RECONCILIATION ACTION PLAN
INNOVATE

METRICS

INNOVATE RECONCILIATION ACTION PLAN

NOVEMBER 2025 - OCTOBER 2027

STATEMENT FROM CEO OF RECONCILIATION AUSTRALIA

Reconciliation Australia commends the Metrics Group on the formal endorsement of its inaugural Innovate Reconciliation Action Plan (RAP).

Commencing an Innovate RAP is a crucial and rewarding period in an organisation's reconciliation journey. It is a time to build strong foundations and relationships, ensuring sustainable, thoughtful, and impactful RAP outcomes into the future.

Since 2006, RAPs have provided a framework for organisations to leverage their structures and diverse spheres of influence to support the national reconciliation movement.

This Innovate RAP is both an opportunity and an invitation for Metrics to expand its understanding of its core strengths and deepen its relationship with its community, staff, and stakeholders.

By investigating and understanding the integral role it plays across its sphere of influence, Metrics will create dynamic reconciliation outcomes, supported by and aligned with its business objectives.

An Innovate RAP is the time to strengthen and develop the connections that form the lifeblood of all RAP commitments. The RAP program's framework of relationships, respect, and opportunities emphasises not only the importance of fostering consultation and collaboration with Aboriginal and Torres Strait Islander peoples and communities, but also empowering and enabling staff to contribute to this process, as well.

With close to 3 million people now either working or studying in an organisation with a RAP, the program's potential for impact is greater than ever. Metrics is part of a strong network of more than 3,000 corporate, government, and not-for-profit organisations that have taken goodwill and intention, and transformed it into action.

Implementing an Innovate RAP signals Metrics' readiness to develop and strengthen relationships, engage staff and stakeholders in reconciliation, and pilot innovative strategies to ensure effective outcomes.

Getting these steps right will ensure the sustainability of future RAPs and reconciliation initiatives, and provide meaningful impact toward Australia's reconciliation journey.

Congratulations Metrics on your Innovate RAP and I look forward to following your ongoing reconciliation journey.

Karen Mundine
Chief Executive Officer
Reconciliation Australia

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ACKNOWLEDGEMENT OF COUNTRY

Metrics acknowledges Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of the lands and water on which we live and work each day and recognise their connection to land, waters and community.

We pay our respect to their Elders past and present across our great nation.

ARTIST - SARRITA KING

Sarrita King is a Gurindji, Waanyi woman living on Larrakia Country in Darwin, not far from where she spent most of her youth and the land her ancestors inhabited. Sarrita learnt about her Aboriginal culture from her father, highly regarded artist, William King Jungala.

Sarrita's exposure to the power and uniqueness of the Australian landscape and its harsh climate has provided the theme for her works of art since she began painting at age 16. Rolling sand hills, cracking lightning and thunderstorms, torrential rain, fire, desert and tangled bush are all scathing environmental factors that shaped her forefather's lives and also her own. On a world scale, her depictions couldn't be more seasonable and well-timed.

Stylistically, Sarrita utilises traditional Aboriginal techniques such as 'dotting' but also incorporates unorthodox techniques inherited from her father, as well as self-developed practices. Her art is a fusion of the past, present and future and represents the next generation of artists who have been influenced by both their Indigenous history, and current Western upbringing.

ARTWORK – KANKULAK

The original painting showcased in this document was created by Sarrita King to celebrate Metrics reconciliation ambition.

Kankulak, meaning upwards in Gurindji, hangs proudly in Metrics Sydney office. It forms part of Sarrita's Earth Elements series, through which she has expanded the way in which she sees the earth and its elements and increased her own appreciation for the Australian natural landscapes that have nourished and protected her people for generations.

Vibrant colour and movement depict the beauty and contrast of Australia's land and sea, bringing a feeling of uplift, lightness and brightness. Kankulak juxtaposes Country against fresh and saltwater sources that meet and move forward as one, representing the spirit of reconciliation.

Sarrita's desire to visually communicate her inspiration and the land keeps her ancestral narrative alive and provides a new way of looking back while looking forward.

MESSAGE FROM OUR MANAGING PARTNERS

We are proud to present our second Reconciliation Action Plan, reaffirming our commitment to truth, healing, and unity. We acknowledge the profound injustices experienced by Aboriginal and Torres Strait Islander peoples, including the dispossession of their lands and the ongoing impacts of colonisation. We also honour the extraordinary resilience, strength, and cultural continuity of the Traditional Custodians of Country across Australia. Through this Reconciliation Action Plan, we seek to deepen respect, foster genuine partnerships, to reduce systemic barriers and contribute meaningfully to a future grounded in justice, equity, and shared pride.

Aboriginal and Torres Strait Islander peoples have remained connected to the land and sea for more than 60,000 years – and their custodianship has made a priceless contribution in shaping and safeguarding the Australian environment. In spite of the historical injustices and ongoing inequalities Aboriginal and Torres Strait Islander peoples have endured, they remain the oldest continuing cultures in human history.

Our commitment to sustainability drives us to reflect on our contribution to the United Nations Sustainable Development Goals. We have identified reconciliation as a critical component of the equitable society we wish to create. We admire the resilience of Aboriginal and Torres Strait Islander peoples' social structures, cultures, spiritual traditions, histories and deep connection to land, sea and community. We seek to learn from, and build upon, their legacy in our efforts to support sustainable and equitable development.

We are proud of the steps we have taken under our inaugural Reconciliation Action Plan, working together with Aboriginal and Torres Strait Islander peoples with the aim to reduce inequality, generate decent work and economic growth and promote the wellbeing of Aboriginal and Torres Strait Islander peoples. This Reconciliation Action Plan records our plans for further contributing to Australia's national reconciliation movement and building respect for the knowledge, cultures and traditional practices of Aboriginal and Torres Strait Islander peoples within our sphere of influence.

We hope that you will join us on the next stage of our journey to a future that embraces all who call Australia their home.

Andrew Lockhart
Group CEO & Managing Partner

Justin Hynes
Managing Partner

Graham McNamara
Managing Partner

Andrew Tremain
Managing Partner

OUR VISION FOR RECONCILIATION

Our vision is for a reconciled Australia, where Australians work together to close the prosperity gaps between Aboriginal and Torres Strait Islander peoples and non-Indigenous peoples, creating an improved national culture that is grounded in recognition, respect, dignity, equity and inclusion.

In this future, Aboriginal and Torres Strait Islander Peoples have the same access to finance and employment as non-Indigenous Australians, along with other opportunities to participate in the lending and investing sectors that we are a part of. We will support initiatives that promote an understanding of our country's shared history, recognising the significant contribution of Aboriginal and Torres Strait Islanders peoples. Metrics will continue to demonstrate this support by embracing and encouraging a better understanding of the cultural and spiritual practices of the Traditional Custodians and Elders of Australia, amongst our staff and stakeholders.

As investment professionals, we will continue to focus on the wider impacts of our investments and activities, working with similarly committed partners to foster healthy, inclusive, sustainable and environmentally sensitive outcomes, to deliver financial and social benefits for future generations of Australians.

ABOUT THE METRICS GROUP

This Reconciliation Action Plan has been prepared by Metrics Credit Holdings Pty Ltd (MCH) on behalf of its related entities Metrics Credit Partners Pty Ltd, Metrics Real Estate Partners Pty Ltd and Navalo Financial Services Group Holdings Pty Ltd (collectively referred to as Metrics Group).

As of 30 September 2025, the Metrics Group employed in excess of 450 people, servicing our clients from locations in Sydney, Melbourne, Brisbane, Perth and Hobart, as well as Auckland, London, Dublin, Hong Kong, Kuala Lumpur and Manila. While the number of Aboriginal and Torres Strait Islander staff is currently not known, we will work within this RAP to determine culturally appropriate ways to understand this. At the same time, we are continuing to explore culturally appropriate ways to strengthen the connections between our team members and the First Nations communities in the places in which we operate.

Metrics Credit Partners (Metrics) is a leading Australian alternative asset manager, managing in excess of $30 billion in assets. Metrics specialises in fixed income, private credit, equity, and capital markets, supporting institutional and retail clients globally. Metrics offers three ASX-listed funds—Metrics Master Income Trust (MXT), Metrics Income Opportunities Trust (MOT), and Metrics Real Estate Multi-Strategy Fund (MRE)—alongside a suite of wholesale and unlisted retail investment products. This provides investors with unequalled access to the Australian private debt market through a range of innovative investment products that seek to provide capital stability and regular income. Metrics also leverages its deep expertise in commercial real estate via Metrics Real Estate Partners (MREP), an investment vehicle that seeks to generate superior returns for investors by partnering with developers to deliver residential, industrial and hotel assets. With forecast gross realisations exceeding $14 billion, MREP is now one of Australia's largest private developers, collaborating with both existing clients and new partners on high-value opportunities. Expanding its footprint, Metrics is establishing Navalo Financial Services Group (Navalo), a scalable and diversified financial services platform. Navalo will originate a broad range of small-ticket consumer and business finance products, including personal loans, car loans, equipment finance and Buy Now Pay Later solutions – delivered with competitive and flexible financing options.

For more information on Metrics and MREP, please visit our website: www.metrics.com.au.

For more information on Navalo, please visit our website: www.navalo.com.au.

OUR INNOVATE RECONCILIATION ACTION PLAN

The Metrics Group recognises Aboriginal and Torres Strait Islander peoples as the Traditional Custodians of this land. We are committed to playing our part in the achievement of the United Nations Sustainable Development Goals and contributing to a better future. This includes supporting a fair and equitable society.

We accept and seek to understand the wrongs done to Aboriginal and Torres Strait Islander peoples, raise awareness of our history and our national identity, reduce prejudice and discrimination and acknowledge that all these issues are interrelated.

Our aim is to be recognised as a leader in financing the acceleration of, and mainstreaming of, economic activity which mitigates social issues and challenges and achieves positive social outcomes. We recognise that, as investors, we can play a significant role by making sure that the social dimension is fully integrated into our investment, capital allocation and operating activities.

We seek to lead by example by demonstrating a high level of corporate social responsibility. We strive to achieve this by increasing awareness of our efforts in accordance with our Human Rights Policy and fostering socially responsible behaviour amongst our staff, our suppliers, the entities in which we invest and our peers at all levels.

People and our culture define our unique position in the market. We place significant value on the individual skills and talent of our team members and strive to maintain an environment that is diverse, inclusive, and rewarding. We look forward to incorporating a greater awareness of Aboriginal and Torres Strait Islander cultures into our workplaces and to better understanding our spheres of influence and opportunities for creating meaningful and long-lasting relationships with Aboriginal and Torres Strait Islander individuals and organisations.

We are proud to continue our reconciliation journey through the preparation of this Innovate Reconciliation Action Plan, which builds upon the foundations of our Reflect Reconciliation Action Plan.

Our Senior RAP Champion is Andrew Lockhart, Group CEO and one of our four Managing Partners, who is responsible for raising awareness of this Innovate Reconciliation Action Plan and driving internal engagement on our reconciliation initiatives.

OUR CURRENT ACTIVITIES

While we are still early in the reconciliation process, over the last three years we have engaged in activities contributing to reconciliation through:

> Communicating our commitment to reconciliation by publishing our RAP on our website and promoting it on LinkedIn

> Engaging with investors on reconciliation through meetings to discuss our RAP and our initiatives

> Advocating for RAP development through presentations to fellow members of the Pinnacle group and members of the Principles for Responsible Investment

> Developing an email sign off for Metrics and MREP including an Acknowledgement of the local Traditional Owners or Custodians of the lands and waters and a link to our RAP

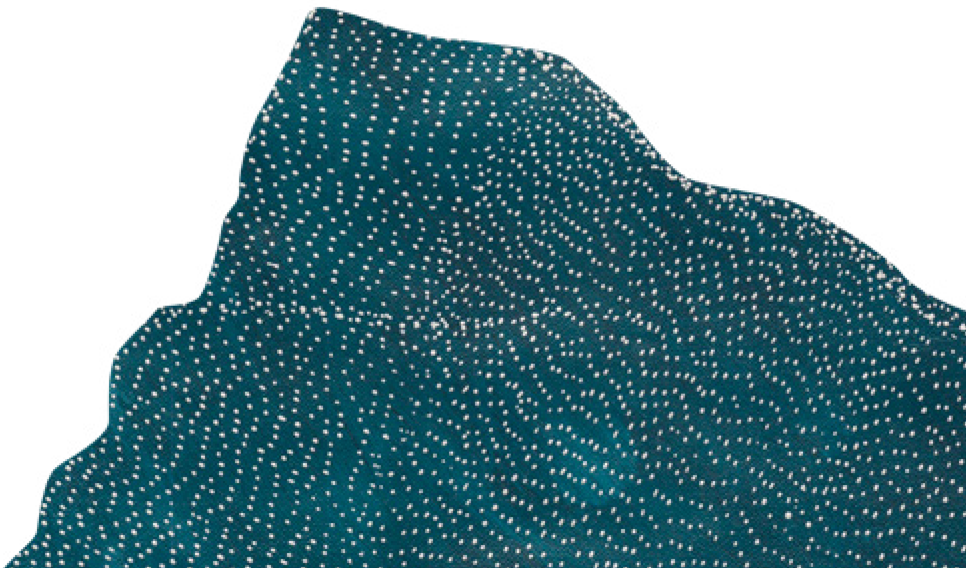
> Inviting Metrics and MREP staff to join hosted walking tours on Country in 2022, 2024 and 2025 to develop an understanding of the local Traditional Owners or Custodians of the lands and waters within our organisation’s operational area

> Inviting all Metrics and MREP staff to join art gallery tours in 2023 to learn more about First Nations histories and cultures, including increasing our collective understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols

> Establishing a partnership with Tranby, Australia’s oldest independent Indigenous education provider, through which we have donated surplus computer equipment for use by students and staff and have been given the opportunity to attend events hosted by Tranby to celebrate its Yanalangami Changemaker program

> Adopting an Anti-discrimination Policy and a Human Rights Policy

> Sharing information about National Reconciliation Week and NAIDOC Week activities with all Metrics and MREP staff via internal emails and posts on our intranet



OUR CURRENT ACTIVITIES CONT..

These activities build on our ongoing reconciliation efforts through:

> showcasing First Nations artwork in our offices, as well as sourcing First Nations furniture and decor

> working with the New South Wales Aboriginal Land Council (NSWALC) as an investor in our funds

> the development of our lending product aimed at supporting the growth of Aboriginal and Torres Strait Islander small and medium enterprises

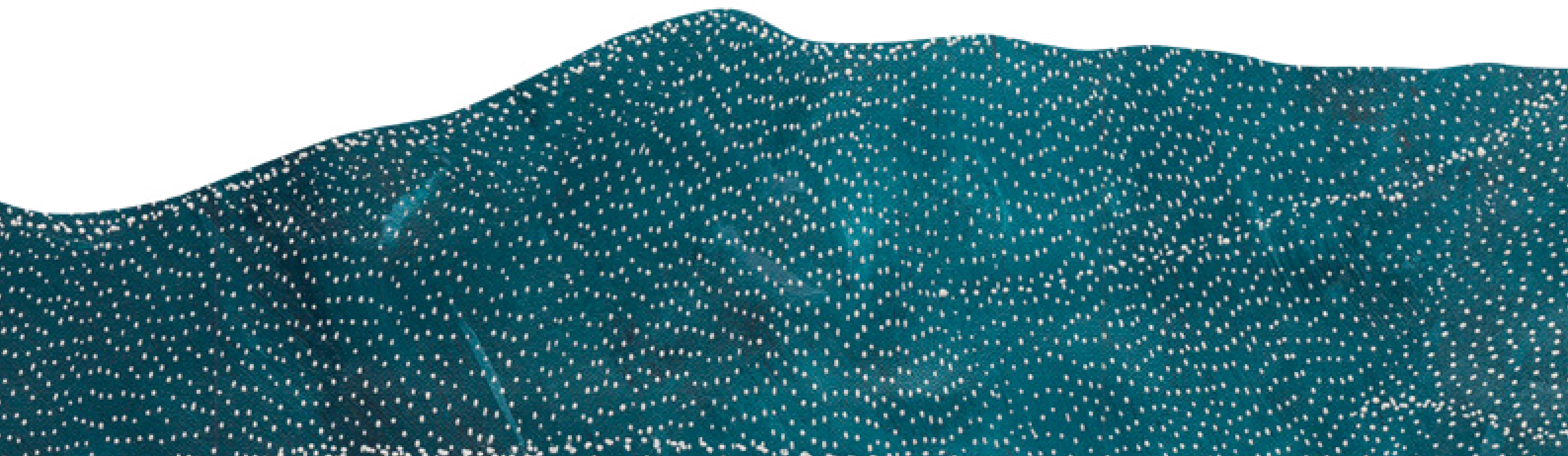
> the rollout of cultural awareness training and distribution of cultural awareness material to our Team

> procurement of goods and services from Aboriginal and Torres Strait Islander owned businesses, including Muru Office Supplies

> investigating other ways to engage with and support our Aboriginal and Torres Strait Islander stakeholders in our local communities

Our activities have increased our team's shared understanding of Aboriginal and Torres Strait Islander ceremony, customs, Law and resilience, before and after the arrival of Europeans. They have also inspired more conversation and reflection on the historical injustices and ongoing inequalities Aboriginal and Torres Strait Islander Peoples have endured and our role in achieving reconciliation. While we have so far faced challenges in identifying and establishing relationships with First Nations partners to help us deliver our ambition, we continue to seek opportunities for our business and our team to contribute to positive outcomes and impact for First Nations peoples.

We also engage on reconciliation on an ad hoc basis with organisations in our sphere of influence. To-date we have shared experiences from our Reconciliation Action Plan journey with investors in our funds, Asia-Pacific based peers who are members of the Principles for Responsible Investment, and our affiliates in the Pinnacle Group.



OUR RECONCILIATION WORKING GROUP

Our Reconciliation Working Group (RWG) has been established and is led by our four Managing Partners, Andrew Lockhart, Justin Hynes, Graham McNamara, and Andrew Tremain. The RWG is a dynamic group comprised of individuals across our business who are committed to working toward our vision for a reconciled Australia, together with an external representative for Aboriginal and Torres Strait Islander peoples.

At the time of publication of this Innovate Reconciliation Action Plan, our RWG consists of the following members:

- Andrew Lockhart
  Group CEO and Managing Partner, Senior RAP Champion and RWG Chair
- Justin Hynes
  Managing Partner
- Graham McNamara
  Managing Partner
- Andrew Tremain
  Managing Partner
- Stewart Creighton
  Managing Director - Commercial Lending
- Alison Chan
  Head of Responsible Investment & Sustainable Finance
- Frida Panayi
  Director, Responsible Investment & Sustainable Finance
- Noah Butler
  Analyst, Responsible Investment & Sustainable Finance
- Emily Hills
  Head of Governance & Group Company Secretary
- John Fitzsimmons
  Director - Metrics Real Estate Partners
- Rabia Stanley
  Senior Associate - Marketing
- Bev Christou
  Head of Customer Support and Credit Operations
- Grant Everett
  Business Development Manager
- Quintin Tudge
  Lending Manager
- Catherine O'Sullivan
  Finance Director
- Rebecca Chan
  Legal Counsel
- Gia Ferreira
  Executive Assistant to Andrew Lockhart
- Jason Timor
  Consultant - Stonecrab, a proud Badu/Waiben Island man from the Torres Strait Islands

RELATIONSHIPS

At the heart of reconciliation is the relationship between the broader Australian community and Aboriginal and Torres Strait Islander peoples. We seek to better understand and value Aboriginal, Torres Strait Islander and non-Indigenous cultures, rights, and experiences, to help us build stronger relationships based on trust and respect and increase the contribution of our business and our team to reconciliation.

No.	Action	Deliverable	Timeline	Responsibility
1	Establish and strengthen mutually beneficial relationships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Meet with local Aboriginal and Torres Strait Islander stakeholders and organisations to develop guiding principles for future engagement.	Mar 2026	Head of Responsible Investment & Sustainable Finance
		Research best practice and principles that support partnerships with Aboriginal and Torres Strait Islander stakeholders and organisations.	Mar 2026	Head of Responsible Investment & Sustainable Finance Director - Metrics Real Estate Partners
		Develop and implement an engagement plan to work with Aboriginal and Torres Strait Islander stakeholders and organisations.	Jun 2026	Director, Responsible Investment & Sustainable Finance Analyst, Responsible Investment & Sustainable Finance
		Maintain and strengthen our current relationships with Aboriginal Land Councils.	Mar 2026	Managing Partner Head of Responsible Investment & Sustainable Finance
2	Build relationships through celebrating National Reconciliation Week (NRW).	Circulate Reconciliation Australia's NRW resources and reconciliation materials to our staff.	May 2026 May 2027	Executive Assistant
		RAP Working Group members to participate in an external NRW event.	27 May - 3 Jun 2026 27 May - 3 Jun 2027	Executive Assistant
		Encourage and support staff and senior leaders to participate in at least one external event to recognise and celebrate NRW.	27 May - 23 June 2026 27 May - 3 Jun 2027	Executive Assistant
		Organise at least one NRW event each year.	27 May - 3 Jun 2026 27 May - 3 Jun 2027	Executive Assistant
		Register all our NRW events on Reconciliation Australia's NRW website.	27 May - 3 Jun 2026 27 May - 3 Jun 2027	Executive Assistant

No.	Action	Deliverable	Timeline	Responsibility
3	Promote reconciliation through our sphere of influence.	Develop and implement a staff engagement strategy to raise awareness of reconciliation across our workforce.	Jun 2026	Senior Associate - Marketing
		Reaffirm our commitment to reconciliation publicly.	Nov 2025	Head of Responsible Investment & Sustainable Finance
		Explore opportunities to positively influence our external stakeholders to drive reconciliation outcomes.	Jun 2026	Senior Associate - Marketing
		Collaborate with RAP organisations and other like-minded organisations to develop innovative approaches to advance reconciliation.	Jun 2026	Business Development Manager

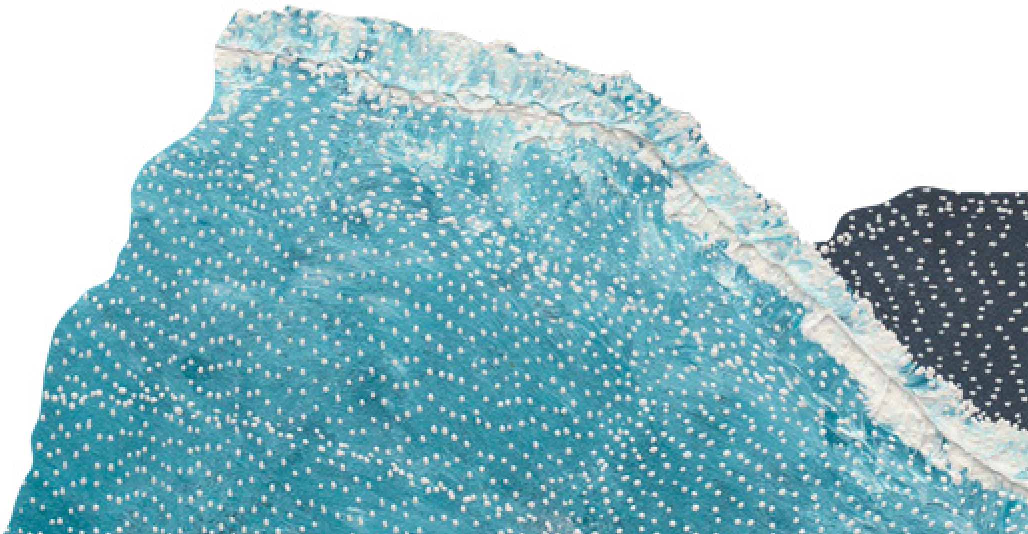
No.	Action	Deliverable	Timeline	Responsibility
4	Establish relationships with local stakeholders and organisations focused on achieving positive educational outcomes for Aboriginal and Torres Strait Islander peoples.	Maintain and strengthen our partnership with an Indigenous education organisation to build on our donation of surplus computer equipment.	Mar 2026	Head of Responsible Investment & Sustainable Finance
		Develop a partnership with an organisation supporting Aboriginal and Torres Strait Islander students in secondary or tertiary education.	Jun 2026	Head of Responsible Investment & Sustainable Finance Head of Governance & Group Company Secretary
5	Promote positive race relations through anti-discrimination strategies.	Research best practice and policies in areas of race relations and anti-discrimination.	Sep 2026	Business Development Manager
		Conduct a review of HR policies and procedures to identify existing anti-discrimination provisions, and future needs.	Sep 2026	Head of Customer Support and Credit Operations
		Review and update the anti-discrimination policy for our organisation.	Sep 2026	Head of Customer Support and Credit Operations
		Engage with Aboriginal and Torres Strait Islander staff and/or Aboriginal and Torres Strait Islander advisors to consult on our anti-discrimination policy.	Sep 2026	Senior Associate - Marketing Head of Customer Support and Credit Operations
		Educate senior leaders on the effects of racism.	Sep 2026	Director, Responsible Investment & Sustainable Finance
		Recognise and promote Harmony Day 21 March (United Nations International Day for the Elimination of Racial Discrimination) within our organisation.	Mar 2026 Mar 2027	Executive Assistant

RESPECT

Understanding of Aboriginal and Torres Strait Islander cultures, rights and experiences underpins progress toward reconciliation. In line with our commitment to treating all stakeholders with dignity, courtesy and respect, we seek to embed cultural competence into our business to help us promote respect for and protection of culture, along with equality and non-discrimination for all peoples, including Aboriginal and Torres Strait Islander peoples.

No.	Action	Deliverable	Timeline	Responsibility
6	Increase understanding, value and recognition of Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.	Conduct a review of cultural learning needs within our organisation.	Sep 2026	Head of Customer Support and Credit Operations
		Consult local Traditional Owners and/or Aboriginal and Torres Strait Islander advisors to inform our cultural learning strategy.	Aug 2026	Head of Customer Support and Credit Operations
		Develop, implement, and communicate a cultural learning strategy document for our staff.	Sep 2026	Head of Customer Support and Credit Operations
		Provide opportunities for all staff to participate in formal and structured cultural learning.	Sep 2026	Head of Customer Support and Credit Operations
		Create an online portal to provide staff with resources and information about Aboriginal and Torres Strait Islander histories, cultures and achievements.	Sep 2026	Senior Associate - Marketing
7	Demonstrate respect to Aboriginal and Torres Strait Islander peoples by observing cultural protocols.	Increase staff's understanding of the purpose and significance behind cultural protocols, including Acknowledgement of Country and Welcome to Country protocols.	Aug 2026	Business Development Manager
		Develop, implement and communicate a cultural protocol document, including protocols for Welcome to Country and Acknowledgement of Country.	Aug 2026	Senior Associate - Marketing Business Development Manager
		Invite a local Traditional Owner or Custodian to provide a Welcome to Country or other appropriate cultural protocol at appropriate significant events each year.	Aug 2026	Executive Assistant
		Include an Acknowledgement of Country or other appropriate protocols at the commencement of appropriate important meetings	Aug 2026	Executive Assistant
		Update website to acknowledge the local Traditional Owners or Custodians of the lands and waters of our office locations.	Aug 2026	Managing Partner Senior Associate - Marketing

No.	Action	Deliverable	Timeline	Responsibility
8	Build respect for Aboriginal and Torres Strait Islander cultures and histories by celebrating NAIDOC Week.	RAP Working Group to participate in an external NAIDOC Week event.	July 2026 July 2027	Managing Partner Managing Director - Commercial Lending
		Review HR policies and procedures to identify barriers to staff participating in NAIDOC Week and consider strategies to remove those barriers.	Sep 2026	Head of Customer Support and Credit Operations Director - Metrics Real Estate Partners
		Promote and encourage participation in external NAIDOC events to all staff.	July 2026 July 2027	Director - Metrics Real Estate Partners Lending Manager
9	Demonstrate respect by promoting Aboriginal and Torres Strait Islander artwork and labelling in our workplaces.	Explore the commissioning of further Aboriginal and Torres Strait Islander artwork and/or other items for our offices.	Dec 2025	Managing Partner Analyst, Responsible Investment & Sustainable Finance
		Explore the labelling of Aboriginal and Torres Strait Islander artwork in our offices.	Dec 2025	Managing Partner Analyst, Responsible Investment & Sustainable Finance



OPPORTUNITIES

Equal participation in a range of life opportunities is crucial for the well-being of all peoples.

We seek to develop and implement culturally appropriate, partnership-centred solutions that uphold the unique rights of Aboriginal and Torres Strait Islander peoples and help us contribute to the creation of an environment in which Aboriginal and Torres Strait Islander peoples can participate equally in a range of life opportunities.

No.	Action	Deliverable	Timeline	Responsibility
10	Improve employment outcomes by increasing Aboriginal and Torres Strait Islander recruitment, retention and professional development.	Build understanding of current Aboriginal and Torres Strait Islander staffing to inform future employment and professional development opportunities.	Oct 2026	Managing Partner Head of Responsible Investment & Sustainable Finance
		Engage with Aboriginal and Torres Strait Islander staff to consult on our recruitment, retention and professional development strategy.	Oct 2026	Managing Partner Head of Responsible Investment & Sustainable Finance
		Develop and implement an Aboriginal and Torres Strait Islander recruitment, retention and professional development strategy.	Oct 2026	Managing Partner Head of Responsible Investment & Sustainable Finance
		Advertise job vacancies to effectively reach Aboriginal and Torres Strait Islander Peoples.	Oct 2026	Managing Partner Head of Responsible Investment & Sustainable Finance
		Review HR and recruitment procedures and policies to remove barriers to Aboriginal and Torres Strait Islander participation in our workplace.	Aug 2026	Managing Partner Head of Responsible Investment & Sustainable Finance
11	Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Develop and implement an Aboriginal and Torres Strait Islander procurement strategy.	Oct 2026	Finance Director
		Revisit investigation of Supply Nation membership.	Aug 2026	Finance Director
		Develop and communicate opportunities for procurement of goods and services from Aboriginal and Torres Strait Islander businesses to staff.	Oct 2026	Analyst, Responsible Investment & Sustainable Finance
		Review and update procurement practices to remove barriers to procuring goods and services from Aboriginal and Torres Strait Islander businesses.	Oct 2026	Finance Director
		Increase proportion of office stationery procured from Aboriginal and Torres Strait Islander owned businesses.	Oct 2026	Executive Assistant

No.	Action	Deliverable	Timeline	Responsibility
11	Increase Aboriginal and Torres Strait Islander supplier diversity to support improved economic and social outcomes.	Investigate opportunities to procure goods and services for our upcoming office refurbishments from Aboriginal and Torres Strait Islander owned businesses.	Oct 2026	Managing Partner Analyst, Responsible Investment & Sustainable Finance
		Develop further commercial relationships with Aboriginal and/or Torres Strait Islander businesses.	Oct 2026	Managing Director - Commercial Lending Lending Manager
12	Improve access to finance for Aboriginal and Torres Strait Islander owned businesses to support improved economic and social outcomes.	Launch a tailored offering by Navalo to support the growth of Aboriginal and Torres Strait Islander owned businesses.	Feb 2026	Managing Director - Commercial Lending Head of Responsible Investment & Sustainable Finance
		Review published research and policy papers on the barriers to financial inclusion for Aboriginal and Torres Strait Islander businesses.	Oct 2026	Business Development Manager
		Consult with Indigenous businesses, Supply Nation, academics, Indigenous Business Australia and other relevant organisations, where possible, to improve the Navalo tailored offering to remove barriers to financial inclusion for Aboriginal and Torres Strait Islander businesses.	Oct 2026	Business Development Manager Lending Manager

GOVERNANCE

We are committed to following Reconciliation Australia's RAP Framework to help us embed the principles and purpose of reconciliation.

No.	Action	Deliverable	Timeline	Responsibility
13	Maintain an effective RAP Working Group (RWG) to drive governance of the RAP.	Maintain Aboriginal and Torres Strait Islander representation on the RWG.	Nov 2025	Analyst, Responsible Investment & Sustainable Finance
		Review the Terms of Reference for the RWG annually.	Nov 2025 Nov 2026	Head of Governance & Group Company Secretary
		RWG to meet at least four times per year to drive and monitor RAP implementation.	Dec 2025 Mar 2026 Jun 2026 Sep 2026 Dec 2026 Mar 2027 Jun 2027 Sep 2027	Head of Governance & Group Company Secretary
14	Provide appropriate support for effective implementation of RAP commitments.	Define resource needs for RAP implementation.	Nov 2025 Nov 2026	Analyst, Responsible Investment & Sustainable Finance
		Engage senior leaders in the delivery of RAP commitments.	Nov 2025 Nov 2026	Managing Partner
		Define and maintain appropriate systems to track, measure and report on RAP commitments.	Nov 2025 Nov 2026	Analyst, Responsible Investment & Sustainable Finance
		Maintain an internal RAP Champion from senior management.	Nov 2025 Nov 2026	Managing Partner
15	Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to verify that our primary and secondary contact details are up to date, to ensure we do not miss out on important RAP correspondence.	Jun, annually	Head of Responsible Investment & Sustainable Finance Director, Responsible Investment & Sustainable Finance

No.	Action	Deliverable	Timeline	Responsibility
15	Build accountability and transparency through reporting RAP achievements, challenges and learnings both internally and externally.	Contact Reconciliation Australia to request our unique link, to access the online RAP Impact Survey.	1 Aug, annually	Head of Responsible Investment & Sustainable Finance
		Complete and submit the annual RAP Impact Survey to Reconciliation Australia.	30 Sep, annually	Head of Responsible Investment & Sustainable Finance Director, Responsible Investment & Sustainable Finance
		Report RAP progress to all staff and senior leaders quarterly.	Dec 2025 Mar 2026 Jun 2026 Sep 2026 Dec 2026 Mar 2027 Jun 2027 Sep 2027	Analyst, Responsible Investment & Sustainable Finance
		Publicly report our RAP achievements, challenges and learnings, annually.	Sep 2026 Sep 2027	Head of Responsible Investment & Sustainable Finance Director, Responsible Investment & Sustainable Finance
		Investigate participating in Reconciliation Australia's biennial Workplace RAP Barometer.	May 2026	Analyst, Responsible Investment & Sustainable Finance
16	Continue our reconciliation journey by developing our next RAP.	Register via Reconciliation Australia's website to begin developing our next RAP.	Sep 2027	Analyst, Responsible Investment & Sustainable Finance

CONTACT DETAILS

Name Andrew Lockhart

Position Group CEO & Managing Partner

Email invest@metrics.com.au

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