

2015

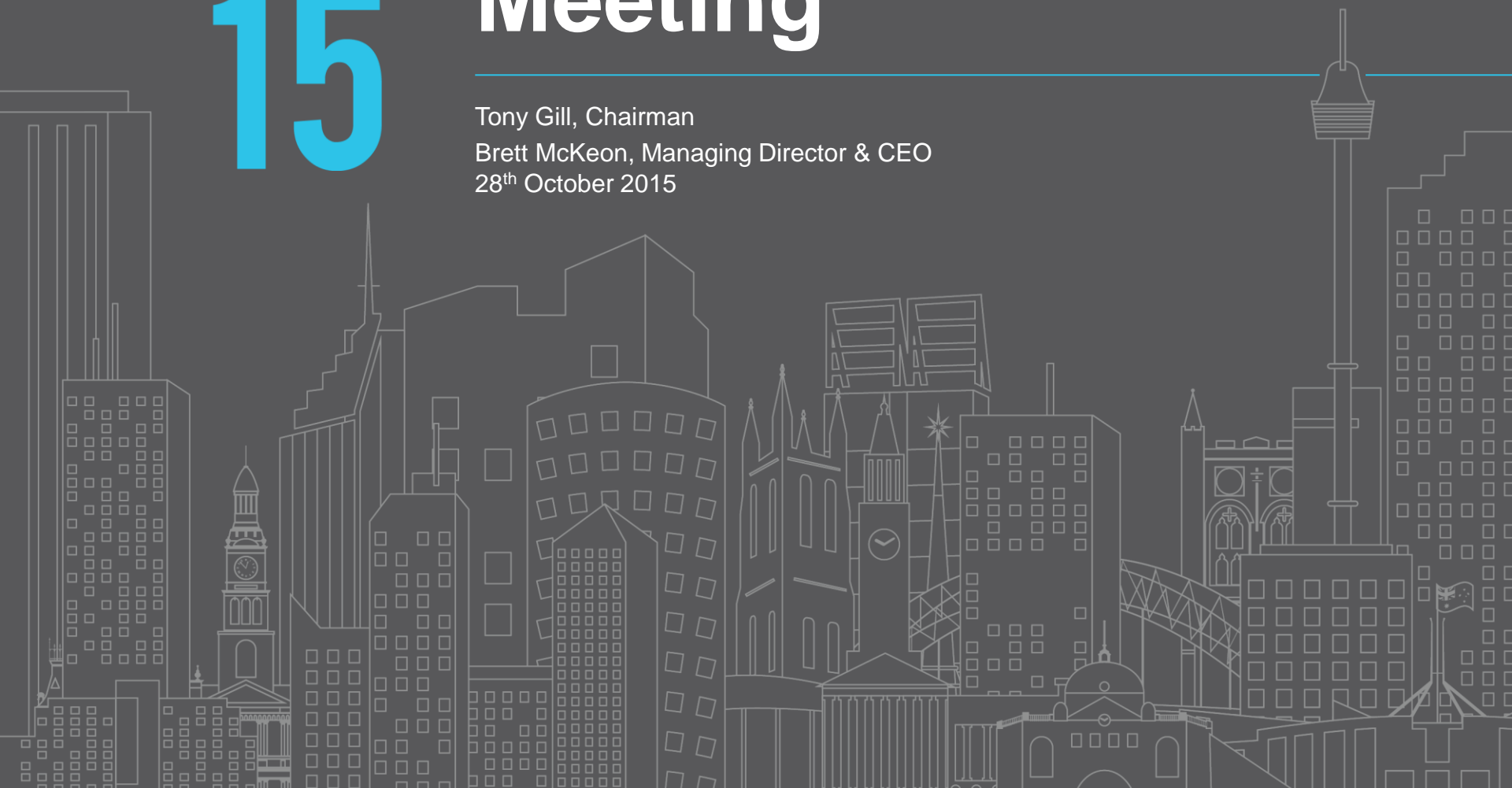
Annual General Meeting

AFG

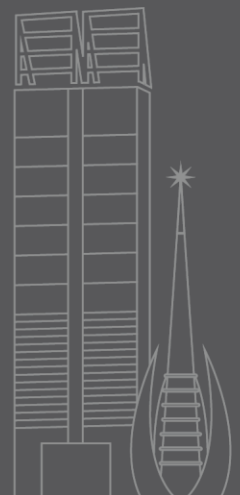
Tony Gill, Chairman

Brett McKeon, Managing Director & CEO

28th October 2015

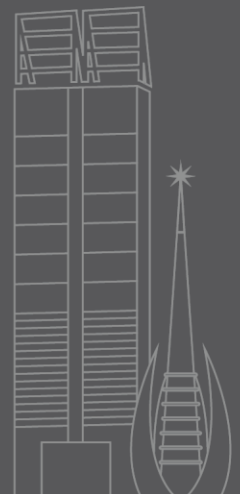


Welcome



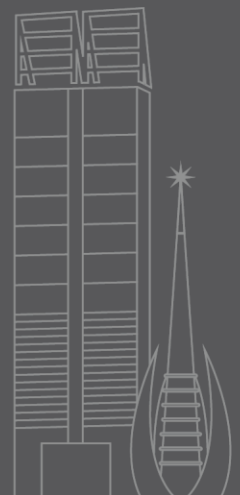
Today's Agenda

1. Housekeeping
2. Chairman's Address
3. Managing Director /CEO Address
4. Formal Business
5. Close



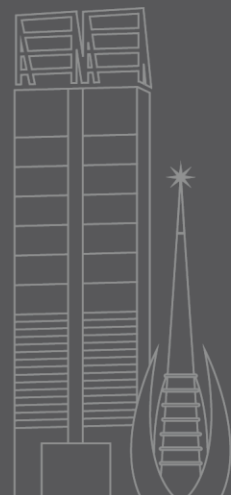
Chairman's Address

Tony Gill



Managing Director/CEO Address

Brett McKeon



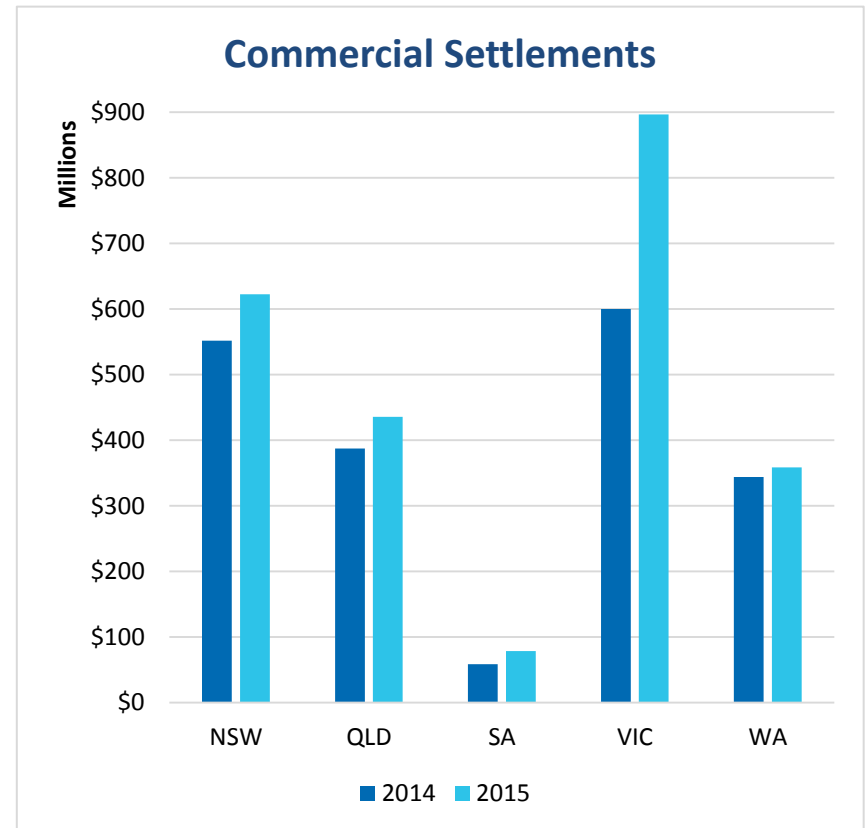
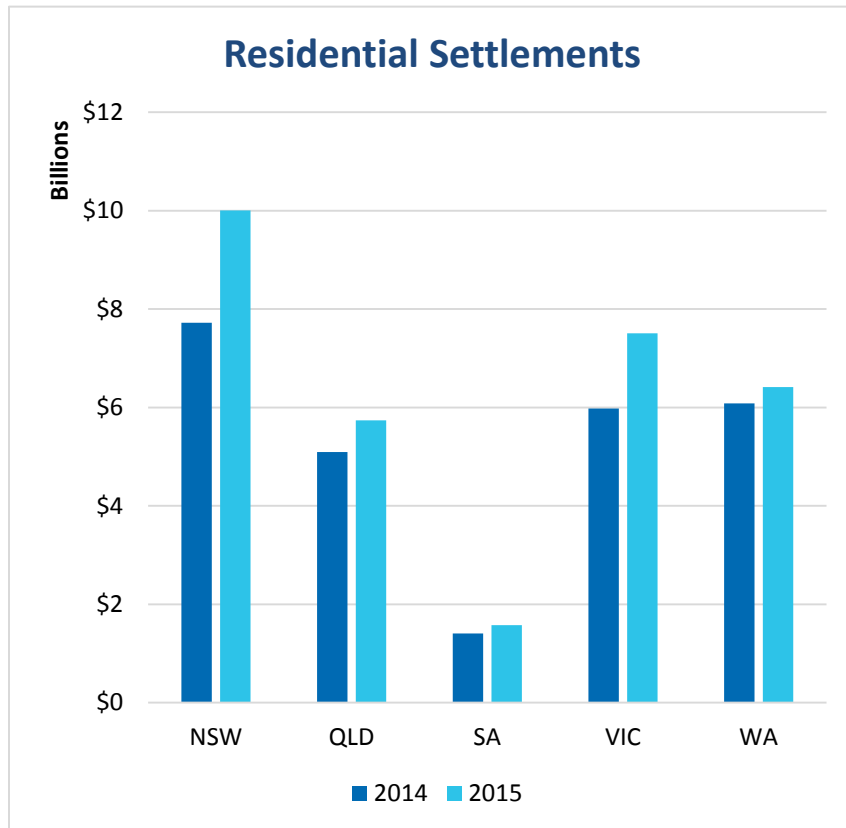
KPIs Actuals v Prospectus Forecasts



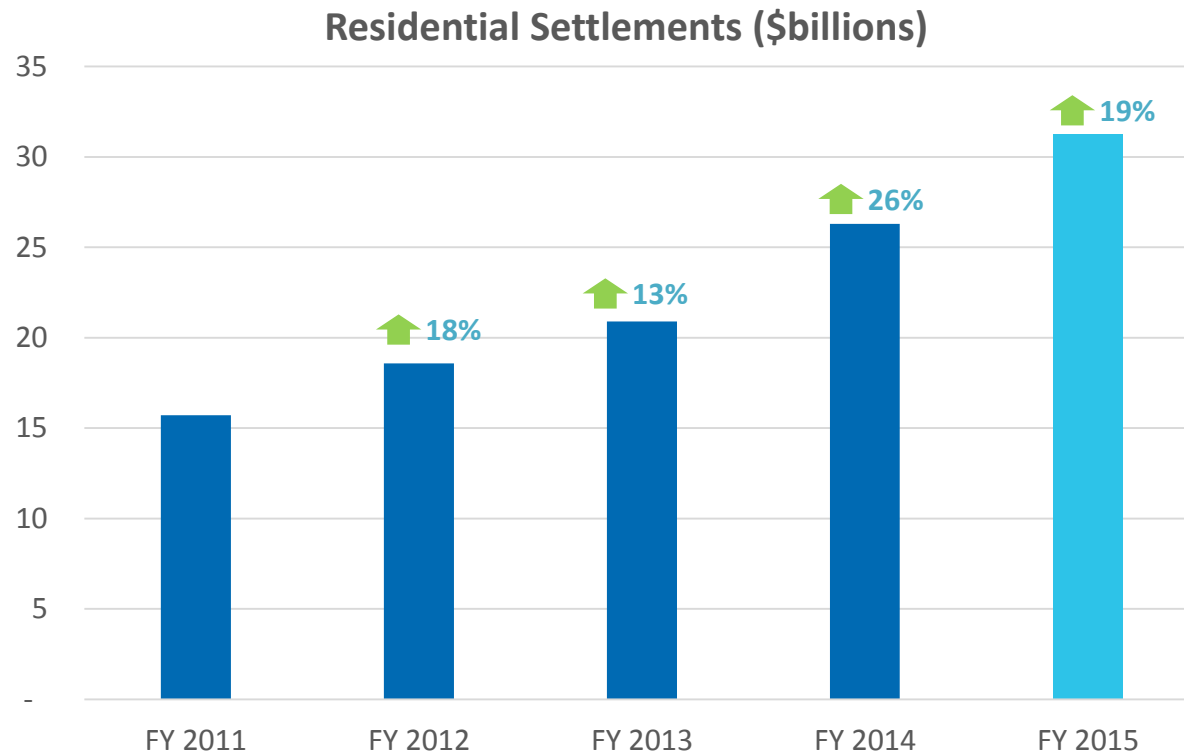
Outperformed against Prospectus forecasts

| | FY2015 Pro Forma \$000's | FY2015 IPO Pro Forma \$000's | |
|--------------------------|-----------------------------|---------------------------------|------|
| Pro Forma NPAT | 19,256 | 17,841 | 8% |
| Loan Book | 106,926,558 | 104,923,132 | 2% |
| Settlements | | | |
| Residential | 31,242,452 | 30,896,079 | 1% |
| Commercial | 2,392,418 | 2,094,948 | 14% |
| AFGHL Edge Settlements | 460,000 | 150,000 | 207% |
| AFG Securities Loan Book | 1,020,294 | 1,037,595 | 2% |
| Net Interest | 10,438 | 10,050 | 4% |
| Net Interest Margin | 1.00% | 0.95% | 5% |
| EPS | 10.1 cents | 9.6 cents | 8% |

Strong growth in both Residential and Commercial Settlements



Consistent growth over five years

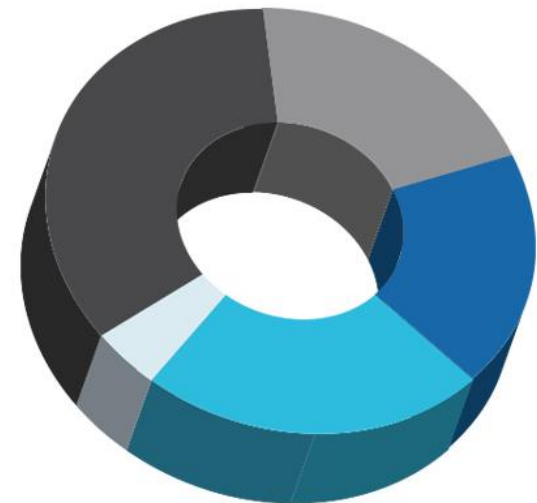


Total loan book of \$107 billion generating ongoing trail commission

Residential



Commercial



AFGHL Edge

- Settlements of \$460 million versus \$150 million forecast
- Assisted by very attractive introductory rate and fast turnaround times
- Remains a book build process

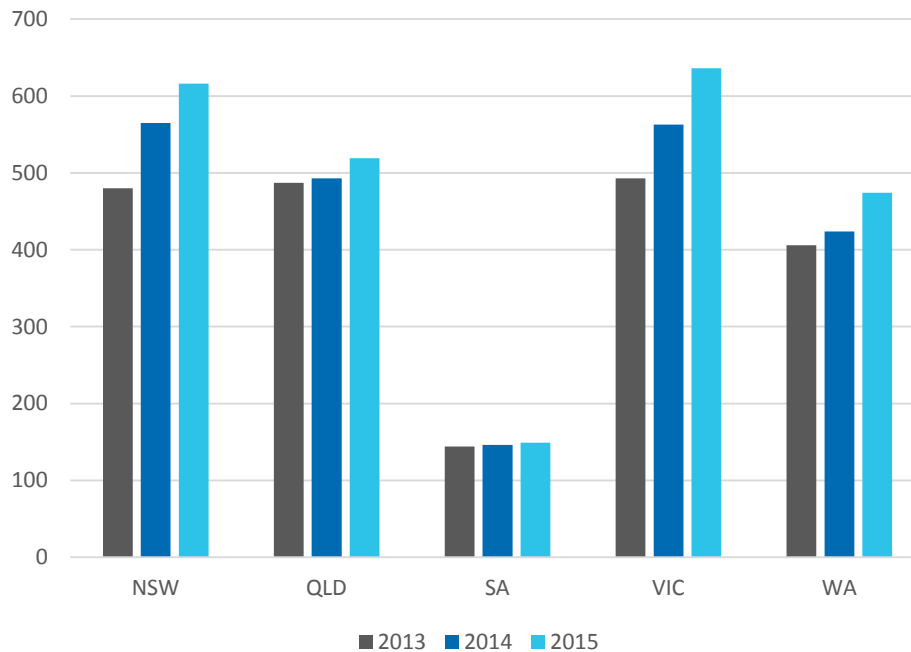
AFGHL ICON

- Newly branded white label
- Similar margins to Edge Product and similar residual risk profile
- Soft roll out
- Achieves objective of having more than one white label funder

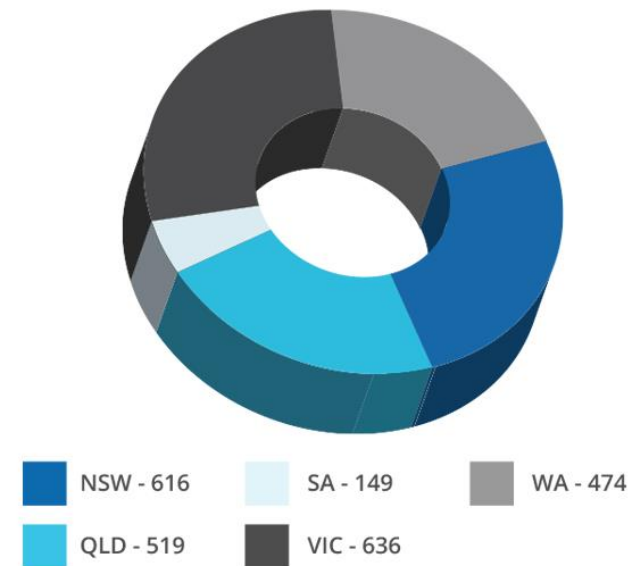


Consistent increase in broker numbers with good geographic diversity

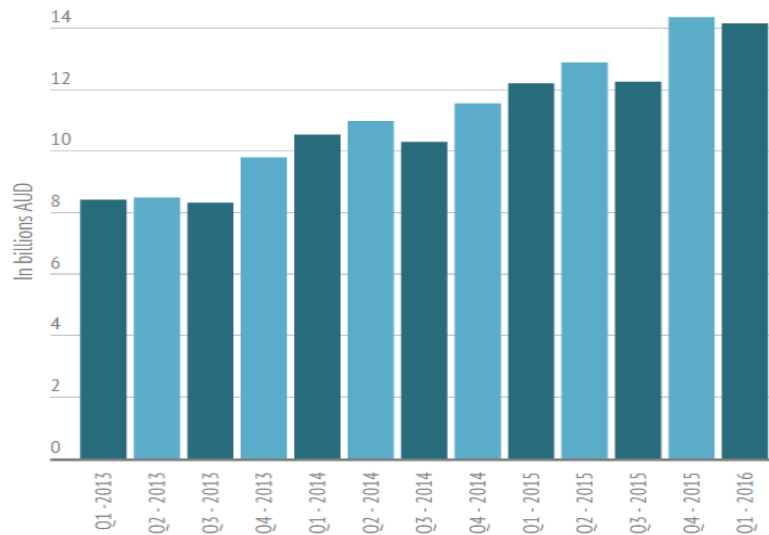
Broker Numbers



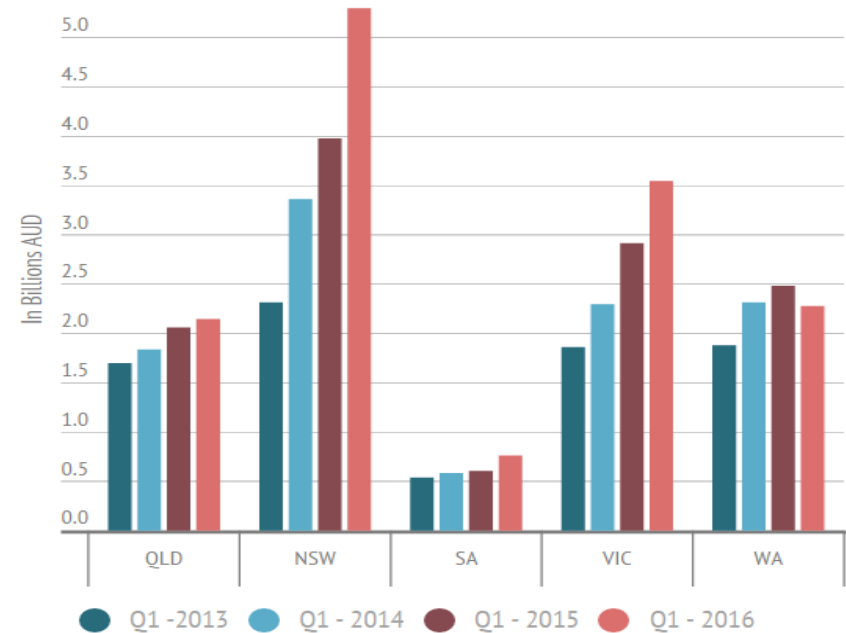
Broker Location



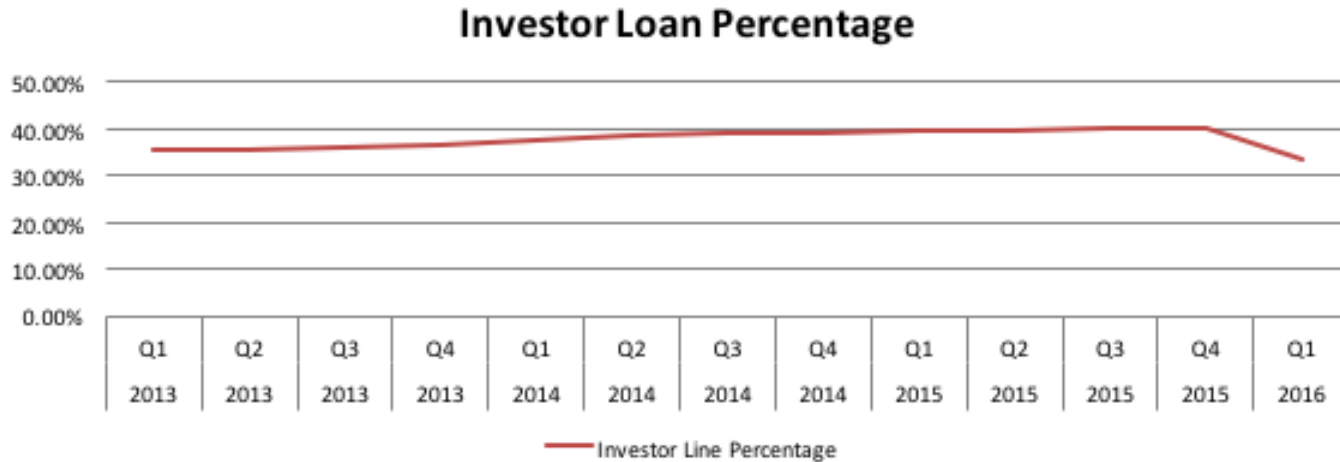
Residential Lodgement Volumes



State by State Residential Lodgement Volumes

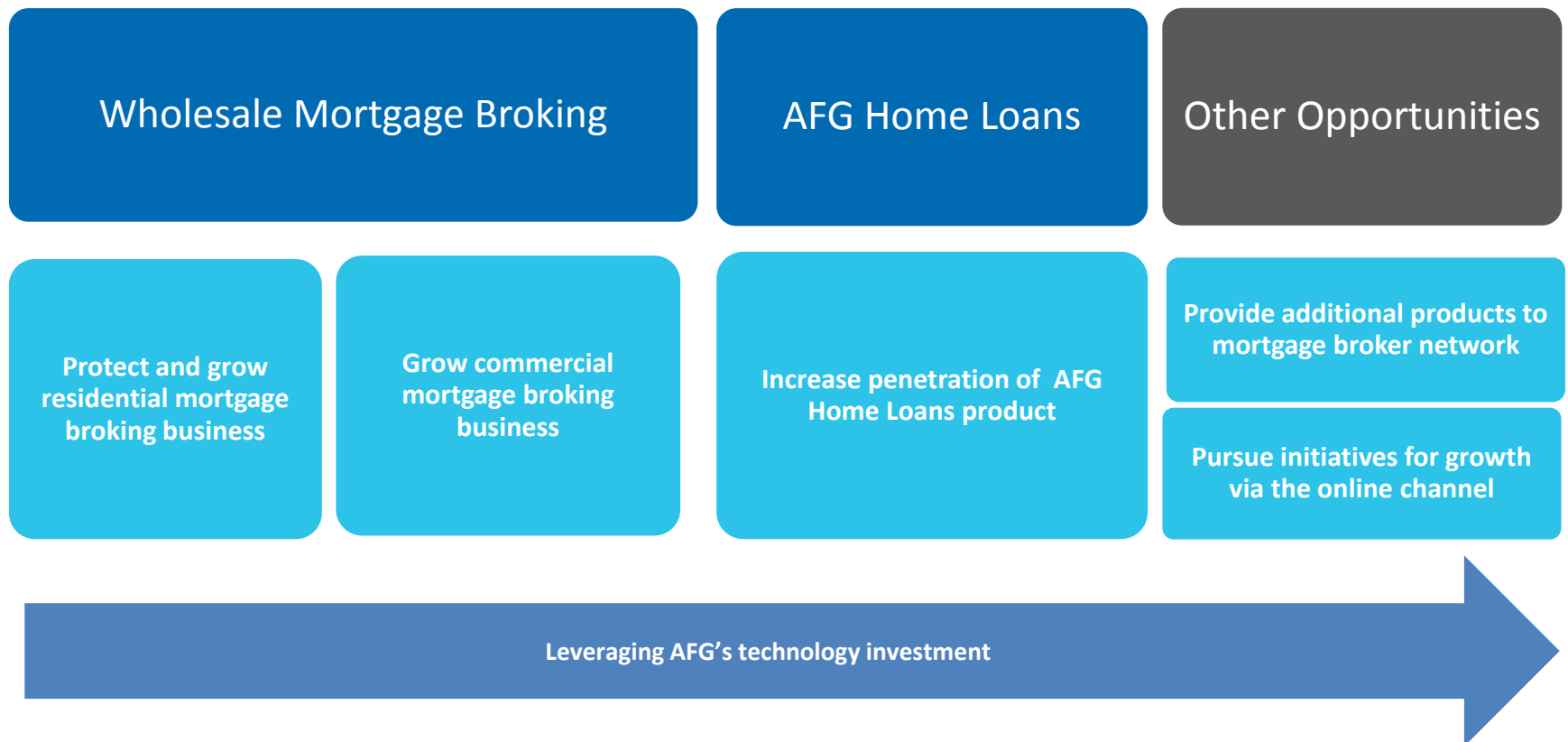


APRA acting to reduce residential investor activity



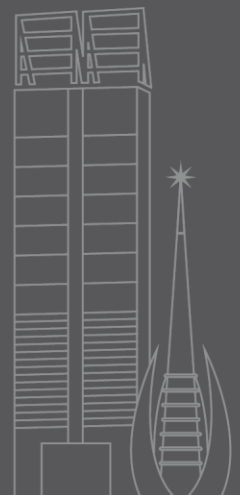
Investor loan percentages have returned to longer term averages.

Growth focused on protecting and growing share of core mortgage broking market, increasing penetration of own branded product and leveraging our technology investment to pursue other opportunities.



Q&A

Formal Business



To receive and consider the Financial Report for the year ended 30 June 2015.

The Financial Report, director's report and auditor's report for the financial year ended 30 June 2015 is tabled for discussion.

Resolution 2a

Re-elect Mr Malcolm Watkins as Director of the Company

In accordance with the Notice of Meeting the resolution to be put before the members is:

“That Malcolm Watkins, who retires as a director of the Company in accordance with rule 8.1(e) of the Company’s constitution, and being eligible, be re-elected as a director of the Company.”

Summary of proxies received

| | FOR | AGAINST | OPEN | ABSTAIN | TOTAL ELIGIBLE |
|---------------------|-------------|-----------|---------|------------|----------------|
| NO. OF SHARES | 138,345,927 | 2,131,137 | 251,484 | 25,680,869 | 140,728,548 |
| % OF ELIGIBLE VOTES | 98.31% | 1.51% | .18% | N/A | |
| NO. OF PROXY FORMS | 58 | 4 | 11 | 3 | 73 |

Resolution 2b

Re-elect Mr Craig Carter as Director of the Company

In accordance with the Notice of Meeting the resolution to be put before the members is:

“That Craig Carter, who retires as a director of the Company in accordance with rule 8.1(d) of the Company’s constitution, and being eligible, be re-elected as a director of the Company.”

Summary of proxies received

| | FOR | AGAINST | OPEN | ABSTAIN | TOTAL ELIGIBLE |
|---------------------|-------------|---------|---------|-----------|----------------|
| NO. OF SHARES | 158,388,921 | 57,499 | 251,484 | 7,711,513 | 158,697,904 |
| % OF ELIGIBLE VOTES | 99.81% | .04% | .16% | N/A | |
| NO. OF PROXY FORMS | 55 | 3 | 11 | 4 | 69 |

Resolution 2c

Re-elect Mr James Minto as Director of the Company

In accordance with the Notice of Meeting the resolution to be put before the members is:

“That James Minto, who retires as a director of the Company in accordance with rule 8.1(d) of the Company’s constitution, and being eligible, be re-elected as a director of the Company.”

Summary of proxies received

| | FOR | AGAINST | OPEN | ABSTAIN | TOTAL ELIGIBLE |
|---------------------|-------------|------------|---------|-----------|----------------|
| NO. OF SHARES | 147,779,751 | 13,800,002 | 251,484 | 4,578,180 | 161,831,237 |
| % OF ELIGIBLE VOTES | 91.32% | 8.53% | .16% | N/A | |
| NO. OF PROXY FORMS | 56 | 8 | 11 | 2 | 75 |

Resolution 3

Adopt Remuneration Report

In accordance with the Notice of Meeting the resolution to be put before the members is to consider, and if thought fit, to pass the following in accordance with section 250R(2) of the *Corporations Act 2001* (Cth):

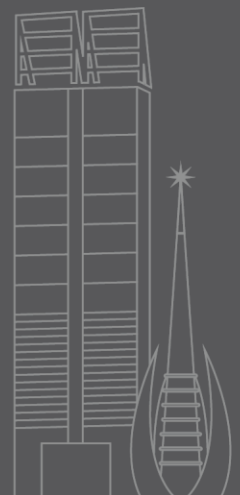
“That the remuneration report of the Company for the year ended 30 June 2015 be adopted.”

Summary of proxies received

| | FOR | AGAINST | OPEN | ABSTAIN | TOTAL ELIGIBLE |
|---------------------|------------|------------|---------|---------|----------------|
| NO. OF SHARES | 69,880,590 | 18,431,632 | 391,484 | 52,333 | 88,703,706 |
| % OF ELIGIBLE VOTES | 78.78% | 20.78% | .44% | N/A | |
| NO. OF PROXY FORMS | 42 | 13 | 12 | 2 | 67 |

Q&A

Close



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