



ASX Announcement

25 August 2026

ASX Market Announcements Office
ASX Limited
Level 27, 39 Martin Place
SYDNEY NSW 2000

FY26 Results – Investor Presentation

Please find attached for immediate release in relation to AUB Group Limited (AUB) the following document:

- FY26 Investor Presentation.

The release of this announcement was authorised by the AUB Board.

For further information, contact Richard Bell, Chief Legal and Risk Officer, on +61 2 9935 2222 or richardb@aubgroup.com.

About AUB Group

AUB Group Limited (ASX: AUB) is an ASX200 listed group comprising insurance brokers and underwriting agencies operating in ~640 locations across 17 countries. Over ~7,000 insurance professionals work with our ~1,600,000 clients to place more than \$11bn in insurance premiums with local and foreign insurers.

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AUB Group Limited

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North Sydney NSW 2060

ABN 60 000 000 715
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aubgroup.com.au

FY26 Investor Presentation

25 August 2026



Mike Emmett

CEO and Managing Director



Nick Dryden

CFO

AUB GROUP 2026: MORE THAN A BROKER

A global insurance distribution platform combining local entrepreneurship with collective scale



“AUB is more than a broker”

AUB backs exceptional owner-led businesses with the capital, market access and group-wide capabilities to grow and compound value over the long term

A GLOBAL LEADER, BROKING INVESTMENTS & BEYOND

Entrepreneur-led businesses, aligned through a unique owner-driver model that creates value for partners, clients and shareholders

What Makes AUB Different

Combining scaled distribution, owner-led businesses and broader insurance capabilities to create enduring value



SCALED DISTRIBUTION

Reach, access and resilience created by collective scale



OWNER-LED

Entrepreneurial leadership aligned with long term value creation



BROKING & BEYOND

Capability extending across the insurance value chain



GLOBAL FOOTPRINT & SCALE

17 countries

~7,000 insurance professionals¹ across
~640 locations



OWNER-DRIVER MODEL

89 businesses

45 partner brokers and 44 agencies & MGAs



END-TO-END CAPABILITY

Broking + beyond

Retail, wholesale, agencies, MGAs, captives, claims and loss adjusting



DISTRIBUTION POWER²

>\$11b GWP

Local and global insurer relationships, with direct access to Lloyd's markets



LONG-TERM MINDSET

Aligned ownership

Shared ownership and a commitment to long-term growth



DIGITAL & INSURTECH

BizCover

Innovation, automation, AI and technology capability across the Group



EARNINGS STABILITY²

~1.6m clients

~2.5m policies supporting a stronger, more resilient earnings base



PROVEN VALUE CREATION

\$3.8b market cap³

From ~\$100m at listing in 2005 to an ASX 200 company



BUILT TO WIN

Capability investment

Technology, talent, data, insurer partnerships and scale

AUB TRANSFORMATION: FY19 TO FY26

Seven years of deliberate transformation have built a larger, stronger and more valuable AUB Group



FY20

Portfolio Refocused and Platform Expanded

Optimised Head Office, exited Health & Rehabilitation Services and acquired BizCover to sharpen strategic focus and add leading digital capabilities

FY21

Broker Network Optimisation Planned

Commenced broker consolidation and enhanced the Austbrokers Member Services proposition to strengthen network performance and operating leverage

FY22

Scaled Agencies Platform

Launched AUB's Agency Strategy through acquisition of 360 (FY21), creating a scalable specialist agency platform – followed by investments in SUU (FY23) and Pacific Indemnity (FY25)

FY23

Wholesale Capability Added

Acquired Tysers, expanding AUB's position across the insurance value chain and strengthening international capabilities

FY24

Enhanced Global Platform

Focused on integration, operational alignment and delivery of strategic and financial benefits from the Tysers acquisition

FY25

Scaled up UK Retail

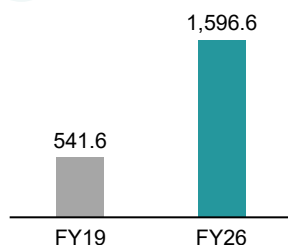
Expanded UK Retail broking and MGA capabilities through investments in Momentum, Movo and Prestige

FY26

Then and Now – Key Metrics



REVENUE¹ (\$m)

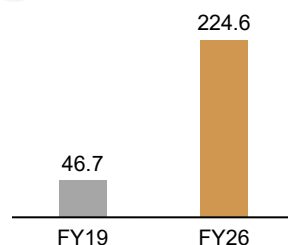


16.7% CAGR

Revenue growth from FY19 to FY26



UNDERLYING NPAT² (\$m)

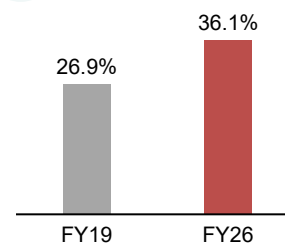


25.1% CAGR

Underlying NPAT growth from FY19 to FY26



EBIT MARGIN¹

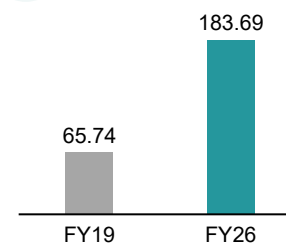


920 BPS

Expansion between FY19 and FY26



EARNINGS PER SHARE (CENTS)

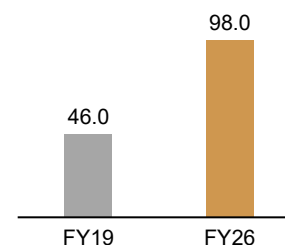


15.8% CAGR

Growth from FY19 to FY26



DIVIDEND CENTS PER SHARE



11.4% CAGR

Growth from FY19 to FY26

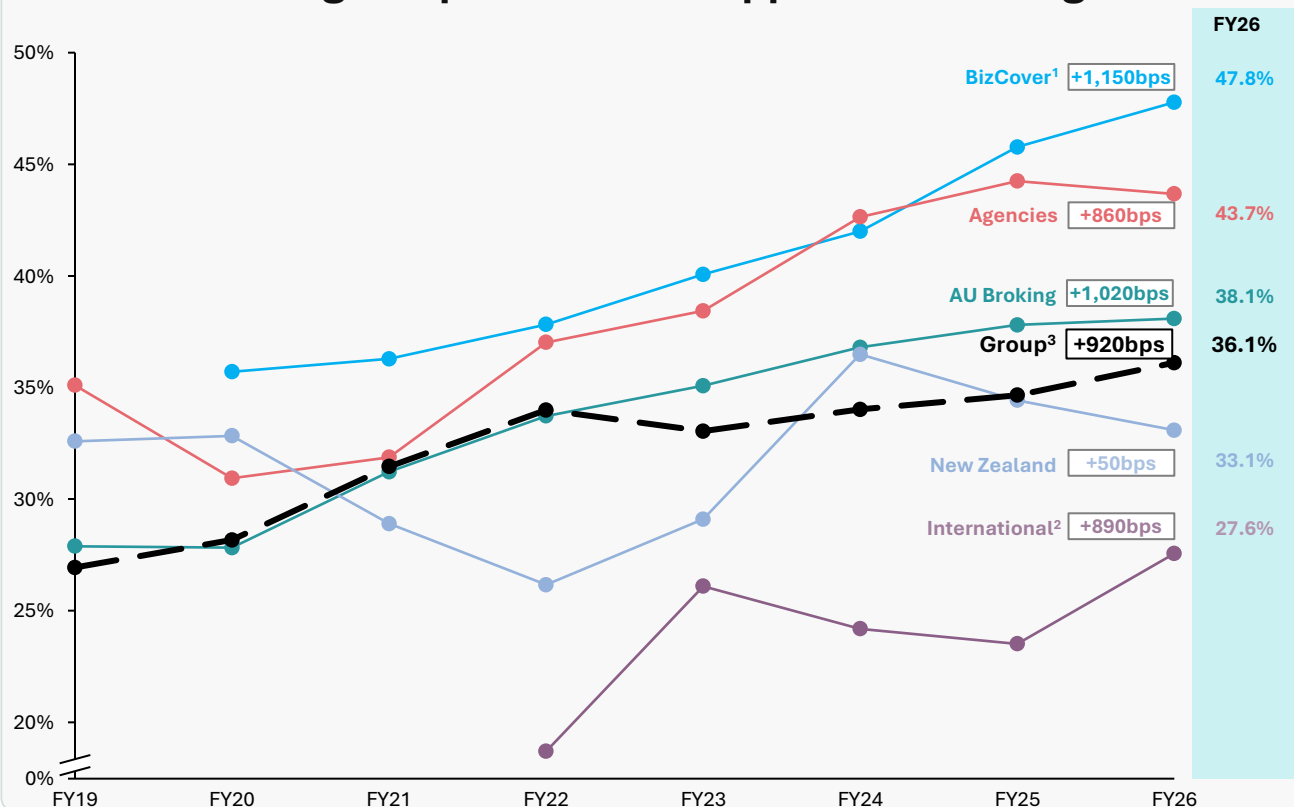
MARGIN: DELIVERED UPLIFT, CLEAR AMBITION AHEAD

AUB Group EBIT Margin has expanded by 920bps since FY19 with strong runway ahead



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Structural margin expansion has supported UNPAT growth



Group EBIT margin³ improvement delivered since FY19... **26.9% → 36.1% +920bps** ...with further targeted segment runway ahead

01 What delivered the uplift

Margin uplift reflects a deliberate mix of portfolio, platform and operating discipline improvements.



OPERATING LEVERAGE

From strong, disciplined organic growth



COST DISCIPLINE

Cost discipline and strategic intervention



PORTFOLIO OPTIMISATION

Consolidation, ownership increases and value chain capture



ACCRETIVE ACQUISITIONS

Investing in high-quality, strong margin businesses that create leverage

02 Medium-Term Targets & what drives us there

The next phase builds on the established playbook while closing segment-level gaps.

AUSTRALIAN BROKING

40%

BIZCOVER

50%

NEW ZEALAND

42%

AGENCIES

47%

INTERNATIONAL

32%



TECH & PRODUCTIVITY

Data, automation, broking technology and AI to improve efficiency



CLOSE SEGMENT GAPS

Prioritise management effort where remaining margin runway is largest

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Group Performance



FY26 PERFORMANCE OVERVIEW

Continued delivery of strong UNPAT growth and margin expansion



FY26 GROUP PERFORMANCE



Strong UNPAT growth of 12.2% to \$224.6m and 140bps margin expansion to 36.1%

DIVISIONAL PERFORMANCE



International Division delivered Underlying PBT Growth of 19.6% on FY25 with margin expansion of 410bps



Strong Underlying PBT growth in BizCover (19.9%) and Australian Broking (10.0%)



The New Zealand market continues to be challenging. Improvements underway to enhance performance in FY27



Completed the acquisition of Prestige in March 2026 to expand AUB scale in UK Retail

FY27 GUIDANCE



FY27 UNPAT in the range of \$245m – \$265m (\$255m midpoint), growth of 9.1% to 18.0% over FY26

FY26 FINANCIAL HIGHLIGHTS

Revenue growth and margin expansion delivering increased profits for AUB shareholders



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	FY26	FY25	Performance Highlights
Revenue¹	\$1,596.6m +6.4%	\$1,501.3m	Revenue growth in all business divisions (excluding the impact of FX)
EBIT Margin¹	36.1% +140bps	34.7%	Margin increased across most divisions
Underlying NPAT²	\$224.6m +12.2%	\$200.2m	Continued operating leverage complemented by acquisitions
Underlying EPS³	183.69 cents +7.0%	171.75 cents	Underlying EPS growth partially diluted by the increase in shares from the acquisition of Prestige
Dividend per Share	98.0 cents +7.7%	91.0 cents	Dividend aligned with long term payout ratio of 50-70% Underlying NPAT

1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests. Excludes AUB Group Corporate Revenue and Expenses. Results shown in AUD

2. Underlying Net Profit After Tax is the key measure used by management and the board to assess and review business performance. Underlying NPAT is after non-controlling interests and excludes the cost of amortisation of customer and servicing contracts, fair value adjustments on consolidation or deconsolidation, impairment charges, movements in contingent consideration, the impacts of a reduction in interest in associates and disposals of controlled entities, and the costs associated with strategic change programs, arranging debt and acquisition related costs. Results shown in AUD

3. Underlying EPS calculation = (Underlying NPAT) / (weighted average number of shares ('WANOS'))

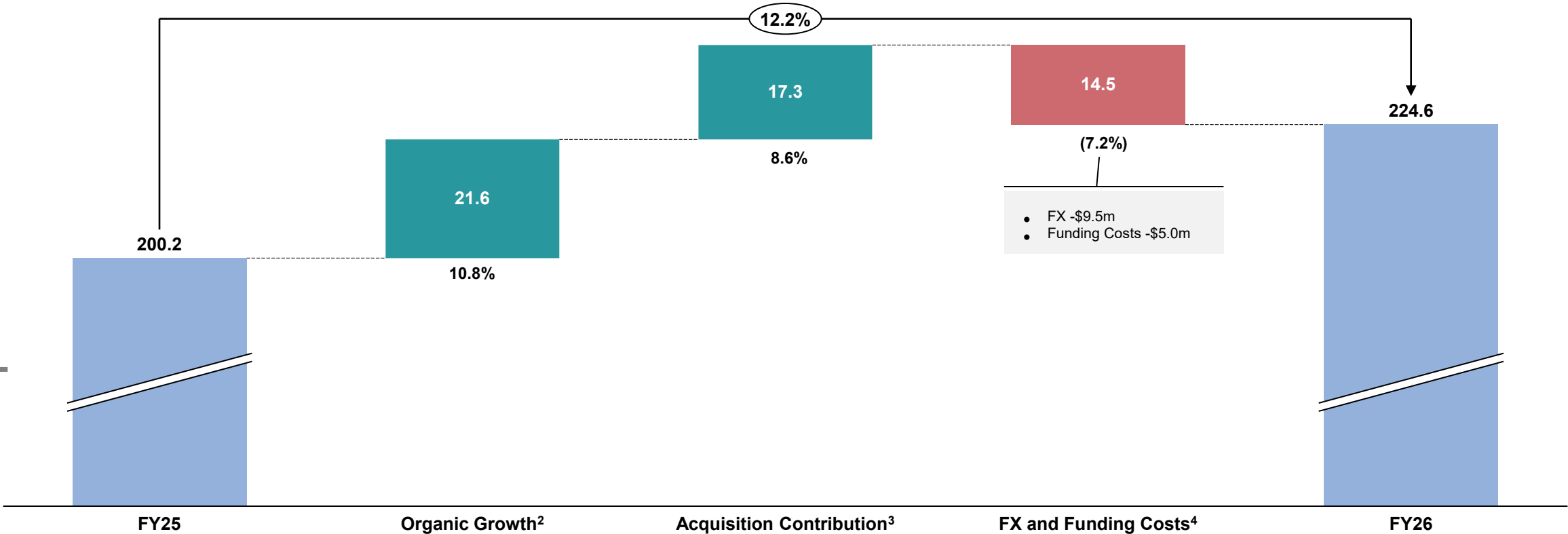
FY26 FINANCIAL PERFORMANCE

Underlying NPAT increased 12.2%, driven by 10.8% organic growth and 8.6% acquisition contribution. FX and Funding costs reduced growth by 7.2%



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FY25 to FY26 Underlying NPAT¹ Bridge (\$m)



Organic performance generated most of the earnings uplift, with acquisitions adding further growth before FX and funding headwinds

1. Underlying Net Profit After Tax is the key measure used by management and the board to assess and review business performance. Underlying NPAT is after non-controlling interests and excludes the cost of amortisation of customer and servicing contracts, fair value adjustments on consolidation or deconsolidation, impairment charges, movements in contingent consideration, the impacts of a reduction in interest in associates and disposals of controlled entities, and the costs associated with strategic change programs, arranging debt and acquisition related costs

2. Organic growth excludes acquisitions growth, FX and funding costs

3. Acquisition growth includes the net effect of acquisitions, bolt-ons, divestments / step-downs and increased equity stakes in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

4. FX calculated by applying 12M to 30 Jun'26 FX rates for all currencies on the 12M to 30 Jun'25 previously reported results, excludes the impact of hedges. Funding costs represents the year on year change in Corporate interest expense

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Divisional Performance

FY26 DIVISIONAL PERFORMANCE

Strong profit growth in BizCover, International, Australian Broking and Agencies, muted by weakness in New Zealand



A/NZ Retail³ for future reporting disclosures

	AUSTRALIAN BROKING	BIZCOVER	NEW ZEALAND	A/NZ RETAIL ³	AGENCIES	INTERNATIONAL ⁵	OPERATING BUSINESSES ²
Revenue¹	\$647.8m ↑ 6.0%	\$120.7m ↑ 14.0%	\$92.3m ↓ (5.7%)	\$860.8m ↑ 5.6%	\$240.9m ↑ 9.2%	\$494.9m (£251.9m) ↑ 6.2%	\$1,596.6m ↑ 6.4%
EBIT Margin¹	38.1% ↑ 30bps	47.8% ↑ 200bps	33.1% ↓ (130bps)	38.9% ↑ 50bps	43.7% ↓ (50bps) +80bps Ex. Strata ⁴	27.6% ↑ 410bps	36.1% ↑ 140bps
EBIT¹	\$246.7m ↑ 6.8%	\$57.7m ↑ 19.0%	\$30.5m ↓ (9.4%)	\$334.9m ↑ 7.0%	\$105.2m ↑ 7.8%	\$136.4m (£70.2m) ↑ 24.5%	\$576.5m ↑ 10.8%
PBT attributable to equity holders of parent company	\$149.1m ↑ 10.0%	\$22.9m ↑ 19.9%	\$22.3m ↓ (3.9%)	\$194.4m ↑ 9.2%	\$78.0m ↑ 8.4%	\$124.5m (£64.1m) ↑ 19.6%	\$396.8m ↑ 12.1%

1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests. Results shown in AUD
2. Excludes AUB Group Corporate Revenue & Expenses
3. A/NZ Retail is a new proposed segment that includes Australian Broking, BizCover and New Zealand
4. Excludes Strata agencies in FY26 and FY25
5. International is a segment that accommodates growth in international jurisdictions and includes Tysers

AUSTRALIAN BROKING

EBIT Growth of 6.8% as revenue continued to outpace expenses despite lower interest income



Key Metrics FY26 Performance

\$647.8m Revenue¹
+6.0% on FY25

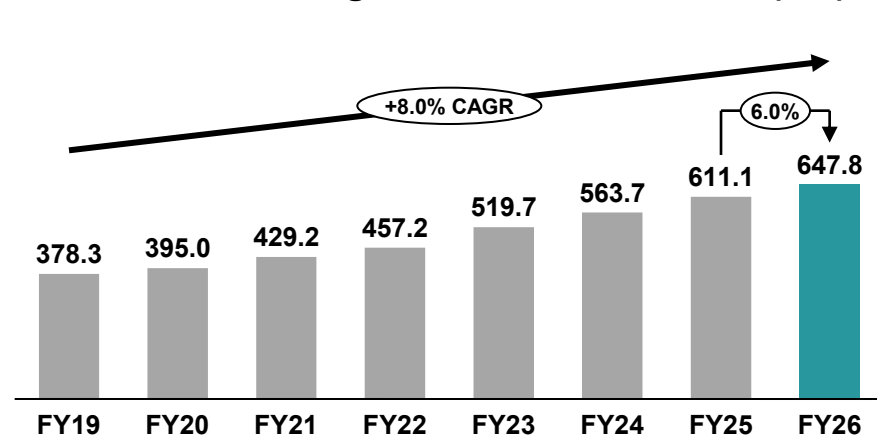
38.1% EBIT Margin¹
+30bps on FY25

\$246.7m EBIT¹
+6.8% on FY25

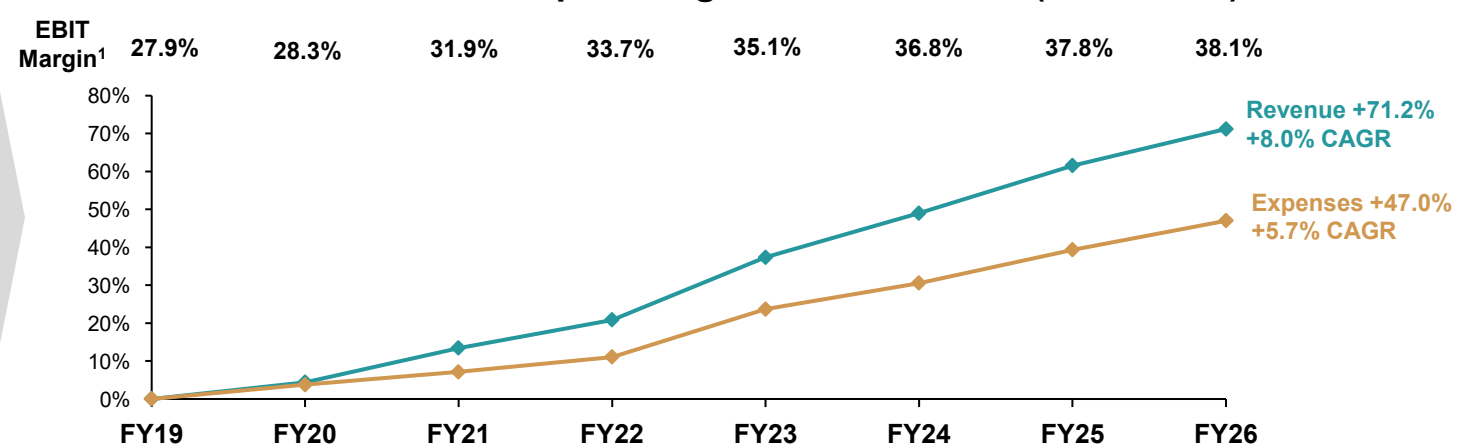
Medium-Term
Margin Target

40%

Australian Broking Revenue¹: FY19-FY26 (\$m)



Cumulative revenue and expenses growth since FY19 (FY19 = 0%)^{1,2}



Portfolio Actively Managed

THREE BOLT-ONS

TWELVE STEP-UPS

ONE MERGER

ONE STEP-DOWN

ONE RESTRUCTURE

BIZCOVER

BizCover delivered 19% EBIT growth as customer scale and international improvement expanded margins



Key Metrics FY26 Performance

\$120.7m Revenue¹
+14.0% on FY25

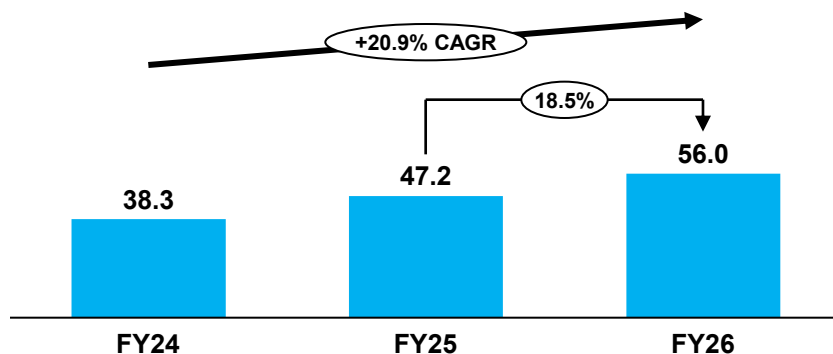
47.8% EBIT Margin¹
+200bps on FY25

\$57.7m EBIT¹
+19.0% on FY25

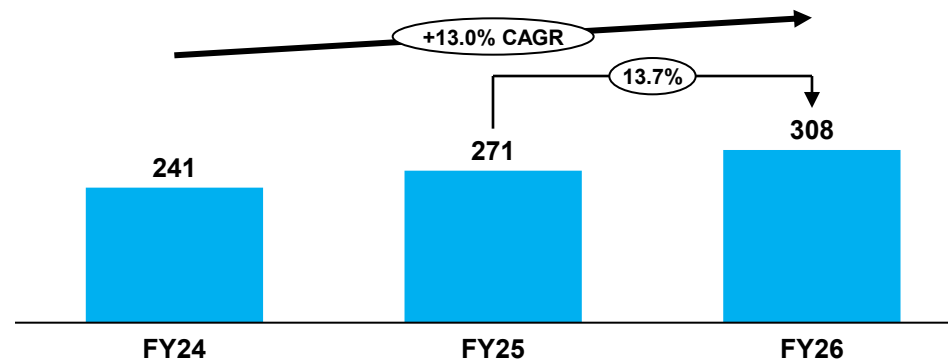
Medium-Term
Margin Target

50%

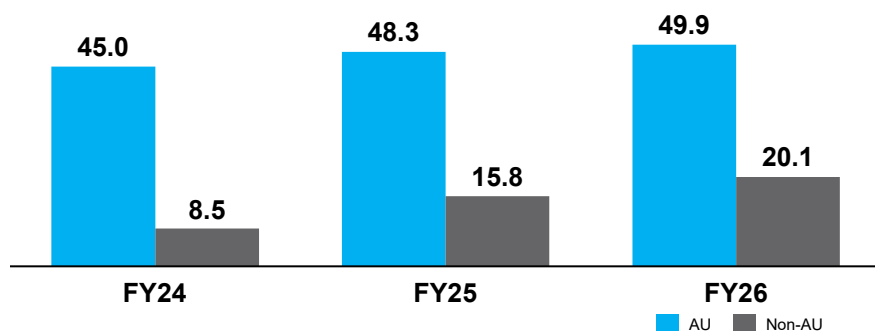
EBIT Australia (\$m)¹



Australian Active Clients (all channels)² (000's)



EBIT Margin – Australia v Non-AU (%)



FY26 Highlights

- NPS +73
- Direct Channel momentum accelerated in 2H26
- API-enabled referral partnership launched in mid June with MYOB
- AI-Everywhere's operational benefits are accelerating delivery and enhanced code quality. Since April, delivery of several builds and parallel projects with reduced resourcing and cost.

NEW ZEALAND

NZD PBT increased by 2.7% while reported AUD PBT declined 3.9% following adverse FX movements



Key Metrics
FY26
Performance

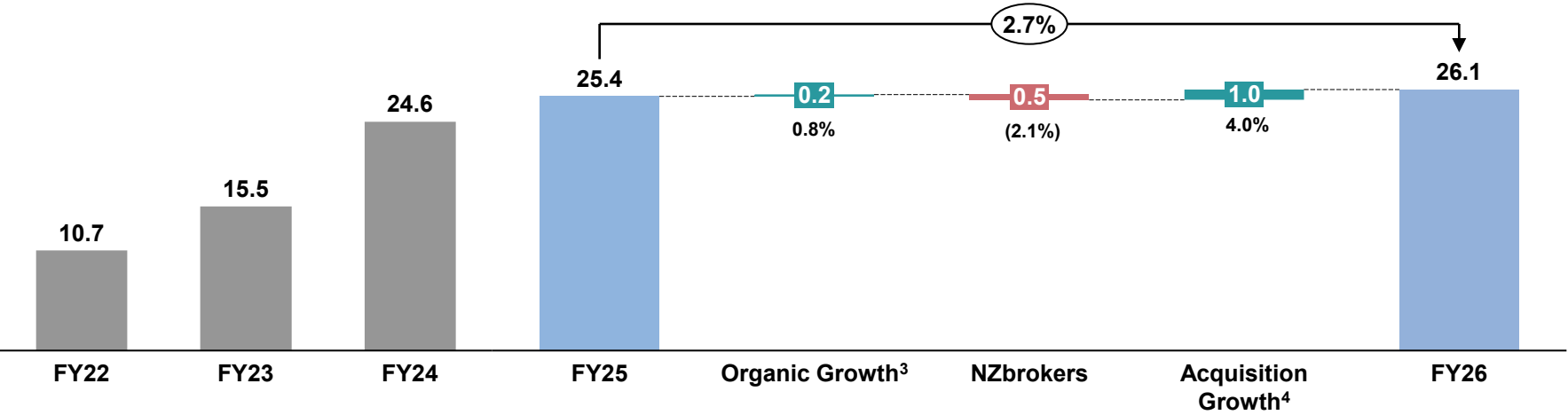
NZD 107.9m Revenue¹
+0.8% on FY25

33.1% EBIT Margin¹
-130bps on FY25

NZD 35.7m EBIT¹
-3.1% on FY25

Medium-Term
Margin Target
42%

FY26 Local Currency PBT Bridge (NZD m)²



Portfolio Actively Managed

NINE BOLT-ONS

ONE STEP-UP

FY27 Performance Improvement:

- **Reset NZbrokers:** restructure the network and strengthen operating alignment with Australian Broking
- **Restore cost discipline:** reset the cost base and improve expense accountability
- **Optimise the portfolio:** concentrate investment behind higher-return businesses

1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests
2. Net profit before tax attributable to equity holders of parent entity
3. Organic growth attributable to equity holders of parent entity excludes Acquisition growth & FY26 NZ Brokers conference costs
4. Acquisition growth includes the net effect of acquisitions, bolt-ons, divestments / step-downs, and increased equity stakes in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

AGENCIES

Agencies delivered 8.4% PBT growth as Specialty and acquisitions offset a very competitive Strata market



Key Metrics FY26 Performance

\$240.9m Revenue¹
+9.2% on FY25

43.7% EBIT Margin¹
46.5% EBIT Margin Ex. Strata
-50bps on FY25

\$105.2m EBIT¹
+7.8% on FY25

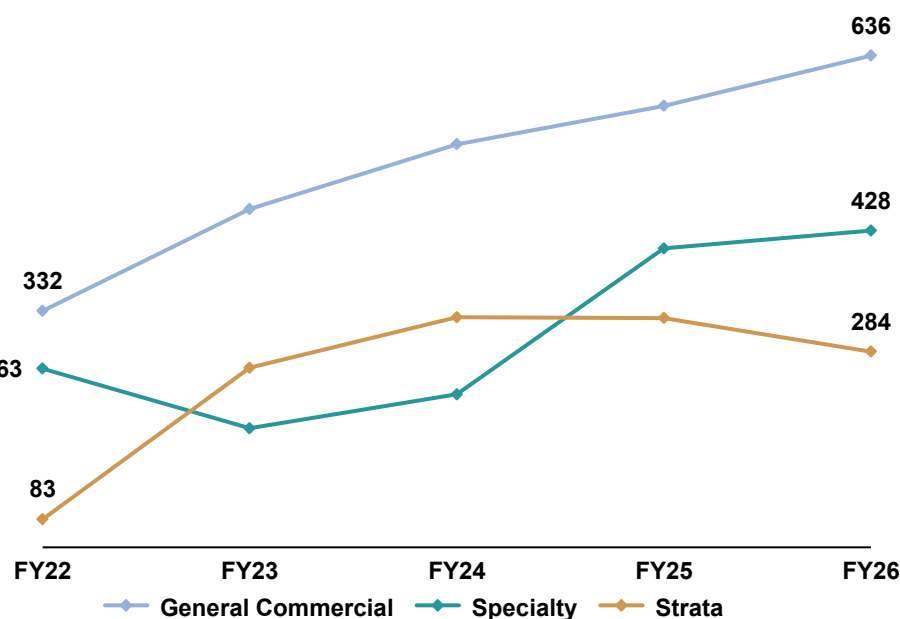
**Medium-Term
Margin Target**

47%

**42% + 5% average
Profit Commissions**

Premium has doubled since FY22 (\$m)

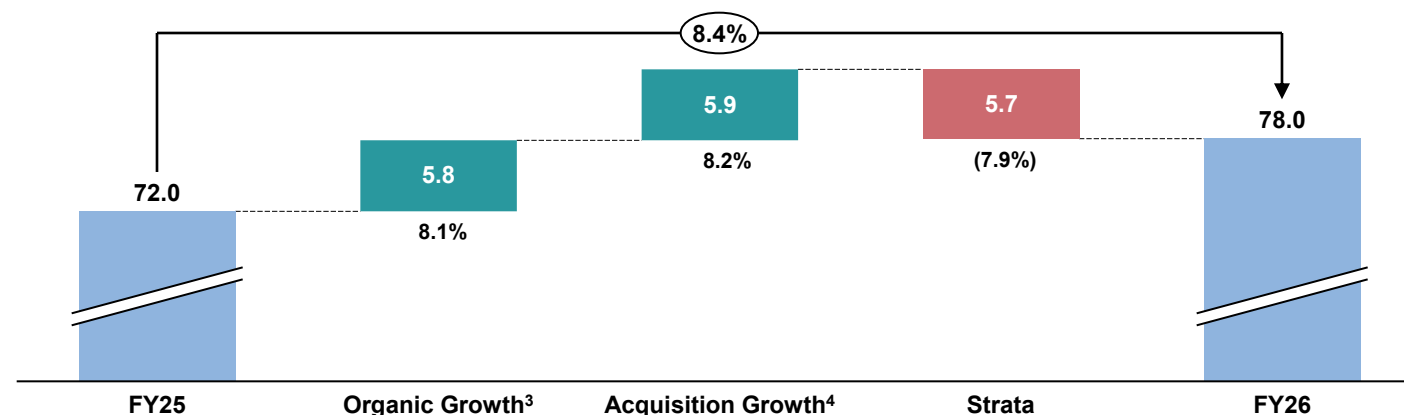
\$679m to \$1,348m | **+\$669m +98.5%**



FY26 Highlights

- Strong Year of Profit Commission achievement
- FY26 Agencies EBIT Margin increased 80bps to 46.5% ex Strata in both periods
- Step-up investments in 360 and Pacific Indemnity during FY26 strengthened General Commercial and Specialty positioning
- Restoring Strata performance is necessary to convert the full margin opportunity in Agencies

FY25 to FY26 AUB Share PBT (\$m)²



INTERNATIONAL²

International EBIT increased 24.5%, with margin expanding 410bps to 27.6%, benefiting from elevated war rates and negatively impacted by FX movements



Key Metrics
FY26
Performance

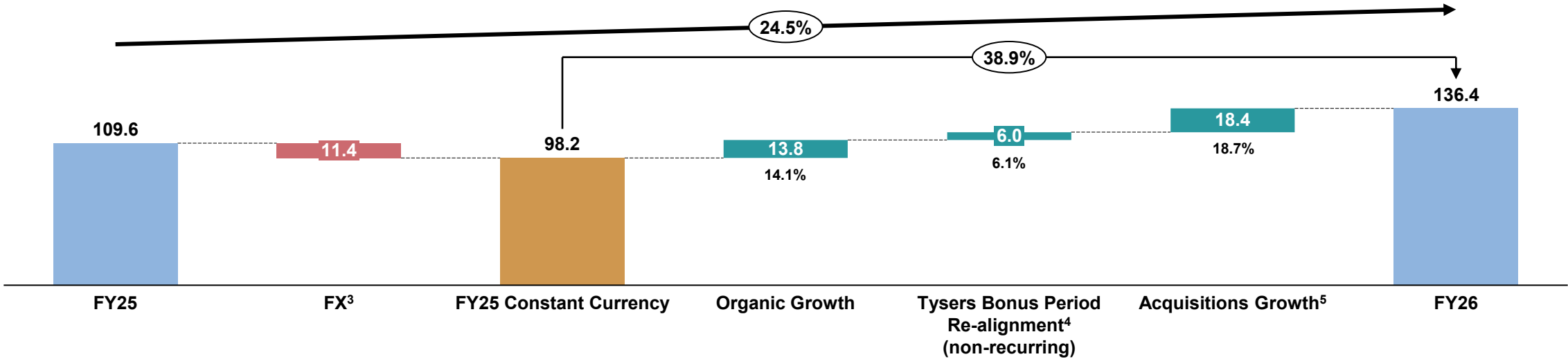
\$494.9m Revenue¹
+6.2% on FY25

27.6% EBIT Margin¹
+410bps on FY25

\$136.4m EBIT¹
+24.5% on FY25

Medium-Term
Margin Target
32%

FY26 International EBIT Bridge (\$m)¹



FY26 Highlights

RONESANS INVESTMENT COMPLETED,
STRENGTHENING TYASERS CAPABILITY IN
TURKEY

COMPLETED THE ACQUISITION OF PRESTIGE,
SIGNIFICANTLY SCALING UK RETAIL

STARTUP BUSINESSES BUILDING
SCALE IN NEW MARKETS

1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests. Results in AUD

2. International is a segment that accommodates growth in international jurisdictions and includes Tyasers

3. Calculated by applying 12M to 30 Jun'26 FX rates for all currencies on the 12M to 30 Jun'25 previously reported results, excludes the impact of hedges

4. Tyasers bonuses were re-aligned to account for deferred bonuses over the service period, resulting in a one-off impact in the prior period. Change in accrual methodology, no cash impact

5. Acquisition growth includes the net effect of acquisitions and bolt-ons in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

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Group Funding, FX & Shareholder Returns



GROUP FUNDING

\$330.5m of liquidity and long-dated facilities preserve capacity to fund growth



\$330.5m
Corporate Liquidity
30 Jun'26
(AUB Group Ltd)

2.30x
Leverage Ratio
30 Jun'26

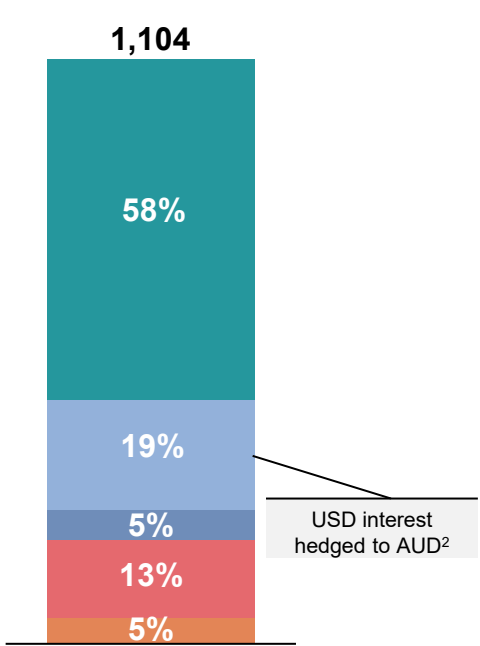
Debt Funding

- \$200m Macquarie bilateral facility established to support the Prestige acquisition
- \$1,097m syndicated facility refinanced in June 2026
- More than \$1.5b of lender commitments received during syndication, demonstrating strong bank support

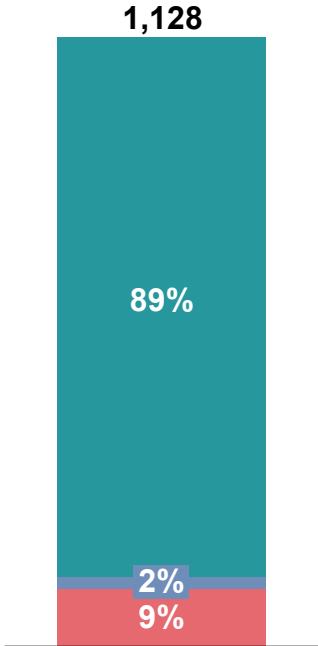
30 Jun'26 (\$m) Group Debt Facilities			
Cash on Hand	Remaining Term	Drawn	Undrawn
30.5	3 years	200	300
	4 years	175	
	4.7 years	200	
	5 years	422	
	Total	997	300

Interest Earning Assets vs Look through share of Debt at 30 Jun'26 (\$m)

AUB look-through Trust and Operating Cash¹



AUB look-through share of debt



AUD USD NZD GBP EUR

Currency and interest-rate exposure managed through natural offsets and hedging where appropriate

17

1. AUB share of trust and operating cash of AUB Group, its subsidiaries and associates. Look through view does not reconcile to slide 35
2. Notional exposure hedged for FY27 by executing a cross currency swap to receive BBSW and pay SOFR

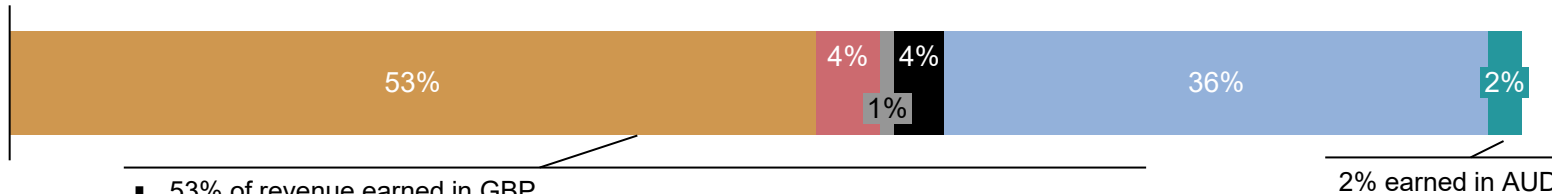
FY27 INDICATIVE INTERNATIONAL REVENUE AND EXPENSE CURRENCY MIX



FX hedging reduces the earnings impact to the International Division of the mismatch between USD revenue and GBP cost

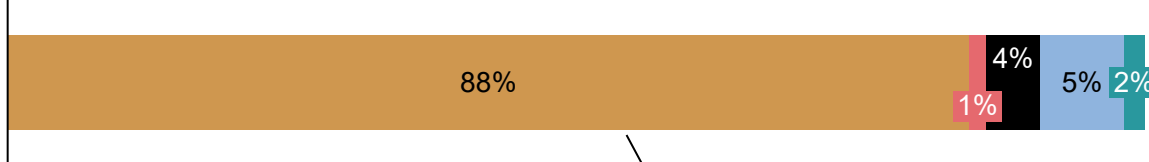
FY27 Indicative International Revenue and Expense Currency Mix¹

Revenue Earned



- 53% of revenue earned in GBP
- 9% of revenue earned in EUR, CAD + 'Other'
- 36% of revenue earned in USD

Expenses Incurred



- 88% of expenses paid in GBP
- GBP expenses in excess of GBP revenue are paid by converting:
 - Excess EUR, AUD, CAD + 'Other' into GBP
 - A portion of USD earned into GBP

■ GBP
 ■ EUR
 ■ CAD
 ■ Other
 ■ USD
 ■ AUD

Operational Hedging

- Monthly FX hedging program sells USD for GBP to December 2027
- 47% of FY27 forecast USD brokerage income hedged with FX forwards at average GBP:USD rate of 1.3337
- Brokerage income of c. USD 75m for the 12 months to 30 June 2027 is unhedged

FY27 FX Sensitivity

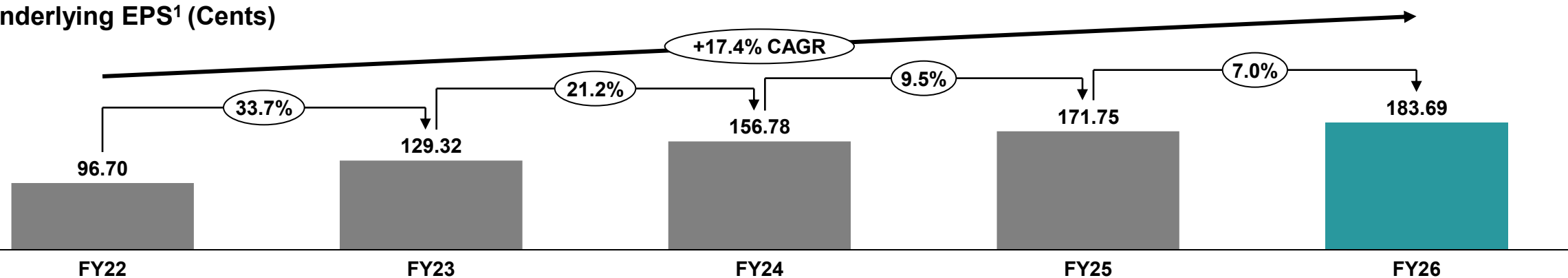
- Includes the full year impact of the Prestige acquisition
- A 1% strengthening/weakening of the AUD against the USD decreases/increases FY27 underlying NPAT by approximately 0.3% at guidance midpoint

EPS AND DIVIDENDS

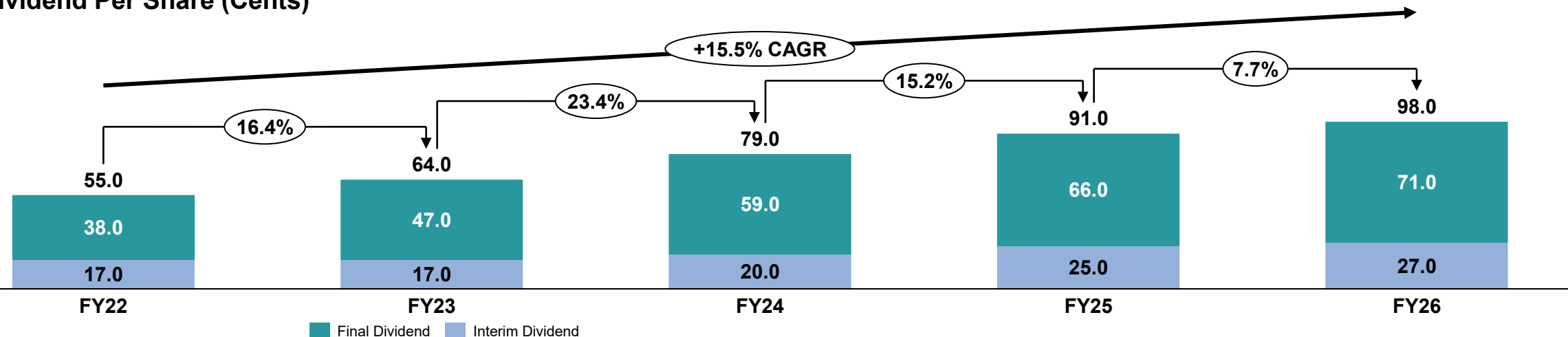
Underlying EPS grew by 7% and DPS by 7.7%



Underlying EPS¹ (Cents)



Dividend Per Share (Cents)



■ Final Dividend ■ Interim Dividend

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Ambition, AI & Outlook



FY27 EXECUTION PRIORITIES

Executing against the next phase of AUB's growth agenda through integration, optimisation and disciplined capital deployment



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01

Integrate and scale International

- Complete UK Retail integration and realise identified scale benefits
- Expand Tysers' wholesale and specialty capabilities and platform

INTEGRATE



02

Improve portfolio performance

- Accelerate AUB Agencies growth while improving portfolio mix
- Restore New Zealand performance and optimise the A/NZ portfolio

IMPROVE



03

Compound through capital and capability

- Deploy capital selectively against disciplined return hurdles
- Scale technology, data and operational capabilities to improve productivity

COMPOUND

AI STRATEGY: FOUNDATIONS TO IMPACT

AUB has established the platform, governance and delivery capability to scale AI across the Group. The focus is now embedding AI into broker, underwriting and claims workflows



WHAT WE ARE DOING & HOW WE ARE DOING IT

01 FOUNDATIONS | AUB IS WELL-POSITIONED

- PLATFORM IN PLACE** Microsoft 365 Copilot established as the enterprise AI interface.
- DATA FOUNDATION SCALING** Nexus, the AUB Data Platform, is building unified, AI-ready data across AU, UK and NZ.
- GOVERNANCE ESTABLISHED** AI Gov Forum, AI Policy and AI Risk Appetite Statements provide clear guardrails.
- DELIVERY ENGINE ESTABLISHED** CoverNet (Acquired with Prestige) supports complex models, agents and integrations within the broader delivery model.
- GLOBAL SCALE ADVANTAGE** AUB's network and proprietary insurance data are difficult for others to replicate.

02 DELIVERY MODEL

Scalable, governed delivery across the Group



03 INSURANCE WORKFLOWS

- FASTER PROCESSES** Less administration and faster access to information
- MORE CAPACITY** More time for client service and revenue-generating activity
- BETTER DECISIONS** AI-supported underwriting, claims and operational insight
- BETTER CLIENT OUTCOMES** Faster responses and more consistent service

Embedding AI across broking • underwriting • claims • operations

EVIDENCE OF PROGRESS

92% | **COPILOT UTILISATION**
AI embedded in everyday work

43 | **ACTIVE AI AGENTS**
Delivery capability operating at scale

40+ | **SOLUTIONS IN PIPELINE**
Growing demand, including multi-agent solutions

710 | **HOURS RELEASED**
Capacity released in the last 30 days | reduced manual effort and admin

PATH TO SHAREHOLDER VALUE

FOUNDATIONS

Platform • data • governance

DELIVERY MODEL

CoverNet AI CoE • citizen development • partners

INSURANCE WORKFLOWS

Broking • underwriting • claims • operations

VALUE CREATION

Growth • margin • differentiation • responsible scale

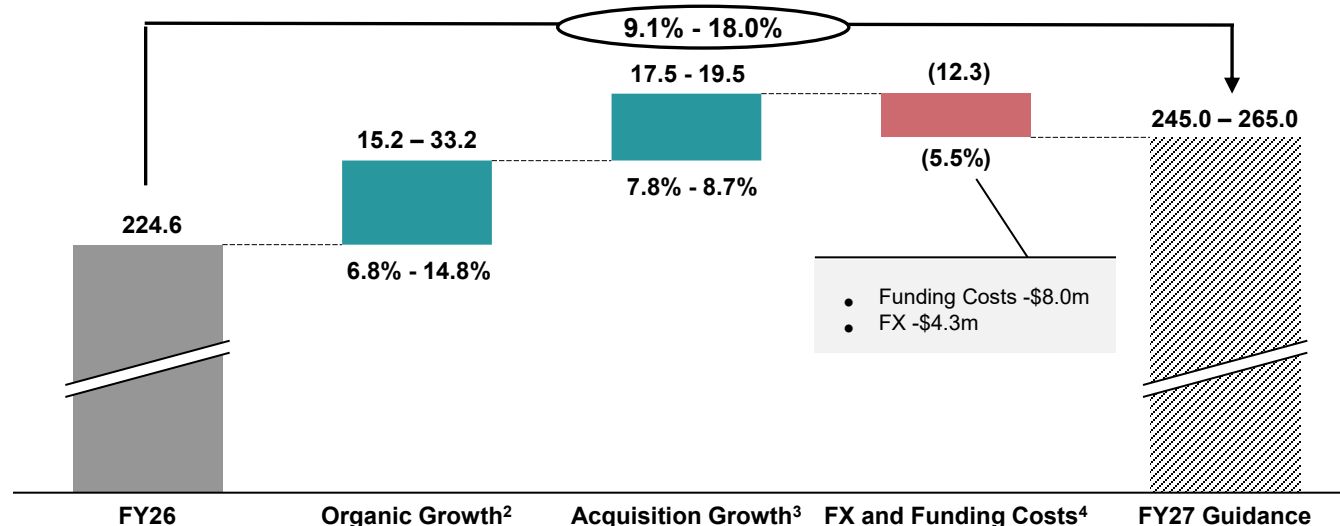
AUB has moved beyond experimentation: strong foundations and growing adoption support productivity today and insurance-specific competitive advantage tomorrow

FY27 OUTLOOK

FY27 Underlying NPAT guidance of \$245m–\$265m implies continued earnings growth of 9.1% - 18.0% over FY26 (13.5% growth at the midpoint of \$255m)



FY27 Underlying NPAT¹ Guidance Bridge \$m



Scope and Assumptions

Includes contributions from completed or known and highly certain acquisitions

Seasonality

Midpoint assumes historical 41% / 59% first-half / second-half earnings split

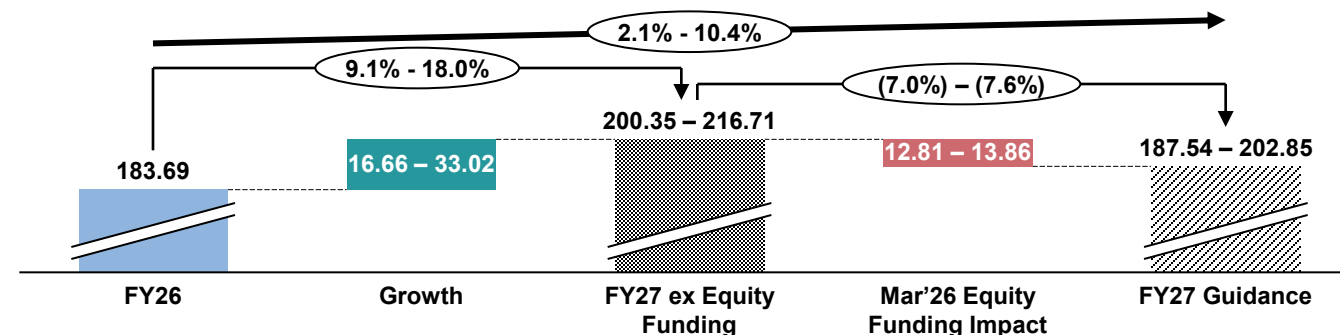
Foreign exchange

- GBP:AUD 1.8975 and GBP:USD 1.3604
- Approximately 47% of forecast USD brokerage income hedged
- Approximately USD 75m unhedged

Funding

- Funding cost increase of \$8.0m
- USD interest rate exposure hedged at SOFR + 0.61% to July 2027
- Central Bank cash rates by 30 June 2027: Australia 4.60%, UK 4.00%, US 3.50% - 3.75%, NZ 3.00%

FY27 Underlying EPS Guidance Bridge (cents)⁵



1. Underlying Net Profit After Tax is the key measure used by management and the board to assess and review business performance. Underlying NPAT is after non-controlling interests and excludes the cost of amortisation of customer and servicing contracts, fair value adjustments on consolidation or deconsolidation, impairment charges, movements in contingent consideration, the impacts of a reduction in interest in associates and disposals of controlled entities, and the costs associated with strategic change programs, arranging debt and acquisition related costs

2. Organic growth excludes acquisitions growth, FX and funding costs

3. Acquisition growth includes the net effect of acquisitions, bolt-ons and increased equity stakes in FY27 vs FY26. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

4. FX calculated by applying 12M to 30 Jun'27 FX rates for all currencies on the 12M to 30 Jun'26 previously reported results, excludes the impact of hedges. Funding costs represents the year on year change in Corporate interest expense

5. Underlying EPS calculation = (Underlying NPAT) / (weighted average number of shares ('WANOS'))

Questions?



Mike Emmett

CEO and Managing Director



Nick Dryden

CFO

Closing



Mike Emmett

CEO and Managing Director

Appendices

A **FY26 Detailed Financial Results**

B **AUB Group Business Overview**

C **AUB Group Portfolio Overview**

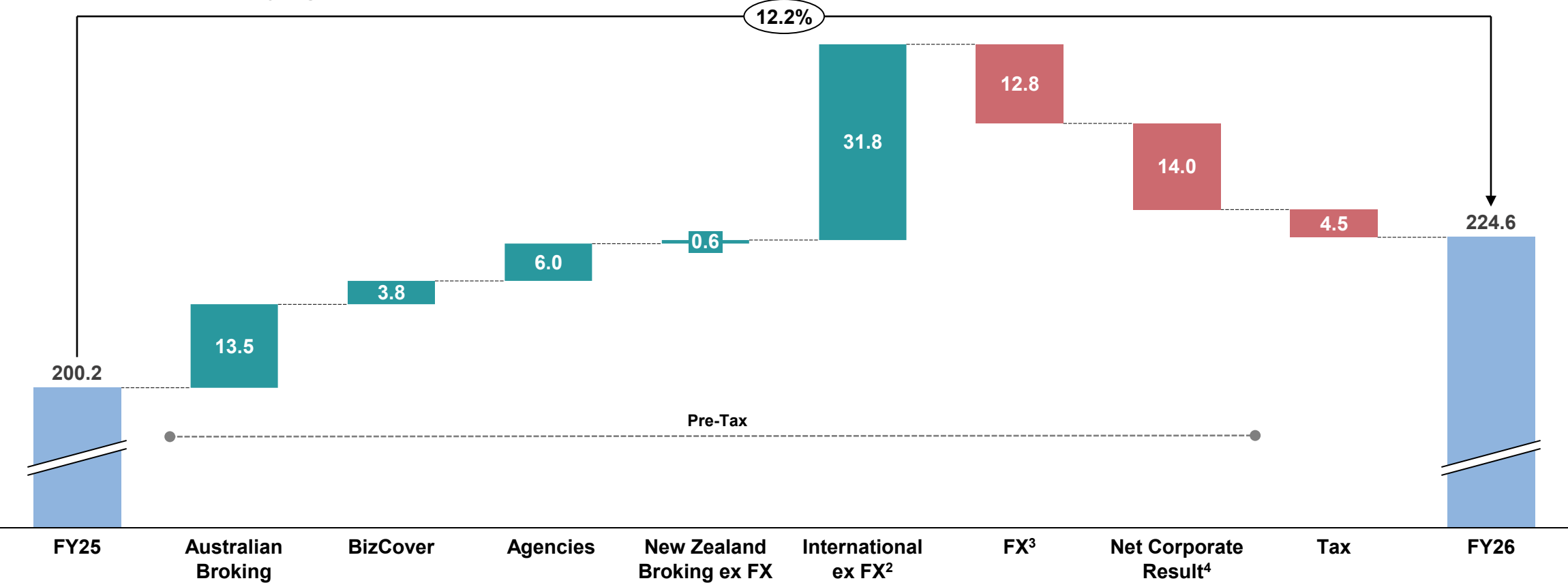
Appendices

A. FY26 – Detailed Financial Results

FY26 DIVISIONAL PERFORMANCE BREAKDOWN

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FY25 to FY26 Underlying NPAT¹ (\$m)



1. Underlying Net Profit After Tax is the key measure used by management and the board to assess and review business performance. Underlying NPAT is after non-controlling interests and excludes the cost of amortisation of customer and servicing contracts, fair value adjustments on consolidation or deconsolidation, impairment charges, movements in contingent consideration, the impacts of a reduction in interest in associates and disposals of controlled entities, and the costs associated with strategic change programs, arranging debt and acquisition related costs

2. International is a segment that accommodates growth in international jurisdictions and includes Tysers

3. FX calculated by applying 12M to 30 Jun '26 FX rates for all currencies on the 12M to 30 Jun '25 previously reported results, excludes the impact of hedges

4. Includes Corporate head office expenses, Corporate interest income and Corporate interest expense

AUSTRALIAN BROKING

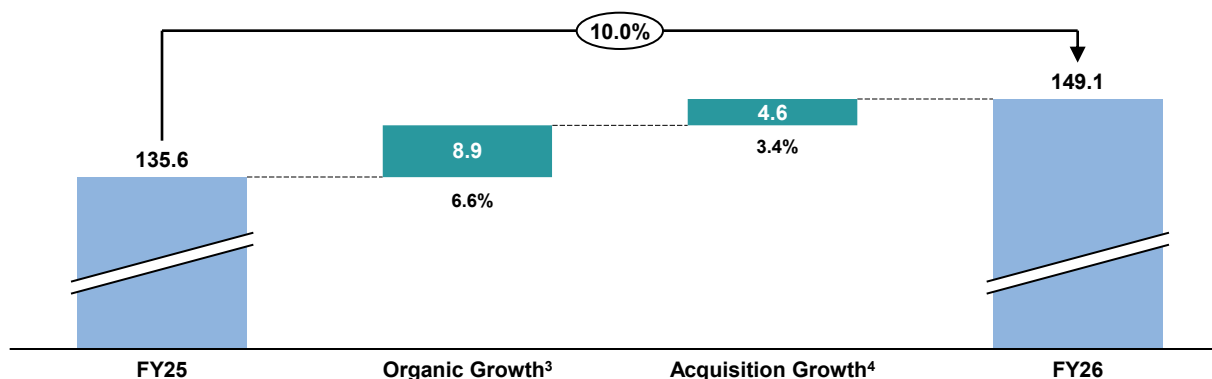


Profit contribution to AUB Group – Pre-tax (\$m)

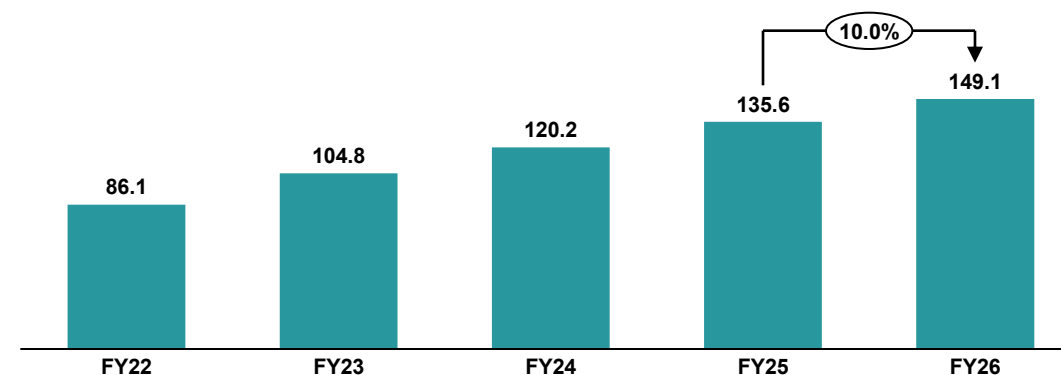
	FY26	FY25	Movement	Movement (%)
Commission and fee income (net)	571.0	529.5	41.5	7.8%
Premium Funding	30.7	29.8	0.9	3.0%
Interest	28.8	32.6	(3.8)	(11.6%)
Other Income	17.3	19.2	(1.9)	(9.9%)
Revenue ¹	647.8	611.1	36.7	6.0%
Expenses ¹	(401.1)	(380.1)	(21.0)	5.5%
EBIT ¹	246.7	231.0	15.7	6.8%
Profit before tax & non-controlling interests (PBT&NCI)	236.7	222.4	14.3	6.4%
Net profit before tax attributable to equity holders of parent entity	149.1	135.6	13.5	10.0%
EBIT Margin	38.1%	37.8%	n/a	30bps

- Underlying pre-tax profit increased 10.0% to \$149.1m (FY25: \$135.6m)
- These increases were driven by organic and bolt-on acquisition growth
- Organic drivers included:
 - Average commission and fee income per client increased 6.5% year on year including from an increase in fees
 - Client and policy count growth
 - Partially offset by reduction in interest income
- EBIT Margin of 38.1% up 30bps from FY25

FY25 to FY26 AUB Share PBT (\$m)²



PBT attributable to parent equity holders (\$m)²



1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests

2. Net profit before tax attributable to equity holders of parent entity

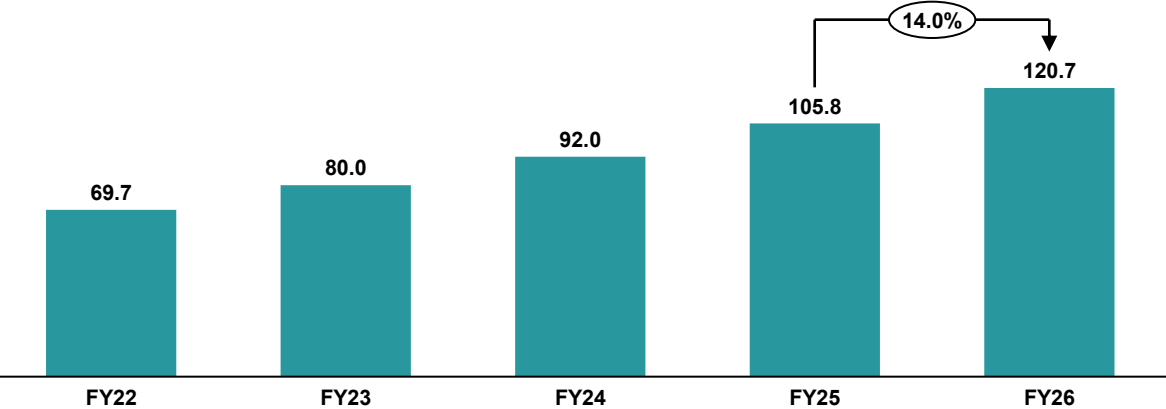
3. Organic growth attributable to equity holders of parent entity excludes Acquisition growth

4. Acquisition growth includes the net effect of acquisitions, divestments / step-downs and increased equity stakes in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

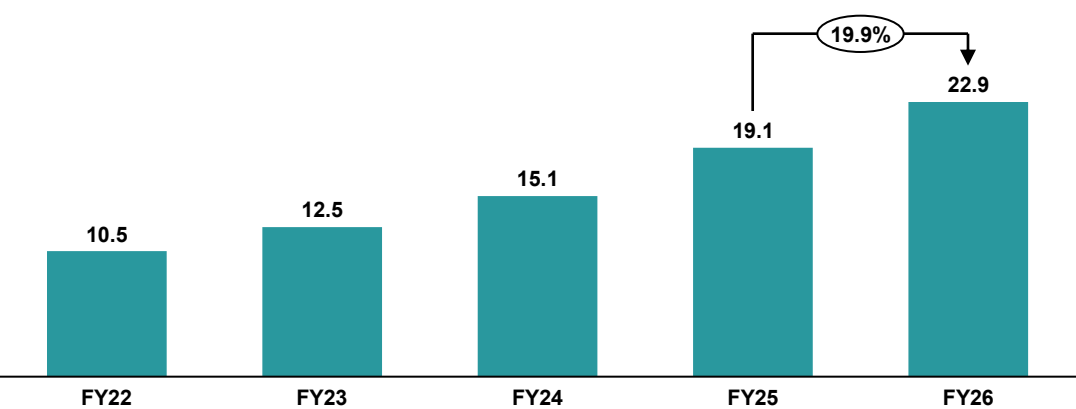
Profit contribution to AUB Group – Pre-tax (\$m)	FY26	FY25	Movement	Movement (%)
Revenue ¹	120.7	105.8	14.9	14.0%
Expenses ¹	(63.0)	(57.4)	(5.6)	9.8%
EBIT ¹	57.7	48.4	9.2	19.0%
Profit before tax & non-controlling interests (PBT&NCI)	56.3	47.0	9.3	19.7%
Net profit before tax attributable to equity holders of parent entity	22.9	19.1	3.8	19.9%
EBIT Margin	47.8%	45.8%	n/a	200bps

- Revenue up 14.0% from FY25
- Underlying pre-tax profit increased 19.9% to \$22.9m (FY25: \$19.1m)
- Continued organic revenue growth and margin expansion from operating leverage, including in offshore markets
- EBIT Margin of 47.8% up 200bps from FY25

Revenue (\$m)¹



PBT attributable to parent equity holders (\$m)²



NEW ZEALAND BROKING

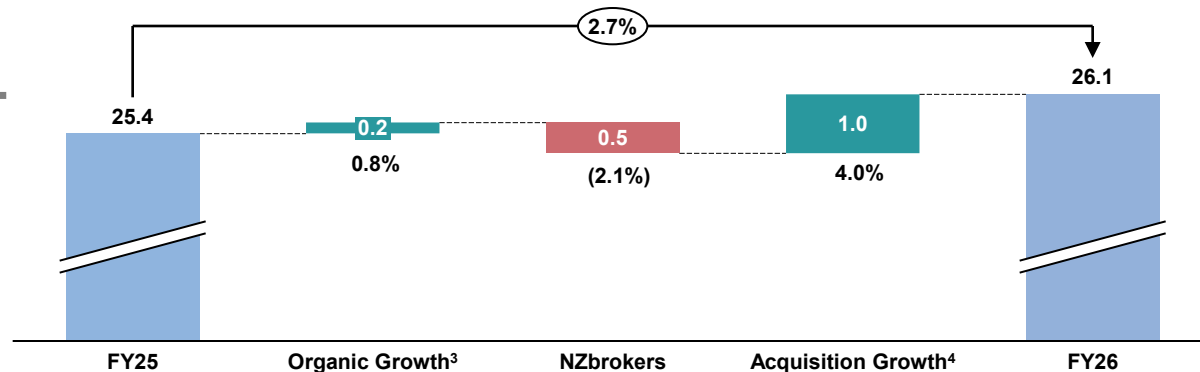


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Profit contribution to AUB Group – Pre-tax (NZD m)

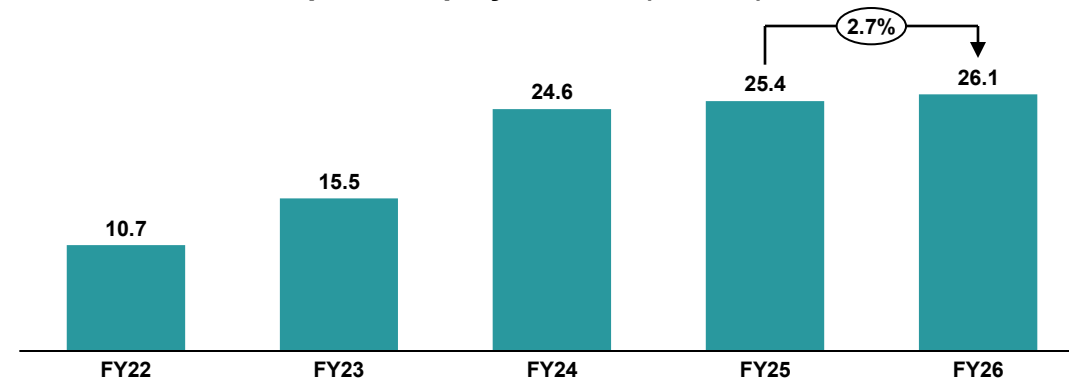
	FY26	FY25	Movement	Movement (%)
Commission and fee income (net)	99.8	97.2	2.6	2.7%
Premium Funding	4.7	5.2	(0.5)	(8.9%)
Interest	2.2	3.2	(1.0)	(32.3%)
Other Income	1.2	1.5	(0.3)	(20.5%)
Revenue ¹	107.9	107.1	0.8	0.8%
Expenses ¹	(72.2)	(70.2)	(2.0)	2.9%
EBIT ¹	35.7	36.9	(1.2)	(3.1%)
Profit before tax & non-controlling interests (PBT&NCI)	33.7	33.8	(0.1)	(0.4%)
Net profit before tax attributable to equity holders of parent entity	26.1	25.4	0.7	2.7%
EBIT Margin	33.1%	34.4%	n/a	-130bps

FY25 to FY26 AUB Share PBT (NZD m)²



- Underlying pre-tax profit increased 2.7% to NZD 26.1m (FY25: NZD 25.4m), however in AUD decreased by 3.9% to \$22.3m (FY25: \$23.2m).
- Average commission and fee income per client decreased 2.9% year on year
- EBIT Margin of 33.1% down 130bps from FY25, impacted by a challenging corporate market, whilst investment in new market share has not delivered and will be reshaped

PBT attributable to parent equity holders (NZD m)²



1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests

2. Net profit before tax attributable to equity holders of parent entity

3. Organic growth attributable to equity holders of parent entity excludes Acquisition growth & FY26 NZ Brokers conference costs

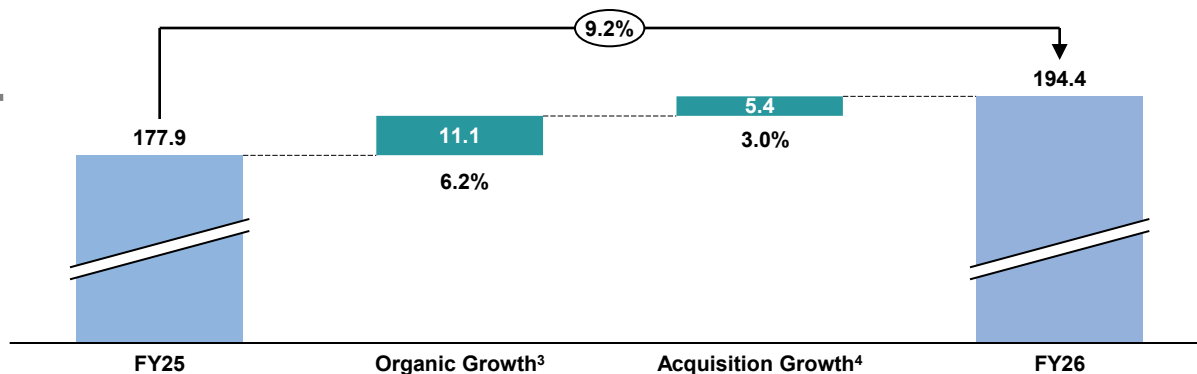
4. Acquisition growth includes the net effect of acquisitions, bolt-ons, divestments / step-downs, and increased equity stakes in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

Profit contribution to AUB Group – Pre-tax (\$m)

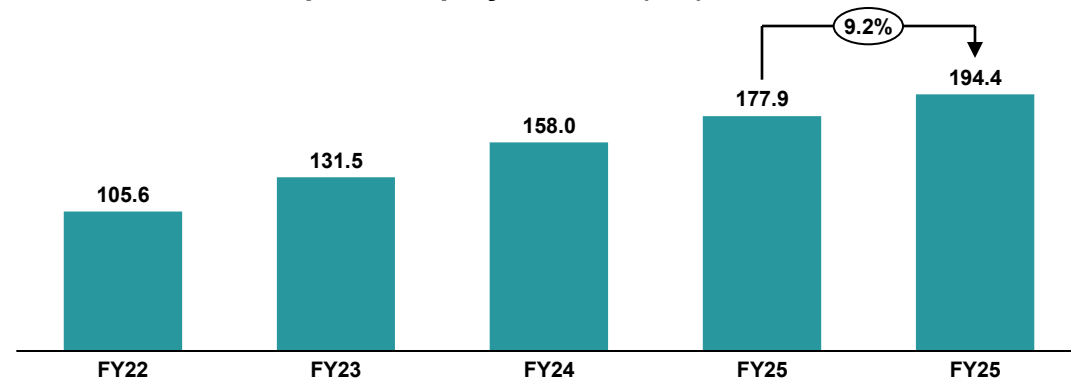
	FY26	FY25	Movement	Movement (%)
Commission and fee income (net)	777.0	724.1	52.9	7.3%
Premium Funding	34.7	34.6	0.1	0.3%
Interest	30.7	35.6	(4.9)	(13.8%)
Other Income	18.4	20.5	(2.1)	(10.2%)
Revenue ¹	860.8	814.8	46.0	5.6%
Expenses ¹	(525.9)	(501.7)	(24.2)	4.8%
EBIT ¹	334.9	313.1	21.8	7.0%
Profit before tax & non-controlling interests (PBT&NCI)	321.8	300.3	21.5	7.2%
Net profit before tax attributable to equity holders of parent entity	194.4	177.9	16.5	9.2%
EBIT Margin	38.9%	38.4%	n/a	50bps

- Underlying pre-tax profit increased 9.2% to \$194.4m (FY25: \$177.9m)
- EBIT Margin of 38.9% up 50bps from FY25

FY25 to FY26 AUB Share PBT (\$m)²



PBT attributable to parent equity holders (\$m)²



1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests

2. Net profit before tax attributable to equity holders of parent entity

3. Organic growth attributable to equity holders of parent entity excludes Acquisition growth

4. Acquisition growth includes the net effect of acquisitions, bolt-ons, divestments / step-downs, and increased equity stakes in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

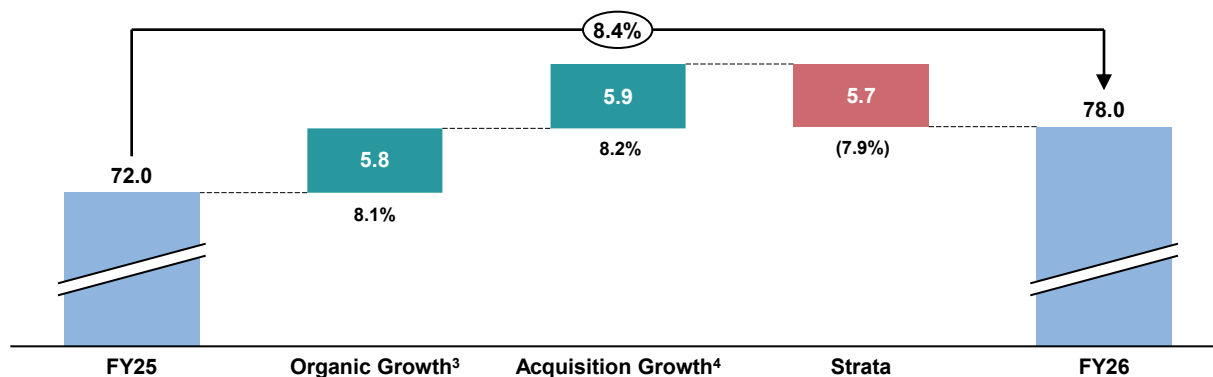
5. A/NZ Retail is a new proposed segment that includes Australian Broking, BizCover and New Zealand

Profit contribution to AUB Group – Pre-tax (\$m)

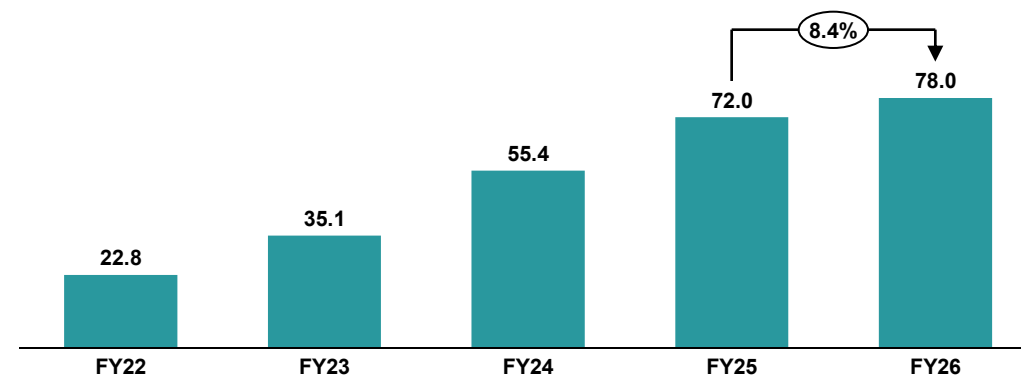
	FY26	FY25	Movement	Movement (%)
Commission and fee income (net)	202.4	193.6	8.8	4.5%
Interest	8.5	8.4	0.1	1.2%
Other income	30.0	18.5	11.5	62.1%
Revenue ¹	240.9	220.5	20.4	9.2%
Expenses ¹	(135.7)	(123.0)	(12.7)	10.4%
EBIT ¹	105.2	97.6	7.6	7.8%
Profit before tax & non-controlling interests (PBT&NCI)	105.0	97.3	7.7	7.9%
Net profit before tax attributable to equity holders of parent entity	78.0	72.0	6.0	8.4%
EBIT Margin	43.7%	44.2%	n/a	-50bps

- Underlying pre-tax profit increased by 8.4% to \$78.0m (FY25: \$72.0m)
- Organic growth in gross written premium (GWP) across most agencies, partially offset by weakness in the strata market
- EBIT Margin of 43.7%, down 50bps from FY25. Ex Strata in both periods, FY26 EBIT Margin increased 80bps to 46.5%

FY25 to FY26 AUB Share PBT (\$m)²



PBT attributable to parent equity holders (\$m)²



INTERNATIONAL²

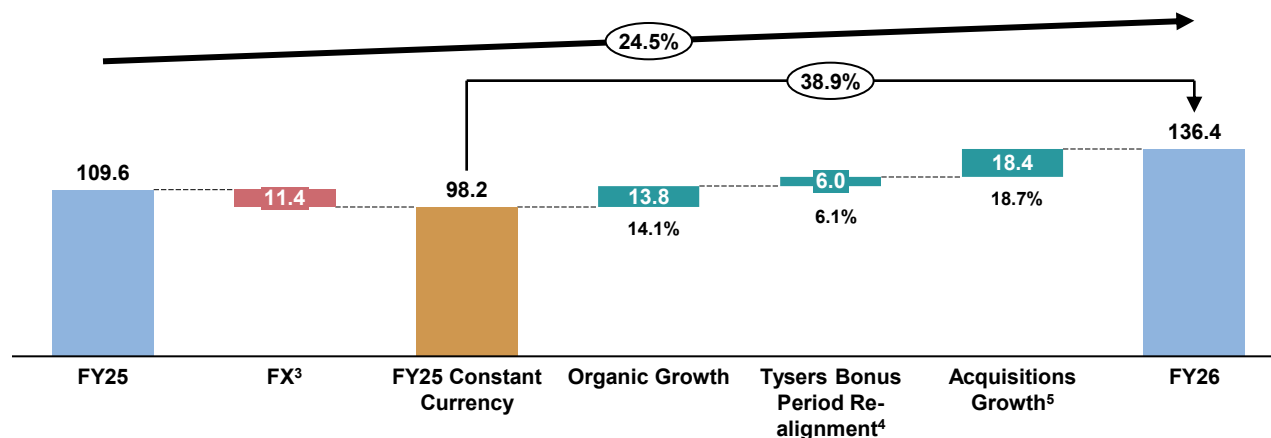


Profit contribution to AUB Group – Pre-tax (\$m)

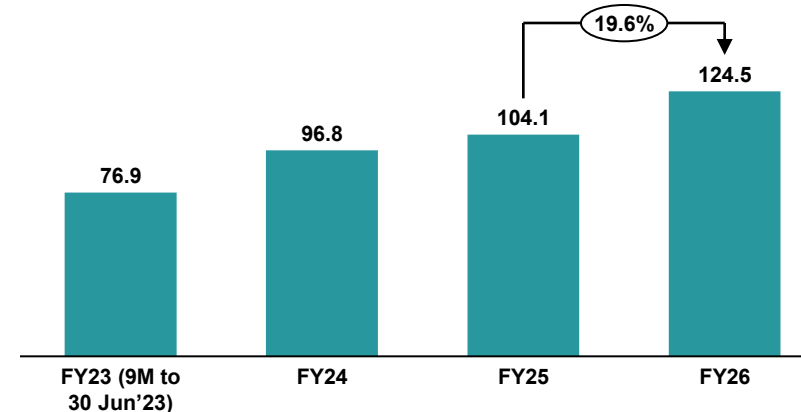
	FY26	FY25	Movement	Movement (%)
Commission and fee income (net)	459.2	424.5	34.6	8.2%
Interest	14.6	16.4	(1.8)	(10.9%)
Other Income	21.1	25.0	(3.9)	(15.4%)
Revenue ¹	494.9	465.9	29.0	6.2%
Expenses ¹	(358.5)	(356.3)	(2.2)	0.6%
EBIT ¹	136.4	109.6	26.8	24.5%
Profit before tax & non-controlling interests (PBT&NCI)	136.2	109.6	26.6	24.3%
Net profit before tax attributable to equity holders of parent entity	124.5	104.1	20.4	19.6%
EBIT Margin	27.6%	23.5%	n/a	410bps

- Underlying pre-tax profit increased 19.6% to \$124.5m (FY25: \$104.1m)
- Profit growth in Tysers supported by robust revenue growth in key segments of marine and aviation, alongside disciplined expense management despite FX headwinds
- Complemented by progress in newly seeded businesses and the acquisition of Prestige
- EBIT Margin of 27.6% up 410bps from FY25

FY25 to FY26 EBIT Breakdown (\$m)¹



PBT attributable to parent equity holders (\$m)⁶



1. In order to give a more comprehensive view of performance, figures include results from 'associates' (not consolidated in the financial statements) at an aggregate 100% of all business revenues, expenses and profits with those of the consolidated businesses before deducting outside shareholder interests

2. International is a segment that accommodates growth in international jurisdictions and includes Tysers

3. Calculated by applying 12M to 30 Jun'26 FX rates for all currencies on the 12M to 30 Jun'25 previously reported results, excludes the impact of hedges

4. Tysers bonuses were re-aligned to account for deferred bonuses over the service period, resulting in a one-off impact in the prior period. Change in accrual methodology, no cash impact

5. Acquisition growth includes the net effect of acquisitions and bolt-ons in FY26 vs FY25. The contribution of current period acquisitions is included in acquisition growth, as is the incremental impact on the current period of acquisitions made in the comparative period

6. Net profit before tax attributable to equity holders of parent entity

BALANCE SHEET AND CAPITAL POSITION



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Consolidated Balance Sheet Overview (\$m)	FY26	FY25	Movement
Cash – incl subs	250.6	279.3	(28.7)
Cash – Trust Accounts	1,062.1	1,063.4	(1.3)
Investment in Associates	321.2	301.9	19.3
Intangible assets and goodwill	2,872.1	2,601.7	270.4
Other Assets	506.8	487.1	19.7
Total Assets	5,012.8	4,733.4	279.4
Interest Bearing Loans and Borrowings – incl subs ¹	1,124.8	872.8	252.0
Broker / Agency operational payables	1,100.4	1,104.8	(4.4)
Other Liabilities	616.0	682.0	(66.0)
Total Liabilities	2,841.2	2,659.6	181.6
Total Equity	2,171.6	2,073.8	97.8

1. Includes AUB Corporate Debt	997.3	764.7	232.6
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Leverage Ratio
30 Jun'26
2.30x

Cash &
Undrawn Debt
30 Jun'26
\$330.5m
(AUB Group Ltd)

A1.0 RECONCILIATION OF REPORTED NPAT TO UNDERLYING NPAT¹

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	FY26 (\$'000)	FY25 (\$'000)	Movement (\$'000)
Net Profit after tax attributable to equity holders of the parent	96,048	180,055	(84,007)
Add back/(less): (net of NCI and income tax)			
Amortisation of customer and servicing contracts ⁷	48,783	45,605	3,178
Adjustments to value of entities (to fair value) on the day they became controlled entities ⁶	(14,966)	(47,486)	32,520
Impairment charges ³	62,726	21,145	41,581
Movements in contingent consideration and put option liability (net of interest unwind) ^{2,4}	4,653	(26,774)	31,427
(Profit) from sale or dilution of interests in associates and sale of customer and servicing contracts ⁵	(4,170)	(4,011)	(159)
Costs in relation to Syndicated Debt Facility restructuring	537	795	(258)
Strategic change programs	7,393	6,830	563
Expenses incurred for acquisitions in the current and prior period	23,627	24,061	(434)
Underlying Net Profit After Tax	224,631	200,220	24,411

1. The financial information in this table has been derived from the financial statements for the period ended 30 June 2026. The Underlying NPAT is non-IFRS financial information and as such has not been audited in accordance with Australian Accounting Standards
2. As part of its acquisition policy, the Group may defer a component of the purchase price until the outcomes of multiple factors are finalised. These factors include future financial results, other valuation estimates included in the initial purchase price, and claims including for warranties and indemnities provided under the share purchase agreement. An estimate of the contingent consideration is made at the time of acquisition and is reviewed and varied at subsequent balance date if estimates change, or payments are made. This adjustment can result in a loss if changes, or finalisation of estimates, result in an increased purchase price, or a profit if the purchase price is reduced. None of the factors impacting the changes in contingent consideration during the period have required an impairment to the carrying value of the acquisition. These changes are non-recurring in nature and as such excluded from UNPAT
3. Where the carrying value of an investment or asset exceeds the fair value or value in use an impairment expense/onerous lease expense is recognised during the period. These are non-representative of underlying operations and as such are excluded from UNPAT
4. Includes interest expense on the movement in value of the put option held by non-controlling interests. Fair value movements in the put option liability is a potential acquisition cost and as such excluded from UNPAT
5. Investments in associates and customer and servicing contracts may be sold from time to time and any gains/loss from sale is excluded from Underlying NPAT
6. The adjustments to carrying values of associates or controlled entities arise where the Group increases its equity in associates whereupon they became controlled entities or decreases its equity in a controlled entity and it becomes an associate. As required by accounting standards the carrying values for the existing investments have been adjusted to fair value and the increase included in net profit. Such adjustments will only occur in future if further acquisitions or sales of this type are made
7. Customer and servicing contracts include broking registers and binder assets acquired separately or in a business combination, which are amortised over their useful life. Inclusion of this amortisation in UNPAT would remove from profits all expected earnings from the customer and servicing contracts of acquisitions and as such it is excluded from UNPAT

A2.1 MANAGEMENT PRESENTATION OF RESULTS^{1,3}



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	FY26 (\$'000)	FY25 (\$'000)	Movement (\$'000)	Movement (%)
Australian Broking revenue	647,786	611,117	36,669	6.0%
Australian Broking expenses	(401,068)	(380,115)	(20,953)	5.5%
EBIT - Australian Broking	246,718	231,002	15,716	6.8%
International revenue ²	494,899	465,905	28,994	6.2%
International expenses ²	(358,509)	(356,344)	(2,165)	0.6%
EBIT - International²	136,390	109,561	26,829	24.5%
BizCover revenue	120,683	105,829	14,854	14.0%
BizCover expenses	(63,023)	(57,388)	(5,635)	9.8%
EBIT - BizCover	57,660	48,441	9,219	19.0%
New Zealand Broking revenue	92,319	97,871	(5,552)	-5.7%
New Zealand Broking expenses	(61,776)	(64,176)	2,400	-3.7%
EBIT - New Zealand Broking	30,543	33,695	(3,152)	-9.4%
Agencies revenue	240,909	220,532	20,377	9.2%
Agencies expenses	(135,693)	(122,958)	(12,735)	10.4%
EBIT - Agencies	105,216	97,574	7,642	7.8%
Total revenue - Operating entities	1,596,596	1,501,254	95,342	6.4%
Total expenses - Operating entities	(1,020,069)	(980,981)	(39,088)	4.0%
EBIT - Operating entities	576,527	520,273	56,254	10.8%
Corporate revenue	2,619	2,443	176	7.2%
Corporate expenses	(30,292)	(26,154)	(4,138)	15.8%
EBIT - Corporate	(27,673)	(23,711)	(3,962)	16.7%
Total - Group revenue	1,599,215	1,503,697	95,518	6.4%
Total - Group expenses	(1,050,361)	(1,007,135)	(43,226)	4.3%
Total - EBIT before NCI	548,854	496,562	52,292	10.5%
Interest expense - Operating entities	(13,612)	(13,123)	(489)	3.7%
Interest expense - Corporate	(56,332)	(46,329)	(10,003)	21.6%
Total - Interest expense	(69,944)	(59,452)	(10,492)	17.6%
Profit before NCI	478,910	437,110	41,800	9.6%
Non - Controlling Interest (NCI)	(166,076)	(153,185)	(12,891)	8.4%
Underlying Net profit before tax	312,834	283,925	28,909	10.2%
Income tax expense	(88,203)	(83,705)	(4,498)	5.4%
Underlying NPAT	224,631	200,220	24,411	12.2%

1. The financials in this table show a management view of the underlying performance of all investments, regardless of ownership level. Revenue and expenses includes all revenue and expenses of the underlying businesses, before considering non-controlling interests. This information is used by management and the board to review business performance. Results shown in AUD

2. International is a segment that accommodates growth in international jurisdictions and includes Tysers

3. EBIT is equivalent to EBITA

A2.2 MANAGEMENT PRESENTATION OF RESULTS¹



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	FY26 (\$'000)	FY25 (\$'000)	Movement (\$'000)	Movement (%)
Australian Broking revenue	647,786	611,117	36,669	6.0%
Australian Broking expenses	(411,105)	(388,760)	(22,345)	5.7%
Net profit - Australian Broking	236,681	222,357	14,324	6.4%
Profit attributable to other equity interests	(87,562)	(86,773)	(789)	0.9%
Australian Broking net profit	149,119	135,584	13,535	10.0%
International revenue ²	494,899	465,905	28,994	6.2%
International expenses ²	(358,714)	(356,311)	(2,403)	0.7%
Net profit - International ²	136,185	109,594	26,591	24.3%
Profit attributable to other equity interests ²	(11,702)	(5,522)	(6,180)	111.9%
International net profit²	124,483	104,072	20,411	19.6%
BizCover revenue	120,683	105,829	14,854	14.0%
BizCover expenses	(64,390)	(58,799)	(5,591)	9.5%
Net profit - BizCover	56,293	47,030	9,263	19.7%
Profit attributable to other equity interests	(33,356)	(27,901)	(5,455)	19.5%
BizCover net profit	22,937	19,129	3,808	19.9%
New Zealand Broking revenue	92,319	97,871	(5,552)	-5.7%
New Zealand Broking expenses	(63,519)	(66,965)	3,446	-5.1%
Net profit - New Zealand Broking	28,800	30,906	(2,106)	-6.8%
Profit attributable to other equity interests	(6,497)	(7,695)	1,198	-15.6%
New Zealand Broking net profit	22,303	23,211	(908)	-3.9%
Agencies revenue	240,909	220,532	20,377	9.2%
Agencies expenses	(135,953)	(123,269)	(12,684)	10.3%
Net profit - Agencies	104,956	97,263	7,693	7.9%
Profit attributable to other equity interests	(26,959)	(25,294)	(1,665)	6.6%
Agencies net profit	77,997	71,969	6,028	8.4%
Net profit before corporate income / expenses	396,839	353,965	42,874	12.1%
Corporate expenses	(30,292)	(26,154)	(4,138)	15.8%
Corporate finance costs	(56,332)	(46,329)	(10,003)	21.6%
Corporate revenue	2,619	2,443	176	7.2%
Net corporate result	(84,005)	(70,040)	(13,965)	19.9%
Net profit before tax	312,834	283,925	28,909	10.2%
Income tax expense	(88,203)	(83,705)	(4,498)	5.4%
Underlying NPAT	224,631	200,220	24,411	12.2%

1. The financials in this table show a management view of the underlying performance of all investments, regardless of ownership level. Revenue and expenses includes all revenue and expenses of the underlying businesses, before considering non-controlling interests. This information is used by management and the board to review business performance. Results shown in AUD

2. International is a segment that accommodates growth in international jurisdictions and includes Tysons

A2.3 MANAGEMENT PRESENTATION OF RESULTS^{1,3}



	FY26 (\$'000)	2H26 (\$'000)	1H26 (\$'000)	FY25 (\$'000)	2H25 (\$'000)	1H25 (\$'000)	FY24 (\$'000)	2H24 (\$'000)	1H24 (\$'000)	FY23 (\$'000)	2H23 (\$'000)	1H23 (\$'000)	FY22 (\$'000)	2H22 (\$'000)	1H22 (\$'000)
Australian Broking revenue	647,786	325,468	322,318	611,117	308,470	302,647	563,669	288,892	274,777	519,706	270,007	249,699	457,211	238,228	218,983
Australian Broking expenses	(401,068)	(200,288)	(200,780)	(380,115)	(191,406)	(188,709)	(356,239)	(182,975)	(173,264)	(337,397)	(175,482)	(161,915)	(303,029)	(152,245)	(150,784)
EBIT - Australian Broking	246,718	125,180	121,538	231,002	117,064	113,938	207,430	105,917	101,513	182,309	94,525	87,784	154,182	85,983	68,199
International revenue ²	494,899	279,364	215,535	465,905	261,267	204,638	411,041	218,602	192,439	301,607	210,783	90,824	-	-	-
International expenses ²	(358,509)	(187,684)	(170,825)	(356,344)	(183,674)	(172,670)	(311,625)	(158,404)	(153,221)	(222,909)	(150,594)	(72,315)	-	-	-
EBIT - International²	136,390	91,680	44,710	109,561	77,593	31,968	99,416	60,198	39,218	78,698	60,189	18,509	-	-	-
BizCover revenue	120,683	63,788	56,895	105,829	55,629	50,200	92,020	48,921	43,099	80,049	42,475	37,574	69,730	36,418	33,312
BizCover expenses	(63,023)	(32,641)	(30,382)	(57,388)	(28,904)	(28,484)	(53,380)	(27,402)	(25,978)	(47,974)	(24,844)	(23,130)	(43,354)	(22,378)	(20,976)
EBIT - BizCover	57,660	31,147	26,513	48,441	26,725	21,716	38,640	21,519	17,121	32,075	17,631	14,444	26,376	14,040	12,336
New Zealand Broking revenue	92,319	45,643	46,676	97,871	49,406	48,465	88,722	47,906	40,816	70,660	40,937	29,723	58,875	30,314	28,561
New Zealand Broking expenses	(61,776)	(29,783)	(31,993)	(64,176)	(33,326)	(30,850)	(56,351)	(30,482)	(25,869)	(50,098)	(27,110)	(22,988)	(43,471)	(21,459)	(22,012)
EBIT - New Zealand Broking	30,543	15,860	14,683	33,695	16,080	17,615	32,371	17,424	14,947	20,562	13,827	6,735	15,404	8,855	6,549
Agencies revenue	240,909	122,843	118,066	220,532	113,931	106,601	176,219	91,653	84,566	139,337	81,171	58,166	103,721	57,385	46,336
Agencies expenses	(135,693)	(67,726)	(67,967)	(122,958)	(59,419)	(63,539)	(101,077)	(50,607)	(50,470)	(85,790)	(46,027)	(39,763)	(65,324)	(34,075)	(31,249)
EBIT - Agencies	105,216	55,117	50,099	97,574	54,512	43,062	75,142	41,046	34,096	53,547	35,144	18,403	38,397	23,310	15,087
Total revenue - Operating entities	1,596,596	837,106	759,490	1,501,254	788,703	712,551	1,331,670	695,973	635,697	1,111,359	645,373	465,986	689,537	362,345	327,192
Total expenses - Operating entities	(1,020,069)	(518,122)	(501,947)	(980,981)	(496,729)	(484,252)	(878,671)	(449,869)	(428,802)	(744,168)	(424,057)	(320,111)	(455,178)	(230,157)	(225,021)
EBIT - Operating entities	576,527	318,984	257,543	520,273	291,974	228,299	452,999	246,104	206,895	367,191	221,316	145,875	234,359	132,188	102,171
Corporate revenue	2,619	2,280	339	2,443	835	1,608	3,413	1,838	1,575	2,837	1,684	1,153	1,982	1,023	959
Corporate expenses	(30,292)	(13,564)	(16,728)	(26,154)	(10,589)	(15,565)	(26,022)	(11,044)	(14,978)	(25,826)	(12,796)	(13,030)	(19,966)	(9,631)	(10,335)
EBIT - Corporate	(27,673)	(11,284)	(16,389)	(23,711)	(9,754)	(13,957)	(22,609)	(9,206)	(13,403)	(22,989)	(11,112)	(11,877)	(17,985)	(8,609)	(9,376)
Total - Group revenue	1,599,215	839,386	759,829	1,503,697	789,538	714,159	1,335,083	697,811	637,272	1,114,196	647,057	467,139	691,519	363,368	328,151
Total - Group expenses	(1,050,361)	(531,686)	(518,675)	(1,007,135)	(507,318)	(499,817)	(904,693)	(460,913)	(443,780)	(769,994)	(436,853)	(333,141)	(475,144)	(239,788)	(235,356)
Total - EBIT before NCI	548,854	307,700	241,154	496,562	282,220	214,342	430,390	236,898	193,492	344,202	210,204	133,998	216,374	123,579	92,795
Interest expense - Operating entities	(13,612)	(6,919)	(6,693)	(13,123)	(6,215)	(6,908)	(11,493)	(6,566)	(4,927)	(7,583)	(4,694)	(2,889)	(5,289)	(2,765)	(2,524)
Interest expense - Corporate	(56,332)	(30,929)	(25,403)	(46,329)	(24,598)	(21,731)	(47,442)	(22,146)	(25,296)	(39,845)	(27,058)	(12,787)	(4,309)	(1,914)	(2,395)
Total - Interest expense	(69,944)	(37,848)	(32,096)	(59,452)	(30,813)	(28,639)	(58,935)	(28,712)	(30,223)	(47,428)	(31,752)	(15,676)	(9,598)	(4,679)	(4,919)
Profit before NCI	478,910	269,852	209,058	437,110	251,407	185,703	371,455	208,186	163,269	296,774	178,452	118,322	206,776	118,900	87,876
Non - Controlling Interest (NCI)	(166,076)	(85,334)	(80,742)	(153,185)	(81,829)	(71,356)	(131,429)	(69,153)	(62,276)	(116,130)	(63,756)	(52,374)	(100,690)	(56,728)	(43,962)
Underlying Net profit before tax	312,834	184,518	128,316	283,925	169,578	114,347	240,026	139,033	100,993	180,644	114,696	65,948	106,086	62,172	43,914
Income tax expense	(88,203)	(50,290)	(37,913)	(83,705)	(48,704)	(35,001)	(69,011)	(38,220)	(30,791)	(51,539)	(32,249)	(19,290)	(32,068)	(18,775)	(13,293)
Underlying NPAT	224,631	134,228	90,403	200,220	120,874	79,346	171,015	100,813	70,202	129,105	82,447	46,658	74,018	43,397	30,621

1. The financials in this table show a management view of the underlying performance of all investments, regardless of ownership level. Revenue and expenses includes all revenue and expenses of the underlying businesses, before considering non-controlling interests. This information is used by management and the board to review business performance. Results shown in AUD
2. International is a segment that accommodates growth in international jurisdictions and includes Tysons
3. EBIT is equivalent to EBITA

A2.4 MANAGEMENT PRESENTATION OF RESULTS¹



	FY26 (\$'000)	2H26 (\$'000)	1H26 (\$'000)	FY25 (\$'000)	2H25 (\$'000)	1H25 (\$'000)	FY24 (\$'000)	2H24 (\$'000)	1H24 (\$'000)	FY23 (\$'000)	2H23 (\$'000)	1H23 (\$'000)	FY22 (\$'000)	2H22 (\$'000)	1H22 (\$'000)
Australian Broking revenue	647,786	325,468	322,318	611,117	308,470	302,647	563,669	288,892	274,777	519,706	270,007	249,699	457,211	238,228	218,983
Australian Broking expenses	(411,105)	(205,336)	(205,769)	(388,760)	(195,535)	(193,225)	(363,634)	(187,055)	(176,579)	(342,082)	(178,394)	(163,688)	(305,526)	(153,589)	(151,937)
Net profit - Australian Broking	236,681	120,132	116,549	222,357	112,935	109,422	200,035	101,837	98,198	177,624	91,613	86,011	151,685	84,639	67,046
Profit attributable to other equity interests	(87,562)	(44,366)	(43,196)	(86,773)	(43,214)	(43,559)	(79,874)	(40,735)	(39,139)	(72,872)	(36,764)	(36,108)	(65,536)	(36,802)	(28,734)
Australian Broking net profit	149,119	75,766	73,353	135,584	69,721	65,863	120,161	61,102	59,059	104,752	54,849	49,903	86,149	47,837	38,312
International revenue ²	494,899	279,364	215,535	465,905	261,267	204,638	411,041	218,602	192,439	301,607	210,783	90,824	-	-	-
International expenses ²	(358,714)	(187,896)	(170,818)	(356,311)	(183,640)	(172,671)	(311,625)	(158,404)	(153,221)	(223,139)	(150,654)	(72,485)	-	-	-
Net profit - International ²	136,185	91,468	44,717	109,594	77,627	31,967	99,416	60,198	39,218	78,468	60,129	18,339	-	-	-
Profit attributable to other equity interests ²	(11,702)	(6,374)	(5,328)	(5,522)	(4,096)	(1,426)	(2,654)	(1,634)	(1,020)	(1,539)	(1,175)	(364)	-	-	-
International net profit²	124,483	85,094	39,389	104,072	73,531	30,541	96,762	58,564	38,198	76,929	58,954	17,975	-	-	-
BizCover revenue	120,683	63,788	56,895	105,829	55,629	50,200	92,020	48,921	43,099	80,049	42,475	37,574	69,730	36,418	33,312
BizCover expenses	(64,390)	(33,371)	(31,019)	(58,799)	(29,623)	(29,176)	(54,926)	(28,183)	(26,743)	(49,362)	(25,738)	(23,624)	(43,782)	(22,594)	(21,188)
Net profit - BizCover	56,293	30,417	25,876	47,030	26,006	21,024	37,094	20,738	16,356	30,687	16,737	13,950	25,948	13,824	12,124
Profit attributable to other equity interests	(33,356)	(18,023)	(15,333)	(27,901)	(15,428)	(12,473)	(22,007)	(12,303)	(9,704)	(18,207)	(9,928)	(8,279)	(15,451)	(8,248)	(7,203)
BizCover net profit	22,937	12,394	10,543	19,129	10,578	8,551	15,087	8,435	6,652	12,480	6,809	5,671	10,497	5,576	4,921
New Zealand Broking revenue	92,319	45,643	46,676	97,871	49,406	48,465	88,722	47,906	40,816	70,660	40,937	29,723	58,875	30,314	28,561
New Zealand Broking expenses	(63,519)	(30,576)	(32,943)	(66,965)	(34,503)	(32,462)	(58,806)	(32,147)	(26,659)	(51,338)	(27,918)	(23,420)	(45,839)	(22,668)	(23,171)
Net profit - New Zealand Broking	28,800	15,067	13,733	30,906	14,903	16,003	29,916	15,759	14,157	19,322	13,019	6,303	13,036	7,646	5,390
Profit attributable to other equity interests	(6,497)	(3,392)	(3,105)	(7,695)	(3,873)	(3,822)	(7,200)	(3,962)	(3,238)	(5,055)	(3,527)	(1,528)	(4,083)	(2,240)	(1,843)
New Zealand Broking net profit	22,303	11,675	10,628	23,211	11,030	12,181	22,716	11,797	10,919	14,267	9,492	4,775	8,953	5,406	3,547
Agencies revenue	240,909	122,843	118,066	220,532	113,931	106,601	176,219	91,653	84,566	139,337	81,171	58,166	103,721	57,385	46,336
Agencies expenses	(135,953)	(67,862)	(68,091)	(123,269)	(59,643)	(63,626)	(101,174)	(50,647)	(50,527)	(85,830)	(46,047)	(39,783)	(65,320)	(34,071)	(31,249)
Net profit - Agencies	104,956	54,981	49,975	97,263	54,288	42,975	75,045	41,006	34,039	53,507	35,124	18,383	38,401	23,314	15,087
Profit attributable to other equity interests	(26,959)	(13,179)	(13,780)	(25,294)	(15,218)	(10,076)	(19,694)	(10,519)	(9,175)	(18,457)	(12,362)	(6,095)	(15,620)	(9,438)	(6,182)
Agencies net profit	77,997	41,802	36,195	71,969	39,070	32,899	55,351	30,487	24,864	35,050	22,762	12,288	22,781	13,876	8,905
Net profit before corporate income / expenses	396,839	226,731	170,108	353,965	203,930	150,035	310,077	170,385	139,692	243,478	152,866	90,611	128,380	72,695	55,685
Corporate expenses	(30,292)	(13,564)	(16,728)	(26,154)	(10,589)	(15,565)	(26,022)	(11,044)	(14,978)	(25,826)	(12,796)	(13,030)	(19,966)	(9,631)	(10,335)
Corporate finance costs	(56,332)	(30,929)	(25,403)	(46,329)	(24,598)	(21,731)	(47,442)	(22,146)	(25,296)	(39,845)	(27,058)	(12,787)	(4,309)	(1,914)	(2,395)
Corporate revenue	2,619	2,280	339	2,443	835	1,608	3,413	1,838	1,575	2,837	1,684	1,153	1,982	1,023	959
Net corporate result	(84,005)	(42,213)	(41,792)	(70,040)	(34,352)	(35,688)	(70,051)	(31,352)	(38,699)	(62,834)	(38,170)	(24,664)	(22,294)	(10,523)	(11,771)
Net profit before tax	312,834	184,518	128,316	283,925	169,578	114,347	240,026	139,033	100,993	180,644	114,696	65,948	106,086	62,172	43,914
Income tax expense	(88,203)	(50,290)	(37,913)	(83,705)	(48,704)	(35,001)	(69,011)	(38,220)	(30,791)	(51,539)	(32,249)	(19,290)	(32,068)	(18,775)	(13,293)
Underlying NPAT	224,631	134,228	90,403	200,220	120,874	79,346	171,015	100,813	70,202	129,105	82,447	46,658	74,018	43,397	30,621

A3.0 CONSOLIDATED CASH FLOW STATEMENT



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	FY26 (\$'000)	FY25 (\$'000)
Cash flows from operations	184,570	274,815
Cash flows from investing activities		
Acquisitions and portfolio purchases	(423,281)	(229,993)
Sales proceeds (net of cash reduced on deconsolidation)	3,628	4,243
Plant equipment / Other	(8,542)	(7,623)
Payments for deferred settlements	(49,376)	(132,394)
	(477,571)	(365,767)
Cash flows from financing activities		
Capital raising	402,076	24,848
Dividends	(171,518)	(156,908)
Net borrowings	261,111	226,717
Repayment of lease liabilities	(16,492)	(15,898)
Acquisitions	(161,689)	(58,252)
Sale proceeds	8,261	14,112
	321,749	34,619
Net (decrease) / increase in broker trust account and escrow cash	(62,702)	111,717
Net increase in cash	(33,954)	55,384
Cash and cash equivalents at beginning of the period	1,342,638	1,286,316
Impact as a result of foreign exchange	4,039	938
Total cash	1,312,723	1,342,638

Appendices

B. AUB Group Business Overview

AUB GROUP – AN OVERVIEW

AUB Group Limited is an ASX200 listed group comprising insurance brokers and underwriting agencies, helping our clients to safeguard a stronger, protected future



AUSTRALIAN BROKING

- Full complement of services and technology supporting the Austbrokers network of 37 brokerages
- Complementary capabilities in Life Insurance Broking, Premium Funding, Claims Management, Legal Services, Loss Adjustment, and Investigations
- The Insurance Alliance: a non-equity membership network for independent brokers seeking to take advantage of the AUB Group capabilities

BIZCOVER

- BizCover is Australia's leading digital SME insurance platform with multi-channel presence and a comprehensive insurance offering

NEW ZEALAND

- AUB has equity investments in 6 major broking partners, 2 underwriting agencies, 2 broker networks
- AUB operates NZbrokers, NZ's original independent insurance broker network with 37 members (including 28 non-equity members)

AGENCIES

- Design, distribute and manage insurance products and portfolios via 39 agencies on behalf of locally licensed insurers and Lloyd's syndicates, through the 360 Underwriting, SURA Specialty and Strata portfolios

INTERNATIONAL

- Includes Tysers, a leading specialist international broker in the Lloyd's marketplace with 200 years of expertise
- ~1,800 employees, across offices in 15 countries
- Capabilities across Wholesale broking to the Lloyd's marketplace, Retail Broking servicing niche product areas, including entertainment, sport, specialty classes of SME and HNW / private client and Managing General Agents (MGA) with substantial number of in-house and third party delegated authorities

~\$11.3B GWP

INSURANCE BROKING VIA EQUITY AND NETWORK PARTNERS | SPECIALIST AGENCIES

~1.6m
CLIENTS

~2.5m
POLICIES

~640
LOCATIONS

45

EQUITY-PARTNER BROKING BUSINESSES

44

AGENCIES

40YRS

OF ACTIVE PARTNERSHIP EXPERIENCE

25

STRATEGIC INSURANCE PARTNERSHIPS AND ACCESS TO INTERNATIONAL PLACEMENTS VIA TYSERS

~7,000
STAFF

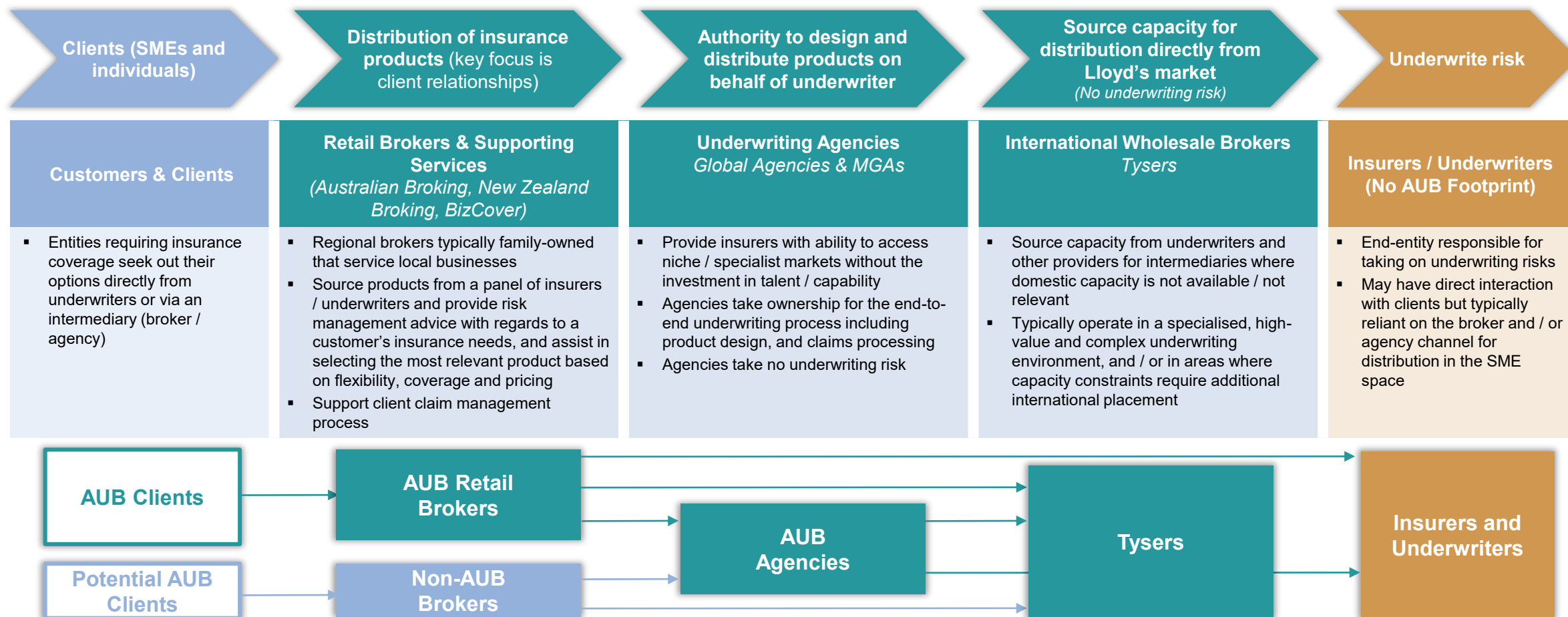
Helping our clients to safeguard a stronger, protected future...

AUB Group in the Insurance Broking Value Chain

AUB sources, designs and distributes insurance products on behalf of underwriters without taking on underwriting, prudential capital requirements or claims risk



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Illustrative economics (% of total GWP retained): = ~15% + ~15% + ~10% + ~60%

OUR LONG-TERM LEVERS FOR EARNINGS GROWTH

Long term strategy remains consistent with priorities aligned to where we see opportunities going forward



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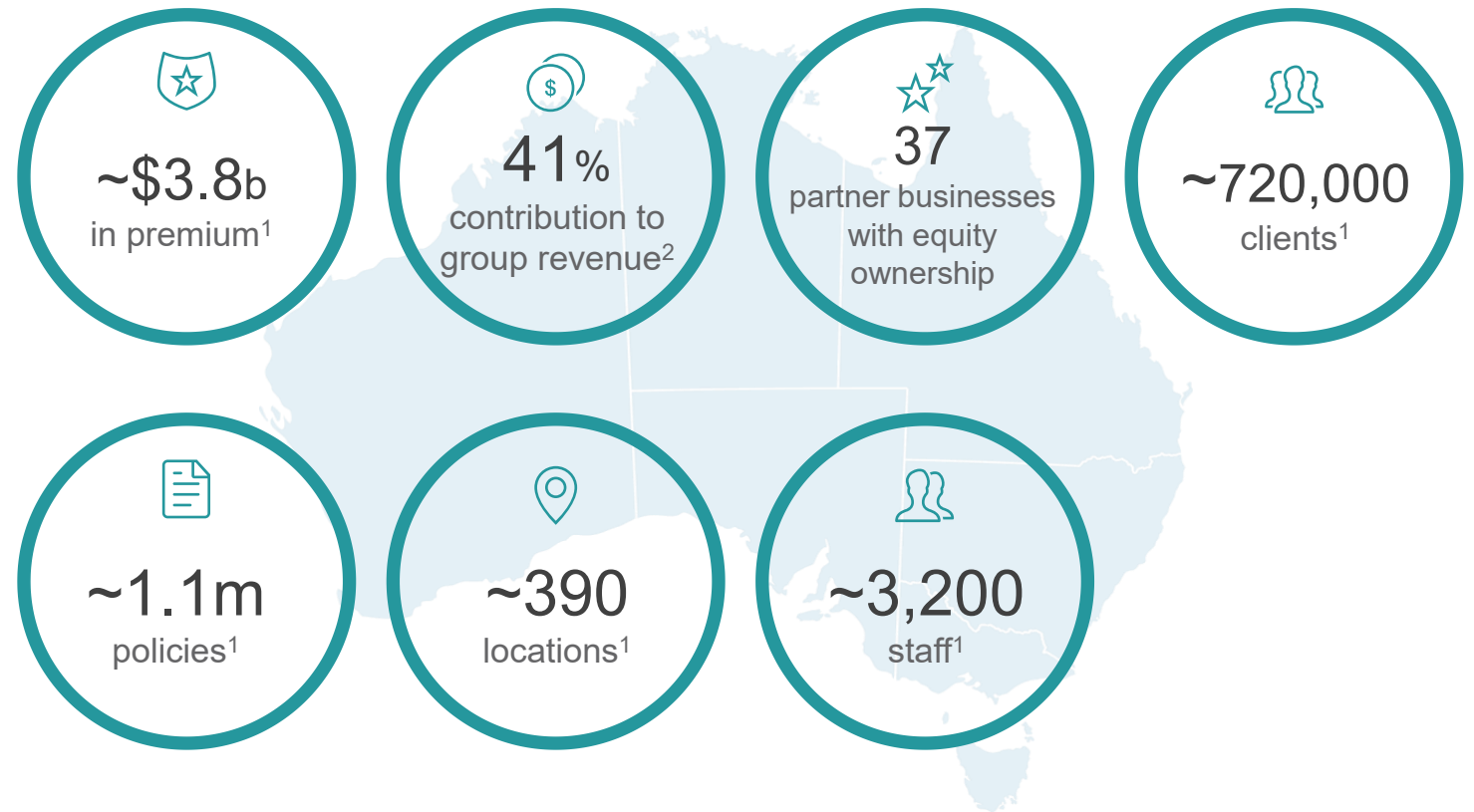
Earning driver priorities	M&A	Consolidation / Specialisation	New Business Growth	Improved Commercial Arrangements	Commission/ Fee Changes	Cost Reduction	Technology
Retail Broking (AU, NZ)	MEDIUM (prev. High)	HIGH (prev. Medium)	MEDIUM	LOW (prev. Medium)	LOW (prev. Medium)	LOW (prev. Medium)	HIGH
Underwriting Agencies (all geographies)	MEDIUM	HIGH (prev. Medium)	MEDIUM (prev. High)	MEDIUM	LOW (prev. Medium)	MEDIUM (prev. Low)	HIGH (prev. Medium)
International	MEDIUM (prev. High)	MEDIUM	MEDIUM (prev. High)	MEDIUM (prev. High)	MEDIUM (prev. High)	HIGH	HIGH

OVERVIEW: AUSTRALIAN BROKING



OVERVIEW

- Our Australian broking businesses encompass some of Australia's largest and most reputable brokerages, with specialist expertise, market penetration and quality client portfolios
- The portfolio consists of ~3,200 staff with capabilities across a broad spectrum of insurance and risk management services
- Our business model is driven by a partnership mindset, and we work to build and expand on partnerships that will drive sustainable growth and profitability for the benefit of the Group and our broker network
- The division encompasses 37 brokerages in the market and generates over \$3.8b in premium across the network
- With more than 30 years in the industry and a national footprint, Australian Broking is uniquely placed to provide clients with market leading insurance broking and risk management services

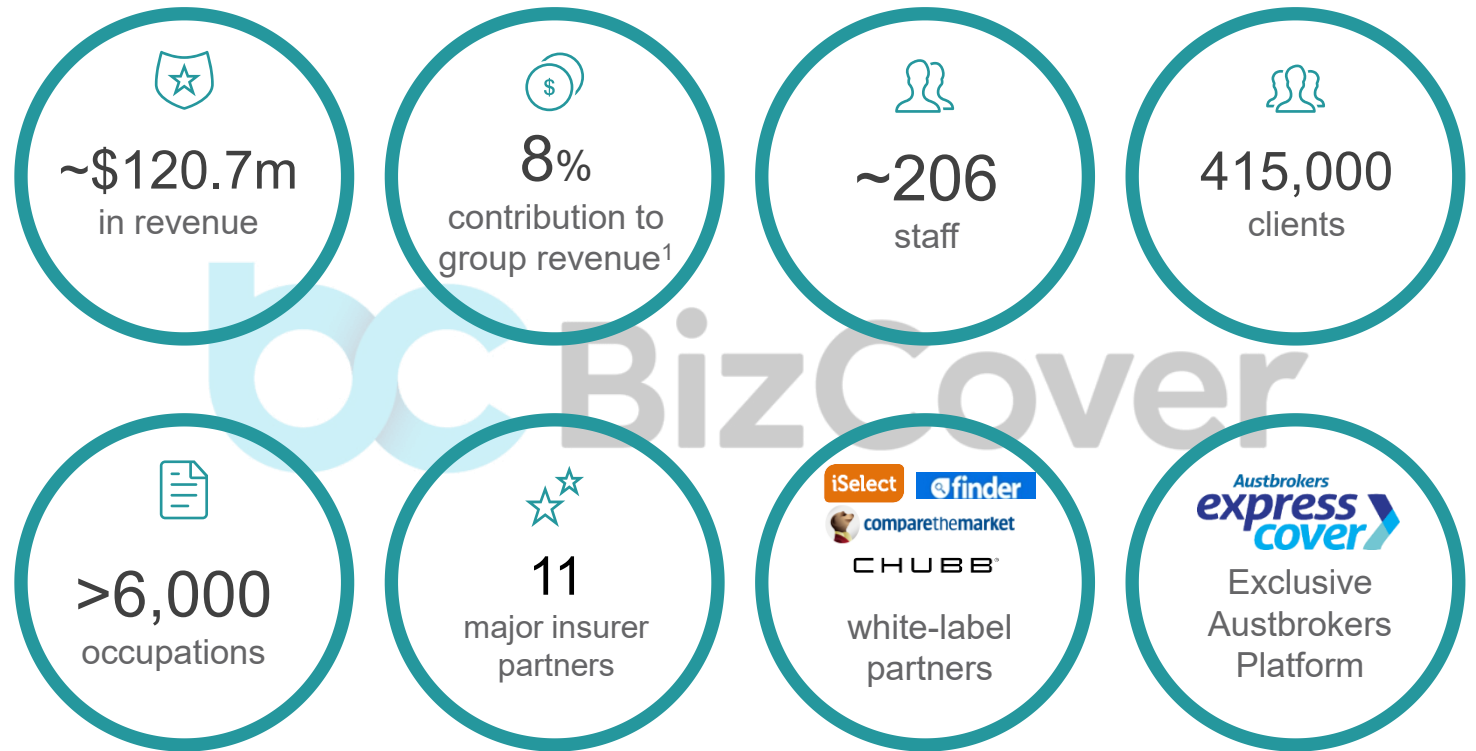


OVERVIEW: BIZCOVER



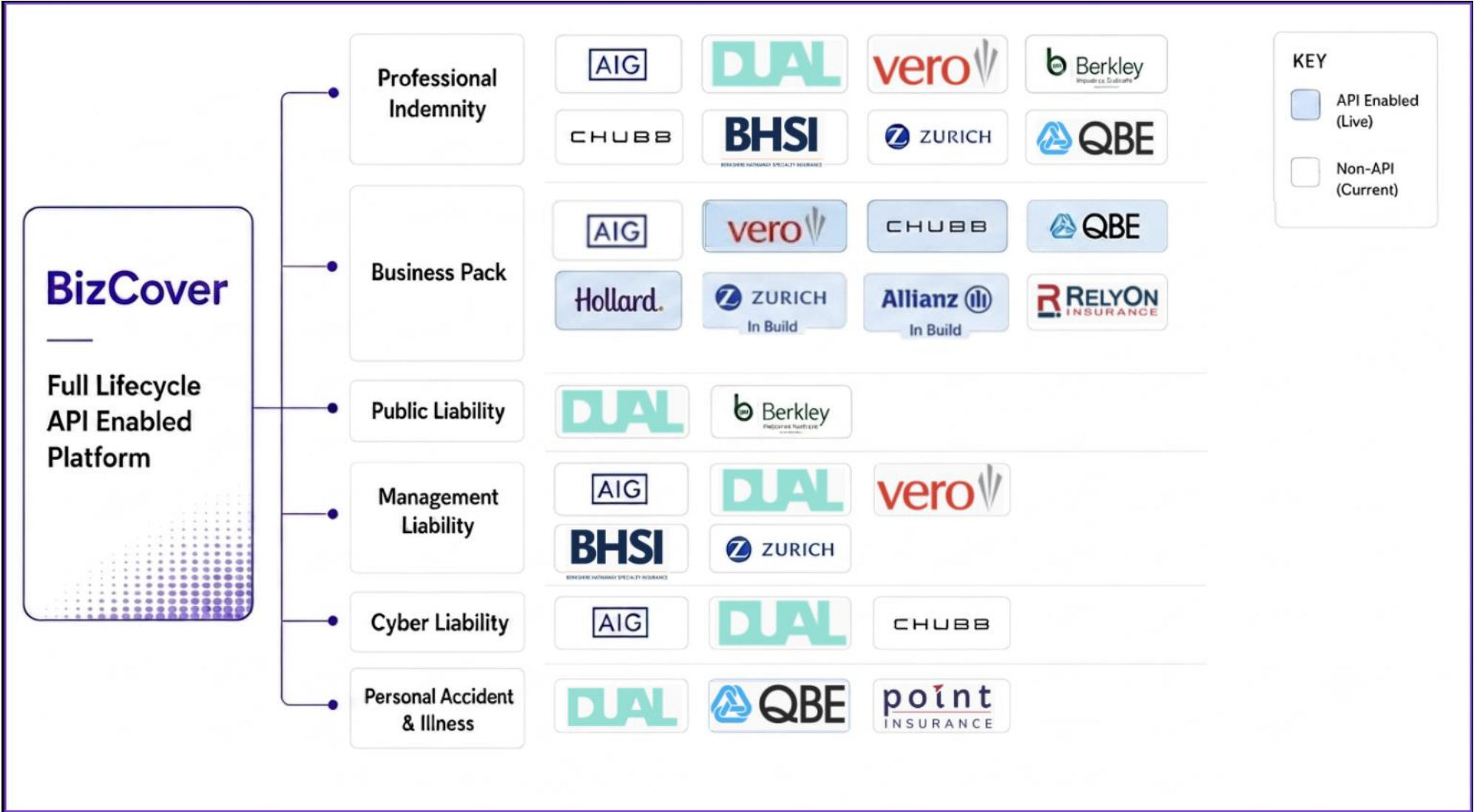
OVERVIEW

- BizCover is the leading digital full-lifecycle SME insurance platform in Australia and New Zealand, operating across the entire insurance value chain - without assuming underwriting risk
- With an excellent NPS score of +73, BizCover's success is driven by sustained investment in the technology, innovation and customer experience
- With more than 18 years, the company has built a highly scalable and profitable technology platform, positioning itself as a dominant player in the digitally enabled SME insurance segment. The platform supports a multi-channel distribution strategy, including Direct, White-label, and B2B offerings
- Through its modular, multi-product interface, BizCover provides SMEs with access to a broad range of insurance products, including Business Pack, Professional Indemnity, Personal Accident, Public Liability, Cyber Liability and Management Liability, covering the major risks faced by small businesses
- Partnered with leading global and domestic insurers, including Vero, QBE, AIG, Hollard, Dual, Berkley, Point, HDI, Chubb, BHSI and Zurich



OVERVIEW: BIZCOVER

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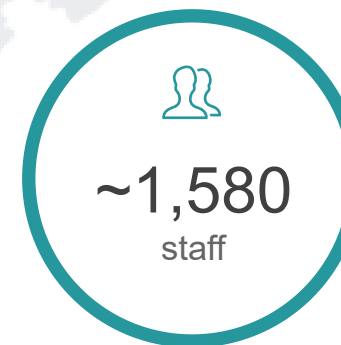
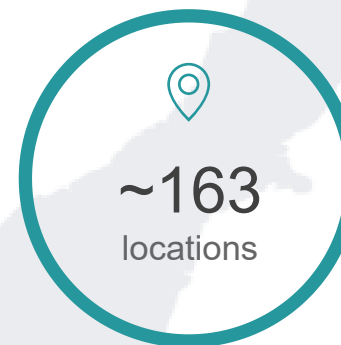
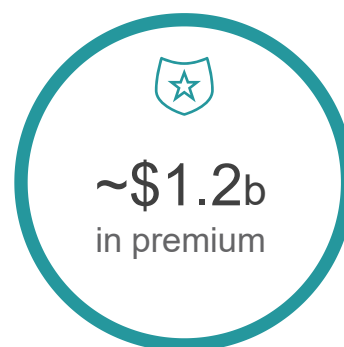


OVERVIEW: NEW ZEALAND



OVERVIEW

- 6 Broking groups and Insurance Advisernet NZ broker network
 - Selective investments in high-performing broking businesses
- 2 underwriting agencies
 - Expansion of 360 in New Zealand through investments in Rosser Underwriting and TLC Insurance
- The NZbrokers network
 - NZbrokers is New Zealand's original independent insurance broker network, representing 37 members (28 non equity members) across the country. Each member leverages the strength and capability of the network, while retaining their successful formula of local knowledge and long-standing relationships



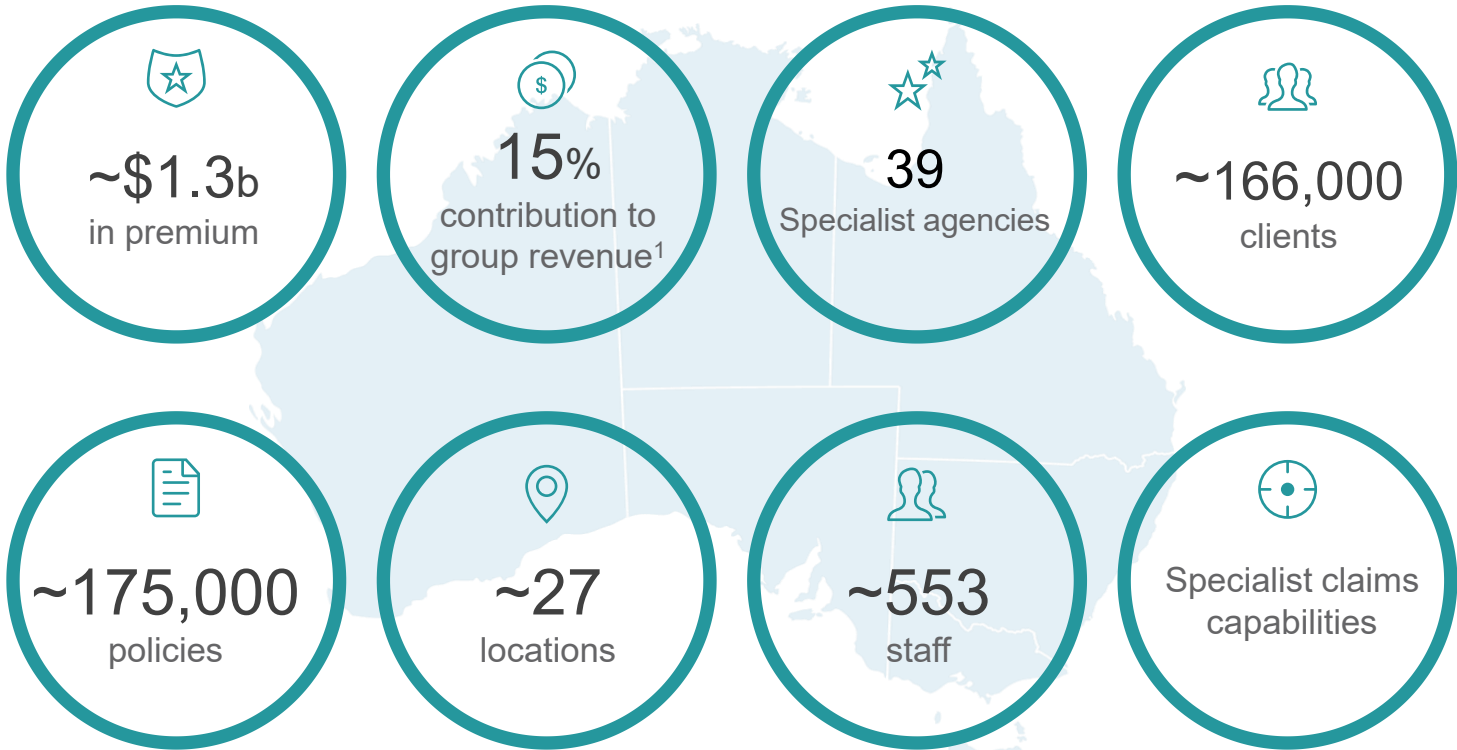
OVERVIEW: AGENCIES



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OVERVIEW

- Our Agencies comprise some of Australia’s leading specialist underwriters who distribute and manage insurance products on behalf of domestic and internationally licensed insurers, including Lloyd’s
- The business includes 39 agencies, driving ~\$1.3b in premium, ~175,000 policies to ~166,000 clients
- Agencies are grouped into three business areas namely General Commercial (under the 360 brand), Specialty (under the SURA brand) and Strata (under the Longitude and Strata Unit Underwriters brands)
- Our agency partner underwriters are experts in their chosen domain and hence are able to build, tailor and supply purpose-built insurance cover that caters to the specific and bespoke needs of our broad client-base
- The business also includes relevant support services, particularly in claims, to provide a client-focused end-to-end service



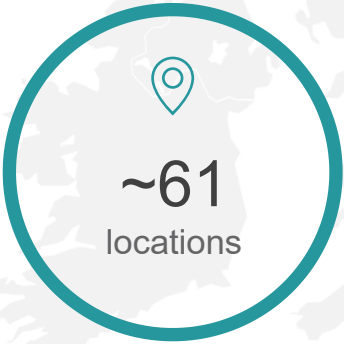
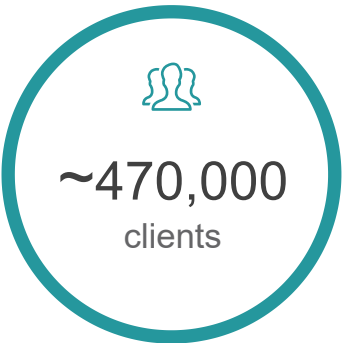
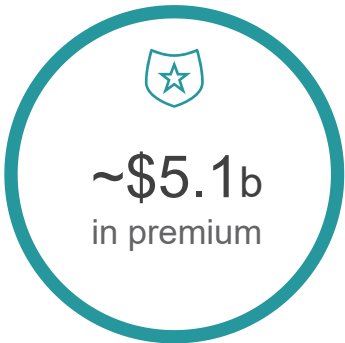
OVERVIEW: INTERNATIONAL (INCLUDING TYSERS)²



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OVERVIEW

- Tysers within International is a leading specialist international insurance broker in the Lloyd's marketplace with 200 years of expertise
- \$5.1b premium, ~1,800 employees, across offices in 15 countries
- Capabilities across Wholesale broking to the Lloyd's marketplace, Retail Broking servicing niche product areas, including entertainment, sport, specialty classes of SME and HNW / private client and Managing General Agents (MGA) with substantial number of delegated authorities, both in-house and third party



1. Excludes AUB Group Corporate Revenue
2. Includes the annualised impact of Prestige announced on 27 January 2026

ENVIRONMENTAL, SOCIAL AND GOVERNANCE

Maintained MSCI AA rating and recertified as “Great Place to Work”



AASB S2

- AUB Group is a Group 1 reporting entity under Australia's mandatory climate reporting regime.



Environmental

- Sustainability disclosures were prepared in accordance with AASB S2 Climate-related Disclosures, with AUB publishing its inaugural Sustainability Report for FY26
 - *Scope 1 and Scope 2 greenhouse gas emissions were 7,937 tCO₂-e in FY26*
- A detailed assessment of Climate-related Risks and Opportunities (CRROs) and climate scenario analysis was completed during FY26
 - **Climate-related risks:** Key risks identified include evolving climate-related regulations and disclosure requirements, stakeholder and reputational considerations, and the potential impact of extreme weather events on insurance availability and customer outcomes
 - **Climate-related opportunities:** Key opportunities identified include growing demand for insurance and risk advisory services, development of specialised insurance products and MGA capabilities, and expansion into renewable energy and emerging technology sectors



Social



- Women - 55% of our workforce at the end of FY26
 - 55% of our promotions were women;
 - 56% of our new hires were women;
- Employee turnover increased 4.6% vs FY25
- Head office employees completed on average 15 hours of training (FY25: 20)
- Contributed to a range of organisations via donations and sponsorships
- Certified as a 'Great Place to Work' for the fifth year



Governance

- Enhancement of governance practices by:
 - Strengthening board diversity
 - Refining our risk management framework
 - Implementing updated policies on anti-bribery and whistleblower protection

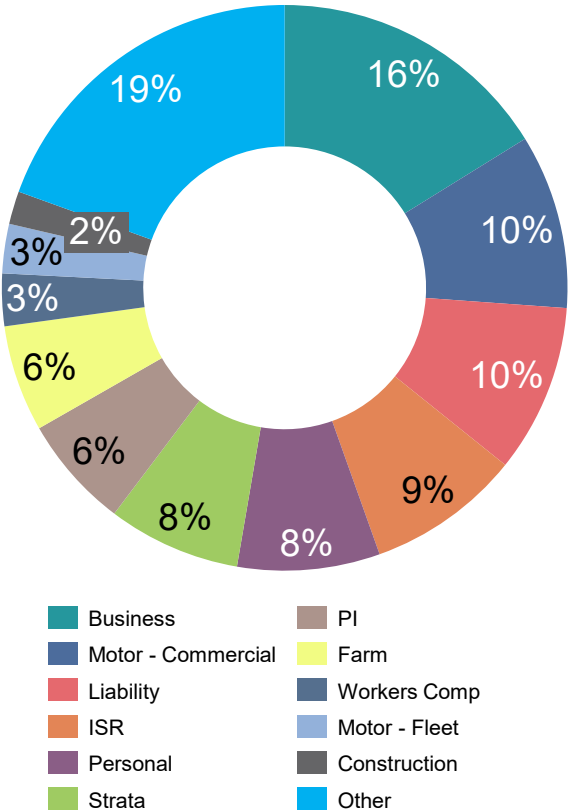
Appendices

C. AUB Group Portfolio Overview

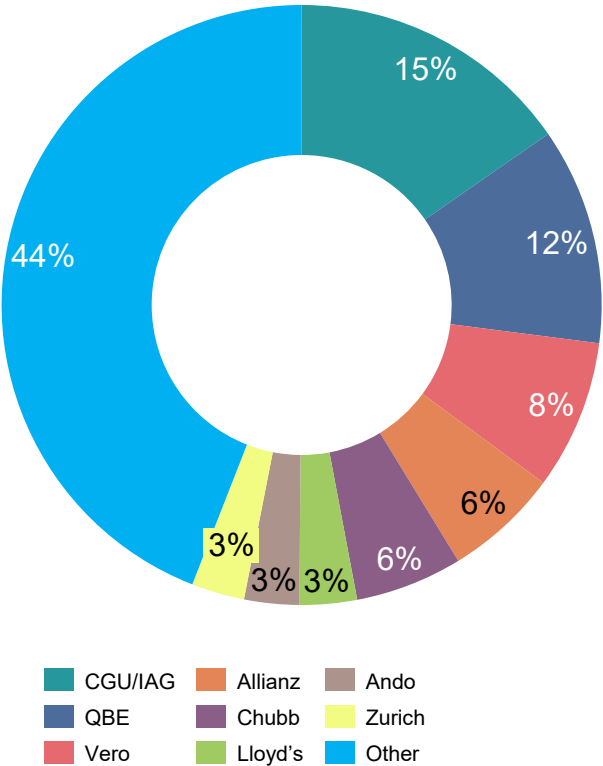
AUB GROUP EX INTERNATIONAL: INSURANCE PORTFOLIO MIX, BY PRODUCT AND INSURER



Portfolio Mix – Premium by Product / Risk Line



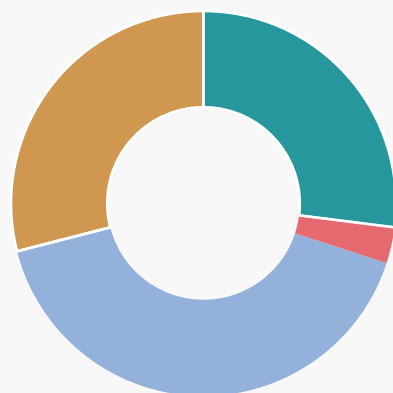
Portfolio Mix – Premium by Insurer



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AUSTRALIAN BROKING PORTFOLIO MIX BY CLIENT SEGMENT, PRODUCT, GEOGRAPHY & INSURER

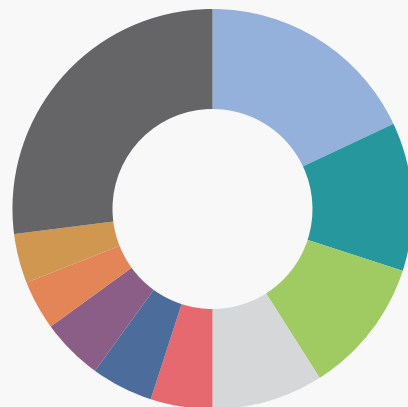
Client Segment Mix



Corporate 29%
 Medium Enterprise 27%
 Personal 3%
 Small Enterprise 41%

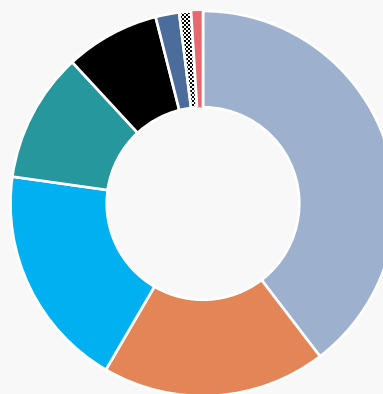
- Retail = Retail / Personal Lines clients
- Small Enterprise = Client account size <50k
- Medium Enterprise = Client account size 50k-250k
- Corporate = Client account size 250k+

Product Line Mix



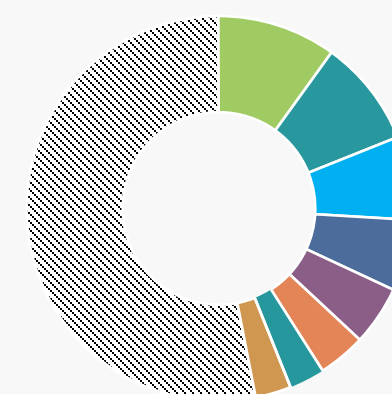
Business 18%
 ISR 12%
 Liability 11%
 Motor - Commercial 9%
 PI 5%
 Workers Comp 5%
 Strata 5%
 Farm 4%
 Motor - Fleet 4%
 Other 27%

Geography Mix



NSW 40%
 VIC 19%
 QLD 19%
 SA 10%
 WA 8%
 ACT 2%
 NT 1%
 TAS 1%

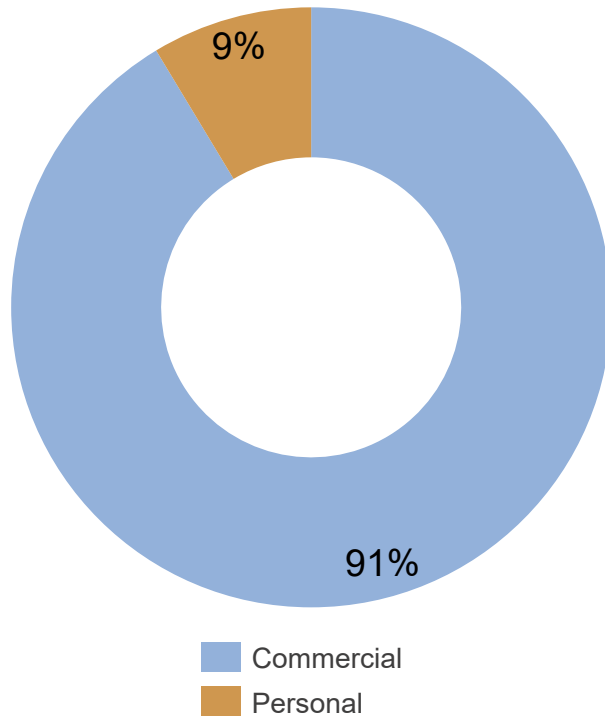
Insurer Mix



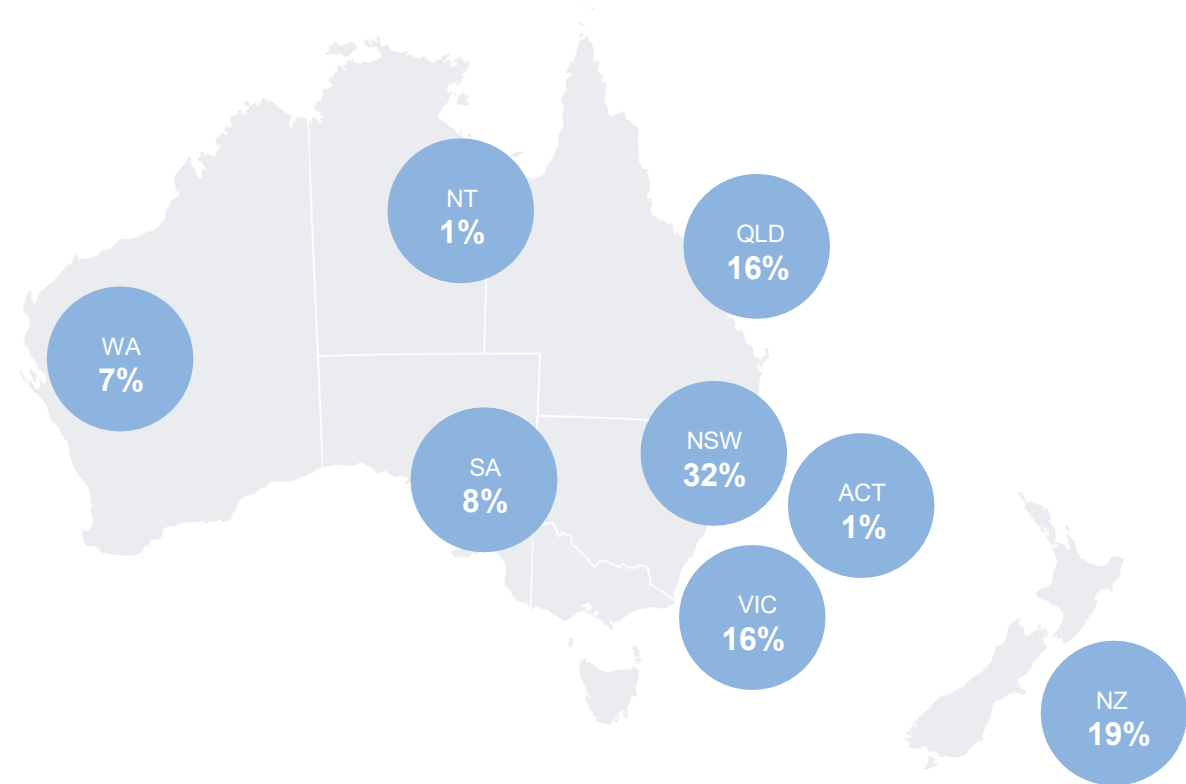
Allianz 10%
 QBE 9%
 CGU/IAG 7%
 Vero 6%
 Chubb 5%
 National Transport Insurance 4%
 Zurich 3%
 Dual 3%
 Other 53%

AUB GROUP EX INTERNATIONAL: INSURANCE PORTFOLIO MIX, BY PRODUCT CATEGORY AND GEOGRAPHY

Portfolio Mix – by Category (%)

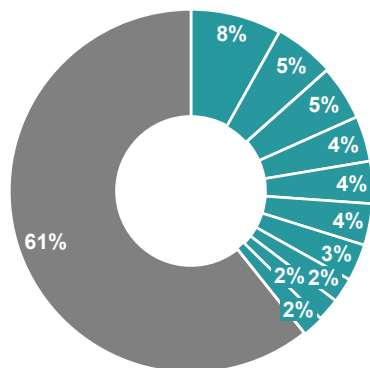


Portfolio Mix – by Geography (%)



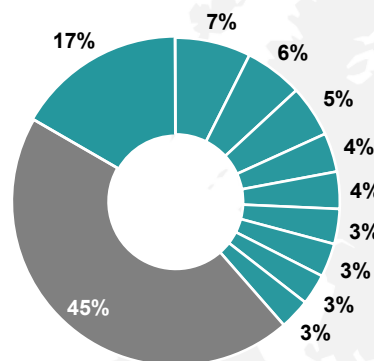
TYSERS: REVENUE BY INSURER, BROKING TEAM AND INTERMEDIARY PARTNER (12M TO 30 JUN'26)

Revenue by Insurer



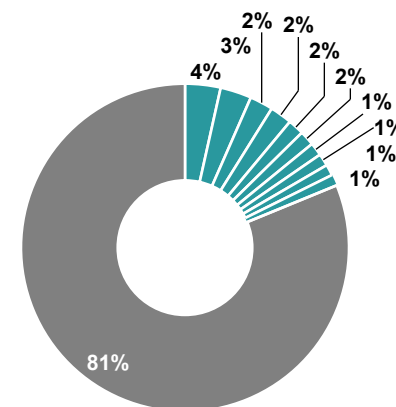
Top 10 insurers account for c.39% of revenue

Revenue by Broking Team



Top 10 broking teams account for c.55% of revenue

Revenue by Intermediary Partner



Top 10 intermediary partners account for c.19% of revenue

SUMMARY INFORMATION

This document has been prepared by AUB Group Limited (ABN 60 000 000 715) (AUB). It is a presentation of general background information about AUB's activities current at the date of the presentation. It is information in a summary form and does not purport to be complete. It is to be read in conjunction with AUB's other announcements released to ASX (available at www.asx.com.au). It is not intended to be relied upon as advice to investors or potential investors and does not take into account the investment objectives, financial situation or needs of any particular investor. These should be considered, with professional advice, when deciding if an investment is appropriate.

TERMINOLOGY

This presentation uses Underlying NPAT to present a clear view of the underlying profit from operations. Underlying NPAT comprises consolidated profit after tax adjusted for value adjustments for the carrying value of associates, after tax profits on the sale of portfolios, interests in associates and controlled entities, contingent consideration adjustments, and income tax credits arising from the recognition of deferred tax assets. It is used consistently and without bias year on year for comparability. A reconciliation to statutory profit is provided in the appendix to this Presentation.

FORWARD LOOKING STATEMENTS

This document contains certain "forward-looking statements". The words "anticipate", "believe", "expect", "project", "forecast", "estimate", "likely", "intend", "should", "could", "may", "target", "plan" and other similar expressions are intended to identify forward-looking statements. Indications of, and guidance on, future earnings and financial position and performance are also forward-looking statements. Due care and attention has been used in the preparation of forecast information. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties and other factors, many of which are beyond the control of AUB, that may cause actual results to differ materially from those expressed or implied in such statements. There can be no assurance that the actual outcomes will not differ materially from these statements. Neither AUB nor any other person gives any representation, warranty, assurance or guarantee that the occurrence of the events expressed or implied in any forward-looking statements in this document will actually occur. Except as required by applicable law or the ASX Listing Rules, AUB disclaims any obligation or undertaking to publicly update any forward-looking statements, whether as a result of new information or future events.

Statements about past performance are not necessarily indicative of future performance.

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Thank You

