

28 February 2022

LIBERTY GROUP HALF YEAR RESULTS

Financial Highlights 6 Months Ended 31 December 2021

Liberty Group (ASX:LFG) today reports its financial performance for the 6 months ended 31 December 2021.

	1H22	1H21	Movement
Statutory NPAT ¹	\$116.5m	\$83.0m	+40%
Underlying NPATA ²	\$122.4m	\$117.7m	+4%
Financial Assets	\$12.5b	\$12.0b	+4%
Underlying Return on Assets	2.0%	2.0%	unchanged
Leverage Ratio (end of period)	12.7x	13.4x	(70bps)

LFG reports an increase in its portfolio of financial assets to \$12.5 billion and an increase in statutory NPAT to \$116.5 million. After removing non-cash amortisation, LFG reports growth in Underlying NPATA of 4% to \$122.4 million for the 6 months ended 31 December 2021.

Further information regarding the financial performance for the 6 months ended 31 December 2021 can be found in the Directors Report accompanying the Consolidated Financial Statements, Appendix 4D and the Investor Presentation.

Authorised by the Board.

Investor contact:

Peter Riedel

Company Secretary

+61 3 8635 8005

investorrelations@lfgroup.com.au

About the Liberty Group

Liberty Group is a leading diversified finance company in Australia and New Zealand. Its businesses include residential and commercial mortgages, motor vehicle finance, personal loans, business loans, broking services, general insurance and investments. Since 1997, Liberty has raised more than \$36 billion in global capital markets and helped more than 600,000 customers get financial.

1 Net profit after tax

2 Net profit after tax and amortisation where "Underlying" means "Pro-Forma" in the Prospectus