BNK Banking Corporation Limited
Level 14, 191 St Georges Terrace
Perth WA 6000

ASX Release, 23 October 2026

NOTICE OF 2026 ANNUAL GENERAL MEETING

BNK Banking Corporation Limited (ASX: **BBC**) ("**BNK**" or the "**Company**") attaches the following documents for its 2026 Annual General Meeting (**AGM**), to be held on Wednesday, 25 November 2026, commencing 12:00 pm (AEDT) / 9.00 am (AWST):

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

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

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

ENDS

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

Company Secretary
Jenny Spicer
BNK Banking Corporation Limited
Email: jenny.spicer@bnk.com.au

About BNK

BNK Banking Corporation Limited (ASX: BBC) was founded in 1982 as Goldfields Credit Union. BNK is a branchless bank offering a focused range of deposit and lending products through a national broker network, key aggregator partnerships and expanding digital channels. BNK operates two brands: Goldfields Money and Better Choice Home Loans. Find out more: https://bnk.com.au/

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BNK Banking Corporation Limited

ABN 63 087 651 849

Notice of 2026 Annual General Meeting

Wednesday 25 November 2026

Notice is given that the 2026 Annual General Meeting of BNK Banking Corporation Limited will be held at 12:00 pm (AEDT) / 9:00 am (AWST) on Wednesday 25 November 2026.

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Details on how to participate in the AGM

The BNK Banking Corporation Limited (**Company**) Annual General Meeting (**AGM**) will be held at 12:00 pm (AEDT) / 9:00 am (AWST) on Wednesday, 25 November 2026.

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

Voting Entitlements

Pursuant to regulation 7.11.37 of the *Corporations Regulations* 2001 (Cth), the Directors have determined that the shareholding of each Shareholder for the purpose of ascertaining voting entitlements for the AGM will be as it appears in the Company's share register on Monday, 23 November 2026 at 7:00 pm (AEDT) / 4:00 pm (AWST).

Participating in the AGM online

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

The online platform enables Shareholders to:

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

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

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

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

Asking Questions Online – Before and at the AGM

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

Written questions (including questions to the Auditor) should be submitted no later than the fifth business day before the AGM, being Wednesday, 18 November 2026. Written questions to the Auditor should relate to the content of the Auditor's Report and the conduct of the Audit. The Auditor will also be in attendance at the AGM.

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

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

Voting at the AGM

Voting on all resolutions will be conducted by a poll.

You may vote at the AGM in two ways:

- live and online during the AGM using the online portal at: https://investor.automic.com.au or
- in advance of the AGM, by appointing a proxy such that the appointment is received by the Company no later than 12:00 pm (AEDT) / 9:00 am (AWST) on Monday, 23 November 2026 (see below for how to appoint a proxy).

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

Voting by Proxy

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

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

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

1. On a poll, Shareholders have one vote for every fully paid ordinary share held.
2. A Shareholder entitled to attend and vote is entitled to appoint not more than two proxies.
3. A proxy need not be a Shareholder of the Company. A proxy may be either an individual or a body corporate.
4. If you wish to appoint a body corporate as your proxy, you must specify on the proxy form:
    - the full name and title of the body corporate appointed as proxy; and
    - the full name or title of the individual representative of the body corporate to attend the meeting.
5. Where more than one proxy is appointed, each proxy may be appointed to represent a specified proportion or number of the Shareholder's voting rights and neither proxy is entitled to vote on a show of hands if more than one proxy attends. If it is desired to appoint two proxies, you must specify the percentage of votes or number of securities for each proxy, otherwise each proxy may exercise half of the votes. When appointing a second proxy, write both names and the percentage of votes or number of securities for each proxy.
6. Proxy forms must be signed by a Shareholder or the Shareholder's attorney or, if a corporation, executed under seal or in accordance with Section 127 of the Corporations Act or signed by an authorised officer or agent.
7. Proxy forms (and if the appointment is signed by the appointer's attorney, the original authority under which the appointment was signed or a certified copy of the authority) must be returned so that they are received by the Company no later than 12:00 pm (AEDT) / 9:00 am (AWST) on Monday, 23 November 2026 using one of the following methods:
    - **In person** to Automic, Level 5, 126 Phillip Street, Sydney NSW 2000.
    - **By mail** to Automic, GPO Box 5193, Sydney NSW 2001.
    - **By email** to meetings@automicgroup.com.au
    - **By facsimile** to +61 2 8583 3040

    Please allow sufficient time for the form to reach Automic.
8. Appointed proxies will need to contact Automic to obtain a username and password to vote online.

Enquiries

Please contact Automic:

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

Future Alternative Arrangements

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

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BNK Banking Corporation Limited

Notice of Annual General Meeting 2026

BNK's AGM will be held at 12:00 pm (AEDT) / 9:00 am (AWST) on Wednesday, 25 November 2026. Shareholders can view and participate in the AGM virtually via the online platform at https://investor.automic.com.au Further information on how to participate is set out in this Notice of Meeting and available on our website.

Items of Business

Financial Statements and Reports

To discuss the Company's Annual Financial Report for the year ended 30 June 2026, together with the Directors' Report and Auditor's Report as set out in the 2026 Annual Report.

No resolution is required to be moved for this item.

Resolution 1 - Adoption of the Remuneration Report

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

"That, for the purpose of Section 250R(2) of the Corporations Act and for all other purposes, the Remuneration Report for the year ended 30 June 2026 be adopted."

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

Voting Exclusion Statement on Resolution 1

The following voting restrictions apply to this resolution.

A vote on resolution 1 must not be cast:

a) by or on behalf of a member of the Key Management Personnel whose remuneration details are included in the Remuneration Report, or a Closely Related Party of such member; or

b) by a person appointed as a proxy, where that person is either a member of the Key Management Personnel or a Closely Related Party of such member.

However, votes will not be disregarded if:

a) they are cast as a proxy for a person entitled to vote on resolution 1 in accordance with a direction as to how to vote on the proxy; or

b) the vote is cast by the Chairman of the Meeting, acting as proxy for a person entitled to vote on resolution 1, and the proxy appointment expressly authorises the Chairman of the Meeting to exercise undirected proxies (even though the resolution is connected directly or indirectly with the remuneration of a member of the Key Management Personnel).

Resolution 2 - To re-elect Mr David Gration as a Director

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

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

Resolution 3 – To re-elect Mr Raj Venga as a Director

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

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

Resolution 4 – Director candidate nominated by Longreach Group Pty Ltd - To elect Mr John Powell as a Director

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

"That, for the purposes of Article 48(e) of the Company's Constitution, Mr John Powell, having been validly nominated by a Shareholder of the Company and having consented to act as a Director, be elected as a Director of the Company, with effect from the date the Company has satisfactorily completed its required background verifications and fit and proper assessments, and received all necessary regulatory approvals."

Other Business

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

By order of the Board.



Jon Denovan
Chairman
23 October 2026

Explanatory Notes

Additional information for Shareholders

The items of business should be read in conjunction with the Explanatory Notes on pages 5 to 8. The Explanatory Notes form part of this Notice. Terms and abbreviations used in this Notice and Explanatory Notes are defined in the definitions section of the Explanatory Notes.

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

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

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

Financial Statements and Reports

In accordance with the Corporations Act, the Financial Report and the Directors' and Auditor's Reports for the year ended 30 June 2026 will be put before the Annual General Meeting. These reports are contained within the Company's 2026 Annual Financial Report.

The 2026 Annual Financial Report is available at https://bnk.com.au

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

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

Resolution 1 – Adoption of the Remuneration Report

The Company's Remuneration Report for the year ended 30 June 2026 is set out on pages 12 to 20 of its 2026 Annual Financial Report.

The Remuneration Report contains information about the remuneration policy of the Company and the remuneration of Non-Executive Directors, the Chief Executive Officer and other Key Management Personnel for the financial year ended 30 June 2026.

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

The vote on this resolution is advisory only and does not bind the Company or its Directors. However, the Board will actively consider the outcome of the vote and comments made by Shareholders on the Remuneration Report at the meeting when reviewing the Company's future remuneration policies and practices.

The Company's Remuneration Report for the previous financial year received approximately 99.92% of votes "For" at the 2025 AGM.

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

The Chairman intends to vote undirected proxies FOR resolution 1.

Resolution 2 – Re-election of Mr David Gration as a Director

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

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

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

a) Independence and Term of Office

Mr Gration has been a Non-Executive Director since 27 April 2023 and was last re-elected by Shareholders on 29 November 2023. Mr Gration is the nominee Director of Firstmac Limited, a major Shareholder in the Company holding around 9.11% of the issued capital. Accordingly, Mr Gration is not considered by the Board to be an Independent Director.

b) Biographical Details

Mr Gration is a highly experienced financial services manager with over 30 years of retail banking experience, including senior management roles at National Australia Bank, Suncorp and Firstmac Limited.

Mr Gration was a senior member of the Firstmac executive team for over 10 years, with his last executive role being General Manager, Sales and Operations.

In that role, he had primary day-to-day oversight of Retail and Third-Party Sales, Sales Support, Product, Contact Centre, IT, Group Operations, Legal and Collection teams and business functions.

Mr Gration has Law and Science degrees from Monash University and a Diploma in Financial Planning.

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Mr Gration is the current Chair of the Board Credit Committee and a member of the Board Risk and Compliance Committee.

c) Material Directorships & Appointments

Mr Gration has been a Director of Firstmac Limited since 1 April 2023.

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

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

The Chairman intends to vote undirected proxies FOR resolution 2.

Resolution 3 – Re-election of Mr Raj Venga as a Director

ASX Listing Rule 14.4 and article 48(c) of the Constitution provides that a Director of the Company appointed by the Board holds office only until the next following Annual General Meeting and is then eligible for re-election by Shareholders at the meeting.

Mr Raj Venga, having been appointed on 26 November 2025 by the Board, will retire in accordance with ASX Listing Rule 14.4 and article 48(c) of the Constitution and seeks re-election from Shareholders.

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

a) Independence and Term of Office

Mr Venga was first appointed a Director by the Board on 26 November 2025. This is his first time standing for election by Shareholders. Mr Venga is considered by the Board to be an Independent Director.

b) Biographical Details

Mr Venga has been involved in banking and financial services for over 37 years, including 25 years in C suite roles. He is a seasoned financial services lawyer with a deep understanding of credit-related regulation, risk management and compliance and consumer protection. Most recently, he held senior roles at the Commonwealth Bank of Australia and ING Bank.

Before that, Mr Venga was the Chief Executive Officer and Ombudsman of the Credit and Investments Ombudsman (CIO) for 12 years. CIO was an external dispute resolution scheme approved by the Australian Securities and Investments Commission to resolve, in a non-adversarial setting, disputes between consumers and their financial firms in a fair, impartial, informal, expeditious and cost-effective manner (CIO was transitioned to the Australian Financial Complaints Authority in 2018.)

Earlier in his career, Mr Venga was the Executive Director of the Australian Association of Permanent Building Societies and Chairman of the Institute of Financial Services.

Mr Venga is a Member of the Australian Institute of Company Directors (MAICD) and a Fellow of the Governance Institute of Australia (FGIA). He holds Bachelor of Laws (Honours) and Master of Laws degrees from the University of London. He is admitted as a Solicitor in New South Wales.

Mr Venga is currently the Chair of the Board Audit Committee, Chair of the Board Risk and Compliance Committee, and a member of the Board Remuneration Committee.

c) Material Directorships & Appointments

Mr Venga does not have any other material appointments.

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

d) Background Checks

The Company has conducted appropriate background and other checks in respect of Mr Venga's appointment, and such checks have not returned any information of concern.

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

The Chair intends to vote undirected proxies FOR resolution 3.

Resolution 4 – Director candidate nominated by Longreach Group Pty Ltd - Election of Mr John Philip Powell as a Director

On 12 October 2026, the Company received a notice nominating Mr John Philip Powell for election as a Director pursuant to Article 48(e) of the Company's Constitution.

The nomination was submitted by a Shareholder of the Company, Longreach Group Pty Ltd (which holds approximately 0.17% of the Company's shares) and was accompanied by Mr Powell's written consent to act as a Director if elected.

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The nomination and consent were received within the timeframe required by Article 48(e) of the Company's Constitution.

Mr Powell is a current Shareholder of the Company.

Due to the nomination being received shortly before the deadline for nominations, the required background verifications and fit and proper assessments in respect of Mr Powell have not been completed.

Any appointment of Mr Powell as a Director would be subject to the satisfactory completion of the Company's assessment process and the receipt of any required regulatory approvals.

These assessments include consideration of Mr Powell's qualifications, experience, character, integrity, competency, capacity and any actual, potential or perceived conflicts of interest relevant to the role of Director.

Biographical details have been provided by Mr Powell and, as at the date of this Notice, have not been independently verified by the Board.

Mr Powell states in his material to the Board that he is currently the Founder and Managing Director of Prism Debt Capital Advisory and has previously held a number of senior leadership positions, including Managing Director of Neu Capital, General Manager of ME Bank, Director of the South Australian Government Financing Authority, Executive Director (Capital Markets) of Rismark International, and Treasurer of Adelaide Bank before progressing to the role of Executive General Manager (Strategic Development / Business Development) of Adelaide Bank.

The Board reiterates that it has not independently verified any of the information described above.

If a majority of Shareholders vote in favour of Mr Powell's election, Mr Powell's election as a Director will become effective only if he satisfies the Company's requirements for Director candidates and meets the associated regulatory requirements. Mr Powell has not met any of these requirements as at the date of this Notice.

Board Recommendation

The Board has not yet formed any view as to Mr Powell's suitability for appointment to the Board as at the date of this Notice and therefore makes no recommendation to Shareholders in respect of resolution 4.

The Chair currently intends to abstain from voting undirected proxies on resolution 4.

Definitions

In the Notice and the Explanatory Notes:

Words importing the singular include the plural.

$ means Australian dollars.

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

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

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

Annual Report means the Directors' Report, the Financial Report and the Auditor's Report in respect to the financial year ended 30 June 2026.

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

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

Board means the Board of Directors of BNK.

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

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

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

Constitution means the Constitution of the Company.

Corporations Act means the Corporations Act 2001 (Cth).

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

Financial Report means the annual financial report (prepared under Chapter 2M of the Corporations Act) of the Company and its controlled entities for the financial year ended 30 June 2026.

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

Listing Rules means the listing rules of ASX.

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

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

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

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

Shareholder means a holder of a Share.

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BNK Banking Corporation Limited
Level 14, 191 St Georges Terrace
Perth WA 6000

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23 October 2026

Dear Shareholder,

2026 Annual General Meeting – 25 November 2026

The 2026 Annual General Meeting (**AGM** or **Meeting**) of BNK Banking Corporation Limited ACN 087 651 849 (**BNK** or the **Company**) will be held on **Wednesday, 25 November 2026 at 12:00pm (AEDT) / 9:00am (AWST)**.

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

A copy of the 2026 Notice of Meeting can be viewed and downloaded from the Company's website: https://bnk.com.au It is also available on the ASX Market Announcements page (ASX: BBC). The Notice of Meeting includes information on the business to be considered at the AGM and how to participate in the Meeting.

The Company encourages Shareholders to submit their votes in advance of the AGM to assist with the efficient conduct of the Meeting by appointing a proxy using the enclosed Proxy form. Proxy forms must be received by the Company's share registry by 12:00pm (AEDT) / 9:00am (AWST) on Monday, 23 November 2026. Details on how to submit votes by proxy are included on the enclosed Proxy form. Votes may also be submitted during the online Meeting, via the Automic Virtual Meeting portal.

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

Venue and voting information

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

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

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

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

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

To access the virtual Meeting on the day:

1. Open your internet browser and go to: https://investor.automic.com.au

2. Log in with your username and password or click "**Register**" if you haven't already created an account. **Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is no delay in attending the virtual Meeting.**

3. After logging in, a banner will display at the bottom of your screen to indicate that the Meeting is open for registration, click on "**Register**" when this appears. Alternatively, click on "**Meetings**" on the left-hand menu bar to join the Meeting.

4. Click on "**Join Meeting**" and follow the prompts on screen to register and vote.

Voting virtually at the Meeting

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

1. Open your internet browser and go to: https://investor.automic.com.au

2. Log in using your username and password. If you do not already have an account, click "**Register**" and follow the prompts. **Shareholders are encouraged to register prior to the commencement of the Meeting to avoid delays in accessing the virtual platform.**

3. After logging in, a banner will appear at the bottom of your screen when the Meeting is open for registration. Click "**Register"**. Alternatively, select **"Meetings"** from the left-hand menu.

4. Click on "**Join Meeting**" and follow the prompts.

5. When the Chair of the Meeting declares the poll open, select the "**Voting**" dropdown menu on the right-hand side of your screen.

6. Select either the "**Full**" or "**Allocate**" option to access your electronic voting card.

7. Follow the prompts to record your voting direction for each resolution and click "**Submit votes**". For allocated votes, the number of votes submitted must not exceed your remaining available units. ***Important****: Votes cannot be amended once submitted.*

For further information on the live voting process, please see the **Fully Integrated Virtual Meeting Shareholder Registration and Voting Guide** found at:
https://www.automicgroup.com.au/virtual-agms/

A copy of the Guide is also available on the Company's website and on the ASX Market Announcements page.

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How to ask questions during the Meeting

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

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

We also welcome questions from Shareholders before the Meeting. Questions can be emailed to the Company Secretary: jenny.spicer@bnk.com.au Written questions (including questions to the Auditor) should be submitted no later than the fifth business day before the AGM, being Wednesday, 18 November 2026.

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

As a valued Shareholder of the Company, we welcome your attendance to our 2026 Annual General Meeting.



Jon Denovan
Chairman

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Proxy Voting Form

If you are attending the virtual Meeting please retain this Proxy Voting Form for online Securityholder registration.

BNK Banking Corporation Limited | ABN 63 087 651 849

SAMPLE

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Your proxy voting instruction must be received by **12:00pm (AEDT) on Monday, 23 November 2026**, being **not later than 48 hours** before the commencement of the Meeting. Any Proxy Voting instructions received after that time will not be valid for the scheduled Meeting.

SUBMIT YOUR PROXY

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

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

STEP 1 - APPOINT A PROXY
If you wish to appoint someone other than the Chair of the Meeting as your proxy, please write the name of that Individual or body corporate. A proxy need not be a Shareholder of the Company. Otherwise if you leave this box blank, the Chair of the Meeting will be appointed as your proxy by default.

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

STEP 2 - VOTES ON ITEMS OF BUSINESS
You may direct your proxy how to vote by marking one of the boxes opposite each item of business. All your shares will be voted in accordance with such a direction unless you indicate only a portion of voting rights are to be voted on any item by inserting the percentage or number of shares you wish to vote in the appropriate box or boxes. If you do not mark any of the boxes on the items of business, your proxy may vote as he or she chooses. If you mark more than one box on an item your vote on that item will be invalid.

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

SIGNING INSTRUCTIONS
Individual: Where the holding is in one name, the Shareholder must sign.
Joint holding: Where the holding is in more than one name, all Shareholders should sign.
Power of attorney: If you have not already lodged the power of attorney with the registry, please attach a certified photocopy of the power of attorney to this Proxy Voting Form when you return it.
Companies: To be signed in accordance with your Constitution. Please sign in the appropriate box which indicates the office held by you.
Email Address: Please provide your email address in the space provided.
By providing your email address, you elect to receive all communications despatched by the Company electronically (where legally permissible) such as a Notice of Meeting, Proxy Voting Form and Annual Report via email.

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

Lodging your Proxy Voting Form:

Online
Use your computer or smartphone to appoint a proxy at https://portal.automic.com.au/investor/home or scan the QR code below using your smartphone
Login & Click on 'Meetings'. Use the Holder Number as shown at the top of this Proxy Voting Form.

BY MAIL:
Automic
GPO Box 5193
Sydney NSW 2001

IN PERSON:
Automic
Level 5, 126 Phillip Street
Sydney NSW 2000

BY EMAIL:
meetings@automicgroup.com.au

BY FACSIMILE:
+61 2 8583 3040

All enquiries to Automic:
WEBSITE:
https://automicgroup.com.au

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

STEP 1 - How to vote

APPOINT A PROXY:

I/We being a Shareholder entitled to attend and vote at the Annual General Meeting of BNK Banking Corporation Limited, to be held virtually at **12:00pm (AEDT) on Wednesday, 25 November 2026** hereby:

Appoint the Chair of the Meeting (Chair) to vote in accordance with the following directions (or if no directions have been given, and subject to the relevant laws, as the Chair sees fit) at this meeting and at any adjournment thereof.

Please note: If you are not appointing the Chair of the Meeting as your proxy, please write in the box provided below the name of the person or body corporate you are appointing as your proxy. If the person so named is absent from the meeting, or if no person is named, the Chair will act on your behalf.

Other than with respect to Resolution 4, the Chair intends to vote undirected proxies in favour of all Resolutions in which the Chair is entitled to vote. The Chair intends to vote undirected proxies as ABSTAIN on Resolution 4.

Unless indicated otherwise by marking the "for", "against" or "abstain" box you will be authorising the Chair to vote in accordance with the Chair's voting intention.

AUTHORITY FOR CHAIR TO VOTE UNDIRECTED PROXIES ON REMUNERATION RELATED RESOLUTIONS

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

VIRTUAL PARTICIPATION AT THE MEETING:

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

To access the virtual meeting:

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

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

STEP 2 - Your voting direction

Resolutions		For	Against	Abstain
1	Adoption of the Remuneration Report	☐	☐	☐
2	To re-elect Mr David Gration as a Director	☐	☐	☐
3	To re-elect Mr Raj Venga as a Director	☐	☐	☐
4	Director candidate nominated by Longreach Group Pty Ltd - To elect Mr John Powell as a Director	☐	☐	☐

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

STEP 3 – Signatures and contact details

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

Contact Name:

Email Address:

Contact Daytime Telephone

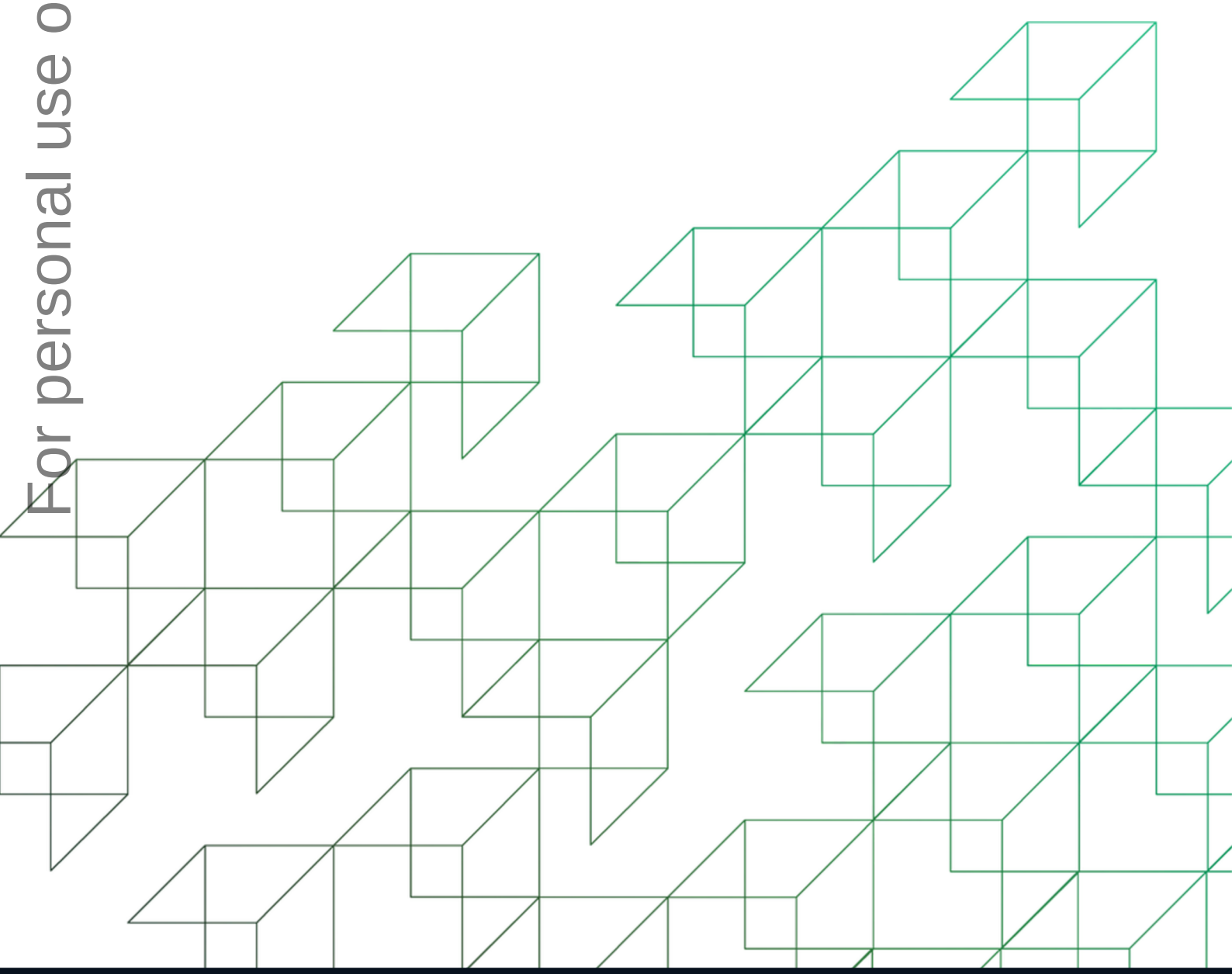
Date (DD/MM/YY) ☐☐ / ☐☐ / ☐☐

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

SAMPLE
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AUTOMIC
BBC

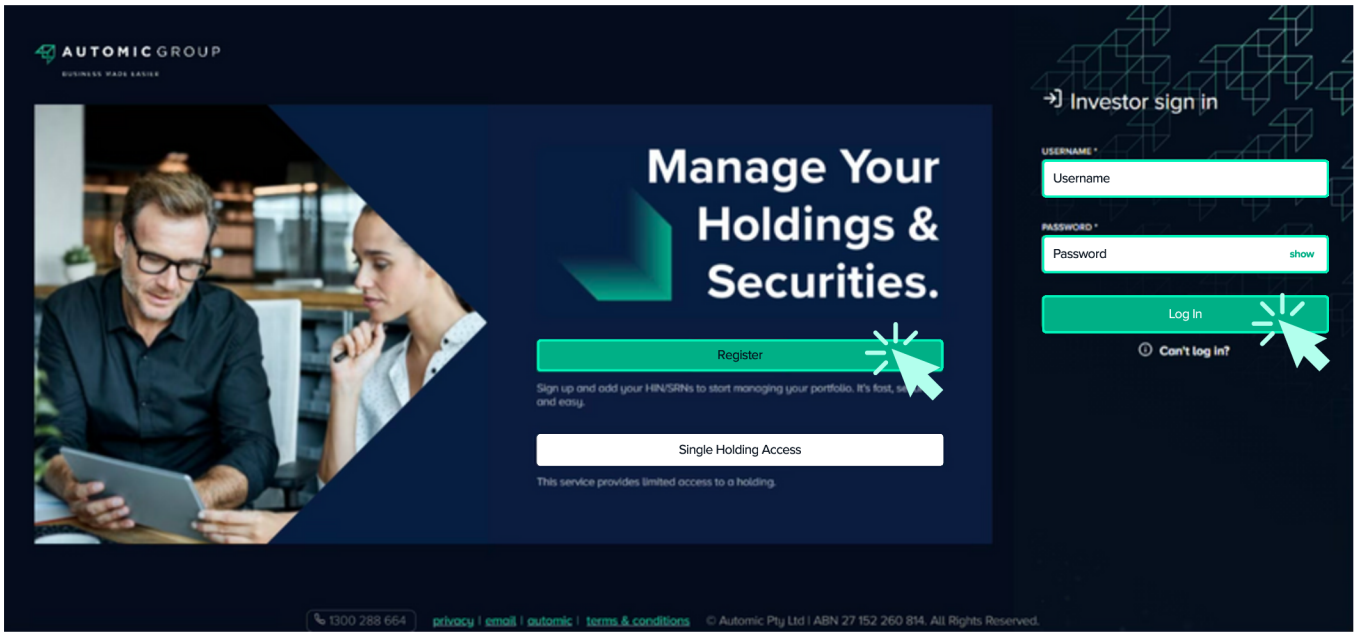
Virtual Meeting Registration and Voting

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REGISTRATION

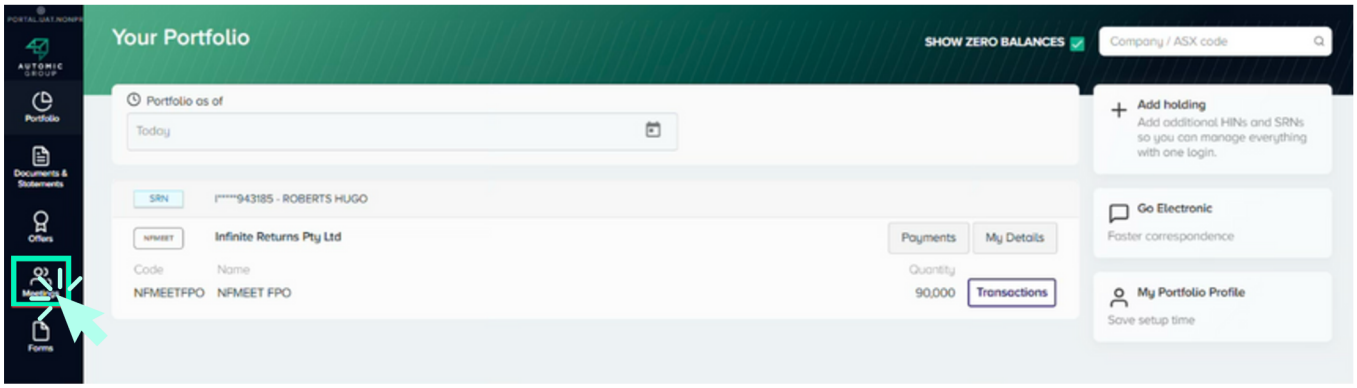
- Go to https://investor.automic.com.au/#/home
- Log in using your existing **username** and **password** or click on "Register" and follow the on-screen prompts to create your login credentials. ***Shareholders are encouraged to create an account prior to the start of the meeting to ensure there is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



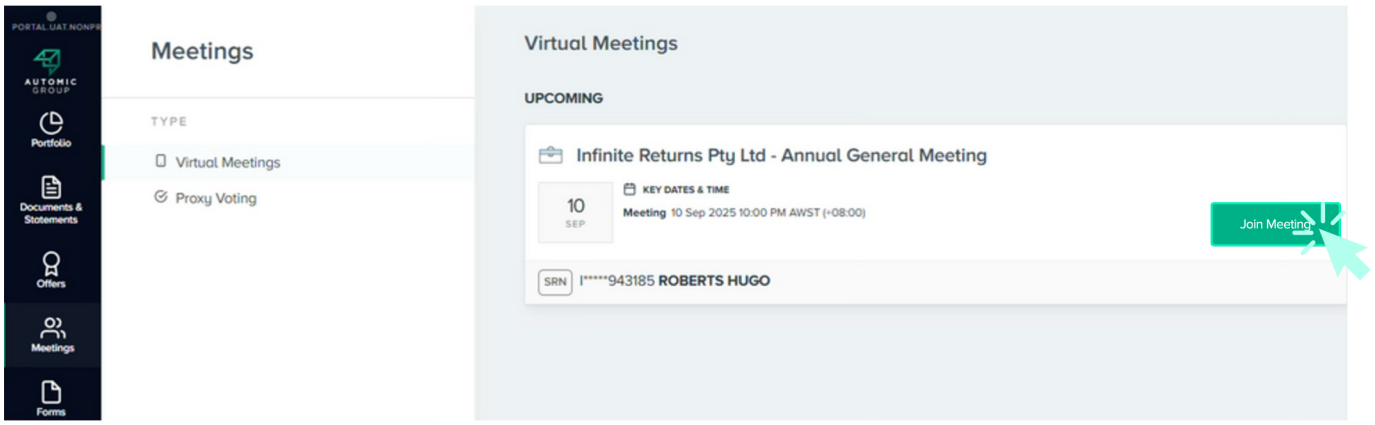
If you have been appointed as a proxyholder to attend the virtual meeting. Please contact Automic to obtain your unique **username and passcode.** These details can be obtained from Automic between 9:00am – 5:00pm (AWST) by calling 1300 288 664 (within Australia) +61 2 9698 5414 (overseas) or by sending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

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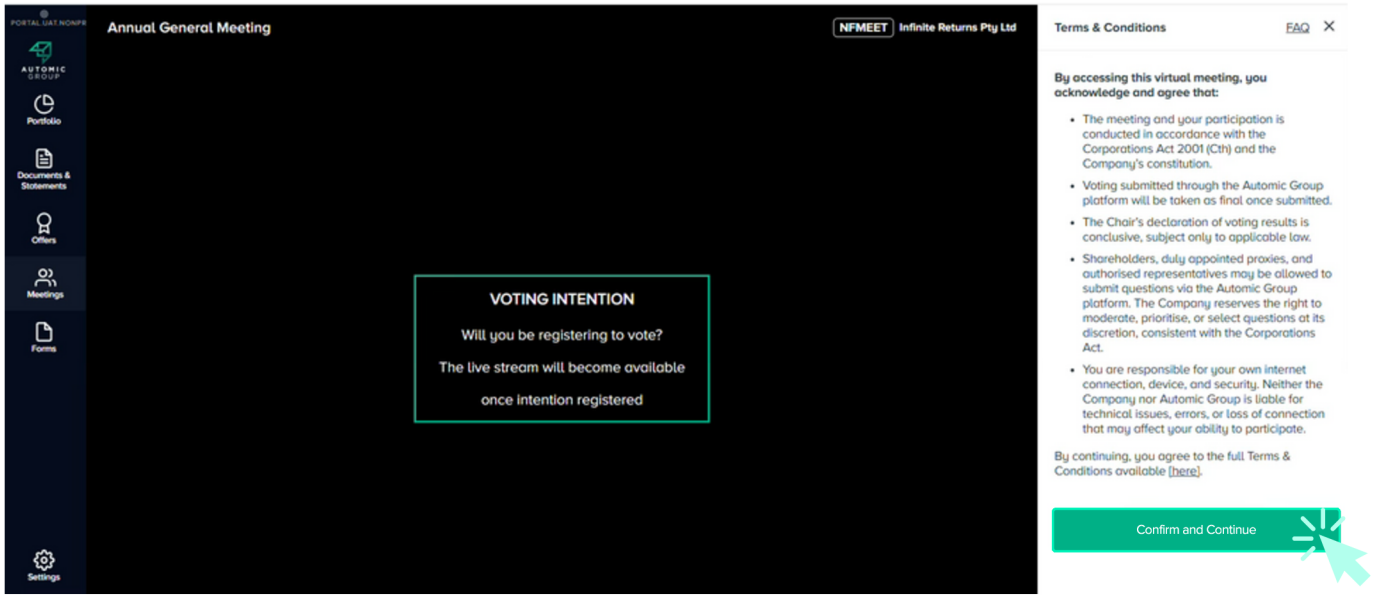
- Click on the “Meetings” icon from the lefthand side menu.



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

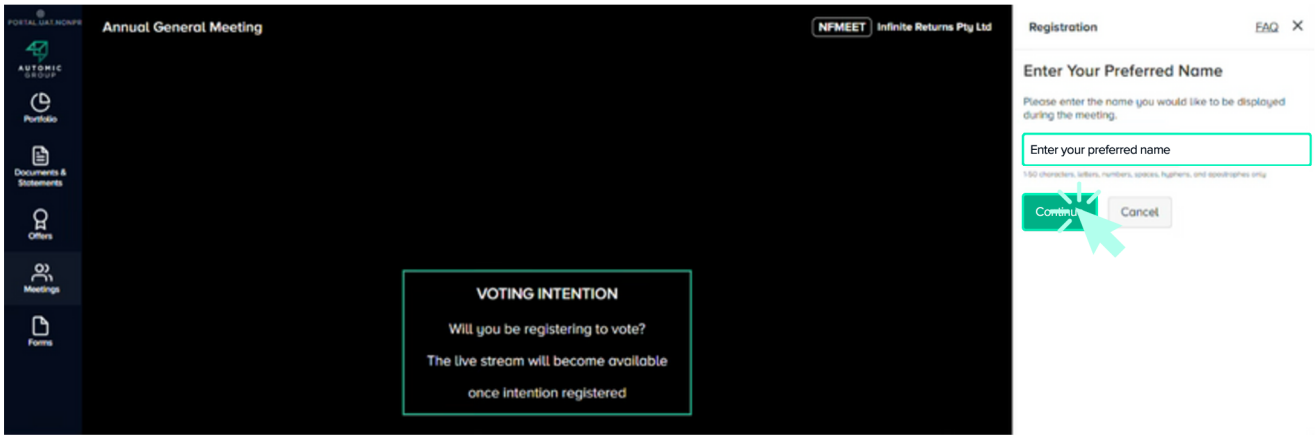


- The Terms & Conditions page will be displayed, click on “Confirm and Continue”.



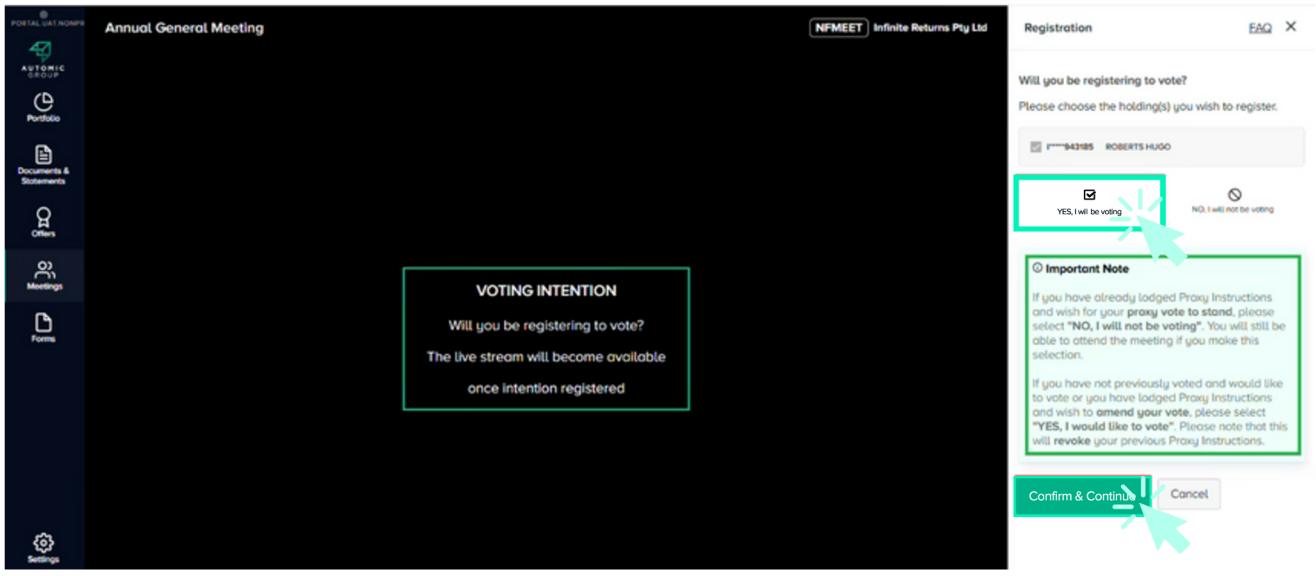
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- Enter your **preferred name** and click “Continue”.



VOTING

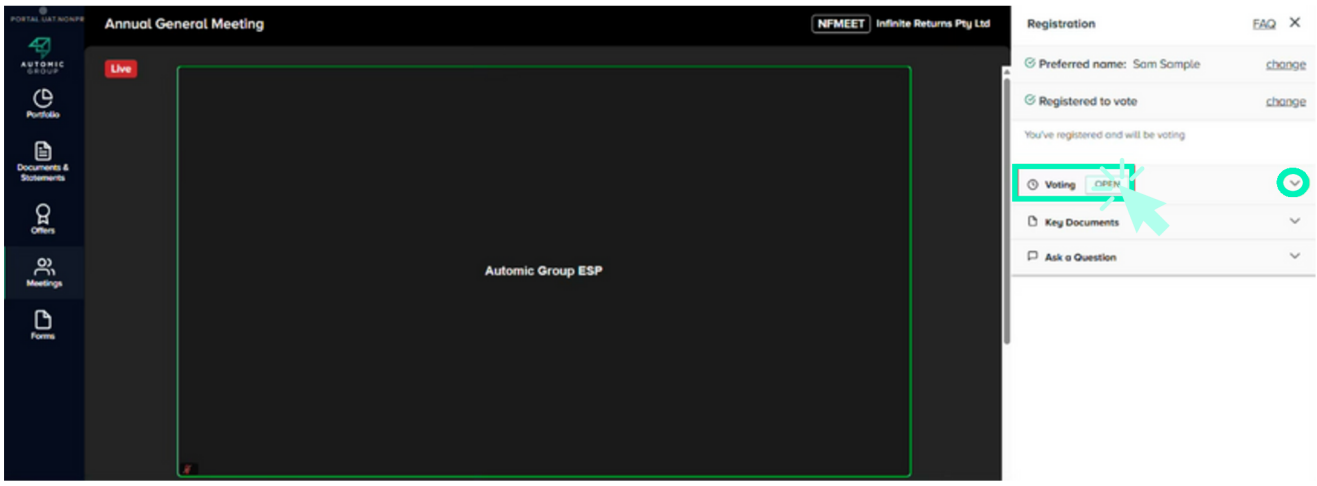
- Register your voting intention by selecting “Yes, I will be voting” or “No, I will not be voting”.
- Click on “Confirm & Continue”.



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

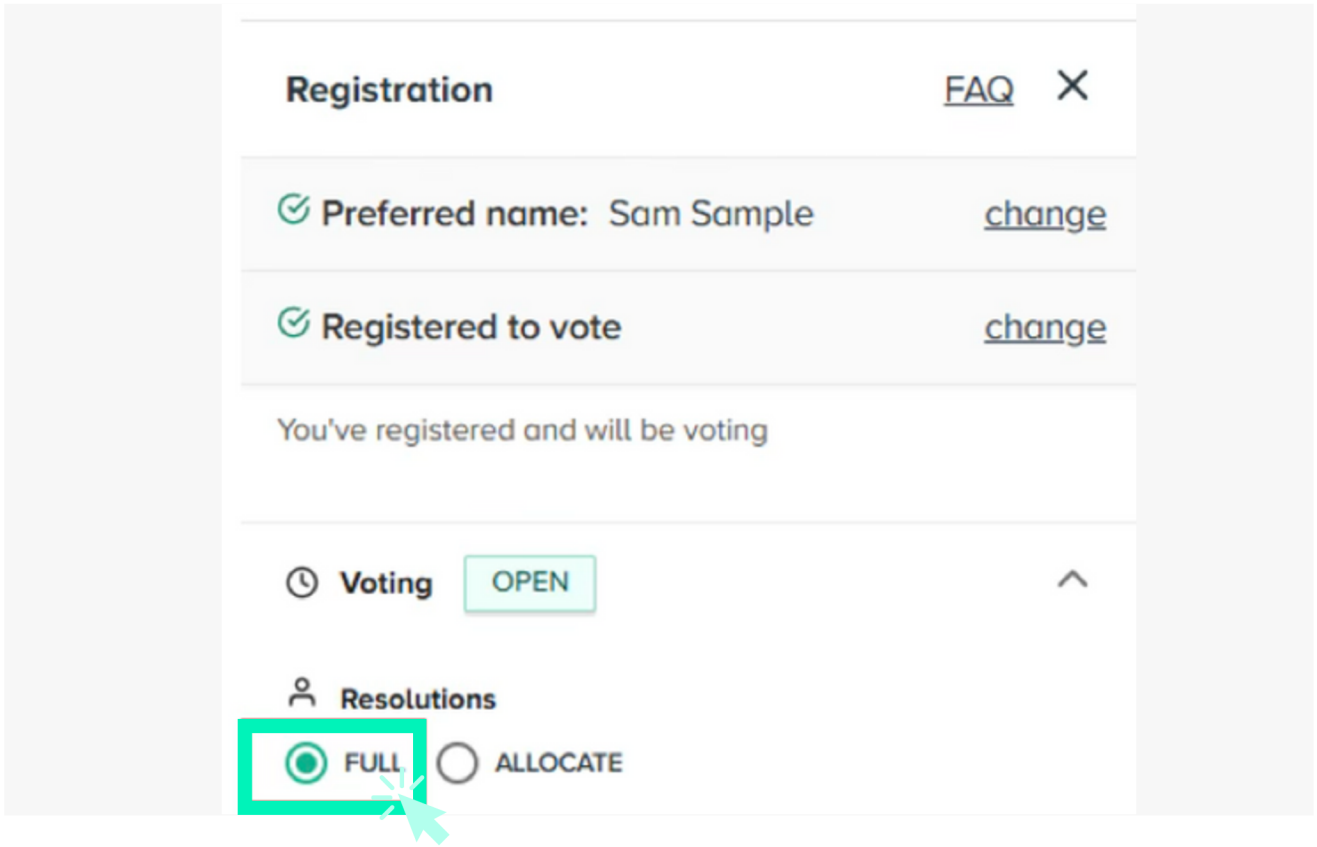
If you do not see the voting status “Open” please refresh your screen.

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- Select your Voting Intention and click "Confirm & Continue".

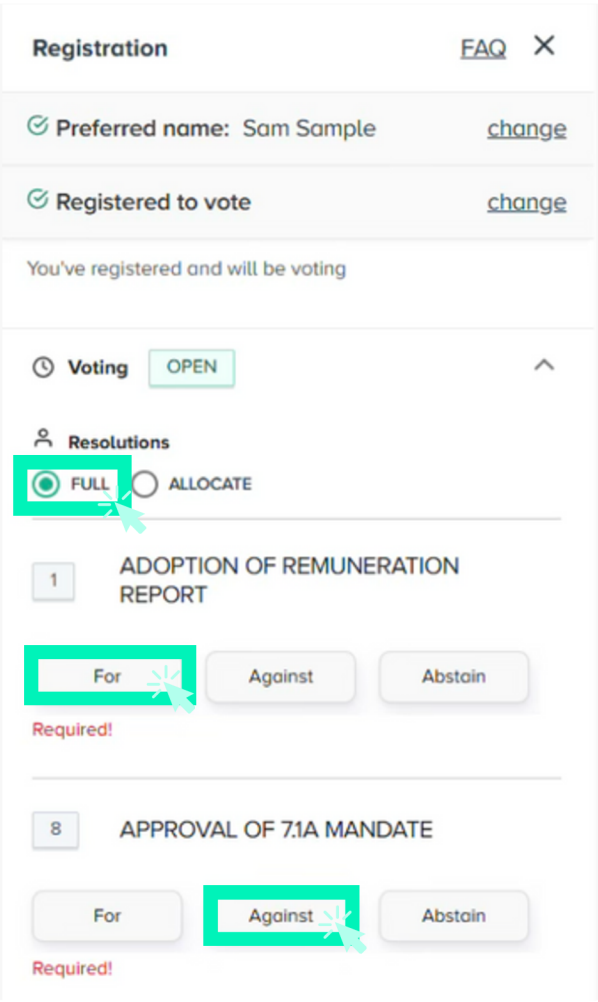
- Select either "Full' or "Allocate" to access your electronic voting card.
- To apply the full voting balance, click on the "Full" button.



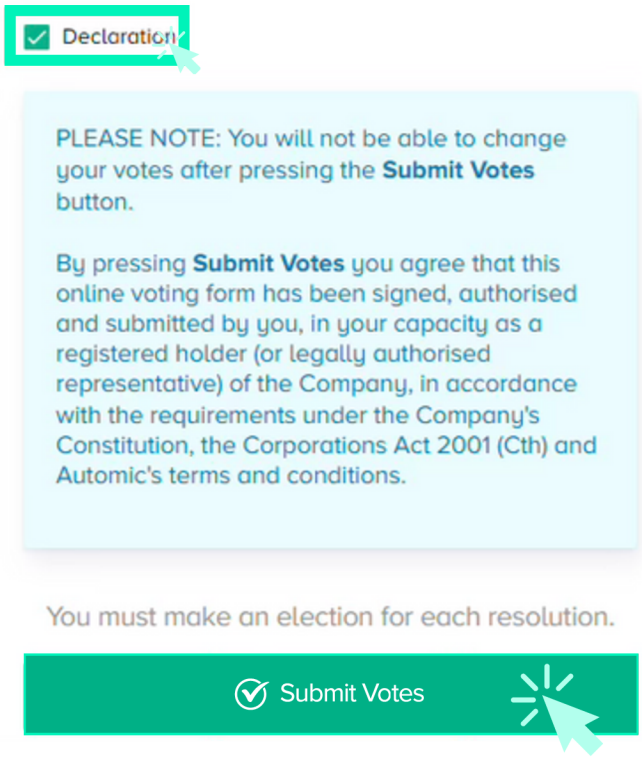
- Follow the prompts to record your voting direction for each resolution.
- Select either "For", "Against" or "Abstain" next to the appropriate resolution.

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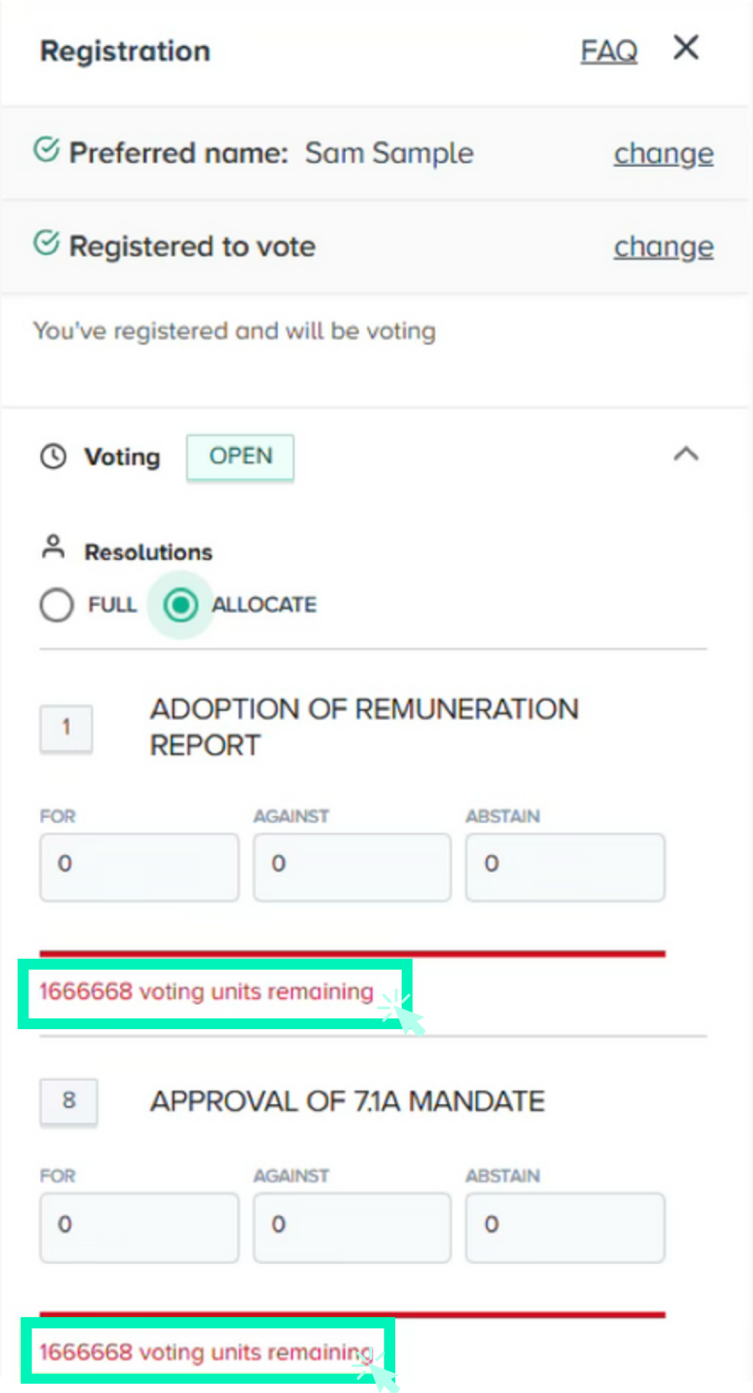
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- Tick the "Declaration" box and click "Submit Votes" to submit your vote.

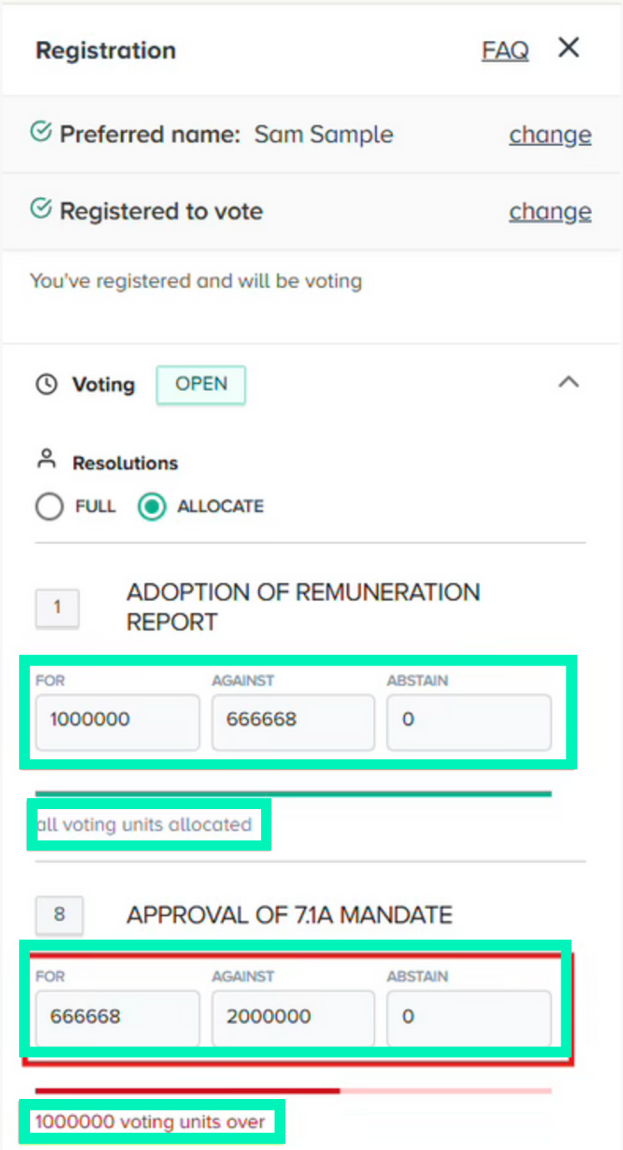


- To allocate partial votes, click on the “Allocate” button.
- The total number of votes you are entitled to is listed under each resolution.
- In the “For”, “Against” or “Abstain” boxes, type the number of votes in each box.
- The remaining votes to be allocated will be displayed on your screen.
- The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

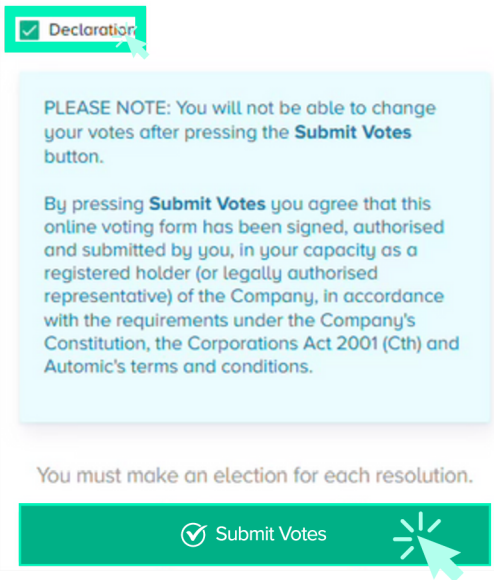


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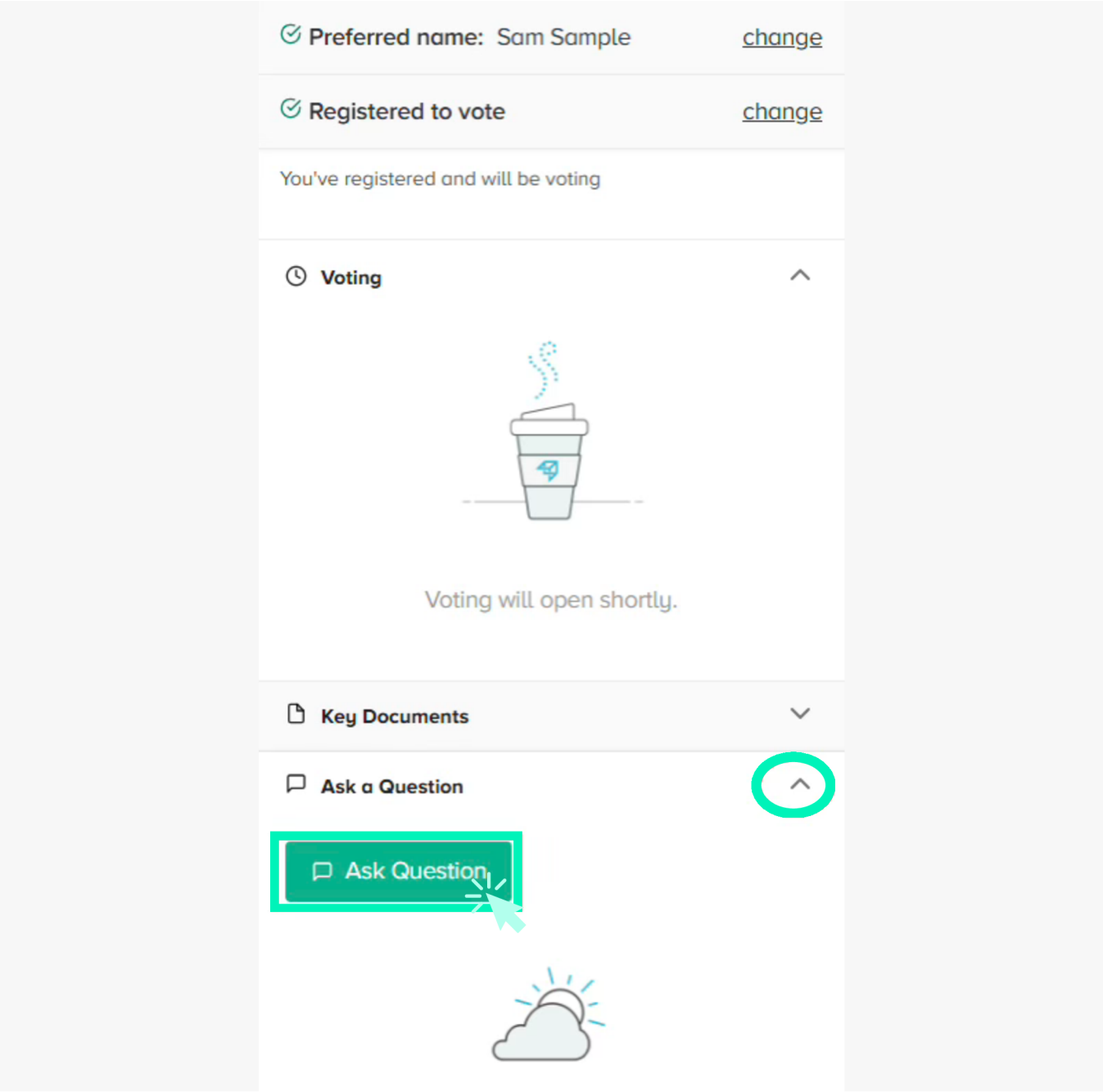


- Tick the "Declaration" box and click "Submit Votes" to submit your vote.



Ask a Question

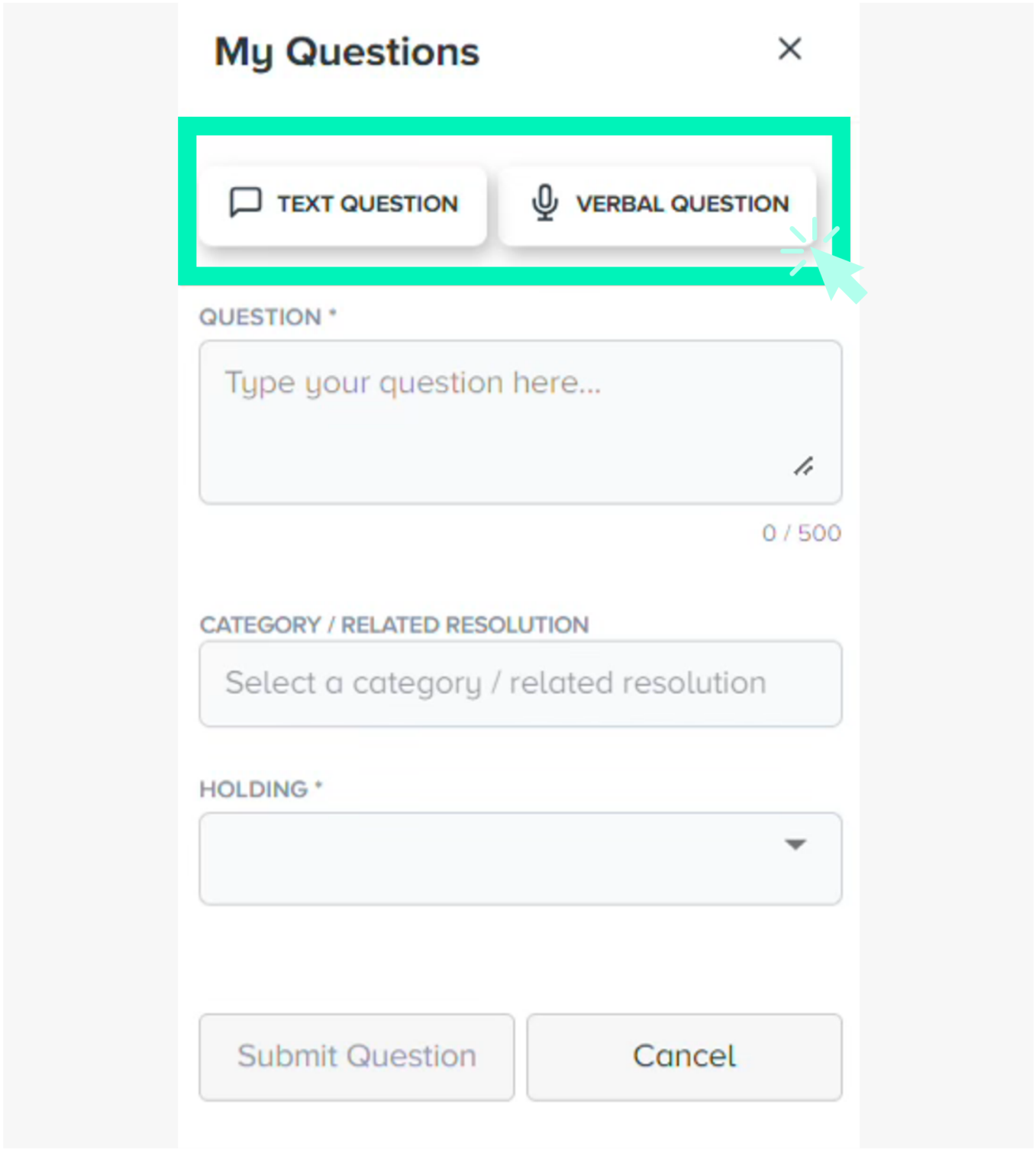
- Click on the "Ask a Question" dropdown, then "Ask Question".



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

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BNK Banking Corporation Limited
Level 14, 191 St Georges Terrace
Perth WA 6000

VIRTUAL MEETING FREQUENTLY ASKED QUESTIONS

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

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

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

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

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

2. How do I register for the Meeting?

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

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

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

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

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

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

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

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

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

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

6. Can I participate in the Meeting by telephone?

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

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7. Can I vote prior to the Meeting?

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

8. Can I vote during the Meeting?

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

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

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

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

10. Can I ask questions prior to the Meeting?

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

11. Can I ask questions during the Meeting?

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

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

No.

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

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

14. When will voting be closed?

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

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

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

https://us02web.zoom.us/j/88331017889?pwd=E7a6XRhRhXNZiQbNFF9ZeeOOatXtNP.1

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