

RESIMAC GROUP LTD

FY25 Results Presentation.

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



Today's presenters.



Pete Lirantzis

Chief Executive Officer

Pete joined Resimac in early 2024 and was appointed CEO in April 2025. As CEO, he is responsible for setting corporate strategy and ensuring the business delivers on its strategic objectives. Prior to becoming CEO, he served as Chief Operations, Product and Strategy Officer. Pete has considerable experience in the banking, finance, telecommunications and insurance sectors. Before joining Resimac he served as CEO of Thorn Group, a commercial and consumer finance company, which sold its commercial business to Resimac in mid-2023. His career in Australia includes leadership roles at Westpac and IAG, and internationally, CEO roles at Splitpay and Humm Group.



James Spurway

Chief Financial Officer

James joined Resimac in May 2024 as CFO. James has more than 20 years of experience in financial services. Before Resimac, James had several senior roles at Challenger including CFO, Challenger Bank and General Manager of Finance. He has also worked with HSBC in London and KPMG Sydney. James has experience working in complex organisations and executing digital transformation projects. James has a Bachelor of Business, Accounting & Finance, is a CA and has a CFA designation. He has completed the General Management program at Harvard Business School and is a graduate of the AICD.



Andrew Marsden

Chief Treasury Officer

Andrew joined Resimac's Treasury team in 2004 and oversees the funding and capital programme. Andrew has a long association with Resimac, initially as the company's securitisation banker while working in the Global Securitised Markets team at Citigroup. At Citi, Andrew managed the off-balance sheet securitisation conduit providing wholesale financing for a mix of trade receivables borrowers, mortgage warehouse programmes, including Resimac's, and a proprietary investment portfolio of RMBS. Andrew is a Responsible Manager for Resimac Limited's Australian Financial Services Licence.



Our mission.

Making home ownership and business success more accessible to everyone.

Home Loan



Prime and non-conforming home loans



Investment property lender



Specialist in helping the self-employed

Asset Finance



Secured business loans



Equipment lending



Business and consumer auto



Novated leases

ENABLED BY

Core Competencies



Our team of dedicated people



Credit expertise through the economic cycle



Deep broker partner networks
12k+ mortgage brokers



Diversified funding program
operating since 1985

Strategy & Execution



Return on capital
deployed framework



Scalable digital
platform



Diversification
into Asset Finance



Focus on broker and
client experience

SUPPORTED BY OUR CORE VALUES



Respect



Purposeful



Accountability



Opportunity



FY25 performance highlights.



Built strong momentum through FY25

- Normalised operating profit improved 13% on FY24.
- 2H25 normalised operating profit improved 19% on 1H25 and 43% on 2H24.
- ROE¹ increased to 12.5% in 2H25 from 7.2% in 1H25.



Returned capital to our investors

- Dividends of 19.0c totaling \$75.4m (incl. 12.0c special dividend).
- On market-share buy back program acquired 4.7 million shares.



Strong organic growth

- Home Loan settlements increased 14% to \$4.9b, and AUM increased to \$13.4b.
- Organic Asset Finance settlements grew 13% and AUM increased 27% to \$1.4b.



Market-leading funding

- Aggregate bond issuance exceeded \$50b in FY25.
- New banking and investor relationships to support strategic AUM growth.



Acquired \$1.5b Westpac Auto portfolio

- Diversified the Asset Finance portfolio.
- Added ~100,000 new customers and contributed \$4.5m to operating profit.

¹ Annualised normalised NPAT (excl. FV movement on derivatives)/average period shareholders equity.



FY25 highlights.

Normalised
operating profit^{1,2,3}

\$78.6m ↑

vs. FY24 **\$69.8m**

Normalised
NPAT^{1,2}

\$39.7m ↓

vs. FY24 **\$43.1m**

Statutory
NPAT

\$34.6m ↓

vs. FY24 **\$34.8m**

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

53.6% ↑

vs. FY24 **53.1%**

Impairment
expense

\$22.6m ↑

vs. FY24 **\$7.9m**

Collective
provision balance⁵

\$60.9m ↑

vs. FY24 **\$46.1m**

Home Loan
AUM

\$13.4b ↑

vs. FY24 **\$12.9b**

Asset Finance
AUM

\$2.5b ↑

vs. FY24 **\$1.1b**

FY25 dividend
fully franked⁴

19.0c ↑

vs. FY24 **7.0c**

- 1 Excludes one-off item per reconciliation on slide 26.
- 2 Excludes fair value gains/losses on derivatives.
- 3 Excludes impairment expense and tax.
- 4 Includes 12.0c special dividend.
- 5 Includes fair value discount allocated to credit loss provisioning upon acquisition of Westpac Auto portfolio.



2H25 highlights.

Normalised operating profit^{1,2,3}

\$42.7m ↑

vs. 1H25 **\$35.9m**

vs. 2H24 **\$29.9m**

Normalised NPAT^{1,2}

\$24.7m ↑

vs. 1H25 **\$15.0m**

vs. 2H24 **\$17.1m**

Statutory NPAT

\$21.1m ↑

vs. 1H25 **\$13.5m**

vs. 2H24 **\$14.5m**

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

53.9% ↑

vs. 1H25 **53.1%**

vs. 2H24 **57.9%**

Impairment expense

\$7.8m ↓

vs. 1H25 **\$14.8m**

vs. 2H24 **\$5.5m**

Collective provision balance⁵

\$60.9m ↑

vs. 1H25 **\$54.3m**

vs. 2H24 **\$46.1m**

Home Loan AUM

\$13.4b ↑

vs. 1H25 **\$13.0b**

vs. 2H24 **\$12.9b**

Asset Finance AUM

\$2.5b ↑

vs. 1H25 **\$1.2b**

vs. 2H24 **\$1.1b**

2H25 dividend fully franked⁴

15.5c ↑

vs. 1H25 **3.5c**

vs. 2H24 **3.5c**

1 Excludes one-off item per reconciliation on slide 26.

2 Excludes fair value gains/losses on derivatives.

3 Excludes impairment expense and tax.

4 Includes 12.0c special dividend.

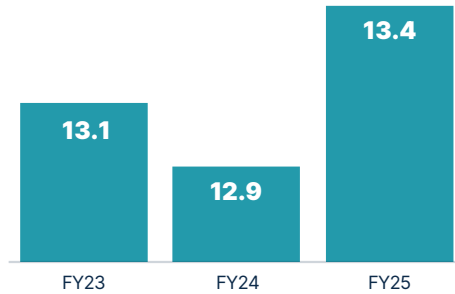
5 Includes fair value discount allocated to credit loss provisioning upon acquisition of Westpac Auto portfolio.

Financial results overview.

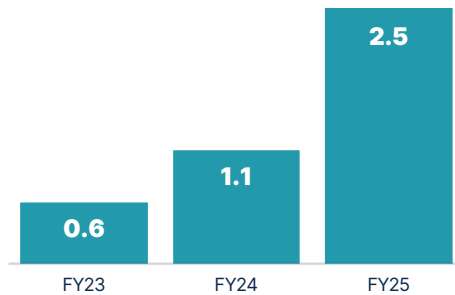


FY25 financial snapshot.

Home Loan closing AUM (\$b)

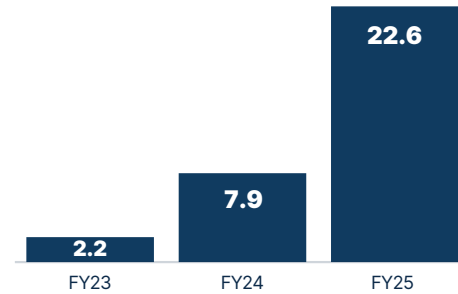


Asset Finance closing AUM (\$b)

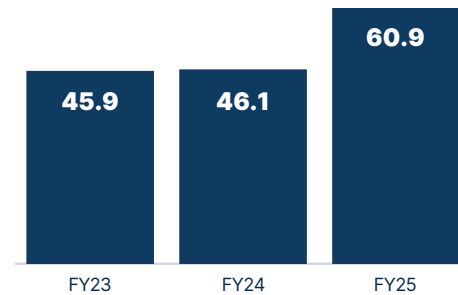


Continued AUM growth in both Home Loan and Asset Finance (Westpac Auto portfolio acquisition \$1.1b as of FY25).

Loan impairment expense (\$m)

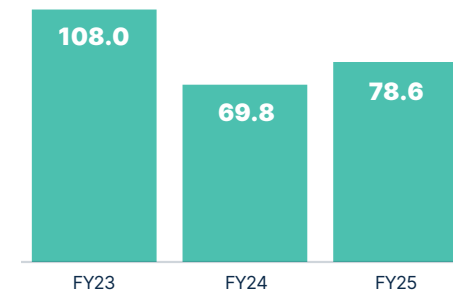


Collective provision balance (\$m)

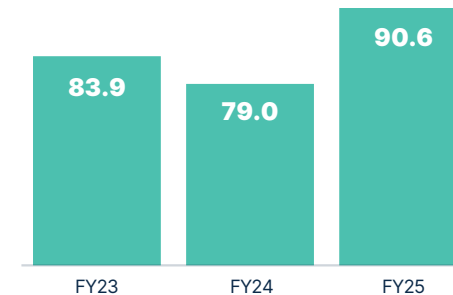


AUM growth driving higher collective provisioning with increased write-offs in the Asset Finance portfolio in FY25.

Operating profit (Normalised) (\$m)

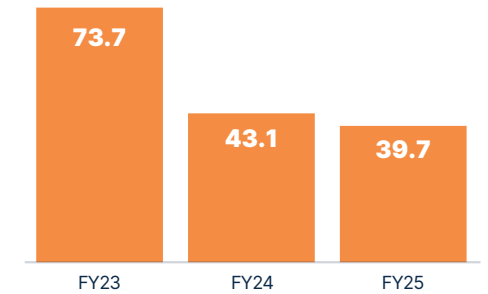


Operating expenses (Normalised) (\$m)

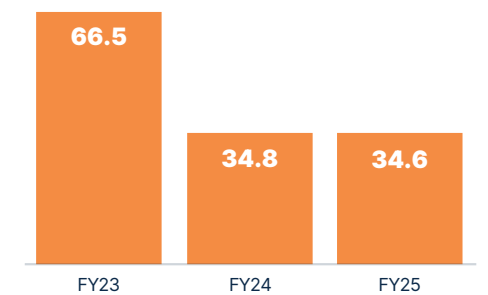


Operating profit growth driven by increased AUM (income) despite increased costs to support Westpac Auto portfolio acquisition.

NPAT (Normalised) (\$m)



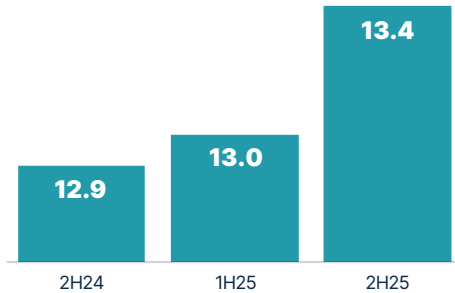
NPAT (Statutory) (\$m)



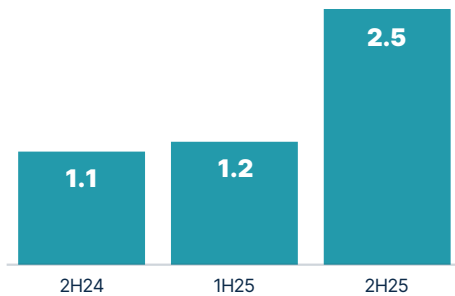
NPAT slightly lower driven by higher YoY operating profit offset by higher impairment expenses.

2H25 financial snapshot.

Home Loan closing AUM (\$b)

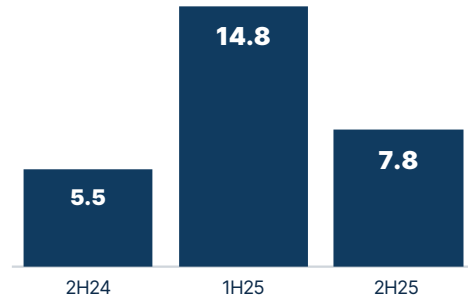


Asset Finance closing AUM (\$b)

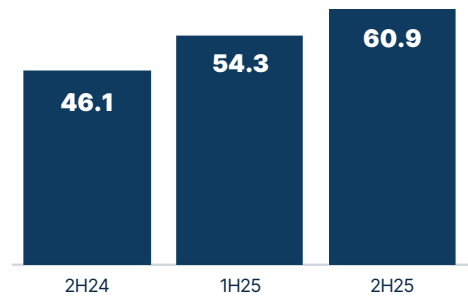


Continued AUM growth in both Home Loan and Asset Finance (Westpac Auto portfolio acquisition \$1.1b as of 2H25).

Loan impairment expense (\$m)

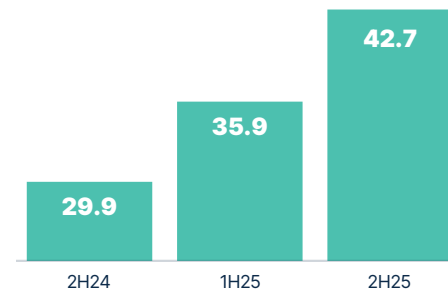


Collective provision balance (\$m)

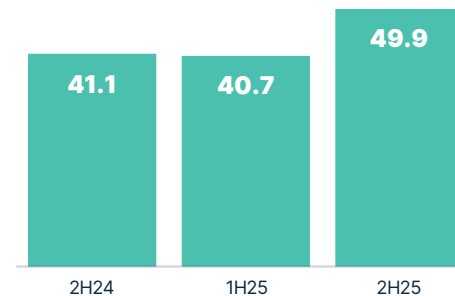


AUM growth driving higher collective provisioning with improved arrears and recoveries lowering impairment expenses.

Operating profit (Normalised) (\$m)

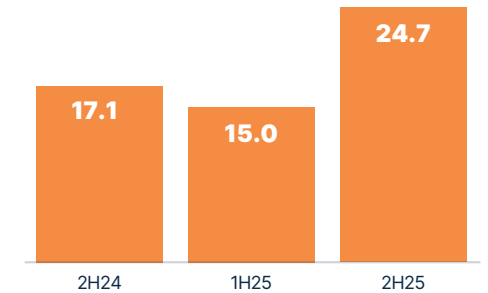


Operating expenses (Normalised) (\$m)

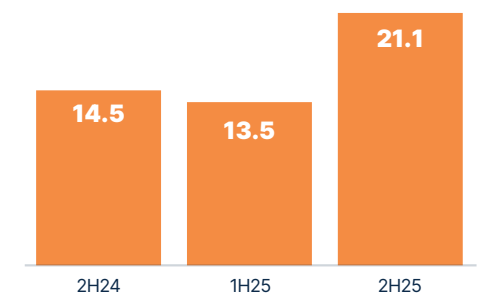


Operating profit growth driven by increased AUM (income) despite increased costs to support Westpac Auto portfolio acquisition.

NPAT (Normalised) (\$m)



NPAT (Statutory) (\$m)



NPAT improved HoH reflecting lower impairment expenses and improvement in operating profit.

Financial results summary.

	FULL YEAR			HALF YEAR				
	FY25	FY24	FY25 vs. FY24	2H25	1H25	2H24	2H25 vs. 1H25	2H25 vs. 2H24
FINANCIAL PERFORMANCE¹								
Normalised operating income (\$m)	169.2	148.8	20.4	92.6	76.6	71.0	16.0	21.6
Normalised operating expenses (\$m)	(90.6)	(79.0)	(11.6)	(49.9)	(40.7)	(41.1)	(9.2)	(8.8)
Normalised operating profit (\$m)	78.6	69.8	8.8	42.7	35.9	29.9	6.8	12.8
• Net write-offs (\$m)	(15.8)	(5.1)	(10.7)	(9.2)	(6.6)	(3.6)	(2.6)	(5.6)
• Collective provision (\$m)	(6.8)	(2.8)	(4.0)	1.4	(8.2)	(1.8)	9.6	3.2
Total loan impairment expense (\$m)	(22.6)	(7.9)	(14.7)	(7.8)	(14.8)	(5.5)	7.0	(2.3)
NPAT (normalised)² (\$m)	39.7	43.1	(3.4)	24.7	15.0	17.1	9.7	7.6
Statutory NPAT (\$m)	34.6	34.8	(0.2)	21.1	13.5	14.5	7.6	6.6
Cost to income ratio (normalised) ² (%)	53.6%	53.1%	0.5%	53.9%	53.1%	57.9%	0.8%	(4.0%)
Return on equity (normalised NPAT) ³ (%)	10.1%	10.4%	(0.3%)	12.5%	7.2%	8.2%	5.3%	4.3%
Fully franked dividend (cents per share)	19.0c	7.0c	12.0c	15.5c	3.5c	3.5c	12.0c	12.0c

¹ Totals may not reconcile with the sum of their parts due to rounding.

² Normalised NPAT excl. FV movement on derivatives.

³ Annualised normalised NPAT (excl. FV movement on derivatives)/average period shareholders equity.

Operating profit

\$78.6m

13% improvement on FY24 and positive momentum with 2H25 growing 19% on 1H25 and 43% growth on 2H24.

Normalised NPAT excl. FV movement on derivatives

\$39.7m

Strong 2H25 performance, an improvement of \$9.7m on 1H25, FY25 result \$3.4m lower than FY24 with higher impairments.

Cost to income ratio

53.6%

Increase of 50bps on FY24 with strategic investment in people, technology, process and compliance partially offset by higher income.

Stable fully franked dividend with strong yield

19.0c per share

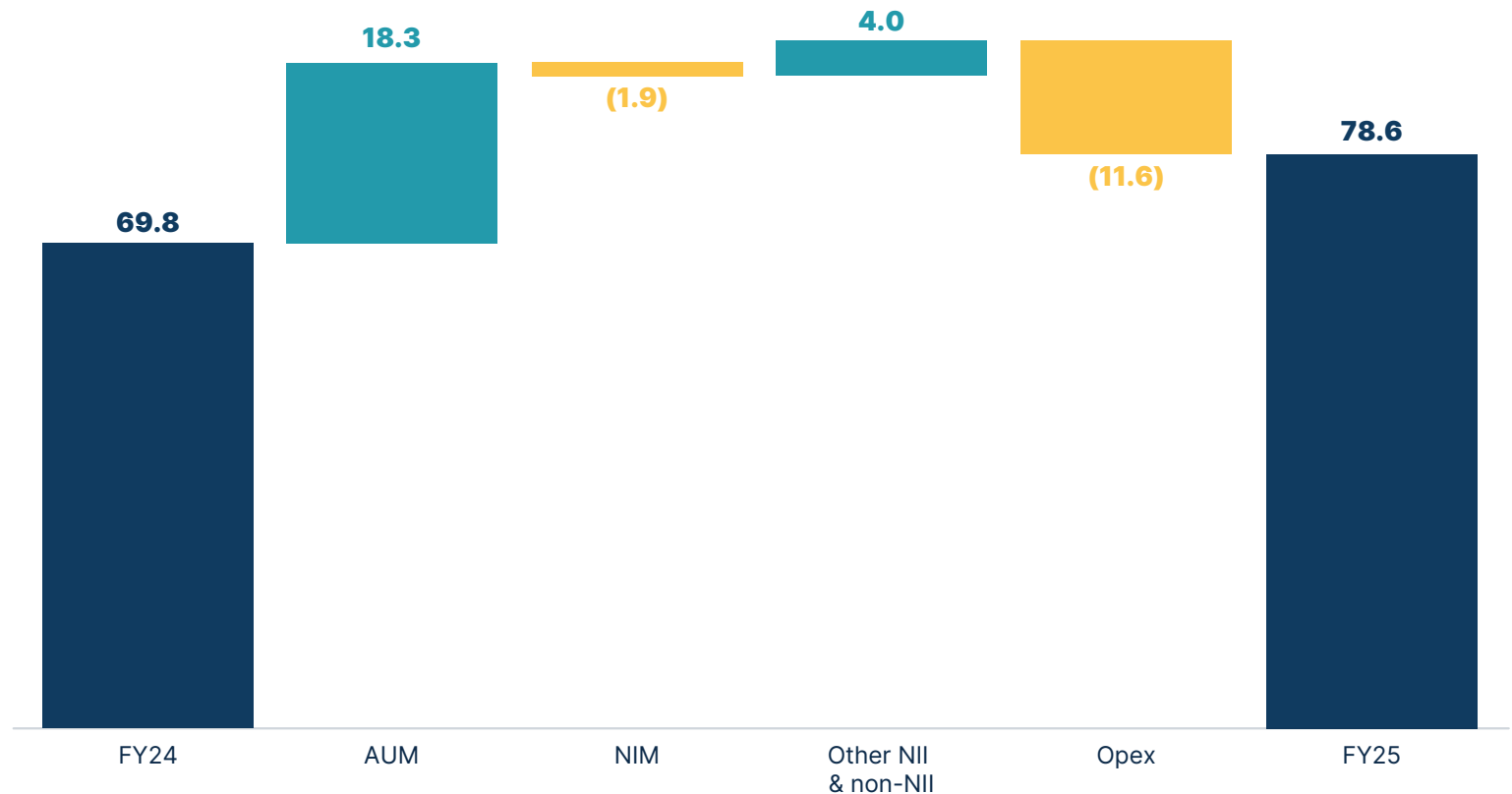
Dividend yield in excess of 20% (incl. 12.0c special dividend).

Profitability.

Key operating profit drivers

- FY25 average AUM \$1.2b higher than FY24 with Asset Finance AUM +\$0.7b and Home Loan +\$0.5b.
- FY25 NIM broadly flat driven by reductions in customer rate offset by lower BBSW / BKBM.
- Other NII and non-NII increase driven by higher fee income.
- Opex increase driven by higher employment expenses and servicing from third party providers of collections following the acquisition of the Westpac Auto portfolio.

Group operating profit (Normalised, \$m)¹ Walk: FY24 to FY25

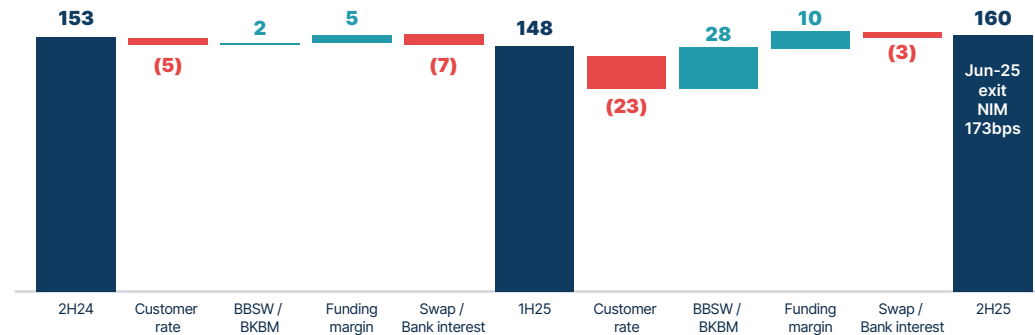


¹ Normalised operating profit excl. FV gains/losses on derivatives.

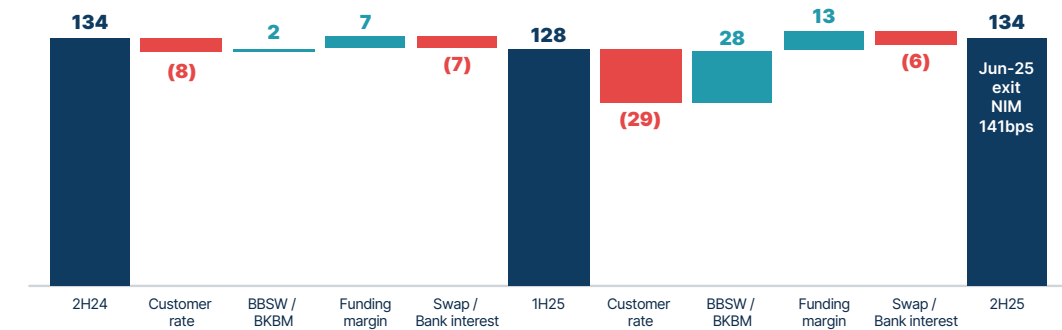
Portfolio margin.

- ▶ **Group margin:** widened **12bps** on 1H25, driven by reductions in BBSW / BKBM following the start of an RBA easing cycle in February 2025 with benefits expected to carry through 1H26.
- ▶ **Home Loan margin:** widened **6bps** on 1H25, with BBSW trading below RBA cash rate through the majority of 2H25. Customer rates reduced with lowering cash rate, and through increased competition in the market.
- ▶ **Asset Finance margin:** compression of **37bps** driven by the acquisition of a lower yielding consumer auto / novated lease portfolio (\$1.1b).

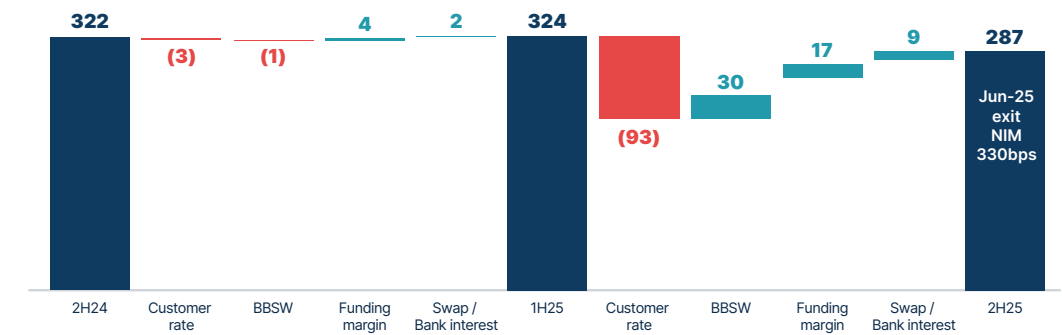
Group net interest margin¹ (bps)



Home Loan net interest margin¹ (bps)



Asset Finance net interest margin¹ (bps)



¹ Net interest margin excludes broker commissions and risk fee income.

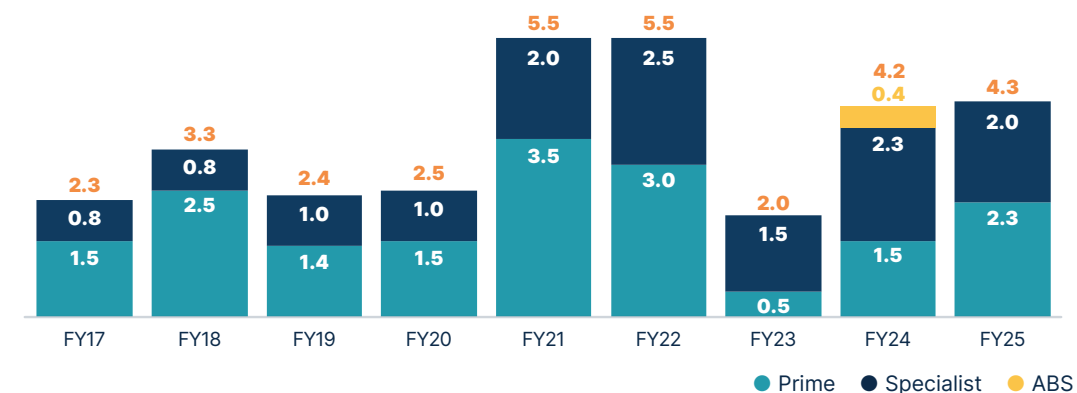
Funding.

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

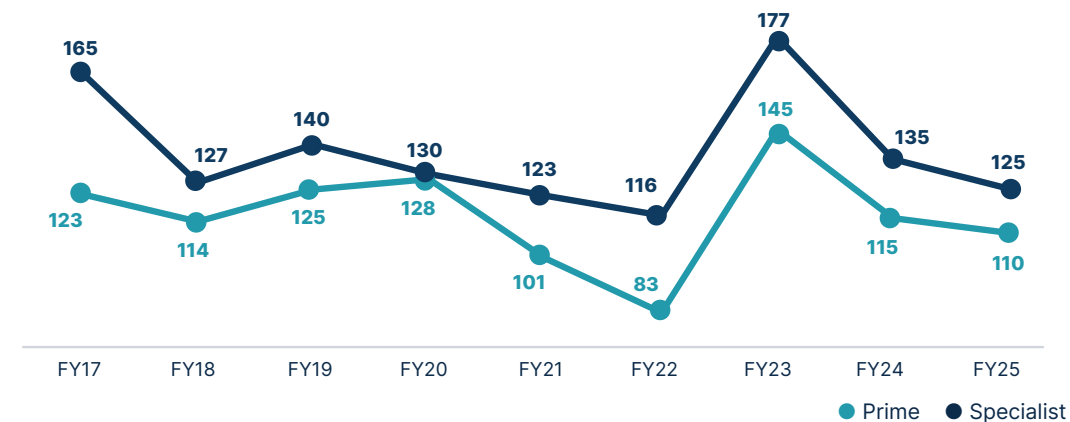
The Group has extensive experience issuing securities in global and domestic term securitisation markets. During FY25 the Group issued \$4.3b in RMBS securities.

- **August 2024:** \$1.0b Non-conforming RMBS priced +135bps senior margin.
- **October 2024:** \$1.0b Prime RMBS priced +110bps senior margin.
- **March 2025:** \$1.0b Non-conforming RMBS price +115bps senior margin.
- **May 2025:** \$1.25b Prime RMBS priced +110bps senior margin.
- Funding markets remain conducive for AUM growth.
- Aggregate bond issuance exceeded \$50b in FY25.

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



Australia RMBS senior margin (bps)



Loan settlements.

Home Loan

Maintaining momentum in a competitive landscape.

FY25
settlements

\$4.9b

vs. FY24 \$4.3b

FY25
applications

\$7.6b

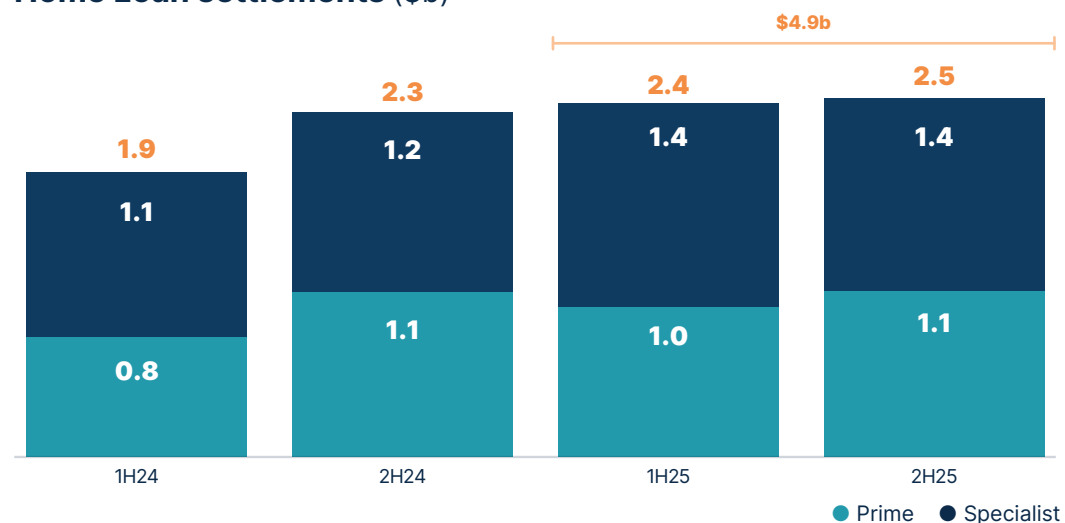
vs. FY24 \$6.5b

Increase in active
brokers submitting apps

14%

vs. FY24

Home Loan settlements (\$b)



Asset Finance

Organic growth continuing to be the driver of AUM growth.

FY25
settlements

\$0.9b

vs FY24 \$0.8b

FY25
applications

\$1.4b

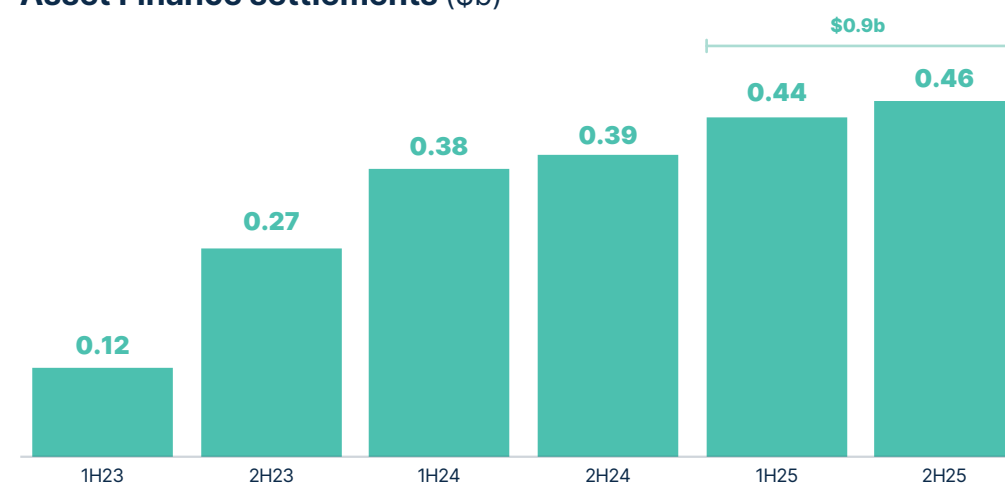
vs. FY24 \$1.4b

Number of account
applications

+17%

vs. FY24

Asset Finance settlements (\$b)



Assets under management (AUM).

Home Loan

Portfolio continues to build momentum in a competitive landscape.

FY25
closing AUM

\$13.4b

\$0.5b increase vs. FY24

FY25
average AUM

\$13.0b

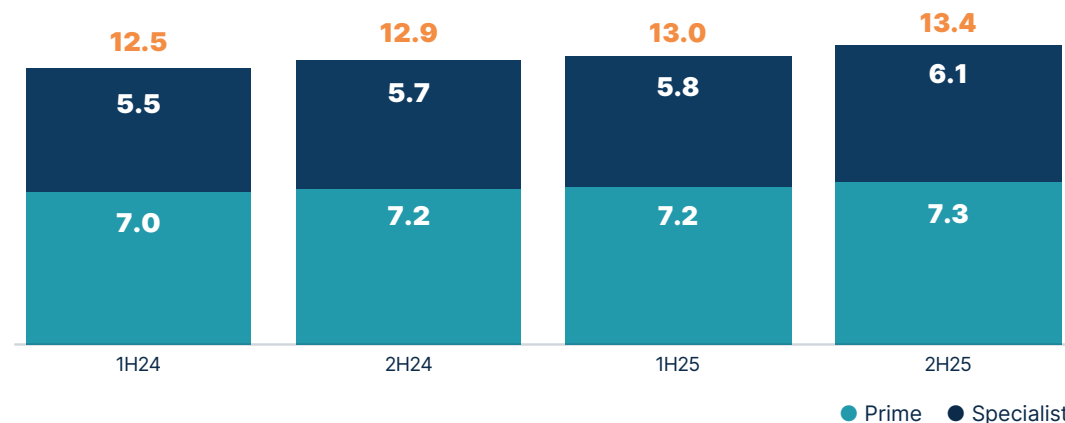
\$0.5b increase vs. FY24

FY25 vs. FY24
AUM increased

4%

in a 12-month period

Home Loan AUM (\$b)



Asset Finance

Portfolio continues to experience strong growth supporting the Group's AUM diversification strategy and acquisitions.

FY25
closing AUM¹

\$1.4b

\$0.3b increase vs. FY24

FY25
average AUM¹

\$1.2b

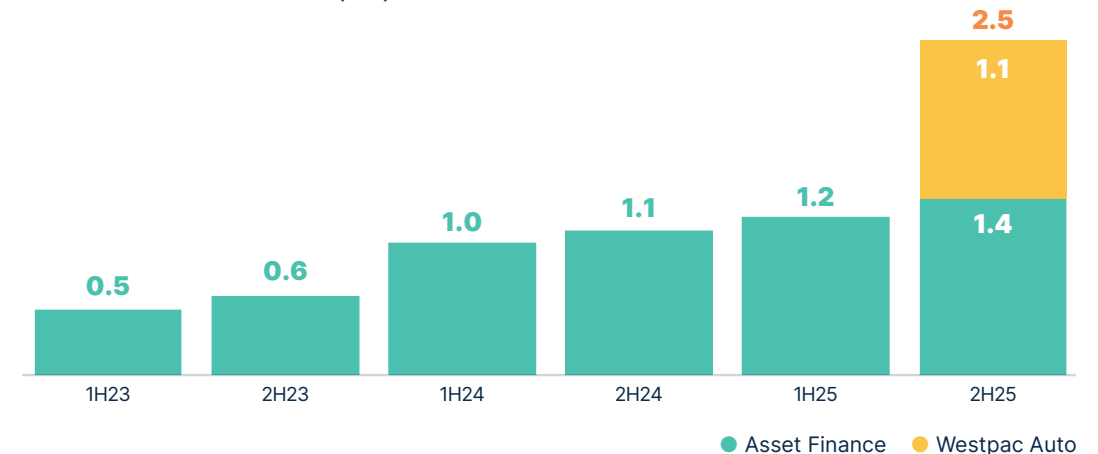
\$0.4b increase vs. FY24

FY25 vs. FY24
AUM increased

27%

in a 12-month period

Asset Finance AUM (\$b)

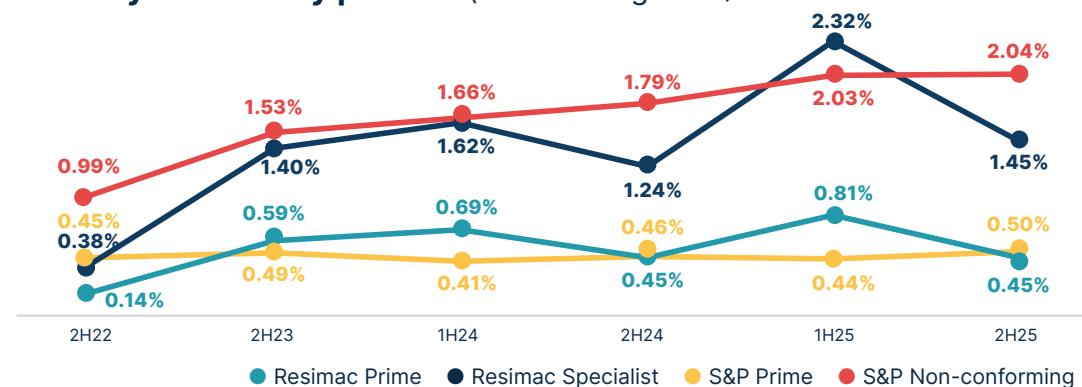


¹ Excludes acquisition of Westpac Auto portfolio.

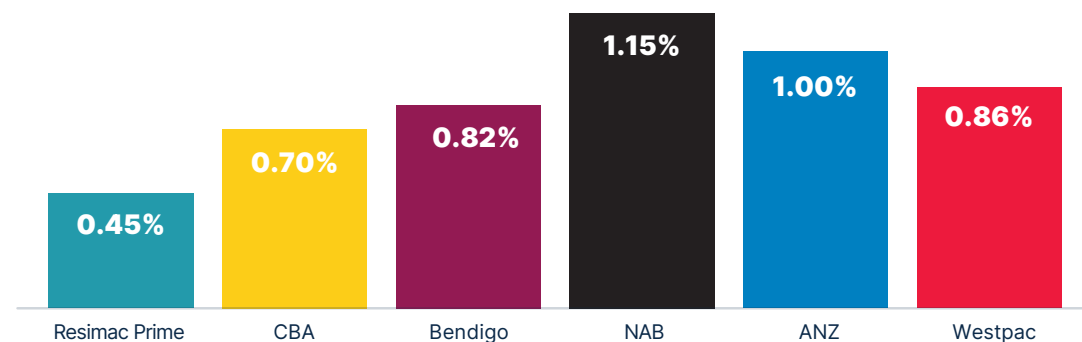
Arrears.

Home Loan

90+ days arrears by product (as % closing AUM)¹



90+ days arrears Prime Home Loan peer comparison²

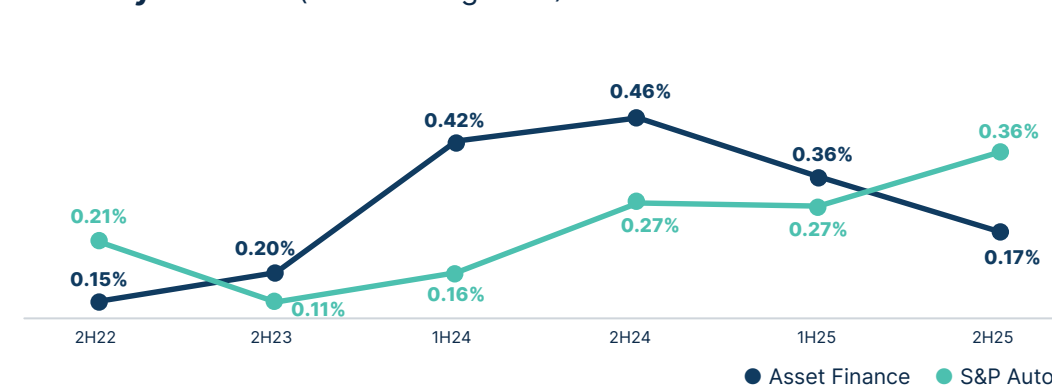


¹ Excluding New Zealand segment.

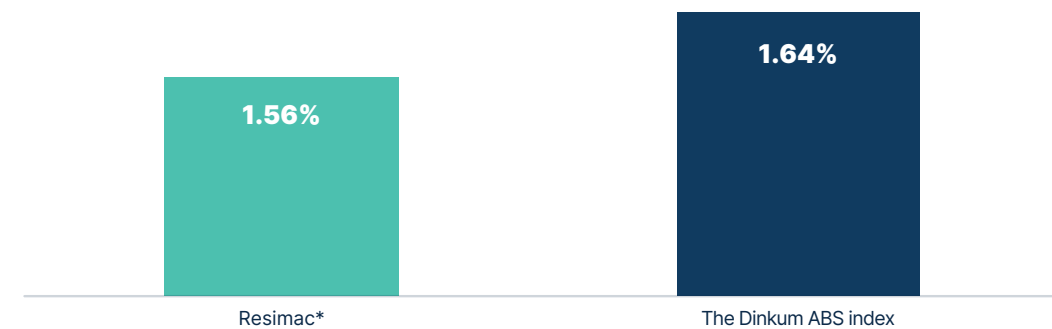
² Graph based on latest results up to the date of this report.

Asset Finance

90+ days arrears (as % closing AUM)*



30+ days arrears Asset Finance index comparison²



*Reflects the Resimac Asset Finance originated AUM.

Prudent loan provisioning.

Home Loan

- ✓ Collective provision decreased by \$5.7m vs. 1H25 reflecting easing inflationary and interest rate cycles.
- ✓ Portfolio remains conservatively provisioned with 22bps coverage.
- ✓ Reduction in loss given default (LGD) assumption by 50bps improved coverage ratio by 3bps.

FY25 collective provisioning^{1,3}

\$32.2m

\$5.7m decrease vs. 1H25

Collective provisioning coverage²

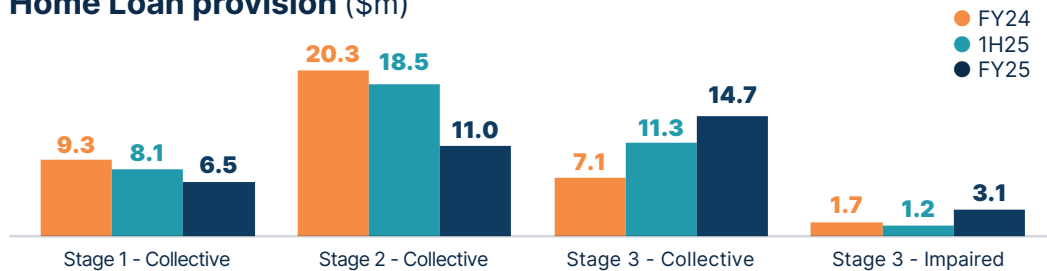
22bps

7bps decrease vs. 1H25

Dynamic LVR

61.2%

Home Loan provision (\$m)



Asset Finance

- ✓ Collective provision increased by \$12.3m vs. 1H25 reflecting the increase in AUM, arrears and net write-offs in FY25.
- ✓ Coverage ratio decreased to by 16bps vs. 1H25 due to improvement in arrears and acquisition of consumer auto portfolio.

FY25 collective provisioning^{3,4}

\$28.7m

\$12.3m increase vs. 1H25

Collective provisioning coverage⁴

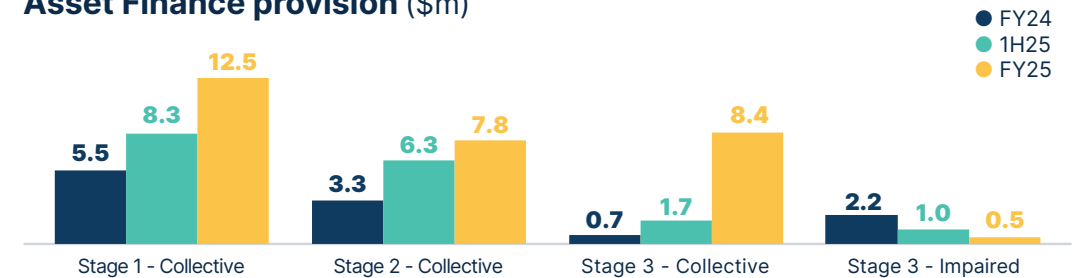
116bps

16bps decrease vs. 1H25

% of AUM backed by residential property⁵

30.0%

Asset Finance provision (\$m)



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 Excludes stage 3 - impaired.

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

5 Includes Secured Business Loans originated by Resimac only.



FY26 priorities.

FY26 priorities.



CEO review of the Group's strategy.

A comprehensive review of our Group strategy, led by the CEO, will ensure we remain focused, competitive, and aligned with long-term growth opportunities.



Developing our people, building and retaining talent.

We will continue to invest in our people by strengthening capability, supporting career growth, and creating an environment where top talent can thrive.



Focusing investment on the Home Loan business.

Targeted investment in our Home Loan business will drive growth, sharpen our market position, and deliver stronger outcomes for customers.



Improving service levels for customers, brokers and other channel partners.

Enhancing the experience for brokers and channel partners will be central to our success, ensuring faster turnaround times, better support, and stronger relationships.



Security, compliance, and governance.

We are committed to the highest standards of security, compliance, and governance to protect our customers, safeguard data, and build long-term trust.

Underpinned by Technology, Data, and AI.



Questions and answers.

Thank you.

Resimac Group Ltd

ABN 55 095 034 003

Australian Credit Licence 247829

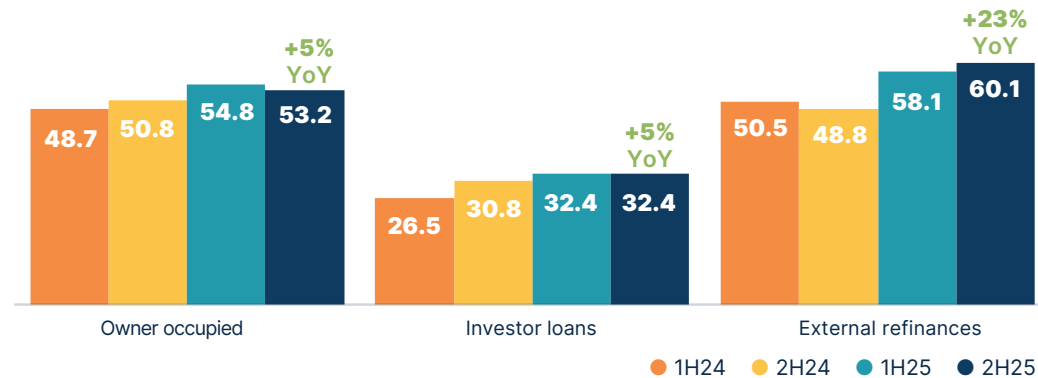
ASX:RMC

Appendices.

Economic environment.

Robust house price growth amid stabilising macroeconomic conditions assisted by tapering inflation.

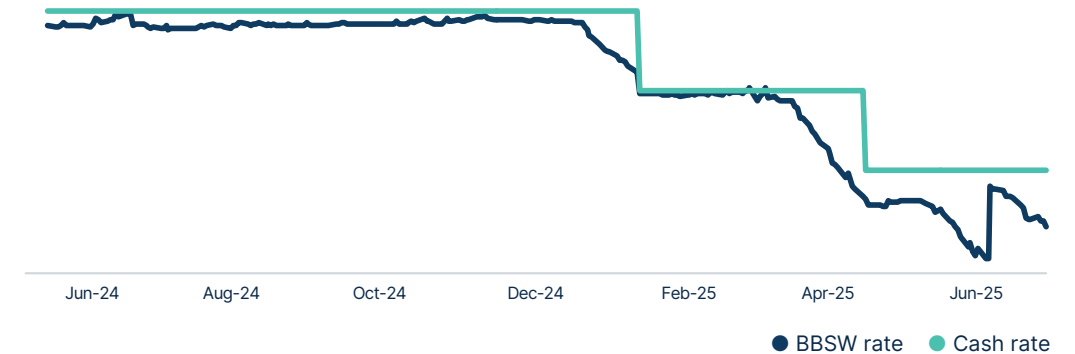
Housing credit (\$b)^{1,2}



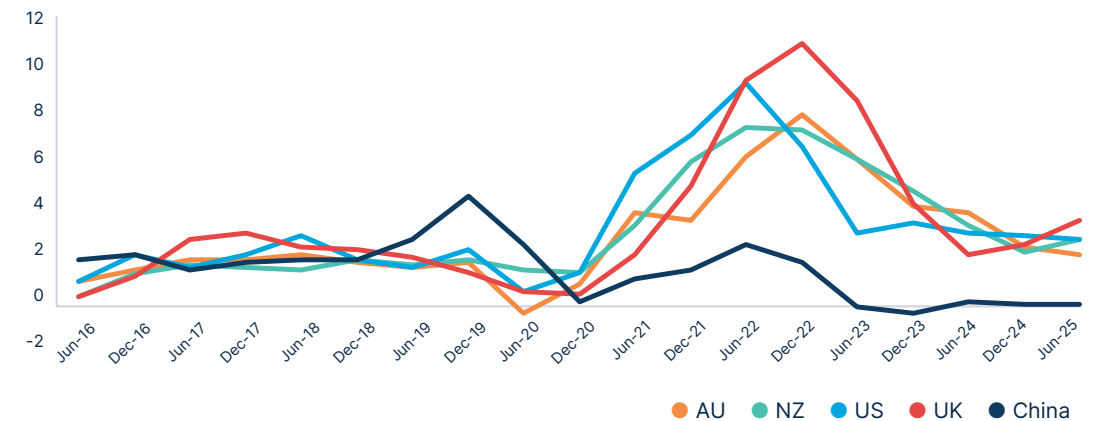
Underlying security values remain resilient³

INDEXED 30 JUNE 2025	INDEX VALUE	% CHANGE YoY
Sydney	239.2	1.30%
Melbourne	181.5	-0.40%
Brisbane (incl. Gold Coast)	201.3	6.60%
Adelaide	210.9	8.00%
Perth	174.8	7.00%

Cash rate (%)



Core inflation (%)



1 ABS Lending Indicators March 2025, value of new borrower accepted loan commitments.

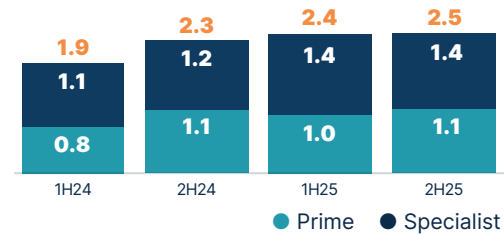
2 ABS Lending Indicators March 2025, External Refinancing values.

3 Cotality Daily Home Value Index, released 30 June 2025.

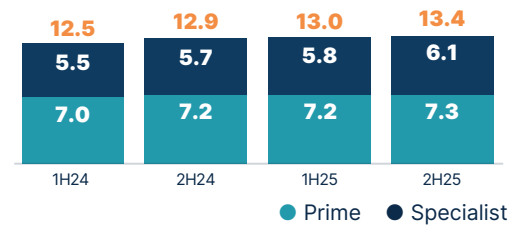
Portfolio snapshot: Home Loan.

Volume

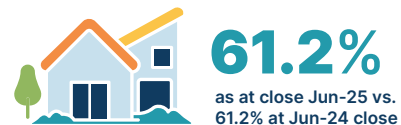
Settlements (\$b)



AUM (\$b)

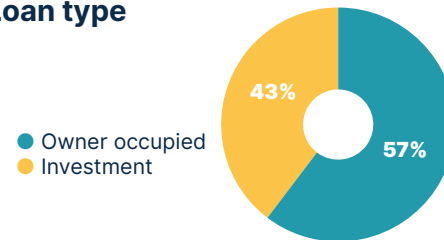


Dynamic LVR (AU)

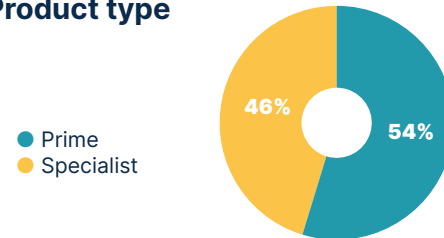


Portfolio composition

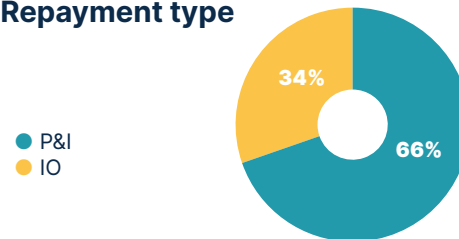
Loan type



Product type



Repayment type



Weighted average portfolio LVR^{1,3}

Prime

64.3%

Specialist

67.4%

Weighted average portfolio dynamic LVR^{2,3}

Prime

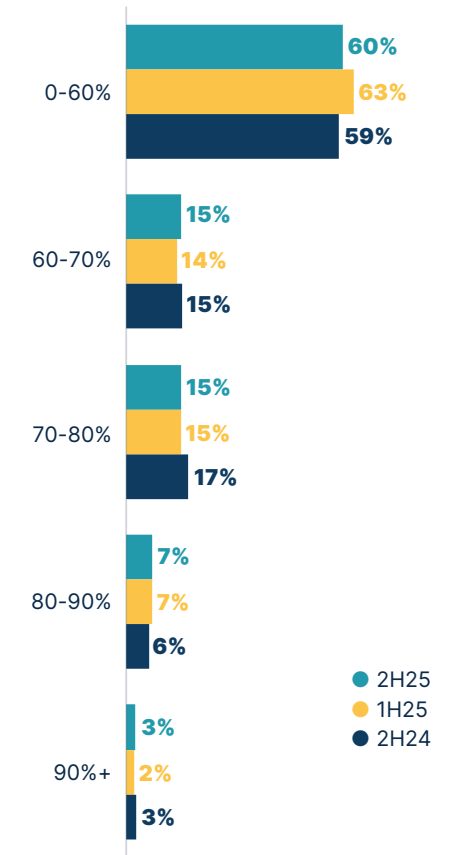
58.2%

Specialist

65.8%

Dynamic LVR bands^{2,3}

% of total portfolio accounts



1 LVR based on current loan balance and original valuation amount.

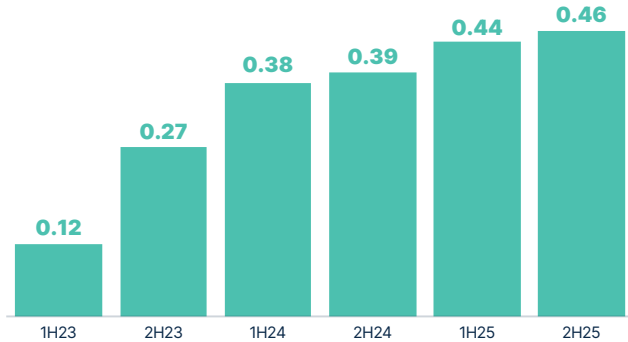
2 Dynamic LVR = LVR based on current loan balance and corresponding Cotality individual property valuations.

3 Excludes NZ and Legacy loan products.

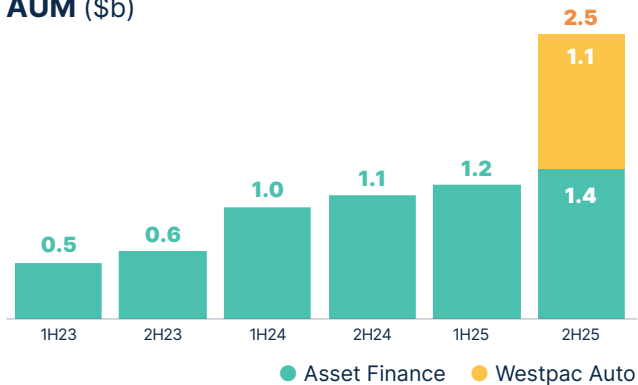
Portfolio snapshot: Asset Finance

Volume

Settlements (\$b)

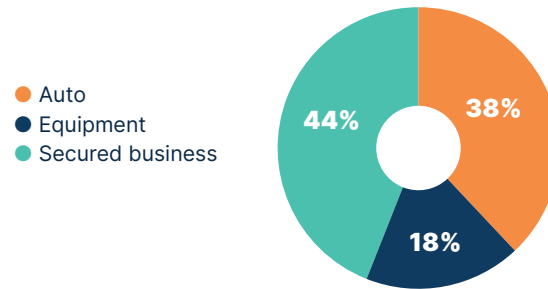


AUM (\$b)

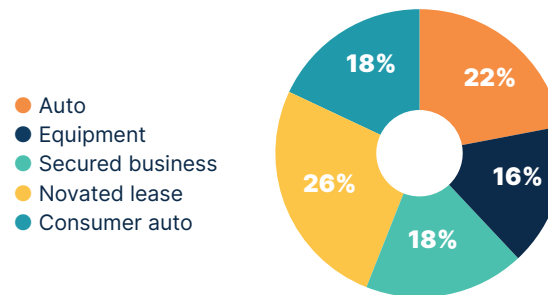


Composition

Settlements mix at Jun-25 close

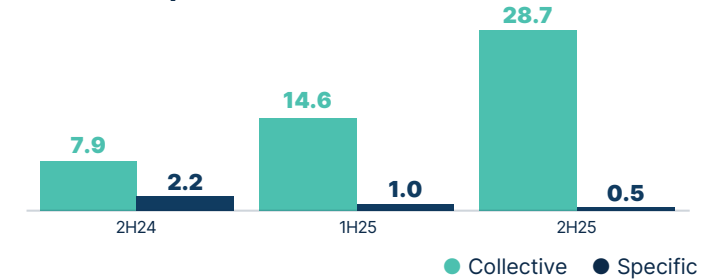


AUM mix at Jun-25 close

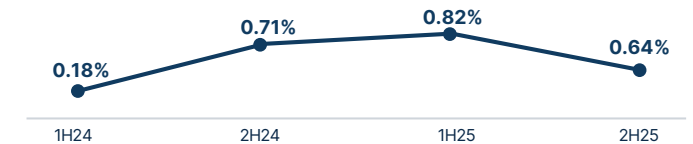


Credit quality

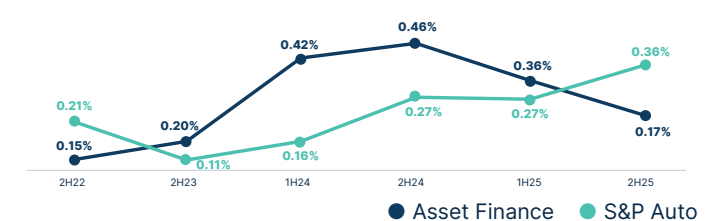
Loan loss provisions (\$m)



Loan loss / Closing AUM (%)



90+ days arrears (%) AUM at month end¹



¹ Reflects the Resimac Asset Finance originated AUM.

Consolidated statement of profit or loss (\$m)

for the year ended
30 June 2025

	FY25	FY24
Interest income	1,058.0	995.3
Interest expense	(887.5)	(835.7)
Net interest income	170.5	159.6
Fee and commission income	15.4	6.6
Fee and commission expense	(16.5)	(16.1)
Fair value gains on derivatives	-	0.4
Fair value losses on derivatives	(4.1)	(12.1)
Fair value gain on unlisted equity investment	1.3	-
Other income	3.1	0.7
Employee benefits expense	(56.7)	(51.9)
Other expenses	(41.7)	(29.2)
Loan impairment expense	(22.6)	(7.9)
Profit before tax	48.7	50.1
Income tax expense	(14.1)	(15.3)
PROFIT AFTER TAX	34.6	34.8

Reconciliation of statutory NPAT to normalised NPAT

NPAT attributable to parent (statutory)	34.6	34.8
Dividend income from listed equity investments	(0.4)	(0.4)
Other net cost – Gain/loss on lease modification, professional fees and restructuring cost	4.8	0.5
Fair value write-up on unlisted equity investment	(1.3)	-
Tax effect of normalised items	(0.9)	-
NPAT attributable to parent (normalised)	36.8	34.9
Fair value losses on derivatives - IRS and OIS	4.1	11.6
Tax effect	(1.2)	(3.4)
Normalised NPAT (excl. FV losses on derivatives)	39.7	43.1

Consolidated statement of financial position (\$m)

as at 30 June 2025

	FY25	FY24
● Assets ● Liabilities ● Equity		
Cash and bank balances	775.7	871.0
Trade and other receivables	4.9	5.1
Current tax receivable	-	6.3
Loans and advances to customers	15,975.3	14,097.5
Other assets	24.0	14.7
Other financial assets	4.8	18.7
Derivative financial assets	25.6	47.6
Right-of-use assets	13.3	5.5
Intangible assets	32.9	28.4
TOTAL ASSETS	16,856.5	15,094.8
Trade and other payables	26.6	27.2
Interest-bearing liabilities	16,296.2	14,415.6
Other financial liabilities	89.8	85.9
Derivative financial liabilities	54.8	135.6
Lease liabilities	13.3	7.4
Other liabilities	4.5	0.6
Provisions	6.2	6.1
TOTAL LIABILITIES	16,491.4	14,678.4
Net assets	365.1	416.4
Share capital	170.5	173.9
Reverse acquisition reserve	(61.5)	(61.5)
Total issued capital	109.0	112.4
Reserves	(30.4)	(23.7)
Retained earnings	286.5	327.4
Equity attributable to owners of the parent	365.1	416.1
Non-controlling interest	-	0.3
TOTAL EQUITY	365.1	416.4

Cash reconciliation (\$m)	FY25	FY24
Cash at bank and on hand	9.9	53.9
Cash collections account	765.8	817.1
Cash at bank	775.7	871.0

Consolidated statement of cash flows (\$m)

for the year ended
30 June 2025

● Operating activities ● Investing activities ● Financing activities

	FY25	FY24
Interest received	1,098.0	1,036.1
Interest paid	(886.8)	(834.6)
Receipts from loan fees and other income	25.2	28.7
Payments to suppliers and employees	(181.8)	(168.9)
(Payments)/receipts of net loans to/from borrowers	(472.0)	(153.0)
Income tax paid	(13.7)	(15.8)
Net cash used in operating activities	(431.1)	(107.5)
Net payment for plant and equipment	(0.2)	(0.1)
Payment for acquisition of subsidiary/loan portfolio	(1,420.9)	(14.8)
Cash acquired on additional acquisition of subsidiary/loan portfolio	0.2	6.8
Payment for new investments	(2.0)	(1.5)
Proceeds on disposal of investments	8.5	-
Dividend income from listed equity investment	0.3	0.3
Net cash used in investment activities	(1,414.1)	(9.3)
Proceeds from borrowings	12,213.5	11,245.9
Repayment of borrowings	(10,408.3)	(11,334.1)
Proceeds from exercise of options	0.8	0.7
Payment of lease liabilities	(1.4)	(1.8)
Swap receipts	5.5	15.2
Payment of dividends	(44.9)	(30.1)
Net loan to related party	(11.0)	8.0
Payment for share buybacks	(4.1)	(1.5)
Payment for acquisition of treasury shares	(1.0)	-
Payment from issuance of shares	0.3	-
Net cash from/(used in) financing activities	1,749.4	(97.7)
Net decrease in cash and cash equivalents	(95.8)	(214.5)
Cash and cash equivalents at the beginning of the period	871.0	1,085.4
Effects of exchange rate changes on cash balances held in foreign currencies	0.5	0.1
Cash and cash equivalents at the end of the period	775.7	871.0

Environmental, social and governance



Environmental, social and governance.

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

We are preparing for mandatory climate-related disclosures from FY26 under AASB standards. This includes undertaking climate scenario analysis, and enhancing data and governance systems to ensure we are disclosure-ready.

Our people have ownership of our ESG initiatives, which is why we have a people-run ESG Committee with representation from all business functions.

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 across our business, aiming to reduce our environmental footprint while delivering long-term value for our people, customers, partners, investors, and communities.

Community

We actively support our communities by combining employee volunteering with financial contributions. Our people regularly volunteer at The Station, and we provide ongoing support to programs such as Food Ladder and Sanctuary Housing, creating meaningful change and lasting social impact.

Accountability

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

Environmental.

We are committed to conducting our business in an environmentally responsible way and to reducing our footprint over time. Through our partnership with Carbon Positive Australia, we support large-scale land restoration and biodiversity projects across the country.

Building on earlier initiatives, we have planted more than 46,000 trees, off-setting nearly five million kilograms of carbon and contributing to healthier, more resilient ecosystems. This reflects our commitment to sustainability and corporate social responsibility, enabling our customers to support climate-positive initiatives simply by choosing Resimac.



Social.

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

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; including volunteering, community funding, and customer advocacy.



Governance.

In FY25 we expanded the responsibilities of each of our governance committees to incorporate consideration of climate impacts in preparation for the FY26 climate disclosure requirements.

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

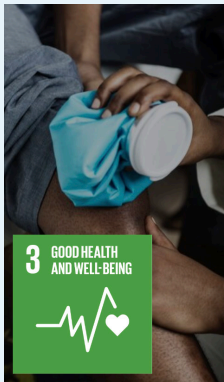
Our ESG Framework, detailing our sustainable development goals and initiatives, is available on our website.





Charitable partnerships aligned with our ESG goals.

Good Health and Wellbeing



Sanctuary Housing:

Resimac provides financial and volunteer support to help women and children escaping domestic violence and homelessness.

The Station: We provide weekly 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 14km run from Sydney CBD to Bondi, raising funds for The Station.

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 boosted student engagement, attendance, and foundational skills like literacy and numeracy, delivering measurable educational outcomes.

Climate Action



Carbon Positive: We fund community forests nationwide by:

- ✓ Planting trees in urban centres to reduce urban heat impacts.
- ✓ Restoring cleared and degraded agricultural land.

- ✓ Partnering with regional and remote communities to support local ecosystems.

Food Ladder: Through hydroponic greenhouse programs, Food Ladder reduces reliance on long-distance food supply chains in remote communities, lowering transport emissions and building local climate resilience. These projects also promote sustainable agriculture practices that support long-term ecosystem health.

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The information in this presentation provides an overview of the results for the period ended 30 June 2025. It is general background information about the activities of Resimac Group Ltd ('Resimac') and is current as at the date of the presentation, 28 August 2025. 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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