

Market Release

13 February 2026

AFG executes landmark A\$1.2 Billion Prime RMBS transaction

Record RMBS issue upsized from \$750m to \$1.2billion

Australian Finance Group Ltd (**ASX: AFG**) announced that its subsidiary, AFG Securities Pty Ltd, has priced a A\$1.2billion Prime Residential Mortgage-Backed Securities (**RMBS**) transaction, its largest issue to date.

AFG CEO David Bailey said the record result was a standout for the program. “The upsizing of this transaction is a fantastic result. Strong demand across all tranches of Notes highlights the depth of our RMBS program and reinforces the positive sentiment towards Australian RMBS more broadly.

“We are delighted with the level of engagement from over 30 domestic and offshore investors, including four new investors for our programme. This demand supported the upsizing of the transaction and enabled us to achieve competitive pricing that was in line with the pricing of our \$1billion transaction in October 2025. These transactions underpin our funding programme and provide cost of funds certainty for a significant proportion of our loan book.

Mr Bailey said the company’s securitisation program continues to drive strong, sustainable growth for investors, brokers and customers alike. “As both an originator and distributor of mortgages, AFG holds a distinctive position in the Australian home loan market, giving us valuable, real-time insight into mortgage behaviours and emerging trends.”

“That depth of expertise directly informs our credit policies and lending practices, which sit at the heart of our diversified earnings model. We’re thrilled to have successfully upsized this record-setting transaction and remain focused on delivering highly competitive home loan solutions for our brokers and their clients, while continuing to provide compelling opportunities for RMBS investors,” he concluded.

This transaction represents AFG’s 20th public issuance and settles on 26 February 2026.

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Details of the Notes are as follows:

Class	Expected Rating S&P / Fitch	A\$M Amount	Credit Enhancement (%)	WAL (years)	1M BBSW + Margin
A1-S	AAA(sf) / AAAsf	377.60	10.00%	0.4	0.70%
A1-L	AAA(sf) / AAAsf	702.40	10.00%	2.9	0.95%
A2	AAA(sf) / AAAsf	65.60	4.53%	3.8	1.08%
B	AA(sf) / NR	27.84	2.21%	3.8	1.30%
C	A(sf) / NR	13.12	1.12%	3.8	1.45%
D	BBB(sf) / NR	5.12	0.69%	3.8	1.65%
E	BB(sf) / NR	4.32	0.33%	3.8	2.80%
F	B(sf) / NR	1.28	0.23%	3.8	3.75%
G	NR / NR	2.72	-	5.0	Undisclosed
Total		1,200.00			

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The release of this announcement was authorised by AFG Company Secretary, Michelle Palethorpe.