



Kina Securities Limited

Ready for the Boom

27 November 2023

About Kina.

Established in 1985 as a diversified financial service company

Listed on the Port Moresby Stock Exchange (PNGX:KSL) and the Australian Securities Exchange (ASX:KSL)

Leading Digital Bank in PNG

Largest wealth management business in PNG, with more than PGK8 billion funds under management and is also the leading stockbroking company in PNG.

Vision: To be the most dynamic, progressive and accessible financial services company in Papua New Guinea.



From a Bank to a Market Maker.

2020-21

Your trusted bank

- + Traditional banking
- + Digital banking



Retail



Commercial



Corporate



SME



Superannuation Partners



Banking Partners

Sell, service, grow, digitise

- Grow banking market share
- Digitise core business
- Digital customer solutions
- Test and learn partnerships and innovative business models

2022-24

Your trusted financial services partner

- + Traditional banking
- + Digital banking
- + Investment Banking Bank Services
- + Partnership Platform



Ecosystem Services



Commercial



Corporate



Superannuation Partners



Banking Partners



Infrastructure Partner
API Enabled



Digital Partners

Partnering to create and capture value B2B, B2C)

- Maturing technology and infrastructure
- Maturing partnerships capability
- Targeted acquisitions
- Selectively scale new business models

2025

Your trusted partner in the Pan Pacific Region

- + Pan Pacific diversified investment bank



Markets



Kina Bank Modules and Partners



Digital Partners

Infrastructure Partner
API Enabled

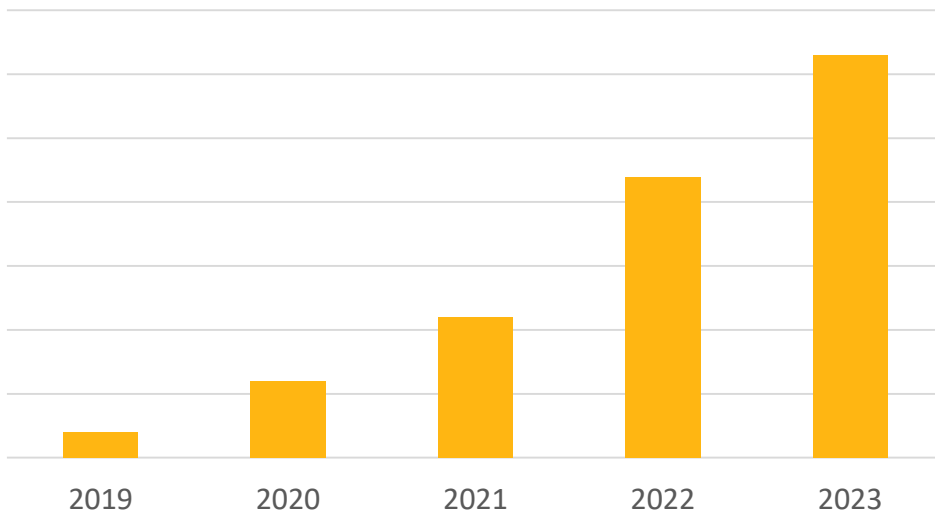
Convene a marketplace of assets, capabilities and services (B2B, B2C)

- Geographical reach; digital-only bank
- Bank as a service – B2B
- Customer and partnership marketplace
- Diversified investment bank

Kina's digital banking growth.

- Improving convenience and supporting our customers through our suite of digital services and partnerships.
- Well placed to support local and international businesses operate smarter in PNG.

Kina's digital transactions and revenue growth



Customer Service Highlights.

Kina Bank continues to reach out directly to customers across PNG

- Digital Hubs in Port Moresby



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Customer Service Highlights.

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- Digital Hubs in Port Moresby
- Red Thunders
- Opening of MiBank co-branded branches around the country.
- Customer services centre upgrade
- Kina Private Business Centres



Growth Opportunities in the Boom.

- Improving infrastructure including low orbit satellites able to support remote connectivity.
- Increasingly tech savvy population including in rural areas.
- A growing middle class demanding more and better from their bank.
- Local businesses needing a deeper relationship to support their participation in projects.
- International participants in projects needing an efficient partner for their various needs.
- Increasing awareness of digital technology to support payment processes.

Threats to Growth.

Bank Tax

- Tax is unfair on an industry that is tasked to drive the financial inclusion objective.
- Banking industry faces the same operating environment and business drivers as other businesses.
- Discourages investment by existing and the new players into the market.

Forex

- If forex challenges continue, they will be a severe handicap on economic growth as trade is sub-optimal.

Inflation

- Inflation is forecast at 5% next year and it continues to impact on real incomes and real investment returns.

Resource Project delays

- Short term solution to PNG's economic growth challenge.
- Longer-term solution would be structural shift to agriculture, manufacturing, tourism etc.



Thank you