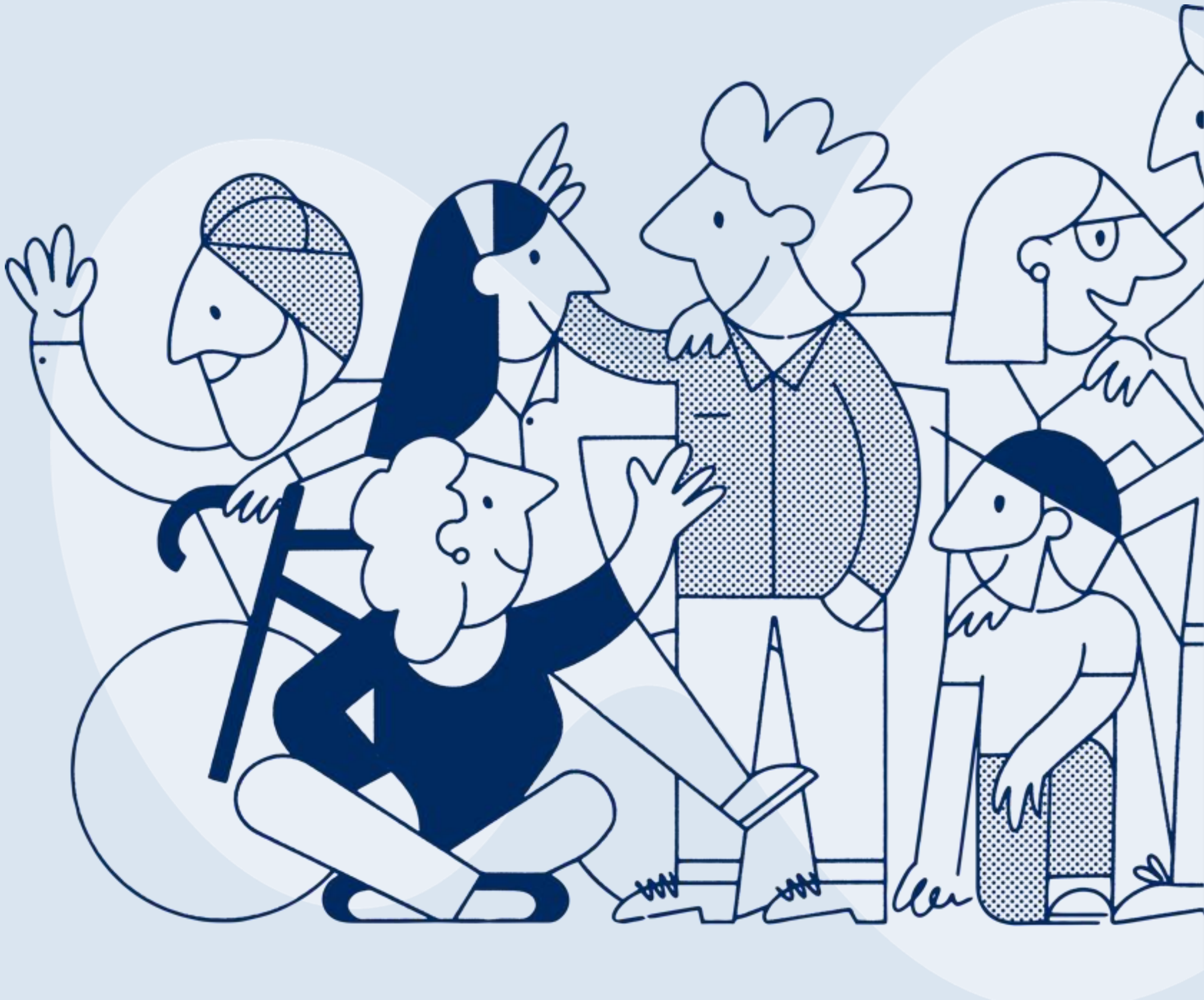
Plenti

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
Selena Verth, CFO, shareholders@plenti.com.au

Annual General Meeting

18 August 2026



Board of Directors

Plenti

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

Jacqui Colwell

Independent Non-Executive Director

Executive Committee

Plenti

Adam Bennett
Chief Executive Officer

Selena Verth
Chief Financial Officer

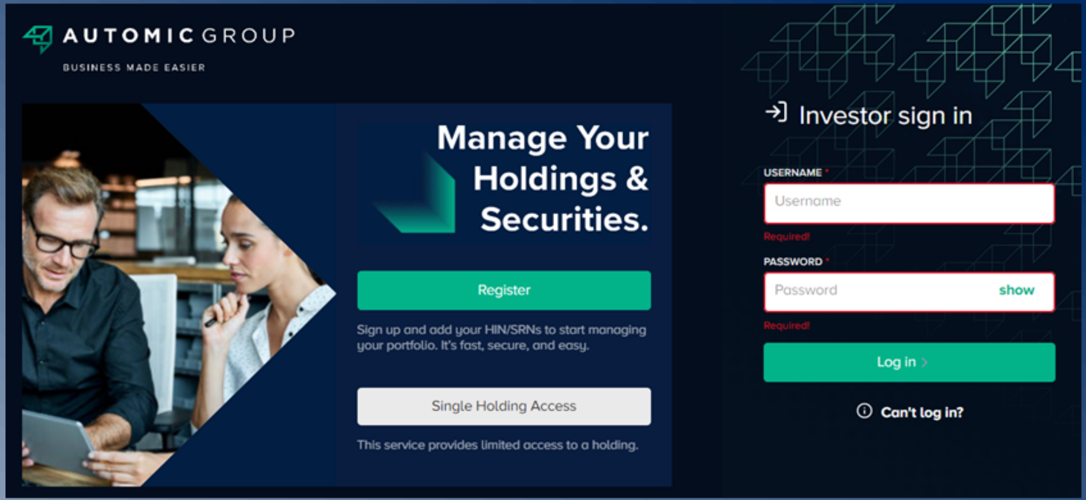
Georgina Koch
General Counsel and Company Secretary

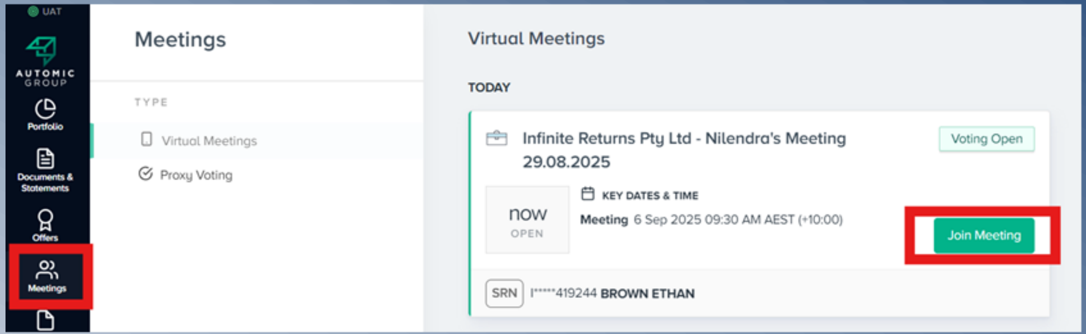
Ben Milsom
Chief Commercial Officer

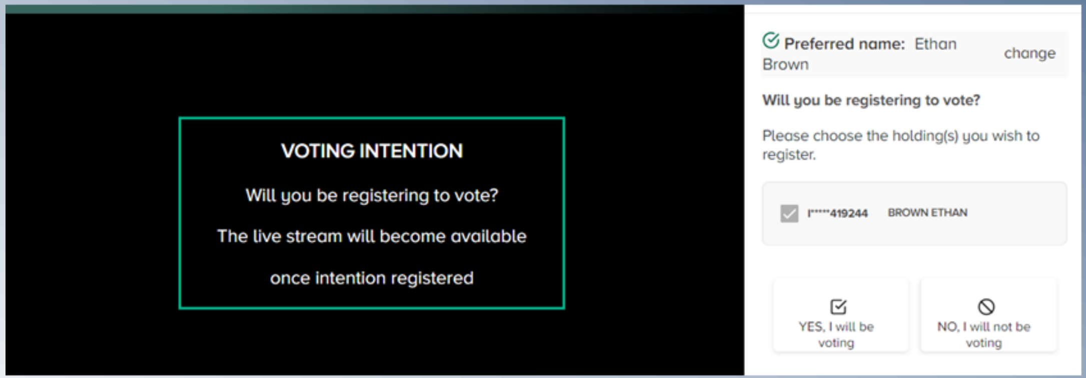
Glenn Riddell
Chief Operating Officer

Simon Cordell
Chief Risk Officer

Tom Wright
General Manager,
Strategy Execution







Login & Registration

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

02 Under Meetings menu, click on "Join Meeting"

03 Follow the prompts to register your relevant holding(s)

For support call:

1300 816 159 (within Australia)
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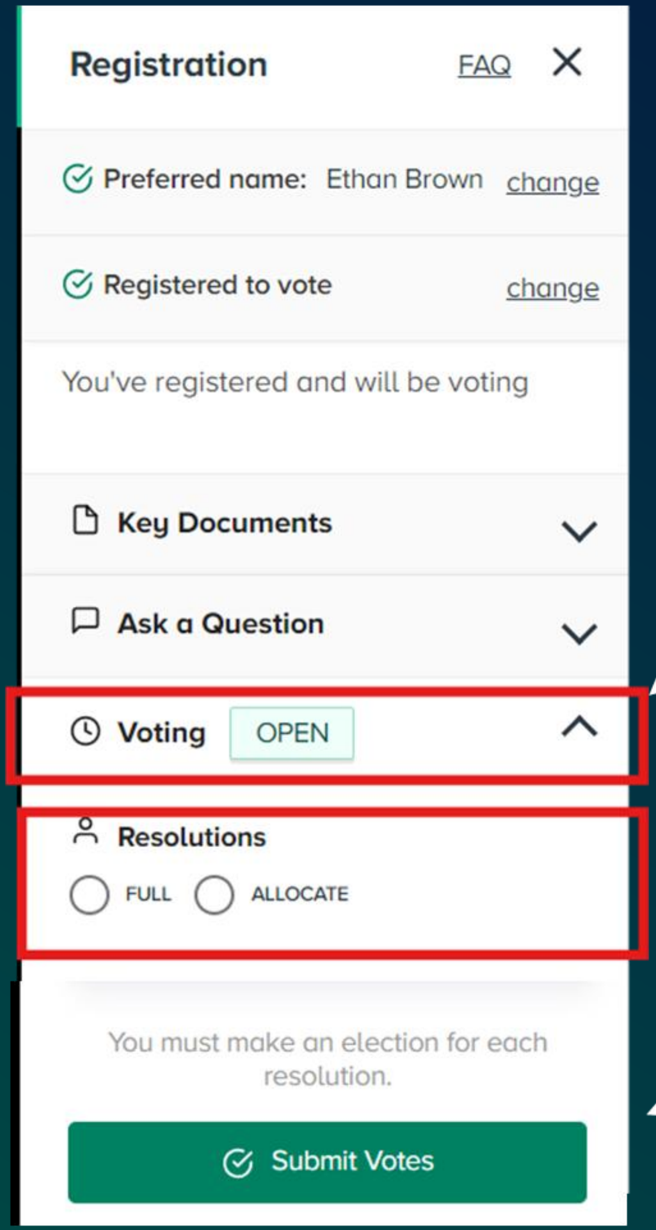

Voting Instructions

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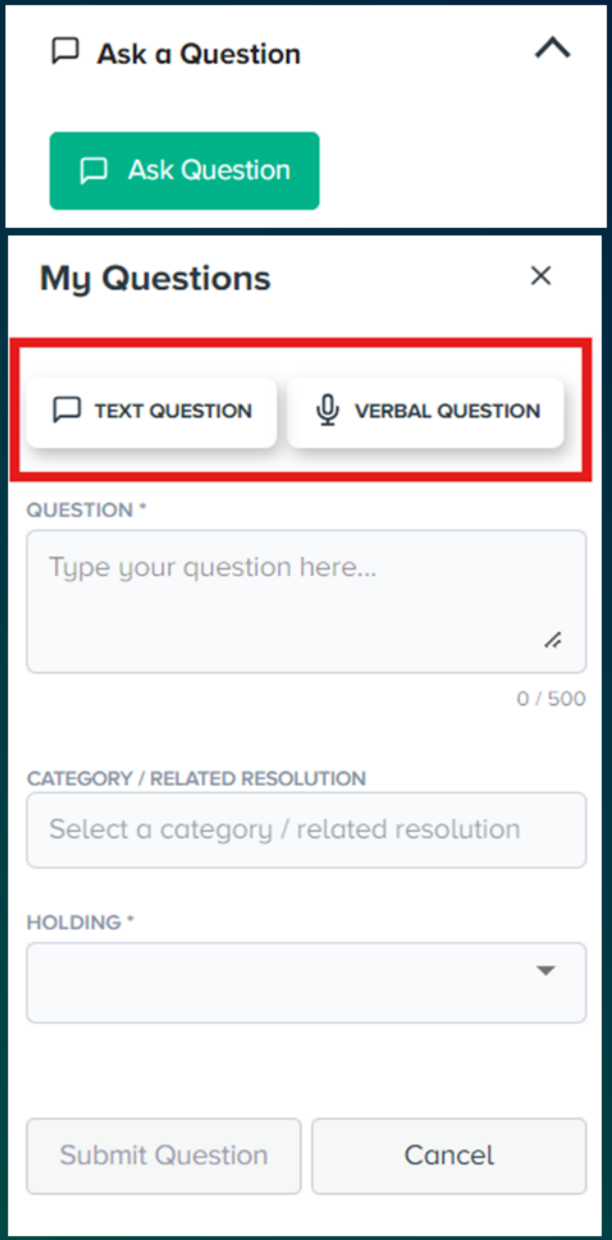
Ask a Question



01 Click on the “Ask a Question” dropdown, then “Ask Question”

02 Choose Text Question or Verbal Question

03 Type your question then select the relevant resolution and holding/capacity. Once done click “Submit Question”.

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Chairman Address

Plenti

CEO Address

Plenti had an outstanding FY26 on all of the metrics that matter to deliver Cash PBT of $30.8m

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FY26 market guidance – delivered

↑ Growth

Originations
$1.9bn
+32% pcp

↑ Growth

Closing loan portfolio
$3.1bn
+22% pcp

↑ Efficiency

Cost-to-net margin
56.7%
down 7% yoy

↑ Profitability

Cash PBT
$30.8m
+117% pcp

↑

Cash NPAT
$27.3m
+97% on pcp

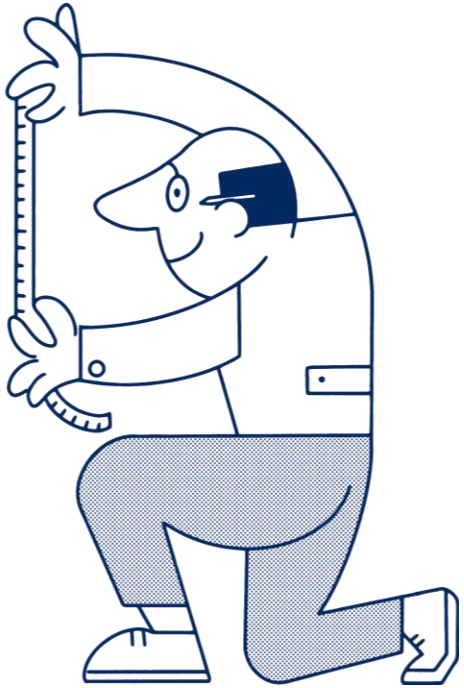
✓

Closing 90+ arrears
42bps
down 1bp yoy

✓

Corporate debt repaid
$12.5m
Reducing drawn balance to $20m

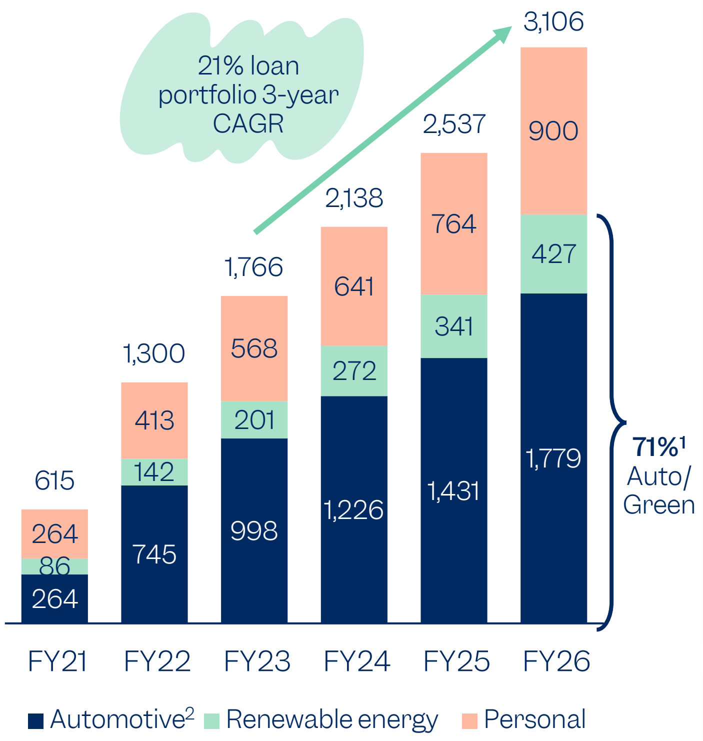
$3bn loan book goal achieved two months ahead of target, delivering on our **Horizon 1** strategic objective



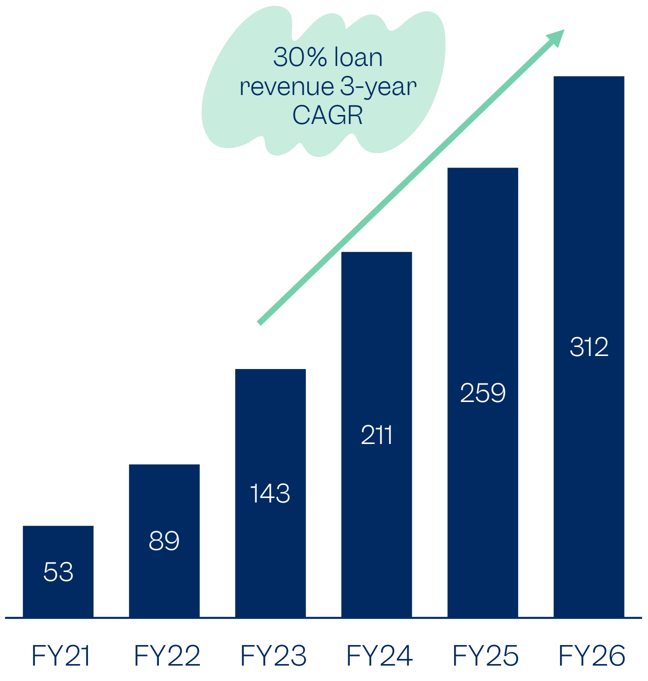
Plenti continued its strong growth trajectory in FY26 across all verticals and distribution channels

Plenti

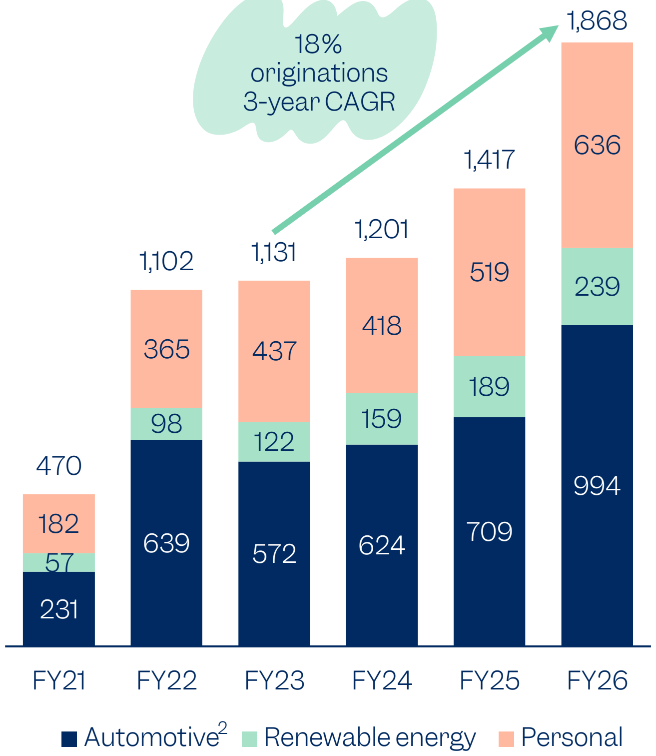
Loan portfolio grew to >$3.1bn, with profitable growth across each lending vertical



... which drove meaningful revenue growth to >$310m



... with continued momentum in originations

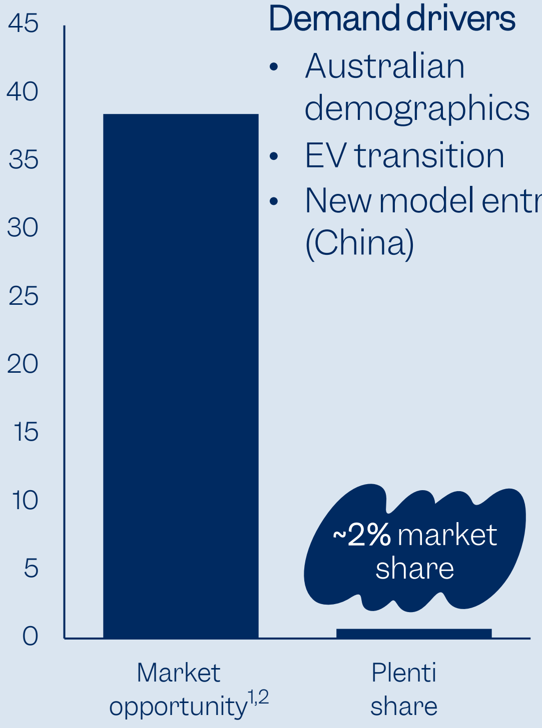


1. Lower credit risk secured automotive and unsecured renewable energy loans represented 71% of the loan portfolio at the end of FY26
2. Automotive portfolio and originations figures include NAB powered by Plenti (NPBP)

Plenti's proprietary technology enables our growth across several large prime lending verticals

Plenti

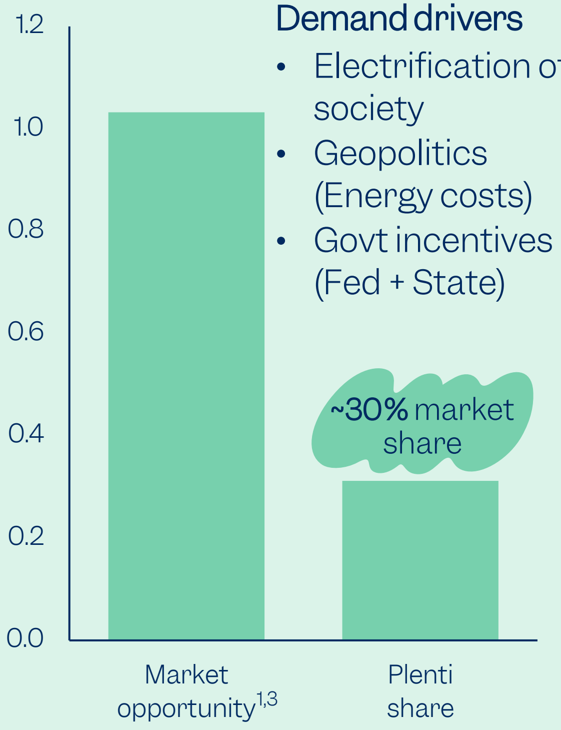
Automotive annual originations ($bn)



Demand drivers

- Australian demographics
- EV transition
- New model entry (China)

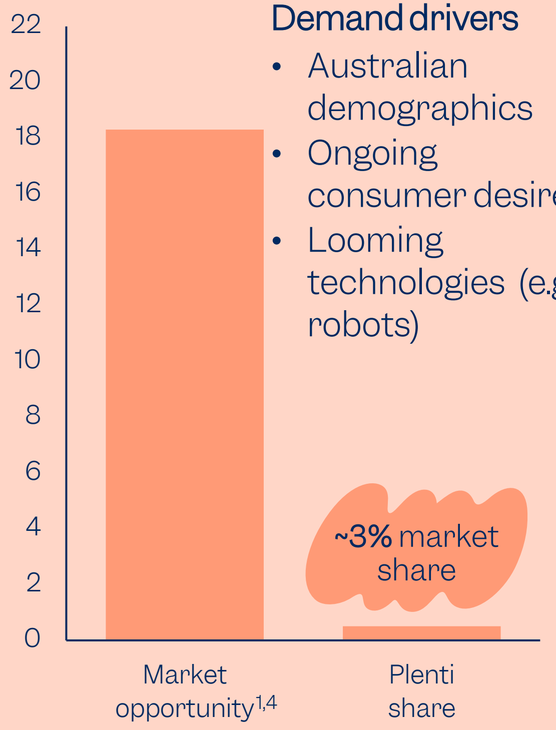
Renewable annual originations ($bn)



Demand drivers

- Electrification of society
- Geopolitics (Energy costs)
- Govt incentives (Fed + State)

Personal lending annual originations ($bn)



Demand drivers

- Australian demographics
- Ongoing consumer desires
- Looming technologies (e.g. robots)

Plenti still has **small shares of large markets**

Diversification allows PLT to react to shifts in market conditions to deliver **consistent profitable growth**

Capturing an **additional 1.7% of the total addressable market** could deliver an extra **$1bn** of Plenti lending

1. Market opportunity defined as annual originations for each respective vertical
2. Automotive market opportunity based on ABS Lending Indicators Table 27 fixed term loans, purchase of road vehicles LTM to March 2026 and management estimates
3. Renewable market opportunity based on reported originations data for key market participants and management estimates
5. GreenConnect is Plenti's proprietary platform for establishing our customer's virtual power plant
4. Personal lending market opportunity based on ABS Lending Indicators Table 27 fixed term loans LTM to March 2026, excluding refinancing and purchase of road vehicles

The Plenti platform delivers outstanding customer experiences, market diversity and an enviable 10+ year credit track record

Plenti

Plenti

DIGITAL PLATFORM

- **Total control** across our proprietary end-to-end platform
- **Speed and agility**
- **Deeply integrated** partner experiences
- **Scalable architecture** enables reuse of capabilities
- **Integrated credit capability** and decisioning

Diversification

Auto · Renewable · Personal

× 4 distribution channels

Direct · Broker · Installer · Strategic Partners

Plenti has a unique market presence with diverse and complementary distribution channels in three markets

- **Uniquely positioned** in three distinct markets
- **Complementary distribution** across direct, brokers, installers, OEMs, NAB and government
- **Channel diversity** supports performance across changing macro conditions
- **Reduced dependence** on any single channel partner(s) or market vertical
- **Re-lending and cross-sell** growth opportunities emerging

Risk management

94bps

FY26 annualised net losses

Plenti's purpose-built credit engine leverages data and AI to better assess customer risk and deliver consistently low loss rates

- **Fast, scalable and consistent** credit assessment
- **Straight through processing** with 'no human touch' decisioning
- **Highly responsive to changing** loss trends and macro conditions
- **Rapid adjustment** of underwriting rules and credit settings
- **Fast decisioning** enabled by **automation and AI adoption**

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:

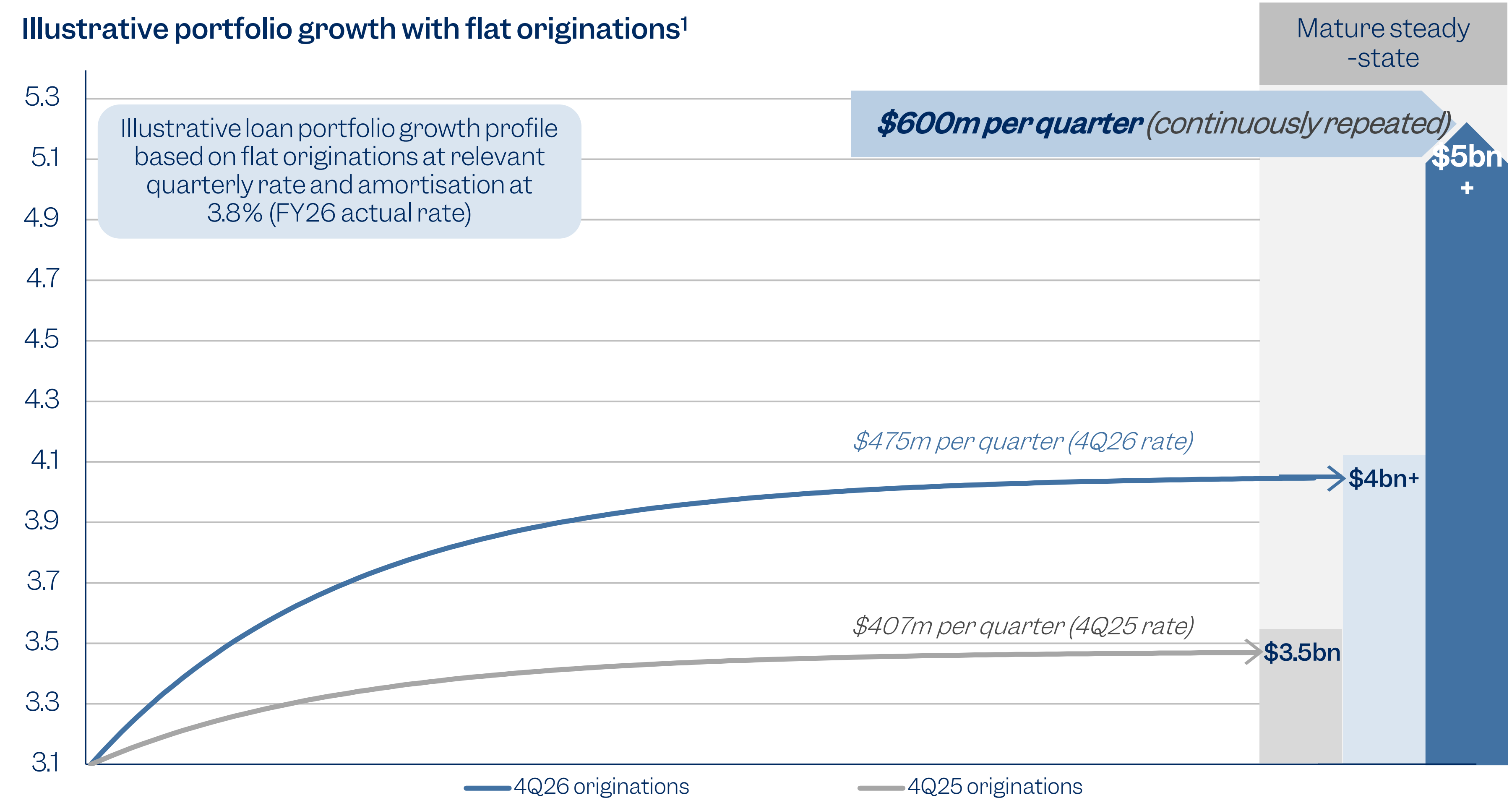
- Additional products
- Potential acquisitions

We are here

Plenti's ambitious loan originations growth target would see an implied "steady-state" portfolio surpass $5bn

Plenti

Illustrative portfolio growth with flat originations[1]



Portfolio growth rate and indicative mature "steady-state" loan portfolio size is a function of ongoing quarterly origination rate

Business objective is to continue to accelerate loan originations through Horizons 2 and 3 as part of our breakout growth strategy

$600m quarterly originations would deliver a $5bn+ mature steady-state portfolio if achieved consistently over time

1. This is a mathematical exercise only and does not factor in any changes to originations composition, loss rate or amortisation rates. Illustrative scenario analysis only, not provided as a forecast

Plenti team and partners

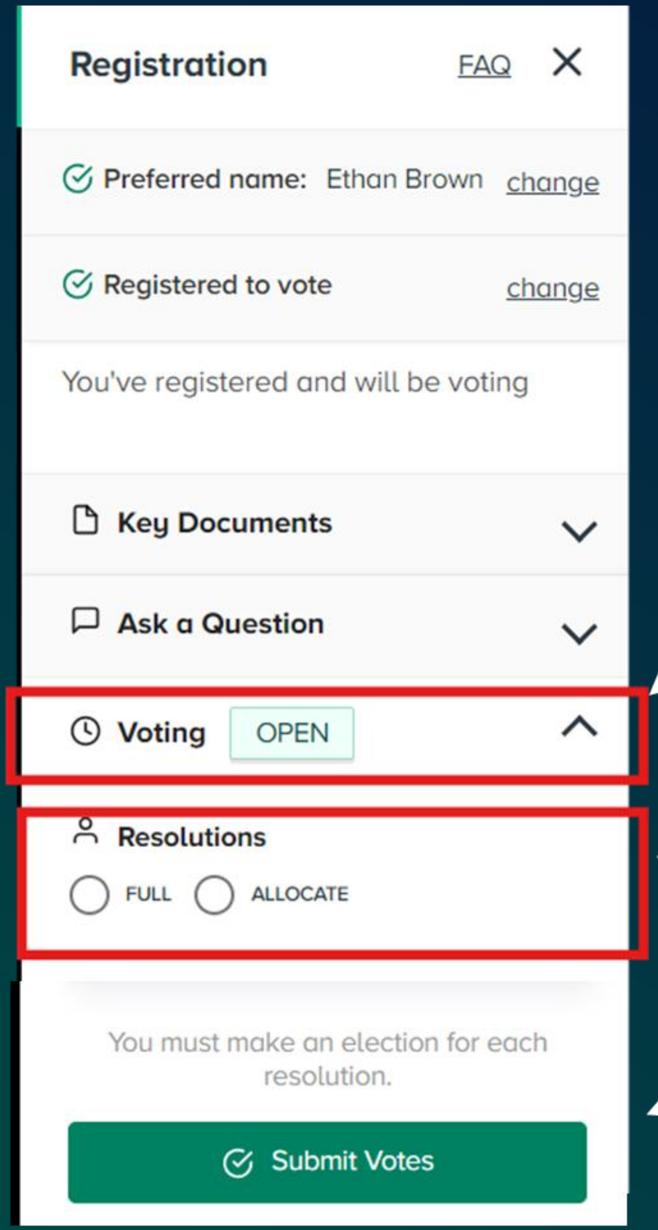
Plenti

Bringing our customers' big ideas to life

Items of business

Plenti

Item 1	• Financial statements and reports
Item 2 – Resolution 2	• Adoption of Remuneration Report
Item 3 – Resolution 3	• Re-election of Mary Ploughman as a Director
Item 4 – Resolution 4	• Re-election of Peter Behrens as a Director
Item 5 – Resolution 5	• Election of Jacqui Colwell as a Director
Item 6 – Resolution 6	• ASX Listing Rule 7.1A Approval of Future Issue of Securities
Item 7 – Resolution 7	• Renewal of Proportional Takeover Provisions in the Constitution



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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 2026 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

Plenti

Resolution 2 – Adoption of Remuneration Report

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

> "That, for the purpose of Section 250R(2) of the Corporations Act and for all other purposes, approval is given for the adoption of the Remuneration Report as contained in the Company's Annual Financial Report for the financial year ended 31 March 2026."

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

Proxy Votes

For	40,277,679	98.87%
Against	392,535	0.96%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	438,093	

Item 3

Plenti

Resolution 3 – Re-election of Mary Ploughman as a Director

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

"To re-elect Mary Ploughman as a Director of the Company."

Proxy Votes

For	40,600,730	98.61%
Against	506,070	1.23%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,507	

Item 4

Plenti

Resolution 4 – Re-election of Peter Behrens as a Director

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

“To re-elect Peter Behrens as a Director of the Company.”

Proxy Votes

For	41,026,227	99.64%
Against	80,573	0.20%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,507	

Item 5

Plenti

Resolution 5 – Election of Jacqui Colwell as a Director

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

  "To elect Jacqui Colwell as a Director of the Company."

Proxy Votes

For	41,057,782	99.72%
Against	50,525	0.12%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	0	

Item 6

Plenti

Resolution 6 – 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	33,911,665	82.36%
Against	7,195,142	17.48%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,500	

Item 7

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Resolution 7 – Renewal of Proportional Takeover Provisions in the Constitution

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

> "That, pursuant to Section 648G of the Corporations Act 2001 (Cth), Shareholders approve the renewal of the proportional takeover provisions in the form contained in the clause 14 of the Constitution of the Company for a period of three years with effect from the date of the Annual General Meeting."

Proxy Votes

For	41,030,052	99.65%
Against	76,755	0.19%
Discretion	65,968	0.16%
Exclusions	0	
Abstain	1,500	

Conducting of the poll

Plenti

Q & A

Plenti

Other business

Plenti

Meeting close