



1 May 2023

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

### Q3 FY23 Unaudited Segment Trading Results

COG Financial Services Limited (COG) is pleased to announce its unaudited Q3 FY23 Segment results for the FB & A and Funds Management & Lending Segments, COG's Other Segment is not included because it contains the equity accounted proportional share of ASX.EPY's results. Given the recent insolvency of EPY's largest client, Revolution Roofing, EPY have withdrawn guidance and it is not possible for COG to estimate EPY's earnings and therefore its contribution to the Other Segment and hence the decision to defer the release of the Other Segment results until the FY 23 full audited results are available.

NPATA <sup>1</sup> to shareholders (Unaudited)	Q3 FY23 \$m	Q3 FY22 \$m	YTD 31 March 23 \$m	YTD 31 March 22 \$m
Finance Broking & Aggregation	3.9	3.4	11.0	10.3
Funds Management & Lending	2.2	2.3	8.5	6.1

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

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

"This is a good strong solid result again. In our FB & A Segment we continue to see resilient underlying transaction volume, albeit margins are a little tighter in the face of higher rates."

*Announcement authorised by: Patrick Tuttle, Chair*

For further information please contact:

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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 \$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.