

## ASX RELEASE

Plenti Group Limited (ASX:PLT)

Authorised for release by the Board of Plenti Group Limited

For more information please contact:

Adam Bennett, CEO, [shareholders@plenti.com.au](mailto:shareholders@plenti.com.au)

Miles Drury, CFO, [shareholders@plenti.com.au](mailto:shareholders@plenti.com.au)

# Annual General Meeting

19 August 2025



# Board of Directors



Mary Ploughman  
Chairman and Independent  
Non-Executive Director



Daniel Foggo  
Non-Executive Director



Peter Behrens  
Independent Non-Executive  
Director



Stephen Benton  
Independent Non-Executive  
Director

# Executive Committee



Adam Bennett  
Chief Executive Officer



Miles Drury  
Chief Financial Officer



Georgina Koch  
General Counsel  
and Company Secretary



Ben Milsom  
Chief Commercial Officer



Glenn Riddell  
Chief Operating Officer



Simon Cordell  
Chief Risk Officer



Tom Wright  
General Manager,  
Strategy Execution

# Registration Instructions

**Plenti**

## Manage Your Holdings & Securities.

Sign up and add your HIN/SRNs to start managing your portfolio. It's fast, secure, and easy.

Register

### Investor sign in

USERNAME

PASSWORD

show

Log in

[Can't log in?](#)

You have **Virtual Meetings** taking place today  
To register for these click 'register'

Register

#### Virtual Meetings

TODAY

**SYDNEY CORPORATION - Annual General Meeting**

Voting Open

now  
OPEN

**WEBINAR**  
Register to access webinar

**KEY DATES & TIME**  
**Meeting** 3 Oct 2024 08:00 AM AWST (+08:00)

SRN

|\*\*\*\*\*000515 MR SHIRLEY LOPEZ <THE LOPEZ FAMILY A/C>

Register

**1**

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

**2**

Once logged in you will see that the meeting is open for registration. Click on “view”

**3**

Click on “register” to register your attendance for the meeting

# Online Q&A



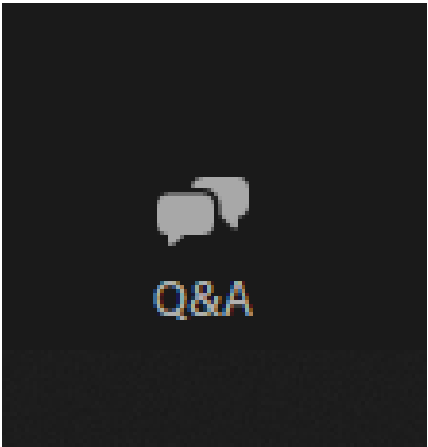
**1.** Click on the Q&A icon.  
**Type your HIN or SRN** first to verify you are a shareholder.



**2.** Type your question if you want to ask a written question. If you want to ask your question verbally, please type 'I want to ask a verbal question'. Hit enter to submit.



**3.** If asking a verbal question, a moderator will allow you to unmute your microphone while you ask your question. When prompted, please click the 'unmute' button.



Type your question here...

Cancel

Send

Zoom

## The host would like you to speak

If you choose to unmute, others in the webinar will be able to hear you. If the host or panelists decide to record, livestream, or archive the webinar after you unmute, your voice will be included. The recording may be shared with Smart Recording which uses AI technology, which may include third-party models. Zoom does not use any audio, video, chat, screen sharing, attachments or other communications-like content (such as poll results, whiteboard and reactions) to train Zoom's or third-party AI models.

Participants with relevant permissions also may save and share the webinar transcript.

Unmute

Stay Muted

## To contact support:

Call 1300 816 159 or +61 2 8072 1479 (outside of Australia) open live chat from the Investor Portal



# Chairman Address



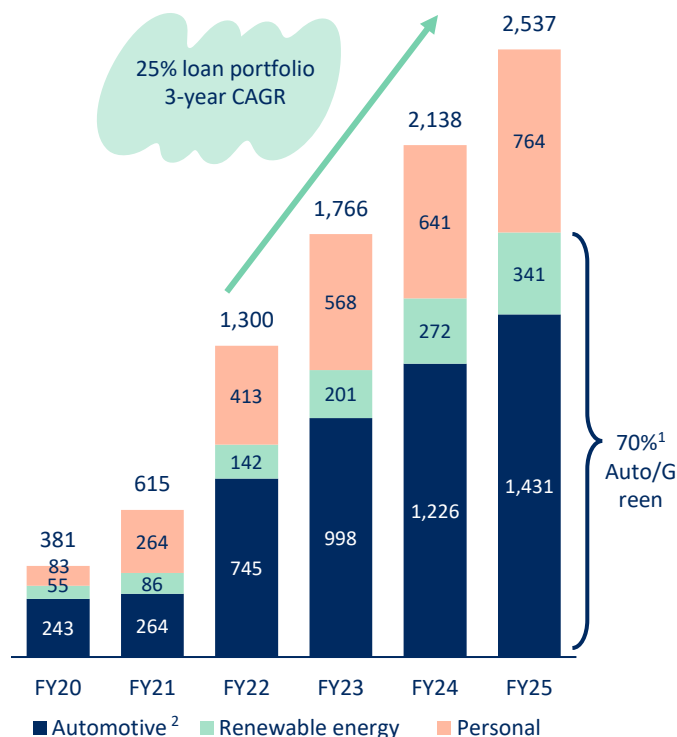
# CEO Address



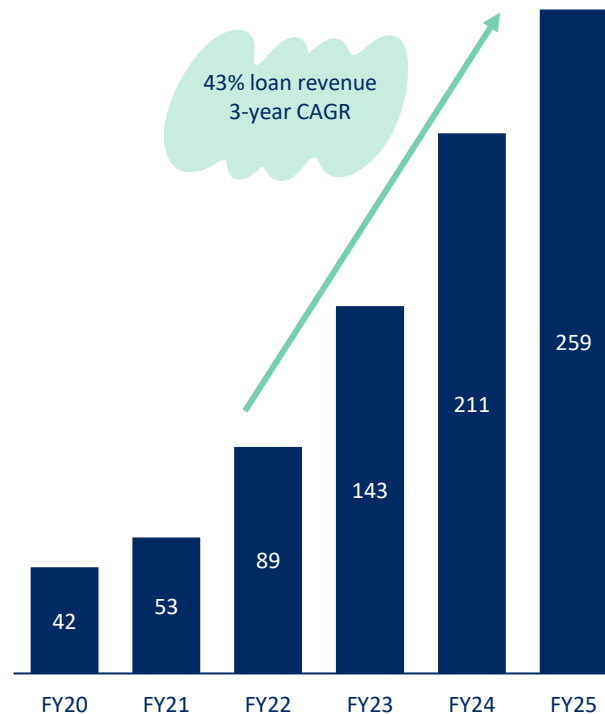


## Plenti continued its strong growth trajectory in FY25 with performance accelerating in Q3 and Q4

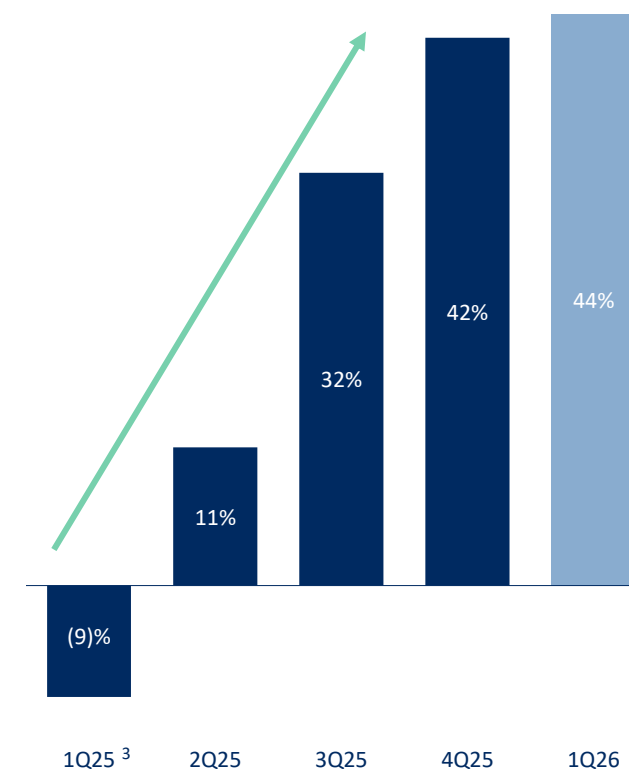
Loan portfolio grew to >\$2.5bn, with >\$6bn cumulative lending to date



... which drove meaningful revenue growth to >\$250m



... with growing momentum in quarterly originations on PCP



1. Lower credit risk secured automotive and unsecured renewable energy loans represented 70% of the loan portfolio at the end of FY25

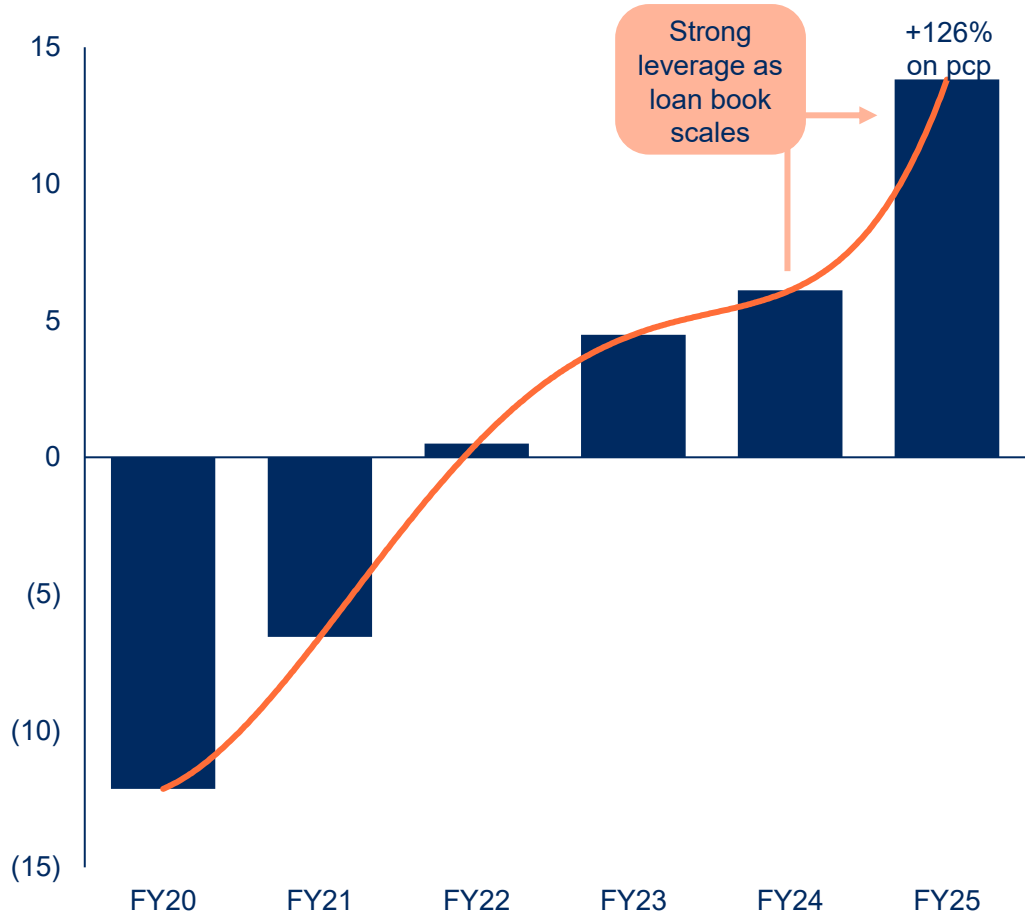
2. Automotive portfolio figures include NAB powered by Plenti (NPBP) portfolio

3. 1Q25 originations fell on PCP with the removal of instant asset write off tax concessions that drove strong origination volumes in 1Q24



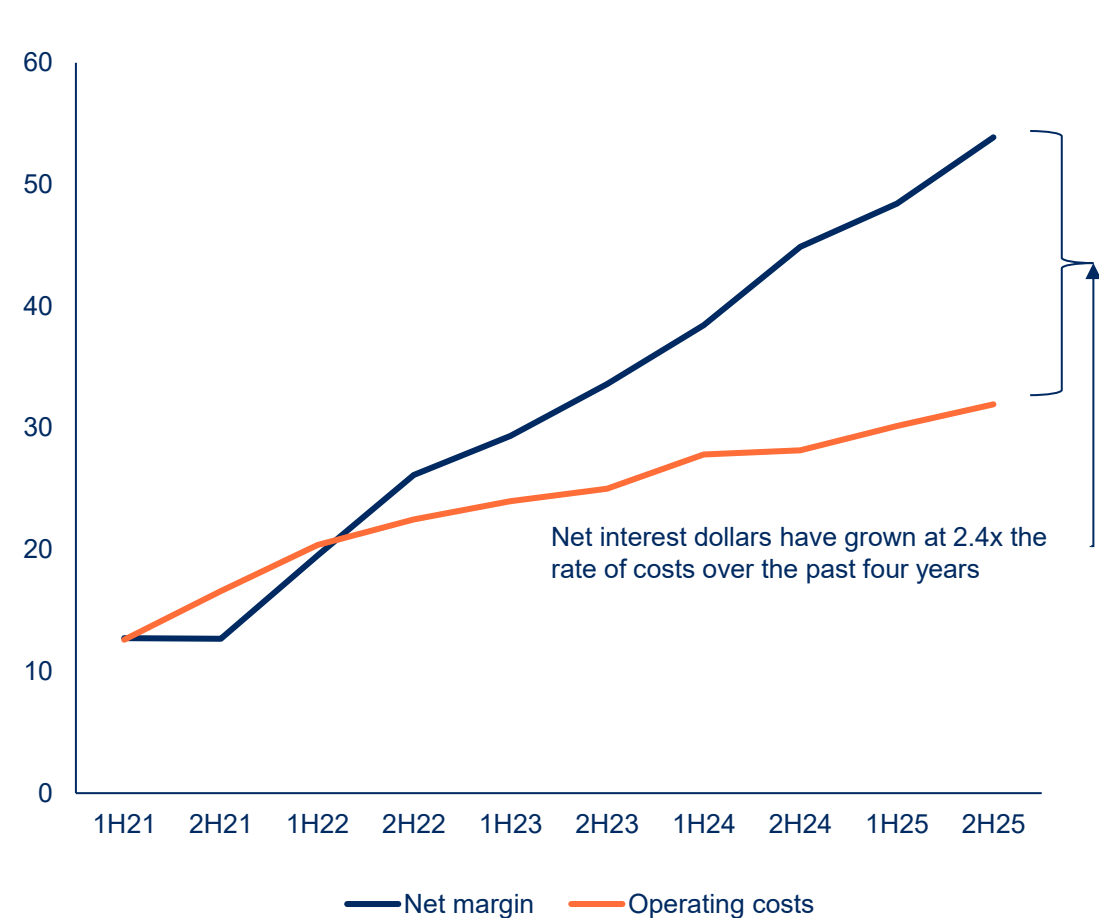
# Cash NPAT growth was driven by loan book growth, stable margins and **Plenti** disciplined cost management, delivering positive jaws

Cash NPAT (\$m)



Note: Cash NPAT represents statutory NPAT adjusted for expected credit loss expense, share-based payment expense, depreciation and amortisation, and non-cash income tax items

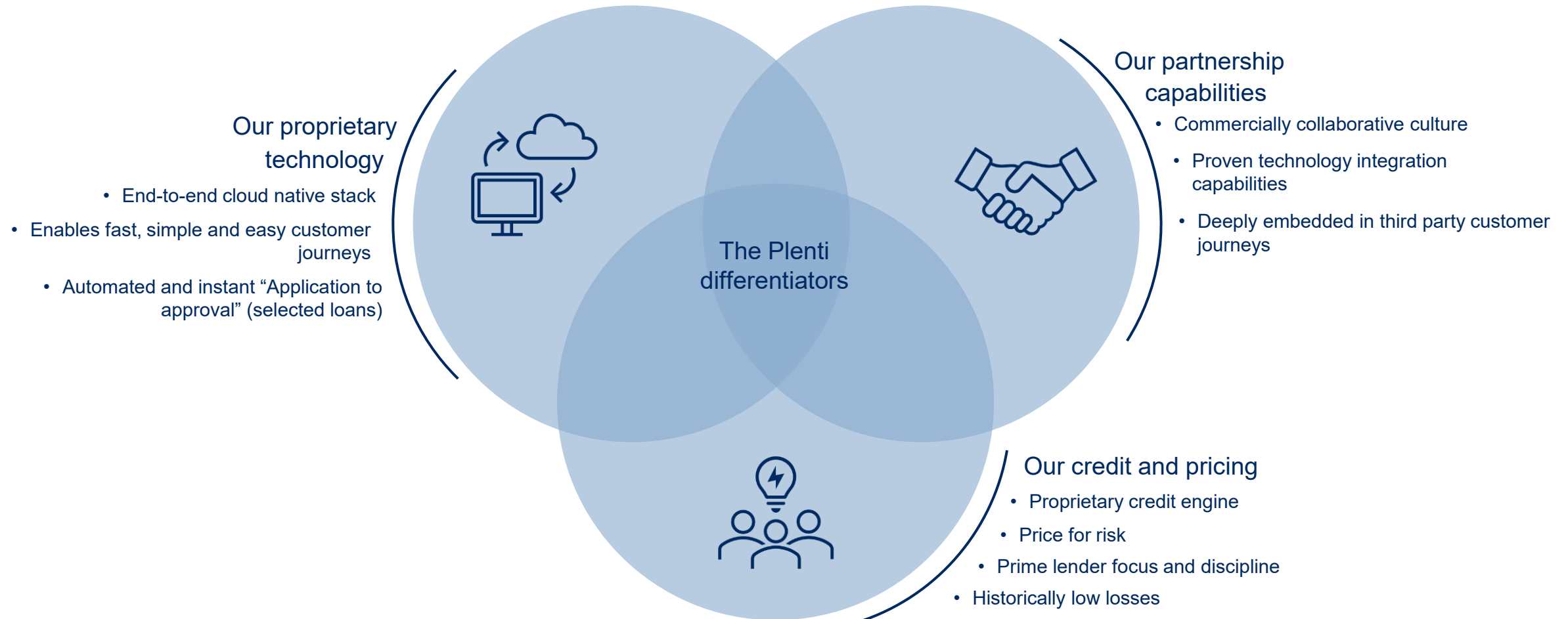
Operating costs vs net margin (\$)



Note: Net margin calculated as net income less loan funding costs

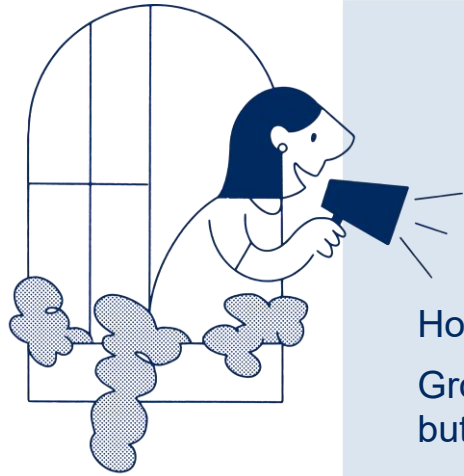
# Our proven competitive strengths work together to deliver our performance and growth momentum

**Plenti**



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

**Plenti**



□ MARCH 2026

### Horizon 1

Grow by doing what we do – but better

#### Disciplined focus

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

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

□ MARCH 2028

### Horizon 2

Grow by also doing new things

#### Disciplined expansion

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

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

□ MARCH 2030

### Horizon 3

Grow by scaling boldly into new opportunities

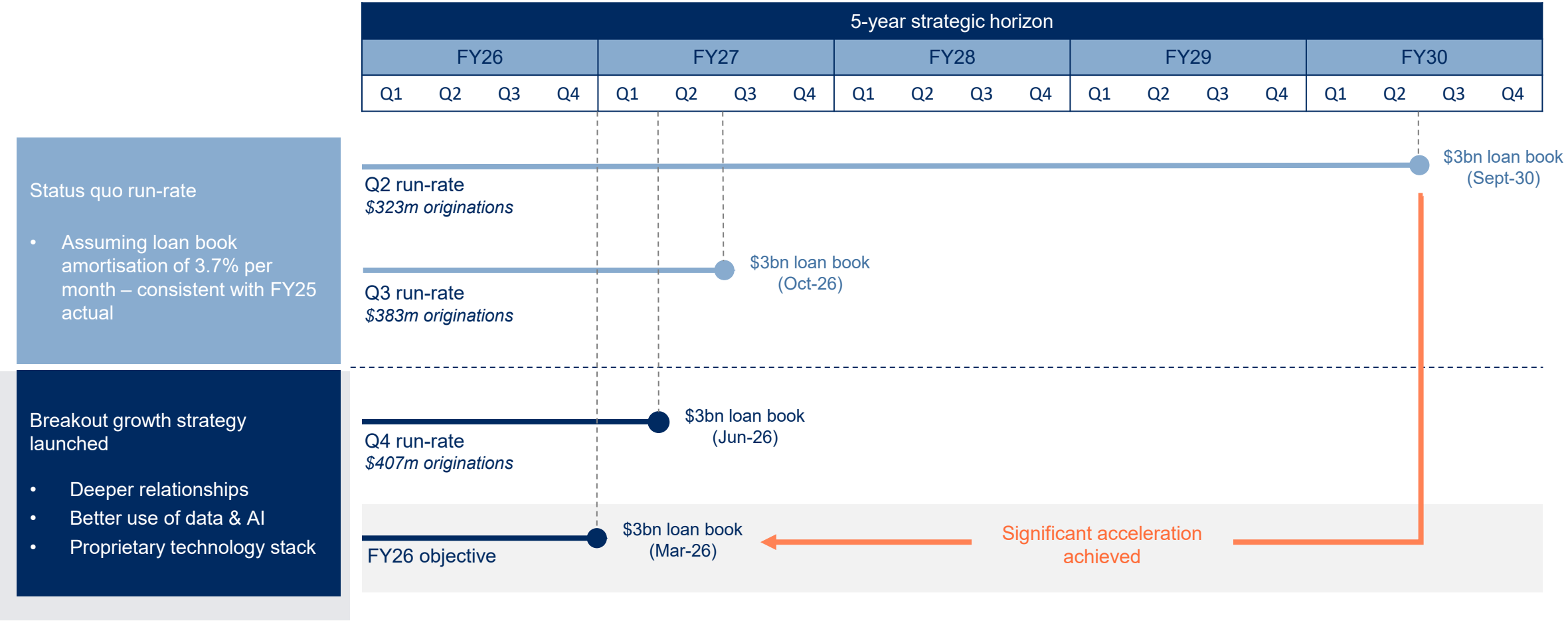
#### Expand our thinking

Leverage the growing scale of the business

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

- Additional products
- Potential acquisitions

# We'll continue to drive loan origination momentum to deliver a \$3bn loan book by March 2026



# Plenti team and partners

**Plenti**

Bringing our customers' big ideas to life



# Items of business



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|                       |                                                                                                                                    |
|-----------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Item 1                | <ul style="list-style-type: none"><li>• Financial statements and reports</li></ul>                                                 |
| Item 2 – Resolution 2 | <ul style="list-style-type: none"><li>• Adoption of Remuneration Report</li></ul>                                                  |
| Item 3 – Resolution 3 | <ul style="list-style-type: none"><li>• Re-election of Stephen Benton as Director</li></ul>                                        |
| Item 4 – Resolution 4 | <ul style="list-style-type: none"><li>• ASX Listing Rule 7.1A Approval of Future Issue of Securities</li></ul>                     |
| Item 5 – Resolution 5 | <ul style="list-style-type: none"><li>• Increase in the maximum aggregate annual remuneration of Non-Executive Directors</li></ul> |

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# Voting Instructions

### Registration

**WILL YOU BE REGISTERING TO VOTE?**  
If you have already lodged a Proxy Form and wish for your proxy vote to stand, please select "NO, I will not be voting".  
If you have lodged a Proxy Form and wish to amend your vote, please select "YES, I would like to vote".

☒ YES, I would like to vote

☐ NO, I will not be voting

### Meeting Resolutions

**RESOLUTIONS**  
You must vote on all resolutions, except for those marked as withdrawn.

1

Ordinary Resolution

For

Against

Abstain

Required!

Cancel

Next

### SYDNEY CORPORATION - Annual General Meeting

**Meeting** 3 Oct 2024 08:00 AM AWST (+08:00)

SYD

You can join the meeting online using the following link  
<https://www.automicgroup.com.au/>

☒ Declaration

PLEASE NOTE: You will not be able to change your votes after pressing the **confirm** button.

By pressing **confirm** you agree that this online voting form has been signed, authorised and submitted by you, in your capacity as a registered holder (or legally authorised representative) of the Company, in accordance with the requirements under the Company's Constitution, the Corporations Act 2001 (Cth) and Automic's terms and conditions.

Previous

Save

4

Once the Chair of the Meeting declares voting open, you should select "refresh"

5


To vote simply select the direction in which you would like to cast your vote, the selected option will change colour.

6

Once voting is declared closed you must select "next" and then "confirm" to submit your vote.

## To contact support:

Call 1300 816 159 or +61 2 8072 1479 (outside of Australia) open live chat from the Investor Portal

 **AUTOMIC GROUP**



# Item 1

## Item 1 – Financial statements and reports

- To receive and to consider the Annual Financial Report of the Company for the financial year ended 31 March 2025 together with the declaration of the Directors, the Directors' Report, the Remuneration Report and the Auditor's Report for that financial year.

*Note: This item is for discussion only*

# Item 2

## Resolution 2 – Adoption of Remuneration Report

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

“That, the Remuneration Report for the financial year ended 31 March 2025, be adopted.”

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

### Proxy Votes

|            |            |        |
|------------|------------|--------|
| For        | 42,916,694 | 99.72% |
| Against    | 55,801     | 0.13%  |
| Discretion | 64,455     | 0.15%  |
| Exclusions | 4,078,000  |        |
| Abstain    | 24,507     |        |

# Item 3

## Resolution 3 – Re-election of Stephen Benton as Director

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

“To re-elect Stephen Benton as a Director of the Company.”



## Proxy Votes

|            |            |        |
|------------|------------|--------|
| For        | 47,019,778 | 99.80% |
| Against    | 28,910     | 0.06%  |
| Discretion | 66,262     | 0.14%  |
| Exclusions | 0          |        |
| Abstain    | 24,507     |        |

# Item 4

## Resolution 4 – ASX Listing Rule 7.1A Approval of Future Issue of Securities

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

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

## Proxy Votes

|            |            |        |
|------------|------------|--------|
| For        | 46,338,651 | 98.32% |
| Against    | 727,049    | 1.54%  |
| Discretion | 63,250     | 0.13%  |
| Exclusions | 0          |        |
| Abstain    | 10,507     |        |

# Item 5

## Resolution 5 – Increase in the maximum aggregate annual remuneration of Non-Executive Directors

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

“That, for the purpose of ASX Listing Rule 10.17, clause 22.1(a) of the Company’s Constitution and all other purposes, the maximum aggregate annual remuneration that may be paid by the Company for the services of the Company’s Non-Executive Directors be increased by \$200,000 from \$800,000 per annum to \$1,000,000 per annum.”

### Proxy Votes

|            |            |        |
|------------|------------|--------|
| For        | 46,709,967 | 99.10% |
| Against    | 357,823    | 0.76%  |
| Discretion | 64,455     | 0.14%  |
| Exclusions | 0          |        |
| Abstain    | 7,212      |        |

# Conducting of the poll

**Plenti**

Other business

**Plenti**



Meeting close

**Plenti**