,876	(5,993)	24,185
Other income					
Net realised gain on foreign currency exchange	2	(3,294)	(190)	(5,145)	1,028
Net realised loss on trading of derivatives	199	(94)	1,113	22	(387)
Net unrealised gain/(loss) on foreign currency exchange	1,523	(1,008)	(1,202)	7,261	6,514
Net unrealised gain/(loss) on fair value of derivatives	(1,930)	1,657	(1,183)	4,878	583
Dividend income	-	-	20	20	20
Distribution income	266	356	653	1,109	1,289
Brokerage earned	137	259	693	862	972
Gain on sales of investment in subsidiaries	-	-	-	4,756	4,756
Others	485	336	1,837	1,591	3,499
	682	(1,788)	1,741	15,354	18,274
	9,561	**19,685**	**138,917**	**67,551**	**111,639**

Notes to the Unaudited Interim Financial Statements (continued)

19. Other Operating Income (continued)

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026	Previous Financial 3rd Quarter 31.3.2025	Current Financial Year-to-date 31.3.2026	Previous Financial Year-to-date 31.3.2025	Previous Financial Year-to-date 30.6.2025
The Bank	RM '000	RM '000	RM '000	RM '000	RM '000
Fees income					
Agency fees	-	3,824	3,146	4,908	4,983
Underwriting fees	-	141	894	1,340	1,340
Corporate advisory fees	854	(2,629)	5,122	3,660	5,421
Brokerage fee	-	-	160	-	-
	854	1,336	9,322	9,908	11,744
Net income from securities					
Net gain/(loss) from FVTPL financial assets	(4,008)	1,580	2,166	2,273	6,822
Net gain from FVOCI financial assets	9,925	3,230	100,396	3,727	16,862
Net unrealised gain/(loss) on revaluation of FVTPL financial assets	1,476	2,368	(2,344)	(3,392)	3,478
	7,393	7,178	100,218	2,608	27,162
Other income					
Net realised gain/(loss) on foreign currency	3	(3,108)	(137)	(4,920)	1,255
Net realised gain/(loss) on trading of derivatives	199	(94)	1,113	22	(387)
Net unrealised gain/(loss) on foreign currency	1,384	(1,008)	(1,341)	7,261	6,518
Net unrealised gain/(loss) on fair value of derivatives	(1,930)	1,657	(1,183)	4,878	583
Dividend income	-	-	20,020	20	15,020
Others	366	271	1,670	1,392	2,666
	22	(2,282)	20,142	8,653	25,655
	8,269	**6,232**	**129,682**	**21,169**	**64,561**

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Notes to the Unaudited Interim Financial Statements (continued)

20. Other Operating Expenses

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
The Group					
Establishment related expenses					
Rental of premises	24	12	50	36	48
Equipment rental	386	378	1,168	1,143	1,527
Depreciation of property, plant and equipment	1,305	1,382	4,459	4,081	5,504
Depreciation right of use assets	1,610	1,298	4,381	3,925	5,196
Repair and maintenance	687	810	2,170	2,205	2,852
Fixed asset written off	-	-	7	-	-
Others	3444	303	4,743	557	1,104
	7,456	4,183	16,978	11,947	16,231
Promotion and marketing related expenses					
Advertising, travelling and entertainment	493	266	1,315	493	659
Brokerages fees	145	93	503	361	524
Others	88	294	491	332	211
	726	653	2,309	1,186	1,394
General administrative expenses					
Auditors' remuneration					
- Statutory audit	62	221	255	263	844
- Non audit fees	21	-	107	-	110
Maintenance expenses	5,892	1,393	25,255	11,087	33,766
Printing and stationeries	90	103	287	315	397
Professional fees	1,007	1,840	4,740	9,605	14,136
Bank charges	258	317	662	738	1,012
Commission	1,787	2,868	6,198	13,886	16,293
Management fees	255	292	823	784	1,002
Subscription fee	1,359	4,990	2,720	11,865	2,321
Interest on lease	203	167	476	536	685
Share-based payment expenses	-	-	-	-	9,677
Impairment of goodwill investment in subsidiary	-	-	-	-	3,780
Others	3,624	892	6,042	2,673	5,045
	14,558	13,083	47,565	51,752	89,068
Personnel expenses					
Salaries, bonus, allowances and overtime	14,456	11,652	43,936	38,580	56,900
Directors' fees, salaries and allowances	-	6	313	18	1,114
EPF and SOCSO	1,678	1,466	5,142	4,757	6,735
Others	932	7,710	5,756	11,535	13,075
	17,066	20,834	55,147	54,890	77,824
	39,806	**38,753**	**121,999**	**119,775**	**184,517**

Notes to the Unaudited Interim Financial Statements (continued)

20. Other Operating Expenses (continued)

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026	Previous Financial 3rd Quarter 31.3.2025	Current Financial Year-to-date 31.3.2026	Previous Financial Year-to-date 31.3.2025	Previous Financial Year-to-date 30.6.2025
	RM '000	RM '000	RM '000	RM '000	RM '000
The Bank					
Establishment related expenses					
Equipment rental	384	377	1,160	1,141	1,521
Depreciation of property, plant and equipment	1,177	1,184	3,555	3,540	4,730
Depreciation right of use assets	1,061	807	2,739	2,452	3,275
Repair and maintenance	54	291	299	634	683
Others	82	119	311	373	498
	2,758	2,778	8,064	8,140	10,707
Promotion and marketing related expenses					
Advertising, travelling and entertainment	114	118	250	293	322
Brokerages fees	145	93	503	361	524
Others	11	7	342	28	30
	270	218	1,095	682	876
General administrative expenses					
Auditors' remuneration					
- Statutory audit	5	126	5	159	489
- Non audit fees	-		-		20
Maintenance expenses	1,151	1,192	3,593	3,419	4,002
Printing and stationeries	70	81	225	242	298
Professional fees	102	676	469	1,405	1,534
Bank charges	247	308	627	720	985
Subscription fee	288	396	687	669	1,010
Interest expense on lease	178	143	418	456	590
Impairment in investment in subsidiaries	-	-	-	-	8,679
Others	1,528	140	2,265	813	2,075
	3,569	3,062	8,289	7,883	19,682
Personnel expenses					
Salaries, bonus, allowances and overtime	8,744	9,481	28,188	31,738	44,174
Directors' fees, salaries and allowances	-	-	-	-	470
EPF and SOCSO	1,110	1,211	3,589	3,995	5,548
Others	694	833	3,275	2,788	3,195
	10,548	11,525	35,052	38,521	53,387
	17,145	**17,583**	**52,500**	**55,226**	**84,652**

Notes to the Unaudited Interim Financial Statements (continued)

21. Commitment and contingencies

	Current Financial 3rd Quarter 31.03.2026			Previous Financial Year Ended 30.6.2025		
The Group / The Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Transaction related contigent items	2,624	1,312	1,312	2,737	1,369	1,369
Underwriting obligations	-	-	-	16,996	8,498	8,498
Foreign exchange related contracts	396,839	2,108	422	483,278	1,576	315
	399,463	3,420	1,734	503,011	11,443	10,182

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Notes to the Unaudited Interim Financial Statements (continued)

22. Capital adequacy

The capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's revised Risk Weighted Capital Adequacy Framework (RWCAF-Basel II) and Capital Adequacy Framework (Capital Component). The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk.

	Credit Risk	Market Risk	Operational Risk
Approach	Standardised Approach	Standardised Approach	Basic Indicator Approach

i) The capital adequacy ratios of the Group and the Bank is as follows:

The Group	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
Common Equity Tier 1 Capital		
Paid-up share capital	80,000	80,000
Regulatory reserve	26,470	19,183
FVOCI reserve	(62,881)	64,303
Other reserve	-	1,426
Merger reserve	-	421
Currency reserve	(173)	(272)
SPI working funds	105,000	105,000
Retained profits	1,076,058	1,091,041
Regulatory adjustments applied in the calculation of CET1 Capital	(115,585)	(118,024)
Common Equity Tier 1 Capital	1,108,889	1,243,078
Tier 2 Capital		
General provision	7,216	5,720
Total Tier 2 Capital	7,216	5,720
Total Capital	1,116,105	1,248,798
Total risk-weighted assets	1,242,201	1,239,691
Common Equity Tier 1 Capital	89.268%	100.273%
Tier 1 Capital	89.268%	100.273%
Total Capital	89.849%	100.735%

KAF INVESTMENT BANK BERHAD
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Notes to the Unaudited Interim Financial Statements (continued)

23. Capital adequacy (continued)

i) The capital adequacy ratios of the Group and the Bank is as follows (continued):

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Bank		
Common Equity Tier 1 Capital		
Paid-up share capital	80,000	80,000
Regulatory reserve	26,470	19,183
FVOCI reserve	(60,835)	65,378
SPI working funds	105,000	105,000
Retained profits	1,137,057	1,081,622
Regulatory adjustments applied in the calculation of CET1 Capital	(528,403)	(488,716)
Common Equity Tier 1 Capital / Tier 1 Capital	759,289	862,467
Tier 2 Capital		
General provisions	7,632	5,645
Total Teir II capital	7,632	5,645
Total Capital	766,921	868,112
Total risk-weighted assets	1,119,575	989,589
Common Equity Tier 1 Capital	67.819%	87.154%
Tier 1 Capital	67.819%	87.154%
Total Capital	68.501%	87.724%

ii) Breakdown of gross risk weighted assets in various categories of risk weights are as follows:

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
The Group		
Credit risk	577,281	457,630
Market risk	303,380	357,361
Operational risk	361,540	424,700
Total risk weighted assets	1,242,201	1,239,691
The Bank		
Credit risk	610,587	451,546
Market risk	164,809	194,728
Operational risk	344,179	343,315
Total risk weighted assets	1,119,575	989,589

Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI))

Statement of Financial Position
As at 31 March 2026

	Note	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
ASSETS			
Cash and short term funds	a	616,261	550,070
Statutory deposits with Bank Negara Malaysia		13,000	13,000
Financial assets at fair value through profit or loss	b	40,077	-
Financial assets at fair value through other comprehensive income	c	1,453,797	481,009
Financial assets at amortised cost	d	-	373,203
Other receivables and prepayments		1	1
Deferred tax assets		8,353	-
TOTAL ASSETS		**2,131,489**	**1,417,283**
LIABILITIES			
Deposit from customers	e	1,689,372	754,918
Deposit from placements of banks and other financial institutions	f	143,176	343,578
Other liabilities	g	12,498	3,839
Provision for zakat		947	1,409
Deferred tax liabilities		-	977
Total liabilities		1,845,993	1,104,721
ISLAMIC BANKING CAPITAL FUNDS			
Islamic banking funds allocated		105,000	105,000
Reserves		180,496	207,562
Total islamic banking capital funds		285,496	312,562
TOTAL LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS		**2,131,489**	**1,417,283**

KAF INVESTMENT BANK BERHAD

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Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

Statement of Comprehensive Income
For the third quarter ended 31 March 2026

	Note	Individual Quarter		Cumulative Quarter		
		Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
Income derived from investment of depositors' funds and others	h	16,276	23,416	50,875	70,513	111,428
Less : Income attributable to depositors	i	(11,841)	(12,641)	(34,699)	(46,175)	(58,126)
Net income		4,435	10,775	16,176	24,338	53,302
Net realised gain from amortised cost		-	-	21,128	-	-
Other operating expenses	j	(58)	(45)	(187)	(165)	(214)
Income from operations		4,377	10,730	37,117	24,173	53,088
Allowance for credit impairment loss		(68)	-	(367)	1,601	1,572
Income before taxation and zakat		4,309	10,730	36,750	25,774	54,660
Tax expense		(1,050)	(2,575)	(8,570)	(5,594)	(12,534)
Zakat		(111)	(277)	(947)	(665)	(1,409)
Net profit for the financial year		**3,148**	**7,878**	**27,233**	**19,515**	**40,717**
Other comprehensive income:						
Available-for-sale financial assets						
- Net unrealised gain/(loss) on revaluation		(26,604)	476	(38,873)	(403)	(9,219)
- Expected credit loss		(30)	-	245	1,422	(1,422)
- Income tax relating to net fair value changes		6,385	(115)	9,329	96	2,212
Other comprehensive income for the financial year, net of tax		(20,249)	361	(29,299)	1,115	(8,429)
Total comprehensive income for the financial year		**(17,101)**	**8,239**	**(2,066)**	**20,630**	**32,288**

KAF INVESTMENT BANK BERHAD
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Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

Statements of Changes in Equity
For the third quarter ended 31 March 2026

	Non-distributable			Distributable	
	Islamic Banking Fund RM '000	Regulatory reserve RM '000	FVOCI reserve RM '000	Retained Earnings RM '000	Total RM '000
Balance as at 1 July 2025	105,000	7,933	3,092	196,537	312,562
Comprehensive income:					
Net profit for the financial period	-	-	-	27,233	27,233
Other comprehensive income:					
Financial assets at FVOCI					
- Net unrealised fair value gain	-	-	(38,873)	-	(38,873)
- Income tax relating to net fair value changes	-	-	9,329	-	9,329
- Expected credit loss	-	-	245	-	245
Regulatory reserve	-	(4,400)	-	4,400	-
Total comprehensive income for the financial year	-	(4,400)	(29,299)	31,633	(2,066)
Dividend paid	-	-	-	(25,000)	(25,000)
As at 31 March 2026	**105,000**	**3,533**	**(26,207)**	**203,170**	**285,496**

	Non-distributable			Distributable	
	Islamic Banking Fund RM '000	Regulatory reserve RM '000	FVOCI reserve RM '000	Retained Earnings RM '000	Total RM '000
Balance as at 1 July 2024	105,000	6,548	11,521	157,205	280,274
Comprehensive income:					
Net profit for the financial year	-	-	-	40,717	40,717
Other comprehensive income:					
Financial assets at FVOCI					
- Net unrealised fair value gain	-	-	(9,219)	-	(9,219)
- Income tax relating to net fair value changes	-	-	2,212	-	2,212
- Expected credit loss	-	-	(1,422)	-	(1,422)
Regulatory reserve	-	1,385	-	(1,385)	-
Total comprehensive income for the financial year	-	1,385	(8,429)	39,332	32,288
As at 30 June 2025	**105,000**	**7,933**	**3,092**	**196,537**	**312,562**

KAF INVESTMENT BANK BERHAD
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Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

a) Cash and short term funds

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
(i) Cash and balances with banks and other financial institutions	112	99
Deposits and placements with financial institutions, with original maturity of less than 3 months	516,300	450,000
	516,412	450,099
Expected credit losses	(107)	(29)
Cash and cash equivalents	516,305	450,070
(ii) Deposits and placement with financial institutions, with original maturity of more than 3 months	100,000	100,000
Expected credit losses	(44)	-
	99,956	100,000
Total	616,261	550,070

b) Financial assets at fair value through profit or loss

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
At fair value:		
Islamic debt securities	40,077	-
	40,077	-

c) Financial assets at fair value through other comprehensive income

	Current Financial RM '000 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
At fair value:		
Islamic Corporate Notes	-	24,776
Islamic debt securities	137,347	223,445
Islamic Malaysian Government investment issue	1,316,450	232,788
	1,453,797	481,009

d) Financial assets at amortised cost

	Current Financial RM '000 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
At fair value:		
Islamic Malaysian Government investment issue	-	373,203
	-	373,203

Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

e) Deposits from customers

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
(i) By type of deposit		
Commodity Murabahah	1,689,372	754,918
	1,689,372	754,918
(ii) By type of customers		
Government and statutory bodies	1,039,687	352,739
Business enterprise	333,874	129,216
Domestic Non-Bank Financial Institutions	314,189	271,381
Individuals	1,622	1,582
	1,689,372	754,918
(iii) The maturity structure of term deposits		
Due within three months	1,689,372	754,918
	1,689,372	754,918

f) Deposit from placements of banks and other financial institutions

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
Licensed banks	49,069	8,502
Commodity Murabahah	94,107	335,076
	143,176	343,578

g) Other liabilities

	Current Financial 3rd Quarter 31.03.2026 RM '000	Previous Financial Year Ended 30.6.2025 RM '000
Other payables and accruals	12,498	3,839
	12,498	3,839

Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

h) Income derived from investment of depositors' fund and others

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
Income derived from investment of General Investment deposits	16,402	17,029	50,169	62,864	71,629
Finance income and hibah					
Placement with financial institutions	2,228	4,327	14,177	15,045	18,573
FVTPL financial assets	380	34	911	268	268
FVOCI financial assets	13,794	8,406	34,666	34,682	35,646
AC financial assets	-	4,262	415	12,869	17,142
Total finance income and hibah	16,402	17,029	50,169	62,864	71,629
Other operating income					
Gain from sales of FVPTL financial assets	-	181	-	567	567
Gain from sales of FVOCI financial assets	-	6,423	768	7,082	39,232
Net unrealised gain/(loss) on revaluation of FVTPL financial assets	(126)	(217)	(62)	-	-
	16,276	**23,416**	**50,875**	**70,513**	**111,428**

i) Income attributable to depositors

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
Qard deposits					
Deposit from customers	46	80	81	20,365	20,393
Deposits and placements of banks and other financial institutions	309	167	677	384	652
	355	**247**	**758**	**20,749**	**21,045**
Commodity Murabahah deposits					
Deposit from customers	10,758	10,822	30,707	21,777	32,157
Deposits and placements of banks and other financial institutions	728	1,572	3,234	3,649	4,924
	11,486	**12,394**	**33,941**	**25,426**	**37,081**
	11,841	**12,641**	**34,699**	**46,175**	**58,126**

Notes to the Unaudited Interim Financial Statements (continued)

23. Operation of Islamic Banking (Skim Perbankan Islam (SPI)) (continued)

j) Other operating expenses

	Individual Quarter		Cumulative Quarter		
	Current Financial 3rd Quarter 31.3.2026 RM '000	Previous Financial 3rd Quarter 31.3.2025 RM '000	Current Financial Year-to-date 31.3.2026 RM '000	Previous Financial Year-to-date 31.3.2025 RM '000	Previous Financial Year-to-date 30.6.2025 RM '000
General administrative expenses					
Bank charges	37	28	98	102	127
Brokerages fees	21	17	89	63	87
	58	**45**	**187**	**165**	**214**