

RESIMAC GROUP

1H26 Results Presentation.

Pete Lirantzis, CEO
James Spurway, CFO
Andrew Marsden, CTO

40
YEARS OF SUCCESS



Today's presenters.



Pete Lirantzis

| Chief Executive Officer

Appointed CEO in April 2025; leads group strategy, performance and execution.

Drove end-to-end operational, product and strategic execution through a period of structural change, including the integration of Thorn Group's commercial portfolio.

Extensive leadership experience across banking and financial services, including CEO roles at Thorn Group, Splitpay and Humm Group, and senior roles at Westpac and IAG.



James Spurway

| Chief Financial Officer

Joined Resimac in May 2024; responsible for financial strategy, reporting, capital management and investor discipline.

Over 20 years' financial services experience, including senior executive roles at Challenger, most recently as CFO, Challenger Bank.

CA and CFA; Bachelor of Business (Accounting and Finance); Harvard Business School General Management Program; AICD graduate.



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.

Who we are.

Vision

The home of
intelligent lending.

Essential lending
made intelligent.

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.

Values



People first



Own the outcome



Make it happen

Home Loan

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

Asset Finance

-  Secured business and commercial loans
-  Business and consumer auto
-  Equipment lending and novated leases

1H26 highlights.

Strong momentum in core growth drivers continued, underpinning a solid performance.

Normalised operating profit^{1,2,3}

\$51.7m ↑

vs. 1H25 \$35.9m

Normalised NPAT^{1,2}

\$29.6m ↑

vs. 1H25 \$15.0m

Statutory NPAT

\$28.5m ↑

vs. 1H25 \$13.5m

Cost to income ratio^{1,2}
(Normalised)

50.0% ↓

vs. 1H25 53.1%

Impairment expense

\$9.7m ↓

vs. 1H25 \$14.8m

Collective provision balance⁴

\$52.8m ↓

vs. 1H25 \$54.3m

Home Loan AUM

\$13.6b ↑

vs. 1H25 \$13.0b

Asset Finance AUM⁵

\$1.5b ↑

vs. 1H25 \$1.2b

1H26 dividend fully franked⁶

4.0c ↑

vs. 1H25 3.5c

- 1 Excludes one-off item per reconciliation on slide 23.
- 2 Excludes fair value gains/losses on derivatives and includes profit attributable to non-controlling interests.
- 3 Excludes impairment expense and tax.
- 4 Includes fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto Portfolio.
- 5 Excludes the Westpac Auto Portfolio.
- 6 Excludes Special Dividend.

Loan settlements.

Home Loan

Continued growth in settlements despite a competitive landscape.

1H26 settlements **\$2.7b** | 1H26 applications **\$4.3b**
vs. 1H25 \$4.3b

Home Loan settlements (\$b)

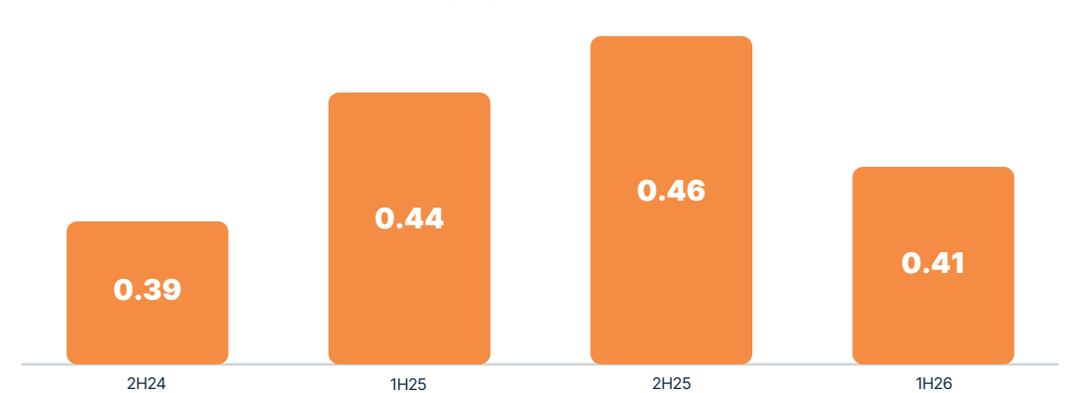


Asset Finance

Organic growth continues to drive AUM growth with a focus on higher risk adjusted return products.

1H26 settlements **\$0.4b** | 1H26 applications **\$0.6b**
vs. 1H25 \$0.7b

Asset Finance settlements (\$b)



Assets under management.

Home Loan

Portfolio continues to build momentum in a competitive landscape.

1H26 closing AUM

\$13.6b

1H26 average AUM

\$13.4b

\$0.6b increase vs. 1H25

1H26 vs. 1H25 AUM increased

5%

in a 12-month period

Home Loan AUM (\$b)



Asset Finance

Origination activity focused on higher risk adjusted return products with run-off from the Westpac Auto Portfolio impacting overall AUM growth.

1H26 closing AUM¹

\$1.5b

1H26 average AUM¹

\$1.4b

\$0.2b increase vs. 1H25

1H26 vs. 1H25 AUM increased¹

25%

in a 12-month period

Asset Finance AUM (\$b)



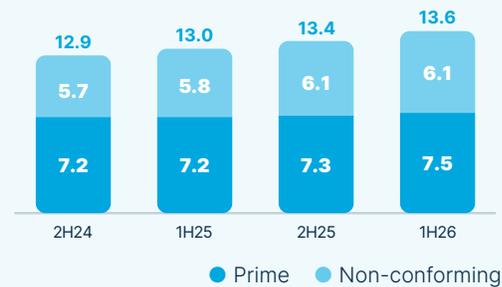
Portfolio snapshot | Home Loan.

Volume

Settlements (\$b)



AUM (\$b)



Portfolio composition

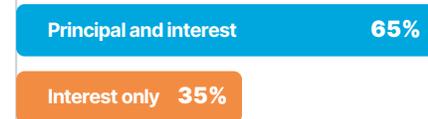
Loan type



Product type



Repayment type



Weighted average portfolio dynamic LVR^{1,2}

Dynamic LVR (AU)
61.9%

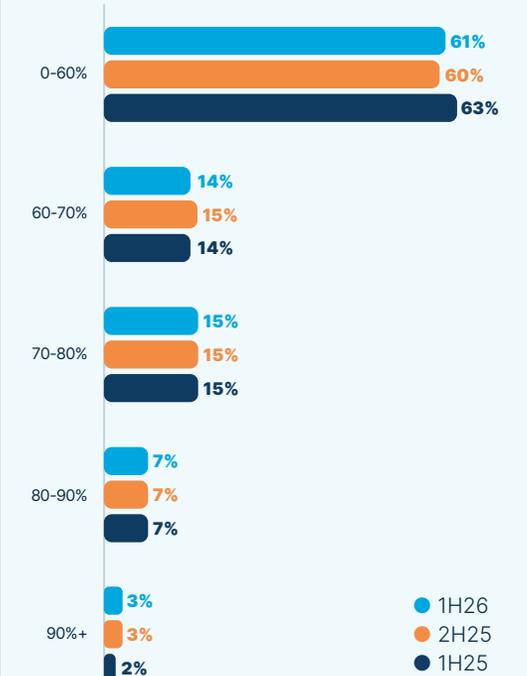
As at close Dec-25 vs.
61.2% at Jun-25 close

Prime
58.9%

Non-conforming
65.6%

Dynamic LVR bands^{1,2}

% of total portfolio accounts



1 Dynamic LVR = LVR based on current loan balance and corresponding Cotality individual property valuations.

2 Excludes NZ and Legacy loan products.

Portfolio snapshot | Asset Finance.

Volume

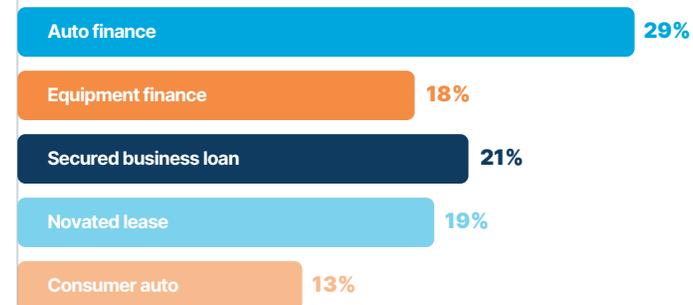


Composition

Settlements mix at Dec-25 close

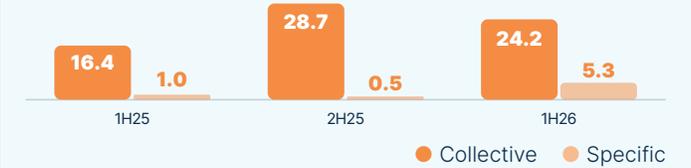


AUM mix at Dec-25 close



Credit quality

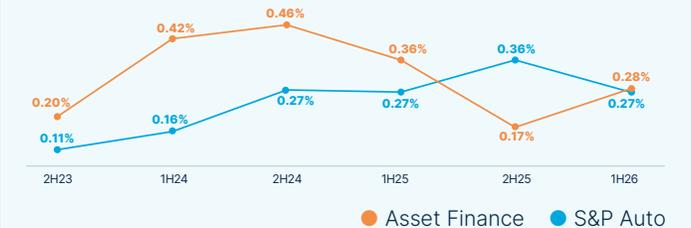
Loan loss provisions¹ (\$m)



Loan loss / Closing AUM² (%)



90+ days arrears² (as % closing AUM)



¹ Includes fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto portfolio.

² Excludes the Westpac Auto Portfolio.



Financial results overview.



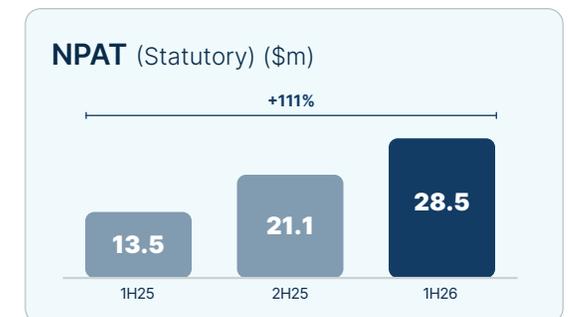
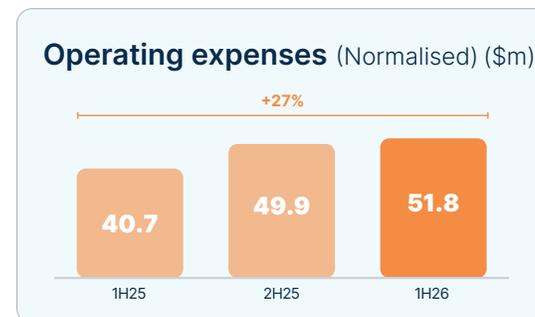
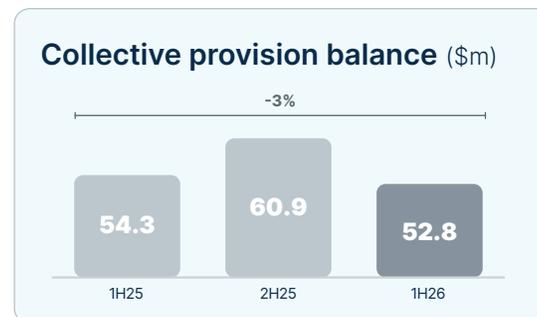
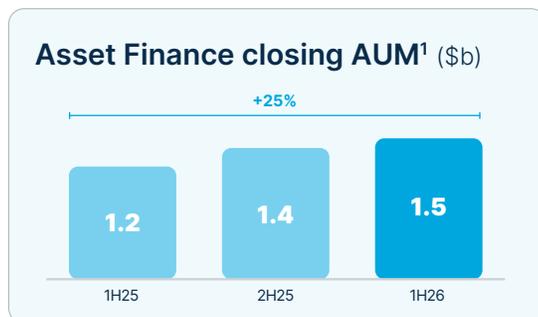
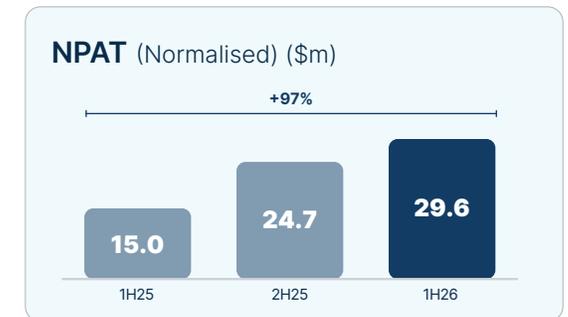
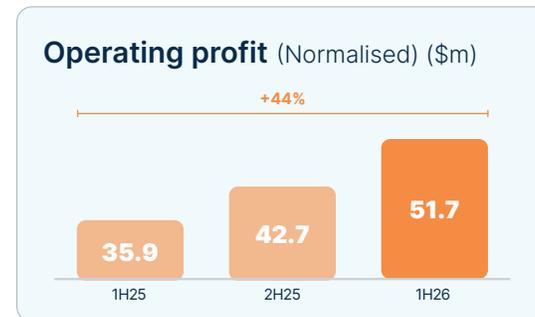
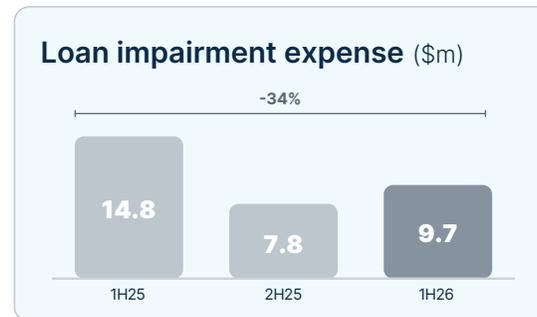
1H26 financial snapshot.

Continued growth in Home Loans reflecting the Group's strategic focus on core capabilities. Controlled growth in Asset Finance to maximise risk adjusted returns.

Decrease in impairment expense reflecting the Group's focus on arrears management and collections as well as provision releases associated with the acquisition discount unwind on the Westpac Auto Portfolio.

Operating profit growth driven by higher loan balances, higher margins and higher fee income.

NPAT improved HoH reflecting improvement in operating profit, despite impairment expenses.



Financial results summary.

Financial performance ¹	1H26	2H25	1H25	1H26 vs. 2H25	1H26 vs. 1H25
Normalised operating income (\$m)	103.5	92.6	76.6	10.9	26.9
Normalised operating expenses (\$m)	(51.8)	(49.9)	(40.7)	(1.9)	(11.1)
Normalised operating profit (\$m)	51.7	42.7	35.9	9.0	15.8
• Provisions (\$m)	1.7	0.1	(6.9)	1.6	8.6
• Net write-offs (\$m)	(11.4)	(7.9)	(7.9)	(3.5)	(3.5)
Total loan impairment expense ² (\$m)	(9.7)	(7.8)	(14.8)	(1.9)	5.1
Normalised profit before tax (\$m)	42.0	34.9	21.1	7.1	20.9
NPAT (normalised)³ (\$m)	29.6	24.7	15.0	4.9	14.6
Statutory NPAT (\$m)	28.5	21.1	13.5	7.4	15.0
Cost to income ratio (normalised) ³ (%)	50.0%	53.9%	53.1%	(3.9%)	(3.1%)
Return on equity (normalised NPAT) ⁴ (%)	15.5%	12.5%	7.2%	3.0%	8.3%
Fully franked ordinary dividend (cents per share)	4.0c	3.5c	3.5c	0.5c	0.5c
Fully franked special dividend (cents per share)	9.0c	12.0c	0.0c	(3.0c)	9.0c

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 and incl. profit attributable to non-controlling interests.

4 Annualised normalised NPAT (excl. FV movement on derivatives)/average period shareholders equity.

Operating profit **\$51.7m**

44% improvement on PCP and strong momentum, with a 21% increase on 2H25.

Normalised NPAT excl. FV movement on derivatives **\$29.6m**

Strong 1H26 performance, an improvement of \$14.6m on 1H25 and \$4.9m on 2H25.

Cost to income ratio **50.0%**

Decrease of 310bps on 1H25 and a decrease of 390bps on 2H25.

Stable fully franked dividend **4.0c per share**

Fully franked dividend with accretion of 0.5c per share on prior periods

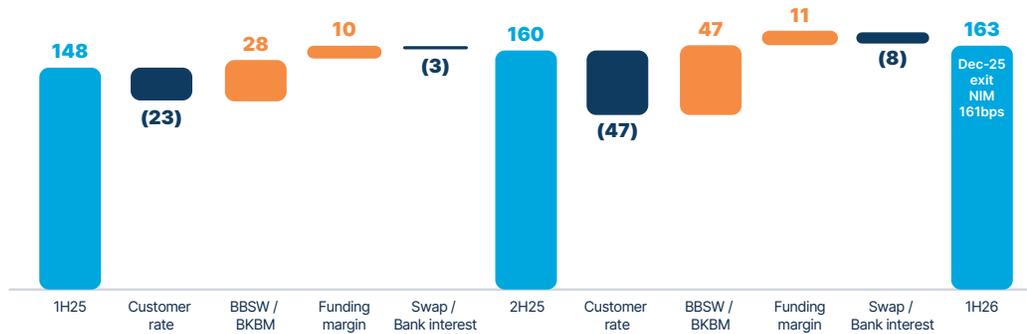
Unlocked shareholder value with fully franked special dividend per share **9.0c per share**

Disciplined return of surplus capital, delivering shareholder value and maximising franking credit utilisation.

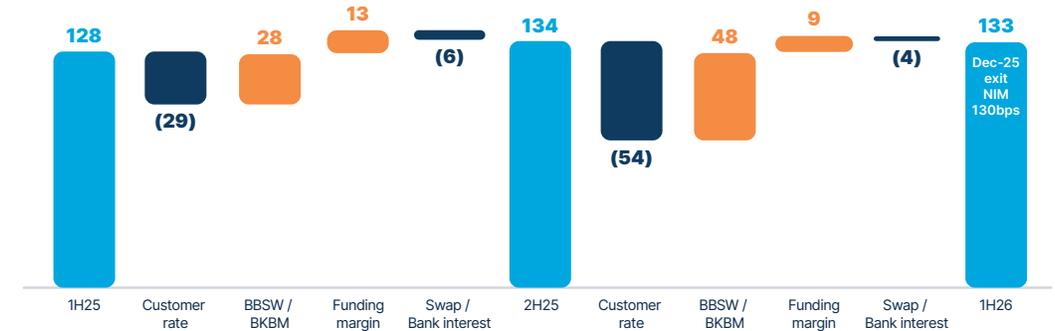
Portfolio margin.

- ✓ **Group margin:** widened 15bps on 1H25 primarily due to shift in portfolio mix as the higher margin Asset Finance portfolio increased in proportion following the acquisition of the Westpac Auto portfolio.
- ✓ **Home Loan margin:** widened 5bps on 1H25 following a pricing campaign in 1H25 to stimulate application volumes and broker engagement. Margin remained broadly flat with 2H25 despite increased settlement volumes.
- ✓ **Asset Finance margin:** compressed 15bps on 1H25 due to the dilutive impact from acquiring the Westpac Auto portfolio. Margin widened 22bps on 2H25 primarily due to the run-off of the Westpac Auto portfolio.

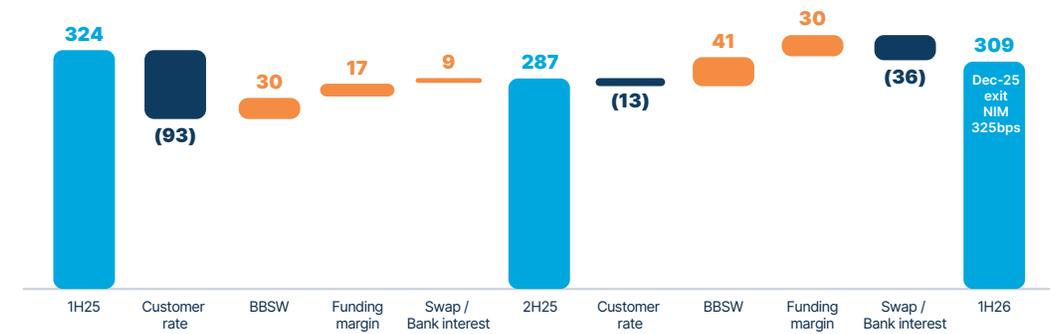
Group net interest margin¹ (bps)



Home Loan net interest margin¹ (bps)



Asset Finance net interest margin¹ (bps)



Credit performance.

Home loan ¹ (\$m)	1H26	1H25	1H26 vs. 1H25
Collective provisioning	3.4	(1.3)	4.7
Specific provisioning	(1.4)	(0.2)	(1.2)
Net write-offs	(0.1)	0.2	(0.3)
Total impairment expense	1.9	(1.3)	3.2

Asset finance (\$m)

Collective provisioning	4.5	(6.9)	11.4
Specific provisioning	(4.8)	1.5	(6.3)
Net write-offs	(11.3)	(8.1)	(3.2)
Total impairment expense	(11.6)	(13.5)	1.9

Total (\$m)

Collective provisioning	7.9	(8.2)	16.1
Specific provisioning	(6.2)	1.3	(7.5)
Net write-offs	(11.4)	(7.9)	(3.5)
Total impairment expense	(9.7)	(14.8)	5.1

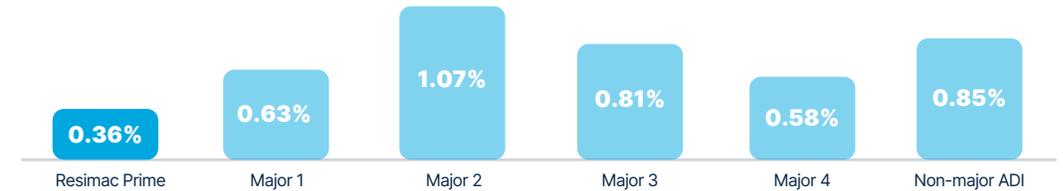
1 Impairment expense excludes adjustments for fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto Portfolio.

2 Graph based on latest results up to the date of this report.

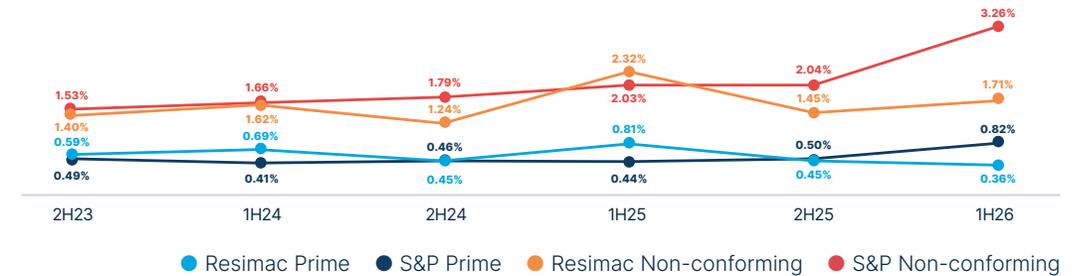
3 Excludes New Zealand segment.

4 Excludes the Westpac Auto Portfolio.

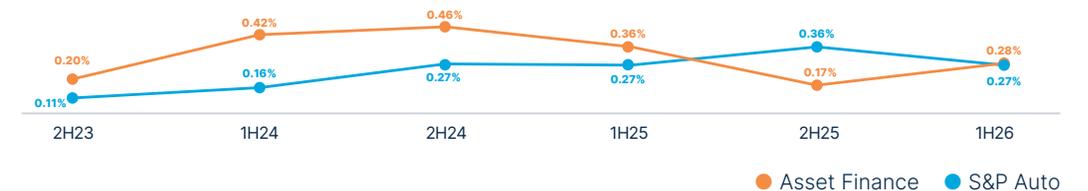
90+ days arrears Prime Home Loan peer comparison^{2,3}



90+ days Home Loan arrears by product³ (as % closing AUM)



90+ days Asset Finance arrears⁴ (as % closing AUM)



Prudent loan provisioning.

Home Loan

- ➔ Collective provisions decreased by \$3.6 million versus 2H25, reflecting improved portfolio performance, and strong curing experience reducing Stage 3 balances.
- ➔ Portfolio remains conservatively positioned with 19bps collective coverage, and a dynamic loan-to-value ratio of 61.9%, broadly stable compared to 61.2% at 2H25.
- ➔ Loss given default assumptions for the Home Loan portfolio remain conservatively set above the Group's historical loss experience, providing a prudent buffer within our provisioning framework.

1H26 collective provisioning¹
\$28.6m
 \$3.6m decrease vs. 2H25

Collective provisioning coverage²
19bps
 3bps decrease vs. 2H25

Dynamic LVR
61.9%

Balances	1H26	2H25	1H25	1H26 vs. 2H25	1H26 vs. 1H25
Collective provisions ¹ (\$m)	28.6	32.2	37.9	(3.6)	(9.4)
Specific provisions ¹ (\$m)	4.6	3.1	1.0	1.4	3.4
Total provisions¹ (\$m)	33.1	35.3	39.0	(2.2)	(6.0)
Collective coverage ratio ²	19bps	22bps	29bps	(3bps)	(10bps)
Specific coverage ratio ²	3bps	2bps	1bps	1bps	2bps
Total coverage ratio²	22bps	24bps	30bps	(2bps)	(8bps)

Asset Finance

- ➔ Collective provision decreased by \$4.5m vs. 2H25 primarily driven by the run-off of the Westpac Auto Portfolio, as well as improved arrears and collections on Resimac originated loans.
- ➔ Coverage ratio has decreased marginally by 1bp vs. 2H25 due to improvement in collection and recovery activities.
- ➔ Specific provision increased by \$4.8m vs 2H25 primarily due to Westpac Auto portfolio.

1H26 collective provisioning³
\$24.2m
 \$4.5m decrease vs. 2H25

Collective provisioning coverage³
115bps
 1bp decrease vs. 2H25

% of AUM backed by residential property⁴
30.8%

Balances	1H26	2H25	1H25	1H26 vs. 2H25	1H26 vs. 1H25
Collective provisions ⁴ (\$m)	24.2	28.7	16.4	(4.5)	7.8
Specific provisions (\$m)	5.3	0.5	1.0	4.8	4.2
Total provisions (\$m)	29.5	29.2	17.4	0.3	12.0
Collective coverage ratio	115bps	116bps	132bps	(1bps)	(17bps)
Specific coverage ratio	25bps	2bps	8bps	23bps	17bps
Total coverage ratio	140bps	118bps	140bps	22bps	-

1 Collective provisioning balance is calculated based on gross loan balance (excl. loan offset accounts).
 2 Collective provisioning coverage is calculated on gross loan balance (excl. loan offset accounts).

3 Includes fair value discount allocated to credit loss provisioning upon acquisition of the Westpac Auto Portfolio.
 4 Includes Secured Business Loans and Secured Commercial Loans on the Resimac originated portfolio only.

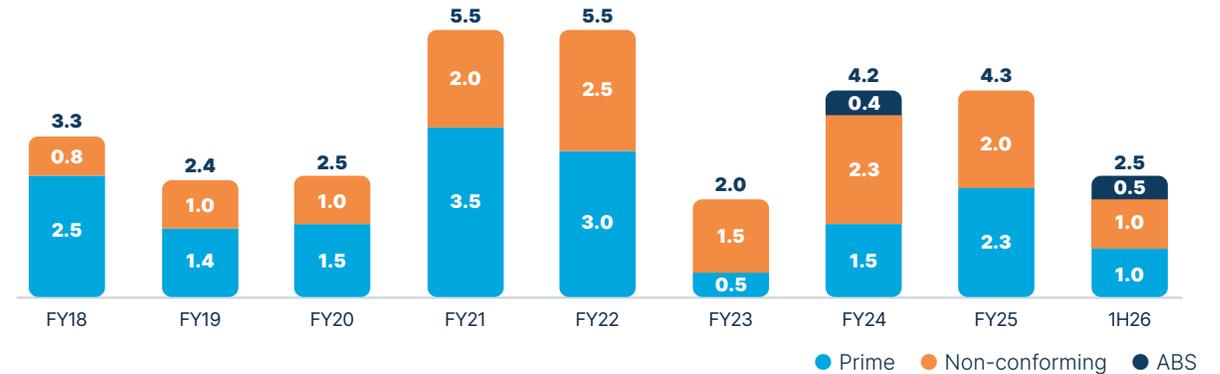
Funding.

The Group has extensive experience issuing securities in global and domestic term securitisation markets. During 1H26 the Group issued \$2.0b in RMBS securities and \$0.5b in ABS securities.

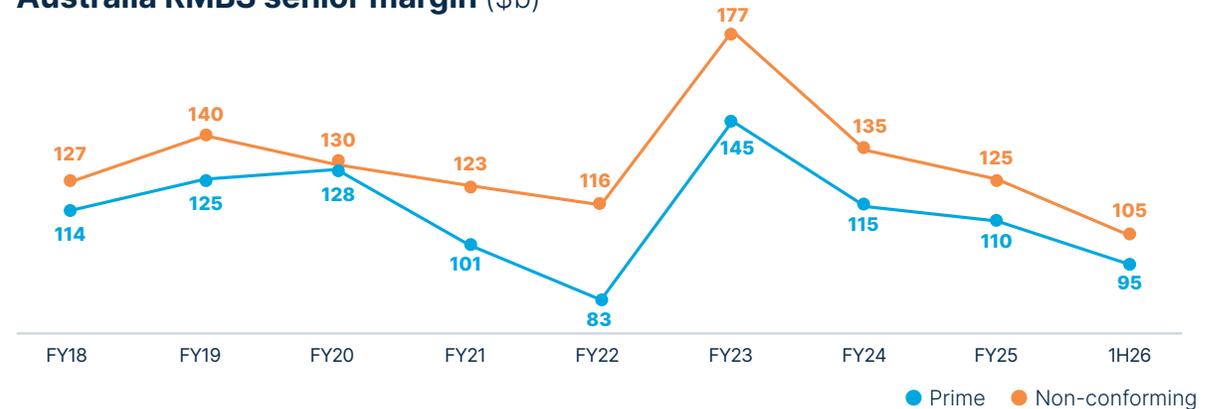
- ✓ **August 2025:** \$0.5b Auto & Equipment ABS priced +95bps senior margin.
- ✓ **September 2025:** \$1.0b Non-conforming RMBS price +105bps senior margin.
- ✓ **December 2025:** \$1.0b Prime RMBS priced +95bps senior margin.
- ✓ Funding markets remain conducive for AUM growth.
- ✓ Aggregate bond issuance exceeded \$54b in 1H26.

The Group enjoys a diversified funding model, maintaining strong, long-term relationships with onshore and offshore banking and funding partners.

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



Australia RMBS senior margin (\$b)



Capital management.

Stable dividends and unlocking shareholder value

1H26 reflects continued execution of the Group's capital recycling model including:

- ✓ Stable fully franked interim dividend of 4.0c per share for 1H26 (1H25: 3.5c).
- ✓ Surplus capital returned via fully franked special dividend of 9.0c per share while maintaining strong capital base and operational buffers to support growth.
- ✓ Unlocking shareholder value through the utilisation of accumulated franking credits.
- ✓ Repayment of the remaining \$14.0m (1H25: \$20.0m) corporate debt strengthens the balance sheet and lowers ongoing structural funding costs.
- ✓ Capital management remains dynamic, disciplined and aligned to shareholder value creation.

1H26 fully franked ordinary dividend

4.0c

3.5c vs. 1H25

1H26 fully franked special dividend

9.0c

nil vs. 1H25

Normalised return on equity

15.5%

7.2% vs. 1H25

	Cents per share	Franking %	Franked dividend \$m	Franking credits \$m	Total \$m
2H25 final dividend ¹	3.5c	100%	13.8	5.9	19.8
2H25 special dividend ¹	12.0c	100%	47.5	20.3	67.8
1H26 interim dividend ²	4.0c	100%	15.8	6.8	22.6
1H26 special dividend ²	9.0c	100%	35.6	15.3	50.9
Total			112.7	48.3	161.0

Corporate debt	Corporate debt facility			Corporate bond balance		
	1H26	1H25	Change	1H26	1H25	Change
Drawn balance	\$0.0m	\$0.0m	\$0.0m	\$0.0m	\$20.0m	\$20.0m

¹ Amount has been paid to shareholders.

² Amount will be paid to shareholders on 24 March 2026.



Priorities and strategy.

Priorities and strategy.

Our strategy is anchored in a disciplined five-point plan to transform Resimac into an intelligent lender, drive operational excellence and deliver sustainable long-term growth.



Strengthen the Home Loan portfolio

- Invest into strengthening our core home loan value propositions.
- Drive sustainable long-term AUM growth.



Unlock the power of AI to deliver intelligent lending

- Deploy AI to deliver smarter decisions and improve broker experience.
- Embed AI to drive productivity and efficiency.



Deepen channel partnerships and customer experience

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



Build a suite of complementary products

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



Build a high-performance culture

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



Questions and answers.

Thank you.

Resimac Group Ltd

ABN 55 095 034 003 | Australian Credit Licence 247829

ASX:RMC

40
YEARS OF SUCCESS

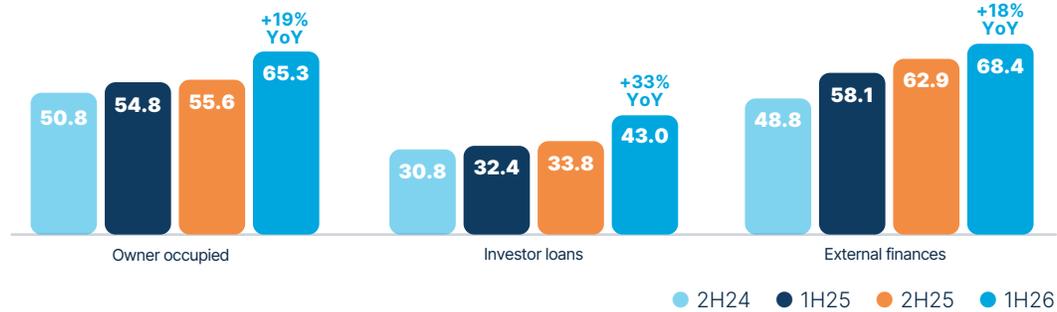


Appendices.

Economic environment.

Robust house price growth despite concerns around persistent inflation and consequent interest rate increase expectations.

Housing credit^{1,2} (\$b)



Underlying security values remain resilient³

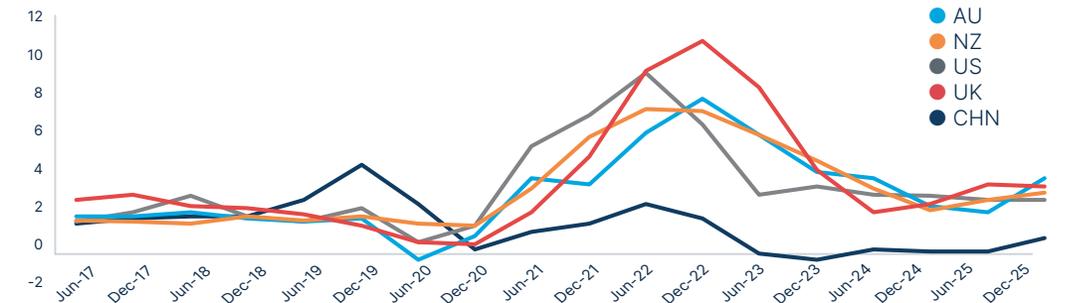
Indexed 31 December 2025

	Index value	% Change YoY
Sydney	248.7	5.9%
Melbourne	187.2	4.8%
Brisbane (incl. Gold Coast)	221.4	13.8%
Adelaide	225.9	8.9%
Perth	198.3	15.9%

Cash rate (%)



Core inflation (%)



1 ABS Lending Indicators December 2025, value of new borrower accepted loan commitments.
 2 ABS Lending Indicators December 2025, External Refinancing values.
 3 Cotality Daily Home Value Index, released 31 December 2025.

Consolidated statement of profit or loss (\$m)

for the period ended
31 December 2025

	1H26	1H25
Interest income	519.7	516.1
Interest expense	(420.2)	(437.3)
Net interest income	99.5	78.8
Fee and commission income	12.5	5.7
Fee and commission expense	(9.1)	(8.5)
Fair value gains on derivatives	0.2	-
Fair value losses on derivatives	-	(2.9)
Fair value gain on unlisted equity investment	-	1.3
Other income	0.5	2.6
Employee benefits expense	(29.1)	(27.8)
Other expenses	(24.4)	(15.4)
Loan impairment expense	(9.7)	(14.8)
Profit before tax	40.4	19.0
Income tax expense	(11.9)	(5.5)
PROFIT AFTER TAX	28.5	13.5

Reconciliation of statutory NPAT to normalised NPAT

NPAT attributable to parent (statutory)	28.5	13.5
Dividend income from listed equity investments	-	(0.3)
Other net cost - professional fees	1.7	0.7
Fair value write-up on unlisted equity investment	-	(1.3)
Tax effect of normalised items	(0.5)	0.3
NPAT attributable to parent (normalised)	29.7	12.9
Fair value gains on derivatives - IRS and OIS	(0.2)	2.9
Tax effect	0.1	(0.8)
Normalised NPAT (excl. FV losses on derivatives)	29.6	15.0

Consolidated statement of financial position (\$m)

as at 31 December 2025

● Assets ● Liabilities ● Equity

	31 Dec 25	30 Jun 25
Cash and bank balances	773.5	775.7
Trade and other receivables	4.4	4.9
Loans and advances to customers	15,794.2	15,975.3
Other assets	17.5	24.0
Other financial assets	4.8	4.8
Derivative financial assets	12.9	25.6
Right-of-use assets	10.5	13.3
Intangible assets	32.1	32.9
TOTAL ASSETS	16,649.9	16,856.5
Trade and other payables	29.7	26.6
Interest-bearing liabilities	16,095.5	16,296.2
Other financial liabilities	89.8	89.8
Derivative financial liabilities	18.4	54.8
Lease liabilities	10.8	13.3
Other liabilities	1.8	4.5
Provisions	5.9	6.2
TOTAL LIABILITIES	16,251.9	16,491.4
Net assets	398.0	365.1
Share capital	170.3	170.5
Reverse acquisition reserve	(61.5)	(61.5)
Total issued capital	108.8	109.0
Reserves	(13.7)	(30.4)
Retained earnings	301.1	286.5
Equity attributable to owners of the parent	396.2	365.1
Non-controlling interest	1.8	-
TOTAL EQUITY	398.0	365.1

	31 Dec 25	30 Jun 25
Cash at bank and on hand	43.1	9.9
Cash collections account	730.4	765.8
Cash at bank	773.5	775.7

Consolidated statement of cash flows (\$m)

for the period ended
31 December 2025

● Operating activities ● Investing activities ● Financing activities

	1H26	1H25
Interest received	538.0	535.3
Interest paid	(420.5)	(445.1)
Receipts from loan fees and other income	13.8	11.9
Payments to suppliers and employees	(93.2)	(98.9)
Receipts/(payments) of net loans to/from borrowers	185.0	(247.1)
Income tax paid	(18.1)	(7.5)
Net cash from / (used in) operating activities	205.0	(251.4)
Net payment for plant and equipment	-	(0.2)
Payment for acquisition of subsidiary/loan portfolio	-	(2.7)
Cash acquired on additional acquisition of subsidiary/loan portfolio	-	0.2
Proceeds from sale of future trail commission contract asset	1.6	-
Proceeds on disposal of investment	-	8.5
Dividend income from listed equity investment	-	0.2
Net cash from investing activities	1.6	6.0
Proceeds from borrowings	7,574.1	6,599.3
Repayment of borrowings	(7,765.1)	(6,284.1)
Payment of lease liabilities	(0.4)	(1.0)
Swap (payments)/receipts	(2.8)	3.5
Payment of dividends	(13.8)	(14.0)
Net loan to related party	-	(18.0)
Payment for acquisition of treasury shares	(0.2)	-
Proceeds from non-controlling interest subscriptions	1.7	-
Net cash (used in) / from financing activities	(206.5)	285.7
Net increase in cash and cash equivalents	0.1	40.3
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	(2.3)	(0.5)
Cash and cash equivalents at the end of the period	773.5	910.8



Environmental, social and governance .

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YEARS OF SUCCESS



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 is in the process of implementing FY26 mandatory climate-related financial disclosures under AASB standards, including climate scenario analysis, risk and opportunity review and strengthened governance and data systems to support 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

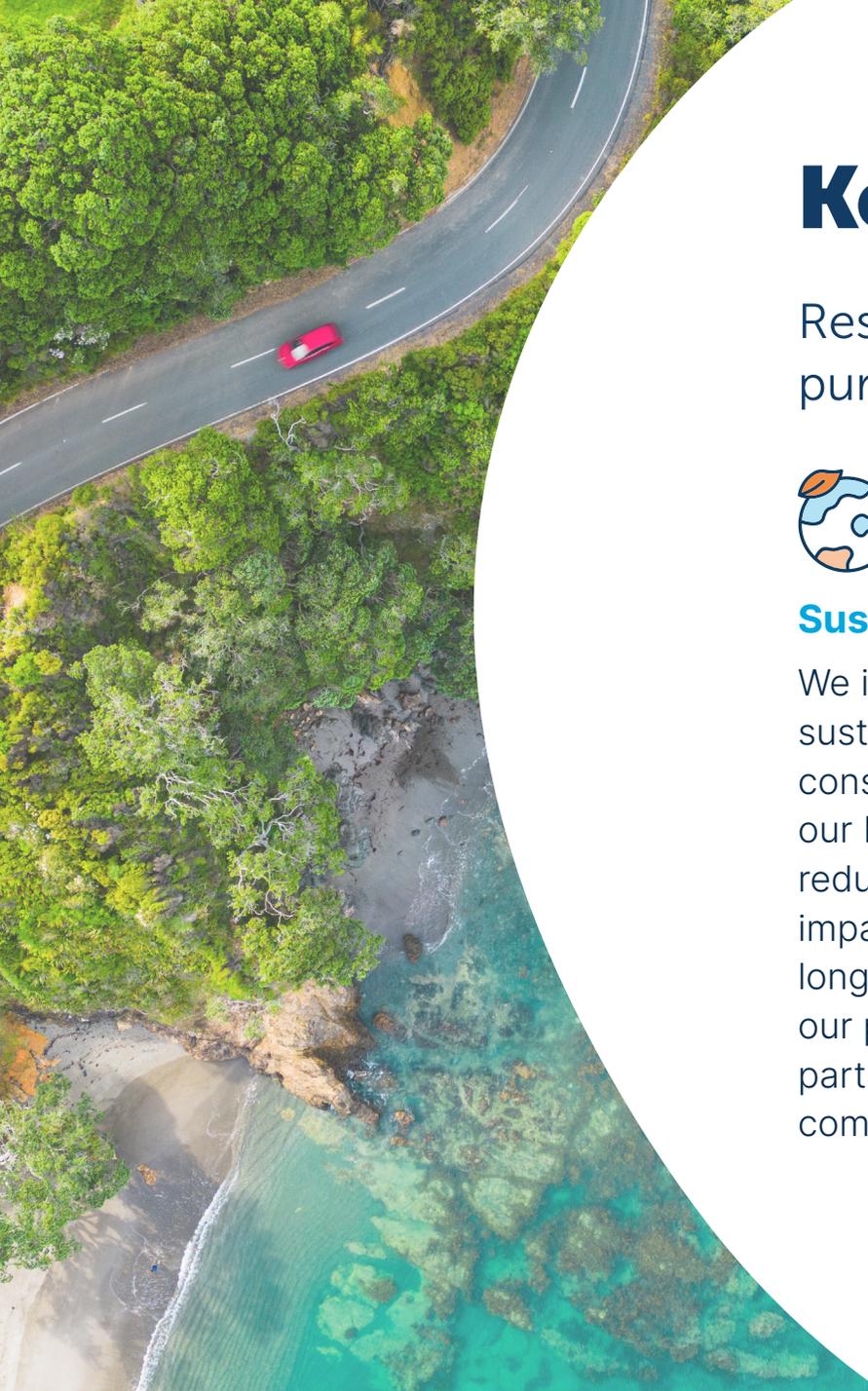
Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all.



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:



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.



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.



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.

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 AASB standards, 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.

Important notice and disclaimer.

The information in this presentation provides an overview of the results for the period ended 31 December 2025. It is general background information about the activities of Resimac Group Ltd ('Resimac') and is current as at the date of the presentation, 25 February 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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