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ASX RELEASE

Resimac settles \$1 billion non-conforming RMBS deal

Resimac Group Ltd (ASX: RMC) (“Resimac”) is pleased to announce the financial close of the Resimac Bastille Series 2021-1NC non-conforming residential mortgage backed securities (“RMBS”) transaction. This is Resimac’s second RMBS transaction for 2021 and represents 30% of its total non-conforming funding.

Resimac’s most recent non-conforming RMBS issuances are detailed below:

Non-conforming RMBS	December 2019	July 2020	April 2021
Deal Size	\$1.0bn	\$1.0bn	\$1.0bn
AUD Senior Tranche	130bps	165bps	85bps
Total WAM	170bps	180bps	106bps

Resimac’s Group Treasurer, Andrew Marsden, said: “This deal supports the market-leading offering that Resimac provides to self-employed borrowers and borrowers who fall outside traditional lending guidelines. Resimac’s growth aspirations are supported by strong demand for RMBS in the capital markets, with sound underlying credit performance as business conditions improve.”

The final details of the notes are as follows:

Note Class	Issue Amt (\$'m)	Currency	Security Type	Expected Ratings (S&P/ Fitch) ¹	Credit Support (%)	Coupon	WAL ²	Payment Window ²	Legal Final Maturity
A	800.00	AUD	Pass Through	AAA(sf)/AAAsf	20.00	1M BBSW + 0.85%	2.4	June 2021 – May 2026	Payment Date in September 2052
AB	55.00	AUD	Pass Through	AAA(sf)/NR	14.50	1M BBSW + 1.10%	2.4	June 2021 – May 2026	
B	80.10	AUD	Pass Through	AA(sf)/NR	6.49	1M BBSW + 1.50%	3.9	May 2023 – May 2026	
C	24.10	AUD	Pass Through	A(sf)/NR	4.08	1M BBSW + 1.95%	3.9	May 2023 – May 2026	
D	16.80	AUD	Pass Through	BBB(sf)/NR	2.40	1M BBSW + 2.90%	3.9	May 2023 – May 2026	
E	10.60	AUD	Pass Through	BB(sf)/NR	1.34	1M BBSW + 5.50%	3.9	May 2023 – May 2026	
F	7.10	AUD	Pass Through	B(sf)/NR	0.63	1M BBSW + 6.75%	3.9	May 2023 – May 2026	
G	6.30	AUD	Pass Through	NR / NR	0.00	Not Disclosed	5.0	May 2026	

Commonwealth Bank of Australia and National Australia Bank acted as Co-Arrangers.

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About Resimac Group:

Resimac Group Ltd (“Resimac”) is a leading non-bank lender and multi-channel distribution business, recognised as Non-Bank of the Year by the Australian Mortgage Awards 2020. Its fully integrated business model comprises origination, servicing and funding prime, and non-conforming residential mortgages and asset finance products in Australia and New Zealand. With over 250 people operating across Australia, New Zealand and the Philippines, Resimac has in excess of 50,000 customers with a portfolio of home loans on balance sheet of close to \$13 billion and assets under management of over \$15 billion.

Resimac has issued over \$35 billion of mortgage-backed securities in domestic and global markets since 1987. The Group has access to a diversified funding platform with multiple warehouse lines provided by major banks for short term funding in addition to a global securitisation program to fund its assets longer term.