

Plenti Lending Platform: June 2021 quarterly data report

Plenti Group Limited (**Plenti** or the **Company**) is pleased to provide its quarterly data report in relation to the Plenti Lending Platform (**PLP**) loan book.

Shareholders in Plenti should be aware that the data provided in this report only relates to the PLP and does not provide a complete picture of Plenti's total loan portfolio. In particular, it does not include data on loans funded via the Company's warehouse facilities and the Plenti Wholesale Lending Platform. Shareholders should refer to the quarterly trading update released to the ASX on 13 July 2021 for data in relation to the performance of the entire Plenti loan portfolio.

The PLP is a registered managed investment scheme with over 23,500 members (who are predominantly retail investors). Plenti releases to its website the data in this report on a quarterly basis to members who invest in the PLP. Plenti has also released this information to the ASX each quarter, however, as the PLP now represents a less significant proportion of Plenti's total loan funding the Company will discontinue providing this release to the ASX in future periods.

PLP lending statistics at 30 June 2021	
Total amount lent ¹	\$825,364,848
Total principal repaid ¹	\$571,203,270
PLP loan book	\$254,161,578
Number of loans outstanding	22,751
Average outstanding loan amount	\$11,171
Weighted average remaining term	40 months

¹ Lending statistics since inception

An important feature of the PLP is the Provision Fund. The Provision Fund comprises cash held on trust for the benefit of members who invest via the PLP and is designed to help protect them from loss in the event a borrower misses a payment or defaults. Information on the Provision Fund position as at 30 June 2021 is set out below.

Provision Fund and expected loss data at 30 June 2021	
Cash in Provision Fund ¹	\$14,269,076
Expected Provision Fund inflows ²	\$5,088,755
Provision Fund buffer ³	\$19,357,831
Estimated Provision Fund coverage ratio ⁴	199%
Claims made on Provision Fund to date	100% of late payments & defaults
Claims paid by Provision Fund to date	100% of total claim value

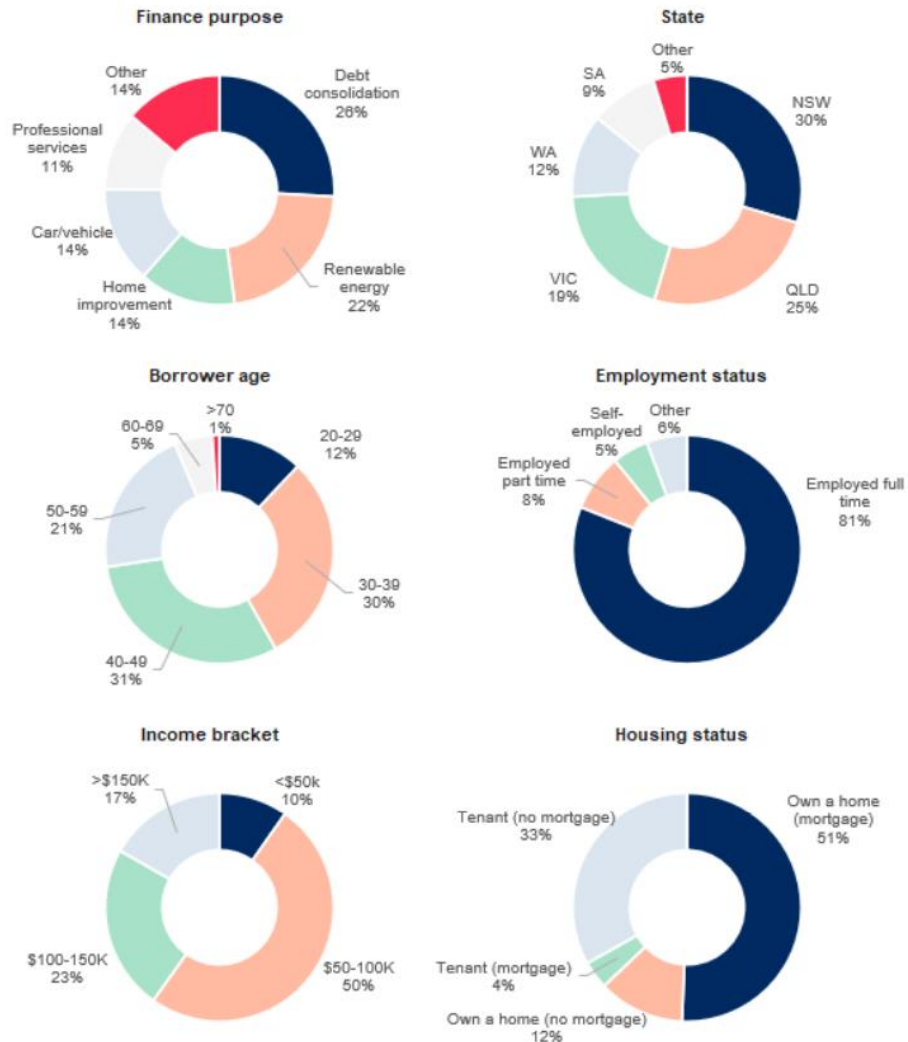
¹ Funds currently held as cash at bank

² Expected Provision Fund inflows represents contracted PLP borrower contributions to the Provision Fund due over the lifetime of outstanding PLP loans, adjusted to reflect expected early repayments and bad debt

³ Provision Fund buffer is the sum of money in the Provision Fund and expected future Provision Fund inflows

⁴ Provision Fund coverage ratio is calculated as estimated future lifetime losses from the current PLP loan book over the Provision Fund buffer

PLP loan and borrower characteristics at 30 June 2021 (based on principal outstanding)



Further information regarding loans funded via the Plenti Lending Platform can be accessed here:
<https://www.plenti.com.au/newsroom/provision-fund-loan-book-update-june-2021/>

All numbers in this release are preliminary and unaudited. This release was approved by the Chief Executive Officer on behalf of the Plenti board of directors. For more information, please contact Julia Lefort, Head of Corporate Affairs, julia.lefort@plenti.com.au, 0415 661128.

About Plenti

Plenti is a fintech lender, providing faster, fairer loans through smart technology.

We offer award-winning automotive, renewable energy and personal loans, delivered by proprietary technology, to help creditworthy borrowers bring their big ideas to life.

Since establishment in 2014, our loan originations have grown consistently, supported by diversified loan products, distribution channels and funding, and underpinned by our exceptional credit performance and continual innovation.

For more information visit plenti.com.au/shareholders