AFG

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16 October 2026

Market Announcements Office
ASX Limited
Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

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Dear Sir/Madam

2026 AGM Address to Shareholders

The Company will address shareholders today at its Annual General Meeting to be held at 9:00am Western Standard Time as a hybrid meeting in person at **Level 16, 240 St Georges Terrace, Perth Western Australia 6000** and online via the **online platform at: https://meetings.openbriefing.com/AFG26**.

In accordance with ASX Listing Rule 3.13.3, attached is a copy of the joint Chair and CEO address and accompanying presentation.

The live feed of the AGM can be accessed at: https://meetings.openbriefing.com/AFG26.

Shareholders will need their SRN/HIN and registered postcode if they would like to vote and/or ask questions online. These details can be retrieved from the shareholders proxy form or their holding statement.

Authorised for disclosure by:

Michelle Palethorpe
General Counsel and Company Secretary
Australian Finance Group Ltd

CONTACT DETAILS

Alison Clarke, AFG Head of Corporate Communications — Mob 0402 781 367
David Bailey, CEO — Tel (08) 9420 7888

Annual General Meeting

16 October 2026

AFG

Address to shareholders

Chair – Greg Medcraft

Good morning, and welcome to the 2026 Annual General Meeting of Australian Finance Group. Thank you for joining us today, whether here in person in Perth or online.

I would like to begin by acknowledging the Whadjuk Noongar people, the Traditional Custodians of the land on which we meet today and pay my respects to their Elders past and present.

AFG delivered an excellent trading result in FY26 despite a challenging environment for many Australian households and a period in which market conditions have tested shareholder confidence. Those pressures have continued into FY27. The Reserve Bank recently increased the cash rate to its highest level in 15 years. Against this backdrop, we remained focused on what we could control: supporting our brokers and their customers, strengthening the business, and delivering stronger earnings, cash generation and returns on equity.

The broker channel is now responsible for more than 81% of new residential mortgages in this country with AFG brokers originating 1 in 9 of those mortgages, which provides an important part of the financial infrastructure of this nation.

For the year ended 30 June 2026, AFG reported statutory net profit after tax of $49 million, an increase of 39 per cent on FY25, with underlying NPATA of $54 million, up 33 per cent. Group EBITDA rose 32 per cent to $74.4 million, supported by a 12 per cent increase in gross profit to $159 million. Operating leverage also improved, with the underlying cost-to-income ratio reducing by 4 percentage points to 55 per cent.

Combined, these results lifted earnings per share by 33 per cent to 20 cents and increased underlying return on equity to 23 per cent, up from 19 per cent last year.

Importantly, this performance was supported by strong cash generation with the Group, generating $51 million in operating cash flow, an increase of 42 per cent, with cash conversion of 94 per cent, and we finished the year with $63 million in unrestricted cash.

On the strength of this performance, the Board declared a fully franked final dividend of 4.8 cents per share, taking the full-year fully franked dividend to 9.5 cents per share and representing a 60 per cent payout ratio and a dividend yield of 7.5 per cent based on AFG's share price on 9 October 2026.

The Board also continued to execute the on-market share buyback of up to $15 million announced in June 2026. Together with dividends, this returned $30 million to shareholders. AFG also invested $21 million back into the business, including in AFG

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Securities, technology and broker investments, to fund the next stage of growth. This balance reflects our commitment to disciplined reinvestment for sustainable earnings growth, while delivering meaningful capital returns for shareholders.

AFG's financial performance reflects a deliberate long-term strategy across distribution, manufacturing and technology. We have continued to execute a clear plan: strengthening our support for broker businesses, developing adjacent income streams, scaling AFG Securities, and investing in the people and capabilities that support sustainable growth. This has progressively reduced AFG's reliance on transaction volumes in our Distribution business. Today, only around 10 per cent of our earnings is derived from short-term residential upfront commissions, with recurring income contributing to a more diverse and resilient earnings base across market cycles.

Despite this progress, the Board is acutely aware that in the current macro-economic environment, AFG's share price has not kept pace with the evolution and performance of the business, an outcome felt across our sector. Our people and executive team have continued to build a stronger business for the long-term benefit of shareholders, while delivering great outcomes for Australian home buyers. We recognise the disconnect this has created for shareholders, who have not yet seen these achievements reflected in the value of their investment. That strategy has continued to deliver since year end. Last month, AFG Securities priced a new $1.2 billion Prime Residential Mortgage-Backed Securities transaction, supported by strong demand from domestic and international investors. This was AFG's 21st RMBS transaction, taking total issuance under the program to $13.1 billion. More than half of AFG Securities' outstanding funding is now sourced from longer-term RMBS issuance. The breadth of support from new investors and long-term partners reinforces confidence in the quality of AFG Securities' loan book and its access to competitively priced funding. Together with warehouse facilities, this diversified funding base provides depth and flexibility and is an increasingly important point of difference as AFG Securities grows.

This funding strength also positions AFG Securities to respond to the long-term opportunity in Australian housing finance. The fundamentals that support our industry have not changed. Australia's population continues to grow, while the shortage of housing supply relative to that population is well documented and expected to persist. Addressing that imbalance will require sustained new supply and policy settings that support, rather than discourage, responsible private investment in housing.

Policy settings should prioritise new supply and access for first-home buyers. Measures that reduce investment without achieving either outcome risk constraining one of the nation's most important industries while leaving the underlying problem unresolved. In the near term, higher interest rates are likely to constrain borrowing capacity, and there remains uncertainty about whether further tightening will be required. At the same time, periods of rate and market volatility reinforce the value brokers provide through personalised support and access to a broad range of lenders. The enduring demand for housing finance provides a clear long-term opportunity, and the Board and management are focused on ensuring AFG is well positioned to realise it.

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Positioning AFG for that opportunity also means operating responsibly and investing in our people. FY26 marked our first year of reporting under the new climate-related sustainability reporting requirements, strengthening our sustainability governance and transparency. We also continued to invest in capability, training, engagement and an inclusive workplace, while maintaining careful and deliberate investment in technology, including AI. Together, these initiatives support better decision-making, stronger execution and the long-term resilience of the business. AFG's strength also reflects the contribution of those who have built and guided the company. This has been a year of significant change at Board level, and I would like to recognise that contribution.

In February 2026, Malcolm Watkins retired as a non-executive director of AFG, bringing to a close almost 32 years of service to the company he helped build. As an executive director, Malcolm was responsible for much of AFG's early technology development and national marketing capability and later served the company as a non-executive director through its transition into a public, ASX-listed group. On behalf of the Board and everyone at AFG, I thank Malcolm for his extraordinary contribution.

Following today's meeting, Brett McKeon will retire as a non-executive director, concluding his own remarkable career at AFG. Brett co-founded AFG alongside the late Bradley McGougan, Malcolm and Kevin Matthews, and led the company as managing director. Since 2017, Brett has served on this Board as a non-executive director. Brett's judgement, his deep understanding of the broker channel, and his commitment to this company have shaped AFG at every stage of its growth. Brett's legacy has positioned AFG with the core purpose of enabling a 'fairer financial future for all' by creating competition and choice for Australians.

On behalf of the Board, I want to thank Brett for his outstanding service to the company he helped create, and for his friendship. We wish him well in the next chapter.

Turning to appointments, the Board welcomed David Flynn as an independent non-executive director in August 2026, bringing deep capital markets and transaction experience to the Board. We look forward to working with David.

Finally, I want to thank my fellow directors, David Bailey and the executive team, our people across the business, our network of brokers, our lender partners, and you, our shareholders, for your continued support.

I will now hand over to our Chief Executive Officer, David Bailey, who will provide more detail on our operational performance and priorities for FY27.

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CEO – David Bailey

Thank you Greg, and good morning, everyone.

As the Chair has outlined, AFG delivered a very strong FY26 result and has entered FY27 from a position of strength. In FY26, AFG brokers settled $75 billion in residential loans, up 18 per cent; the AFG Securities loan book grew 30 per cent to $7.1 billion; and Broker Services contributed a growing share of recurring earnings. That performance was underpinned by disciplined execution across our distribution and manufacturing businesses, which I will take you through in more detail. Our three strategic pillars remain unchanged: growing our distribution business, expanding higher-margin products and services, and investing in technology that helps our brokers serve their customers more efficiently and drives efficiencies within our own business.

Through the year, our broker network grew to more than 4,300 brokers, supporting over 600,000 customers through access to more than 80 lenders. Distribution EBITDA rose 4 per cent to $71 million. That growth reflects the quality of our broker network, the value brokers continue to provide to borrowers, and the depth of AFG's lender relationships.

Behind those numbers is our clear focus on helping brokers build more successful businesses and deliver better outcomes for their customers. During the year, we continued to invest in technology, compliance support, professional development and access to a broad range of lenders and products. These capabilities help brokers work more efficiently and respond to an increasingly complex lending environment.

More than 4,400 users now use BrokerEngine to manage their workflows and improve productivity. Nearly 20 per cent are brokers from other aggregators, demonstrating the platform's appeal across the industry. We continue to invest in BrokerEngine to help brokers grow their businesses and capture new opportunities, with new features launching soon to further strengthen its capabilities and support its continued growth.

Alongside our technology and marketing services, we provide a strong compliance program to help protect brokers and their customers. This includes support for brokers operating under AFG's credit licence and services such as Comply365.

We also enhanced the technology behind Partner Connect, making it easier for brokers to access AFG-endorsed providers within their day-to-day workflows. The program connects brokers with more than 15 providers offering customer services such as conveyancing, utility connections, and adjacent products like asset finance and also personal and property insurance through AIA and Allianz. It also provides access to business services from businesses including Cotality and Equifax, helping brokers streamline their operations and strengthen their businesses. We will continue to expand the offering as broker needs and customer expectations evolve.

This ongoing investment has supported 8 consecutive years of Broker Services income growth. These services now contribute 23 per cent of our Distribution gross profit, up from 20 per cent at HY25, and we aspire to grow that contribution to 30 per cent by FY29. That

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growth reflects the value brokers place on our services and provides AFG with a growing, high-quality source of recurring earnings.

Our Broker Investments program is another important part of our growth strategy. During FY26, the portfolio grew from two to six investments, providing capital and support to ambitious broker businesses while strengthening their alignment with AFG. The portfolio is performing well, broadening our earnings base and helping those broker groups build scale. Our focus is not simply on the size of the network, but on helping brokers improve productivity, grow settlements, and build sustainable businesses.

Alongside the growth of our distribution business, we continued to build scale in our manufacturing business, AFG Securities. The loan book grew 30 per cent to $7.1 billion, supported by combined term issuance of $2.2 billion during FY26. At September 2026, including our latest term issuance, 71 per cent of the book is now funded on improved terms. Net interest margin expanded by 9 basis points over the year to 125 basis points, with an exit margin of 128 basis points. Credit quality remained sound, reflecting disciplined underwriting and the through-the-cycle performance of the portfolio.

The latest AFG Index shows first quarter broker lodgements of $26.8 billion, our second highest Q1 on record. Activity remained well above historical averages, although below the extraordinary level of activity of a year ago. Looking more closely at the data, lodgement activity has rebuilt since a brief pause around the Federal Budget, with September the strongest month since May 2026. As we anticipated, Upgraders showed a significant lift in activity, accounting for 46 per cent of all lodgements, and an even higher share in September 2026. Reflecting the nature of this segment, the average loan size was also the highest since May 2026. Refinancing, at 15 per cent of lodgements, represents a clear opportunity, and we expect activity to lift as borrowers respond to the recent rate rise and the gap between front-book and back-book pricing widens once more. These trends underscore both the underlying strength of housing demand, and the value brokers provide as borrowers navigate affordability, serviceability and a changing interest rate environment.

The changes in the May 2026 Federal Budget were primarily intended to bring first-home buyers into the market, and first-home buyers' share of our lodgements has remained steady at 12 per cent. More broadly, the changes have reduced the contribution of private investment to one of the nation’s most important industries, both for national growth and for personal wealth creation, and we are yet to see any evidence that they are meaningfully reducing the housing supply shortage.

The AFG Securities loan book grew to $7.3 billion at the end of September 2026, up from $7.1 billion on 30 June 2026 and 28 per cent higher than a year earlier. Quarterly lodgements were approximately $1.1 billion, 18 per cent below the same quarter last year and consistent with broader market conditions, while retention remained steady, with run-off consistent with FY26.

This loan book growth is important when assessing the earnings trajectory of the business, as the 28 per cent increase translates into additional full-year earnings, assuming NIM is maintained at our longer-term average of 120 basis points. At year end we noted that a number of warehouse facilities were due for renewal in the first half of FY27. I am pleased

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to report that one has already been renewed below existing pricing, and our recent $1.2 billion term transaction was priced inside existing warehouse costs. Both outcomes support our NIM ambitions and provide optionality around book growth and retention. They also provide flexibility to manage temporary movements in funding costs, including the timing effects of RBA rate changes.

Credit performance has improved over the year. At the end of September 2026, loans 90 days or more in arrears represented 0.58 per cent of our loan book (56 loans), down from 0.74 per cent a year earlier. The business remains focused on disciplined growth, credit quality and maintaining a resilient, diversified funding base.

The broker channel is used by a clear majority of Australian borrowers and now accounts for more than 81 per cent of new residential lending. As Greg noted, the long-term thematic for housing finance in Australia remains sound, while an increasingly complex market reinforces the value of broker support.

Together, these results demonstrate the strength and breadth of the business, and the value brokers continue to deliver for Australian borrowers. Our first-quarter performance has been resilient through a more complex market and provides a solid foundation for the balance of FY27.

Recently, I have been asked what the market may be missing about AFG and its business model. In short, I believe the market's view of our business has not kept pace with how it has evolved. When AFG listed in 2015, it was arguable that our business was a proxy for the Australian residential mortgage market. Much has changed since then.

Our plan has always been to broaden our income base while increasing our focus on recurring earnings. Over time, the composition of our earnings has shifted. Our AFG Securities business continues to grow, Broker Services income has grown for 8 consecutive years, and our Broker Investments program is building a different income profile.

As Greg noted, residential settlements are no longer the cornerstone of our earnings. Today, a 10 per cent change in settlements translates to an impact of around 3 per cent on NPAT, which demonstrates the resilience of our diversified earnings base.

During FY26, we invested in growing the AFG Securities loan book, expanding Broker Services and acquiring stakes in broking businesses. Together, these investments are expected to deliver an additional $13 million in EBITDA in FY27. This result assumes the AFG Securities book remains flat at $7.1 billion and NIM is 120 basis points. These assumptions are conservative, as the AFG Securities loan book has already grown to $7.3 billion.

Against that backdrop, we remain confident in our FY29 aspirations and the strategic pillars that underpin them. Our priorities are to help broker businesses improve productivity and grow settlements, expand AFG Securities, scale our investments in high-performing broker businesses, and increase the contribution from technology and recurring income.

This plan has already delivered stronger outcomes and moved AFG further from a volume-dependent model towards a more diversified and resilient earnings base. Our experience

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across market cycles allows us to maintain that focus and invest for long-term growth, while remaining responsive to the evolving interest rate environment.

Delivering on our ambitions requires disciplined capital allocation. We will maintain a strong balance sheet, invest where we see sustainable returns and return surplus capital to shareholders where appropriate, while communicating those decisions clearly and transparently.

I would also like to add my personal thanks to Brett and Malcolm. The broker-first culture and spirit of ambition they established continue to shape how we serve our network and grow the business today. Both have been generous with their time and counsel, and I have greatly valued their support and belief in what AFG could become.

Before I finish, I want to acknowledge our brokers, whose trust and hard work underpin these results, our Board, and our people across the country who are focused on delivering great outcomes for our brokers and our shareholders.

Thank you.

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Annual General Meeting

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ACKNOWLEDGEMENT OF COUNTRY

We would like to acknowledge the traditional custodians of the land we are meeting on, the Whadjuk people of the Noongar nation and acknowledge and respect their continuing culture and the contribution they make to the life of this city and this region.

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Chair’s address

Greg Medcraft

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Agenda

Introductions and housekeeping

Address by the Chair

CEO’s address

Formal business

Close

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Strong results in a challenging environment

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The environment

- Many Australian households faced a challenging year
- Market conditions also tested shareholder confidence
- The Reserve Bank recently increased the cash rate to its highest level in 15 years

Our focus

- Supporting brokers and their customers
- Strengthening the business
- Delivering stronger earnings, cash generation and returns on equity

Earnings growth and cash generation

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Reported NPAT

$49m +39%

Underlying NPATA $54m, up 33%

Underlying return on equity

23% +4pts

FY25: 19%

Underlying earnings per share

20cps +33%

FY25: 15.1cps

Operating cash flow

$51m +42%

FY25: $35.9m

Cash conversion

94%

Strong cash generation

Unrestricted cash

$63m

At 30 June 2026

Shareholder returns and investment for growth

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FULL-YEAR DIVIDEND

9.5cps

Fully franked, including a final dividend of 4.8cps, and within our target payout range of 50–70% of adjusted net profit

Dividend yield

7.5%

Share price: 9 Oct 2026

FY26 Dividend payout ratio

60%

FY26 capital application

$30m	$21m
Returned to shareholders	**Invested for growth**
Dividends and share buy-back. On-market buy-back of up to $15m announced in June 2026	AFG Securities, technology and Broker Investments

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A more diverse earnings base

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~10% directly exposed to short-term volatility
Residential upfront commissions

~90% underpinned by existing books and diverse income
Not tied to near-term mortgage flows

WHAT MAKES UP THE ~90%

Trail book
Consistent growth in annuity-style commissions

Manufacturing
AFG Securities lending products

Broker services
Recurring subscription style income

Diversified products
Products linked to alternate markets

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Housing finance fundamentals remain unchanged

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Long term: enduring demand

- Australia's population continues to grow.
- The shortage of housing supply relative to population is well documented.
- Policy should support responsible private investment and prioritise supply.
- Enduring demand for housing finance is a clear long-term opportunity.

Near term: higher rates, more volatility

- Higher interest rates impact borrowing capacity.
- The need for further tightening remains uncertain.
- Periods of rate and market volatility reinforce the value of brokers.
- Brokers provide personalised choice, competitive access to a broad range of lenders and trusted support to clients.

Board renewal and our thanks

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RETIRED FEBRUARY 2026

Malcolm Watkins

Almost 32 years of service to the company he helped build, including early technology development and national marketing capability as an Executive Director.

RETIRING AFTER THE MEETING

Brett McKeon

AFG co-founder whose leadership and deep market expertise shaped the company's success, first as Managing Director and later as Non-Executive Director.

APPOINTED AUGUST 2026

David Flynn

Independent Non-Executive Director, bringing deep capital markets and transaction experience to the Board.

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CEO’s address

David Bailey

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Residential settlements grow 18%

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RESIDENTIAL SETTLEMENTS

$75bn

+18% on FY25

Residential loans settled by AFG brokers in FY26.

Brokers

4,300+

In the AFG broker network

Lenders

80+

More than 80 lenders available

Customers

600,000+

Supported by AFG brokers

Distribution EBITDA

$71m

Up 4%; underlying ROE 40%

Growth in Broker Services and Investments

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BROKER SERVICES INCOME

23%

FY29 aspiration: $30%

Contribution to Distribution gross profit, up from 20% at HY25. Consistent growth of subscription income, up 14% per annum

BrokerEngine: 4,400+ users

Nearly 20% are brokers from other aggregators, and new features launch soon

Compliance support and Partner Connect

Comply365 and credit licence support, plus Partner Connect access to more than 15 providers

Broker Investments: two to six in FY26

The portfolio is performing well, broadening our earnings base and building scale

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CEO | AFG SECURITIES

Record loan book and higher net interest margin

Loan book

$7.1bn

Record; up 30% on FY25

Term issuances

$2.2bn

Record for any year, improved pricing +95bps[1]

Improved funding

71%

funded on improved terms, including latest issuance

Net interest margin

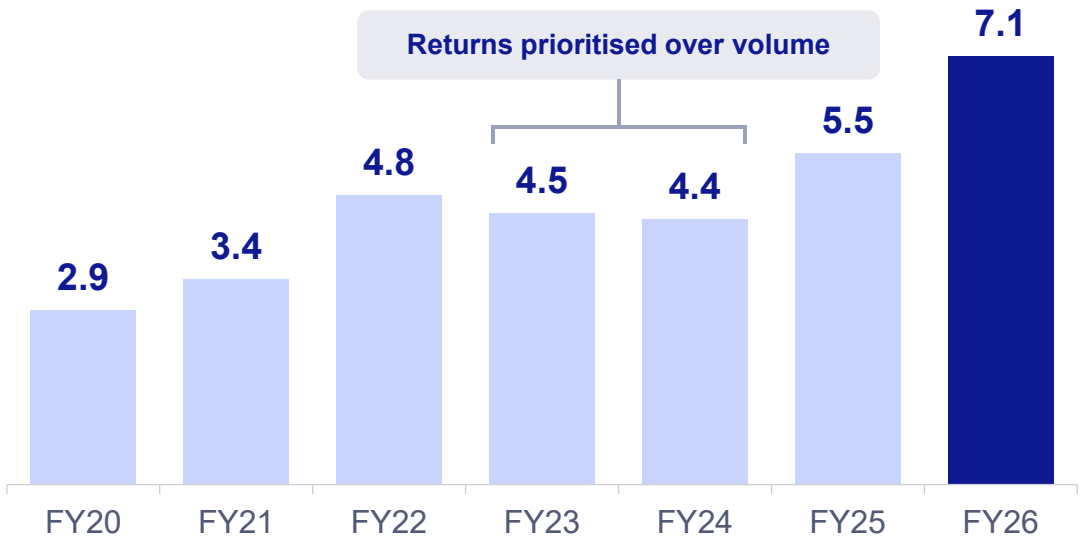
125bps

Up 9bps; exit margin 128bps

Credit quality sound:
Lifetime losses below 1bp on $19bn settled

AFG Securities loan book ($bn)

FY29 aspiration: $9bn



1. Represents Senior A1-L pricing at BBSW +95bps

Lodgements remain above historical averages

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Broker lodgements, first quarter

$26.8bn

Well above historical averages. September strongest since May 2026.

Upgraders, share of lodgements

46%

A significant lift in activity, as anticipated.

Refinancing, share of lodgements

15%

A clear opportunity. We expect a lift as borrowers respond to the rate rise.

First-home buyers, share of lodgements

12%

Steady since the May 2026 Federal Budget changes.

These trends underscore the strength of housing demand and the value brokers provide as borrowers navigate affordability, serviceability and a changing interest rate environment.

AFG Source: AFG Index Q1 FY27

AFG Securities loan book grows

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Loan book: September 2026

$7.3bn

Up from $7.1bn at 30 June, and 28% higher than a year earlier.

Quarterly lodgements

~$1.1bn

18% below the same quarter last year, in line with the market

Run-off

Steady

Retention remained steady, with run-off consistent with FY26

Loans 90+ days in arrears

0.58%

Credit performance improved: down from 0.74% a year earlier

Our first-quarter performance has been resilient through a more complex market.

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Growth investments and settlement sensitivity

A broader income base
Broaden the income base and focus on recurring earnings.

AFG Securities
Continues to grow.

Broker Services
Income has grown for 8 consecutive years.

Broker Investments
Building a different income profile.

SENSITIVITY TO SETTLEMENTS

~3%

NPAT impact
of a 10% change in settlements

FY27 EBITDA FROM INVESTMENTS

+$13m

Expected from AFG Securities,
Broker Services and Broker Investments[1]

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1. Annualised uplift into FY27 compared to FY26 average: AFG Securities based on closing book of $7.1bn and NIM of 120bps. Broker Services based on exit run rate. Broker Investments includes latest annual profit contribution

Progress towards our FY29 aspirations

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		HY25	FY26	FY29 ASPIRATION
STRATEGIC PILLAR 1 Grow our broker network	Residential settlement growth	13%	18%	8% CAGR
	Equity broker investments	2	6	35
STRATEGIC PILLAR 2 Provide market leading technology	Broker services income (% of Distribution GP)	20%	23%	30%
	Underlying cost to income	70%	55%	<50%
STRATEGIC PILLAR 3 Deliver higher margin through distribution	AFG Securities book size	$5.1bn	$7.1bn	$9bn
	AFG Securities net interest margin	114bps	125bps	~120bps

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FY29 aspirations are forward-looking statements, as previously disclosed at HY25 (December 2024). See Important notice

Capital allocation priorities

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1 Maintain a strong balance sheet

Capacity to execute and respond, while minimising our cost of capital.

2 Invest where we see sustainable returns

Allocate to strategically aligned assets returning above hurdle (return on capital above WACC).

3 Return surplus capital where appropriate

Prioritise reinvestment; return surplus capital when growth options are limited.

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Thank you

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CHAIR

Greg Medcraft

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Voting by poll

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Q&A

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Formal business

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Notice of meeting

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Items of business

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Item 1

Financial Reports – financial year ended 30 June 2026

The financial report, directors' report and auditor's report for the financial year ended 30 June 2026 is tabled for discussion.

Items of business

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Item 2

Resolution 1: Adoption of Remuneration Report

To consider and, if thought fit, to pass the following as a non-binding resolution in accordance with section 250R(2) of the *Corporations Act 2001* (Cth):

"That the Remuneration Report for the Company for the year ended 30 June 2026 be adopted."

Summary of proxies received

	FOR	AGAINST	OPEN	ABSTAIN	TOTAL VALID AVAILABLE VOTES
NO. OF VOTES	96,428,533	3,011,938	440,249	14,015,630	99,880,720
% OF VALID AVAILABLE VOTES	96.54%	3.02%	0.44%		
HOLDERS	74	41	30	12	

Items of business

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Item 3

Resolution 2: Election of David Flynn as a Director

In accordance with the Notice of Meeting the resolution is:

"That David Flynn, who retires as a Director of the Company in accordance with rule 8.1(d) of the Company's constitution, and being eligible, be elected as a Director of the Company."

Summary of proxies received

	FOR	AGAINST	OPEN	ABSTAIN	TOTAL VALID AVAILABLE VOTES
NO. OF VOTES	110,667,814	2,588,771	556,649	83,116	113,813,234
% OF VALID AVAILABLE VOTES	97.24%	2.27%	0.49%		
HOLDERS	109	9	30	7	

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Poll

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Thank you

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DISCLAIMER

Important notice

This presentation contains general information which is current as at 15 October 2026.

The information is intended to be a summary of Australian Finance Group Ltd (**AFG**) and its activities as at 15 October 2026 and does not purport to be complete in any respect.

The information in this presentation is not a recommendation or advice about shares in AFG (or any other financial product or service). It is not intended to influence or be relied upon by any person in making a decision in relation to AFG shares (or any other financial product).

This presentation does not take into account the objectives, financial situation or needs of any particular investor. You should consider your own objectives, financial situation and needs when considering this presentation and seek independent investment, legal, tax, accounting or such other advice as you find appropriate before making any financial or investment decision.

This presentation contains some forward-looking statements. Such statements only reflect views held by AFG as at the date of this presentation and are subject to certain risks, uncertainties and assumptions. Actual events and results may vary from the events or results expressed or implied in these statements. You should not place undue reliance on any of these statements.

No representation or warranty is made in respect of the accuracy or completeness of any information in this presentation, or the likelihood of any of the forward-looking statements in the presentation being fulfilled.

For further information visit: www.afgonline.com.au or contact:

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