Great Southern Bank

Annual General Meeting 2026

Thursday 5 November



GALLUP EXCEPTIONAL WORKPLACE AWARD
2026 ENGAGEMENT WINNER

BANK OF THE YEAR CUSTOMER-OWNED CANSTAR 2015-2026 SAVINGS



Deb O’Toole

Chair

Acknowledgement of Country



Introducing the Great Southern Bank Board and Executive Committee

Board of Directors



Deb O'Toole
Chair and Independent Non-Executive Director



Paul Lewis
Chief Executive Officer and Managing Director



Kim Anderson
Independent Non-Executive Director



Peeyush Gupta
Independent Non-Executive Director



Mark Hand
Independent Non-Executive Director



Kyle Loades
Independent Non-Executive Director



Wayne Stevenson
Non-Executive Director

Executive Committee



Paul Lewis
Chief Executive Officer and Managing Director



Kylie Chambers
Chief Operating Officer



Angela Green
Chief Risk Officer



Alan Lee
Chief Financial Officer



Kristen Shaw
Interim Chief People Officer



Bernadette Stone
Chief Information Officer



Rolf Stromsoe
Chief Customer Officer

Items of business

1. Chair and CEO presentations

2. Financial statements and reports

3. Appointment of Directors



How to ask questions

Members must have registered for a unique PIN to ask live questions during AGM

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**'

Taking care of business

Josh Thomson **started his own electrical business** to give himself greater flexibility and **more time with his family**, and became one of 5,500 active business customers supported by the Bank.



We liked that Great Southern Bank is customer-owned (and not one of the big four), so they take the time to listen to their customers.

The simplicity and flexibility (in managing our accounts) really stood out to us.

– Josh



Supporting more Australians

- Helped over **14,000 Australians** achieve home ownership
- **Approved 2,750** financial assistance agreements

> *Buying a house, for me, is one of the happiest moments of my life and biggest achievements.*
>
> *It really was a wow moment. I was in disbelief that my dream had come true.*
>
> **- Girlie, Toowoomba**

Better banking

- Expanded the Mission Australia partnership for three more years
- Balancing profit and purpose as a Certified B Corporation
- Completed Financial Inclusion Action Plan and Innovate Reconciliation Action Plan
- Supported aspiring First Nations entrepreneurs
- Gallup Exceptional Workplace Award for the third consecutive year





Paul Lewis

CEO and Managing Director

Key financial highlights



Home lending growth:

+7.6% to $18.78 billion



Supported 2.45% of Australia's first home buyers



Total deposits:

+10.4% to $16.02 billion



Net profit after tax:

+27.3% to $55.0 million



Revenue growth:

+6.4%



Strengthened our capital position

FY26 Recognition

- **Third best bank in Australia** for customer satisfaction, *YouGov survey*
- One of Australia's **most trusted banks**, *Roy Morgan survey*
- **97% satisfaction** among Customer Contact Centre customers, *internal survey*
- **No.1 lender for brokers** among Australian non-major banks, *Broker Pulse survey*

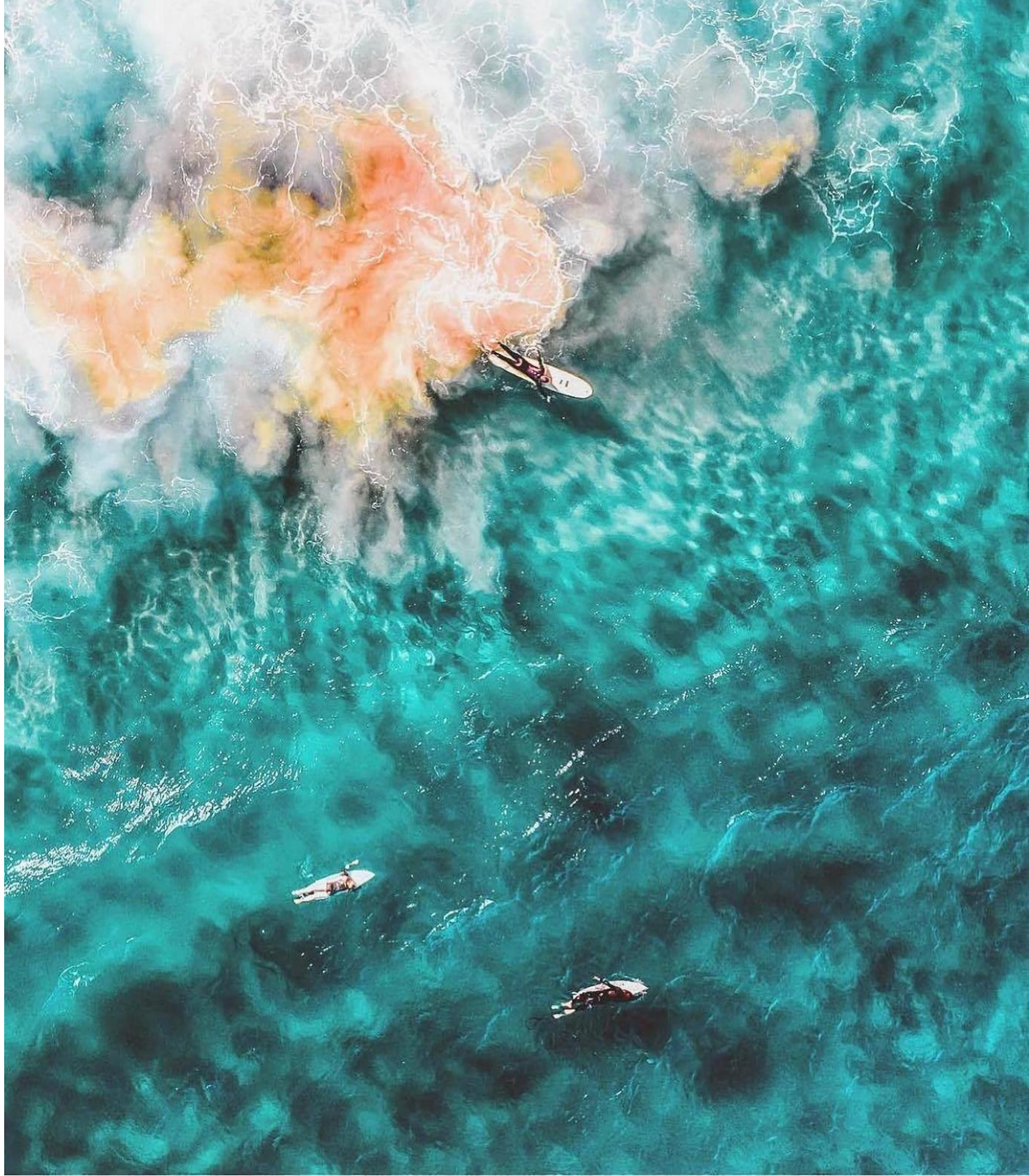


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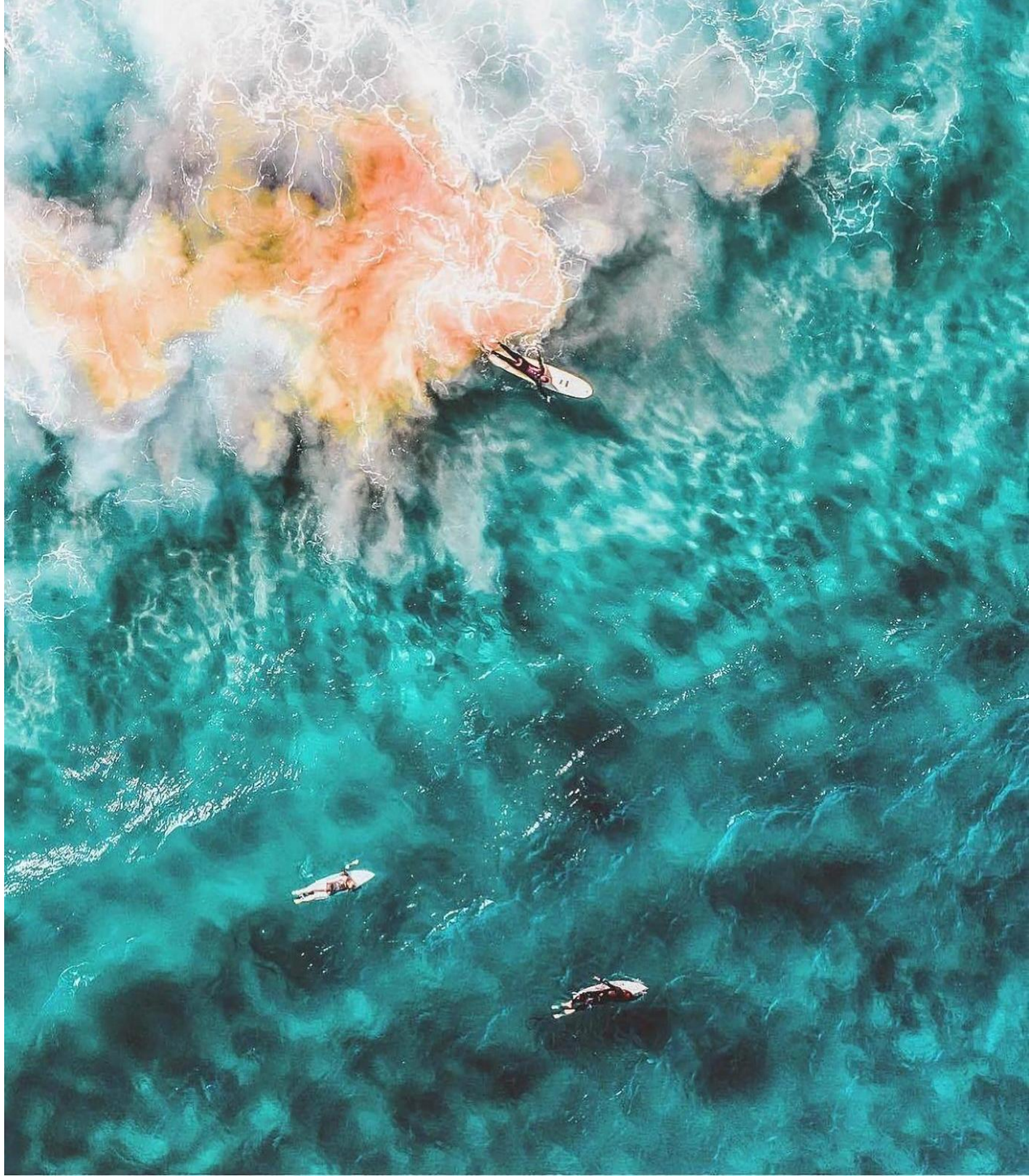
Questions and answers

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1. Chair and CEO presentations

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Appointment of directors

There are three candidates for appointment to the Board. Their appointment will be for the period commencing at the end of this AGM until the end of the third AGM thereafter.

- To appoint Deborah O'Toole as director of the Company.



- To appoint Mark Hand as director of the Company.



- To appoint Wayne Stevenson as director of the Company.



Great Southern Bank

Meeting close

Thank you for joining
Great Southern Bank's 2026
Annual General Meeting

