

FY26 Results

Investor Presentation

For the year ended 30 June 2026
25 August 2026

Agenda

01

Overview of FY26

Brett Morgan
Managing Director & CEO

02

Financial Results

Gary Dickson
CFO

03

Summary

Brett Morgan
Managing Director & CEO

04

Appendix

Additional FY26
information

01

Overview of FY26

Brett Morgan

Managing Director & CEO



FY26 key highlights

Strong earnings growth; integration delivering; improved earnings mix

- Underlying NPAT up 41.2% to \$58.3m (Statutory NPAT up 58.0% to \$56.2m)
- Growth delivered across key business lines and retail banking momentum improved
- Higher-return businesses increased contribution to 11% of underlying NPAT (FY25: 6%).
- Integration delivered \$11.8m of run-rate synergies; all major integration decisions made
- Underlying EPS up 11.7% to 34.3 cps
- Fully franked, final dividend 12.5 cents per share (cps); full year dividends 24.5 cps (+3.0 cps on FY25)

* FY25 includes earnings of Auswide Bank for the period from 19 February to 30 June 2025.

Financial and operating performance

UNDERLYING NPAT

\$58.3m

+41.2% on pcp
Statutory NPAT \$56.2m

UNDERLYING EARNINGS
PER SHARE

34.3 cps

+11.7% on pcp

FINAL DIVIDEND

12.5 cps

+1.5 cps on pcp

EARNINGS MIX

11.3%

of Group profit from higher-return
businesses vs 6% in FY25

TOTAL LOAN BOOK

\$14.0b

+7.2% on pcp

CUSTOMER DEPOSITS

\$10.6b

+4.0% on pcp

FY26 execution priorities

Delivering against our FY26 priorities resulted in stronger earnings, greater scale and improved strategic positioning



**Home
lending**

\$13.6b
Portfolio

+5.8% growth



**Customer
deposits**

\$10.6b
Portfolio

+4.0% growth



**Equipment
finance**

\$371m
Portfolio

+134% growth



**Managed
funds**

\$970m
FUM

Steady



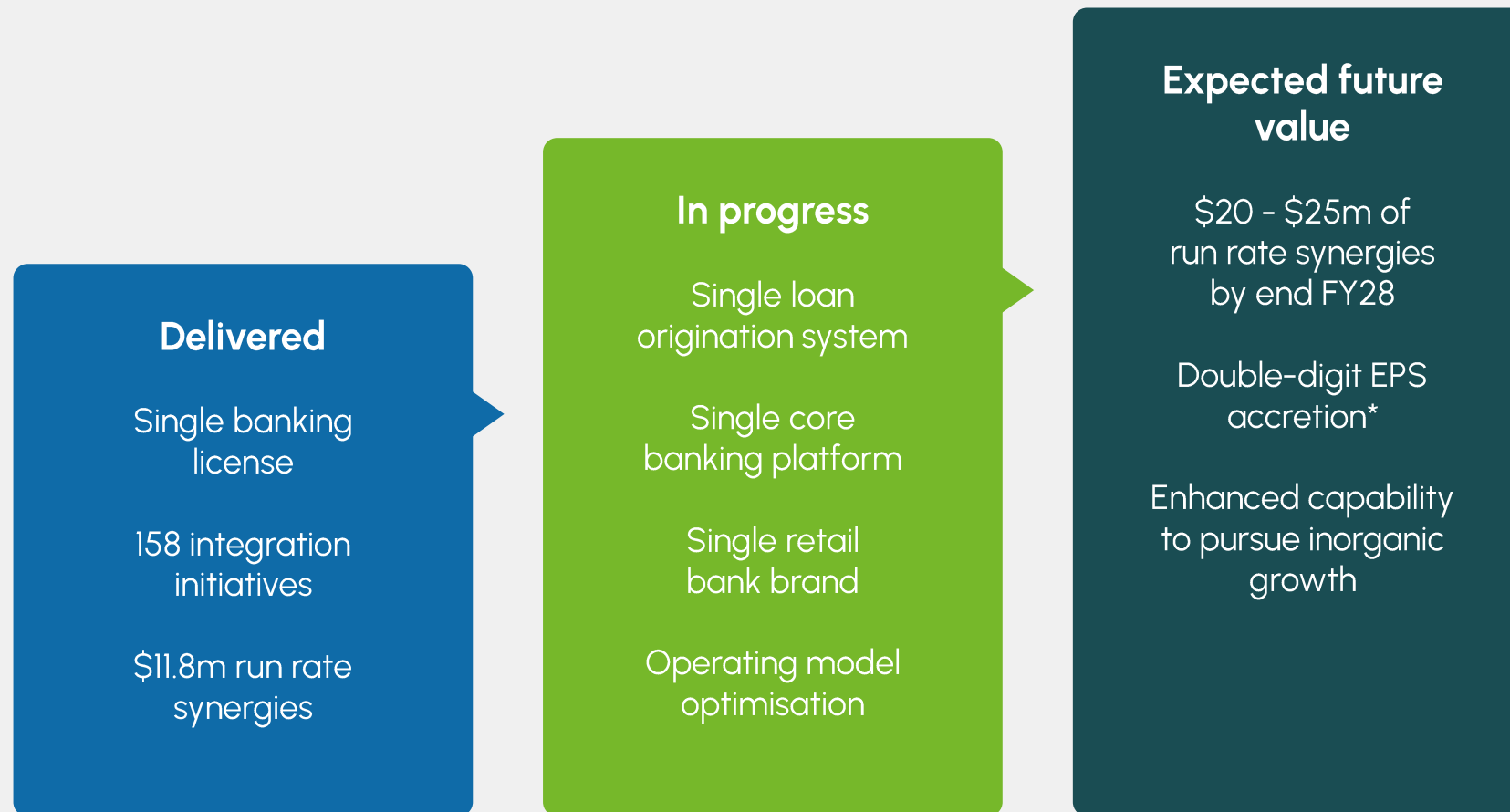
**Trustee
Services funds**

\$560m
FUA

+17.6%

The merger is delivering value

Run rate synergies of \$11.8m; integration execution remains on track; FY28 synergy target unchanged



* EPS accretion on a full run-rate synergy basis (FY24 baseline of 32.0 cps).

02

Financial results

Gary Dickson

CFO



FY26 financial overview

Double digit earnings growth; key metrics trending positively

Financial						
Metric	FY26	FY25	FY26 v FY25		2H26 v 1H26	
Total operating income (\$m)	255.9	186.6	37.1%	▲	4.5%	▲
Total operating expenses (\$m)	170.1	127.0	33.9%	▲	1.9%	▲
Core earnings (\$m) ^{1,2}	85.8	59.6	43.9%	▲	10.0%	▲
Underlying net profit after tax (\$m) ²	58.3	41.3	41.2%	▲	6.8%	▲
Statutory net profit after tax (\$m)	56.2	35.6	58.0%	▲	6.0%	▲
Underlying earnings per share (cps) ²	34.3	30.7	11.7%	▲	6.3%	▲
Statutory earnings per share (cps)	33.1	26.4	25.4%	▲	5.5%	▲
Net interest margin (%) (annualised)	1.50	1.47	+3 bps	▲	+8 bps	▲
Bank cost-to-income ratio (%) ^{2,3}	65.7	67.3	-162 bps	▼	-211 bps	▼
Group cost-to-income ratio (%) ²	66.5	68.0	-156 bps	▼	-170 bps	▼
Dividend-fully franked (cps) ⁴	24.5	21.5	+3.0 cps	▲	+0.5 cps	▲

Note: Financial performance figures compare FY26 to FY25 as the prior corresponding period (pcp) and 2H26 to 1H26 as the prior period (pp). Balance sheet and capital figures compare 30 June 2025 as pcp.

A number of figures, amounts, percentages, estimates, calculations of value and fractions in this presentation are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this presentation and totals may vary slightly due to rounding.

Balance sheet, capital and funding				
Metric	30 Jun 26	30 Jun 25	30 Jun 26 v 30 Jun 25	
Customer deposits (\$b)	10.6	10.1	4.0%	▲
Home loan book (\$b)	13.6	12.9	5.8%	▲
Group Total assets (\$b)	16.1	15.3	5.3%	▲
Group Total liabilities (\$b)	15.3	14.5	5.5%	▲
Underlying ROE (%) ²	7.9	7.3	60 bps	▲
Underlying ROTE (%) ²	9.7	8.9	80 bps	▲
Capital – CET1 (%)	11.6	11.9	-31 bps	▼
Capital – Total (%)	15.8	17.5	-168 bps	▼
MLH ratio (%)	12.4	13.8	-133 bps	▼
Moody's	Baa3 (MyState Limited), Baa2 (MyState Bank)			
Fitch	BBB+ (MyState Limited, MyState Bank)			

1. Operating profit before bad & doubtful debt expense and income tax expense.

2. Excludes merger related transaction and integration costs.

3. Combined cost to income ratio for MyState Bank (including Auswide and Selfco).

4. Final dividend of 12.5 cps payable to shareholders on the register at the record date of 31 August 2026.

Full year Underlying and Statutory NPAT

FY26 profit driven by increased scale and the achievement of year 1 integration synergies

Net profit after tax (\$m)



- Underlying NPAT up 41.2% on pcp, up 22% on a pro forma basis
- Net interest income up 37.4% reflecting a larger average balance sheet and improved NIM
- Other banking income up 58.3% on higher lending, transaction fees and commission revenue
- Wealth management income up 11.2% due to higher trustee services income and loan establishment fees
- Total operating costs increased 33.9% primarily due to the larger merged Group cost base, up 0.8% on a pro forma basis

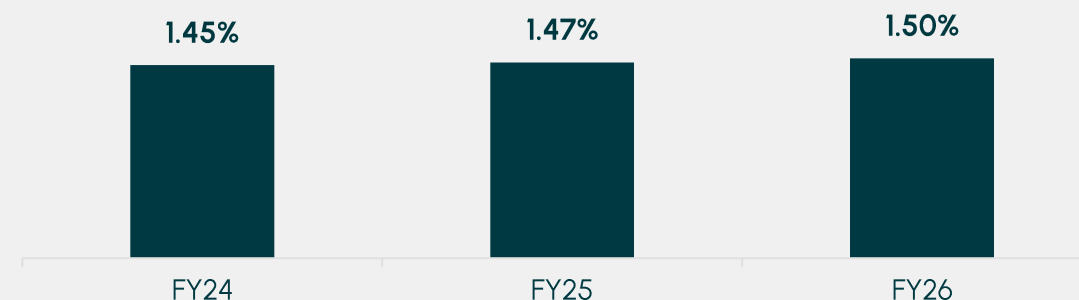
1. Includes the post-tax impact of merger related integration costs (-\$4.5m) and fair value adjustments (\$2.4m)

Net interest margin

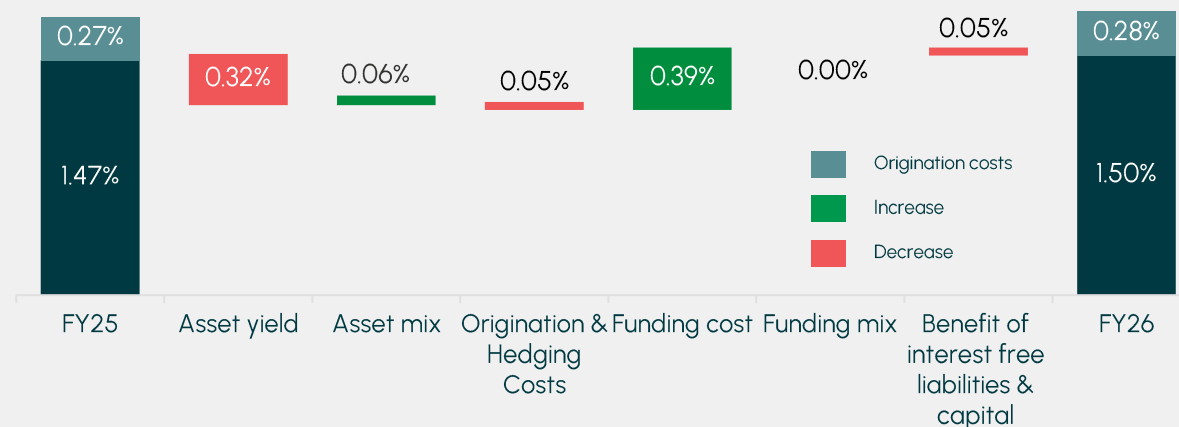
NIM increased 3 bps to 1.50% in FY26

- Net interest margin up 3 bps year on year
- NIM 2H26: 1.54% vs. 1H26: 1.46% (up 8 bps)
- Key themes for FY26
 - Growing contribution from equipment finance business
 - Higher RBA cash rate profile supportive
 - Liquidity and funding benefits from single banking license
 - Exit NIM higher than average NIM
- Key themes for FY27
 - Weaker system credit growth expected
 - Equipment finance business contribution

Average NIM trend



NIM waterfall ¹



1. FY25 includes Auswide Bank from 19 February to 30 June 2025.

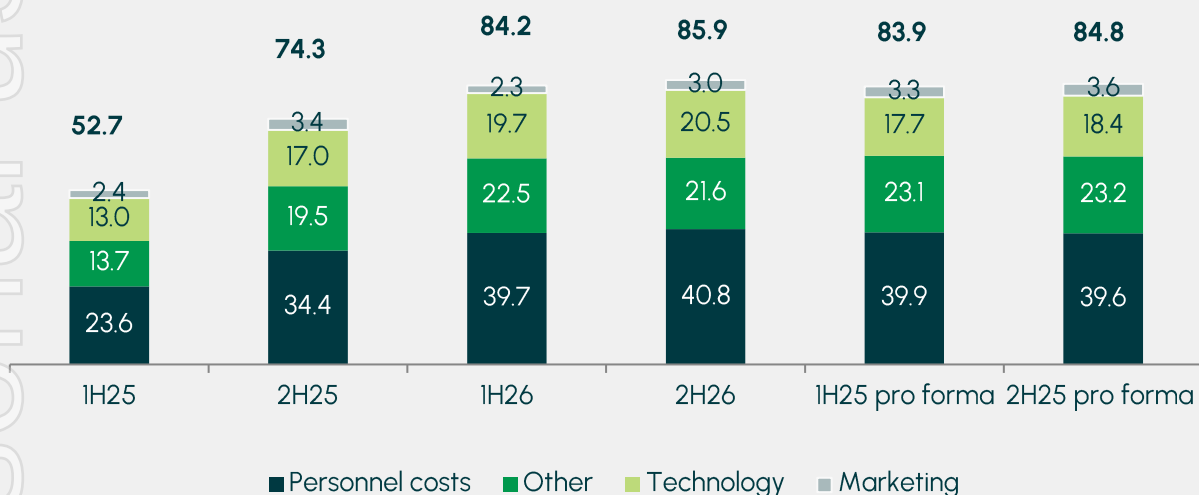
Origination cost represents upfront broker commission amortised over the average life of a loan. Offset account balances are netted within average interest earning assets.

Operating costs

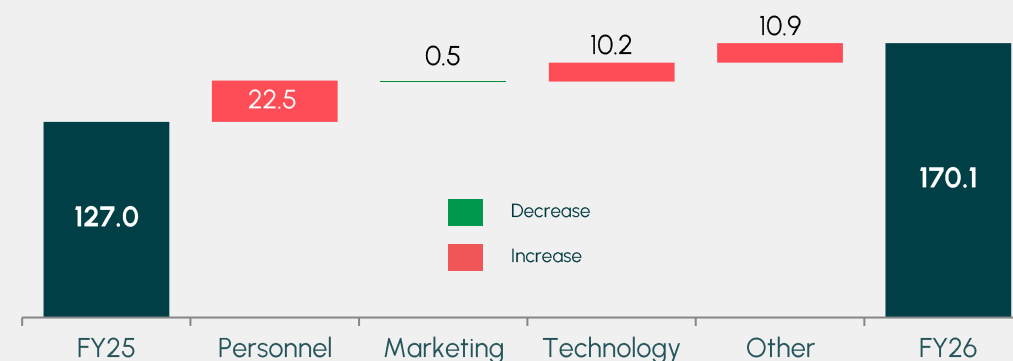
Underlying expenses well managed

- The increase in expenses, including people and technology costs, primarily reflects the inclusion of Auswide Bank for the full period vs 4 ½ months in FY25
- Group cost to income improved by 156 basis points
- On a pro forma basis underlying expense growth was broadly offset by realised synergies; expenses increased 0.8% on FY25

Operating costs breakdown (\$m)¹



Operating costs (\$m)¹



1. Operating costs exclude merger related transaction and integration costs. FY25 includes Auswide Bank from 19 February to 30 June 2025

Operating expense walk (FY25 pro forma to FY26)		\$m
FY25 (pro forma) operating expenses		168.7
Add: Full year impact for Selfco (vs. 10 months in FY25)		0.6
Add: estimate of CPI related uplift (c.5%)		8.4
Add: investment in higher returning business lines & capability		3.1
Less: realised synergies		(10.7)
FY26 operating expenses		170.1

Synergies and integration costs

Integration on track. Target run-rate synergies at end of FY28 unchanged at \$20–25m pa

Synergies

- FY26 realised synergies \$10.7m, equates to +4.4 cps of earnings
- Run-rate synergies at end of FY26: \$11.8m

Integration

- FY26 Integration costs in FY26 equates to -2.7 cps of earnings
- Increase in estimated integration cost from \$29m to \$32m, driven by:
 - decision to implement a modern, AI-enabled core banking platform in partnership with MyState Bank's long term core banking provider, TCS
 - small adjustment for higher inflation across staff and vendor costs
- A portion of the additional investment will now be capitalised
 - integration costs recognised in profit and loss over the three-year program reduces from \$29m to \$26m

\$m	FY25 actual realised	FY26 actual realised	FY27 forecast run rate*	FY28 forecast run rate*
Synergies	1.8	10.7	14-16	20 - 25

\$m	Integration Total*	FY25 Actual	FY26 Actual	FY27 Forecast*	FY28 Forecast*
Integration costs	32	2	7	14	9
Comprising:					
Opex	26	2	7	11	6
Capex	6	-	-	3	3

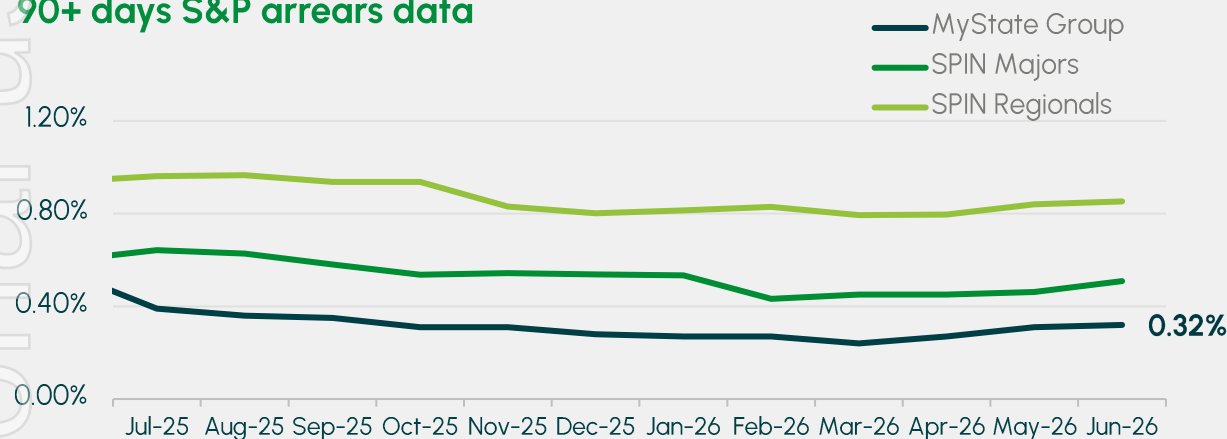
* Single point, best estimate at 30 June 2026

Quality home loan book

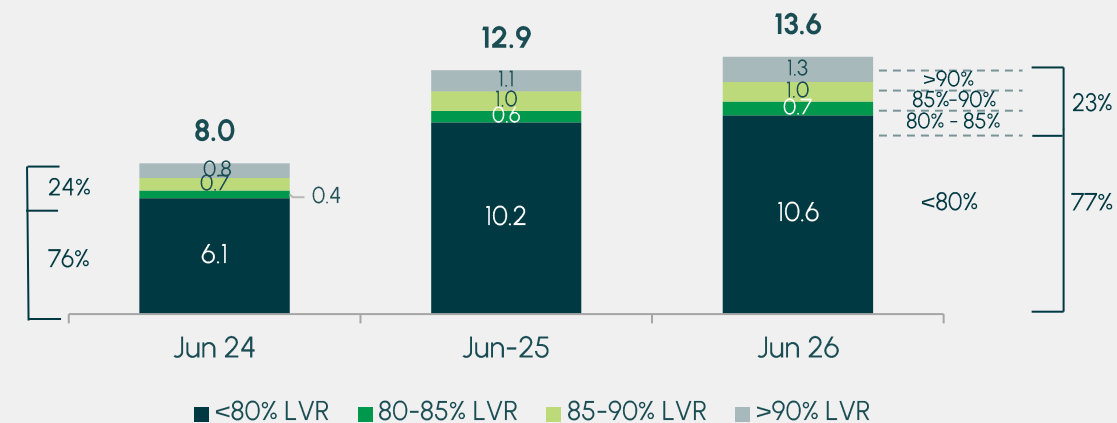
Strong settlements in the second half

- \$13.6b home loan portfolio
- 2H applications up 16% and settlements up 41% on 1H
- Continued focus on low-risk, owner-occupied lending
- Actively managing the volume/margin trade-off
- Portfolio LVR (at origination) of 63.9% (30 June 2026)
- 90+ day arrears 0.32%, below industry average

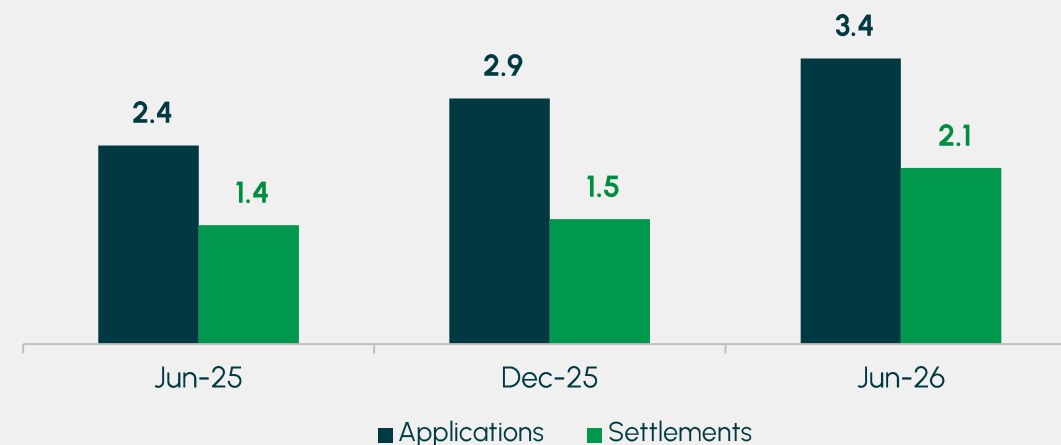
90+ days S&P arrears data



Home loan book LVR profile (\$b)



Home loan book – applications and settlements by half (\$b)

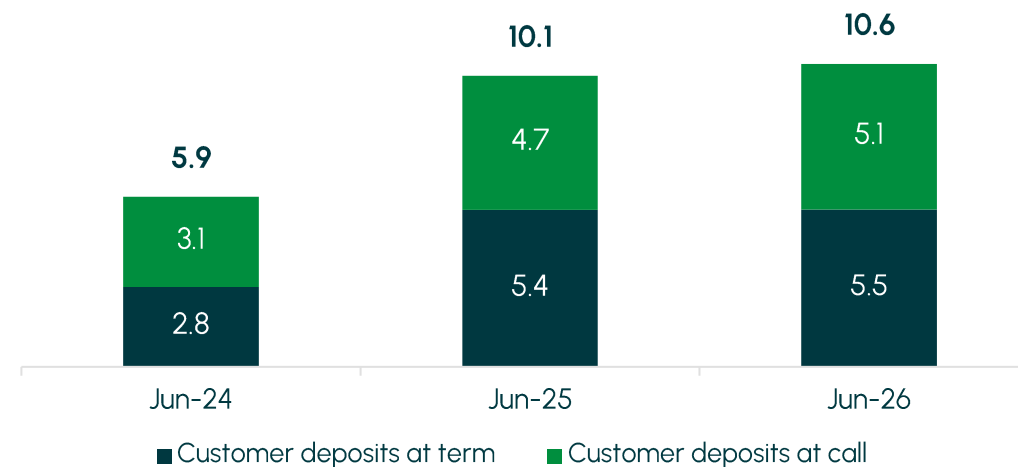


Diversified funding mix

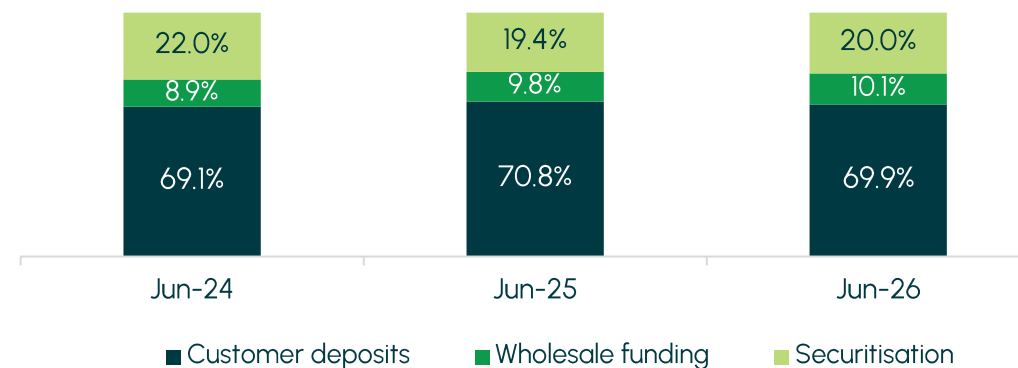
Strong deposit gathering capability

- Customer deposit ratio stable at 70%
- Deposit gathering capability across digital, branch and partnerships
- New digital savings product launched in December, supporting customer deposit growth
- Issued MyState's largest senior unsecured floating rate note in April 2026 (\$250m)
- Securitisation remains an important source of funding and provides additional capital flexibility

Customer deposits (\$b)



Funding mix (%)

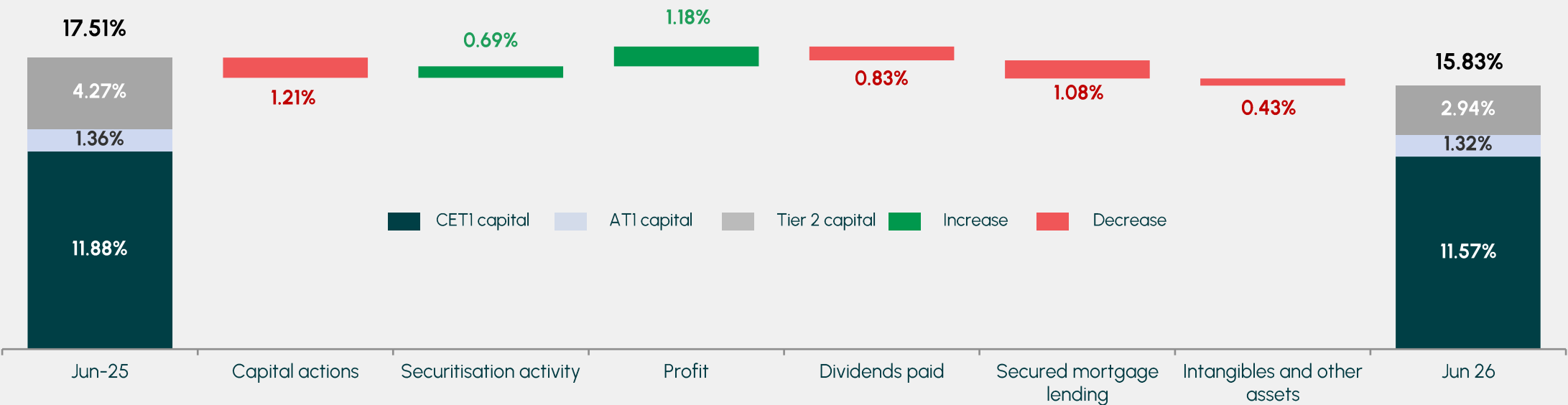


Well capitalised for growth

Transition to a single banking license supports capital management efficiency

- MyState remains well capitalised, with strong organic capital generation
- Total capital ratio of 15.8% at 30 June 2026
- Reduction in total capital ratio follows the issue of Tier 2 capital notes in May 2025 (\$100m) and then redemptions in July 2025 (\$25m), September 2025 (\$12m) and May 2026 (\$15m) (impact c. -106 bps)
- Capital position provides flexibility to further invest in key initiatives including lending growth

Capital

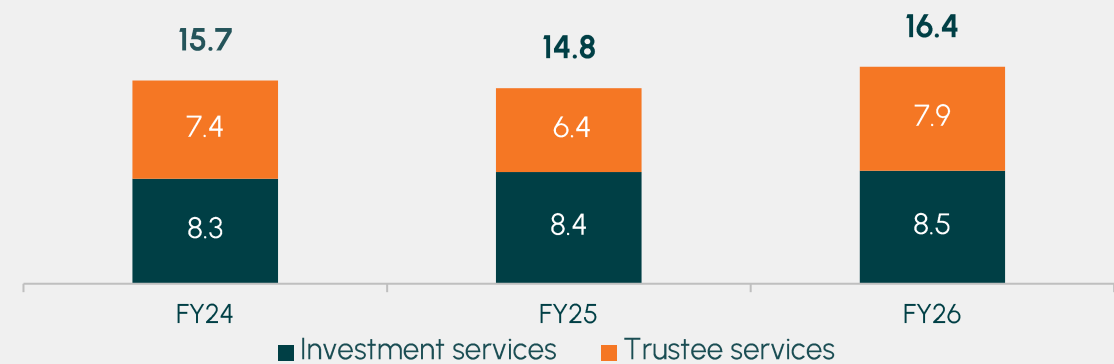


TPT Wealth providing income diversification

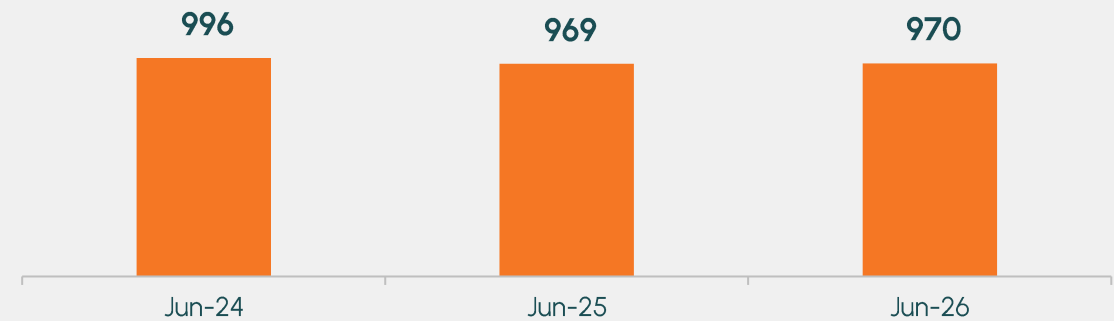
Continued growth in FY26

- TPT operating income increased 10.9% on pcp to \$16.4m benefitting from improved business performance across trustee services, lending and funds
- Trustee Services FUA rose 17.6% to \$560m primarily due to growth in compensation trusts
- Managed Funds FUM steady
- NPAT contribution of \$2.7m for the full year, up 12.5%

Operating income (\$m)¹

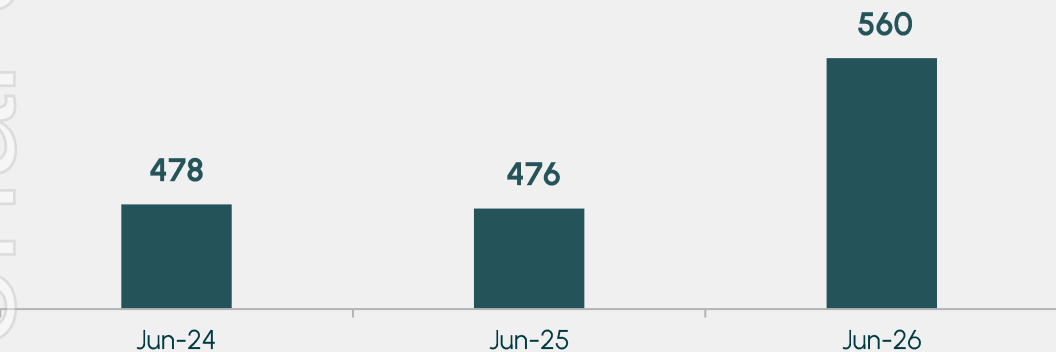


TPT managed funds FUM (\$m)



1. Investment Services includes interest income on cash balances

TPT trustee services FUA (\$m)



Selfco providing lending diversification

Strong book growth

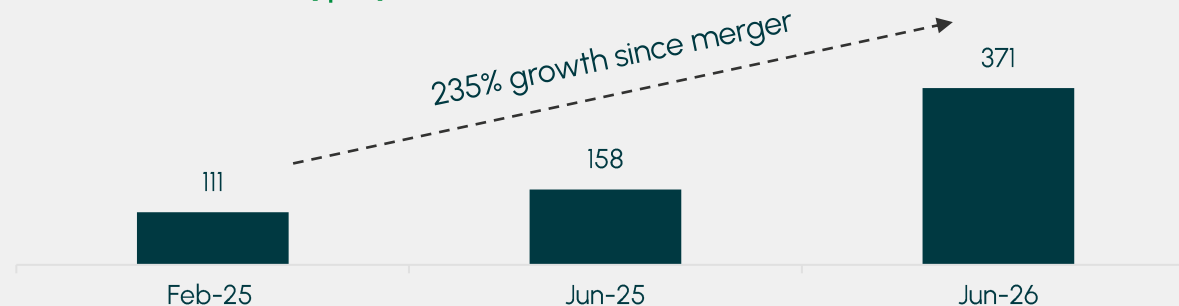
About Selfco

- Finances business critical assets used to generate cash flow
- Operating in a \$40 billion equipment finance market
- Average loan size \$80,000
- Nationally distributed through broker network
- Higher margin business

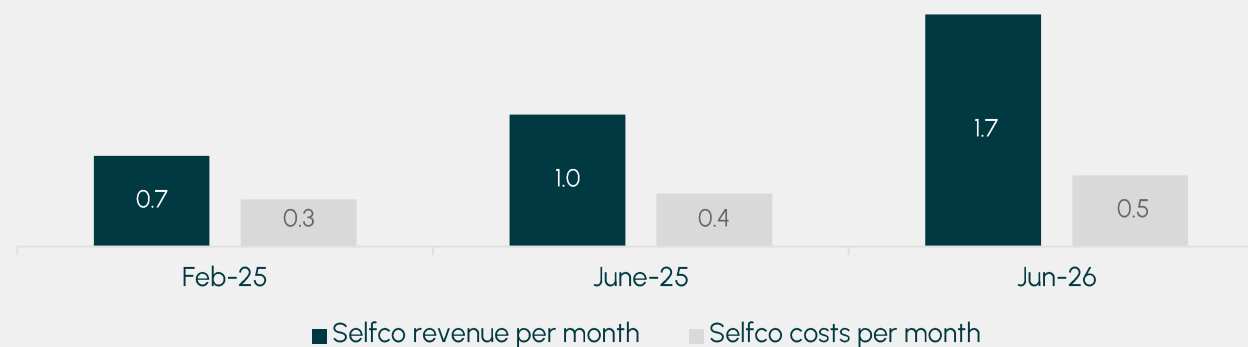
Business performance

- FY26 book growth of 134% and 235% since merger
- Revenue and cost profile improving as book grows
- Full year NPAT contribution of \$3.9m
- Low arrears (90+ days 0.24%)

Selfco loan book (\$m)



Monthly Selfco revenue and operating costs (\$m)



Final dividend 12.5 cps fully franked

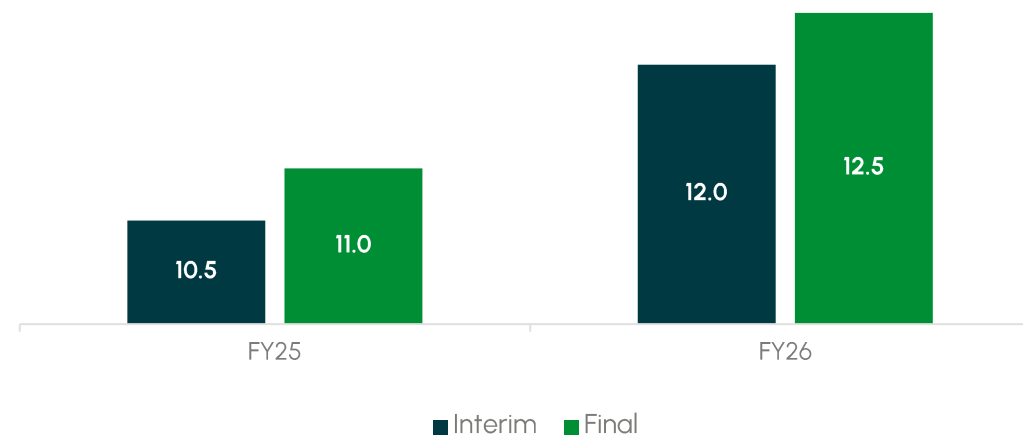
Dividend up 1.5 cps on FY25 final

- Dividend policy targets a payout ratio of 60 – 80% of NPAT
- Total FY26 dividends up 3.0 cps on FY25
- Second half payout ratio 70.8% on an Underlying NPAT basis.
- Full year dividend payout ratio 71.5% on an Underlying NPAT basis (74.1% on a Statutory NPAT basis)
- DRP to be activated at a discount of 1.5% for the FY26 Final dividend

Dividend payout ratio based on profit type

FY26 Final dividend	2H Statutory	2H Underlying
12.5 cps	73.7%	70.8%
Total dividend	FY Statutory	FY Underlying
24.5 cps	74.1%	71.5%

Dividends – fully franked per share (cps)



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03

Summary

Brett Morgan

Managing Director & CEO



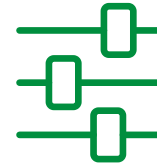
Looking ahead

Business and integration priorities remain unchanged



Business priorities

- Profitably grow home lending and customer deposits
- Scale the equipment finance book
- Grow funds and private trustee services businesses
- Explore inorganic opportunities that deliver shareholder value



Integration priorities

- Single loan origination system
- Single core banking system
- Single retail bank brand
- Optimise operating model
- Deliver target synergies

MyState's investment case

FY26 demonstrates that the merger thesis is delivering; earnings have grown, execution is on track and the next phase of value creation is visible

Diversified,
growing business



4 business lines

Growth across retail banking, equipment finance, managed funds and trustee services.

Integration upside



\$11.8m run rate synergies delivered

\$20-25m FY28 run-rate synergy target unchanged.

Improved
earnings mix



11.3% of NPAT

Faster growing, higher-returning businesses are now a larger contributor.

Capital flexibility



15.8% total capital

Provides foundation to fund growth and strategic priorities.

Track record of profitability and fully franked dividends

04

Appendix

Additional FY26 information



MyState is a diversified financial services group

MyState Limited (MYS) is a diversified financial services group which listed in September 2009 following the merger of MyState Financial, an authorised deposit-taking institution, and TPT Wealth, a trustee and wealth management company.

MYS is an ASX 300 company, led by an experienced Board and Management team. It has a strong and flexible balance sheet and is currently trading on a fully franked dividend yield of ~5.0%.

In February 2025, MYS merged with Auswide Bank and is a leading provider of banking, trustee, equipment finance and wealth management services.

MYS services its customers through MyState Bank, Auswide Bank, Selfco and TPT Wealth.

MyStateBank

Banking

Lending | Deposits | Transactions



Banking

Lending | Deposits | Transactions



Equipment financing

Lending

TPTWealth

Wealth

Funds management | Trustee services

Size and ownership

- Market capitalisation of c. \$801m¹
- Shareholder base of approximately 62,000

Credit ratings

- Moody's Baa3 (MyState Limited), Baa2 (MyState Bank)
- Fitch BBB+ (MyState Limited, MyState Bank)

1. Market capitalisation as at 24 August 2026 based on closing MyState share price (\$4.70)

Social impact: customer, community and culture

Our social licence to operate is strengthened by high customer advocacy, trusted digital services, engaged employees and meaningful community investment



Customers

+60 NPS

Strong customer advocacy and trust.
Supporting customers through cost-of-living pressures.



Digital trust

97%
of transactions completed digitally

Investing in digital capability, cyber security and fraud prevention.



Our people

71%
employee engagement score

Focus on culture, leadership capability and employee experience, with women representing 56% of leadership positions across the Group



Community

19
community programs supported

Local partnerships, supporting youth, vulnerable Australians and regional communities.

FY26 Underlying to Statutory profit reconciliation

	Banking group (incl. Selfco)	TPT Wealth	Corp. & Consol.	MyState Group
Underlying NPAT (\$m) ¹	55.2	2.7	0.4	58.3
Integration costs (\$m) ²	(4.2)	-	(0.3)	(4.5)
Purchase Price Allocation (\$m) ²	2.4	-	-	2.4
Statutory NPAT (\$m)	53.4	2.7	0.1	56.2

Estimated Purchase Price Allocation profile (\$m) ²

FY26: \$2.4m FY27 to FY29: \$0.4m p.a. FY30: (\$0.2m) FY31 to FY35: (\$1.3m p.a.),

Purchase Price Allocation: the key merger related fair value adjustments made in accordance with Australian accounting standards were:

	Impact on net assets	Impact on NPAT
- Write-off of deferred mortgage broker commissions (\$m)	(12.4)	Write-back over 5 years
- Recognition of a Core deposit intangible asset (\$m)	18.5	Amortise over 10 years
- Recognition of the Fair value of deposits (\$m)	(4.6)	Write-back over 1 year

Total expenses to operating expenses reconciliation

Total expenses (\$m)

Less: Impairment expense (\$m)

Less: Integration and transaction costs (\$m)

Add: PPA (included in Administration costs) (\$m)

Total operating expenses (\$m)

FY26

FY25

177.2

133.4

(4.1)

(0.5)

(6.4)

(7.5)

3.4

1.6

170.1

127.0

1. Excludes impact of merger related integration costs.

2. Post tax at a rate of 30% where applicable.

Pro forma Underlying NPAT for FY25

The FY25 pro forma results for the merged entity includes 12 months of earnings from Auswide Bank

	MyState Bank	Auswide Bank (pro forma) ²	TPT Wealth	Corp. & Consol.	MyState Group
Total operating income (\$m)	139.5	85.1	14.8	0.1	239.5
Total operating expenses (\$m)	93.3	64.0	11.3	0.1	168.7
Core earnings (\$m) ¹	46.2	21.1	3.5	-	70.8
Underlying NPAT (\$m) ¹	32.7	12.6	2.5	-	47.8
Net interest margin (%)	1.45%	1.53%	n/a	n/a	1.48%
Cost to income ratio (%) ¹	66.9%	75.2%	76.3%	n/a	70.4%
Total capital ratio (%)	18.3%	17.3%	n/a	n/a	17.5%
Core earnings (\$m) ¹					
- Pre merger (c. 8-months)		11.2			
- Post merger (c. 4-months)		9.9			
Underlying NPAT (\$m) ¹					
- Pre merger (c. 8-months)		6.5			
- Post merger (c. 4-months)		6.1			

1. Excludes impact of merger related transaction and integration costs.

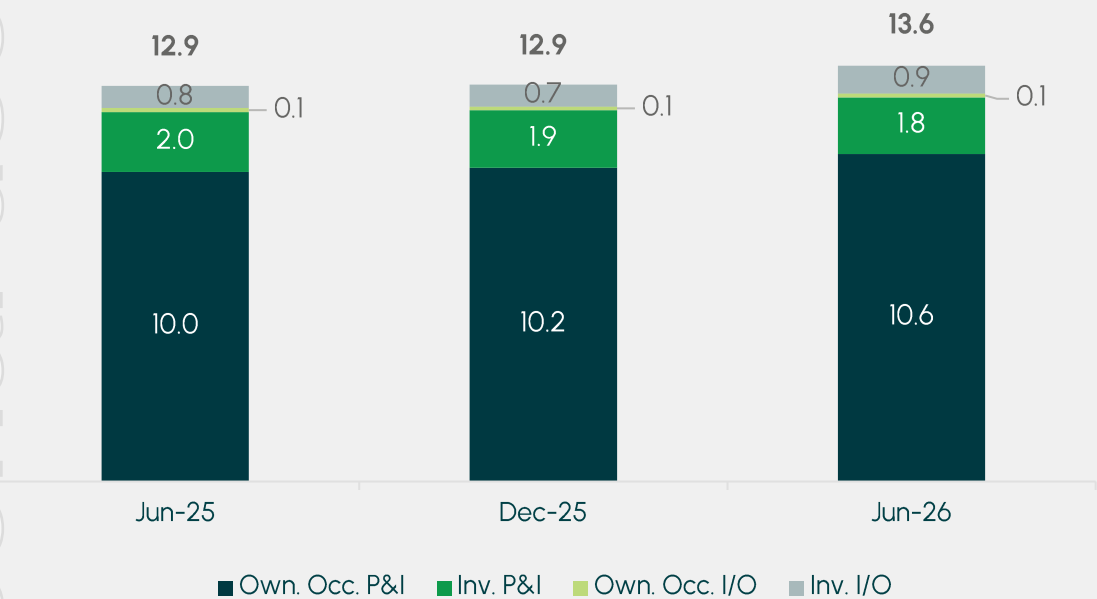
2. Includes a 12-month contribution to NPAT on a pro forma basis.

Pro forma operating income and expenses in FY25 form a baseline for the merged Group. Amounts have been restated from those disclosed in the FY25 Investor Presentation to align Auswide Bank results with the classification methodology adopted by MyState for broker commission expense and some payment system costs. The reclassification reduces both operating income and operating expenses for Auswide Bank by \$14.0m.

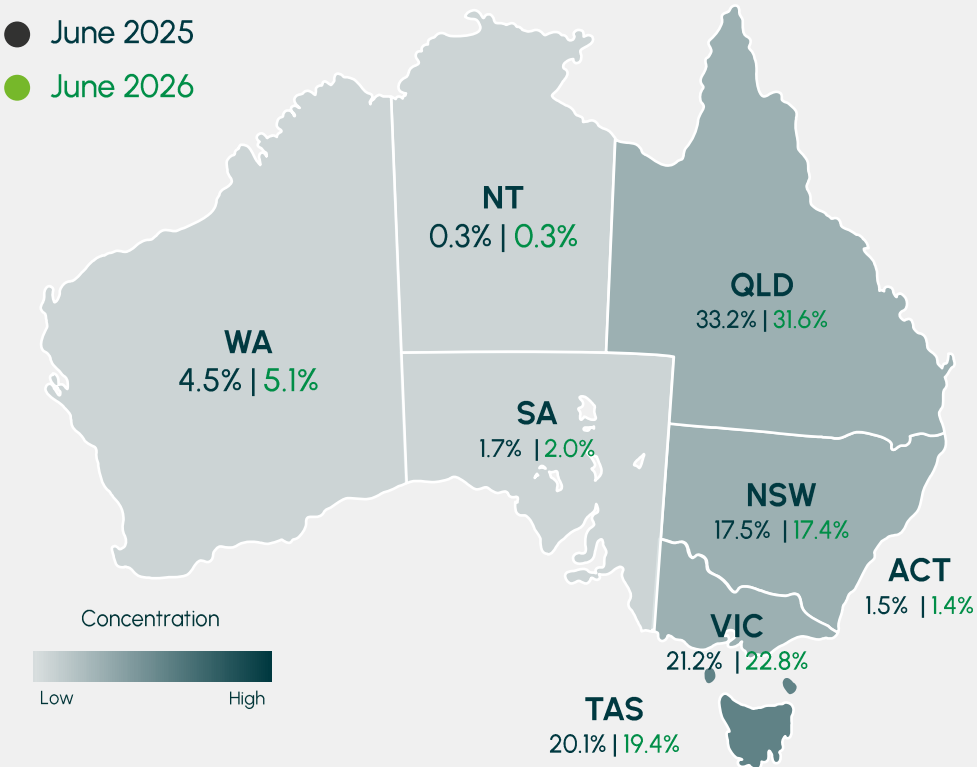
Group home loan book

- Growth driven by lower risk owner occupied P&I lending with LVR <80%
- Variable rate lending as a proportion of total flow remained above 95%
- Improved run-off rates in second half but remain elevated compared to long run averages (a sector wide challenge)

Group home loan book composition (\$b)



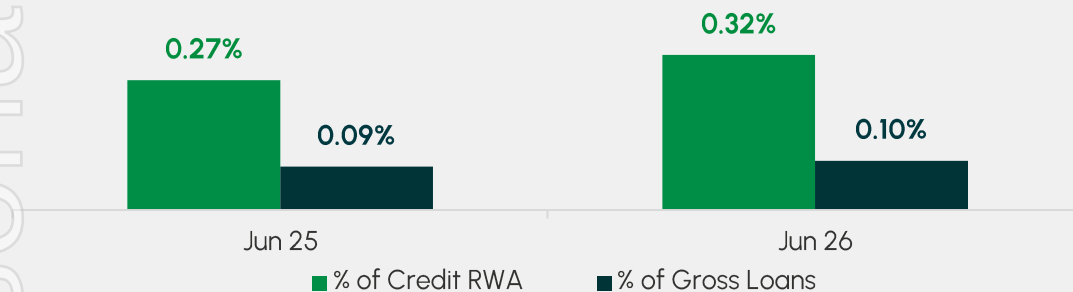
Home loan concentration by state



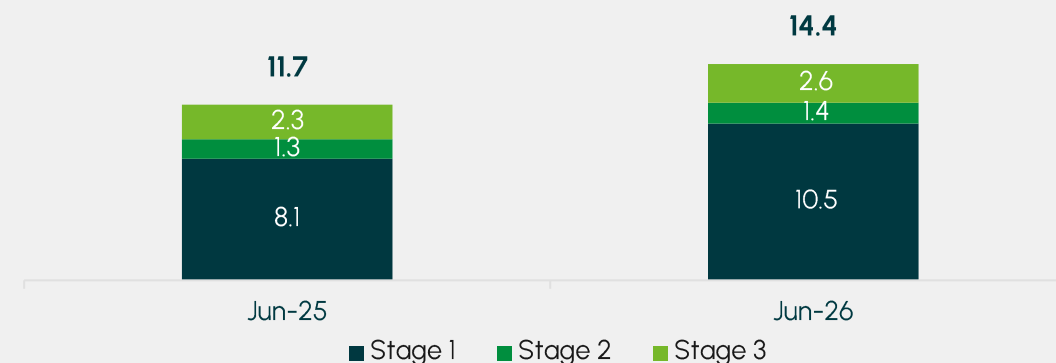
Prudent loan provisioning

- Credit quality remains strong, with the Group's 90+ days home loan arrears improving over the year from 0.44% to 0.32% at 30 June 2026, well below sector averages
- An increase of \$2.7m in the collective provision reflects growth of the Selfco portfolio and an uplift in the forward looking economic overlay
- Forward looking economic overlay of \$3.7m represents 26% of the total collective provision (June 2025: 17%)
- Overall uplift in provision coverage ratios reflecting a more challenging economic outlook

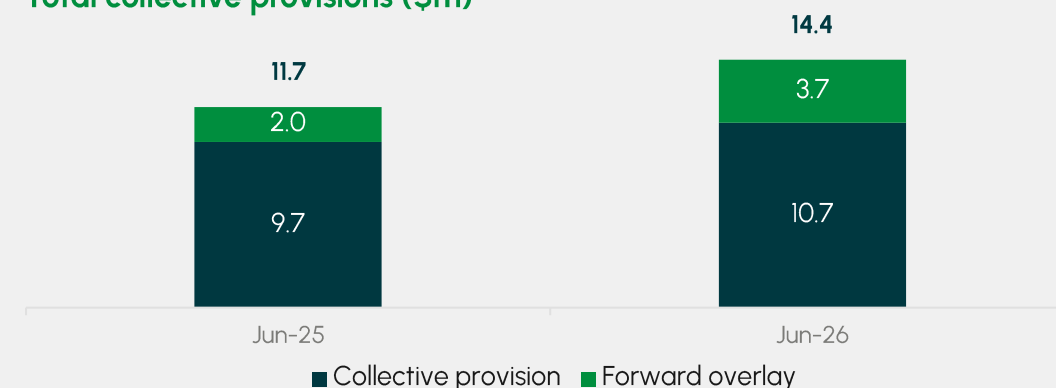
Total provision coverage ratio



Collective credit provisions (\$m)



Total collective provisions (\$m)

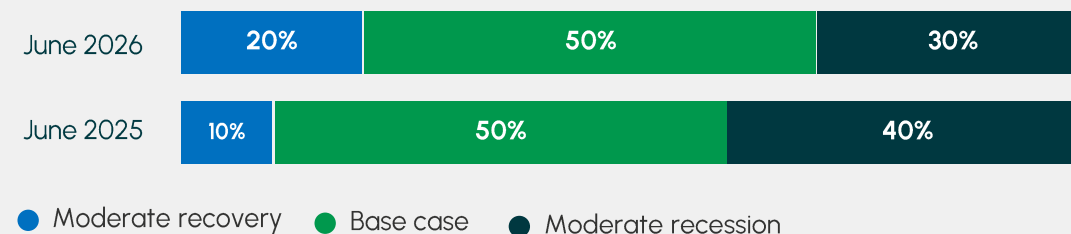


Forward looking economic overlay assumptions

Assumptions	FY27	FY28
Unemployment (year ended)		
Base Case	4.40%	4.70%
Moderate Recovery	3.70%	3.50%
Moderate Recession	5.10%	5.60%
Cash Rate (year ended)		
Base Case	4.60%	4.60%
Moderate Recovery	4.85%	4.85%
Moderate Recession	3.60%	2.85%
House Prices (yoy movement)		
Base Case	-5.0%	0.0%
Moderate Recovery	0.0%	5.0%
Moderate Recession	-5.0%	-5.0%

- Forward looking overlay increased to \$3.7m (June 2025: \$2.0m)
- The key assumptions used to determine the overlay reflect:
 - ✓ a more challenging geopolitical and macroeconomic outlook
 - ✓ a minor deterioration in employment markets
 - ✓ negative house price sentiment due to the expected impact of the 2026 Federal government Budget on the investor segment
 - ✓ higher for longer inflation and interest rates
- Scenario weightings revised to 50% base case, 30% moderate recession and 20% moderate recovery, with more conservative assumptions relative to June 2025.

Scenario weightings



Capital, stock and flow metrics

	30-Jun-26 \$m	31-Dec-25 \$m	30-Jun-25 \$m	Movement (Jun 26 – Jun 25) \$ m	%
Qualifying capital					
Common equity tier 1 capital (CET1)					
Ordinary share capital	500.68	497.32	494.99	5.69	1%
Retained earnings	279.98	268.89	267.95	12.03	4%
Accumulated other comprehensive income (and other reserves)	0.07	0.07	(0.36)	0.43	(120%)
Total common equity Tier 1 capital	780.73	766.28	762.58	18.15	2%
Less: Regulatory capital adjustments					
Goodwill (incl. core deposit intangible)	91.11	91.75	80.05	11.06	14%
Deferred tax assets	6.19	6.14	7.68	(1.49)	(19%)
Cash flow hedge reserve	-	1.50	0.49	(0.49)	(100%)
Capitalised expenses	69.54	63.32	64.22	5.32	8%
Investments in controlled entities	38.68	38.68	38.91	(0.23)	(1%)
Other adjustments	6.99	7.25	10.52	(3.53)	(34%)
Total regulatory adjustments	212.52	209.13	201.87	10.65	5%
Net common equity tier 1 capital	568.21	557.15	560.71	7.50	1%
Additional tier 1 capital	64.64	64.51	64.37	0.27	0%
Total Tier 1 capital	632.86	621.66	625.08	7.78	1%
Tier 2 capital					
Subordinated notes (ii)	144.56	159.46	196.81	(52.25)	(27%)
General reserve for credit losses	-	4.76	4.76	(4.76)	(100%)
Total Tier2 capital	144.56	164.22	201.57	(57.01)	(28%)
Total capital	777.42	785.87	826.65	(49.23)	(6%)
Credit risk weighted assets	4,464.79	4,240.92	4,296.08	168.71	4%
Operating risk	446.48	419.72	425.56	20.92	5%
Total risk weighted assets	4,911.26	4,660.64	4,721.64	189.62	4%

	30-Jun-26	30-Jun-25	Movement
CET1 capital ratio	11.57%	11.88%	-0.31%
Tier 1 capital ratio	12.89%	13.24%	-0.35%
Total capital ratio	15.83%	17.51%	-1.68%

Stock metrics	Jun-26 ¹	Dec-25 ¹	Jun-25 ²
Broker	83%	81%	84%
Proprietary	17%	19%	16%
Owner occupied	80%	80%	81%
Investor	20%	20%	19%
Principal & Interest	92%	94%	95%
Interest only	8%	6%	5%
Variable	95%	96%	97%
Fixed	5%	4%	3%
LMI	12%	13%	14%

Flow metrics	Jun-26 12 months	Dec-25 ¹ 6 months	Jun-25 ² 12 months
Broker	90%	89%	90%
Proprietary	10%	11%	10%
Owner occupied	79%	81%	81%
Investor	21%	19%	19%
Principal & Interest	83%	87%	91%
Interest only	17%	13%	9%
Variable	96%	98%	98%
Fixed	4%	2%	2%
LMI	7%	13%	11%

By state (% of flow):

NSW	19%	18%	18%
QLD	27%	27%	21%
TAS	16%	18%	25%
VIC	26%	25%	27%
Other states	12%	12%	9%

1. Comprises MSB and AWB as a single ADI.

2. Comprises MSB only.

Glossary

1H: First half of financial year

2H: Second half of financial year

ADI: Authorised deposit-taking institution

APRA: Australian Prudential Regulation Authority

Avg: Average

ASX: Australian Securities Exchange

AWB: Auswide Bank

BBSW: Bank Bill Swap Rate

BDD: Bad & Doubtful Debt Expense

bps: Basis points

CAGR: Compounded annual growth rate

CET1: Common Equity Tier 1

cps: Cents per share

CTI: Cost-to-income ratio

DRP: Dividend reinvestment plan

EPS: Earnings per share

FHLDS: First home loan deposit scheme

FUM: Funds under management

FY: Financial year

FYTD: Financial year to date

GLA: Gross Lending Assets

GRCL: General Reserve for Credit Losses

HY: Half year

IO: Interest only

IRB: Internal ratings-based

JAWS: Relationship between income and expense growth

LT: Long term

LVR: Loan to valuation ratio

MYS: MyState Limited

MSB: MyState Bank Limited

MLH: Minimum liquidity holdings

NII: Net Interest Income

NIM: Net interest margin

NPAT: Net profit after tax

NPBT: Net profit before tax

OCR: Official Cash Rate (RBA)

PCP: Previous corresponding period

PPA: Purchase Price Allocation

RBA: Reserve Bank of Australia

RMBS: Residential mortgage-backed security

ROE: Return on equity

ROTE: Return on tangible equity

RWA: Risk Weighted Assets

SaaS: Software as a Service

S&P: Standard and Poor's

SPIN: Standard and Poor's Performance Index

Stage 1: Performing loans (31-60 days arrears)

Stage 2: Under-performing loans (61-89 days arrears)

Stage 3: Non-performing loans (90+ days arrears)

ST: Short term

TD: Term deposit

TFF: Term Funding Facility

TPT: TPT Wealth Limited

Disclaimer

Summary information

The material in this Presentation is general background information about MyState Limited (ABN 26 133 623 962) and its activities current as at the date of this Presentation. The information is given in summary form and does not purport to be complete or comprehensive. It should be read in conjunction with MyState's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange, which are available at www.asx.com.au.

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All information in this Presentation is in Australian dollars (\$) unless stated otherwise. A number of figures, amounts, percentages, estimates, calculations of value and fractions in this presentation are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this Presentation and totals may vary slightly due to rounding. All references to financial years (FY) appearing in this Presentation are to the financial years ended on 30 June of the indicated year. All figures are presented on an accruals basis unless otherwise stated.

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