

Annual General Meeting 2022

Wednesday 16 November



Great Southern
Bank



Nigel Ampherlaw

Chairman

AGM overview



Great Southern
Bank

Acknowledgement of Country



Introducing the Board and Executive Committee

Great Southern Bank Board of Directors

Nigel Ampherlaw

Chairman and Independent
Non-Executive Director



Louise McCann

Independent
Non-Executive Director



Paul Lewis

Chief Executive Officer
and Managing Director



Deborah O'Toole

Independent
Non-Executive Director



Paul Bedbrook

Independent
Non-Executive Director



Wayne Stevenson

Independent
Non-Executive Director



Kyle Loades

Independent
Non-Executive Director



Great Southern Bank Executive Committee

Paul Lewis

Chief Executive Officer and Managing Director

Naushad Ahmed

Chief Operating Officer

Alana Bailey

Chief Financial Officer

Steve Chugg

Executive - Small Business Banking and
Acting Chief Information Officer

Megan Keleher

Chief Customer Officer

Tracey Lake

Chief People Officer

Rolf Stromsoe

Chief Risk Officer



Great Southern
Bank

An aerial photograph showing a coastal scene. At the top, there is a dense forest of green trees. Below the forest is a steep, rocky cliff face. A two-lane asphalt road runs horizontally across the middle of the image, with a single white car driving on it. Below the road is a wide, sandy beach. At the bottom of the image is the ocean, with clear turquoise water and some dark rocks visible near the shore.

Items of business

1. Chairman and CEO presentations

2. Financial statements and reports

3. Appointment of directors



Great Southern
Bank

How to ask questions

Only questions or comments pertaining to the AGM and specific resolution will be addressed

Online:



Register with your **customer number** or **proxy code**



Click on **'Ask a Question'**



Select the topic your question relates to



Type your question and click **'Submit'**



Great Southern
Bank



Helping all Australians
to own their own home



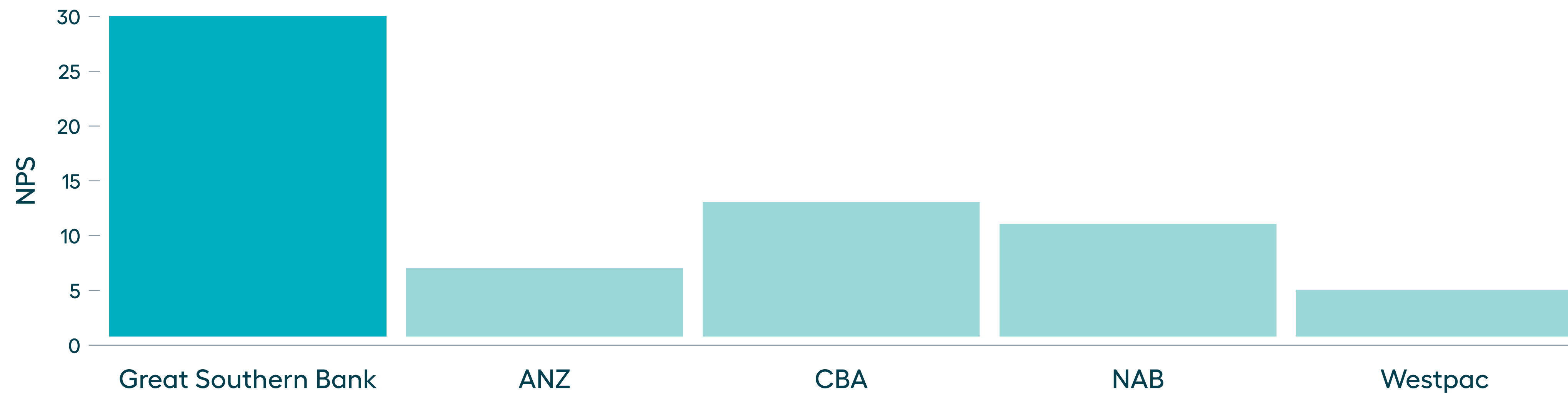
Great Southern
Bank

FY22 financial results

- New loans of \$5.28 bn up 58%
- Total bank assets of \$21.31 bn up 13%
- Deposits reached \$11.94 bn up 6%
- Net Profit After Tax increased - \$140 m for Bank/\$70 m for Group
- Growth in active customers to 382,012



Net Promoter Score (NPS)/ Customer Satisfaction*



* RFiGroup research as at 30 June 2022



A responsible, sustainable bank

- 1st Reconciliation Action Plan builds on 15 year history working with First Nations peoples
- 1st Climate Action Plan
- Pledged to reach net zero by 2040
- Carbon neutral for a second year with 7,100 tonnes of CO2 offset
- All 15 goals from our Financial Inclusion Action Plan completed
- 80% of customers provided with financial assistance payment plans now out of arrears



Great Southern
Bank



Paul Lewis
CEO and Managing Director



Great Southern
Bank



Our purpose:

To help all Australians own their own home

- Over 20,000 customers helped to buy or refinance a home
- 50% increase in lending to first home buyers
- 2,200 customers helped to buy through Government backed schemes
- Almost half of home loan applications now decided in under 48 hours



Great Southern
Bank



Key customer improvements

- Safeguarding customers with multi-year cyber defence investment and improved Anti-Money Laundering
- Open Banking roll out giving customers great choice and control over their data
- Helping more customers - new home lending systems handling 50% more applications
- Migration of key technology to the cloud enabling faster, more reliable customer services



Great Southern
Bank



Supporting more Australians

- Opening up new markets – small business banking
- Rebrand – brand awareness doubled in one year
- Attracting the next generation of customer-owned banking customers - average age of new customers down to 27 years old



Great Southern
Bank



2022 Awards

Our efforts on behalf of customers and our competitive products and services have received some of the industry's biggest awards this year



Great Southern
Bank



Items of business

1. Chairman and CEO presentations
- 2. Financial statements and reports**
3. Appointment of directors



Great Southern
Bank



Questions and answers

An aerial photograph showing a wide, sandy beach with waves breaking on the shore. Below the beach is a coastal town with buildings, a road with cars, and a parking lot. The image is used as a background for the slide.

Items of business

1. Chairman and CEO presentations
2. Financial statements and reports
- 3. Appointment of directors**



Great Southern
Bank



Appointment of directors

Resolutions:

- To appoint **Nigel Ampherlaw** as director of the Company. His appointment will be for the period commencing at the end of this AGM until the end of the third AGM thereafter.
- To appoint **Louise McCann** as director of the Company. Her appointment will be for the period commencing at the end of this AGM until the end of the third AGM thereafter.



Great Southern
Bank

Meeting close

Thank you for joining
Great Southern Bank's
2022 Annual General Meeting



Great Southern
Bank