

1H26 Results

Investor presentation

For the half year ended 31 December 2025
20 February 2026

MyStateLimited 

Agenda

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Overview of 1H26

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Financial results

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1.

Overview of 1H26

Brett Morgan
Managing Director & CEO

Key highlights

- Underlying NPAT up 18.4% to \$28.2m and Statutory NPAT up 39% to \$27.3m on pp*
- Home loan book growth accelerated in Q2; equipment finance portfolio up 64% over the half; wealth contribution higher
- Operating costs well managed; Group cost to income ratio improved
- Transitioned to a single banking licence in December; delivering immediate revenue, capital optimisation and efficiency benefits
- Integration on track; \$10.4m of annualised merger synergies achieved
- Well capitalised with interim dividend 12 cents per share (cps); +1 cps on Final FY25 dividend

* Prior period (pp) includes earnings of Auswide Bank for the period from 19 February to 30 June 2025

1H26 summary

Underlying NPAT

\$28.2m

+18.4% on pp

Statutory NPAT \$27.3m

Underlying earnings per share

16.6 cps

+11.1% on pp

Interim dividend

12.0 cps

+1.0 cps on Final

Total capital

16.9%

-65 bps on pp

Loan book

\$13.2b

+1.1% on pp

Customer deposits

\$10.2b

+0.5% on pp

+65 Net Promoter Score¹ | High, stable level of customer advocacy

Note: Financial performance figures compare 1H26 to 2H25 as the prior period (pp). Balance sheet and capital figures compare 30 June 2025 as pp..

1. Group Net Promoter Score at 31 December 2025

Integration progress

98 out of 215 integration program initiatives have been completed

Key integration initiatives	Update
<ul style="list-style-type: none">Aligning our cultures and operating model	<ul style="list-style-type: none">Significant progress
<ul style="list-style-type: none">Single banking licence	<ul style="list-style-type: none">Complete
<ul style="list-style-type: none">Retail bank branding	<ul style="list-style-type: none">Adopt MyState as the future bank brand
<ul style="list-style-type: none">New loan origination system	<ul style="list-style-type: none">Implementation on track
<ul style="list-style-type: none">Single core banking system	<ul style="list-style-type: none">Final stages of vendor selection
<ul style="list-style-type: none">Supply chain consolidation	<ul style="list-style-type: none">Significant progressOver 30% of synergies from supply chain consolidation

1H26 Business priorities

Driving value through disciplined execution

Priority	1H26 update
<ul style="list-style-type: none">• Profitably grow the home loan book	<ul style="list-style-type: none">• Book growth +0.4%• Invested in broker distribution• Record application volumes in Q2
<ul style="list-style-type: none">• Strengthen deposit franchise	<ul style="list-style-type: none">• Customer deposit ratio at 70%• Launched new digital savings proposition (Dec '25)
<ul style="list-style-type: none">• Scale the higher margin equipment finance book	<ul style="list-style-type: none">• Book growth +64%• 6% contribution to Group NPAT
<ul style="list-style-type: none">• Grow private trustee and funds businesses	<ul style="list-style-type: none">• Trustee Services FUM growth +11%• Strong momentum in compensation trusts• Invested in lending capability
<ul style="list-style-type: none">• Consider organic and inorganic opportunities	<ul style="list-style-type: none">• Increased contribution from higher returning businesses• Disciplined focus on extracting integration synergies

2.

Financial results

Gary Dickson
CFO

1H26 financial overview

Strong earnings growth; key metrics trending positively

Financial							
Metric	1H26	2H25	1H25	1H26 v 2H25		1H26 v 1H25	
Total operating income (\$m)	125.2	109.6	77.0	14.1%	▲	62.5%	▲
Total operating expenses (\$m)	84.3	74.2	52.7	13.5%	▲	59.8%	▲
Core earnings (\$m) ^{1,2}	40.9	35.4	24.3	15.4%	▲	68.5%	▲
Underlying net profit after tax (\$m) ²	28.2	23.8	17.5	18.4%	▲	61.2%	▲
Statutory net profit after tax (\$m)	27.3	19.6	15.9	39.0%	▲	71.4%	▲
Underlying earnings per share (cps) ²	16.6	15.0	15.8	11.1%	▲	5.4%	▲
Statutory earnings per share (cps)	16.1	12.4	14.4	30.4%	▲	12.1%	▲
Net interest margin (%) (annualised)	1.46	1.49	1.45	-3 bps	▼	+1 bps	▲
Bank cost-to-income ratio (%) ^{2,3}	66.8	67.4	67.2	-60 bps	▼	-40 bps	▼
Group cost-to-income ratio (%) ²	67.3	67.7	68.5	-40 bps	▼	-120 bps	▼
Dividend—fully franked (cps) ⁴	12.0	11.0	10.5	+1.0 cps	▲	+1.5 cps	▲

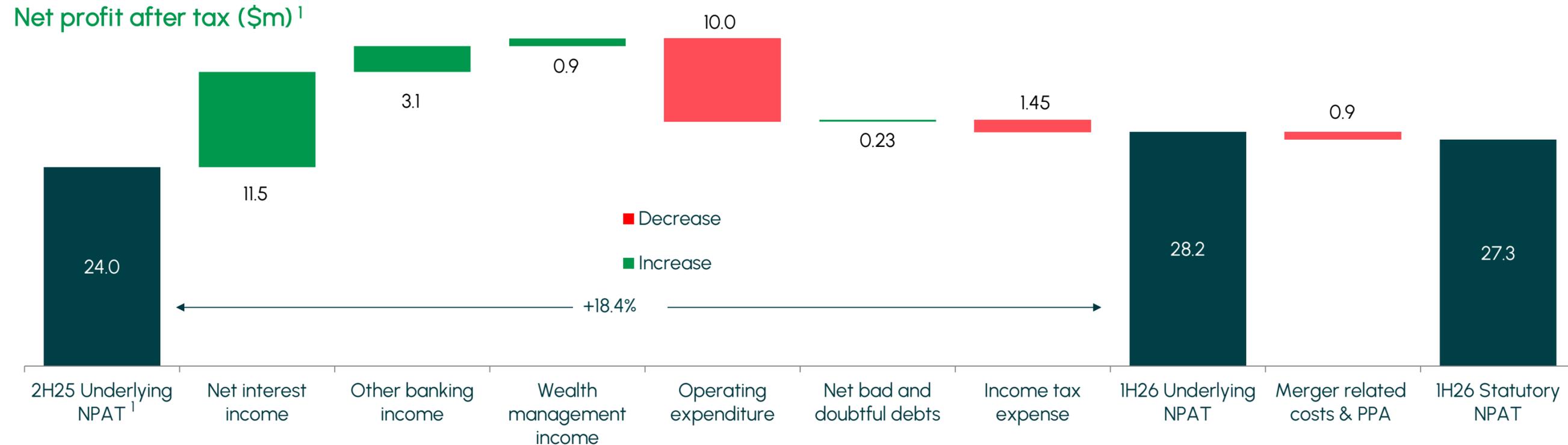
Balance sheet, capital and funding				
Metric	31 Dec 25	30 Jun 25	31 Dec 25 v 30 Jun 25	
Customer deposits (\$b)	10.2	10.1	0.5%	▲
Home loan book (\$b)	12.9	12.9	0.4%	▲
Group Total assets (\$b)	15.4	15.3	0.7%	▲
Group Total liabilities (\$b)	14.6	14.5	0.7%	▲
Underlying ROE (%) ²	7.7	7.3	0.4%	▲
Underlying ROTE (%) ²	9.4	9.2	0.2%	▲
Capital – CET1 (%)	12.0	11.9	+7 bps	▲
Capital – Total (%)	16.9	17.5	-65 bps	▼
MLH ratio (%)	12.6	13.8	-120 bps	▼
Moody's	Baa3 (MyState Limited), Baa2 (MyState Bank)			
Fitch	BBB+ (MyState Limited, MyState Bank)			

Note: Financial performance figures compare 1H26 to 2H25 as the prior period (pp) and 1H26 to 1H25 as the previous corresponding period (pcp). Balance sheet and capital figures compare 30 June 2025 as pp. A number of figures, amounts, percentages, estimates, calculations of value and fractions in this presentation are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this presentation and totals may vary slightly due to rounding.

1. Operating profit before bad & doubtful debt expense and income tax expense
2. Excludes merger related transaction and integration costs
3. Combined cost to income ratio for MyState Bank (including Auswide and Selfco)
4. Interim dividend of 12.0 cps payable to shareholders on the register at the record date of 26 February 2026

Half year Underlying and Statutory NPAT

1H26 profit driven by increased scale and the achievement of year 1 integration synergies



- Underlying NPAT up 18.4% on pp
- Statutory NPAT in 1H26 includes merger related integration costs
- Net interest income up 12% reflecting a larger average balance sheet
- Other banking income up 32% on higher lending, transaction fees and commission revenue
- Wealth management income up 13% on pp on higher trustee services income and loan establishment fees
- Total operating costs increased 13.5% primarily due to the larger merged Group cost base
- On a pro forma basis, Underlying NPAT was up 13%²

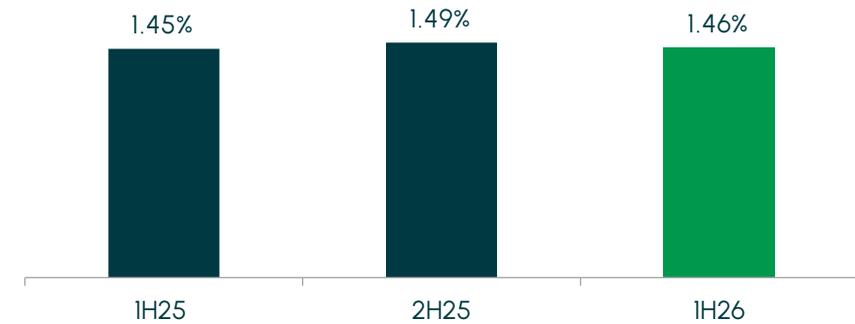
1. 2H25 includes Auswide Bank NPAT from 19 February to 30 June 2025
 2. Pro forma basis includes Auswide Bank for the 6 month period ended 30 June 2025 (2H FY25 pro forma)

Net interest margin

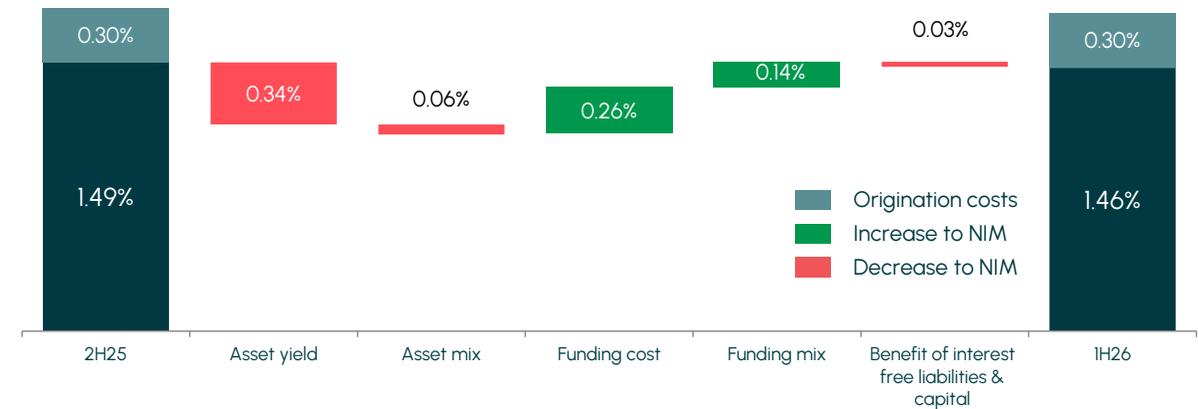
Exit NIM higher than average NIM for the half

- Net interest margin up 1 bps on pcp, down 3 bps on pp
- Key themes for 1H26
 - competition and customer behaviour
 - impact of higher capital relief securitisation
 - impact of cash rate reductions
 - impact of running two balance sheets (higher liquid assets)
 - equipment finance business positive to NIM
- Context for 2H26
 - exit NIM higher than average NIM for 1H26
 - competition and customer behaviour
 - growing contribution from equipment finance business
 - higher RBA cash rate profile supportive
 - liquidity and funding benefits of a single banking licence

Average NIM trend



NIM waterfall ¹



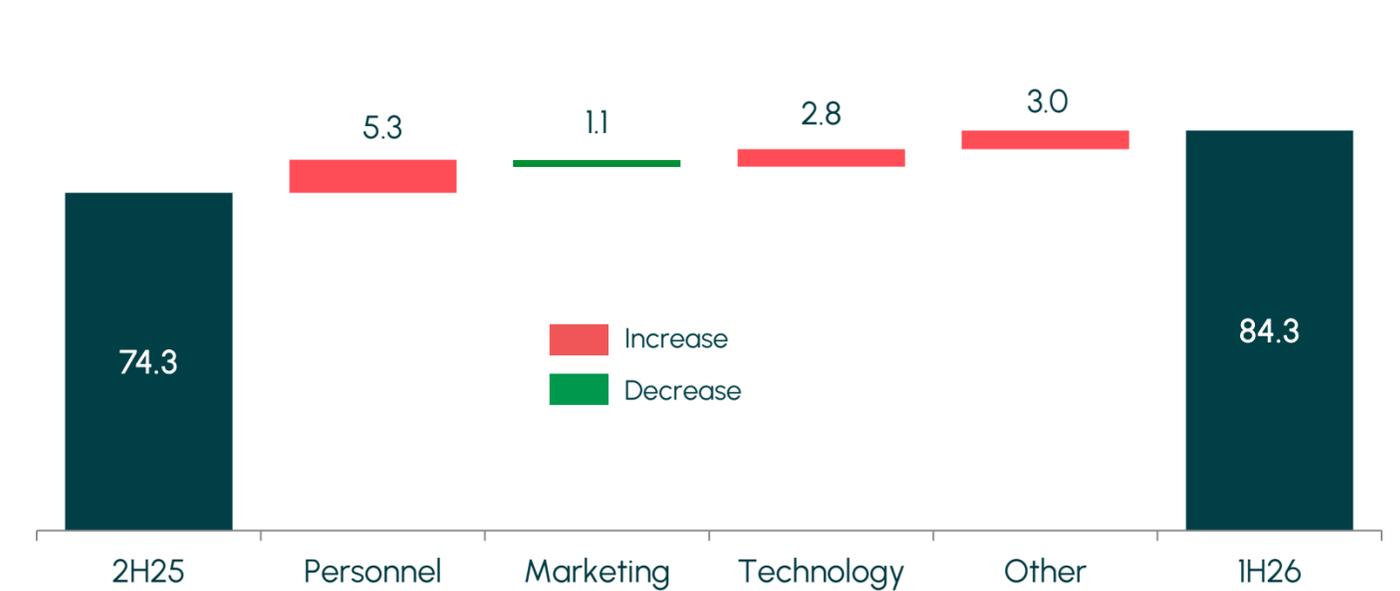
¹ 2H25 includes Auswide Bank from 19 February to 30 June 2025.
 Origination cost represents upfront broker commission amortised over the average life of a loan.
 Offset account balances are netted within average interest earning assets

Operating costs

Underlying expenses well managed

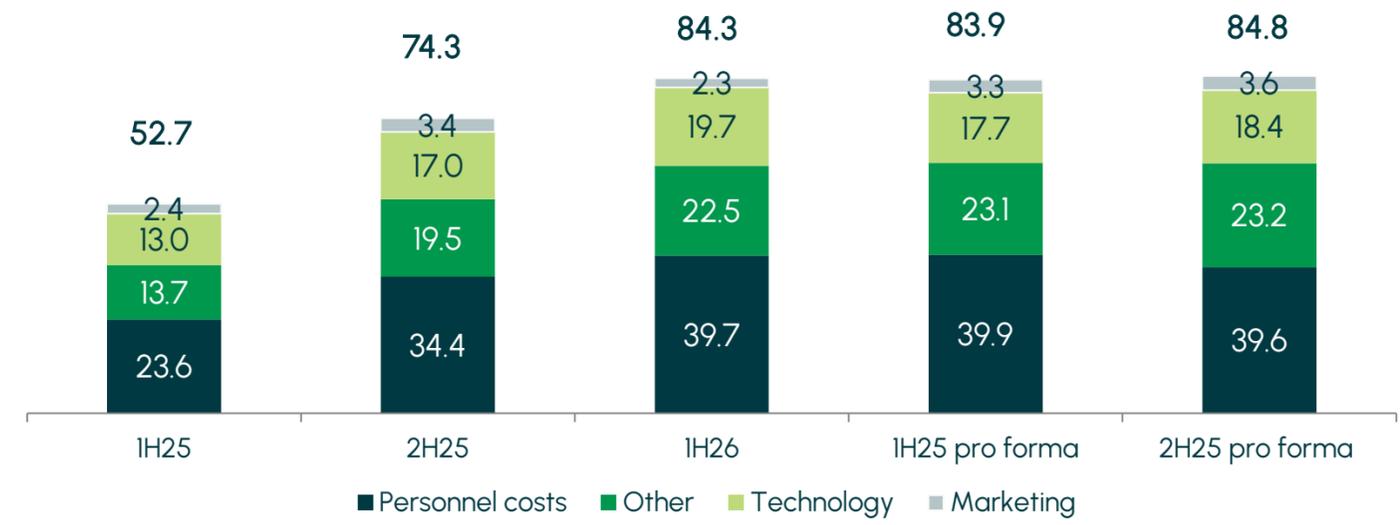
- The increase in expenses, including people and technology costs, primarily reflects the inclusion of Auswide Bank for the full period vs 4 ½ months in 2H25
- Group cost to income improved by 40 basis points
- On a pro forma basis underlying expense growth was broadly offset by realised synergies; expenses declined 0.6% on 2H25

Operating costs (\$m) ¹



¹ Operating costs exclude merger related transaction and integration costs. 2H25 includes Auswide Bank from 19 February to 30 June 2025.

Operating costs breakdown (\$m) ¹



Synergies and integration costs

Achieved annualised synergies of \$10.4 million since merger completion, ahead of plan

Synergy & integration costs profile

	FY25 Actual	1H26 Actual	FY26 Forecast*	FY27 Forecast	FY28 Forecast
Target cumulative synergies ⁽¹⁾	\$1.8m	\$4.9m	\$10-\$11m	\$14-18m	\$20-25m
Target integration costs	\$2.1m	\$3.0m	\$10-\$12m	\$10-12m	\$3-5m
Cumulative integration costs	\$2.1m	\$5.1m	\$12-\$14m	\$22-\$26m	\$25-\$29m

* Previous guidance for FY26 as follows:
 - Synergies \$9-10m
 - Integration costs \$12-14m

(1) Run rate at period end for FY26-28

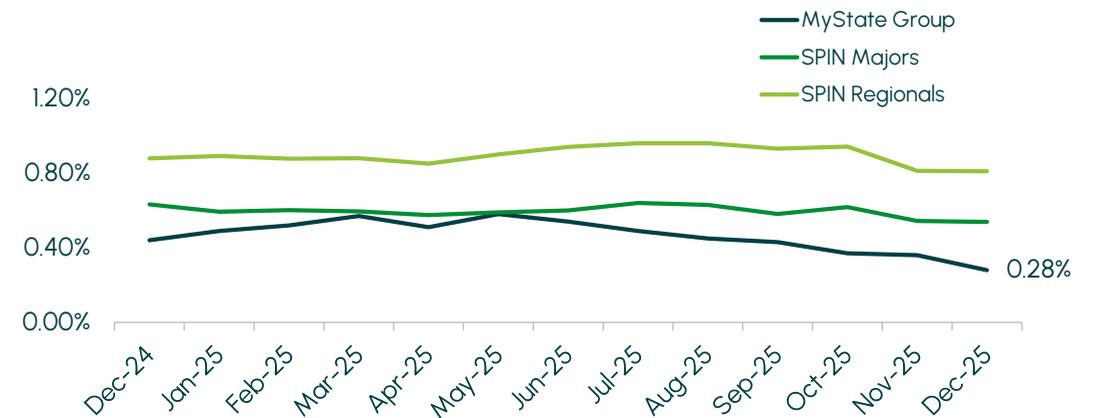
- Realised synergies of \$4.9m (pre tax) in 1H26 equates to +2 cps of earnings
- Annual synergies of \$20 to \$25 million (pre tax) expected in FY28 (guidance unchanged)
- Integration costs of \$3.0m (pre tax) in 1H26 equates to -1 cps of earnings
- Total integration cost estimate remains \$29m (guidance unchanged)

Quality home loan book

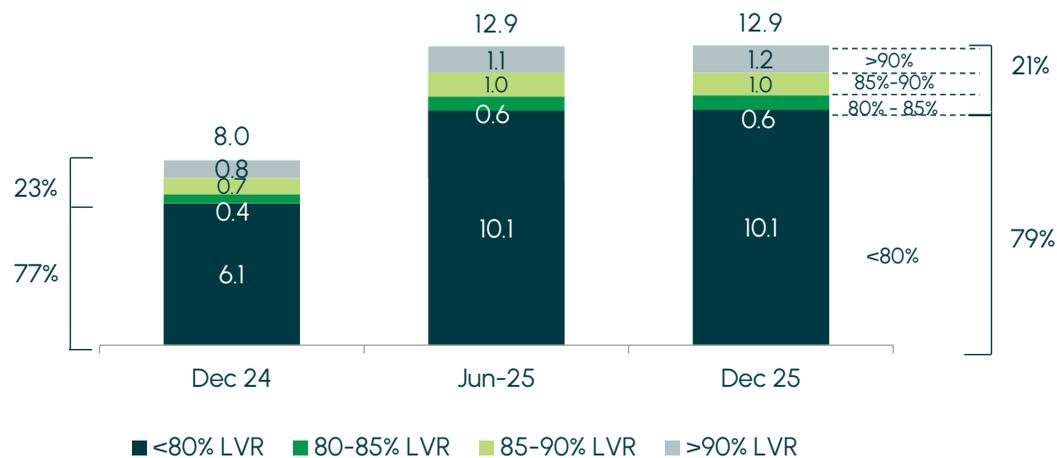
Acceleration in Q2 FY26 applications supporting future book growth

- Home loan portfolio \$12.9b
- Continued focus on low-risk, owner occupied lending with a LVR <80%
- Acceleration in Q2 FY26 applications supporting future book growth
- Run-off rate remains elevated
- Continued to actively manage the volume margin trade-off
- Portfolio LVR (at origination) of 63.9% at 31 December 2025
- 90+ day arrears 0.28%, below industry average

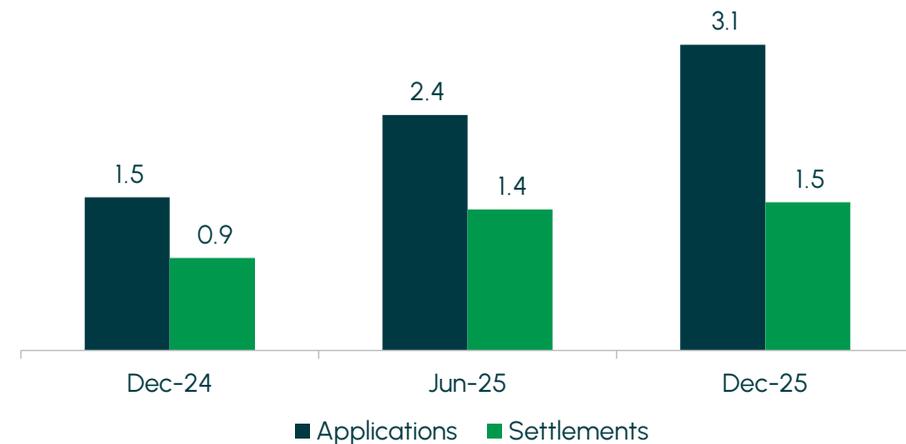
90+ days S&P arrears data



Home loan book LVR profile (\$b)



Home loan book – applications and settlements by half (\$b)



Diversified funding mix

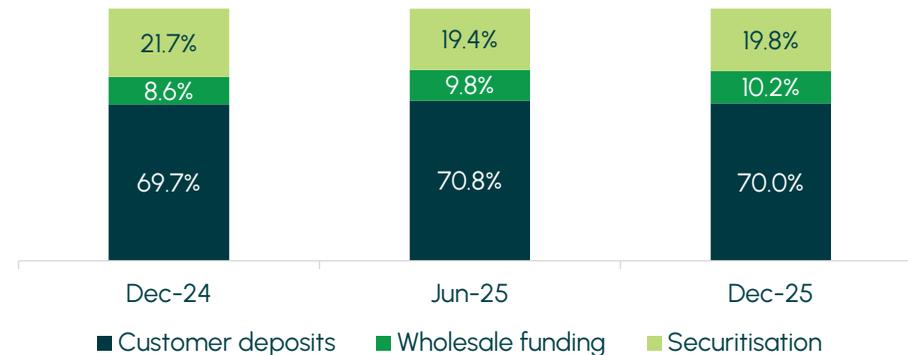
Strong deposit gathering capability

- Customer deposit ratio broadly stable at 70%
- Deposit gathering capability across digital, branch and partnerships
- New digital savings product launched in December to support customer and deposit growth
- Positive wholesale funding conditions; largest ever term securitisation completed in October 2025 (\$750m)

Customer deposits (\$b)



Funding mix (%)

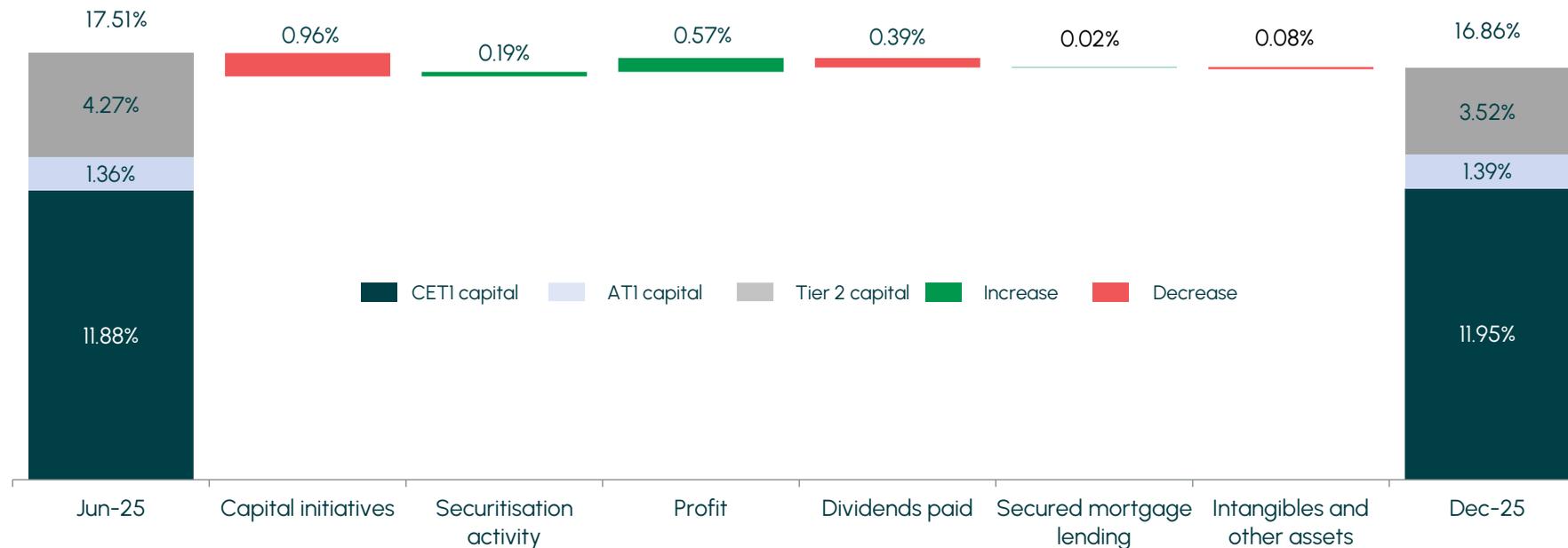


Well capitalised for growth

Transition to a single banking licence supports capital management efficiency

- MyState remains well capitalised, with strong organic capital generation
- Total capital ratio of 16.9% following scheduled Tier 2 redemptions in July (\$25m) and September (\$12m)
- Capital position provides flexibility to further invest in key initiatives including lending growth

Capital

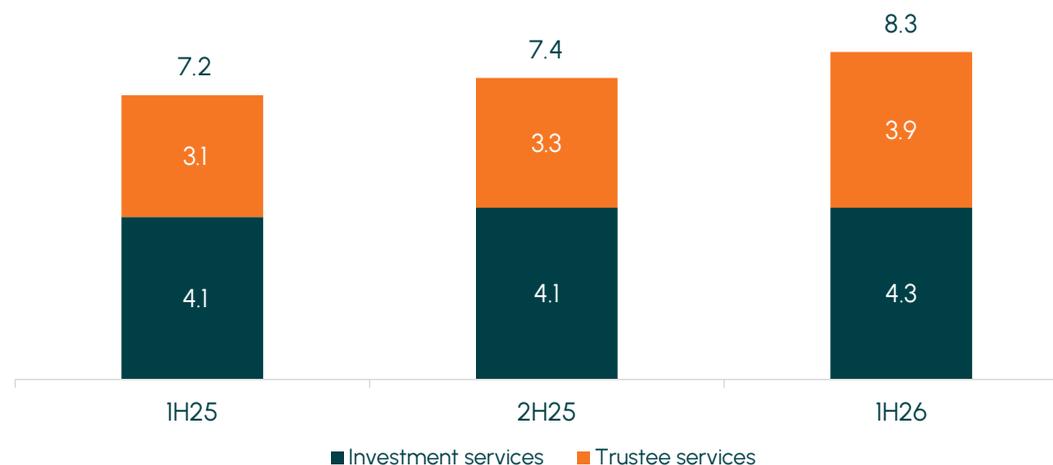


TPT Wealth providing income diversification

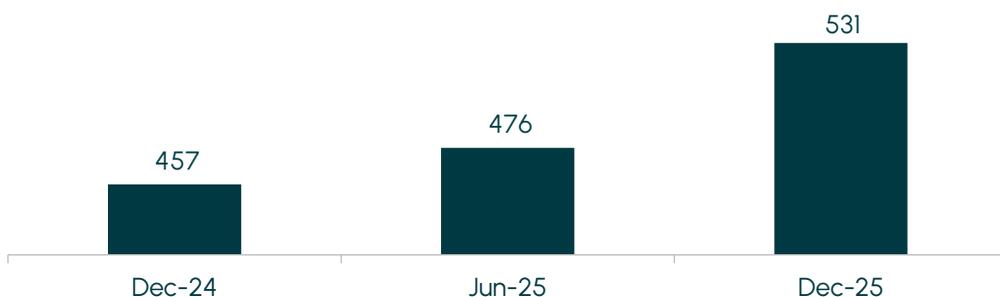
Growth in key business lines

- TPT operating income increased 12% on pp to \$8.3m benefitting from improved business performance across trustee services, lending and funds
- Trustee Services FUM rose 11% to \$531m primarily due to growth in compensation trusts
- Managed Funds FUM rose +2% primarily due to growth in Income funds
- NPAT contribution of \$1.5m in the half, up 27%

Operating income (\$m) ¹



TPT Trustee Services FUM (\$m)



TPT Managed Funds FUM (\$m)



Note:

1. Excludes interest income on cash balances

Selfco providing lending diversification

Book growth of 135% since merger

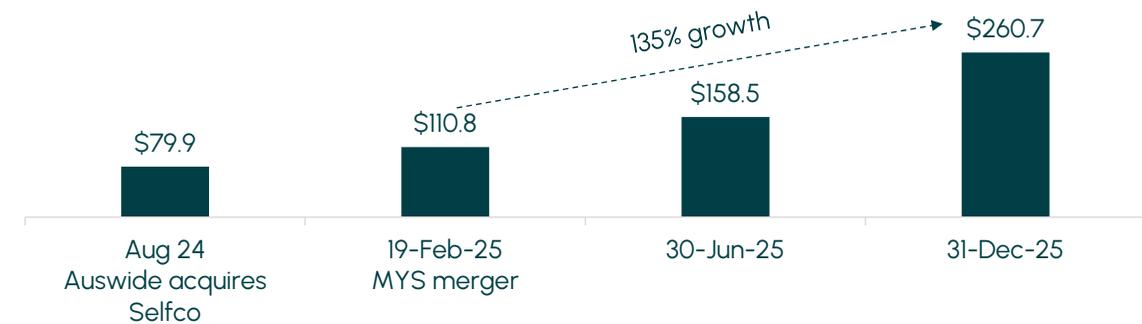
About Selfco

- Finances business critical assets used to generate cash flow
- Operating in a \$40 billion equipment finance market
- Nationally distributed through broker network
- Higher margin business

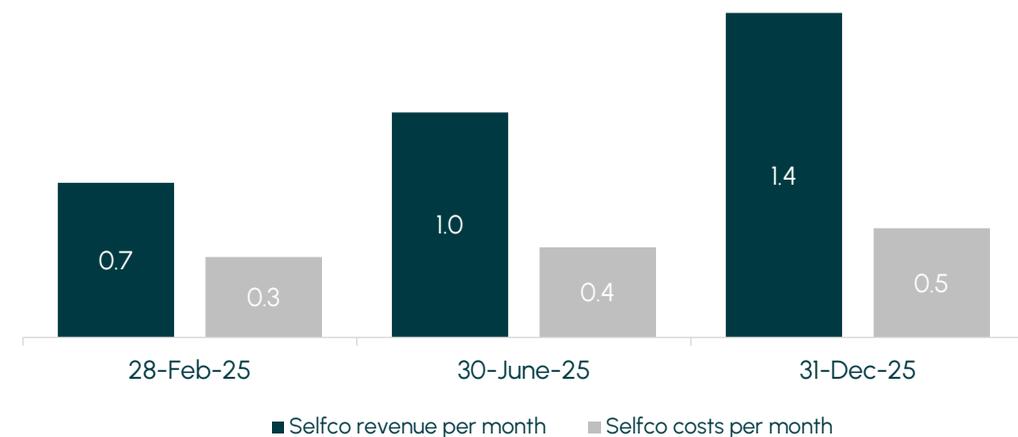
Business performance

- Book growth of 135% since merger
- Revenue and cost profile improving as book grows
- NPAT contribution of \$1.8m in the half
- Low arrears (90+ days 0.03%)

Selfco loan book (\$m)



Monthly Selfco revenue and operating costs (\$m)



Interim dividend of 12.0 cps, fully franked

Dividend up 1 cps on FY25 Final dividend and 1.5 cps on 1H25 Interim dividend

- Dividend Policy targets a payout ratio of 60 – 80% of NPAT
- Interim dividend up 1 cps on FY25 Final dividend
- Dividend payout ratio trending towards the mid-point of the target range
- Key factors the Board considered in determining the FY26 interim dividend of 12.0 cps were:
 - Increase in earnings per share
 - MyState's current capital position
 - MyState's growth outlook
- DRP to be activated at a discount of 1.5%

Dividend payout ratio based on profit type

FY26 Interim dividend	1H26 Statutory	1H26 Underlying	
12.0 cps	74.6%	72.2%	
FY25 Final dividend	2H25 Statutory	2H25 Underlying	2H pro forma Underlying
11.0 cps	94.8%	78.1%	74.4%

3. Summary

Brett Morgan
Managing Director & CEO

Looking ahead

Continuing to drive value through disciplined execution



Business priorities

- Profitably grow the home loan book
- Grow customer deposits directly and via partnerships
- Scale the equipment finance book
- Grow funds and private trustee services businesses
- Ongoing consideration of inorganic opportunities that deliver shareholder value



Integration priorities

- Single loan origination system
- Single core banking system
- Single retail bank brand
- Supply chain consolidation
- Optimise operating model
- Deliver target synergies

MyState's investment case



Well capitalised providing capacity for growth



Projected double digit EPS growth based on full merger run rate synergies¹



Consistent track record of profitability. Current dividend yield of 5.2%², fully franked



Proven Board and management teams

1. The merger with Auswide Bank is expected to deliver pre-tax cost synergies of between \$20m to \$25m per annum by the end of FY28
2. Based on 1H26 interim dividend (annualised) / MyState closing share price (\$4.65) as at 18 February 2026

4.

Appendix

Additional 1H26 information

MyState is a diversified financial services group

MyState Limited (MYS) is a diversified financial services group which listed in September 2009 following the merger of MyState Financial, an authorised deposit-taking institution, and TPT Wealth, a trustee and wealth management company.

MYS is an ASX 300 company, led by an experienced Board and Management team. It has a strong and flexible balance sheet and is currently trading on a fully franked dividend yield of ~5.0%.

In February 2025, MYS merged with Auswide Bank and is a leading provider of banking, trustee, equipment finance and wealth management services.

MYS services its customers through MyState Bank, Auswide Bank, Selfco and TPT Wealth.

Size and ownership

- Market capitalisation of c. \$789m¹
- Shareholder base of approximately 62,000

Credit ratings

- Moody's Baa3 (MyState Limited), Baa2 (MyState Bank & Auswide Bank)
- Fitch BBB+ (MyState Limited, MyState Bank & Auswide Bank)



Banking

Lending | Deposits | Transactions



Banking

Lending | Deposits | Transactions



Equipment Financing

Lending



Wealth

Funds management | Trustee services

1. Market capitalisation as at 18 February 2026 based on closing MyState share price (\$4.65)

1H26 Underlying to Statutory profit reconciliation

	Banking group (incl. Selfco)	TPT Wealth	Corp. & Consol.	MyState Group
Underlying NPAT (\$m) ¹	26.7	1.5	-	28.2
Integration costs (\$m) ²	(1.8)	-	(0.3)	(2.1)
Purchase Price Allocation (\$m) ²	1.2	-	-	1.2
Statutory NPAT (\$m)	26.1	1.5	(0.3)	27.3
Estimated Purchase Price Allocation profile (\$m) ²				
- FY26			2.4	
- FY27			0.4	
- FY28			0.4	
- FY29			0.4	
- FY30			(0.2)	
- FY31 to FY35			(1.3)	
			<u>Impact on net assets</u>	<u>Impact on NPAT</u>
At 28 February 2025, the key fair value adjustments made in accordance with Australian accounting standards were:				
- Write-off of deferred mortgage broker commissions (\$m)			(12.4)	Write-back over 5 years
- Recognition of a Core deposit intangible asset (\$m)			18.5	Amortise over 10 years
- Recognition of the Fair value of deposits (\$m)			(4.6)	Write-back over 1 year

Note:

1. Excludes impact of merger related integration costs.
2. Post tax at a rate of 30% where applicable

Pro forma Underlying NPAT for FY25

The FY25 pro forma results for the merged entity includes 12 months of earnings from Auswide Bank

	MyState Bank	Auswide Bank (pro forma) ²	TPT Wealth	Corp. & Consol.	MyState Group
Total operating income (\$m)	139.5	85.1	14.8	0.1	239.5
Total operating expenses (\$m)	93.3	64.0	11.3	0.1	168.7
Core earnings (\$m) ¹	46.2	21.1	3.5	-	70.8
Underlying NPAT (\$m) ¹	32.7	12.6	2.5	-	47.8
Net interest margin (%)	1.45%	1.53%	n/a	n/a	1.48%
Cost to income ratio (%) ¹	66.9%	75.2%	76.3%	n/a	70.4%
Total capital ratio (%)	18.3%	17.3%	n/a	n/a	17.5%
Core earnings (\$m) ¹					
- Pre merger (c. 8-months)		11.2			
- Post merger (c. 4-months)		9.9			
Underlying NPAT (\$m) ¹					
- Pre merger (c. 8-months)		6.5			
- Post merger (c. 4-months)		6.1			

- Pro forma operating income and expenses in FY25 form a baseline for the merged Group. Amounts have been restated from those disclosed in the FY25 Investor Presentation to align Auswide Bank results with the classification methodology adopted by MyState for broker commission expense and some payment system costs. The reclassification reduces both operating income and operating expenses for Auswide Bank by \$14.0m.

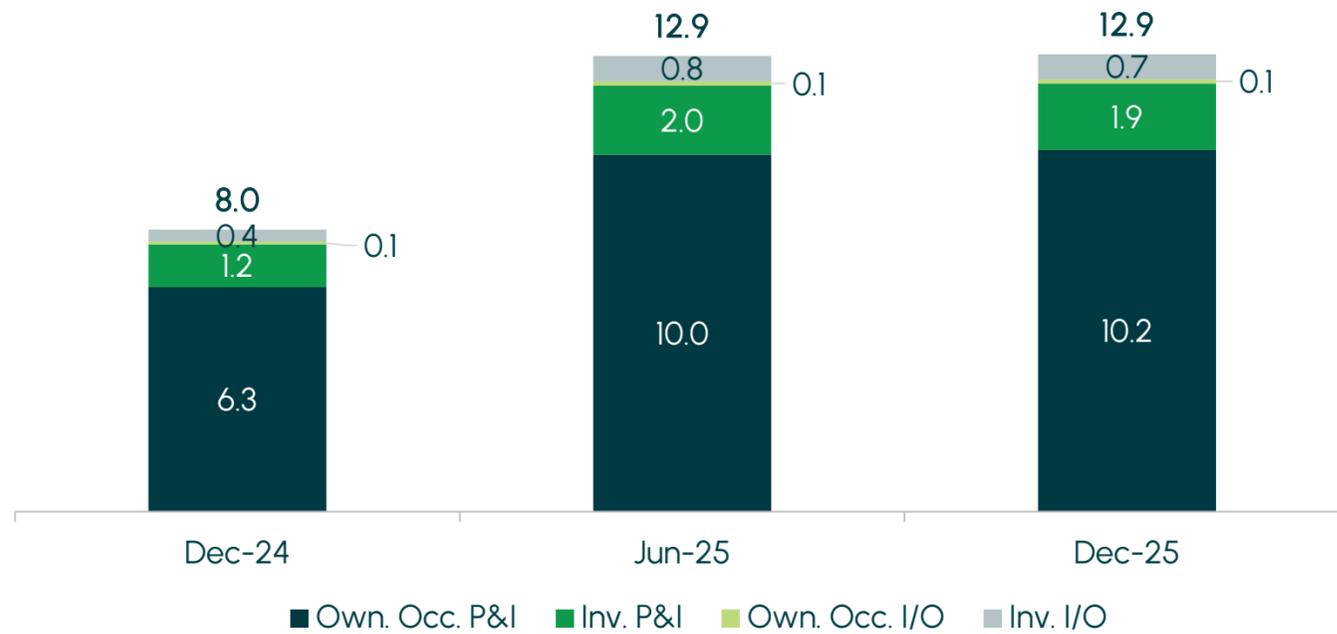
Note:

1. Excludes impact of merger related transaction and integration costs.
2. Includes a 12-month contribution to NPAT on a pro forma basis

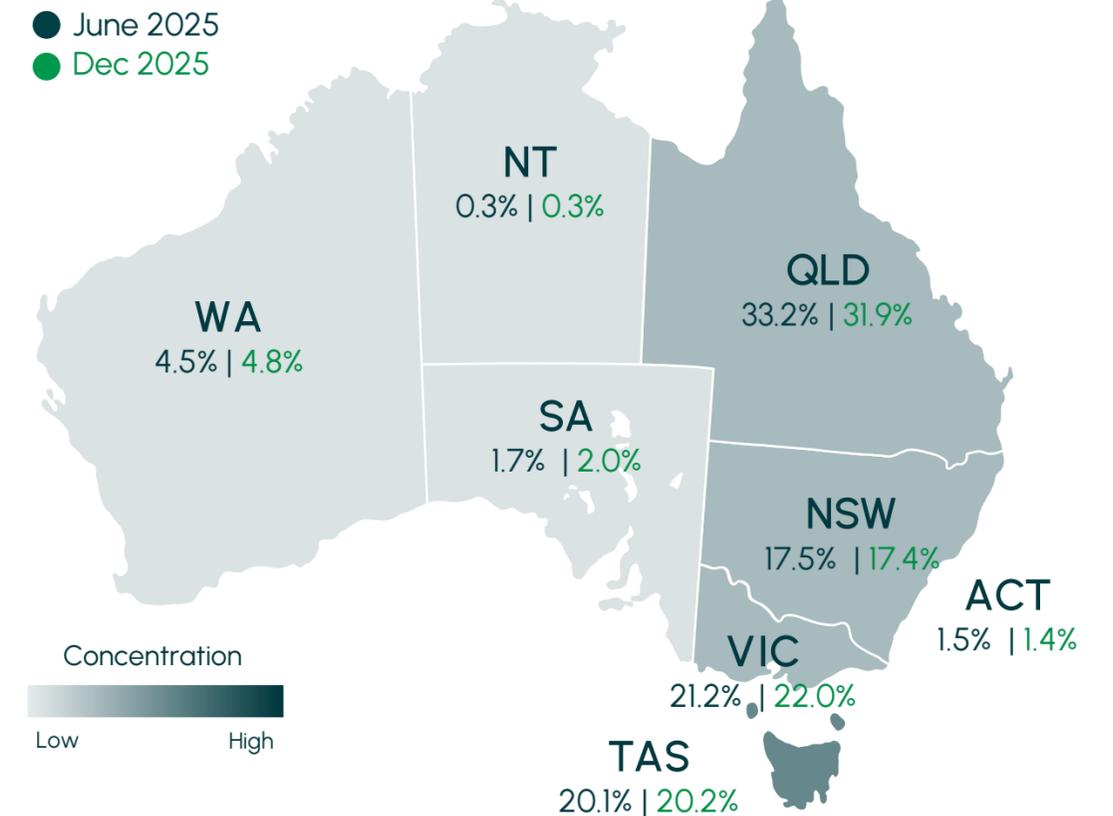
Group home loan book

- Growth driven by lower risk owner occupied P&I lending with LVR <80%
- Variable rate lending as a proportion of total flow remained above 90%
- Elevated run-off remains a sector wide challenge

Group home loan book composition (\$b) ¹



Home loan concentration by state



1. Increase in June 2025 reflects the inclusion of Auswide Bank following the merger on 19 February 2025

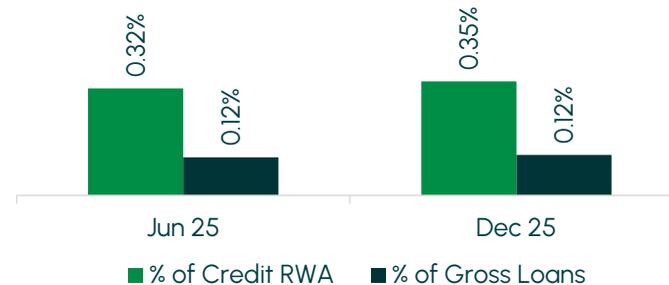
Prudent loan provisioning

- Credit quality continues to improve with the Group's 90+ days home loan arrears at 0.28%, well below sector averages and down from 0.44% as at 30 June 2025
- An increase of \$0.5m in the collective provision primarily reflects the growth of the Selfco portfolio, with an overall impairment expense of \$1.0m recognised in 1HY26 (1HY25: impairment recovery of \$0.8m).
- Forward looking overlay sits at \$2.6m at Group level (represents 21% of total collective provisioning)
- Continue to work closely with any customers experiencing financial hardship

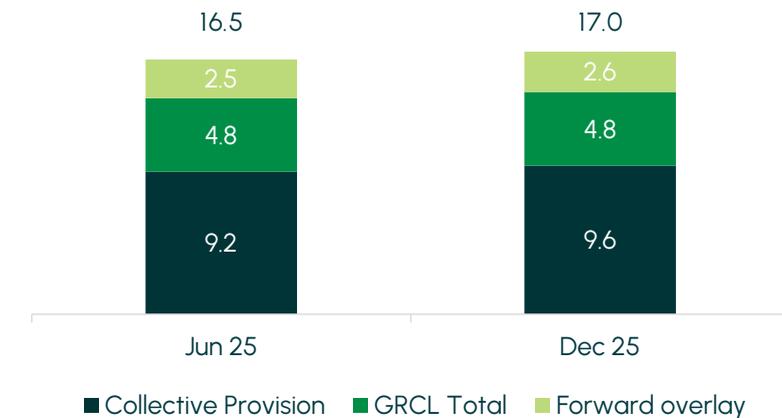
Collective credit provisions (\$m)



Total provision coverage ratio



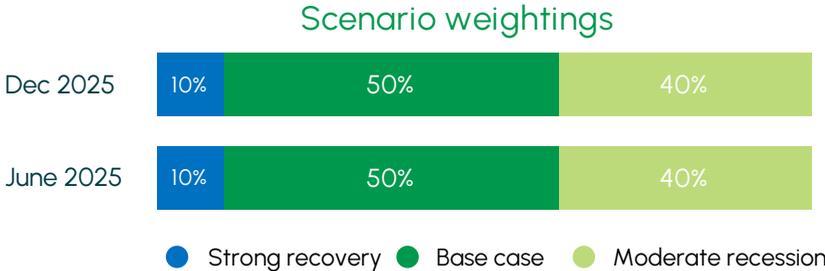
Total collective provisions and GRCL (\$m)



Forward looking economic overlay assumptions

Assumptions	June 26	June 27
Unemployment (year ended)		
Base Case	4.30%	4.40%
Strong Recovery	4.00%	3.80%
Moderate Recession	5.00%	5.50%
Cash Rate (year ended)		
Base Case	3.85%	3.60%
Strong Recovery	4.10%	3.85%
Moderate Recession	3.60%	3.35%
House Prices (yoy movement)		
Base Case	5.0%	5.0%
Strong Recovery	10.0%	10.0%
Moderate Recession	-10.0%	-5.0%

- Forward looking overlay of \$2.6m
- At 31 December 2025, the key assumptions used to determine the overlay incorporate the latest observed economic data including:
 - ✓ relatively stable employment markets
 - ✓ inflation exceeding the RBA's target range with the prospect of increases in the OCR in the short to medium term
 - ✓ stable housing market
- The assessment of the overlay used a scenario weighting of 50% base case, 40% moderate recession and 10% strong recovery.



Capital, stock and flow metrics

	31-Dec-25	30-Jun-25	Movement (Jun - Dec 25)	%
	\$m	\$m	\$ m	
Qualifying capital				
Common equity tier 1 capital (CET1)				
Ordinary share capital	497.32	494.99	2.33	0.5%
Retained earnings	268.89	267.95	0.94	0.4%
Accumulated other comprehensive income (and other reserves)	0.07	(0.36)	0.43	(120%)
Total common equity Tier 1 capital	766.28	762.58	3.70	0.5%
Less: Regulatory capital adjustments				
Goodwill (incl. core deposit intangible)	91.75	80.05	11.70	15%
Deferred tax assets	6.14	7.68	(1.54)	(20%)
Cash flow hedge reserve	1.50	0.49	1.01	205%
Capitalised expenses	63.32	64.22	(0.90)	(1%)
Investments in controlled entities	38.68	38.91	(0.23)	(1%)
Other adjustments	7.25	10.52	(2.77)	(26%)
Total regulatory adjustments	209.13	201.87	7.26	4%
Net common equity tier 1 capital	557.15	560.71	(3.56)	(1%)
Additional tier 1 capital	64.51	64.37	0.14	0%
Total Tier 1 capital	621.66	625.08	(3.42)	(1%)
Tier 2 capital				
Subordinated notes (ii)	159.46	196.81	(37.35)	(19%)
Equity reserve for credit losses	4.76	4.76	(0.00)	(0%)
Total Tier2 capital	164.22	201.57	(37.35)	(19%)
Total capital	785.87	826.65	(40.78)	(5%)
Credit risk weighted assets	4,240.92	4,296.08	(55.16)	(1%)
Operating risk	419.72	425.56	(5.84)	(1%)
Total risk weighted assets	4,660.64	4,721.64	(61.00)	(1%)

	31-Dec-25	30-Jun-25	Movement
CET1 capital ratio	11.95%	11.88%	0.07%
Tier 1 capital ratio	13.34%	13.24%	0.10%
Total capital ratio	16.86%	17.51%	-0.65%

Stock metrics	Dec-25 ¹	Jun-25 ²	Dec-24 ²
Broker	81%	84%	83%
Proprietary	19%	16%	17%
Owner occupied	80%	81%	80%
Investor	20%	19%	20%
Principal & Interest	94%	95%	95%
Interest only	6%	5%	5%
Variable	96%	97%	95%
Fixed	4%	3%	5%
LMI	13%	14%	15%

Flow metrics	Dec-25 ¹ 6 months	Jun-25 ² 12 months	Dec-24 ² 6 months
Broker	89%	90%	89%
Proprietary	11%	10%	11%
Owner occupied	81%	81%	80%
Investor	19%	19%	20%
Principal & Interest	87%	91%	90%
Interest only	13%	9%	10%
Variable	98%	98%	97%
Fixed	2%	2%	3%
LMI	13%	11%	12%
<i>By state (% of flow):</i>			
NSW	18%	18%	19%
QLD	27%	21%	19%
TAS	18%	25%	26%
VIC	25%	27%	28%
Other states	12%	9%	8%

1. Comprises MSB and AWB as a single ADI
2. Comprises MSB only

Glossary

1H:	First half of financial year	FHLDS:	First home loan deposit scheme	NPBT:	Net profit before tax
2H:	Second half of financial year	FUM:	Funds under management	OCR:	Official Cash Rate (RBA)
ADI:	Authorised deposit-taking institution	FY:	Financial year	PCP:	Previous corresponding period
APRA:	Australian Prudential Regulation Authority	FYTD:	Financial year to date	PPA:	Purchase Price Allocation
Avg:	Average	GLA:	Gross Lending Assets	RBA:	Reserve Bank of Australia
ASX:	Australian Securities Exchange	GRCL:	General Reserve for Credit Losses	RMBS:	Residential mortgage-backed security
AWB:	Auswide Bank	HY:	Half year	ROE:	Return on equity
BBSW:	Bank Bill Swap Rate	IO:	Interest only	ROTE:	Return on tangible equity
BDD:	Bad & Doubtful Debt Expense	IRB:	Internal ratings-based	RWA:	Risk Weighted Assets
bps:	Basis points	JAWS:	Relationship between income and expense growth	SaaS:	Software as a Service
CAGR:	Compounded annual growth rate	LT:	Long term	S&P:	Standard and Poor's
CET1:	Common Equity Tier 1	LVR:	Loan to valuation ratio	SPIN:	Standard and Poor's Performance Index
cps:	Cents per share	MYS:	MyState Limited	Stage 1:	Performing loans (31-60 days arrears)
CTI:	Cost-to-income ratio	MSB:	MyState Bank Limited	Stage 2:	Under-performing loans (61-89 days arrears)
DRP:	Dividend reinvestment plan	MLH:	Minimum liquidity holdings	Stage 3:	Non-performing loans (90+ days arrears)
EPS:	Earnings per share	NII:	Net Interest Income	ST:	Short term
		NIM:	Net interest margin	TD:	Term deposit
		NPAT:	Net profit after tax	TFF:	Term Funding Facility
				TPT:	TPT Wealth Limited

Disclaimer

Summary information

The material in this Presentation is general background information about MyState Limited (ABN 26 133 623 962) and its activities current as at the date of this Presentation. The information is given in summary form and does not purport to be complete or comprehensive. It should be read in conjunction with MyState's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange, which are available at www.asx.com.au.

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MyStateBank 

 **AUSWIDE**
BANK

 **SELFCO**
A DIVISION OF MYSTATE BANK

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