



RESPONSES TO FY2026 AGM QUESTIONS FROM SHAREHOLDERS AND SIAS

The Board of Directors (the “**Board**”) of Grand Banks Yachts Limited (“**Grand Banks**” or the “**Company**”) refers to the Company’s FY2026 Annual Report and the Notice of Annual General Meeting (“AGM”) announced on SGXNet on 30 September 2026, requesting shareholders to submit questions in advance of the AGM.

The Company would like to thank shareholders for submitting their questions in advance of our AGM. Please refer to the questions received from shareholders and Securities Investors Association (Singapore) (“SIAS”), and the Board’s and Management’s responses.

Q1. Regarding the six signed contracts and ongoing negotiations noted in the late August 4Q/FY26 earnings release: could management clarify whether these secured orders represent new builds? Additionally, have any further contracts been finalised since that announcement?

In the FY2026 earnings release of 28 August 2026, the Company announced that 6 boat contracts had been signed as at the date of announcement.

On 20 October 2026, the Company updated that 11 new build boat and 2 trade-in boat contracts were signed in the three months ended 30 September 2026. Valued at S\$67.3 million, these fresh orders have lifted the net order book to S\$168.6 million from S\$136.4 million as at 30 June 2026.

Sales momentum remains healthy going into 2Q FY2027, and the Group expects these orders to positively contribute to financial performance for the six months ending 31 December 2026.

The increase in sales is attributable to (i) the Group’s strategic investment in customer-facing infrastructure, in particular its flagship marina in Newport, Rhode Island, acquired in 2025 and subsequently renovated; (ii) acquisition of the Supermaxi, Palm Beach XI, which serves as the Company’s marketing and technology platform; and (iii) elevated brand strategy and customer engagement.

Q2. Following two years of heavy capital investment, does management expect the company to generate consistently positive free cash flow moving forward?

The substantial investments in the last two years are part of a strategic transformation across all aspects of the Group's business, from manufacturing, marketing and customer service. Together, they have laid a strong foundation for future growth.

The healthy sales orders recorded year-to-date in FY2027 are some of the first fruits of this combined strategy and underscore its potential in the years ahead. The Group expects operational cash generation and free cash flow to improve, mainly due to a stronger sales pipeline and moderation of capital expenditure requirements.

The growth in cash flow will be partially offset by debt repayment obligations, as a portion of the capital expenditure was financed through third-party borrowings, as well as working capital movements due to yacht construction and delivery schedules. Nevertheless, management believes the Group is well-positioned to generate positive free cash flow on a sustainable basis over the medium term while progressively reducing leverage.

Q3. How will the management allocate the resulting free cash flow among further expansion, acquisitions, debt reduction, dividend, inventory boats, share buyback (if any), etc.?

Management's near-term priority is to strengthen the balance sheet through servicing and gradually paying down debt incurred to fund the recent capital investments, while ensuring adequate working capital for the business.

Beyond this, free cash flow will be allocated in a disciplined manner between organic growth opportunities and rewarding shareholders with dividends. There are no immediate plans for share buybacks. Management's objective is to deploy capital to the opportunities that generate the highest long-term returns for shareholders while maintaining operational and financial flexibility.

Q4. What is the management target for ROE & ROIC over the next three years?

Our forward guidance, as we have done for many years, has been to provide insight into the net order book and the number of boats contracted, which provide visibility on revenue and expected performance in the coming year. We will continue to provide these key indicators and update where there are material changes. As part of a broader review, we will consider, if appropriate, disclosure of other key metrics.

Q5. While we appreciate the past years' financial performance, how does the management balance ongoing growth with heightened vigilance toward potential market contractions that could impact operational stability and staffing levels?

Management remains optimistic about the long-term prospects of the luxury yacht market but also recognises that market conditions can fluctuate, especially in view of the evolving tariff situation in the USA, conflicts in the Middle East and geopolitical and macro-economic uncertainties.

Accordingly, management adopts a disciplined approach to growth, ensuring that investment plans, production schedules and cost structures remain aligned with demand. Even after the substantial capital expenditure in the last two years, management maintains a prudent balance sheet, adequate liquidity and close oversight of working capital. Importantly, management views its highly skilled workforce as a strategic asset and seeks to balance operational flexibility with the retention of critical capabilities. This approach enables the Group to pursue growth opportunities while maintaining resilience through market cycles.

Q6. Has management assessed the cost-effectiveness and feasibility of utilising MAS GEMS funding to co-sponsor market-making activities and enhance our equity liquidity?

Management is aware of the MAS Grant for Equity Market Singapore ("GEMS") scheme and periodically reviews initiatives that may enhance the Company's market visibility and share liquidity.

Historically, the GEMS scheme has been focused primarily on supporting Singapore's equity capital markets through incentives for IPOs, secondary listings, RTOs and the development of equity research coverage.

More recently, MAS has expanded the scope of GEMS to include support for market-making activities in selected SGX-listed stocks to improve trading liquidity and price discovery.

The Company is also actively exploring other incentive schemes related to the capital market, including the MAS-SGX Value Unlock initiative.

Q7. In line with SGX RegCo's guidance encouraging measurable forward disclosures rather than qualitative outlooks, does the Board plan to provide range-bound operational targets-such as projected hull deliveries, yard slot utilisation, or gross margin bands-to give shareholders clearer earnings visibility; if not, what key constraints prevent this?

(Please refer to the Group's response to Q4).

Q8. I would like to propose a suggestion that the company provides a video-tour of its US facilities in Stuart and Newport, including the refurbished Owners' Club and the 11 new waterfront apartments, as well as the revamped factory layout in Pasir Gudang, Johor Bahru, Malaysia (if completed).

We plan to present a video at the AGM.

Q9. What annual revenue can the expanded Pasir Gudang factory sustainably support?

The objective of the recent expansion at Pasir Gudang is not just to increase production volume, but also to remove bottlenecks, improve workflow, enhance manufacturing flexibility and create the capacity to support a wider range of models and future growth opportunities.

The Company currently offers a broad range of boat models of different sizes, specifications and selling prices, and the production mix can vary significantly from year to year. Revenue is also affected by the stage of completion of individual boats and the timing of deliveries.

Accordingly, the sustainable revenue capacity of the expanded factory will depend on the model mix, production efficiency, labour availability and utilisation of the expanded facilities. More importantly, the expansion provides the Group with the flexibility and capacity to progressively increase production as demand grows.

Q10. Why did new yacht orders fall from 33 to 18, and what is the latest order intake since 30 June?

In FY2026, the luxury yacht market was impacted by the evolving tariff situation in the USA, as well as the war in Iran, which dampened consumer sentiment. Despite the challenging operating environment, the Group achieved an all-time high revenue of S\$173.2 million.

Management wishes to emphasise that the Group's product portfolio comprises approximately 19 yacht models across the Grand Banks, Eastbay and Palm Beach brands,

ranging from around 42 feet to over 100 feet in length. Given the significant differences in vessel size, specifications and selling prices, a single larger yacht can generate substantially more revenue and profit than several smaller yachts combined.

Accordingly, management focuses not only on the number of yachts ordered, but more importantly on the value, mix and quality of those orders. These factors are more relevant indicators of future revenue, profitability, cash generation and long-term shareholder value than unit volumes alone.

Please refer to the Group's response to Q1 for the latest order intake since 30 June 2026.

Q11. Why did completed stock boat inventory increase from \$5.9m to \$27.7m?

The increase reflects a higher number of trade-in boat transactions during FY2026.

As part of the sales process, the Group periodically accepts customers' existing boats as trade-ins. During FY2026, the number and value of such trade-in transactions rose, resulting in a higher inventory of boats being held at year-end.

These inventories are directly linked to new yacht sales activity, and increased levels of trade-in boats indicate that more customers are trading up to a larger Grand Banks or Palm Beach yacht, which is a positive indicator for the business.

Q12. How much capex will be needed in FY2027 and FY2028, split between maintenance and growth?

With the major expansion programme now substantially completed, management currently expects productivity-related capital expenditure to be substantially lower.

Q13. Recurring services: Can service, berthing, storage and brokerage grow without proportionately large new investments? What does management expect to see in these revenue growth?

Our core business is in the manufacturing and sales of yachts. Service, berthing and brokerage are ancillary activities which can be expected to grow in tandem with the core business. These activities do contribute to the overall business and build the Group's brand value, customer experience and overall reputation.

Q14. What financial returns have been achieved from the Newport, Stuart and other waterfront investments?

Over the last two years, Grand Banks has built up a footprint which combines manufacturing operations in Malaysia, a flagship marina in Newport as well as service centres in other parts of the USA. This footprint is part of a combined strategy to increase

the value proposition of the Group, which does not see the waterfront assets as standalone investments to be assessed purely on their individual financial returns.

Q15. What is the expected return on the European investment?

Having established a transformation of the company with a factory-direct model, which has proven very successful, Grand Banks is now widening its market reach in Europe. The luxury boating community in Europe remains vibrant, especially in the Mediterranean region.

The Group has established an asset-light facility in Sanremo in northwest Italy as part of its strategy to grow its presence in Europe and capture sales opportunities there.

It is too early to project expected returns on the European investment.

Q16. What sustainable net profit margin does management expect at normal production utilisation?

(Please refer to the Group's response to Q9).

Q17. Over the past decade, management has transformed Grand Banks from a company with annual revenue of approximately S\$59 million into one generating S\$173 million. With the expanded manufacturing capability in Johor, the US waterfront investments and Europe's renewed contribution, what do you believe is Grand Banks' sustainable revenue and earnings capacity over the next five years? Can the company reach S\$200 or \$250 million in revenue without undertaking another major expansion programme?

Based on our current infrastructure, management believes the Group has the capacity to grow beyond current revenue levels without requiring another major manufacturing expansion.

Management's focus is to generate profitable growth, improve returns on invested capital, strengthen cash flow generation and create sustainable long-term shareholder value from the investments already made.

Q18. What is the latest update on the claim received from the customer's insurer, and has liability been assessed?

The matter relates to an accident involving a customer's boat. The customer's insurer has settled the claim and has indicated that it may pursue a subrogation claim against the Group, alleging a manufacturing defect. Management has provided evidence that the vessel met all applicable manufacturing and safety standards and does not believe

liability has been established. There have been no material developments since our last update.

Q19. What is the estimated net financial impact on the Group, and will it be fully covered by the company's own insurance?

(Please refer to the Group's response to Q18).

Q20. Given the healthy order book and extended delivery visibility into FY2026/FY2027, will the Board consider providing indicative full-year forward revenue or earnings guidance—or at least an operational range—to enhance price discovery and bridge the valuation gap for shareholders?

(Please refer to the Group's response to Q4 and Q9).

Q21. As the Singapore Exchange (SGX) actively champions corporate 'Value Up' initiatives to help listed companies bridge valuation disconnects, how does the Board plan to enhance our market profile? While management has successfully built an exceptional global footprint—featuring custom artisanal manufacturing, proprietary waterfront marinas, and an exclusive owner ecosystem—the public market continues to price us through a traditional, cyclical industrial lens. To correct this perception gap, would management commit to increasing the frequency and depth of structured engagements with shareholders, investors, analysts, and lifestyle media? Specifically, through targeted investor relations sessions and showcases at our yards or international waterfront hubs, will the Board actively market Grand Banks as what it truly is: a premier, fully integrated luxury and lifestyle enterprise, thereby unlocking fair value alignment in line with the SGX's Value Up objectives?

The Board recognises the importance of regular and meaningful engagement with shareholders, investors, analysts and relevant media as part of broader investor relations efforts.

The Board continuously evaluates initiatives that may enhance investor engagement, market visibility and shareholder value. In particular, the Board is currently assessing SGX's Value Unlock programme.

Q22. With capital expenditures moderating and our robust net order book providing strong forward revenue visibility, the business is poised to generate significant free cash flow. Can the Board outline a formalized capital allocation and progressive dividend policy moving forward? While management may contend that low public trading liquidity limits the efficacy of open-market share buybacks, we would counter that the low liquidity is precisely a symptom of shareholders refusing to unload a premier luxury enterprise at discounted market levels. Therefore, combining disciplined,

opportunistic share buybacks with the enhanced investor engagement and brand re-positioning outlined in Point 1 would powerfully correct this dynamic-ensuring accumulated cash actively enhances per-share value rather than lingering vulnerable to valuation traps ahead of potential corporate restructuring.

The Board views total shareholder returns in the context of revenue growth as well as dividends. Over the last three years, the company has distributed total dividends of 4.0 cents per share.

The Board currently follows a disciplined capital allocation framework that balances growth investments, balance sheet strength and shareholder returns. Dividend decisions will continue to be based on profitability, cash flows, capital requirements and growth opportunities, with the objective of delivering sustainable returns to shareholders over the long term.

Q23. As independent directors who share a strong economic alignment with minority shareholders - not least through your own equity and share option holdings - you appreciate first hand the importance of protecting the long-term intrinsic value of our assets. Given the completed multi-year Capex cycle and our robust order book, how does the Board envision safeguarding this value against any potential opportunistic or undervaluing corporate restructuring down the road? Specifically, would the independent directors commit to ensuring that any future structural or strategic proposals are rigorously benchmarked not just against historical trading ranges, but against a comprehensive sum-of-the-parts valuation reflecting our global marina infrastructure, brand equity, and normalized earnings power?

The Board and independent directors are committed to safeguarding shareholder value. Should any corporate or strategic proposal arise, it would be assessed using appropriate valuation methodologies and engaging independent professionals where necessary. The Board would consider the Group's intrinsic value, including its businesses, strategic assets, brand strength and future earnings potential, and would only support proposals that it believes are fair and in the best interests of shareholders as a whole.

Questions received from Securities Investors Association (Singapore)
(SIAS)

Q24. How is management evaluating underlying end-market demand across North America and Europe amid elevated global interest rates and macroeconomic uncertainty? What strategies are being deployed to accelerate net order intake without resorting to price discounting or margin-eroding sales incentives?

Management continuously monitors underlying demand trends across the Group's key markets in North America and Europe through multiple indicators, including industry updates, customer enquiries, boat show activities, order conversion rates, financing conditions and broader economic developments. While elevated interest rates and macroeconomic uncertainty may influence purchasing decisions and extend sales cycles, we believe demand for well-differentiated products in the premium luxury segment remains fundamentally supported by long-term wealth creation, lifestyle trends and customer confidence in established brands.

The investment in Palm Beach XI, which is part of a key pillar to sustain technology and product innovation. The Group's proprietary V-Warp® Technology, advanced composite construction techniques and emphasis on fuel efficiency, performance and range provide a clear point of differentiation in the marketplace. Management believes customers are increasingly attracted to products that offer superior ownership economics, safety, comfort and performance rather than simply the lowest purchase price.

At the same time, the Group is embarking on a strong marketing push for our Grand Banks and Palm Beach brands. This is part of our strategy to elevate brand awareness and customer engagement. In this regard, Palm Beach XI serves as a powerful global marketing and brand-building platform. Beyond enhancing brand visibility, the iconic vessel showcases the technology, engineering capabilities and performance DNA that underpin the Group's yachts. Management believes this association with innovation, excellence and world-class sailing helps elevate brand recognition and strengthen customer interest across our product portfolio.

In addition, management continues to focus on:

- Strengthening customer engagement through boat shows, owner events and curated brand experiences;
- Expanding its reach within existing and prospective customer segments through opening service offices in Europe and the West Coast of USA;
- Enhancing the ownership experience through high levels of customer support, owner satisfaction and engagement supported by our US marinas, service centres and the new Newport RI Owners Club, along with our other factory direct sales and service locations in Europe, Australia and the West Coast of the USA;

- Leveraging the Group's expanded manufacturing capabilities to improve responsiveness to customer requirements; and
- Building long-term relationships that generate repeat purchases and owner referrals.

Ultimately, our objective is to secure quality orders rather than merely increasing volume. We believe that sustained order growth is best achieved through technological leadership, product excellence, brand strength and customer experience.

Q25. With the major investment phase largely complete, what specific operational bottleneck resolutions and capacity utilisation milestones does the board expect to achieve in FY2027 and FY2028?

The primary objective of the investments made over the past two years was to remove manufacturing bottlenecks and position the Group for future growth. With the major investment phase now largely complete, management's focus in FY2027 and FY2028 will be on extracting returns from these investments.

Specifically, we expect to achieve improvements in production efficiency and delivery schedules while increasing utilisation of our expanded facilities and manufacturing infrastructure.

The Board's priority is to ensure that the investments already made translate into sustainable, profitable growth and long-term shareholder value.

Q26. When does management anticipate gross profit margins returning to 30%+ or higher levels on a full-year basis?

While 30%+ gross margins remain a desirable long-term outcome, it is important to note that this figure is a blended Group metric across multiple revenue streams. It includes not only include new yacht construction, but also trade-in/pre-owned boat sales, brokerage activities, service revenues and berthing revenues. Accordingly, the reported gross margin can vary significantly depending on the mix of these revenue streams in any given year.

With the major investment phase largely completed, management is focused on increasing utilisation of our expanded facilities, improving productivity, maintaining pricing discipline and growing revenues across its various business segments.

Q27. Can management quantify the increase in manufacturing capacity at the Pasir Gudang facility, including the additional production capacity, capabilities and infrastructure added? How has the board assessed whether the investment has materially improved capacity, production efficiency and labour productivity, and what further investment, if any, is still required at the manufacturing facility?

The investments to build the Composite Manufacturing Facility in Pasir Gudang have increased total manufacturing footprint by about 25%. The Group has also introduced advanced manufacturing capability, new materials, robotics, engineering laboratories and testing facilities.

Due to the wide range of models offered, it is not meaningful to measure the Group's capacity simply by the number of boats completed each year.

Instead of boat count, management focuses on improvements in throughput, workflow efficiency, production flexibility, quality, labour productivity and delivery performance.

We are already seeing benefits in these areas, although the full benefits will continue to be realised as production volumes increase and the facilities become more fully utilised.

This major expansion phase is largely complete. Future capital expenditure will be focused on productivity improvements, technology upgrades and normal maintenance.

Q28. The group's waterfront footprint expansion in the United States includes a marina in Newport, Rhode Island, waterfront apartments and an owners' club. How have these US assets performed since acquisition, and what financial and operating KPIs is the board using to assess whether the expansion is generating an adequate return on the capital invested?

Please refer to the Group's response to Q14.

Reflecting the importance of customer experience, a number of the new orders secured in the July-September 2026 period can be attributed to the recent investments in the Newport facility and branding associated with Palm Beach XI.

Q29. The group acquired the 100-foot Supermaxi, Palm Beach XI, for \$12.1 million, including upgrades and modifications. What valuation and investment criteria did the board apply when approving the purchase, and what financial return or economic benefit was required to justify allocating \$12.1 million to the yacht?

The Board regards Palm Beach XI as a strategic investment in brand development, technology leadership and customer engagement, rather than as a standalone financial investment expected to generate a specific short-term financial return.

It is one of the world's most recognised supermaxi racing yachts and provides a unique global platform to showcase the Palm Beach brand, its engineering expertise, performance credentials and innovation capabilities to a highly relevant audience of existing and prospective yacht owners.

In assessing the investment, the Board considered a range of factors, including the acquisition cost relative to the yacht's market value and replacement cost, the condition

and pedigree of the yacht, the expected useful life of the asset, its global media exposure potential and its ability to strengthen the positioning of the Grand Banks and Palm Beach brands in key markets.

Beyond marketing and customer experience, Palm Beach XI also serves as a technology and innovation platform. The extreme demands of supermaxi racing provide valuable opportunities to develop, test and evaluate advanced materials, construction techniques, performance optimisation and engineering solutions. Where appropriate, such technologies and applications will be incorporated into future models, supporting ongoing product development and reinforcing the Group's reputation for innovation.

Management believes that competing successfully at the highest level of offshore yacht racing such as the Rolex Sydney Hobart Yacht Race enhances brand credibility and showcases the engineering principles, craftsmanship and performance DNA that underpin our production yachts.

Accordingly, the Board evaluates the success of the investment through a combination of financial and strategic measures, including brand exposure, media coverage, customer engagement, lead generation, owner events, technology development opportunities, relationship-building activities and the longer-term contribution to yacht sales and shareholder value.

Q30. Can the board explain the strong need/impetus, if any, for allowing independent directors to participate in the ESOS 2026, particularly where options may be granted at a discount of up to 20% and the remuneration committee, comprising these same independent directors, is responsible for administering the scheme?

The Board believes that it is appropriate to include Non-Executive Directors, including Independent Directors, within the scope of the ESOS 2026.

Although Independent Directors are not involved in the day-to-day management of the Group, they play an important role in contributing their experience, expertise, judgement, industry knowledge and governance oversight to support the Group's long-term success. The Board recognises that such contributions may not always be appropriately rewarded through directors' fees or other forms of cash payment, as Independent Directors often provide strategic guidance or other value that is difficult to quantify in monetary terms.

The inclusion of Independent Directors in the ESOS 2026 therefore provides the Company with an additional mechanism to recognise their contributions, align their interests more closely with those of shareholders and assist the Company in attracting, retaining and motivating experienced and qualified directors.

With respect to the concern regarding options which may be granted at a discount of up to 20%, whilst the ESOS 2026 provides flexibility for the Company to do so, it does not necessarily mean that options will be granted at a discount as a matter of course. Any

grant will be considered by the Remuneration Committee on a case-by-case basis having regard to the circumstances at the time.

The Board would also highlight that as stated in the Appendix to the Annual Report, the Company intends to grant only a nominal number of options under the ESOS 2026 to Non-Executive Directors and Independent Directors. In addition, any director who has an interest in a proposed grant will abstain from all deliberations, recommendations and voting relating to that grant. These measures are intended to minimise any potential conflict of interest and ensure that the scheme is administered in accordance with good corporate governance practices.

Q31. Have any independent directors indicated that they do not intend to participate in the ESOS 2026? Did the remuneration committee consider whether participation by independent directors is appropriate as a matter of principle, given the potential perception of a conflict between receiving equity incentives and maintaining independent oversight?

No Independent Director has formally indicated that he or she will participate in or decline participation in the ESOS 2026.

The Remuneration Committee and Board have considered the governance implications of allowing Independent Directors to participate and recognise that there can be opposing views on this issue. On one hand, equity participation will help align directors' interests with those of shareholders. On the other hand, some may view that equity incentives could affect, or be perceived to affect, a director's independence.

After considering these factors, the Board decided it was appropriate to retain the flexibility to include Independent Directors as eligible participants, and not exclude their participation entirely. However, the Remuneration Committee will carefully assess any future grants of options to any Independent Director, having regard to corporate governance considerations, independence requirements and shareholder interests.

Importantly, any Independent Director being considered for an award would abstain from all discussions and decisions relating to his or her own participation. No director would be involved in determining his or her own award.

Accordingly, the Board believes that the appropriate safeguard against the risk of potential conflict between receiving equity incentives and maintaining independent oversight is through strict governance controls and careful case-by-case consideration should such a situation arise in the future, rather than excluding participation of Independent Directors from the ESOS 2026 entirely.

Q32. Can the board and the company secretary explain specifically how the failure to obtain the requisite independent shareholder approval occurred? Was the director himself unaware of the need for approval by independent shareholders when he accepted and subsequently exercised the options?

The issue arose from an oversight. Upon discovery, the Company sought professional advice and will seek ratification from independent shareholders at the upcoming AGM.

Q33. Following this realisation, what improvements have been made to the company's internal processes for ESOS 2026 and PSP 2026 to prevent a similar failure, including the roles of the company secretary, remuneration committee, board and external advisers? Has the board independently assessed whether its existing governance processes and directors' understanding of the relevant SGX requirements are sufficiently robust?

Following the discovery of the oversight, the Board has introduced additional controls for both the ESOS 2026 and PSP 2026, including engaging external legal and professional advisers, to confirm that all shareholder approval and regulatory requirements have been satisfied before any award is granted.

In particular, proposed awards involving directors or other persons subject to special approval requirements will be specifically reviewed to ensure that the necessary approvals are obtained before implementation.

These controls are in addition to the existing formal review process involving the Company Secretary and the Remuneration Committee.

The Board has also reinforced the role of the Company Secretary and external advisers in advising on compliance with the SGX Listing Rules, the Companies Act and the rules of the PSP 2026 and ESOS 2026.

Q34. If independent shareholders do not approve the ratification, what are the legal, financial and accounting consequences for the company, the directors and the recipient of the options?

If independent shareholders do not approve the ratification, the Company will seek advice from its lawyers and auditors on the legal and accounting implications.

The Company firmly believes that all directors provide invaluable contributions and should not be excluded from the PSP 2026 and ESOS 2026 schemes. Hence, the proposed schemes provide for all directors (including those who are controlling shareholders and/or their associates) to participate subject to independent shareholders' specific approval. These resolutions will be voted on by independent shareholders at the coming AGM.

By Order of the Board
GRAND BANKS YACHTS LIMITED

CHIAM HENG HUAT
CHIEF FINANCIAL OFFICER

20 October 2026

- End -