

APPENDIX 4E PRELIMINARY FINAL REPORT

For the year ended 30 June 2022

1. 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

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

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

11. 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.

13. 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

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

The financial statements have been audited. The audit opinion is unqualified.