1300 764 447 | resimac.com.au
PO Box H284, Australia Square NSW 1215

26 August 2026

ASX RELEASE

Resimac announces FY26 results

Results highlights (FY26 vs. FY25):

- **Normalised Operating profit before impairment expense and tax** of $92.9 million up 18%.
- **Normalised NPAT** of $49.9 million up 26%.
- **Statutory NPAT** of $49.2 million, up 42%.
- **AUM** increased 4% to $16.5 billion:
    - Home loans increased $1.3 billion to $14.7 billion up 10%.
    - Resimac originated Asset Finance increased $0.1 billion to $1.5 billion up 7%.
- **Origination volumes** of $6.7 billion, up 16%.
- **Application volumes** $10.5 billion, up 17% with strengthened momentum in Home Loans and controlled growth in Asset Finance.
- **Group NIM** up 5bps in FY26 to 159 bps, driven by the full-year contribution of the Westpac Auto portfolio, improved funding economics and stronger Asset Finance margins, while Home Loan margins remained flat despite competitive market conditions.
- **Cost to Income Ratio** a 60 bps reduction to 53.0%, with 17% growth in normalised operating income supported by higher AUM, despite strategic investment in people, technology and process.
- **Impairment expenses** decreased 5% to $21.4 million, reflecting the Group's disciplined arrears management, improved recovery outcomes and prudent provisioning practices across both Home Loans and Asset Finance portfolios.
- **Fully franked final dividend** declared 6.0 cents per share for 2H26, an increase of 2.5 cents per share on FY25 final dividend, bringing the total FY26 dividend to 19.0 cents (totaling $75.2 million) including the special dividend of 9.0 cents paid in March 2026.

Resimac Group Ltd (ASX:RMC) ("the Group") has reported its results for the full year ended 30 June 2026, with a normalised NPAT of $49.9 million, excluding the impact of one-off items, non-recurring costs and fair value movements on derivatives and excluding profit attributable to non-controlling interests.

Commenting on the Group's performance, Pete Lirantzis, Resimac's Chief Executive Officer said:

"FY26 was a year of stronger earnings, disciplined growth and improved returns. We grew operating profit, expanded margins, maintained strong credit quality and increased shareholder returns while continuing to invest in the foundations of future growth.

"Momentum in our core Home Loans business strengthened during the year, with settlements increasing 20% and Home Loan AUM reaching $14.7 billion. At the same time, our Asset Finance business continued to focus on higher risk-adjusted returns and profitability rather than volume growth.

1300 764 447 | resimac.com.au
PO Box H284, Australia Square NSW 1215

Dividends and capital management

The Board has declared a fully franked final dividend of 6.0 cents per share, an increase of 2.5 cents per share on the FY25 final dividend. Together with the fully franked interim dividend of 4.0 cents per share, this brings ordinary dividends for FY26 to 10.0 cents per share, up 43% on FY25.

In addition, the Group returned surplus capital through a fully franked special dividend of 9.0 cents per share during 1H26. Together, the ordinary and special dividends demonstrate Resimac's disciplined approach to capital management, balancing sustainable growth, balance sheet strength and shareholder returns.

Strategic focus and outlook

Resimac enters FY27 with a stronger earnings base, an expanded Home Loan portfolio, deep funding market access and a disciplined capital framework. The Group remains focused on what it can control: becoming the Home of Intelligent Lending, deepening customer understanding, and using smarter technology and a stronger platform to support sustainable long-term shareholder value.

Pete Lirantzis said:

"Our focus is clear. We are strengthening Home Loans by improving the experience for customers and brokers, helping brokers match customers with lending products that suit their needs across all our asset classes, and using technology to lift service levels.

"The actions taken over the past year have strengthened the quality, resilience and scalability of the Group. Resimac is well positioned to continue evolving as the Home of Intelligent Lending, with a focus on sustainable Home Loan growth, higher risk-adjusted returns in Asset Finance and attractive long-term shareholder returns."

ENDS

Ivana Vasilic, Senior Manager, Investor Relations | +612 9248 0301

This release was authorised by the Board of Resimac Group Ltd.

About Resimac Group

Resimac Group Ltd ('Resimac Group') is a leading non-bank lender and multi-channel business. Its fully integrated business model comprises originating, servicing and funding prime, non-conforming residential mortgages and asset finance products. With over 400 people operating across Australia, New Zealand and the Philippines, Resimac Group has over 100,000 customers with a portfolio of home loans on balance sheet of $14.7 billion, an asset finance portfolio of $1.8 billion, and total assets under management of $16.5 billion.

Resimac Group has issued almost $60 billion in bonds in domestic and global markets since 1987. It has access to a diversified funding platform with multiple warehouse lines provided by domestic and offshore banks for short-term funding in addition to a global securitisation program to fund its assets longer term.