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24 February 2026

Market Announcements Office
ASX Limited
Exchange Centre
20 Bridge Street
SYDNEY NSW 2000

Dear Sir/Madam

FINAL DIRECTOR'S INTEREST NOTICE

Please find attached an Appendix 3Z – Final Director's Interest Notice for Mr Malcolm Watkins.

Authorised for disclosure by:

A handwritten signature in blue ink, appearing to read 'Michelle Palethorpe'.

Michelle Palethorpe
General Counsel and Company Secretary
Australian Finance Group Ltd

For media enquiries, please contact

Alison Clarke, AFG Head of Corporate Communications

Mob 0402 781 367

Appendix 3Z

Final Director's Interest Notice

Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.

Introduced 30/9/2001.

Name of entity Australian Finance Group Ltd
ABN 11 066 385 822

We (the entity) give ASX the following information under listing rule 3.19A.3 and as agent for the director for the purposes of section 205G of the Corporations Act.

Name of director	Malcolm Stephen Watkins
Date of last notice	18/09/2025
Date that director ceased to be director	24/02/2026

Part 1 – Director's relevant interests in securities of which the director is the registered holder

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

Number & class of securities Nil
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+ See chapter 19 for defined terms.

Appendix 3Z

Final Director's Interest Notice

Part 2 – Director's relevant interests in securities of which the director is not the registered holder

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust

Name of holder & nature of interest	Number & class of securities
<p data-bbox="225 472 655 517">Note: Provide details of the circumstances giving rise to the relevant interest</p> <p data-bbox="225 555 639 741">HSBC Custody Nominees (Australia) Limited is the registered holder as nominee for MSW Investments Pty Ltd as trustee for The Malcolm Stephen Watkins Family Trust and for Malcolm Watkins individually.</p> <p data-bbox="225 775 651 920">Malcolm Watkins is a beneficiary of The Malcolm Stephen Watkins Family Trust and a director and shareholder of MSW Investments Pty Ltd.</p>	Indirect interest in 14,839,718 ordinary shares held by MSW Investments Pty Ltd as trustee for the Malcolm Stephen Watkins Family Trust and held by Malcolm Watkins individually.

Part 3 – Director's interests in contracts

Detail of contract	Nil
Nature of interest	Nil
Name of registered holder (if issued securities)	Nil
No. and class of securities to which interest relates	Nil

+ See chapter 19 for defined terms.