



2009 Financial Services Conference



Thursday 3 December 2009
BBY Offices, Sydney

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PROGRAM



FINANCIAL SERVICES CONFERENCE Thursday, 3 December 2009 BBY's Offices Level 17, MetCentre 60 Margaret Street, Sydney

Registration from 2.00 pm

Stream 1 - Leasing and Financial Planning: Room 3

- 2.30 pm Michael Kay, Chief Executive Officer – **McMillan Shakespeare Limited** (MMS)
- 3.00 pm Mike Pepperell, Chief Operating Officer – **WHK Group Limited** (WHG)
- 3.30 pm John Hughes, Chief Executive Officer – **Thorn Group Limited** (TGA)
- 4.00 pm John Delano, Chief Executive Officer – **Flexigroup Limited** (FXL)
- 4.30 pm **KEY NOTE SPEECH: Securitisation Market Outlook**
KEY NOTE SPEAKER: c/- Australian Securitisation Forum
Rob Camilleri, Managing Director, Laminar Advisory (fixed income specialist advisory firm)

The securitisation market outlook directly impacts funding volumes for regional banks (BEN, BOQ and SUN), non-conforming mortgage lenders (FSA) and mortgage originators (MOC). For the major banks, it impacts both competition and margins. Insights into the expected timing and scale of recovery in securitisation markets will be provided.

- 5.00 pm Cocktail Party

Stream 2 – Financial Collections: Rooms 4 & 5

- 2.30 pm Rob Ferguson, Chairman - **IMF (Australia) Limited** (IMF)
- 3.00 pm Deborah Southon, Executive Director; Goran Turner, CEO of Home Loans Division – **FSA Group Limited** (FSA)
- 3.30 pm Thomas Beregi, Chief Executive Officer – **Credit Corp Group Limited** (CCP)
- 4.00 pm Matthew Thomas, Chief Operating Officer - **Collection House Limited** (CLH)
- 4.30 pm **Please move to Room 3 for Key Note Speaker**
KEY NOTE SPEECH: Securitisation Market Outlook
KEY NOTE SPEAKER: c/- Australian Securitisation Forum
Rob Camilleri, Managing Director, Laminar Advisory (fixed income specialist advisory firm)



MICHAEL KAY
Chief Executive Officer & Managing Director
McMillan Shakespeare Limited

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www.mcms.com.au

Michael joined Maxxia as Chief Executive Officer in May 2008 and was appointed Managing Director in July 2008.

He previously held the role of CEO with insurance company AAMI. During his time at AAMI the company grew to hold more than 3.4 million policies.

As well as his role at McMillan Shakespeare, Michael is a Director of Royal Automobile Club, the insurance arm of RACWA.

Michael started his career as a private practice lawyer and has ten years' legal experience.

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Company Information Sheet



McMillan Shakespeare Limited

MMS

A\$4.21

COMPANY DESCRIPTION AND OVERVIEW

McMillan Shakespeare Limited (MMS) is a provider of independent salary packaging services in Australia. The core business lies in the administration of salary packaging services and fleet management and other services such as performance management system design, remuneration and reward system design and a financial advisory referral service.

Key Corporate Highlights

- ▶ **Salary Packaging Administration:** Provision of salary packaging administration services, including remuneration policy design, salary packaging benefit administration and processing, motor vehicle lease management, taxation recording, FBT, GST, BAS reporting and related services.
- ▶ **Fleet Solutions:** Provision of motor vehicle fleet management and consulting services including procurement of motor vehicles, finance and insurance and fuel card and service maintenance programs.
- ▶ MSA derives its revenue from a variety of sources including: the administration of salary packaging including fees from Employee Clients, the salary packaging and procurement of motor vehicles, the provision of meal entertainment cards and the procurement of specialist products and services such as insurance and fuel. The majority of MSA's revenue is derived from contracts with state governments, large public authorities, public companies, multi-national corporations and their participating employees.

Source: BBY, Iress, MMS website

Data compiled on 2 December 2009

Company Data

Number of shares	67.6M
Market capitalisation	\$284.6M
12 month high/low	\$4.50 / \$1.80
Average monthly turnover	\$5.4M
All Ordinaries Index	4777
% All Ordinaries	n/a
GICS Industry Group	Commercial & Professional Services

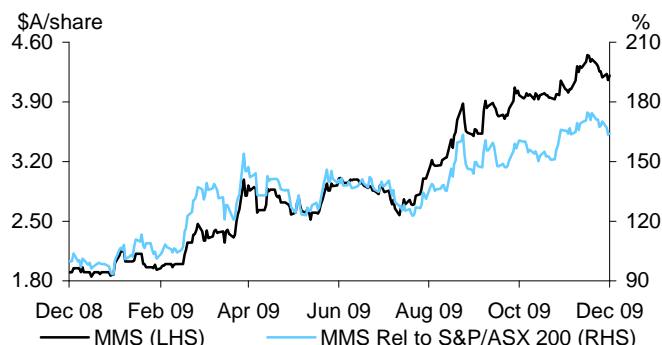
Directors

Independent Chairman	Mr Ronald George Pitcher
Chief Executive Officer & Managing Director	Mr Michael Kay
Non-Executive Director	Mr Anthony Podesta
Non-Executive Director	Mr John Bennetts
Non-Executive Director	Mr Ross Chessari
Non-Executive Director	Mr Graeme McMahon

Major Shareholders

Meddiscope Pty Ltd	18.50 %
Chessari Holdings Pty Ltd	9.51 %
Asia Pac Technology Pty Ltd	6.98 %
Aviva Investors Australia Limited (formerly Portfolio Partners Limited)	6.78 %
HSBC Custody Nominees(Australia) Limited	6.29 %
ANZ Nominees Limited (Cash Income A/C)	6.13 %
National Nominees Limited	5.75 %
J P Morgan Nominees Australia Limited	5.35 %

MMS versus S&P/ASX 200 Index



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MR MIKE PEPPERELL

Chief Operating Officer
WHK Group Limited

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Mike Pepperell is the Chief Operating Officer of the WHK Group, which he joined in February 2008.

Mike has overall responsibility for the financial and operational performance of the Members Firms that comprise the Group and oversees the Corporate IT, HR, Marketing and Risk Management functions.

Prior to joining WHK, Mike was a CEO of one of the decentralised businesses within the UXC Limited Group of companies. He was a Partner at KPMG for more than seven years where he ran a national Business Transformation and Change practice advising ASX100 clients in the banking, financial services and mining sectors.

He began his business career at Telstra where he held a number of senior executive and operational support roles in various Divisions.

Since joining WHK, Mike has been instrumental in leading the development of the Group's new 3 year strategy.

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Company Information Sheet



WHK Group Limited

WHG

A\$1.05

COMPANY DESCRIPTION AND OVERVIEW

WHK Group Limited (WHG) is a financial services company developed through acquisitions and organic growth since 1997. The company is focused on providing total financial solutions to its extensive client base via a suite of ten core services. WHK Group has an extended distribution network of 20 member firms across Australia and New Zealand.

Key Corporate Highlights

- ▶ **Financial Services:** The Financial Services Division provides financial planning, risk insurance, self managed superannuation and finance broking services. The Group collectively services in excess of 200,000 clients through its network of 130 offices. WHG provides advice and contract administration on approximately A\$8.9bn of clients' funds and A\$2.3bn of clients' loans.
- ▶ **Business Services:** The Business Services Division provides a full range of traditional accounting and specialist services including accounting, taxation, audit and assurance, estate planning, business advisory and corporate advisory services.
- ▶ **Divestment:** As at February 2009, the company has divested its 30% interest in NEXT Financial Limited.
- ▶ **Partnership:** As at March 2009, WHG entered into an important and exciting strategic partnership with Macquarie Private Wealth, a subsidiary of Macquarie Bank Limited. Under the strategic partnership, WHG will have access to the products, services, resources and expertise of Macquarie Bank.

Source: BBY, Iress, WHG website

Data compiled on 2 December 2009

Company Data

Number of shares	263.3M
Market capitalisation	\$276.5M
12 month high/low	\$1.19 / \$0.75
Average monthly turnover	\$5.1M
All Ordinaries Index	4777
% All Ordinaries	n/a
GICS Industry Group	Commercial & Professional Services

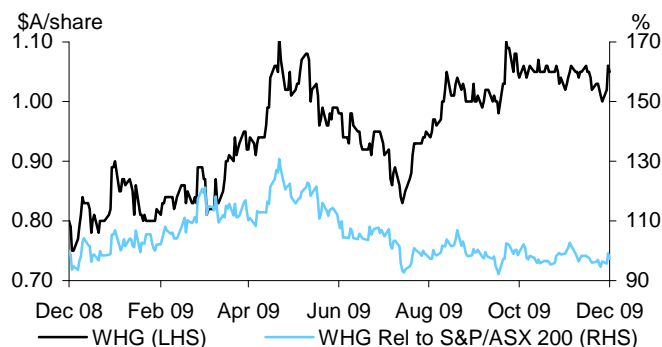
Directors

Chairman	Mr Peter H Warne
Executive (Managing) Director	Mr Kevin William White
Non-Executive Director	Ms Melanie Willis
Non-Executive Director	Raymond Maxwell Smith

Major Shareholders

Perpetual Limited and subsidiaries	7.43 %
Acorn Capital Limited	6.73 %
Eley Griffiths Group Pty Ltd	6.19 %

WHG versus S&P/ASX 200 Index





MR JOHN HUGHES
Chief Executive Officer
Thorn Group Limited

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www.radio-rentals.com.au

Prior to joining the company, John was Managing Director of ASX listed Ruralco Holdings Limited until its merger with Tasmanian based Roberts Limited in 2006. He was previously Managing Director of Thorn EMI Rentals Australasia ("Thorn") and led the reshaping of that company into a highly successful consumer electronics and financial services organisation. Prior to Thorn he was Managing Director of Dominos Pizza Australia and has over 25 years experience as a senior executive in a number of leading Australian and international companies including Sharp Corporation, Competitive Foods and Grace Bros. John holds a Bachelor of Commerce degree from the University of New South Wales and is a Fellow of the Australian Institute of Company Directors.

John Hughes was appointed as a director on 3 November 2006.

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Company Information Sheet



Thorn Group Limited

TGA

A\$1.03

COMPANY DESCRIPTION AND OVERVIEW

Thorn Group Limited (TGA, formerly Radio Rentals Australia Limited) is an operator in the Australian electrical and household appliances rental market, particularly the SME sector and government. The company offers a wide range of audio visual products, kitchen and laundry appliances and computers along with a new range of furniture and gym equipment on a rental basis or a purchase option.

Key Corporate Highlights

- ▶ **Rent, Try, Buy (RTB):** either an 18 or 36 month rental contract, which includes an option to buy a similar product after 36 months for \$1. Alternatively, the customer can make an offer to purchase the product being rented at the expiry of the rental term which the company can either accept or reject.
- ▶ **Rent, Try, Buy! Plus:** is available on a selected range of products and is similar to the 18 month RTB, except the customer pays a premium for additional flexibility which includes the ability for them to return the product any time after six months without incurring an early termination fee and the customer can also recommence the rental at any time within the next 12 months.
- ▶ **Big Brown Box:** As at November 2008, the company launched Big Brown Box, a new online electrical store that aims to provide Australian consumers with a retail experience. Big Brown Box would provide consumers with the opportunity to research and compare products at a time convenient to them and then make a purchase.

Source: BBY, Iress, TGA website

Data compiled on 2 December 2009

Company Data

Number of shares	128.7M
Market capitalisation	\$132.6M
12 month high/low	\$1.05 / \$0.39
Average monthly turnover	\$2.4M
All Ordinaries Index	4777
% All Ordinaries	n/a
GICS Industry Group	Retailing

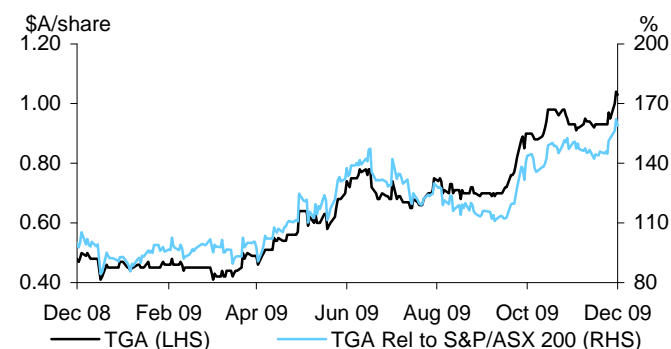
Directors

Chairman	Mr John W Hughes
Executive Director	Mr Paul Alan Lahiff
Non-Executive Director	Mr Bernard Leonard Carrasco
Non-Executive Director	Mr David Carter
Non-Executive Director	Mr Peter William Henley

Major Shareholders

IOOF Holdings Limited	9.96 %
National Australia Bank Limited	5.24 %

TGA versus S&P/ASX 200 Index





JOHN DELANO
Chief Executive Officer
Flexigroup Limited

Phone: +612 8905 2000
www.flexigroup.com.au

John has been Chief Executive Officer of Flexigroup since December 2006, and was appointed a Director of the company in November 2006. John has been Chief Executive Officer of Flexirent Holdings Pty Limited since September 2003.

John started his career with Avis Inc. in the United States before progressing to the position of Managing Director of Avis Australia. John was subsequently involved as Senior Vice President of operations with Travel Services International, a NASDAQ listed company which successfully completed a roll-up of 23 leisure travel companies.

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Company Information Sheet



Flexigroup Limited

FXL

A\$1.67

COMPANY DESCRIPTION AND OVERVIEW

FlexiGroup Limited (FXL) is a leading provider of retail point-of-sale finance solutions including: lease, rental and interest free products. FXL finances purchase of consumer products across a diverse range of industries, including: IT and electrical equipment, jewellery, home improvement, travel and furnishings. Brand names include Flexirent, EzyWay, Flexiway and Certegy Ezipay.

Key Corporate Highlights

- ▶ **Flexigroup:** FlexiGroup is a leading provider of retail point-of-sale lease finance products in Australia and New Zealand. Products include IT leasing (Flexirent and Flexiline), electrical leasing (Ezyway), lending (Personal/Handy Loan), equipment protection (Protect/Protect Platinum) and other leasing (Minilease).
- ▶ **Certegy Ezi-Pay:** In July 2008 FXL acquired Certegy Australia, a provider of interest-free finance in Australia. The product range includes home furnishings, pools, shutters, renovations, jewellery and medical.
- ▶ FXL hold long standing relationships with a number of successful retailers. The group has a distribution network of approximately 11,000 active retailers, including Harvey Norman, Noel Leeming, Bing Lee, and The Good Guys.

Source: BBY, Iress, FXL website

Data compiled on 2 December 2009

Company Data

Number of shares	239.2M
Market capitalisation	\$399.5M
12 month high/low	\$1.80 / \$0.22
Average monthly turnover	\$7.3M
All Ordinaries Index	4777
% All Ordinaries	0.02
GICS Industry Group	Diversified Financials

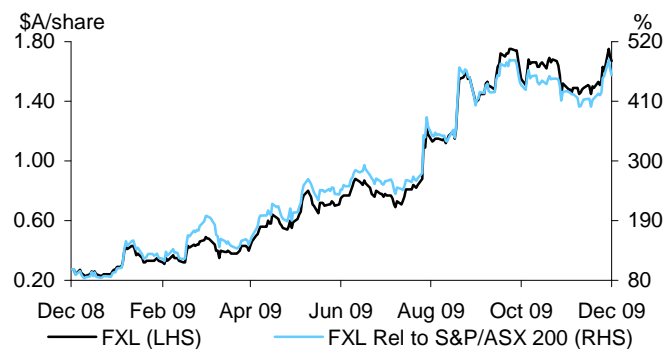
Directors

Independent Chairman	Ms Margaret Jackson
Chief Executive Officer	Mr John DeLano
Non-Executive Founding Director	Mr Andrew Abercrombie
Non-Executive Director	Mr John Skippen
Non-Executive Director	Mr Rajeev Dhawan

Major Shareholders

The Abercrombie Group Pty Ltd ATF Philadelphia Trust and Andrew Abercrombie	31.40 %
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FXL versus S&P/ASX 200 Index



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Company Information Sheet



IMF (Australia) Ltd

IMF

A\$1.78

COMPANY DESCRIPTION AND OVERVIEW

IMF (Australia) Ltd (IMF, formerly Insolvency Management Fund Limited) is a provider of funding of legal claims and other related services where the claim size is over A\$2M. IMF has offices in Sydney, Perth and Brisbane, and has brought together the major participants in the litigation funding market in Australia.

Key Corporate Highlights

- ▶ **Services:** IMF's services include funding for litigation and investigations preliminary to litigation; indemnities for adverse costs orders; strategic planning, monitoring and managing litigation; factual investigation including asset tracing; and assistance in facilitating settlements and maximizing the value of each claim. However, IMF does not provide legal advice.

Source: BBY, Iress, IMF website

Data compiled on 2 December 2009

Company Data

Number of shares	122.5M
Market capitalisation	\$218.1M
12 month high/low	\$1.98 / \$0.75
Average monthly turnover	\$9.1M
All Ordinaries Index	4777
% All Ordinaries	0.02
GICS Industry Group	Diversified Financials

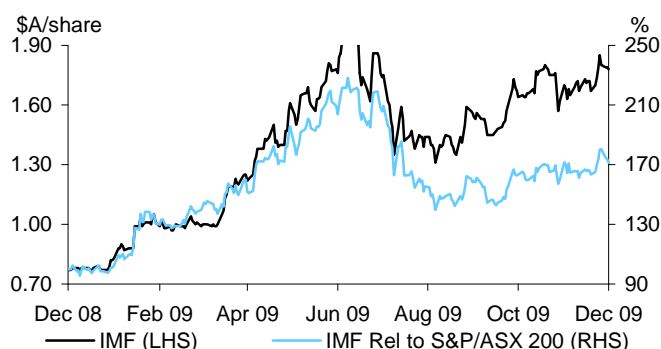
Directors

Chairman	Mr Rob Ferguson
Executive Director	Mr John Walker
Managing Director	Mr Hugh McLernon
Non-Executive Director	Mr Alden Halse
Non-Executive Director	Mr Michael Bowen

Major Shareholders

ANZ Nominees Limited	13.01 %
National Nominees Limited	12.56 %
P Morgan Nominees Australia Limited	6.96 %
Warakirri Asset Management Pty Ltd	6.29 %

IMF versus S&P/ASX 200 Index





MS DEBORAH SOUTHON

Executive Director
FSA Group Limited

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Executive Directors, Tim Odillo Maher and Deborah Southon co-founded FSA Group (FSA) in 2000 with the aim of helping individuals take control of their debt. FSA started with a small core team of employees and later listed on the ASX in 2002. Since its listing FSA has grown its team to 150 professionals and developed the platform and infrastructure for the provision of debt solutions. Today, FSA is the largest provider of debt solutions to individuals in Australia.

Ms Southon was appointed on 30 July 2002. She has attained a wealth of experience in the government and community services sectors having worked for the Commonwealth Department of Health and Family Services, the former Department of Community Services, and the Smith Family. She has successfully managed a programme and administration budget exceeding \$150M and was part of a management team which oversaw significant growth in client numbers and service delivery which stemmed from the implementation of fresh legislation.



MR GORAN TURNER

CEO of Home Loans Division

Mr Turner is a career banker and financier having been in the industry close to 40 years. During his career Mr Turner held senior credit and lending posts with ANZ Bank, Citibank, Lloyds and NZI Bank. He has also run his own consulting business for 10 years. In March 2006 Mr Turner joined FSA Group to establish its non-conforming home loan lending division called Fox Symes Home Loans.

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Company Information Sheet



FSA Group Limited

FSA

A\$0.38

COMPANY DESCRIPTION AND OVERVIEW

FSA Group Limited (FSA) is a provider of debt solutions and direct lending services to individuals and small businesses. The company's subsidiaries include Fox Symes and 180 Group.

Key Corporate Highlights

- ▶ **Fox Symes:** Fox Symes offers a range of debt solutions to individuals which include budgeting assistance, informal creditor arrangements, arrangement of third party consolidation loans and mortgage finance, debt agreements, personal insolvency agreements and bankruptcy assistance.
- ▶ **180 Group:** 180 Group offers a range of debt solutions to businesses that are experiencing short term cash flow problems. These solutions include consulting and arrangement of third party finance.
- ▶ **Debt Solutions-Individuals:** Debt Solutions-Individuals offer debt agreements, mortgage finance (as broker), personal insolvency agreements, bankruptcy, and other debt solutions.
- ▶ **Debt Solutions-Businesses:** FSA is a provider of debt solutions to small businesses which are experiencing short term cash flow problems. These solutions include:
 - i) consulting and arrangement of third party finance;
 - ii) acting as a broker; or
 - iii) direct lending for bridging and factoring finance.
- ▶ **Direct Lending-Individual & Businesses:** FSA's direct lending services include mortgage finance to individuals and bridging and factoring finance to small businesses.

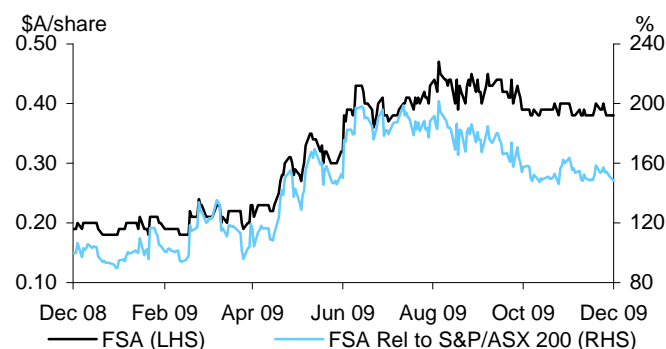
Company Data

Number of shares	129.8M
Market capitalisation	\$49.3M
12 month high/low	\$0.47 / \$0.18
Average monthly turnover	\$0.6M
All Ordinaries Index	4777
% All Ordinaries	n/a
GICS Industry Group	Diversified Financials

Directors

Executive Chairman	Mr Sam Doumany
Executive Director	Mr Tim Odillo Maher
Executive Director	Deborah Louise Southon
Non-Executive Director	Mr Hugh Parsons
Non-Executive Director	Mr Stan Kalinko

FSA versus S&P/ASX 200 Index



Source: BBY, Iress, FSA website

Data compiled on 2 December 2009



MR THOMAS BEREGI
Chief Executive Officer
Credit Corp Group Limited

Phone: +612 9347 3600
www.creditcorp.com.au

Thomas Beregi joined Credit Corp in September 2007 as Chief Financial Officer and Company Secretary. In March 2008 he was appointed as Interim Chief Executive Officer and his permanent appointment to this position was subsequently confirmed in October 2008. Thomas came to Credit Corp from International Real Estate Services firm Jones Lang LaSalle, where he held the position of Australian Chief Operating Officer. Thomas has extensive leadership experience having held senior management roles with global consumer products companies PepsiCo Inc and Diageo PLC. Thomas holds Bachelor of Economics and Bachelor of Laws (Honours) degrees and is a Certified Practising Accountant.

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Company Information Sheet



Credit Corp Group Limited

CCP

A\$2.54

COMPANY DESCRIPTION AND OVERVIEW

Credit Corp Group Limited (CCP) is a receivables management company, specialising in debt purchase and debt collection, primarily focusing on the acquisition of purchased debt ledgers (PDLs) comprised of distressed consumer debt from Australia's financial institutions.

Key Corporate Highlights

- ▶ **Debt Purchase:** is a receivables management solution that enables organisations to sell their overdue accounts, thereby immediately recovering a portion of their outstanding debts without undertaking a lengthy internal or outsourced collection process. The creditors can sell their overdue accounts with a partial recovering amount of debt.
- ▶ **Mercantile Recovery:** The subsidiary Pioneer Credit Management Services recovers debt on behalf of clients who retain ownership of the debt. Remuneration is received under a commission structure relative to the age, size and type of debt being recovered.
- ▶ **Local Government Recovery:** CCP provides rates and sundry recovery services to the local government sector. Pioneer Credit in Western Australia and Legal Force in New South Wales are specialists in providing these services and have grown to become the largest providers to the local government industry.
- ▶ **Divestment:** As at February 2009, CCP completed the divestment of the Process Serving Business which provides legal support and investigative services for its clients.

Source: BBY, Iress, CCP website

Data compiled on 2 December 2009

Company Data

Number of shares	44.4M
Market capitalisation	\$112.8M
12 month high/low	\$2.82 / \$0.39
Average monthly turnover	\$2.3M
All Ordinaries Index	4777
% All Ordinaries	n/a
GICS Industry Group	Commercial & Professional Services

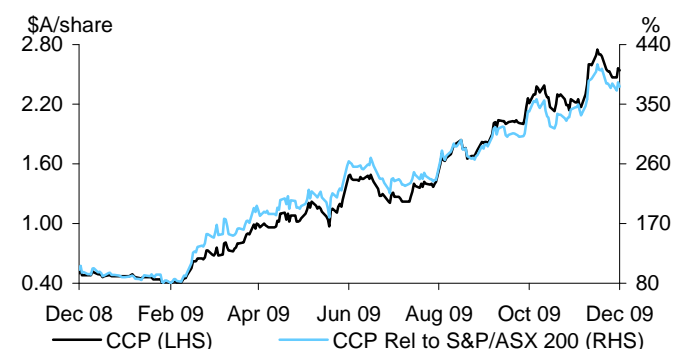
Directors

Chairman	Mr Donald McLay
Non-Executive Director	Mr Simon Calleia
Non-Executive Director	Mr Rob Shaw
Non-Executive Director	Mr Eric Dodd
Non-Executive Director	Mr Richard Thomas

Major Shareholders

Investors Mutual Limited	10.55 %
Fisher Funds Management Limited	6.78 %
Harry J Calleia and Assoc	5.66 %
Simon Calleia	5.65 %
Ann Calleia	5.63 %

CCP versus S&P/ASX 200 Index





MR MATTHEW THOMAS

Chief Operating Officer
Collection House Limited

Phone: +617 3292 1000
www.collectionhouse.com.au

Matthew Thomas is the Chief Operating Officer of Collection House Ltd and oversees a workforce in excess of 450 staff in Australia and NZ.

After studying at the University of NSW in Sydney, Matt first became involved within the debt recovery industry in 1990 and worked in operational and technical roles for a number of organisations before joining CLH in December 1999. Here he progressed from being a Collections Manager to Chief Information Officer in 2003, and Chief Operating Officer in early 2007.

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Collection House Limited

CLH

A\$0.68

COMPANY DESCRIPTION AND OVERVIEW

Collection House Limited (CLH) delivers a range of financial services including receivables management, debt collection, insurance recovery and claims management, debt purchasing and recovery, credit reporting and corporate risk rating in Australia and New Zealand.

Key Corporate Highlights

- ▶ **Contingent Collection Services:** comprises of CLH and National Revenue Corporation. CLH is divided into: i) Consumer Division, which collects debts on a commission basis for banks and building societies, finance companies and other credit providers; ii) Commercial Division, collects debt on a commission basis for commercial clients such as retail and wholesale suppliers, local government, utilities and schools; and iii) Insurance Recovery Division, collects on a commission basis motor vehicle claims and property and public liability insurance claims.
- ▶ **Account Asset Management:** This division is comprised of Lion Finance Pty Ltd, a wholly owned subsidiary that buys debt portfolios in Australia and New Zealand.
- ▶ **Credit Reporting:** This division provides accurate forecasting and risk assessment products via a suite of brand names. Australian Business Research offers a range of online, real-time business information searches. National Tenancy Database provides the real estate industry with tenant histories and public record information, and can also carry out commercial checks on companies, directors, businesses and proprietors.
- ▶ **Other Services:** Rapid Ratings, focuses on global corporate credit rating services. The service offers fully automated financial risk assessments and credit ratings of more than 15,000 public and private companies. Insurance Claims Solutions provides insurers and underwriters a web-based claims management system in which they can outsource the claims management process.

Source: BBY, Iress, CLH website

Data compiled on 2 December 2009

Company Data

Number of shares	97.3M
Market capitalisation	\$66.2M
12 month high/low	\$0.73 / \$0.36
Average monthly turnover	\$0.6M
All Ordinaries Index	4777
% All Ordinaries	n/a
GICS Industry Group	Commercial & Professional Services

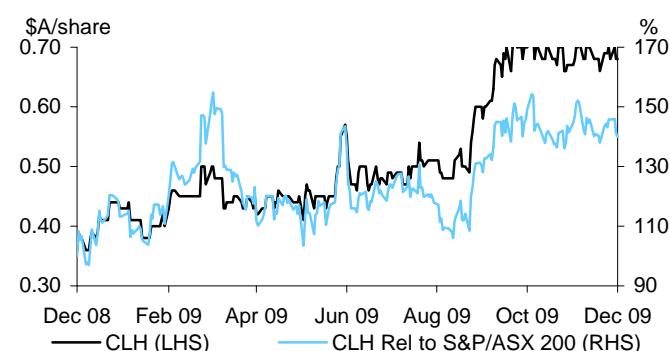
Directors

Chairman	Mr John Pearce
Deputy Chairman	Mr Dennis Punches
Managing Director & CEO	Mr Tony Aveling
Non-Executive Director	Mr Tony Coutts
Non-Executive Director	Mr Bill Kagel
Non-Executive Director	Mr Kerry John Daly

Major Shareholders

Punches, Dennis G	18.40 %
J M Pearce	11.71 %
Mackenzie Financial Corporation	11.40 %
Trans Tasman Collections Investments Pty Ltd	10.27 %
Citicorp Nominees Pty Limited	8.81 %
HSBC Custody Nominees (Australia) Limited	6.50 %
Ankla Pty Ltd	6.19 %

CLH versus S&P/ASX 200 Index





MR ROB CAMILLERI

Managing Director
Laminar Advisory Pty Ltd

Phone: +613 9001 6990
www.laminargroup.com.au

Robert Camilleri heads up the Laminar Advisory team. Robert is a seasoned financial markets professional with over 15 years experience. He is well known and regarded in the domestic debts markets where he has held senior fund management positions and chaired and sat on a number of peak industry committees and task forces. His vast experience is complemented by the support of the Laminar Group.

His areas of expertise include Government Bonds, Corporate Bonds, Structured Credit, Asset Backed, Commercial and Residential Backed Securities.

Rob has a great depth of experience gained while working in analyst and senior portfolio roles at institutions including ANZ Bank, Norwich Investment Management, Portfolio Partners and Aviva Investors.

As a Senior Manager in Credit, Robert was a key figure in the management of \$3.5 billion in debt assets and liaised with the equity team on a regular basis in the management of \$6 billion of risk assets in this sector.

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Notes

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Notes

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