GREEN CROSS HEALTH

Annual Shareholders' Meeting

14 July 2026

Agenda

- Chair’s address
- Group CEO’s address
- Resolutions and voting
- General Q&A

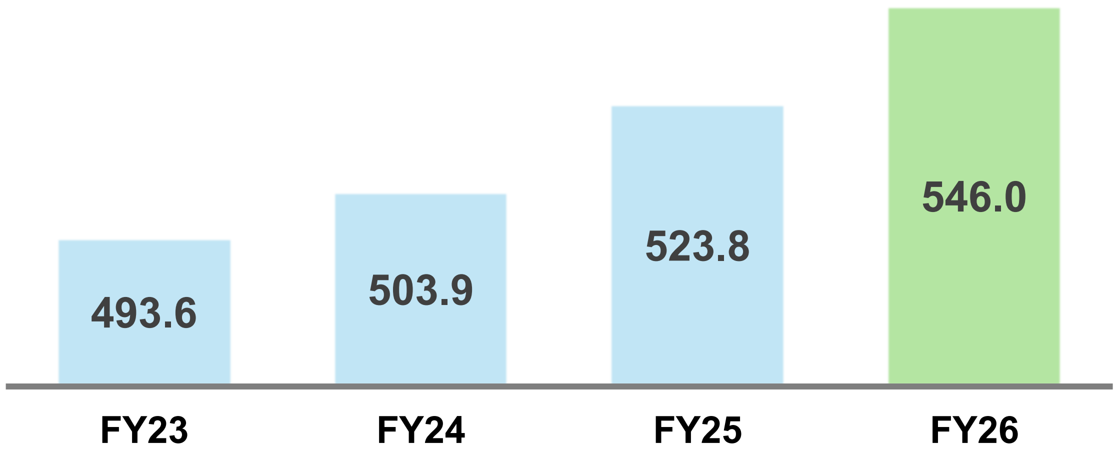
GREEN CROSS HEALTH

Kim Ellis | Independent Chair

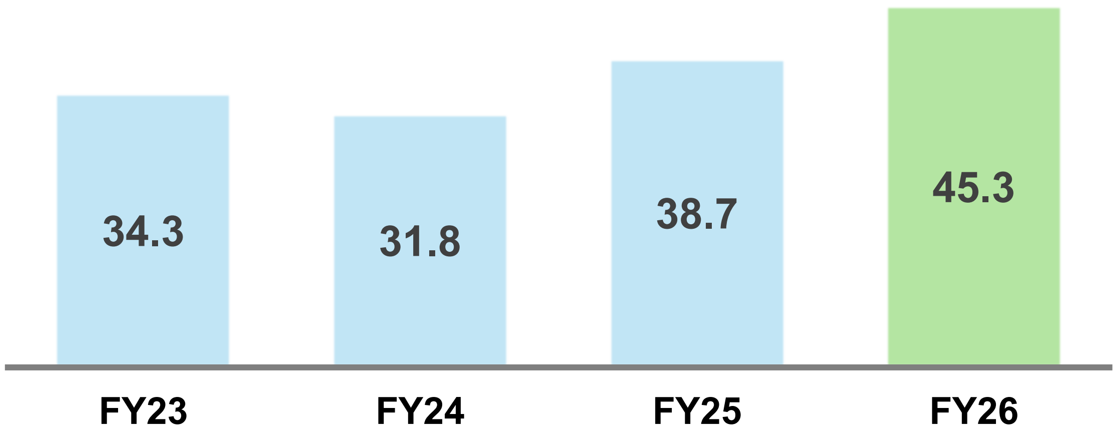
Rachael Newfield | Group CEO

Group Revenue and Operating Profit

GXH Operating Revenue ($m)



GXH Operating Profit ($m)

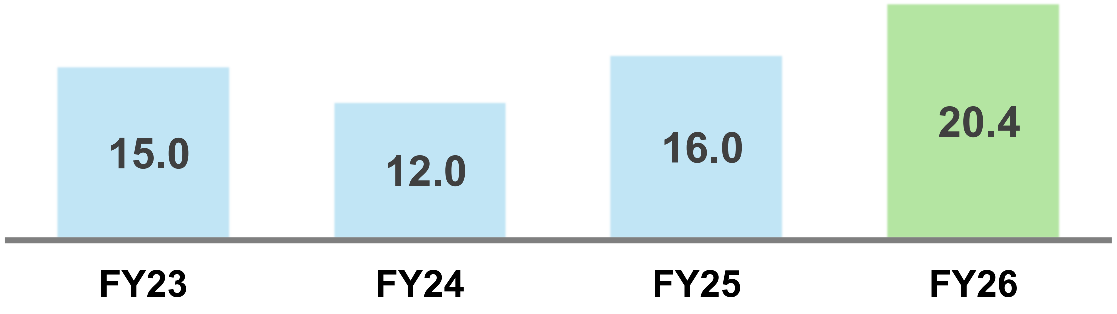


- Revenue up 4% to $546.0m
- FY26 Revenue increase due to improved Medical funding and immunisation-linked incentives, alongside higher dispensary revenue in Pharmacy

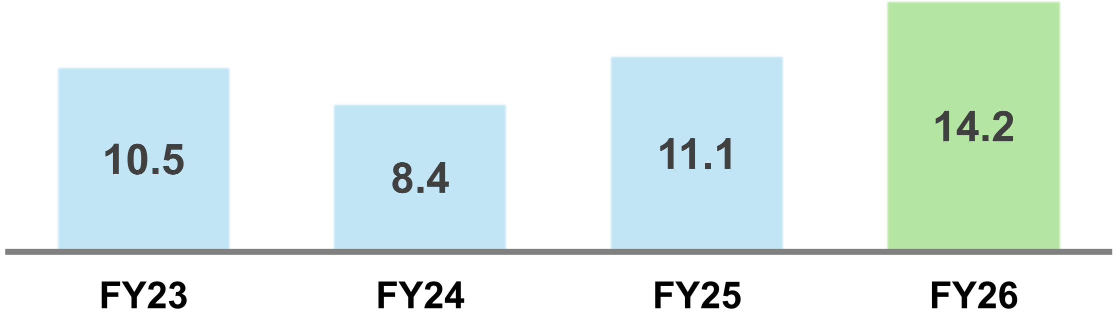
- Operating Profit of $45.3m
- Operating Profit increase driven by revenue growth and cost control initiatives

Group NPAT, EPS & Dividend

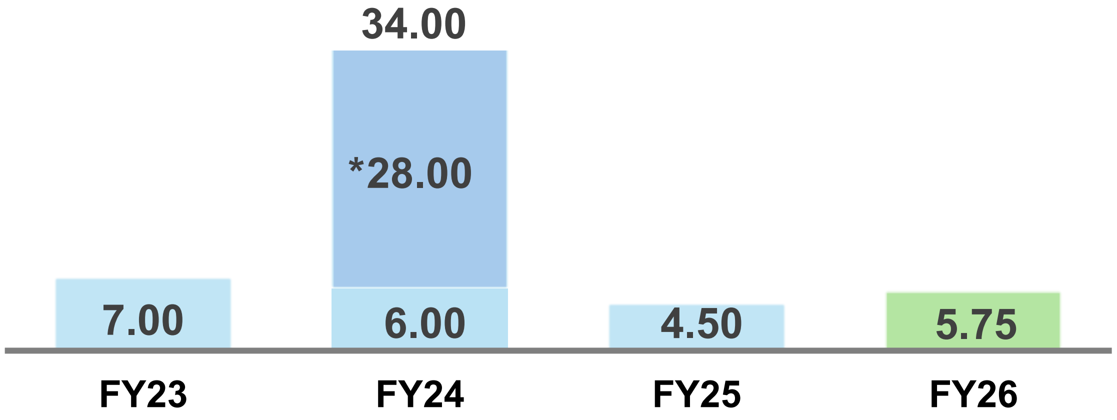
GXH NPAT Attributable to Shareholders ($m)



GXH NPAT Attributable to Shareholders (cps)



Dividends Per Share (cps)



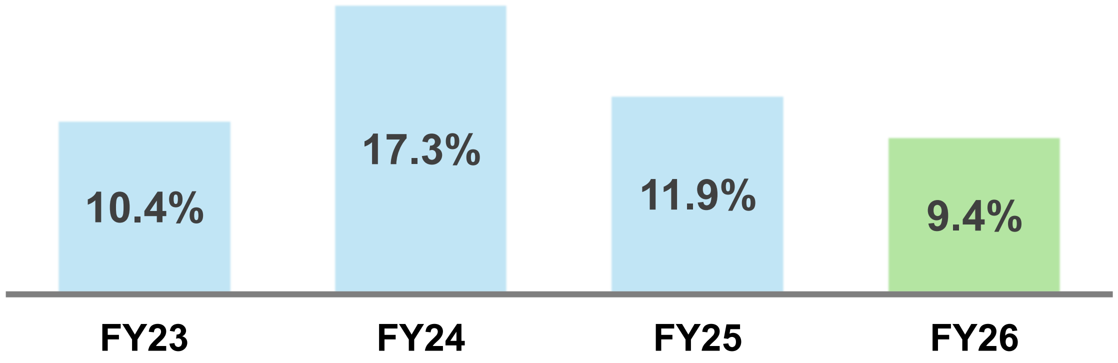
Based on dividends paid during the financial year

**Special dividend paid following the divestment of Community Health division*

- Net Profit After Tax Attributable to Shareholders grew to $20.4m
- EPS at 14.2 cps
- Final FY26 dividend of 5.50cps declared – payment date 22 June 2026

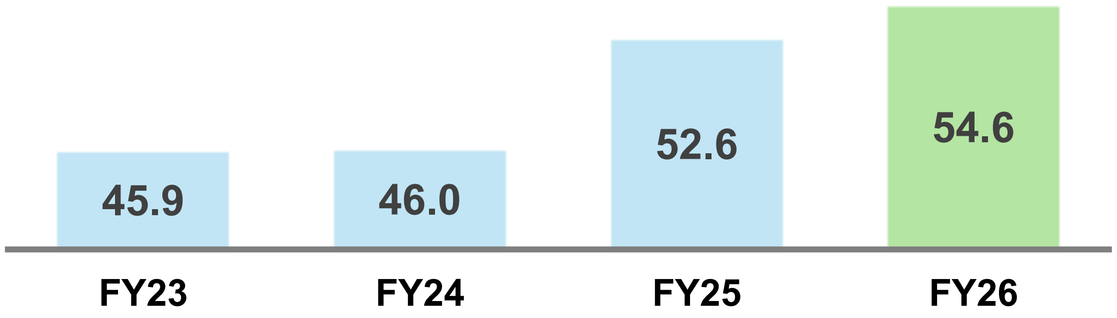
Working Capital and Operating Cashflow

GXH Gearing Ratio (debt / debt + equity)



- Gearing ratio of 9.4% as at 31 March 2026
- Undrawn committed debt facilities of $46.0m as at 31 March 2026
- Net cash position of $8.6m as at 31 March 2026
- Financing ratios:
  - Debt / Pre IFRS16 EBITDA – 0.5x
  - Operating Profit / Interest – 28x

GXH Operating Cash Flow ($m)



- Operating Cash Flow of $54.6m

Enabling:

- Net investment of $11.3m including continued investment in Beauty by Life in the Queensgate and Albany stores and refurbishment of The Doctors New Lynn
- Debt repayment of $7.0m

Unichem

PillDrop
Pharmacy. Your Way.

life Pharmacy

Divisional Performance

thedoctors

thedoctorsonline

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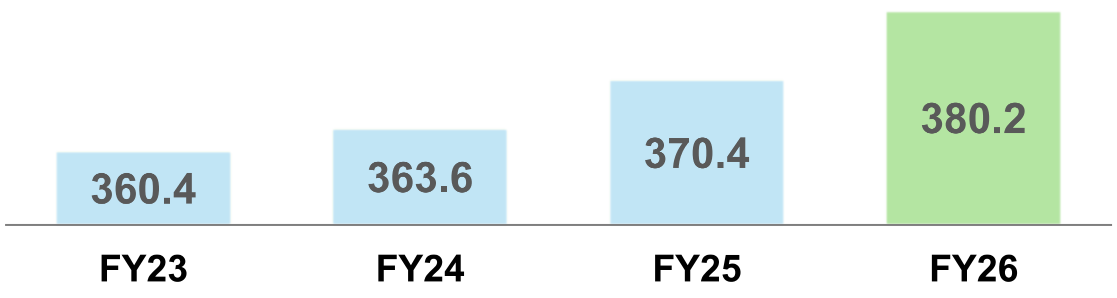
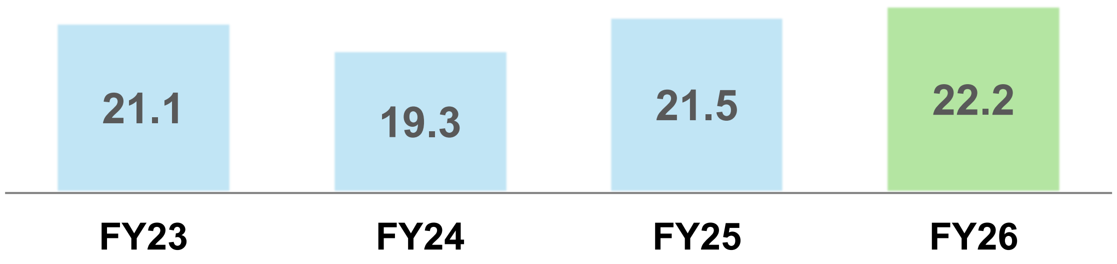
Pharmacy Performance

Pharmacy Operating Revenue ($m)



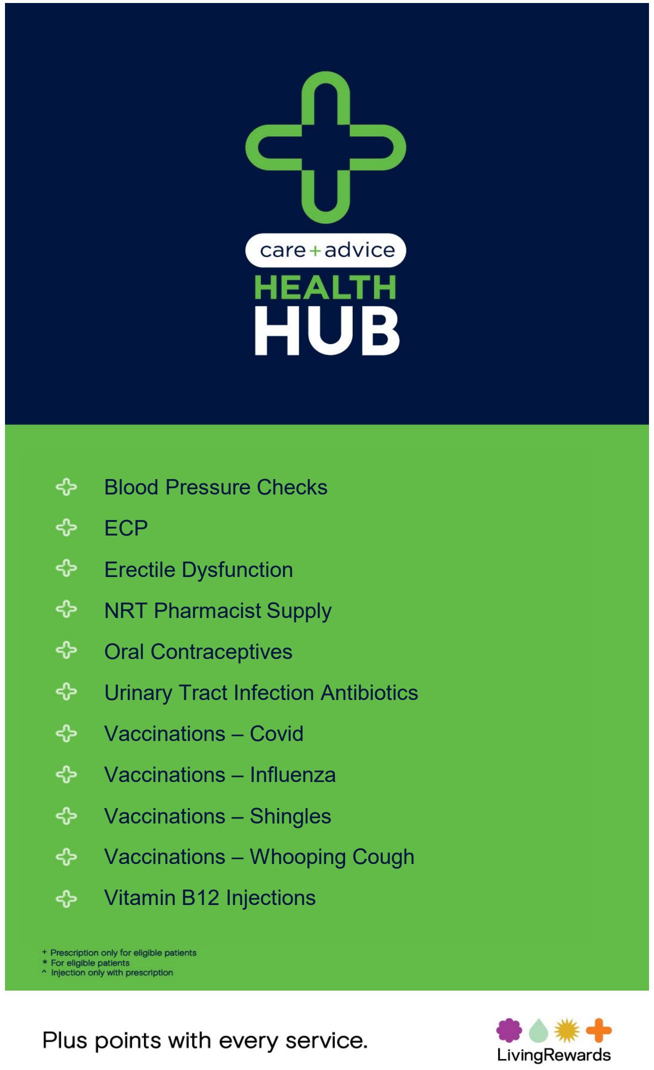
Pharmacy Operating Profit ($m)



Unichem | Life Pharmacy | PillDrop Pharmacy. Your Way.

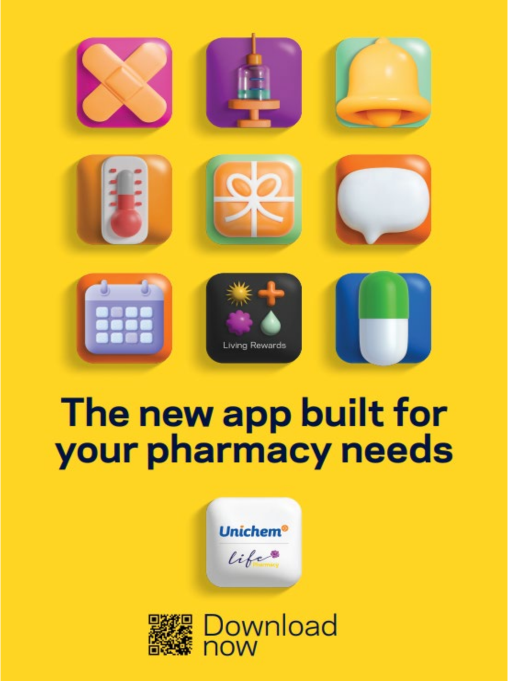
- **Revenue** up 2% to $380.2m driven by dispensing of high-value but low-margin drugs
- **Operating Profit** up 4% to $22.2m
- **Total scripts** in line with prior year on a same store basis; **38 million** script items dispensed
- **330,000 vaccinations** administered, up 1% on prior period

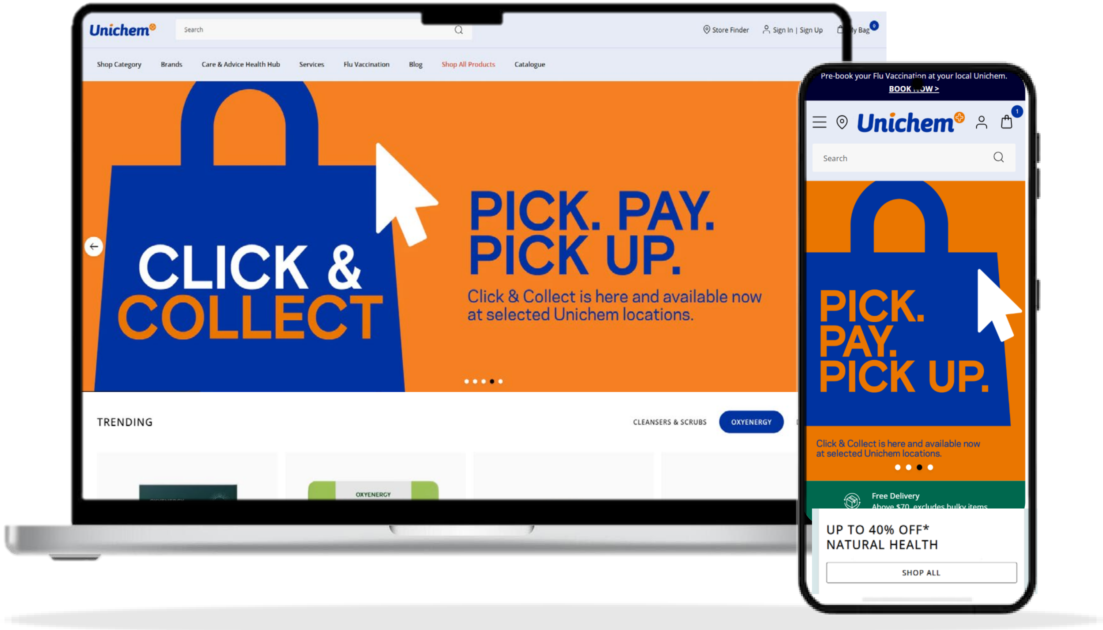
Funding and Pharmacist Scope



- Care & Advice Health Hubs are well positioned to deliver the Government's proposed extension of pharmacy services for common health conditions to commence from 2 June 2026
- Opportunity remains for further expansion of pharmacists' scope of practice under improved funding arrangements
- 170 sites now operating nationwide with Care & Advice Health Hubs; more sites due to complete branding in the coming months
- Extension of clinical services continues, with Care & Advice Health Hub pharmacists now able to provide travel vaccinations and the ability to assess and dispense 20 medications to treat a range of conditions

Enhancing the Customer Experience





- A new pharmacy app, which is integrated with the new online customer booking system, was launched to support the clinical services provided at the Care & Advice Health Hubs
- A shoppable Unichem website was introduced, allowing customers to browse stock availability online before visiting a store, click & collect products or opt for home delivery
- The “Feel Good, Pay Less” range was extended and resonated with customers by maintaining a clear focus on affordability

Investment in Store Portfolio

- One greenfield pharmacy opened during the period, Unichem Mount Wellington in Auckland
- The Beauty by Life store concept expanded to two further locations in the period, Life Queensgate and Life Albany
- Investment in dispensary robotics, improving operational efficiency and expanding pharmacist capacity to provide clinical services

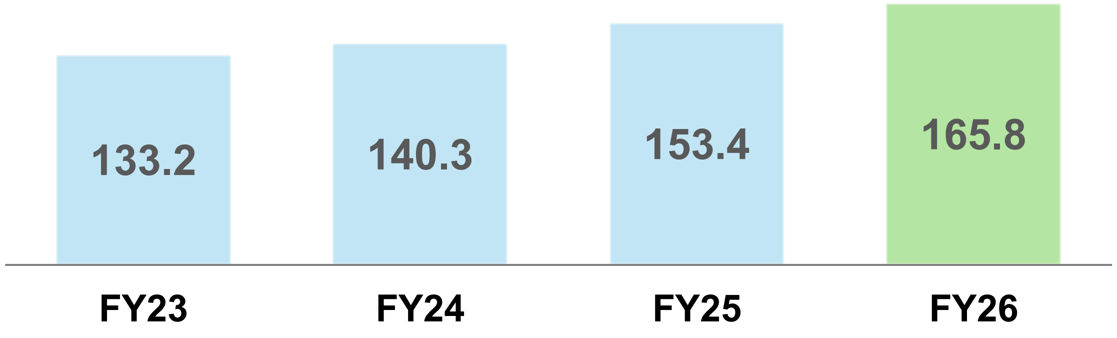
Pharmacy Future Focus

Clinical services	Retail disciplines	Customer experience	Network scale & leadership	Cost focus
Expand clinical services through Care & Advice Health Hubs to support revenue growth	Differentiated brands and products with personalised instore experience	Utlising technology to improve accessibility & recognising customer loyalty	Leveraging our trusted brands & advocating for extended pharmacist scope of practice	Workforce productivity, margin management & occupancy cost control

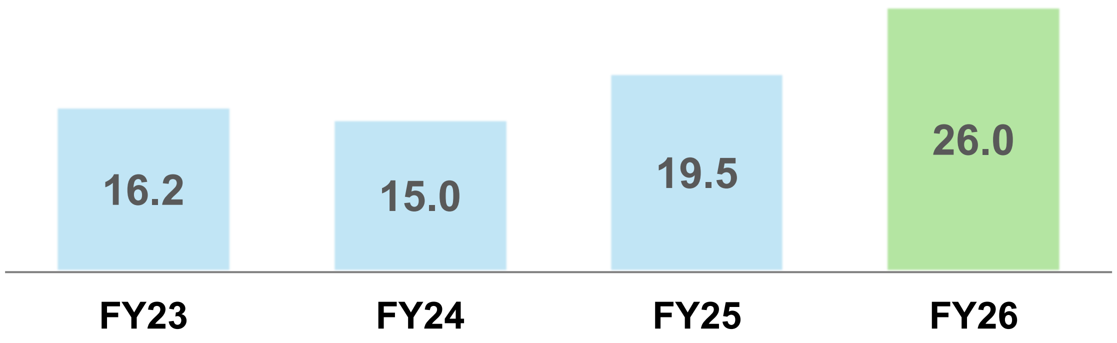
Unichem | Life Pharmacy | PillDrop Pharmacy. Your Way.

Medical Performance

Medical Operating Revenue ($m)



Medical Operating Profit ($m)



the doctors the doctors online

- **Revenue** up 8% to $165.8m driven by funding uplift and incentive payments linked to national immunisation targets
- **Operating Profit** up 33% to $26.0m driven by top line growth and operational improvement
- **413,000 enrolled patients** at 31 March 2026
- **Ownership** in 65 medical centres at 31 March 2026

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Medical Sale

- **All of the shares** in Green Cross Health Medical, the holding company of the Medical Division
- To **Tend Health**
- **Estimated purchase price** of $270 million (subject to certain post-Completion adjustments)
- **Proceeds used to**:

  - Repay bank debt in full

  - Board to consider the most appropriate and tax efficient use of the balance of the sale proceeds

Q&A

Resolutions & Voting

Resolutions

- Resolution 1: Election of Catherine Treneman
- Resolution 2: Re-election of Andrew Bagnall
- Resolution 3: Remuneration of the Auditor
- Resolution 4: Special Resolution

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Resolution 1: Election

Catherine Treneman | Independent Director

That Catherine Treneman be elected as a Director of Green Cross Health

Resolution 2: Re-election

Andrew Bagnall | Non-Executive Director

That Andrew Bagnall be re-elected as a Director of Green Cross Health

Resolution 3: Remuneration of the Auditor

KPMG | Auditor

That the Directors be authorised to fix the remuneration of the Auditor for the ensuing year

Resolution 4: Special Resolution

Sale of shares | Green Cross Health Medical Limited

That the sale of all of the shares in Green Cross Health Medical Limited, as described in the Explanatory Notes, is approved for all purposes, including for the purpose of section 129 of the Companies Act 1993 and NZX Listing Rule 5.1.1.

Q&A

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The information contained in this presentation should be considered in conjunction with the consolidated financial statements for the period ended 31 March 2026.