

27 February 2023
Markets Announcement Office
ASX Limited

LIBERTY GROUP HALF-YEAR RESULTS TO 31 DECEMBER 2022

Financial Highlights

Liberty Group (ASX:LFG) today reports its financial performance for the half-year ended 31 December 2022.

	1H23	1H22	Movement
Statutory NPAT ¹	\$104.0m	\$116.4m	-11%
Underlying NPATA ²	\$104.8m	\$122.3m	-14%
Financial Assets	\$13.2b	\$12.5b	+6%
Underlying Return on Equity ³	17.1%	21.6%	-21%
Leverage Ratio (end of period)	12.5x	12.7x	+2%

¹ Net profit after tax

² Net profit after tax and amortisation where 'Underlying' means after non-recurring items

³ Uses underlying net profit after tax and average period end balances

LFG reports an increase in financial assets to \$13.2 billion and a decrease in statutory NPAT to \$104.0 million. After removing non-recurring items, LFG reports a decrease in underlying NPATA to \$104.8 million for the half-year ended 31 December 2022.

Further information regarding the financial performance for the half-year ended 31 December 2022 can be found in the Directors Report accompanying the Consolidated Financial Statements, Appendix 4D and the Investor Presentation.

Authorised for disclosure 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. Liberty has raised more than \$40 billion in global capital markets. Since 1997, Liberty has helped more than 700,000 customers get financial.