

APPENDIX 4E PRELIMINARY FINAL REPORT

For the year ended 30 June 2022

I. DETAILS OF THE REPORTING PERIOD AND THE PRIOR CORRESPONDING PERIOD

Current period: 1 July 2021 to 30 June 2022

Prior corresponding period: 1 July 2020 to 30 June 2021

2. RESULTS FOR ANNOUNCEMENT TO THE MARKET

| Key information | 30 June 2022 \$'000 | 30 June 2021 \$'000 | Change % |
|-----------------------------------------------------------------------|------------------------|------------------------|----------|
| 2.1 Revenue | 411,200 | 374,786 | 9.7 |
| 2.2 Profit from ordinary activities after tax attributable to members | 100,716 | 88,130 | 14.3 |
| 2.3 Profit attributable to members of the Group | 100,716 | 88,130 | 14.3 |

| | Amount per security | Franked amount per security |
|------------------------------------------------------------------|------------------------|-----------------------------------|
| 2.4 Dividends per ordinary share | | |
| Interim 2022 ordinary | 38.0 cents | 100% |
| Final 2022 ordinary (declared, not yet provided at 30 June 2022) | 36.0 cents | 100% |

2.5 Commentary:

Please refer to the 2022 Media Release and the 2022 Annual Report for further explanation of the figures presented at 2.1 - 2.4 above.

3. STATEMENT OF COMPREHENSIVE INCOME

Please refer to the 2022 Annual Report.

4. STATEMENT OF FINANCIAL POSITION

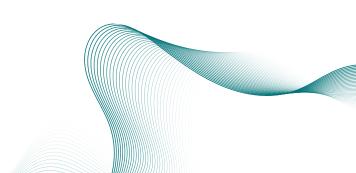
Please refer to the 2022 Annual Report.

5. STATEMENT OF CASH FLOWS

Please refer to the 2022 Annual Report.

6. STATEMENT OF CHANGES IN EQUITY

Please refer to the 2022 Annual Report.





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7. DIVIDEND DETAILS

| | Cents per share | Total \$'000 | Date of payment |
|-------------------------|--------------------|-----------------|-----------------|
| Ordinary share capital | | | |
| Year ended 30 June 2022 | | | |
| Interim 2022 ordinary | 38.0 | 25,762 | 11 Mar 2022 |
| Final 2021 ordinary | 36.0 | 24,221 | 10 Sep 2021 |
| Total | | 49,983 | |
| Year ended 30 June 2021 | | | |
| Interim 2021 ordinary | 36.0 | 24,221 | 12 Mar 2021 |
| Total | | 24,221 | |

All the dividends were fully franked.

8. DIVIDEND OR DISTRIBUTION REINVESTMENT PLAN DETAILS

The Group did not make a dividend reinvestment plan (DRP) offer in the 2022 financial year.

9. NET TANGIBLE ASSETS (NTA) PER ORDINARY SHARE

| | 30 June 2022 \$ | 30 June 2021 \$ |
|------------------------|--------------------|--------------------|
| NTA per ordinary share | 10.51 | 9.57 |

IO. CONTROL GAINED OR LOST OVER ENTITIES IN THE FINANCIAL YEAR

There was no control gained or lost over entities during the 2022 financial year.

II. INVESTMENTS IN ASSOCIATES AND JOINT VENTURES

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

12. OTHER SIGNIFICANT INFORMATION

Please refer to the 2022 Media Release, 2022 Results Presentation and the 2022 Annual Report.

I3. FOREIGN ENTITIES, APPLICABLE ACCOUNTING STANDARDS USED

Not applicable as Credit Corp Group Limited is not a foreign entity.

14. COMMENTARY ON THE RESULTS FOR THE FINANCIAL YEAR

 ${\it Please refer}\ to\ the\ 2022\ Media\ Release, 2022\ Results\ Presentation\ and\ the\ 2022\ Annual\ Report.$

15. STATEMENT AS TO WHETHER THE FINANCIAL STATEMENTS HAVE BEEN AUDITED

 $\label{thm:condition} The \ financial \ statements \ have \ been \ audited. \ The \ audit \ opinion \ is \ unqualified.$

