Investor Presentation

Non-deal roadshow - information only

November 2026



Financial Information and KPIs as at 31 March 2026 unless stated

Presenting Team



Jonathan Wallbank

Chief Financial Officer

Jonathan is a chartered certified accountant (FCCA). He joined Orbit in 2015 as Treasury Funding Manager, subsequently moving into the role of Director of Corporate Finance and Treasury in 2016. Prior to joining Orbit, he headed up the European treasury function for the US retailer GAP Inc and, in addition, he was responsible for cash management of GAP's Hong Kong and Taiwan businesses. He has also worked in manufacturing and financial sectors.

He brings a wealth of experience and expertise, including merger implementation, regulatory frameworks, adoption of new accounting standards, robust financial management and management of risk.



Anthony Homan

Finance Director – Corporate Finance and Group Reporting

Anthony is a chartered management accountant (ACMA, CGMA) and a Finance Director at Orbit, where he leads Corporate Finance and Group Reporting. Joining in 2018, he has driven robust financial planning, strategic reporting and has led the treasury function since 2024.

Having previously led the pricing function at Mitchells and Butlers Plc, he brings extensive commercial expertise in financial modelling, risk management, and stakeholder engagement. He also draws upon considerable experience from a variety of sectors including retail, automotive and utilities.



Abbie Leask

Head of Treasury

Abbie joined Orbit in 2025 as Head of Treasury, responsible for funding strategy, liquidity management and financial risk. She is a chartered accountant (ACA) and has experience in finance and treasury within the housing sector, having previously held senior roles at Bromford and Estuary housing associations. She plays a key role in ensuring Orbit's financial resilience and supporting its long-term investment strategy.

Contents

Overview and Strategy

Operational Performance

Development

Sustainability

Financials and Treasury

Conclusion

Appendices





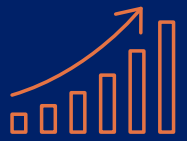
Overview and Strategy



Credit Highlights



Managing over 47,000 homes as at FY26 across a wide geographic area, Orbit is recognised as one of the UK's largest social housing providers. In year disposal of 2,227 units to Raven Housing Trust in Oct-26



Strong Liquidity
FY26 strong liquidity position of £476 million, with greater than 24 months liquidity covering net expenditure, further to the bond issuance during Q2, Sep-26 liquidity position of £640 million



Strong governance (G1 / V2)
solid framework through Common Board supported by 6 Committees providing oversight of substantial scenario testing



Sustainability embedded in our strategy
£21.1 million of added social value. 89.5% of our properties are already EPC C or above



Experienced Board and Leadership team with a mix of strong commercial and sector skills, including two customers appointed to the Board, contributing to the representation of customer voice, as well as the Customer Voice and Scrutiny Panel made up of 11 customers



Strong core social housing business
rented customer satisfaction
70.5% in FY26
Up from 65.6% in FY25



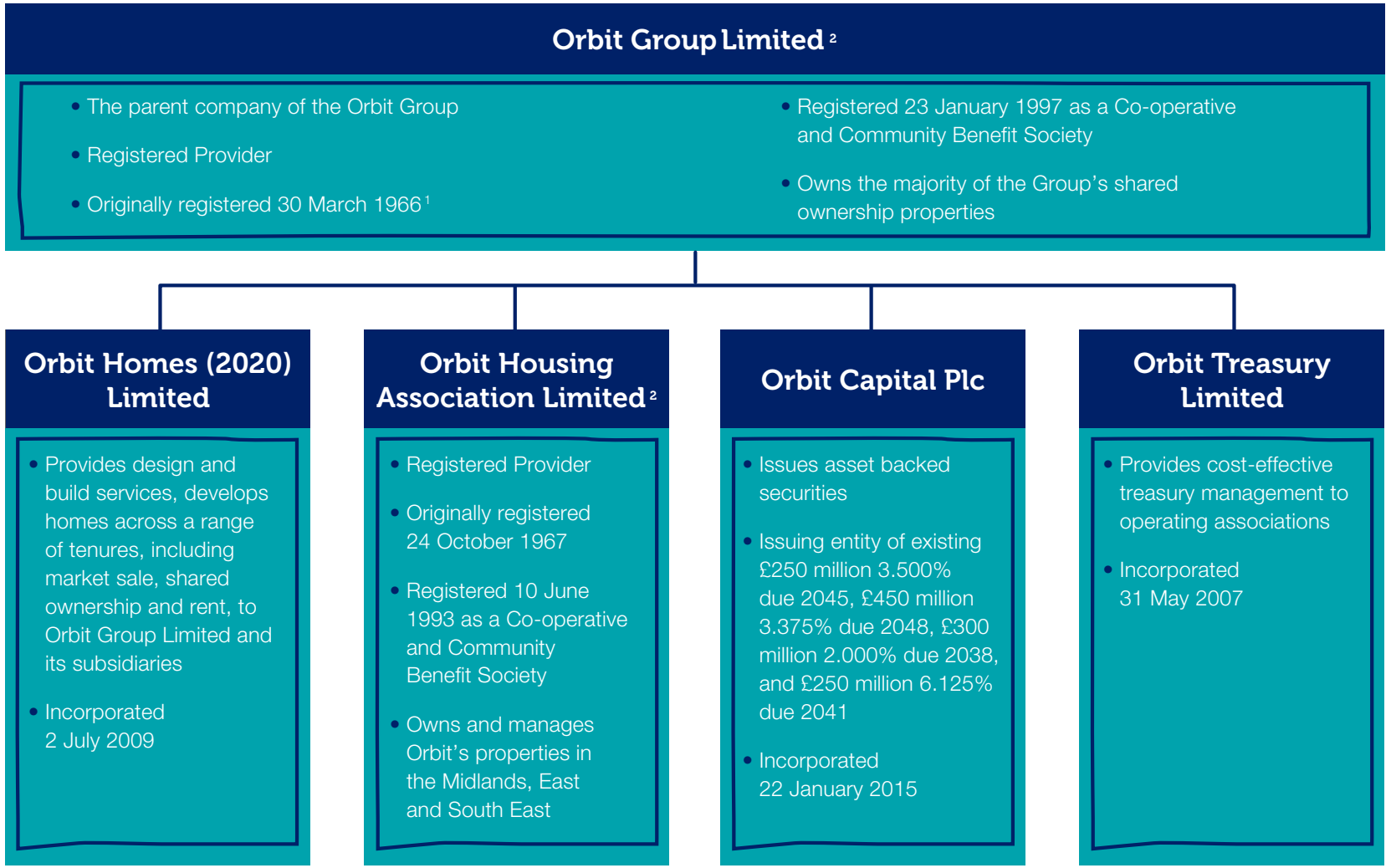
Strong Social Housing Lettings Operating Margin
30.0% social housing lettings operating margin achieved in FY26 with strong and stable financial performance



5 Star Home Builder accolade from Home Builders Federation

Governance at the heart of the organisation | **Strong core social housing business**

Orbit Group Structure

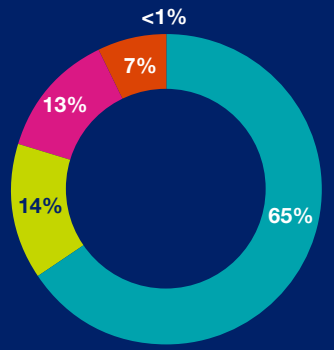


[1] *While initially registered in March 1966, Orbit officially began operations in 1967 when its founders channeled their vision for accessible housing into action.*
[2] *A Common Board exists for Orbit Group Limited and Orbit Housing Association Limited.*

Footprint and Stock Portfolio

As at 31 March 2026

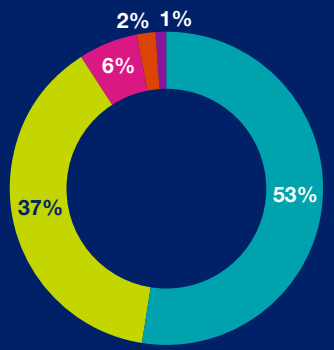
Units by tenure



- **31,065** General Needs
- **6,605** Leasehold and Other
- **6,369** Shared Ownership
- **3,434** Supported Housing
- **225** Intermediate Rent

Core business is general needs and shared ownership

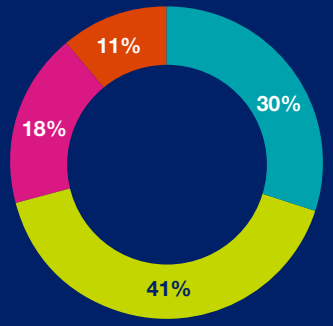
Stock by type



- **25,402** House
- **17,823** Flat
- **2,837** Bungalow
- **1,103** Maisonette
- **521** Bedsit

95% of portfolio is houses, low rise flats and bungalows

Rental income



- **£90.1m** Housing benefit and Universal Credit
- **£122.1m** Direct debit
- **£52.4m** Debit cards
- **£32m** Other (Standing orders, cheques etc.)

High proportion of rent paid by direct debit or direct housing benefit payment

During Oct-26 we completed the disposal of 2,227 units to Raven Housing Trust, made up of 64% General Needs, 20% Leasehold and Other, 15% Shared Ownership and 1% Supported Housing.

We operate in three regions outside of Central London: Midlands, East and South East

Orbit Homes by County



Number of Properties

1 - 49 · 50 - 499 · 500 - 1999 · 2000 - 4999 · > = 5000

Our Orbit 2030 Strategy

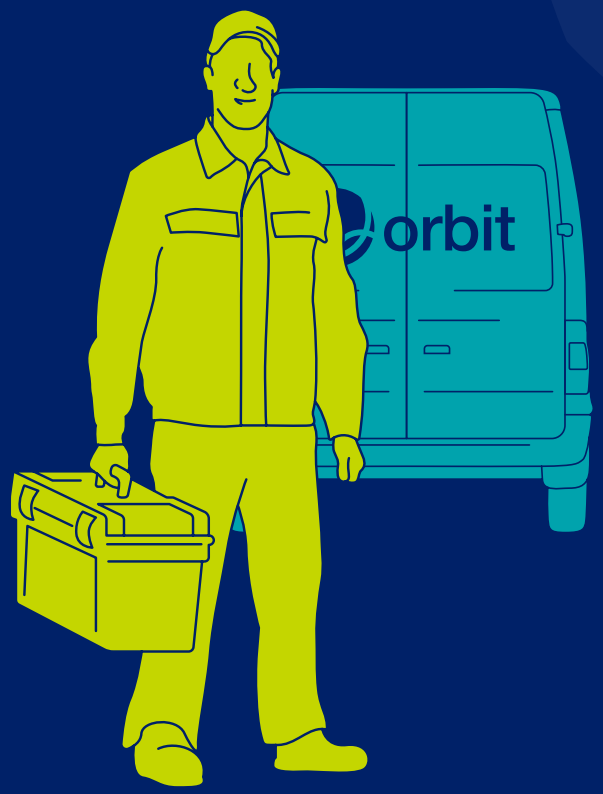
As at April 2026

Our 2030 Strategy sets out our ambition to provide amongst the best customer experience of any housing association in the country, sharpening our operational focus and reaffirming our commitment to playing our part in tackling the UK's housing crisis. Our socially driven and commercially minded approach will see us create a more sustainable and resilient model for the future.



High standards for Quality, Safety and Efficiency | **Refocused governance framework** | **Financially robust organisation**

Operational Performance



Our Delivery 2025-26

£105.6 million
Operating surplus

£100 million
Social Value target met over 5 years

£142 million
Invested in existing homes

83
Net Promoter Score for Orbit Homes

99.8%
Big 6 compliance

HBF 5* Housebuilder

1,094
New homes delivered

89.5%
EPC C

73%
Colleague engagement score

Socially driven and commercially minded

Better Days Programme

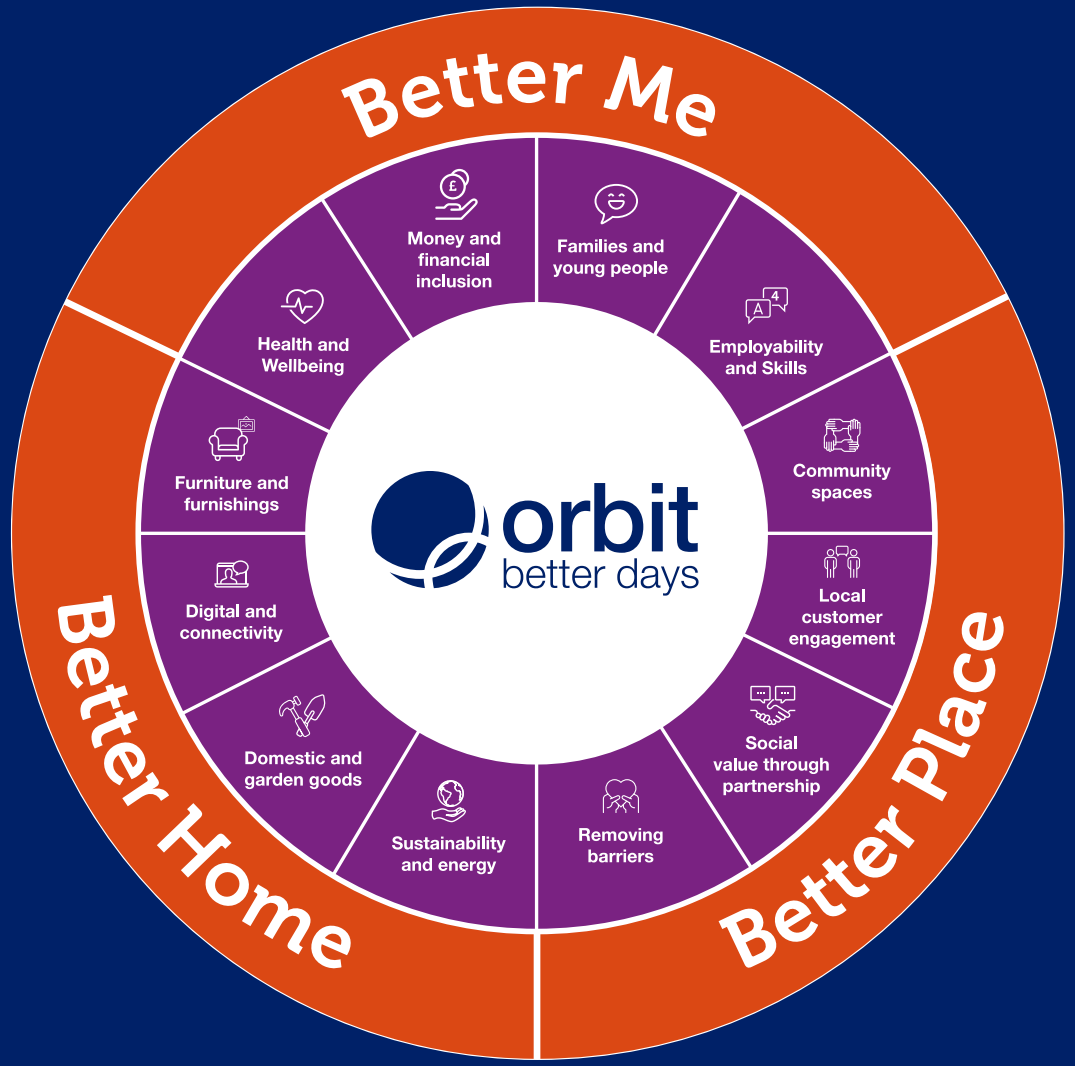
c.£2.8 million
Orbit investment

10,034
Customer support interventions via Better Days partners

£5.6 million
Cash back for customers via our cost-of-living support measures

£1.1 million
Estimated customer savings via our Energy Advice Service, grants, food and fuel vouchers

819
Customers supported by our Mental Wellbeing Support Services



Better Me, Better Place, Better Home

Maintaining homes that customers love

In 2025/26, we invested £142 million in our existing homes through our capital and day-to-day repairs and maintenance programmes to ensure customers' homes stay warm, efficient and in good condition.

- 99.8% of homes are Decent Homes Standard compliant
- 71% overall satisfaction for repairs
- We're proud of the progress we've achieved so far but recognise there's still much more to be done
- We also fully appreciate the crucial role our contractor partners play and are committed to working collaboratively with them to deliver consistently high standards for our customers
- Current contracts for repairs, maintenance and empty homes services are due to end in March 2027, so we've engaged with contractor partners, stakeholders and customers to help shape the re-procurement of our repairs, maintenance and empty homes services, as well bringing responsive repairs in the Midlands in-house which will take effect from April 2027.

Awaab's Law

- All colleagues completed mandatory e-learning, ensuring Awaab's Law is fully understood and its importance for customers is clear, including an update in Autumn 2026 ahead of Awaab's Law Phase 2
- We have enhanced our inspection process with improved diagnostic checks, specialist equipment and additional colleague training, providing tailored support where work is needed
- Upgraded data systems to enable earlier intervention.



Progress made in tackling complaints, damp, mould and condensation

Building Safety

Complex Buildings

- We continue to capture estimated spend in our financial plan in line with works for remediation, this includes properties above 18 metres (25 properties, 23 of which are in operational use).

Stock condition

- Our rolling programme of surveys has seen 86.5% of our estate with a stock condition survey less than 5 years old by the end of March 2026 and we have plans in place to be at 100% by March 2027
- Data from the surveys is one of the key components used to drive our investment programme
- We are refocusing our investment programmes to yield efficiencies and improve customer satisfaction through a place-based approach.



Keeping our customers safe

Everyday Excellence

- Our transformation programme will define our guiding principles for operational excellence, skills and capabilities
- Investment being made in technology, data infrastructure, people and capability, along with localised delivery allowing customers to engage with us as they choose
- A series of projects transforming and modernising our operating model and customer journeys, ensuring we get it right first time, every time.



Everyday Excellence, reshaping the way we work

Tenant Satisfaction Measures

Our Tenant Satisfaction Measures have shown signs of strong improvement for rented customers, and our Everyday Excellence Programme will continue to support improvement.

Q2 Results have shown:

- Renter overall satisfaction at **72.8%**
- Shared owners satisfaction at **50.0%**
- Renter overall repairs satisfaction at **70.9%.**

"At Housemark we have been really pleased to see the recent progress at Orbit. Based on the wide range of metrics we collect for over 350 social landlords UK-wide, Orbit is leading the way in terms of progress against critical performance metrics. For example, the pace of improvement in tenant perceptions is currently out-stripping Housemark's expectations for a landlord of their profile. This helps demonstrate the value of the strategic work and investment that has gone into the business over the past two years."

Jonathan Cox, Chief Data Officer, Housemark

Rented Customers

Overall satisfaction:
70.5%

Home is safe:
81.4%

Home is well maintained:
74.5%

Orbit treats me fairly and with respect:
81.3%

Satisfied with complaint handling:
35.6%

Overall repairs satisfaction:
71%

Repairs Satisfaction with time taken:
69.2%

Shared Owners

Overall satisfaction:
54.7%

Home is safe:
79.2%

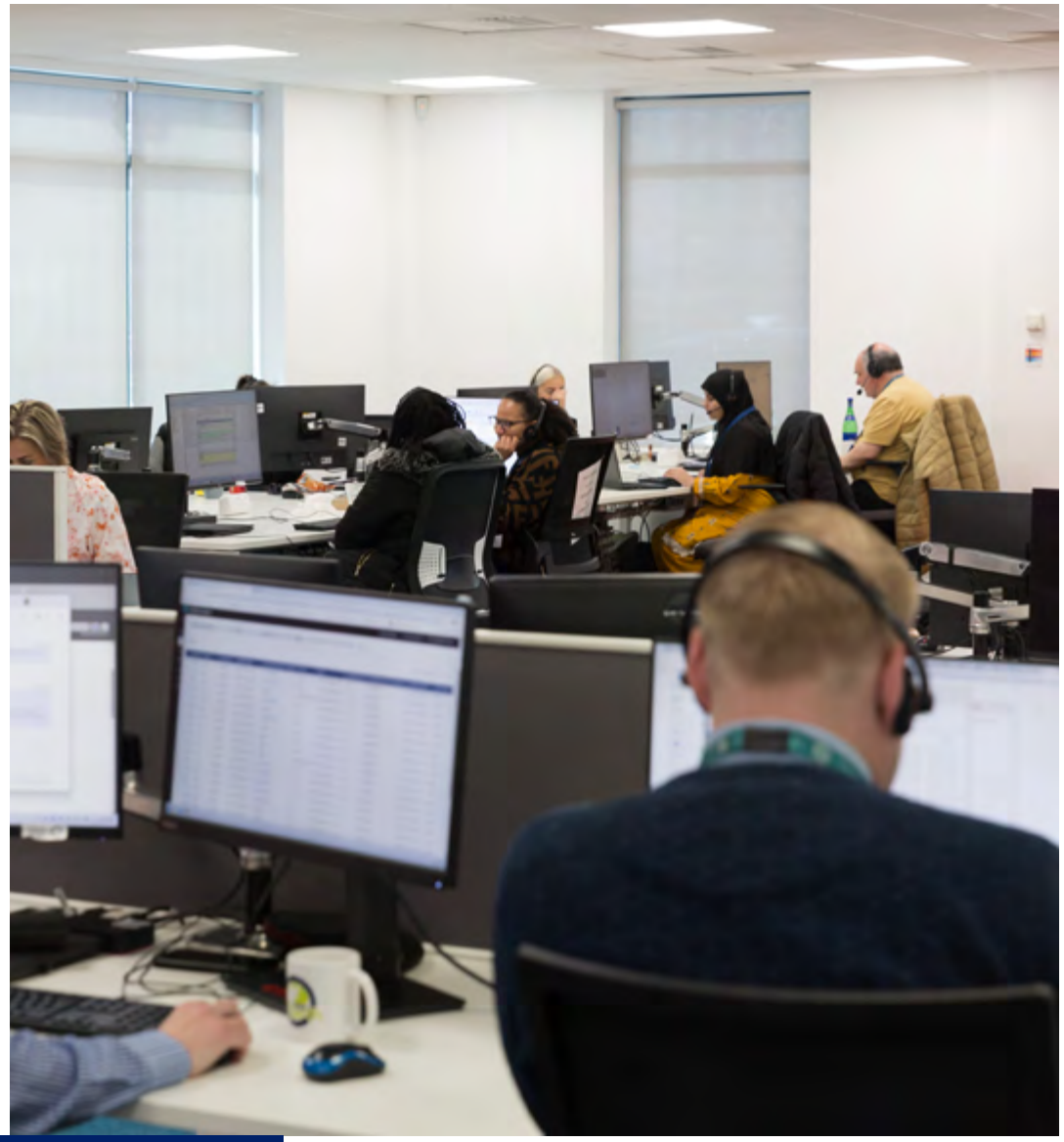
Orbit treats me fairly and with respect:
68.3%

Satisfied with complaint handling:
22.4%

Improving TSM scores

Cyber Resilience

- We follow a “defence in depth” approach with multiple layers of security tools which seek to prevent, protect, respond and monitor attacks, utilising security tools from trusted, leading vendors
- Cloud-based end point detection and response systems including multi-factor authentication on every device
- Annual assurance is obtained from expert external advisors to test our resilience and response
- Regular internal colleague training undertaken, including simulated phishing exercises sent to colleagues.



Multi-layer approach

Development



Development – Strategic progress

Strategy:

- One of the UK's prominent providers of new affordable housing
- 7,000 new homes, including regeneration, targeted in core areas by 2030, of which 1,995 had been delivered at 31 March 2026
- Awarded £350 million grant funding from Homes England through the Social and Affordable Homes Programme, for 2026 to 2036, which will enable building 3,335 new homes
- Focus on providing fully affordable developments with a mixture of rented and shared ownership homes, with a pause on new Market Sales development

S106/Main Contractor Build

- Development cost risk borne by builder
- Capitalises on local relationships
- Unlocks stalled sites contributing to the Government's 1.5 million additional homes target

Land-led

- Flexibility to respond to markets
  - Control over timing of delivery
  - Control over cashflows
  - Control over tenure
- Management of WIP through options
- Competitive advantage
  - Standard house types
  - Capitalises on local relationships

Partnership

- Working with Homes England and Local Authorities
- Risk sharing
- Cost sharing
- Land availability
- Leverage of expertise
- Leverage of other's local relationships

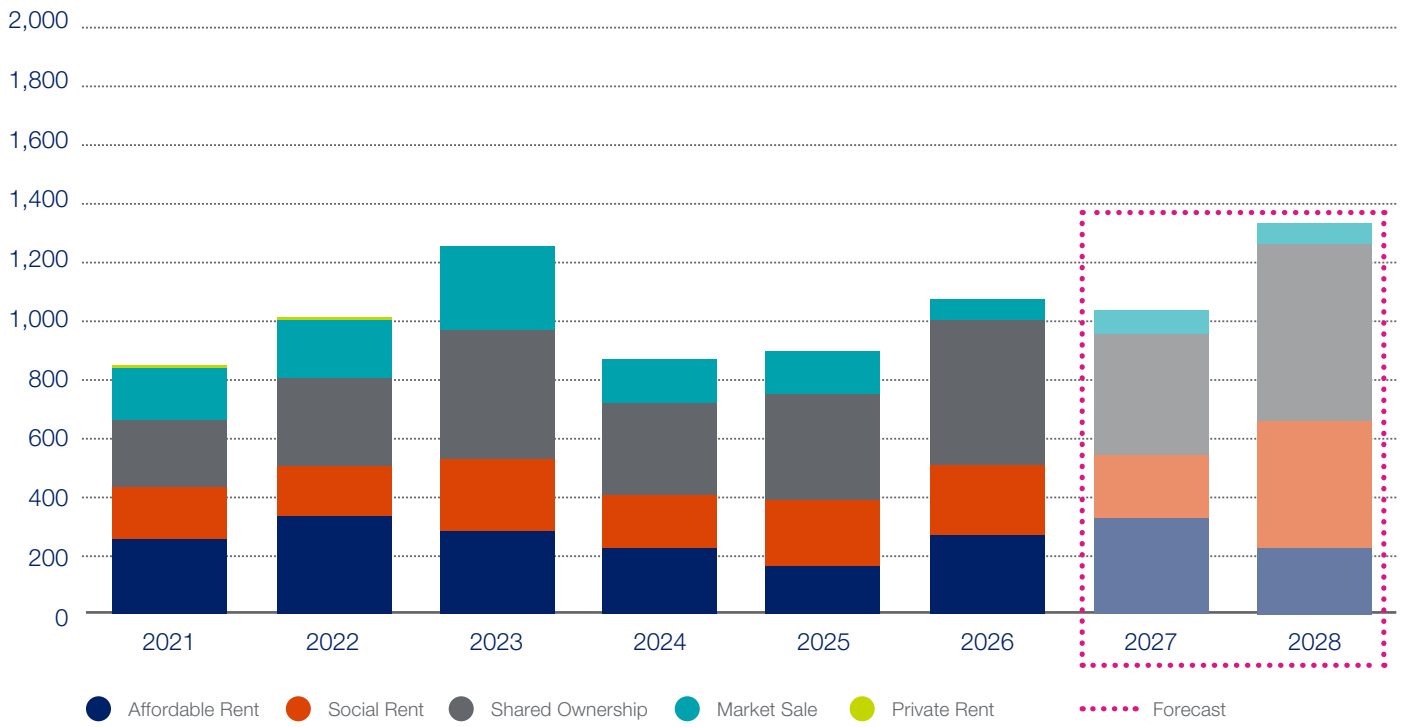
Continued focus on rented and shared ownership properties

Development

Highlights:

- 1,094 homes built in 2026; 92% affordable homes
- Demand for Shared Ownership remains strong
- Sales performance continues to be robust with performance broadly consistent year on year
- Flexible development programme – 87% of Orbit's development plan is committed through 2028. Of the committed development plan, 39% is within Orbit's control, allowing flexibility
- Focus on affordable tenure, with 45% rented & 47% shared ownership through to 2030.

New Homes Built by tenure



Focus on affordable tenures

Development Risk Management

Orbit Homes Senior Management Team – extensive housebuilding experience having worked for large national housebuilders including Persimmon, Berkeley Group and CALA Homes

- Regional delivery model with clear accountability and ownership
- Balanced portfolio, 60% Direct Build, 40% Contractor Build/S106
- Decision taken to focus on Contractor Build/S106 in Southern Region due to strong market competition impacting on margin achievable from Direct Build in the South

Four levels of appraisal review

- Project Review Meeting – Homes, Customer and Properties Leadership Team
- Corporate Investment Group (CIG) - Executive Team (ET)
- Strategic Assets and Development Committee (SAMD)
- Common Board

Rigorous appraisal process and criteria

- Demand studies on market sale, detailed competitor analysis
- Customer and Property sign off on affordable
- Expert advice on ground conditions, land contracts conditional on ground conditions
- Standard House types and specification, greater cost certainty
- Investment appraisal hurdle rates, IRR, NPV, payback, margin for Shared Ownership
- ROCE and margin for non-social homes

Performance monitoring

- Weekly - Homes SMT - sales/reservations/cancellations/visitor levels by site
- Monthly - Homes SMT / CIG / Dev Comm - costs to date and costs to complete by site
- Monthly - ET - sales, stock and WIP
- Monthly - Property Investment business review
- Enhanced Reporting - Early Warning Indicators - Triggers for action
- Robust contractor approval process and continual monitoring of potential failure risk

Disciplined financial and governance accountability

Sustainability

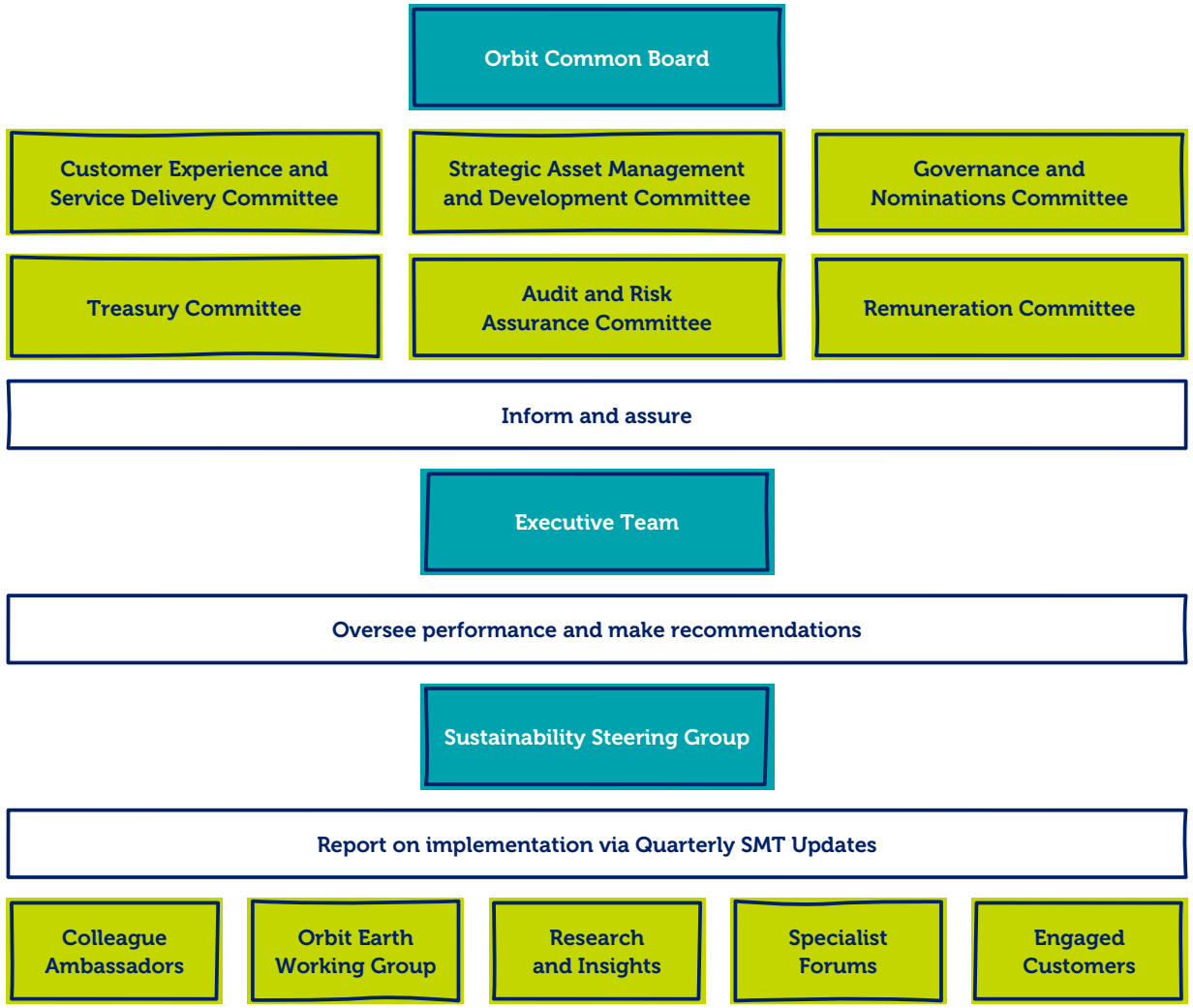


Sustainability Governance

Our sustainability commitments are embedded within our performance management framework and are overseen by both the Orbit Common Board and the Executive Team.

The Sustainability Steering Group regularly reviews our approach to ensure it evolves in line with our Vision and Values, stakeholder expectations and the external operating environment.

Engagement with stakeholders and specialist forums helps to ensure our sustainability commitments remain relevant, robust and sector-leading.



Maximising our positive social and environmental impacts

Sustainable Finance Framework

Our Sustainable Finance Framework (SFF) sets out how we use sustainable finance to directly support our 2030 Strategy, social purpose and long-term sustainability ambitions.

- It enables us to raise funding through green, social and sustainable finance instruments, with dedicated use of proceeds criteria including priorities such as delivering and improving affordable homes, increasing energy efficiency, supporting customers' wellbeing and financial resilience, enhancing biodiversity and progressing towards net zero carbon
- Aligned with international best practice, including the ICMA Green and Social Bond Principles and Sustainability Bond Guidelines, with Second-Party Opinion provided by DNV confirming alignment
- The Framework is overseen by Sustainable Finance Framework Steering Panel (SFFSP), consisting of the Sustainability Steering Group and Treasury, meeting at least annually to perform this function
- Our £250 million Bond issued in August 2026 is our first issuance under our SFF and Impact and Allocation Reporting will be published within 12 months.

Our Sustainability Strategy comprises four themes:



SFF supports our sustainability ambitions

Our Customers

Target	2025-26	2026-27 target
Overall customer satisfaction	**70.5%** Target: 73.2%	74%
Satisfaction that the landlord keeps tenants informed about things that matter to them	**76.3%** Target: 72.8%	80.8%
Agreement that the landlord treats tenants fairly and with respect	**81.3%** Target: 79%	83.6%
Deliver £100 million in social value for our customers and communities by 2025	**£110.5m** Target: £100m	£127.7m

Quality Homes and Places

Target	2025-26	2026-27 target
Building 6,272 new affordable homes by 2030	**1,768** Target: 1,652	+967 Total new affordable homes: 2,735
100% of our properties to be EPC C or above by 2030	**89.51%** Target: 89.51%	92%
100% of direct build new homes EPC B or above	**100%** Target: 100%	100%
Maintain an upper quartile Net Promoter Score for new build customers (all tenures)	**83%** Target: 75% or above	75% or above
Agreement that customers feel safe in their homes	**81.4%** Target: 79.8%	81.7%

Supporting our customers to maintain their tenancies, providing high quality, affordable homes

Orbit Earth

Target	2025-26	2026-27 target
To become carbon neutral in operations (scope 1 and 2) by 2030 and net zero carbon across all scopes 1-3 before 2050	**41.9%** Target: 45%	46.1%
For 30% of our outdoor spaces to be enabling nature's recovery by 2030	**19.5%** Target: 21.9%	23.6%
Reduce avoidable waste generated by 15% per direct build plot by 2030	**18.8%** Target: 5.6%	7.5%
Send zero non-hazardous waste to landfill or incineration by 2030	**38.3%** Target: 95.6%	96.5%

Our People

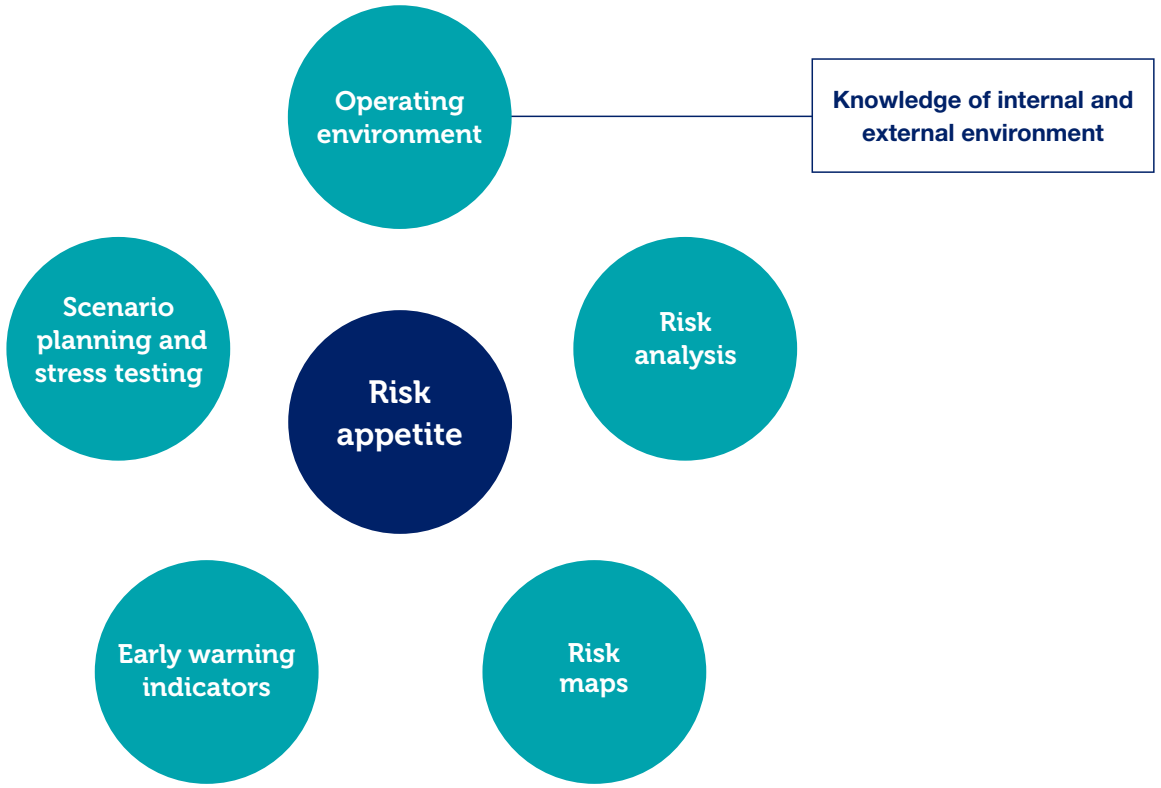
Target	2025-26	2026-27 target
Reduce our gender pay gap by 15% against a 2021-22 baseline by 2030	**16.3%** Target: 19.2% (a lower score is positive)	Maintain 16.3% median score
Maintain a competitive advantage by maintaining or increasing the current levels of engagement of our colleagues compared to benchmark (at benchmark 0%)	**73%** Target: 73%	At or above benchmark 73%
Maintain a competitive advantage by maintaining or increasing the current levels of colleagues' connection with purpose compared to benchmark (difference to benchmark +2%)	**72%** Target: 78%	At or above benchmark 75%
Customer-facing colleagues in Everyday Excellence will have an active, personalised development plan that they own and use to guide their growth	**53%** Target: 50%	100%

Maximising our positive social and environmental impacts

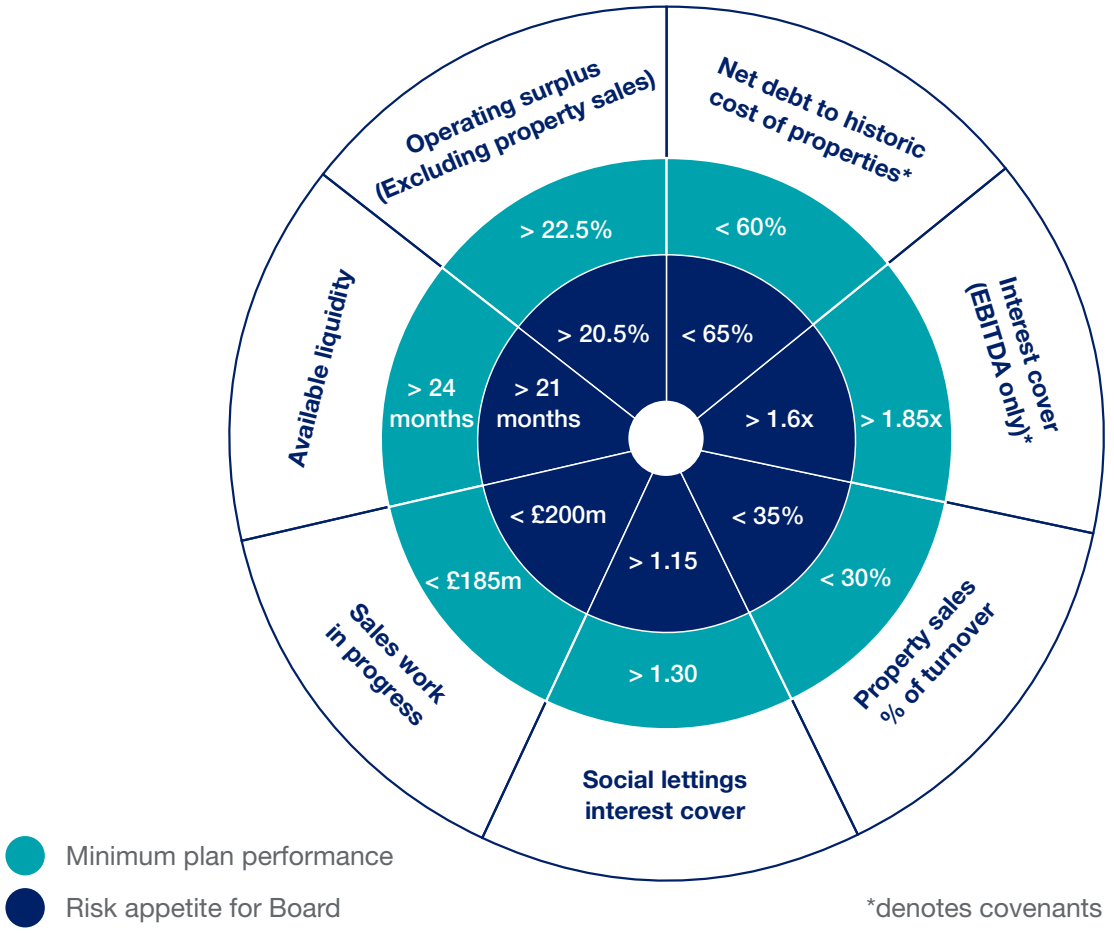
Financials and Treasury



Risk Strategy



Clearly defined risk appetite



*denotes covenants

Embedded framework to define and manage risk with robust stress testing and clear mitigation strategies

Financial Highlights FY2026

- Operating surplus delivery of £105.6 million (FY2025: £105.2 million)
- Operating margin of 22.2%, benefitting from increased rental income and operational efficiencies (FY2025:19.7%)
- A3 stable rating by Moody's (13th February 2026)
- Available liquidity - £476 million (FY2025: £508 million)
- The overall drawn loan portfolio is 83% fixed
- EBITDA-only interest cover comfortably above Board appetite
- Unencumbered properties are estimated to provide a potential security buffer of c. £1.479 billion
- Our customer arrears continue to run at low levels at 1.59% (FY2025: 1.34%), and rent collection levels of 99.41%
- Investment into our net zero carbon capital programme of over £16 million in year, and our financial plan has £45 million of investment pre-December 2030



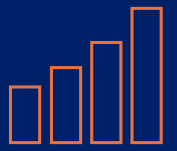
£105.6 million
Operating surplus



£142 million
Investment in our existing homes



1.59%
Rent arrears



2.69x
Interest cover



£21.1 million
Social Value delivered



1,094
New homes delivered

Financially robust organisation

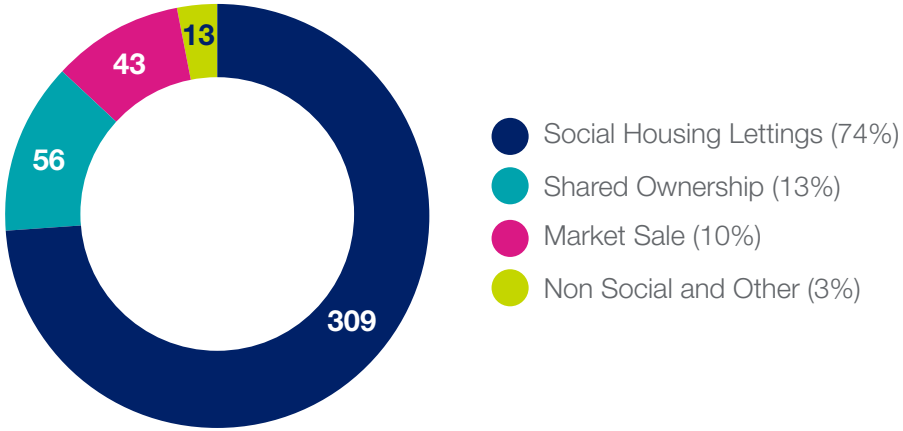
Five Year Summary of Financial Highlights

Statement of comprehensive income	2025-26 £m	2024-25 £m	2023-24 £m	2022-23 £m	2021-22 £m
Turnover	420	408	391	418	374
Operating costs and cost of sale	(327)	(328)	(302)	(313)	(280)
Operating surplus	**106**	**105**	**110**	**135**	**131**
Operating margin % (including sale of housing)	**25.1%**	**25.8%**	**28.1%**	**32.3%**	**35.1%**

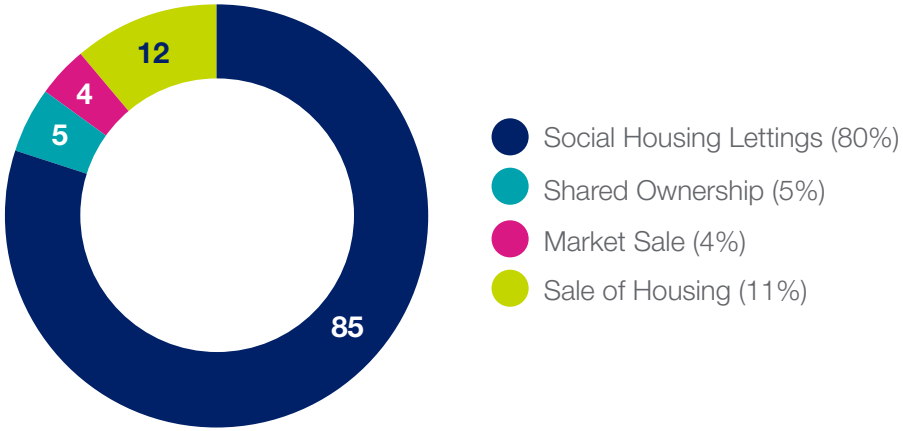
Statement of financial position	2025-26 £m	2024-25 £m	2023-24 £m	2022-23 £m	2021-22 £m
Tangible fixed assets	3,572	3,349	3,164	3,044	2,931
Creditors due after >1 year	2,625	2,466	2,416	2,301	2,344
Revenue reserves	1,053	1,008	961	911	826

Key indicators	2025-26	2024-25	2023-24	2022-23	2021-22
Properties	47,698	46,922	46,300	47,429	46,529
New homes built	1,094	901	870	1,257	1,013
Gearing % / Debt per unit (£) *	47.9%	46.5	45.1	42.6	43.3
Months cash/secured loans available	>36	>36	>36	>36	>36
Interest cover **	2.69	2.83	1.64	2.52	2.15

Turnover by type £m



Operating surplus by type £m



* For 2025-26 our balance sheet covenant for funders reflects a Gearing % metric (Net debt to historic property cost). Prior to this our covenant was measured as a Debt per unit metric

** 2025-26 & 2024-25 EBITDA excl. capitalised major repairs

Robust financial position maintained

Treasury

Liquidity:

Robust liquidity policy:

Orbit will maintain a minimum level of liquidity such that there is:

- sufficient cash to cover the next three months forecast Net Cash Requirement; and
- sufficient liquidity to cover the next 21 months forecast Net Cash Requirement.

Flexibility in funding sources:

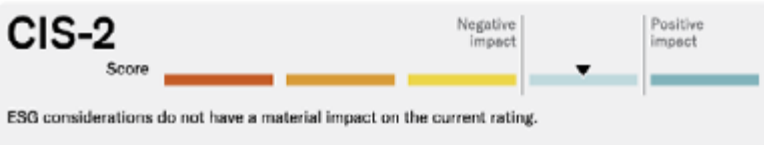
Bank debt supported by debt capital markets following establishment of EMTN Programme in March 2026.

Moody's: A3 Stable outlook (13 February 2026)

Credit strengths:

- Strong debt metrics and robust liquidity
- Good financial performance supported by strong governance
- Supportive institutional framework in England.

Strong ESG score (E-2, S-3, G-2)



Stable and strong credit ratings

Capital Structure

As at 30 September 2026

Bank v other debt



56% Bond and other debt
44% Bank debt

Total committed funding



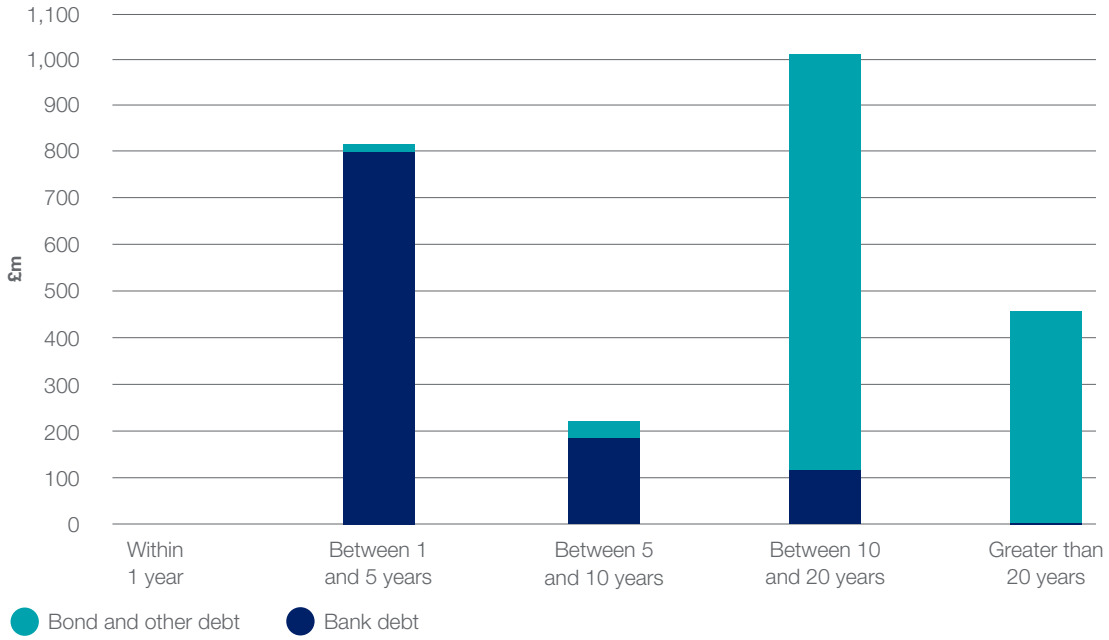
£582 million Undrawn debt
£1,909 million Drawn debt

Available Liquidity



£582 million Undrawn committed
£58 million Cash

Debt Repayment Profile



Orbit Capital Bonds Outstanding

Issue Date	Coupon	Amount (m)	Ratings (M / S / F)	Maturity	Current Yield	Spread (G+ bps)
24-Nov-20	2.00%	GBP 300	A3/--/--	24-Nov-38	6.413%	93
13-Aug-26	6.13%	GBP 250	A3/--/--	13-Aug-41	6.579%	90
24-Mar-15	3.50%	GBP 250	A3/--/--	24-Mar-45	6.720%	90
14-Jun-18	3.38%	GBP 450	A3/--/--	14-Jun-48	6.831%	94

Data as at 7 October 2026

Balanced debt portfolio through both bank and debt capital markets

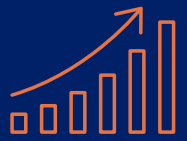
Conclusion



Credit Highlights



Managing over 47,000 homes as at FY26 across a wide geographic area, Orbit is recognised as one of the UK's largest social housing providers. In year disposal of 2,227 units to Raven Housing Trust in Oct-26



Strong Liquidity
FY26 strong liquidity position of £476 million, with greater than 24 months liquidity covering net expenditure, further to the bond issuance during Q2, Sep-26 liquidity position of £640 million



Strong governance (G1 / V2)
solid framework through Common Board supported by 6 Committees providing oversight of substantial scenario testing



Sustainability embedded in our strategy
£21.1 million of added social value. 89.5% of our properties are already EPC C or above



Experienced Board and Leadership team with a mix of strong commercial and sector skills, including two customers appointed to the Board, contributing to the representation of customer voice, as well as the Customer Voice and Scrutiny Panel made up of 11 customers



Strong core social housing business
rented customer satisfaction
70.5% in FY26
Up from 65.6% in FY25



Strong Social Housing Lettings Operating Margin
30.0% social housing lettings operating margin achieved in FY26 with strong and stable financial performance



5 Star Home Builder accolade from Home Builders Federation

Governance at the heart of the organisation | **Strong core social housing business**

Appendices



Orbit Common Board



Stephen Jack
Group Chair and Chair of the Governance & Nominations Committee



Michelle Dovey
Senior Independent Director and Chair of Treasury Committee



Phil Andrew
Group Chief Executive



Stephen Smith
Chair of the Audit & Risk Assurance Committee



Emma Kenny
Chair of the Customer Experience & Service Delivery Committee and Member Responsible for Complaints



Sayo Ogundayo
Common Board Member



Maxwell Doku
Member Responsible for Complaints



Manpreet Dillon
Chair of the Strategic Asset Management & Development Committee



Tracy Sheedy
Chair of the Remuneration Committee



Priya Khullar
Common Board Member



Steve Batley
Common Board Member



Paul Edwards
Common Board Member

Established Common Board with a breadth of skills and experience

Tracy Sheedy and Steve Batley were appointed as non-executive directors to the Common Board from 1 February 2026, and 1 April 2026 respectively. Paul Edwards was appointed from 7 September 2026.

Orbit Executive Team



Phil Andrew
Group Chief Executive



Jonathan Wallbank
Chief Financial Officer



Afzal Ismail
Chief Regulatory and Governance Officer



Lisa Astle
Chief Reputation Officer



Joe Brownless
Chief Customer Officer



Scott Rutherford
Chief Property and Regeneration Officer



Liz Robson
Chief Technology and Information Officer



Catrinel Stanila
Chief People Officer



Brian Nearney
Chief Development Officer

Strong Executive Team with balance of sector and commercial experience

Governance Framework

- A Common Board exists for Orbit Group Limited and Orbit Housing Association, supported by a new Committee structure
- Additional Board members have been appointed, including two Orbit customers

Committee Structure and Responsibilities

Strategic Asset Management & Development

- Strategy for place-based approach to investment in new and existing homes
- New homes delivery
- Investment in existing homes and other assets
- Building safety and landlord health & safety compliance
- Policy and other matters
- Consumer standards: Safety & Quality Standard (no repairs)

Customer Experience & Service Delivery Committee

- Customer service and experience
- Customer voice
- Complaints
- Community investment activities
- Customer-facing policies and strategies
- Consumer standards: all except Safety & Quality Standard (includes repairs)

Governance & Nominations Committee

- Board and committee member matters – recruitment, appraisal, succession, L&D
- Executive directors – recruitment, appraisal, succession
- Code of governance compliance
- Policy and other matters
- Governance standards

Remuneration Committee

- Board and committee member remuneration
- Executive pay and benefits
- Employee pay and benefits
- Pay gap reporting

Treasury Committee

- Treasury management policy, treasury strategy and treasury operations
- Investor relations and operating environment
- Loan finance and other borrowing
- Orbit Treasury Ltd and Orbit Capital PLC budgets and financial statements

Audit & Risk Assurance Committee

- Internal control and risk management
- Compliance, whistleblowing and fraud
- Internal audit
- External audit
- Financial reporting
- Narrative reporting

Common Board structure implemented for increased oversight

Disclaimer

The information contained in this presentation (the “Presentation”) has been prepared to assist interested parties in making their own evaluation of Orbit Group Ltd. This presentation is believed to be in all material aspects accurate, although it has not been independently verified by Orbit Group Ltd and does not purport to be all-inclusive. This presentation and its contents are intended for use by the recipient for information purposes only and may not be reproduced in any form or further distributed to any other person or published, in whole or in part, for any purpose. Failure to comply with this restriction may constitute a violation of applicable laws. By reading this presentation, you agree to be bound by the following limitations. Neither Orbit Group Ltd nor any of its representative directors, officers, managers, agents, employees or advisors makes any representations or warranty (express or implied) or accepts any responsibility as to or in relation to the accuracy or completeness of the information in this presentation (and no one is authorised to do so on behalf of any of them) and (save in the case of fraud) any liability in respect of such information or any inaccuracy therein or omission there from is hereby expressly disclaimed, in particular, if for reasons of commercial confidentially information on certain matters has not been included in this Presentation.

No representation or warranty is given as to the achievement or reasonableness of any projections, estimates, prospects or returns contained in this Presentation or any other information. Neither Orbit Group Ltd nor any other person connected to it shall be liable (whether in negligence or otherwise) for any direct, indirect or consequential loss or damage suffered by any person as a result of relying on any statement in or omission from this Presentation or any other information and any such liability is expressly disclaimed. This Presentation includes certain statements, estimates and projections prepared and provided by the management of Orbit Group Ltd with respect to its anticipated future performance. Such statements, estimates and projections reflect various assumptions by Orbit Group Ltd’s management concerning anticipated results and have been included solely for illustrative purposes. No representations are made as to the accuracy of such statements, estimates or projections or with respect to any other materials herein. Actual results may vary from the projected results contained herein.

orbit