

KARIN TECHNOLOGY HOLDINGS LIMITED

(Incorporated in Bermuda)

(the “**Company or Karin**”)

Q & A SESSION AT THE ANNUAL GENERAL MEETING OF KARIN TECHNOLOGY HOLDINGS LIMITED HELD AT EMPRESS BALLROOM 3, LEVEL 2, CARLTON HOTEL SINGAPORE, 76 BRAS BASAH ROAD, SINGAPORE 189558 ON TUESDAY, 28 OCTOBER 2025 AT 10:00 A.M.

NO.	QUESTIONS / COMMENTS FROM SHAREHOLDERS / PROXIES	COMPANY'S REPLY
Resolution 1 – Audited financial statements, Directors’ Report and Auditors’ Report for the financial year ended 30 June 2025		
1.	While the accumulated dividend has shown an upward trend over the years, it's evident that the dividend per share has declined significantly in the past four years. Appreciate the consistent dividend payments. However, my concern lies in the future outlook. With a new CEO and a team of experienced directors now in place, I would like to understand the Company’s strategy for the next three years. Specifically, how do you plan to improve earnings and, ideally, restore the higher dividend levels that shareholders have enjoyed in the past.	Mr Michael Ng replied that the Company is undergoing a strategic transformation to position itself at the forefront of emerging technologies and global growth trends. Both the Board and management are fully aligned in recognising that delivering shareholder returns remains the Company’s top priority. The past few years have presented a challenging operating environment – not insurmountable, but certainly not easy. While some of our traditional sectors have faced headwinds, others have performed resiliently. Our long-serving leadership team has navigated market shifts, with certain legacy activities naturally phasing out as new opportunities emerge. In response, the Company has strengthened its leadership team with highly experienced professionals and placed a strong and strategic emphasis on technology and digital transformation. As highlighted in the Company’s latest annual report and reflected in its recent financial results, its IT segment has delivered robust growth and is now a core pillar of the Company’s future. The global conversation around AI is growing rapidly, and the

		Company has already been engaged in AI-related products and solutions for the past two years. The positive impact of these efforts is increasingly visible in our performance. Looking ahead, we are intensifying our focus on these high-growth areas. If market conditions remain supportive, we believe that this sharpened strategic direction will drive stronger business performance and, ultimately, deliver enhanced long-term returns for our shareholders.
2.	So far has the business affected by US Tariff?	The Company has no direct operations that are subject to the recently announced tariffs. Our business is therefore not directly affected by these measures. That said, a number of our key customers - particularly those with global manufacturing footprints and exposure to the U.S. market – are reviewing their supply-chain strategies in light of the evolving tariff environment. Any significant changes in their cost structures, production locations, or investment plans could indirectly influence demand for our products and services over time. We are actively engaging with these customers to understand their revised outlooks and to position ourselves as a flexible, value-adding partner whatever adjustments they may ultimately make. At present, we do not see any major near-term disruption to our order pipeline but we are monitoring the situation closely and will provide updates if the indirect effects become more pronounced.