MyState Limited

ASX SMIDcaps conference

25 March 2026

MyStateLimited

MyState is a diversified financial services group

- MyState Limited (MYS) is a diversified financial services group
- In February 2025, MYS completed a transformational merger with Auswide Bank
- MYS is an ASX 300 company

Size and ownership	• Market capitalisation of c. $740m[1] • Shareholder base of approximately 62,000
Credit ratings	• Moody's Baa3 (MyState Limited), Baa2 (MyState Bank) • Fitch BBB+ (MyState Limited, MyState Bank)

MyStateBank

Banking

Lending | Deposits | Transactions

AUSWIDE BANK

Banking

Lending | Deposits | Transactions

SELFCO A DIVISION OF MYSTATE BANK

Equipment Financing

Lending

TPT Wealth

Wealth

Funds management | Trustee services

1. Market capitalisation as at 19 March 2026 based on closing MyState share price ($4.37)

1H26 summary

Underlying NPAT	Underlying earnings per share	Interim dividend
$28.2m	16.6 cps	12.0 cps
+18.4% on pp	+11.1% on pp	+1.0 cps on Final
Statutory NPAT $27.3m		

Total capital	Loan book	Customer deposits
16.9%	$13.2b	$10.2b
-65 bps on pp	+1.1% on pp	+0.5% on pp

+65 Net Promoter Score[1] | High, stable level of customer advocacy

Note: Financial performance figures compare 1H26 to 2H25 as the prior period (pp). Balance sheet and capital figures compare 30 June 2025 as pp..

1. Group Net Promotor Score at 31 December 2025

Key 1H26 highlights

- Underlying NPAT up 18.4% to $28.2m and Statutory NPAT up 39% to $27.3m on pp*
- Home loan book growth accelerated in Q2; equipment finance portfolio up 64% over the half; wealth contribution higher
- Operating costs well managed; Group cost to income ratio improved
- Transitioned to a single banking licence in December; delivering immediate revenue, capital optimisation and efficiency benefits
- Integration on track; $10.4m of annualised merger synergies achieved
- Well capitalised with interim dividend 12 cents per share (cps); +1 cps on Final FY25 dividend

* Prior period (pp) includes earnings of Auswide Bank for the period from 19 February to 30 June 2025

Integration progress

98 out of 215 integration program initiatives have been completed

Key integration initiatives	Update
• Aligning our cultures and operating model	• Significant progress
• Single banking licence	• Complete
• Retail bank branding	• Adopt MyState as the future bank brand
• New loan origination system	• Implementation on track
• Single core banking system	• Final stages of vendor selection
• Supply chain consolidation	• Significant progress • Over 30% of synergies from supply chain consolidation

Looking ahead

Continuing to drive value through disciplined execution

Business priorities

- Profitably grow the home loan book
- Grow customer deposits directly and via partnerships
- Scale the equipment finance book
- Grow funds and private trustee services businesses
- Ongoing consideration of inorganic opportunities that deliver shareholder value

Integration priorities

- Single loan origination system
- Single core banking system
- Single retail bank brand
- Supply chain consolidation
- Optimise operating model
- Deliver target synergies

MyState's investment case

Well capitalised providing capacity for growth

Projected double digit EPS growth based on full merger run rate synergies[1]

Consistent track record of profitability. Current dividend yield of 5.5% [2], fully franked

Proven Board and management teams

1. The merger with Auswide Bank is expected to deliver pre-tax cost synergies of between $20m to $25m per annum by the end of FY28
2. Based on 1H26 interim dividend (annualised) / MyState closing share price ($4.37) as at 19 March 2026

Disclaimer

Summary information
The material in this Presentation is general background information about MyState Limited (ABN 26 133 623 962) and its activities current as at the date of this Presentation. The information is given in summary form and does not purport to be complete or comprehensive. It should be read in conjunction with MyState's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange, which are available at www.asx.com.au.

Not an offer
Nothing in this Presentation should be construed as either an offer to sell or a solicitation of an offer to buy or sell MyState securities. It is for information purposes only.

Not financial product advice
This Presentation is for general information purposes only. It is not financial product advice and should not be relied upon for investment purposes. It has been prepared without taking into account any investor's objectives, financial position, situation or needs. It does not purport to summarise all information that an investor should consider when making an investment decision. Therefore, before making an investment decision, investors should consider the appropriateness of the information in this Presentation and have regard to their own objectives, financial situation and needs. Investors should seek such financial, legal or tax advice as they deem necessary or consider appropriate. MyState is not licensed to provide financial product advice in relation to the offer of shares.

Financial information
All information in this Presentation is in Australian dollars ($) unless stated otherwise. A number of figures, amounts, percentages, estimates, calculations of value and fractions in this presentation are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this Presentation and totals may vary slightly due to rounding. All references to financial years (FY) appearing in this Presentation are to the financial years ended on 30 June of the indicated year. All figures are presented on an accruals basis unless otherwise stated.

Past performance not indicative of future performance
Past performance information, including past share price information, should not be relied upon as (and is not) an indication of future performance. To the extent that such information is included in this Presentation, it is given for illustrative purposes only.

Forward looking statements
This Presentation may contain "forward-looking" statements including statements regarding MyState's intent, belief or current expectations with respect to their business operations, market conditions, results of operations, financial conditions, and risk management practices. Forward-looking statements can generally be identified by the use of forward-looking words such as "anticipated", "expected", "aim", "predict", "projections", "guidance", "forecast", "estimates", "could", "may", "target", "consider", "will", "believe", "schedule", "seek" and other similar expressions. Indications of, and guidance on, future earnings, financial performance, and financial position are also forward-looking statements . Forward looking statements, opinions and estimates are based on assumptions, information and contingencies at the time of this Presentation and are subject to certain risks uncertainties and change without notice, as are statements about market and industry trends, which are based on interpretations of current market conditions. Forward-looking statements including projections, indications or guidance on future earnings or financial position and estimates are provided as a general guide only and should not be relied upon as an indication or guarantee of future performance. Should one or more of the risks or uncertainties materialise, or should underlying assumptions prove incorrect, there can be no assurance that actual outcomes will not differ materially from these statements. To the fullest extent permitted by law, MyState and its directors, officers, employees, advisers, agents and intermediaries take no responsibility for the accuracy or completeness of any forward-looking statements, whether as a result of new information, future events or results or otherwise. MyState does not undertake to release any updates or revisions to the forward-looking information contained in this document.

MyState Bank | Auswide Bank | SELFCO A DIVISION OF MYSTATE BANK | TPT Wealth

PART OF THE MYSTATE LIMITED GROUP