

# 2024 JAPANESE INVESTOR SEMINAR

Tokyo | Tuesday 24 September | 1.30pm  
Australian Embassy, 2-1-14 Mita, Minato-ku, Tokyo

## Agenda

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| <b>1.30pm - 2.00pm</b> | <b>Embassy security clearance and registration</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>2.00pm - 2.05pm</b> | <b>Welcome from the Australian Government</b><br>Elizabeth Cox   General Manager, North East Asia <b>Austrade</b> and and Minister (Commercial) <b>Australian Embassy</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>2.05pm - 2.15pm</b> | <b>Welcome and market update from the Australian Securitisation Forum</b><br>• Summary of YTD primary market<br>Chris Dalton   Chief Executive Officer   <b>Australian Securitisation Forum</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>2.15pm - 2:45pm</b> | <b>Outlook for the Australian economy and housing markets</b><br>• Macro trends influencing the Australian economy<br>• Implications of slowing economic growth, inflation and interest rate trends<br>• Trends in Australian regional housing markets<br>Kohei Iwahara   Senior Economist Japan Pacific   <b>Natixis Japan Securities Co., Ltd.</b>                                                                                                                                                                                                                                                                                                                                                   |
| <b>2.45pm - 3.30pm</b> | <b>Update on the Australian residential mortgage market</b><br>• Revised RMBS rating methodology<br>• Current competitive dynamics of mortgage origination<br>• Rating methodology of SMSF residential loans<br>• Features of Australian securitisation warehouse facilities<br>Hiroshi Sonoda   Director   <b>S&amp;P Global Ratings Japan Inc</b><br>Sally Ng   Director, Securitisation   <b>Commonwealth Bank of Australia</b>                                                                                                                                                                                                                                                                     |
| <b>3.30pm - 3.45pm</b> | Break                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>3.45pm - 4.15pm</b> | <b>Investor base and relative value of Australian RMBS/ABS</b><br>• Credit performance of RMBS/ABS and comparison of RMBS/ABS arrears performance<br>• Trends with RMBS CPR<br>• Diversity of issuer base and international investor participation<br>• Relative value of Australian RMBS/ABS<br>Tomohiro Miyasaka   Chief Analyst of Securitisation   <b>SMBC Nikko Securities Inc.</b>                                                                                                                                                                                                                                                                                                               |
| <b>4.15pm - 5.00pm</b> | <b>Issuer and investor panel</b><br>• Current trends in RMBS and ABS issuance<br>• Trends in residential mortgages and auto receivables<br>• Attractiveness of Australian securitisation in context of Yen devaluation<br>Takehiro Yamamiya   Director   <b>Societe Generale Securities Japan Limited</b> [Moderator]<br>James Austin   Chief Financial Officer   <b>Firstmac Limited</b><br>Gwenneth O'Shea   Head of Securitisation   <b>AMP Bank</b><br>Akeskhi Gour   Treasurer   <b>MA Money</b><br>Kuniko Aiba   General Manager Business Development Department   <b>SBI Sumishin Net Bank</b><br>Yu Takahashi   Deputy Senior Manager Securities Investment Division   <b>SBI Shinsei Bank</b> |
| <b>5:00pm - 6.00pm</b> | <b>Networking drinks and canapés</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 6pm                    | Seminar concludes                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |