

# Unaudited Half Yearly Results to 31 December 2025

ABN 69 087 651 876 AFSL/Australian Credit License 240701

Police & Nurses Limited (P&N Group) is pleased to announce its unaudited half-year financial results to 31 December 2025.

## Key highlights

### Our customers



**85%**  
customer satisfaction

**3,114**  
customer growth  
(+1.5%\*)

### Our people



**79%**  
engagement  
**90%**  
feel they belong  
at work

### Our growth



**\$8.2b**  
Loans (+4%\*)

**\$7.5b**  
Deposits (+6%\*)

### Our strength



**\$15.8m**  
NPAT (+16%<sup>^</sup>)

**15.1%**  
Capital ratio

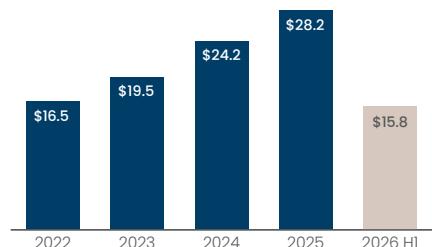
## Commentary

Managing Director and CEO, Andrew Hadley, said:

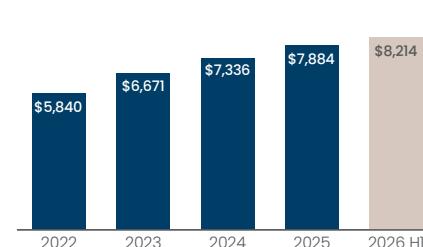
"The half yearly results:

- Reflect our continued focus on enhancing customer experience, delivering sustainable growth across retail and business banking, and leveraging technology investments and business improvement initiatives.
- Build on our performance by delivering better outcomes for our customers, people, and the long-term financial strength and sustainability of the business.
- Position us to deliver on our full year ambitions and have delivered a strong foundation to leverage in the years to come.
- Are a credit to our talented, engaged, and passionate people who work tirelessly to support our customers and communities."

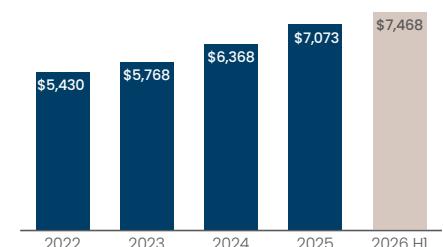
**NPAT (\$m)** increased 16%<sup>^</sup> to \$15.8m



**Loans (\$m)** increased 4%\* to \$8.2b



**Customer deposits (\$m)** increased 6%\* to \$7.5b



## Across the Group

**27**

Branches across  
QLD, NSW and WA



**608**

Employees



**204,977**

Customers

