Plenti

18 August 2026 **ASX RELEASE**

2026 Annual General Meeting - addresses and presentation

Plenti Group Limited (ASX:PLT) is pleased to provide a copy of the attached addresses and presentation, which will be delivered by Plenti's Chairman and CEO at its Annual General Meeting today.

Authorised for release by the Board of Plenti Group Limited.

For more information please contact:

Adam Bennett
Chief Executive Officer
shareholders@plenti.com.au

About Plenti

Plenti is a fintech lender. We provide faster, fairer loans by leveraging our smart technology.

We offer award-winning automotive, renewable energy and personal loans, delivered by our proprietary technology, to help creditworthy borrowers bring their big ideas to life.

Since our establishment in 2014, our loan originations have grown consistently, supported by diversified loan products, distribution channels and funding, and underpinned by our exceptional credit performance and continual innovation.

For more information visit plenti.com.au/shareholders.

Plenti

18 AUGUST 2026 **ASX RELEASE**

Chairman's address

On behalf of the Board, I'm delighted to welcome you, our shareholders, to Plenti's sixth AGM since listing on the ASX in September 2020.

Plenti's mission is to build Australia's best lender. Once again, we've made great momentum towards the accomplishment of this mission over the last year, in terms of how we serve our customers, and how we deliver for all of our other stakeholders.

The year to 31 March 2026 was a period of significant uncertainty in international markets caused by a changing geo-political landscape. Australia's economic conditions were also more challenging, some of which were caused by global conditions, and this included experiencing a series of interest rate increases from the Reserve Bank of Australia.

Funding markets, however, have remained open and effective at allocating capital.

Consumer demand for credit remained strong and the consumer finance space also remained highly competitive, with the major banks, non-banks and fin-tech lenders all vying for customer consideration.

Notwithstanding these more challenging conditions, Plenti experienced strong ongoing consumer demand for prime credit and continued stable performance of our loan portfolio.

It's against this backdrop that we are particularly pleased with the strength of Plenti's diverse and complementary distribution channels, digital platform and credit decisioning foundations that enabled us to successfully grow the loan portfolio by 22% (YoY) and increase Cash PBT by 117% (YoY). This is a significant achievement and highlights the ongoing resilience of the Plenti business.

We have also successfully delivered solid outcomes for our strategic partners (including NAB, Tesla, WA Government), brokers and installers. This is a testament to our strong focus on delivering increased value for our shareholders.

The relative strength of this performance, in my view, is in part a reflection of Plenti's success in pursuing its long-term strategic priorities, whilst also continuing to focus on day-to-day high performance.

Plenti successfully delivered Horizon 1 of its refreshed five-year corporate strategy. The strategic objective of 2026 was to *GROW – by doing what we do but better* with a focus on rapidly and profitably growing our loan book and continuing to invest appropriately in our proprietary technology, and our straight through processing and credit decisioning capabilities.

Plenti's proven competitive strengths of technology, diversification and risk management worked together to deliver strong consistent performance and growth momentum. Plenti's scalable proprietary digital platform effectively supports our lending verticals and creates operating leverage as we grow, and our diverse and complementary lending verticals allow us to take advantage of shifts in market conditions to deliver consistent profitable growth.

Additionally, our focus on prime borrowers delivers low losses and volatility through the cycle, supporting growing profitability and improving treasury outcomes.

Plenti successfully implemented Horizon 1 and delivered its $3b loan book target in January 2026, a full two months earlier than forecast. Plenti also delivered on its FY26 objectives for profitability and efficiency.

In the last year, the depth of Plenti's funding sources continued to strengthen, as evidenced by the successful completion of three asset-backed securities (ABS) transactions, which introduced an ever-broader set of domestic and international investors. During FY26, Plenti issued two Green & Personal Lending ABS transactions for $400m each, and a third for Automotive for $539m. This brings our total ABS issuance to over $5.1 billion.

Another highlight of the year was successfully building out the "NAB powered by Plenti" automotive loan within the market. This represents a significant milestone for Plenti, as we continued building the loan book with NAB customers, and delivering more meaningful lending volumes.

I would like to acknowledge the great work that Plenti's renewable energy and automotive teams continue to undertake in supporting the transition of Australian households to a lower carbon world, most notably through their work in helping to simplify the purchase of solar battery systems and electric vehicles, whilst also making clean energy options more affordable.

I would like to thank the leadership group and the entire Plenti team for their success in executing on Plenti's strategic goals over the last year, and express mine, and the Board's, confidence in the entire team, their capabilities, and their dedication to building Plenti into Australia's best lender.

I would also like to thank my fellow Directors for the support and energy they devoted to Plenti over the last year. I'd also like to welcome Jacqui Colwell as she steps onto the board of Plenti. Jacqui has extensive experience in financial services and we look forward to her contribution to board governance, strategy and Plenti's next phase of growth and development.

Finally, I would like to thank you, our shareholders, for your ongoing investment and support as we've continued to grow the company and create additional shareholder value.

I'm delighted to now pass on to Adam to deliver his CEO address to shareholders and provide you with more strategic and operational detail of the year we've just completed.

18 AUGUST 2026 **ASX RELEASE**

CEO address

Plenti had an outstanding FY26 on all of the metrics that matter, successfully delivering against our market guidance for growth, efficiency and profitability.

Plenti's proven competitive strengths across technology, channel diversification and credit performance combined to deliver consistent increases in profitability.

Let me share some of the FY26 **financial highlights** as Plenti continued its strong growth trajectory.

Plenti continued to achieve strong **loan portfolio** growth whilst preserving net interest margins and borrower credit quality. The business generated loan originations of $1.9b, up 32% on PCP, delivering a closing loan portfolio of $3.1b, up 22% on PCP.

Strong loan originations drove meaningful **revenue growth** to $312m, representing a 30% 3-year CAGR.

Our focus on prime **credit borrowers** continued to differentiate our credit performance and loss rates, as evidenced by our closing 90+ arrears of 42bps (down 1bps year on year), and a 94bps annualised net loss rate.

Plenti's loan origination growth, consistently low losses and cost leverage continued a virtuous cash generation financial flywheel that drove **profit growth**.

Our closing Cash PBT more than doubled to $30.8m, clearly demonstrating the leverage available in Plenti's technology-led business model as we continue to scale.

This cash generation enabled the repayment of $12.5m of corporate debt, reducing the drawn balance to $20m. Plenti also committed to the acquisition of up to a maximum of $3m worth of shares on-market that will be used to satisfy some of our employee equity plan obligations.

Let me now share some more **detailed operational results**.

The Plenti digital platform efficiently supports our lending verticals across automotive, renewables and personal loans. Despite our significant growth, Plenti still has small shares of these very large markets.

Our diversification, and the sheer size of these verticals, means that capturing an additional 1.7% of the total addressable market could deliver an extra $1b of Plenti lending.

It's extremely pleasing to see that all three product verticals performed well in FY26:

- Our **Automotive** business continued to grow strongly, supported by our technology edge, our diversified distribution across brokers, OEM partners and NAB, and our compelling product features. Encompassing both consumer and commercial, the loan book grew organically to deliver 40% originations growth, increasing the portfolio by 24% on PCP, to close the year with a $1.779b loan book.
- Our **Renewables** business grew significantly, driven by the electrification of society, geo-politics driving fossil fuel costs higher, and government incentives driving demand for

solar panels and battery systems. We also launched the WA Government's Residential Battery Scheme as the exclusive administrator and financier. Loan originations were up 26% to $239m, taking the renewables loan book to $427m, up 25% on PCP.

- Significant growth in **Personal Lending** was driven by Australian demographics, technology enhancements in our credit engine, improvements to our customer journey and third-party integrations. PLs delivered significant growth of 23% against PCP to achieve a closing loan book of $900m (up 18%). We also continued to invest significantly in underwriting capacity and technology, increased our credit decision consistency and speed, and materially increasing our straight through processing rates.

The "**NAB powered by Plenti**" car loan also built momentum, closing the year with a loan book of $121m. We also brought forward the contractually scheduled review of the partnership and agreed a set of arrangements to support greater investment in growth activities.

In summary, Plenti helped 27,000 Australians buy a new or used car, financed 11,500 solar panel installations, 68% with a battery attached, helped 2,500 Australians go travelling, and 7,000 renovate their home, plus many more dreams brought to life.

Plenti also continued to demonstrate the operating leverage inherent in our digitally enabled business model, with operating cost to net margin for FY26 reducing to 56.7% from 60.7% in the previous year, and hitting our FY26 target of <57%.

Plenti has successfully executed the first of three strategic horizons throughout the year, and grown, by doing what we do, but better.

Our proven competitive strengths work together to deliver strong consistent performance and growth momentum. At the heart of this is the Plenti platform, which delivers outstanding customer experience, market diversity and an enviable 10+ year credit track record.

We have total control over our proprietary digital platform which provides speed and agility to respond to customer needs. The scalable architecture also enables deep partner integrations and has credit decisioning capability embedded within the platform.

We're uniquely positioned as the only non-bank lender across all three of our distinct markets, and our diverse and complementary lending verticals and channels allow us to take advantage of shifts in market conditions to deliver consistent profitable growth.

Additionally, the Plenti platform's purpose-built credit engine, when combined with our focus on prime borrowers, delivers low losses and volatility through the cycle, supporting growing profitability and improving treasury outcomes.

The platform also provides a foundation for rapid change and AI adoption to deliver strong operational efficiency and improved products. These capabilities deliver real world commercial outcomes, with award winning highly automated and straight through processing digital journeys, combined with differentiated technology capabilities such as GreenConnect.

Our technology, when combined with our partnership capabilities and commercially collaborative culture, has enabled us to work with larger organisations such as NAB, Tesla, Cadillac and AGL, and with the West Australian government.

Looking ahead, our refreshed corporate strategy remains clear: we're pursuing a breakout growth ambition across three clear horizons over the next five years.

- Horizon 1 (this year) was to GROW by doing what we do but better, and it's now successfully complete.
- We therefore now embark on Horizon 2 (years 2 & 3) to GROW by also doing new things
- Horizon 3 (years 4 & 5) is to GROW by scaling boldly into new opportunities

Our success will be underpinned by extending and improving three distinctive strategic capabilities:

1. **Deeper relationships** with target customers and partners supporting diverse and complementary distribution channels
2. **Data and artificial intelligence** to drive fast and reliable credit decisions, reduce operating costs, optimise pricing and uplift customer cross-sell capabilities
3. **Proprietary technology stack** to provide customers and partners with fast, simple and consistent digital journeys, with a low cost of manufacture

Our FY26 loan originations exit rate was $475m per quarter, which would – if continuously repeated – deliver a loan book of $4b plus.

Plenti's ambitious mid-term growth strategy and loan originations growth target – requiring $600m in originations continuously repeated – would see an implied 'steady state' loan portfolio surpass $5b.

The progress we've made over FY26 has only been achieved due to the capabilities and dedication of our incredible people. It's clear that everyone in the business is committed to delivering our mission, which is to build Australia's best lender as judged by our customers, employees and owners.

I'd therefore like to thank all of them for their dedication, commitment and hard work, which has made a positive difference for our customers and our shareholders.

I'd also like to thank our Chair, Mary Ploughman, and the board of directors for their support, guidance and constructive challenge throughout the year.

Finally, I'd like to thank Plenti's business partners, funders, referral partners and brokers, who continued to support our growth and success, and you, our shareholders, for your continued faith in our ability to deliver positive outcomes.

I finish the year extremely excited by Plenti's customer offerings, its market positioning, its technology capabilities, and so much more. We close FY26 with a clear and achievable corporate strategy, an aligned board, executive and employee team, and real momentum to deliver our growth agenda.

We have a solid set of foundations in place, and I believe we can achieve our mission to be Australia's best lender and deliver profitable growth and increased shareholder value.

Thank you, and let me now pass back to our Chair, Mary Ploughman.

Plenti

ASX RELEASE
Plenti Group Limited (ASX:PLT)
Authorised for release by the Board of Plenti Group Limited

For more information please contact:
Adam Bennett, CEO, shareholders@plenti.com.au
Selena Verth, CFO, shareholders@plenti.com.au

Annual General Meeting

18 August 2026

Board of Directors

Mary Ploughman
Chairman and Independent Non-Executive Director

Daniel Foggo
Non-Executive Director

Peter Behrens
Independent Non-Executive Director

Stephen Benton
Independent Non-Executive Director

Jacqui Colwell
Independent Non-Executive Director

Executive Committee

Adam Bennett
Chief Executive Officer

Selena Verth
Chief Financial Officer

Georgina Koch
General Counsel and Company Secretary

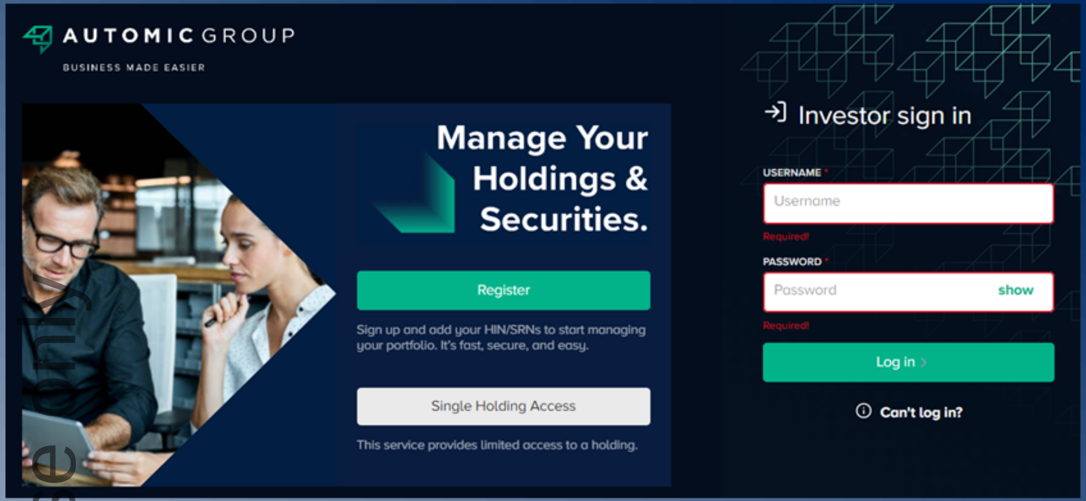
Ben Milsom
Chief Commercial Officer

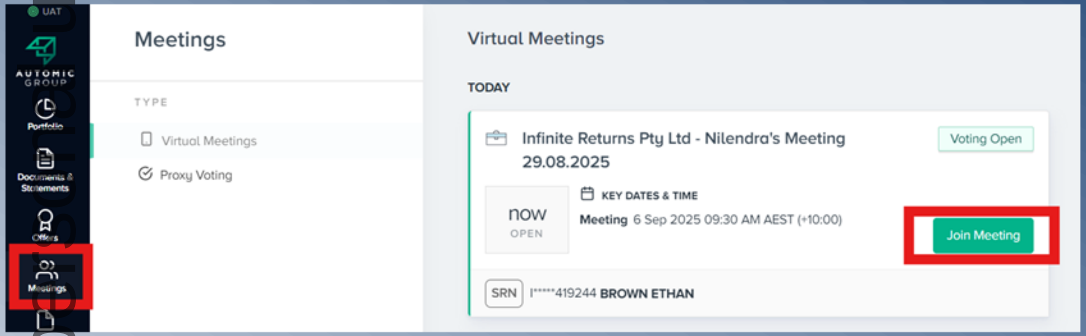
Glenn Riddell
Chief Operating Officer

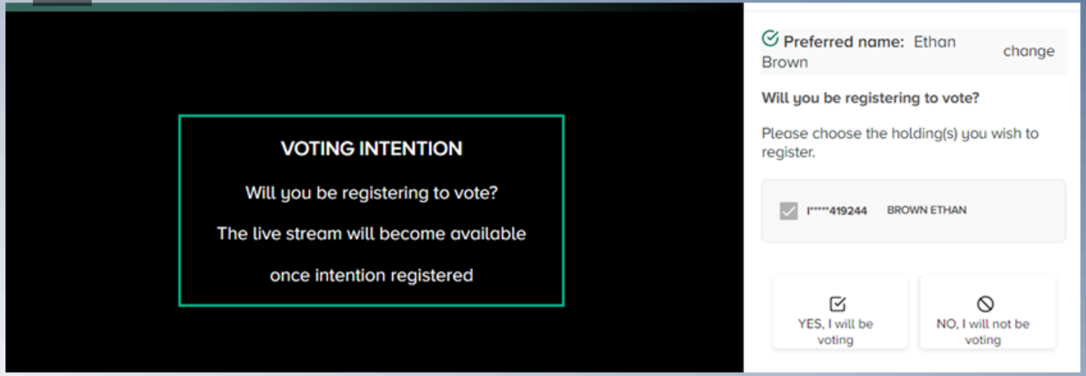
Simon Cordell
Chief Risk Officer

Tom Wright
General Manager,
Strategy Execution

Login & Registration







01 Go to https://investor.automic.com.au/#/home

02 Under Meetings menu, click on "Join Meeting"

03 Follow the prompts to register your relevant holding(s)

For support call:

1300 816 159 (within Australia)
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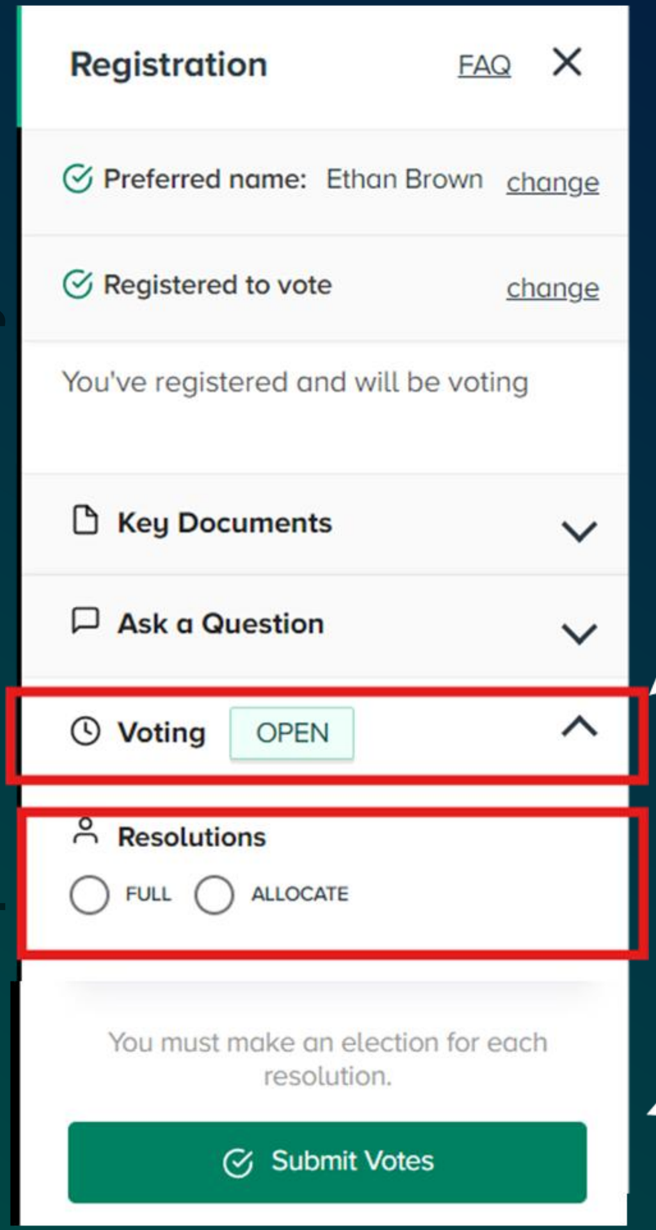

Voting Instructions

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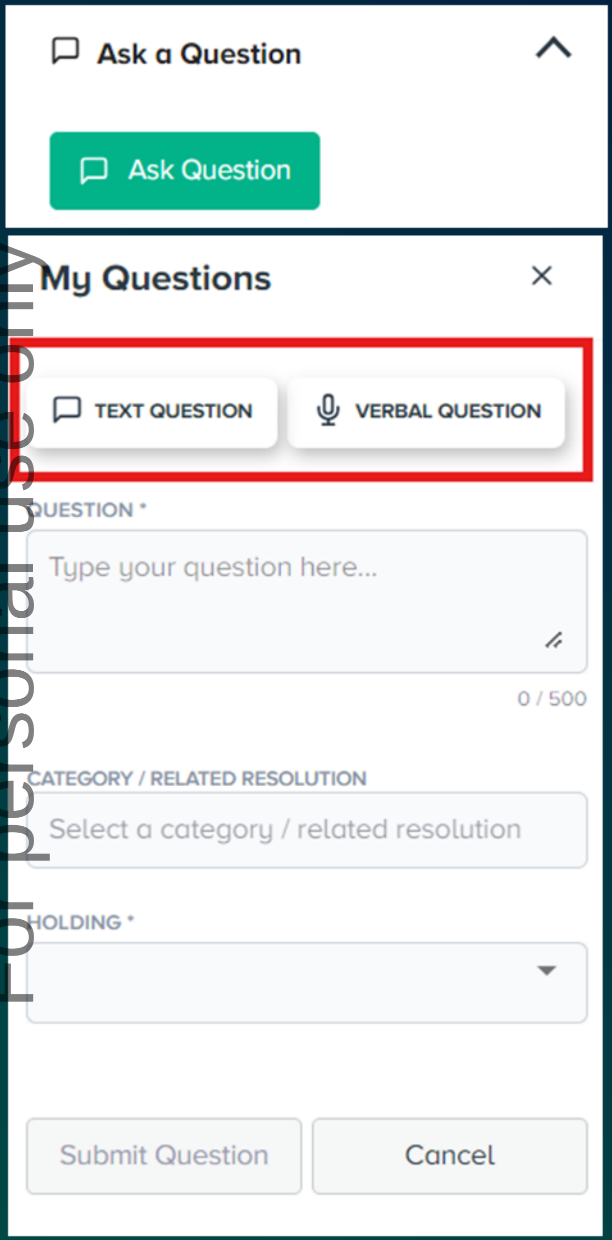
AUTOMIC GROUP™

Ask a Question



01 Click on the "Ask a Question" dropdown, then "Ask Question"

02 Choose Text Question or Verbal Question

03 Type your question then select the relevant resolution and holding/capacity. Once done click "Submit Question".

For support call:

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Chairman Address

Plenti

CEO Address

Plenti had an outstanding FY26 on all of the metrics that matter to deliver Cash PBT of $30.8m

Plenti

FY26 market guidance – delivered

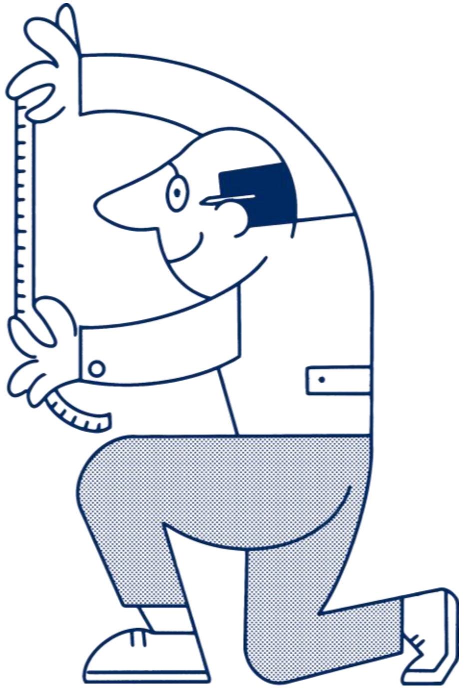
Growth	Growth	Efficiency	Profitability
Originations $1.9bn +32% pcp	Closing loan portfolio $3.1bn +22% pcp	Cost-to-net margin 56.7% down 7% yoy	Cash PBT $30.8m +117% pcp

Cash NPAT
$27.3m
+97% on pcp

Closing 90+ arrears
42bps
down 1bp yoy

Corporate debt repaid
$12.5m
Reducing drawn balance to $20m

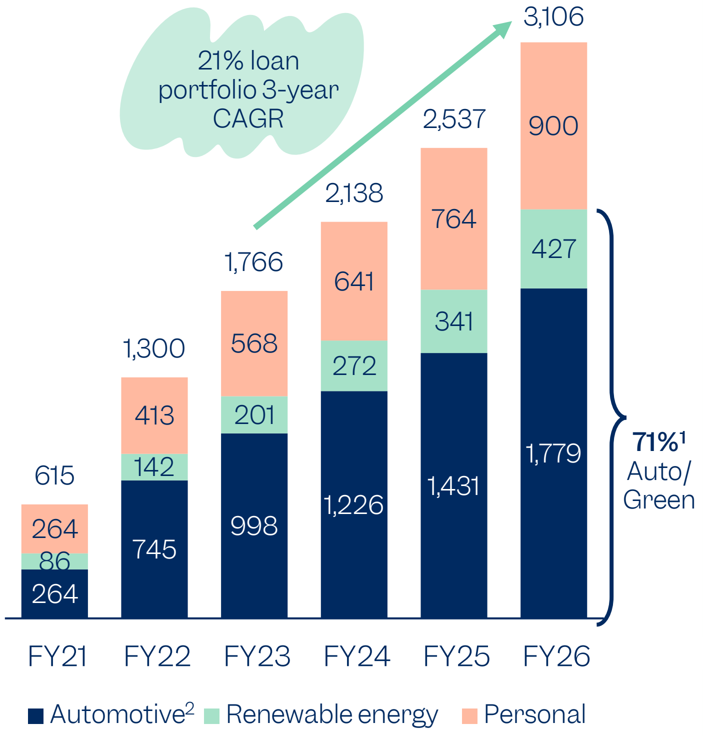
$3bn loan book goal achieved two months ahead of target, delivering on our **Horizon 1** strategic objective



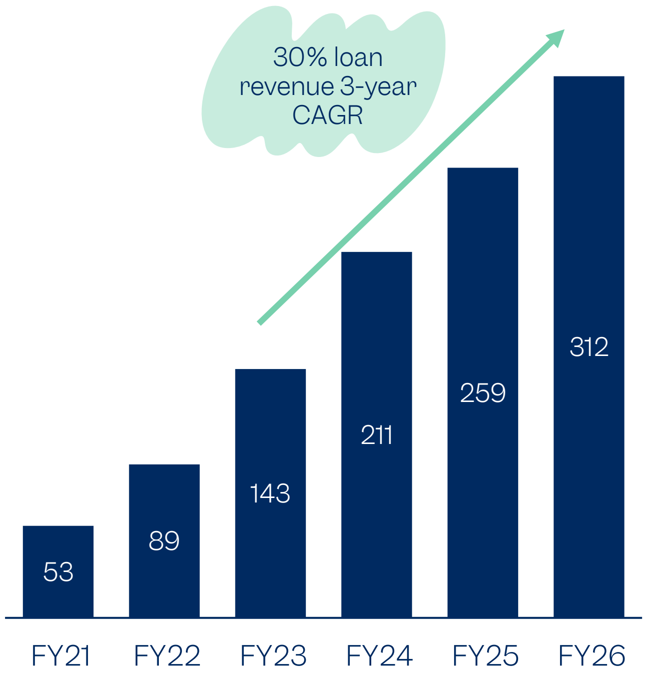
Plenti continued its strong growth trajectory in FY26 across all verticals and distribution channels

Plenti

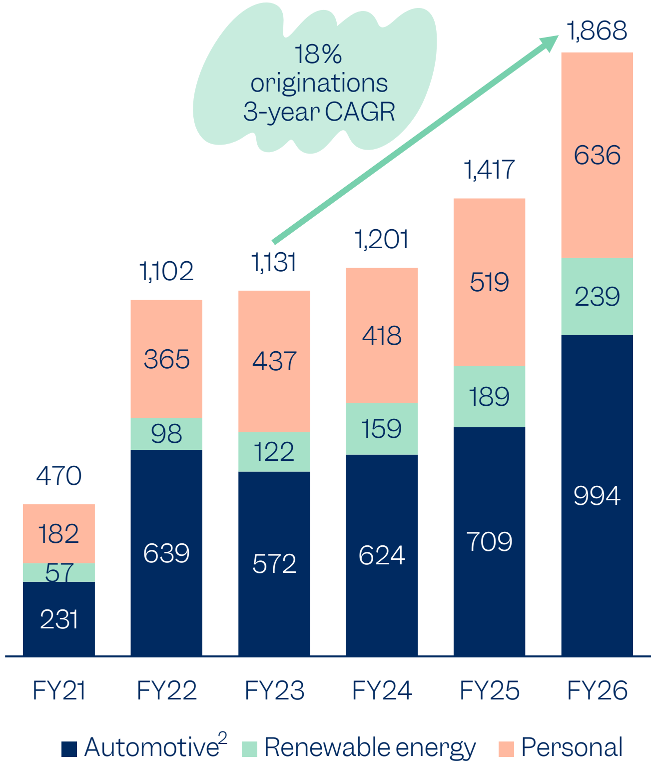
Loan portfolio grew to >$3.1bn, with profitable growth across each lending vertical



… which drove meaningful revenue growth to >$310m



… with continued momentum in originations



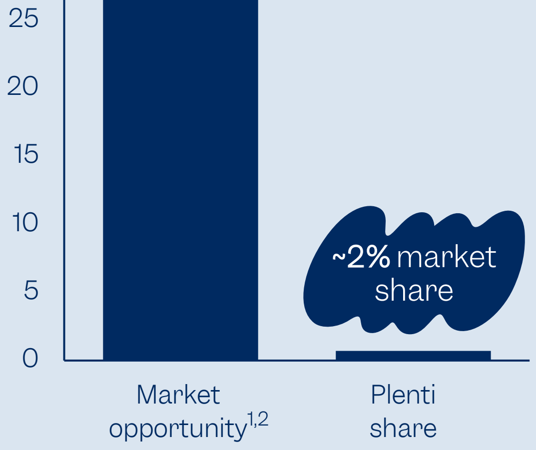
1. Lower credit risk secured automotive and unsecured renewable energy loans represented 71% of the loan portfolio at the end of FY26
2. Automotive portfolio and originations figures include NAB powered by Plenti (NPBP)

Plenti's proprietary technology enables our growth across several large prime lending verticals

Plenti

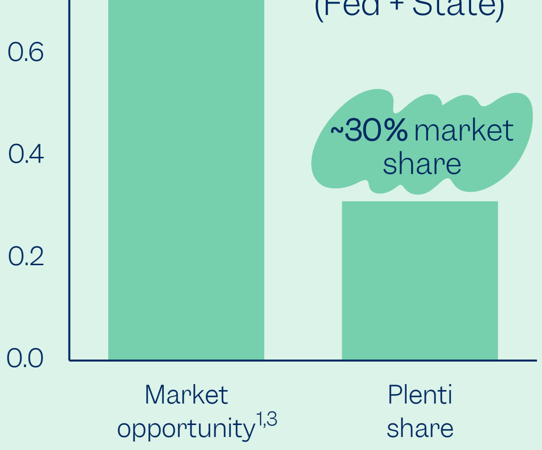
Automotive annual originations ($bn)

Demand drivers
- Australian demographics
- EV transition
- New model entry (China)



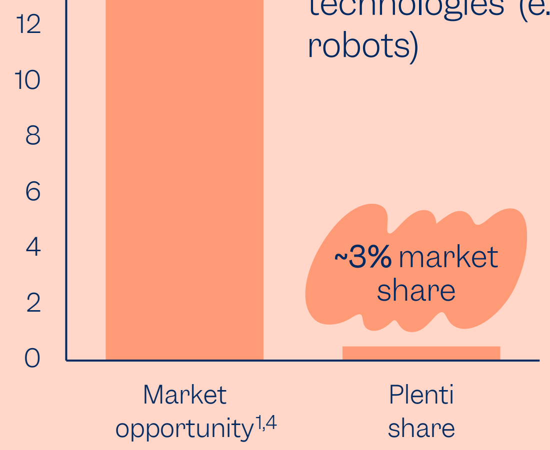
Renewable annual originations ($bn)

Demand drivers
- Electrification of society
- Geopolitics (Energy costs)
- Govt incentives (Fed + State)



Personal lending annual originations ($bn)

Demand drivers
- Australian demographics
- Ongoing consumer desires
- Looming technologies (e.g. robots)



Plenti still has **small shares of large markets**

Diversification allows PLT to react to shifts in market conditions to deliver **consistent profitable growth**

Capturing an **additional 1.7% of the total addressable market** could deliver an extra **$1bn** of Plenti lending

1. Market opportunity defined as annual originations for each respective vertical
2. Automotive market opportunity based on ABS Lending Indicators Table 27 fixed term loans, purchase of road vehicles LTM to March 2026 and management estimates
3. Renewable market opportunity based on reported originations data for key market participants and management estimates
5. GreenConnect is Plenti's proprietary platform for establishing our customer's virtual power plant
4. Personal lending market opportunity based on ABS Lending Indicators Table 27 fixed term loans LTM to March 2026, excluding refinancing and purchase of road vehicles

The Plenti platform delivers outstanding customer experiences, market diversity and an enviable 10+ year credit track record

Plenti

Plenti

DIGITAL PLATFORM

- **Total control** across our proprietary end-to-end platform
- **Speed and agility**
- **Deeply integrated** partner experiences
- **Scalable architecture** enables reuse of capabilities
- **Integrated credit capability** and decisioning

Diversification

Auto · Renewable · Personal

× 4 distribution channels

Direct • Broker • Installer • Strategic Partners

Plenti has a unique market presence with diverse and complementary distribution channels in three markets

- **Uniquely positioned** in three distinct markets
- **Complementary distribution** across direct, brokers, installers, OEMs, NAB and government
- **Channel diversity** supports performance across changing macro conditions
- **Reduced dependence** on any single channel partner(s) or market vertical
- **Re-lending and cross-sell** growth opportunities emerging

Risk management

94bps

FY26 annualised net losses

Plenti's purpose-built credit engine leverages data and AI to better assess customer risk and deliver consistently low loss rates

- **Fast, scalable and consistent** credit assessment
- **Straight through processing** with 'no human touch' decisioning
- **Highly responsive to changing** loss trends and macro conditions
- **Rapid adjustment** of underwriting rules and credit settings
- **Fast decisioning** enabled by **automation and AI adoption**

Our strategy is simple: we are pursuing a breakout growth ambition across three clear horizons over the next five years

Plenti

MARCH 2026

Horizon 1

Grow by doing what we do – but better

Disciplined focus

Grow by extracting additional value from existing automotive, renewables and personal lending verticals

... and by growing NAB Powered by Plenti volumes steadily

MARCH 2028

Horizon 2

Grow by also doing new things

Disciplined expansion

Maintain and grow our existing verticals whilst simultaneously looking outwards to potentially:

- Expand into adjacent products
- Create new verticals
- Engage new strategic partners

MARCH 2030

Horizon 3

Grow by scaling boldly into new opportunities

Expand our thinking

Leverage the growing scale of the business

Explore a greater range of potential options available to a profitably scaling business:

- Additional products
- Potential acquisitions

We are here

Plenti's ambitious loan originations growth target would see an implied "steady-state" portfolio surpass $5bn

Plenti

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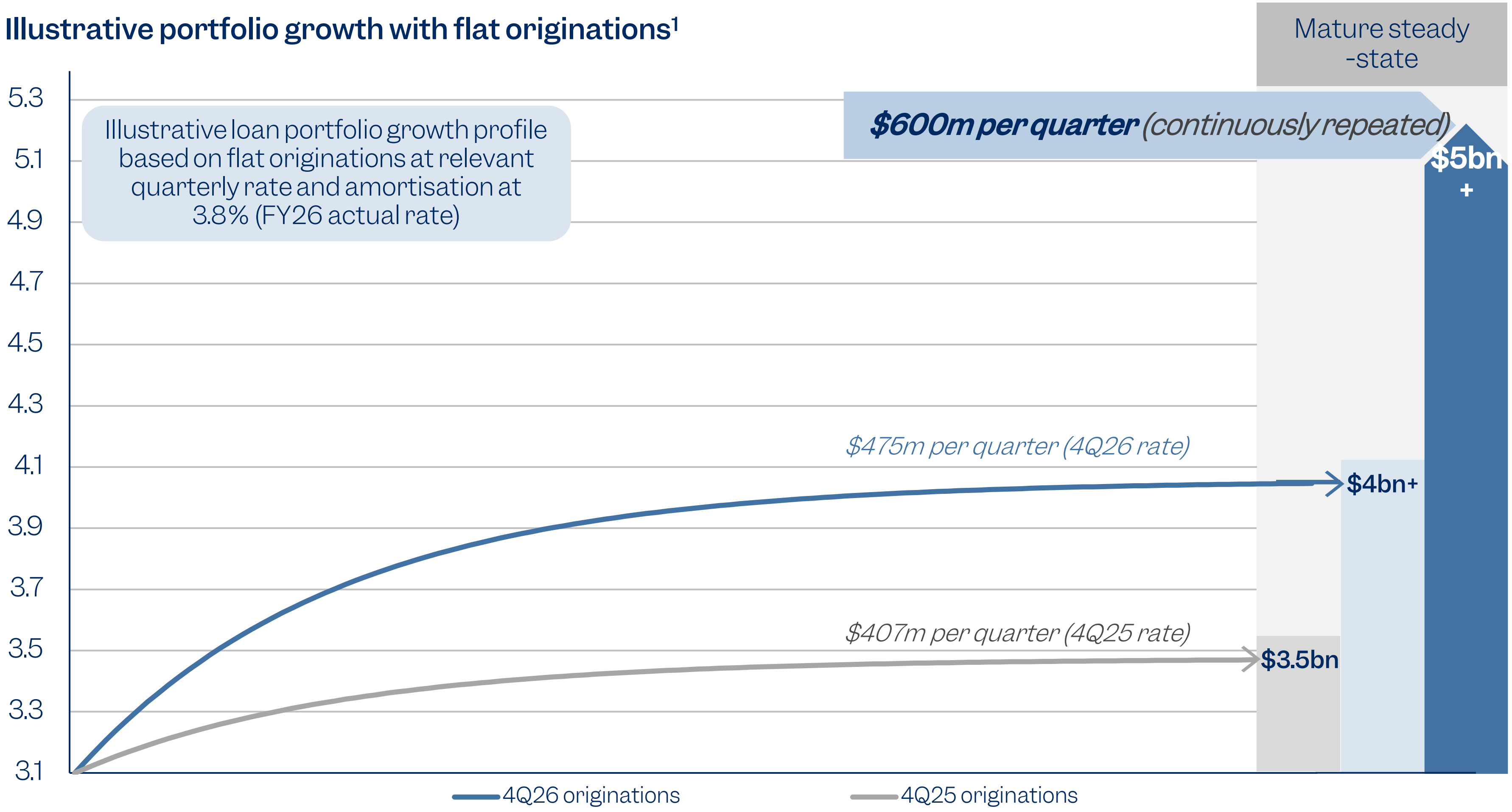


Portfolio growth rate and indicative mature "steady-state" loan portfolio size is a function of ongoing quarterly origination rate

Business objective is to continue to accelerate loan originations through Horizons 2 and 3 as part of our breakout growth strategy

$600m quarterly originations would deliver a $5bn+ mature steady-state portfolio if achieved consistently over time

1. This is a mathematical exercise only and does not factor in any changes to originations composition, loss rate or amortisation rates. Illustrative scenario analysis only, not provided as a forecast

Plenti team and partners

Plenti

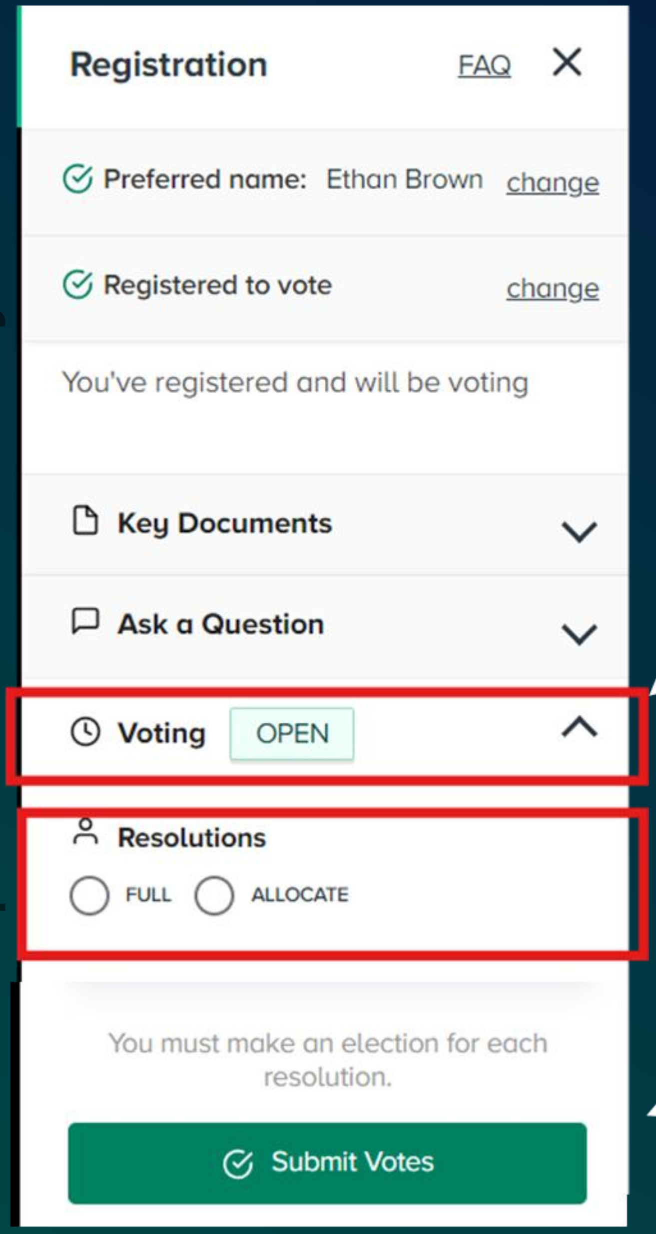
Bringing our customers' big ideas to life

Items of business

Plenti

Item 1	• Financial statements and reports
Item 2 – Resolution 2	• Adoption of Remuneration Report
Item 3 – Resolution 3	• Re-election of Mary Ploughman as a Director
Item 4 – Resolution 4	• Re-election of Peter Behrens as a Director
Item 5 – Resolution 5	• Election of Jacqui Colwell as a Director
Item 6 – Resolution 6	• ASX Listing Rule 7.1A Approval of Future Issue of Securities
Item 7 – Resolution 7	• Renewal of Proportional Takeover Provisions in the Constitution

Voting Instructions



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Item 1

Item 1 – Financial statements and reports

- To receive and to consider the Annual Financial Report of the Company for the financial year ended 31 March 2026 together with the declaration of the Directors, the Directors' Report, the Remuneration Report and the Auditor's Report for that financial year.

Note: This item is for discussion only

Item 2

Plenti

Resolution 2 – Adoption of Remuneration Report

- To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

> "That, for the purpose of Section 250R(2) of the Corporations Act and for all other purposes, approval is given for the adoption of the Remuneration Report as contained in the Company's Annual Financial Report for the financial year ended 31 March 2026."

Note: the vote on this Resolution is advisory only and does not bind the Directors or the Company

Proxy Votes

For	40,277,679	98.87%
Against	392,535	0.96%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	438,093	

Item 3

Plenti

Resolution 3 – Re-election of Mary Ploughman as a Director

- To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

  "To re-elect Mary Ploughman as a Director of the Company."

Proxy Votes

For	40,600,730	98.61%
Against	506,070	1.23%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,507	

Item 4

Plenti

Resolution 4 – Re-election of Peter Behrens as a Director

- To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

  "To re-elect Peter Behrens as a Director of the Company."

Proxy Votes

For	41,026,227	99.64%
Against	80,573	0.20%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,507	

Item 5

Resolution 5 – Election of Jacqui Colwell as a Director

- To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"To elect Jacqui Colwell as a Director of the Company."

Proxy Votes

For	41,057,782	99.72%
Against	50,525	0.12%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	0	

Item 6

Plenti

Resolution 6 – ASX Listing Rule 7.1A Approval of Future Issue of Securities

- To consider and, if thought fit, to pass the following resolution as a **Special Resolution**:

> "That, for the purposes of ASX Listing Rule 7.1A and for all other purposes, the issue of equity securities up to 10% of the issued capital of the Company (at the time of issue), calculated in accordance with the formula prescribed in ASX Listing Rule 7.1A.2 and otherwise on the terms and conditions set out in the Explanatory Statement, be approved."

Proxy Votes

For	33,911,665	82.36%
Against	7,195,142	17.48%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,500	

Item 7

Plenti

Resolution 7 – Renewal of Proportional Takeover Provisions in the Constitution

- To consider and, if thought fit, to pass the following resolution as a **Special Resolution**:

> "That, pursuant to Section 648G of the Corporations Act 2001 (Cth), Shareholders approve the renewal of the proportional takeover provisions in the form contained in the clause 14 of the Constitution of the Company for a period of three years with effect from the date of the Annual General Meeting."

Proxy Votes

For	41,030,052	99.65%
Against	76,755	0.19%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,500	

Conducting of the poll

Plenti

Q & A

Plenti

Other business

Plenti

Meeting close

Plenti