MyStateLimited

ASX ANNOUNCEMENT

5 May 2026

ASX: MYS

Investor presentation

5 May 2026 – MyState Limited is pleased to release an investor presentation which Managing Director and CEO Brett Morgan will be referencing at investor events on 5 and 12 May 2026.

ENDS

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About MyState Limited
Registered Office: 137 Harrington Street, Hobart 7000
MyState Limited (ABN 26 133 623 962) is the ASX-listed (MYS) non-operating holding company of the diversified financial services group consisting of MyState Bank (including Auswide & Selfco), and TPT Wealth, a trustee and wealth management company. MyState Bank is regulated by the Australian Prudential Regulatory Authority. MyState Bank and TPT Wealth hold Australian Financial Services Licences issued by the Australian Securities and Investments Commission.

MyState Limited
Investor presentation

May 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. $787m[1]
- Shareholder base of approximately 62,000

Credit ratings

- Moody's Baa3 (MyState Limited), Baa2 (MyState Bank)
- Fitch BBB+ (MyState Limited, MyState Bank)

MyState Bank

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 4 May 2026 based on closing MyState share price ($4.62)

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

At 31 March 2026, 113 out of 216 integration program initiatives had 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	• Preferred platform selected
• 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 5.2% [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 ($4.62) as at 4 May 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.

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

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