

Annual Meeting

24th September 2026



Agenda

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| 1. Chairman's welcome | Robin King, Chairman |
| 2. Review of financial year ending 31 March 2026 | Graeme Duncan, Chief Financial Officer |
| 3. Strategic outlook | Malcolm Johnston, Managing Director |
| 4. Questions on Financial Statements | Malcolm Johnston, Managing Director |
| 5. Ordinary Business to be considered | Robin King, Chairman |
| Resolution 1 – Auditor Remuneration | |
| 6. Questions on Ordinary Business | Board |
| 7. Voting on Resolutions for Ordinary Business | Robin King, Chairman |
| 8. Confirmation of voting results | Robin King, Chairman |
| 9. Chairman's closing remarks and close | Robin King, Chairman |

Chairman's welcome

24th September 2026

Robin King, Chairman



Review of FYE 31 March 2026

24th September 2026

Graeme Duncan, Chief Financial Officer



Group Performance & Key Metrics

Graeme Duncan, CFO

Strong earnings growth, improved credit performance and a strengthened capital position

TOTAL REVENUE

\$86.6m

Up \$11.7m (+15.6%) on FY2025

IMPAIRED ASSET EXPENSE

\$1.6m

Improved by \$2.8m (63.1%) on FY2025

NET PROFIT BEFORE TAX

\$12.0m

Up \$6.0m (+100.5%) on FY2025



PROFITABILITY

*Revenue growth & earnings
quality*



BALANCE SHEET STRENGTH

*Asset base, cash & capital
position*

TOTAL ASSETS

\$203.3m

Up \$0.3m (+0.1%) on FY2025

CASH & CASH EQUIVALENTS

\$56.6m

Up \$7.4m (+15.1%) on FY2025

TOTAL EQUITY

\$47.8m

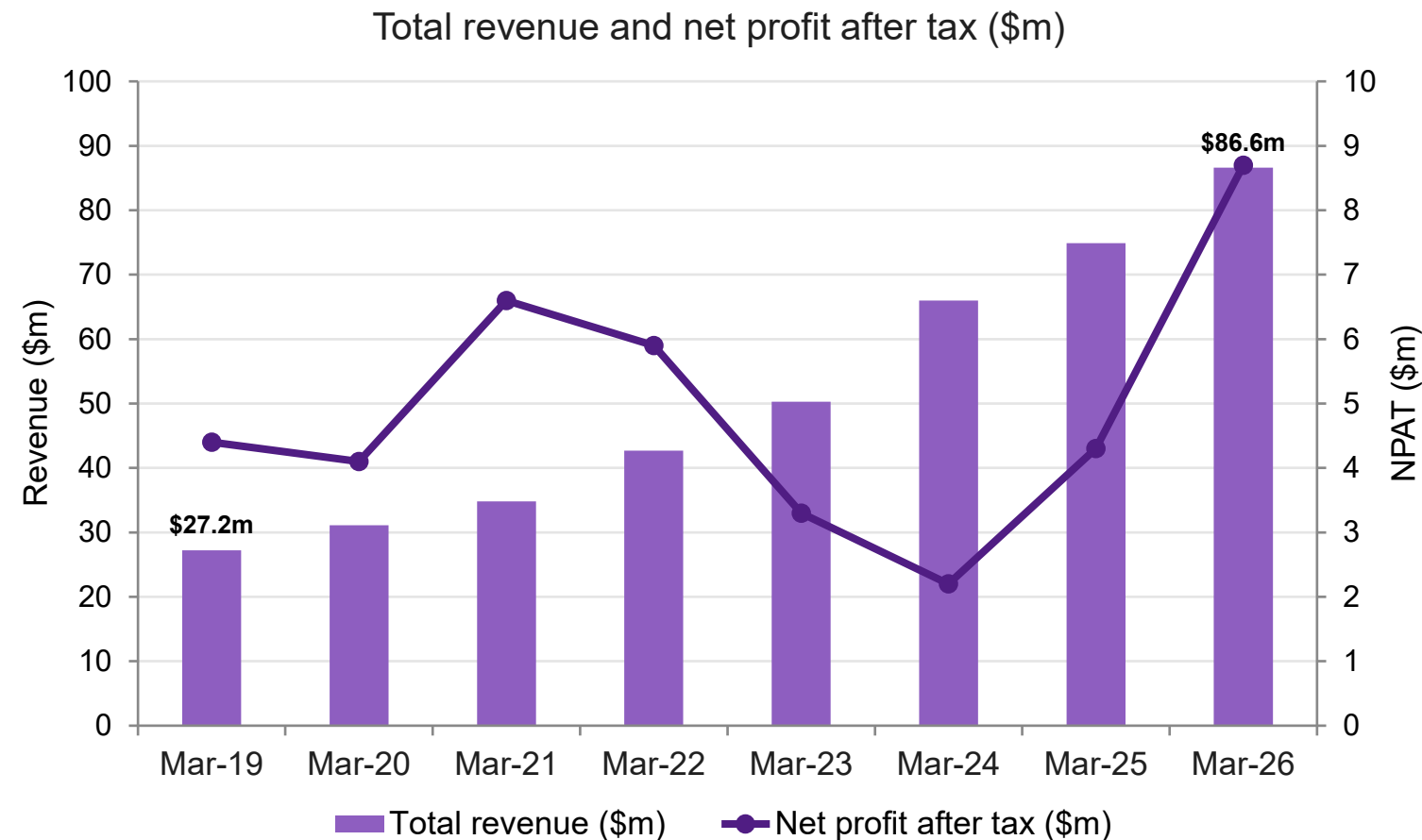
Up \$7.1m (+17.4%) on FY2025

Note: FY2025 comparatives restated

Eight-Year Financial Trend

Graeme Duncan, CFO

Revenue has grown every year; FY2026 NPAT of \$8.7m is a record high for the Group



NPAT FY2026

\$8.7m

Up \$4.4m (+101.8%) on FY2025

RETURN ON EQUITY

18.1%

Up 7.6 percentage points on FY2025

Revenue CAGR, FY2019–FY2026

18.0%

\$27.2m (Mar-19) to \$86.6m (Mar-26)

All three business units improved on FY2025, collectively contributing to the Group's \$6.0m NPBT gain

Q Insurance (Quest)

- Insurance pre-tax profit improved to \$10.2m (up 39.8%)
- Gross written premiums up 26.5% to \$70.6m
- Net profit after tax up 40.2% to \$7.4m
- Cash on hand up 11.8% to \$47.1m
- Solvency cover ratio strong at 144%

NPBT +\$2.8m on FY2025

NZ Lending — New Zealand

- Pre-tax loss narrowed to \$0.8m, from \$3.4m loss in FY2025
- Impairment expense down \$2.8m to \$1.6m
- New lending for the year down 33.5% to \$37.6m
- Net receivables down 15.4% to \$92.0m
- Focus now on returning the loan book to sustainable growth

NPBT +\$2.6m on FY2025

TO Lending — Tonga

- Pre-tax profit up 24.1% to \$2.6m
- Continued steady contribution to Group NPBT

NPBT +\$0.6m on FY2025

Strong funding capacity, stable ratings and simpler Group structure

\$ Funding

- \$72.8m drawn on the \$100m Westpac securitisation warehouse facility
- Extension of Westpac securitisation warehouse facility agreed to October 2028
- \$16.4m of other borrowings from wholesale investor debt

AM Quest Insurance Credit Rating

AM Best reaffirmed Quest Insurance Group's Financial Strength Rating of B (Fair) and Issuer Credit Rating of bb+ (Fair), both with a stable outlook (31 October 2025).

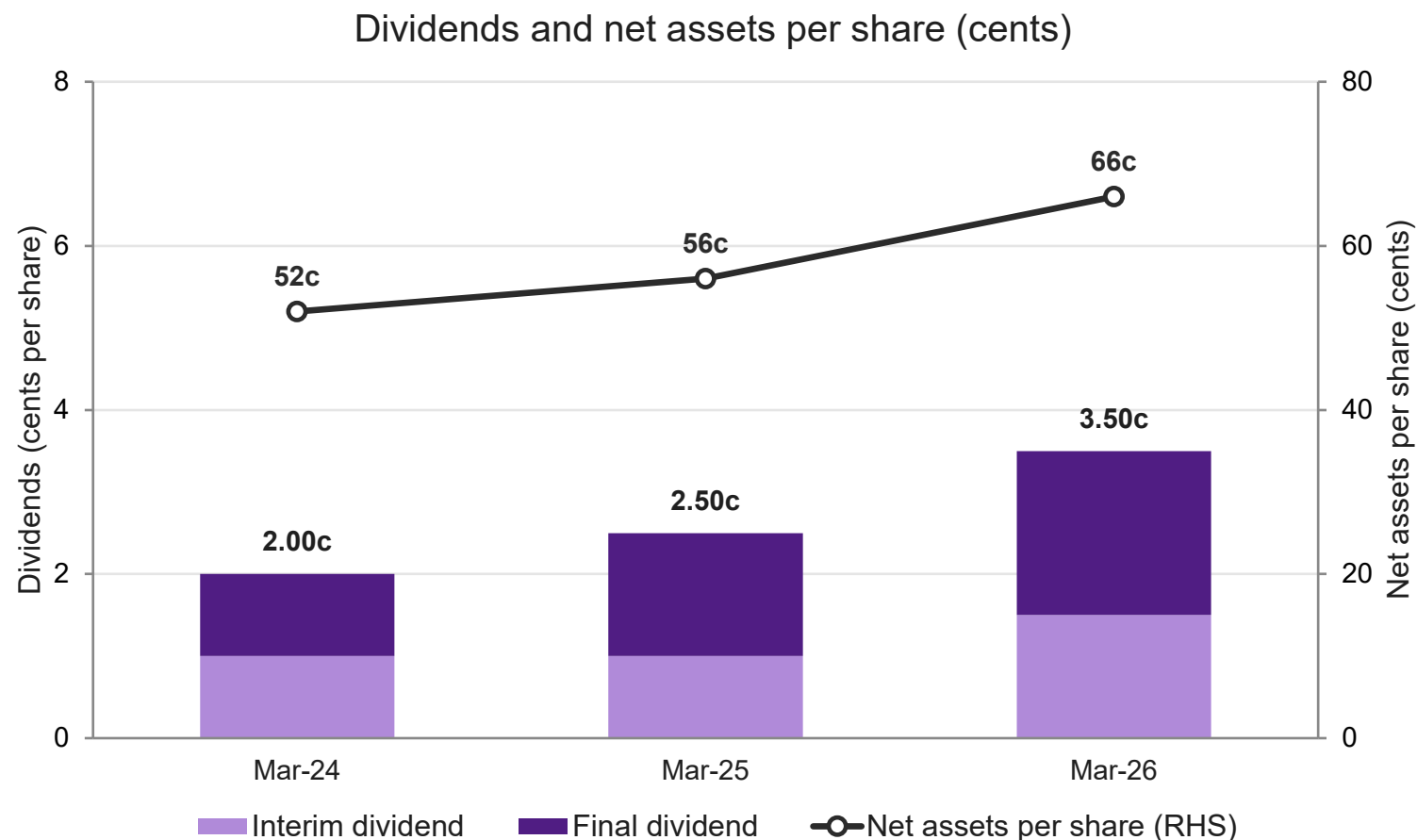
Group Developments

- **Simplified Group restructuring completed**
Geneva Capital Limited and Prime Asset Trust Limited amalgamated into Geneva Financial Services Limited, effective 31 March 2026.
- **Executive Team appointments**
Tobin Bartholomew - promoted to Quest CFO
Anette Asteriadis – joined as Group IT Manager in May 2026
Andy Smith – joined as Collections Manager in May 2026

Higher Dividends and Net Assets per Share

Graeme Duncan, CFO

Since FY2024, dividends per share are up 75% and net assets per share are up 27%



FY2026 TOTAL DIVIDEND

3.5c

Up 1.0c (+40%) on FY2025

BASIC EARNINGS PER SHARE*

10.81c

Up 5.77c (+114.5%) on FY2025

NET ASSETS PER SHARE

66c

Up 10c (+17.9%) on FY2025

*Based on net profit after tax attributable to shareholders

Strategic outlook

24th September 2026

Malcolm Johnston, Managing Director



Turning market challenges into opportunities for sustainable growth

THE CHALLENGE

OUR OPPORTUNITY



Competition

A highly competitive lending and insurance market



Sustainable lending growth in customer segments and channels underserved by mainstream banks



Technology

Technology is a key differentiator and evolving fast



Increased technology investment to improve speed and customer experience



Economy

Subdued economic growth and cost-of-living pressure



Strong credit discipline positions us to grow as conditions improve



Customers & regulation

Changing customer needs and evolving regulation



An evolving product offering that meets customer needs and regulatory standards



Cyber security

Growing cyber security threats



Strong cyber resilience protects customer data and builds trust

Questions on Financial Statements

24th September 2026

Malcolm Johnston, Managing Director



Questions on Financial Statements

Questions received from shareholders in advance

Question 1

What has happened to the David O'Connell loan? Please provide an update?

We confirm that the recovery proceedings relating to the former Managing Director's loan have progressed well. Settlement discussions were undertaken but were ultimately unsuccessful, primarily because Mr O Connell disputes liability for the loan and has opposed the recovery action. As part of this process, the matter was referred to the Employment Relations Authority (ERA) by Mr O Connell, where proceedings have now concluded.

A decision from the ERA is expected soon. Once the ERA decision has been issued, the District Court proceedings relating to the recovery of the loan are expected to continue.

Questions on Financial Statements

Questions received from shareholders in advance

Question 2

Has Geneva Finance identified any new lending sectors into which it can expand and grow its business? If so, will this be an independent operation or are partnerships being considered?

We continue to actively assess opportunities to expand into lending segments and distribution channels that are underserved by mainstream banks. Our focus is on opportunities where we can leverage Geneva's existing lending expertise and generate sustainable returns.

We are open to both organic growth and partnership opportunities, depending on what delivers the best outcome for shareholders. Any expansion will be approached carefully and must meet our credit, regulatory and return requirements before we commit capital.

While we're evaluating a number of opportunities, it's a little early to discuss specific sectors or partnerships today, but we look forward to updating shareholders as those opportunities develop.

Questions on Financial Statements

Shareholder feedback received in advance

This is not a question, but an acknowledgement. Prior to Geneva's transition from the NZX to the Unlisted platform, the company took the time to talk me through the process and committed to providing more regular updates. I have been genuinely impressed that those commitments have been honoured, and it has been equally pleasing to see the continued improvement in financial performance.

Congratulations on delivering what was promised. Feedback from a very satisfied shareholder.

Thank you for that feedback. While the shareholder is unable to join us today, I would like to acknowledge and thank them for taking the time to share those comments.

It is pleasing to hear that our efforts to improve shareholder communication have been recognised and that the progress the Group has made is appreciated. On behalf of the Board and management team, we thank the shareholder for their ongoing support

Questions on Financial Statements

Open to the Floor:

We now welcome questions from the floor relating to the Annual Report and Financial Statements.

Question 1

What has been in the impact of higher petrol prices on the business?

We assess customer affordability as part of every lending decision, and higher fuel prices, along with broader cost-of-living pressures, can affect household budgets. While these factors are considered carefully in our credit assessment process, we continue to see good lending opportunities among creditworthy customers. Our arrears levels remain well managed and within acceptable ranges.

Question 2

What cost savings have you made following delisting from the NZX?

The move from the NZX to the USX has reduced a number of our compliance-related costs, including listing fees and audit costs.

Question 3

Can you provide an update on the Section 121 notice referred to as a subsequent event in the financial statements?

We take all regulatory engagement with the Reserve Bank very seriously. Following receipt of the Section 121 notice, we met with the Reserve Bank to discuss the matters raised and provide our response. We believe the meeting was constructive and positive, and we are now awaiting formal feedback from the Reserve Bank.

Questions 4

How many staff are employed by Geneva and what are the implications for AI and processes?

We are taking a cautious and controlled approach to AI, investing in appropriate governance and security measures to protect customer information and prevent data leakage. Our focus for our staff is to grow in income generating areas such as lending and insurance. We are managing this through the redeployment of roles as a result of investment in technology.

Ordinary Business to be considered

24th September 2026

Robin King, Chairman



Ordinary Business to be considered

Annual Report and Financial Statements

The Annual Report, Financial Statements and Auditor's Report for the year ended 31 March 2026 have been presented to shareholders for consideration.

Ordinary Business to be considered

The following resolution will now be considered

Ordinary Business to be considered

Resolution 1:

That the Board be authorised to determine the auditor's fees and expenses for the 2027 financial year (see Note 1 of the Notice of Meeting).

Voting on resolutions

24th September 2026

Robin King, Chairman



Proxy Votes for Resolution 1

Auditor Remuneration - That the Board be authorised to determine the auditor’s fees and expenses for the 2027 financial year

For	Against	Open	% of Issued Capital	Total Valid Available Votes
53,707,443	147,222	342,614	74.31	54,197,279
99.10%	0.27%	0.63%		

Confirmation of voting results

24th September 2026

Robin King, Chairman



Confirmation of voting results



Meeting Results Announcement

24 September 2026

Results of Geneva Finance Limited Annual Shareholder Meeting

At Geneva Finance Limited's shareholder meeting, held today, shareholders were asked to vote on 1 resolution, which was supported by the Board.

All voting was conducted by a poll.

The resolution passed by shareholders was:

- That the Board be authorised to determine the auditor's fees and expenses for the 2027 financial year.

Details of the total number of votes cast in person or by a proxy holder are:

Resolution	For	Against	Abstain
That the Board be authorised to determine the auditor's fees and expenses for the 2027 financial year.	56,724,290 99.79%	120,000 0.21%	376,769

Note: Final voting results reflect votes validly cast at the AGM and by proxy. The number of votes cast against the resolution was lower than indicated in the proxy summary released prior to the meeting, reflecting votes that were not exercised at the meeting.



Chairman's closing remarks

24th September 2026

Robin King, Chairman



Thank you

24th September 2026

Annual Meeting

