



15 December 2020

ASX RELEASE

Resimac settles A\$1bn RMBS transaction

Resimac Group Ltd (ASX: RMC, “Resimac”) wishes to advise that its wholly owned subsidiary RESIMAC Limited (“Resimac”) has settled a significant funding transaction: Resimac Premier Series 2020-3.

Following is a copy of the media release.

Peter Fitzpatrick

Company Secretary

P: 02 9248 0304

resimac.com.au

p 1300 764 447 **e** info@resimac.com.au

PO Box H284 Australia Square NSW 1215

Resimac Group Ltd. ABN 55 095 034 003. Australian Credit Licence 247829

MEDIA RELEASE

Resimac enters Japanese capital markets with A\$1 billion RMBS deal

Sydney – 15 December 2020 – Resimac Group Ltd’s (ASX: RMC) wholly owned subsidiary RESIMAC Limited (“Resimac”) is pleased to announce the financial close of Resimac Premier Series 2020-3. This is Resimac’s fourth RMBS transaction for 2020.

The final details of the notes are as follows:

Class ¹	Currency	Amount (m)	Security Type	Credit Support (%)	Expected Ratings (S&P / Fitch) ²	Coupon	Expected WAL (yrs) ³	Payment window ³	Legal Final Maturity
Class A1	JPY	18,750.00 ⁴	Soft Bullet	10.00	AAA(sf)/AAA sf	1M Yen Libor + 0.50%	4.0	Nov 2024	
Class A2	AUD	650.00	Pass-through	10.00	AAA(sf)/AAA sf	1M BBSW + 1.20%	1.9	Feb 2021 – Nov 2024	
Class AB	AUD	58.00	Pass-through	4.20	AAA(sf)/NR	1M BBSW + 1.80%	3.8	Oct 2023 – Nov 2024	
Class B	AUD	15.00	Pass-through	2.70	AA(sf)/NR	1M BBSW + 2.10%	3.8	Oct 2023 – Nov 2024	
Class C	AUD	12.00	Pass-through	1.50	A(sf)/NR	1M BBSW + 2.75%	3.8	Oct 2023 – Nov 2024	The Payment Date in May 2052
Class D	AUD	6.50	Pass-through	0.85	BBB(sf)/NR	1M BBSW + 3.80%	3.8	Oct 2023 – Nov 2024	
Class E	AUD	3.50	Pass-through	0.50	BB(sf)/NR	1M BBSW + 6.00%	3.8	Oct 2023 – Nov 2024	
Class F	AUD	2.00	Pass-through	0.30	B(sf)/NR	1M BBSW + 7.25%	3.8	Oct 2023 – Nov 2024	
Class G	AUD	3.00	Pass-through	--	NR/NR	ND	3.8	Oct 2023- Nov 2024	
Total		AUD 1,000.00							

This is the first RMBS transaction under Resimac’s programme offering a Yen denominated tranche and confirms Resimac’s ongoing commitment to broader investor participation.

Resimac’s Group Treasurer, Andrew Marsden, said: “This is a milestone transaction for Resimac. The inaugural Yen securitisation creates new access to the Japanese capital markets and currency diversification, which is in line with our long-term funding strategy.”

National Australia Bank Limited, SMBC Nikko Capital Markets Limited and Sumitomo Mitsui Banking Corporation acted as JPY Lead Managers. National Australia Bank Limited, SMBC Nikko Capital Markets Limited, Sumitomo Mitsui Banking Corporation, Sydney Branch and Standard Chartered Bank acted as AUD Joint Lead Managers.

-ENDS-

Investor Enquiries:

Scott McWilliam
Resimac Group
(+61) (0)2 9248 0300
scott.mcwilliam@resimac.com.au

Andrew Marsden
Resimac Group
(+61) (0)2 9248 6507
andrew.marsden@resimac.com.au

Media Enquiries:

Jenneth Orantia
Resimac Group
(+61) (0)2 8267 2005
jenneth.orantia@resimac.com.au

Antonino Blancato
Financial & Corporate Relations (FCR)
(+61) (0)2 8264 1009
a.blancato@fcr.com.au

About Resimac Group:

Resimac Group Ltd (“Resimac”) is a leading non-bank residential mortgage lender and multi-channel distribution business, recognised as Non-Bank of the Year by the Australian Mortgage Awards 2020. It operates under a fully integrated business model comprising origination, servicing and funding prime and non-conforming residential mortgages 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 greater than \$12 billion and assets under management of almost \$15 billion.

Resimac is proud of its securitisation program. Resimac has issued in excess of \$30 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.