RESIMAC GROUP LTD

Sustainability report.

For the year ended
30 June 2026

ABN 55 095 034 003 | ASX: RMC

resimac

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1. STATEMENT OF COMPLIANCE

The Directors present their annual sustainability report on Resimac Group Limited (“Resimac”) and the entities it controlled (“the Group”) for the year ended 30 June 2026.

This report was authorised for issue in accordance with a resolution of the directors on 25 August 2026.

This sustainability report has been prepared in accordance with AASB S2 Climate-related Disclosures (“AASB S2”) issued by the Australian Accounting Standards Board (“AASB”) and the Corporations Act 2001 (Cth) (“the Act”).

This sustainability report should be read in conjunction with Resimac’s Financial Report for the year ended 30 June 2026 (“FY26 Financial Report”).

As this is the first annual reporting period applying the disclosure requirements of AASB S2 Resimac is taking the transition relief to:

- not disclose comparative information, as per the relief outlined in C3 of AASB S2
- not disclose scope 3 greenhouse gas emissions as per the relief outlined in C4 of AASB S2.

Where relevant, the data and assumptions used in preparing the sustainability-related financial disclosures are consistent with the corresponding data and assumptions used in preparing the FY26 Financial Report. Financial amounts are presented in Australian Dollars (AUD), which is the functional currency and presentation currency of the entity.

The preparation of climate-related financial disclosures requires the use of estimates, which may be subject to a high level of measurement uncertainty and require management to exercise its judgement. In preparing these disclosures, Resimac has also applied significant judgements and assumptions.

1.1 Significant judgements and assumptions

- the usage and interpretation of climate-related data, methodologies and modelling employed in relation to estimating and calculating emissions
- usage of data from third party sources

Information about the estimates that require the most difficult, subjective or complex judgements are disclosed throughout the report. Accordingly, actual outcomes may differ materially from those expressed or implied in this report.

This sustainability report may contain forward looking statements, management judgements and estimates which reflect Resimac’s views and assumptions with respect to future events as at the date of this report. Forward-looking statements are not guarantees or predictions of future events or performance.

Climate-related disclosures are subject to significant limitations, assumptions, and variables due to known and unknown factors such as the nature of climate outcomes, including time horizons over which those could emerge, evolving regulatory developments, and other variables, many of which are beyond Resimac’s control.

2. GOVERNANCE

2.1 Oversight of Climate-Related Risks and Opportunities

The Board of Directors (the “Board”) has ultimate oversight of climate-related risks and opportunities and exercises this oversight through the Risk & Compliance Committee.

The Risk & Compliance Committee’s responsibilities include overseeing the evaluation, mitigation, and monitoring of risks, including climate-related risks, updating risk management policies and procedures, ensuring accountability at the management level for risk oversight and management, and facilitating activities for Board approval. The Committee's Charter further specifies its climate-related responsibilities, which include overseeing the activities of the ESG Committee, ensuring alignment with the Group's climate-related risk management objectives, and reviewing and escalating climate-related risk matters to the Board where appropriate. Material climate-related risks and opportunities identified through the Group's risk management processes are reported to the Risk & Compliance Committee and, where appropriate, escalated to the Board for consideration. Climate-related risks and opportunities are not currently incorporated into strategic decision-making but will be included in strategic discussions going forward.

The Boards Skills Matrix (the "Matrix") is used to assess Directors' skills and competencies across levels of "proficient", "knowledgeable" and "basic". This assessment is performed at least every two years. The Matrix includes Risk Management and Sustainability (defined as - experience in, and knowledge of sustainability issues, including environmental and social issues applicable to the organisation) as topics. In 2025, the Matrix was enhanced by expanding it to include climate-related governance, risk assessment, and sustainability expertise as explicit competencies, with an assessment of the Matrix completed during FY26.

The Risk & Compliance Committee is required to meet at least four times per year, and the Board is required to meet at least six times per year. The below table shows the number of meetings at which climate reporting was discussed by each relevant governance body:

RCC meetings discussing climate	2
Board meetings discussing climate	1

Climate-related performance metrics are not included in Resimac's executive remuneration frameworks at the time of this report.

2.2 Management's Role

The Risk and Compliance Committee charter states that management's role is to establish and follow appropriate internal controls and financial management and business practices. Management is responsible for identifying risks, escalating unmanaged risks or key opportunities to Enterprise Risk, and monitoring business unit risk performance, as detailed in our Enterprise Risk Management Framework. Management is also responsible for implementing risk management processes and reporting to the Board regularly on the assessment and prioritisation of risks. Management's recommendations on financial matters, operational matters and business control matters are considered for areas of decision-making reserved for the Board and its committees.

The ESG Committee is a management committee that supports management in the identification, monitoring and management of climate-related risks and opportunities across the entity. The ESG Committee is accountable to the Risk & Compliance Committee. The ESG Committee is responsible for identifying areas of risk for input into the risk register and, where relevant, making recommendations to management and the Risk & Compliance Committee. The ESG Charter details that the ESG Committee is responsible for developing a framework for climate-related risk and opportunity metrics, including quarterly monitoring and reporting to the Risk & Compliance Committee. In terms of climate-related risks and opportunities, the risks and opportunities identified by management are reported to the ESG Committee before being escalated to the Risk and Compliance Committee.

The ESG committee reports on its activities and decisions to the Risk and Compliance Committee.

The ESG Committee met nine times during FY26 to monitor climate-related risks and opportunities, with key matters regularly reported to the Risk & Compliance Committee and Board, ensuring appropriate oversight, timely escalation of material issues and effective governance of climate-related matters.

3. CLIMATE-RELATED RISKS AND OPPORTUNITIES

3.1 Process for Identifying Climate-related Risks and Opportunities

In FY25 Resimac undertook an inaugural process to identify, assess, prioritise and manage climate-related risks and opportunities that could be reasonably expected to affect our prospects. An initial list of Resimac's climate-related risks and opportunities was developed in collaborative workshops held by management. The list was then validated by management with consideration of Resimac's prospects, primary users and the information most relevant to those users, and the application of the Group Risk Register criteria, which considers both the likelihood of occurrence and potential financial impact.

The following table in the next section presents the finalised list of Resimac's identified climate-related risks and opportunities.

3.2 Climate-related Risks and Opportunities

In the process of identifying climate-related risks and opportunities Resimac used the following time horizons, aligned to the strategic planning cycle:

Short – <2 years	Medium – 2 to 5 years	Long – > 5 years
The short-term time horizon is in line with Resimac's strategic planning for the upcoming year.	The medium-term time horizon is in line with Resimac's 5-years strategic budget planning.	The long-term time horizon is adopted to reflect the nature of CRROs that are expected to fully materialise over a timeframe greater than 5 years.

Resimac considered a broader universe of climate-related risks and opportunities and subsequently, a materiality assessment was undertaken in FY26 to inform the shortlisting of the climate-related risks and opportunities that could reasonably be expected to affect Resimac's prospects. Based on its assessment, Resimac did not identify any material climate-related opportunities that are reasonably expected to have a material impact on the business.

ID	Type	Risk/Opportunity Title	Risk/Opportunity Description	Time horizon
R1	Physical risk	Increased extreme weather events and natural disasters may impact downstream in the value chain	Increased extreme weather events and natural disasters from flooding, cyclones, and storms cause damage or loss of property, leading to a decline in collateral value. Events may also impact customers' ability to repay loans (customer hardships) and / or customers' insurance coverage (customers' inability to pay higher insurance costs).	Long term
R2	Transition risk	Adverse change to wholesale financing or investment from funders owing to mandates around sustainability strategies	Some of Resimac's wholesale funding providers and investors have implemented sustainability-related mandates and reporting expectations, including requirements aligned to climate-related disclosures and transition objectives. If Resimac does not adequately demonstrate progress in managing climate-related risks, improving sustainability outcomes, or aligning with evolving bank and investor expectations, this may reduce the availability or increase the cost of wholesale financing, capital markets bond issuance, or other sources of capital. A reduction in investor participation or adverse changes to funding terms may increase funding costs, constrain balance sheet capacity, or limit Resimac's ability to grow or refinance existing portfolios, however, this is unlikely in the short-term.	Medium and long term

3.3 Effects of Resimac's Climate-related Risks and Opportunities

Resimac considered its business model and value chain when identifying climate-related risks and opportunities. As of the date of this report, Resimac has not set a transition plan.

For physical risk, the risk is concentrated in the downstream value chain. Loss of asset value has a direct impact on customers or borrowers, as a decline in the value of the underlying asset increases the LVR and perceived risk of the loan.

For transition risk, this risk is concentrated in the upstream value chain, specifically wholesale funding providers and investors.

The Group’s identified climate-related risks and opportunities and their effects on the business, including how the Group is responding are outlined below:

[R1] Physical Risk – Long term

Increased extreme weather events and natural disasters may impact downstream in the value chain of the business

Current and anticipated effects on business model and value chain

Increased frequency and severity of weather events over time may decrease property values. Whilst there have been no material losses arising from decreased property values as a result of weather events in the current year, the risk increases over time as these events are expected to occur more frequently in future. Whilst unlikely, decreases in property values may lead to higher credit losses, potentially triggering the Group to consider different approaches to the current credit risk management framework.

The business’ funding may be impacted as financial markets increasingly price in climate-related risks, and as investors reduce their exposure to portfolios concentrated in geographically high climate-related risk areas.

The Group recognises the need to develop robust data collection or modelling methodologies to monitor climate-related impacts, however this may result in increased operating costs and delays in response times, having a knock-on impact on service deliveries to the customers. For e.g., the Asset Finance business currently does not monitor any liquidations or bankruptcies caused or affected by weather events, and incorporating such monitoring into its processes may increase Resimac’s operating expenditure.

Responding to the risk

Changes to business model

At present, there have been no significant changes to the current business model of the Group, given the immaterial impacts/effects experienced during the year.

The Group does evaluate its lending criteria, products, geographical specifications as it responds to risks arising from climate change. A continued evaluation of its hardship processes/framework and agility as more climate-related hardship notices are received may be required. This will also include further investment in training/compliance activities for staff handling customers' requests.

Direct/indirect mitigation and adaptation efforts

The Group has a number of existing lending controls and risk assessment processes within its credit risk management framework which assist in managing exposure to physical climate-related risks. Within the Home Loan portfolio, the Group utilises property location assessment tools and lending criteria that consider location-specific risk characteristics. These assessments influence lending decisions, including whether a location is acceptable for lending and the maximum lending parameters that may be applied, such as loan-to-value ratios and exposure limits. As a result, the Group is able to limit or avoid exposure to locations assessed as having elevated risk characteristics and apply more conservative lending settings where appropriate. In addition, the Group's Asset Finance portfolio is managed through established credit risk controls focused on asset quality, collateral values, customer creditworthiness, valuation processes, and risk appetite settings. These controls support prudent credit decision-making and help manage potential impacts that adverse physical climate events may have on collateral values, asset recoverability, and borrower performance. Collectively, these existing risk management practices contribute to the resilience of the Group's lending portfolios by supporting the identification, assessment and management of risks that may arise from physical climate-related events and changing environmental conditions.

Post lending, the Group supports customer financial resilience through its Hardship Management Framework. This framework is also used to respond to any natural disaster related hardship. In the current year, the Group specifically leaned on these frameworks in relation to two extreme weather events occurring in Northern Queensland and Western Australia. The hardship framework specifically considers natural disasters separately. The Group uses various sources of information to identify and assess areas affected by natural disasters, including media, LMI insurer updates, government bulletins and publications from State emergency Services (SES). Customers are then contacted to understand if any damages have occurred to security property, determine if home and contents insurance is held, understand whether there is any impact to the customer's income and determine whether hardship assistance is required. Hardship staff may suspend up to three scheduled monthly payments automatically, depending on the extent to which the customer has been impacted. Loans in arrears may not be eligible for automatic suspension of the payments.

The Group will continue its assessment of the underwriting and credit risk processes by incorporating climate-related risk indicators and improving such monitoring activities to ensure the accuracy of asset values, insurability and financial losses attributed to climate-related events recorded by the business.

Financial impact of the risk

Current financial effect

In the current year, severe weather conditions in Western Australia and Northern Queensland contributed to an increase in claims activity and loan hardship requests or notifications, totalling 79 cases as at 30 April 2026. The Group's Manila operations were also disrupted by increased typhoon activity in late 2025, primarily due to staff being unable to access office facilities. The business responded by increasing work from home arrangements for affected staff in the region.

Whilst the above events resulted in some additional operational effort and related costs, the overall financial impact was not material.

Anticipated financial effect

Acute climate-related weather events (e.g. flooding, cyclones and storms) may become more frequent or intense in regions in which Resimac operates. In Australia, the Group's Home Loan portfolio is primarily concentrated in New South Wales, Victoria and Queensland, representing 78% of the total portfolio. These regions are considered to be less at risk to severe weather events, in particular the metropolitan areas in which the Group's portfolio is weighted towards. When coupled with the Group's focus on lending to metropolitan areas, rather than the higher risk coastal and rural areas, the exposure of the Group's portfolio is further reduced. On this basis, the effect of this risk over the short term is not anticipated to be material.

The Group has determined that the anticipated financial effects of this physical risk in the short, medium and long term time horizons are not material.

[R2] Transition Risk – Medium term

Maintaining competitive access to wholesale funding markets in an environment of increasing investor and lender scrutiny of climate-related risks.

Current and anticipated effects on business model and value chain

The Group's exposure to transition risk may be realised in the future through increased scrutiny during capital raising, particularly within due diligence processes. To date, this has not resulted in any impact on loan originations or portfolio composition. However, the current lending practices and pricing models do not explicitly incorporate climate-related considerations, including emissions performance.

Increasing investor expectations regarding sustainability strategies over the medium to long term may, but is unlikely to reduce the availability of funding and/or make funding terms less favourable, including reduced demand through securitisation programs and an increased cost of funding where the Group's portfolio is not aligned with emerging sustainability mandates.

In addition, increasing stakeholder focus on Scope 3 emissions is expected to affect both upstream and downstream components of the Group's value chain, including the need to enhance data collection and management capabilities to address such requirements, which may result in increased operating costs. Failure to meet evolving stakeholder expectations in this area may also give rise to reputational risk.

Responding to the risk

Changes to business model

As at the reporting date, no significant changes have been made to the Group's business model in response to this transition risk. The Group does not currently have a formalised climate strategy and continues to assess the changes required to its business model in respect of this climate risk.

Direct/indirect mitigation and adaptation efforts

The Group is monitoring increasing sustainability-related requirements from funding partners and investors, which are beginning to influence internal considerations around systems, processes, and workforce capabilities. In preparation for the Scope 3 emissions reporting requirements, the Group is considering engaging external providers to support data collection and reporting capability uplift. It is also considering enhancements to climate-related risk management and governance, along with targeted workforce upskilling.

These actions are preliminary, and further measures may be required as market expectations and regulatory requirements continue to evolve.

Financial impact of the risk

Current financial effect:

As at the reporting date, management has not identified any material financial impacts arising from this transition risk in the current financial year.

Anticipated financial effect:

The Group expects that the transition to a lower-carbon economy will continue, however the timing, pace and direction of this transition remain uncertain and may lead to variability in investor and funding expectations over the medium and long term. Policy developments, including Australia's emission reduction targets[1] and evolving global commitments[2], may influence capital markets, although the extent of these impacts remain uncertain.

In the short term, impacts are expected to remain limited. Any financial effects are likely to be confined to operating costs associated with initial data collection and capability uplift towards Scope 3 emissions reporting.

In the medium term, a greater proportion of funding partners and securitisation investors may introduce or formalise sustainability-related mandates and screening criteria. Currently, no funders and investors have implemented sustainability-related mandates and investor screens regarding sustainability reporting expectations

In the long term, funding access may become more closely linked to demonstrable portfolio alignment with investor sustainability expectations. Where alignment is not achieved, the Group may experience a sustained increase in funding costs reduced diversification or availability of funding sources, and constraints on securitisation activity. These conditions may have broader implications for profitability, liquidity and balance sheet growth.

Across all time horizons, the primary financial statement line items potentially impacted include interest expense, net interest margin, capital-raised borrowings, and loans and advances, with potential impacts to be recognised in future reporting periods if realised.

Group has determined that the anticipated financial effects of this transition risk in the short, medium and long term time horizons are not material.

[1] Net zero, Department of Climate Change, Energy, the Environment and Water
[2] International climate action, Department of Climate Change, Energy, the Environment and Water

4. CLIMATE RESILIENCE

In July 2025, Resimac conducted a qualitative climate scenario analysis under two scenarios for the FY26 reporting period. Scenario analysis enabled Resimac to assess the resilience of its strategy and business model, with consideration of potential changes required to address Resimac's identified climate-related risks and opportunities.

Based on the qualitative scenario analysis performed, Resimac did not identify any climate-related risks that would reasonably be expected to threaten the viability of Resimac's business model over the assessment period. However, the analysis highlighted areas requiring ongoing monitoring and capability development as climate-related risks evolve.

- **Under a low warming scenario**, Resimac may accelerate development and rollout of its sustainable product offering, including providing reduced rates for borrowers to purchase energy-efficient and solar-equipped properties. The business may re-evaluate vendor controls to only engage with sustainable suppliers and introduce ESG and climate-related roles to attract talent. Climate-related commitments are not currently embedded in Resimac's strategy, but management may embed these considerations in the future, particularly under a low warming scenario, to align with evolving stakeholder expectations and regulatory developments.
- **Under a high warming scenario**, Resimac may need to identify from postcode data where insurance is becoming unavailable or unaffordable and adjust lending policies accordingly. Additionally, Resimac's hardship treatment and offering would be increased, and operational staff would need to be distributed across multiple regions to reduce operational disruptions due to high physical risks.

In terms of having the financial flexibility and asset adaptability to respond to the effects identified in the climate-related scenario analysis, the Home Loan segment is better positioned owing to its longer operational history and the resulting development of more established frameworks, in comparison to the relatively new Asset Finance business, the operating model for which is still being built out.

Resimac's provisioning models, strong LMI partnerships, hardship frameworks and ability to easily adjust its credit policy enables the business to respond to the effects identified in the scenario analysis. However, Resimac's dependence on borrowing from other lenders, instead of using customer deposits, may increase financial risks for the business.

4.1 About the Climate Scenario Analysis

Resimac's climate resilience was assessed through a series of surveys and workshops. The scope of operations used in the analysis covered the whole business, including both segments of Asset Finance and Home Loan. The time horizons used were:

Short-term (2026-2030), Medium-term (2030-2040) and Long-term (2040-2050). These time horizons were selected with consideration of Resimac's five-year strategic planning cycle. They extend longer than the climate-related risk and opportunity time horizons to take into account the average loan term and the lifespan of underlying assets. The long-term time horizon extends until 2050 as physical climate impacts become more observable.

Resimac considered the range of scenarios from the Network for Greening the Financial System (NGFS) and selected NGFS Net Zero 2050 and NGFS Current Policies due to their relevance, plausibility, and usefulness to Resimac. Particularly, NGFS Net Zero 2050 scenario is closely aligned with Resimac's strategy and growth ambitions.

NGFS Net Zero 2050 is associated with high transition risks and low-to-medium physical risks, and, in contrast, NGFS Current Policies is associated with high physical risks and low transition risks. NGFS Net Zero 2050 is consistent with the goals set out in the Paris Agreement.

Resimac has not amended the assumptions used in the NGFS climate scenarios. A summary of the key assumptions is as follows:

Low warming scenario: Net Zero 2050

Assumptions	
Global warming levels	• Immediate implementation of ambitious climate policies accompanied with global coordination, limiting global warming to 1.4°C of warming since pre-industrial levels with limited overshoot.
Climate-related policies	• Immediate and smooth policy reaction. • Medium variation of regional policy and there are higher transition risks in Australia than in other regions.
Macroeconomic trends	• GDP: Transition risk leads to a negative short-term impact on GDP and Physical risk loses peak before 2050. • Inflation: There is an initial steep rise in inflation capturing price spikes due to immediate climate policy action. • Interest: Central bank policy interest rates spike initially and stabilise by 2050.
National- or regional-level variables	• Countries with a political commitment to net zero targets as published by the United Nations Framework Convention on Climate Change (UNFCCC) in March 2024, are assumed to at least meet their targets around the committed target year, which are set between 2050 and 2070.
Energy usage and mix	• Renewables and biomass deliver almost 80% of global primary energy needs by 2050.
Developments in technology	• Fast technological changes and development.

High warming scenario: Current Policies

Assumptions	
Global warming levels	• Preservation of currently implemented climate-related policies, leading to high physical risks, high CO_2 emissions, approximately 3°C of global warming, and irreversible changes.
Climate-related policies	• Low variation of regional policy.
Macroeconomic trends	• GDP: Long-term negative impacts on GDP. • Inflation: Inflation is more volatile than the Net Zero 2050 scenario.
National- or regional-level variables	• Australia continues along its current climate policy trajectory without a significant change in ambition
Energy usage and mix	• Reliance on fossil fuel declines, reaching around 67% of the total primary energy supply in 2050.
Developments in technology	• Slow technological changes and incremental technology improvements.

4.2 Uncertainties considered in the scenario analysis

Significant areas of uncertainty include:

- Regulation uncertainty relating to emissions reduction targets, with a particular focus on domestic targets and more specific, those affecting the lending sector;
- Uncertainty relating to climate events which may affect the Group’s business, including location and frequency of these events.

5. RISK MANAGEMENT

5.1 Climate Risk Management

Resimac manages risks across the Group through its Enterprise Risk Management (ERM) Framework.

In FY25, Resimac undertook its inaugural, structured assessment to identify and assess climate-related risks and opportunities that could reasonably be expected to impact its business model, financial performance and long-term prospects.

From FY26, climate-related risks and opportunities are monitored as a distinct risk category, with oversight shared across Finance, Risk, and governance forums including the ESG Committee and the Risk & Compliance Committee (RCC). This reflects an interim governance approach as capability continues to mature.

Resimac intends to progressively integrate climate-related risks into its ERM Framework to ensure alignment with enterprise risk processes, including risk appetite, monitoring, reporting and stress testing. Climate-related opportunities will continue to be overseen by the ESG Committee.

Resimac is assessing the integration of climate-related considerations into its Risk Appetite Statement, including monitoring of geographic portfolio concentrations, hardship trends linked to natural disasters, and funding partner sustainability expectations.

5.1 Risk Identification and Assessment

In FY25, Resimac undertook its inaugural assessment to identify and evaluate climate-related risks and opportunities that could reasonably be expected to impact its business model, financial performance and long-term prospects. This process involved workshops with key stakeholders across the Home Loan and Asset Finance segments to develop a longlist of climate-related risks and opportunities. During the workshop, the Group applied its Risk Management Framework to climate-related risks and opportunities in the same manner as other enterprise risks. Each risk and opportunity was assessed using the likelihood and consequence criteria, to determine potential impact across quantitative financial thresholds and qualitative factors, informed by a combination of internal data and external inputs, consistent with evolving industry practice:

Internal inputs

- Historical climate-related events impacting Resimac's operations and portfolio performance
- Operational and portfolio-level data across key business lines (Home Loan and Asset Finance)

External inputs

- Regulatory and legislative developments across Australia and New Zealand
- Industry benchmarks, peer disclosures and emerging better practices
- Independent expert advice and third-party insights

This process considered the full scope of Resimac's business model and value chain, including upstream dependencies, core operations, and downstream customer and portfolio impacts.

Upstream:

- Investors, asset managers and large financiers
- Credit assessment and data verifications services
- IT software and service providers
- Partnering with mortgage and asset finance brokers as well as aggregators and wholesale products
- Other service providers – trustees, legal and accounting firms

Operational:

- Lending through residential mortgage and asset financing (loan origination and underwriting)
- Funding through warehouse lines (short-term) and global securitisation program (long-term)
- Customer service through third party platforms and vendor
- Secondary market loan sales and securitisation management
- Debt recovery and hardship management solutions
- Augmentation arrangements

Downstream:

- Mortgage brokers, aggregators and wholesale partners Institutional investors
- Loan customers - employed individuals, contractors, and those with previous credit impairments

5.2 Scenario Analysis and Climate Resilience

At this stage, the Group has not used climate-scenario analysis for identification of climate-related risks and opportunities, rather climate-related scenario analysis was introduced in FY26 to assess the climate resilience of the Group's strategy in response to the identified climate-related risks and opportunities under a range of plausible future states (see Climate Resilience section).

6. CLIMATE-RELATED TARGETS

Resimac has not set climate related targets.

7. CLIMATE-RELATED METRICS

As detailed in the table below, Resimac has measured its absolute scope 1 and scope 2 greenhouse gas emissions for the current reporting period. These emissions have been measured in accordance with *The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard* (2004) and all emissions data has been converted to tonnes carbon dioxide equivalent (tCO_2-e).

The absolute gross greenhouse gas emissions for the period 1 July 2025 to 30 June 2026 is as follows:

Operational Boundary	**Total tCO_2-e**
Scope 1[1]	0.64
Scope 2[2] (location-based)	76.34
Total	**76.98**[3]

[1] Scope 1 includes direct emissions Resimac owns and controls. The only emissions sources for scope 1 are fugitive emissions from refrigerants and air conditioning units in its office locations. Resimac does not have any assets that are controlled but not owned by the entity.

[2] Scope 2 includes indirect emissions from grid purchased electricity, purchased cooling, and purchased heat. Resimac's scope 2 emissions have been calculated using the location-based approach.

Scope 3 emissions have been excluded from this report as per the relief outlined in C4(b) of AASB S2

7.1 Basis of GHG emissions estimates

Organisational boundary	Resimac has applied the operational control approach to defining its organisational boundary.
Operational boundary	All scope 1 (direct GHG emissions) and scope 2 (indirect GHG emissions) have been reported for operations within the organisational boundary. Scope 1 activities include fugitive emissions, specifically refrigerators and air conditioning units, in Resimac's Sydney offices. Scope 2 activities include grid purchased electricity, purchased cooling, and purchased heat in Resimac's Sydney and Perth offices.
Calculation approaches	Resimac did not directly measure any of its scope 1 or scope 2 emissions. For scope 1 emissions, Resimac sourced the refrigerant and associated charge from the refrigerant labels or from the technical specifications provided on the product website. Emissions factors were sourced from Australian National Greenhouse Accounts (NGA) 2025. The activity data used to measure scope 2 emissions is on a gross metering basis, using electricity invoices as the source.
Inputs	For scope 1 emissions, Resimac used the global warming potential (GWP) values from the Intergovernmental Panel on Climate Change Sixth Assessment Report (IPCC AR6). For scope 2 emissions, Resimac sourced the emission factors from NGA 2025.
Assumptions	Leakage rates were sourced from the NGA 2025 and the Cold Hard Facts 2024 publication by the Department of Climate Change, Energy, the Environment and Water (DCCEEW).

7.2 Exposure and sensitivity to climate related risks and opportunities

Physical risk

The Group's direct exposure to physical risks primarily includes the underlying assets representing collateral for its Home Loan and Asset Finance loans. As a lending business, loans and advances (subject to credit risk exposure) represent 95% ($16,529.3 million) of the Group's total assets. However, the extent to which collateral assets are impacted is heavily dependent on location. Refer to Note 23.6.6, *Credit risk concentrations,* of the FY 26 Financial Report for a geographic concentration breakdown of the Group's loan assets. The Group has considered its exposure to physical climate-related risks by reference to publicly available climate risk information, including Australia's National Climate Risk Assessment Overview, together with available portfolio exposure data. This assessment considered geographic concentrations of lending exposures at a level of granularity considered appropriate having regard to the nature, scale, and composition of the Group's lending portfolios. For residential mortgage lending, particular consideration was given to regions identified in the report as having elevated exposure to physical climate-related risks, including certain rural and coastal areas in Queensland, Western Australia, and the Northern Territory. As disclosed in Note 23.6.6, total loans and advances in these three states represented approximately 29% ($4,881.6 million) of the Group's total loans and advances (subject to credit risk exposure) and 25% ($17.1 million) of total expected credit losses as at 30 June 2026. The Group's residential mortgage lending remains predominantly weighted towards metropolitan areas across Australia and based on management's assessment, no material concentration of exposure to the identified higher-risk regions has been identified.

For the Asset Finance portfolio, the Group considered secured business loans backed by commercial and residential property collateral as the exposures most directly relevant to location-specific physical climate-related risks. These exposures represented approximately 2.5% ($415.0 million) of the total loans and advances (subject to credit risk exposure) as at 30 June 2026 and are subject to the Group's established location-based lending criteria and credit risk controls applied to property-backed lending. Other Asset Finance exposures, including auto and equipment, are managed through the Group's existing credit risk framework, including asset valuation, collateral quality, customer creditworthiness, insurance requirements, risk appetite settings, and ongoing portfolio monitoring. Based on management's assessment, these exposures have not been identified as giving rise to a material concentration of location-specific physical climate-related risk. These exposures are not assessed primarily through a geographic concentration lens, given the movable nature of the underlying collateral and the diversity of financed assets. However, they may still be affected by broader physical climate-related impacts, including damage to collateral, disruption to borrower operations, changes in collateral recoverability and insurance availability or cost. Based on management's assessment, no material concentration of physical climate-related risk has been identified within the Asset Finance portfolio. In FY26, no losses were identified as arising from reported climate events, however this does not eliminate the Group's exposure to future climate-related risks.

Through the Group's risk management framework, Resimac will continue to monitor changes in frequency and severity of weather events, together with portfolio and collateral location data, to assess whether the Group's loan assets, customers and operations become more exposed or sensitive to climate-related physical risks over time.

Transition risk

As at 30 June 2026, approximately 56% of the Group's securitisation funding was sourced from investors located outside Australia. Management considers that investors operating in jurisdictions with more advanced climate-related disclosure frameworks may increasingly seek climate-related information from issuers when making investment decisions. While no material impact on funding access or pricing has been identified to date, evolving investor expectations may contribute to increased reporting requirements and influence funding market dynamics over the medium to long term.

7.3 Capital deployment – the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities

As at 30 June 2026, the Group had not undertaken any capital redeployment in response to any of its identified CRROs. Capital deployment requirements in response to CRROs will continue to be monitored by the Group and actioned when management considers it necessary and appropriate.

DIRECTORS' DECLARATION
30 JUNE 2026

In the opinion of the Directors of Resimac Group Ltd (the Company), the Company has taken reasonable steps to ensure the substantive provisions of this Sustainability Report of the Company and its subsidiaries (collectively the Group) for the year ended 30 June 2026, are in accordance with the Corporations Act 2001 (Cth), including:

(a) Complying with Australian Sustainability Reporting Standard AASB S2 *Climate-related Disclosures*; and

(b) Containing the climate statement disclosures required by section 296D of the Corporations Act 2001 (Cth).

Signed in accordance with a resolution of the Directors of Resimac Group Ltd.

On behalf of the Directors

Wayne Spanner
Chair and Independent Non-Executive Director

Sydney
25 August 2026

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Independent Auditor's Review Report to the Members of Resimac Group Limited

Review Conclusion

We have conducted a review of the following specified Sustainability Disclosures in the Sustainability Report of Resimac Group Limited (the "Company") and its subsidiaries (the "Group") for the year ended 30 June 2026 as required by Australian Standard on Sustainability Assurance ASSA 5010 *Timeline for Audits and Reviews of Information in Sustainability Reports under the Corporations Act 2001* ("ASSA 5010") issued by the Auditing and Assurance Standards Board ("AUASB"):

Sustainability Disclosures	Reporting requirement of Australian Sustainability Reporting Standard AASB S2 *Climate-related Disclosures* ("AASB S2") (including related general disclosures required by Appendix D)	Location in the Sustainability Report
Governance	**Paragraph 6**	**Section 2.1 & 2.2**
Strategy (risk and opportunities)	**Subparagraphs 9(a), 10(a) and 10(b)**	**Section 3.2**
Scope 1 and 2 Emissions	**Subparagraphs 29(a)(i)(1) to (2) and 29(a)(ii) to (v)**	**Section 7**

The requirements of AASB S2 identified in the table above form the criteria relevant to the specified Sustainability Disclosures and apply under Division 1 of Part 2M.3 of the *Corporations Act 2001* (the "Act").

We have not become aware of any matter in the course of our review that makes us believe that the Sustainability Disclosures specified in the table above do not comply with Division 1 of Part 2M.3 of the Corporations Act 2001.

Basis for Conclusion

Our review has been conducted in accordance with Australian Standard on Sustainability Assurance ASSA 5000 *General Requirements for Sustainability Assurance Engagements* ("ASSA 5000") issued by the AUASB. Our review includes obtaining limited assurance about whether the specified Sustainability Disclosures are free from material misstatement.

In applying the relevant criteria, we note that subsection 296C(1) of the Act includes a requirement to comply with AASB S2.

Our conclusion is based on the procedures we have performed and the evidence we have obtained in accordance with ASSA 5000. The procedures in a review vary in nature and timing from, and are less in extent than for an audit. Consequently, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an audit been performed. See the '*Summary of the Work Performed'* section of our report below.

Our responsibilities under ASSA 5000 are further described in the '*Auditor's Responsibilities'* section of this report.

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We are independent of the Group in accordance with the applicable ethical requirements of APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* issued by the Accounting Professional & Ethical Standards Board Limited (November 2018 incorporating all amendments to June 2024 (the "Code"), together with the ethical requirements in the Act, that are relevant to our review of the specified Sustainability Disclosures and public interest entities in Australia. We have also fulfilled our other ethical responsibilities in accordance with these requirements and the Code.

We confirm that the independence declaration required by the Act, which has been given to the Directors of the Company, would be in the same terms if given to the Directors as at the time of this auditor's report.

Our firm applies Australian Standard on Quality Management ASQM 1 *Quality Management for Firms that Perform Audits or Reviews of Financial Reports and Other Financial Information, or Other Assurance or Related Services Engagements*, which requires the firm to design, implement and operate a system of quality management, including policies and procedures regarding compliance with ethical requirements, professional standards, and applicable legal and regulatory requirements.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion.

Other information

The Directors of the Group are responsible for the other information. The other information comprises the information included in the Group's annual report for the year ended 30 June 2026 but does not include the specified Sustainability Disclosures and our auditor's report thereon.

Our conclusion on the specified Sustainability Disclosures does not cover the other information and we do not express any form of assurance conclusion thereon. The other information includes the financial report upon which we have performed an audit and issued a separate auditor's report.

In connection with our review of the specified Sustainability Disclosures, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the specified Sustainability Disclosures, or our knowledge obtained when conducting the review, or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities for the Specified Sustainability Disclosures

The Directors of the Group are responsible for:

a) The preparation of the specified Sustainability Disclosures in accordance with the Act; and
b) Designing, implementing and maintaining such internal control necessary to enable the preparation of the specified Sustainability Disclosures, in accordance with the Act that are free from material misstatement, whether due to fraud or error.

Inherent Limitations in Preparing the Specified Sustainability Disclosures

Greenhouse gas emissions quantification is subject to significant measurement uncertainty, which arises because of incomplete scientific knowledge used to determine emissions factors and the values needed to combine emissions of different gases. The comparability of sustainability information between entities and over time may be affected by inconsistencies in the methods to estimate or measure those emissions, due to different, but acceptable, methods applied.

Auditor's Responsibilities

Our objectives are to plan and perform the review to obtain limited assurance about whether the specified Sustainability Disclosures are free from material misstatement, whether due to fraud or error, and to issue a review report that includes our conclusion. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence decisions of users taken on the basis of the specified Sustainability Disclosures.

As part of a review in accordance with ASSA 5000, we exercise professional judgement and maintain professional scepticism throughout the engagement. We also:

- Perform risk assessment procedures, including obtaining an understanding of internal control relevant to the engagement, to identify and assess the risks of material misstatements, whether due to fraud or error, at the disclosure level but not for the purpose of providing a conclusion on the effectiveness of the entity's internal control.
- Design and perform procedures responsive to assessed risks of material misstatement at the disclosure level. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Summary of the Work Performed

A review is a limited assurance engagement and involves performing procedures to obtain evidence about the specified Sustainability Disclosures. The nature, timing and extent of procedures selected depend on professional judgement, including the assessed risks of material misstatement at the disclosure level, whether due to fraud or error. In conducting our review, we:

- Performed inquiries and walkthroughs to obtain an understanding of the reporting process for preparing the specified Sustainability Disclosures, including the identification of individuals involved and an understanding of key systems used.
- With respect to Governance disclosures:
  - Inquired with management and personnel responsible for the oversight of climate-related risk and opportunities to obtain an understanding of the Group's processes, controls and procedures to monitor, manage and oversee its climate-related risks and opportunities; and
  - Performed walkthroughs and inspected the Group's internal information (e.g. Board meeting minutes, committee charters and internal policies).
- With respect to Strategy (risk and opportunities) disclosures:
  - Obtained an understanding of the Group's process for identifying and assessing its climate-related risks and opportunities across its reporting boundary, including management's materiality assessment process, by performing inquiries to understand the sources of the information used by management and inspecting the Group's internal documentation of this process; and
  - Assessed whether the climate-related risks and opportunities disclosed are appropriate and complete, based on management's process and judgements, and whether they have been accurately described and classified.
- With respect to Scope 1 and 2 emissions disclosures:
  - Obtained an understanding of the measurement approach, inputs and assumptions used to measure the Group's greenhouse gas emissions through inquiries, walkthroughs and inspection of process flow documentation, calculations and underlying support;
  - Agreed a sample of the underlying emissions data to supporting documentation and checked the mathematical accuracy of management's calculations;

- Assessed the relevance and reliability of emissions factors used by management; and
- Evaluated whether management has appropriately applied the requirements of AASB S2 and the GHG Protocol legislation in developing estimates used to report emissions, and whether the methods for developing such estimates are appropriate and have been applied consistently.

- Reconciled the specified Sustainability disclosures in the sustainability report to underlying supporting calculations and/or testing.
- Evaluated the overall presentation of the specified Sustainability Disclosures in the sustainability report and considered whether the specified Sustainability Disclosures as a whole are disclosed in accordance with the relevant requirements of AASB S2.

Our procedures did not include assessing the adequacy of design or operating effectiveness of controls, assessing the adequacy of the Group's governance framework and processes or separately developing our own estimate to compare with the Group's estimates.

Deloitte Touche Tohmatsu

DELOITTE TOUCHE TOHMATSU

Heather Baister

Heather Baister
Partner
Chartered Accountants

Sydney, 25 August 2026

RESIMAC GROUP LTD

SUSTAINABILITY REPORT.

FOR THE YEAR ENDED 30 JUNE 2026

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