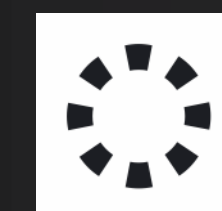


Resilient Growth. Strong Foundations. Building Opportunity with AI.

AGM PRESENTATION | 18 JUNE 2026



Manx
Financial Group



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The MFG Companies.

Manx Financial Group PLC is a diversified financial services group head-quartered on the Isle of Man, delivering a unique combination of traditional banking, specialist financial services, and strategic investments.

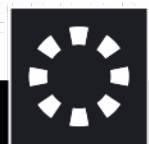
NAV	TNAV/ SHARE	Normalised ROTE
£43.6m	22.2p	30.9%
Normalised PBT	Reported PBT	TCR
£8.6m	£7.3m	15.8%





MFG at a glance.

MANX FINANCIAL
GROUP



Specialist funding model focussed on non-bank lenders in underserved markets.

Non-bank lenders have a 36% share of the £15.7bn UK SME market.



Access to a large, stable deposit base in the Isle of Man and UK.

£452.5m of customer deposits.



Diversity of income streams through Manx Ventures.

13 operating companies.



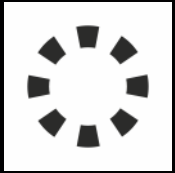
Consistently high returns.

FY25 normalised RoTE of 30.9%.



Stable dividend policy.

FY25 dividend per share of 0.78p.



2025

A year of continued strategic and operational progress



Net interest income increased by 14.3% to £37.5 million.

[2024: £32.8 million], reflecting both balance sheet growth and an improved funding mix.



Basic earnings per share was 5.33p [2024: 6.87p] and normalised basic earnings per share increased by 10% to 6.28 pence.

[2024: 5.70p]



Net assets per share rose to 35.4p [2024: 31.1p] and tangible net assets per share increased to 22.2p. [2024: 17.9p]



Normalised return on tangible equity remained high at 30.9%. [2024: 32.4%]



Net assets increased by 16.7% to £43.6 million.

[2024: £37.3 million]
These increases reflect the continuing strength of the Group's financial position.



Reported profit before tax decreased to £7.3 million.

[2024: £9.9 million], reflecting a weaker contribution from The Business Lending Exchange Ltd together with the impact of non-recurring provisions.



Normalised profit before tax increased to £8.6 million.

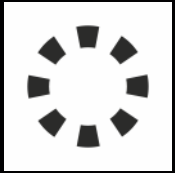
[2024: £8.3 million]



Return on equity was 15.8% [2024: 22.4%] and normalised return on equity was maintained at 18.6%. [2024: 18.6%]



Total capital ratio of 15.8%. [2024: 17.0%], safely above its regulatory minimum, reflecting growth in risk weighted assets.



Group Financial Highlights.



NET INTEREST INCOME

FY2025	£37.5m
FY2024	£32.8m
FY2023	£32.4m
FY2022	£24.4m
FY2021	£18.0m



NORMALISED BASIC EPS

FY2025	6.28p
FY2024	5.70p
FY2023	4.59p
FY2022	3.77p
FY2021	2.44p



TNAV PER SHARE

FY2025	22.2p
FY2024	17.9p
FY2023	17.3p
FY2022	14.2p
FY2021	14.1p



NORMALISED RoTE

FY2025	30.9%
FY2024	32.4%
FY2023	29.1%
FY2022	26.7%
FY2021	17.6%



2025: DCA Provision £1.3m debit.

2024: DCA Provision £0.2m debit less £1.8m impairment release, net £1.6m credit.



Group Strategic Highlights.



TECHNOLOGY ENABLEMENT

A disciplined, phased digital transformation to create a faster, smarter, and more scalable group - delivering stronger customer outcomes, lower operating costs, and sustainable long-term growth.



PLUG-IN OVERDRAFT CAPABILITY

Development of a modular, “plug-in” overdraft capability to enable flexible current-account lending, supporting future product innovation and distribution opportunities without core platform redesign.



REPUBLIC OF IRELAND BNPL

Progression of preparatory work to support potential entry into the Republic of Ireland buy-now-pay-later market, including regulatory assessment and operational readiness.



MFG Core Subsidiaries.



Our entrepreneurial subsidiary currently holds 100% of the issued share capital of seven companies.

PRE TAX PROFIT
£0.84m



Provides a variety of financial products, services, and facilities to the Isle of Man and the UK consumer and business sectors.

PRE TAX PROFIT
£3.45m



Payment Assist is the UK's leading automotive repair point-of-sale finance provider.

PRE TAX PROFIT
£2.40m



Conister Bank

High-quality profitable lending engine.

Fully licensed bank in both IOM and UK

The majority of lending is in the UK [SMEs]

Facility sizes: £1 - £100m

Maximum individual exposure: £2.0m

UK MARKET SIZE

£15.7bn

SME only

UK MARKET SHARE

36%

Non- Bank Lenders

1.9%

Consiter Bank

UK MARKET

350

Licensed Banks

~3K

Non Bank Lenders

50k

Credit Brokers





Scaling growth through flexible automotive finance.

The UK's leading automotive repair point-of-sale finance provider, offering diversified lending, including insured products and retail.

Provides access to high-yielding, secure credit markets.

FCA regulated for consumer credit.

2025 ADVANCES

£219.7m
+28.9%

2024: £170.5m

CUSTOMER BASE

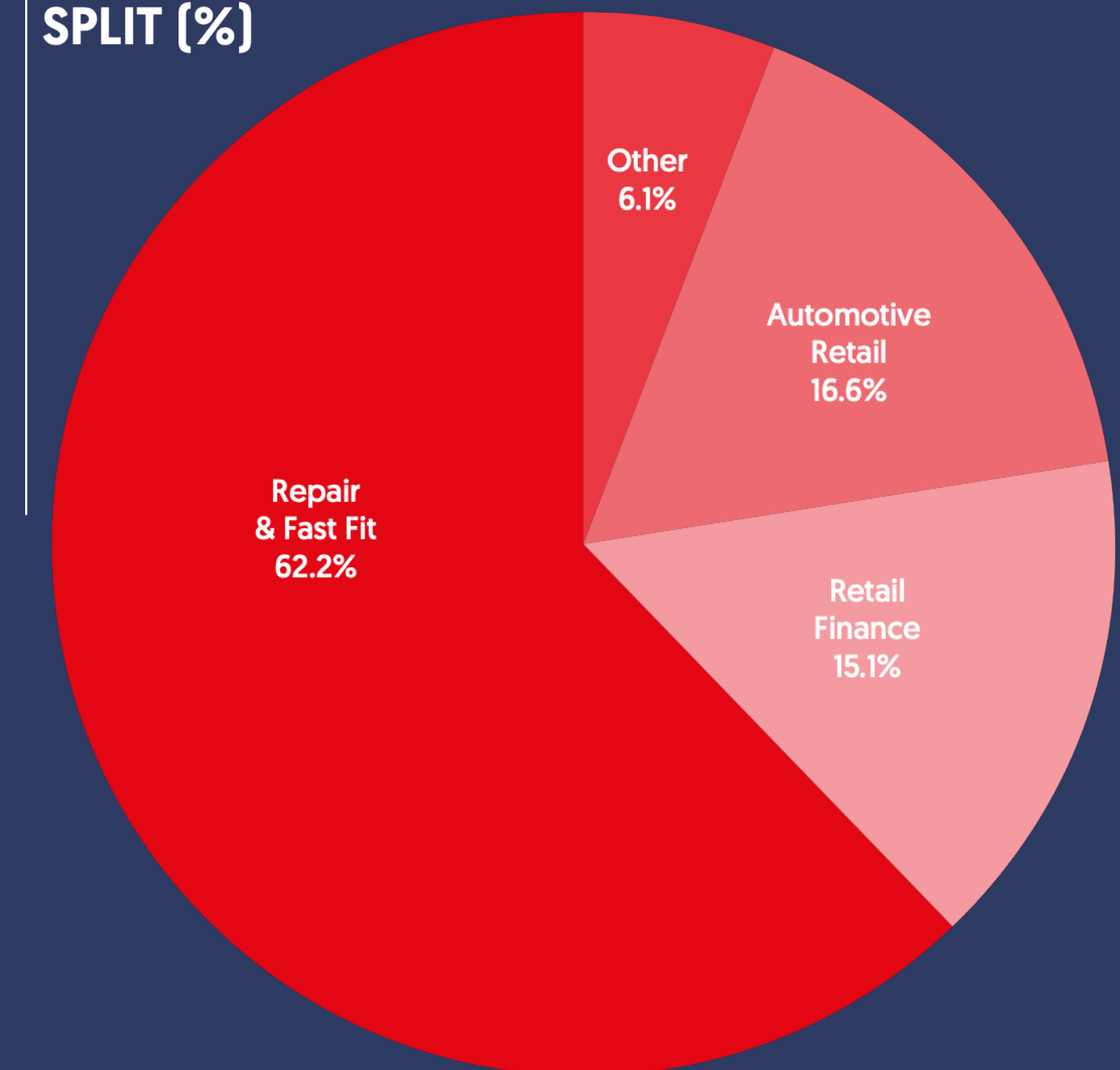
1.5m+
Unique Customers

8k
Garages

KEY PARTNER AGREEMENTS

8
Retail Automotive Alliance Ltd
eDynamix UK Ltd
Car Care Plan Ltd / Nissan Motor GB Ltd
Fix Auto UK Ltd
Advantage Parts Solutions Ltd
TentBox Ltd
Revive! Auto Innovations [UK] Ltd
EMaC / Toyota GB

DISTRIBUTION SPLIT (%)





Fuelling growth through strategic investment.

HOLDINGS

100% of the issued share capital in 7 companies.

Options to increase shareholdings in another 4 companies.

2025 DIVIDENDS

£1.1m

Additional value not fully priced in.

CURRENT VENTURES





AI: Unleashing extensible growth.

Artificial Intelligence [AI] uses data to identify patterns, generate insights, and support decision-making. In banking, AI ranges from assistive tools that help employees work more effectively to autonomous agents that complete tasks within defined controls.

GROWTH & PROFITABILITY

Unlocks new revenue and protects margins.



CUSTOMER EXPERIENCE

Delivers faster, more personalised customer experiences.



EFFICIENCY

Automates repetitive work and reduces manual effort.



SCALE

Scales the business without proportional cost growth.



AI AGENTS

“human in the loop”

DECISIONS

Enables faster, more consistent decision-making.



LENDING

Accelerates loan processing and underwriting support.



RISK & COMPLIANCE

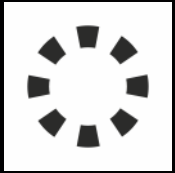
Strengthens compliance, monitoring, and risk management.



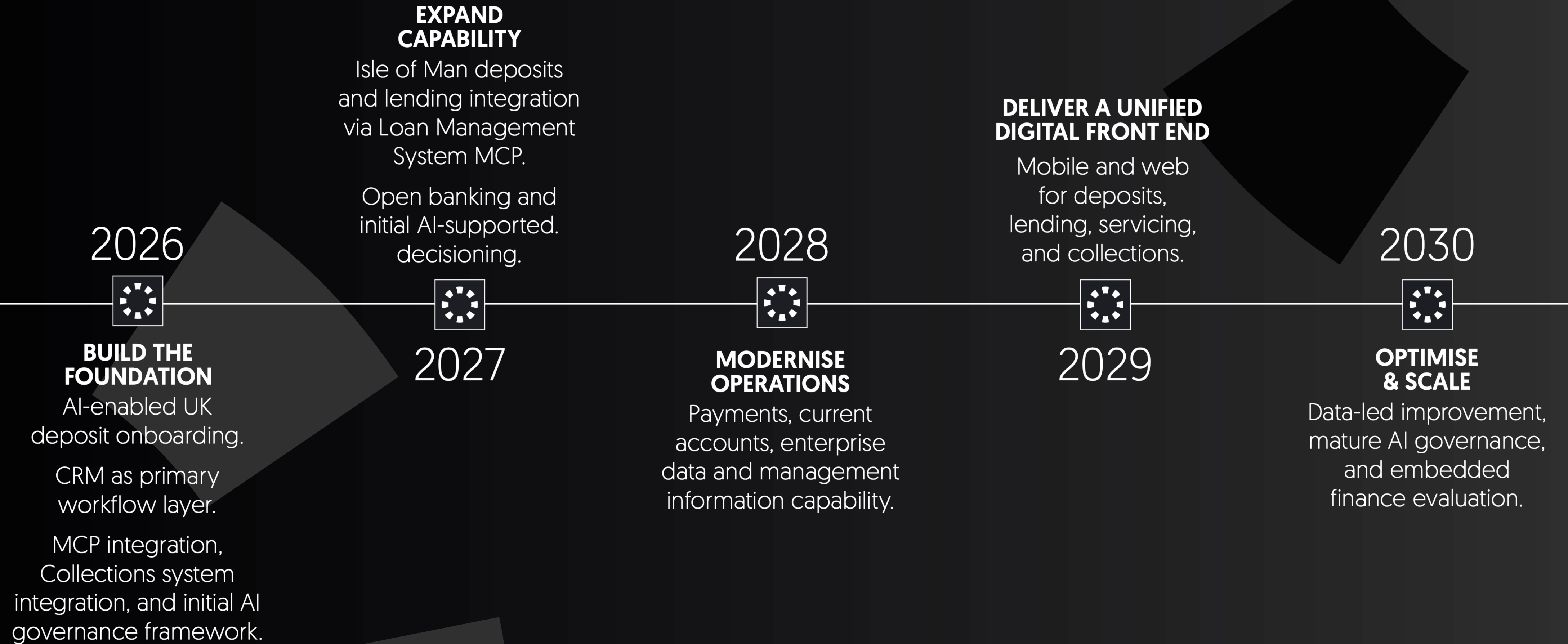
CONVERSION

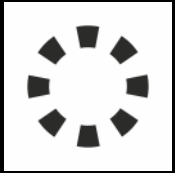
Improves lead conversion, cross-sell and customer retention.





5-Year Transformation.





Measuring Success.

STRAIGHT THROUGH PROCESSING (STP)

Automation of core
customer journeys.

88%

Deposit STP.

82%

Lending STP.

65%

Collections self-
service resolution.

CUSTOMER EXPERIENCE SPEED

Faster decisions
& onboarding.

7mins

Deposit account
opening time.

5mins

Lending decision
time [“time-to-yes”].

OPERATIONAL EFFICIENCY

Cost & workforce
reduction.

60%

Reduction

in deposit
onboarding
cost.

55%

Reduction

in operations
FTE per 1,000
accounts.

AUTOMATION & RESILIENCE

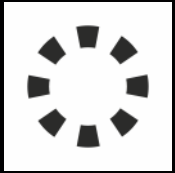
Scaled automation
& platform stability.

99.95%

Automated
Consumer Duty
evidence
generation.

99.95%

MCP server
uptime.



Resilient Growth. Strong Foundations. Building Opportunity with AI.



**Differentiated
distribution
and product
expansion levers.**

Access to multiple channels and ability to launch new products underpin ongoing growth optionality.



**Attractive,
high-margin
lending model.**

Scalable platform with resilient earnings performance and double-digit growth supported by disciplined underwriting.



**Favourable structural
tailwinds in UK
lending markets.**

Elevated interest rate environment and cost-of-living pressures are sustaining demand for non-bank / specialist lending solutions.



**Exposure to
underserved,
growing segments.**

Traditional banks continue to retrench, creating a long-term opportunity to capture share in structurally underserved markets.



**Proven management
execution and
sector expertise.**

Strong track record of delivery supported by deep relationships and operational know-how.



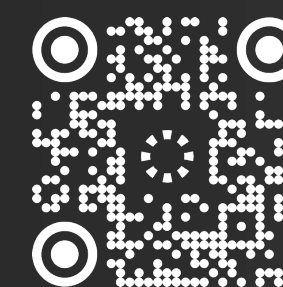
**Disciplined capital
allocation and
strategic M&A
capability.**

Ability to deploy capital efficiently, including through accretive acquisitions via a VC-style subsidiary model.

Thank you.

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