Notice of Annual General Meeting

Pine Rivers Community Finance Limited
A.B.N. 14 098 199 476

Dear Investor,

Pine Rivers Community Finance Limited is holding an Annual General Meeting of members and their representatives **at 6:00 p.m. AEST on Thursday 26 November 2026**.

The meeting will take place **at Community Hall, Samford Community Hub, 2204 Mount Samson Road, Samford, Qld, 4520**.

Ordinary Business

1. Receipt of Annual Report

To receive the company's Financial Report, the Director's Report and the Auditor's Report for the year ended 30 June 2026. (Note: The Pine Rivers Community Finance Limited 2026 Annual Report is available on our website at www.prcf.com.au/shareholders or you can email secretary@prcf.com.au to request a copy to be posted to you.)

2. – 5. Election of Directors

To consider, and if thought fit, to pass each of the following resolutions as an ordinary resolution.

2 That **William (Bill) Rayment** be re-elected as a Director of the company.
3 That **Kriton (Kris) Panagiotopoulos** be re-elected as a Director of the company.
4 That **James Gauci** be elected as a Director of the company.
5 That **Luke Howarth** be elected as a Director of the company.

Attending the meeting

All shareholders may attend the Annual General Meeting.

Joint holders: In the case of joint shareholders, all holders may attend the Meeting. If only one holder attends (including by proxy), that shareholder may vote at the Meeting as if that holder were solely entitled to the shares. If more than one joint holder is present (including by proxy), the joint holder whose name appears first in the register may vote.

Proxy: If you are unable to attend the Meeting, you are entitled to appoint a proxy to attend and vote. See the attached Proxy Form for information on appointing a proxy.

Corporate shareholder: A corporate shareholder may appoint one or more persons to act as its representative under section 250D of the Corporations Act, but only one representative may exercise the corporate shareholder's powers at any one time. The company requires written evidence of a representative's appointment to be given to the company before the meeting.

Voting rights

Each shareholder is entitled to one vote.
For the purposes of voting at the Meeting, shares will be taken to be held by the persons who are registered as members as at 4:00pm on 25 November 2026.

By order of the Board

Kriton (Kris) Panagiotopoulos
Company Secretary
23 October 2026

Explanatory Notes

This information has been included to assist you in making an informed decision about the resolutions proposed at the meeting.

Agenda items 2 – 5 Election of Directors

2. **William (Bill) Rayment** retires by rotation in accordance with the constitution of the company, and being eligible, offers himself for re-election.

Bill Rayment has a degree in Accounting (London School of Economics) and is former member of the Institute of Chartered Accountants England and Wales. He is a Chartered Accountant with almost 40 years of practical financial management and leadership experience. He is currently the Chief Financial Officer of a Brisbane-based international steel fabrication and construction business. Bill gained an accounting degree from the London School of Economics and went on to qualify with Deloitte in London. Joining the Rentokil Initial Group, Bill held a number of senior roles in financial management and internal audit across this business, operating in more than 40 countries. Bill brings to the board a keen desire to demystify financial information in order to facilitate informed decision making and enable a better understanding of the business. Board member since May 2022.

3. **Kriton (Kris) Panagiotopoulos** retires by rotation in accordance with the constitution of the company, and being eligible, offers himself for re-election.

Kris Panagiotopoulos has a Degree in Agriculture Science and a Masters of Business Administration (MBA). He has over 20 years of experience in portfolio/program/project management within an infrastructure environment across Government. Kris' previous experience includes industry development in agriculture and agribusiness. Kris has led and/or advised on complex infrastructure funding, reviews and assessments to guide community, industry and business outcomes. He has held secretariat positions with infrastructure investment committees within government. Kris has previously been involved in the Samford Community Kindergarten committee and the Samford Scouts. He is a Director for the Queensland Department of Transport and Main Roads overseeing a diverse transport infrastructure portfolio of federal/state programs. Board member since March 2021.

4. **James Gauci** having been appointed by the Board since the last Annual General Meeting, retires in accordance with the constitution of the company, and being eligible, offers himself for election.

James Gauci is the CEO and Founder of Cadent, a responsible Artificial Intelligence (AI) engineering and governance consultancy based in the City of Moreton Bay. Cadent helps organisations in high-stakes and regulated sectors build and adopt high-performance AI systems safely and effectively. James has 15 years experience in technology, 10 years in AI, and 5 years in executive AI governance and ethics. He has delivered systems for the Australian Government, Queensland Government, Spotify and Fortune 100 companies. James holds a Bachelor of Psychological Science, a MBA, and is a sessional academic in technology ethics at the University of the Sunshine Coast. Board member since April 2026.

5. **Luke Howarth** having been appointed by the Board since the last Annual General Meeting, retires in accordance with the constitution of the company, and being eligible, offers himself for election.

Hon. Luke Howarth served as the Federal Member for Petrie for 12 years. Throughout his parliamentary career, he focused heavily on community service, economic development, and improving housing availability across his local region. Luke has extensive governance and oversight experience through his roles as Assistant Minister in the Social Services and Employment portfolios, and later as Shadow Assistant Treasurer. Luke also brings substantial small business experience, as Managing Director of a family pest control enterprise which employed 20 staff. Board member since June 2026.