

# Finexia Financial Group

## INVESTOR PACK



# FINEXIA

[www.finexia.com.au](http://www.finexia.com.au)

FINEXIA FINANCIAL GROUP LIMITED  
ACN 106 760 418 | ASX:FNX

# FINEXIA

GROUP  
REVENUE

**\$14.2M**



Creative  
Capital  
GROUP  
PRIVATE CREDIT

**Private Credit** and **Other Lending** Activities make up **\$11.8M** of the total **\$14.2M (83%)**



Childcare  
INCOME FUND

**Share Trading** and **Equity Capital Markets** generated **\$2M (14%)**



stayco.  
THE STAY COMPANY  
FUND



REVENUE OF

**\$5.4M**



OTHER REVENUE OF

**\$0.35M**

REVENUE OF

**\$8.4M**

INTEREST EXPENSES OF **\$4.6M**

OTHER EXPENSES OF **\$1.05M**

NET PROFIT BEFORE TAX **\$1.9M**

INTEREST EXPENSES OF **\$0.37M**

OTHER EXPENSES OF **\$2.9M**

NET PROFIT BEFORE TAX **\$2.7M**

CORPORATE FEES **\$1.1M**

OTHER EXPENSES OF **\$0.4M**

NET LOSS BEFORE TAX **(\$1.1M)**

STATUTORY TAX **\$(1.08M)**

**NET PROFIT  
AFTER TAX**

**\$3.2M**

NET CASH PROFIT **\$2.6M**

## Summary Of Finexia Financial Group Limited

		Consolidation	
	Note	2023	2022
<b>Continuing Operations</b>		\$	\$
<b>Revenue</b>			
Rendering of services	3	8,060,077	6,260,915
Gain on sale of investment		293,806	506,523
Interest income		5,716,904	3,549,519
Property rental income		153,909	150,818
Recovery of previously defaulted loan assets		-	38,500
		<b>14,224,696</b>	<b>10,506,275</b>
<b>Expenses</b>			
Product commissions		(267,147)	(618,593)
Audit fees		(86,318)	(75,737)
Corporate and professional expenses		(2,133,837)	(1,937,942)
Change in fair value of equity investments at fair value through profit or loss		606,029	(238,918)
Impairment of receivables		(248,990)	-
Depreciation and amortisation	4	(306,921)	(306,687)
Employee expenses		(2,443,980)	(1,342,579)
Interest and finance expenses	4	(5,042,346)	(2,147,951)
Other expenses		(208)	(1,964)
<b>Profit before income tax</b>		<b>4,300,978</b>	<b>3,835,904</b>
Income tax expense	5	(1,087,259)	(545,462)
<b>Profit after tax for the year</b>		<b>3,213,719</b>	<b>3,290,442</b>
<b>Total comprehensive profit for the year</b>		<b>3,213,719</b>	<b>3,290,442</b>
<b>Earnings Per Share</b>			
Basic and diluted (cents)	17	<b>8.00</b>	<b>9.68</b>
Basic and diluted (cents) – continuing operations	17	<b>8.00</b>	<b>9.68</b>

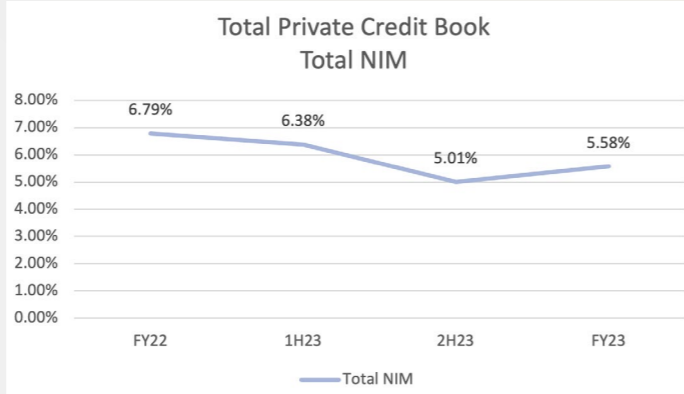
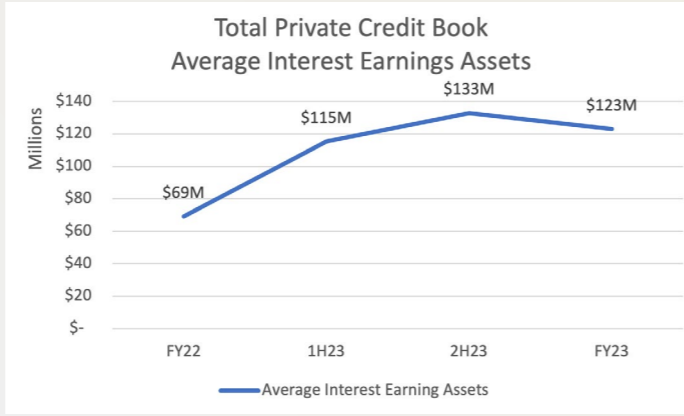
The above Consolidated Statement of Profit or Loss and Other Comprehensive Income should be read in conjunction with the accompanying notes. Found on page 17 of the annual report [here](#)



# Total Private Credit Book Overview and Analysis

In FY23, Finexia Financial Group Limited experienced remarkable growth, primarily driven by the significant expansion of its private credit loan book, which doubled over the year. This growth is particularly commendable given the prevailing challenging macroeconomic conditions, characterised by rising interest rates and increased capital costs. Despite these hurdles, Finexia demonstrated resilience by maintaining its target Net Interest Margin (NIM) at over 500 basis points, factoring in both interest and fees, even despite heightened market volatility.

**“Approximately 62% of the Group revenue is deemed recurring in nature and will continue to grow as a percentage of overall revenue in the coming years”**



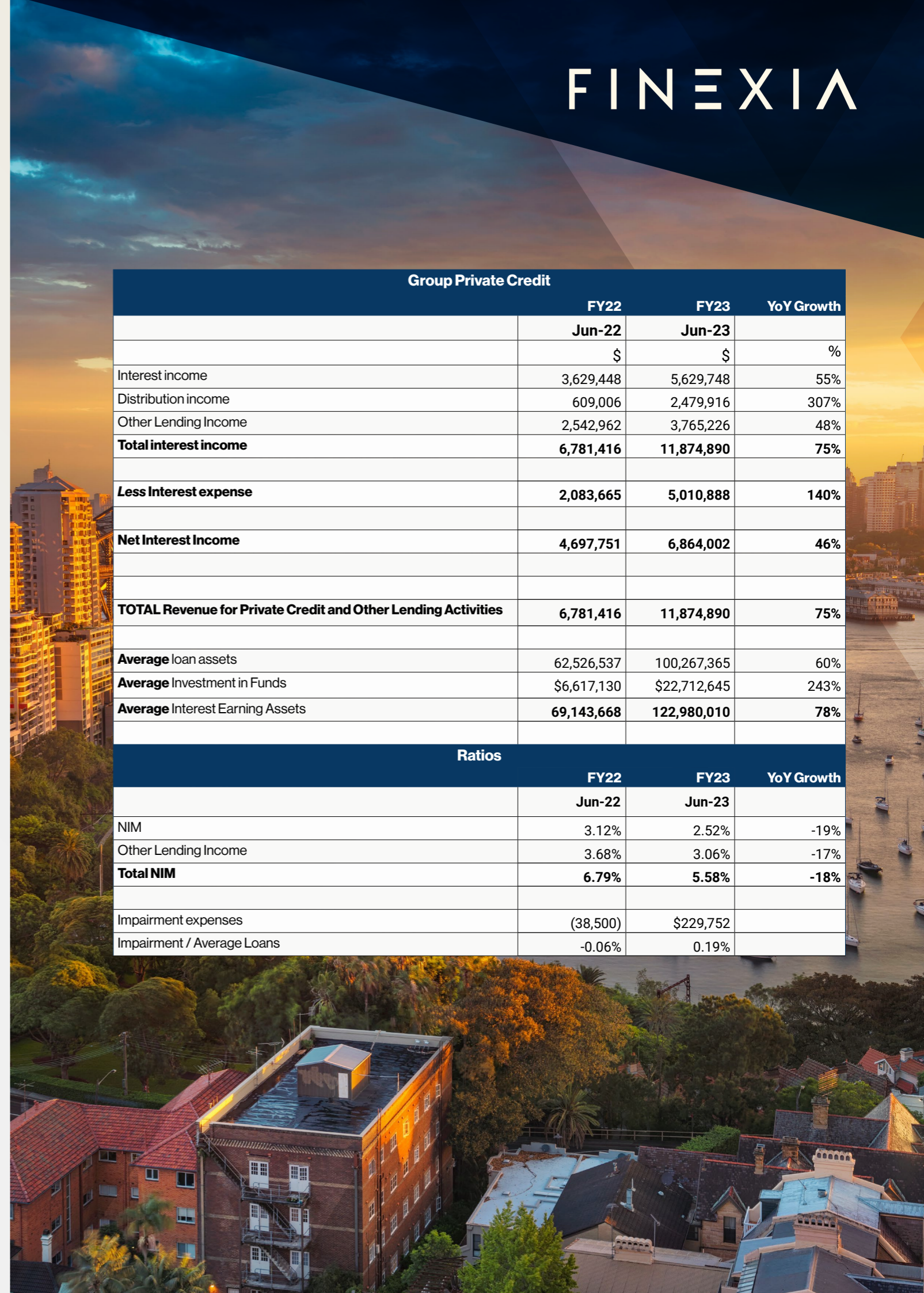
Domestic Income Funds		
Domestic Income Funds	Yield	Assets
<b>stayco.</b> THE STAY COMPANY FUND	12%	Hotel Management
Metrics Oppourtunities (MOT)	10.23% <sup>1</sup>	Specialist Credit*
<b>Childcare</b> INCOME FUND	9.75%	Childcare
Metrics Master (MXT)	9.73% <sup>1</sup>	Corporate Loans
Qualitas Real Estate (QRI)	9.08% <sup>1</sup>	Real Estate
Gryphon (GCI)	8.87% <sup>1</sup>	RMBS, ABS
Perpetual (PCI)	7.94% <sup>1</sup>	Fixed Income

Source<sup>1</sup>: IRESS, COMPLETE LIST ON PAGE 9 OF THIS DOCUMENT

\*Provide exposure to the full spectrum of private credit investments. MOT will be mostly exposed to loans, notes and bonds, however may also provide investors with the potential for upside gains through exposure to private equity and equity-like investments.

Finexia Total Private Credit Book Net Interest Margin / Average Balance Sheet	FY22	FY23	Change	Comments
Net Interest Margin	6.79%	5.58%	-1.21%	FY23 NIM primarily impacted by delay in deploying funds raised
Impairment (benefit) - % Avg Interest Earning Assets	-0.06%	0.19%	0.25%	Reversal of FY22 write-back
Average Interest Earning Assets	\$69.14m	\$122.98m	78%	Average Interest Earning Assets includes \$70.51m (FY22 \$42.85m) of Off Balance Loans Under Management
Average Interest Bearing Liabilities	\$66.86m	\$127.74m	91%	Average Interest Bearing Liabilities includes \$76.87m (FY22 \$48.22m) of Off Balance Sheet Funding with no Counter Party Risks.

Group Private Credit			
	FY22	FY23	YoY Growth
	Jun-22	Jun-23	
	\$	\$	%
Interest income	3,629,448	5,629,748	55%
Distribution income	609,006	2,479,916	307%
Other Lending Income	2,542,962	3,765,226	48%
<b>Total interest income</b>	<b>6,781,416</b>	<b>11,874,890</b>	<b>75%</b>
<b>Less Interest expense</b>	<b>2,083,665</b>	<b>5,010,888</b>	<b>140%</b>
<b>Net Interest Income</b>	<b>4,697,751</b>	<b>6,864,002</b>	<b>46%</b>
<b>TOTAL Revenue for Private Credit and Other Lending Activities</b>	<b>6,781,416</b>	<b>11,874,890</b>	<b>75%</b>
<b>Average</b> loan assets	62,526,537	100,267,365	60%
<b>Average</b> Investment in Funds	\$6,617,130	\$22,712,645	243%
<b>Average</b> Interest Earning Assets	<b>69,143,668</b>	<b>122,980,010</b>	<b>78%</b>
Ratios			
	FY22	FY23	YoY Growth
	Jun-22	Jun-23	
NIM	3.12%	2.52%	-19%
Other Lending Income	3.68%	3.06%	-17%
<b>Total NIM</b>	<b>6.79%</b>	<b>5.58%</b>	<b>-18%</b>
Impairment expenses	(38,500)	\$229,752	
Impairment / Average Loans	-0.06%	0.19%	



# Creative Capital segment overview and analysis

Creative Capital is a Private Credit lender that matches High Net Worth Wholesale Investors with secured lending opportunities. All loans hold appropriate security such as Mortgages, Company Charges and Personal Guarantees.

As a result of the changing interest rate environment and economic conditions, it has actively reduced its exposure to Residential Development. Generally, the style of residential development loans are medium scale unit and townhouse stock where the price points are less than \$900k and where pre-commitments are in place.

**“The Group has committed new loans of \$33.3m to be settled in Q1FY24”**



LVR: 45%  
Borrower Rate: 11.17%



LVR: 65%  
Borrower Rate: 13.89%

**Childcare Loans**  
The Childcare Centre Loan Facility provides fully secured loans to established, experienced Childcare operators to construct, and/or open and trade-up childcare centres. For Childcare businesses, it offers a single loan facility to fund the soft and hard costs of the business including fit-out, marketing, staff costs and loan interest for the full trade-up period.



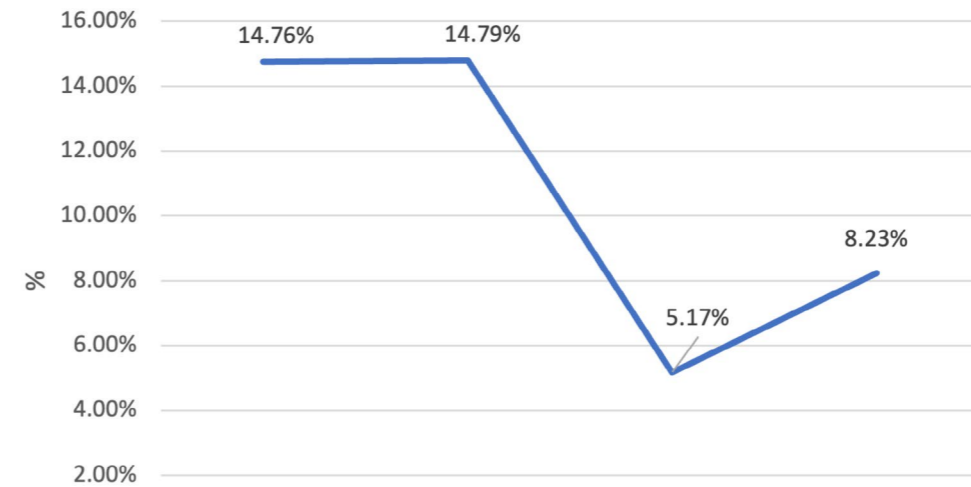
Operates 8 holiday resorts located on the Gold Coast and Noosa.  
Revenue \$12M  
Circa 500 lots under management

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Creative Capital Segment  
Interest Income + Other Income



Creative Capital Segment  
NIM + Other non interest income





## Prime Credit segment overview and analysis

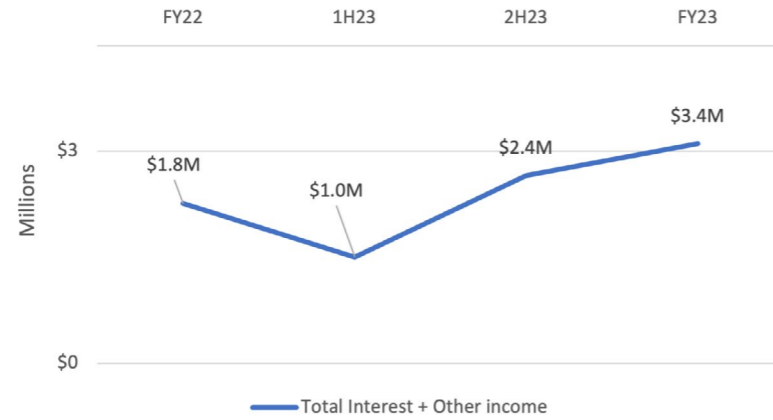
Finexia's Asset-Backed lending product is a premium credit facility catering to executives of ASX-listed companies, high-net-worth individuals, and wholesale investors. This unique facility goes beyond the conventional by accepting a wide range of assets and instruments as collateral. It's essential to highlight that these loans are held off the statutory balance sheet of Finexia, effectively eliminating any counterparty risks.

Specifically designed to meet the financial needs of sophisticated investors, the Asset-Backed lending product mirrors the flexibility and benefits typically associated with prime broking services.

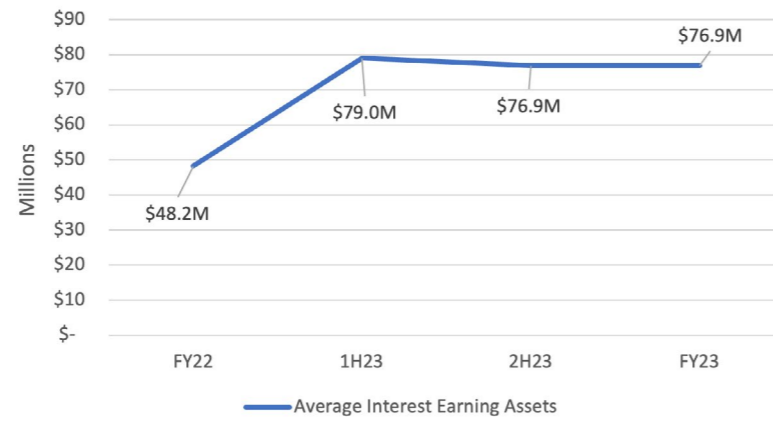
Every loan under this program is backed by pledged assets and meticulously customised to align with the client's funding requirements and financial capacity. Interest rates and loan-to-value ratios are determined through a comprehensive assessment that considers qualitative factors such as the quality of the underlying security, liquidity, concentration, and volatility.

**FINEXIA**  
PRIME CREDIT

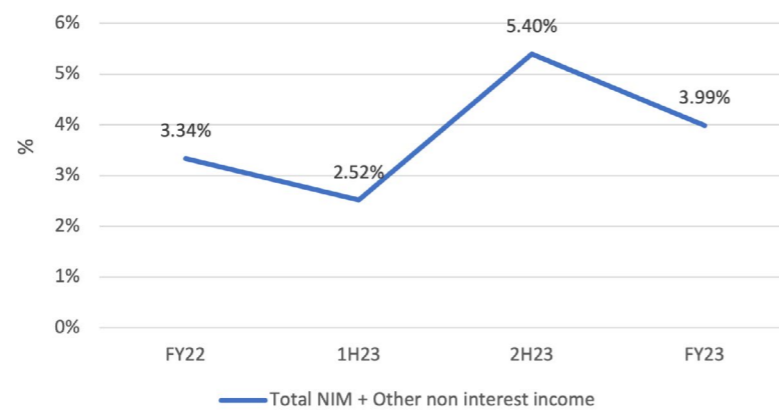
### Prime Credit Interest + Other income



### Prime Credit Average Interest Earning Assets



### Prime Credit NIM + Other non interest income



# FINEXIA

**Finexia demonstrated strong financial performance in FY23, with significant growth in interest revenue and net interest income, reflecting the Company's efficient capital management"**



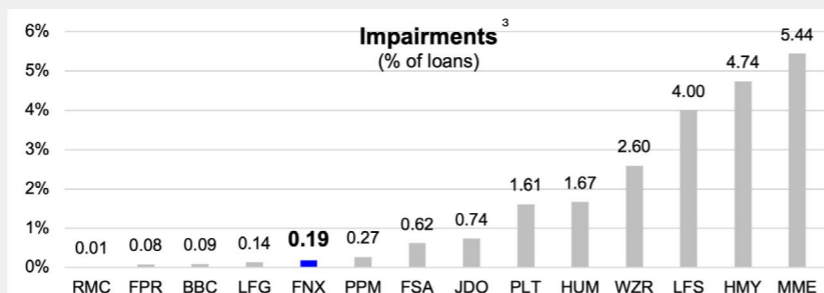
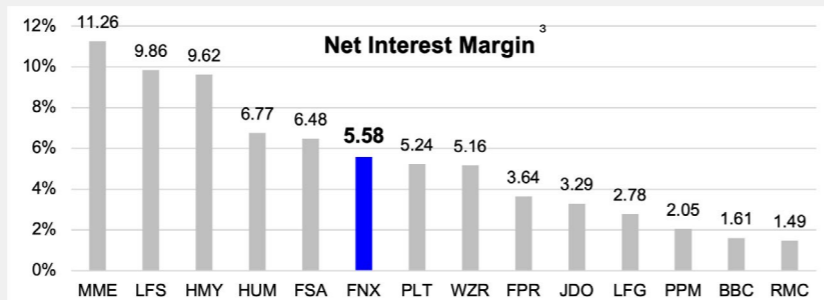
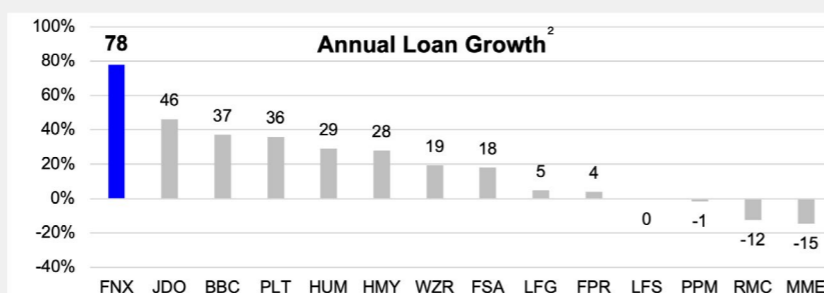
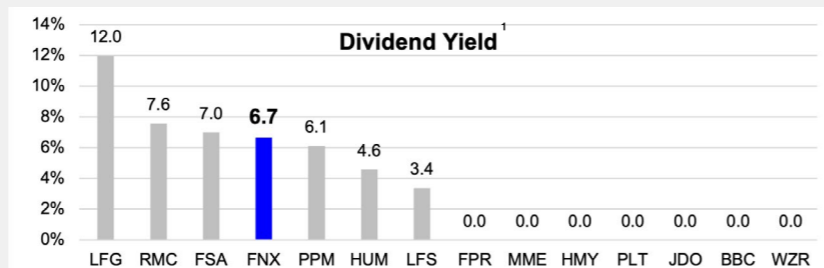
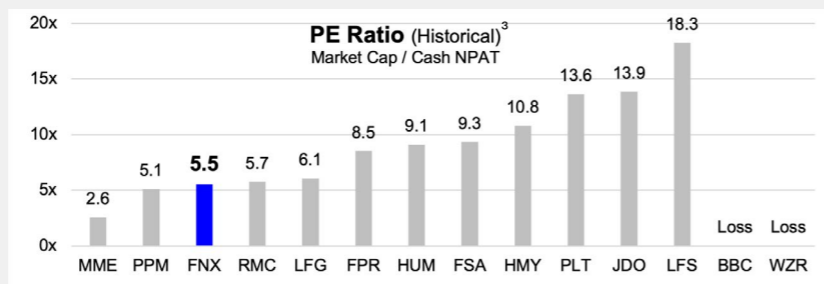
# Peer Comparison Key Metrics

We've conducted a comprehensive comparison with some key players in the lending-focused sector, providing insights into core financial ratios.

Here's a brief description of each company and their respective sectors.

These companies span various sectors within the lending industry, including mortgages, personal loans, SME lending, asset finance, and auto finance. Our analysis covers key financial ratios, including; Price-to-Earnings (PE) ratio, Dividend Yield, Annual Loan Book Growth, Net Interest Margins, and Impairments.

Company	ASX Code <sup>1</sup>	Sector <sup>2</sup>
Resimac	RMC	Mortgages
BNK	BBC	Mortgages, Asset Finance
Pepper	PPM	Mortgages, Personal
Liberty	LFG	Mortgages
Judo	JDO	SME
Fleet Partners	FPR	Auto
Wisr	WZR	Personal
Plenti	PLT	Personal
FSA	FSA	Mortgages, Personal, Asset Finance
Humm	Humm	Personal
Harmony	HMY	Personal
Latitude	LFS	Personal
MoneyMe	MME	Personal



**“While there are some obvious scale differences, Finexia’s Dividend Yield, NIMs and level of Impairments compare very favourably against its peers”.**

# FINEXIA



SOURCES: IRESS, ASX ANNOUNCEMENTS.  
NOTE: INFORMATION HAS BEEN SOURCED FROM HISTORICAL FINANCIAL ACCOUNTS AND RESULTS PRESENTATIONS.  
COMPLETE LIST ON PAGE 9 OF THIS DOCUMENT: 1, 2, 3

Finexia	Peer Comparison	Tier 1: Low NIM / Low Impairment Mortgage Lenders				Tier 2: Incremental NIM, Moderate Impairment Lenders					
		<i>Resimac</i>	<i>BNK</i>	<i>Pepper</i>	<i>Liberty</i>	<i>Judo</i>	<i>Fleet Partners</i>	<i>Wisr</i>	<i>Plenti</i>	<i>FSA</i>	<i>Humm</i>
<b>Private Credit</b>	<b>Sector<sup>2</sup></b>	<i>Mortgages</i>	<i>Mortgages</i>	<i>Mortgages and Asset Finance</i>	<i>Mortgages and Personal</i>	<i>SME Mortgages</i>	<i>Auto</i>	<i>Personal</i>	<i>Personal</i>	<i>Mortgages, Personal, Asset Finance</i>	<i>Personal</i>
<b>5.58%</b>	<b>Net Interest Margin (NIM)<sup>3</sup></b>	<b>1.49%</b>	<b>1.61%</b>	<b>2.05%</b>	<b>2.78%</b>	<b>3.29%</b>	<b>3.64%</b>	<b>5.16%</b>	<b>5.24%</b>	<b>6.48%</b>	<b>6.77%</b>
<b>0.19%</b>	<b>Impairment (% of loans)<sup>3</sup></b>	0.01%	0.09%	0.27%	0.14%	0.74%	0.08%	2.60%	1.61%	0.62%	1.67%
<b>78%</b>	<b>Annual Loan Growth<sup>2</sup></b>	-12%	37%	-1%	5%	46%	4%	19%	36%	18%	29%
<b>5.5x</b>	<b>Market Cap / Cash NPAT<sup>3</sup></b>	5.7x	n/a	5.1x	6.1x	13.9x	8.5x	n/a	13.6x	9.3x	9.1x
<b>6.7%</b>	<b>Dividend Yield (historical)<sup>3</sup></b>	7.6%	0.0%	6.1%	12.0%	0.0%	0.0%	0.0%	0.0%	7.0%	4.6%

**“FNX aligns on the key ratios with tier one low risk lenders”**

Finexia	Peer Comparison	Tier 3: Medium Risk Personal Lenders				Tier 4: High NIM / High Impairment Lenders			Basis of calculations: NIM and impairments: annual FY23 results reported up to 31 August 2023, or annualised 1H23 results
		<i>Harmony</i>	<i>Latitude</i>	<i>MoneyMe</i>	<i>Pioneer</i>	<i>Solvar</i>	<i>Prospa</i>	<i>Cash Converters</i>	
<b>Private Credit</b>	<b>Sector<sup>2</sup></b>	<i>Personal</i>	<i>Personal</i>	<i>Personal</i>	<i>Personal</i>	<i>Auto</i>	<i>SME</i>	<i>Personal</i>	
<b>5.58%</b>	<b>Net Interest Margin (NIM)<sup>3</sup></b>	<b>9.62%</b>	<b>9.86%</b>	<b>11.26%</b>	<b>13.33%</b>	<b>21.55%</b>	<b>24.86%</b>	<b>67.73%</b>	
<b>0.19%</b>	<b>Impairment (% of loans)<sup>3</sup></b>	4.74%	4.00%	5.44%	-1.24%	4.93%	13.60%	21.82%	
<b>78%</b>	<b>Annual Loan Growth<sup>2</sup></b>	28%	0%	-15%	3%	24%	23%	27%	
<b>5.5x</b>	<b>Market Cap / Cash NPAT<sup>3</sup></b>	10.8x	18.3x	2.6x	193x	5.6x	11.8x	7.0x	
<b>6.7%</b>	<b>Dividend Yield (historical)<sup>3</sup></b>	0.0%	3.4%	0.0%	0.0%	12.8%	0.0%	8.9%	

BASIS OF CALCULATIONS: NIM AND IMPAIRMENTS: ANNUAL FY23 RESULTS REPORTED UP TO 31 AUGUST 2023, OR ANNUALISED 1H23 RESULTS FOR PPM, FPR, LFS  
CALCULATIONS ARE BASED UPON REPORTED FINANCIALS, AND MAY VARY FROM INTERNAL CALCULATIONS.

SOURCES: IRESS, ASX ANNOUNCEMENTS.  
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COMPLETE LIST ON PAGE 9 OF THIS DOCUMENT: 1,2,3

Company	FY23 Finexia	FY23 Resimac	FY23 BNK	1H23 Pepper	FY23 Liberty	FY23 Judo	1H23 Fleet Partners	FY23 Wisr	FY23 Plenti	FY23 FSA	FY23 Humm	1H23 Harmony	1H23 Latitude	FY23 MoneyMe	FY23 Pioneer	FY23 Solvar	FY23 Prospa	FY23 Cash Converters
ASX Code <sup>1</sup>	FNX	RMC	BBC	PPM	LFG	JDO	FPR	WZR	PLT	FSA	HUM	HMY	LFS	MME	PNC	SVR	PGL	CCV
Share Price 1 September 2023 <sup>1</sup>	\$0.300	\$1.050	\$0.395	\$1.385	\$3.730	\$0.950	\$2.950	\$0.036	\$0.345	\$1.000	\$0.445	\$0.530	\$1.190	\$0.085	\$0.350	\$1.120	\$0.300	\$0.230
Market Cap <sup>1</sup>	\$14.4m	\$421.7m	\$46.9m	\$609.1m	\$1,133m	\$1,050.2m	\$779.3m	\$49.0m	\$59.4m	\$121.3m	\$224.4m	\$53.8m	\$1,237.2m	\$68.0m	\$39.2m	\$233.0m	\$49.0m	\$144.3m
Net Interest Income <sup>3</sup>	\$6.9m	\$222.5m	\$18.8m	\$184.9m	\$366.2m	\$347.6m	\$22.4m	\$44.4m	\$80.3m	\$38.3m	\$257.1m	\$65.7m	\$310.5m	\$139.9m	\$40.5m	\$165.7m	\$203.7m	\$168.8m
<b>Net Interest Margin<sup>3</sup></b>	<b>5.58%</b>	<b>1.49%</b>	<b>1.61%</b>	<b>2.05%</b>	<b>2.78%</b>	<b>3.29%</b>	<b>3.64%</b>	<b>5.16%</b>	<b>5.24%</b>	<b>6.48%</b>	<b>6.77%</b>	<b>9.62%</b>	<b>9.86%</b>	<b>11.26%</b>	<b>13.33%</b>	<b>21.55%</b>	<b>24.86%</b>	<b>67.73%</b>
Impairment / Average Loans <sup>3</sup>	0.19%	0.01%	0.09%	0.27%	0.14%	0.74%	0.08%	2.60%	1.61%	0.62%	1.67%	4.74%	4.00%	5.44%	-1.24%	4.93%	13.60%	21.82%
Net Lending Margin <sup>3</sup>	5.39%	1.47%	1.51%	1.78%	2.64%	2.56%	3.56%	2.57%	3.63%	5.86%	5.10%	4.88%	5.86%	5.82%	14.57%	16.63%	11.25%	45.92%
Underlying Cash NPAT (12 month) <sup>3</sup>	2.6	73.7	-1.5	120.9	186.6	73.4	91.3	-13.2	4.5	13.0	24.1	4.7	67.5	24.0	0.2	47.6	4.1	20.1
<b>Market Cap / Cash NPAT (x)<sup>3</sup></b>	<b>5.5</b>	<b>5.7</b>	<b>n/a</b>	<b>5.0</b>	<b>6.1</b>	<b>14.3</b>	<b>8.5</b>	<b>n/a</b>	<b>13.2</b>	<b>9.3</b>	<b>9.3</b>	<b>11.5</b>	<b>18.3</b>	<b>2.8</b>	<b>196</b>	<b>4.9</b>	<b>11.8</b>	<b>7.2</b>
Dividend (historical declared) <sup>1</sup>	2.00	8.0	0.00	8.60	44.8	0.0	0.0	0.00	0.00	7.0	2.0	0.00	4.00	0.00	0.00	16.5	0.00	2.0
<b>Yield (Cash)<sup>1</sup></b>	<b>6.7%</b>	<b>7.6%</b>		<b>6.1%</b>	<b>12.0%</b>					<b>7.0%</b>	<b>4.6%</b>		<b>3.4%</b>			<b>12.8%</b>		<b>8.9%</b>
Franking <sup>1</sup>	100%	100%		100%	0%					100%	100%		100%			100%		100%
Loans <sup>2</sup>	\$123m	\$15,155m	\$1,352m	\$18,070m	\$13,171m	\$8,908m	\$1,269m	\$936m	\$1,766m	\$591m	\$4,262m	\$744m	\$6,229m	\$1,237m	\$308m	\$848m	\$862m	\$256m
<b>Loan Growth (12 month)<sup>2</sup></b>	<b>78%</b>	<b>-12%</b>	<b>37%</b>	<b>-1%</b>	<b>5%</b>	<b>46%</b>	<b>4%</b>	<b>19%</b>	<b>36%</b>	<b>18%</b>	<b>29%</b>	<b>28%</b>	<b>0%</b>	<b>-15%</b>	<b>3%</b>	<b>24%</b>	<b>23%</b>	<b>27%</b>
Market Cap / Loans <sup>2</sup>	6.7%	7.6%		6.2%	12.0%					7.0%	4.5%		3.4%			14.7%		8.7%
Loan Book Split																		
Personal <sup>2</sup>					5%			80%	32%	16%	49% (cards)	>95%	29%	44%	100%	8%		77%
Auto <sup>2</sup>					35%		100%	20%	57%			<5%	14%	39%		92%		23%
Mortgages <sup>2</sup>		100%	96%	69%	60%	38%				59%								
Other <sup>2</sup>	100%		4%	31% (AFin)		62% (SME)			11%	25% (AFin)	51% (AFin)		57% (cards)	17% (cards)			100% (SME)	
BASIS OF CALCULATIONS: NIM AND IMPAIRMENTS AND CASH NPAT: ANNUAL FY23 RESULTS REPORTED UP TO 31 AUGUST 2023, OR ANNUALISED 1H23 RESULTS FOR PPM, FPR, LFS CALCULATIONS ARE BASED UPON REPORTED FINANCIALS, AND MAY VARY FROM METHODOLOGY USED IN INTERNAL CALCULATIONS.																		



1: Iress
Dividends: Iress
Share Price: Iress
Issued Shares: Iress
Market Cap: Iress
Franking: Iress

2: Loan Book Allocation:	
RMC	FY23 Investor Presentation (29 Aug 2023) slide 9
BBC	FY23 Annual Financial Report (25 Aug 2023) page 37
PPM	1H23 Investor Presentation (23 Aug 2023) slide 14
LFG	FY23 Results Presentation (28 Aug 2023) slides 22, 32 and 33
JDO	FY23 Result Investor Presentation (24 Aug 2023) slide 29
FPR	1H23 Results Presentation (8 May 2023) slide 7
WZR	FY21 Results Investor Presentation (26 Aug 2021) slide 15
PLT	FY23 Results Presentation (24 May 2023) slide 31
FSA	FY23 Annual Report (17 Aug 2023) page 6
HUM	FY23 Investor Presentation (24 Aug 2023) slides 18, 29 and 30
HMY	FY23 Investor Presentation (25 Aug 2023) slide 23
LFS	1H23 Management Discussion and Analysis (18 Aug 2023) pages 6 and 7
MME	FY23 Results Investor Presentation (31 Aug 2023) slide 6, 7 and 8
PNC	FY23 Results Presentation (28 Aug 2023) slide 7
SVR	FY23 Investor Presentation (15 Aug 2023) slide 4
PGL	FY23 Results Investor Presentation (30 Aug 2023) slide 3
CCV	FY23 Results Investor Presentation (31 Aug 2023) slides 8 and 9

3: Financials (Net Interest Income, Net Interest Margin, Impairments / Average Loans, Underlying Cash NPAT, Loans):	
RMC	FY23 Financial Report (29 Aug 2023), Investor Presentation FY23 (29 Aug 2023), 1H23 Report and Accounts (24 Feb 2023), FY22 Financial Report (26 Aug 2022)
BBC	FY23 Financial Report (25 Aug 2023), FY23 Investor Presentation (25 Aug 2023), 1H22 Financial Report (24 Feb 2023), FY22 Financial Report (26 Aug 2022)
PPM	1H23 Report and Accounts (23 Aug 2023), 1H23 Investor Presentation (23 Aug 2023), FY22 Annual Report (23 Feb 2023), 1H22 Report and Accounts (24 Aug 2022)
LFG	FY23 Financial Statement (28 Aug 2023), FY23 Results Presentation (28 Aug 2023), 1H23 Financial Report (27 Feb 2023), FY22 Financial Statement (29 Aug 2022)
JDO	FY23 Annual Report (24 Aug 2023), FY23 Investor Presentation (24 Aug 2023), 1H22 Report (21 Feb 2023), FY22 Annual Report (25 Aug 2022)
FPR	1H23 Report and Accounts (8 May 2023), 1H23 Results Presentation (8 May 2023), FY22 Financial Report (7 Nov 2022), 1H22 Financial Report (5 May 2022)
WZR	FY23 Statutory Accounts (24 Aug 2023), FY23 Company Update Presentation (24 Aug 2023), 1H22 Report and Accounts (28 Feb 2023), FY22 Statutory Accounts (30 Aug 2022)
PLT	FY23 Annual Report (24 May 2023), FY23 Results Presentation (24 May 2023), 1H22 Results (16 Nov 2022), FY22 Annual Report (18 May 2022)
FSA	FY23 Annual Report (17 Aug 2023), 1H23 Report (23 Feb 2023), FY22 Annual Report (11 Aug 2022)
HUM	FY23 Annual Report (24 Aug 2023), FY23 Investor Presentation (24 Aug 2023), 1H22 Results (23 Feb 2023), FY22 Preliminary Final Report (25 Aug 2022)
HMY	FY23 Annual Report (25 Aug 2023), FY23 Investor Presentation (25 Aug 2023), 1H23 Report (28 Feb 2023), FY22 Annual Report (31 Aug 2022)
LFS	1H23 Appendix 4D (18 Aug 2023), 1H23 Investor Presentation (18 Aug 2023), FY22 Appendix 4E (17 Feb 2023), 1H22 Financial Report (19 Aug 2022)
MME	FY23 Annual Report (31 Aug 2023), FY23 Investor Presentation (31 Aug 2023), 1H23 Report (28 Feb 2023), FY22 Annual Report (31 Aug 2022)
PNC	FY23 Annual Report (28 Aug 2023), FY23 Results Presentation (28 Aug 2023), 1H23 Report (16 Feb 2023), FY22 Annual Report (31 Aug 2022)
SVR	FY23 Annual Report (15 Aug 2023), FY23 Investor Presentation (15 Aug 2023), 1H23 Financial Statements (15 Feb 2023), FY22 Annual Report (16 Aug 2022)
PGL	FY23 Annual Report (30 Aug 2023), FY23 Investor Presentation (30 Aug 2023), 1H23 Report (24 Feb 2023), FY22 Annual Report (25 Aug 2022)
CCV	FY23 Annual Report (31 Aug 2023), FY23 Investor Presentation (31 Aug 2023), 1H23 Financial Report (27 Feb 2023), FY22 Annual Report (31 Aug 2022)

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