

29 August 2022

LIBERTY GROUP FY22 RESULTS

Financial Highlights

Liberty Group (ASX:LFG) today reports its financial performance for the year ended 30 June 2022.

	FY22	FY21	Movement
Statutory NPAT ¹	\$219.3m	\$185.4m	+18%
Underlying NPATA ²	\$231.1m	\$226.1m	+2%
Financial Assets	\$12.9b	\$12.2b	+6%
Return on Financial Assets ³	1.7%	1.7%	Stable
Return on Equity ³	20.4%	20.0%	+2%
Leverage Ratio (end of period)	12.8x	13.2x	-3%

¹ Net profit after tax

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

³ Uses Underlying Net profit after tax and average year end balances

LFG reports a 6% increase in its portfolio of financial assets to \$12.9 billion and a 18% increase in statutory NPAT to \$219.3 million. After adjusting for non-recurring IPO expenses and non-cash amortisation, LFG reports 2% growth in Underlying NPATA to \$231.1 million for the year ended 30 June 2022.

Further information regarding the financial performance for the year ended 30 June 2022 can be found in the Directors Report accompanying the Consolidated Financial Statements, Appendix 4E and the Investor Presentation.

Distribution

LFG announces its actual final distribution of 28.2 cents per Security for the seven months ended 30 June 2022. The record date for the final distribution is 30 June 2022. The distribution will be paid to Securityholders on 31 August 2022. The distribution is unfranked.

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 \$38 billion in domestic and international capital markets and helped more than 600,000 customers get financial.