



Annual General Meeting 2024

Thursday 7 November



Great Southern Bank customer Rachel is building her first home thanks to a construction loan from our bank



Nigel Ampherlaw

Chairman



Great Southern
Bank

Acknowledgement of Country



Introducing the Great Southern Bank Board and Executive Committee

Board of Directors



Nigel Ampherlaw
Chairman and Independent
Non-Executive Director



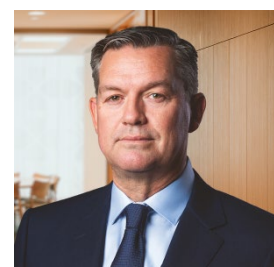
Paul Lewis
Chief Executive Officer
and Managing Director



Kim Anderson
Independent Non-
Executive Director



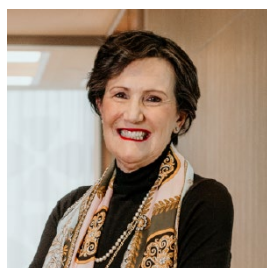
Peeyush Gupta
Independent Non-
Executive Director



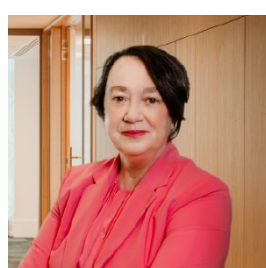
Mark Hand
Independent Non-
Executive Director



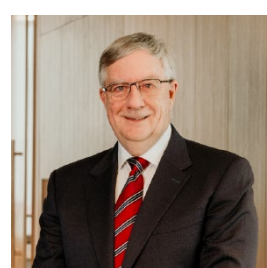
Kyle Loades
Independent Non-
Executive Director



Louise McCann
Independent Non-
Executive Director



Deborah O'Toole
Independent Non-
Executive Director



Wayne Stevenson
Non-Executive
Director

Executive Committee



Paul Lewis
Chief Executive Officer
and Managing Director



Naushad Ahmed
Chief Operating Officer



Steve Chugg
Group Executive Business
and Embedded Finance



Carol-Ann Gough
Chief Information Officer



Megan Keleher
Chief Customer Officer



Tracey Lake
Chief People Officer



Alan Lee
Chief Financial Officer



Rolf Stromsoe
Chief Risk Officer





Items of business

- 1. Chairman and CEO presentations**
2. Financial statements and reports
3. Constitution amendments
4. Appointment of directors



How to ask questions

Members must have [registered for a unique PIN](#) to ask live questions during AGM

Only questions or comments pertaining to the AGM and specific resolution will be addressed

By phone:



Call 'Questions Line' on
1800 434 064



The moderator will
request your unique PIN



Dial *1 on your keypad to
ask a question



A teleconference
moderator will introduce
you at the **right time**



When your line is unmuted
**ask your question or make
a comment**

Online:



Register with your
customer number or
proxy code



Click on 'Ask a Question'



Select the topic your
question relates to



Type your question and
click 'Submit'





Creating a positive impact

Great Southern Bank customers
Kai and Joyce bought their home with lending from Great Southern Bank



Supporting and protecting customers and communities

- Home loan customers **saved an average \$2,113** compared to if their loan was with a major bank*
- CANSTAR's **Customer-Owned Bank of the Year for Savings** for a tenth year
- **Helped over 35,000 customers** facing financial challenges
- Protected customers with **scams losses reduced by 26%**

* Source: CANSTAR, 2024



Creating positive community and sustainability impacts

- Completed first phase of **\$1 million partnership with Mission Australia**
- Issued more than **\$4 million in green personal loans**
- Became a **Certified B Corporation (B Corp)**
- **Global Gallup Exceptional Workplace Award** winner

Key financial highlights



Net profit after tax of **\$37.3 million**



Active customers **grew by 3.4% to 414,000**



Retail deposits **grew 4.7% to over \$13.6 billion**



Great Southern
Bank



Paul Lewis
CEO and
Managing Director



Great Southern
Bank



**Great Southern
Bank customers**
*Rhiannon and
Alex bought their
first home with
us in 2024*

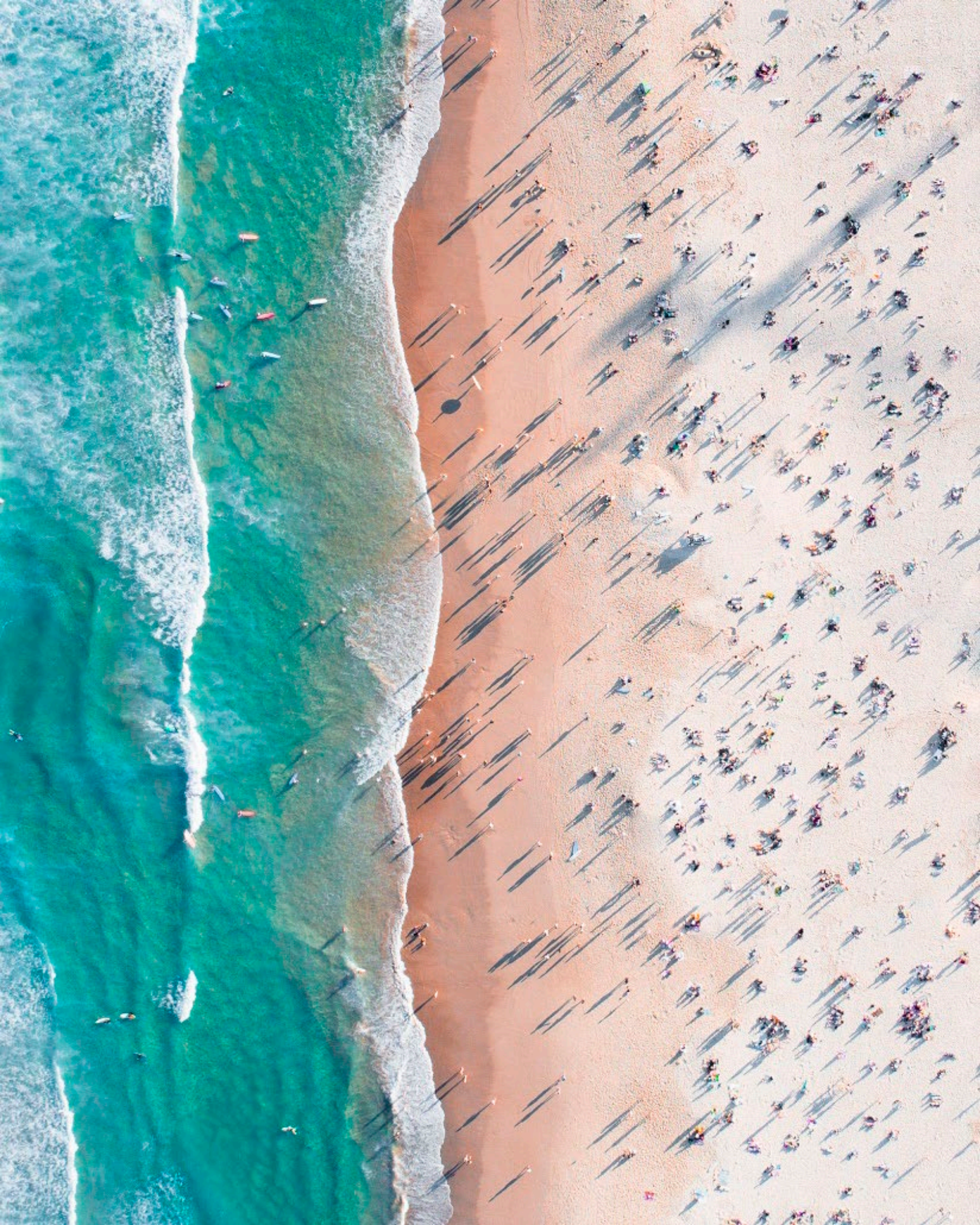
Helping home owners and savers

- Supported **2.1%** of all Australian first home buyers
- **\$1.32 billion** in lending to first home buyers
- **\$16.2 billion** in home lending
- Customer Net Promoter score is 51, far above **big four banks**

2024 Awards

Independent recognition for our bank





Items of business

1. Chairman and CEO presentations
- 2. Financial statements and reports**
3. Constitution amendments
4. Appointment of directors



Questions and Answers





Items of business

1. Chairman and CEO presentations
2. Financial statements and reports
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Constitution

To consider and, if thought fit, to pass the following as a special resolution

Resolution: (a) B Corp Accreditation

That the constitution of the Company is amended in the manner as set out in Attachment 1 to this notice of meeting, such amendment to take effect immediately.

Votes & proxies received online:

	Number of votes received	Percentage of votes
Votes for	45	69.23
Votes against	9	13.85
Open:		
- Chairman	11	16.92
- Others	0	0.00
Abstain	4	

Constitution

To consider and, if thought fit, to pass the following as a special resolution

Resolution: (b) Redemption of Members Shares

That the constitution of the Company is amended in the manner as set out in Attachment 2 to this notice of meeting, such amendment to take effect immediately.

Votes & proxies received online:

	Number of votes received	Percentage of votes
Votes for	41	62.12
Votes against	15	22.73
Open:		
- Chairman	10	15.15
- Others	0	0.00
Abstain	3	

Constitution

To consider and, if thought fit, to pass the following as a special resolution

Resolution: (c) Virtual AGM

That the constitution of the Company is amended in the manner as set out in Attachment 3 to this notice of meeting, such amendment to take effect immediately.

Votes & proxies received online:

	Number of votes received	Percentage of votes
Votes for	41	63.08
Votes against	13	20.00
Open:		
- Chairman	11	16.92
- Others	0	0.00
Abstain	4	



Items of business

1. Chairman and CEO presentations
2. Financial statements and reports
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- 4. Appointment of directors**



Appointment of directors

There are three candidates for appointment to the Board. Their appointment will be for the period commencing at the end of this AGM until the end of the third AGM thereafter.

- To appoint Kim Anderson as director of the Company.
- To appoint Peeyush Gupta as director of the Company.
- To appoint Kyle Loades as director of the Company.





Great Southern Bank customers
22 year-old twins Andrew
and Zac bought a three
bed townhouse with
us in 2024



Meeting close

**Thank you for joining
Great Southern Bank's
2024 Annual General Meeting**