



22 July 2024

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

2024 General Meeting Results

COG Financial Services Limited (“COG”) is pleased to announce the results of today’s General Meeting.

The results are set out in the **attached** document, in accordance with ASX Listing Rule 3.13.2 and Section 251AA(2) of the *Corporations Act 2001* (Cth).

It is noted that the tabled resolution was passed and decided by way of poll.

Announcement authorised by: David Franks, Company Secretary

For further information please contact:

Andrew Bennett
Chief Executive Officer
M 0405 380 241

Who we are:

COG Financial Services Limited (COG) has three 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 \$7.7 billion per annum of Net Assets Finance (NAF). Further growth is being achieved through organic growth in equipment finance, insurance broking, and through equity investment in brokers.
2. Novated Leasing (“Novated”): Through Fleet Network and its subsidiaries, Paywise and beCarWise, COG operates in the novated lease and salary packaging sector. Further growth is being achieved through organic growth, with a significant opportunity arising from existing tax incentives associated with electric cars financed through a novated lease arrangement.
3. Asset Management & Lending (AM&L”) formally known as Funds Management & Lending (“FM&L”): The largest profit contribution is from peer-to-peer lending on property mortgage-backed business loans via our subsidiary Equity One. As a fee based business, it’s profits are not exposed to changes in interest rates. In addition, through broker distribution, COG provides equipment finance to SMEs, and real property loans via our subsidiary Westlawn Finance Limited. In the current year, Westlawn has experienced increased funding costs from rising interest rates, reducing the interest margin on historic originations. This trend will correct with stable and possibly decreasing interest rates.

In all three businesses COG’s market share is small relative to the market size in which it operates, and there are significant growth opportunities through future consolidation and organic growth.

Disclosure of Proxy Votes

COG Financial Services Limited

General Meeting

Monday, 22 July 2024



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In accordance with section 251AA of the Corporations Act 2001, the following information is provided in relation to resolutions put to members at the meeting.

			Proxy Votes				Poll Results (if applicable)			Results
Resolution	Decided by Show of Hands (S) or Poll (P)	Total Number of Proxy Votes exercisable by proxies validly appointed	FOR	AGAINST	ABSTAIN	PROXY'S DISCRETION	FOR	AGAINST	ABSTAIN	OUTCOME
1 Approval of Issue of Consideration Shares to Mr Mark Crain, Director of the Company	P	140,229,466	139,670,964 99.60%	119,875 0.09%	0	438,627 0.31%	140,746,758 99.91%	119,875 0.09%	0	Passed

