



19 April 2021

The Manager – Listings  
Australian Securities Exchange Limited  
Exchange Centre  
20 Bridge Street  
Sydney NSW 2000

### Q3 FY21 Unaudited Trading Results

COG Financial Services Limited (COG) is pleased to announce that it has performed very strongly in Q3 which is normally its softest trading quarter due to Christmas holidays.

NPATA <sup>1</sup> to shareholders Unaudited	Q3 FY21 <sup>2</sup> \$m	Q3 FY20 \$m	YTD 31 March 21 <sup>4</sup> \$m	YTD 31 March 20 \$m
Finance Broking & Aggregation	2.4	1.0	8.3	4.2
Lending	1.6	1.1	6.1	3.1
Other / Intersegment <sup>3</sup>	nil	(0.5)	(0.2)	1.5
<b>Total</b>	<b>4.0</b>	<b>1.6</b>	<b>14.1</b>	<b>5.8</b>

<sup>1</sup> Net profit after tax and before amortisation of acquired intangibles.

<sup>2</sup> Q3 FY21 includes \$0.1m (Q3 FY20: \$nil) of Government subsidies (post tax and attributable to shareholders).

<sup>3</sup> Q3 FY21 includes \$0.3m (Q3 FY20: \$nil) share of results from associate Earlypay Limited (EPY), based on NPATA earnings guidance of \$5.0m for the 2H FY21, as per EPY ASX release dated 25 February 2021, reaffirmed in EPY ASX release dated 17 March 2021.

<sup>4</sup> YTD 31 March 21 includes \$1.8m (YTD 31 March 20: \$nil) of Government subsidies (post tax and attributable to shareholders).

Commenting on the performance, COG CEO, Andrew Bennett said “Q3 is normally our softest quarter and Q4 our strongest, so we are on track to deliver a record-breaking year in FY21”.

Please note the Company’s earlier release today has been updated to correct the phasing of EPY’s 2H FY21 earnings between Q3 and Q4. This change is reflected in the Other / Intersegment line of the above table.

*Announcement authorised by: Andrew Bennett, Chief Executive Officer*



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**Who we are:**

COG Financial Services Limited (COG) has two complementary businesses:

1. Finance Broking & Aggregation (FB&A). Through its membership group of independent and equity owned brokers (brokers in which COG has invested), COG is Australia's largest asset finance group, representing over \$4.5 billion per annum of Net Asset Finance (NAF). Further growth in NAF is being achieved through organic growth and additional equity investment in brokers.
2. Lending. Through broker distribution, COG provides equipment finance to SMEs, and real property loans via its subsidiary Westlawn Finance Limited.

In both businesses our market share is small relative to the size of the markets we operate in, and there are significant growth opportunities through consolidation and organic growth.