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ASX RELEASE

Resimac's first social bond in \$1bn RMBS transaction

Resimac Group Ltd (ASX: RMC; "Resimac") is pleased to announce the financial close of the first social bond offered by an Australian non-bank, as part of a \$1 billion Bastille Trust Series 2022-1NC dual-currency residential mortgage-backed securities transaction.

Resimac will use the proceeds from the issue of \$35 million in social bonds to help more first home buyers enter the housing market using its high LVR (loan to value ratio) product, Quickstart.

Chief Treasury Officer Andrew Marsden said the social bond offering is underpinned by the business' commitment to developing and delivering socially responsible and sustainable products.

"Resimac products like Quickstart help first home buyers with a small deposit access housing in under-served communities," he said.

The details of the notes are:

Note Class	Issue Amt (\$'m)	Currency	Security Type	Expected Ratings (S&P/ Fitch) ¹	Credit Support (%)	Coupon	WAL ²	Payment Window ²	Legal Final Maturity
A1	105.00	AUD	Pass Through	AAA(sf)/AAAsf	20.00	1M BBSW + 0.80%	0.6	Jul 2022 – Jun 2023	Payment Date in Sept 2053
A2	215.00	USD	Scheduled Amortisation	AAA(sf)/AAAsf	20.00	SOFR + 1.20%	1.9	Jul 2022 – Feb 2027	
A3	354.00	AUD	Pass Through	AAA(sf)/AAAsf	20.00	1M BBSW + 1.40%	3.0	Jul 2022 – May 2027	
A3-SB	35.00	AUD	Pass Through	AAA(sf)/AAAsf	20.00	1M BBSW + 1.40%	3.0	Jul 2022 – May 2027	
AB	93.00	AUD	Pass Through	AAA(sf)/AAAsf	10.70	1M BBSW + 1.90%	4.1	Oct 2024 – May 2027	
B	66.10	AUD	Pass Through	AA(sf)/NR	4.09	1M BBSW + 2.40%	4.1	Oct 2024 – May 2027	
C	17.00	AUD	Pass Through	A(sf)/NR	2.39	1M BBSW + 2.60%	4.1	Oct 2024 – May 2027	
D	10.70	AUD	Pass Through	BBB(sf)/NR	1.32	1M BBSW + 3.00%	4.1	Oct 2024 – May 2027	
E	6.60	AUD	Pass Through	BB(sf)/NR	0.66	1M BBSW + 5.00%	3.5	Nov 2023 – May 2027	
F	3.60	AUD	Pass Through	B(sf)/NR	0.30	1M BBSW + 7.00%	0.7	Jul 2022 – Nov 2023	
G	3.00	AUD	Pass Through	NR / NR	0.00	Not Disclosed	4.1	Oct 2024 – May 2027	

-ENDS-

resimac.com.au

p 1300 764 447 e info@resimac.com.au

PO Box H284 Australia Square NSW 1215

Resimac Group Ltd. ABN 55 095 034 003. Australian Credit Licence 247829

Investor Enquiries:

Scott McWilliam
Resimac Group Ltd
(+61) 02 9248 0300
scott.mcwilliam@resimac.com.au

Andrew Marsden
Resimac Group Ltd
(+61) 02 9248 6507
andrew.marsden@resimac.com.au

Media Enquiries:

Jenneth Orantia
Resimac Group Ltd
(+61) 02 8267 2005
jenneth.orantia@resimac.com.au

About Resimac Group:

Resimac Group Ltd (“Resimac Group”) is a leading non-bank lender and multi-channel distribution business. Its fully integrated business model comprises originating, servicing and funding prime, non-conforming residential mortgages and asset finance products in Australia and New Zealand. With over 250 people operating across Australia, New Zealand and the Philippines, Resimac Group has in excess of 50,000 customers with a portfolio of home loans on balance sheet of over \$14 billion and assets under management of over \$16 billion.

Resimac Group has issued over \$41 billion of mortgage-backed securities 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.