



20 August 2024

ASX RELEASE

Resimac Prices A\$1bn Non-Conforming RMBS

Resimac Bastille Series 2024-2NC

Resimac Group Ltd (ASX: RMC, “Resimac”) is pleased to confirm it has priced a A\$1bn non-conforming Residential Mortgage-Backed Securities transaction, Resimac Bastille 2024-2NC. The transaction is Resimac’s fourth public bond issuance for 2024.

The deal included a UK Sterling (“STG”) tranche providing further depth and diversification to Resimac’s global funding programme. The STG bond priced at 95 basis points over 1-month SONIA and the benchmark AUD senior tranche priced at 135 basis points over 1-month BBSW.

Deutsche Bank AG Sydney & London Branch and National Australia Bank Limited acted as Co-Arrangers for the transaction. BofA Securities, Deutsche Bank AG Sydney & London Branch, MUFG Securities Americas Inc. and National Australia Bank Limited acted as Joint Lead Managers.

The final details of the bonds are as follows:

Note Class	Issue Amt (\$'m)	Currency	Security Type	Expected Ratings (Moody's/ Fitch)	Credit Support (%)	Coupon	WAL (Years)	Payment Window	Legal Final Maturity
A1	130.00	STG	Scheduled Amortisation	Aaa(sf)/ AAAsf	20.00%	Compounde d SONIA + 0.95%	1.6	Oct 2024 – Aug 2028	Payment Date in Aug 2028
A2	545.00	AUD	Pass Through	Aaa(sf)/ AAAsf	20.00%	1M BBSW + 1.35%	2.3	Oct 2024 – Aug 2028	Payment Date in March 2056
AB	110.00	AUD	Pass Through	Aaa(sf)/ AAAsf	9.00%	1M BBSW + 1.60%	3.4	Sep 2026 – Aug 2028	
B	40.00	AUD	Pass Through	Aa2(sf)/ NR	5.00%	1M BBSW + 1.70%	3.4	Sep 2026 – Aug 2028	
C	18.00	AUD	Pass Through	A2(sf)/ NR	3.20%	1M BBSW + 1.85%	3.4	Sep 2026 – Aug 2028	
D	7.00	AUD	Pass Through	Baa2(sf)/ NR	2.50%	1M BBSW + 2.10%	3.4	Sep 2026 – Aug 2028	
E	11.00	AUD	Pass Through	Ba2(sf)/ NR	1.40%	1M BBSW + 4.30%	3.4	Sep 2026 – Aug 2028	
F	7.00	AUD	Pass Through	B2(sf)/ NR	0.70%	1M BBSW + 5.50%	1.7	Oct 2024 – Aug 2028	
G	7.00	AUD	Pass Through	NR / NR	0.00%	Not Disclosed	4.0	Aug 2028	

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-ENDS-

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About Resimac Group (as at 27 February 2024):

Resimac Group Ltd (“Resimac Group”) is a leading non-bank lender and multi-channel distribution business. Its fully integrated business model comprises originating, servicing and funding prime, non-conforming residential mortgages and asset finance products in Australia and New Zealand. With over 300 people operating across Australia, New Zealand and the Philippines, Resimac Group has in excess of 55,000 customers with a portfolio of home loans on balance sheet of over \$12 billion, an asset finance portfolio over \$950 million, and total assets under management of over \$13 billion.

Resimac Group has issued over \$45 billion of mortgage-backed securities in domestic and global markets since 1987. It has access to a diversified funding platform with multiple warehouse lines provided by domestic and offshore banks for short term funding in addition to a global securitisation program to fund its assets longer term.