

25 February 2026

ASX RELEASE

Resimac announces 1H26 results

Results highlights (1H25 vs. 1H26):

- **Operating profit before impairment expense and tax** of \$51.7 million up 44%.
 - **Normalised NPAT (excl. FV movement on derivatives)** of \$29.6 million up 97%.
 - **Statutory NPAT** of \$28.5 million, up 111%.
 - **AUM** increased 11% to \$15.7 billion:
 - Home loans increased \$0.6 billion to \$13.6 billion up 5%.
 - Resimac originated Asset Finance increased \$0.3 billion to \$1.5 billion up 25%.
 - **Origination volumes** of \$3.1 billion, up 11%.
 - **Application volumes** \$4.9 billion, in line with 1H25 due to controlled growth in Asset Finance.
 - **Group NIM** expanded 15bps in 1H26 to 163 bps, driven by a shift in portfolio mix, with the higher margin asset finance portfolio increasing in proportion after the Westpac Auto acquisition.
 - **Cost to Income Ratio** reduced by 310 bps to 50.0%, reflecting the strategic investment in people, technology and process.
 - **Impairment expenses** decreased to \$9.7 million reflecting the Group's continued focus on proactive arrears management and strengthened recoveries performance supporting provision releases.
 - **Fully franked interim dividend** declared of 4.0 cents per share for 1H26, and a 9.0 cents per share fully franked special dividend to be paid on 24 March 2026. This brings the total 1H26 dividend to 13 cents per share (totaling \$51.4 million).
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Resimac Group Ltd (ASX:RMC) ("the Group") has reported its results for the first half ended 31 December 2025, with a normalised NPAT of \$29.6 million, excluding fair value gains/losses on derivatives and including profit attributable to non-controlling interests.

Commenting on the Group's performance in 1H26, Pete Lirantzis, Resimac's Chief Executive Officer said:

"I am pleased to report a 44 percent increase in operating profit this half. This result shows pleasing momentum across the business and reflects the progress we are making on our strategic priorities. We are benefiting from more positive lending markets, a focus on disciplined asset quality, and the continuing support we are showing to our broker and customer base. We have responded by uplifting our talent and focusing on the broker experience, technology and processes to deliver improved speed and consistency.

As a result, we are seeing encouraging growth across both home loans and asset finance. There's more to do, but the momentum we've experienced in 1H26 is strengthening the resilience and scale of our business and positions us well to deliver long-term value."

Dividend and Capital management

The Board has declared a 1H26 interim dividend of 4.0 cents per share, representing a 14% increase on the prior corresponding period. This uplift reflects the Group's profit growth and reinforces the importance of delivering stable and growing dividends to shareholders.

In addition, the Board has declared a fully franked special dividend of 9.0 cents per share, underscoring the Group's ongoing focus on actively managing its capital base and returning excess capital to shareholders. The special dividend reflects capital that is surplus to the Group's operational, regulatory and growth requirements, consistent with a disciplined and transparent capital management framework.

Together, these distributions demonstrate Resimac's capital-light business model, which continues to generate surplus capital while supporting sustainable growth. They also highlight the Group's commitment to unlocking shareholder value, including through the efficient distribution of franking credits, and maintaining a strong track record of returning capital in a measured and responsible manner.

Strategic focus and outlook

The Group's FY26 priorities focus on strengthening the competitive position of its core mortgages business. This includes improving the broker and customer experience, embracing the potential of AI, and optimising the asset finance portfolio to be ready for scale.

Lirantzis said:

"The early results from our new strategic priorities are pleasing. Our purpose remains clear. We are here to unlock new lending possibilities for our customers and broaden the product suite available to our channel partners. By focusing on our core mortgage business, investing in the broker and customer experience and optimising the asset finance portfolio, we are positioning the Group for long-term, sustainable growth."

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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 in excess of 100,000 customers with a portfolio of home loans on balance sheet of over \$13.6 billion, an asset finance portfolio of over \$2.1 billion, and total assets under management of almost \$16 billion.

Resimac Group has issued over \$54 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.