

30 August 2021

LIBERTY GROUP FY21 RESULTS

Financial Highlights

Liberty Group (ASX:LFG) today reports its financial performance for the year ended 30 June 2021.

	FY21	FY20	Movement
Statutory NPAT ¹	\$185.4m	\$134.7m	+38%
Underlying NPATA ²	\$226.0m	\$140.6m	+61%
Gross Financial Assets	\$12.3b	\$11.7b	+5%
Underlying Return on Assets	1.9%	1.2%	+70bps
Leverage Ratio (end of period)	13.1x	12.7x	+3%

LFG reports an increase in its portfolio of financial assets to \$12.3 billion and an increase in statutory NPAT to \$185.4 million. After adjusting for non-recurring IPO expenses and non-cash amortisation, LFG reports growth in Underlying NPATA of 61% to \$226.0 million for the year ended 30 June 2021.

Actual performance for the year ended 30 June 2021 exceeded the IPO forecast in each of Liberty's operational and financial value drivers.

Further information regarding the financial performance for the year ended 30 June 2021 can be found in the Directors Report accompanying the Consolidated Financial Statements, Appendix 4E and the Investor Presentation.

Distribution

LFG announces its inaugural distribution since its IPO of 24 cents per Security for the seven months ended 30 June 2021. The distribution will be paid on 31 August 2021 to Securityholders of record on 30 June 2021. The distribution is unfranked.

Funding

LFG announces it has settled Liberty PRIME Series 2021-2 for a value of \$1 billion.

Authorised by the Board.

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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 \$33 billion in domestic and international 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.