RESIMAC GROUP

FY26 Results Presentation.

Stronger earnings. Disciplined growth. Clearer strategic focus.

Pete Lirantzis
Chief Executive Officer

Andrew Marsden
Chief Treasury Officer

Tonderai Maenzanise
Interim Head of Finance

Today's presenters.

The executives leading strategy, funding, and financial performance across the Group.

Pete Lirantzis

Chief Executive Officer

APPOINTED APRIL 2025

Leads group strategy, performance and execution.

Drove operational, product and strategic execution through structural change, including the integration of the Westpac Auto Portfolio.

Former CEO of Thorn Group, Splitpay and Humm Group; senior roles at Westpac and IAG.

Andrew Marsden

Chief Treasury Officer

JOINED RESIMAC IN 2004

Responsible for funding, liquidity and capital management.

Deep expertise in securitisation and wholesale funding markets, developed across multiple cycles.

Former senior executive within Citigroup's Global Securitised Markets business; Responsible Manager under Resimac Limited's AFSL.

Tonderai Maenzanise

Interim Head of Finance

JOINED RESIMAC IN 2026

Leads financial reporting, capital management, investor communications and finance strategy.

25+ years leading ASX-listed and private companies through growth, transformation and strategic transactions.

Former CFO of Machines4U, Spacetalk, Grays.com and RT Health Fund; senior roles at Humm Group.

Our mission.

To shape the future of non-bank lending through intelligent innovation, efficiency, and genuine commitment that drives success for our people, customers, and channels.

EST. 1985 | 40+ YEARS

WHAT WE LEND

Home Loan

- Prime and non-conforming home loans
- Investment property lender
- Specialist in helping the self-employed

Asset Finance

- Secured business loans
- Business auto
- Equipment lending
- Consumer auto

ENABLED BY

Core competencies

- Our team of dedicated people
- 40+ years credit expertise through economic cycles
- Deep network of broker and channel partners
- Leading diversified funding program operating since 1985

Strategy and execution

- Core home loans portfolio
- Unlock the power of AI to deliver intelligent lending
- Suite of complementary products
- Strong channel partnerships and customer experience
- High-performance culture

SUPPORTED BY OUR CORE VALUES

- People first
- Own the outcome
- Make it happen

FY26 highlights.

FY26 fully franked ordinary dividend
10.0c ↑ 43%
vs. FY25 7.0c

FY26 fully franked special dividend
9.0c
vs. FY25 12.0c

Normalised operating profit[1,2,3,4]	$92.9m ↑	vs. FY25 $78.6m	18%
Normalised NPAT[1,2,3]	$49.9m ↑	vs. FY25 $39.7m	26%
Statutory NPAT[3]	$49.2m ↑	vs. FY25 $34.6m	42%
Cost to income ratio[1,2] (Normalised)	53.0% ↓	vs. FY25 53.6%	(0.6ppts)
Home Loan settlements	$5.9bn ↑	vs. FY25 $4.9bn	20%
Home Loan AUM	$14.7bn ↑	vs. FY25 $13.4bn	10%
Asset Finance AUM[5]	$1.5bn ↑	vs. FY25 $1.4bn	7%
FY26 issuance	$5.5bn ↑	vs. FY25 $4.3bn	28%
Normalised ROE	13.6% ↑	vs. FY25 10.1%	3.5ppts

[1] Excludes one-off item per reconciliation on page 20.
[2] Excludes fair value gains/losses on derivatives
[3] Excludes profit attributable to non-controlling interests ($0.1m)
[4] Excludes impairment expense and tax.
[5] Excludes the Westpac Auto Portfolio.

HOME LOAN

Core focus. Strong momentum.

Home Loan momentum strengthened through FY26.

- Home Loan settlements increased 20% to $5.9bn, supported by strong application flow despite a competitive market.
- Home Loan AUM has increased 10% to $14.7bn, reflecting strong settlements and positive retention outcomes.
- Prime growth strengthened through FY26, improving portfolio scalability and supporting future earnings growth.

FY26 applications
$9.4bn
vs. FY25 $7.6bn

FY26 settlements
$5.9bn
vs. FY25 $4.9bn

FY26 closing AUM
$14.7bn
vs. FY25 $13.4bn

FY26 average AUM
$13.7bn
$0.7bn increase vs. FY25

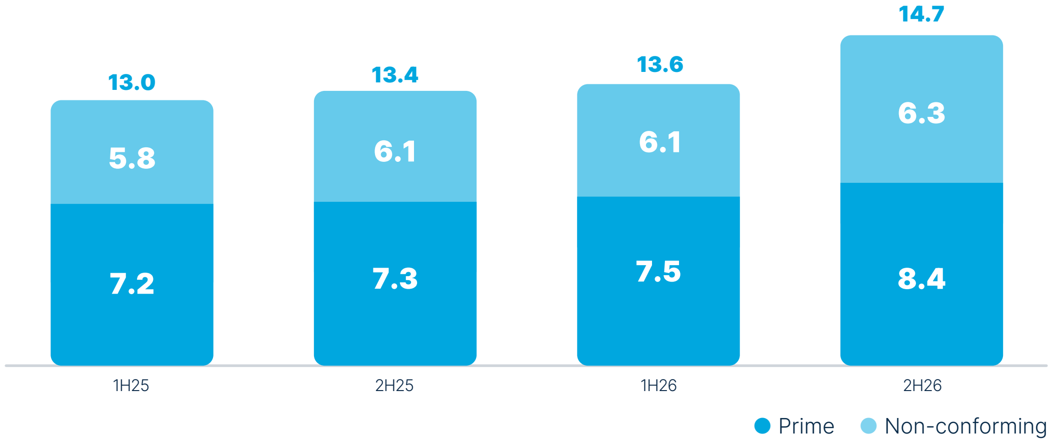
FY26 vs. FY25 AUM increased
10%
In a 12-month period

Settlements ($bn)

FY26 $5.9bn | vs. FY25 $4.9bn

AUM ($bn)

FY26 $14.7bn



Built for growth. Backed by quality.

Growth supported by sound portfolio fundamentals.

- Home Loan AUM was $14.7bn at FY26 close, with the portfolio split across Prime and Non-conforming lending.
- Weighted average dynamic LVR was 62.2%, with 58% of accounts in the less than 60% dynamic LVR range.
- The portfolio remains diversified by loan type, product type and repayment type.
- This provides a strong platform for disciplined growth while maintaining prudent credit settings.

Home Loan portfolio composition

Loan type

- Owner occupied 53%
- Investment 47%

Product type

- Prime 57%
- Non-conforming 43%

Repayment type

- Principal and interest 62%
- Interest only 38%

Home Loan weighted average portfolio dynamic LVR[1,2]

Dynamic LVR (AU)

62.2%

As at close Jun-26 vs. 61.2% at Jun-25 close

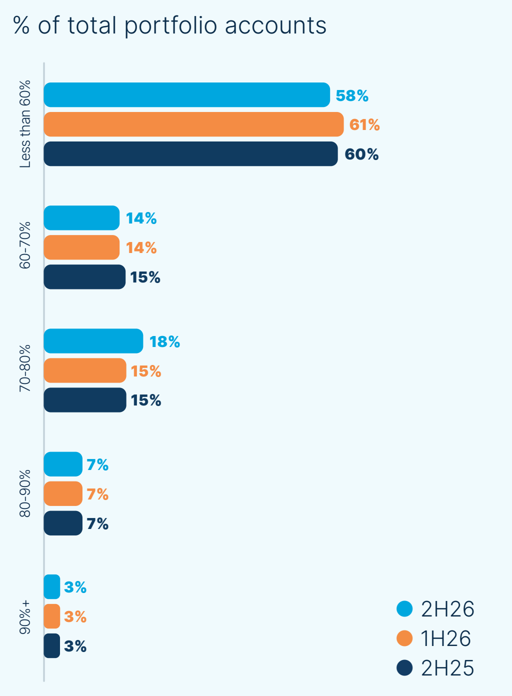
Prime

59.6%

Non-conforming

65.6%

Home Loan dynamic LVR bands[1,2]



[1] Dynamic LVR = LVR based on current loan balance and corresponding Cotality individual property valuations. [2] Excludes New Zealand and Legacy loan products.

ASSET FINANCE

Full cycle portfolio management.

Managing the portfolio in line with the prevailing operating environment to optimise risk adjusted returns.

- Settlements deliberately moderated.
- Focus on higher risk-adjusted returns.
- Margin expansion supporting profitability.

FY26 applications
$1.2bn
vs. FY25 $1.4bn

FY26 settlements
$0.8bn
vs. FY25 $0.9bn

FY26 closing AUM[1]
$1.5bn
vs. FY25 $1.4bn

FY26 average AUM[1]
$1.4bn
$0.2bn increase vs. FY25

FY26 vs. FY25 AUM[1]
+7%

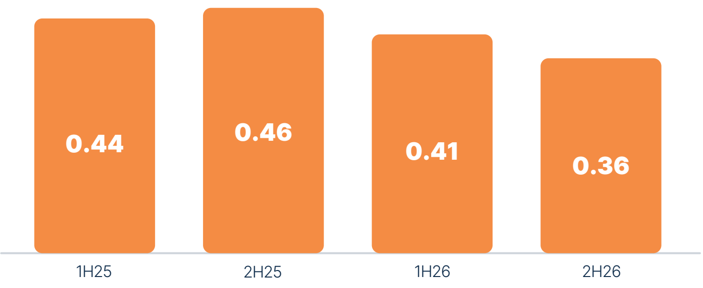
FY26 vs. FY25 average AUM[1]
+17%

[1] Excludes the Westpac Auto Portfolio.

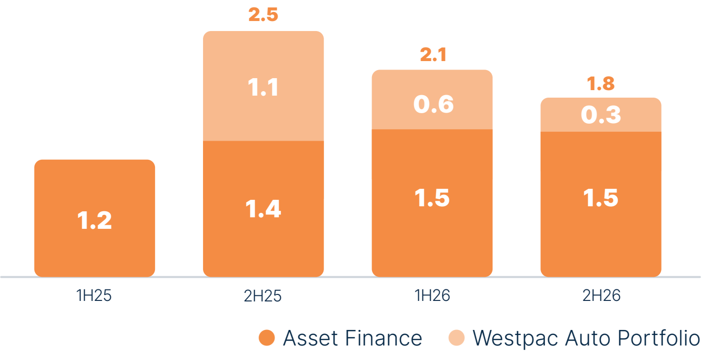
Volume

Settlements ($bn)

FY26 $0.8bn | vs. FY25 $0.9bn

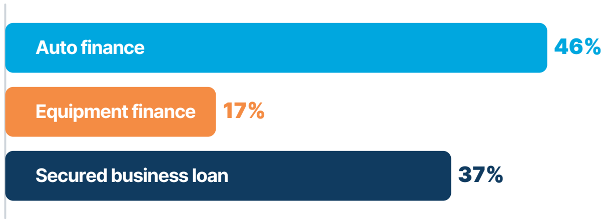


AUM ($bn)

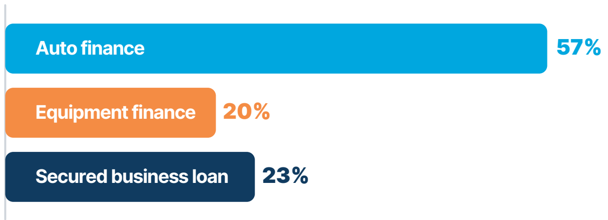


Composition

FY26 settlements mix



AUM portfolio mix at Jun-26 close



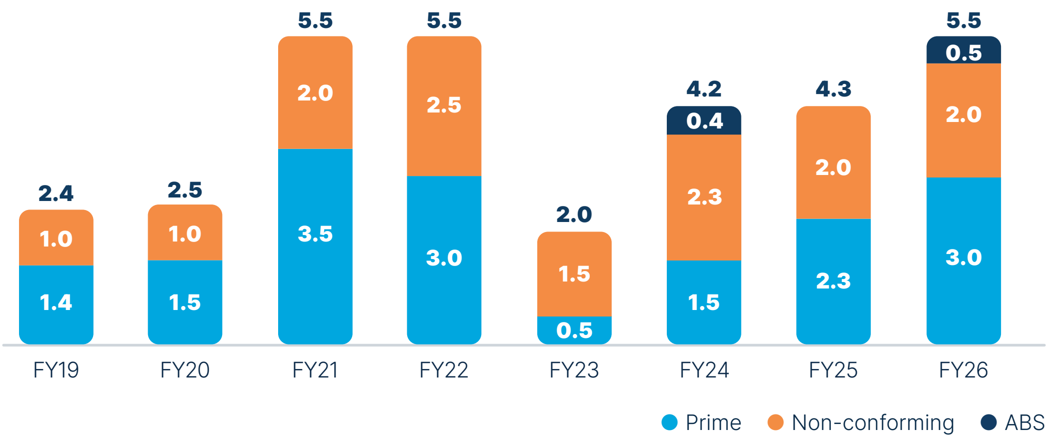
Funding advantage driving growth and returns.

Access to diversified funding markets continues to lower cost of funds, support portfolio growth, and enhance shareholder returns.

- Resimac issued \$5.0bn of RMBS and \$0.5bn of ABS securities in FY26, while reducing overall funding margins and bringing benefit to cost of funds.
- FY26 issuance totalled \$5.5bn, with aggregate bond issuance almost \$60bn since inception.
- High quality mix of bank warehouse facilities and mature global securitisation program supports growth capacity and funding resilience across market cycles.

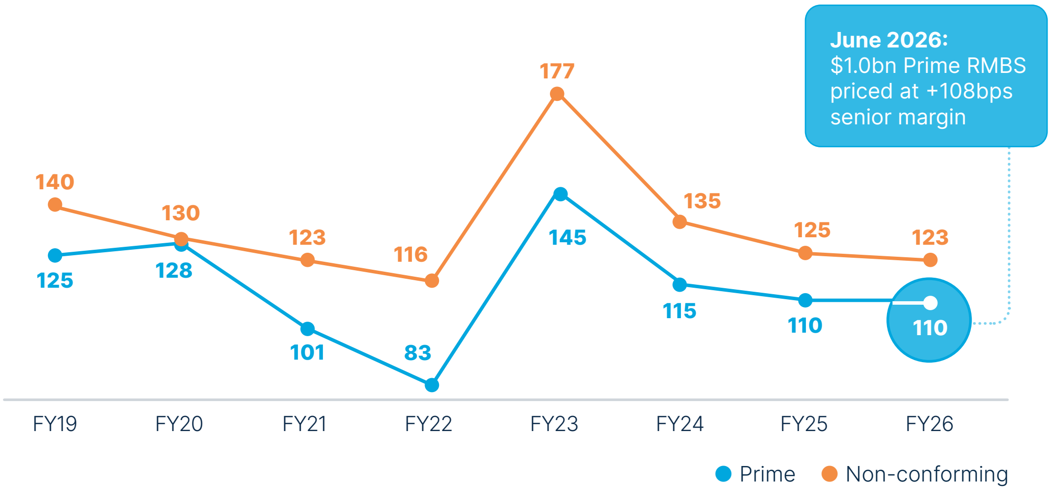
Australia RMBS and ABS issuance term profile (\$bn)

- Growing securitisation capacity supported by broad investor demand.



Australia RMBS senior margin (bps)

- Consistent senior spread performance supporting FY27 margins.



Priorities and strategy.

Our strategy:

- Intelligent lending
- Scalable growth
- Stronger returns

01

Strengthen the Home Loan portfolio

- Grow AUM sustainably through stronger propositions, retention and broker execution.

02

Unlock the power of AI to deliver intelligent lending

- Use AI, data and automation to improve decisioning, productivity and customer experience.

03

Deepen channel partnerships and customer experience

- Streamline channel partner and customer journeys.
- Strengthen relationships through personalising service.

04

Build a suite of complementary products

- Refine asset finance products to improve risk adjusted returns.
- Scale complementary products to strengthen and diversify AUM.

05

Build a high-performance culture

- Embed mindsets and behaviours that drive performance and growth.
- Attract, develop, and retain talent through a strong, supportive culture.

SECTION

Financial results.

Financial performance overview.

FY26 delivered stronger earnings, improved returns and positive operating leverage. Revenue growth from higher AUM more than offset strategic investment in people and technology, while credit performance remained resilient and capital efficiency improved materially.

FINANCIAL PERFORMANCE[1]	FY26	FY25	CHANGE	COMMENTS
Normalised operating income ($m)	197.8	169.2	+17% ▲	Growth in average AUM and improved revenue generation supported a strong increase in operating income.
Normalised operating expense ($m)	(104.9)	(90.6)	+16% ▲	Investment in people, technology and strategic capability to support future growth and operating scalability.
Normalised operating profit ($m)	92.9	78.6	+18% ▲	Revenue growth outpaced expense growth despite continued investment in people, technology and strategic capability, demonstrating improving operating leverage.
Total loan impairment expense[2] ($m)	(21.4)	(22.6)	(5%) ▼	Credit performance remained resilient with impairment expense reducing despite portfolio growth.
NPAT (normalised)[3,4] ($m)	49.9	39.7	+26% ▲	Strong earnings growth supported by higher operating profit and lower impairment expense.
Statutory NPAT[4] ($m)	49.3	34.6	+42% ▲	Strong earnings growth supported by operating profit growth, lower impairment expense and the full-year contribution from the Westpac Auto Portfolio.
Cost to income ratio (normalised)[3] (%)	53.0%	53.6%	(0.6%) ▼	Income growth outpaced expense growth despite strategic investment.
Return on equity (normalised NPAT)[4,5] (%)	13.6%	10.1%	3.5% ▲	Improved profitability and disciplined capital management increased shareholder returns.
Fully franked ordinary dividend (cents per share)	10.0c	7.0c	43% ▲	Fully franked ordinary dividends increased 43% to 10.0 cents per share, reflecting stronger earnings performance and disciplined capital management.

[1] Totals may not reconcile with the sum of their parts due to rounding. [2] Loan Impairment Expense excludes adjustments for fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto Portfolio. [3] Normalised NPAT excl. FV movement on derivatives. [4] Excludes profit attributable to non-controlling interests ($0.1m). [5] Annualised normalised NPAT (excl. FV movement on derivatives)/average period shareholders equity.

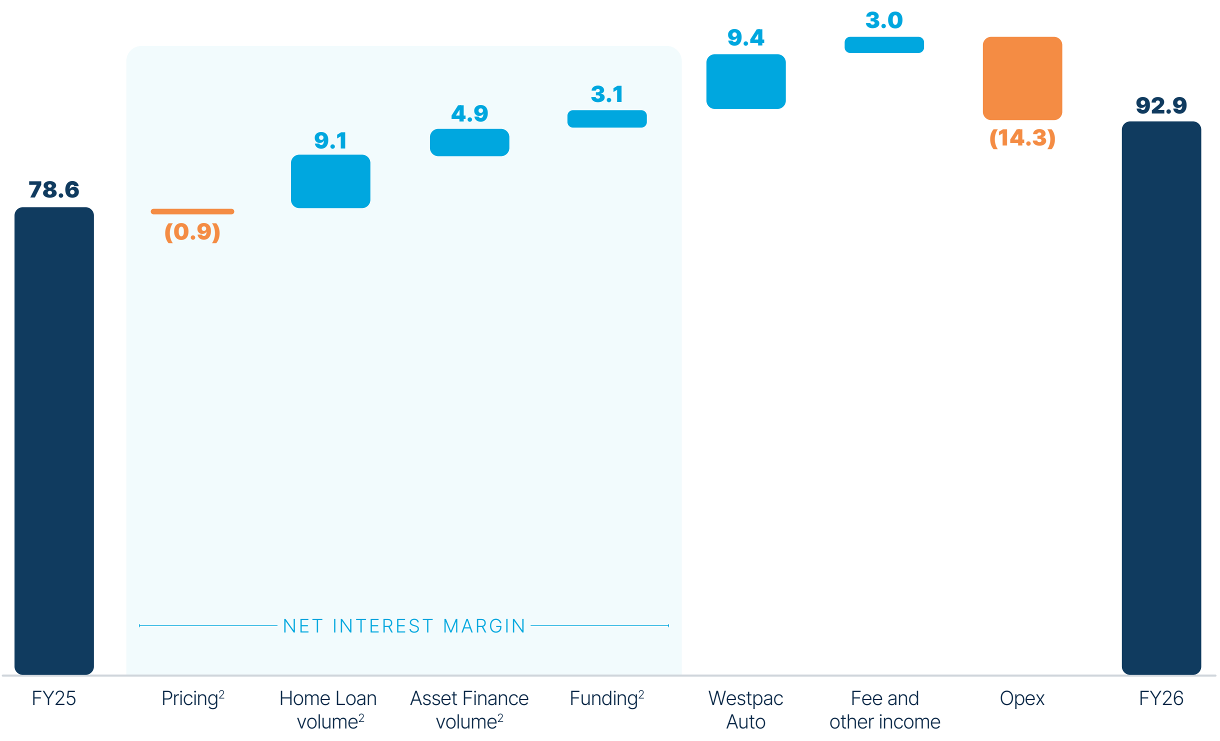
Operating profit bridge.

Operating profit growth driven by AUM, revenue growth and operating leverage.

Key operating profit drivers

- Average AUM growth was a key contributor to operating profit improvement.
- FY26 NIM 5 bps higher than FY25 due to Asset Finance NIM with Home Loans NIM being flat despite competitive pressures.
- Funding benefit coming from lower margins / cost of funding.
- The full-year contribution from the Westpac Auto Portfolio represented an important contributor to FY26 earnings growth, alongside continued momentum in the core Home Loan business.
- Fee and other income increase attributable to higher fees and commissions from growth in home loans portfolio.
- Opex growth reflects targeted investment in employment; IT spend and integration capability.

Group operating profit (Normalised, $m)[1] FY25 to FY26



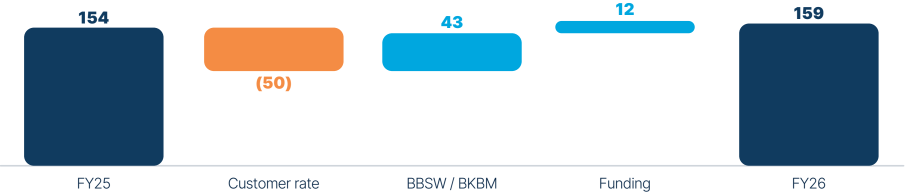
[1] Normalised operating profit excl. FV gains/losses on derivatives. [2] Figures represent movement in net interest margins as per page 13.

NIM and portfolio mix.

NIM outcomes reflect mix, market competition, and active pricing discipline.

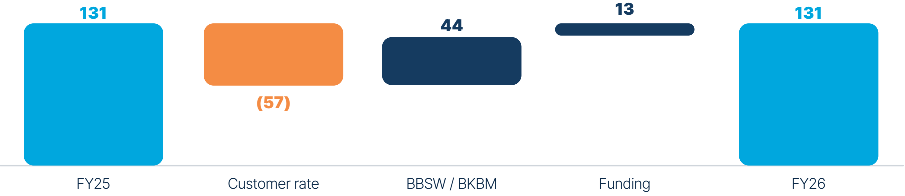
Group NIM
(bps)[1,2]

JUN-26 EXIT NIM
153bps



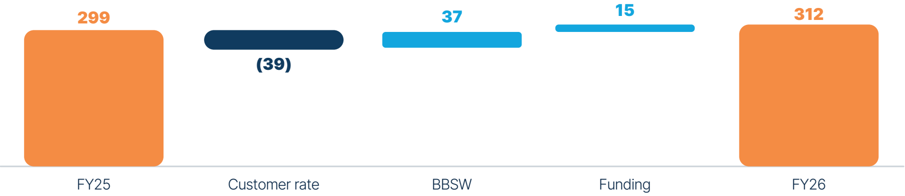
Home Loan NIM
(bps)[1,2]

JUN-26 EXIT NIM
129bps



Asset Finance NIM
(bps)[1,2]

JUN-26 EXIT NIM
313bps



Group 159bps[3] +5bps

| Westpac Auto and Asset Finance mix shift

Home Loan 131bps[3] Flat

| Portfolio mix towards Prime impacts offset by funding benefits

Asset Finance 312bps[3] +13bps

| Improved product matrix

Group NIM increased **5bps** despite competitive Home Loan markets, supported by Asset Finance margin expansion, portfolio mix improvement and lower funding costs.

[1] NIM excludes broker commissions and risk fee income.
[2] Funding margins inclusive of swaps and bank interest.
[3] Figures represent full year average NIM.

Credit performance and provisioning.

Provisioning remains prudent and responsive to portfolio risk.

- Total loan impairment expense reduced to $21.4m in FY26, compared with $22.6m in FY25 driven by disciplined collections management and improved recovery outcomes.
- Home Loan collective provision coverage reduced by 2bps to 20bps reflecting improved portfolio quality and a shift towards Prime AUM.
- Home Loan dynamic LVR was 62.2%, supporting portfolio resilience.
- Asset Finance collective coverage increased to 127bps, despite a lower collective provision balance due to Westpac Auto Portfolio run-off.
- Prime arrears remain below major bank averages.

TOTAL IMPAIRMENT EXPENSE[1] ($m)	FY26	FY25	FY26 vs. FY25
Collective provisioning	(2.1)	(6.8)	4.7
Specific provisioning	(10.6)	(0.1)	(10.5)
Net write-offs	(8.7)	(15.7)	7.0
Total impairment expense	**(21.4)**	**(22.6)**	**1.2**

Home Loan

FY26 collective provisioning[2]

$31.7m

$0.5m decrease vs. FY25

Coverage[3] 20bps

2bps decrease vs. FY25

Dynamic LVR **62.2%**

Asset Finance

FY26 collective provisioning[2]

$23.1m

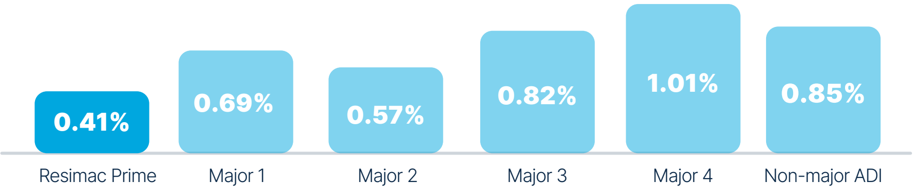
$5.6m decrease vs. FY25

Coverage[3] 127bps

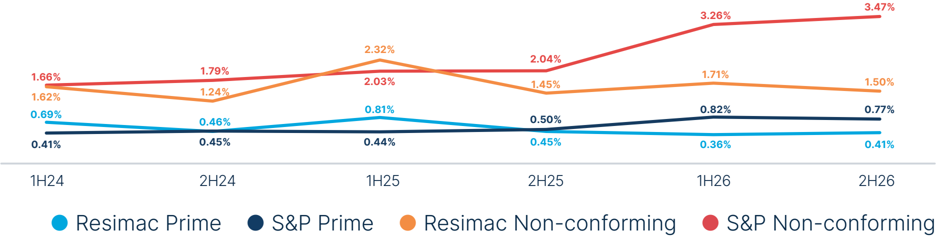
11bps increase vs. FY25

AUM property-backed[4] **28%**

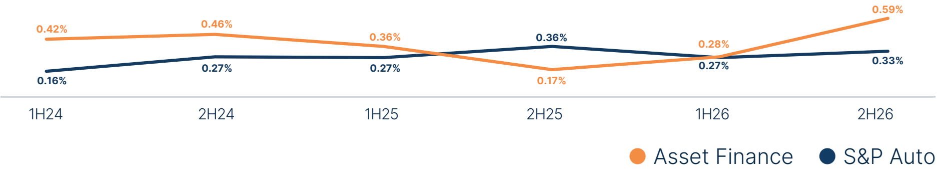
90+ days arrears Prime Home Loan comparison[5,6]



90+ days Home Loan arrears by product[6] (as % closing AUM)



90+ days Asset Finance arrears[7] (as % closing AUM)



[1] Includes fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto Portfolio. [2] Collective provisioning balance is calculated based on gross loan balance (excl. loan offset accounts).
[3] Collective provisioning coverage is calculated on gross loan balance (excl. loan offset accounts). [4] Includes Secured Business Loans and Secured Commercial Loans on the Resimac originated portfolio only.
[5] Graph based on latest results up to the date of this report. [6] Excludes New Zealand segment. [7] Excludes the Westpac Auto Portfolio.

Strong shareholder returns.

Supported by disciplined capital management.

FY26 fully franked ordinary dividend

10.0c

vs. FY25 7.0c

FY26 fully franked special dividend

9.0c

Returned surplus capital to shareholders

Franking credits remaining

$103.3m

Capital management framework

- Support sustainable earnings growth.
- Maintain balance sheet strength and flexibility.
- Return surplus capital to shareholders efficiently.

Ordinary dividend per share[1]

- FY26 capital management balanced stronger shareholder returns and preservation of future growth capacity.

[1] Ordinary dividend payout ratio 80%.

FY27 outlook.

Focus is clear:

Resimac enters FY27 with stronger earnings momentum, an expanding Home Loan core, improving Asset Finance returns, deep funding access and a disciplined capital framework.

We remain focused on converting this stronger platform into sustainable shareholder value.

01

Home Loans

- Continue sustainable AUM growth through proposition refinement, retention, and broker execution.

02

Asset Finance

- Maintain disciplined origination, focused on higher risk-adjusted returns.

03

Productivity

- Use AI, automation, and process improvement to drive scalable operating leverage.

04

Credit

- Maintain prudent provisioning and active risk monitoring.

05

Capital

- Continue disciplined capital allocation, balancing growth and shareholder returns.

SECTION

Questions and answers.

Thank you.

Resimac Group Ltd
ABN 55 095 034 003 | ASX:RMC
Australian Credit Licence 247829

SECTION

Appendices.

Consolidated statement of profit or loss ($m)

For the year ended 30 June 2026

	FY26	FY25
Interest income	1,050.7	1,058.0
Interest expense	(858.0)	(887.5)
Net interest income	**192.7**	**170.5**
Fee and commission income	21.4	15.4
Fee and commission expense	(16.9)	(16.5)
Fair value gains/(losses) on derivatives	0.2	(4.1)
Fair value gain on unlisted equity investment	-	1.3
Other income	0.7	3.1
Employee benefits expense	(59.0)	(56.7)
Other expenses	(47.1)	(41.7)
Loan impairment expense	(21.4)	(22.6)
Profit before tax	**70.6**	**48.7**
Income tax expense	(21.3)	(14.1)
PROFIT AFTER TAX	**49.3**	**34.6**

Reconciliation of statutory NPAT to normalised NPAT

NPAT attributable to parent (statutory)	**49.2**	**34.6**
Professional fees and restructuring cost	2.4	4.8
Unrecoverable GST payable	(1.2)	1.2
Gain on modification of office lease	-	(1.6)
Office lease make good provision	-	0.4
Dividend income from listed equity investments	-	(0.4)
Fair value write-up on unlisted equity investment	-	(1.3)
Fair value gains/losses on derivatives	(0.2)	4.1
Tax effect of normalised items	(0.3)	(2.1)
Normalised NPAT attributable to parent	**49.9**	**39.7**

Consolidated statement of financial position ($m)

As at 30 June 2026

- Assets
- Liabilities
- Equity

	FY26	FY25
Cash and bank balances	722.5	775.7
Trade and other receivables	4.2	4.9
Current tax receivable	15.4	-
Loans and advances to customers	16,582.9	15,975.3
Other assets	9.8	24.0
Other financial assets	4.8	4.8
Derivative financial assets	8.6	25.6
Right-of-use assets	9.7	13.3
Intangible assets	31.3	32.9
TOTAL ASSETS	**17,389.2**	**16,856.5**
Trade and other payables	26.8	26.6
Interest-bearing liabilities	16,860.2	16,296.2
Other financial liabilities	87.5	89.8
Derivative financial liabilities	28.1	54.8
Lease liabilities	10.3	13.3
Other liabilities	0.6	4.5
Provisions	6.0	6.2
TOTAL LIABILITIES	**17,019.5**	**16,491.4**
Net assets	**369.7**	**365.1**
Share capital	170.5	170.5
Reverse acquisition reserve	(61.5)	(61.5)
Total issued capital	**109.0**	**109.0**
Reserves	(11.5)	(30.4)
Retained earnings	270.4	286.5
Equity attributable to owners of the parent	**367.9**	**365.1**
Non-controlling interest	1.8	-
TOTAL EQUITY	**369.7**	**365.1**

Consolidated statement of cash flows ($m)

For the year ended 30 June 2026

- Operating activities
- Investing activities
- Financing activities

	FY26	FY25
Interest received	1,087.8	1,098.0
Interest paid	(848.0)	(886.8)
Receipts from loan fees and other income	23.8	25.2
Payments to suppliers and employees	(193.1)	(181.8)
Payments of net loans to borrowers	(601.0)	(472.0)
Income tax paid	(38.7)	(13.7)
Net cash used in operating activities	**(569.2)**	**(431.1)**
Net payment for plant and equipment	(0.1)	(0.2)
Payment for acquisition of subsidiary/loan portfolio	-	(1,420.9)
Cash acquired on additional acquisition of subsidiary/loan portfolio	-	0.2
Payment for new investments	-	(2.0)
Proceeds from sale of future trail commission contract asset	1.7	-
Proceeds on disposal of listed equity investments	-	8.5
Dividend income from listed equity investment	-	0.3
Net cash from/(used in) investment activities	**1.6**	**(1,414.1)**
Proceeds from borrowings	15,737.6	12,213.5
Repayment of borrowings	(15,152.0)	(10,408.3)
Proceeds from exercise of options	-	0.8
Payment of lease liabilities	(0.9)	(1.4)
Swap (payments)/receipts	(3.2)	5.5
Net loan to related party	-	(11.0)
Payment of dividends	(65.3)	(44.9)
Payment for share buybacks	-	(4.1)
Payment for acquisition of treasury shares	(0.2)	(1.0)
Payment from issuance of shares	-	0.3
Proceeds from non-controlling interest capital contributions	1.6	-
Net cash from financing activities	**517.6**	**1,749.4**
Net decrease in cash and cash equivalents	**(50.0)**	**(95.8)**
Cash and cash equivalents at the beginning of the period	775.7	871.0
Effects of exchange rate changes on cash balances held in foreign currencies	(3.2)	0.5
Cash and cash equivalents at the end of the period	**722.5**	**775.7**

Financial performance overview.

Half on half.

FINANCIAL PERFORMANCE[1]	1H26	2H26	FY26	1H25	2H25	FY25
Normalised operating income ($m)	103.5	94.3	**197.8**	76.6	92.6	169.2
Normalised operating expense ($m)	(51.8)	(53.1)	**(104.9)**	(40.7)	(49.9)	(90.6)
Normalised operating profit ($m)	51.7	41.2	**92.9**	35.9	42.7	78.6
Total loan impairment expense[2] ($m)	(9.7)	(11.7)	**(21.4)**	(14.8)	(7.8)	(22.6)
Normalised profit before tax ($m)	42.0	29.5	**71.5**	21.1	34.9	55.9
NPAT (normalised)[3,4] ($m)	29.5	20.4	**49.9**	15.0	24.7	39.7
Statutory NPAT[4] ($m)	28.5	20.7	**49.2**	13.5	21.1	34.6
Cost to income ratio (normalised)[3] (%)	50.0%	56.3%	**53.0%**	53.1%	53.9%	53.6%
Return on equity (normalised NPAT)[4,5] (%)	15.5%	10.6%	**13.6%**	7.2%	12.5%	10.1%
Fully franked ordinary dividend (cents per share)	4.0c	6.0c	**10.0c**	3.5c	3.5c	7.0c

[1] Totals may not reconcile with the sum of their parts due to rounding.
[2] Loan Impairment Expense excludes adjustments for fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto Portfolio.
[3] Normalised NPAT excl. FV movement on derivatives.
[4] Excludes profit attributable to non-controlling interests ($0.1m).
[5] Annualised normalised NPAT (excl. FV movement on derivatives)/average period shareholders equity.

Portfolio NIM.

Half on half.

Group NIM:

- Compressed 8bps on 1H26 driven by a shift in portfolio mix towards Home Loans as the Westpac Auto Portfolio runs off.

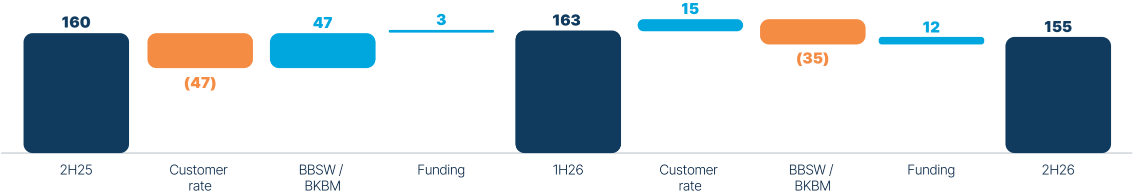
Home Loan NIM:

- Compressed 4bps on 1H26 with a rising RBA cash rate driving higher BBSW. A shift towards Prime AUM, a timing lag affecting repricing on the variable back book had the customer rate improving by 23bps despite the cash rate environment. Funding margins improved 8bps in the half despite macroeconomic headwinds, benefiting from the shift in mix.

Asset Finance NIM:

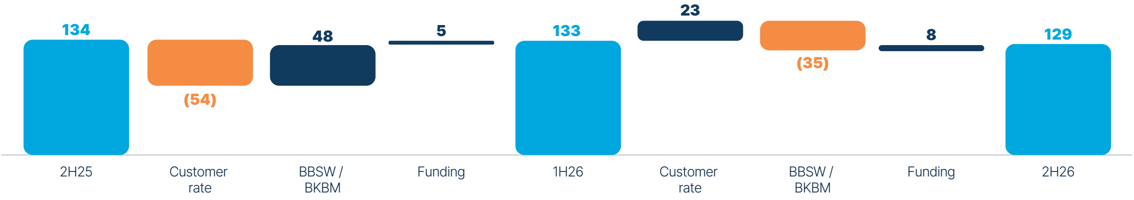
- Widened 6bps on 1H26 with a focus on higher return products offsetting the volume run-off of the Westpac Auto Portfolio acquired in 2H25.

Group NIM (bps)[1,2]



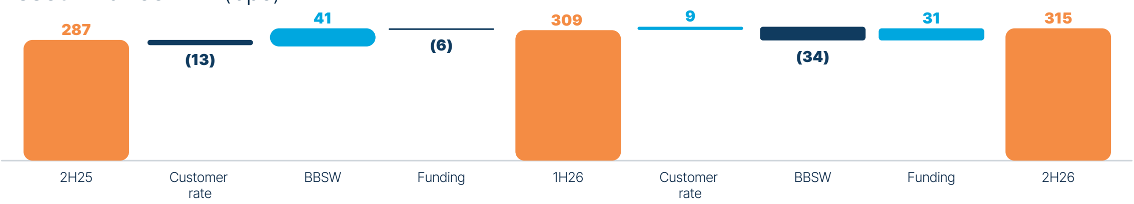
JUN-26 EXIT NIM
153bps

Home Loan NIM (bps)[1,2]



JUN-26 EXIT NIM
129bps

Asset Finance NIM (bps)[1,2]



JUN-26 EXIT NIM
313bps

[1] NIM excludes broker commissions and risk fee income. [2] Funding margins inclusive of swaps and bank interest.

Environmental, social and governance.

resimac

Environmental, social and governance.

As an ASX-listed entity funding Australian communities, Resimac integrates Environmental, Social and Governance (ESG) considerations across all aspects of our business. We recognise that responsible business practices have far-reaching impacts, and our ESG approach is a key consideration for customers, investors, shareholders, employees and suppliers.

Resimac published its first Annual Sustainability Report for FY26 in accordance with the Australian Sustainability Reporting Standards (ASRS), integrated within the Annual Report. This was supported by enhancements to climate governance, risk and opportunity assessment processes, and climate scenario analysis to strengthen disclosure quality and consistency.

Our ESG initiatives are overseen by a people-led ESG Committee, with representation from across the business, reinforcing shared ownership and accountability.

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 purpose comprises the following key pillars:

Accountability

We are committed to ethical and sustainable business practices, with a focus on continually enhancing governance processes, climate risk oversight and supply chain alignment with our principles.

Community

We actively support our communities through a combination of employee volunteering and financial contributions. Our people regularly volunteer with The Station and provide ongoing support to programs such as Food Ladder, Go Foundation and Sanctuary Housing, creating meaningful and lasting social impact.

Sustainability

We integrate sustainability considerations across our business, aiming to reduce environmental impact while delivering long-term value for our people, customers, partners, investors and communities.

Environmental.

We are committed to conducting our business in an environmentally responsible manner and to reducing our environmental footprint over time.

Building on earlier initiatives, Resimac has supported large-scale land restoration and biodiversity projects through prior partnerships, including the planting of more than 46,000 trees to support healthier, more resilient ecosystems.

We remain committed to supporting community forestry initiatives that contribute to climate sustainability and positive environmental outcomes.

An RFP process is underway to appoint a suitable tree-planting partner for CY2026.

Social.

Our people are our greatest investment. We prioritise engagement, health, safety and inclusion through our Diversity, Equity and Inclusion (DEI) Committee, which celebrates diverse cultures and perspectives across the organisation.

We are committed to creating a workplace where people are respected and valued.

We invest in human capital through our remuneration framework, DEI policies, workplace health and safety programs, and community initiatives. Our people actively support our communities through volunteering, community funding and customer advocacy, helping deliver meaningful and lasting social impact.

Governance.

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

In FY26, governance responsibilities were enhanced to support the implementation of climate-related disclosures under the Australian Sustainability Reporting Standards (ASRS), with climate-related risks and reporting overseen through established governance committees and management accountability frameworks.

Our ESG Framework, which details our sustainability objectives and initiatives, is publicly available on our website.

Charitable partnerships aligned with our ESG goals.

Good health and wellbeing

Sanctuary Housing: Resimac provides financial and volunteer support to assist women and children escaping domestic violence and homelessness.

The Station: We provide weekly volunteering support to this Sydney-based welfare service, which offers mental health support, meals, laundry, showers and housing assistance.

City 2 Surf: Our teams participate in the annual City2Surf event, raising funds for a charitable partner.

Quality education

GO Foundation: Resimac supports the Go Foundation in its work to provide scholarships and create pathways to education for Aboriginal and Torres Strait Islander students.

Food Ladder: Resimac funds hydroponic greenhouses in schools through Food Ladder, embedding experiential STEM, agricultural and nutritional education in remote and disadvantaged communities. This program has delivered measurable improvements in student engagement, attendance and foundational skills.

Climate action

Community forestry initiatives: Resimac has previously supported community forestry initiatives through Carbon Positive. Following the conclusion of that partnership at the end of CY2025, an RFP is underway to appoint a new tree-planting partner for CY2026, reflecting our ongoing commitment to environmental sustainability and ecosystem restoration.

Food Ladder: Through hydroponic greenhouses, Food Ladder reduces reliance on long-distance food supply chains in remote communities, lowers transport emissions and supports climate-resilient local food production.

DISCLAIMER

Important notice and disclaimer.

The information in this presentation provides an overview of the results for the period ended **30 June 2026**. It is general background information about the activities of Resimac Group Ltd ('Resimac') and is current as at the date of the presentation, **26 August 2026**. 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.

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