



Great  
Southern  
Bank

# Annual General Meeting 2023

Wednesday 15 November



WINNER  
Most Recommended  
First Home Buyers Loan

**Great Southern Bank customers**

Annaleise and Jake secured  
their Dalby home with us in 2023





# Nigel Ampherlaw

Chairman



Great Southern  
Bank



# Acknowledgement of Country



# Introducing the Great Southern Bank Board and Executive Committee

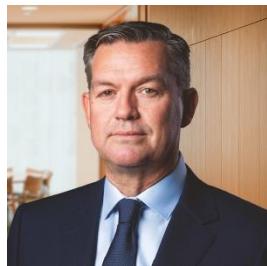
## Board of Directors



**Nigel Ampherlaw**  
Chairman and Independent  
Non-Executive Director



**Paul Lewis**  
Chief Executive Officer  
and Managing Director



**Mark Hand**  
Independent Non-  
Executive Director



**Kyle Loades**  
Independent Non-  
Executive Director



**Louise McCann**  
Independent Non-  
Executive Director



**Deborah O'Toole**  
Independent Non-  
Executive Director



**Wayne Stevenson**  
Independent Non-  
Executive Director

## Executive Committee



**Paul Lewis**  
Chief Executive Officer  
and Managing Director



**Naushad Ahmed**  
Chief Operating Officer



**Steve Chugg**  
Group Executive Business  
and Embedded Finance



**Carol-Ann Gough**  
Chief Information Officer



**Megan Keleher**  
Chief Customer Officer



**Tracey Lake**  
Chief People Officer



**Alan Lee**  
Chief Financial Officer



**Rolf Stromsoe**  
Chief Risk Officer





An aerial photograph of a rugged coastline. The ocean is a deep, vibrant blue with white foam from breaking waves crashing against dark, jagged rocks. A small, rectangular building with a light-colored roof sits on a narrow, rocky peninsula. The sky above is a pale, hazy blue.

## Items of business

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



Great Southern  
Bank



# 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

## By phone:



Call 'Questions Line' on  
1800 434 064



The moderator will  
request your unique **PIN**



**Dial \*1** on your keypad to  
ask a question



A teleconference  
moderator will introduce  
you at the **right time**



When your line is unmuted  
**ask your question or make  
a comment**

## 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**'







# Helping more Australians

*Great Southern Bank customers*

*Kayla and Stacey secured their  
Melbourne home with us in 2023*





## FY23 - Value and impact

- Home loan customers **saved an average of \$1,256** in the 12 months to June 2023 by having their home loan with us rather than one of the Big 4 banks\*
- That is **\$61.8 million collectively saved** by our customers in the year to June 2023
- Key savings products in **top 5 for market rates over 90 times** throughout the year

\* [www.canstar.com.au](http://www.canstar.com.au), Great Southern Bank - Home loan cost comparison to major banks, August 2023





# Positive community impact

- Created **25,000 payment plans** to help customers with loan repayments
- Investment in supporting community objectives up 15% to \$1.47m
- New partnership with **Mission Australia** committing **\$1 million over three years**
- **Carbon offsetting** program including Aboriginal traditional fire management
- **\$2 million in long-term financing** to not-for-profit National Affordable Housing



# Key customer and financial highlights



Customer base up by 5% to 401,000



Retail deposits up by 9.0% to \$13 billion



Total lending portfolio up by 6.7% to \$16 billion



Group net profit after tax of \$44.5 million



Great Southern  
Bank






Paul Lewis  
CEO and  
Managing Director



Great Southern  
Bank





**Great Southern Bank customers**  
Darcy and Jordan secured their  
Kuraby home with us in 2023

# Helping customers buy a home

- Supported **2.88%** of all **Australian first home buyers**
- Total **home lending up 6.6%** to \$15.58 billion
- New **lending to first home buyers up 3.8%** to over \$1.36 billion
- **3,900 Australians helped** through the Home Guarantee scheme, up 77%





# Key customer improvements

- Average time to **agree a home loan down to 4.7 days**
- **Personal loans up 7.7%** in a contracting market
- **Broker numbers up 32%** to over 6,200
- **Small business partnership** on track



# 2023 Awards

Independent recognition for our savings accounts and loans

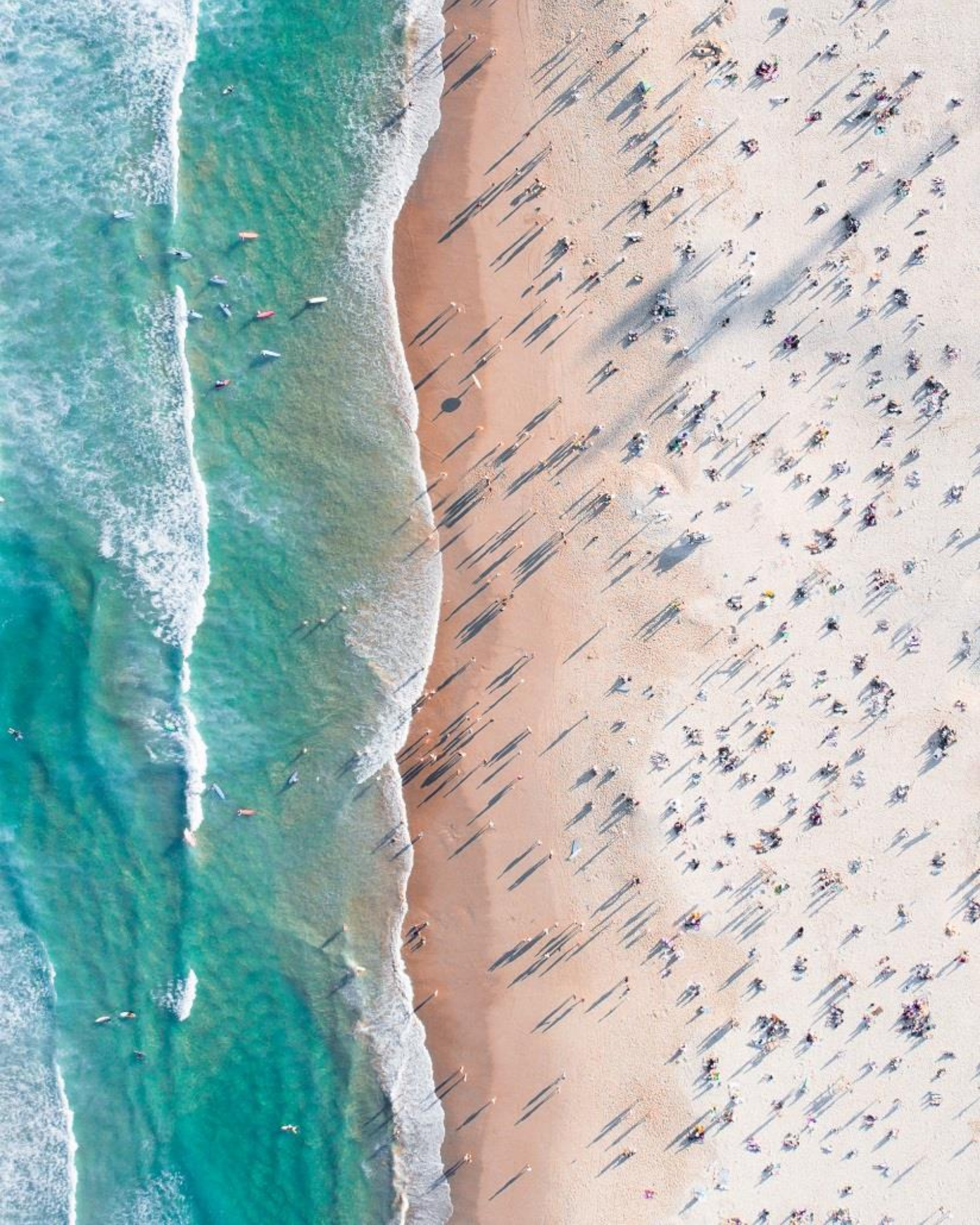


**WINNER**

Most Recommended  
First Home Buyers Loan







## Items of business

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



Great Southern  
Bank



# Questions and Answers







## Items of business

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



Great Southern  
Bank



# 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 Mark Hand as director of the Company.
- To appoint Deborah O'Toole as director of the Company.
- To appoint Wayne Stevenson as director of the Company.







Meeting close

Thank you for joining  
Great Southern Bank's  
2023 Annual General Meeting

*Great Southern Bank customers  
Malcolm and Camille secured their  
Melbourne home with us in 2023*