

AMA GROUP

2026 Environment, Social & Governance Report



Contents

ABOUT THIS REPORT 1

SUSTAINABILITY HIGHLIGHTS 2

ABOUT US 3

Our approach to sustainability 5

Materiality assessment 6

ENVIRONMENT 9

Extending the life of vehicles 9

Case Study: Extending vehicle value through ACM Parts 10

Waste and hazardous materials management 11

Climate change and emissions management 11

Environmental management and regulatory compliance 12

SOCIAL 14

Talent attraction, retention and development 14

Case Study: Accelerating skills development in collision repair 16

Employment standards 17

Health, safety and team wellbeing 17

Customer experience, quality and service standards 17

Diversity, equity and inclusion 18

Supporting the community 18

GOVERNANCE 20

Strategic relationships with insurers and OEMs 20

Innovation and adaptation to the changing vehicle fleet 20

Responsible and resilient supply chains 21

Corporate governance and transparency 21

Modern slavery 21

Cybersecurity and data privacy 21

Industry engagement and leadership 22

APPENDIX A GLOSSARY 23

APPENDIX B MATERIAL TOPIC DEFINITIONS 24

About this report

This report has been prepared by AMA Group Limited (ABN 50 113 883 560) and its controlled entities (collectively “AMA Group” or “the Group”) for informational purposes only and is intended to assist investors and other stakeholders with understanding its policies and practices in support of sustainable development. AMA Group Limited is a public company listed on the Australian Securities Exchange (ASX:AMA) and is headquartered in Melbourne, Australia.

This report covers the period of 1 July 2025 to 30 June 2026 (FY26), aligning with the Group’s financial reporting period. Any financial amounts disclosed in this report are in Australian dollars and definitions of key terms used in this report are set out in Appendix A – Glossary. Further detail on related financial and corporate governance matters is available in the Group’s 2026 Annual Report and the 2026 Corporate Governance Statement, both of which are available on our website at amagroupltd.com.

The information presented in this report has been prepared using data available at the time of publication. While reasonable efforts have been made to ensure its accuracy and completeness, some disclosures may be based on estimates, assumptions or information obtained from third parties. As our data collection and reporting processes continue to evolve, previously reported information may be refined in future reporting periods.

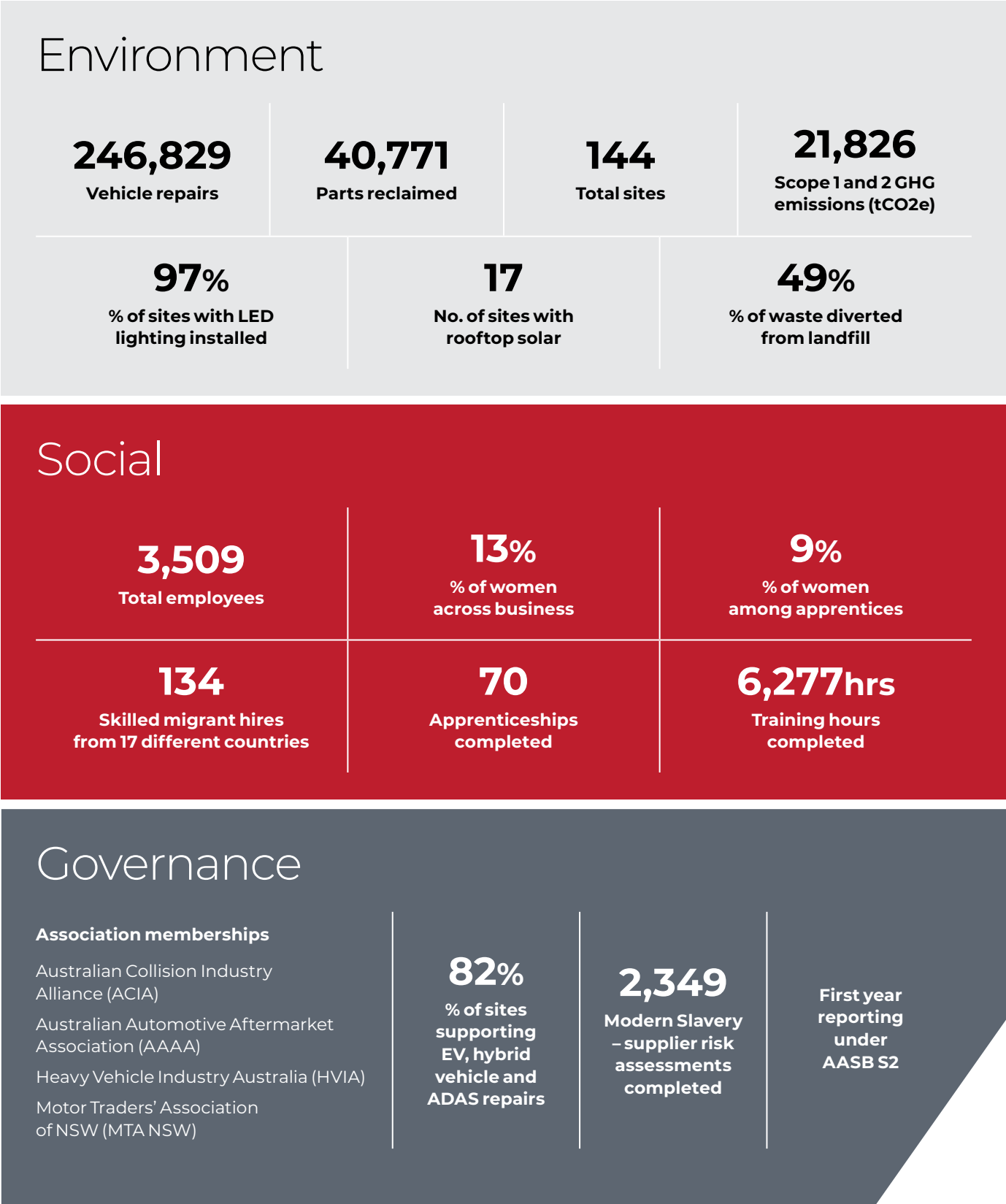
All disclosures in this report have been approved by the Group’s Board of Directors.

External assurance has not been sought for this report.

We welcome your feedback on this report and any other aspect of our business. Please visit the Contact Us page on our website or send an email to companysecretary@amagroupltd.com



Sustainability Highlights

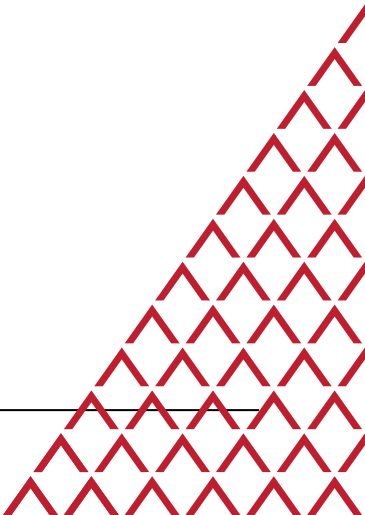


About Us

AMA Group is a leader in the collision repair industry, operating a network of collision repair centres across Australia and New Zealand, supported by Australia's leading distributor of automotive parts and consumables. Through our operating structure, we support vehicle owners, insurers, fleet operators and vehicle manufacturers return damaged vehicles safely to the road.

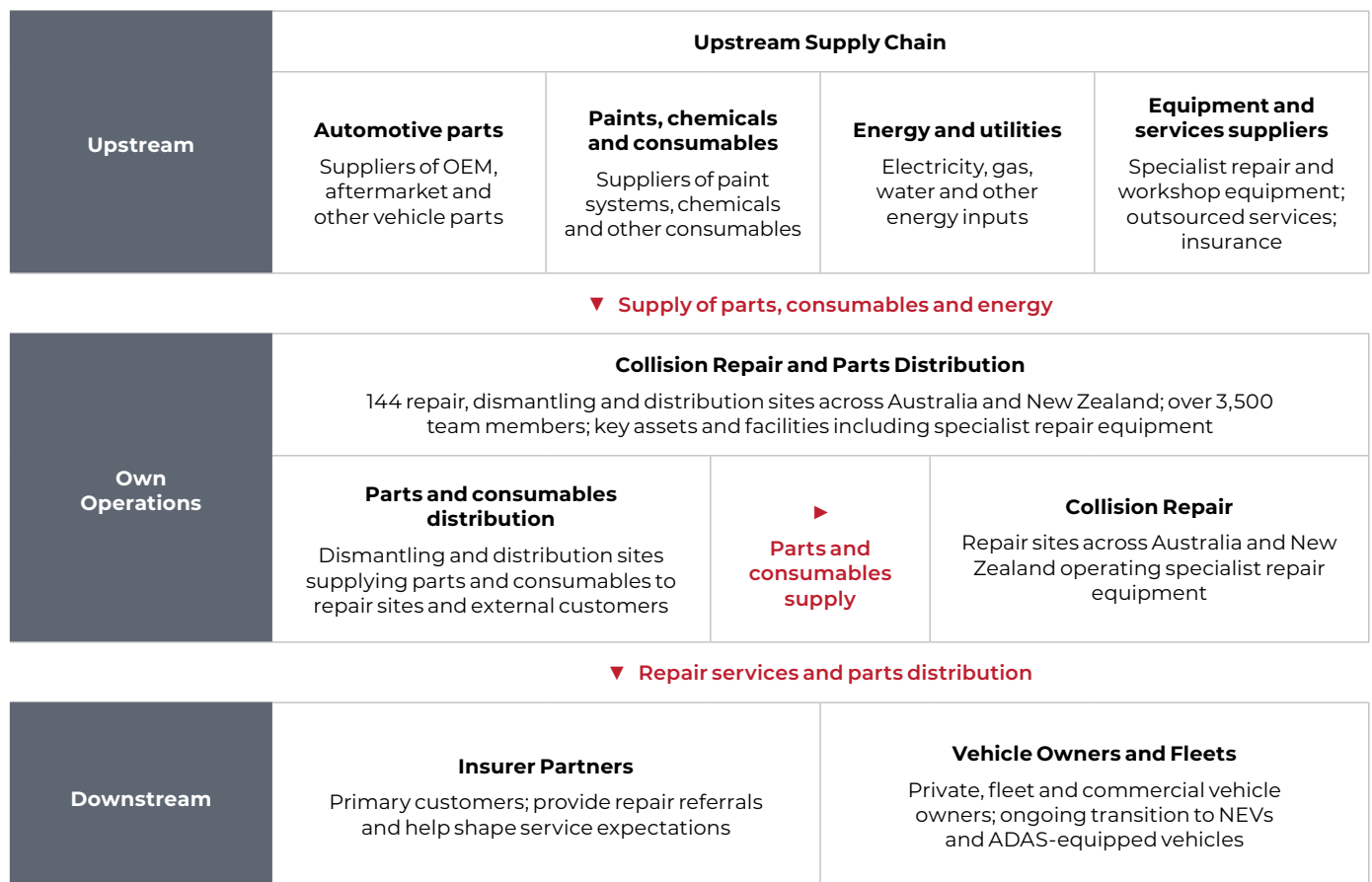
Figure 1: AMA Group Operating Structure

Drivable passenger vehicle collision repairs	
Drivable and non-drivable passenger vehicle collision repairs	
Heavy vehicle collision repairs	
Prestige vehicle collision repairs	
Mechanical collision repairs	
ADAS calibrations	
Collision & mechanical parts and consumables	



As at 30 June 2026, the Group had 144 repair, dismantling and distribution sites across Australia and New Zealand. Our operations span the vehicle repair value chain, from accident assessment and collision repair through to parts recovery, distribution and specialist services including advanced driver assistance systems (ADAS) calibration and mechanical repairs. Figure 2 below illustrates AMA Group's activities across the vehicle repair value chain.

Figure 2: AMA Group Value Chain



Our approach to sustainability

AMA Group's vision is **Enduring Mobility**. We play an important role in helping keep people and businesses moving by safely repairing vehicles and extending their useful life.

We believe repairing vehicles is an inherently sustainable activity; every vehicle returned to the road helps maximise the value of materials, energy and resources already invested in its manufacture, and can reduce the environmental impact associated with premature vehicle replacement. Beyond physical repairs, we invest in developing the skills and capabilities of our workforce and also partner with industry bodies and vocational training institutions to support the ongoing development of the vehicle repair industry. Through ACM Parts, we further support resource efficiency by recovering components and materials from end-of-life vehicles for reuse and recycling.

“We play an important role in helping keep people and businesses moving by safely repairing vehicles and extending their useful life.”



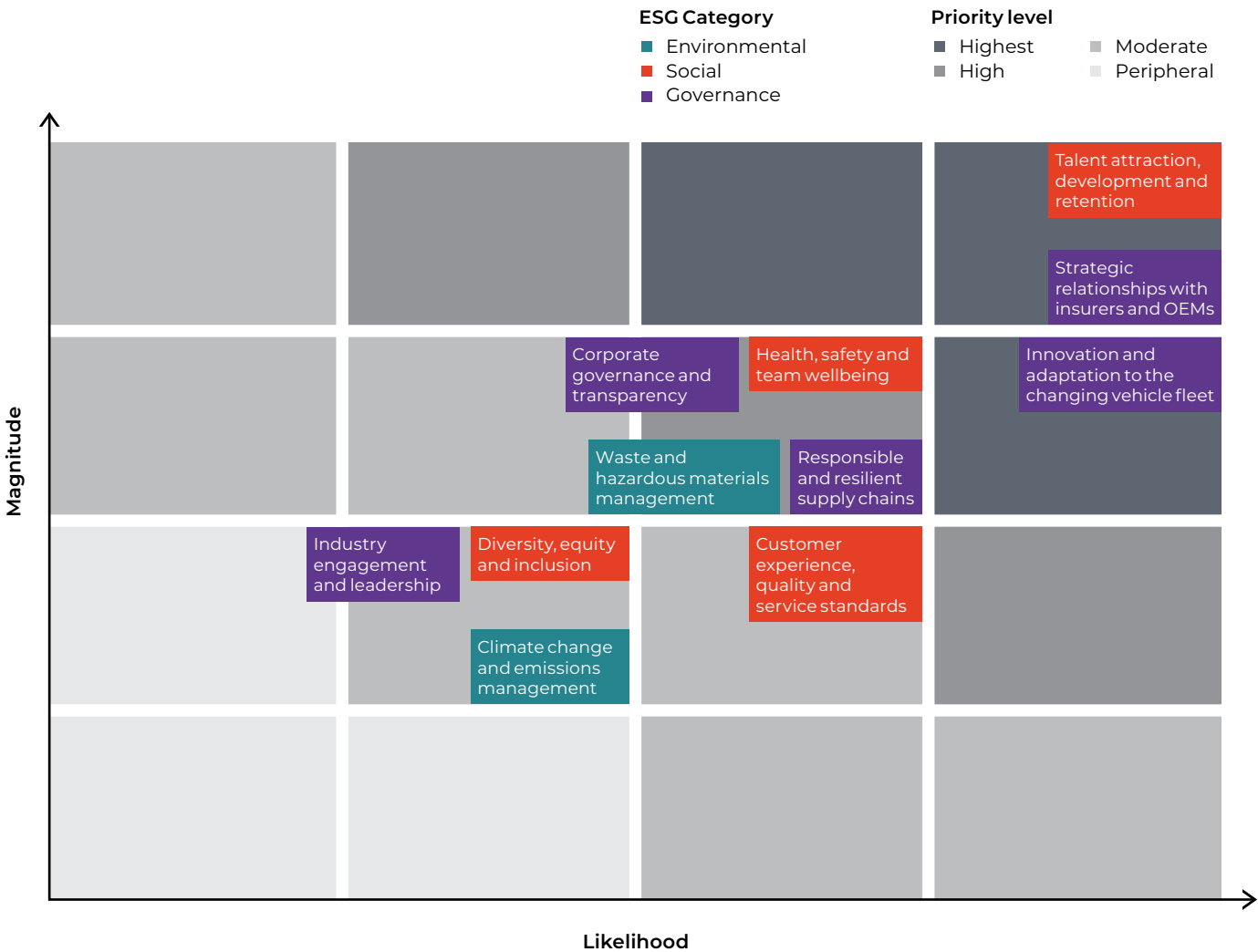
Materiality assessment

During FY26, AMA Group undertook a financial materiality assessment to identify the sustainability topics most relevant to the long-term success of the business and its stakeholders. This assessment was informed by emerging regulatory requirements, investor expectations, sustainability reporting frameworks, industry trends, peer disclosures and engagement with the Group’s Executive Leadership Team and Board.

The assessment identified eleven sustainability topics considered most relevant to the Group’s business model, operating environment, and long-term value creation.

These topics are presented in the materiality matrix in Figure 3, with higher priority topics positioned in the top-right of the matrix and lower priority topics towards the bottom-left. Priority levels were determined using an internal scoring methodology that assessed each topic based on its likelihood of occurrence and the magnitude of its actual or potential impact on the Group’s financial performance and operations. The priority levels shown in Figure 3 reflect the relative ranking of topics against one another and should not be interpreted as indicating that lower-ranked topics are unimportant. Detailed descriptions of each of the topics can be found in Appendix B.

Figure 3: Materiality Matrix



These results guide the Group's current sustainability priorities and have informed the structure of this report. References to where in the report disclosures have been made in relation to each topic are noted in the table below:

Material Topics	ESG Category	Priority Level	Page Number
Waste and hazardous materials management	Environment	High	11
Climate change and emissions management	Environment	Moderate	11
Talent attraction, development and retention	Social	Highest	14
Health, safety and team wellbeing	Social	High	17
Customer experience, quality and service standards	Social	Moderate	17
Diversity, equity and inclusion	Social	Moderate	18
Strategic relationships with insurers and OEMs	Governance	Highest	20
Innovation and adaptation to the changing vehicle fleet	Governance	Highest	20
Responsible and resilient supply chains	Governance	High	21
Corporate governance and transparency	Governance	High	21
Industry engagement and leadership	Governance	Moderate	22



Environment

AMA Group recognises the importance of managing the environmental impacts associated with its operations and supporting more efficient use of resources across the vehicle repair value chain. Our approach to environmental sustainability focuses on extending the useful life of the vehicles we repair while managing the waste and emissions generated across our network.

Extending the life of vehicles

Extending the useful life of vehicles is central to AMA Group’s vision of Enduring Mobility. We follow original equipment manufacturer (OEM) repair methods and the latest applicable industry standards to help return damaged vehicles to the road safely and efficiently, reducing the need for premature vehicle replacement.

To support the efficient use of materials and resources, AMA Group prioritises the repair of vehicle components over their replacement where appropriate. Through our ACM Parts business, the Group also has access to reclaimed parts recovered from end-of-life vehicles, helping reduce the need for new parts when selected by customers. As part of its dismantling operations, ACM Parts also helps reduce the amount of vehicle-related waste sent to landfill through the recovery and recycling of components and materials such as tyres, batteries, fuels and refrigerants (see Case Study on page 10).

Our operational performance in relation to our repair and dismantling activities is detailed below:

Metric	FY26	FY25
Vehicles repaired	246,829	248,100
Vehicles dismantled	2,771	5,239
Parts reclaimed	40,771	65,010

Vehicle repair volumes remained broadly stable during FY26. The reduction in vehicles dismantled and parts reclaimed reflects a rationalisation of dismantling sites to better align reclaimed parts supply with sales demand.

Case Study: Extending vehicle value through ACM Parts

Every year, thousands of vehicles are written off on Australian roads, yet many still contain valuable components and materials suitable for reuse. Through ACM Parts, AMA Group helps extend the useful life of vehicle components by reclaiming and refurbishing parts from end-of-life vehicles, while directing other materials into appropriate recycling and recovery pathways.

Reclaimed parts provide an additional source of quality components for the Group's collision repair operations and external customers, with savings of up to 75% compared to the cost of new manufacturer parts. These activities also help reduce the volume of material sent to landfill.

During FY26, ACM Parts dismantled more than 2,700 vehicles and recovered approximately 40,000 parts for reuse, averaging around 14 recovered components per vehicle. Figure 4 below highlights the range of parts and materials typically recovered.

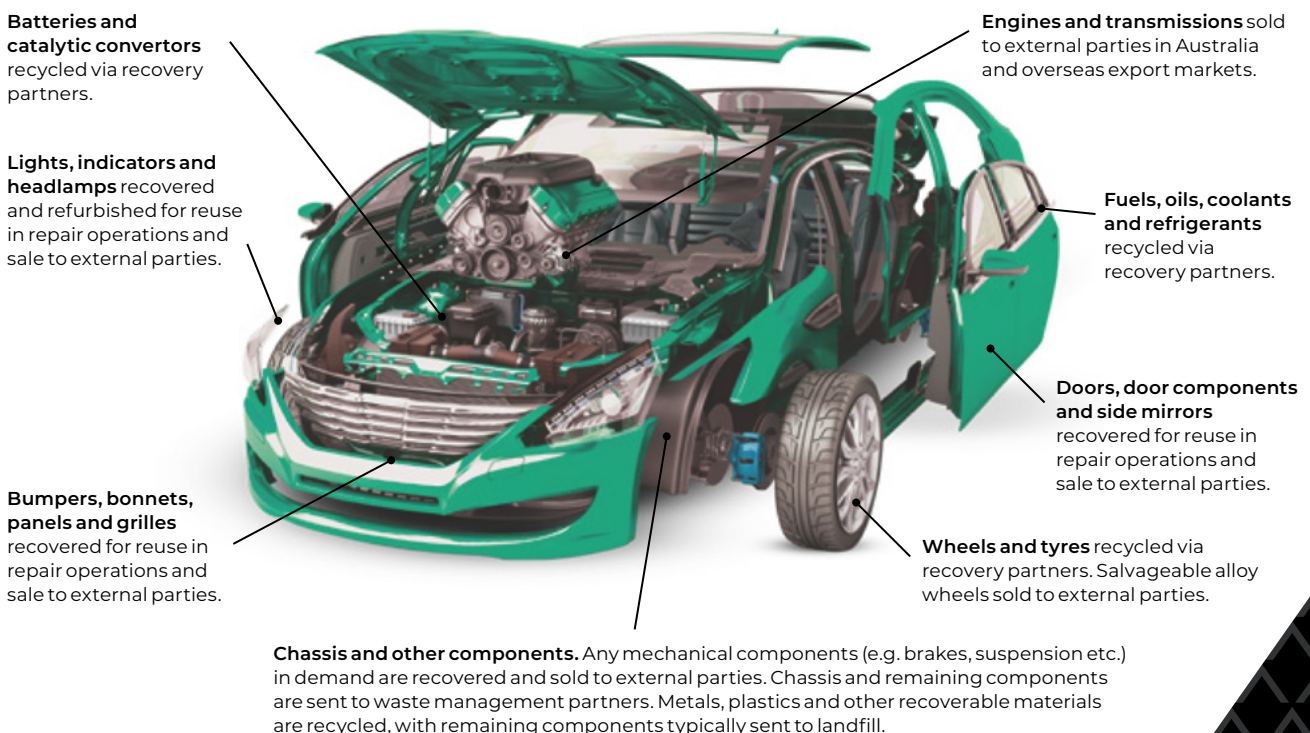
Vehicles are typically sourced through auction channels, with purchasing decisions informed by demand trends across the ACM Parts network.

Once received, vehicles are assessed and dismantled by trained technicians, with recovered components undergoing quality inspections before being supplied to repair centres or external customers. Materials unsuitable for reuse are directed to licensed recovery and recycling partners for appropriate processing.

ACM also seeks opportunities to recover additional value from materials recovered from dismantling activities. During FY26, approximately 8,000 litres of diesel drained from dismantled vehicles were reused to fuel ACM Parts' forklift fleet, reducing the need for additional fuel purchases.

As at 30 June 2026, ACM Parts operated dismantling facilities in Broadmeadows, Victoria and Malaga, Western Australia. As vehicle technologies continue to evolve, the business is considering how dismantling processes and recovery opportunities may adapt to support a growing proportion of electric and hybrid vehicles within the Australian vehicle fleet.

Figure 4: Parts and materials recovery from dismantling operations



Waste and hazardous materials management

AMA Group's operations generate a range of waste streams, including metals, cardboard, plastics, paint residues, solvents, batteries, tyres, oils and other automotive materials. Effective management of these materials is important to minimising environmental impacts, supporting regulatory compliance and improving resource efficiency across the business.

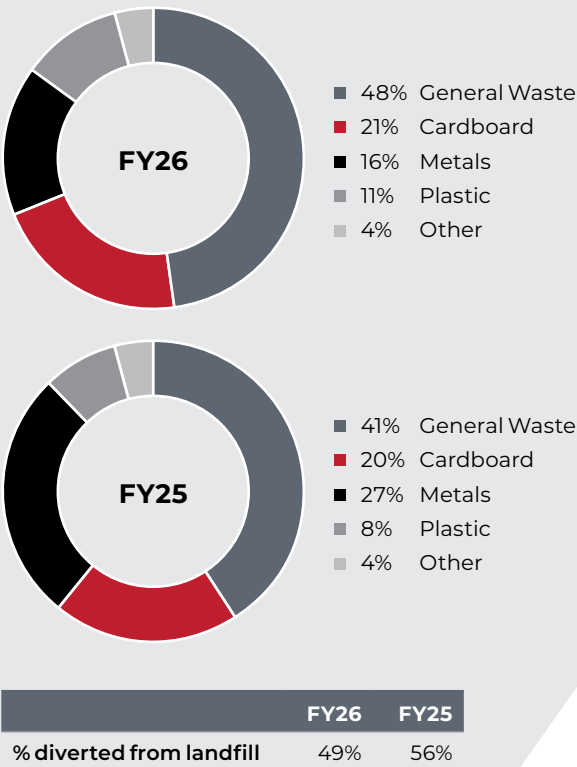
AMA Group's Environmental and Sustainability Policy establishes our commitment to responsible resource management and environmental stewardship. Waste streams are generally segregated on site prior to being collected by licensed waste contractors. Solid and prescribed waste streams are primarily managed collectively by the Group's waste aggregation service provider. Wastewater generated through washing and other operational activities is managed through licensed trade waste arrangements with local water authorities.

Across our operations, we seek to apply the principles of waste avoidance, reuse and recycling wherever practical, while ensuring that prescribed and hazardous materials are managed appropriately throughout their lifecycle. Common recyclable materials include metals, cardboard, plastics and specific materials recovered by ACM Parts in their dismantling activities (see Case Study on page 10). Prescribed and hazardous waste streams include paint residues, chemicals and oily water.

In FY26, AMA Group diverted 49% of its solid, hazardous and prescribed waste away from landfill and into recovery pathways. Figure 5 provides a percentage breakdown of the Group's combined solid, hazardous and prescribed waste streams. Wastewater volumes have not yet been quantified due to limitations in current data collection processes.

The decrease in the percentage of waste diverted from landfill primarily reflects lower metal waste volumes following the closure of two ACM Parts dismantling sites as part of network optimisation initiatives.

Figure 5: Percentage breakdown of solid, hazardous and prescribed waste



Climate change and emissions management

Climate change presents both risks and opportunities for AMA Group. Risks include transition risks, such as evolving regulatory requirements, and physical risks, such as the potential for severe weather events to disrupt operations and supply chains. Opportunities include improving energy efficiency, increasing the use of renewable energy and responding to evolving vehicle technologies and stakeholder sustainability expectations.

In FY26, AMA Group became subject to mandatory climate-related financial disclosure requirements under AASB S2. During the year, the Group focused on establishing the governance arrangements, systems and internal capabilities required to support climate-related risk assessment and disclosure, including the identification and measurement of its Scope 1 and Scope 2 greenhouse gas (GHG) emissions.

AMA Group's Scope 1 and 2 GHG emissions sources were determined in accordance with the GHG Protocol and included emissions from fuel combustion, refrigerant use and purchased electricity across the Group's operations. A full description of AMA Group's emissions boundary, sources and methodology is set out in the 2026 Sustainability Report (contained within the Group's 2026 Annual Report).

For FY26, absolute gross Scope 1 and 2 GHG emissions were as follows:

Emissions source	FY26 absolute gross (tCO ₂ e)	% of total
Scope 1	8,389	38.4%
Scope 2 (location-based)	13,437	61.6%
Total Scope 1 and 2	21,826	100%

As this is the first year where GHG emissions have been measured, comparative information for the prior reporting period has not been presented. The Group is also developing its capabilities to measure and report Scope 3 GHG emissions and expects to report these in FY27. The Group did not purchase any carbon offsets, renewable energy certificates or other similar instruments to reduce or offset its reported Scope 1 and 2 GHG emissions in FY26. Scope 2 emissions are disclosed using the location-based method.

The Group's approach to emissions management focuses on practical initiatives to improve energy efficiency and reduce operational emissions across its geographically dispersed network. These include the use of:

- **Solar power** – as at 30 June 2026, 17 sites had solar panels installed (2025: 15 sites); and
- **LED lighting** – as at 30 June 2026, 139 sites, representing 97% of the Group's operating locations, had some level of LED lighting installed (2025: 131), including 73 sites with 100% LED lighting.

As all of the Group's facilities are leased, the installation of solar and LED lighting infrastructure remains dependent on landlord approval, building suitability and investment requirements. The Group continues to explore opportunities to expand renewable energy generation and improve energy efficiency across its operations, subject to commercial viability.

Further information regarding the Group's climate governance and climate-related risks and opportunities is provided in the 2026 Sustainability Report contained in the Group's 2026 Annual Report.

Environmental management and regulatory compliance

AMA Group is committed to minimising the environmental impacts of its operations and complying with applicable environmental laws and regulatory requirements.

This commitment is supported through the Group's Environmental and Sustainability Policy, which establishes expectations for environmental management, legal compliance, resource efficiency and continuous improvement across the business. Oversight of environmental matters is provided through the Group's Health, Safety and Environment (HSE) function, with support from operational leaders across its network of sites.

One practice that supports improved environmental outcomes is the use of water-based paint technology within the Group's repair network. Compared with traditional solvent-based systems, water-based paints release lower levels of volatile organic compounds (VOCs), which help reduce air pollutants and supports the safety and wellbeing of our team members. The product also provides optimal colour accuracy and ease of application, resulting in less overall product needed per job whilst delivering a high-end result.

AMA Group also continues to invest in infrastructure, training and operational controls required to safely support emerging vehicle technologies, including electric and hybrid vehicles. These investments support the Group's ongoing focus on enduring mobility as the vehicle fleet continues to evolve.

During FY26, AMA Group recorded no material breaches of environmental laws or regulations and no material environmental incidents requiring regulatory enforcement action.

The Group will continue to focus on effective environmental management, maintaining consistent environmental controls across its network and meeting evolving environmental and sustainability requirements.



Social

Our team members are central to AMA Group’s ability to deliver safe, high-quality vehicle repairs and meet the evolving needs of our customers and industry. Our approach to social sustainability focuses on attracting, developing and retaining a skilled workforce, providing safe, fair and inclusive workplaces, delivering high-quality outcomes for our customers and contributing positively to the communities in which we operate.

Talent attraction, retention and development

A skilled workforce is critical to the Group’s ability to repair increasingly complex vehicles safely and efficiently. Industry-wide shortages of qualified technicians, an ageing workforce and advances in vehicle technology continue to challenge the collision repair sector. In response, the Group focuses on attracting, retaining and developing its people through apprenticeships, targeted recruitment, technical training and leadership development.

As at 30 June 2026, AMA Group employed 3,509 team members across Australia and New Zealand.

Workforce Metric	As at 30 June	
	2026	2025
Total team members	3,509	3,621
Apprentices employed	424	491

The reduction in team members reflects network resource optimisation and reallocation activities completed in FY26.

Talent attraction and retention

AMA Group is committed to attracting skilled talent through fair, inclusive and accessible recruitment practices. We use a range of recruitment channels, including online job boards, career expos and our employee referral program, to connect with candidates from diverse backgrounds and experiences.

Apprenticeships play an important role in building our future talent pipeline. As at 30 June 2026, the Group employed 424 apprentices, with 70 team members completing their qualifications during the year. Initiatives such as the Group’s Accelerated Learning Program help strengthen early engagement with new apprentices, accelerate skills development and ultimately support improved apprentice retention (see Case Study on page 16).

In addition to local recruitment initiatives, AMA Group continues to recruit skilled workers internationally to address critical skills shortages. During FY26, the Group welcomed 134 new team members from 17 countries through its recruitment activities, bringing a broad range of skills and experience to the business. While international recruitment reduced compared with the prior year (FY25: 419 new team members), reflecting changing business requirements and extended visa processing times, it remains an important workforce planning initiative for the Group.

AMA Group also supports employment pathways for underrepresented groups through partnerships with organisations including NRL Cowboys House, On Common Country, Set to Succeed and MTC Australia, helping create opportunities for Indigenous Australians and others facing barriers to employment.

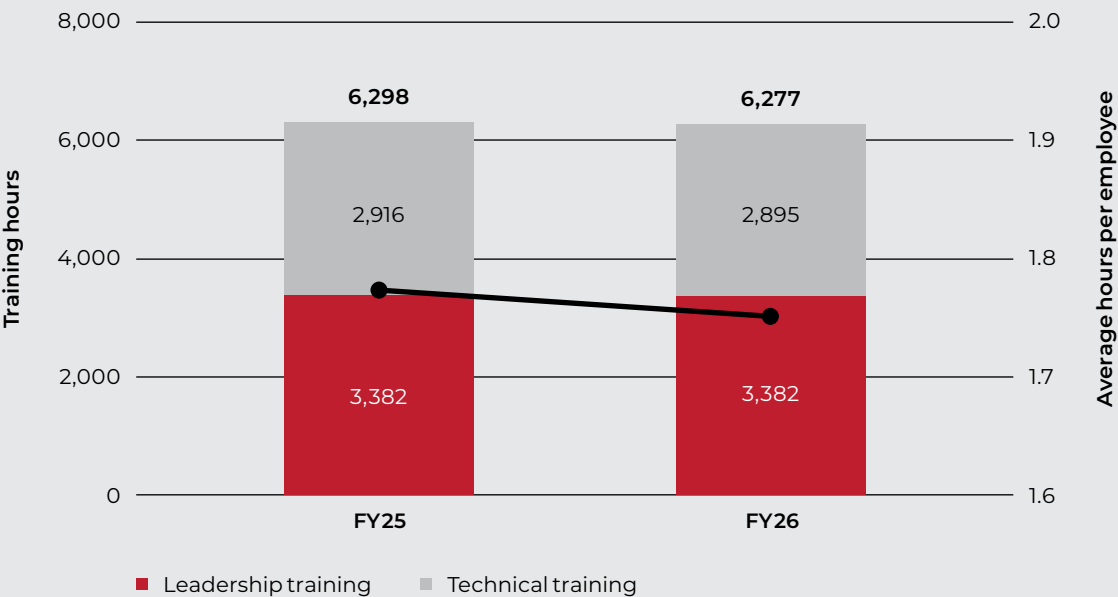
Talent development

Developing workforce capability is essential to maintaining high-quality repair standards and adapting to evolving vehicle technologies. AMA Group invests in technical training across its workforce, including the ongoing development of apprentices as they progress through their trade qualifications.

During FY26, team members participated in technical training delivered through the specialist collision repair training provider I-CAR, vehicle manufacturers and industry partners including 3M, BASF and Car-O-Liner. The top five technical courses covered during the year were focused on high-voltage safety, ADAS calibration, radar and camera systems, and hybrid vehicle identification and damage assessment. As at 30 June 2026, 15 sites held I-CAR Gold Class® status, I-CAR's highest level of recognition for collision repair businesses that meet its role-relevant training requirements. In addition, 180 technicians held I-CAR Platinum™ recognition, its highest level of individual recognition for role-specific technical training.

AMA Group also invests in leadership capability through its Emerging Leaders, Keys and Frontline Leadership programs. During FY26, 119 team members completed leadership development training. Across the Group, team members completed 6,277 training hours during the year, including 3,382 hours of leadership training.

Figure 6: Training hours performance



Case Study: Accelerating skills development in collision repair

Apprenticeships are critical to building a sustainable workforce pipeline; however, retention remains a persistent challenge across the collision repair industry. Ongoing skills shortages further increase the importance of attracting, developing and retaining the next generation of skilled collision repair professionals. To help address these challenges, AMA Group partnered with Bendigo Kangan Institute in 2025 to develop the **Accelerated Learning Program (ALP)**, an apprenticeship pathway designed to strengthen early engagement, build foundational capability and improve apprentice retention. The program currently supports apprentices entering **AMA Group's Automotive Body Repair (panel beating)** and **Automotive Refinishing (spray painting)** trades.

Under traditional apprenticeship pathways, there can be a significant period between commencing employment and beginning formal off-the-job training. Through the ALP, apprentices commence structured learning within their first week of employment and undertake an intensive Certificate II training program alongside practical experience at repair centres. Units completed through the Certificate II are then credit transferred into the Certificate III apprenticeship qualification. By combining technical training through TAFE with practical on-site experience, the program helps apprentices build skills, industry knowledge, safety awareness and confidence early in their apprenticeship, while progressing through their formal training more quickly.

Since launching in Victoria in 2025, the program has delivered two cohorts, with strong results. Seventeen months after the first cohort commenced, apprentice retention was at **93%**, compared with a typical retention rate of approximately **53-56%** for apprentices following the traditional pathway. Site leaders have also reported stronger safety awareness, confidence and understanding of workplace expectations among participants.

“We’re creating an environment where people can succeed, stay in the industry and ultimately become skilled tradespeople and future leaders. Seeing young people develop their confidence, capability and pride in their work is what makes this program so rewarding.”

– Adina Nijemcevic, Group Apprenticeship Manager

Looking ahead, AMA Group will continue to build on the outcomes and learnings from the Victorian cohorts and is exploring opportunities to expand the Accelerated Learning Program across its network.



Employment standards

AMA Group is committed to responsible employment practices and regularly reviews its obligations to team members. We seek to provide fair remuneration aligned to team members' skills, experience and responsibilities. Remuneration practices are reviewed regularly, including consideration of minimum wage obligations, pay equity and award compliance.

The Group is committed to providing equal employment opportunities and maintaining a workplace free from discrimination, bullying and harassment. These expectations are supported by our Code of Conduct and Respect at Work policies, which apply to all team members and leaders across AMA Group.

During FY26, we continued to review workforce diversity and remuneration outcomes through our Workplace Gender Equality Agency (WGEA) reporting process. The Group did not identify any significant gender pay equity issues and remains committed to fostering an inclusive workplace where employment decisions are based on capability, performance and potential.

Health, safety and team wellbeing

The health, safety and wellbeing of team members, contractors and visitors remains a fundamental priority across AMA Group's operations.

Collision repair environments contain a range of hazards, including manual handling activities, hazardous chemicals, workshop equipment and vehicle movements. AMA Group manages these risks through a risk-based safety management framework encompassing hazard and incident reporting, injury management, training, ongoing risk assessments and regular equipment maintenance. The Group's Health and Safety Policy establishes the foundations of this approach, with oversight provided through the Group's governance framework and implementation supported by dedicated health and safety resources and site leadership teams.

A key component of AMA Group's safety culture is our Take the LEAD program, a safety leadership program that encourages all team members to take an active role in workplace safety.

LEAD represents four core principles:

- **LOOK** out for hazards and unsafe practices to create a safe working environment
- **ENGAGE** with other team members to ensure awareness of risks and recognition of safe behaviours
- **ACT** promptly to address incidents and injuries; and
- **DEBRIEF** and share learnings from incidents through consultation with all team members

Take the LEAD campaigns address priority risk areas identified across the Group, supported by educational sessions ('toolbox talks') that provide guidance on safe work practices, equipment and personal protective equipment requirements. Safety boards at each site provide team members with access to current toolbox talks, safety alerts and key safety contacts. During FY26, training focused on areas including first aid, emergency response and safety leadership, alongside an increased focus on developing awareness and capability to identify and manage psychosocial risks.

AMA Group's Lost Time Injury Frequency Rate (LTIFR) was 5.3 during FY26, compared with 2.8 in FY25. The increase was driven by a higher number of low-impact injuries. In response, the Group is implementing a focused triage service in the first half of FY27 to support the management of minor injuries and return-to-work planning. During FY26, WorkSafe conducted 13 inspections across AMA Group sites. No material breaches of health and safety legislation were identified, and no material safety-related regulatory actions were recorded during the year.

Customer experience, quality and service standards

Delivering safe, high-quality repairs is fundamental to AMA Group's business and its relationships with vehicle owners, insurers, fleet operators and manufacturers. Repair quality, customer service and operational efficiency are central to maintaining customer satisfaction and insurer confidence.

Our approach focuses on completing repairs in accordance with OEM repair methods, insurer requirements and applicable safety standards. This is supported by technician training, quality assurance processes, manufacturer accreditations and ongoing investment in repair capability. As vehicle technologies continue to evolve, AMA Group continues to develop the technical skills and capabilities of its workforce to repair increasingly complex vehicles, including electrified vehicles and vehicles equipped with advanced driver assistance systems.

During FY26, the Group maintained its preferred repairer status with its two largest insurer partners and continued to implement more consistent repair and service processes across its network. Customer feedback is monitored through the Net Promoter Score (NPS)¹ metric, with each business segment measuring NPS separately. A Group NPS metric has been calculated by weighting segment results based on revenue². For FY26, the Group achieved a weighted NPS score of 66.7, compared to 62.3 in FY25.

Diversity, equity and inclusion

AMA Group operates in an industry that has historically experienced low levels of workforce diversity, particularly within trade and technical occupations. Increasing workforce participation across a broader range of backgrounds supports the Group’s ability to attract and retain talent, while bringing broader perspectives into the business.

The Group’s Diversity Policy outlines our commitment to equal opportunity, merit-based employment practices and providing a safe, respectful and inclusive workplace. The Group welcomes and values individual differences and seeks to ensure our employment practices are inclusive regardless of age, religion, national origin, disability, sex, sexual orientation or gender identity.

AMA Group continues to focus on increasing workforce participation among women, culturally diverse team members and Indigenous Australians through recruitment initiatives, apprenticeships, school engagement activities and industry partnerships.

Gender diversity

AMA Group is committed to improving gender balance across the organisation, with a particular focus on increasing female participation in traditionally male-dominated trade and technical roles. As at 30 June 2026, women represented 13.4% of the Group’s workforce, broadly consistent with 13.2% in FY25. Encouragingly, female participation among apprentices increased from 8.6% to 9.2%, while women represented 15.5% of all new hires during FY26.

Participation Metric	FY26	FY25
Women across workforce	13.4%	13.2%
Women among new hires	15.5%	14.0%
Women in senior executive roles	11.1%	14.3%
Women in management roles	7.7%	8.4%
Women among apprentices	9.2%	8.6%

During FY26, nine AMA team members were recognised as finalists in the Women in Collision Awards, with Cahrin Rattenbury and Kelsey Lyons receiving category awards. Apprentice Lauren Mortensen was also recognised as Apprentice of the Year at the 2025 Paint & Panel Bodyshop Awards. The Group’s Chief People Officer also continues to contribute to industry initiatives led by the Heavy Vehicle Industry Australia (HVIA) aimed at increasing female participation across the heavy industry transport sector.

Age diversity

AMA Group’s workforce spans a broad range of age groups, supporting the sharing of skills and experience across the business. Experienced tradespeople play an important role in mentoring apprentices and newer team members, supporting knowledge transfer and skills development. As at 30 June 2026, 4.6% of the Group’s workforce was aged under 20 and 26.1% was aged over 50. While apprentices are often school leavers, 22.2% of our apprentices were aged over 25.

Supporting the community

AMA Group recognises the important role it can play in supporting the communities in which it operates through local partnerships and community initiatives.

Our team members and sites support a range of local community organisations, schools, sporting clubs and charitable initiatives. These activities vary across the Group’s network and reflect the strong connections many repair centres maintain with their local communities.

During the FY26 year, community organisations and initiatives supported across the Group included Down Syndrome Queensland, Hearts of Purple, The Breakfast Club Redcliffe, Inc., The Children’s Christmas Party, the Salvation Army Christmas Appeal and the World’s Biggest Morning Tea.

1 Net Promoter Score (NPS) is a measure of customers’ willingness to recommend the Group’s repair services on a scale ranging from -100 to +100, with higher scores indicating stronger customer advocacy
2 Excludes ACM Parts as this business does not perform repairs



Governance

Effective governance helps ensure that AMA Group operates responsibly, manages risk effectively and makes decisions that support the long-term interests of the business and its stakeholders. Our approach focuses on maintaining trusted stakeholder relationships, adapting to changing vehicle technologies, supporting resilient and responsible supply chains, promoting ethical and transparent business practices, and managing emerging and evolving business risks.

These priorities are supported by AMA Group's governance framework, policies and risk management processes, together with ongoing engagement across the automotive repair industry. Climate-related governance disclosures are reported separately within AMA Group's 2026 Sustainability Report, contained in the Group's 2026 Annual Report.

Strategic relationships with insurers and OEMs

We work closely with insurers and original equipment manufacturers (OEMs), two of our critical stakeholders, to support the delivery of safe, high-quality repair outcomes for customers across our network. Insurers provide repair referrals and help shape customer and quality expectations, while OEMs establish repair methodologies, technical requirements and accreditation requirements. AMA Group maintains these relationships through dedicated account management and operational leadership teams, supporting ongoing collaboration on repair quality, customer experience, training requirements and operational performance. The strength of these relationships also supports AMA Group's ability to adapt to evolving vehicle technologies and the changing requirements of the collision repair industry.

Innovation and adaptation to the changing vehicle fleet

The vehicle fleet continues to evolve as electric (EV) and hybrid vehicles become more prevalent, Advanced Driver Assistance Systems (ADAS) become more common and sophisticated, and manufacturers adopt more complex vehicle materials and technologies. Adapting to these changes is critical to ensuring AMA Group can continue to repair vehicles safely, efficiently and in accordance with manufacturer requirements.

To support these changing requirements, AMA Group draws on a combination of internal capability and relationships with external service providers and suppliers. As at 30 June 2026:

- 118 sites (82% of operating locations) had the capability to support EV, hybrid vehicle and/or ADAS repairs;
- 291 team members had completed EV awareness training; and
- 148 team members had completed EV disconnection and reconnection training.

During FY26, the Group also completed business acquisitions totalling \$3 million to expand its capability in ADAS repair and calibration.

Responsible and resilient supply chains

Maintaining resilient and responsible supply chains is essential to supporting repair capacity, delivering quality customer outcomes and managing evolving supply chain risks. AMA Group relies on a diverse network of more than 2,500 suppliers, including providers of vehicle parts, paint systems, consumables, equipment, logistics services and specialist repair services. The Group maintains diversified sourcing channels to support continuity of supply, including access to OEM, reclaimed and aftermarket parts. AMA Group experienced no major supplier-related disruptions during FY26.

Corporate governance and transparency

AMA Group's governance framework plays an important role in helping our business deliver on its strategy. Further information is provided in our 2026 Corporate Governance Statement, which is available on our website together with key governance documents, including Board and committee charters and policies.

Our governance framework is supported by a range of policies, including the Code of Conduct, Code of Business Conduct and Ethics for Suppliers, Anti-Bribery and Corruption Policy, Risk Management Policy, Whistleblower Policy and Privacy Policy. These establish the standards expected of directors, team members, contractors and suppliers and support ethical and responsible business conduct across the Group.

At the centre of our culture is our core value, **Together We Do It Right**, which sets expectations for all team members to act with integrity, deliver quality outcomes, work safely and take responsibility for their decisions. These values help guide behaviour across the organisation and support consistent decision-making throughout the business.

During FY26, AMA Group continued to develop governance processes supporting sustainability and climate-related reporting, including the Group's transition to mandatory climate-related financial disclosures under AASB S2.

AMA Group recorded no material instances of non-compliance with applicable laws and regulations during FY26.

Modern slavery

AMA Group's Modern Slavery Statement, available on our website, details the policies and practices in place to reduce the risk of modern slavery and other unethical practices within our operations and supply chain. As set out in our Modern Slavery Policy, the Group maintains a zero-tolerance policy toward modern slavery and human rights abuses and is committed to ethical labour practices across its operations and supply chains. During FY26, the Group completed a modern slavery risk assessment covering 2,349 suppliers, representing approximately 98% of the Group's procurement spend. No known instances of modern slavery were identified within our operations or assessed supply chain during the reporting period.

Cybersecurity and data privacy

AMA Group recognises cybersecurity and data privacy as important business risks and continues to invest in strengthening the protection of information and technology across the Group. Our approach combines preventative, detective and responsive measures, supported by governance, policies and risk management processes. Our security architecture is guided by Zero Trust principles and a defence-in-depth approach, with layered controls across identity, endpoints, networks, applications and data. These include identity and access management, security monitoring and threat detection, data protection, technology supplier and third-party risk management, team member training, incident response and technology disaster recovery planning.

We take a proactive approach to identifying and managing cyber risk through ongoing security reviews, remediation activities and improvements to our technology, policies and control environment. We also continue to strengthen our data governance and privacy practices as regulatory requirements and stakeholder expectations evolve, while assessing emerging technology risks, including those associated with artificial intelligence.

AMA Group did not identify any material cybersecurity incidents or notifiable data breaches during FY26. Our approach continues to evolve in response to changes in technology, regulation and the cyber threat landscape.

Industry engagement and leadership

Many of the challenges facing AMA Group, including skilled labour shortages, workforce ageing and increasing vehicle complexity, are shared across the broader collision repair industry. As Australia's largest collision repair network, the Group recognises the important role it can play in helping develop future industry capability.

During FY26, AMA Group maintained membership of several industry organisations, including:

- Australian Collision Industry Alliance (ACIA);
- Australian Automotive Aftermarket Association (AAAA);
- Heavy Vehicle Industry Australia (HVIA); and
- Motor Traders' Association of NSW (MTA NSW).

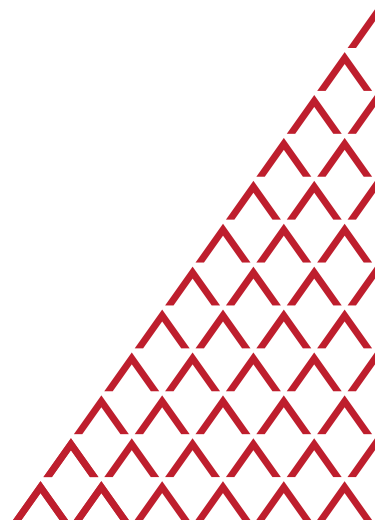
Through these relationships, the Group continued to participate in industry events and career promotion initiatives during FY26, including programs designed to encourage greater participation among women, students and other underrepresented groups.



Appendix A: Glossary

Abbreviation	Meaning
AAAA	Australian Automotive Aftermarket Association
AASB S2	Australian Accounting Standards Board Standard 2, Australia's mandatory climate-related financial disclosure standard
ABN	Australian Business Number
ACIA	Australian Collision Industry Alliance
ACM Parts	AMA Group's parts and consumables supply and distribution business, including sourcing from OEM, reclaimed and aftermarket channels.
ADAS	Advanced Driver Assistance Systems, vehicle technologies that use sensors, cameras, radar and other systems to assist drivers with driving and safety functions, including automatic emergency braking, adaptive cruise control, lane-keeping assistance, blind-spot monitoring and parking assistance.
ALP	Accelerated Learning Program, an AMA Group apprenticeship initiative developed in partnership with Bendigo Kangan Institute, designed to accelerate early-stage training for panel beating and spray painting apprentices through an intensive Certificate II program, with credit towards their Certificate III qualification.
ASX	Australian Securities Exchange
Defence-in-depth	A cybersecurity approach that uses multiple layers of security controls across people, technology and operations, so that if one control is compromised or fails, other controls remain in place to prevent, detect or limit the impact of a security incident.
ESG	Environment, Social and Governance
EV	Electric Vehicle
FY	Financial Year, 12 month period running from 1 July to 30 June of the following year
FY25	financial year ended 30 June 2025
FY26	financial year ended 30 June 2026
FY27	financial year ending 30 June 2027
HSE	Health, Safety and Environment
HVIA	Heavy Vehicle Industry Australia

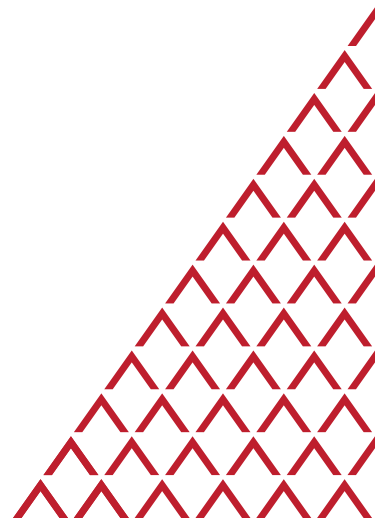
Abbreviation	Meaning
I-CAR	Inter-Industry Conference on Auto Collision Repair, an industry training and accreditation organisation that provides technical education and skills development for collision repair professionals and businesses.
LTIFR	Lost Time Injury Frequency Rate, a workplace safety metric that measures the number of lost time injuries occurring per million hours worked.
MTA NSW	Motor Traders' Association of New South Wales
NPS	Net Promoter Score, a measure of customers' willingness to recommend the Group's repair services on a scale ranging from -100 to +100, with higher scores indicating stronger customer advocacy
OEM	Original Equipment Manufacturer, a vehicle manufacturer, or the manufacturer of original components and parts supplied for use in a vehicle.
Scope 1 emissions	Direct greenhouse gas emissions from sources owned or controlled by AMA
Scope 2 emissions	Indirect greenhouse gas emissions from the generation of purchased electricity
TAFE	Technical and Further Education, Australia's public vocational education and training system, providing practical, industry-focused qualifications and skills training, including apprenticeships and trade-related courses.
VOCs	Volatile Organic Compounds, carbon-based chemicals that readily evaporate into the air and can contribute to air pollution and adverse health effects. In collision repair, VOCs can be emitted from products such as paints, coatings and solvents.
Zero Trust	A cybersecurity approach based on the principle that trust is not granted automatically to users, devices or systems. Access to systems and data is verified and restricted according to need, with the aim of providing only the minimum level of access required.



Appendix B: Material Topic Definitions

The material topics outlined below were identified through AMA Group's FY26 materiality assessment. The following definitions describe the scope of each material topic considered throughout this report.

Material Topic	Definition
Climate change and emissions management	The management of greenhouse gas emissions, climate-related risks and opportunities, and the resilience of AMA Group's collision repair and parts operations in a changing climate.
Customer experience, quality and service standards	The quality, safety, consistency and customer experience associated with vehicle repairs and related services delivered across AMA Group's network.
Corporate governance and transparency	The structures, processes and disclosures that support effective oversight, ethical decision-making and accountability across AMA Group.
Diversity, equity and inclusion	The composition of AMA Group's workforce and the policies, practices and culture that promote equitable opportunities, inclusion and respect.
Health, safety and team wellbeing	The physical safety, psychological wellbeing and occupational health of team members, contractors and visitors across AMA Group's workplaces.
Industry engagement and leadership	AMA Group's participation in industry initiatives, skills development, stakeholder collaboration and activities that support the advancement of the collision repair sector.
Innovation and adaptation to the changing vehicle fleet	The technologies, capabilities, skills and operational practices required to repair and service increasingly sophisticated vehicles, including EVs and ADAS-equipped vehicles.
Responsible and resilient supply chains	The management of supplier relationships, procurement practices, supply continuity and supplier performance to support safe and efficient vehicle repairs.
Strategic relationships with insurers and OEMs	AMA Group's commercial and operational relationships with insurers and vehicle manufacturers that influence repair volumes, quality standards and technical capability.
Talent attraction, development and retention	AMA Group's ability to attract, develop, engage and retain the skilled workforce needed to support safe, high-quality vehicle repairs and future industry capability.
Waste and hazardous materials management	The generation, handling, recovery, recycling and disposal of waste and hazardous materials arising from vehicle repair, dismantling and parts supply operations.



AMA GROUP

AMA Group Limited

ABN 50 113 883 560
Level 5
484 St Kilda Road
Melbourne VIC 3004

amagroupltd.com