INVESTMENT UPDATES | FINANCIAL RESULTS - 2Q & 1H FY2026

From Bureau to Trusted Intelligence

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CTOS Digital Berhad

Investor Relations | Confidential | July 2026

SECTION 01

Investment Updates

Monetising a non-core asset

Realising value created in JurisTech and redeploying proceeds for the benefit of CTOS shareholders

A Non-Core Asset – Right Time to Monetise

CTOS acquired a 49% stake in Juris in 2022 for **RM205.8 million**. While the financial thesis delivered, the strategic thesis proved limited, making now the right time to realise value.

✅ Financial Thesis — Delivered

JurisTech grew profits from RM18M (2021) to RM30M (2025), a ~14% CAGR track record.

⚠️ Strategic Thesis — Limited

Synergies with CTOS' data and analytics business were limited by different business models and operating structures.

✅ Right Time to Exit

JurisTech has matured as a standalone fintech with a credible growth track record, allowing CTOS to crystallise value while reducing future execution risk.

Juris is a non-core asset as CTOS is further focusing investments into intelligence, digital, data and AI capabilities

The 10% Sale is Part of a Broader Monetisation Strategy

This is not a full exit. The 10% stake is Phase 1 of a broader monetisation strategy for the remaining 39% stake.

1

2

Phase 1

10% stake sale:

RM50 mil proceeds and RM1.6 mil gain

Phase 2 – Exit Options

IPO, strategic sale, or other value-maximising opportunities for remaining 39%

Proceeds Will Be Returned to Shareholders

We raised equity in 2022 to fund this acquisition. It's time to return excess capital from this phased divestment back to shareholders.

~50% (RM24.5 mil)

Special Dividends — immediate cash returns

~50% (RM24.5 mil)

Share Buybacks — increased ownership for continuing shareholders

This balanced approach provides **immediate cash returns** while supporting earnings per share through a reduced share count, an efficient and disciplined use of capital.

Neutral Impact to FY2026 PATAMI

Calculation of one-off gain on sale of 10% stake	RM 'million
Consideration received	50.0
Less:	
Net Book Value	(47.4)
Estimated tax payable in relation to the Proposed Disposal	(0.8)
Estimated expenses relating to the Proposed Disposal	(0.2)
One-off gain on disposal	1.6

Item	Amount	Net Impact
Gain on disposal of 10% stake, net of transaction costs and taxes	RM1.6 mil	+
Loss of Juris profit contribution to normalised PATAMI (remaining of FY2026)	(RM1.6 mil)	−
FY2026 Net P&L Impact	—	**Neutral** ✅

Capital Return Program More Than Offsets Earnings Impact

Longer-Term Impact	Amount (Annualised)	Net Impact
Lower Juris profit contribution - sale of 10% stake	(RM3 mil)	➖
Capital Return Programme (buybacks + special dividends), net of taxes and transaction costs	**RM49 mil**	More than offset ✅

The capital return program delivers net positive shareholder returns

Our Broad-based Targets Remain Intact

Core operating targets are maintained. Lower EPS cushioned through capital return program.

Target (2026–2028)	Before Disposal	Post 10% Disposal
Revenue Growth	CAGR 10–12%	Maintained
Recurring Revenues	81% → 84%	Maintained
Normalised PATAMI & EPS	CAGR 10–12%	Lower PATAMI; EPS mitigated via capital return program
ROE	14% → 16–18%	Maintained or potentially higher from capital return program
Dividend Payout Ratio	60–70% of profits	Maintained + potential special dividends

In Summary

This transaction is a disciplined capital allocation decision, and CTOS' core franchise remains strong

Strategic Fit Was Limited

As CTOS' strategic direction increasingly **focuses on intelligence, data and digital solutions**, the potential synergies were limited.

Right Time to Monetise

Juris has matured with a credible growth track record, and conditions are **optimal to crystallise value now**, while we retain future upside from phased monetisation

Proceeds Returned to Shareholders

~50% special dividends, ~50% share buybacks, as **disciplined capital management.**

CTOS Remains a High-Quality Business

Malaysia's leading credit bureau, serving 600+ clients, 20,000+ SMEs, 5M+ consumers, with **>80% recurring revenues** and strong cashflows sustaining high **dividend payouts (60-70% of profits).**

SECTION 02

Financial Results

Q2 FY2026

Key highlights | Segment Performance | Financial Performance | Associates | Dividend

KEY HIGHLIGHTS

Broad-Based Growth Across the Group

Financial performance shown on both a quarterly and six-month basis, paired with execution progress against the 3-Year Strategic Roadmap

REVENUE

RM168.5m

+8.6% YoY ↑

1H FY25: RM155.1m

1H FY26 revenue grew reflects the **sustained growth** in FIs & Corporates, Consumer & International.

Q2 FY26 Revenue grew by +10.0% YoY to RM86.9m (Q2 FY25: RM79m); reflecting continued demand in data, analytics and intelligence.

PROFIT BEFORE TAX*

RM46.1m

+28.4% YoY ↑

1H FY25: RM35.9m

1H FY26 PBT growth of +28.4% outpaced 1H revenue growth, aided by **associates' profit and lower finance costs.**

Q2 FY26 PBT's growth by +13.1% YoY to RM25.3m outpacing revenue. **QoQ PBT** jumped by **+21.4% from Q1 PBT of RM20.8m.**

NORM. PATAMI

RM42.7m

+16.0% YoY ↑

1H FY25: RM36.8m

Q2 Reporting PATAMI grew 7.1% to RM22.7m (1H FY25: RM21.2m).

Continuing operations grew +11.4% from RM20.5m in Q2 FY25 to RM22.8m in Q2 FY26.

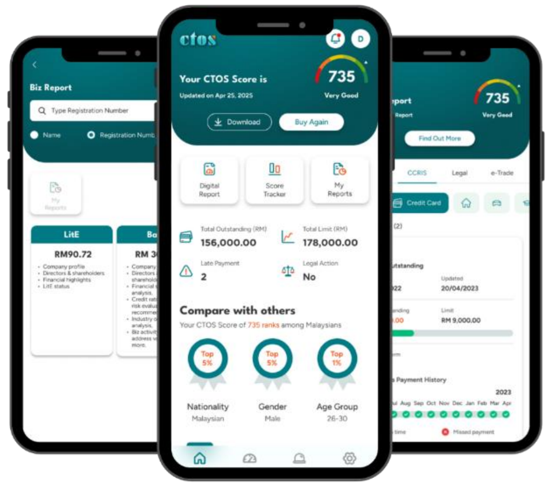
Our Cost-To-Income Ratio improved from **48% 1H FY25 to 45% 1H FY26.**

TECHNOLOGY

New & Enhanced CTOS Digital App

Strategic Roadmap in Motion

APP RELAUNCH



A note on comparisons: 1H 2025 included a RM1.6m contribution from the Experian Information Services (EIS).

*continuing operations

SEGMENT PERFORMANCE

Revenue by Business Segments

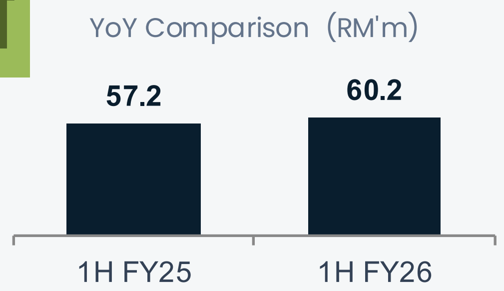
Four customer segments serving Malaysia's and the region's credit and decisioning ecosystem.

Financial Institutions & Corporates

RM 60.2m

35.7% of 1H FY26 Revenue

+5.1% YoY



1H FY26 demand for alternative scoring, fraud solutions and new products among banks and large corporates, strengthened recurring revenue.

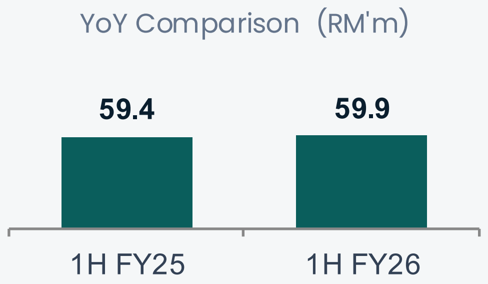
***Q2 FY26 grew 5.4% YoY to RM31.1m** (Q2 FY25: RM29.5m); Driven by growth from data, analytics & intelligence.*

Commercial

RM59.9m

35.6% of 1H FY26 Revenue

+0.9% YoY



Commercial bounced back by resilient SME base with continued focus, supporting ARPU progression.

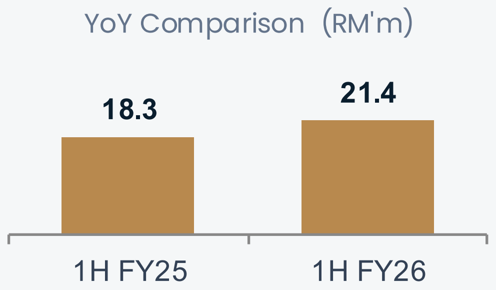
***Q2 FY26 grew 2.2% to RM30.8m** (Q2 FY25: RM 30.1m); driven by enhancements to SME solutions, with the launch for SME Biz Day 2026 within the quarter*

Consumer

RM21.4m

12.7% of 1H FY26 Revenue

+17.1% YoY



Healthy growth from new product launches, growing embedded partnerships and marketing campaigns.

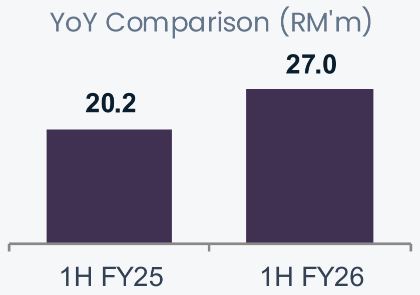
***Q2 FY26 grew 14.2% to RM10.9mil** (Q2 FY25: RM9.5m); driven by continued build-out of the mobile application and new partnerships.*

International

RM27.0m

16.0% of 1H FY26 Revenue

+33.6% YoY



Both Philippines and Indonesia business showed strong momentum with expanded data enrichment and partnerships.

***Q2 FY26 grew 43.2% to RM14.1mil** (Q2 FY25: RM9.9mil); driven by accelerated growth in client consumption and new clients onboarded.*

** Financial Institutions & Corporates formerly known as Key Accounts*
** Consumer formerly known as Direct-to-Consumer (D2C)*

Revenue by Product Category

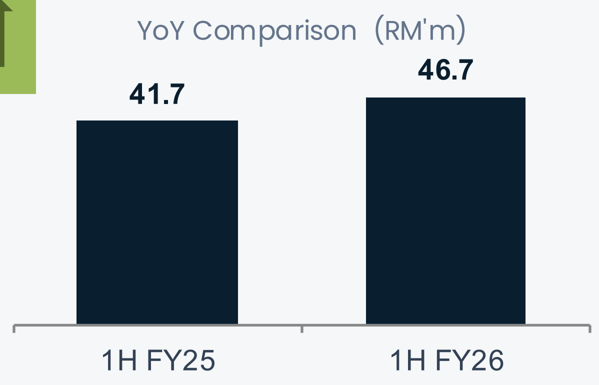
Data & Information and Analytics & Intelligence anchors growth — the product mix aligned to our Trusted Intelligence strategy.

Data & Information

RM 46.7m

27.7% of 1H FY26 Revenue

+12.1 YoY



Continued deepening of bureau reports and trade references across the lender base.

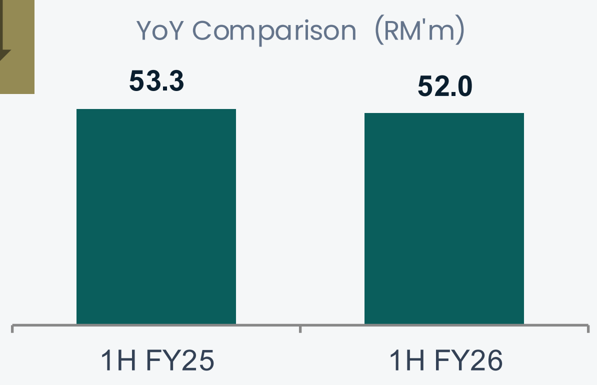
Q2 FY26 grew +14.0% YoY to RM24.6 *(Q2 FY25: RM21.5m); with new data enrichment and partnerships underway.*

Digital Solutions

RM52.0m

30.9% of 1H FY26 Revenue

-2.4% YoY



The softer performance in 1H FY2026 was due to one off setup & enhancements to clients' solutions that took place in FY2025.

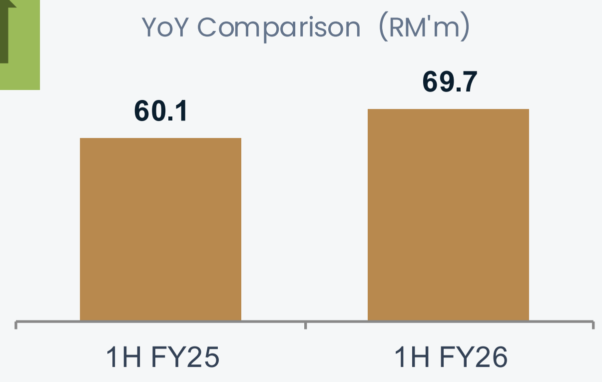
Q2 FY26 dropped -3.6% YoY to RM 25.9m *(Q2 FY25: RM26.9m). New digital platforms and solution rollouts in progress, expected to support the growth in the second half.*

Analytics & Intelligence

RM69.7m

41.4% of 1H FY26 Revenue

+16.0 YoY



Accelerating demand for predictive models, alternative data scoring, collections and fraud analytics.

Q2 FY26 grew +19.0% YoY to RM36.4m *(Q2 FY25: RM30.6m); now the largest product category, with growth building through Q2.*

HIGHLIGHTS

Q2 & 1H 2026 Financial Performance

RM'million	Q2 FY25	Q2 FY26	YoY Δ	1H FY25	1H FY26	YoY Δ
Revenue	79.0	86.9	+10.0%	155.1	168.5	+8.6%
Operating Expenses	(35.4)	(38.2)	+7.9%	(74.5)	(76.1)	+2.2%
One-off *	(0.8)	0.1		(0.8)	(1.4)	
Net Finance Cost	(2.5)	(1.3)	(48.0%)	(5.0)	(2.5)	(49.2%)
Share of Profits of Associates	8.3	8.4	+1.1%	10.1	14.7	+45.9%
Profit Before Tax	22.3	25.3	+13.1%	35.9	46.1	+28.4%
Tax Expense	(1.9)	(2.5)		(2.1)	(4.7)	
Profit After Tax (Continuing Operation)	20.5	22.8	+11.4%	33.8	41.4	+22.5%
Profit After Tax (Discontinuing Operation)	0.6	0.0		1.6	0.0	
Reported PATAMI	21.2	**22.7**	+7.1%	35.6	**41.2**	+15.6%
Normalised PATAMI*	22.0	**22.7**	+3.1%	36.8	**42.7**	+16.0%
Normalised EBITDA*	29.4	**30.2**	+2.7%	51.2	**57.9**	+13.1%
Basic/Diluted EPS (sen)	0.9	**1.0**	+7.1%	1.5	**1.8**	+15.6%

REVENUE

1H Malaysia +4.9% and International +33.6% YoY.
1H International contribution at 16% (13% in 1H 2025)

OPERATING EXPENSES

Tech modernisation costs mitigated by efficiency savings

FINANCE COSTS

Strong cashflow generation used to pay down borrowings

EBITDA

Higher revenue, stronger operating leverage with expense to revenue improved 45% (1H FY26) from 48% (1H FY25) despite tech investments and inflation.

PROFITABILITY (PAT CONTINUING OPERATIONS)

1H FY26 +22.5% from stronger core operations and associates' contribution.

*Excluding One-off cost which comprise of MSS and Impairment.

Sustainable growth with discipline investments

1H YEAR-ON-YEAR COMPARISON

Revenue
RM155.1m → RM168.5m
+8.6%

EBITDA*
RM51.2m → RM57.9m
+13.1%

Norm. PATAMI*
RM36.8m → RM42.7m
+16.0%

ROE*
12.2% → 14.1%
+1.9ppt

Tech Investment
1H 2026
RM 5 mil

Cost-to-Income
48% → 45%
-3.0ppt

KEY FOCUS

01 Tech Investment

Completed Cloud Migration in end Q1, enhancing scalability and reliability in preparation for next phase of 3 year growth plans. RM9 mil investment for 2026 (RM5 mil to be funded through cost efficiencies).

02 Cost-Efficiency

Focus on driving efficiencies through:
- AI automation
- Process Optimisation
- Organisation Redesign

Target to bring down Operating Expenses to Revenue from 46% (2025) to 40-43% by 2028.

*Excluding One-off cost (MSS RM0.9 mil, Impairment RM 0.6 mil)

A Growing Contribution from Associates

Q2 FY2026

RM8.4m

+1.1% YoY

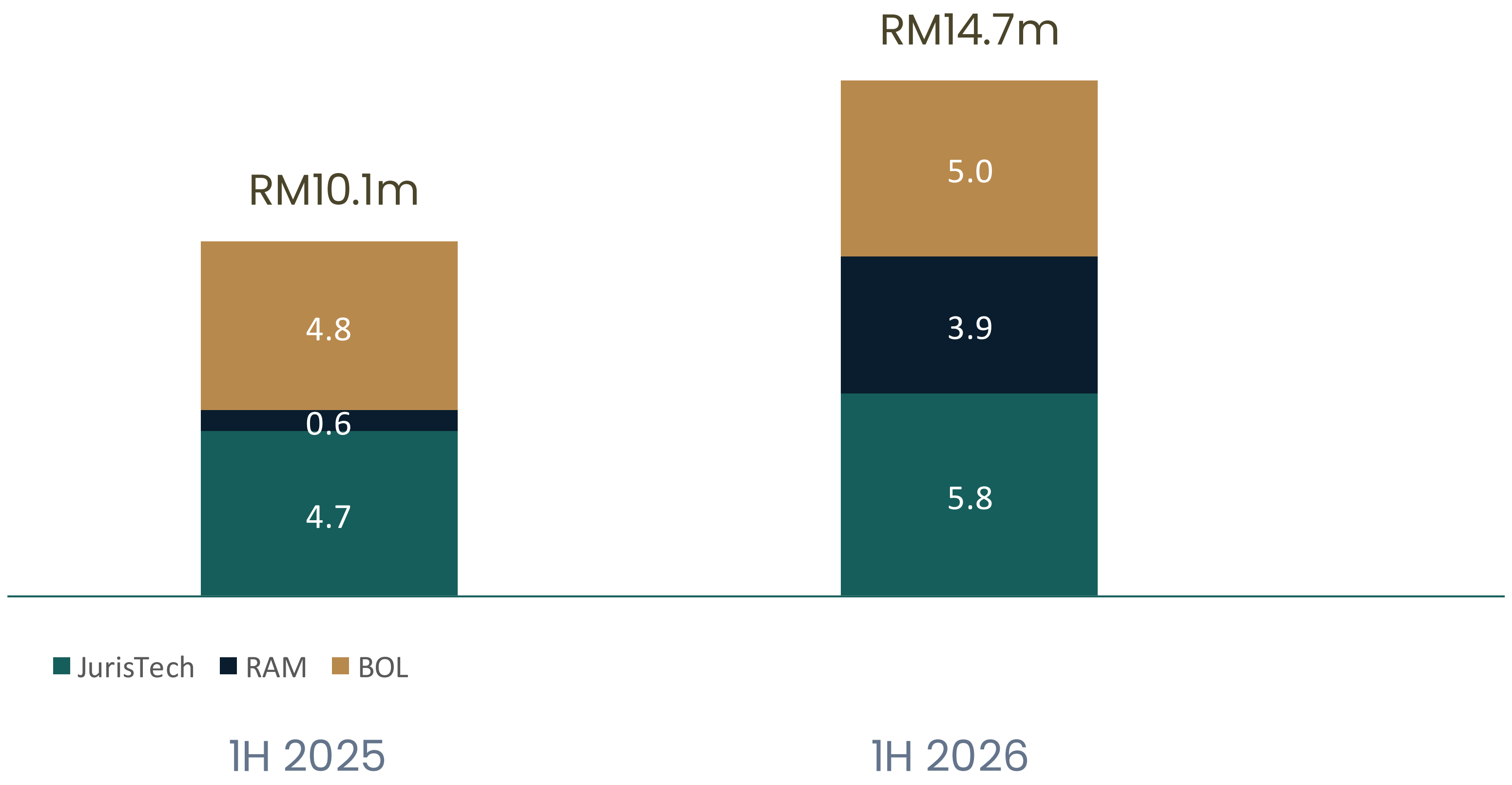
Q2 FY2025: RM8.3

1H FY2026

RM14.7m

+45.9% YoY

1H FY2025: RM10.1



JurisTech

49.0% stake

Market leader in credit-related enterprise software solutions in Malaysia.

Sustained earnings momentum; principal driver of 1H associate contribution.

RAM Holdings

57.675% stake

Malaysia's market leader in bond credit ratings and ESG advisory.

Started accrual accounting to minimise volatility across quarters. Expect to maintain similar profitability to 2025

BOL

24.825% stake

Market leader in business information in Thailand.

Expect to maintain similar profitability to 2025

*EIS disposed in December 2025

SHAREHOLDER RETURNS

Maintaining Dividend Payout Ratio of 60–70%

Second interim dividend raised sequentially, consistent with the Groups progressive payout policy

1H FY2026 INTERIM DIVIDEND

70.2%

payout ratio

First Interim Payout: 0.57 sen

Second Interim Payout: 0.70 sen

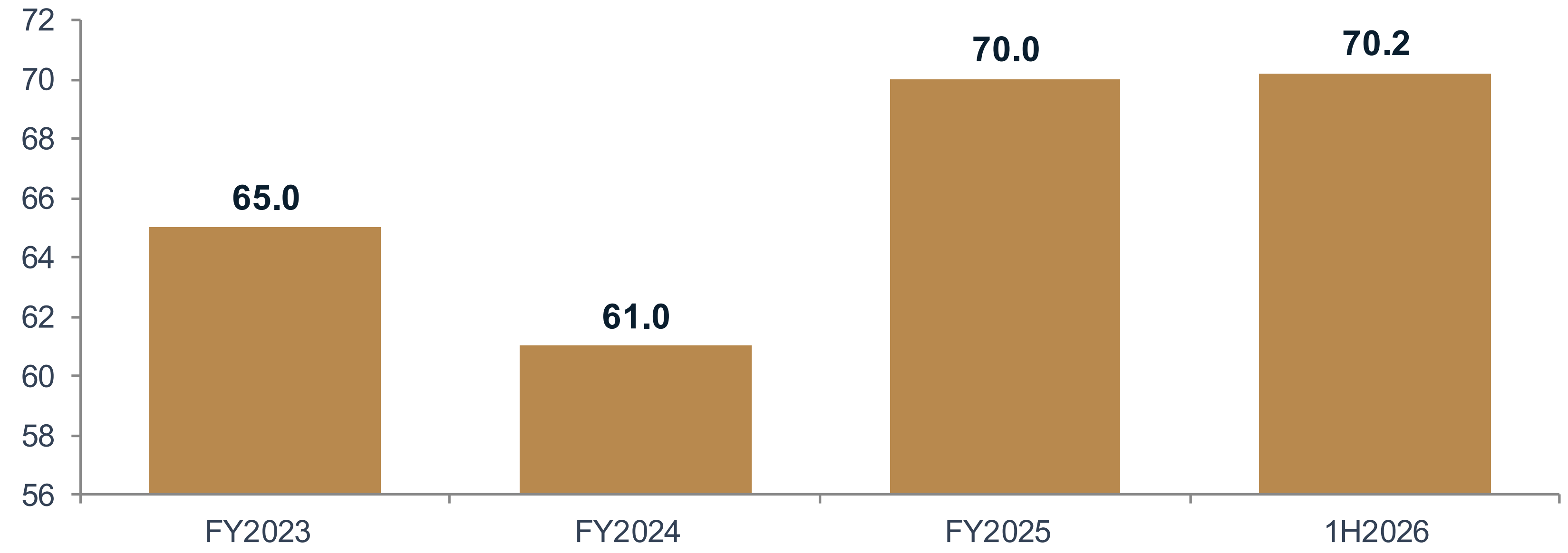
1H FY26 Declared: 1.27 sen

Payment Date: 28 August 2026

DIVIDEND APPROACH

Strong cash generation allows us to maintain 60-70% payout ratio despite AI and tech investments.

HISTORICAL FY DIVIDEND PAYOUT (% ratio)



DIVIDEND YIELD AT 4.4%

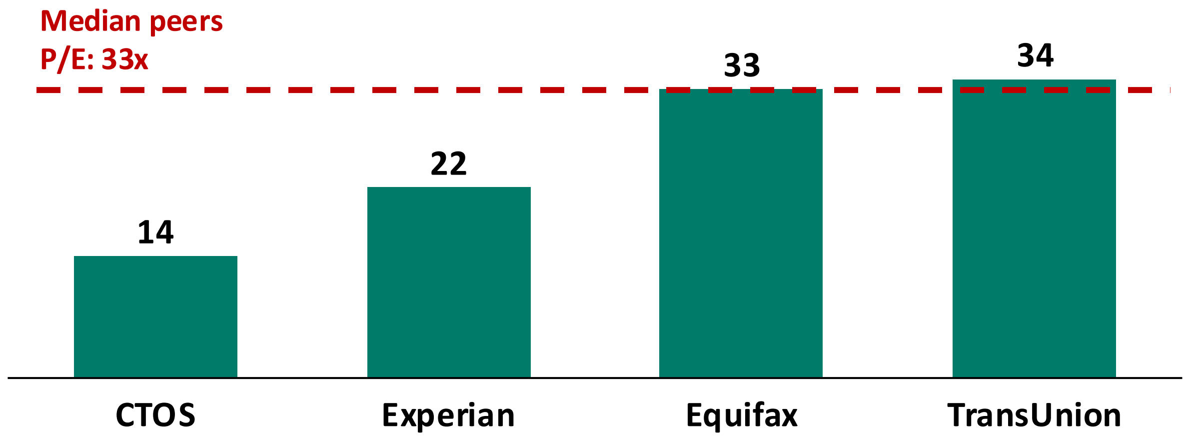
60% - 70% Dividend Payout Remains

SHARE PRICE	MARKET CAP	1H 2026 PATAMI	Dividend Payout Ratio
RM0.65	RM1.47B	RM42.7M	60 – 70%
Midpoint (RM 0.60 - 0.70)	@ 0.67 x 2.28Bn shares	Normalised	Paid quarterly

CTOS trades at 58% discount to global peers

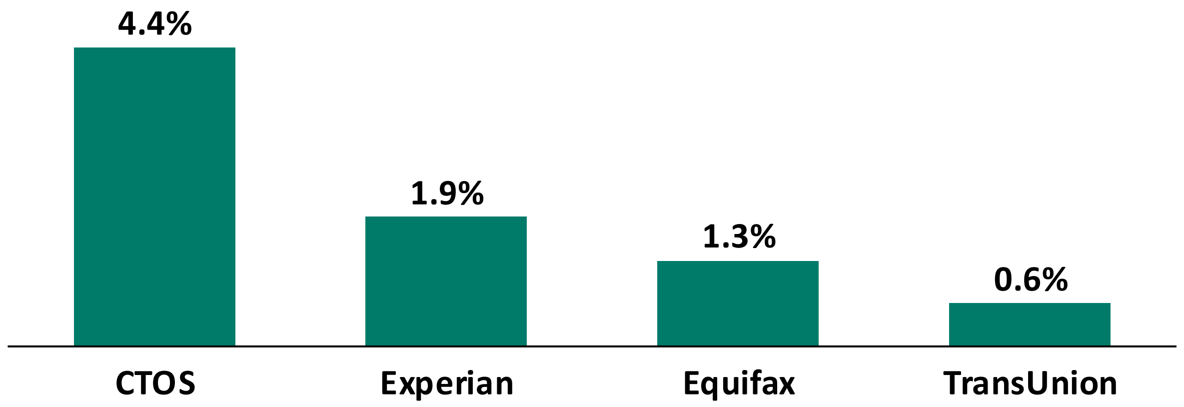
CTOS has the highest dividend yield at 4.4%

P/E Ratio



Source: Capital IQ as at 17 July 2026

Dividend Yield (%)



Source: Capital IQ as at 17 July 2026

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Thank you.

We welcome your questions.

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