



27 July 2021

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

## Q4 FY21 Unaudited Trading Results

COG Financial Services Limited (COG) is pleased to announce that it has performed very strongly in Q4 and delivered a record-breaking performance for the full year.

NPATA <sup>1</sup> to shareholders Unaudited	Q4 FY21 <sup>2</sup> \$m	Q4 FY20 \$m	YTD 30 June 21 <sup>5</sup> \$m	YTD 30 June 20 \$m
Finance Broking & Aggregation	3.5	2.3	11.8	6.5
Lending	1.5	0.4	7.6	3.5
Other / Intersegment <sup>3, 4</sup>	0.4	(0.1)	0.1	(1.6)
<b>Total</b>	<b>5.4</b>	<b>2.6</b>	<b>19.5</b>	<b>8.4</b>

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

<sup>2</sup> Q4 FY21 includes \$nil (Q4 FY20: \$1.3m) of Government subsidies (post tax and attributable to shareholders).

<sup>3</sup> Q4 FY21 includes \$0.4m (Q4 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 24 June 2021.

<sup>4</sup> FY21 includes \$0.7m (FY 20: \$nil) share of results from associate 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 24 June 2021.

<sup>5</sup> FY21 includes \$1.8m (FY20: \$1.3m) of Government subsidies (post tax and attributable to shareholders).

Commenting on the performance, COG CEO, Andrew Bennett said,

*“COG continued its strong trading performance during Q4 and the Finance Broker and Aggregation segment achieved over \$5.1 billion of Net Assets Financed for the full year, a 13% increase on pcp. However, COG did experience some disruption to new equipment supply chains, which means we start the new financial year with a strong forward order book.”*

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

For further information please contact:  
Andrew Bennett  
Chief Executive Officer  
M 0405 380 241

### 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 \$5.1 billion per annum of Net Asset Finance (NAF). Further growth is being achieved through organic growth in equipment finance and insurance broking and through 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.