

Dear Colleagues,

Ramadhan Kareem.

The holy month of Ramadhan is upon us once again. The month that holds a unique position in the hearts of Muslims around world, a time to say thanks for all the blessings that we have been enjoying. As such, I would like to extend best wishes to everyone in KFH Malaysia.

Having this opportunity to reflect on our spiritual growth, forgiveness, patience, compassion for the less fortunate, I trust the month will also enable us to bond as a family.

I also call upon all of us to reflect on the Bank's efforts in driving the Bank's aspirations in becoming a formidable Islamic bank in the country. Your participation and contribution is highly valued and appreciated. For this, I thank you.

To our Muslim brothers & sisters, may you find fulfillment in observing Ramadhan and performing your religious activities with your family and loved ones. I trust all of us, Muslims & non-Muslims alike, will take the opportunity to cherish and observe the meaning of Ramadhan.

Sincerely,

David Power Chief Executive Officer

