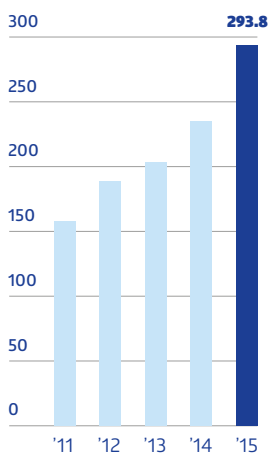
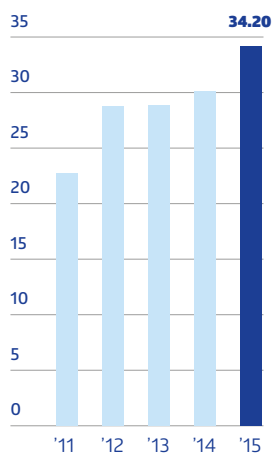


Results & Highlights

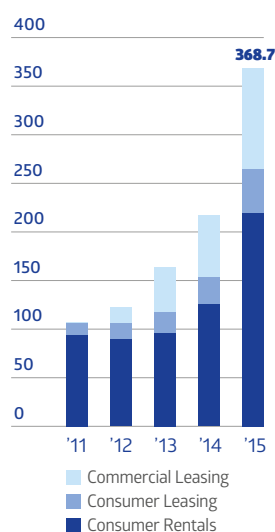
REVENUE
(\$m)



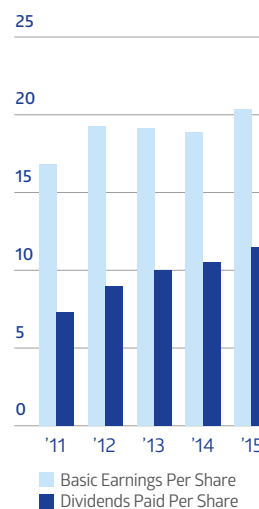
UNDERLYING CASH NPAT
(\$m)



GROSS RECEIVABLES
(\$m)



EPS
& DIVIDENDS
(cents)



FINANCIAL HIGHLIGHTS

REVENUE UP
\$293.8M ↑ **25.1%**

GROUP RECEIVABLES UP TO
68.1% ↑ **\$368.7M**

UNDERLYING CASH NPAT UP
\$34.2M ↑ **13.6%**

ROE RETURN ON EQUITY¹ ↻ **18.9%**

REPORTED NPAT UP
\$30.6M ↑ **8.5%**

FULL YEAR, FULLY FRANKED DIVIDEND **11.75¢** PER SHARE

OPERATIONAL HIGHLIGHTS

- **Record installations** and earnings in consumer leasing
- **Consumer finance building** receivables strongly across all loan products
- **Significant organic growth** in commercial finance
- **Strategic acquisition** of cash resources australia
- **Diversification strategy** producing higher results and strong receivables growth

¹ ROE is calculated as Underlying Cash NPAT divided by the average of opening and closing equity