LATITUDE

1H26 Results Presentation

For the half year ended 30 June 2026

LATITUDE GROUP HOLDINGS LIMITED
ABN 83 604 747 391

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Agenda

First Half 2026 Highlights

Bob Belan – Managing Director & CEO

First Half 2026 Snapshot – Key Business Drivers

Customer demand and product engagement driving asset growth

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New Customer Accounts	Total Card Transactions (#)	Total Card Purchase Volume ($)	New Personal & Auto Loan Origination
148k	30m	$3.6b	$785m
YoY ↑1%	YoY ↑7%	YoY ↑5%	YoY Flat

Market Share Growth Accelerating

Personal Loans receivables hit new record high - remains #2 in AU [1]
&
Cards share growing and outpacing market growth - ↑33bps YoY in AU [2]

Interest Bearing Receivables	Total Receivables	Net Interest Margin %	Credit Performance (90+ dpd)
$5.6b	$7.3b	12.0%	1.7%
YoY ↑7%	YoY ↑4%	YoY ↑27bps	YoY ↑13bps

$10m+
Reallocated To Growth Investments

New Products | New Partners | New Capability & Simplification | AI & Cyber Security

(1) Based on receivables share by Brand.
(2) Source: Company data, APRA as at June 26.

First Half 2026 Snapshot– Key Financial Metrics

Margins and operating leverage translating into strong financial outcomes

Funding Raised

$2.3 billion

Continued to expand in public ABS markets

Further spread tightened in 2H25
Tactically extended durations

Interest Income	Net Interest Income	Total Operating Income	Risk Adjusted Income
$611m	$428m	$438m	$286m
17.1%	12.0%	12.2%	8.0%
YoY ↑4% / ↓28bps	YoY ↑8% / ↑27bps	YoY ↑7% / ↑20bps	YoY ↑3% / ↓20bps

Jaws Ratio

+9% YoY

Improved operating efficiency
Margin expansion

Foundations for Sustainable profitable growth

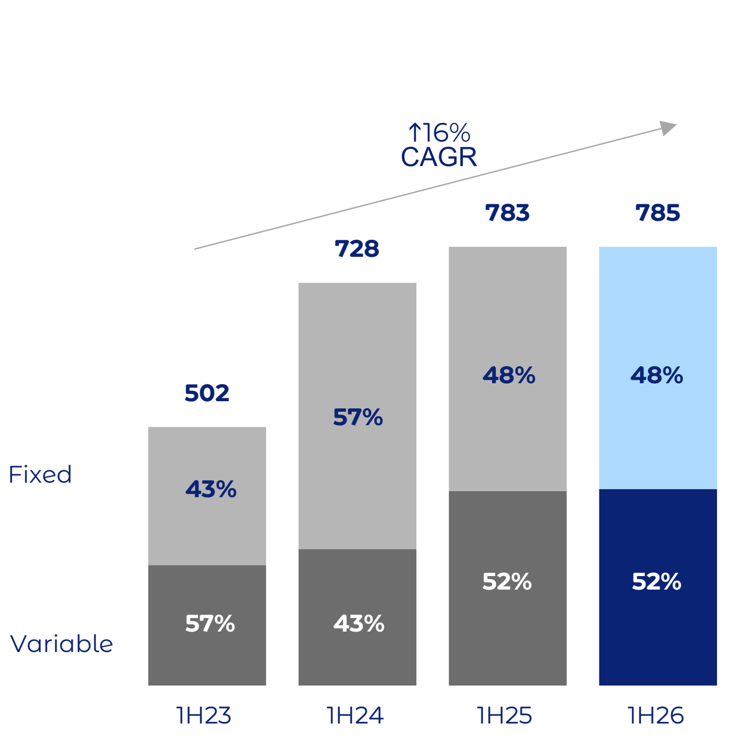
Cash Operating Expense	Cash Cost-to-Income Ratio (CTI)	Cash Profit Before Tax	Cash Net Profit After Tax
$181m	41.3%	$105m	$64m
707 FTE			
YoY ↓2% / ↓5%	YoY ↓390bps	YoY ↑12%	YoY ↑39%

Money: Expanding margins and operating leverage with record high receivables

Strong customer demand driving record 1H originations

Performance enhanced by CX, product offering, marketing and distribution improvements.

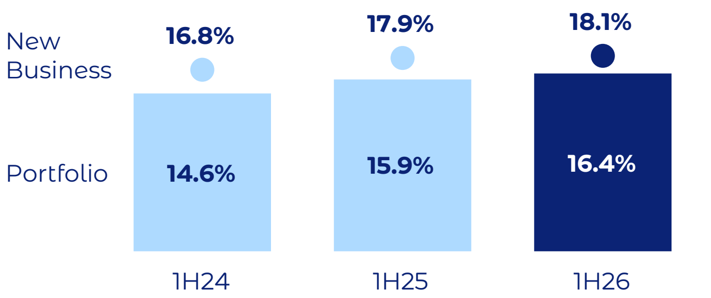
New Origination Volume ($m)



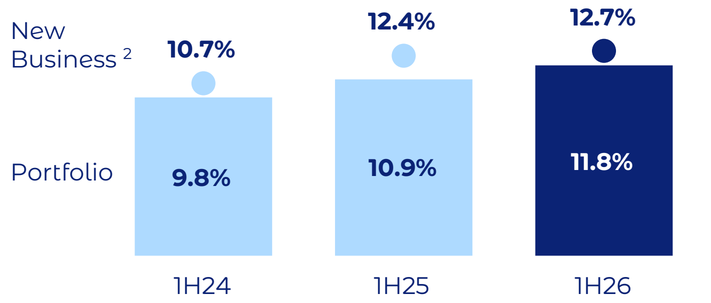
Pricing discipline supporting further margin expansion

Pricing optimisation and roll-off of older lower margin vintages supporting NIM expansion

APR Interest Yield



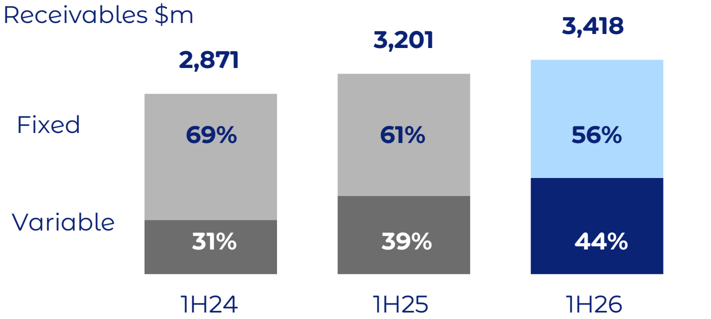
Net Interest Margin



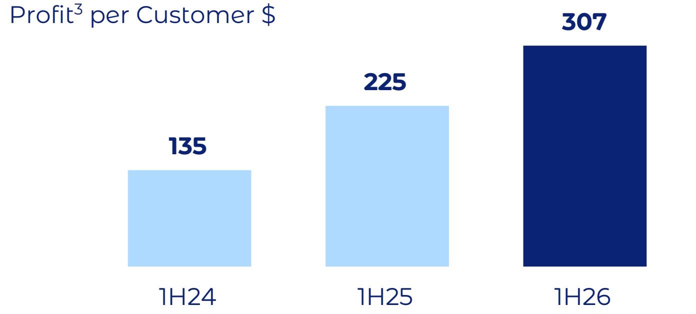
Record receivables reflecting sustained growth momentum

7% YoY growth, maintained **#2 brand** in Personal Loans in Australia[1]

Customer demand for variable rate loan product continues



Platform Scaling



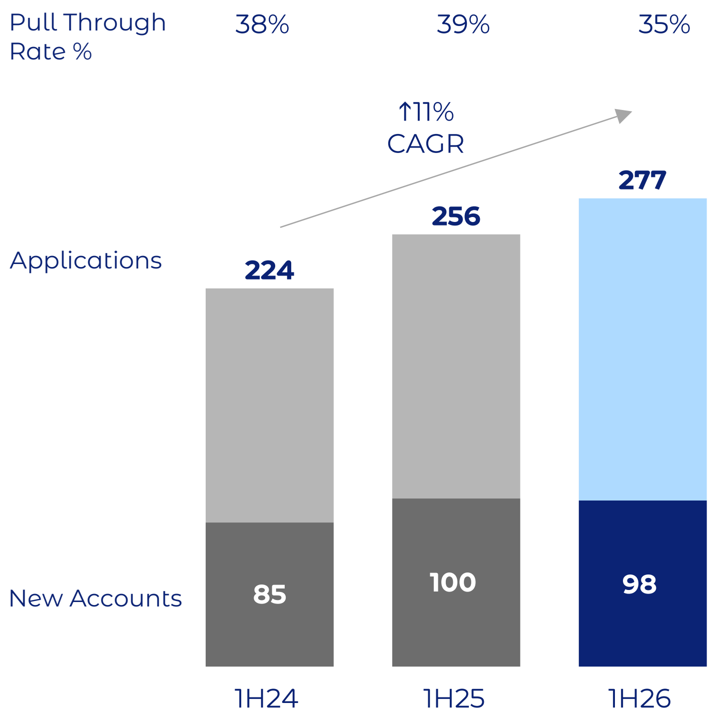
(1) Based on receivables by brand.
(2) New Business Net Interest Margin is calculated as New Business APR Interest Yield less New Business Interest Expense Yield.
(3) Profit = Cash PBT per Open Account.

Pay: Growth led by new customer originations and volume

Enhanced value propositions driving customer acquisition

Applications +8% YoY, with strong new customer acquisition supporting portfolio growth

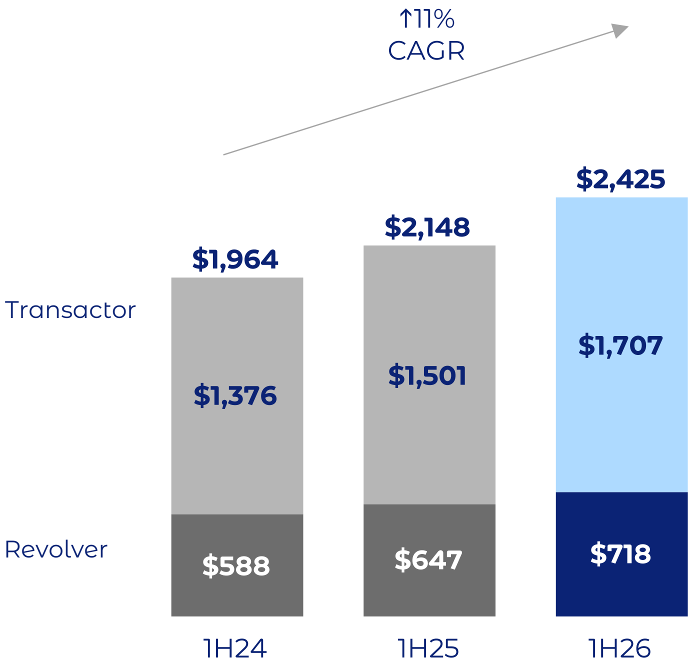
Applications & New Accounts (#, '000s)



LFS Card usage deepening as customer spend accelerates

Card purchase volume per account +13% YoY, reflecting strong customer engagement

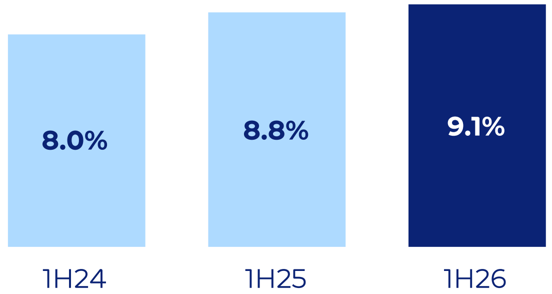
Card Purchase Volume per account ($)



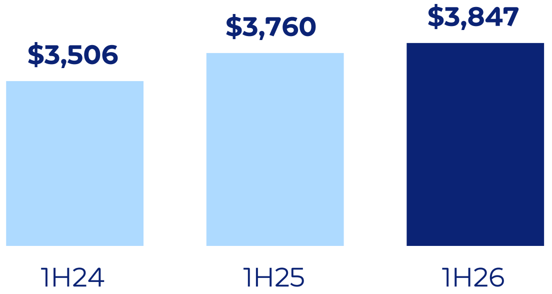
Strengthening market position through sustained growth

Credit card market share increased to 9.1%, reflecting sustained growth in Pay products

Credit Card AU Market Share[1]



Gross Receivables $m



(1) Source: Company data, APRA and companies' public disclosures based on receivables as at June 26.

Bridge to the Future strategy underway

Bridge to the Future

1 Extend & Embed the Fundamentals	2 Ensure Sustained Asset Growth	3 Modernise & Uplift Tech Platforms	4 AI-Driven Productivity & CX
Universal implementation of Brilliant Basics	*Accelerate near-adjacencies*	*Speed, Agility, Resilience*	*Operating leverage & CX improvement*
Brilliant Basics at scale	**Existing Partner Share Growth**	**Simplify tech and reduce run costs**	**Deploy high-impact AI use cases**
Investment and ROI Discipline	**Expand Into New Industries**	**Add and unlock new capability**	**Scale intelligent automation**
Sustain high performance culture	**Customer Engagement & Retention**	**Partner with best-in-class**	**Strengthen data & decisioning**

5 Operational & Risk Management Excellence

Latitude Executive Team

Bob Belan
MD & CEO

Guillaume Leger
CFO & EGM Finance

Steve Rubenstein
EGM, Money Division

Adriana Martinez
EGM, Pay Division

Stefano Tognon
EGM, Enterprise Growth Division

Felicity Joslin
CPO & EGM People and Culture

Karl Hoffman
EGM, Corporate Strategy & Transformation

Mark Brudenell
CRO & EGM Risk

Campbell Morrison
COO & EGM Enterprise Services

Areti Rapakousios
GGM, Internal Audit & Operational Excellence

Financial Performance

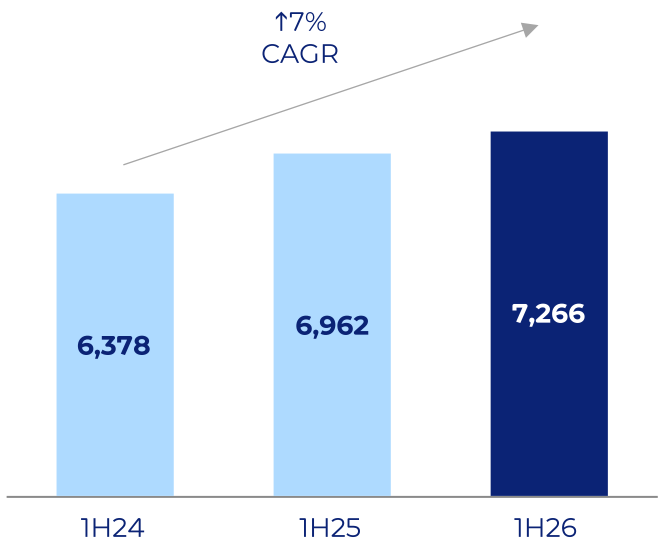
Guillaume Leger – CFO

First Half Financial Snapshot

Financial outcomes drivers and results continue to strengthen

Receivables continue to grow, supporting earnings momentum

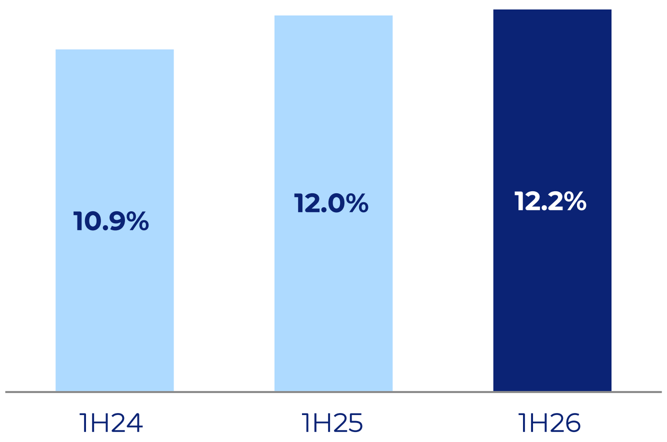
Gross Receivables $m



AGR $m	6,287	6,842	7,225

Margin growth continues, ↑20bps YoY

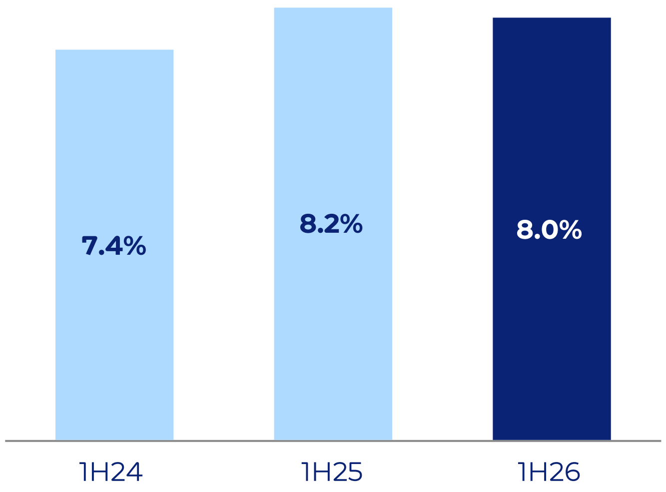
Total Operating Income %



Op Income $m	342	408	438

Maintaining strong risk-adjusted margins

RAI %



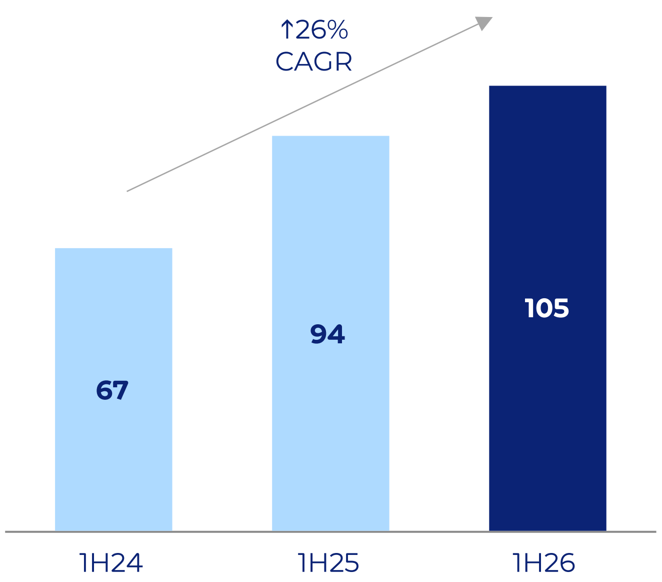
RAI $m	232	278	286

Half Year Financial Snapshot

Financial outcomes continue to strengthen

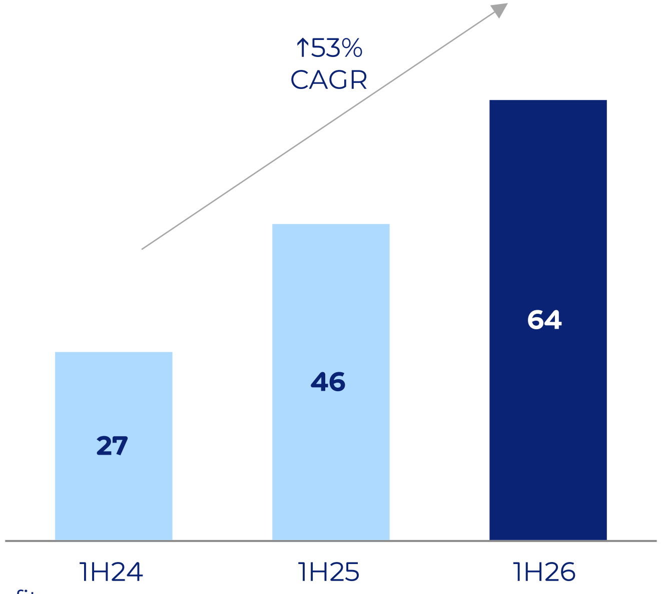
Cash Profit growth ↑12% YoY

Cash PBT ($m)



Net Profit growth continues, ↑39% YoY

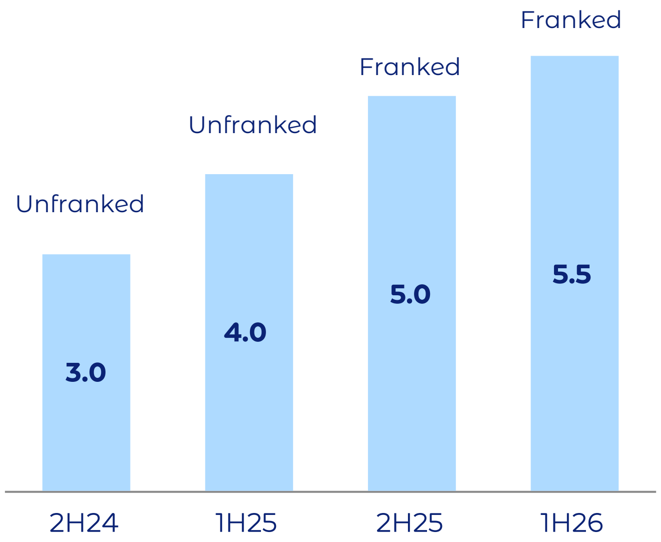
Cash NPAT ($m)



	1H24	1H25	1H26
Stat Profit Cont. Ops[2]	9	40	54

Increasing return of capital to shareholders, with a fully franked 12.2% 1H26 dividend yield[1]

DPS (cents)



	2H24	1H25	2H25	1H26
TER%[3]	7.1%	7.0%	7.1%	8.1%[4]

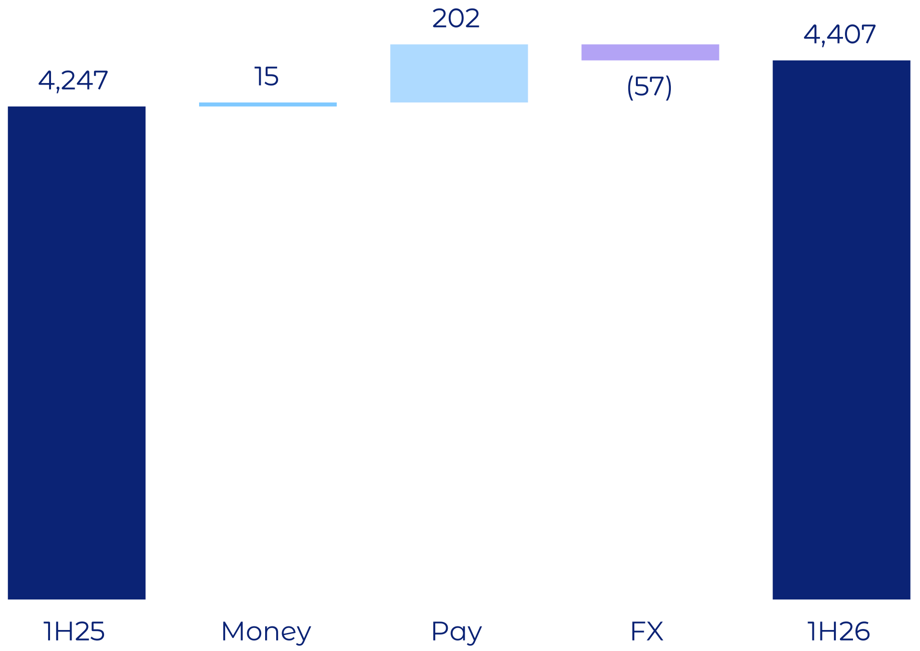
(1) 12.2% dividend yield is calculated based on the 1H26 dividend annualised and a share price of $0.9000 as at market close on 20 August 2026. On a fully franked grossed-up basis, the dividend yield is 17.5%.
(2) Statutory Profit from continuing operations.
(3) Tangible Equity Ratio as at period end before the impact of any dividend payment.
(4) Tangible Equity Ratio would be 7.0% on a pro forma basis assuming redemption of Capital Notes 1 at its first call date on 27 Oct'26.

Strong topline momentum maintained

Volume growth translating into receivables expansion

Volume growth continues ↑4% YoY, ↓8% HoH

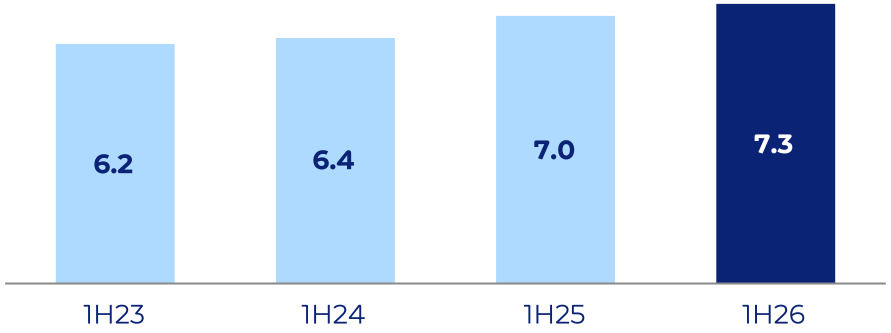
($m)



2H25 vs. 1H26	4,807	(54)	(303)	(43)	4,407

Delivering ↑4% receivables growth YoY

($Bn)

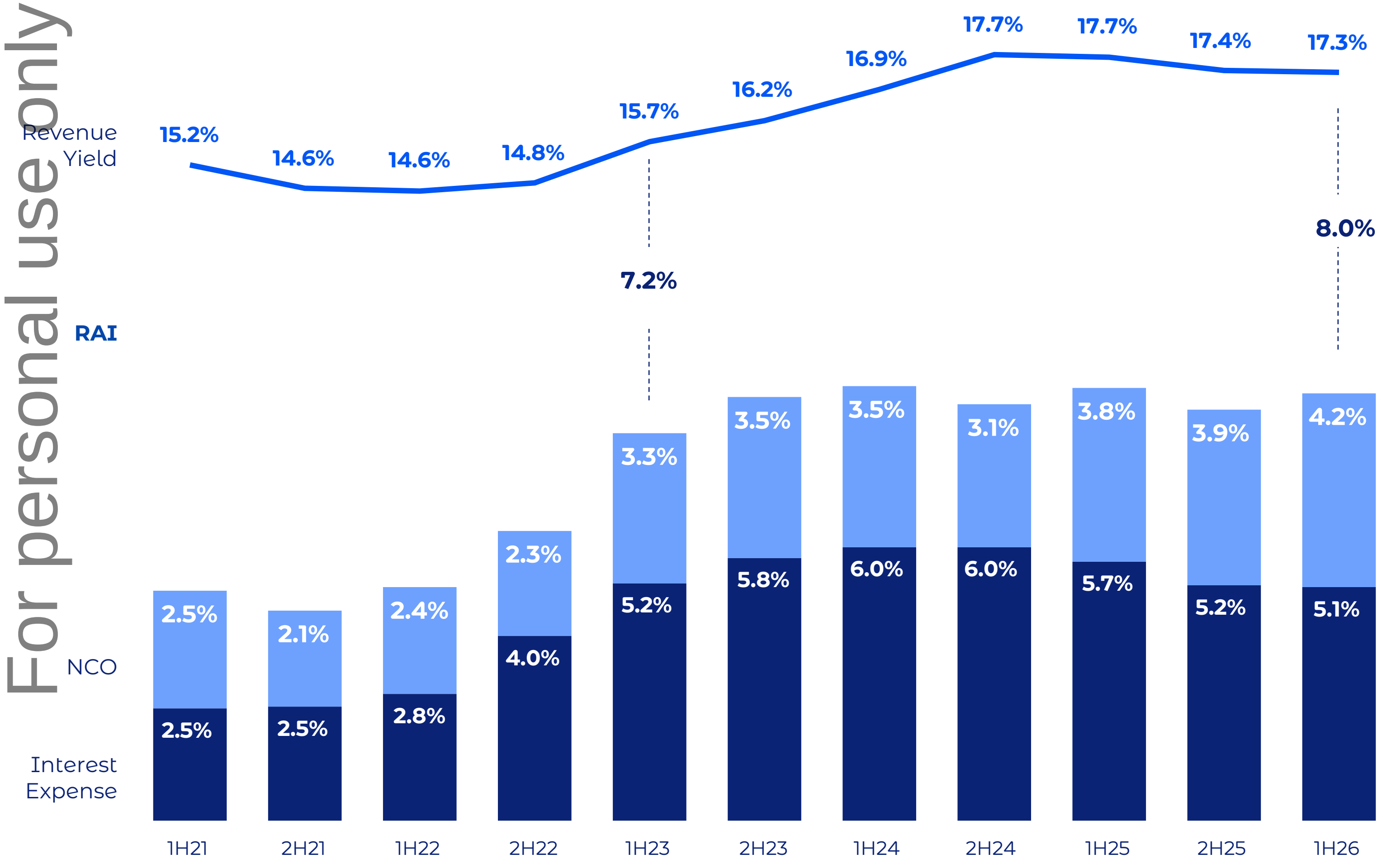


	1H23	1H24	1H25	1H26
Interest Bearing	4.5	4.7	5.2	5.6
Average Receivables (AGR)	6.4	6.3	6.8	7.2
Repayment Rates [1]	93%	95%	96%	98%

[1] Repayment rates are expressed on an annualised basis in constant currency, excluding Credit Cards and BNPL.

Sustaining attractive RAI margins

Margin optimisation in response to evolving macro conditions



	1H21	2H21	1H22	2H22	1H23	2H23	1H24	2H24	1H25	2H25	1H26
Op Income Yield	12.7%	12.1%	11.8%	10.7%	10.5%	10.5%	10.9%	11.7%	12.0%	12.2%	12.2%

Key YoY drivers

- **RAI remains strong at 8.0%,** down marginally 20bps YoY despite changing macro conditions.
- **Funding cost improvements more than offset revenue yield compression**, with CoF improving 55bps while revenue yield declined 35bps.
- **Credit performance remained within expectations** despite evolving macro conditions, up 41bps YoY.
- **Portfolio growth is translating into earnings growth**, with receivables growth delivering **$16m of incremental Risk Adjusted Income YoY.**
- **Underlying economics remain resilient**, operating income yield is **12.2%, up 20bps YoY**, despite the changing yield mix.

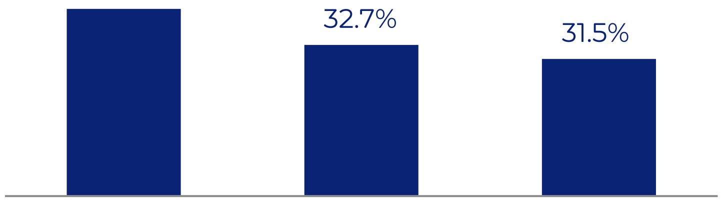
Diversified funding platform supporting growth and margin expansion

Diverse Funding Platform

65 Investors	↑6 v 2H25 *Active Investors ↑35% v 1H24*	60% Investors Offshore to A&NZ	*↑56% v 1H24*

- 5 transactions completed in 1H26 totaling $2.3bn:
  - Public Australian credit card transaction $0.5bn
  - Private credit facilities $1.8bn
- $6.6bn drawn with $1.2bn headroom.
- Active IRRM with 39% of receivables hedged.
- Improved pricing and advance rates/flexibility driving reduced spreads supporting CoF reduction despite rising cash rates.
- Issued Capital Notes 2 ~$135m improving balance sheet structure and supporting future growth.
- ~$30m of unsecured corporate debt at HoldCo vs. >$550m in seller notes.

Securitised Debt Maturity Profile [1]



Warehouse Financing

A$5.3bn Total Limits | **8 Active Facilities**

A & NZ as at 30 June 2026

ABS Issuance

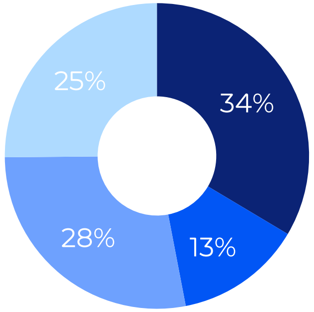
A$8.8bn Total Issuance to date | **8 Active Issuances**

A & NZ as at 30 June 2026

Diversified Funding Platform as ABS programme grows momentum

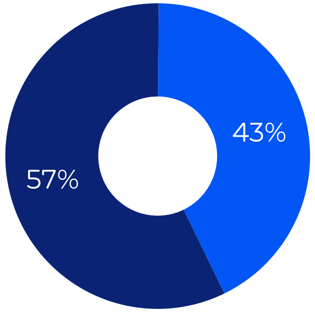
Size of public ABS programme grows as investor following expands

Investor breakdown of securitisation programme[2]



Australia & NZ | Asia | UK & EU | North America

Overall funding split.



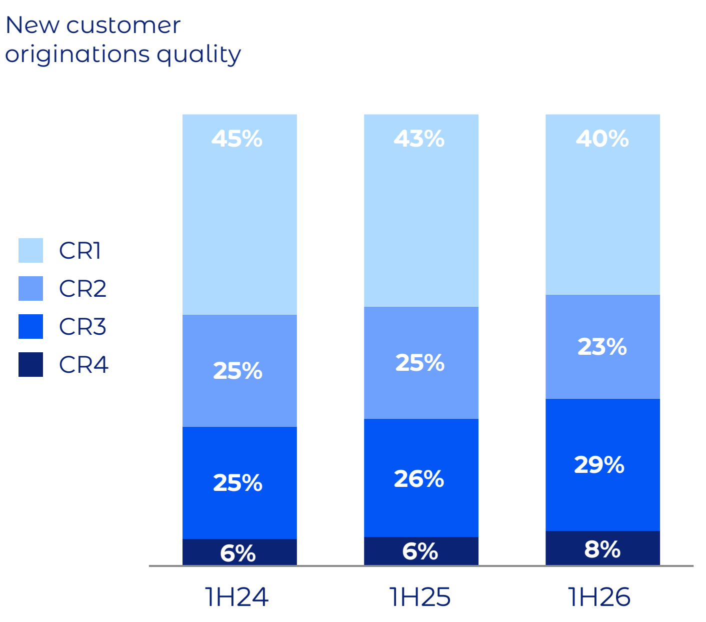
Warehouse | PublicABS

(1) ABS term deals included at their 10% call option.
(2) ABS term deals included at original issuance amount and allocation.

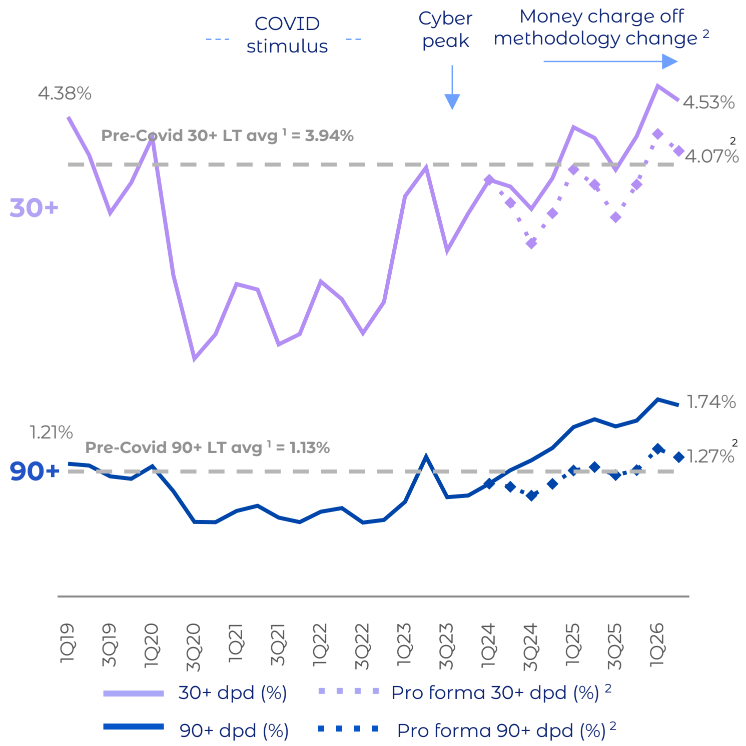
Risk adjusted returns remain strong

Credit metrics reflect macroeconomic conditions. Asset quality remains consistent with portfolio risk settings.

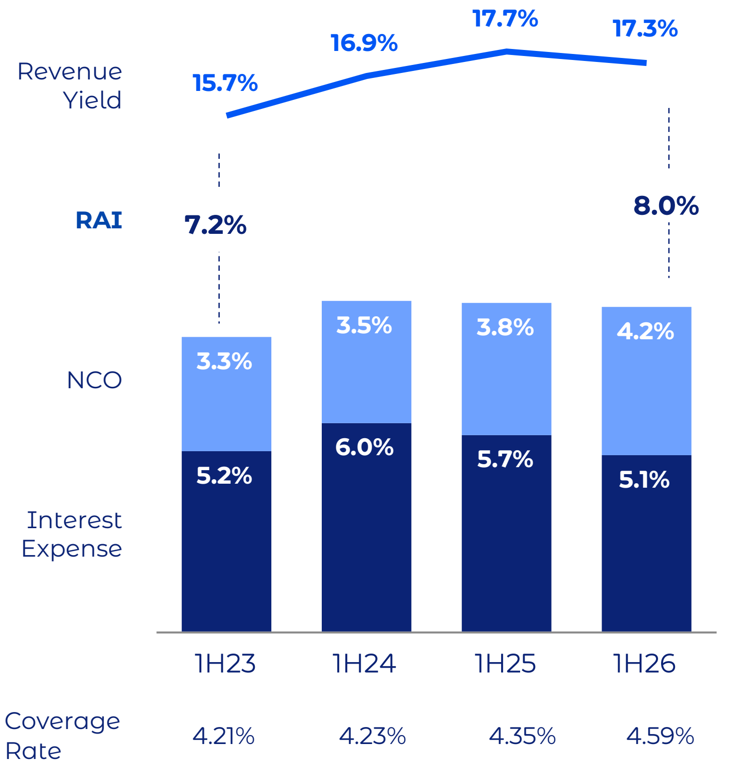
Credit quality sustained through disciplined underwriting



Delinquency trends reflect macro conditions



Net charge offs aligned with portfolio risk settings

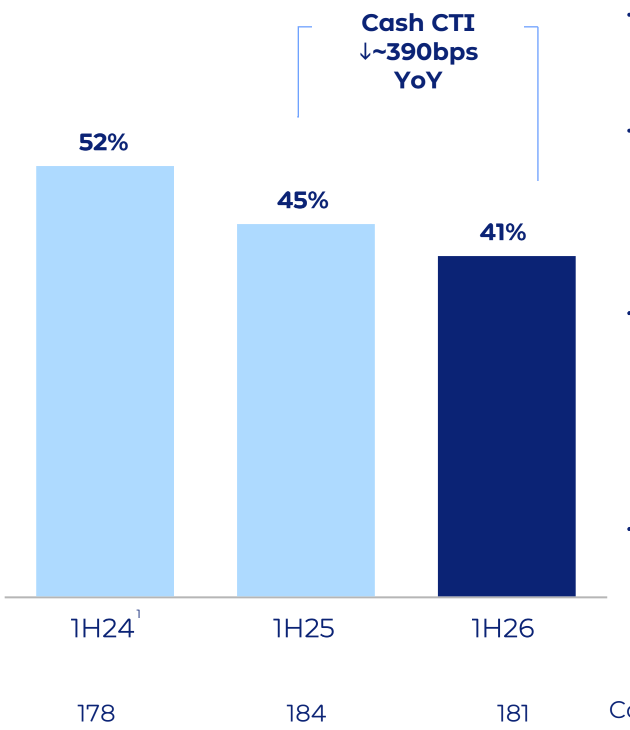


[1] Pre-Covid LT avg is from FY17 to FY19. Refer to P26 for more detail on long term trends.
[2] As at 30 Jun 26 impact to DPD % of 46bps on 30+ and 47bps on 90+ as a result of Money Charge off methodology change from 120 to 180 days.

OpEx re-engineering benefits realised, enabling growth investment and elevating operating leverage

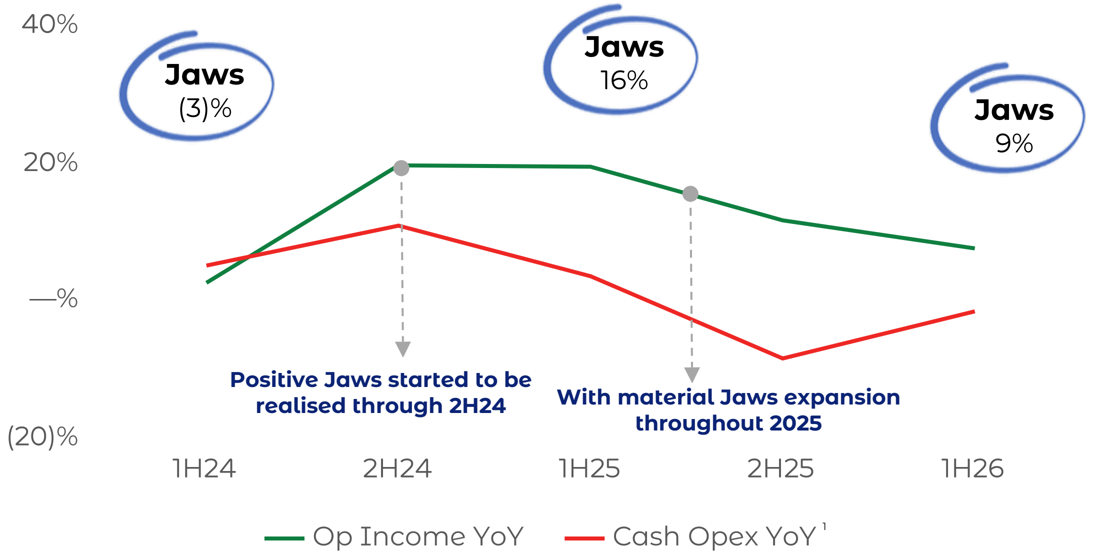
Disciplined cost management delivering operating leverage and efficiency

Cash cost-to-Income



- Operating leverage improving with revenue growing, while expenses reduced.
- CTI improvement to 41.3%, reflecting sustained productivity, simplification and efficiency initiatives across the Group.
- Productivity gains and portfolio optimisation more than offset inflationary pressures, while supporting targeted reinvestment in technology and AI capabilities.
- Cash OpEx down 2% YoY through optimisation and simplification initiatives.

Operational efficiency gains supporting improved profitability



Jaws momentum strengthens ability to drive

Margin Expansion	Growth Initiatives	Sustainable Profitable Growth

(1) OpEx growth shown on a normalised basis, adjusted to remove $13m one-off benefit in employee expense in 2024 due to lower discretionary incentives.

Outlook

Bob Belan – Managing Director & CEO

Outlook

Positioned to navigate a more challenging environment
Macroeconomic conditions are likely to continue to place pressure on household budgets through the second half. While discretionary spending and lending demand may moderate, Latitude expects to continue to deliver profitable receivables growth, supported by our diversified business model, differentiated products and broad partner and distribution network.

Earnings resilience through disciplined pricing and portfolio management
Elevated central bank rates and continued pressure on household budgets are expected to remain key features through the second half. Latitude expects a combination of pricing, credit and portfolio management actions to maintain strong risk-adjusted returns to support earnings growth.

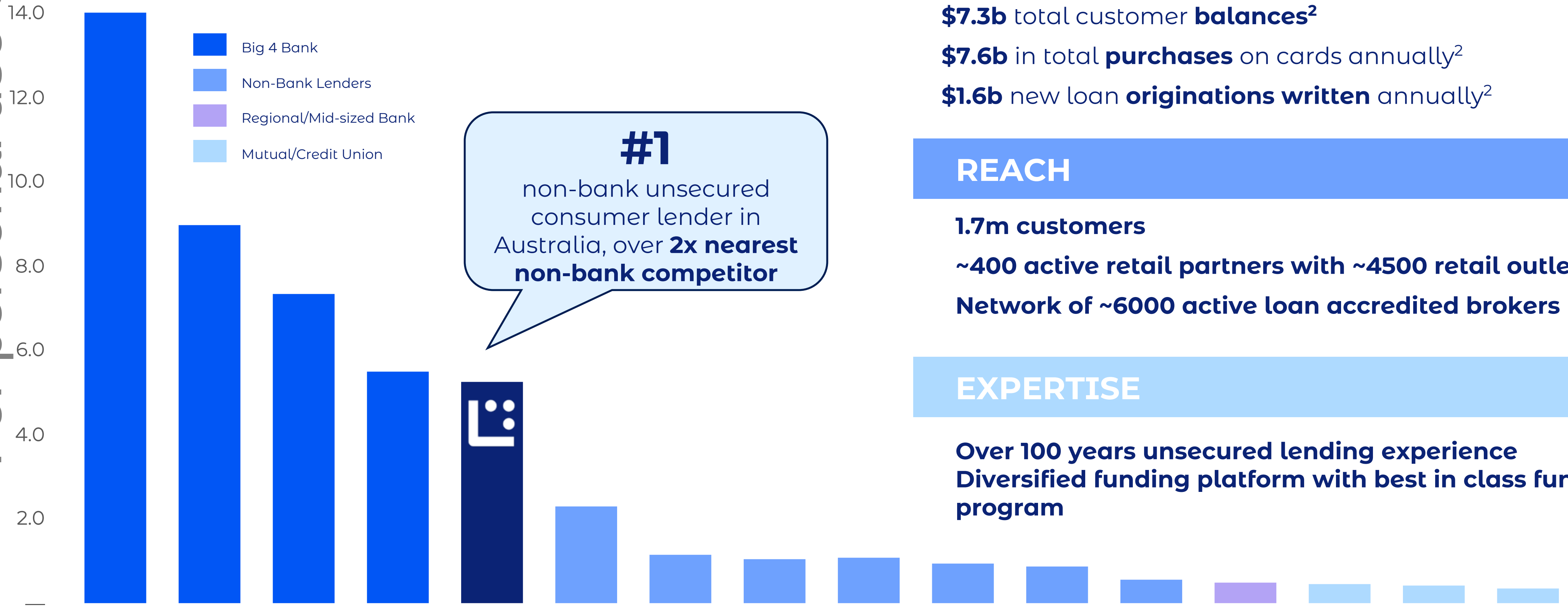
Continued operating leverage through productivity and technology
Latitude expects sustained productivity and operating leverage improvements through diligent expense management and investment in technology and artificial intelligence. Together, these initiatives will help offset inflationary pressures, improve customer and partner experiences and create additional capacity to support future growth initiatives.

Stronger fundamentals supporting long-term shareholder value generation
Continued strong profit performance, combined with disciplined balance sheet management, is expected to provide the capacity to continue to invest in our strategic priorities while maintaining the flexibility to prudently return capital to shareholders.

Company Overview

Unparalleled scale, reach & expertise distinguish LFS franchise across consumer lending landscape

$bn AU Personal loans and cards portfolio ranking[1]



SCALE

$7.3b total customer **balances**[2]

$7.6b in total **purchases** on cards annually[2]

$1.6b new loan **originations written** annually[2]

REACH

1.7m customers

~400 active retail partners with ~4500 retail outlets

Network of ~6000 active loan accredited brokers

EXPERTISE

Over 100 years unsecured lending experience
Diversified funding platform with best in class funding program

Source: Company data, APRA and companies' public disclosures as at 30 June 2026 or the latest available. Latitude disclosure as of 30 June 2026.

(1) In the portfolio ranking chart, data is based on AU only. For LFS includes personal loans and credit card receivables, and excludes motor loan balances.

(2) Balances as at 30 June 2026; Volume based on Last 12 months.

Meeting the needs of consumers and merchant-partners

Engaged CUSTOMERS looking for great experiences…

Cross-generational & High quality customers

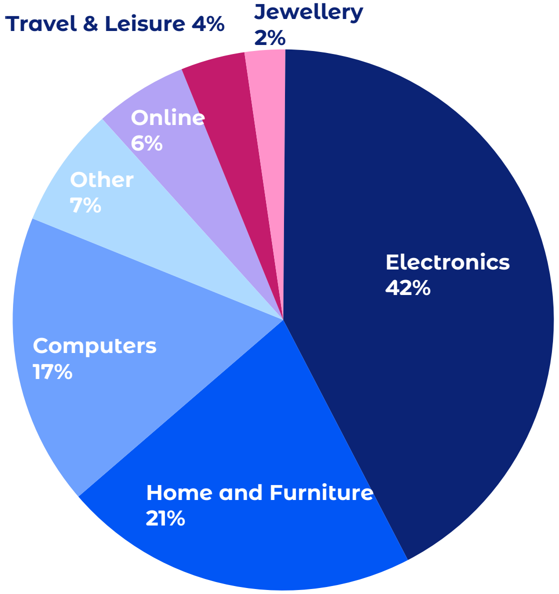
- 68% Millennials & Gen X and 24% Boomers
- 69% city, 31% rural[1]
- 42% homeowners

Engaged, loyal & long-tenured

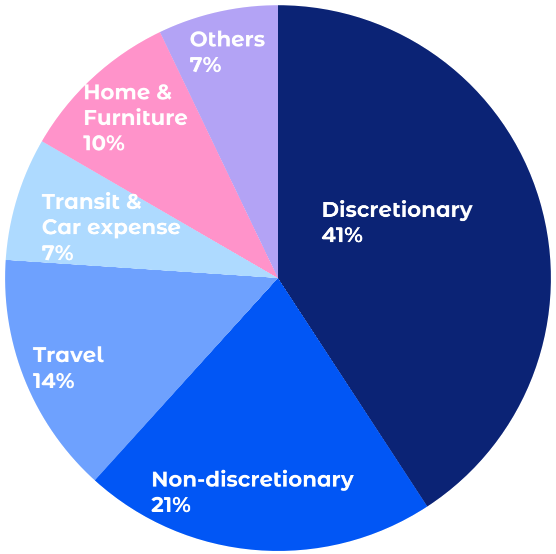
- 49% customers for 5+ years
- 74% of SF volume from recurring customers

A clear use case for our products… with room to grow in new verticals

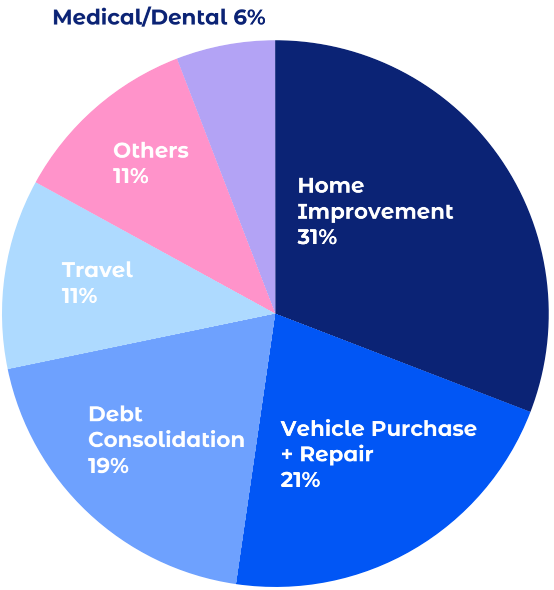
Interest Free Volume



Card Purchase Volume



Personal Loan Volume[2]



New & Growing Verticals

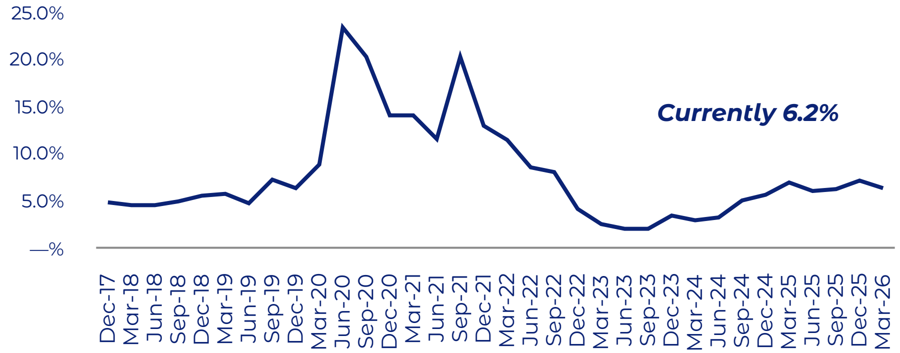
- Medical
- Dental
- Subscriptions
- Cosmetics
- Education
- Home Improvement / HVAC

Source: Company data as of 30 June 2026, unless otherwise stated.
(1) Relates to Pay customers only.
(2) Personal Loan Volumes calculated by percentages from January-June 2026.

Appendices

Macro environment conditions reverting to historical levels

Household Savings back to normalised pre pandemic levels



After COVID driven surge and sharp drawdown, household savings have normalised within Pre Covid range (5-7%)

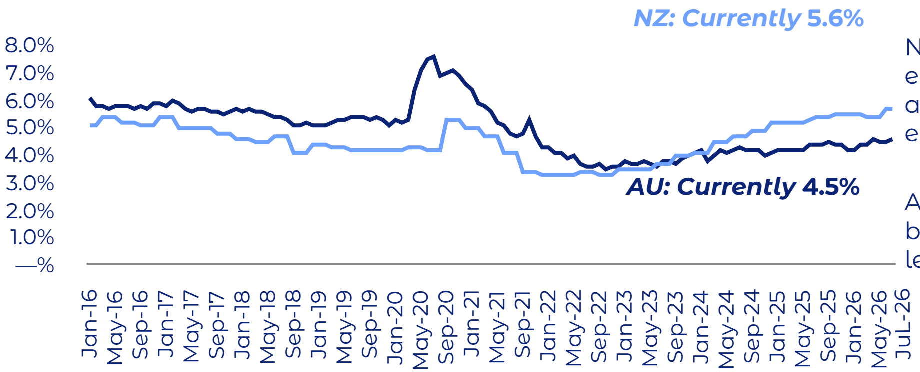
Source: ABS

Retail Sales (YoY)[1] showing growth

Modest growth starting to return, currently at 5.8% Jun 26[1]

Source: ABS[1]

Unemployment stabilising in AU; NZ remains elevated

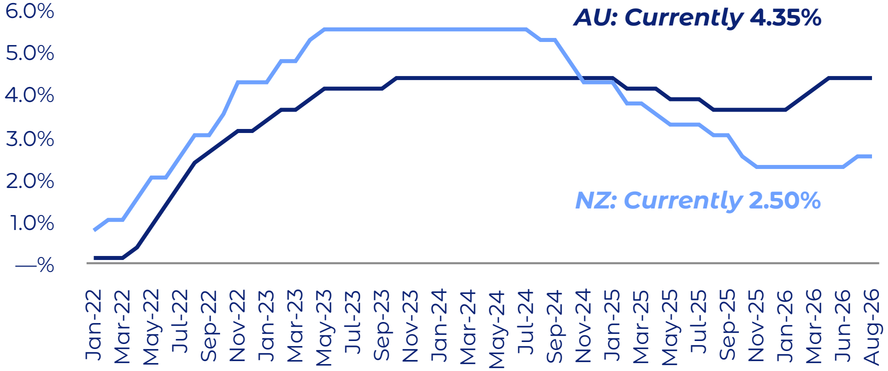


NZ: remains elevated following a period of economic softness

AU: Remains below historical levels

Source: ABS & Stats NZ

Cash rates have increased; expectations for future movements remain mixed



Pricing actions taken have rebuilt margins, and continue to be optimised

(1) Household Spending - Goods Indicator (seasonally adjusted).

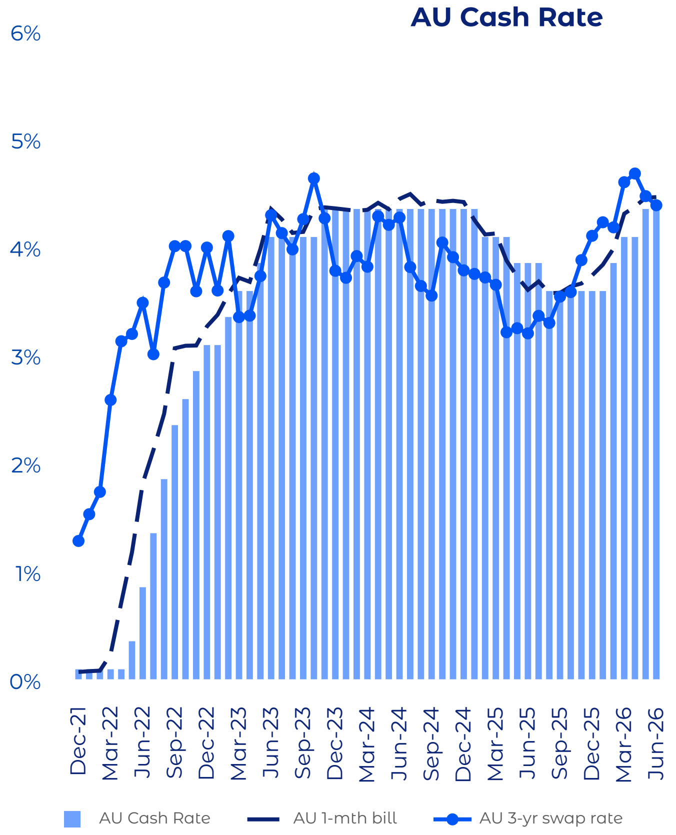
Funding: cash rate scenario sensitivity

25bps change = $10m change in interest expense (pre-tax)[1]
Management actions available to mitigate impact to profit.

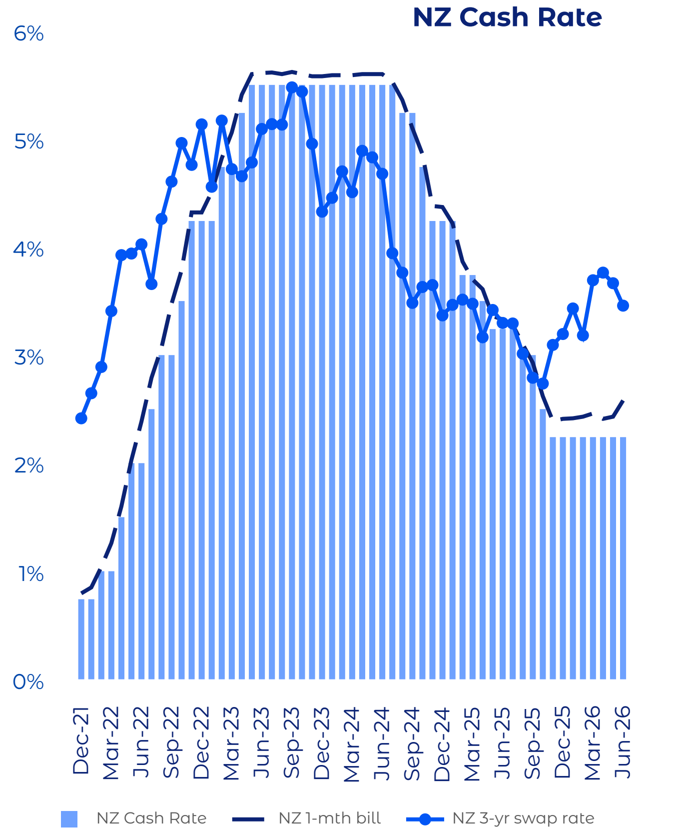
Sensitivity Summary and Outlook

- 25bps rates = ~$10m interest expense (pre-tax). AU = ~$8m / NZ = ~$2m
- RBA currently on pause while RBNZ has commenced tightening cycle with further rate increases probable in 2026
- Cash rates expected to reflect economic activity and inflation outcomes
- Lift in interest rate hedging in 2025 and early 2026 likely to continue to support interest expense
- This analysis shows the impact of shifts in interest rates on the Group's profit over a year assuming all other things remain equal at the end of the reporting period
- The above impacts excludes any management action that can mitigate impact of increased interest expense

Australia lifted cash rates 3 times in 1H26 and currently on hold as New Zealand has commenced tightening cycle



Source: Company data, RBA

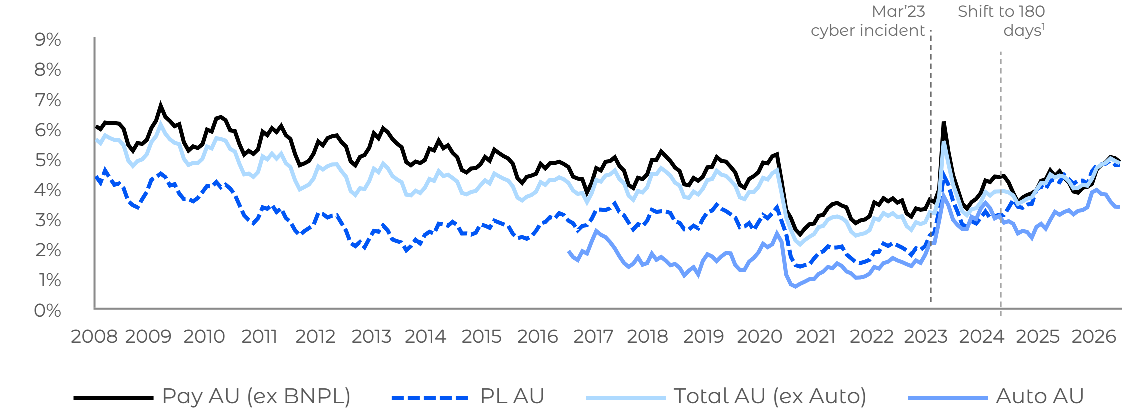


Source: Company data, RBNZ

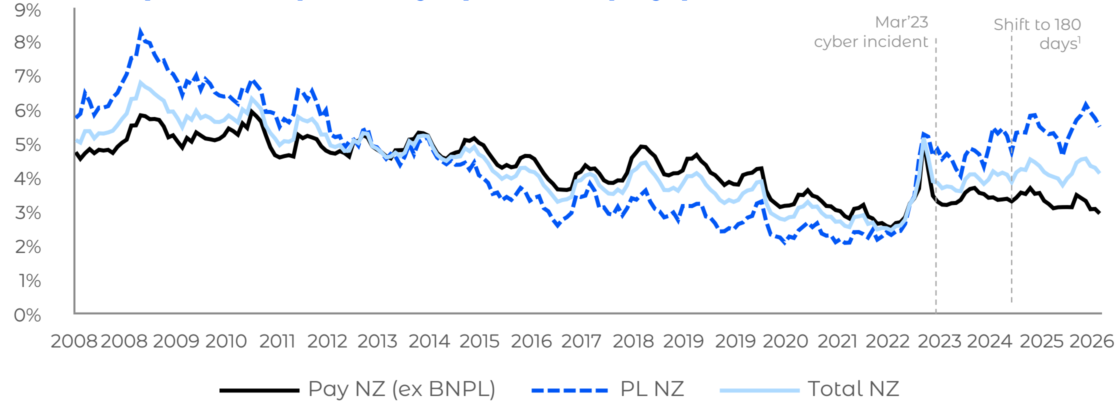
(1) Rate sensitivity derived from floating rate liabilities that support variable asset exposures that are not hedged.

Delinquency performance over time

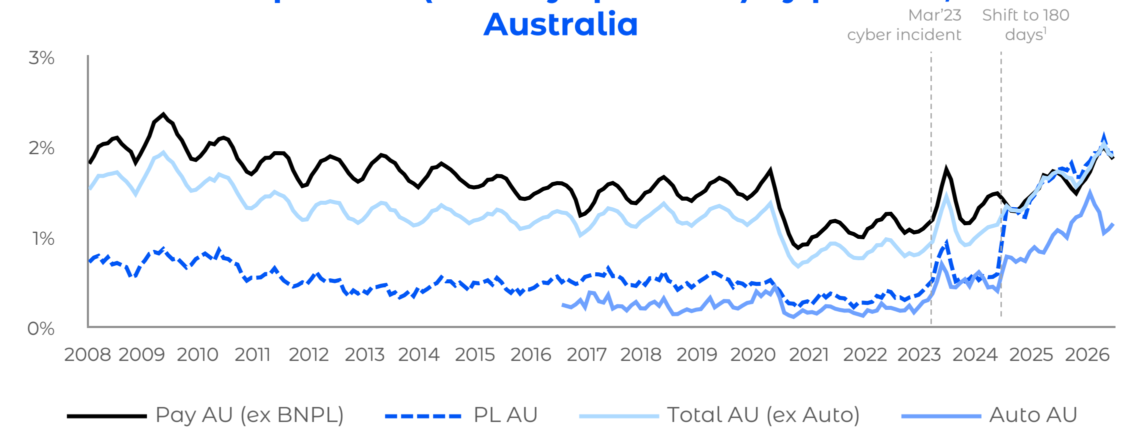
Delinquencies (30+ days past due) by product, Australia



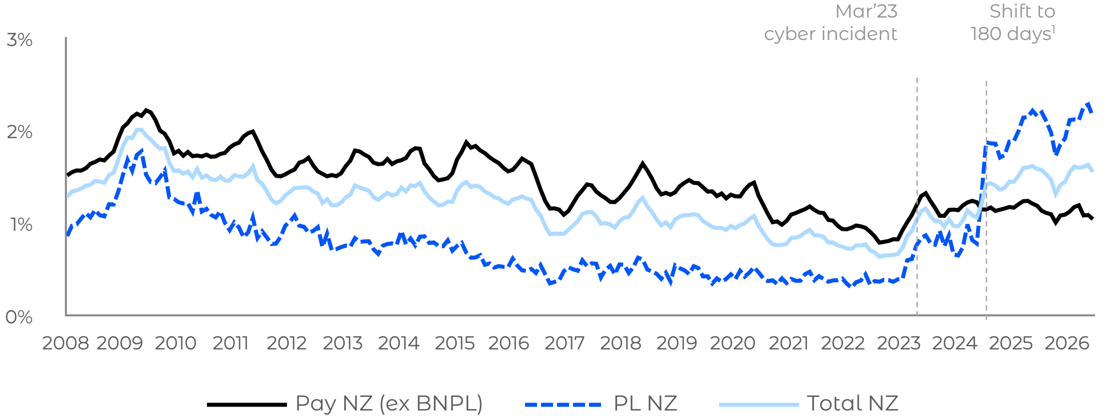
Delinquencies (30+ days past due) by product, New Zealand



Delinquencies (90+ days past due) by product, Australia



Delinquencies (90+ days past due) by product, New Zealand



(1) Charge off methodology for Money products changed from 120 days to 180 days from June 2024.

Notes: Time series data from January 2008 to 30 June 2026. Motor loans delinquency history captured from July 2016 which was when Latitude relaunched its motor loan product.

Results Summary

	1H26	2H25	1H25	HoH	YoY
New Volume ($m)	**4,407**	**4,807**	**4,247**	**(8)%**	**4%**
Gross receivables ($m)	7,266	7,211	6,962	1%	4%
AGR ($m)	7,225	7,012	6,842	3%	6%
Cash PBT ($m)	**105**	**118**	**94**	**(11)%**	**12%**
Cash NPAT ($m)	**64**	**59**	**46**	**9%**	**39%**
Statutory NPAT ($m)	54	55	39	(1)%	39%
Cash EPS (cents)	6.2	5.7	4.4	9%	39%
Dividend per share (cents)	**5.50**	**5.00**	**4.00**	**10%**	**38%**
RAI (%)	8.0%	8.4%	8.2%	(38)	(20)
RoAGR (%)	1.8%	1.7%	1.4%	10	40
RoE (%)	10.4%	9.7%	7.7%	70	270
RoTE	24.8%	24.7%	20.3%	10	450
Tangible Equity Ratio (%) [1]	**8.1%**	**7.1%**	**7.0%**	**100**	**110**

(1) Tangible Equity Ratio would be 7.0% on a pro forma basis assuming redemption of Capital Notes 1 at its first call date on 27 Oct'26.

Summary profit & loss statement

($m)	30-Jun-26 1H26	31-Dec-25 2H25	30-Jun-25 1H25	HoH Change %	YoY Change %
Interest income	611.4	600.0	588.4	2 %	4 %
Interest expense	(183.3)	(182.5)	(192.3)	— %	5 %
Net interest income	**428.1**	**417.5**	**396.1**	**3 %**	**8 %**
Other Operating income	9.7	14.3	11.6	(32)%	(16)%
Total operating income	**437.8**	**431.8**	**407.7**	**1 %**	**7 %**
Net charge offs	(152.0)	(136.2)	(130.1)	(12)%	(17)%
Risk adjusted income	**285.8**	**295.6**	**277.6**	**(3)%**	**3 %**
Cash operating expenses	(180.8)	(178.0)	(184.1)	(2)%	2 %
Cash PBT	**105.0**	**117.6**	**93.5**	**(11)%**	**12 %**
Movement in provisions	(15.0)	(22.2)	(12.1)	32 %	(24)%
Depreciation & amortisation (ex leases)	(7.7)	(14.1)	(17.7)	45 %	56 %
Profit before tax & notable items	**82.3**	**81.3**	**63.7**	**1 %**	**29 %**
Income tax expense	(18.0)	(22.4)	(17.5)	20 %	(3)%
Cash NPAT from continuing operations	**64.3**	**58.9**	**46.2**	**9 %**	**39 %**
Notable items after tax	(9.9)	(4.2)	(6.5)	(136)%	(52)%
Statutory profit after tax (continuing ops)	**54.4**	**54.7**	**39.7**	**(1)%**	**37 %**
Profit/(loss) from discontinued operations	—	0.1	(0.5)	(100)%	100 %
Statutory profit after tax	**54.4**	**54.8**	**39.2**	**(1)%**	**39 %**
Profit/(loss) is attributable to:					
Owners of Latitude Group Holdings Limited	54.4	54.8	39.2	(1)%	39 %
Non-controlling interest				n.m.	n.m.
Statutory profit after tax	**54.4**	**54.8**	**39.2**	**(1)%**	**39 %**

Cash NPAT to Statutory NPAT 1H26

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1H26	Cash NPAT	Restructuring costs	Remediation Costs	Asset impairment	Stat NPAT
Net interest income	428.1	—	—	—	428.1
Other Operating income	9.7	—	—	—	9.7
Total operating Income	**437.8**	**—**	**—**	**—**	**437.8**
Net charge offs	(152.0)	—	—	—	(152.0)
Risk adjusted income	**285.8**	**—**	**—**	**—**	**285.8**
Cash operating expenses	(180.8)	(3.9)	(6.1)	(0.7)	(191.5)
Cash PBT	**105.0**	**(3.9)**	**(6.1)**	**(0.7)**	**94.3**
Movement in provision for impairment	(15.0)	—	—	—	(15.0)
Depreciation & Amortisation (excl leases)	(7.7)	—	—	—	(7.7)
Profit before tax	**82.3**	**(3.9)**	**(6.1)**	**(0.7)**	**71.6**
Income tax (expense)/benefit	(18.0)	1.2	(0.6)	0.2	(17.2)
Profit after tax from continuing operations	**64.3**	**(2.7)**	**(6.7)**	**(0.5)**	**54.4**

Thank you.