Credit Corp Group

4 August 2026

FY2026 *Results*

Thomas Beregi
CEO

Michael Eadie
CFO

Leadership in the credit-impaired consumer segment…

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Leadership position of Credit Corp

	Analytics and reach	Operational excellence	Responsibility and compliance
US Debt Buying	• Large market opportunity • Diversified purchasing across several sellers	• Significant productive capacity across several sites • Emphasis on payment arrangements and a lower proportion of litigated outcomes	• Low regulator complaint rate
Australian / NZ Lending	• Leveraging knowledge of consumer • Up-front loss provisioning • Analytical monitoring • Unique statistical underwriting	• Automated decisioning • Collection strength • High level of efficiency	• APRs below cap applicable to mainstream credit • Regulatory upside – no 'payday' loans • Lower pricing disrupting the market
Australian / NZ Debt Buying	• Large database • History of pricing accuracy • Purchasing levels vary inversely with pricing	• High asset turnover [1] • Low cost to collect [2] • High performing on-shore and off-shore platforms • Strong technology and use of data	• Low dispute rate [4] • $1.2bn in ongoing repayment arrangements • Externally recognised leadership in hardship response [5]

Target:

Long term growth

ROE 16%

Low gearing [3]

1. FY2026 ratio of cash collections from Purchased Debt Ledgers (PDL) to average PDL carrying value in Australian Debt Ledger Buying segment of 0.8x
2. FY2026 cash costs as a proportion of collections in the Australian Debt Buying segment of 44 per cent
3. Current pro-forma gearing is set at 40 per cent of the carrying value of financial assets
4. Refer to appendix 6: Market leadership in compliance and conduct
5. Financial Counselling Australia: Rank the bank and other lenders and debt buyers survey 2026

…has produced strong growth, record earnings and increased dividends…

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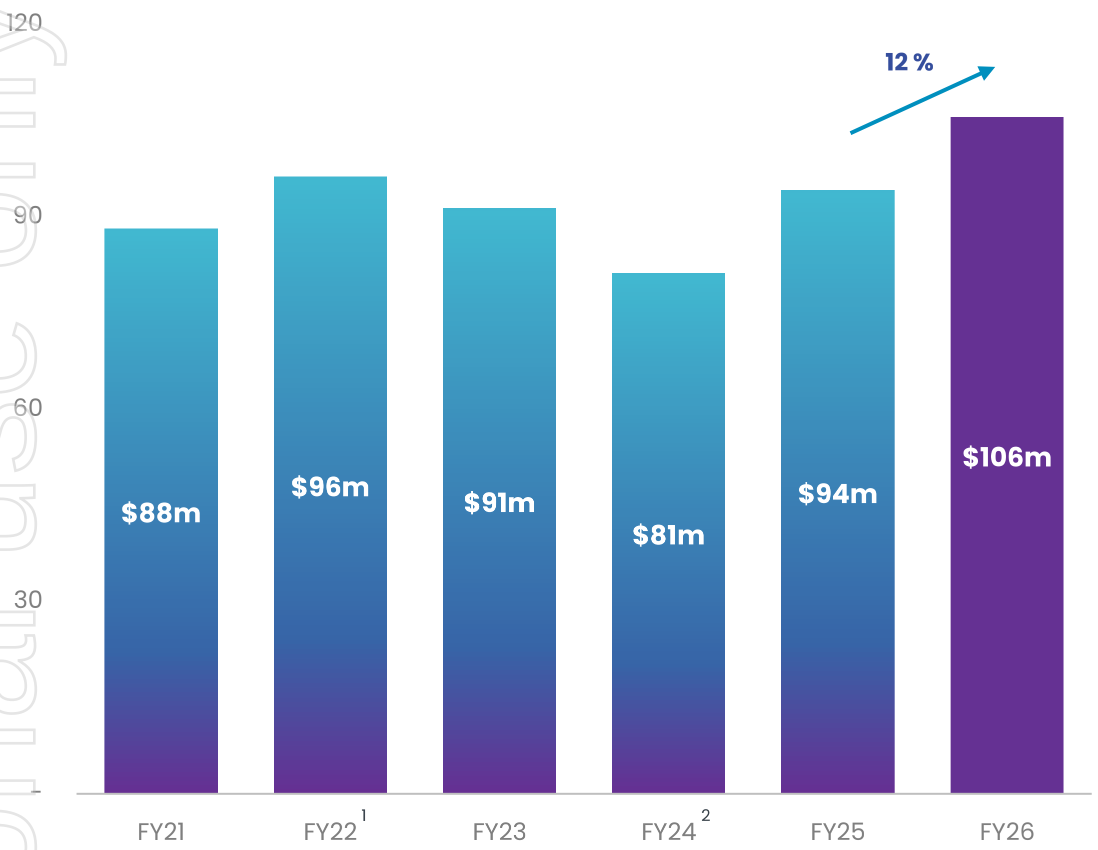
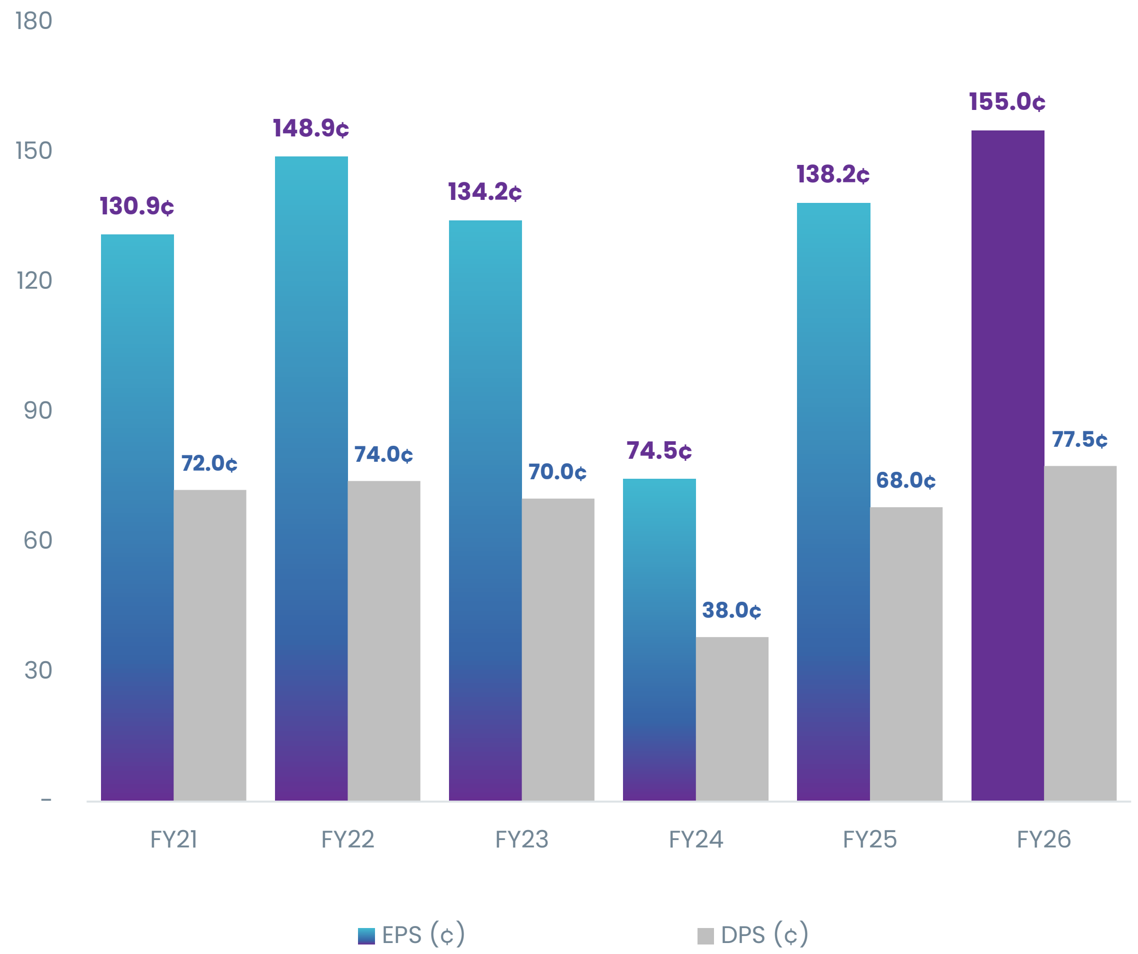
Summary of FY2026 financial outcomes

NPAT ($m)



EPS (¢) and DPS (¢)



1. Statutory NPAT of $100.7 million includes $4.5 million US PPP loan forgiveness which occurred in H1 FY2022
2. Excludes impairment of US PDL book of $65 million (pre-tax) and change in PDL life cycle gain of $21.6 million (pre-tax)

…with the US driving the record result…

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FY2026 financial results

	FY2026	FY2025	VAR %
Australian / NZ debt buying and collection services	**$220.6m**	$219.9m	< 1%
US debt buying	**$150.5m**	$125.9m	26% [1]
Australian / NZ lending	**$214.9m**	$199.8m	8%
Revenue total	**$586.0m**	**$545.6m**	**7%**
Australian / NZ debt buying and collection services	**$23.4m**	$22.2m	5%
US debt buying	**$26.2m**	$17.6m	57% [1]
Australian / NZ lending	**$55.9m**	$54.3m	3%
NPAT total	**$105.5m**	**$94.1m**	**12%**
EPS (basic)	**155.0c**	138.2c	12%
Dividend	**77.5c**	**68.0c**	**14%**

1. Constant currency basis

...and contributing to asset growth with improved returns

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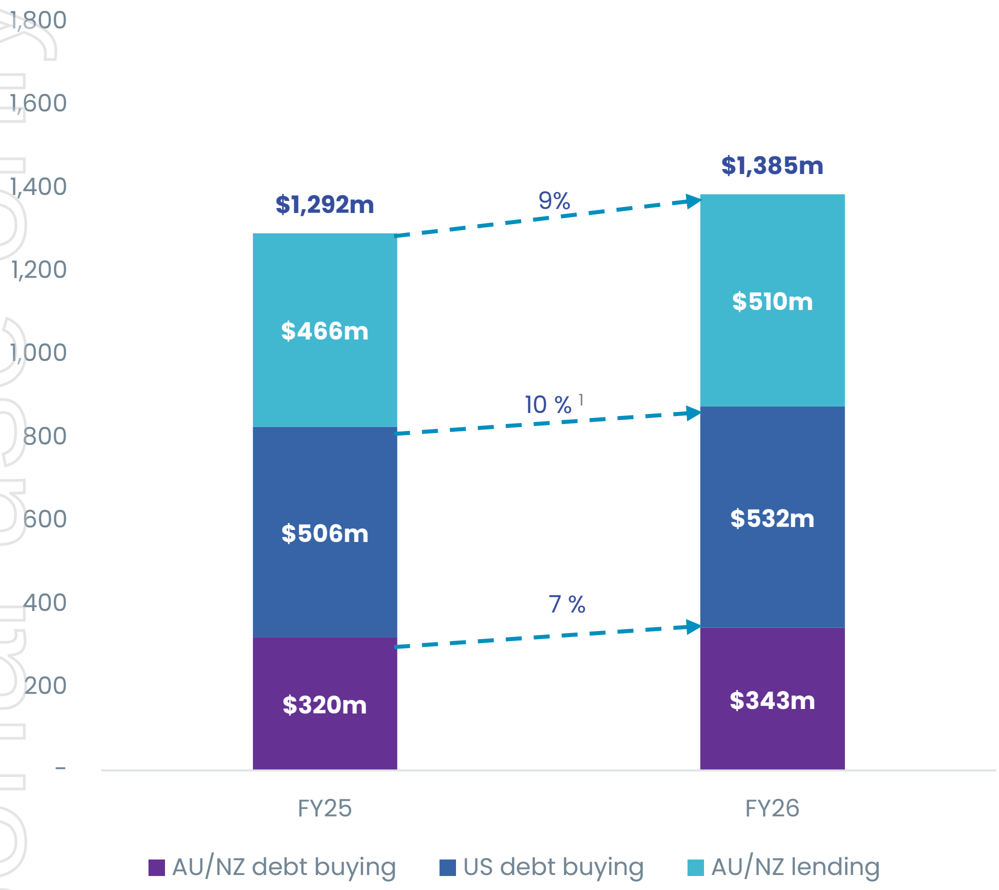
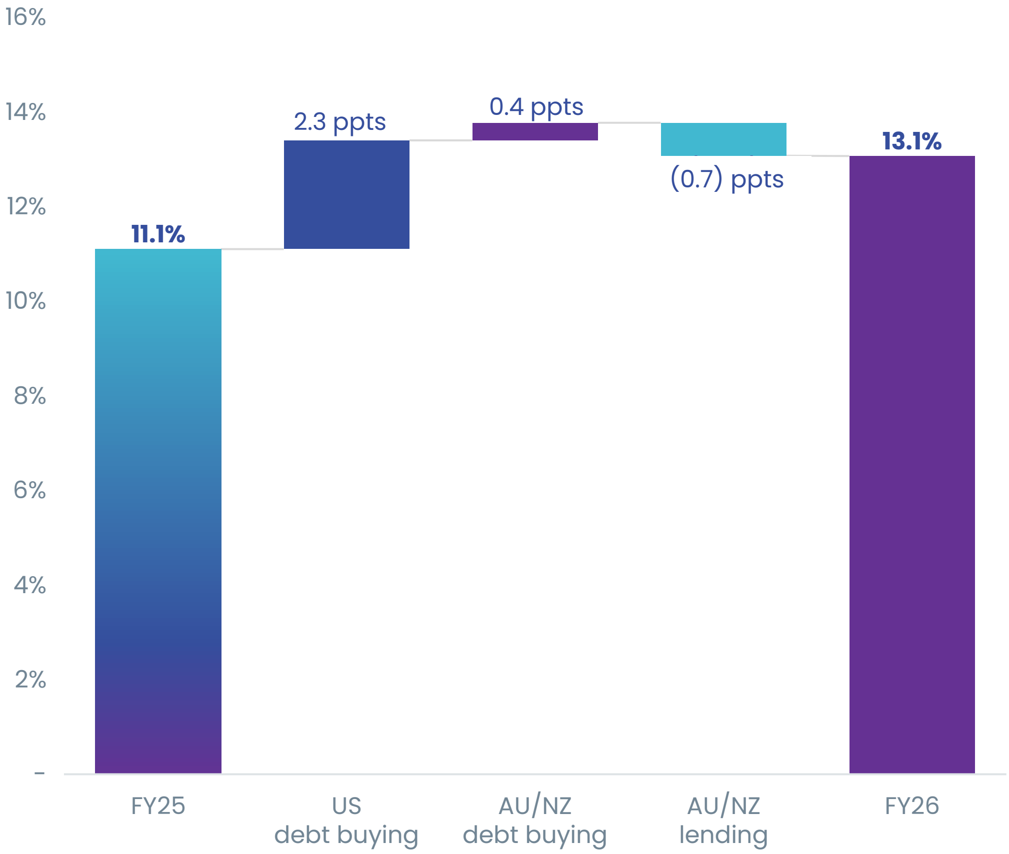
FY2026 financial results

Gross financial assets($m)



ROE at pro-forma gearing (40%)



1. Constant currency basis

Our strategic growth aspirations remain intact…

Our growth strategy

	Current	Medium (2-3 years)	Long-term aspiration
Australian / NZ debt buying	Annual investment of ~$100m	Investment growth of 3-5 per cent p.a. in accordance with unsecured credit growth	
US debt buying	Annual investment of US$120m	Annual investment US$150m – US$200m	Annual investment US$200m+
Australian / NZ consumer lending	Wallet Wizard unsecured loans appealing to an immediate cash need	Low single digit book growth	
	Wizit credit card and Powerup line-of-credit for payment flexibility	Book of $100m	Book of $200m+
	CarStart auto lending book	Book of $150m	Book of $200m+
	Total book of $510m	Total book of $800m	Total book of $1bn
UK consumer lending	Unsecured cash loans. First loans issued in July 2026	Book of $150-200m	Book of $400m+

…despite more challenging conditions in some markets

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→ Tailwinds
← Headwinds

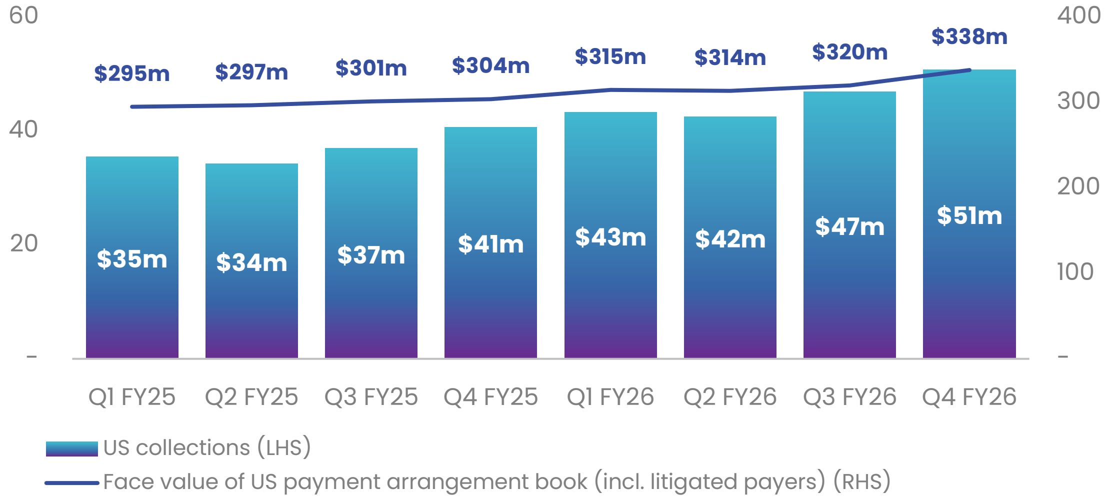
Segment		Tailwinds / Headwinds	Response
US debt buying	←	Supply has started to contract	• Continue successful program of operational improvement
	←	Price increases on larger tenders	• Maintain purchasing discipline
	→	Collection outcomes remain consistent with those experienced since mid-2023	
Australian / NZ lending	→	Evidence of increased consumer demand in H2 of FY2026	• Drive share through improved marketing, underwriting accuracy and product diversification
	→	Losses and arrears within pro-forma despite mixed economic conditions	• Geographic expansion
Australian / NZ debt buying	→	Increased supply as a consequence of unsecured credit growth	• Focus on operational improvement
	←	Intensified competition, including a new well-capitalised entrant	• Maintain purchasing discipline
			• Apply superior capacity to larger one-off transactions

Investment and performance uplifted US collections and returns…

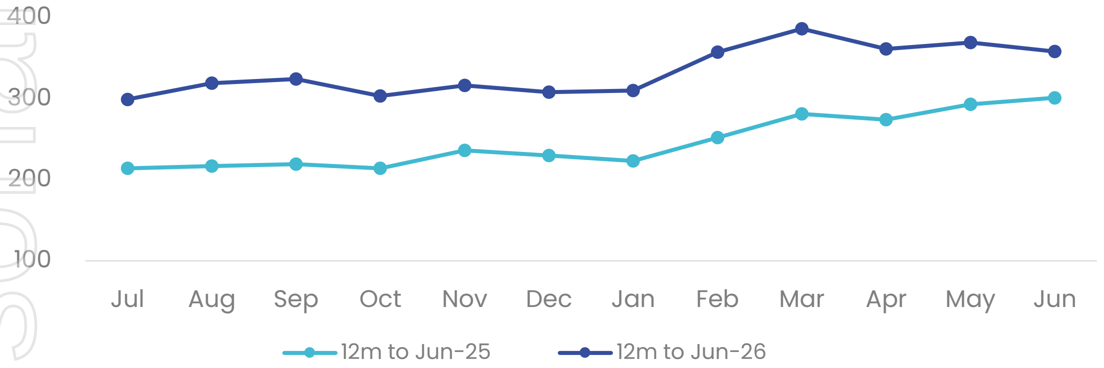
Segment performance US debt buying

$m in AUD	FY2026	FY2025	VAR % / ppts
NPAT	**$26.2m**	**$17.6m**	**57%** [1]
Ledger investment	**$166.2m**	$149.0m	18% [1]
Cost to collect	**36%**	38%	2 ppts
US PDL carrying value	**$532.3m**	$506.3m	10% [1]
Asset turnover	**0.52**	0.48	8%
ROE	**8%** [2]	6%	2 ppts

US Collections and arrangement book (USD $)



US Productivity per hour (USD $)



US Debt Buying $m in USD	FY2026	FY2025	Δ
Collections	**$183m**	$147m	24%
Productivity	**$334**	$244	37%
Operations headcount [3]	**466**	462	1%
Payers book (face value) [3]	**$338m**	$304m	11%
No. of major debt sellers acquired debt from during period	7	5	2

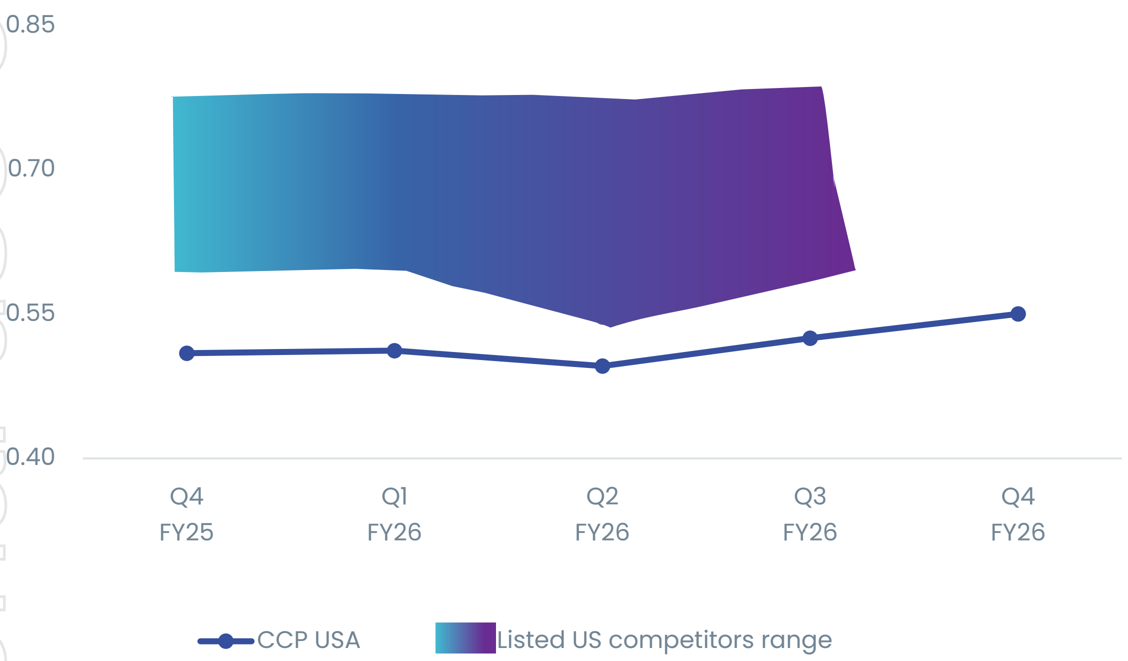
1. Constant currency basis
2. Based on current pro-forma gearing of 40 per cent
3. As at FY2025 and FY2026 year end

…producing a more competitive operating platform…

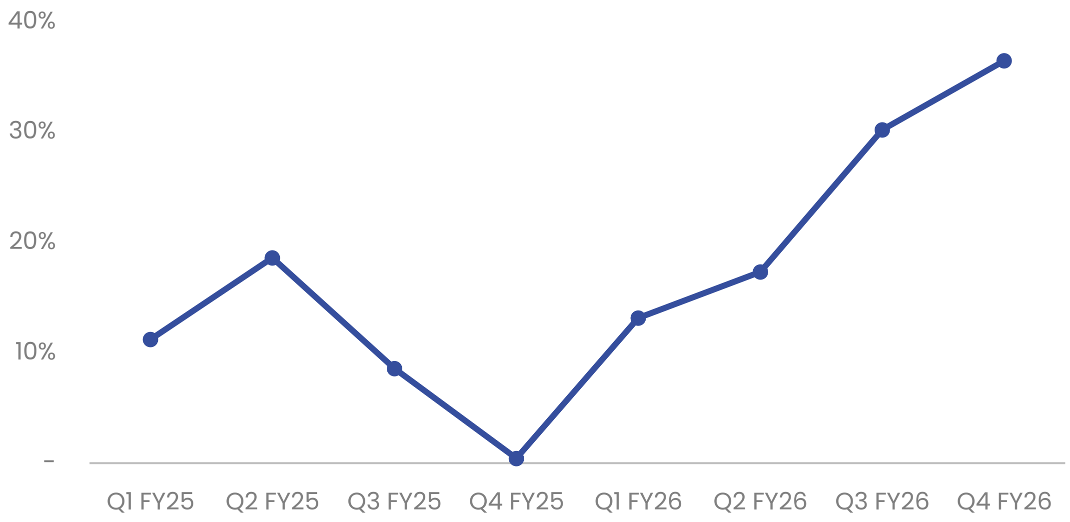
Segment performance US debt buying

- Asset turnover improving towards listed competitor levels
- Gap in legal effectiveness is narrowing rapidly

Asset turnover by quarter [1]



Quarterly growth in legal collections vs pcp (%)



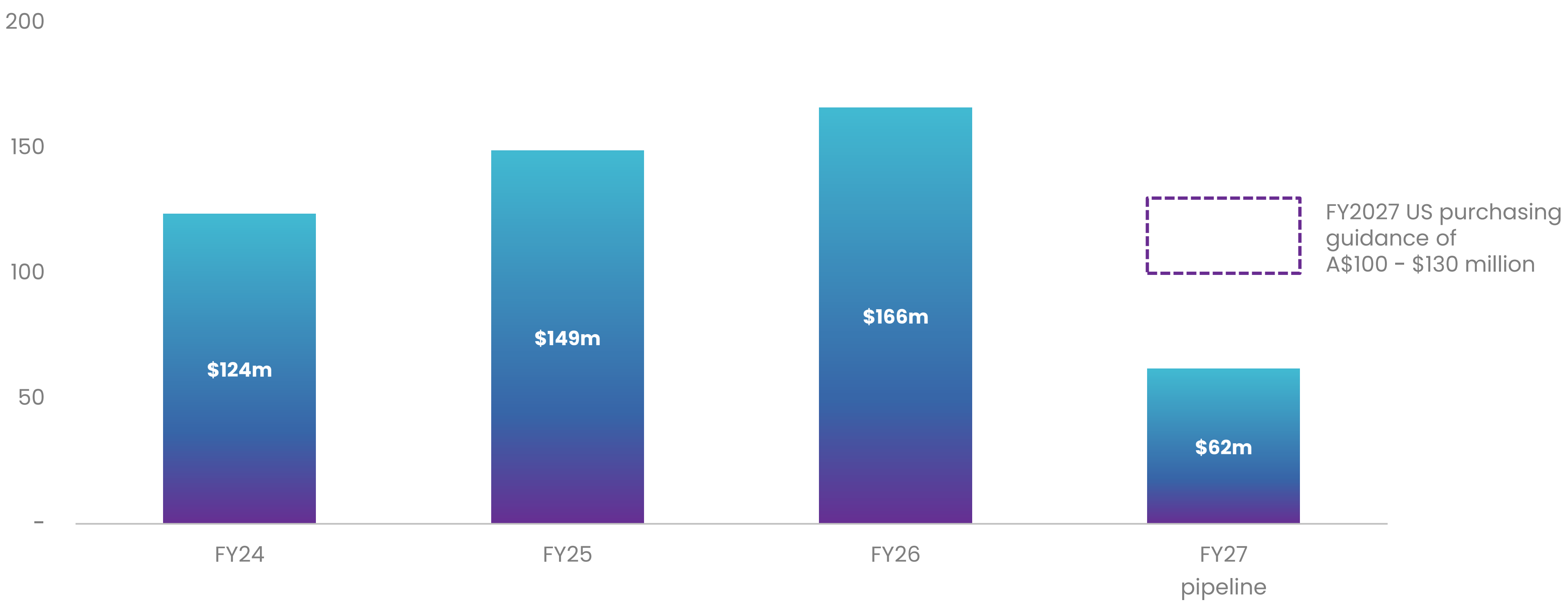
1. Based on annualising quarterly collections

…to secure investment and growth in a challenging purchasing market

US debt buying investment

- Investment is expected to be lower in FY2027
- Operational improvement will account for segment earnings growth in FY2027
- Solid starting pipeline

US PDL Investment volumes ($m in AUD)



Record lending volume and closing consumer loan book…

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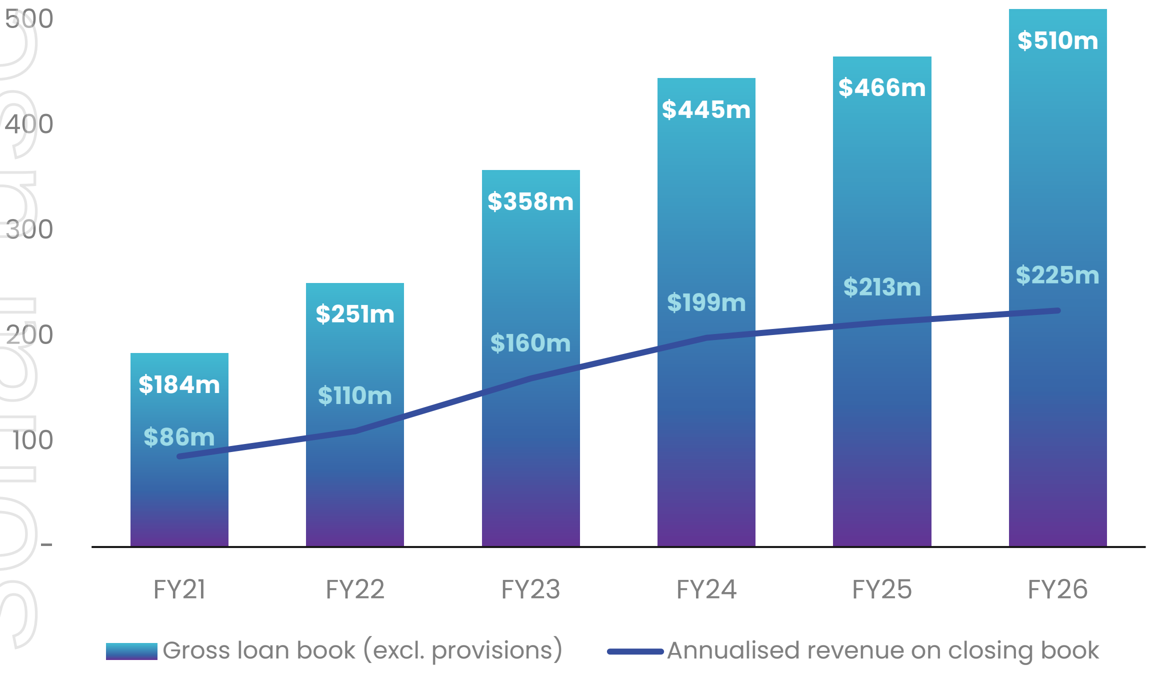
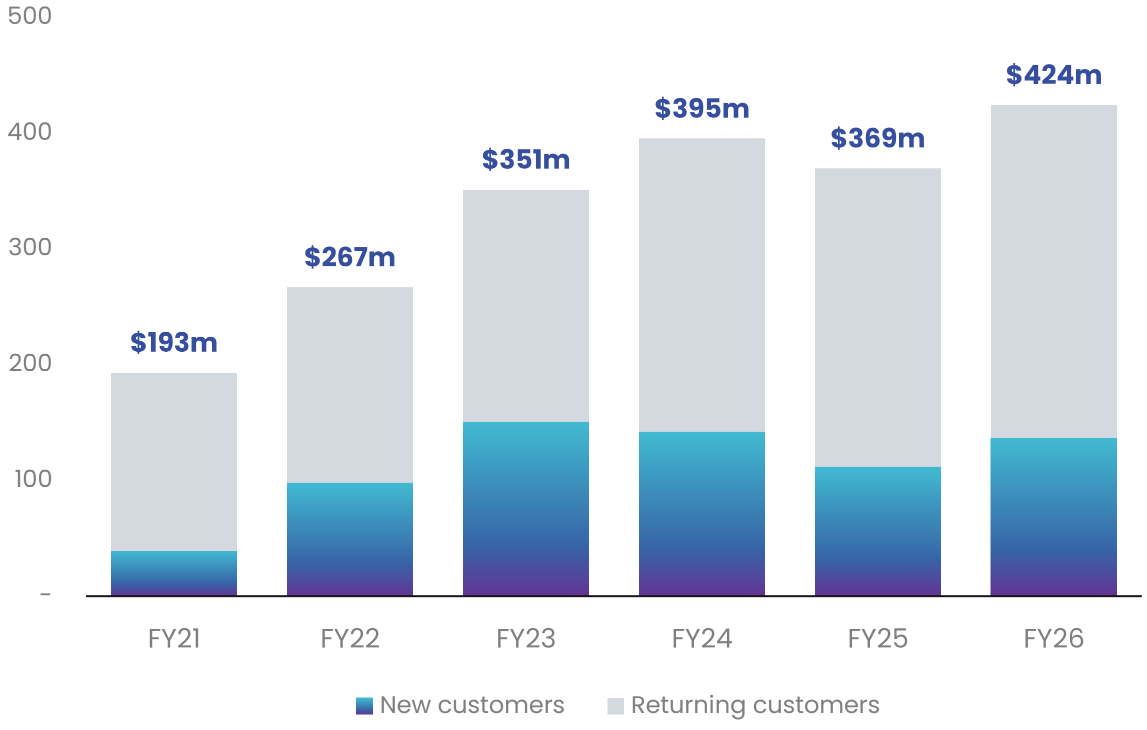
Segment performance – lending I

- Increased consumer demand and improved marketing delivered:
  - Record volume of $424 million, up 15 per cent on the prior year;
  - A record closing loan book of $510 million

Consumer loan book ($m) and annualised revenue on closing book ($m)



Lending volume ($m)



…lifted segment earnings after funding growth initiatives…

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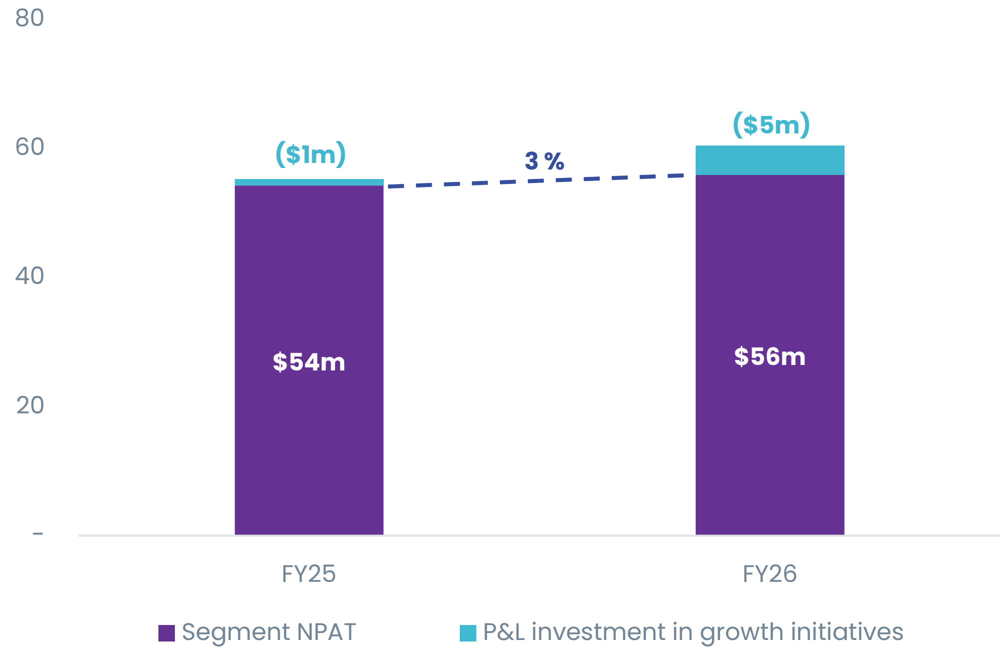
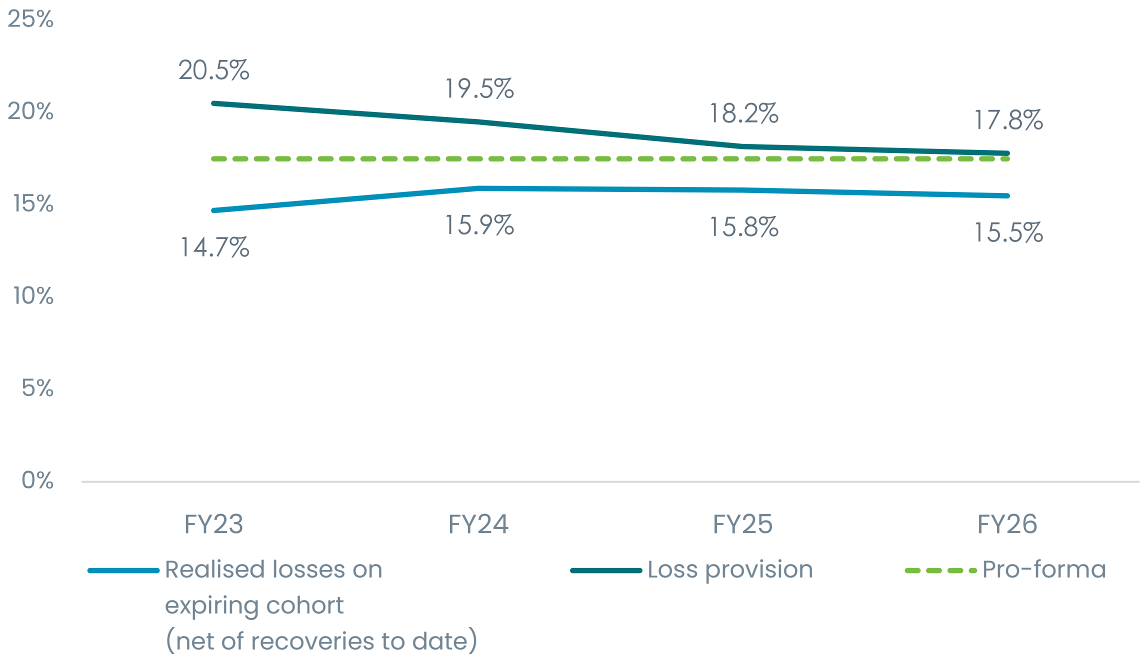
Segment performance – lending II

- P&L investment in growth initiatives increased from $1 million in FY2025 to $4.5 million in FY2026
- Realised credit losses and arrears remain in line with pro-forma

Lending NPAT ($m in AUD)



Loss Provision to Realised Losses (%)



…necessary for longer-term growth in consumer lending

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Product and market diversification

Segment	Status
wizit card and Powerup line of credit	• Strong customer appeal, accounting for 17 per cent of new customer loan traffic • Changes to scorecard are delivering target customer mix • Marketing and distribution subject to ongoing optimisation

	• Large sub-prime consumer lending market
	• Significantly under serviced due to historic compliance issues
	• Opportunity to enter market with favourable economics
	• Acquired licensed shell in FY2026 to facilitate market entry:
	    • Scalable local systems build completed
	    • First loans issued in July 2026
	    • Ongoing refinement of settings

A one-off purchase produced improved AU/NZ debt buying NPAT

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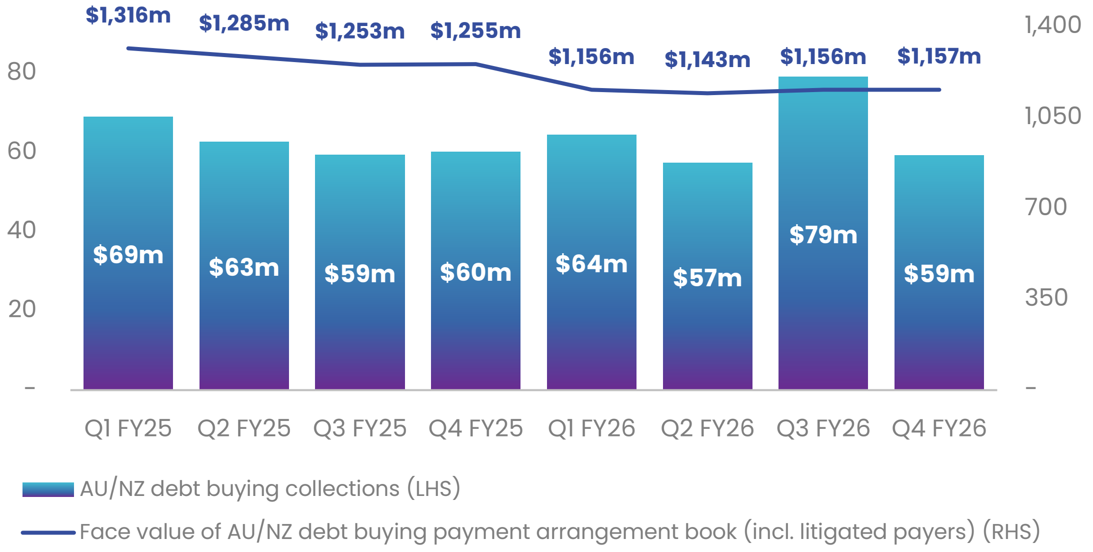
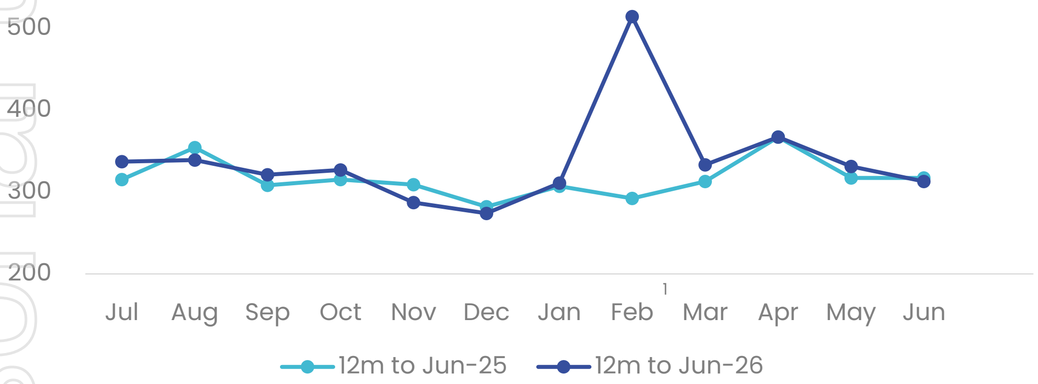
Segment performance AU/NZ debt buying

$m in AUD	FY2026	FY2025	VAR % / ppts
NPAT	**$23.4m**	**$22.2m**	**5%**
Ledger investment	**$135.7m**	$90.5m	50%
Cost to collect	**44%**	45%	1 ppts
AU/NZ debt buying PDL carrying value	**$342.9m**	$319.9m	7%
Asset turnover	**0.78**	0.77	1%

AU/NZ debt buying collections and arrangement book ($m In AUD)



AU/NZ debt buying productivity per hour (AUD $)



AU/NZ Debt Buying $m in AUD	FY2026	FY2025	Δ
Collections	**$260m**	$251m	4%
Productivity	**$337**	$316	7%
Operations headcount [2]	**583**	574	2%
Payers book (face value) [2]	**$1,157m**	$1,255m	(8%)

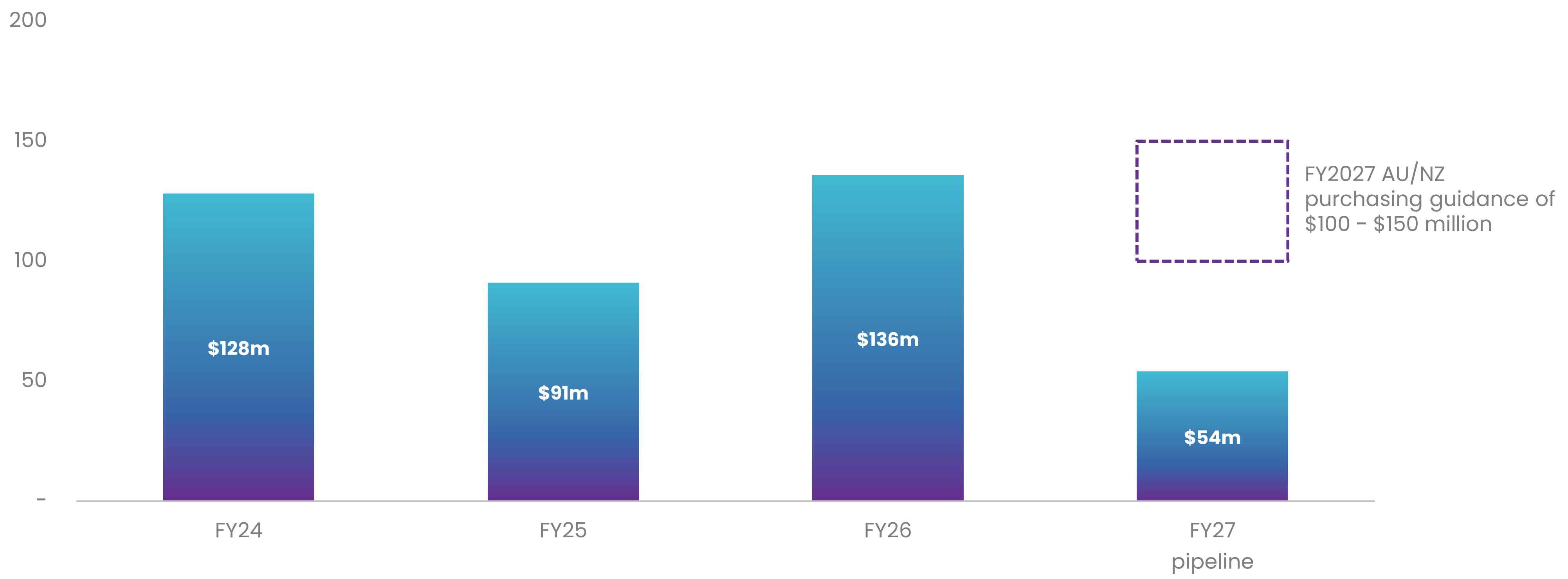
1. Acquisition of large performing book in February 2026
2. As at FY2025 and FY2026 year end

AU/NZ debt buying is positioned for upside

AU/NZ debt buying investment

- Solid starting pipeline and increased opportunity

AU/NZ PDL Investment volumes ($m in AUD)

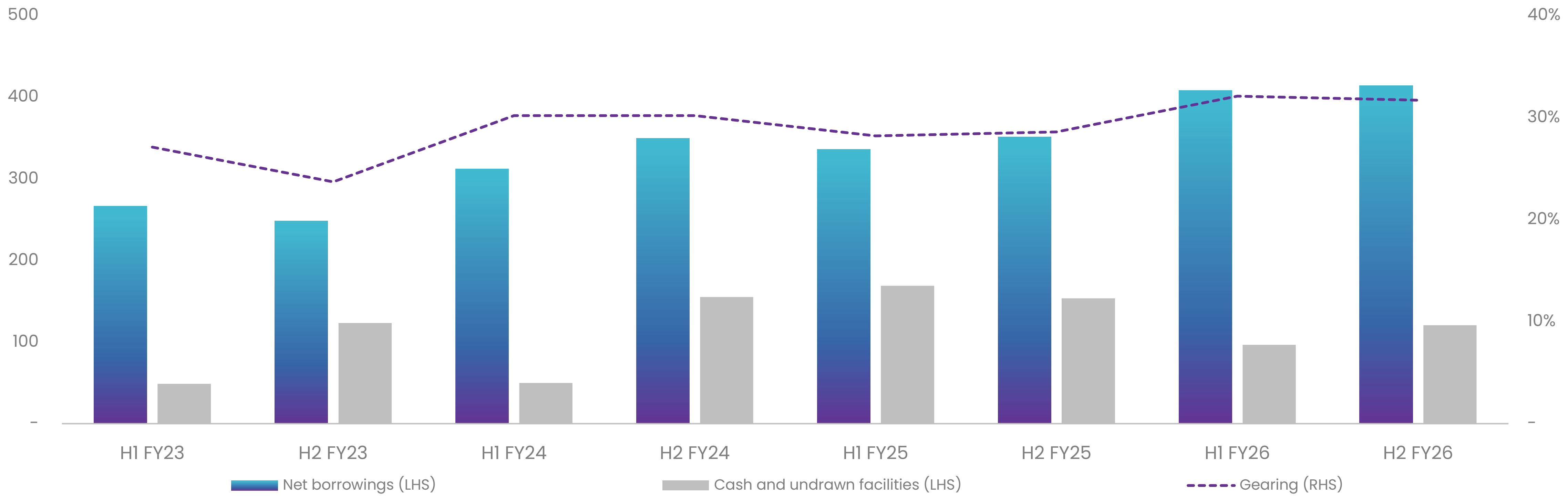


Expanded finance facilities to fund growth

Debt and capital headroom

- Expanded financing facilities and reduced margin to maximise opportunistic investment

Cash facilities ($m) and gearing [1] (%)



1. Calculated as net borrowings as a per cent of carrying value of financial assets

AI is contributing to operational improvement

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AI update

- Centralised facilitation, governance and resource prioritisation
- Commitment to an enterprise toolset
- Mandatory human-in-the-loop

	Business impact	
	Efficiency	Effectiveness
→ **Examples of wins to date**		
▪ Call summarisation and statusing	✓	
▪ Dialling execution	✓	
▪ QA call review	✓	
▪ Overhead automation – coding – reporting	✓	
→ **Some initiatives in progress**		
▪ Improved analytics to prompt activity		✓
▪ Training needs analysis and upskilling		✓

FY2027 guidance is for solid growth in challenging market conditions

FY2027 outlook

	FY2027 Guidance Issued Aug-2026
Ledger investment	**$200 - $280 million** [1] (vs $302 million in FY2026)
Gross lending	**$445 - $495 million** (vs $424 million in FY2026)
NPAT	**$110 - $118 million** [2] (vs $106 million in FY2026)
EPS (basic)	**161 - 173 cents** (vs 155 cents in FY2026)

1. Consists of $100 - $130 million in expected US investment and $100 - $150 million in AU/NZ investment
2. FY2027 H1 NPAT guidance range is $45 - $55 million

APPENDICES:

Key operating metrics

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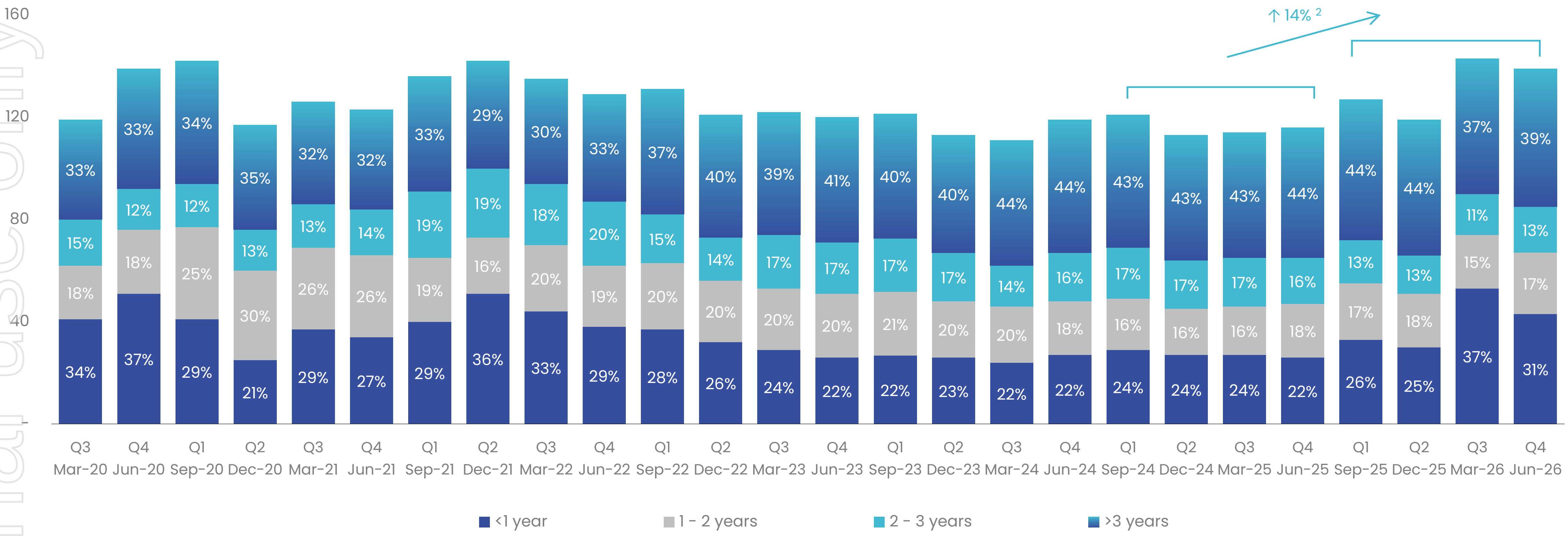
Key operating metrics

APPENDIX 1: Operating cash flow and gearing

Operating cash flow and gearing	FY2026	FY2025	FY2024	FY2023
PDL collections	**$529.6m**	$478.6m	$463.7m	$493.8m
Lending income	**$214.9m**	$199.8m	$179.1m	$147.8m
Other income	**$76.8m**	$80.3m	$92.8m	$50.3m
Interest expense / income	**($33.9m)**	($32.9m)	($23.8m)	($15.6m)
Operating expenses	**($311.4m)**	($300.3m)	($296.3m)	($278.0m)
Taxation	**($49.1m)**	($39.2m)	($23.2m)	($12.6m)
PDL acquisitions, net lending and capex	**($435.2m)**	($335.2m)	($442.3m)	($471.0m)
Net operating (free) cash flow	**($8.3m)**	**$51.1m**	**($50.0m)**	**($85.3m)**
PDL carrying value	**$875.3m**	$826.1m	$780.7m	$762.1m
Consumer loans net carrying value	**$419.6m**	$381.2m	$358.5m	$284.5m
Net cash / (borrowings)	**($414.3m)**	($344.1m)	($349.7m)	($248.4m)
Net borrowings / carrying value (%)	**32.0%**	**28.5%**	**30.7%**	**23.7%**

APPENDIX 2: Collections life cycle

PDL COLLECTIONS BY VINTAGE ($m) [1]

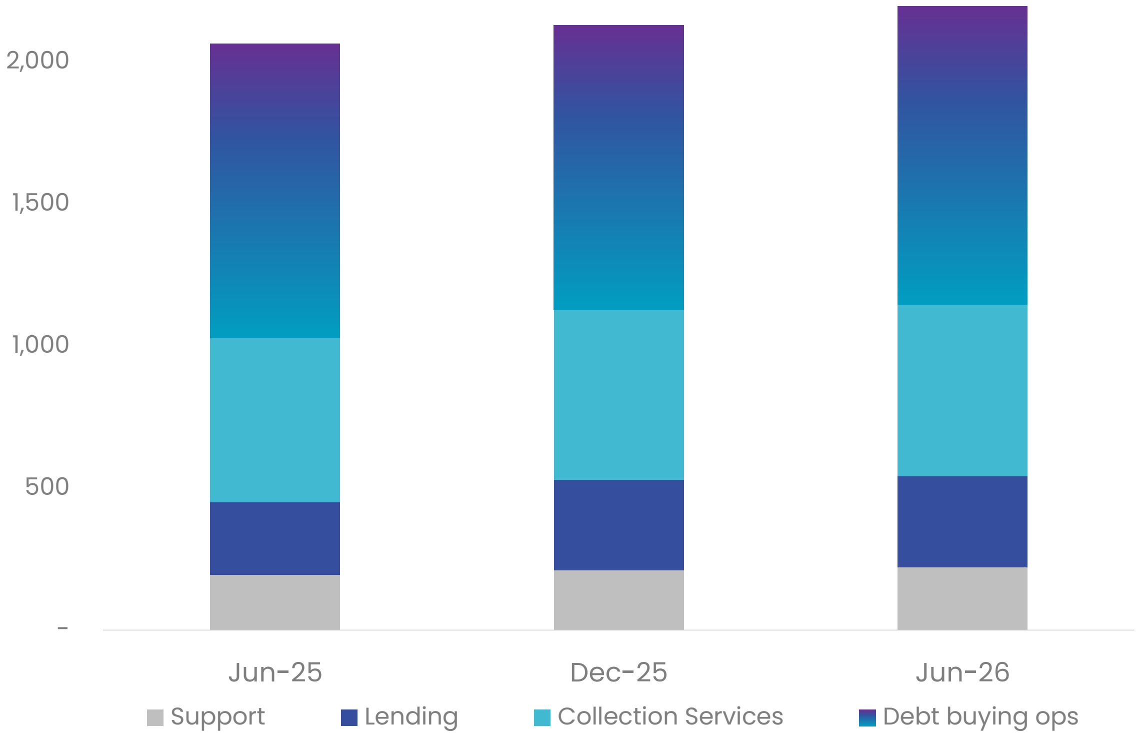


1. Combined AU/NZ and US PDL collections
2. Increase of 14 per cent in FY2026 vs FY2025 based on constant currency

APPENDIX 3: Operational and total headcount

	Jun-25	Dec-25	Jun-26
Debt buying operations	1,036	1,002	**1,049**
Collection services	579	598	**605**
Lending	255	318	**320**
Support	195	211	**222**
Total	2,065	2,129	**2,196**
Support %	9%	10%	**10%**

Period End Headcount (FTE)



APPENDIX 4: RBA aggregate interest bearing card balances

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Australian credit card balances accruing interest ($b) [1]

1. Value of Australian credit card balances accruing interest (https://www.rba.gov.au/statistics/tables/xls/c01hist.xlsx?v=2026-07-02-14-31-04)

APPENDIX 5: US unsecured credit outstandings and charge-off rates

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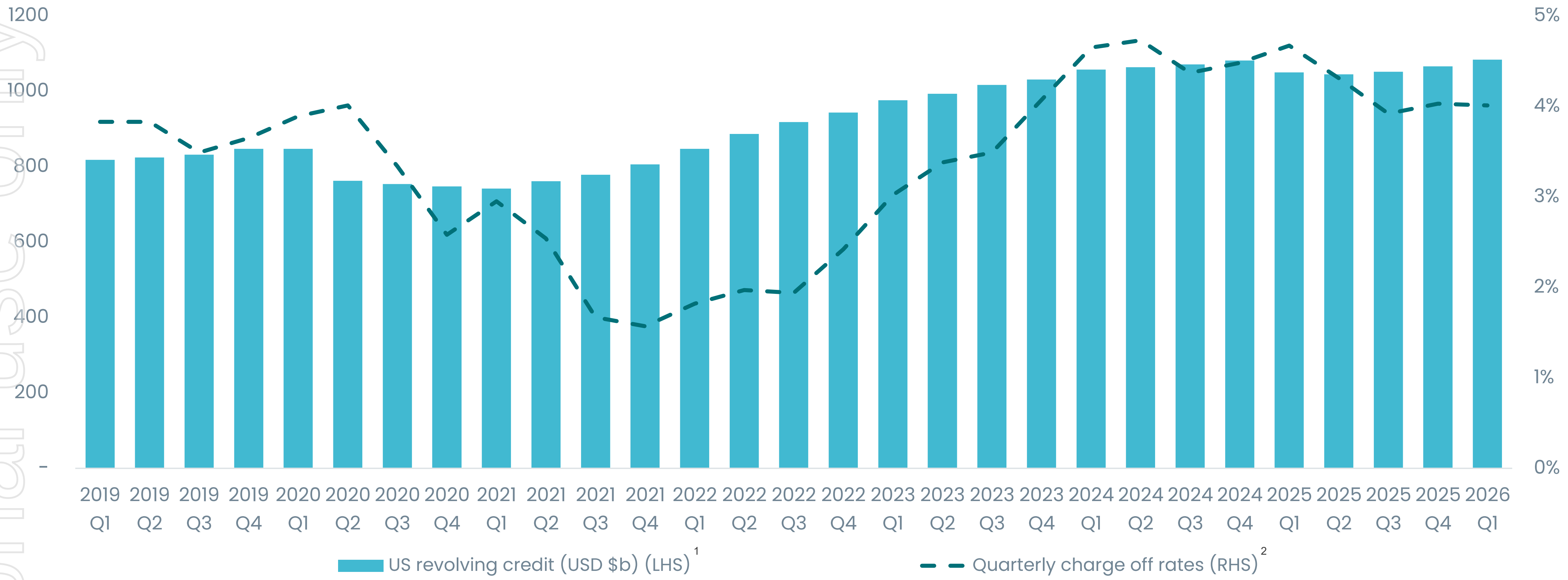
US Revolving Credit (US$b) and Quarterly Charge-Off Rates (%)



1. Total Revolving Debt Outstanding, Federal Reserve Economic Data (https://fred.stlouisfed.org/series/CCLACBW027SBOG)
2. Charge-Off Rates on Credit Cards, All Commercial Banks, Federal Reserve Economic Data (https://fred.stlouisfed.org/series/CORCCACBN)

APPENDIX 6: Market leadership in compliance and conduct

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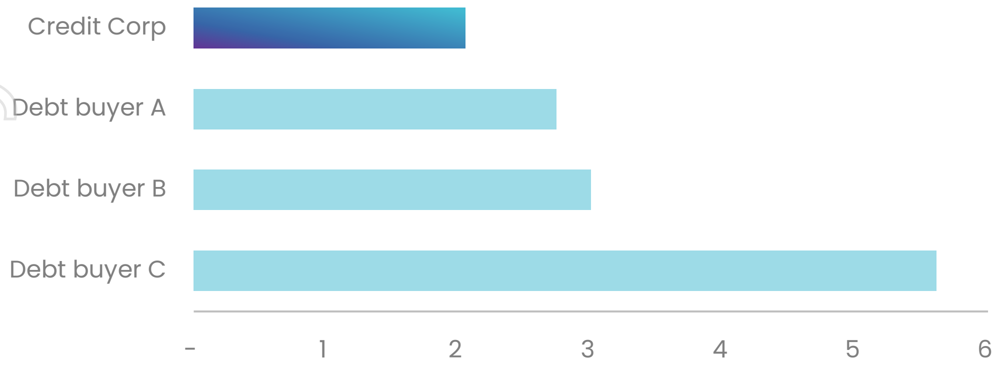
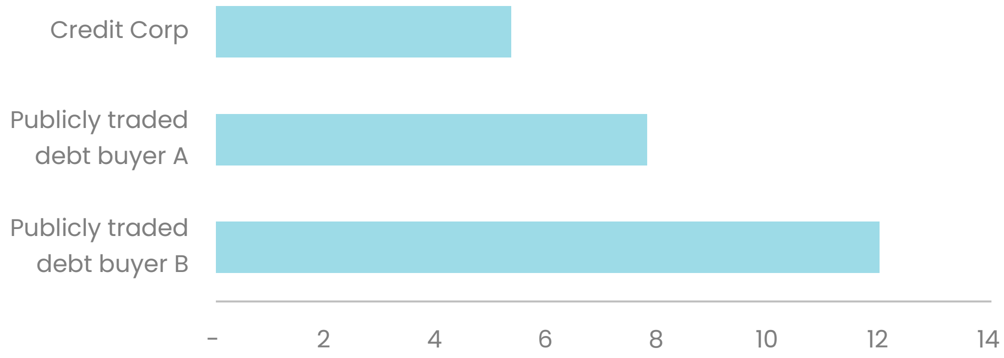
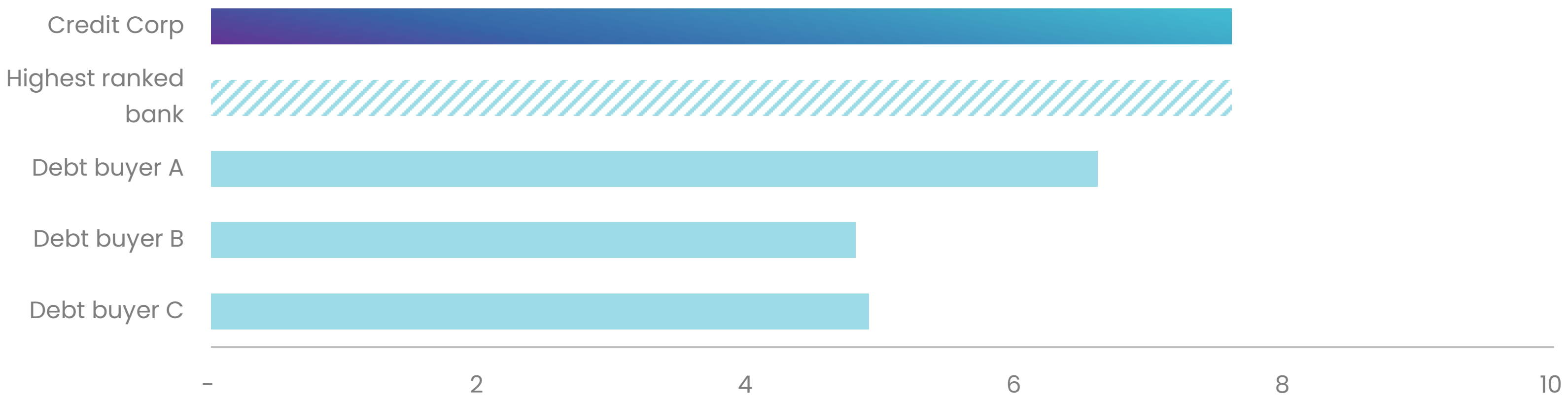
FY2026 AU EDR Rate [1]



12 Months to Mar-26 US Dispute Rate [2]



Rating of banks and debt buyers by financial counsellors in 2026 [3] (score out of 10)



1. No. of complaints reported by External Dispute Resolution (EDR) provider (The Australian Financial Complaints Authority) for the 12-month period to Dec-25 divided by total PDL collections expressed in millions of dollars
2. Comparison is to 2 largest US debt buyers with primarily in-house collection operations
3. Financial Counselling Australia: Rank the banks and other lenders and debt buyers survey 2026 – rating of response to consumer hardship 2026, pages 14, 31, and 34

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