

28 February 2022

## LIBERTY GROUP HALF-YEAR RESULTS TO 31 DECEMBER 2021

### Financial Highlights

	1H22	1H21	Movement
Statutory NPAT <sup>1</sup>	\$116.5m	\$83.0m	+40%
Underlying NPATA <sup>2</sup>	\$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)

Leading non-bank lender, Liberty Financial Group (ASX:LFG) has reported strong financial performance for the half-year ended 31 December 2021.

James Boyle, Chief Executive Officer, said the strong result was achieved in a period that had continued to be unsettling for customers and the economy. "Importantly we were able to continue helping more people with their finances during uncertain economic times," he said.

LFG reported a 4% increase in its portfolio of financial assets and a significant increase in statutory NPAT. After removing non-recurring IPO expenses and non-cash amortisation, LFG also achieved growth in Underlying NPATA of 4% to \$122.4m for the 6 months ended 31 December 2021.

Peter Riedel, Chief Financial Officer, said "LFG's capital and liquidity position remains in a strong position to support our existing customers. LFG issued five funding transactions since 30 June 2021 totalling \$3.5 billion and increased total funding limits by over \$800 million. Standard and Poor's affirmed Liberty's investment grade corporate rating as BBB- (positive outlook)."

LFG reported an increase in Net Interest Margin of 7bps to 3.14% for the half-year in contrast to industry trends. "The increase in net interest margin is a further demonstration of LFG's focus on building durable business value," said James Boyle.

### ENDS

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#### 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.

<sup>1</sup> Net profit after tax

<sup>2</sup> Net profit after tax and amortisation where "Underlying" means "Pro-Forma" in the Prospectus.