RHB INSURANCE BERHAD
(Incorporated in Malaysia)

UNAUDITED INTERIM FINANCIAL STATEMENTS

FOR THE SIX MONTHS ENDED 30 JUNE 2026

RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

UNAUDITED INTERIM FINANCIAL STATEMENTS

FOR THE SIX MONTHS ENDED 30 JUNE 2026

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RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Note	2026 June RM'000	2025 December RM'000
Assets			
Property, plant and equipment		12,391	10,003
Right of use assets - Property office		1,465	1,906
Intangible assets - Computer software		29,292	32,977
Investments	9	1,430,770	1,304,518
Fair value through profit or loss		1,372,215	1,242,874
Loans and receivables		58,555	61,644
Reinsurance contract assets	10	469,577	477,893
Other assets		60,021	75,455
Deferred tax assets		1,694	1,162
Tax recoverable		5,382	13,290
Cash and cash equivalents		89,077	147,677
Total assets		2,099,669	2,064,881
Liabilities			
Insurance contract liabilities	10	1,238,207	1,173,492
Reinsurance contract liabilities	10	12,785	12,801
Insurance payables		69,987	72,290
Lease liabilities		1,509	1,928
Current tax liabilities		1,727	1,019
Total liabilities		1,324,215	1,261,530
Equity			
Issued capital		100,000	100,000
Retained earnings		674,572	701,836
Share-based payment reserve		878	1,515
Fair value reserve		4	-
Total equity		775,454	803,351
Total liabilities and equity		2,099,669	2,064,881

RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENT
AS AT 30 JUNE 2026

	2026 June RM'000	2025 June RM'000
Insurance revenue	430,960	443,064
Insurance revenue - MMIP	638	2,017
Insurance service expense	(372,050)	(350,564)
Insurance service expense - MMIP	69	(4,726)
Insurance service results before reinsurance contracts held	59,617	89,791
Allocation of reinsurance premiums	(137,546)	(155,565)
Amount recoverable from reinsurers for incurred claims	85,217	80,466
Net expense from reinsurance contracts held	(52,329)	(75,099)
Insurance service results	7,288	14,692
Investment income	27,553	27,095
Realised gains/(losses) on financial assets at fair value through profit or loss	813	(1,279)
Fair value gains/(losses) on financial assets at fair value through profit or loss	(7,201)	9,995
Investment results	21,165	35,811
Insurance finance income/(expenses) for insurance contracts issued	(9,749)	(14,254)
Reinsurance finance income/(expenses) for reinsurance contracts held	3,923	5,258
Insurance finance results	(5,826)	(8,996)
Other income	5,162	4,842
Other expenses	(1,588)	(681)
Foreign exchange income / (expense)	7	(2)
Other income and expense	3,581	4,159
Profit before tax	26,208	45,666
Income tax expense	(3,472)	(5,188)
Profit for the year	22,736	40,478
Other comprehensive income		
OCI to be reclassified to profit or loss in subsequent periods		
Change in fair value of underlying financial assets	4	-
	4	-
Total other comprehensive income	4	-
Total comprehensive income	22,740	40,478
Basic earnings per share (sen)	22.74	40.48

RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	Issued capital	Retained earnings	Share-Based Payment Reserve	Fair Value Reserve	Total equity
			RM'000		
Balance as at 31 December 2025, as previously reported	100,000	701,836	1,515		803,351
Balance as at 1 January 2026	100,000	701,836	1,515	-	803,351
Profit for the year	-	22,736	(637)	4	22,103
Dividend payment	-	(50,000)	-	-	(50,000)
Balance as at 30 June 2026	100,000	674,572	878	4	775,454

RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	2026 June RM '000	2025 June RM '000
Cash flows from operating activities		
Profit for the financial year	22,736	40,478
Adjustment for:		
Realised gains	-	-
Fair value (gains)/losses	7,201	(9,995)
Depreciation of fixed assets	720	601
Depreciation of right-of-use assets	1,155	1,003
Amortisation of intangible assets - computer software	3,685	3,269
Share-based payment expenses	(637)	490
Investment income	(27,553)	(27,095)
Unrealised gains on foreign exchange	(7)	2
Taxation expense	3,472	5,188
Other adjustments for non-cash items	43	33
Operating profit before changes in operating assets and liabilities	10,815	13,974
Purchase of investments	(136,538)	(22,895)
Increase in loans and receivables	2,847	(16,165)
Interest received	3,129	1,981
Dividend received	24,647	24,513
Increase in other assets	15,463	(1,254)
Decrease in insurance contract liabilities	64,714	44,019
Decrease in net reinsurance assets	8,301	14,859
Decrease in other payables	(2,302)	(1,916)
Cash generated from operations	(8,924)	57,116
Income taxes paid	4,612	(5,928)
Net cash generated from operating activities	(4,312)	51,188
Cash flows from investing activities		
Purchase of property, plant and equipment	(3,107)	(2,543)
Purchase of intangible assets - computer software	-	(249)
Net cash used in investing activities	(3,107)	(2,792)

RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOW
FOR THE SIX MONTHS ENDED 30 JUNE 2026

	2026 June RM '000	2025 June RM '000
Cash flows from financing activities		
Dividends paid	(50,000)	(10,000)
Principle lease payments	(1,177)	(1,055)
Net cash used in financing activities	(51,177)	(11,055)
Effect on exchange rate changes on cash and cash equivalents	(4)	1
Net increase/(decrease) in cash and cash equivalents	(58,600)	37,342
Cash and cash equivalents at beginning of financial year	147,677	119,940
Cash and cash equivalents at end of financial year	89,077	157,282

RHB INSURANCE BERHAD (197801000983 (38000-U))
(Incorporated in Malaysia)

INTERIM FINANCIAL STATEMENTS
NOTES TO THE UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED 30 JUNE 2026

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 Malaysian Accounting Standards Board ('MASB') and should be read in conjunction with the audited financial statements of the Company for the financial year ended 31 December 2025.

The accounting policies and presentation adopted by the Company for the interim financial statements are consistent with those adopted in the audited financial statements for the financial year ended 31 December 2025, except for the adoption of the following accounting standards, annual improvements and amendments to MFRS which are effective and applicable for the Company for financial period beginning on or after 1 January 2026:

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

The adoption of the above amendments do not give rise to any material financial impact to the Company.

2. AUDITORS' REPORT

The auditors' report for the financial year ended 31 December 2025 was not subject to any qualification.

3. SEASONAL OR CYCLICAL FACTORS

The business operations of the Company have not been affected by any material seasonal or cyclical factors.

4. EXCEPTIONAL OR UNUSUAL ITEMS

There were no exceptional or unusual items for the six months ended 30 June 2026.

5. CHANGES IN ESTIMATES

There were no material changes in estimates of amounts reported in prior financial years that have a material effect for the six months ended 30 June 2026.

6. CHANGES IN DEBT AND EQUITY SECURITIES

There were no issuances and repayments of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares and resale of treasury shares for the six months ended 30 June 2026.

7. DIVIDENDS PAID

During the six months ended 30 June 2026, the Company has paid a final single-tier dividend of 50% in respect of the financial year ended 31 December 2025, amounting to RM50,000,000 on 14 May 2026.

8. CONTINGENT ASSETS AND CONTINGENT LIABILITIES

The Company does not have any contingent assets or contingent liabilities that may significantly render the financial results reported misleading or inappropriate.

9. INVESTMENT

	As at JUN 2026 RM '000	As at DEC 2025 RM '000
Debt securities	6	6
Equities securities	11,296	9,588
Unit trust funds	387,654	274,318
Structured entities	973,259	958,962
Staff loans	57	36
Fixed and call deposits	58,498	61,608
	1,430,770	1,304,518

The Company's investments are summarised by categories as follows:

	As at JUN 2026 RM '000	As at DEC 2025 RM '000
Fair value through profit or loss	1,292,210	1,242,874
Fair value through other comprehensive income	80,005	-
Loans and receivables	58,555	61,644
	1,430,770	1,304,518

9. **INVESTMENT (Continued)**

	As at JUN 2026 RM '000	As at DEC 2025 RM '000
a) Fair value through profit or loss		
At fair value		
Unquoted in Malaysia:		
- Debt securities	6	6
Quoted in Malaysia:		
- Equities securities	11,296	9,588
- Unit trust funds	307,649	274,318
- Structured entities	973,259	958,962
	1,292,210	1,242,874
b) Loans and receivables		
At amortised cost		
- Loans	57	36
- Fixed and call deposits	58,498	61,608
	58,555	61,644
c) Fair value through other comprehensive income		
At fair value		
Unquoted in Malaysia:		
- Unit trust funds	80,005	-
	80,005	-

The underlying assets for the wholesale unit trust fund are as follows:

Malaysian Government Securities	78,335	104,981
Debt securities	1,112,112	1,035,917
Call deposits	150,117	73,602
Cash equivalents	12,749	11,217
Receivables/(payables)	7,600	7,563
	1,360,913	1,233,280

9. **INVESTMENT (Continued)**

c) Carrying value of financial instruments

	Fair Value Through Profit or Loss	Fair Value Through Other Comprehensive Income	Loans and Receivables	Total
	RM '000	RM '000	RM '000	RM '000
As at 1 January 2025	1,218,226	-	12,026	1,230,252
Purchases	59,205	-	49,618	108,823
Disposals	(41,835)	-	-	(41,835)
Fair value gains recorded in Income Statement	7,278	-	-	7,278
As at 31 December 2025	1,242,874	-	61,644	1,304,518
Purchases	136,537	80,000	-	216,537
Maturities	-	-	(3,089)	(3,089)
Disposals	(80,000)	-	-	(80,000)
Fair value losses recorded in Income Statement	(7,201)	-	-	(7,201)
Fair value gains recorded in other comprehensive income	-	5	-	5
At 30 June 2026	1,292,210	80,005	58,555	1,430,770

9. **INVESTMENT (Continued)**

d) Fair value investments

	Fair Value Through Profit or Loss RM '000	Fair Value Through Other Comprehensive Income RM '000	Total RM '000
Unaudited			
At 30 June 2026			
Valuation techniques – market observable inputs	1,280,908	80,005	1,360,913
	1,280,908	80,005	1,360,913
Audited			
As at 31 December 2025			
Valuation techniques – market observable inputs	1,233,280	-	1,233,280
	1,233,280	-	1,233,280

9. INVESTMENT (Continued)

e) Fair value measurements

The table below analyses financial instruments carried at fair value by valuation method. The different levels have been defined as follows:

(i) quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1);
(ii) inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (that is, as prices) or indirectly (that is, derived from prices) (Level 2); and
(iii) Inputs for the asset or liability that are not based on observable market data (that is unobservable inputs) (Level 3).

	Level 1	Level 2	Level 3	Total
Unaudited				
At 30 June 2026				
Fair value through profit and loss				
- Equity securities	11,296	-	-	11,296
- Debt securities	-	-	6	6
- Unit trust funds	-	307,649	-	307,649
- Structured entities	-	973,259	-	973,259
Fair Value Through Other Comprehensive Income				
- Unit trust funds	-	80,005	-	80,005
	11,296	1,360,913	6	1,372,215
Audited				
As at 31 December 2025				
Fair value through profit and loss				
- Equity securities	9,588	-	-	9,588
- Debt securities	-	-	6	6
- Unit trust funds	-	274,318	-	274,318
- Structured entities	-	958,962	-	958,962
	9,588	1,233,280	6	1,242,874

There were no transfers between levels 1 and 2 during the year.

9. **INVESTMENT (Continued)**

e) Fair value measurements (Continued)

(i) Financial instruments in Level 1

The fair value of financial instruments traded in active markets is based on quoted market prices at the date of statement of financial position. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service, or regulatory agency, and those prices represent actual and regularly occurring market transactions on an arm's length basis. The quoted market price used for financial assets held by the Company is the last quoted bid prices at the end of the reporting period. These instruments are included in Level 1. Instruments included in Level 1 comprise primarily Bursa Malaysia equity investments classified as trading securities.

(ii) Financial instruments in Level 2

The fair value of financial instruments that are not traded in an active market (for example, over-the-counter derivatives) is determined by using valuation techniques. These valuation techniques maximise the use of observable market data where it is available and rely as little as possible on entity specific estimates. If all significant inputs required to fair value an instrument are observable, the instrument is included in Level 2.

If one or more of the significant inputs is not based on observable market data, the instrument is included in Level 3.

Specific valuation techniques used to value financial instruments include:

- Quoted market prices or dealer quotes for similar instruments; and
- Other techniques, such as discounted cash flow analysis, are used to determine fair value for the remaining financial instruments.

10. Insurance and reinsurance contracts

(a) Insurance contracts

	Liabilities for remaining coverage		Liabilities for incurred claims		
	Loss component	Excluding loss component	Estimates of the present value of future cash flows	Risk adjustment for non-financial risks	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2026					
Insurance contract liabilities	11,306	273,560	800,173	88,453	1,173,492
Insurance contract assets	-	-	-	-	-
Net insurance contract liabilities	11,306	273,560	800,173	88,453	1,173,492
Statement of comprehensive income movements					
Insurance revenue	-	(431,598)	-	-	(431,598)
Insurance service expense	1,618	77,619	289,304	3,440	371,981
Incurred claims and other directly attributable expenses	-	-	323,963	22,245	346,208
Amortisation of insurance acquisition cash flows	-	77,619	-	-	77,619
Changes to liabilities for incurred claims	-	-	(34,659)	(18,805)	(53,464)
Losses on onerous contracts and reversal of those losses	1,618	-	-	-	1,618
Investment components	-	(1,166)	1,166	-	-
Insurance service results	1,618	(355,145)	290,470	3,440	(59,617)
Insurance finance expenses	-	-	8,427	1,322	9,749
Total movements in statement of comprehensive income	1,618	(355,145)	298,897	4,762	(49,868)
Cash flows					
Premiums received	-	435,483	-	-	435,483
Claims and other directly attributable expenses paid	-	(63,551)	(198,162)	-	(261,713)
Insurance acquisition cash flows paid	-	-	(59,187)	-	(59,187)
Total cash flows	-	371,932	(257,349)	-	114,583
Net insurance contract liabilities at 30 June 2026	12,924	290,347	841,721	93,215	1,238,207
At 30 June 2026					
Insurance contract liabilities	12,924	290,347	841,721	93,215	1,238,207
Insurance contract assets	-	-	-	-	-
Net insurance contract liabilities	12,924	290,347	841,721	93,215	1,238,207

10. Insurance and reinsurance contracts (Continued)

(a) Insurance contracts (continued)

	Liabilities for remaining coverage		Liabilities for incurred claims		
	Loss component	Excluding loss component	Estimates of the present value of future cash flows	Risk adjustment for non-financial risks	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025					
Insurance contract liabilities	10,788	291,620	766,243	82,896	1,151,547
Insurance contract assets	-	-	-	-	-
Net insurance contract liabilities	10,788	291,620	766,243	82,896	1,151,547
Statement of comprehensive income movements					
Insurance revenue	-	(882,114)	-	-	(882,114)
Insurance service expense	518	154,154	498,657	2,268	655,597
Incurred claims and other directly attributable expenses	-	-	553,137	28,952	582,089
Amortisation of insurance acquisition cash flows	-	154,154	-	-	154,154
Changes to liabilities for incurred claims	-	-	(54,480)	(26,684)	(81,164)
Losses on onerous contracts and reversal of those losses	518	-	-	-	518
Investment components	-	(2,656)	2,656	-	-
Insurance service results before reinsurance	518	(730,616)	501,313	2,268	(226,517)
Insurance finance expenses	-	-	21,942	3,289	25,231
Total movements in statement of comprehensive income	518	(730,616)	523,255	5,557	(201,286)
Cash flows					
Premiums received	-	837,145	-	-	837,145
Claims and other directly attributable expenses paid	-	-	(489,325)	-	(489,325)
Insurance acquisition cash flows paid	-	(124,589)	-	-	(124,589)
Total cash flows	-	712,556	(489,325)	-	223,231
Net insurance contract liabilities at 31 December 2025	11,306	273,560	800,173	88,453	1,173,492
At 31 December 2025					
Insurance contract liabilities	11,306	273,560	800,173	88,453	1,173,492
Insurance contract assets	-	-	-	-	-
Net insurance contract liabilities	11,306	273,560	800,173	88,453	1,173,492

10. Insurance and reinsurance contracts (Continued)

(b) Reinsurance contracts

	Assets for remaining coverage		Assets for incurred claims		
	Loss-recovery component	Excluding loss-recovery component	Estimates of the present value of future cash flows	Risk adjustment for non-financial risks	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2026					
Reinsurance contract assets	3,192	74,331	354,598	45,773	477,894
Reinsurance contract liabilities	4	(19,187)	5,880	502	(12,801)
Net reinsurance contract assets	3,196	55,144	360,478	46,275	465,093
Statement of comprehensive income movements					
Allocation of reinsurance premiums	-	(137,546)	-	-	(137,546)
Amounts recoverable from reinsurers	(687)	-	84,387	1,516	85,216
Recovery of claims and benefits	-	-	75,371	7,973	83,344
Changes in assets for incurred claims	-	-	6,782	(6,457)	325
Recoveries and reversals of loss-recovery component	(687)	-	-	-	(687)
Effect of changes in the risk of reinsurers non-performance	-	-	2,234	-	2,234
Income / (expense) from reinsurance	(687)	(137,546)	84,387	1,516	(52,330)
Reinsurance finance income	-	-	3,235	689	3,924
Total movements in statement of comprehensive income	(687)	(137,546)	87,622	2,205	(48,406)
Cash flows					
Premiums paid	-	103,255	-	-	103,255
Recoveries from reinsurance	-	-	(63,150)	-	(63,150)
Total cash flows	-	103,255	(63,150)	-	40,105
Net reinsurance contract assets at 30 June 2026	2,509	20,853	384,950	48,480	456,792
At 30 June 2026					
Reinsurance contract assets	2,507	44,669	374,876	47,525	469,577
Reinsurance contract liabilities	2	(23,816)	10,074	955	(12,785)
Net reinsurance contract assets	2,509	20,853	384,950	48,480	456,792

10. Insurance and reinsurance contracts (Continued)

(b) Reinsurance contracts (continued)

	Assets for remaining coverage		Assets for incurred claims		
	Loss-recovery component	Excluding loss-recovery component	Estimates of the present value of future cash flows	Risk adjustment for non-financial risks	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January 2025					
Reinsurance contract assets	2,842	71,708	374,152	41,957	490,659
Reinsurance contract liabilities	5	(10,698)	5,591	646	(4,456)
Net reinsurance contract assets	2,847	61,010	379,743	42,603	486,203
Statement of comprehensive income movements					
Allocation of reinsurance premiums	-	(298,024)	-	-	(298,024)
Amounts recoverable from reinsurers	350	-	122,336	2,069	124,755
Recovery of claims and benefits	-	-	121,625	11,328	132,953
Changes in assets for incurred claims	-	-	(3,313)	(9,259)	(12,572)
Recoveries and reversals of loss-recovery component	350	-	-	-	350
Effect of changes in the risk of reinsurers non-performance	-	-	4,024	-	4,024
Income / (expense) from reinsurance	350	(298,024)	122,336	2,069	(173,269)
Reinsurance finance income	-	-	8,256	1,603	9,859
Total movements in statement of comprehensive income	350	(298,024)	130,592	3,672	(163,410)
Cash flows					
Premiums paid	-	292,156	-	-	292,156
Recoveries from reinsurance	-	-	(149,857)	-	(149,857)
Total cash flows	-	292,156	(149,857)	-	142,299
Net reinsurance contract assets at 31 December 2025	3,197	55,142	360,478	46,275	465,092
At 31 December 2025					
Reinsurance contract assets	3,193	74,329	354,598	45,773	477,893
Reinsurance contract liabilities	4	(19,187)	5,880	502	(12,801)
Net reinsurance contract assets	3,197	55,142	360,478	46,275	465,092

11. CAPITAL COMMITMENTS

	As at JUN 2026 RM '000	**As at DEC 2025** RM '000
Capital expenditure on property, plant and equipment:		
Authorised and contracted for	1,977	1,977
	1,977	1,977

12. REGULATORY CAPITAL REQUIREMENTS

The capital structure of the Company as at 30 June 2026, as prescribed under the RBC Framework is provided below:

	As at JUN 2026 RM '000	**As at DEC 2025** RM '000
Eligible Tier 1 Capital		
Share capital (paid-up)	100,000	100,000
Retained earnings	650,598	678,291
	750,598	778,291
Tier 2 Capital		
Share-based payment reserve	878	1,515
Available for sale reserves	4	-
Deductions		
Amount deducted from Capital	(10,142)	(10,112)
Total Capital Available	741,338	769,694

13. VALUATION OF PROPERTY, PLANT AND EQUIPMENT

The property, plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

14. CLAIM AGAINST THE COMPANY BY THE MALAYSIA COMPETITION COMMISSION ("MyCC")

On 22 February 2017, MyCC informed that pursuant to its investigation, MyCC on the preliminary basis found that the Company together with the other 21 members of PIAM, have infringed the prohibition under Section 4(2)(a) of the Act for fixing parts trade discounts and labour rates for repair workshops and are therefore liable for an infringement under Section 4(3) of the Act.

On 14 September 2020, MyCC issued a finding of infringement against the Company, PIAM and the other 21 members despite the conduct allegedly giving rise to the infringement being undertaken pursuant to a written direction of the Company's sectoral regulator, BNM. The Company's share of the financial penalty imposed by MyCC amounts to RM4,180,021. The MyCC also imposed certain behavioural remedies upon the Company and the other insurers.

On 23 March 2021, the Competition Appeal Tribunal ("COMPAT") granted a stay of the financial penalty pending the disposal of the appeal.

On 2 September 2022, COMPAT allowed the appeal of all insurers and the decision of MyCC dated 14 September 2020 has been set aside.

On 16 January 2024, the High Court dismissed MyCC's application for leave to apply for judicial review and ordered a cost of RM10,000 to be paid to the Company. On 15 February 2024, MyCC filed an appeal against the dismissal for the leave application to the Court of Appeal. On 29 May 2025, the Court of Appeal had fixed 30 April 2026 for the hearing of the matter.

Subsequently the case management on 6 and 7 May 2026, the Deputy Registrar of the Court of Appeal has proceeded to fix the decision for this matter on 18 August 2026.

Save as disclosed above, the Company does not have any other contingent assets and liability since the last annual balance sheet date of 31 December 2025.

15. EVENTS SUBSEQUENT TO BALANCE SHEET DATE

There are no material events subsequent to the balance sheet date that have not been reflected in financial statements.

16. CHANGES IN THE COMPOSITION OF THE COMPANY

There are no significant changes in the composition of the Company for the six months ended 30 June 2026.