



Credit Corp Group

Credit Corp Group Limited ABN 33 092 697 151

APPENDIX 4D AND CONSOLIDATED INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 DECEMBER 2017

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These interim financial statements do not include all the notes of the type normally included in the annual financial statements. Accordingly, these statements are to be read in conjunction with the annual financial statements for the year ended 30 June 2017 and any public announcements made by Credit Corp Group Limited during the half-year reporting period in accordance with the continuous disclosure requirements of the *Corporations Act 2001*.

APPENDIX 4D HALF-YEAR REPORT

for the half-year ended 31 December 2017

1. Details of the reporting period and the previous corresponding period

Current period: 1 July 2017 to 31 December 2017

Previous corresponding period: 1 July 2016 to 31 December 2016

2. Results for announcement to the market

Key information	31 Dec 2017 \$'000	31 Dec 2016 \$'000	Change %
2.1 Revenue	147,586	129,102	14%
2.2 Profit from ordinary activities after tax to members	29,794	25,197	18%
2.3 Profit for the period attributable to members	29,794	25,197	18%

	Cents per share	Franked amount per share
2.4 Dividends per ordinary share		
2017 Final dividend	31.00	100%
2018 Interim dividend (declared, not yet provided at 31 December 2017)	31.00	100%

2.5 Dividends per ordinary share	Record date
2017 Final dividend	8 Nov 2017
2018 Interim dividend	6 Mar 2018

2.6 Commentary
Please refer to H1 of 2018 Media Release and the Interim Financial Statements for the half-year ended 31 December 2017 for further explanations of the figures presented at 2.1 – 2.4 above.

3. Net tangible assets per ordinary share

Security	31 Dec 2017 cents	31 Dec 2016 cents
Ordinary shares	554.9	479.5

4. Control gained or lost over entities during the period, for those having material effect

No entities were acquired or disposed of during the period which have material effect.

5. Dividend payments

	Cents per share	Total \$'000	Franked/ unfranked	Payment date
Ordinary share capital				
2017 Interim dividend	27.00	12,785	Franked	24 Mar 2017
2017 Final dividend	31.00	14,788	Franked	17 Nov 2017
Total		27,573		
2016 Interim dividend	23.00	10,752	Franked	24 Mar 2016
2016 Final dividend	27.00	12,687	Franked	28 Oct 2016
Total		23,439		

After 31 December 2017 the following dividends were proposed by the directors. The dividends have not been provided for and there are no income tax consequences.

2018 Interim dividend	31.00	14,790	Franked	16 Mar 2018
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APPENDIX 4D HALF-YEAR REPORT

for the half-year ended 31 December 2017

6. Dividend or distribution reinvestment plan details

The Dividend Reinvestment Plan (DRP) of Credit Corp Group Limited (the Group) will not apply to the interim dividend.

7. Investments in associates and joint ventures

No investments in associates and joint ventures are held by the Group.

8. Accounting standards used by foreign entities

Not applicable as the Group is not a foreign entity.

9. Audit dispute or qualification

The interim financial statements for the half-year ended 31 December 2017 have been subject to review and are not subject to dispute or qualification.

DIRECTORS' REPORT

The directors submit the financial statements of Credit Corp Group Limited and controlled entities (the Group) for the half-year ended 31 December 2017. Credit Corp Group Limited (the Company) is the parent entity of the Group.

DIRECTORS

The names of the Company's directors who held office during the reporting period and until the date of this report are:

Mr Donald McLay	Chairman (Non-Executive)
Mr Eric Dodd	Director (Non-Executive)
Ms Leslie Martin	Director (Non-Executive)
Mr Robert Shaw	Director (Non-Executive)
Mr Richard Thomas	Director (Non-Executive)

REVIEW OF OPERATIONS

Overview

The directors of the Group are pleased to report a strong result for the first half of the 2018 financial year (FY2018). An overall 7 per cent increase in collections and ongoing lending book growth resulted in revenue being 14 per cent higher than the prior corresponding period (pcp). Net profit after tax (NPAT) was 18 per cent higher with all segments increasing profits. The lending division contributed over 60 per cent of the NPAT growth reflecting the critical mass in the loan book.

Collections in the core Australia/New Zealand debt buying business grew by 4 per cent over the pcp despite purchasing being 30 per cent lower. This impressive operational performance was achieved with slightly improved efficiency as collections per productive hour increased by 7 per cent. Underpinning these outcomes was an ongoing continuous improvement focus including the rollout of tools to automate customer location and a customer portal enabling customers to interact with the Group online.

Purchasing

Although Australian/New Zealand purchasing was 30 per cent lower than the pcp, additional contracted volume was secured late in the period with the total contracted pipeline growing from \$147 million in October 2017 to \$190 million. This was due to securing increased volume on some forward flows as well as an unanticipated one-off inventory purchase of approximately \$10 million.

Consumer Lending

The Group's unique cash loan product, Wallet Wizard, continues to grow, supported both by new customer acquisition and strong levels of retention of the growing customer base. Overall settled volumes were 4 per cent higher than the pcp enabling the lending book to grow by 7 per cent over the half year to \$172 million. Profits grew strongly and will achieve the Group's hurdle return in FY2018.

US Operations

Market conditions during the half-year were significantly more favourable than the pcp, with 50 per cent more PDL volume acquired for a 13 per cent increase in outlay. These conditions and a 40 per cent increase in headcount enabled a pipeline of \$A55 million to be secured. Growing operational capacity is the key strategic priority and a larger site in Salt Lake City has just been secured providing an additional 50 per cent capacity above that of the present location.

Despite the growth in headcount, operational metrics remain intact with collection efficiency maintained relative to the pcp and the proportion of collections pursuant to mutually agreed arrangements increasing to 60 per cent of collections. In addition, increasing volumes of accounts are being placed into the collection attorney network building future collections value.

Outlook

The Group reaffirms the FY2018 NPAT guidance upgraded in November 2017, representing profit growth in the range of 12 to 16 per cent. The lending segment will produce a higher second half NPAT with seasonally lower settled volume and the US debt buying operation is on track for a profit.

ROUNDING OF AMOUNTS

The Group is of a kind referred to in ASIC Legislative Instrument 2016/191, relating to the 'rounding off' of amounts in the directors' report. Amounts in the directors' report have been rounded off in accordance with the instrument to the nearest thousand dollars, unless otherwise indicated.

AUDITOR'S INDEPENDENCE DECLARATION

The auditor's independence declaration, as required under section 307C of the *Corporations Act 2001*, is set out on page 6.

This report is made in accordance with a resolution of the Board of Directors.



Donald McLay
Chairman

Date: 30 January 2018



Robert Shaw
Director

HALL CHADWICK  (NSW)

CREDIT CORP GROUP LIMITED
ABN 33 092 697 151
AND CONTROLLED ENTITIES

AUDITOR'S INDEPENDENCE DECLARATION
UNDER SECTION 307C OF THE CORPORATIONS ACT 2001
TO THE DIRECTORS OF CREDIT CORP GROUP LIMITED

SYDNEY

Level 40
2 Park Street
Sydney NSW 2000
Australia
Ph: (612) 9263 2600
Fx: (612) 9263 2800

I declare that, to the best of my knowledge and belief, during the half-year ended 31 December 2017 there have been no contraventions of:

- (i) the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the review; and
- (ii) any applicable code of professional conduct in relation to the review.

Hall Chadwick

HALL CHADWICK
Level 40, 2 Park Street
Sydney NSW 2000

Sandeep Kumar

SANDEEP KUMAR
Partner
Date: 30 January 2018

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CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

for the half-year ended 31 December 2017

	Note	31 Dec 2017 \$'000	31 Dec 2016 \$'000
Revenue	2	147,586	129,102
Finance costs		(4,667)	(2,998)
Employee benefits expense		(56,190)	(48,845)
Depreciation and amortisation expense		(1,063)	(1,204)
Office facility expenses		(8,572)	(8,108)
Collection expenses		(9,545)	(8,010)
Consumer loan loss provision expense		(15,647)	(14,852)
Marketing expenses		(6,847)	(5,902)
Other expenses		(2,493)	(3,026)
Profit before income tax expense		42,562	36,157
Income tax expense	3	(12,768)	(10,960)
Profit for the period		29,794	25,197
Other comprehensive income for the year, net of income tax		–	–
Total comprehensive income for the period		29,794	25,197
Earnings per share for profit attributable to owners of the Group			
Basic earnings per share (cents per share)		62.8	53.5
Diluted earnings per share (cents per share)		62.0	52.4

The above financial statements should be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

as at 31 December 2017

	Note	31 Dec 2017 \$'000	30 Jun 2017 \$'000
Current assets			
Cash and cash equivalents	6	15,594	6,106
Trade and other receivables		2,911	2,526
Consumer loans receivables		96,695	87,418
Purchased debt ledgers		135,349	117,512
Other assets		2,413	3,293
Total current assets		252,962	216,855
Non-current assets			
Consumer loans receivables		43,111	43,421
Purchased debt ledgers		226,165	220,850
Property, plant and equipment		4,549	5,186
Deferred tax assets		25,250	24,355
Intangible assets		800	800
Total non-current assets		299,875	294,612
Total assets		552,837	511,467
Current liabilities			
Trade and other payables		37,376	38,861
Provisions		10,545	10,990
Total current liabilities		47,921	49,851
Non-current liabilities			
Borrowings		235,496	209,613
Provisions		3,877	4,254
Total non-current liabilities		239,373	213,867
Total liabilities		287,294	263,718
Net assets		265,543	247,749
Equity			
Issued capital		58,011	55,561
Reserves		6,491	6,153
Retained earnings		201,041	186,035
Total equity		265,543	247,749

The above financial statements should be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

for the half-year ended 31 December 2017

	Note	Issued capital \$'000	Reserves \$'000	Retained earnings \$'000	Total equity \$'000
Balance at 1 July 2017		55,561	6,153	186,035	247,749
Total comprehensive income for the period					
Profit for the period		–	–	29,794	29,794
Transactions with owners in their capacity as owners					
Performance rights issued net of transaction costs and tax		2,450	338	–	2,788
Dividends paid or provided for	4	–	–	(14,788)	(14,788)
Total transactions with owners in their capacity as owners		2,450	338	(14,788)	(12,000)
Balance at 31 December 2017		58,011	6,491	201,041	265,543
Balance at 1 July 2016		55,561	2,188	156,349	214,098
Total comprehensive income for the period					
Profit for the period		–	–	25,197	25,197
Transactions with owners in their capacity as owners					
Performance rights issued net of transaction costs		–	1,249	–	1,249
Dividends paid or provided for	4	–	–	(12,687)	(12,687)
Total transactions with owners in their capacity as owners		–	1,249	(12,687)	(11,438)
Balance at 31 December 2016		55,561	3,437	168,859	227,857

The above financial statements should be read in conjunction with the accompanying notes.

CONSOLIDATED STATEMENT OF CASH FLOWS

for the half-year ended 31 December 2017

	Note	31 Dec 2017 \$'000	31 Dec 2016 \$'000
Cash flows from operating activities			
Receipts from customers and debtors		237,203	210,598
Payments to suppliers and employees		(82,618)	(73,167)
Interest received on bank deposits		66	34
Interest paid		(4,667)	(2,998)
Income tax paid		(15,801)	(1,448)
Cash flows from operating activities before changes in operating assets		134,183	133,019
Changes in operating assets arising from cash flow movements			
Net funding of consumer loans		(24,394)	(30,391)
Acquisition of purchased debt ledgers		(110,971)	(148,483)
Changes in operating assets arising from cash flow movements		(135,365)	(178,874)
Net cash outflow from operating activities		(1,182)	(45,855)
Cash flows from investing activities			
Acquisition of plant and equipment		(425)	(976)
Net cash outflow from investing activities		(425)	(976)
Cash flows from financing activities			
Proceeds from borrowings		77,632	83,669
Repayment of borrowings		(51,749)	(22,005)
Dividends paid	4	(14,788)	(12,687)
Net cash inflow from financing activities		11,095	48,977
Net increase in cash and cash equivalents		9,488	2,146
Cash and cash equivalents at 1 July		6,106	2,542
Cash and cash equivalents at 31 December	6	15,594	4,688

The above financial statements should be read in conjunction with the accompanying notes.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

These interim financial statements include the consolidated financial statements and notes of Credit Corp Group Limited and its subsidiaries (the Group) for the six months ended 31 December 2017.

Credit Corp Group Limited (the Company) is incorporated in Australia. The address of its registered office and principal place of business is Level 15, 201 Kent Street, Sydney NSW 2000.

NOTE 1: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A) Basis of preparation

a) Statement of compliance

These general purpose interim financial statements for the half-year reporting period ended 31 December 2017 have been prepared in accordance with requirements of the *Corporations Act 2001* and Australian Accounting Standard AASB 134 *Interim Financial Reporting*. Compliance with AASB 134 ensures compliance with International Financial Reporting Standard IAS 34 *Interim Financial Reporting*. The Group is a for-profit entity for financial reporting purposes under Australian Accounting Standards.

These interim financial statements do not include all the notes of the type normally included in the annual financial statements. Accordingly, these statements are to be read in conjunction with the annual financial statements for the year ended 30 June 2017 and any public announcements made by the Group during the half-year reporting period in accordance with the continuous disclosure requirements of the *Corporations Act 2001*.

These interim financial statements were authorised for issue on 30 January 2018.

b) Rounding of amounts

The Group is of a kind referred to in ASIC Legislative Instrument 2016/191, relating to the 'rounding off' of amounts in the financial report. Amounts in the financial report have been rounded off in accordance with the instrument to the nearest thousand dollars, unless otherwise indicated.

c) Use of estimates and judgements

In the application of the Group's accounting policies, the directors of the Group are required to make judgements, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Estimates assume a reasonable expectation of future events and are based on current trends and economic data, obtained both externally and within the Group. Actual results may differ from these estimates.

The significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 30 June 2017.

B) Significant accounting policies

The accounting policies applied in these interim financial statements are consistent with those followed in the preparation of the Group's consolidated financial statements in respect of the year ended 30 June 2017.

The Group has considered the implications of new or amended Accounting Standards, but determined that their application to the financial statements is either not relevant or not material.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

NOTE 2: REVENUE

	31 Dec 2017 \$'000	31 Dec 2016 \$'000
Interest revenue from purchased debt ledgers	104,117	94,909
Interest and fee revenue from consumer lending	37,534	29,690
Other interest received	66	34
Other income	5,869	4,469
Total	147,586	129,102

NOTE 3: INCOME TAX EXPENSE

The Group calculates the income tax expense for the period using the tax rate that would be applicable to expected total annual earnings.

The major components of income tax expense in the interim income statement at the end of the period are:

	31 Dec 2017 \$'000	31 Dec 2016 \$'000
Current income tax expense	(14,303)	(13,204)
Deferred income tax expense	895	2,294
Overprovision / (underprovision) in respect of prior years	640	(50)
Total	(12,768)	(10,960)

NOTE 4: DIVIDENDS PAID AND PROPOSED

	Cents per share \$	Total amount \$'000	Franked/ unfranked	Date of payment
Half-year ended 31 December 2017				
Final 2017 ordinary	31.00	14,788	Franked	17 Nov 2017
Half-year ended 31 December 2016				
Final 2016 ordinary	27.00	12,687	Franked	28 Oct 2016

Franked dividends declared or paid during the period were franked at the tax rate of 30 per cent.

After 31 December 2017 the following dividends were proposed by the directors. The dividends have not been provided for and there are no income tax consequences.

	Cents per share \$	Total amount \$'000	Franked/ unfranked	Date of payment
Interim 2018 ordinary	31.00	14,790	Franked	16 Mar 2018

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

NOTE 5: OPERATING SEGMENTS

A) Financial reporting by segments

The Group has three main operating segments: debt ledger purchasing (Australia), debt ledger purchasing (United States) and consumer lending. All operating segments and results are reviewed regularly by the chief operating decision maker, the Chief Executive Officer (CEO) of the Group, who reviews the operating segments' results on an ongoing basis to assess performance and allocate resources.

The reportable segments are as follows:

a) Debt ledger purchasing – Australia

This business purchases consumer debts at a discount to their face value from credit providers in Australia, with the objective of recovering amounts in excess of the purchase price over the collection life cycle of the receivables to produce a return.

b) Debt ledger purchasing – United States

This business purchases consumer debts at a discount to their face value from credit providers in the United States, with the objective of recovering amounts in excess of the purchase price over the collection life cycle of the receivables to produce a return.

c) Consumer lending

This business offers various financial products to credit-impaired consumers.

Following is the information provided to the CEO:

	Debt ledger purchasing – Australia \$'000	Debt ledger purchasing – United States \$'000	Consumer lending \$'000	Total for continuing operations \$'000
Half-year ended 31 December 2017				
Segment revenue				
External revenue	99,815	10,205	37,566	147,586
Segment result				
Segment profit	39,193	807	8,292	48,292
Finance costs				(4,667)
Depreciation and amortisation				(1,063)
Profit before income tax expense				42,562
Income tax expense				(12,768)
Profit after income tax expense				29,794
Half-year ended 31 December 2016				
Segment revenue				
External revenue	93,737	5,630	29,735	129,102
Segment result				
Segment profit/(loss)	36,370	(525)	4,514	40,359
Finance costs				(2,998)
Depreciation and amortisation				(1,204)
Profit before income tax expense				36,157
Income tax expense				(10,960)
Profit after income tax expense				25,197

B) Geographic segments

The Group predominantly operates in two geographic segments: Australia and United States.

NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS

NOTE 6: CASH AND CASH EQUIVALENTS

	31 Dec 2017 \$'000	30 Jun 2017 \$'000
Cash and cash equivalents	15,594	6,106

NOTE 7: ISSUANCES, REPURCHASES AND REPAYMENTS OF EQUITY SECURITIES

Details of ordinary shares issued during the period are set out below:

	31 Dec 2017 Number	31 Dec 2016 Number
Balance at 1 July	47,353	46,990
Issue of shares		
– LTI plan	356	363
Issued shares for the period	356	363
Balance at 31 December	47,709	47,353

The 2017 portion of the performance rights issued in line with the Group's LTI Plan 2016-2018 converted to 355,520 deferred vesting shares in November 2017. The 2016 portion of the performance rights issued converted to 363,076 deferred vesting shares in November 2016.

NOTE 8: CONTINGENT LIABILITIES

The Group had contingent liabilities in respect of:

	31 Dec 2017 \$'000	30 Jun 2017 \$'000
Licensure bonds	2,415	2,534

Licensure bonds are bonds issued in the normal course of business to the State Boards of Collection Agencies in the United States to guarantee collected funds are remitted to clients under contracts.

NOTE 9: EVENTS SUBSEQUENT TO REPORTING DATE

No matters or circumstances have arisen since 31 December 2017 which significantly affected or may significantly affect in future periods:

- The operations of the Group;
- The results of those operations; or
- The state of affairs of the Group.

DIRECTORS' DECLARATION

In accordance with a resolution of the directors of Credit Corp Group Limited, the directors of the Company declare that:

A) The financial statements and notes, as set out on pages 7 to 14 are in accordance with the *Corporations Act 2001*, and:

- a) Give a true and fair view of the Group's financial position as at 31 December 2017 and of its performance for the half-year ended on that date; and
- b) Comply with Australian Accounting Standard AASB 134 *Interim Financial Reporting*.

B) In the directors' opinion, there are reasonable grounds to believe that the Group will be able to pay its debts as and when they become due and payable.

C) The directors have been given the declaration required by section 295 of the *Corporations Act 2001* from the Chief Executive Officer and the Chief Financial Officer for the half-year ended 31 December 2017.



Donald McLay
Chairman

Date: 30 January 2018



Robert Shaw
Director

CREDIT CORP GROUP LIMITED
ABN 33 092 697 151
AND CONTROLLED ENTITIES

**INDEPENDENT AUDITOR'S REVIEW REPORT TO THE MEMBERS OF
CREDIT CORP GROUP LIMITED**

SYDNEY

Level 40
2 Park Street
Sydney NSW 2000
Australia
Ph: (612) 9263 2600
Fx: (612) 9263 2800

Report on the Half-Year Financial Report

We have reviewed the accompanying half-year financial report of Credit Corp Group Limited, which comprises the consolidated statement of financial position as at 31 December 2017, the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity, and consolidated statement of cash flows for the period ended on that date, notes comprising a summary of significant accounting policies and other explanatory information and the directors' declaration.

Directors' Responsibility for the Half-Year Financial Report

The directors of Credit Corp Group Limited are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards (including Australian Accounting Interpretations) and the *Corporations Act 2001* and for such internal control as the directors determine is necessary to enable the preparation of the half-year financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the half-year financial report based on our review. We conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2410: *Review of a Financial Report Performed* by the Independent Auditor of the Entity, in order to state whether, on the basis of the procedures described, we have become aware of any matter that makes us believe that the half-year financial report is not in accordance with the *Corporations Act 2001* including: giving a true and fair view of Credit Corp Group Limited's financial position as at 31 December 2017 and its performance for the period ended on that date, and complying with Accounting Standard AASB 134: *Half-year Financial Reporting* and the *Corporations Regulations 2001*. As the auditor of Credit Corp Group Limited, ASRE 2410 requires that we comply with the ethical requirements relevant to the audit of the annual financial report.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Independence

In conducting our review, we have complied with the independence requirements of the *Corporations Act 2001*.

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CREDIT CORP GROUP LIMITED
ABN 33 092 697 151
AND CONTROLLED ENTITIES

**INDEPENDENT AUDITOR'S REVIEW REPORT TO THE MEMBERS OF
CREDIT CORP GROUP LIMITED**

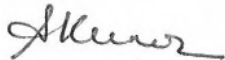
Conclusion

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half-year financial report of Credit Corp Group Limited is not in accordance with the *Corporations Act 2001* including:

- (i) giving a true and fair view of Credit Corp Group Limited's financial position as at 31 December 2017 and of its performance for the period ended on that date; and
- (ii) complying with AASB 134: *Half-year Financial Reporting* and the *Corporations Regulations 2001*.



HALL CHADWICK
Level 40, 2 Park Street
Sydney NSW 2000



SANDEEP KUMAR
Partner

Dated: 30 January 2018

HISTORICAL ANALYSIS OF PERFORMANCE

	31 Dec 2017 \$'000	31 Dec 2016 \$'000
Income and expenditure		
Purchased debt ledger collections	191,076	179,414
Less: Purchased debt ledger amortisation	(86,959)	(84,505)
Interest revenue from purchased debt ledgers	104,117	94,909
Interest and fee income from consumer lending	37,534	29,690
Other revenue	5,935	4,503
Total revenue	147,586	129,102
Net profit after tax	29,794	25,197
Financial position		
Current assets	252,962	226,101
Non-current assets, excluding intangible assets	299,075	252,715
Intangible assets	800	800
Total assets	552,837	479,616
Current liabilities	47,921	41,973
Non-current liabilities	239,373	209,786
Total liabilities	287,294	251,759
Net assets	265,543	227,857
Borrowings	235,496	205,220
Shares on issue ('000)	47,709	47,353
Cash flows		
From operating activities	(1,182)	(45,855)
From investing activities	(425)	(976)
From financing activities	11,095	48,977
Net increase in cash	9,488	2,146
Key statistics		
Earnings per share		
– Basic (cents)	62.8	53.5
– Diluted (cents)	62.0	52.4
Dividends per share (cents)	31.0	27.0
NPAT / revenue	20%	20%
NTA backing per share (cents)	554.9	479.5

CREDIT CORP GROUP LIMITED

ABN 33 092 697 151

The shares of Credit Corp Group Limited are listed on the Australian Securities Exchange under the trade symbol CCP, with Sydney being the home exchange.

Directors

Mr Donald McLay
Mr Eric Dodd
Ms Leslie Martin
Mr Robert Shaw
Mr Richard Thomas

Company secretaries

Mr Thomas Beregi
Mr Michael Eadie

Head office and registered office

Level 15, 201 Kent Street
Sydney NSW 2000
Australia

GPO Box 4475
Sydney NSW 2001
Australia

Telephone +61 2 8651 5000
Fax 1300 483 012
Email investorinfo@creditcorp.com.au
Website www.creditcorp.com.au

Share registry

Boardroom Pty Limited
Level 12, 225 George Street
Sydney NSW 2000
Australia

Telephone +61 2 9290 9600
Fax +61 2 9279 0664
Email enquiries@boardroomlimited.com.au
Website www.boardroomlimited.com.au

Auditor

Hall Chadwick Chartered Accountants
Level 40, 2 Park Street
Sydney NSW 2000
Australia

Telephone +61 2 9263 2600
Fax +61 2 9263 2800
Website www.hallchadwick.com.au



Credit Corp Group

creditcorp.com.au