

RESIMAC GROUP LTD

# 1H25 Results Presentation

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Susan Hansen, Interim CEO  
James Spurway, CFO  
Andrew Marsden, CTO



# Today's presenters.



## Susan Hansen

### Interim Chief Executive Officer

Susan was appointed Interim CEO of Resimac in July 2024. She has been an Independent Non-Executive Director of Resimac Group since 2016. Susan brings over 40 years of experience in finance and accounting. Her career spans work with a Big Four accounting firm and an investment bank. Susan has served as a Non-Executive Director for listed and unlisted companies across Australia, New Zealand, and the UK since 2000. Susan has a Bachelor of Commerce, a MBA from the University of Cape Town, is a Chartered Accountant (CA), and is a graduate of the AICD.



## James Spurway

### Chief Financial Officer

James joined Resimac in May 2024 as CFO. James has more than 20 years of experience in financial services. Before Resimac, James had several senior roles at Challenger including CFO, Challenger Bank and General Manager of Finance. He has also worked with HSBC in London and KPMG Sydney. James has experience working in complex organisations and executing digital transformation projects. James has a Bachelor of Business, Accounting & Finance, is a CA and has a CFA designation. He has completed the General Management program at Harvard Business School and is a graduate of the AICD.



## Andrew Marsden

### Chief Treasury Officer

Andrew joined Resimac's Treasury team in 2004 and oversees the funding and capital programme. Andrew has a long association with Resimac, initially as the company's securitisation banker while working in the Global Securitised Markets team at Citigroup. At Citi, Andrew managed the off-balance sheet securitisation conduit providing wholesale financing for a mix of trade receivables borrowers, mortgage warehouse programmes, including Resimac's, and a proprietary investment portfolio of RMBS. Andrew is a Responsible Manager for Resimac Limited's Australian Financial Services Licence.



# Our mission.

Making home ownership and business success more accessible to everyone.

## Home Loan



Prime and non-conforming home loans



Investment property lender



Specialist in helping the self-employed

## Asset Finance



Secured business loans



Equipment lending



Business and consumer auto



Novated leases

### ENABLED BY

#### Core Competencies



Our team of dedicated people



Credit expertise through the economic cycle



Deep broker partner networks  
12k+ mortgage brokers



Diversified funding program  
operating since 1985

#### Strategy & Execution



Return on capital deployed framework



Scalable digital platform



Diversification into Asset Finance



Focus on broker and client experience

### SUPPORTED BY OUR CORE VALUES



Respect



Purposeful



Accountability



Opportunity



# 1H25 highlights.

Normalised operating profit<sup>1,2,3</sup>  
**↑ \$35.9m**  
 vs. 2H24 \$29.9m

Normalised NPAT<sup>1,2</sup>  
**↓ \$15.0m**  
 vs. 2H24 \$17.1m

Statutory NPAT  
**↓ \$13.5m**  
 vs. 2H24 \$14.5m

Cost to income ratio<sup>1,2</sup>  
 (Normalised)  
**↓ 53.1%**  
 vs. 2H24 57.9%

Impairment expense  
**↑ \$14.8m**  
 vs. 2H24 \$5.5m

Collective provision balance  
**↑ \$54.3m**  
 vs. 2H24 \$46.1m

Home Loan AUM  
**↑ \$13.0b**  
 vs. 2H24 \$12.9b

Asset Finance AUM  
**↑ \$1.2b**  
 vs. 2H24 \$1.1b

1H25 dividend fully franked  
**3.5c**  
 vs. 2H24 3.5c

1 Excludes one-off item per reconciliation on slide 26.  
 2 Excludes fair value gains/losses on derivatives.  
 3 Excludes impairment expense and tax.



# 1H25 performance highlights.

## ✔ Growth in Asset Finance

Number of account applications in Asset Finance business grew +10% in 1H25 with a corresponding 9% increase in AUM to \$1.2b. Strong momentum in application and origination volumes continue to be maintained with AUM set to be bolstered by approximately \$1.5b with the acquisition of the Westpac auto portfolio due to settle on 28 February 2025.

## ✔ Home Loan AUM

The Home Loan portfolio continued to experience AUM growth with \$2.4b of settlements in 1H25 and \$4.3b of applications received. Average AUM was \$0.2b higher in 1H25 than 2H24 contributing to an increase in net interest income. Settlement volumes continue to have positive momentum early in 2H25 providing a solid foundation for the remainder of FY25.

## ✔ Digital transformation

Disciplined cost control targeted at improving productivity and continuous optimisation of technology investments remaining a priority. Several automation and AI capabilities were deployed in 1H25 focused on enhancing the broker experience.

## ✔ Operational efficiencies and synergies

After 20 years, the Group has moved to new premises that features a contemporary fit-out designed to foster greater collaboration and innovation amongst our team.

# Westpac auto portfolio acquisition.



Diversifying the income and asset base for Resimac with the introduction of novated leases and chattel mortgages.



Driving growth with ~\$1.5b addition to AUM.



Committed to measured growth in Asset Finance with new product offerings including novated leases.



Acquired a list of 100,000 new customers with retention and cross-selling opportunities.



New novated and consumer auto footprint introducing new value-add partners and service providers.



Creating value with Operating Profit contribution expected \$6.0m<sup>1</sup> and \$12.0m<sup>1</sup> in 2H25 and FY26 respectively.

<sup>1</sup> Subject to final portfolio composition upon completion and assumptions regarding expected loss experience and collective provisioning.

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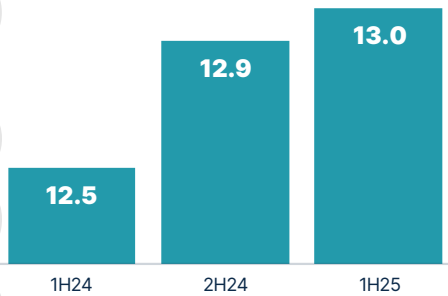
# **Financial results overview.**

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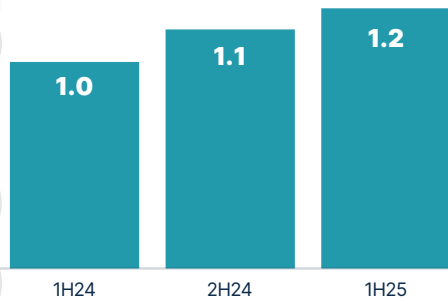
# 1H25 financial snapshot.

AUM continued to grow in both Home Loans and Asset Finance, supporting Group's AUM growth.

**Home Loan closing AUM (\$b)**

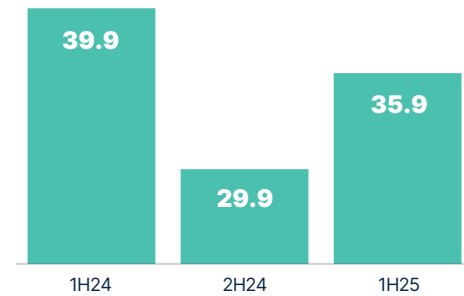


**Asset Finance closing AUM (\$b)**

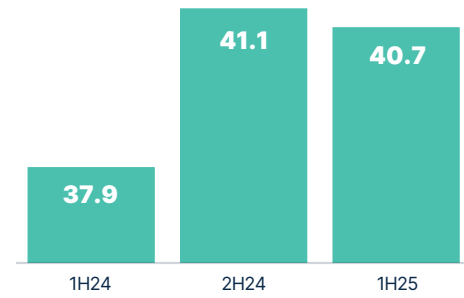


Operating profit growth driven by increased AUM (income) and continued cost management disciplines.

**Operating profit (Normalised) (\$m)**

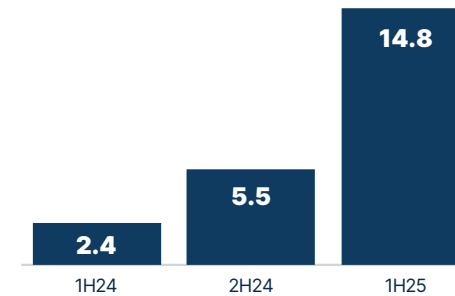


**Opex (Normalised) (\$m)**

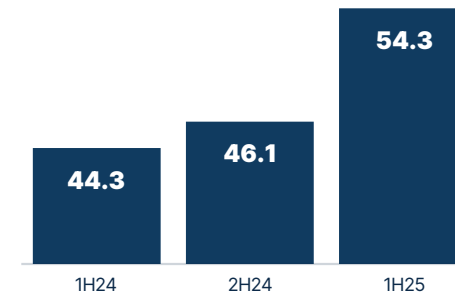


Provisioning increased due to increase in arrears, financial assistance applications and net write-offs.

**Loan impairment expense (\$m)**

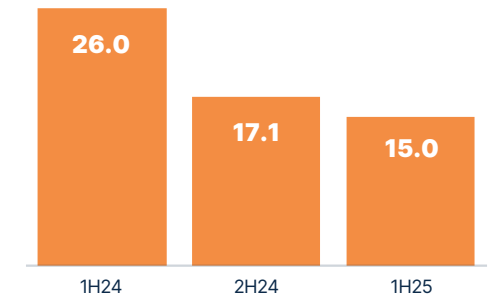


**Collective provision balance (\$m)**

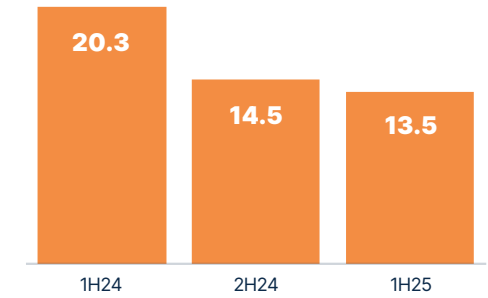


NPAT down HoH reflecting higher impairment expenses partially offset by improvement in underlying operating profit.

**NPAT (Normalised) (\$m)**



**NPAT (Statutory) (\$m)**



# Financial results summary.

	1H25	2H24	1H24	CHANGE 1H25 vs. 2H24	CHANGE 1H25 vs. 1H24
<b>FINANCIAL PERFORMANCE</b>					
Normalised operating income (\$m)	76.6	71.0	77.8	5.6	(1.2)
Normalised operating expenses (\$m)	(40.7)	(41.1)	(37.9)	0.4	(2.8)
<b>Normalised operating profit (\$m)</b>	<b>35.9</b>	<b>29.9</b>	<b>39.9</b>	<b>6.0</b>	<b>(4.0)</b>
• Net write-offs (\$m)	(6.6)	(3.6)	(1.5)	(2.9)	(5.1)
• Collective provision (\$m)	(8.2)	(1.8)	(1.0)	(6.4)	(7.2)
Total loan impairment expense (\$m)	(14.8)	(5.5)	(2.4)	(9.3)	(12.3)
<b>NPAT (normalised)<sup>1</sup> (\$m)</b>	<b>15.0</b>	<b>17.1</b>	<b>26.0</b>	<b>(2.1)</b>	<b>(11.0)</b>
Statutory NPAT (\$m)	13.5	14.5	20.3	(1.0)	(6.7)
Cost to income ratio (normalised) <sup>1</sup> (%)	53.1%	57.9%	48.8%	(4.8%)	4.4%
Return on equity (normalised NPAT) <sup>2</sup> (%)	7.2%	8.2%	12.5%	(1.0%)	(5.3%)
Fully franked dividend (cents per share)	3.5	3.5	3.5	-	-

1 Normalised NPAT excl. FV movement on derivatives.

2 Annualised normalised NPAT (excl. FV movement on derivatives)/average period shareholders equity.

## Operating profit

**\$35.9m**

>20% improvement on 2H24

## Normalised NPAT excl. FV movement on derivatives

**\$15.0m**

\$2.1m lower than 2H24 due to increase in collective provisions \$6.4m and net write-offs \$2.9m

## Cost to income ratio

**53.1%**

Improvement of 480bps on 2H24 supported by strong expense discipline and higher NIM

## Stable fully franked dividend with strong yield

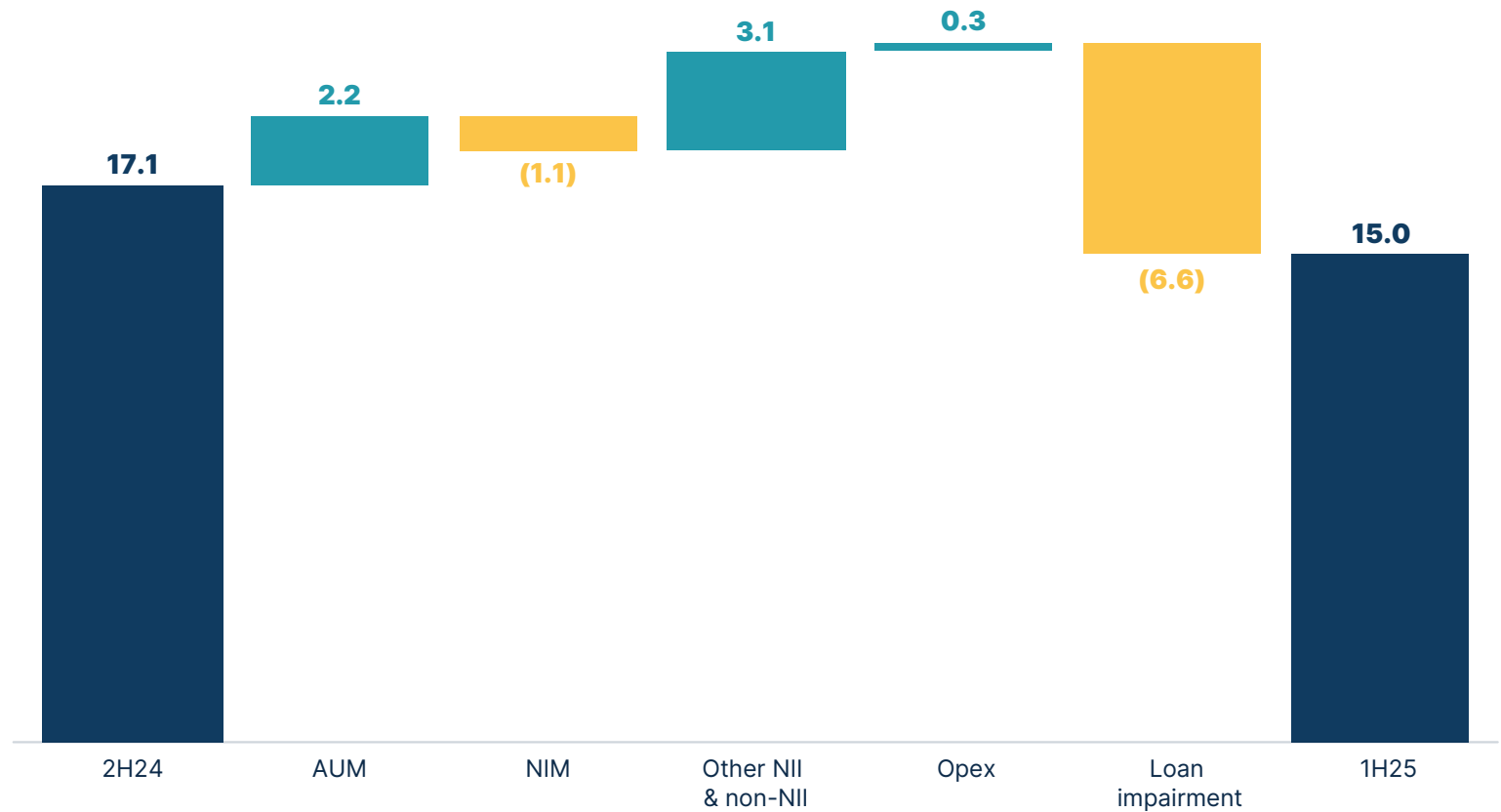
**3.5c** per share

# Profitability.

## Key NPAT profit drivers

- ▶ 1H25 average Home Loan AUM \$0.2b higher than 2H24.
- ▶ NIM compression of 5bps to 148bps in 1H25 attributed to an AUM growth focus in Home Loans and Asset Finance.
- ▶ Provision coverage increased from 86bps to 132bps for Asset Finance accompanied with portfolio growth and an industry-wide increase in delinquencies.
- ▶ Continued cost control.

## Group NPAT (Normalised, \$m)<sup>1,2</sup> Walk: 2H24 to 1H25



<sup>1</sup> Normalised NPAT excl. FV movement on derivatives.

<sup>2</sup> All movements in the walk are after tax.

# Portfolio margin.

- ▶ **Group margin** - compression of **5bps**, driven by lower yield in line with AUM growth strategy in Home Loans and Asset Finance.
- ▶ **Home Loan margin** - compression of **6bps**, driven by lower yield in line with AUM growth strategy.
- ▶ **Asset Finance margin** - expansion of **2bps**, driven by a lower cost of funds.
- ▶ Resimac optimising growth and return on capital opportunities.

**Group net interest margin<sup>1</sup> (bps)**



**Home Loan net interest margin<sup>1</sup> (bps)**



**Asset Finance net interest margin<sup>1</sup> (bps)**



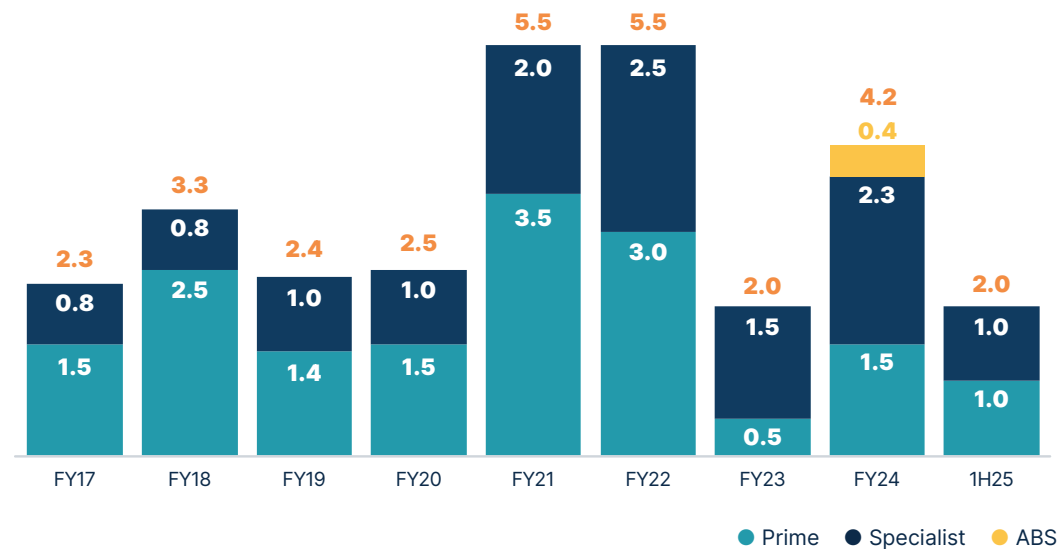
<sup>1</sup> Net interest margin excludes broker commissions and risk fee income.

# Funding.

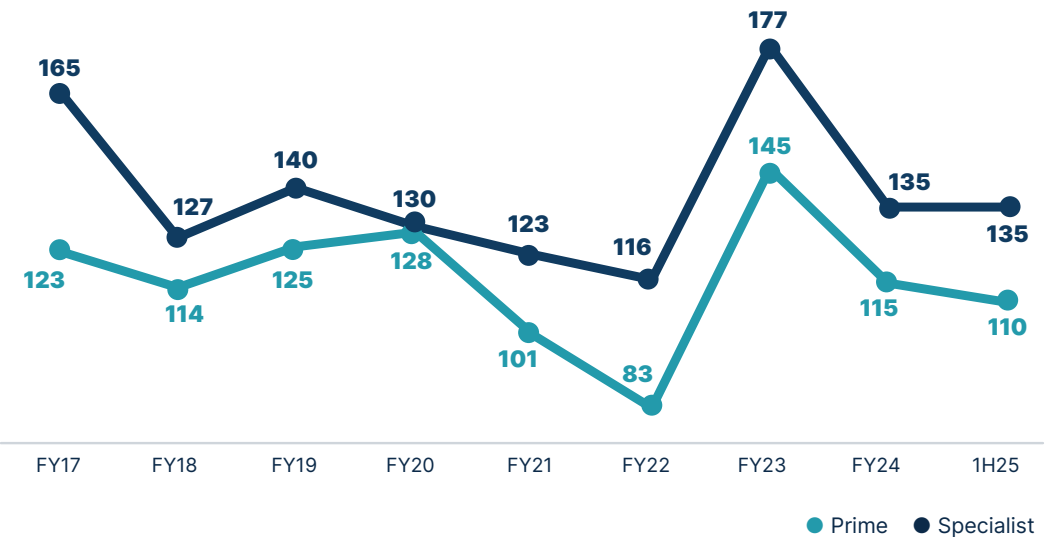
The Group issued \$2.0b in RMBS securities.

- ▶ **August 2024** - Non-conforming RMBS priced +135bps senior margin.
- ▶ **October 2024** - Prime RMBS priced +110bps senior margin.
- ▶ Funding markets remain conducive for AUM growth.

Australia RMBS & ABS issuance term profile (\$b)



Australia RMBS senior margin (bps)



# Loan settlements.

## Home Loan

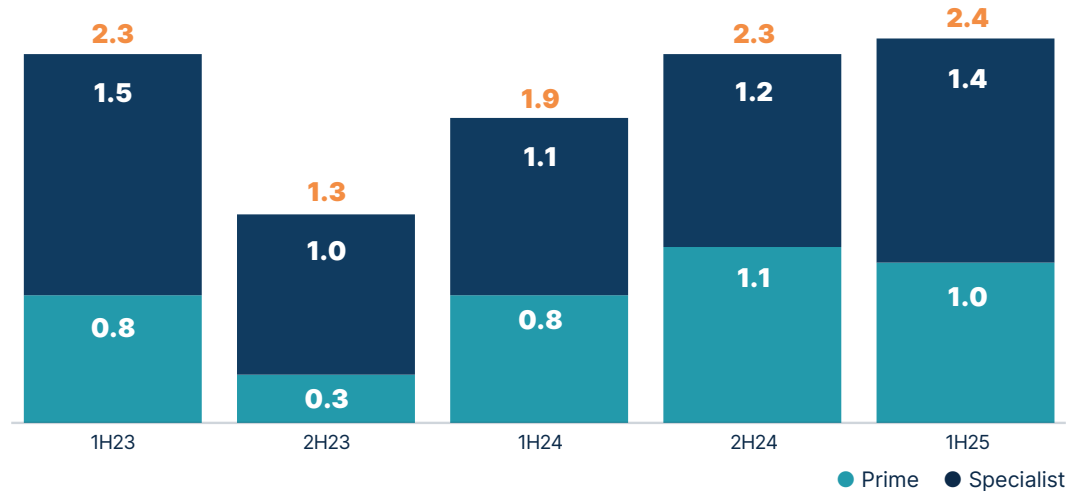
Maintaining momentum in a competitive landscape.

1H25 settlements  
**\$2.4b**  
vs. 2H24 \$2.3b

1H25 applications  
**\$4.3b**  
vs. 2H24 \$2.9b

Increase in active brokers submitting apps  
**25%**  
vs. 2H24

Home Loan settlements (\$b)



## Asset Finance

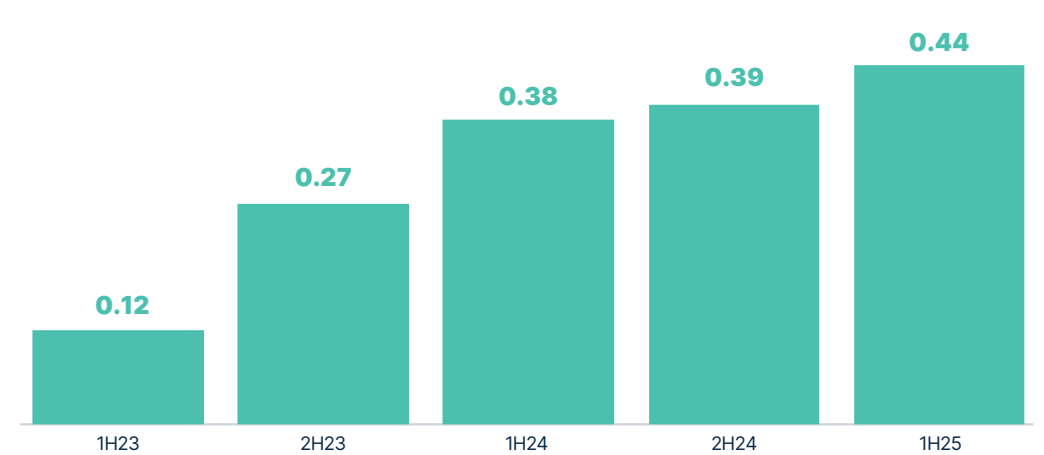
Organic growth continuing to be the driver of AUM growth.

1H25 settlements  
**\$0.4b**  
vs 2H24 \$0.4b

1H25 applications  
**\$0.7b**  
vs. 2H24 \$0.7b

Number of account applications  
**+10%**  
vs. 2H24

Asset Finance settlements (\$b)



# Assets under management (AUM).

## Home Loan

Portfolio continues to build momentum in a competitive landscape.

1H25  
closing AUM

**\$13.0b**

\$0.1b increase vs. 2H24

1H25  
average AUM

**\$12.8b**

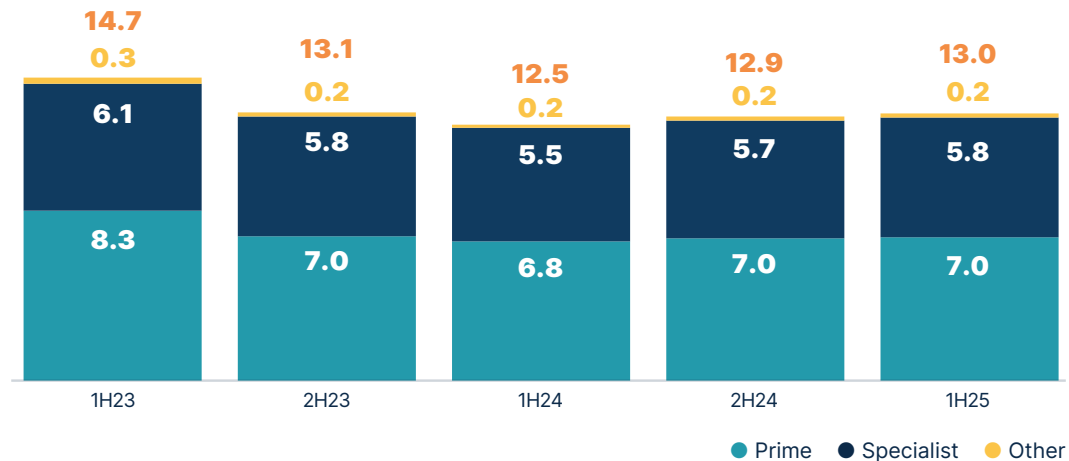
\$0.2b increase vs. 2H24

1H25 vs. 2H24  
AUM increased

**1%**

in a six month period

Home Loan AUM (\$b)



## Asset Finance

Portfolio continues to experience strong growth supporting the Group's AUM diversification strategy.

1H25  
closing AUM

**\$1.2b**

\$0.1b increase vs. 2H24

1H25  
average AUM

**\$1.2b**

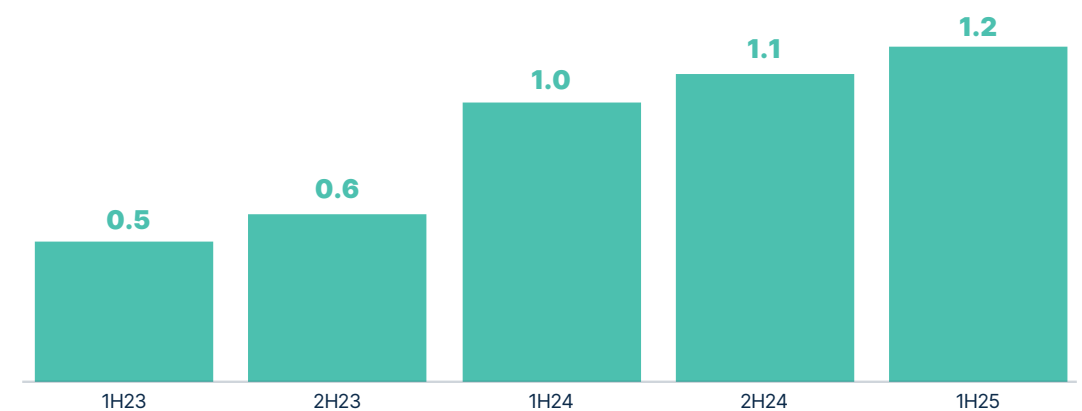
\$0.1b increase vs. 2H24

1H25 vs. 2H24  
AUM increased

**9%**

in a six month period

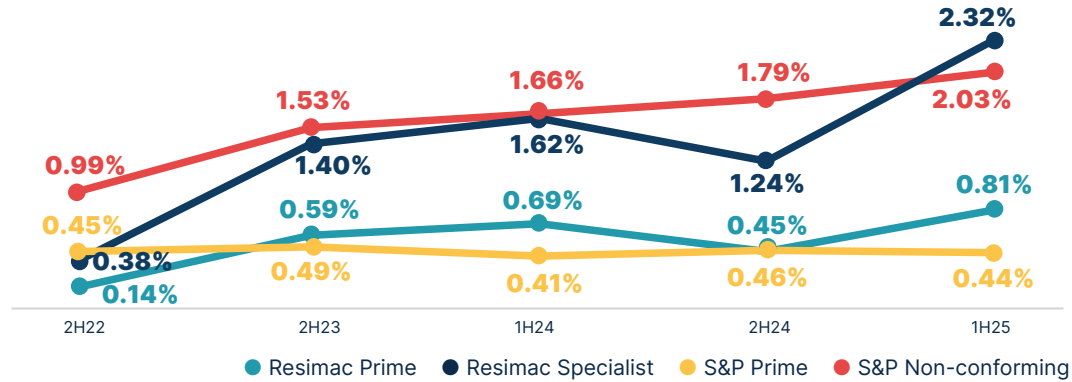
Asset Finance AUM (\$b)



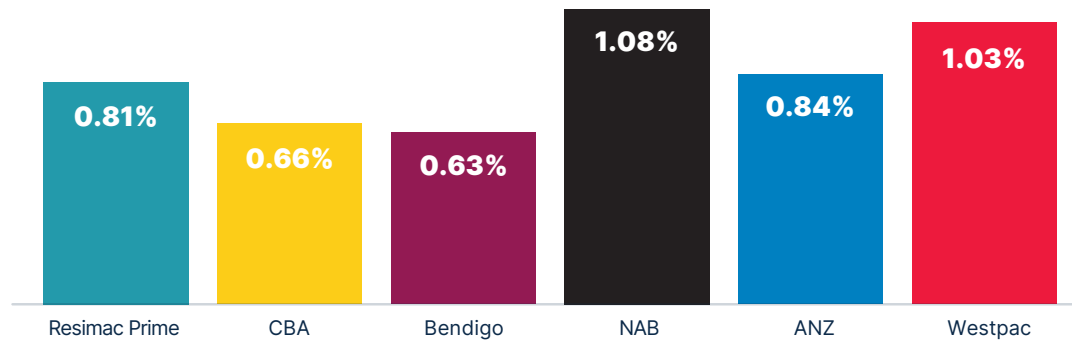
# Arrears.

## Home Loan

90+ days arrears by product (as % closing AUM)<sup>1</sup>



90+ days arrears prime Home Loan peer comparison<sup>2</sup>

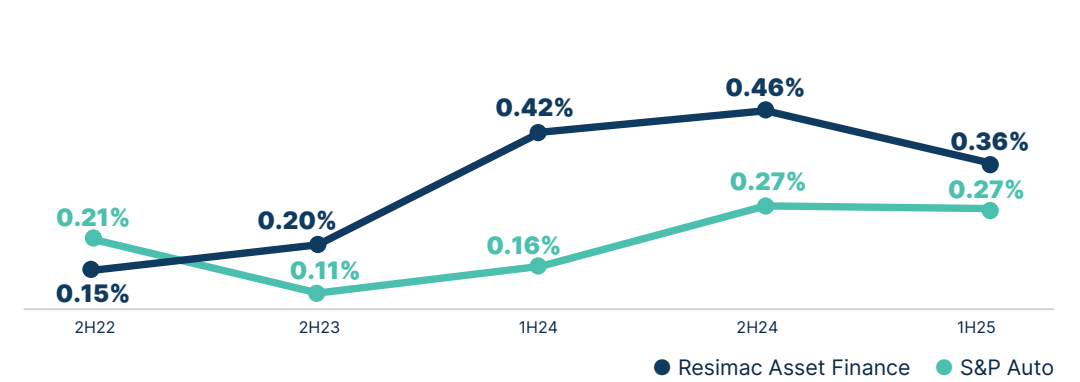


<sup>1</sup> Excluding New Zealand segment.

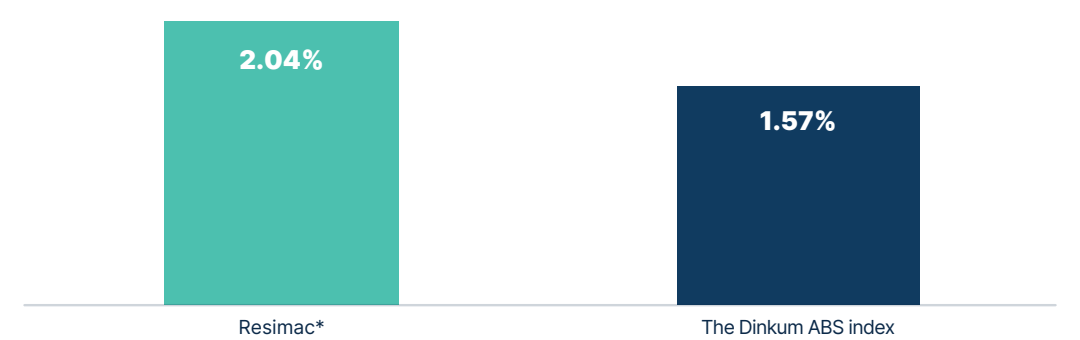
<sup>2</sup> Graph based on latest results up to the date of this report.

## Asset Finance

90+ days arrears (as % closing AUM)



30+ days arrears Asset Finance index comparison<sup>2</sup>



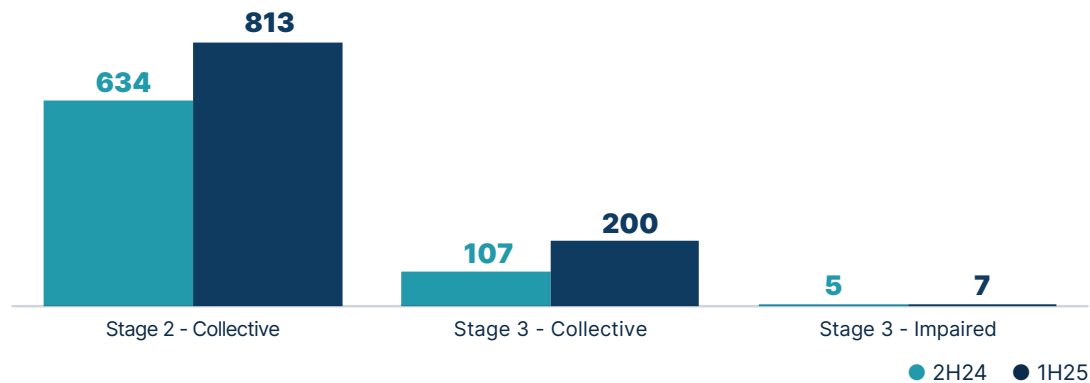
\*Reflects the RAF ABS 2024-1 bond issuance.

# Arrears staging.

## Home Loan

- ✓ Higher number of customers applying for financial assistance due to cost of living / higher interest rates increasing Stage 2 balances.
- ✓ Minimal losses on portfolio in 1H25 with net recoveries \$0.2m.
- ✓ Continued focus on providing customer-centric solutions.

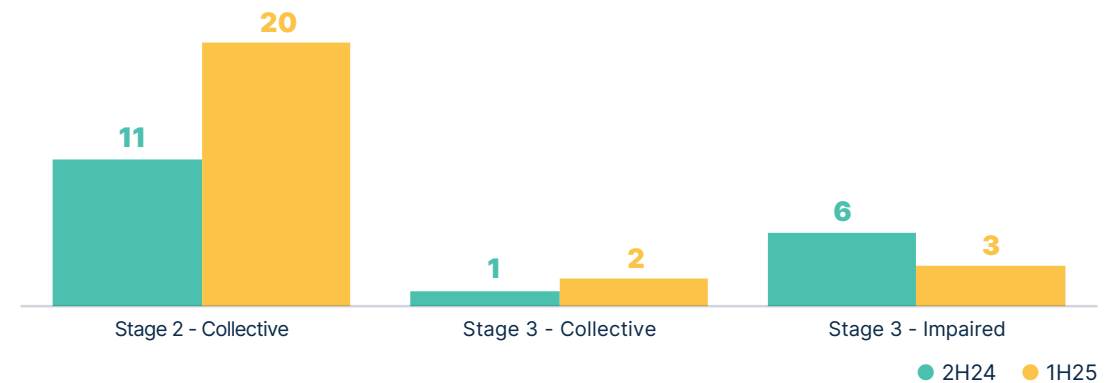
Home Loan staging (\$m)



## Asset Finance

- ✓ Asset finance delinquencies have increased in line with the industry.
- ✓ Net write-offs were \$6.8m in 1H25 predominantly in the large wheeled asset segment.
- ✓ Loan write-off policy<sup>1</sup> modified from 180+ days in arrears to 150+ days in arrears contributing \$3.0m to net write-offs and reducing Stage 3.
- ✓ Focus on enhancing collections and recovery activities.

Asset Finance staging (\$m)



<sup>1</sup> Loan write-off will migrate to 120+ days by 30 June 2025 expected to contribute similar impact.

# Prudent loan provisioning.

## Home Loan

- ✓ Collective provision increased by \$1.3m reflecting rise in arrears driven by more customers on financial assistance arrangements.
- ✓ Portfolio remains conservatively provisioned with 29bps coverage.

1H25 collective provisioning<sup>1,3</sup>

**\$37.9m**

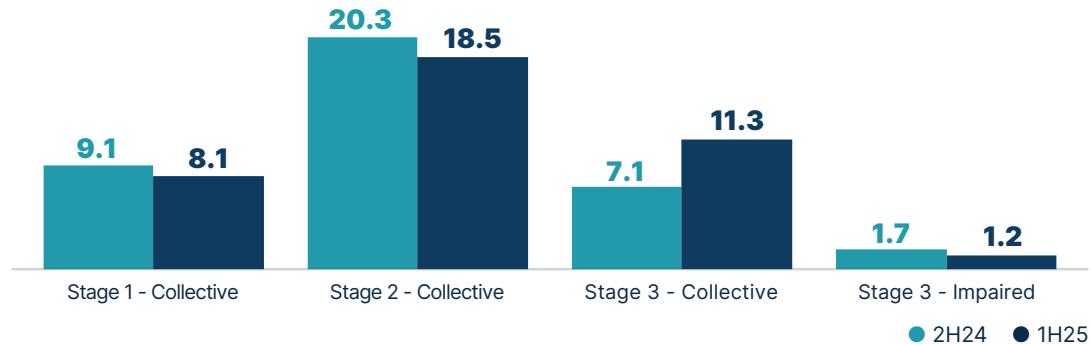
Collective provisioning coverage<sup>2</sup>

**29bps**

Dynamic LVR

**60.2%**

Home Loan provision (\$m)



1 Collective provisioning balance is calculated based on gross loan balance (excludes loan offset accounts)  
 2 Collective provisioning coverage is calculated on net loan balance (includes loan offset accounts)

## Asset Finance

- ✓ Collective provision increased by \$6.9m primarily reflecting the increase in AUM, arrears and net write-offs in 1H25.
- ✓ Coverage ratio increased to 1.32% from 0.86% at 2H24.

1H25 collective provisioning<sup>3</sup>

**\$16.4m**

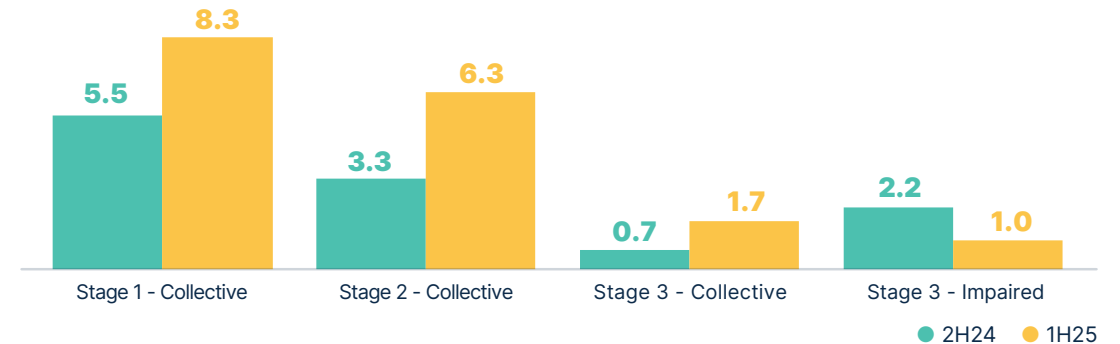
Collective provisioning coverage

**132bps**

% of AUM backed by residential property<sup>4</sup>

**35.0%**

Asset Finance provision (\$m)



3 Excludes stage 3 - impaired  
 4 Includes Secured Business Loans only.

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# Questions and answers.

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# Thank you.

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**Resimac Group Ltd**

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# Appendices.

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# **Strategic focus and outlook.**

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# FY25 outlook.



## Competitive landscape

Competition to continue to normalise amongst the banks, creating opportunities in the Prime Home Loan market.



## Capital markets

Capital markets remain positive with strong demand for bonds from domestic and offshore investors. Cost of funds reductions starting to be reflected in funding structure as older notes are called and replaced with newer capital raises.



## Home Loan AUM

Home Loan AUM continues to grow driven by reduced levels of discharges and building strong settlement volumes.



## Broker experience

Continued focus on removing friction within the originations and credit approval stages, focusing on speed, ease and consistency.



## Interest rates

Cash rate cuts anticipated to occur throughout 2025 which should have favourable impact on NIM and portfolio performance.



## Asset Finance growth

Continue to expand into new channels and products and grow with caution given the macroeconomic environment.



## Funding & capital

Funding and capital positioned to leverage opportunities and support AUM growth strategy.



## Hardship & arrears

Work with customers experiencing financial hardship or in arrears and focus on customer outcomes.



## Digitalisation

Optimising recent investment in our platforms as well as investing in new technologies that support AUM growth, operational efficiency and an improved customer experience.



# FY25 priorities.



Continue digital transformation, automation, and operational efficiencies.



Developing our people, building and retaining talent.



Diversification into Asset Finance by organic growth and potential acquisitions.



Security, compliance and governance.



Focus on broker and third party distribution experience.

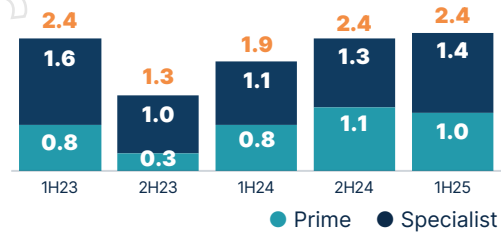


Strong pivot to AUM growth strategy.

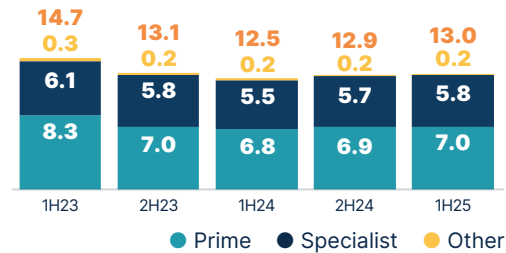
# Home Loan: building momentum.

## Volume

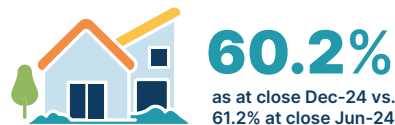
### Settlements (\$b)



### AUM (\$b)

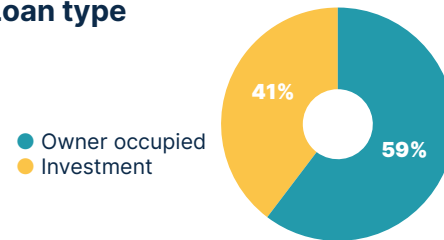


### Dynamic LVR (AU)

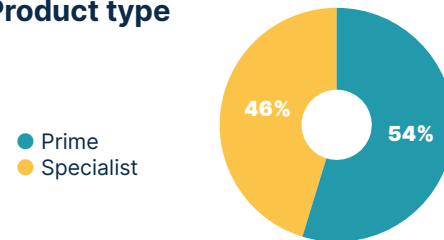


## Portfolio composition

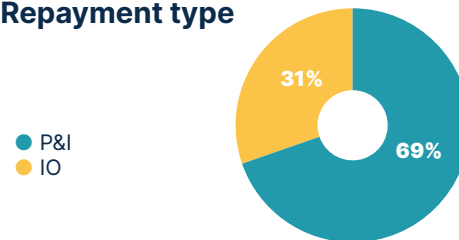
### Loan type



### Product type



### Repayment type



## Weighted average portfolio LVR<sup>1,3</sup>

Prime  
**63.9%**

Specialist  
**66.7%**

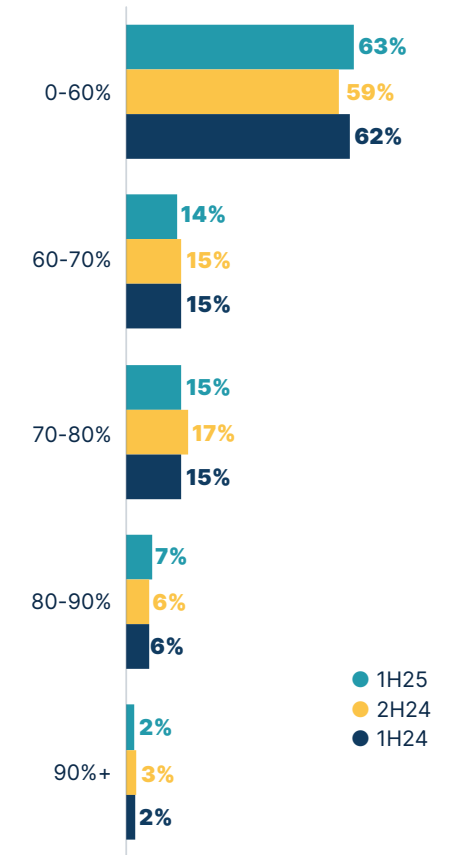
## Weighted average portfolio dynamic LVR<sup>2,3</sup>

Prime  
**57.3%**

Specialist  
**64.7%**

## Dynamic LVR bands<sup>2,3</sup>

% of total portfolio accounts

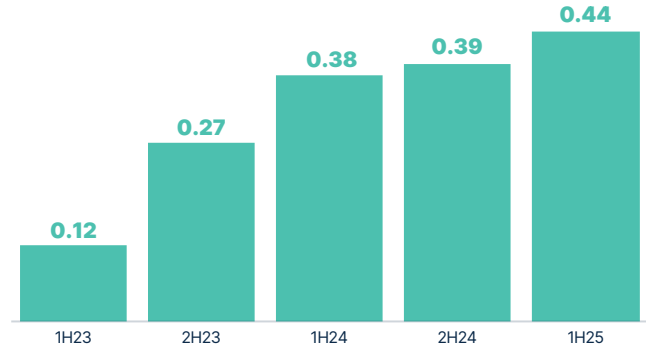


1 LVR based on current loan balance and original valuation amount.  
 2 Dynamic LVR = LVR based on current loan balance and corresponding CoreLogic individual property valuations.  
 3 Excludes NZ & Legacy loan products.

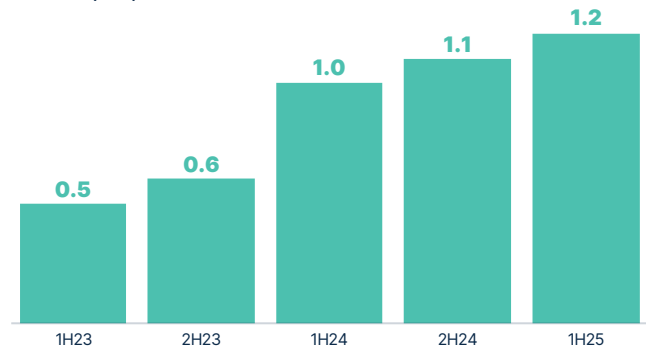
# Asset Finance: strong growth.

## Volume

Settlements (\$b)

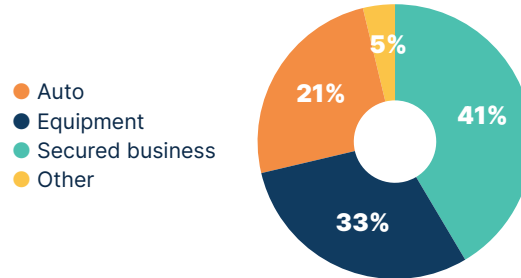


AUM (\$b)

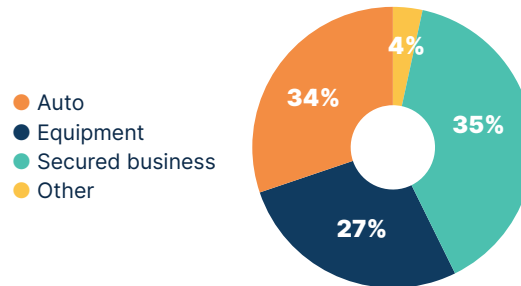


## Composition

Settlements mix at 1H25 close

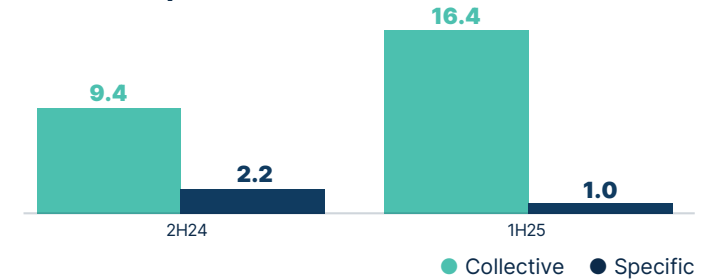


AUM mix at 1H25 close

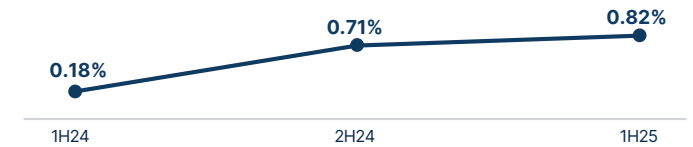


## Credit quality

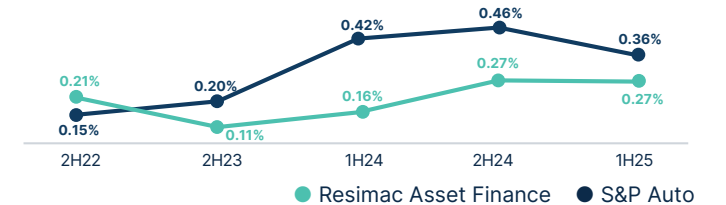
Loan loss provisions (\$m)



Loan loss / Closing AUM (%)



90+ days arrears (%) AUM at month end



# Consolidated statement of profit or loss (\$m)

for the period ended 31 December 2024

	1H25	1H24
Interest income	516.1	504.7
Interest expense	(437.3)	(412.2)
<b>Net interest income</b>	<b>78.8</b>	<b>92.5</b>
Fee and commission income	5.7	2.6
Fee and commission expense	(8.5)	(16.7)
Fair value gains on derivatives	-	0.4
Fair value losses on derivatives	(2.9)	(8.8)
Fair value gain on unlisted equity investment	1.3	-
Other income	2.6	0.3
Employee benefits expense	(27.8)	(24.8)
Other expenses	(15.4)	(13.8)
Loan impairment expense	(14.8)	(2.4)
<b>Profit before tax</b>	<b>19.0</b>	<b>29.3</b>
Income tax expense	(5.5)	(9.0)
<b>PROFIT AFTER TAX</b>	<b>13.5</b>	<b>20.3</b>

## Reconciliation of statutory NPAT to normalised NPAT

<b>NPAT attributable to parent (statutory)</b>	<b>13.5</b>	<b>20.3</b>
Dividend income from listed equity investments	(0.3)	(0.2)
Other net cost – Gain/loss on lease modification, professional fees and restructuring cost	0.7	-
Fair value write-up on unlisted equity investment	(1.3)	-
Tax effect of normalised items	0.3	-
<b>NPAT attributable to parent (normalised)</b>	<b>12.9</b>	<b>20.1</b>
Fair value losses on derivatives - IRS and OIS	2.9	8.4
Tax effect	(0.8)	(2.5)
<b>Normalised NPAT (excl. FV losses on derivatives)</b>	<b>15.0</b>	<b>26.0</b>

# Consolidated statement of financial position (\$m)

as at 31 December 2024

	31-Dec-24	30-Jun-24
● Assets ● Liabilities ● Equity		
Cash and bank balances	910.8	871.0
Trade and other receivables	7.0	5.1
Loans and advances to customers	14,333.4	14,097.5
Other assets	22.3	21.0
Other financial assets	47.2	18.7
Derivative financial assets	55.0	47.6
Right-of-use assets	0.3	5.5
Intangible assets	30.8	28.4
<b>TOTAL ASSETS</b>	<b>15,406.8</b>	<b>15,094.8</b>
Trade and other payables	15.9	27.2
Interest-bearing liabilities	14,824.0	14,415.60
Other financial liabilities	86.0	85.9
Derivative financial liabilities	51.1	135.6
Lease liabilities	0.5	7.4
Other liabilities	2.2	0.6
Provisions	5.1	6.1
<b>TOTAL LIABILITIES</b>	<b>14,984.8</b>	<b>14,678.4</b>
<b>Net assets</b>	<b>422.0</b>	<b>416.4</b>
Share capital	174.2	173.9
Reverse acquisition reserve	(61.5)	(61.5)
<b>Total issued capital</b>	<b>112.7</b>	<b>112.4</b>
Reserves	(17.6)	(23.7)
Retained earnings	326.9	327.4
<b>Equity attributable to owners of the parent</b>	<b>422.0</b>	<b>416.1</b>
Non-controlling interest	-	0.3
<b>TOTAL EQUITY</b>	<b>422.0</b>	<b>416.4</b>

	31-Dec-24	30-Jun-24
<b>Cash reconciliation (\$m)</b>		
Cash at bank and on hand	37.8	53.9
Cash collections account	872.9	817.1
<b>Cash at bank</b>	<b>910.7</b>	<b>871.0</b>

# Consolidated statement of cash flows (\$m)

for the period ended 31 December 2024

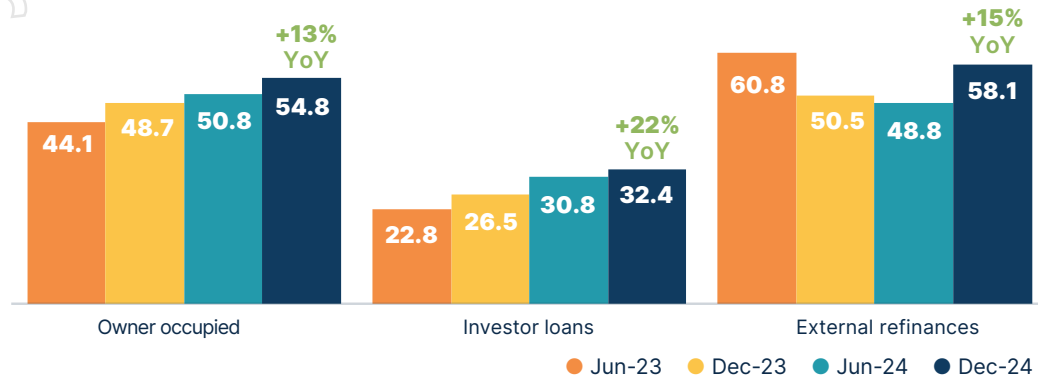
● Operating activities ● Investing activities ● Financing activities

	1H25	1H24
Interest received	535.3	511.5
Interest paid	(445.1)	(410.7)
Receipts from loan fees and other income	11.9	12.4
Payments to suppliers and employees	(98.9)	(84.0)
(Payments)/receipts of net loans to/from borrowers	(247.1)	411.5
Income tax paid	(7.5)	(8.9)
<b>Net cash (used in)/from operating activities</b>	<b>(251.4)</b>	<b>431.8</b>
Payment for plant and equipment	(0.2)	-
Payment for acquisition of subsidiary/loan portfolio	(2.7)	(14.8)
Cash acquired on additional acquisition of subsidiary/loan portfolio	0.2	6.8
Payment for new investments	-	(2.0)
Proceeds on disposal of investments	8.5	-
Dividend income from listed equity investment	0.2	0.2
<b>Net cash from/(used in) investment activities</b>	<b>6.0</b>	<b>(9.8)</b>
Proceeds from borrowings	6,599.3	5,164.4
Repayment of borrowings	(6,284.1)	(5,582.9)
Proceeds from exercise of options	-	0.5
Payment of lease liabilities	(1.0)	(1.0)
Swap receipts	3.5	8.6
Payment of dividends	(14.0)	(16.0)
Net loan to related party	(18.0)	-
Payment for share buybacks	-	(1.5)
<b>Net cash from/(used in) financing activities</b>	<b>285.7</b>	<b>(427.9)</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>40.3</b>	<b>(5.9)</b>
Cash and cash equivalents at the beginning of the period	871.0	1,085.4
Effects of exchange rate changes on cash balances held in foreign currencies	(0.5)	0.5
<b>Cash and cash equivalents at the end of the period</b>	<b>910.8</b>	<b>1,080.0</b>

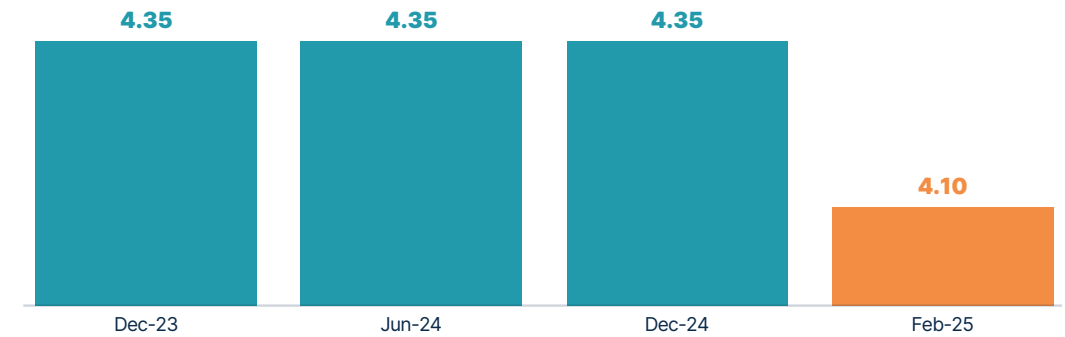
# Economic environment.

Robust house price growth amid stabilising macroeconomic conditions with reducing inflation.

## Housing credit (\$b)<sup>1,2</sup>



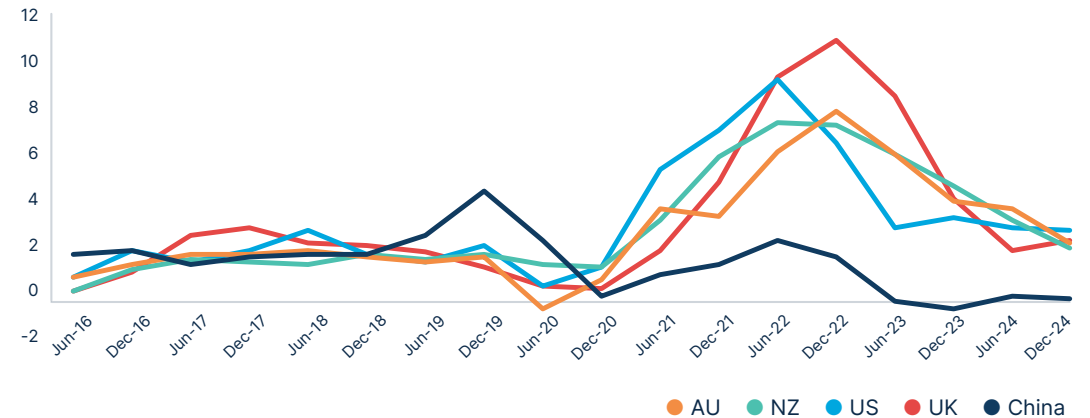
## Cash rate (%)



## Underlying security values remain resilient<sup>3</sup>

INDEXED 31 JANUARY 2025	INDEX VALUE	% CHANGE YoY	% CHANGE MoM
Sydney	233.2	1.70%	-0.30%
Melbourne	175.8	-3.30%	-0.60%
Brisbane (incl. Gold Coast)	194.8	9.90%	0.40%
Adelaide	207.8	12.70%	0.70%
Perth	172	17.10%	0.40%

## Core inflation (%)



1 ABS Lending Indicators December 2024; Value of new loan commitments for dwellings (a), seasonally adjusted, Australia.

2 ABS Lending Indicators December 2024; Value of refinanced loan commitments, seasonally adjusted and trend, Australia.

3 CoreLogic Hedonic Home Value Index, released 31 January 2025.

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# Environmental, social and governance



# Environmental, social & governance.

As an ASX-listed entity funding Australian communities, Resimac integrates ESG into all aspects of our business. We recognise that responsible business practices have far-reaching impacts; and our ESG approach is a key factor for many of our customers, investors, shareholders, employees, and suppliers. We are on a journey to further embed ESG into the fabric of our operations, with plans in place to assess further ESG risks and opportunities for future disclosure.

Our people have ownership of our ESG initiatives, which is why we have a people-run Environmental, Social and Governance (ESG) Committee with representation from all business functions.

The ESG Committee aligns its focus with the United Nations Sustainable Development Goals, concentrating on:



## **Good Health and Wellbeing**

Ensure healthy lives and promote wellbeing for all at all ages.



## **Quality education**

Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



## **Climate action**

Take urgent action to combat climate change and its impacts.





# Key ESG pillars.

Resimac's overarching Environmental, Social and Governance (ESG) purpose comprises the following key pillars:

## Passion

We incorporate sustainability into our organisation, benefiting our people, customers, business partners, investors, shareholders, and the community.

## Inclusion

We all play a part in understanding our emissions impact and engaging in volunteer initiatives to achieve meaningful change.

## Accountability

We ensure our services are ethical and sustainable, continually improving our governance processes, data collection, and supply chain alignment with our principles.

# Environmental.

We consider climate change, energy efficiency, carbon footprint reduction, waste treatment, and natural resource conservation. Partnering with Carbon Positive Australia, we host community tree-planting projects.

Our partnership supports community tree planting projects across Australia, building upon our earlier initiatives, which planted over 46,000 trees, offsetting nearly five million kilograms of carbon.

This initiative reflects our commitment to sustainability and corporate social responsibility, allowing customers to support environmental initiatives simply by choosing us.



# Social.

We focus on human capital (remuneration, diversity, equity, and inclusion), human rights, workplace health and safety, and community relations (volunteering, community funding, and customer advocacy).

We believe human capital is our greatest investment, prioritising employee engagement and inclusion. Our Diversity, Equity, and Inclusion Committee celebrates our diversity and cultural differences. Companies respecting human rights face lower social risks and are more financially sustainable, delivering better long-term returns for shareholders and investors.



# Governance.

Resimac's governance structure incorporates a compliance and risk framework and a three lines of defence model, ensuring regulatory adherence and risk mitigation to protect all our stakeholders, including people, customers, and shareholders.

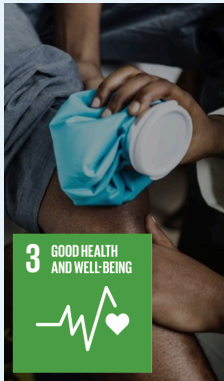
Our ESG Framework, detailing our sustainable development goals and initiatives, is available on our website.





# Charitable partnerships aligned with our ESG goals.

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**Sanctuary Housing:** Resimac provides both financial and volunteer support to Sanctuary Housing, a not-for-profit crisis accommodation supporting women and children escaping domestic violence and homelessness.

**The Station:** Resimac provides weekly support to The Station, a not-for-profit welfare service providing mental health support, meals, laundry, showers, and housing support in Sydney.

**Run-Rocket-Run:** An employee run initiative to complete a 560 km run in seven days, promoting resilience, and raising funds for Invictus Australia.

**City 2 Surf:** Resimac participates in the 14km run from Sydney CBD to Bondi, raising funds for The Station.



**GO Foundation:** Resimac supports the Go Foundation, a not-for-profit providing scholarships to Aboriginal and Torres Strait Islander students.



**Carbon Positive:** Resimac is funding community forests all over the country:

- ✓ Planting trees in urban centres for climate change mitigation and reduction of urban heat impacts.
- ✓ Planting trees on cleared and degraded agricultural land for biodiversity and ecosystem restoration.
- ✓ Partnering with regional and remote communities to create projects that help local ecosystems.

**Food Ladder:** Is an Australian non-profit that improves food security by providing sustainable hydroponic greenhouses and education to remote and disadvantaged communities. Their initiatives empower people to grow fresh produce locally, fostering long-term self-sufficiency and resilience.

Resimac has funded hydroponic greenhouses in schools across QLD, NSW, SA and WA, and continues to seek opportunities to support future builds.

# Important notice & disclaimer.

The information in this presentation provides an overview of the results for the period ended 31 December 2024. It is general background information about the activities of Resimac Group Ltd ('Resimac') and is current as at the date of the presentation, 25 February 2025. It is provided in summary and does not purport to be complete. You should not rely upon it as advice for investment purposes, as it does not take into account your investment objectives, financial position or needs.

These factors should be considered, with or without professional advice, when determining if an investment is appropriate. Forward looking statements in this presentation are based on Resimac's current views and assumptions, and involve known and unknown risks and uncertainties, many of which are beyond Resimac's control and could cause actual results, performance or events to differ materially from those expressed or implied. These forward looking statements are not guarantees or representations of future performance, and should not be relied upon as such.

This presentation has not been subject to auditor review and all dollar values are in Australian dollars (\$AUD), unless otherwise stated.

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# Our values.



**Respect**



**Opportunity**



**Purposeful**



**Accountability**