

ASX ANNOUNCEMENT

27 November 2025

Eureka executes Social Loan with Westpac as Sole Sustainability Coordinator to support affordable housing for residents, with green upgrades across eligible villages

Eureka Group Holdings Limited (ASX: EGH) is pleased to announce that it has executed a Sustainability Terms Deed Poll, converting all of Eureka's \$180 million Facilities with Westpac and NAB into Social Loans aligned with the Social Loan Principles.

Under Eureka's Sustainable Finance Framework, proceeds will be allocated on a portfolio basis to Eligible Projects, being:

- i. Delivery of affordable housing for our residents; and
- ii. Green upgrades within those villages, such as rooftop solar PV, battery storage, and energy efficiency initiatives designed to reduce residents' energy costs and emissions.

Eureka has obtained a Second Party Opinion (SPO) confirming alignment to Loan Market Association, the Asia Pacific Loan Market Association, and the *Loan Syndications & Trading Association's (LMA/APLMA/LSTA) Green Loan Principles (GLP) 2025* and *Social Loan Principles (SLP) 2025*. Eureka will provide annual allocation and impact reporting to lenders, including on a best effort basis indicators such as average rent-to-income ratio, number of eligible residents, installed PV/battery capacity, and estimated emissions avoided.

There is no change to pricing, covenants, ranking or security results from this conversion, and the Social Loan remains within Eureka's existing secured group structure.

Eureka's Managing Director and Chief Executive Officer, Mr Simon Owen commented, "Converting our Westpac and NAB facilities into Social Loans directly links our funding to the delivery of affordable, secure housing and energy upgrades across our villages, reinforcing our resident-first philosophy".

Nell Hutton, Chief Executive Officer Westpac Institutional Bank stated, "Westpac is proud to support Eureka as it converts its loan facilities into Social Loans. This milestone underscores the importance of directing capital toward affordable housing solutions and reflects our shared focus on improving housing supply and affordability for Australians. We look forward to partnering with Eureka to help deliver affordable housing that makes a meaningful difference in communities nationwide."

Key terms:

- Amount designated as Social Loan: Westpac \$90 million and NAB \$90 million
- Reporting: Annual allocation and impact report
- Allocation timetable: Within 24 months of designation

This announcement was approved and authorised for release by Eureka's Board of Directors.

-Ends-

For further information:

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