Investor presentation | H1 2026

People. Progress. Performance.

CREDIT CORPORATION

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Contents

About Credit Corporation PNG

The South Pacific's most progressive financial institution

Vision

To be recognised as one of the leading financial services groups in the South Pacific

Why invest in Credit Corp PNG

A proven, diversified growth story

48-year track record

of trusted operation across a diversified, multi-market business model

Clear three-year strategic growth strategy

guiding disciplined execution

Diversified earnings base

with revenue generated across banking, finance, property and investment activities

Proven innovation and digital approach

with CreditBank PNG as a first-of-its-kind digital commercial bank in the region

Disciplined risk management

and a strengthened balance sheet across all core segments

A commitment to our people and communities

investing and supporting the communities the Group serves across the South Pacific

Half year highlights

Building momentum across culture, product and people in the first half of 2026

Total assets reached K2.757 billion

An increase of K496.8 million (21.9%) since December 2025

Total deposits reached K1.264 billion

An increase of K397.7m (45.9%) since December 2025

Digital transactions reached K457.6m

An increase of K320.5m (233.8%) since 1H25

Executive & Leadership Culture Champion Summits and Culture Champion appointments

Aligning senior leaders on the Group's cultural transformation priorities

Launch of two new products — Vostro and 11am Money Market

Expanding the product suite to reach new customers

APP and leadership training — Accelerated Performance Program

Building leadership capability and a stronger future leader pipeline

Living our values

Our social responsibility

We are aligned to 5 of the United Nations Sustainable Development Goals

Health and wellbeing

We invest in employee health, safety and wellbeing, and support community health access through sports and other activities.

- Sparrows Netball Club
- Agmark Gurias
- POMGEN Clinical Nursing
- Life in the Ward film
- Village Sports
- City Mission PNG
- Golden Age Home
- The Fiji Club
- Rotary Club of Suva
- WOW Kids

Quality education

We train youth in job readiness skills, support access to quality education, and invest in education initiatives.

- Leadership Fiji
- Fiji Law Society
- Lagalaga Primary School
- Kiki Early Learning Centre

Economic growth

We connect businesses and power growth through sponsorships of trade shows.

- POM Arts Theatre - Focus Marketing Solutions

Gender equality

We strive towards gender equality at Board, executive and senior management levels.

- Executive team: 50% women
- Management: 58%

Stronger institutions

We support stronger institutions to drive economic growth and shared prosperity.

- Transparency International PNG subscription (TIPNG)
- Transparency International PNG 16th Sir Anthony Siagur Walk Against Corruption

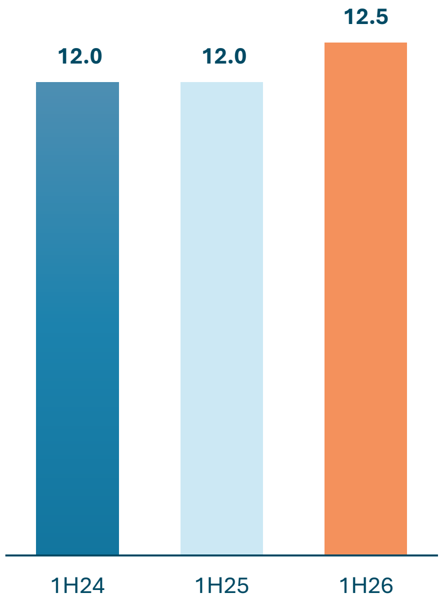
We are proud to contribute to organisations and causes that are important to our people, customers and communities.

- Integrity
- Fellowship
- Impact
- Growth
- Customer obsessed

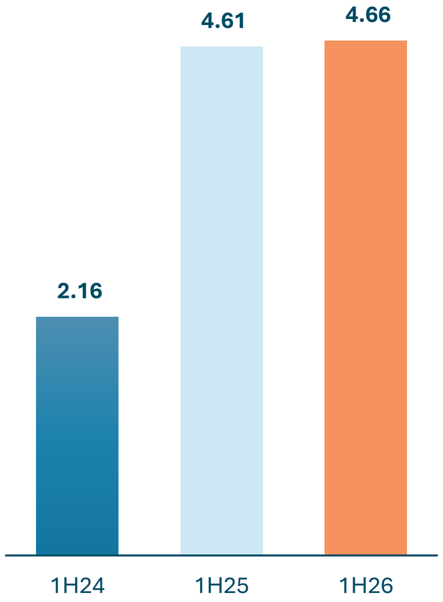
Delivering long-term value for shareholders

The Group's strong market performance continues to support positive returns for shareholders and reflects investor confidence in our strategy and outlook. Shareholder returns remain consistent with a slight increase for the mid-year.

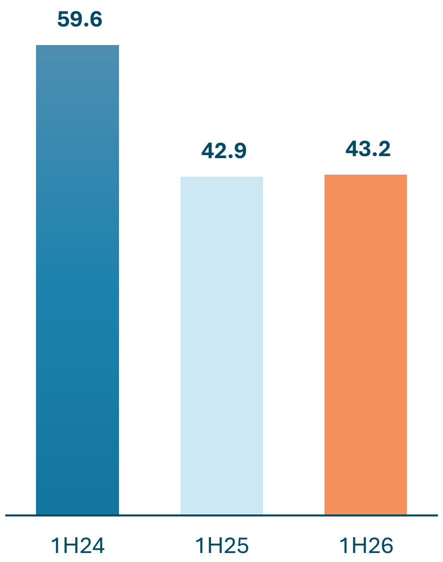
Dividend per Share (toea)



Share Price (K)*



Earnings per Share - NPAT (toea)



* As at market close 30 June.

Group operating income

Finance income increased 11.5% to PGK64.9m, reflecting growth in the Finance segment lending portfolio.

Other revenue grew 43.0% to PGK23.6m, driven by higher FX income and revenue from merchant, account keeping, transaction account and loan fees.

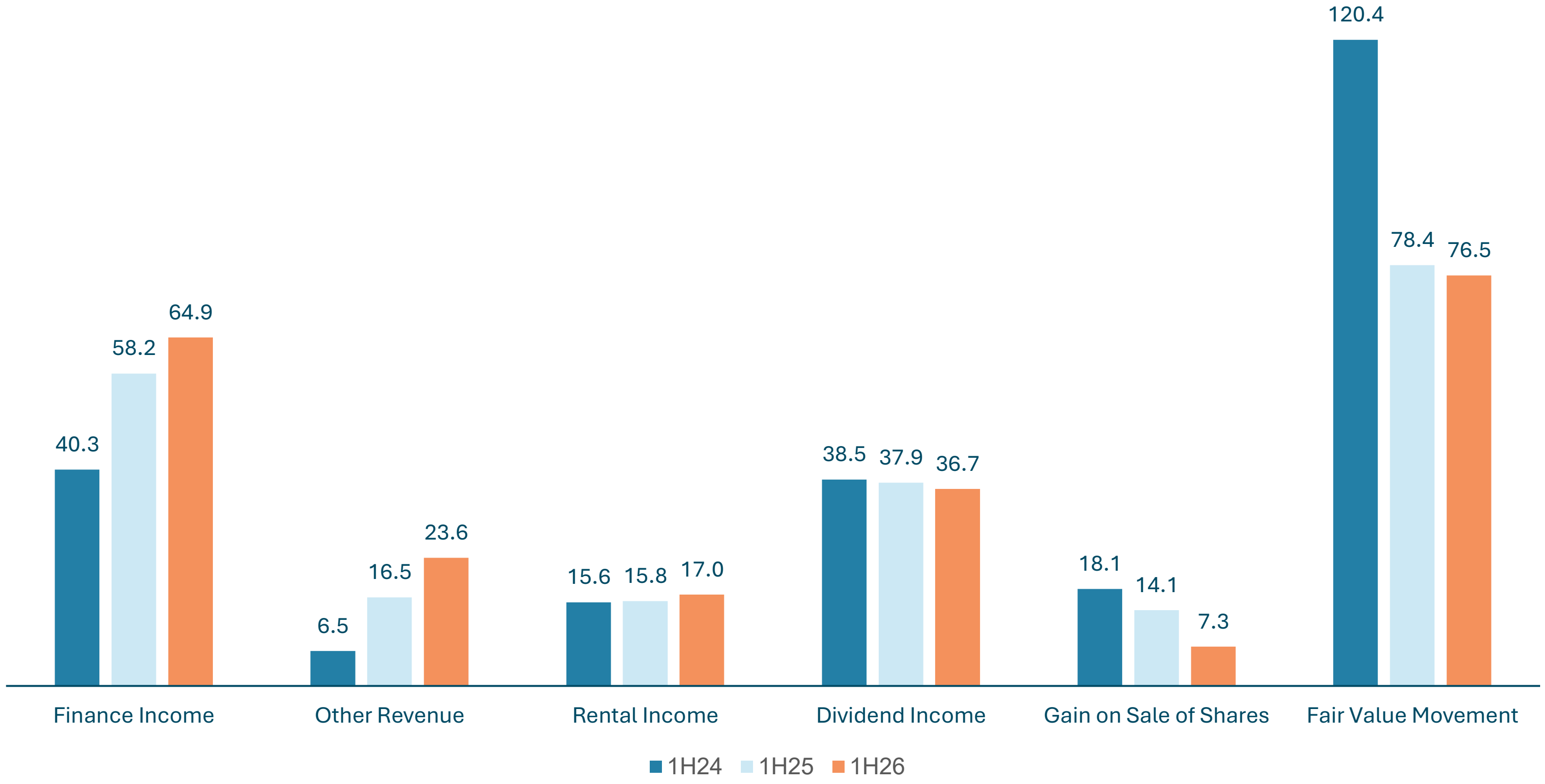
Rental income increased due to higher occupancy and annual rental rate reviews.

Dividend income moderated to PGK36.7m, in line with Group portfolio repositioning and capital allocation strategy.

Gain on sale of shares was lower, reflecting the sale of 2.6m shares this half compared with 5m H1FY25.

Fair value movement lower due to reduced shareholding and lower share price movement in 1H26 compared to 1H25.

Revenue by category (PGK'm)



NPAT

NPAT steady – up 0.7% to K133.0m.

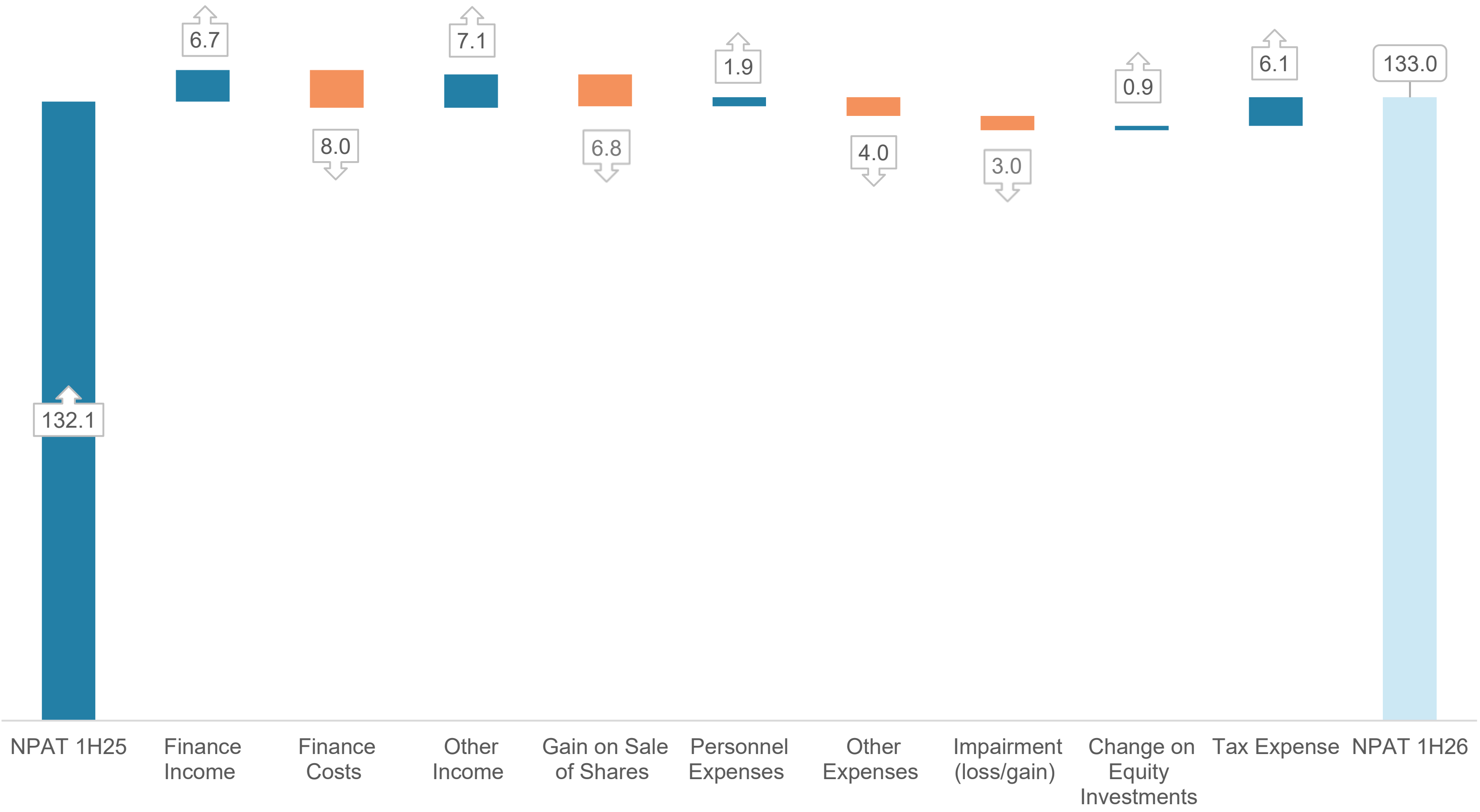
Core operating income strengthened, driven by lending growth and expanding banking revenues.

BSP-related income moderated, in line with the Group's portfolio repositioning and capital allocation strategy.

Operating costs and impairment increased, reflecting continued investment in the banking platform and loan book growth.

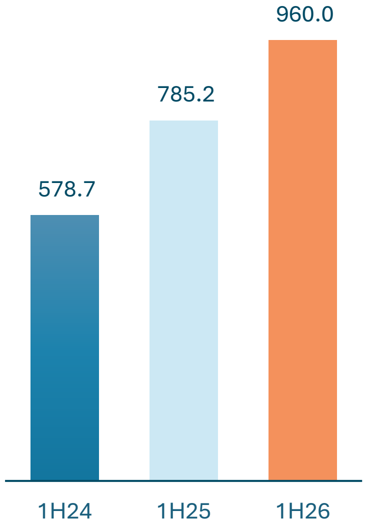
Lower tax expense offset these impacts, supporting broadly stable NPAT.

Group NPAT movement (PGK'm)

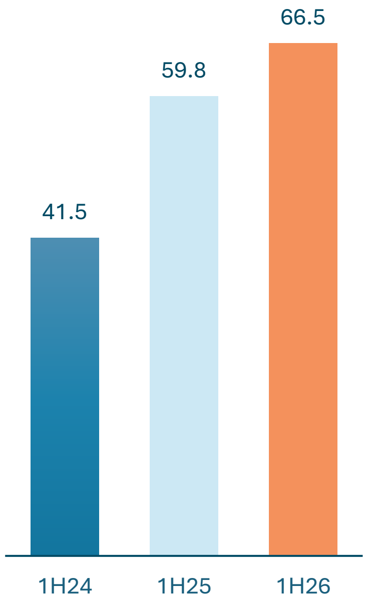


Strong growth in Finance segment

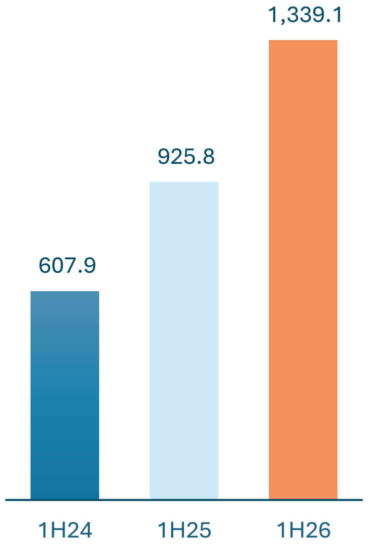
Finance Receivables (net) (PGK'm)



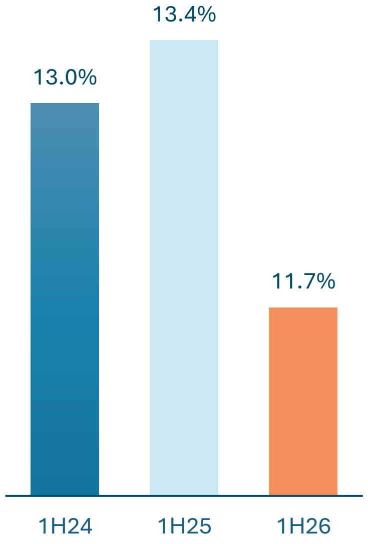
Finance Income (PGK'm)



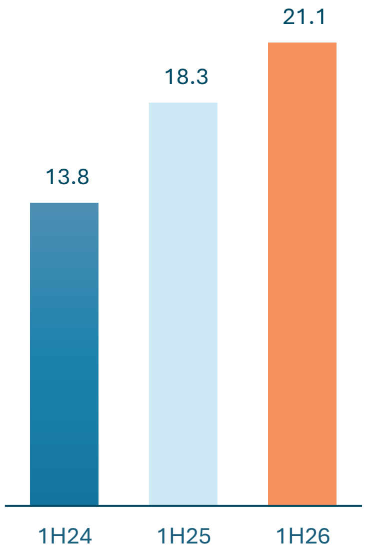
Deposits (PGK'm)



Net Interest Margin (%)



Finance Segment NPAT (PGK'm)



PLEASE NOTE: These figures are prior to any intercompany adjustments.

Disciplined credit risk management to support growth

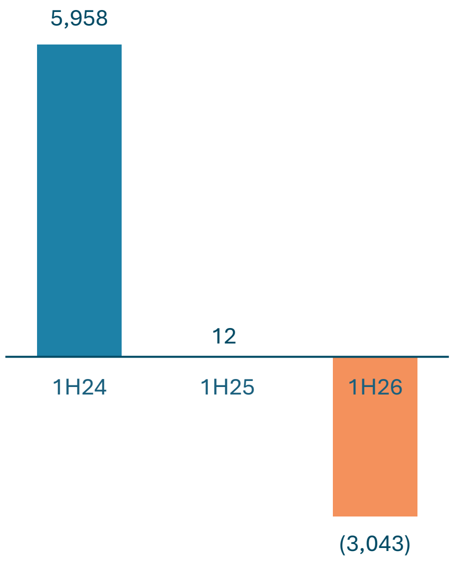
Impaired assets remained broadly stable at 8.7% of gross loans, compared with 8.5% in 1H25 and significantly improved from 18.4% in 1H24.

Loan impairment expense increased by K3.0m reflecting prudent provisioning as lending portfolio grows.

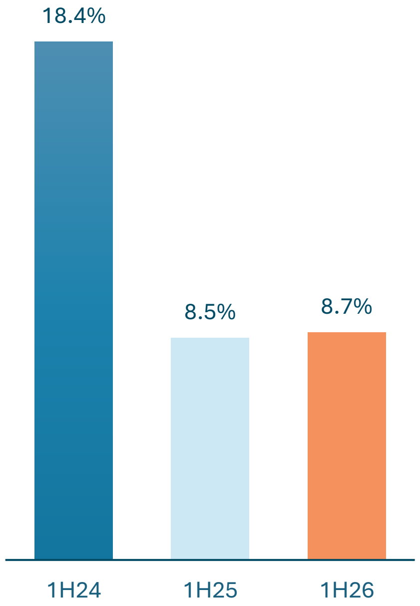
Clearance of some legacy NPLs allowed a reduction in the overall provisions to K40.9m.

Portfolio management remains disciplined, supported by strengthened credit risk processes, collections and ongoing monitoring of delinquent exposures.

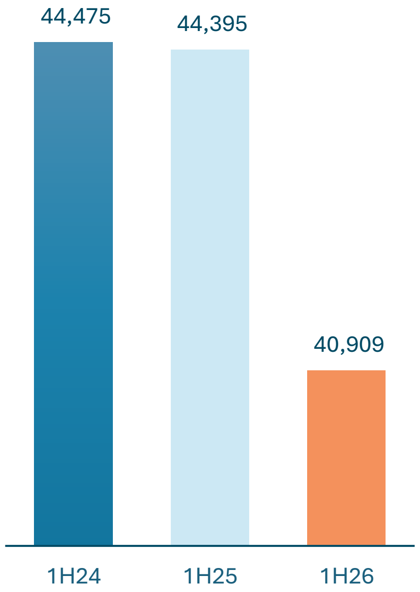
Loan Impairment reversal / (expense) (PGK'000)



Impaired Assets % of Gross Loans



Provisions (PGK'000)



Strong portfolio performance due to occupancy growth

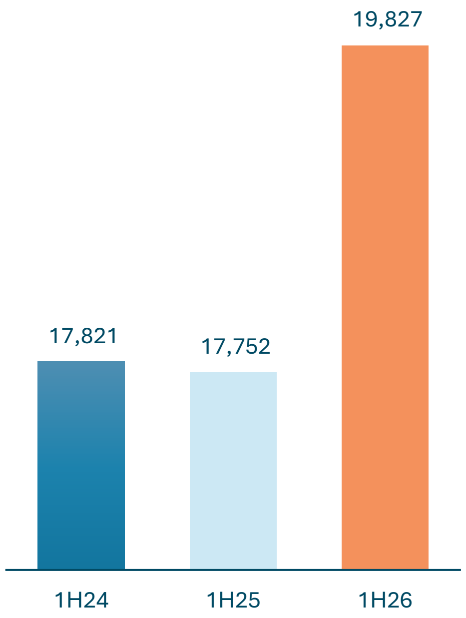
1HFY26

87%
Occupancy Rate
(1HFY25: 81%)

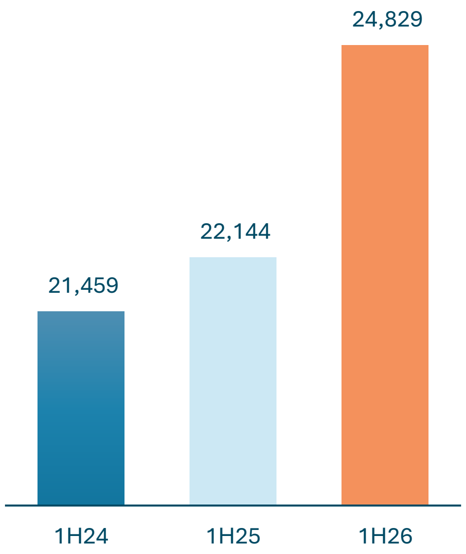
15.3m PGK
Operating Expenses

260.8m PGK
Fair Value of Portfolio

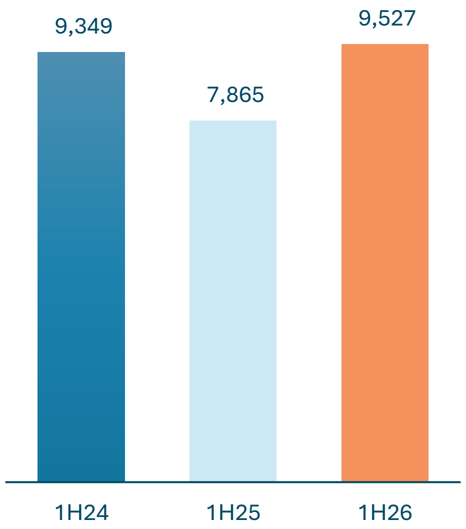
Rental Income (PGK'000)



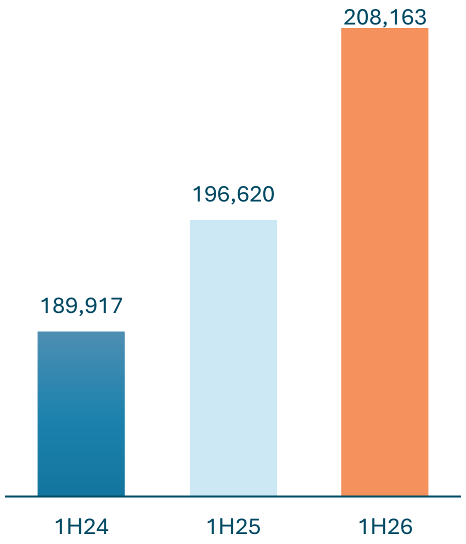
Net Operating Income (PGK'000)



Core Operating Profit (PGK'000)



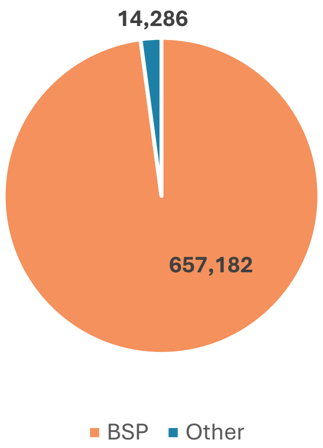
Net Assets (PGK'000)



PLEASE NOTE: These figures are prior to any intercompany adjustments.

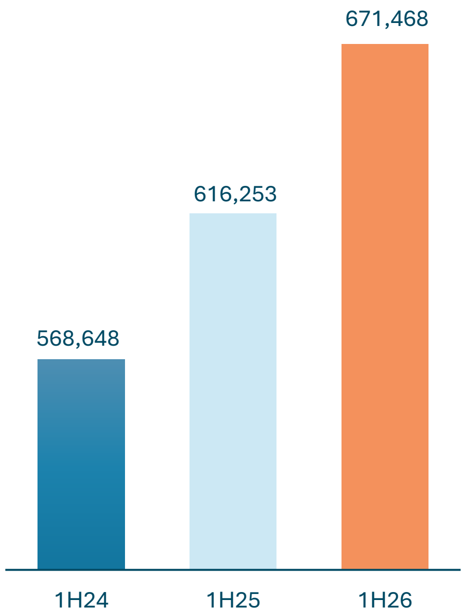
Continued strong investment performance

Fair Value of Investment Portfolio (PGK’000)

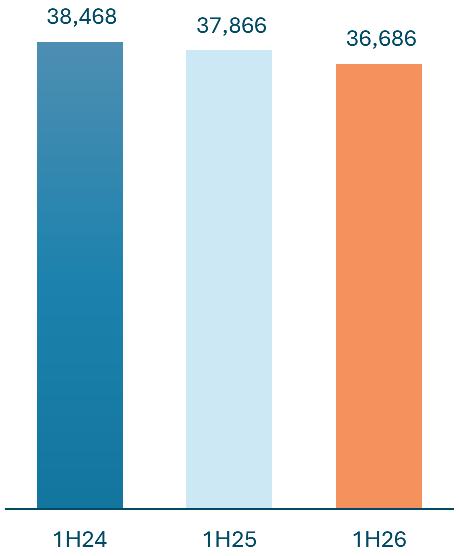


Other includes
KAML – Kina Asset Management Ltd
CDB – Credit & Data Bureau
TIG – TISA Insurance Group
CGA – PNG Air

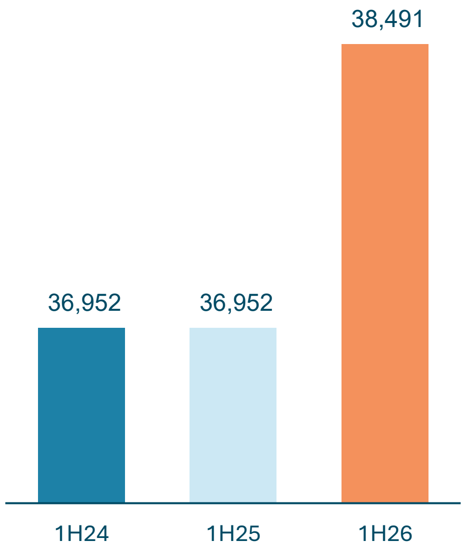
Total Investments (PGK’000)



Dividend Income (PGK’000)



Dividend Paid/Declared (PGK’000)



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CreditBank PNG

Our long-term strategy

Vision

To be recognised as the leading digital bank in PNG

Who we are

We are PNG focused, customer-led and digitally enabled.
We provide a comprehensive banking suite of financial services solutions to our customers.

Why we are here

To transform banking through technology and relationships to serve the needs of our **shareholders, customers, people and the communities** we live and operate in.

What we will be known for

Joyful banking

- Exceptional customer experience
- Best place to work

Digital innovation

- Leading digital solutions
- Own the digital advantage

Transformed business

- Compliant
- Operational excellence
- Achieving financial goals and strong returns

How we will grow

Banking

- Growing digital adoption
- Reaching new customers

Business banking

- Increasing banking and borrowing

New products

- Expanding product offering to meet customer needs

CreditBank PNG at a glance

Validating our digital-first strategy

Digital adoption is enabling CreditBank's growth and improving customer access without a traditional branch expansion model.

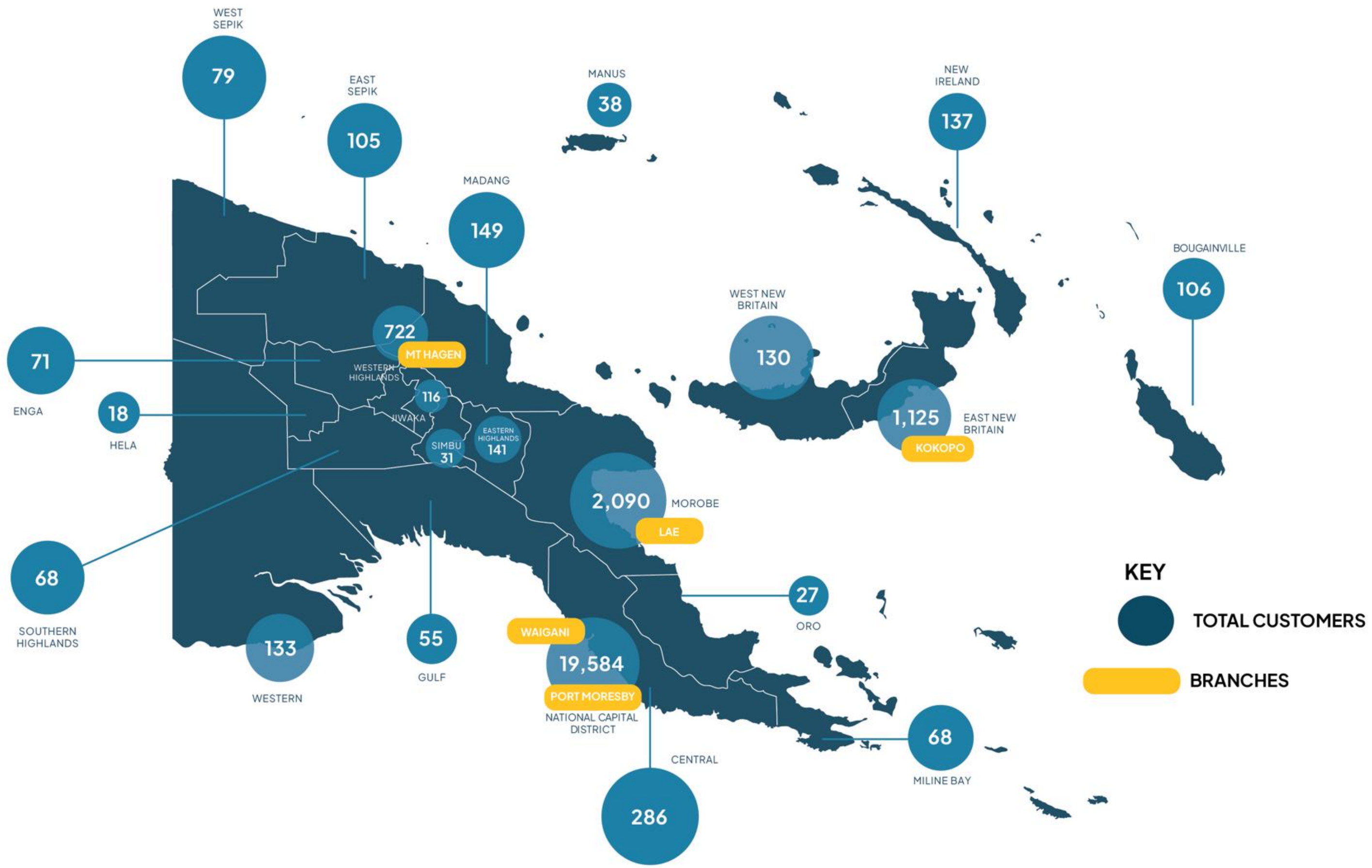
We continue to focus on:

- Investment in digital enhancements
- Customer education
- Marketing campaigns and awareness activities

Deposits	Transaction accounts	NIM
K832.8m	**26,953**	**6.4%**

Loan receivables	Loan customers	Employees
K439.8m	**1,191**	**139**

Total customers by province
June 2026



Branches

Port Moresby
Waigani
Lae
Kokopo
Mount Hagen
Contact Centre

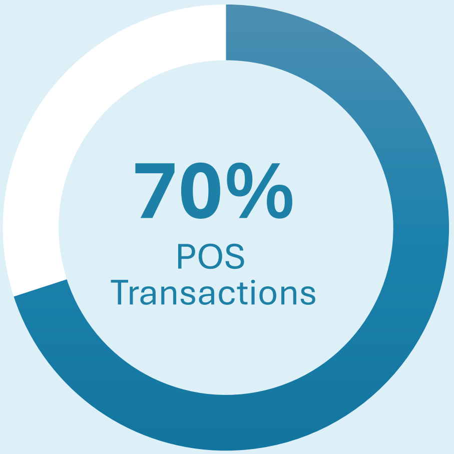
Digital Innovation

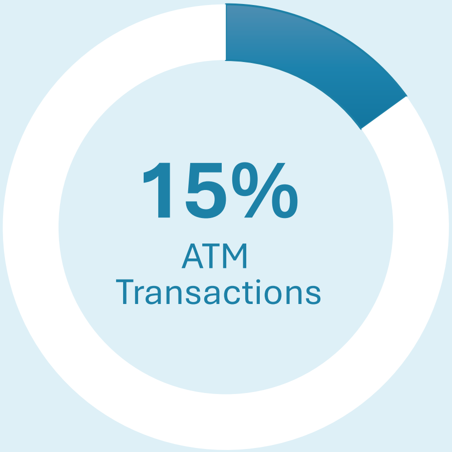
Banking that meets every PNG customer where they are

69%
Digital Onboarding
New Retail Banking customers onboarding digitally

K457.6m Up 233%
Online & Mobile Banking
Transactions across Retail and Business Banking customers

K169.7m Up 173%
Card Transactions
Transactions processed through Visa Debit cards





Retail banking

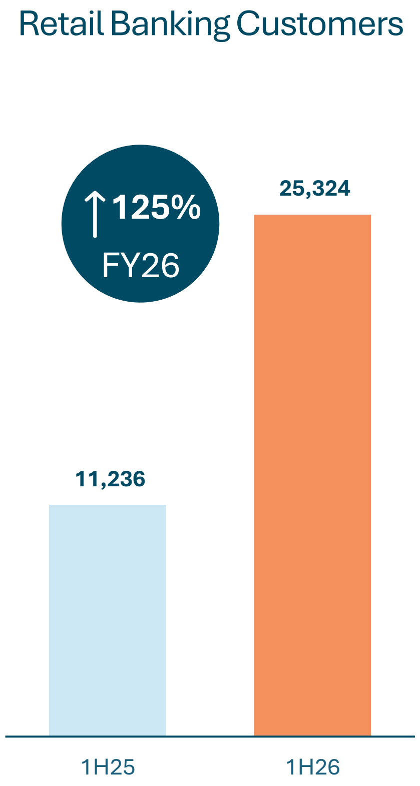
Customer numbers and digital transactions

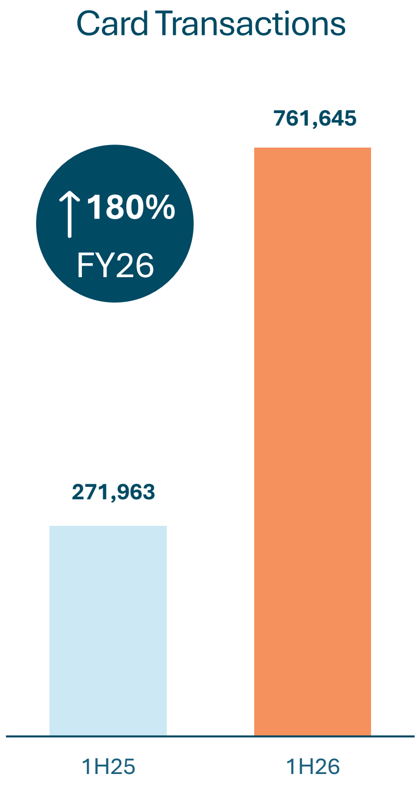
Strong momentum in customer growth and digital adoption continues.

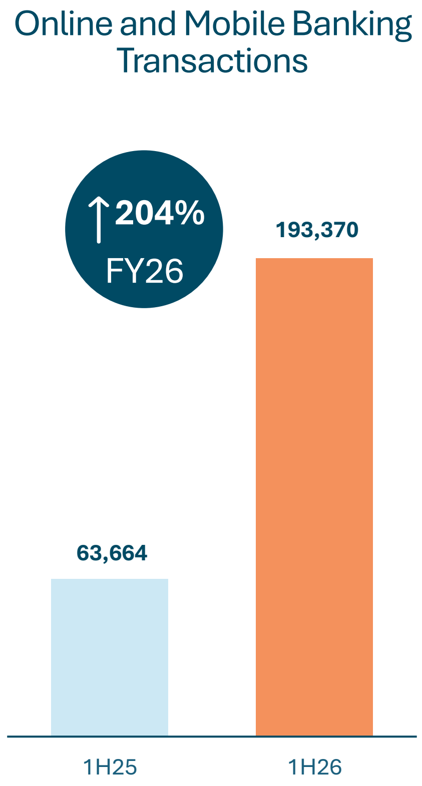
Retail banking customers increased by 125% to 25,324 and active customers by 143% to 20,548, demonstrating customer acquisition translating into meaningful usage.

Retail online and mobile banking transaction value increased more than threefold, from K40.0 million to K126.5 million, reflecting stronger digital adoption.

POS spending grows across domestic and international markets, supporting the digital-first strategy and low cost-to-serve model.







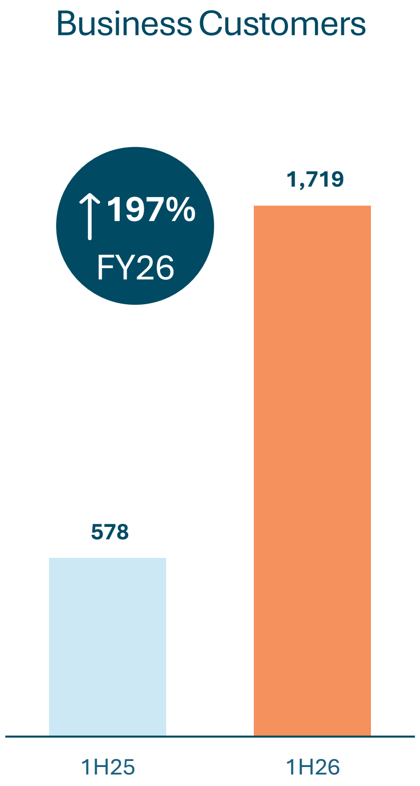
Online banking and transaction value

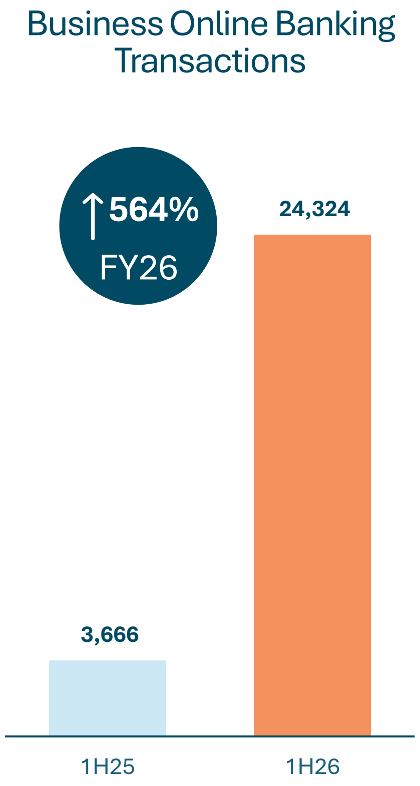
Business customer numbers increased 197% year-on-year to 1,719.

Business online banking transactions increased 564% to 24,324.

Transaction value rose 241% to K331.1 million, driven by strong engagement from high-value business customers.

Business banking





Financial highlights

K31.2m
Net operating income
↓ (4%) vs 1H25

K439.8m
Finance receivables
↑ 10% vs 1H25

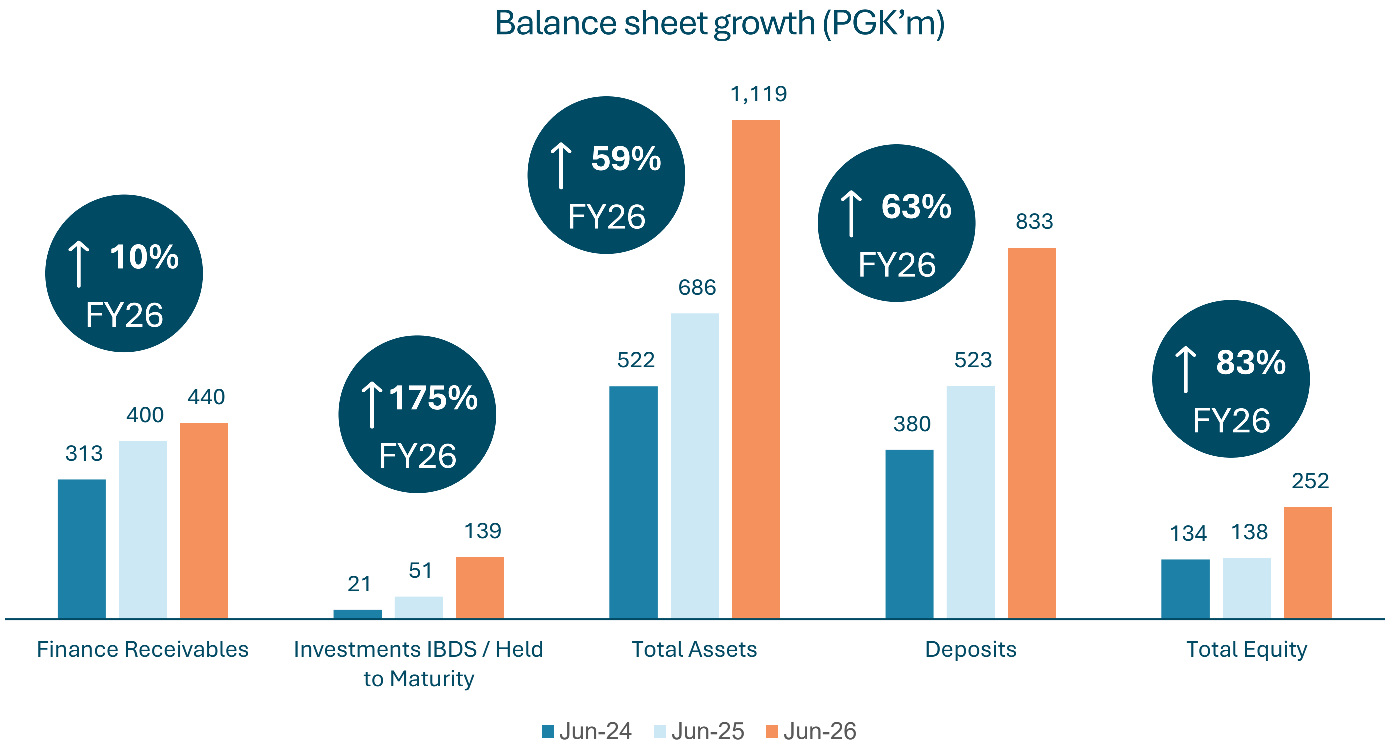
K832.8m
Customer deposits
↑ 59% vs 1H25

K5.3m
FX income
↑ 705% vs 1H25

K1.12bn
Total assets
↑ 63% vs 1H25

PBT K4.3m ↓ (38%) vs 1H25
Reflects continued investment in scaling the banking platform

Strong deposit growth has expanded the funding base and liquidity available for future lending



Strong balance sheet growth
Deposits increased 59% to K832.8m, supporting a 63% increase in total assets to K1.12bn and continued lending growth.

Building earnings capacity
Net operating income remained strong at K31.2m, supported by FX income growth, while PBT reflects continued investment in scaling the bank

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