



**RESIMAC GROUP LTD**

**Appendix 4E (rule 4.3A)**

Preliminary final report  
for the year ended 30 June 2023

ABN: 55 095 034 003

ASX CODE: RMC

**APPENDIX 4E (rule 4.3A)**

PRELIMINARY FINAL REPORT FOR THE YEAR ENDED 30 JUNE 2023

**RESULTS FOR ANNOUNCEMENT TO THE MARKET**

<b>(All comparisons to year ended 30 June 2022)</b>	<b>FY23 \$'000</b>	<b>Up/ down</b>	<b>Movement from FY22 %</b>
Revenue from ordinary activities	<b>911,016</b>	Up	73%
Profit from ordinary activities after tax attributable to members	<b>66,446</b>	Down	(35%)
Net comprehensive income for the year attributable to members	<b>73,762</b>	Down	(24%)

<b>DIVIDENDS</b>	<b>Amount per share (cents)</b>	<b>Franked amount per share (cents)</b>
Final FY23 dividend declared (28 August 2023)	<b>4.00</b>	<b>4.00</b>
Interim FY23 dividend paid (24 March 2023)	<b>4.00</b>	<b>4.00</b>
	<b>8.00</b>	<b>8.00</b>
<i>Previous corresponding period:</i>		
Final FY22 dividend paid (23 September 2022)	4.00	4.00
Interim FY22 dividend paid (24 March 2022)	4.00	4.00
	8.00	8.00
Record date for determining entitlements to the dividend	8 September 2023	
Date the final dividend is payable	20 September 2023	

**Dividend Reinvestment Plan**

The Company's Dividend Reinvestment Plan (DRP) was suspended in April 2022 and does not apply to the FY23 interim and final dividend payments.

**APPENDIX 4E (rule 4.3A)**

PRELIMINARY FINAL REPORT FOR THE YEAR ENDED 30 JUNE 2023

**1) Previous corresponding period**

The previous corresponding period is the year ended 30 June 2022.

**2) Net tangible assets per share**

Net tangible assets per share is \$0.93 (FY22: \$0.81).

**3) Explanation of results**

This information should be read in conjunction with any public announcements made in the period by the Group in accordance with the continuous disclosure requirements of the *Corporations Act 2001* and the ASX Listing Rules.

The information provided in this report contains all the information required by ASX Listing rule 4.3A.

**Normalised earnings**

To reflect the Group's normalised earnings, the net profit after tax (NPAT) has been adjusted to remove non-recurring costs and one-off gains/losses, as per below:

	FY23 \$'000
Statutory NPAT	66,459
Dividend income from listed equity investments	(5,401)
Fair value write-down on unlisted equity investment	3,600
Customer fee remediation program	(529)
Customer compensation provision	450
Tax effect of normalised items	564
<b>Normalised NPAT</b>	<b>65,143</b>

FY23 normalised NPAT excluding fair value losses on derivatives (net of tax) is \$73,722,000.

**4) Details of entities over which control has been gained or lost during the year**

**Gained:** 23 Degrees Capital Partners Pty Ltd

**Lost:** None

**5) Details of associates and joint venture entities**

The company does not have any associates or joint venture entities during the year.

**6) Set of accounting standards used for foreign entities in compiling this report**

The foreign entities of the company comply with Australian Accounting Standards (AASB).

**7) Audit**

This report is based on the financial report audited by Deloitte Touche Tohmatsu.

**APPENDIX 4E (rule 4.3A)**

PRELIMINARY FINAL REPORT FOR THE YEAR ENDED 30 JUNE 2023

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**8) Commentary on results for the year**

Commentary on results for the year are contained in the ASX release accompanying this statement.

*Warren McLeland*

**Warren McLeland**  
Chairman

Sydney  
28 August 2023

**APPENDIX 4E (rule 4.3A)**

PRELIMINARY FINAL REPORT FOR THE YEAR ENDED 30 JUNE 2023

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## FINANCIAL STATEMENTS

### CONSOLIDATED STATEMENT OF PROFIT OR LOSS FOR THE YEAR ENDED 30 JUNE 2023

	Note	FY23 \$'000	FY22 \$'000
Interest income	1	902,131	490,695
Interest expense	2	(679,624)	(252,617)
<b>Net interest income</b>		<b>222,507</b>	238,078
Fee and commission income	1	2,670	8,178
Fee and commission expense	2	(34,055)	(40,477)
Fair value (losses)/gains on derivatives	1/2	(12,255)	26,082
Fair value write-down on unlisted equity investment	3	(3,600)	-
Other income	1	6,215	2,480
Employee benefits expense	2	(51,226)	(45,267)
Other expenses	2	(32,631)	(34,168)
Loan impairment expense	2	(2,240)	(11,446)
<b>Profit before tax</b>		<b>95,385</b>	143,460
Income tax expense		(28,926)	(41,313)
<b>PROFIT AFTER TAX</b>		<b>66,459</b>	102,147
<b>Attributable to:</b>			
Owners of the parent		66,446	102,147
Non-controlling interest		13	-
		<b>66,459</b>	102,147

# FINANCIAL STATEMENTS

## CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME FOR THE YEAR ENDED 30 JUNE 2023

	Note	FY23 \$'000	FY22 \$'000
<b>PROFIT AFTER TAX</b>		<b>66,459</b>	102,147
<b>Other comprehensive income, net of income tax</b>			
<i>Items that will not be reclassified subsequently to profit or loss:</i>			
Fair value movement on equity investment in listed companies through OCI, net of tax		(1,614)	(1,683)
<i>Items that may be reclassified subsequently to profit or loss:</i>			
Changes in fair value of cash flow hedges		11,618	(3,877)
Tax effect		(3,477)	1,163
Currency translation differences		789	(1,236)
<b>Other comprehensive income, net of tax</b>		<b>7,316</b>	(5,633)
<b>TOTAL COMPREHENSIVE INCOME FOR THE YEAR</b>		<b>73,775</b>	96,514
<b>Attributable to:</b>			
Owners of the parent		73,762	96,514
Non-controlling interest		13	-
		<b>73,775</b>	96,514
		<b>FY23 cents per share</b>	<b>FY22 cents per share</b>
<b>Earnings per share</b>			
Basic	8	<b>16.52</b>	25.05
Diluted	8	<b>16.48</b>	24.90

## FINANCIAL STATEMENTS

### CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE 2023

	Note	FY23 \$'000	FY22 \$'000
<b>ASSETS</b>			
Cash and cash equivalents	3	1,085,417	932,781
Trade and other receivables		3,472	5,661
Current tax receivable		8,115	-
Loans and advances	4	13,735,635	15,669,860
Contract assets		13,877	24,077
Other financial assets		28,587	23,483
Derivative financial assets		25,196	39,220
Right-of-use assets	5	7,323	8,959
Plant and equipment		1,320	1,928
Other assets		4,683	3,707
Deferred tax assets		34	-
Goodwill and intangible assets		28,379	27,496
		<b>14,942,038</b>	<b>16,737,172</b>
<b>LIABILITIES</b>			
Trade and other payables		27,146	30,062
Current tax payable		-	1,464
Interest-bearing liabilities	6	14,471,070	16,288,455
Lease liabilities	7	9,369	11,097
Other financial liabilities		6,850	11,750
Derivative financial liabilities		426	235
Other liabilities		4,455	3,476
Provisions		7,339	10,449
Deferred tax liabilities		-	2,116
		<b>14,526,655</b>	<b>16,359,104</b>
<b>NET ASSETS</b>			
		<b>415,383</b>	<b>378,068</b>
<b>EQUITY</b>			
Share capital		173,531	176,476
Reverse acquisition reserve		(61,541)	(61,541)
<b>Total issued capital</b>		<b>111,990</b>	<b>114,935</b>
Reserves		(19,589)	(25,466)
Retained earnings		322,872	288,599
<b>Equity attributable to owners of the parent</b>		<b>415,273</b>	<b>378,068</b>
Non-controlling interest		110	-
		<b>415,383</b>	<b>378,068</b>



## FINANCIAL STATEMENTS

### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2023

	Share capital	Reverse acquisition reserve <sup>1</sup>	Total issued capital	Reserves <sup>2</sup>	Retained earnings	Attributable to owners of the parent	Non-controlling interest	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
<b>Balance as at 1 July 2022</b>	<b>176,476</b>	<b>(61,541)</b>	<b>114,935</b>	<b>(25,466)</b>	<b>288,599</b>	<b>378,068</b>	<b>-</b>	<b>378,068</b>
Profit for the year	-	-	-	-	66,446	66,446	13	66,459
Other comprehensive income, net of income tax	-	-	-	7,316	-	7,316	-	7,316
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,316</b>	<b>66,446</b>	<b>73,762</b>	<b>13</b>	<b>73,775</b>
<b>Transactions with owners in their capacity as owners</b>								
Acquisition of non-controlling interest	-	-	-	-	-	-	97	97
Share buyback	(5,192)	-	(5,192)	-	-	(5,192)	-	(5,192)
Equity dividends	-	-	-	-	(32,173)	(32,173)	-	(32,173)
Treasury shares	2,247	-	2,247	-	-	2,247	-	2,247
Share-based payments	-	-	-	(1,439)	-	(1,439)	-	(1,439)
<b>Balance at 30 June 2023</b>	<b>173,531</b>	<b>(61,541)</b>	<b>111,990</b>	<b>(19,589)</b>	<b>322,872</b>	<b>415,273</b>	<b>110</b>	<b>415,383</b>

1. As a result of reverse acquisition accounting on the Resimac/Homeloan merger, an equity account was created as a component of equity. This account called 'Reverse acquisition reserve' is similar in nature to share capital. The Reverse acquisition reserve is not available for distribution.

2. Comprises cash flow hedge reserve, foreign currency translation reserve, fair value reserve, share-based payments reserve and other reserves.

## FINANCIAL STATEMENTS

### CONSOLIDATED STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30 JUNE 2023

	Share capital	Reverse acquisition reserve <sup>1</sup>	Total issued capital	Reserves <sup>2</sup>	Retained earnings	Attributable to owners of the parent	Non-controlling interest	Total
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
<b>Balance as at 1 July 2021</b>	<b>181,675</b>	<b>(61,541)</b>	<b>120,134</b>	<b>(18,126)</b>	<b>219,131</b>	<b>321,139</b>	<b>-</b>	<b>321,139</b>
Profit for the year	-	-	-	-	102,147	102,147	-	102,147
Other comprehensive income, net of income tax	-	-	-	(5,633)	-	(5,633)	-	(5,633)
<b>Total comprehensive income for the year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,633)</b>	<b>102,147</b>	<b>96,514</b>	<b>-</b>	<b>96,514</b>
<b>Transactions with owners in their capacity as owners</b>								
Issue of shares under the Dividend Reinvestment Plan	1,794	-	1,794	-	-	1,794	-	1,794
Share buyback	(3,807)	-	(3,807)	-	-	(3,807)	-	(3,807)
Equity dividends	-	-	-	-	(32,679)	(32,679)	-	(32,679)
Treasury shares	(3,186)	-	(3,186)	-	-	(3,186)	-	(3,186)
Share-based payments	-	-	-	(1,707)	-	(1,707)	-	(1,707)
<b>Balance at 30 June 2022</b>	<b>176,476</b>	<b>(61,541)</b>	<b>114,935</b>	<b>(25,466)</b>	<b>288,599</b>	<b>378,068</b>	<b>-</b>	<b>378,068</b>

1. As a result of reverse acquisition accounting on the Resimac/Homeloan merger, an equity account was created as a component of equity. This account called 'Reverse acquisition reserve' is similar in nature to share capital. The Reverse acquisition reserve is not available for distribution.

2. Comprises cash flow hedge reserve, foreign currency translation reserve, fair value reserve, share-based payments reserve and other reserves.

## FINANCIAL STATEMENTS

### CONSOLIDATED STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 JUNE 2023

	Note	FY23 \$'000	FY22 \$'000
<b>Cash flows from operating activities</b>			
Interest received		900,834	500,523
Interest paid		(658,365)	(227,173)
Receipts from loan fees and other income		28,918	38,934
Payments to suppliers and employees		(160,918)	(180,708)
Receipts/(payments) of net loans from/to borrowers		1,948,495	(1,660,033)
Income tax paid		(41,596)	(56,977)
<b>Net cash from / (used in) operating activities</b>		<b>2,017,368</b>	<b>(1,585,434)</b>
<b>Cash flows from investing activities</b>			
Payment for plant and equipment		(176)	(533)
Payment for acquisition of subsidiary		(900)	-
Cash acquired on acquisition of subsidiary		220	-
Payments for new investments		(5,000)	(20,696)
Proceeds on disposal of investments		260	9,891
Payment for acquisition of residential loan book (Volt Bank)		-	(83,594)
Proceeds on disposal of white label loan tranche		-	1,756
Return of capital from listed equity investment		1,581	-
Dividend income from listed equity investments		3,780	800
<b>Net cash used in investing activities</b>		<b>(235)</b>	<b>(92,376)</b>
<b>Cash flows from financing activities</b>			
Proceeds from borrowings		7,839,034	14,597,019
Repayment of borrowings		(9,670,882)	(12,561,948)
Proceeds from exercise of options		675	165
Payment of lease liabilities		(1,753)	(1,629)
Swap receipts/(payments)		13,588	(3,489)
Payment of dividends		(32,173)	(30,886)
Net loan to related party		(8,000)	-
Payment for acquisition of treasury shares		-	(4,118)
Payment for share buybacks		(5,192)	(3,807)
<b>Net cash (used in) / provided by financing activities</b>		<b>(1,864,703)</b>	<b>1,991,307</b>
<b>Net increase in cash and cash equivalents</b>		<b>152,430</b>	<b>313,497</b>
Cash and cash equivalents at the beginning of the financial year (1 July)		932,781	619,809
Effects of exchange rate changes on cash balances held in foreign currencies		206	(525)
<b>Cash and cash equivalents at end of year</b>	3	<b>1,085,417</b>	<b>932,781</b>

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS** | SEGMENT INFORMATION  
FOR THE YEAR ENDED 30 JUNE 2023

The following is an analysis of the Group's revenue and results by reportable operating segments:

	AUSTRALIAN LENDING		NEW ZEALAND LENDING		CONSOLIDATED	
	FY23	FY22	FY23	FY22	FY23	FY22
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Revenue from external customers	860,250	489,688	50,766	37,747	911,016	527,435
<b>Total segment revenue</b>	<b>860,250</b>	<b>489,688</b>	<b>50,766</b>	<b>37,747</b>	<b>911,016</b>	<b>527,435</b>
<i>Segment results before fair value (losses)/gains on derivatives, interest, tax, depreciation, amortisation, finance costs and impairment</i>	<i>762,109</i>	<i>374,045</i>	<i>44,530</i>	<i>23,489</i>	<i>806,639</i>	<i>397,534</i>
Fair value (losses)/gains on derivatives	(8,824)	17,836	(3,431)	8,246	(12,255)	26,082
Interest expense	(637,203)	(231,773)	(42,421)	(20,844)	(679,624)	(252,617)
Depreciation and amortisation	(2,337)	(2,374)	(86)	(86)	(2,423)	(2,460)
Loan impairment	(2,155)	(11,426)	(85)	(20)	(2,240)	(11,446)
Finance costs	(13,953)	(12,883)	(759)	(750)	(14,712)	(13,633)
<b>Segment results before income tax</b>	<b>97,637</b>	<b>133,425</b>	<b>(2,252)</b>	<b>10,035</b>	<b>95,385</b>	<b>143,460</b>
Income tax expense <sup>1</sup>					(28,926)	(41,313)
<b>PROFIT AFTER TAX</b>					<b>66,459</b>	<b>102,147</b>

1. Income tax expense is grouped on a consolidated basis, not by reportable operating segment.

**NOTES TO THE CONSOLIDATED FINANCIAL STATEMENTS** | SEGMENT INFORMATION  
FOR THE YEAR ENDED 30 JUNE 2023

The following is an analysis of the Group's assets and liabilities by reportable operating segment:

	AUSTRALIAN LENDING		NEW ZEALAND LENDING		CONSOLIDATED	
	FY23 \$'000	FY22 \$'000	FY23 \$'000	FY22 \$'000	FY23 \$'000	FY22 \$'000
Segment assets	14,094,234	15,889,429	839,655	847,743	14,933,889	16,737,172
	14,094,234	15,889,429	839,655	847,743	14,933,889	16,737,172
Segment liabilities excl. tax	(13,736,229)	(15,548,901)	(790,426)	(806,623)	(14,526,655)	(16,355,524)
<b>Net assets excl. tax</b>	<b>358,005</b>	340,528	<b>49,229</b>	41,120	<b>407,234</b>	381,648
Tax assets <sup>2</sup>					8,149	-
Tax liabilities <sup>2</sup>					-	(3,580)
<b>NET ASSETS</b>					<b>415,383</b>	378,068

2. Tax assets and liabilities are grouped on a consolidated basis, not by reportable operating segment.

## 1. Revenue

	AUSTRALIAN LENDING		NEW ZEALAND LENDING		CONSOLIDATED	
	FY23	FY22	FY23	FY22	FY23	FY22
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
<b>Major service lines</b>						
Mortgage origination	145	1,564	-	-	145	1,564
Loan management	(4,531)	78	-	-	(4,531)	78
Lending fee income	5,491	5,380	1,565	1,156	7,056	6,536
	1,105	7,022	1,565	1,156	2,670	8,178
<b>Timing of revenue recognition</b>						
Service transferred at a point in time	1,105	7,022	1,565	1,156	2,670	8,178
Revenue from contracts with customers	1,105	7,022	1,565	1,156	2,670	8,178
Interest income	853,136	462,442	48,995	28,253	902,131	490,695
Fair value gains on derivatives	-	17,836	-	8,246	-	26,082
Other income	6,009	2,388	206	92	6,215	2,480
<b>External revenue as reported in segment information</b>	<b>860,250</b>	<b>489,688</b>	<b>50,766</b>	<b>37,747</b>	<b>911,016</b>	<b>527,435</b>

## 2. Expenses

	FY23 \$'000	FY22 \$'000
<b>Interest</b>		
Bond and warehouse facilities	662,613	237,975
Amortisation – bond issue costs	10,583	11,524
Discount unwind on NPV of trail commission	558	826
Corporate facility	5,459	1,832
Interest on lease liabilities	411	460
	<b>679,624</b>	<b>252,617</b>
<b>Fee and commission</b>		
Loan management	19,872	22,904
Borrowing costs	5,801	5,184
RMBS financing costs	8,911	8,449
Discharge fee refund provision	(529)	3,940
	<b>34,055</b>	<b>40,477</b>
<b>Employee benefits</b>		
Remuneration, superannuation and on-costs	50,394	44,477
Share-based payments	832	790
	<b>51,226</b>	<b>45,267</b>
<b>Fair value losses on derivatives</b>		
Fair value losses on interest rate swaps	11,829	-
Fair value losses on overnight index swaps	426	-
	<b>12,255</b>	<b>-</b>
<b>Fair value write-down on unlisted equity investment</b>	<b>3,600</b>	<b>-</b>
<b>Other</b>		
Marketing	5,036	6,477
Technology expenses <sup>1</sup>	12,762	14,629
Audit and other professional fees	2,640	2,500
Rent and occupancy costs	1,154	961
Insurance	2,562	2,291
Depreciation and amortisation	780	791
Depreciation charge of right-of-use assets	1,643	1,669
Unrecoverable GST	2,469	2,740
Other	3,585	2,110
	<b>32,631</b>	<b>34,168</b>
<b>Loan impairment expense</b>	<b>2,240</b>	<b>11,446</b>
	<b>815,631</b>	<b>383,975</b>

1. Includes core banking IT project costs (FY23: \$2.0 million; FY22: \$5.1 million).

### 3. Cash and cash equivalents

	FY23 \$'000	FY22 \$'000
Cash at bank and on hand	22,732	18,996
Cash collections account <sup>1</sup>	1,062,685	912,283
Restricted cash <sup>2</sup>	-	1,502
	<b>1,085,417</b>	<b>932,781</b>

1. Cash collections account includes monies in the Special Purpose Vehicles and securitisation trusts on behalf of members in those trusts and various clearing accounts. These funds are not available for operational use.

2. Cash held in trust as collateral.

### 4. Loans and advances

	FY23 \$'000	FY22 \$'000
<b>Gross loans and advances</b>		
Loans and advances	13,750,051	15,684,500
Capitalised upfront commissions	50,238	54,564
Deferred mortgage fee	(5,740)	(10,107)
Unallocated customer repayments	(13,070)	(12,056)
	<b>13,781,479</b>	<b>15,716,901</b>
Less: allowance for impairment	(45,844)	(47,041)
	<b>13,735,635</b>	<b>15,669,860</b>

### 5. Right-of-use assets

	FY23 \$'000	FY22 \$'000
Balance at 1 July	8,959	10,638
Additions	-	-
Depreciation	(1,643)	(1,669)
Foreign exchange	7	(10)
<b>Balance at 30 June</b>	<b>7,323</b>	<b>8,959</b>
Right-of-use assets at cost	14,244	14,234
Less: accumulated depreciation	(6,921)	(5,275)
<b>Total right-of-use assets</b>	<b>7,323</b>	<b>8,959</b>



## 6. Interest-bearing liabilities

	FY23 \$'000	FY22 \$'000
Debt securities on issue	14,125,154	15,840,773
Corporate debt facilities	50,000	70,000
Issuance facilities	295,916	377,682
	14,471,070	16,288,455
Current	4,558,387	4,723,652
Non-current	9,912,683	11,564,803
	14,471,070	16,288,455

## 7. Lease liabilities

	FY23 \$'000	FY22 \$'000
<i>Lease liabilities included in the Statement of Financial Position</i>		
Balance at 1 July	11,097	12,482
Addition	12	251
Interest incurred	411	460
Payment of lease liabilities	(2,164)	(2,089)
Foreign exchange	13	(7)
<b>Balance at 30 June</b>	<b>9,369</b>	<b>11,097</b>
Current	1,703	1,700
Non-current	7,666	9,397
	9,369	11,097

## 8. Earnings per share

	FY23	FY22
Profit attributable to ordinary equity holders of the parent (\$'000)	<b>66,446</b>	102,147
WANOS <sup>1</sup> used in the calculation of basic EPS (shares, thousands)	<b>402,215</b>	407,743
Dilutive effect of share options	<b>1,054</b>	2,498
WANOS <sup>1</sup> used in the calculation of diluted EPS (shares, thousands)	<b>403,269</b>	410,241
<b>Earnings per share</b>		
Basic (cents per share)	<b>16.52</b>	25.05
Diluted (cents per share)	<b>16.48</b>	24.90

1. Weighted average number of shares

### Calculation of earnings per share

#### 8.1 Basic earnings per share

Basic earnings per share is calculated as net profit attributable to the ordinary equity holders of the parent, adjusted to exclude any costs of servicing equity (other than dividends), divided by the WANOS adjusted for any bonus element.

#### 8.2 Diluted earnings per share

Diluted earnings per share is calculated by:

- dividing the net profit attributable to ordinary equity holders of the parent; by the
- WANOS outstanding during the year; plus
- the WANOS that would be issued on the conversion of all the dilutive potential ordinary options or rights into ordinary shares.

## **9. Subsequent events**

### **9.1 Final dividend declared**

The Board of Resimac Group Ltd declared a fully-franked final dividend of \$0.04 per share. The record date will be 8 September 2023. The payment date will be 20 September 2023. The dividend has not been provided for in this financial report.

### **9.2 Acquisition of Thorn Group Limited's asset finance portfolio**

On 20 June 2023 Resimac entered in a sale and purchase agreement to purchase a \$150 million portfolio of commercial asset finance loan receivable from Thorn Group Limited (ASX: TGA). The purchase is subject to Thorn Group Limited shareholder approval and is expected to complete in September 2023.

Other than the above, there have been no circumstances arising since 30 June 2023 that have significantly affected or may significantly affect:

- (a) The operations
- (b) The results of those operations, or
- (c) The state of affairs of Group in future financial years.