



# Creating. Building. Transforming.

2026 Annual General Meeting  
26 June 2026



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# Order of meeting

1. Chair's remarks
2. CEO's remarks
3. Business per the Notice of Meeting
4. Any other business and questions
5. Close



# Welcome



# Introduction of the Board of Directors



Lady Winifred  
Kamit CBE



Richard  
Sinamoi



Stephen  
Humphries



Sir Melchior  
Togolo CBE



Clare  
Mazzetti



Daryl  
Johnson



John  
Velegrinis



Jerome  
Sesega

# Introduction of the Executive Team



Danny Robinson



Rei Vagi



Leo Kamara



Asi Nauna



Lynda  
Kahari



Brent St. Hill



Loka  
Niumatairua



Amanda  
Libitino



Mohammed  
Nawaz



# Chair's opening remarks



# Our communities

Creating lasting community benefit through meaningful outcomes in education, youth training, health and wellbeing, and building resilient business communities

K679,294 contributed to communities and initiatives across PNG, Fiji, Solomon Islands and Vanuatu in 2026



# FY25 financial overview



First full year of CreditBank operations was a key milestone and driver of growth



Core Operating Profit

**K88.3m**

▲ 3.4%



Net Profit After Tax

**K190.8m**

## Dividend

Final ordinary dividend of

**8.1 toea**

per share

Special dividend of

**4.9 toea**

per share

Total 2025 dividend of

**25.0 toea**

per share

# CreditBank PNG's first full year of operations

The 2025 results validate our digital-first strategy combining technology-enabled banking with deep local market knowledge

- Over 18,500 personal banking customers
- 70% of customers used digital onboarding



# Board changes



**John Velegrinis**  
Board Director  
Appointed October 2025



**Jerome Sesega**  
Board Director  
Appointed May 2026

# Looking forward

We are optimistic about the growth ahead

Our strategy and purpose are clear

We will continue investing in our people, digital capabilities and financial products

““ Together with our customers, our people and our communities, we are creating opportunities, building lasting foundations and transforming banking in the South Pacific.



# Chief Executive Officer's remarks



# CEO's remarks

Transitioning from a period of investment to a period of delivery

2025 focus was execution of our strategy while continuing to invest in our people, systems and communities

# A new kind of bank for PNG

Building a strong, scalable platform and growing our customer base

Results validated our digital-first strategy



**K28.1m**

Card Transactions

▲ 293%



**K533.9m**

Online and Mobile  
Banking Transactions

▲ 2,727%



**K64.4m**

Net Operating  
Income

▲ 82.4%



**K441.3m**

Net Loans

▲ 39%



**K452.1m**

Customer  
Deposits

▲ 30.3%

# Delivering strong performance and shareholder returns

## Finance



Net Profit After Tax

**K39.1m**

▲ 46.7%



Net Loan Receivables

**K866.7m**

▲ 45.9%

## Property



**83%**

Occupancy

## Investment



Fair Value of Investment Portfolio

**K659.0m**

▲ 4.5%



Total Shareholder Return

**80.4%**

# Our talented people

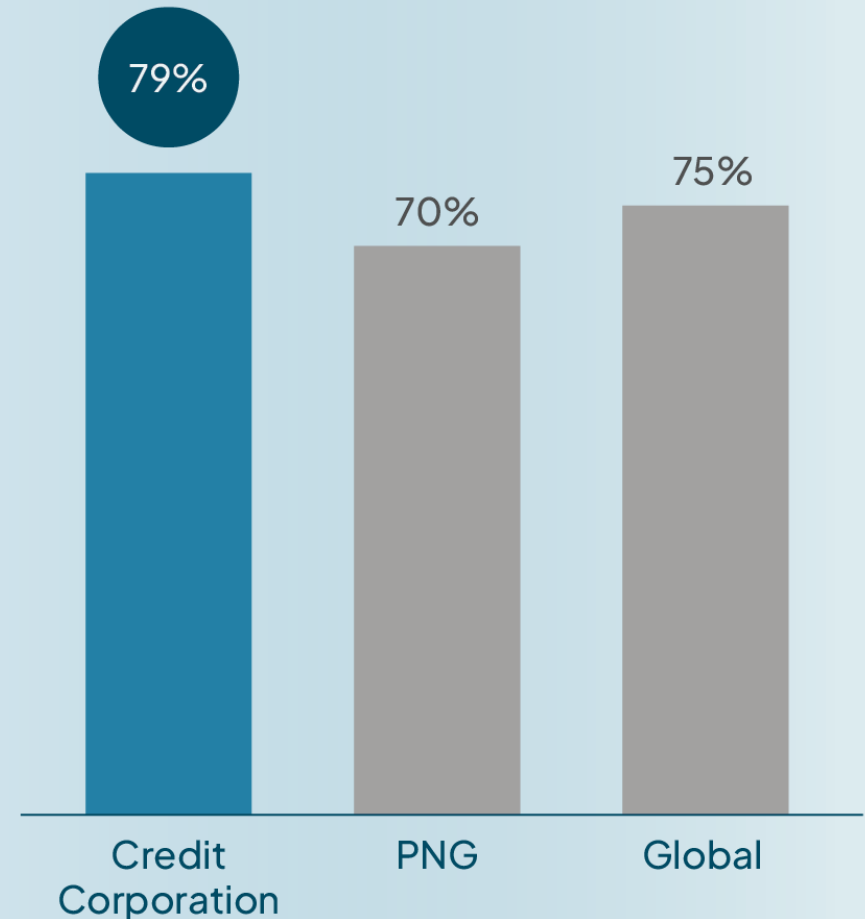
450 people across PNG, Fiji,  
Solomon Islands and Vanuatu

Board: 44% female

Executive team: 55% female

Management: 58% female

## Benchmarking average staff engagement



# Strong risk management

- Three Lines of Defence model
- Information Security added as a material risk reflecting the growing importance of cyber resilience as we expand our digital banking operations
- Appointed Head of Group Internal Audit



# Looking ahead

Three-year strategic pathway:

Operational excellence

Digital capability

Strong governance



