

28 August 2025

## ASX RELEASE

### Resimac announces FY25 results

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#### Results highlights (FY25 vs. FY24):

- **Operating profit before impairment expense and tax** of \$78.6 million up 13%.
  - **Normalised NPAT (excl. FV movement on derivatives)** of \$39.7 million down 8% primarily due to higher impairment expenses.
  - **Statutory NPAT** of \$34.6 million, down 1%.
  - **AUM** increased 14% to \$15.9 billion:
    - Home loans increased \$0.5 billion to \$13.4 billion up 4%.
    - Asset Finance increased \$1.4 billion to \$2.5 billion up 127%.
  - **Origination volumes** of \$5.8 billion, up 14%.
  - **Application volumes** \$9.0 billion, up 14%.
  - **Group NIM** broadly flat with AUM growth strategy offsetting lower yields across home loans and asset finance.
  - **Cost to Income Ratio** increased by 50bps to 53.6%, with expenses increasing to support the acquisition and servicing of the consumer auto portfolio.
  - **Impairment expenses** – \$22.6 million:
    - Collective provisioning increased by \$4.0 million to \$6.8 million.
    - Net write-offs increased by \$10.7 million to \$15.8 million.
  - **Fully franked final dividend** declared of 3.5 cents per share for 2H25, consistent with FY24 interim and final dividends respectively, bringing the total FY25 dividend to 19 cents (totaling \$75.4 million) including the special dividend of 12 cents per share paid in June 2025.
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**Resimac Group Ltd (ASX:RMC)** (“the Group”) has reported its results for the full year ended 30 June 2025, with a normalised NPAT of \$39.7 million, excluding fair value gains/losses on derivatives. The Board has declared a fully franked final dividend of 3.5 cents per share. This is in addition to the 12 cents per share special dividend announced on 2 June 2025, and the interim dividend of 3.5 cents per share declared on 25 February. This takes the total return to shareholders for this financial year to 19 cents per share and is in keeping with its record of returning capital through consistent dividends to its shareholders.

#### Financial and operational performance

Commenting on the Group’s performance in FY25, Pete Lirantzis, Resimac’s Chief Executive Officer said:

“I’m pleased to report a 13% uplift in operating profit this financial year, reflecting the strength of our core business and the positive impact of key initiatives executed throughout the year. Throughout FY25 we have refocused our efforts on distribution, prioritised risk adjusted returns and continued to support the needs of our broker and customer base.

The acquisition of the Westpac auto finance and novated leasing portfolio in March 2025 marks a significant milestone, as it enhances our portfolio diversification, and provides a platform from which we can further

expand into this key market segment. When coupled with the strong organic growth we experienced in asset finance and home loans, we're building a more resilient, scalable business that's well-positioned to deliver long-term value."

#### Strategic focus and outlook

Following the appointment of Pete Lirantzis as CEO on 30 April 2025, the Group has commenced a review of its strategy to ensure its appropriateness for the Group's current market position. The Group's FY26 priorities focus on strengthening the competitive position of its core mortgages business through improving the experience and service for brokers and customers, and enhancing the group's security, compliance and governance posture.

Commenting on the Group's outlook, Lirantzis said:

"Since stepping into the CEO position, I've been focused on ensuring our strategy reflects both the strength of our core business and the evolving needs of our customers and brokers. As we look to FY26, our priorities are clear - we're investing in the broker and customer experience, leveraging automation, enhancing our core product suite and reinforcing our security and governance foundations. These initiatives are designed to sharpen our competitive edge in mortgages, optimise the asset finance portfolio and position the Group for long-term, sustainable growth."

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**Ivana Vasilic**, Senior Manager, Investor Relations | 02 9248 0301

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

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#### 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 300 people operating across Australia, New Zealand and the Philippines, Resimac Group has in excess of 155,000 customers with a portfolio of home loans on balance sheet of over \$13 billion, an asset finance portfolio of over \$2.5 billion, and total assets under management of almost \$16 billion.

Resimac Group has issued over \$50 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.