

ASX Release, 24 October 2025

NOTICE OF 2025 ANNUAL GENERAL MEETING

BNK Banking Corporation Limited (ASX: **BBC**) (“**BNK**” or the “**Company**”) attaches the following documents for its 2025 Annual General Meeting (**AGM**), to be held on Wednesday, 26 November 2025, commencing 12:00 pm (AEDT) / 9.00 am (AWST):

- Notice of Meeting
- Sample Proxy Form
- Virtual Meeting Registration and Voting Guide

The AGM will be conducted virtually via Automic’s online meeting platform.

This announcement has been authorised for release by the Company Secretary on behalf of the Board.

ENDS

Media & Investor Enquiries

Matt Vaughan
Head of Investor Relations
BNK Banking Corporation Limited
Email: matt.vaughan@bnk.com.au

About BNK

BNK Banking Corporation Limited (ASX: BBC) was founded in 1982 as Goldfields Credit Union. Now, as a branchless bank, BNK offers customers a diverse range of financial products whilst providing a ‘one-stop’ shop for brokers. BNK operates two brands: Goldfields Money and Better Choice Home Loans. BNK has leveraged its deeply experienced management team, strong distribution network and award-winning brands to deliver a solid performance over the last two years. Find out more: <https://bnk.com.au/>

24 October 2025

Dear Shareholder,

2025 Annual General Meeting – 26 November 2025

The 2025 Annual General Meeting (**AGM** or **Meeting**) of BNK Banking Corporation Limited ACN 087 651 849 (**BNK** or the **Company**) will be held on **Wednesday, 26 November 2025 at 12:00pm (AEDT) / 9:00am (AWST)**.

The AGM will be held as a virtual Meeting via a live webcast hosted on Automic's online meeting platform: <https://investor.automic.com.au>

A copy of the 2025 Notice of Meeting can be viewed and downloaded from the Company's website: <https://bnk.com.au> It is also available on the ASX Market Announcements page (ASX: BBC). The Notice of Meeting includes information on the business to be considered at the AGM and how to participate in the Meeting.

The Company encourages Shareholders to submit their votes in advance of the AGM to assist with the efficient conduct of the Meeting by appointing a proxy using the enclosed Proxy form. Proxy forms must be received by the Company's share registry by 12:00pm (AEDT) / 9:00am (AWST) on Monday, 24 November 2025. Details on how to submit votes by proxy are included on the enclosed Proxy form. Votes may also be submitted during the online Meeting, via the Automic Virtual Meeting portal.

If you have provided an email address and have elected to receive electronic communications from the Company, you will also receive an email to your nominated email address with a link to an electronic copy of the AGM documents.

Venue and voting information

The Company is pleased to provide Shareholders with the opportunity to attend and participate in a virtual Meeting through an online meeting platform powered by Automic.

Shareholders who have an existing account with Automic will be able to watch, listen and vote online.

Shareholders who do not have an account with Automic are strongly encouraged to register for an account **as soon as possible and well in advance of the Meeting** to avoid any delays on the day of the Meeting.

An account can be created via the following link: <https://investor.automic.com.au> Click on "**Register**" and follow the prompts. Shareholders will require their holder number (Securityholder Reference Number (SRN) or Holder Identification Number (HIN)) to create an account with Automic.

Shareholders wishing to attend the Meeting are encouraged to log in at least 15 minutes prior to the scheduled Meeting start time.

To access the virtual Meeting on the day:

1. Open your internet browser and go to: <https://investor.automic.com.au>
2. Log in with your username and password or click “**Register**” if you haven’t already created an account. **Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is no delay in attending the virtual Meeting.**
3. After logging in, a banner will display at the bottom of your screen to indicate that the Meeting is open for registration, click on “**Register**” when this appears. Alternatively, click on “**Meetings**” on the left-hand menu bar to join the Meeting.
4. Click on “**Join Meeting**” and follow the prompts on screen to register and vote.

Voting virtually at the Meeting

Shareholders who wish to vote virtually on the day of the Meeting can do so as follows:

1. Open your internet browser and go to: <https://investor.automic.com.au>
2. Log in using your username and password. If you do not already have an account, click “**Register**” and follow the prompts. **Shareholders are encouraged to register prior to the commencement of the Meeting to avoid delays in accessing the virtual platform.**
3. After logging in, a banner will appear at the bottom of your screen when the Meeting is open for registration. Click “**Register**”. Alternatively, select “**Meetings**” from the left-hand menu.
4. Click on “**Join Meeting**” and follow the prompts.
5. When the Chair of the Meeting declares the poll open, select the “**Voting**” dropdown menu on the right-hand side of your screen.
6. Select either the “**Full**” or “**Allocate**” option to access your electronic voting card.
7. Follow the prompts to record your voting direction for each resolution and click “**Submit votes**”. For allocated votes, the number of votes submitted must not exceed your remaining available units. **Important:** *Votes cannot be amended once submitted.*

For further information on the live voting process, please see the **Virtual Meeting Registration and Voting Guide** found at: <https://www.automicgroup.com.au/virtual-agms/>
A copy of the Guide is also available on the Company’s website and on the ASX Market Announcements page.

How to ask questions during the Meeting

Shareholders will be able to vote (see the “Voting virtually at the Meeting” section above) and ask questions at the virtual Meeting.

Shareholders who wish to ask a question at the virtual Meeting can click on the **“Ask a question”** button and then submit a question.

We also welcome questions from Shareholders before the Meeting. Questions can be emailed to the Company Secretary: jenny.spicer@bnk.com.au Written questions (including questions to the Auditor) should be submitted no later than the fifth business day before the AGM, being Wednesday, 19 November 2025.

Questions should relate to matters relevant to the business of the Meeting (including matters arising from the Financial Report, the Director’s Report or the content of the Auditor’s Report), general questions regarding the performance, business or management of the Company, and relevant questions of the Auditor regarding the conduct of the audit.

As a valued Shareholder of the Company, we welcome your attendance to our 2025 Annual General Meeting.


Jon Denovan

Jon Denovan
Chairman

BNK Banking Corporation Limited

ABN 63 087 651 849

Notice of 2025 Annual General Meeting

Wednesday, 26 November 2025

Notice is given that the 2025 Annual General Meeting of BNK Banking Corporation Limited will be held at 12:00 pm (AEDT) / 9:00 am (AWST) on Wednesday 26 November 2025.

Details on how to participate in the AGM

The BNK Banking Corporation Limited (**Company**) Annual General Meeting (**AGM**) will be held at 12:00 pm (AEDT) / 9:00 am (AWST) on Wednesday, 26 November 2025.

The Meeting will be conducted virtually via an online platform. Shareholders will be able to participate in the AGM, including being able to ask questions and cast their vote through the online platform.

Voting Entitlements

Pursuant to regulation 7.11.37 of the *Corporations Regulations* 2001 (Cth), the Directors have determined that the shareholding of each Shareholder for the purpose of ascertaining voting entitlements for the AGM will be as it appears in the Company's share register on Monday, 24 November 2025 at 7:00 pm (AEDT) / 4:00 pm (AWST).

Participating in the AGM online

Shareholders can attend the AGM virtually using the online platform powered by Automic at <https://investor.automic.com.au>

The online platform enables Shareholders to:

- see the AGM presentation materials and listen to the AGM live;
- vote online during the AGM; and
- ask questions and make comments online via written submissions during the AGM.

Shareholders who do not have an account with Automic are strongly encouraged to register for an account as soon as possible and well in advance of the Meeting to avoid any delays on the day of the Meeting.

An account can be created via the following link <https://investor.automic.com.au> and then clicking on "Register" and following the prompts. Shareholders will require their holder number (Securityholder Reference Number (SRN) or Holder Identification Number (HIN)) to create an account with Automic.

For detailed information on how to use the online platform, please refer to the Virtual Meeting Registration and Voting Guide available from Automic's website: <https://www.automicgroup.com.au/virtual-agms/>

Asking Questions Online – Before and at the AGM

You can submit questions and comments during the AGM by selecting "Ask a question" on the online platform powered by Automic at <https://investor.automic.com.au>. You can also submit questions in advance of the AGM by emailing questions to Ms Jenny Spicer, Company Secretary at jenny.spicer@bnk.com.au

Written questions (including questions to the Auditor) should be submitted no later than the fifth business day before the AGM, being Wednesday, 19 November 2025. Written questions to the Auditor should relate to the content of the Auditor's Report and the conduct of the Audit. The Auditor will also be in attendance at the AGM.

The Chairman of the AGM will endeavour to address as many of the more frequently raised relevant questions and comments as possible during the course of the AGM. However, there may not be sufficient time available at the AGM to address all of the questions and comments raised.

Please note that individual responses will not be sent to Shareholders.

Voting at the AGM

Voting on all resolutions will be conducted by a poll.

You may vote at the AGM in two ways:

- live and online during the AGM using the online portal at: <https://investor.automic.com.au> or
- in advance of the AGM, by appointing a proxy such that the appointment is received by the Company no later than 12:00 pm (AEDT) / 9:00 am (AWST) on Monday, 24 November 2025 (see below for how to appoint a proxy).

The Chairman of the AGM will announce at the commencement of the AGM when the poll is open and the poll will remain open until declared closed at the end of the Meeting.

Voting by Proxy

Certain categories of persons (including Directors and the Chairman of the AGM) are excluded from voting on Resolutions relating to the remuneration of Key Management Personnel, including as proxy, in some

circumstances and such votes will be disregarded (as per the Voting Exclusion Statement).

If you are appointing a proxy, to ensure that your vote counts, please read the instructions on the proxy form carefully.

1. On a poll, Shareholders have one vote for every fully paid ordinary share held.
2. A member entitled to attend and vote is entitled to appoint not more than two proxies.
3. A proxy need not be a member of the Company. A proxy may be either an individual or a body corporate.
4. If you wish to appoint a body corporate as your proxy, you must specify on the proxy form:
 - the full name and title of the body corporate appointed as proxy; and
 - the full name or title of the individual representative of the body corporate to attend the meeting.
5. Where more than one proxy is appointed, each proxy may be appointed to represent a specified proportion or number of the member's voting rights and neither proxy is entitled to vote on a show of hands if more than one proxy attends. If it is desired to appoint two proxies, you must specify the percentage of votes or number of securities for each proxy, otherwise each proxy may exercise half of the votes. When appointing a second proxy, write both names and the percentage of votes or number of securities for each proxy.
6. Proxy forms must be signed by a member or the member's attorney or, if a corporation, executed under seal or in accordance with Section 127 of the Corporations Act or signed by an authorised officer or agent.
7. Proxy forms (and if the appointment is signed by the appointer's attorney, the original authority under which the appointment was signed or a certified copy of the authority) must be returned so that they are received by the Company no later than 12:00 pm (AEDT) / 9:00 am (AWST) on Monday, 24 November 2025 using one of the following methods:

- **In person** to Automic, Level 5, 126 Phillip Street, Sydney NSW 2000.
- **By mail** to Automic, GPO Box 5193, Sydney NSW 2001.
- **By email** to meetings@automicgroup.com.au
- **By facsimile** to +61 2 8583 3040

Please allow sufficient time for the form to reach Automic.

8. Appointed proxies will need to contact Automic to obtain a username and password to vote online.

Enquiries

Please contact Automic:

- **By telephone** on 1300 288 664 (within Australia) or +61 2 9698 5414 (overseas)
- **Online** at <https://automicgroup.com.au/>

Future Alternative Arrangements

If it becomes necessary to make further alternative arrangements for holding the AGM, we will give Shareholders as much notice as practicable.

BNK Banking Corporation Limited

Notice of Annual General Meeting 2025

BNK's AGM will be held at 12:00 pm (AEDT) / 9:00 am (AWST) on Wednesday, 26 November 2025. Shareholders can view and participate in the AGM virtually via the online platform at <https://investor.automic.com.au> Further information on how to participate is set out in this Notice of Meeting and available on our website.

Items of Business

Financial Statements and Reports

To discuss the Company's Annual Financial Report for the year ended 30 June 2025, together with the Directors' Report and Auditor's Report as set out in the 2025 Annual Report.

No resolution is required to be moved for this item.

Resolution 1 - Adoption of the Remuneration Report

To consider and, if thought fit, pass the following non-binding resolution as an ordinary resolution:

"That, for the purpose of Section 250R(2) of the Corporations Act and for all other purposes, the Remuneration Report for the year ended 30 June 2025 be adopted."

Note: This resolution is advisory only and does not bind the Directors or the Company.

Voting Exclusion Statement on Resolution 1

The following voting restrictions apply to this resolution.

A vote on resolution 1 must not be cast:

- by or on behalf of a member of the Key Management Personnel whose remuneration details are included in the Remuneration Report, or a Closely Related Party of such member; or
- by a person appointed as a proxy, where that person is either a member of the Key Management Personnel or a Closely Related Party of such member.

However, votes will not be disregarded if:

- they are cast as a proxy for a person entitled to vote on resolution 1 in accordance with a direction as to how to vote on the proxy; or
- the vote is cast by the Chairman of the Meeting, acting as proxy for a person entitled to vote on resolution 1, and the proxy appointment expressly authorises the Chairman of the Meeting to exercise

undirected proxies (even though the resolution is connected directly or indirectly with the remuneration of a member of the Key Management Personnel).

Resolution 2 - To re-elect Mr Jon Denovan as a Director

To consider and, if thought fit, pass the following ordinary resolution of the Company:

"That Mr Jon Denovan, being a Director of the Company who retires in accordance with Article 48(a) of the Company's Constitution and Listing Rule 14.4, and being eligible, be re-elected as a Director."

Resolution 3 – To approve the BNK Banking Corporation Limited Rights Plan

To consider and, if thought fit, pass the following ordinary resolution of the Company:

"That, for the purpose of Listing Rule 7.2, (Exception 13(b)) and for all other purposes, approval is given for the Company to adopt an employee incentive scheme titled "Rights Plan" and for the issue of securities under that Plan, on the terms and conditions set out in the Explanatory Statement that forms part of the Notice of Meeting."

Voting Exclusion Statement on Resolution 3

The following voting restrictions apply to this resolution.

In accordance with Listing Rule 14.11, the Company will disregard any votes cast in favour of resolution 3 by or on behalf of a person who is eligible to participate in the Rights Plan or any associate of that person or those persons.

A person appointed as a proxy must not vote on the basis of that appointment, on this resolution 3 if:

(a) The proxy is either:

- a member of the Key Management Personnel; or
- a Closely Related Party of such a member; and

(b) The appointment does not specify the way the proxy is to vote on this resolution.

However, the above prohibition does not apply if the proxy is the Chairman and the appointment expressly authorises the Chairman to exercise the proxy even though this resolution 3 is connected directly or indirectly with remuneration of a member of the Key Management Personnel.

Resolution 4 – To approve amendments to the Constitution

To consider and, if thought fit, pass the following **special** resolution of the Company:

‘That, for the purposes of Section 136(2) of the Corporations Act and for all other purposes, the Constitution be modified by making the amendments contained in the Explanatory Notes applicable to resolution 4, with these amendments taking effect on and from the date this resolution is passed.’

Other Business

To transact any other business that may be properly brought before the AGM in accordance with the Company’s Constitution or the law.

By order of the Board.


Joni Denovan

Jon Denovan

Chairman

24 October 2025

Explanatory Notes

Additional information for Shareholders

The items of business should be read in conjunction with the Explanatory Notes on pages 6 to 14. The Explanatory Notes form part of this Notice. Terms and abbreviations used in this Notice and Explanatory Notes are defined in the definitions section of the Explanatory Notes.

These Explanatory Notes have been prepared for Shareholders to outline information concerning the resolutions, and to assist Shareholders to assess the merits of approving the resolutions contained in the Notice.

The Directors recommend that Shareholders read these explanatory notes in full before making any decision in relation to the resolutions.

Terms and abbreviations used in these explanatory notes are defined in the Definitions section.

Financial Statements and Reports

In accordance with the Corporations Act, the Financial Report and the Directors' and Auditor's Reports for the year ended 30 June 2025 will be put before the Annual General Meeting. These reports are contained within the Company's 2025 Annual Financial Report.

The 2025 Annual Financial Report is available at <https://bnk.com.au>

There is no requirement for a formal resolution on this matter. Accordingly, there will be no formal resolution put to this Meeting.

Shareholders will be given a reasonable opportunity at the Meeting to raise questions on these reports or make comments on Company matters.

Resolution 1 – Adoption of the Remuneration Report

The Company's Remuneration Report for the year ended 30 June 2025 is set out on pages 12 to 20 of its 2025 Annual Financial Report.

The Remuneration Report contains information about the remuneration policy of the Company and the remuneration of Non-Executive Directors, the Chief Executive Officer and other Key Management Personnel for the financial year ended 30 June 2025.

At the meeting, the Chairman will give Shareholders a reasonable opportunity to ask questions about and make comments on the Remuneration Report.

The vote on this resolution is advisory only and does not bind the Company or its Directors. However, the Board will

actively consider the outcome of the vote and comments made by Shareholders on the Remuneration Report at the meeting when reviewing the Company's future remuneration policies and practices.

The Company's Remuneration Report for the previous financial year received approximately 84.24% of votes "For" at the 2024 AGM.

Board Recommendation – The Board recommends that Shareholders vote FOR this resolution.

The Chairman intends to vote undirected proxies FOR resolution 1.

Resolution 2 – Re-election of Mr Jon Denovan as a Director

Listing Rule 14.4 and Article 48(a) of the Constitution provides that a Director of the Company must not hold office (without re-election) past the third Annual General Meeting of the Company, or three years, following their last election or appointment (whichever is longer).

Mr Denovan retires in accordance with Article 48(a) of the Company's Constitution and Listing Rule 14.4 and, being eligible, offers himself for re-election.

The following information is provided in accordance with Recommendation 1.2 of the ASX Corporate Governance Principles and Recommendations:

a) Independence and Term of Office

Mr Denovan is an Independent Non-Executive Director and has been a Director since 2 September 2019 and was appointed as Chairman of the Company's Board on 18 September 2023. Mr Denovan was last re-elected by Shareholders on 2 November 2022.

b) Biographical Details

Mr Denovan is a lawyer with significant banking, commercial, and property experience. Mr Denovan is a Special Counsel with leading national law firm Dentons having previously been the Managing Director/Partner of that firm (then known as Gadens Lawyers Australia Limited). Mr Denovan is recognised as a leading lawyer in financial services regulation in Australia.

Mr Denovan is also Chair of Sydney Bus Museum, and a Director of numerous other finance and property private companies. He was previously Chair of Trainworks Limited (a NSW government instrumentality), a Director of Aussie Home Loans Limited, the Credit and Investments Ombudsman Limited (CIO), and the Mortgage & Finance Association of Australia (MFAA). Mr Denovan was the first

honorary member of the Mortgage & Finance Association of Australia in recognition of his contribution to the mortgage industry. Complementing Mr Denovan's skills in the finance industry is his significant experience in the property industry having worked with many leading property companies.

Mr Denovan is the current Chairman of the Company and a member of the Audit Committee, Risk and Compliance Committee and Credit Committee.

c) Material Directorships & Appointments

Mr Denovan does not have any other material appointments.

Prior to submitting himself for re-election, Mr Denovan confirmed that he would continue to have sufficient time to properly fulfil his duties and responsibilities to the Company.

Board Recommendation – On the basis of Mr Denovan's skills, qualifications and experience, and his contributions to the Board's activities, the Board (other than Mr Denovan) recommends that Shareholders vote FOR this resolution.

The Chairman intends to vote undirected proxies FOR resolution 2.

Resolution 3 - To approve the BNK Banking Corporation Limited Rights Plan

4.1 General

Resolution 3 seeks Shareholder approval for the adoption of the employee incentive scheme titled "BNK Banking Corporation Limited Rights Plan" (Plan) and for the issue of securities under the Plan in accordance with Listing Rule 7.2 (Exception 13(b)). The objective of the Plan is to attract, motivate and retain key employees, and to meet regulatory requirements applicable to Australian Deposit Taking Institutions in relation to the deferral of remuneration for Accountable Persons. The Company considers that the adoption of the Plan and the future issue of securities under the Plan will provide selected employees with alignment of their interests with shareholders, and the opportunity to participate in the future growth of the Company.

4.2 Listing Rule 7.1 and Listing Rule 7.2 Exception 13(b)

Broadly speaking, and subject to a number of exceptions set out in Listing Rule 7.2, Listing Rule 7.1 limits the amount of equity securities that a listed company can issue without the approval of its shareholders over any 12-month period to 15% of the fully paid ordinary securities it had on issue at the start of that period.

Listing Rule 7.2 (Exception 13(b)) provides that Listing Rule 7.1 does not apply to an issue of securities under an employee incentive scheme if, within 3 years before the date of issue of the securities, the holders of the entity's ordinary securities have approved the issue of equity securities under the scheme as an exception to Listing Rule 7.1.

Exception 13(b) is only available if and to the extent that the number of equity securities issued under the scheme does not exceed the maximum number set out in the entity's notice of meeting dispatched to shareholders in respect of the meeting at which shareholder approval was obtained pursuant to Listing Rule 7.2 (Exception 13(b)). Exception 13(b) also ceases to be available if there is a material change to the terms of the scheme from those set out in the notice of meeting.

If resolution 3 is passed, the Company will be able to issue securities under the Plan to eligible participants over a period of 3 years from the date of the Meeting. The issue of any securities to eligible participants under the Plan (up to the maximum number of securities stated in Section 3.3(c) below) will be excluded from the calculation of the number of equity securities that the Company can issue without Shareholder approval under Listing Rule 7.1.

For the avoidance of doubt, the Company must seek Shareholder approval under Listing Rule 10.14 in respect of any future issues of securities under the Plan to a related party or a person whose relationship with the Company or the related party is, in ASX's opinion, such that approval should be obtained.

If resolution 3 is not passed, the Company will be able to proceed with the issue of securities under the Plan to eligible participants, but any issues of securities will reduce, to that extent, the Company's capacity to issue equity securities without Shareholder approval under Listing Rule 7.1 for the 12-month period following the issue of those securities.

3.3 Technical information required by Listing Rule 7.2 (Exception 13)

Pursuant to and in accordance with Listing Rule 7.2 (Exception 13), the following information is provided in relation to resolution 3:

- (a) a summary of the key terms and conditions of the Plan is set out in Schedule 1;
- (b) the Company has not issued any securities under the Plan; and
- (c) the maximum number of securities proposed to be issued under the Plan in reliance on Listing Rule 7.2 (Exception 13(b)), is 11,800,000 securities (being 10% of

the Company's issued shares as at the date of this Notice of Meeting). It is not envisaged that the maximum number of securities for which approval is sought will be issued immediately.

Board Recommendation – The Board recommends that Shareholders vote FOR this resolution.

The Chairman intends to vote undirected proxies FOR resolution 3.

Resolution 4 - To approve amendments to the Constitution

Under Section 136(2) of the Corporations Act, a company can modify or repeal its constitution or a provision of its constitution by special resolution of Shareholders.

Resolution 4 seeks the approval of Shareholders to modify the Company's existing Constitution in the manner specified below, rather than repealing the entire Constitution and replacing it with a new constitution.

The Board considers the modifications to be administrative in nature, involving the removal of wording this is no longer relevant and the inclusion of provisions that are already reflected in existing legislation. These modifications are not expected to have an adverse impact on Shareholders. However, Shareholders are invited to contact the Company if they have any questions or concerns.

If resolution 4 is passed, the Company will adopt the modified Constitution with effect from the date this resolution is passed. A copy of the modified Constitution will be released on the ASX under Listing Rule 15.4.2 and on the Company's website. A copy of the modified Constitution will also be sent to Shareholders upon request to the Company Secretary at jenny.spicer@bnk.com.au

The modifications to the Constitution provide for:

- (a) The deletion of the definition of "Community Trust" at Article 1 and deletion of Article 5(b), as these provisions are no longer relevant.
- (b) A new Article 84 (which the Company is already compliant with), requires maintaining financial records and having annual audits in accordance with the Corporations Act, including the proper appointment and removal of the auditor.
- (c) A new Article 85, which restricts shareholding in accordance with the requirements of the Financial Sector (Shareholding) Act 1998 (Cth), and limits ownership and voting interests unless approved under the Act. Breaches may result in suspension of rights and corrective action by the Board, to ensure compliance.

- (d) The insertion of the definition of "Lost Shareholder" at Article 1 and a new Article 86, which allows the Company to classify a Shareholder as "lost" if the Shareholder cannot be contacted and does not respond within 12 months. The Company may stop sending communications to lost Shareholders until updated contact details are provided and the Company may transfer their Shares to ASIC if they remain uncontactable for 6 years, in line with the requirements of the Corporations Act.

4.1 Proposed deletion of definition of "Community Trust" at Article 1 and deletion of Article 5(b)

Delete: "**Community Trust** means the trust known as the GCU Community Trust constituted by the Trust Deed between Dreampoint Investments Pty Ltd ACN 147 942 783 and the Company dated 13 February 2012."

Delete Article 5(b): "Without limiting Article 5(a), prior to the trading of ordinary Shares on ASX first commencing, the Board is expressly authorised to issue, and subject to Listing Approval will issue, 580,000 ordinary Shares to the Community Trust for no consideration."

4.2 Proposed new Article 84

"84. Financial Statements

- (a) The Directors must cause financial and other records to be kept as required by the Corporations Act and this Constitution.
- (b) The financial statements of the Company for each Financial Year must be audited by the auditor in accordance with the Corporations Act.
- (c) The auditor of the Company must be appointed and removed in accordance with the Corporations Act."

4.3 Proposed new Article 85

"85. Shareholding Restrictions

- (a) The Company and each Shareholder must comply with the provisions of the *Financial Sector (Shareholdings) Act 1998* (Cth) (FSSA) and any modifications, consolidations, amendments or re-enactments of that Act.
- (b) Without limiting the generality of Article 85(a), no person may acquire, hold or have a voting interest in Shares in the Company in excess of the percentage permitted by the FSSA, unless that person has obtained the requisite approval under the FSSA.
- (c) The Company must not register a transfer of Shares if that registration would cause a person to hold or control Shares in breach of the FSSA.

- (d) If a person holds or controls Shares in the Company in excess of the percentage permitted under the FSSA without the requisite approval:
- the rights attaching to those Shares, including voting rights, dividend rights and rights to participate in distributions of capital, are suspended to the extent required by the FSSA; and
 - the Directors may, to the extent permitted by law, take any action they consider necessary or desirable to ensure compliance with the FSSA, including arranging for the disposal of those Shares.
- (e) Any action taken by the Directors under this Article 85 is binding on the relevant Shareholder and all persons claiming through that Shareholder."

4.4 Proposed new definition of "Lost Shareholder" at Article 1 and proposed new Article 86

"**Lost Shareholder** means a Shareholder as described in Article 86(a).

86. Lost Shareholders

- (a) A Shareholder will be treated as a Lost Shareholder if:
- any notice, dividend, or other communication sent to the Shareholder's address or electronic contact details last notified to the Company is returned undelivered, or the Company is otherwise unable to establish contact with the Shareholder; and
 - the Shareholder does not communicate with the Company within 12 months after the date of the first such returned or undelivered communication.
- (b) Where a Shareholder is treated as a Lost Shareholder:
- The Company is not obliged to send further notices, reports, dividend statements or other communications to that Shareholder until the Shareholder has communicated a current address or electronic contact details to the Company; and
 - Dividends, distributions or other payments due but unclaimed may be dealt with in accordance with the applicable unclaimed moneys legislation.
- (c) If the Company becomes aware of the whereabouts of a Lost Shareholder, the Shareholder's rights to receive notices, dividends, reports and other communications are fully restored.
- (d) If a Shareholder remains a Lost Shareholder for a continuous period of 6 years, the Company may, in accordance with Section 1343 of the Corporations Act transfer any shares held by that Shareholder to the

Australian Securities and Investment Commission (ASIC).

- (e) Nothing in this Article 86 limits or affects the Company's rights or obligations under the Corporations Act or any applicable unclaimed property or escheatment law."

Board Recommendation – The Board recommends that Shareholders vote FOR this **special** resolution.

The Chairman intends to vote undirected proxies FOR resolution 4.

To note, a **special** resolution is a resolution requiring at least 75% of votes cast by Shareholders present and eligible to vote at the Meeting in favour of the resolution.

Definitions

In the Notice and the Explanatory Notes:

Words importing the singular include the plural.

\$ means Australian dollars.

AEDT means Eastern Standard Daylight Time, being the time in Sydney, NSW.

AWST means Western Standard Daylight Time, being the time in Perth, WA.

AGM and **Meeting** mean the Company's Annual General Meeting the subject of the Notice.

Annual Report means the Directors' Report, the Financial Report and the Auditor's Report in respect to the financial year ended 30 June 2025.

ASX means ASX Limited (ABN 98 008 624 691) and, where the context permits, the Australian Securities Exchange operated by ASX Limited.

Auditor's Report means the auditor's report on the Financial Report.

Board means the board of Directors of BNK.

Chairperson means the person appointed to chair the Meeting or any part of the Meeting.

Closely Related Party has the meaning given in section 9 of the Corporations Act.

Company or **BNK** means BNK Banking Corporation Limited ABN 63 087 651 849.

Constitution means the Constitution of the Company.

Corporations Act means the Corporations Act 2001 (Cth).

Director means a director of the Company and **Directors** means all of them.

Financial Report means the annual financial report (prepared under Chapter 2M of the Corporations Act) of the Company and its controlled entities for the financial year ended 30 June 2025.

Key Management Personnel means persons having authority and responsibility for planning, directing and controlling the activities of the Company, directly or indirectly, including any Director (whether executive or otherwise).

Listing Rules means the listing rules of ASX.

Notice means the notice of general meeting which these Explanatory Notes accompany.

Proxy Form means the proxy form in relation to the Meeting.

Remuneration Report means the Remuneration Report of the Company contained in the Directors' Report.

Share means a fully paid ordinary share in the capital of BNK.

Shareholder means a holder of a Share.

Schedule 1 – Terms and Conditions of the Company’s Rights Plan (Plan)

Aspect	Details
Eligibility	Persons selected by the Board will be invited to participate in the Plan, includes full time and part-time employees, executives, executive directors and contractors, but excludes non-executive directors.
Instrument	<p>The Plan uses indeterminate rights which are an entitlement to the value of a share (less any exercise price) which may be satisfied either in cash and/or in shares (at the Board’s discretion), unless otherwise specified in an invitation. Generally, it is expected that exercised rights will be satisfied in the form of shares or restricted shares (ordinary fully paid share in the Company that may be subject to specified disposal restrictions).</p> <p>The Plan allows for three classes of rights which may be appropriate forms of remuneration under various circumstances, being;</p> <ul style="list-style-type: none"> • Performance rights which vest when performance conditions have been satisfied and will generally be used for the purpose of granting long-term remuneration to executives. The Board will select vesting conditions from time to time, and will disclose the terms of long-term remuneration arrangements offered to Key Management Personnel in the Remuneration Report, • Service rights which vest after completion of a period of service and which may be used, for example, as a retention incentive below the executive level if and when appropriate, and • Restricted rights which are vested at grant but which may have exercise restrictions and or specified disposal restrictions that extend to the shares that result from the exercise of rights (restricted shares), and will generally be used to defer earned remuneration from time to time e.g. to defer short-term remuneration. <p>When an exercise price greater than nil is specified in an invitation, the rights are Share Appreciation Rights (SARs) that only produce value when the share price exceeds the exercise price at the time of exercise i.e. equivalent to an option. They may be performance SARs, service SARs or restricted SARs under the foregoing classes of rights.</p> <p>Rights must be exercised by submitting an exercise notice unless otherwise determined by the Board. The term (maximum life) of each right will be 15 years unless otherwise specified in an invitation.</p>
Gates and Modifiers	The Rules allow for gates and modifiers to be specified in an invitation, which are overriding conditions that may cancel or modify the vesting, regardless of any outcome achievement related to other vesting conditions e.g. if risk and conduct outcomes are poor, vesting may be reduced or cancelled.
Retesting	No retesting is available under this Plan.
Exercise Restriction Period	An exercise restriction period applies to rights such that they may not be exercised until the latter of vesting, the date specified in an invitation, or a minimum of 180 days from the date of grant.
Disposal Restrictions	<p>Disposal restrictions apply to rights at all times. Shares acquired by participants or held by the trustee of the Employee Share Trust (EST) for the benefit of participants as a consequence of the exercise of rights may initially be restricted shares, subject to a disposal restriction being that such shares may not be sold or disposed of in any way until their sale would not breach:</p> <ul style="list-style-type: none"> a) the Company’s Securities Trading Policy (if applicable), b) Division 3 of Part 7.10 of the Corporations Act, dealing with insider trading,

- c) Part 6D.2 s 707(3) of the Corporations Act, dealing with on-selling of shares within 12 months of date of issue, where the rights were issued in a manner that does not provide relief from this requirement, or
- d) following expiry of the specified disposal restriction, if any, applicable to the restricted shares.

The Company will ensure that such restrictions are enforced due to the presence of CHESS holding locks or alternatively by any trustee of an EST holding shares in connection with the Plan.

Dividend Equivalents	If specified in an invitation, once rights vest, participants will be entitled to dividend equivalent payments at the same time as when cash dividends are paid in respect of shares. Entitlement to dividend equivalents will cease when the participant ceases to be an employee of the Company and its related bodies corporate (the Group). Dividend equivalents will be calculated as the sum of cash dividends and franking credits per share multiplied by the number of whole vested rights (or equivalent in the case of SARs) held by the participant at the time a cash dividend is paid by the Company.
Disposal and Exercise Restriction Release at Taxing Point	In the event that a taxing point arises in relation to restricted rights or restricted shares and the exercise restrictions or specified disposal restrictions have not elapsed then they will cease to apply to 50% of the taxable rights and shares. This ensures that unreasonable tax outcomes are avoided.
Cessation of Employment	<p>In the event of the termination of employment of a participant for cause, as determined by the Board, all unvested rights and rights subject to an exercise restriction period will be forfeited by that participant unless otherwise determined by the Board.</p> <p>In all other circumstances, if a participant ceases to be an employee of the Group, performance rights held by them in respect of which the first year of the measurement period has not been completed will be forfeited, with pro-rata forfeiture reflecting the portion of the measurement period that will not be served thereafter, unless otherwise determined by the Board. Rights that are not forfeited remain on-foot for testing at the end of the measurement period.</p> <p>The treatment of service rights is to be specified in each invitation, as appropriate to the circumstances of each grant.</p> <p>180 days after the latter of termination of employment of a participant, the first date that all rights that the terminated participant holds are fully vested and not subject to an exercise restriction period, the Board may exercise some or all rights held by the participant.</p>
Delisting	<p>Unless otherwise determined by the Board, in the event the Board determines that the Company will be imminently de-listed, whether in the case of a change in control or otherwise, the vesting conditions attached to the tranche at the time of the application will cease to apply and:</p> <ul style="list-style-type: none"> a) Performance rights constructed as SARs will vest 100% unless otherwise determined by the Board, b) Unvested performance rights will vest in accordance with the application of the following formula to each unvested tranche as at a date determined by the Board (Effective Date), noting that negative results will be taken to be nil and vesting cannot exceed 100%:

$$\begin{array}{ccccccc}
 \text{Number of} & & & & & & \\
 \text{Performance} & & & & & & \\
 \text{Rights in} & & & & & & \\
 \text{Tranche to} & & & & & & \\
 \text{Vest} & = & \text{Unvested} & \times & \text{\% of the} & \times & \frac{(\text{Share Price at the Effective Date} - \text{Share price at Measurement Period Commencement Date})}{\text{Share price at Measurement Period Commencement Date}} \\
 & & \text{Performance} & & \text{Measurement} & & \\
 & & \text{Rights in} & & \text{Period} & & \\
 & & \text{Tranche} & & \text{Elapsed} & &
 \end{array}$$

- c) Any remaining unvested performance rights will vest to the extent, if any, determined by the Board having regard to performance over the measurement period prior to the Effective Date,

	<ul style="list-style-type: none"> d) Any unvested performance rights that remain following (b) and (c) will lapse, unless the Board determines that participants may continue to hold unvested rights following the Effective Date, e) Some or all unvested service rights may vest to the extent determined by the Board in its discretion, having regard to the circumstances that gave rise to the grant of service rights and any remainder will lapse immediately, f) Any unexercised rights held by a participant that are subject to an exercise restriction period will cease to be so restricted on the date that the Board determines in its sole discretion, and g) Any specified disposal restriction period will be lifted, including the removal of any Company initiated CHES holding lock.
Major Return of Capital or Demerger	<p>Subject to the ASX Listing Rules, in the event that the Board forms the view that a major part of the Company's assets or operations will imminently cease to be owned by the Group due to an intention to sell or separately list those assets or operations, or in the event of a major return of capital to shareholders, the Board will determine the treatment of all vested and unvested rights and restricted shares held by participants including but not limited to vesting, lapsing and removal of the exercise restriction period and specified disposal restriction period, and the automatic exercise of vested rights on a specific date.</p>
Inappropriate Benefits, Fraud and Misconduct	<p>In the case of fraud or similar, unvested rights and rights subject to exercise restrictions will be forfeited and lapse.</p> <p>The Board has sole discretion to determine that some or all rights held by a participant that are unvested rights or vested rights which are subject to an exercise restriction period, will lapse on a specified date if allowing the rights to be retained or exercised by the participant would, in the opinion of the Board, result in an inappropriate benefit to the participant. Such circumstances include but are not limited to:</p> <ul style="list-style-type: none"> a) If the Board forms the view that a participant has breached accepted codes of conduct i.e. misconduct has been identified, b) If a participant engages in any activities or communications that, in the opinion of the Board, may cause harm to the operations or reputation of the Company or the Board, including bringing the Company into disrepute, c) If the Board determines that a participant or participants took actions that caused harm or are expected to cause harm to the Company's stakeholders, d) If the Board forms the view that a participant or participants have taken excessive risks or have contributed to or may benefit from unacceptable cultures within the Company, e) If the Board forms the view that participants have exposed employees, the broader community or environment to excessive risks, including risks to health and safety, f) If a participant becomes the employee of a competitor or provides services to a competitor, either directly or indirectly, as determined by the Board and unless otherwise determined by the Board, g) If there has been a material misstatement in the Company's financial reports, which once resolved, indicates that a larger number of rights previously vested than should have, in light of the corrected information, h) If the Board determines that unacceptable "ESG" (environmental, social and governance) outcomes have been identified, i) If the participant has committed an act of fraud dishonesty, defalcation or gross misconduct, j) If the participant is terminated for cause,

- k) If the participant is in breach of their individual obligations to the Company (including any Company policy applicable to them),
- l) If the Board determines that the participant has not adhered to the Company's values or risk framework to an unacceptable extent,
- m) If the participant has engaged in activities with the aim of achieving the goals outlined to them in a manner which is unsustainable or likely to detract from long term value of the Group.

At the time of assessing performance and/or service conditions to determine the level of vesting the Board shall also consider the Company's actual risk exposure during the measurement period relative to its risk governance policies and, in appropriate circumstances, reduce the level of vesting that would otherwise have applied. The risk factors to be considered are those that are most relevant to the Company but may include: financial, regulatory, environmental, social, health & safety, governance, customer satisfaction, competition, technology and supply of materials/products.

Bonus Issues, Rights Issues, Voting and Dividend Entitlements	<p>The number of rights held by participants will be proportionately adjusted to reflect bonus issues so that no advantage or disadvantage arises for the participant, subject to the application of the ASX Listing Rules. Right holders will not participate in shareholder rights issues.</p> <p>Rights do not carry voting or dividend entitlements. Shares (including restricted shares) issued when rights are exercised carry all entitlements of shares, including voting and dividend entitlements.</p>
Key Board Discretions	<p>The Board has discretion to modify the Plan Rules or the terms of the invitation to correct any manifest error, or to comply with legal and tax requirements.</p> <p>The Board also has discretion to:</p> <ol style="list-style-type: none"> 1. Modify vesting, subject to the application of the ASX Listing Rules, to ensure that vesting outcomes are appropriate at the time, and 2. To interpret the meaning of vesting conditions, the calculation of outcomes against vesting conditions or to modify or adjust the outcome of vesting condition assessments to ensure that vesting outcomes are appropriate at the time.
Hedging	<p>The Company prohibits the hedging of rights or shares subject to disposal restrictions by specified participants.</p>

Your proxy voting instruction must be received by **12:00pm (AEDT) on Monday, 24 November 2025**, being **not later than 48 hours** before the commencement of the Meeting. Any Proxy Voting instructions received after that time will not be valid for the scheduled Meeting.

SUBMIT YOUR PROXY

Complete the form overleaf in accordance with the instructions set out below.

YOUR NAME AND ADDRESS

The name and address shown above is as it appears on the Company's share register. If this information is incorrect, and you have an Issuer Sponsored holding, you can update your address through the investor portal: <https://investor.automic.com.au/#/home> Shareholders sponsored by a broker should advise their broker of any changes.

STEP 1 - APPOINT A PROXY

If you wish to appoint someone other than the Chair of the Meeting as your proxy, please write the name of that Individual or body corporate. A proxy need not be a Shareholder of the Company. Otherwise if you leave this box blank, the Chair of the Meeting will be appointed as your proxy by default.

DEFAULT TO THE CHAIR OF THE MEETING

Any directed proxies that are not voted on a poll at the Meeting will default to the Chair of the Meeting, who is required to vote these proxies as directed. Any undirected proxies that default to the Chair of the Meeting will be voted according to the instructions set out in this Proxy Voting Form, including where the Resolutions are connected directly or indirectly with the remuneration of Key Management Personnel.

STEP 2 - VOTES ON ITEMS OF BUSINESS

You may direct your proxy how to vote by marking one of the boxes opposite each item of business. All your shares will be voted in accordance with such a direction unless you indicate only a portion of voting rights are to be voted on any item by inserting the percentage or number of shares you wish to vote in the appropriate box or boxes. If you do not mark any of the boxes on the items of business, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

APPOINTMENT OF SECOND PROXY

You may appoint up to two proxies. If you appoint two proxies, you should complete two separate Proxy Voting Forms and specify the percentage or number each proxy may exercise. If you do not specify a percentage or number, each proxy may exercise half the votes. You must return both Proxy Voting Forms together. If you require an additional Proxy Voting Form, contact Automic Registry Services.

SIGNING INSTRUCTIONS

Individual: Where the holding is in one name, the Shareholder must sign.

Joint holding: Where the holding is in more than one name, all Shareholders should sign.

Power of attorney: If you have not already lodged the power of attorney with the registry, please attach a certified photocopy of the power of attorney to this Proxy Voting Form when you return it.

Companies: To be signed in accordance with your Constitution. Please sign in the appropriate box which indicates the office held by you.

Email Address: Please provide your email address in the space provided.

By providing your email address, you elect to receive all communications despatched by the Company electronically (where legally permissible) such as a Notice of Meeting, Proxy Voting Form and Annual Report via email.

CORPORATE REPRESENTATIVES

If a representative of the corporation is to attend the Meeting the appropriate 'Appointment of Corporate Representative' should be produced prior to admission. A form may be obtained from the Company's share registry online at <https://automicgroup.com.au>.

Lodging your Proxy Voting Form:

Online

Use your computer or smartphone to appoint a proxy at <https://investor.automic.com.au/#/loginsah> or scan the QR code below using your smartphone

Login & Click on 'Meetings'. Use the Holder Number as shown at the top of this Proxy Voting Form.



BY MAIL:

Automic
GPO Box 5193
Sydney NSW 2001

IN PERSON:

Automic
Level 5, 126 Phillip Street
Sydney NSW 2000

BY EMAIL:

meetings@automicgroup.com.au

BY FACSIMILE:

+61 2 8583 3040

All enquiries to Automic: WEBSITE:

<https://automicgroup.com.au>

PHONE:

1300 288 664 (Within Australia)
+61 2 9698 5414 (Overseas)

For personal use only

I/We being a Shareholder entitled to attend and vote at the Annual General Meeting of BNK BANKING CORPORATION LIMITED, to be held virtually at **12:00pm (AEDT) on Wednesday, 26 November 2025** hereby:

[illegible]

Unless indicated otherwise by ticking the “for”, “against” or “abstain” box you will be authorising the Chair to vote in accordance with the Chair’s voting intention.

Where I/we have appointed the Chair as my/our proxy (or where the Chair becomes my/our proxy by default), I/we expressly authorise the Chair to exercise my/our proxy on Resolutions 1 and 3 (except where I/we have indicated a different voting intention below) even though Resolutions 1 and 3 are connected directly or indirectly with the remuneration of a member of the Key Management Personnel, which includes the Chair.

The Company is pleased to provide shareholders with the opportunity to attend and participate in a virtual Meeting through an online meeting platform powered by Automatic, where shareholders will be able to watch, listen, and vote online.▲

1. Open your internet browser and go to **investor.automic.com.au**
2. Login with your username and password or click **“register”** if you haven't already created an account. **Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is no delay in attending the virtual meeting**

Further information on how to do this is set out in the Notice of Meeting. The Explanatory Notes that accompany and form part of the Notice of Meeting describe the various matters to be considered.



Resolutions	For	Against	Abstain
1 Adoption of the Remuneration Report	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2 To re-elect Mr Jon Denovan as a Director	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3 To approve the BNK Banking Corporation Limited Rights Plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4 To approve amendments to the Constitution	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please note: If you mark the abstain box for a particular Resolution, you are directing your proxy not to vote on that Resolution on a show of hands or on a poll and your votes will not be counted in computing the required majority on a poll.

Individual or Securityholder 1	Securityholder 2	Securityholder 3
Sole Director and Sole Company Secretary	Director	Director / Company Secretary

Contact Name:

Email Address:

Contact Daytime Telephone:

Date (DD/MM/YY)

 /

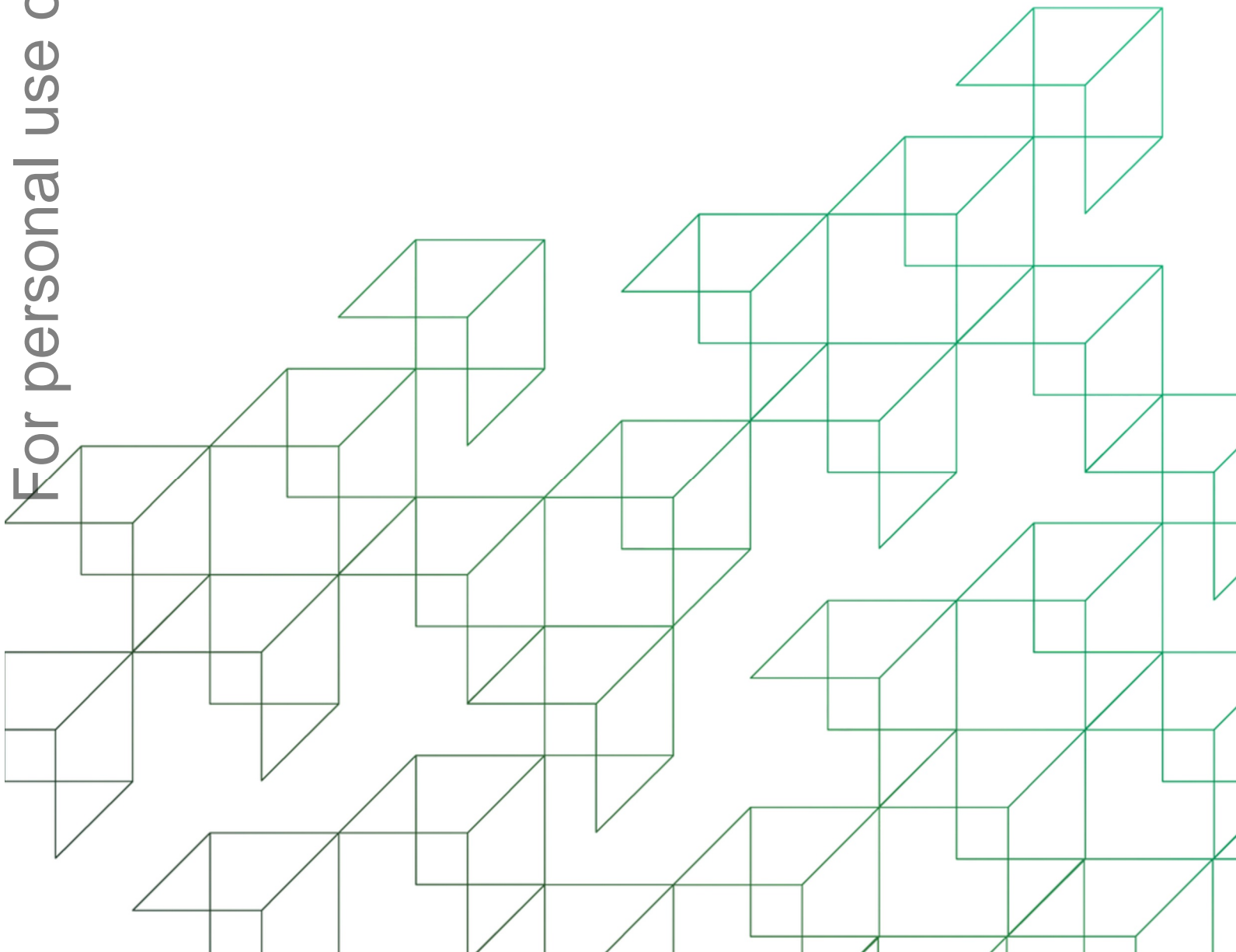
 /

By providing your email address, you elect to receive all communications despatched by the Company electronically (where legally permissible).

BBC

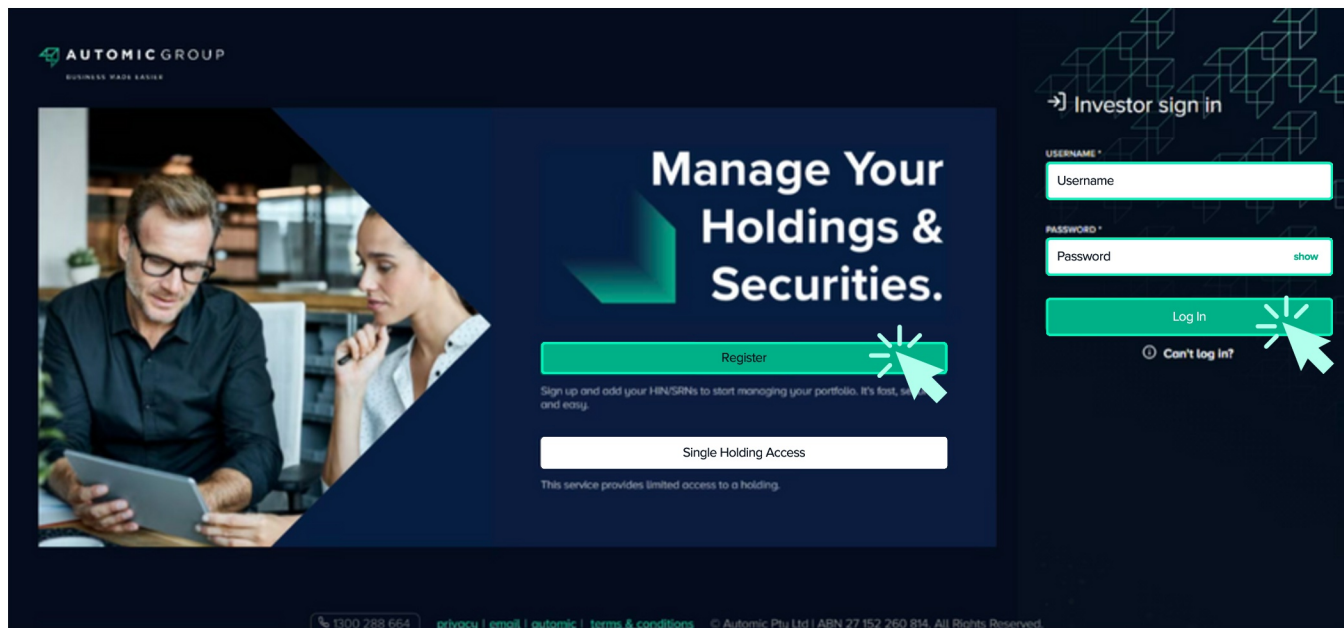
Virtual Meeting Registration and Voting

For personal use only



REGISTRATION

- Go to <https://investor.automic.com.au/#/home>
- Log in using your existing **username** and **password** or click on “**Register**” and follow the on-screen prompts to create your login credentials. **Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is no delay in attending the virtual meeting.**



The screenshot shows the Automic Group investor portal. On the left, there is a photo of a man and a woman looking at a tablet. The main heading is "Manage Your Holdings & Securities." Below this, there is a "Register" button with a green cursor icon pointing to it. Under the "Register" button, it says "Sign up and add your HIN/SINs to start managing your portfolio. It's fast, simple and easy." Below that is a "Single Holding Access" button. At the bottom of the main content area, it says "This service provides limited access to a holding." On the right side, there is a login section with the heading "Investor sign in". It has fields for "USERNAME *" and "PASSWORD *". The "PASSWORD *" field has a "show" link. Below the fields is a "Log In" button with a green cursor icon pointing to it. Below the "Log In" button is a link that says "Can't log in?".

AUTOMIC GROUP
BUSINESS MADE EASIER

Manage Your Holdings & Securities.

Register

Sign up and add your HIN/SINs to start managing your portfolio. It's fast, simple and easy.

Single Holding Access

This service provides limited access to a holding.

Investor sign in

USERNAME *
Username

PASSWORD *
Password [show](#)

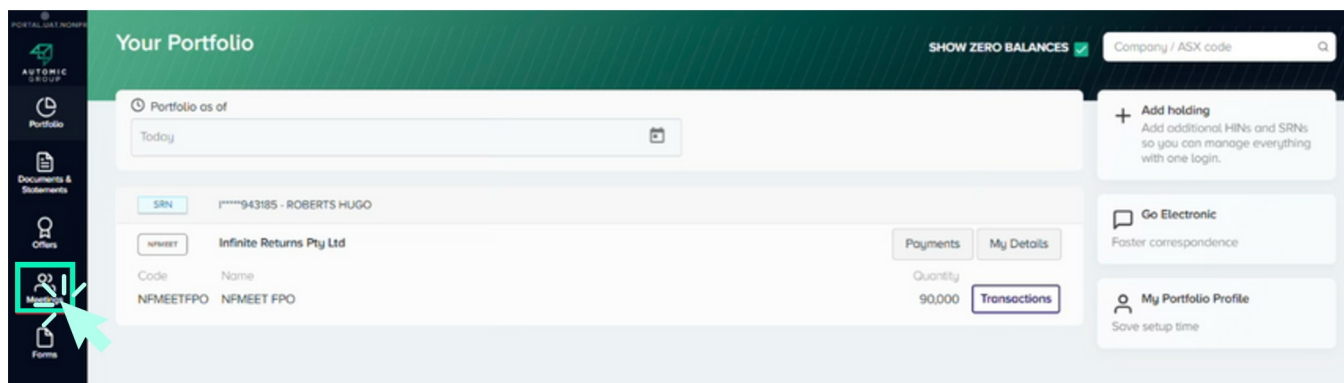
Log In

[Can't log in?](#)

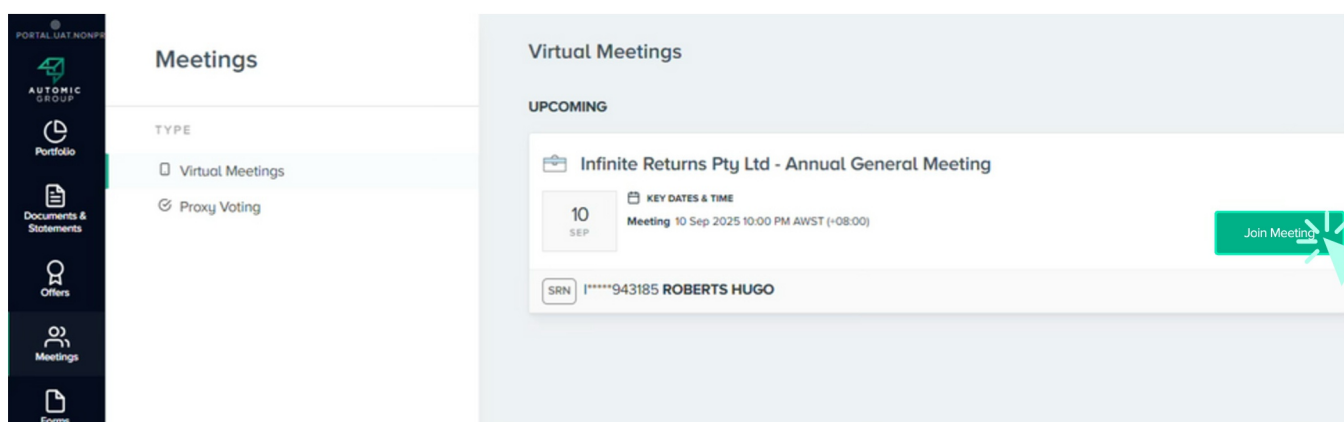
1300 288 664 | [privacy](#) | [email](#) | [automic](#) | [terms & conditions](#) | © Automic Pty Ltd | ABN 27 152 260 814. All Rights Reserved.

If you have been appointed as a proxyholder to attend the virtual meeting. Please contact Automic to obtain your unique **username and passcode**. These details can be obtained from Automic between 9:00am – 5:00pm (AWST) by calling 1300 288 664 (within Australia) +61 2 9698 5414 (overseas) or by sending an email to meetings@automicgroup.com.au. **Please ensure you have this information before the meeting to ensure there is no delay in attending the virtual meeting.**

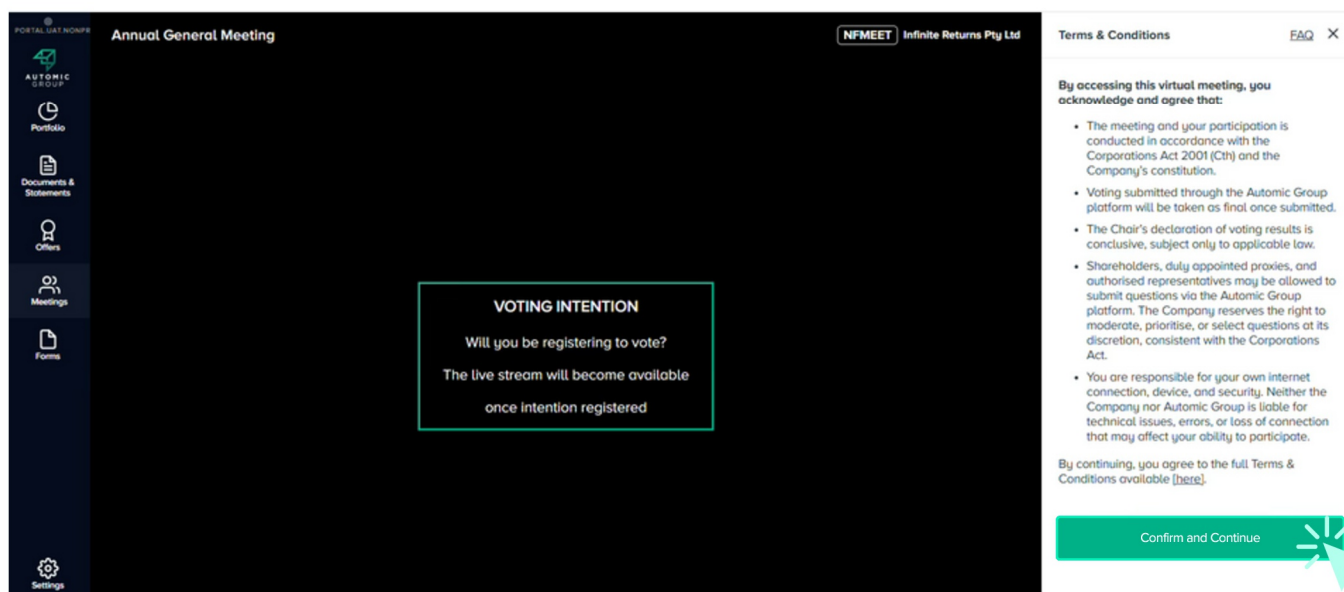
- Click on the “Meetings” icon from the lefthand side menu.



- To join the meeting, click on “Join Meeting”.



- The Terms & Conditions page will be displayed, click on “Confirm and Continue”.



For personal use only

- Enter your **preferred name** and click “Continue”.

Annual General Meeting

NFMEET Infinite Returns Pty Ltd

Registration

FAQ X

Enter Your Preferred Name

Please enter the name you would like to be displayed during the meeting.

Enter your preferred name

150 characters, letters, numbers, spaces, hyphens, and apostrophes only

Continue Cancel

VOTING INTENTION

Will you be registering to vote?

The live stream will become available once intention registered

VOTING

- Register your voting intention by selecting “Yes, I will be voting” or “No, I will not be voting”.
- Click on “Confirm & Continue”.

Annual General Meeting

NFMEET Infinite Returns Pty Ltd

Registration

FAQ X

Will you be registering to vote?

Please choose the holding(s) you wish to register.

1***943185 ROBERTS HUGO

☒ YES, I will be voting ☐ NO, I will not be voting

Important Note

If you have already lodged Proxy Instructions and wish for your proxy vote to stand, please select “NO, I will not be voting”. You will still be able to attend the meeting if you make this selection.

If you have not previously voted and would like to vote or you have lodged Proxy Instructions and wish to amend your vote, please select “YES, I would like to vote”. Please note that this will revoke your previous Proxy Instructions.

Confirm & Continue Cancel

VOTING INTENTION

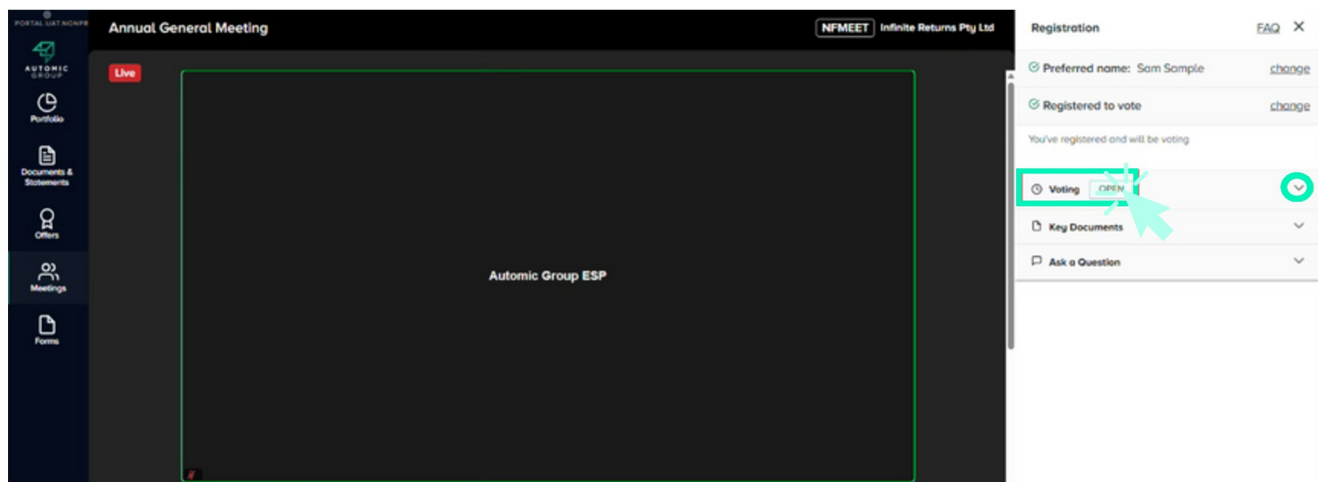
Will you be registering to vote?

The live stream will become available once intention registered

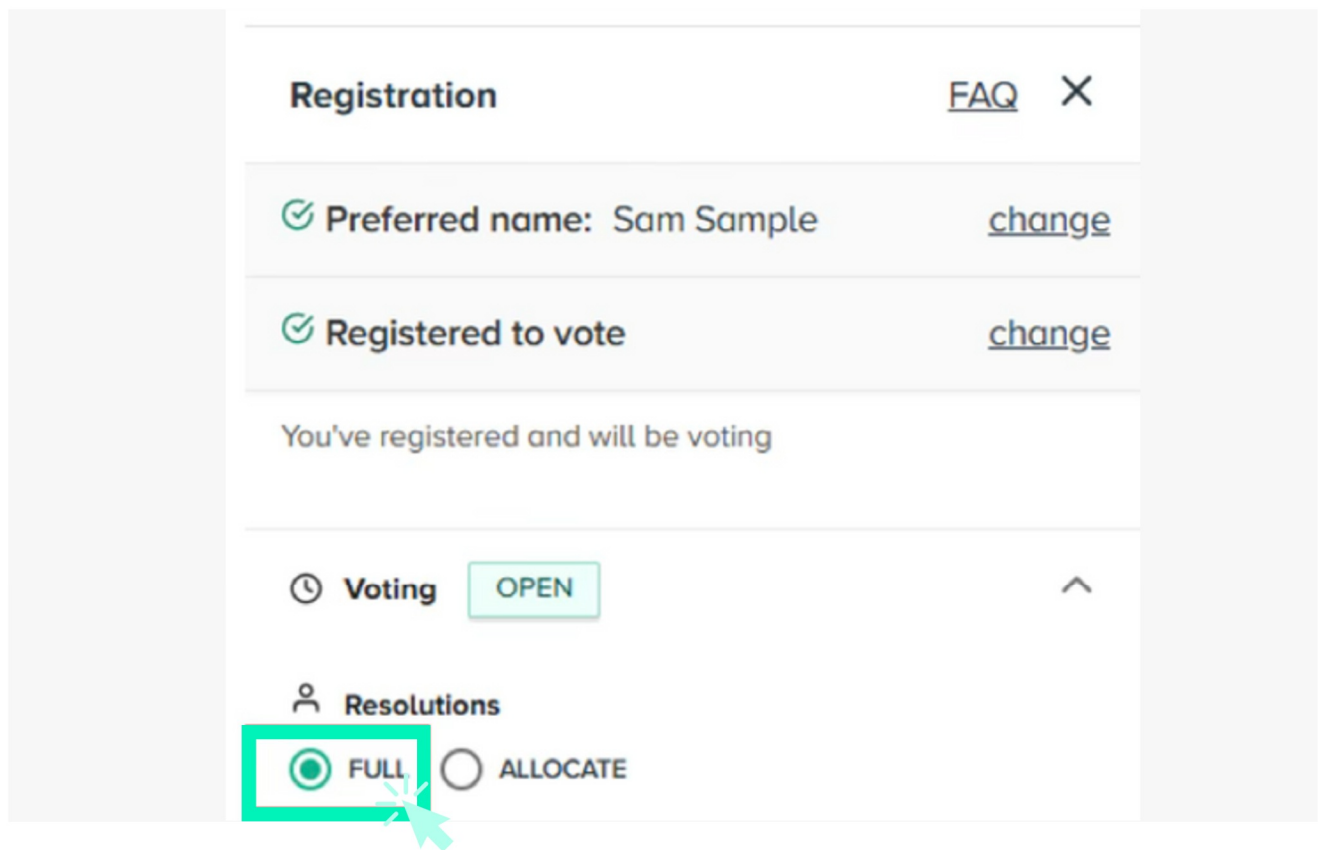
- When the Chair of the Meeting declares voting has opened, click on the “Voting” dropdown.
- The Chair of the Meeting will provide instructions on when to mark your vote.

If you do not see the voting status “Open” please refresh your screen.

For personal use only



- Select your Voting Intention and click “**Confirm & Continue**”.
- Select either “**Full**” or “**Allocate**” to access your electronic voting card.
- To apply the full voting balance, click on the “**Full**” button.



- Follow the prompts to record your voting direction for each resolution.
- Select either “**For**”, “**Against**” or “**Abstain**” next to the appropriate resolution.

Registration

[FAQ](#) ✕

✓ Preferred name: Sam Sample

[change](#)

✓ Registered to vote

[change](#)

You've registered and will be voting

🕒 Voting

OPEN

^

👤 Resolutions

☒ FULL

☐ ALLOCATE

1

ADOPTION OF REMUNERATION REPORT

For

Against

Abstain

Required!

8

APPROVAL OF 7.1A MANDATE

For

Against

Abstain

Required!

- Tick the “Declaration” box and click “Submit Votes” to submit your vote.


☒ Declaration

PLEASE NOTE: You will not be able to change your votes after pressing the **Submit Votes** button.

By pressing **Submit Votes** you agree that this online voting form has been signed, authorised and submitted by you, in your capacity as a registered holder (or legally authorised representative) of the Company, in accordance with the requirements under the Company's Constitution, the Corporations Act 2001 (Cth) and Automic's terms and conditions.

You must make an election for each resolution.

✓ Submit Votes

 AUTOMIC GROUP

- To allocate partial votes, click on the “Allocate” button.
- The total number of votes you are entitled to is listed under each resolution.
- In the “For”, “Against” or “Abstain” boxes, type the number of votes in each box.
- The remaining votes to be allocated will be displayed on your screen.
- The number of votes applied must not exceed your voting balance.

Registration

[FAQ](#) ✕

✓ Preferred name: Sam Sample

[change](#)

✓ Registered to vote

[change](#)

You've registered and will be voting

🕒 Voting

OPEN

^

👤 Resolutions

☐ FULL

☒ ALLOCATE

1

ADOPTION OF REMUNERATION REPORT

FOR

AGAINST

ABSTAIN

0

0

0

1666668 voting units remaining

8

APPROVAL OF 7.1A MANDATE

FOR

AGAINST

ABSTAIN

0

0

0

1666668 voting units remaining

Registration

[FAQ](#) ✕

✓ Preferred name: Sam Sample

[change](#)

✓ Registered to vote

[change](#)

You've registered and will be voting

🕒 Voting

OPEN

^

👤 Resolutions

☐ FULL

☒ ALLOCATE

1

ADOPTION OF REMUNERATION REPORT

FOR	AGAINST	ABSTAIN
1000000	666668	0

all voting units allocated

8

APPROVAL OF 7:1A MANDATE

FOR	AGAINST	ABSTAIN
666668	2000000	0

1000000 voting units over

- Tick the “Declaration” box and click “Submit Votes” to submit your vote.


☒ Declaration

PLEASE NOTE: You will not be able to change your votes after pressing the **Submit Votes** button.

By pressing **Submit Votes** you agree that this online voting form has been signed, authorised and submitted by you, in your capacity as a registered holder (or legally authorised representative) of the Company, in accordance with the requirements under the Company's Constitution, the Corporations Act 2001 (Cth) and Automic's terms and conditions.

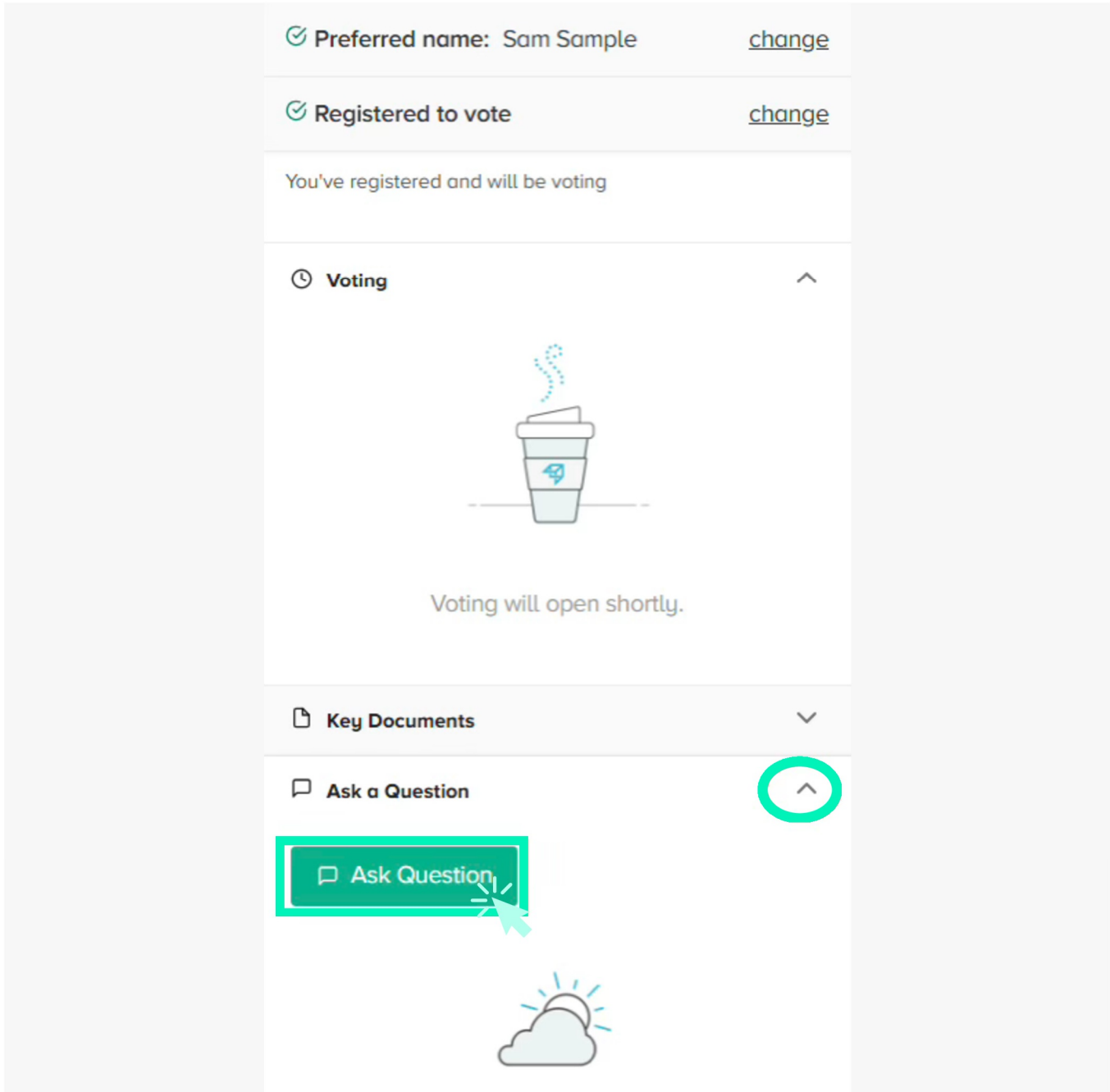
You must make an election for each resolution.

✓ Submit Votes

 AUTOMIC GROUP

Ask a Question

- Click on the “Ask a Question” dropdown, then “Ask Question”.



- Choose “Text Question” or “Verbal Question”.
- Type your question, select the relevant “Category / Related Resolution”, select the “Holding” and click “Submit Question”.

My Questions



TEXT QUESTION



VERBAL QUESTION



QUESTION *

Type your question here...



0 / 500

CATEGORY / RELATED RESOLUTION

Select a category / related resolution

HOLDING *



Submit Question

Cancel

VIRTUAL MEETING FREQUENTLY ASKED QUESTIONS

1. What do I need to do before the day of the Meeting?

If you wish to participate in the Meeting, please read the Virtual Meeting Registration and Voting Guide (**Guide**) in advance.

Prior to the Meeting, please check that you have a desktop or mobile/tablet device with internet access and your holder number (Securityholder Reference Number (SRN) or Holder Identification Number (HIN)).

If you do not have your holder number (SRN or HIN) or have not received your personalised Proxy form, please contact Automic by telephone as soon as possible and well in advance of the Meeting to avoid any delays on the day of the Meeting:

- 1300 288 664 (within Australia) or
- +61 2 9698 5414 (overseas).

2. How do I register for the Meeting?

You must register for an account and log into the online meeting platform powered by Automic <https://investor.automic.com.au> For further details, please refer to the Guide.

3. I can't log into the online meeting platform. What do I do?

Please call the Company's share registry, Automic, by telephone on the following numbers:

- 1300 288 664 (within Australia) or
- +61 2 9698 5414 (overseas).

For general enquiries and enquiries on the Notice of Meeting, please email the Company Secretary jenny.spicer@bnk.com.au

4. What if I am disconnected from the online meeting platform during the Meeting?

You can log back into the online meeting platform using the steps outlined in the Guide. Alternatively, please call the telephone numbers set out above.

5. I don't have a (reliable) internet connection – what are my options?

You will need to have a reliable internet connection to participate in the Meeting via the online meeting platform. If you do not have an internet connection, or are concerned about its reliability, we encourage you to submit your Proxy form, as well as any questions you would like to ask, prior to the Meeting.

Further details on how you can do this, including the deadline, is set out in the Notice of Meeting.

6. Can I participate in the Meeting by telephone?

No. The only way to participate is via the online meeting platform.

7. Can I vote prior to the Meeting?

You can effectively have your vote counted by submitting a Proxy form at least 48 hours before the Meeting, by granting your proxy to the Chair or another nominated person who will vote on your behalf. Refer to the Proxy form for more information. All resolutions at the Meeting will be decided by poll, so any vote submitted via proxy will be included in the final poll results. We encourage you to submit a Proxy form, as this helps to ensure the Meeting proceeds efficiently.

8. Can I vote during the Meeting?

Yes, you can vote during the Meeting via the online meeting platform. Once you have logged into the online meeting platform, simply select your voting direction from the options shown on screen. The Chair will enable voting at the beginning of the Meeting. For detailed instructions, please refer to the Guide.

9. Can I appoint a proxy to vote at the Meeting for me?

You can appoint a proxy to vote on your behalf but must do so prior to the Meeting. You can appoint a proxy either online or in writing using the Proxy form. Refer to the Proxy form for more detailed instructions.

To be effective, proxy appointments must be received 48 hours before the Meeting time.

10. Can I ask questions prior to the Meeting?

Yes. You can ask questions prior to the Meeting by emailing the Company Secretary: jenny.spicer@bnk.com.au

11. Can I ask questions during the Meeting?

Yes, you can ask questions during the Meeting via the online meeting platform. Shareholders who wish to ask a question at the Meeting can click on the "Ask a question" button and then submit a question.

12. Can others see me if I participate in the Meeting via the online meeting platform?

No.

13. What if I lose connection with the online meeting platform and miss my opportunity to ask a question or vote?

You will need to be logged in to the online meeting platform to ask questions and vote at the Meeting. If you lose connection with the online meeting platform, you may miss your opportunity to vote or ask a question.

14. When will voting be closed?

Online voting will remain open for 5 minutes after the close of the Meeting.

15. Can I watch the Meeting if I'm not a shareholder?

For visitors or members of the public who do not hold any BNK Banking Corporation Limited shares by the registered cut off time, please view the Meeting on the below link. In the section that asks for your HIN/SRN, please type 'Visitor – [Your Name]'.

https://us02web.zoom.us/webinar/register/WN_E1ENggxErtCq39JV72KJww