FY26 Results

Investor Presentation

For the year ended 30 June 2026
25 August 2026

MyStateLimited

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Brett Morgan
Managing Director & CEO

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Gary Dickson
CFO

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Managing Director & CEO

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01

Overview of FY26

Brett Morgan

Managing Director & CEO

FY26 key highlights

MyStateLimited

Strong earnings growth; integration delivering; improved earnings mix

- Underlying NPAT up 41.2% to $58.3m (Statutory NPAT up 58.0% to $56.2m)
- Growth delivered across key business lines and retail banking momentum improved
- Higher-return businesses increased contribution to 11% of underlying NPAT (FY25: 6%).
- Integration delivered $11.8m of run-rate synergies; all major integration decisions made
- Underlying EPS up 11.7% to 34.3 cps
- Fully franked, final dividend 12.5 cents per share (cps); full year dividends 24.5 cps (+3.0 cps on FY25)

* FY25 includes earnings of Auswide Bank for the period from 19 February to 30 June 2025.

Financial and operating performance

MyStateLimited

UNDERLYING NPAT	UNDERLYING EARNINGS PER SHARE	FINAL DIVIDEND
$58.3m	34.3 cps	12.5 cps
+41.2% on pcp Statutory NPAT $56.2m	+11.7% on pcp	+1.5 cps on pcp

EARNINGS MIX	TOTAL LOAN BOOK	CUSTOMER DEPOSITS
11.3%	$14.0b	$10.6b
of Group profit from higher-return businesses vs 6% in FY25	+7.2% on pcp	+4.0% on pcp

FY26 execution priorities

MyStateLimited

Delivering against our FY26 priorities resulted in stronger earnings, greater scale and improved strategic positioning

Home lending	Customer deposits	Equipment finance	Managed funds	Trustee Services funds
$13.6b Portfolio	**$10.6b** Portfolio	**$371m** Portfolio	**$970m** FUM	**$560m** FUA
+5.8% growth	**+4.0% growth**	**+134% growth**	**Steady**	**+17.6%**

The merger is delivering value

Run rate synergies of $11.8m; integration execution remains on track; FY28 synergy target unchanged

Delivered

Single banking license

158 integration initiatives

$11.8m run rate synergies

In progress

Single loan origination system

Single core banking platform

Single retail bank brand

Operating model optimisation

Expected future value

$20 - $25m of run rate synergies by end FY28

Double-digit EPS accretion*

Enhanced capability to pursue inorganic growth

* EPS accretion on a full run-rate synergy basis (FY24 baseline of 32.0 cps).

02

Financial results

Gary Dickson

CFO

FY26 financial overview

MyStateLimited

Double digit earnings growth; key metrics trending positively

Financial						
Metric	**FY26**	**FY25**	**FY26 v FY25**		**2H26 v 1H26**	
Total operating income ($m)	255.9	186.6	37.1%	▲	4.5%	▲
Total operating expenses ($m)	170.1	127.0	33.9%	▲	1.9%	▲
Core earnings ($m) [1 2]	85.8	59.6	43.9%	▲	10.0%	▲
Underlying net profit after tax ($m) [2]	58.3	41.3	41.2%	▲	6.8%	▲
Statutory net profit after tax ($m)	56.2	35.6	58.0%	▲	6.0%	▲
Underlying earnings per share (cps) [2]	34.3	30.7	11.7%	▲	6.3%	▲
Statutory earnings per share (cps)	33.1	26.4	25.4%	▲	5.5%	▲
Net interest margin (%) (annualised)	1.50	1.47	+3 bps	▲	+8 bps	▲
Bank cost-to-income ratio (%) [2 3]	65.7	67.3	-162 bps	▼	-211 bps	▼
Group cost-to-income ratio (%) [2]	66.5	68.0	-156 bps	▼	-170 bps	▼
Dividend–fully franked (cps) [4]	24.5	21.5	+3.0 cps	▲	+0.5 cps	▲

Balance sheet, capital and funding				
Metric	**30 Jun 26**	**30 Jun 25**	**30 Jun 26 v 30 Jun 25**	
Customer deposits ($b)	10.6	10.1	4.0%	▲
Home loan book ($b)	13.6	12.9	5.8%	▲
Group Total assets ($b)	16.1	15.3	5.3%	▲
Group Total liabilities ($b)	15.3	14.5	5.5%	▲
Underlying ROE (%) [2]	7.9	7.3	60 bps	▲
Underlying ROTE (%) [2]	9.7	8.9	80 bps	▲
Capital – CET1 (%)	11.6	11.9	-31 bps	▼
Capital – Total (%)	15.8	17.5	-168 bps	▼
MLH ratio (%)	12.4	13.8	-133 bps	▼
Moody's	Baa3 (MyState Limited), Baa2 (MyState Bank)			
Fitch	BBB+ (MyState Limited, MyState Bank)			

Note: Financial performance figures compare FY26 to FY25 as the prior corresponding period (pcp) and 2H26 to 1H26 as the prior period (pp). Balance sheet and capital figures compare 30 June 2025 as pcp.
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.

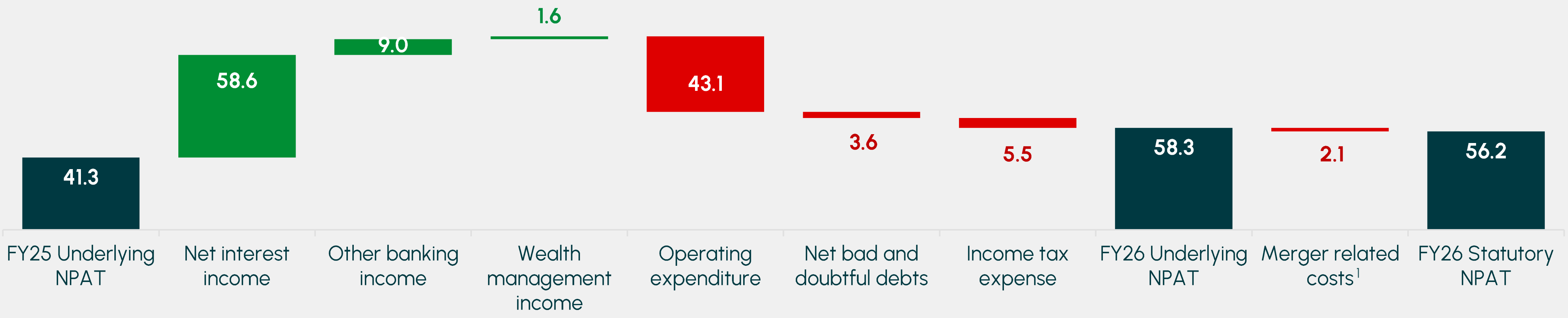
1. Operating profit before bad & doubtful debt expense and income tax expense.
2. Excludes merger related transaction and integration costs.
3. Combined cost to income ratio for MyState Bank (including Auswide and Selfco).
4. Final dividend of 12.5 cps payable to shareholders on the register at the record date of 31 August 2026.

Full year Underlying and Statutory NPAT

MyStateLimited

FY26 profit driven by increased scale and the achievement of year 1 integration synergies

Net profit after tax ($m)



- Underlying NPAT up 41.2% on pcp, up 22% on a pro forma basis
- Net interest income up 37.4% reflecting a larger average balance sheet and improved NIM
- Other banking income up 58.3% on higher lending, transaction fees and commission revenue
- Wealth management income up 11.2% due to higher trustee services income and loan establishment fees
- Total operating costs increased 33.9% primarily due to the larger merged Group cost base, up 0.8% on a pro forma basis

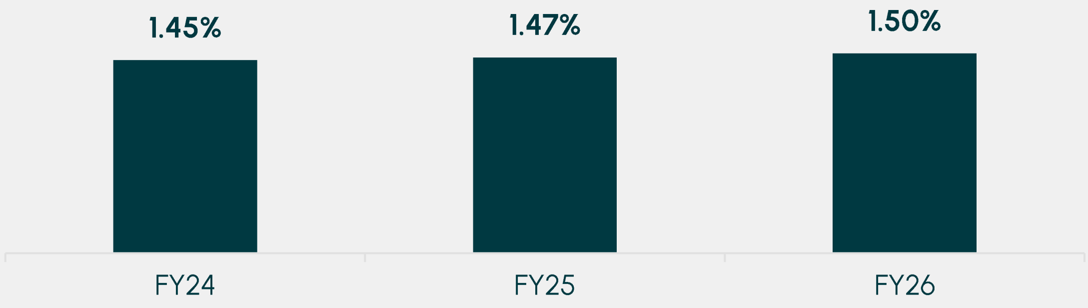
1. Includes the post-tax impact of merger related integration costs (-$4.5m) and fair value adjustments ($2.4m)

Net interest margin

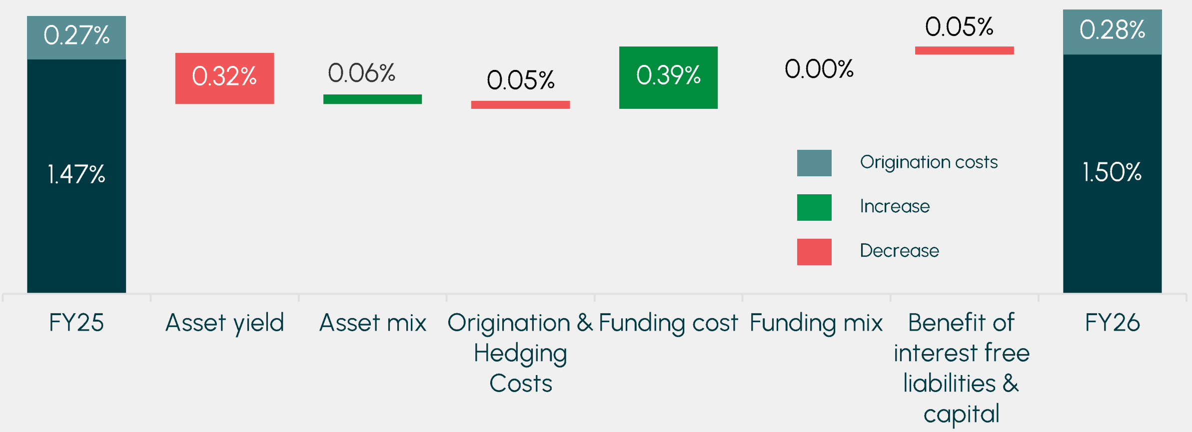
NIM increased 3 bps to 1.50% in FY26

- Net interest margin up 3 bps year on year
- NIM 2H26: 1.54% vs. 1H26: 1.46% (up 8 bps)
- Key themes for FY26
  - Growing contribution from equipment finance business
  - Higher RBA cash rate profile supportive
  - Liquidity and funding benefits from single banking license
  - Exit NIM higher than average NIM
- Key themes for FY27
  - Weaker system credit growth expected
  - Equipment finance business contribution

Average NIM trend



NIM waterfall [1]



1. FY25 includes Auswide Bank from 19 February to 30 June 2025.

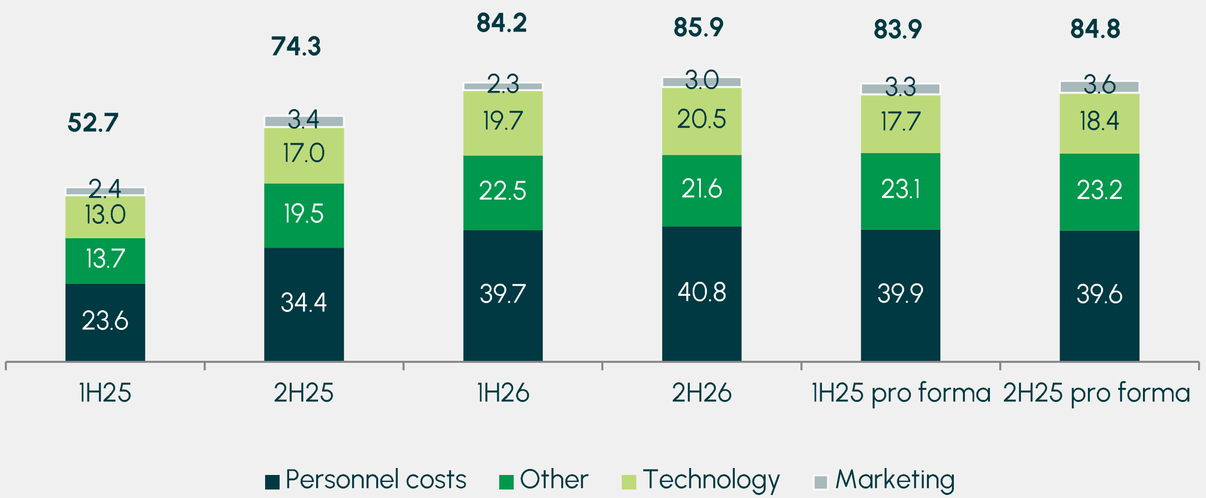
Origination cost represents upfront broker commission amortised over the average life of a loan.
Offset account balances are netted within average interest earning assets.

Operating costs

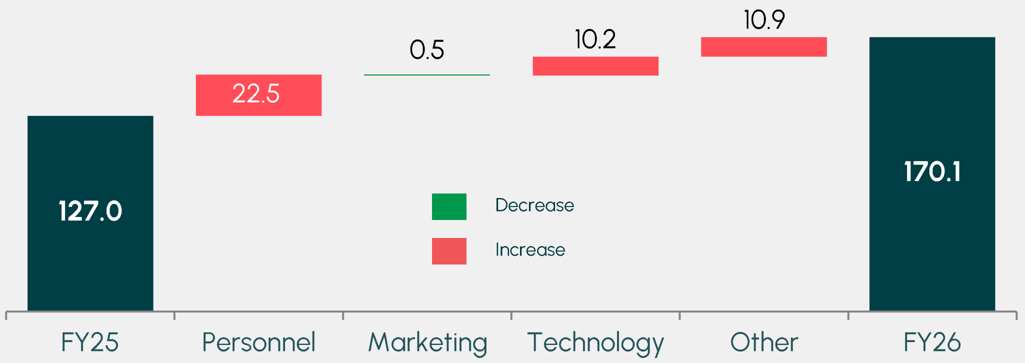
Underlying expenses well managed

- 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 FY25
- Group cost to income improved by 156 basis points
- On a pro forma basis underlying expense growth was broadly offset by realised synergies; expenses increased 0.8% on FY25

Operating costs breakdown ($m)[1]



Operating costs ($m)[1]



1. Operating costs exclude merger related transaction and integration costs. FY25 includes Auswide Bank from 19 February to 30 June 2025

Operating expense walk (FY25 pro forma to FY26)	$m
FY25 (pro forma) operating expenses	**168.7**
Add: Full year impact for Selfco (vs. 10 months in FY25)	0.6
Add: estimate of CPI related uplift (c.5%)	8.4
Add: investment in higher returning business lines & capability	3.1
Less: realised synergies	(10.7)
FY26 operating expenses	**170.1**

Synergies and integration costs

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Integration on track. Target run-rate synergies at end of FY28 unchanged at $20–25m pa

Synergies

- FY26 realised synergies $10.7m, equates to +4.4 cps of earnings
- Run-rate synergies at end of FY26: $11.8m

Integration

- FY26 Integration costs in FY26 equates to -2.7 cps of earnings
- Increase in estimated integration cost from $29m to $32m, driven by:
  - decision to implement a modern, AI-enabled core banking platform in partnership with MyState Bank's long term core banking provider, TCS
  - small adjustment for higher inflation across staff and vendor costs
- A portion of the additional investment will now be capitalised
  - integration costs recognised in profit and loss over the three-year program reduces from $29m to $26m

$m	FY25 actual realised	FY26 actual realised	FY27 forecast run rate*	FY28 forecast run rate*
Synergies	1.8	10.7	14-16	20 - 25

$m	Integration Total*	FY25 Actual	FY26 Actual	FY27 Forecast*	FY28 Forecast*
Integration costs	32	2	7	14	9
Comprising:					
Opex	26	2	7	11	6
Capex	6	-	-	3	3

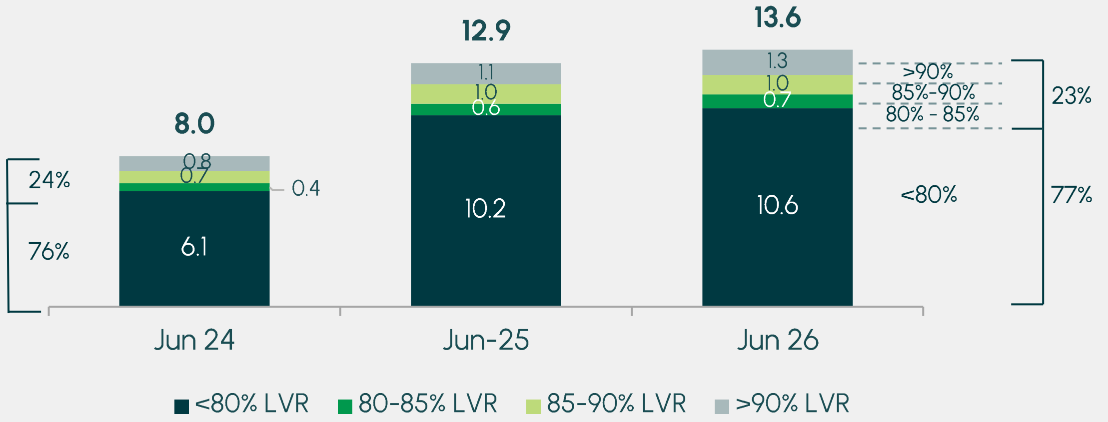
* Single point, best estimate at 30 June 2026

Quality home loan book

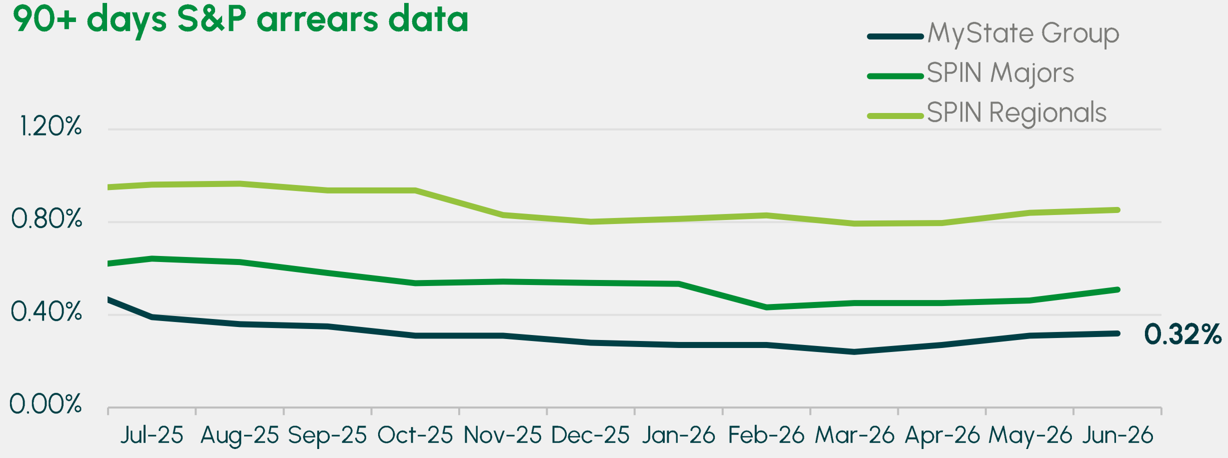
Strong settlements in the second half

- $13.6b home loan portfolio
- 2H applications up 16% and settlements up 41% on 1H
- Continued focus on low-risk, owner-occupied lending
- Actively managing the volume/margin trade-off
- Portfolio LVR (at origination) of 63.9% (30 June 2026)
- 90+ day arrears 0.32%, below industry average

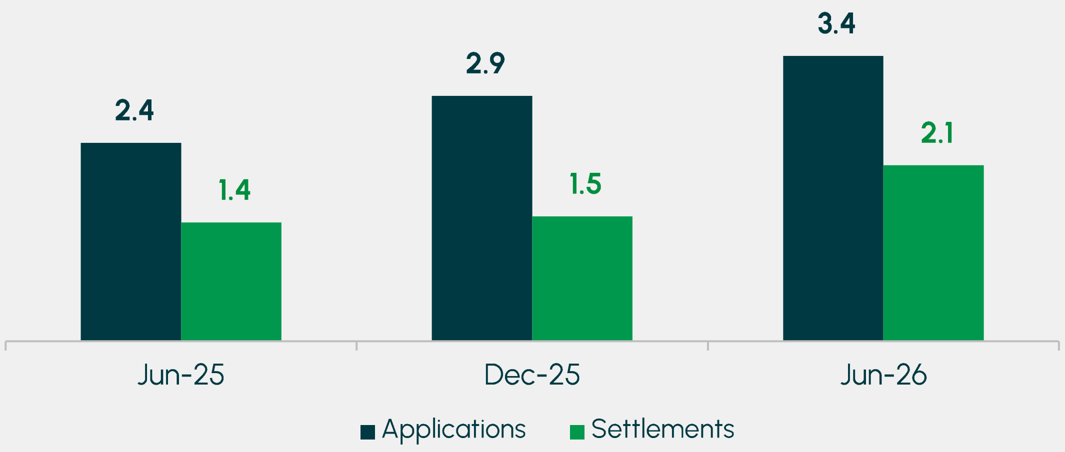
Home loan book LVR profile ($b)



90+ days S&P arrears data



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

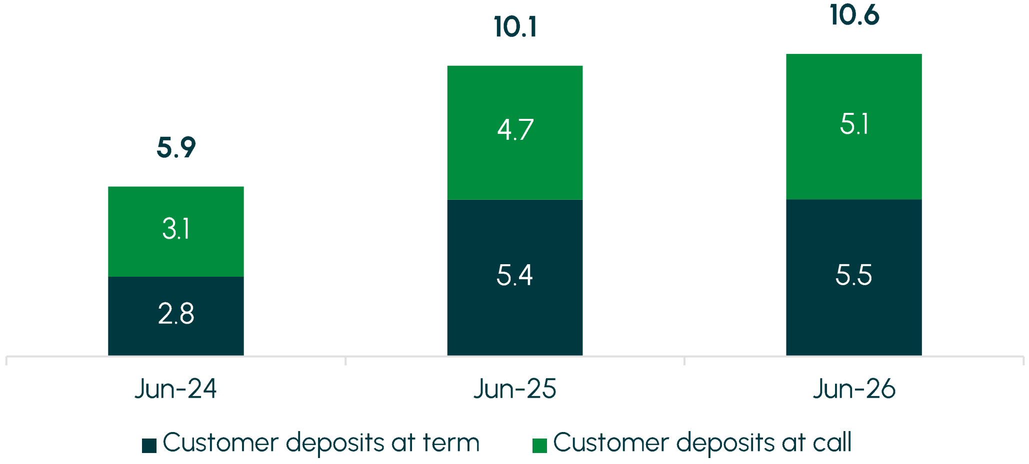


Diversified funding mix

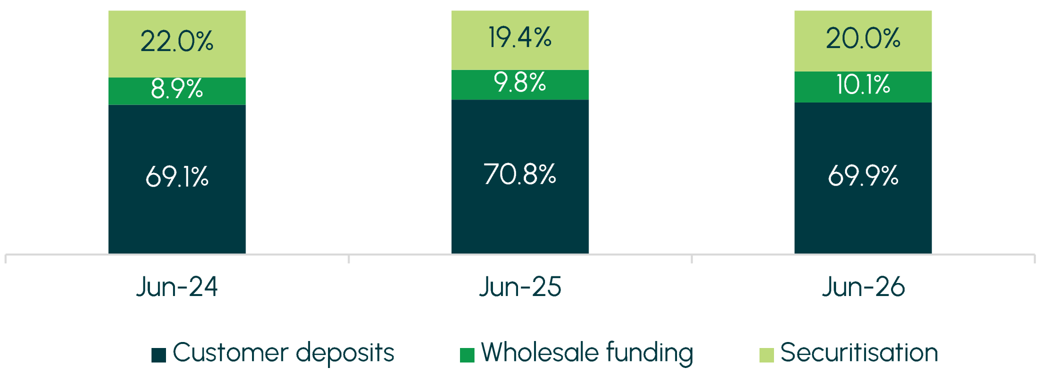
Strong deposit gathering capability

- Customer deposit ratio stable at 70%
- Deposit gathering capability across digital, branch and partnerships
- New digital savings product launched in December, supporting customer deposit growth
- Issued MyState's largest senior unsecured floating rate note in April 2026 ($250m)
- Securitisation remains an important source of funding and provides additional capital flexibility

Customer deposits ($b)



Funding mix (%)



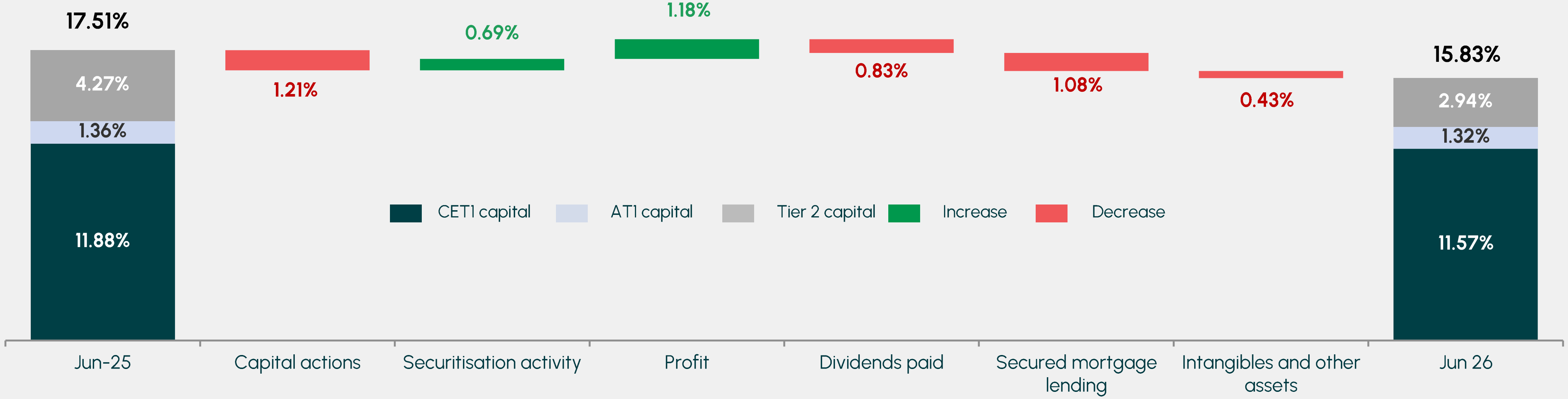
Well capitalised for growth

MyStateLimited

Transition to a single banking license supports capital management efficiency

- MyState remains well capitalised, with strong organic capital generation
- Total capital ratio of 15.8% at 30 June 2026
- Reduction in total capital ratio follows the issue of Tier 2 capital notes in May 2025 ($100m) and then redemptions in July 2025 ($25m), September 2025 ($12m) and May 2026 ($15m) (impact c. -106 bps)
- Capital position provides flexibility to further invest in key initiatives including lending growth

Capital

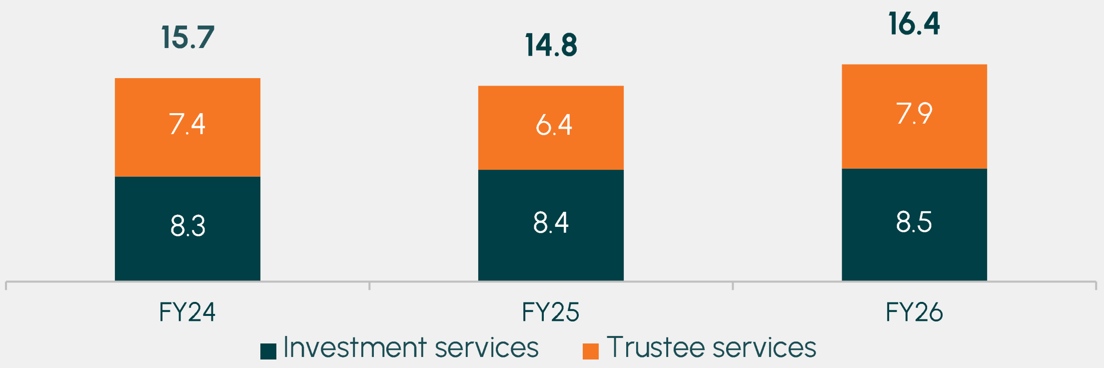


TPT Wealth providing income diversification

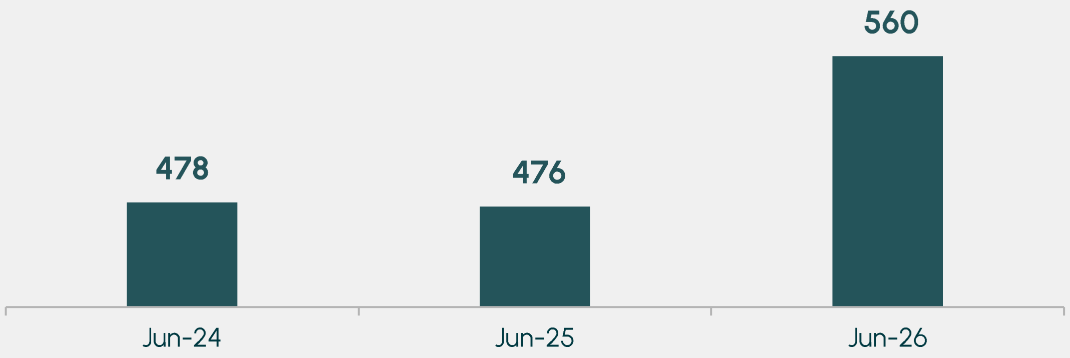
Continued growth in FY26

- TPT operating income increased 10.9% on pcp to $16.4m benefitting from improved business performance across trustee services, lending and funds
- Trustee Services FUA rose 17.6% to $560m primarily due to growth in compensation trusts
- Managed Funds FUM steady
- NPAT contribution of $2.7m for the full year, up 12.5%

Operating income ($m)[1]



TPT trustee services FUA ($m)



TPT managed funds FUM ($m)

1. Investment Services includes interest income on cash balances

Selfco providing lending diversification

Strong book growth

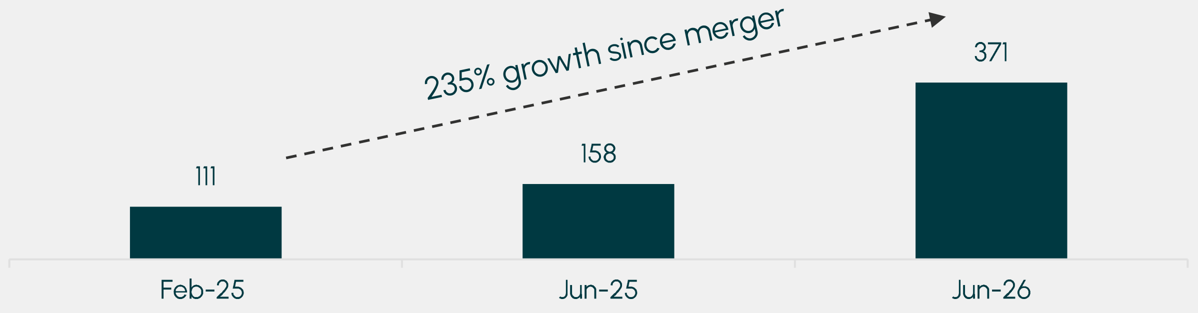
About Selfco

- Finances business critical assets used to generate cash flow
- Operating in a $40 billion equipment finance market
- Average loan size $80,000
- Nationally distributed through broker network
- Higher margin business

Business performance

- FY26 book growth of 134% and 235% since merger
- Revenue and cost profile improving as book grows
- Full year NPAT contribution of $3.9m
- Low arrears (90+ days 0.24%)

Selfco loan book ($m)



Monthly Selfco revenue and operating costs ($m)

Final dividend 12.5 cps fully franked

Dividend up 1.5 cps on FY25 final

- Dividend policy targets a payout ratio of 60 – 80% of NPAT
- Total FY26 dividends up 3.0 cps on FY25
- Second half payout ratio 70.8% on an Underlying NPAT basis.
- Full year dividend payout ratio 71.5% on an Underlying NPAT basis (74.1% on a Statutory NPAT basis)
- DRP to be activated at a discount of 1.5% for the FY26 Final dividend

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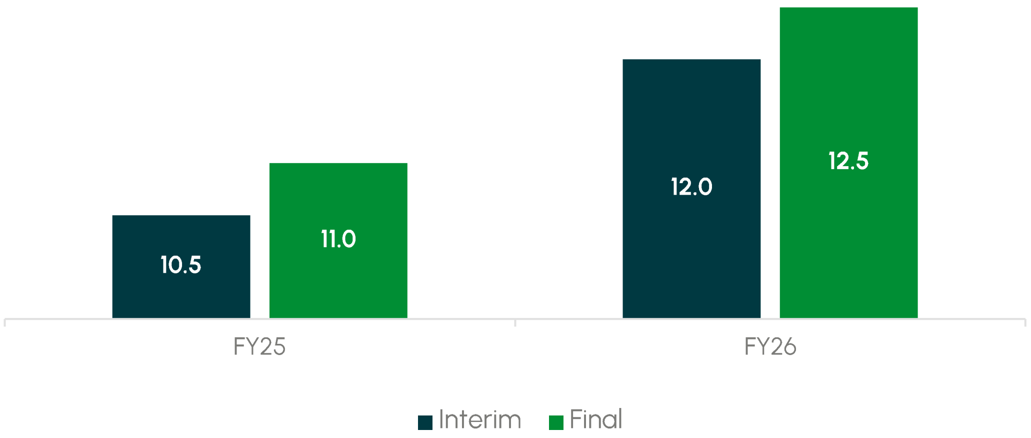
Dividend payout ratio based on profit type

FY26 Final dividend	2H Statutory	2H Underlying
12.5 cps	73.7%	70.8%
Total dividend	**FY Statutory**	**FY Underlying**
24.5 cps	74.1%	71.5%

Dividends – fully franked per share (cps)



03

Summary

Brett Morgan

Managing Director & CEO

Looking ahead

Business and integration priorities remain unchanged

Business priorities

- Profitably grow home lending and customer deposits
- Scale the equipment finance book
- Grow funds and private trustee services businesses
- Explore inorganic opportunities that deliver shareholder value

Integration priorities

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

MyState's investment case

MyStateLimited

FY26 demonstrates that the merger thesis is delivering; earnings have grown, execution is on track and the next phase of value creation is visible

Diversified, growing business

4 business lines

Growth across retail banking, equipment finance, managed funds and trustee services.

Integration upside

$11.8m run rate synergies delivered

$20-25m FY28 run-rate synergy target unchanged.

Improved earnings mix

11.3% of NPAT

Faster growing, higher-returning businesses are now a larger contributor.

Capital flexibility

15.8% total capital

Provides foundation to fund growth and strategic priorities.

Track record of profitability and fully franked dividends

04

Appendix

Additional FY26 information

MyState is a diversified financial services group

MyStateLimited

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. $801m[1] • Shareholder base of approximately 62,000
Credit ratings	• Moody's Baa3 (MyState Limited), Baa2 (MyState Bank) • Fitch BBB+ (MyState Limited, MyState Bank)

MyState Bank

Banking

Lending | Deposits | Transactions

Auswide Bank

Banking

Lending | Deposits | Transactions

SELFCO A division of MyState Bank

Equipment financing

Lending

TPT Wealth

Wealth

Funds management | Trustee services

1. Market capitalisation as at 24 August 2026 based on closing MyState share price ($4.70)

Social impact: customer, community and culture

MyStateLimited

Our social licence to operate is strengthened by high customer advocacy, trusted digital services, engaged employees and meaningful community investment

Customers

+60 NPS

Strong customer advocacy and trust.

Supporting customers through cost-of-living pressures.

Digital trust

97%
of transactions completed digitally

Investing in digital capability, cyber security and fraud prevention.

Our people

71%
employee engagement score

Focus on culture, leadership capability and employee experience, with women representing 56% of leadership positions across the Group

Community

19
community programs supported

Local partnerships, supporting youth, vulnerable Australians and regional communities.

FY26 Underlying to Statutory profit reconciliation

MyStateLimited

	Banking group (incl. Selfco)	TPT Wealth	Corp. & Consol.	MyState Group
Underlying NPAT ($m) [1]	55.2	2.7	0.4	**58.3**
Integration costs ($m) [2]	(4.2)	-	(0.3)	**(4.5)**
Purchase Price Allocation ($m) [2]	2.4	-	-	**2.4**
Statutory NPAT ($m)	53.4	2.7	0.1	**56.2**

Estimated Purchase Price Allocation profile ($m) [2]	FY26: $2.4m FY27 to FY29: $0.4m p.a. FY30: ($0.2m) FY31 to FY35: ($1.3m p.a.),	
Purchase Price Allocation: the key merger related fair value adjustments made in accordance with Australian accounting standards were:	Impact on net assets	Impact on NPAT
- Write-off of deferred mortgage broker commissions ($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

Total expenses to operating expenses reconciliation	**FY26**	**FY25**
Total expenses ($m)	177.2	133.4
Less: Impairment expense ($m)	(4.1)	(0.5)
Less: Integration and transaction costs ($m)	(6.4)	(7.5)
Add. PPA (included in Administration costs) ($m)	3.4	1.6
Total operating expenses ($m)	**170.1**	**127.0**

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			

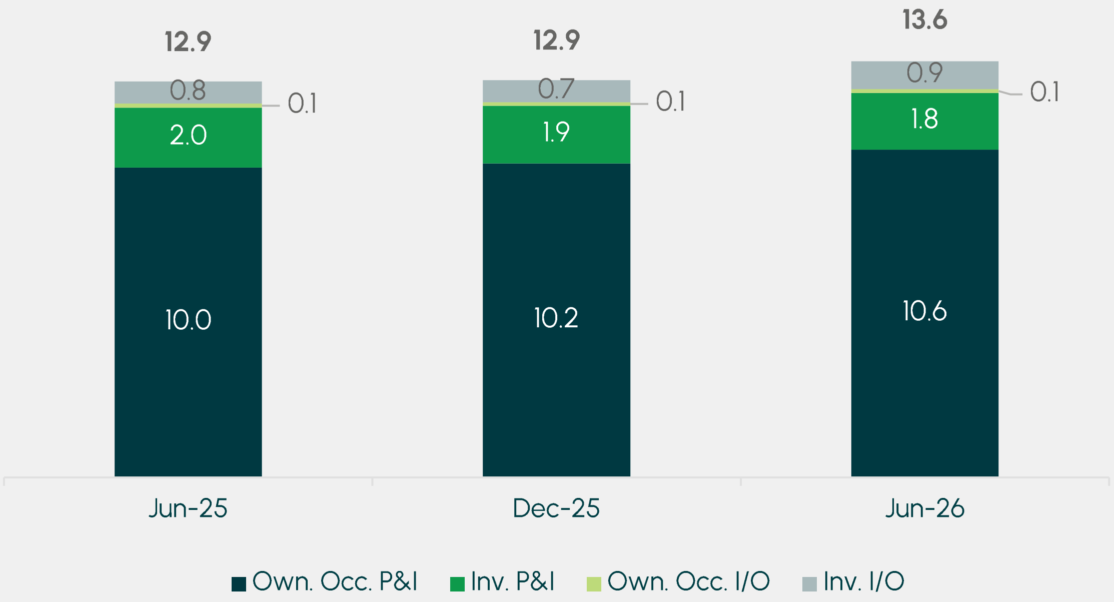
1. Excludes impact of merger related transaction and integration costs.
2. Includes a 12-month contribution to NPAT on a pro forma basis.

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.

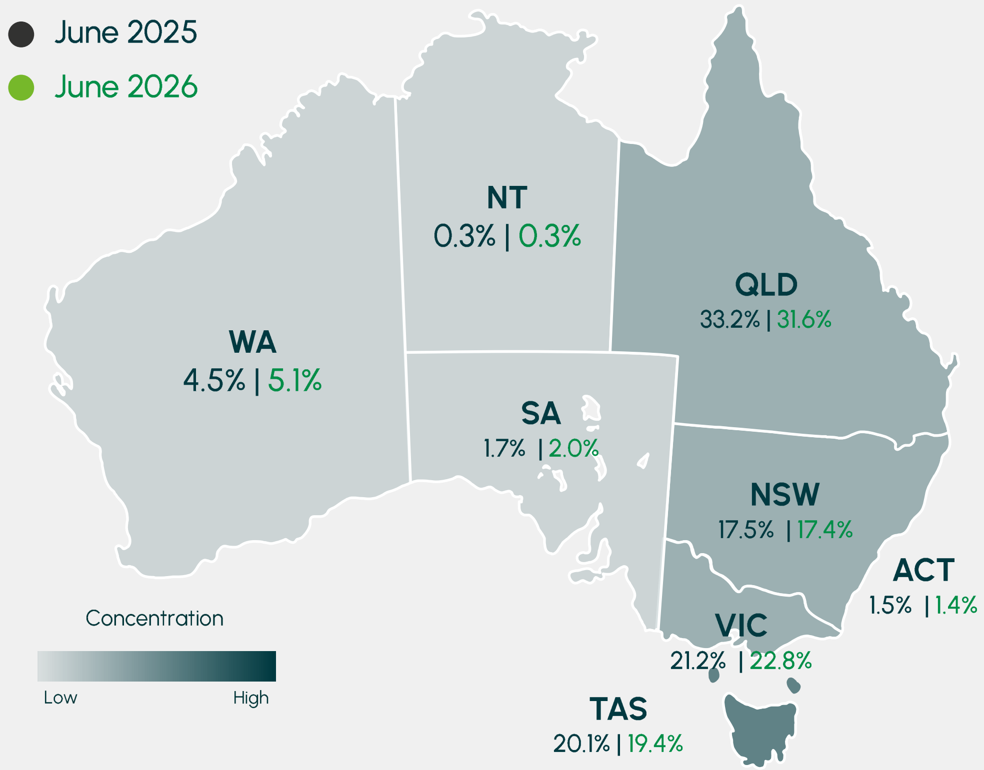
Group home loan book

- Growth driven by lower risk owner occupied P&I lending with LVR <80%
- Variable rate lending as a proportion of total flow remained above 95%
- Improved run-off rates in second half but remain elevated compared to long run averages (a sector wide challenge)

Group home loan book composition ($b)



Home loan concentration by state

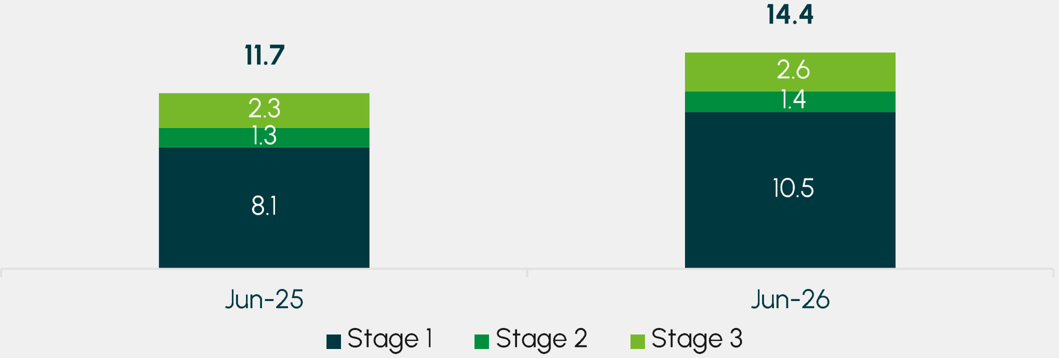


Prudent loan provisioning

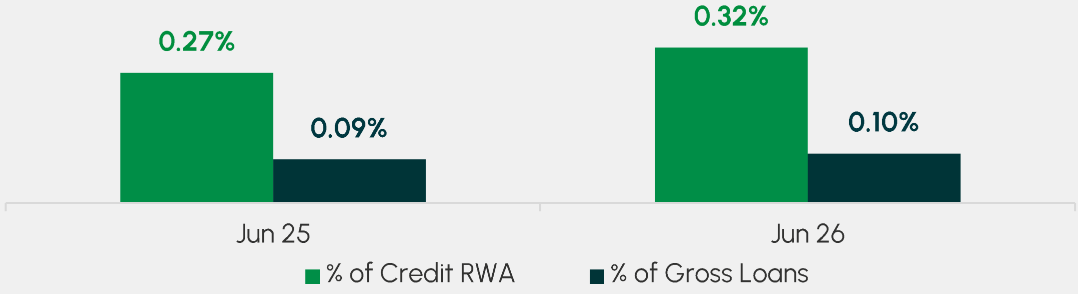
MyStateLimited

- Credit quality remains strong, with the Group's 90+ days home loan arrears improving over the year from 0.44% to 0.32% at 30 June 2026, well below sector averages
- An increase of $2.7m in the collective provision reflects growth of the Selfco portfolio and an uplift in the forward looking economic overlay
- Forward looking economic overlay of $3.7m represents 26% of the total collective provision (June 2025: 17%)
- Overall uplift in provision coverage ratios reflecting a more challenging economic outlook

Collective credit provisions ($m)



Total provision coverage ratio



Total collective provisions ($m)

Forward looking economic overlay assumptions

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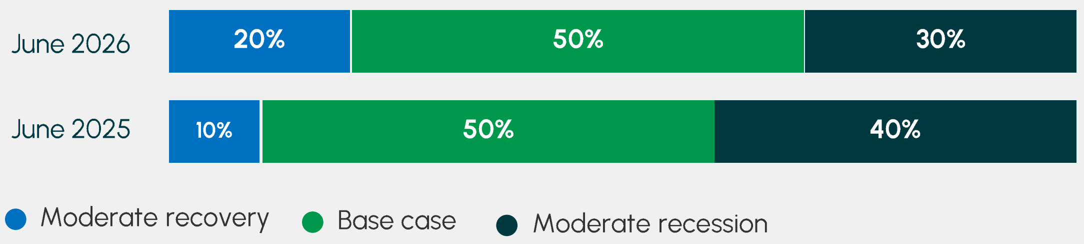
Assumptions	FY27	FY28
Unemployment (year ended)		
Base Case	4.40%	4.70%
Moderate Recovery	3.70%	3.50%
Moderate Recession	5.10%	5.60%
Cash Rate (year ended)		
Base Case	4.60%	4.60%
Moderate Recovery	4.85%	4.85%
Moderate Recession	3.60%	2.85%
House Prices (yoy movement)		
Base Case	-5.0%	0.0%
Moderate Recovery	0.0%	5.0%
Moderate Recession	-5.0%	-5.0%

- Forward looking overlay increased to $3.7m (June 2025: $2.0m)
- The key assumptions used to determine the overlay reflect:
  - ✓ a more challenging geopolitical and macroeconomic outlook
  - ✓ a minor deterioration in employment markets
  - ✓ negative house price sentiment due to the expected impact of the 2026 Federal government Budget on the investor segment
  - ✓ higher for longer inflation and interest rates
- Scenario weightings revised to 50% base case, 30% moderate recession and 20% moderate recovery, with more conservative assumptions relative to June 2025.

Scenario weightings



Capital, stock and flow metrics

MyStateLimited

	30-Jun-26 $m	31-Dec-25 $m	30-Jun-25 $m	Movement (Jun 26 – Jun 25) $ m	%
Qualifying capital					
Common equity tier 1 capital (CET1)					
Ordinary share capital	500.68	497.32	494.99	5.69	1%
Retained earnings	279.98	268.89	267.95	12.03	4%
Accumulated other comprehensive income (and other reserves)	0.07	0.07	(0.36)	0.43	(120%)
Total common equity Tier 1 capital	**780.73**	**766.28**	**762.58**	**18.15**	**2%**
Less: Regulatory capital adjustments					
Goodwill (incl. core deposit intangible)	91.11	91.75	80.05	11.06	14%
Deferred tax assets	6.19	6.14	7.68	(1.49)	(19%)
Cash flow hedge reserve	-	1.50	0.49	(0.49)	(100%)
Capitalised expenses	69.54	63.32	64.22	5.32	8%
Investments in controlled entities	38.68	38.68	38.91	(0.23)	(1%)
Other adjustments	6.99	7.25	10.52	(3.53)	(34%)
Total regulatory adjustments	**212.52**	**209.13**	**201.87**	**10.65**	**5%**
Net common equity tier 1 capital	**568.21**	**557.15**	**560.71**	**7.50**	**1%**
Additional tier 1 capital	64.64	64.51	64.37	0.27	0%
Total Tier 1 capital	**632.86**	**621.66**	**625.08**	**7.78**	**1%**
Tier 2 capital					
Subordinated notes (ii)	144.56	159.46	196.81	(52.25)	(27%)
General reserve for credit losses	-	4.76	4.76	(4.76)	(100%)
Total Tier2 capital	**144.56**	**164.22**	**201.57**	**(57.01)**	**(28%)**
Total capital	**777.42**	**785.87**	**826.65**	**(49.23)**	**(6%)**
Credit risk weighted assets	4,464.79	4,240.92	4,296.08	168.71	4%
Operating risk	446.48	419.72	425.56	20.92	5%
Total risk weighted assets	**4,911.26**	**4,660.64**	**4,721.64**	**189.62**	**4%**

	30-Jun-26	30-Jun-25	Movement
CET1 capital ratio	11.57%	11.88%	-0.31%
Tier 1 capital ratio	12.89%	13.24%	-0.35%
Total capital ratio	15.83%	17.51%	-1.68%

Stock metrics	Jun-26 [1]	Dec-25 [1]	Jun-25 [2]
Broker	83%	81%	84%
Proprietary	17%	19%	16%
Owner occupied	80%	80%	81%
Investor	20%	20%	19%
Principal & Interest	92%	94%	95%
Interest only	8%	6%	5%
Variable	95%	96%	97%
Fixed	5%	4%	3%
LMI	12%	13%	14%

Flow metrics	Jun-26 12 months	Dec-25 [1] 6 months	Jun-25 [2] 12 months
Broker	90%	89%	90%
Proprietary	10%	11%	10%
Owner occupied	79%	81%	81%
Investor	21%	19%	19%
Principal & Interest	83%	87%	91%
Interest only	17%	13%	9%
Variable	96%	98%	98%
Fixed	4%	2%	2%
LMI	7%	13%	11%
By state (% of flow):			
NSW	19%	18%	18%
QLD	27%	27%	21%
TAS	16%	18%	25%
VIC	26%	25%	27%
Other states	12%	12%	9%

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

Glossary

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

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