

— Appendix 4D

Half-year report

1. Company details

Name of entity:	Prospa Group Limited
ABN:	13 625 648 722
Reporting period:	Half-year ended 31 December 2019
Previous corresponding period:	Half-year ended 31 December 2018

The information contained in the half-year report should be read in conjunction with the Group's annual financial statements for the year ended 30 June 2019.

2. Results for announcement to the market

Statutory results summary

	31 December 2019 \$'000	31 December 2018 \$'000	Change %
Total revenue before transaction costs	75,637	67,694	+11.7%
Profit/(loss) from ordinary activities after tax attributable to the owners of Prospa Group Limited	551	(3,006)	n/a
Total comprehensive income for the half-year attributable to the owners of Prospa Group Limited	610	(2,870)	n/a

3. Net tangible assets

	31 December 2019	31 December 2018
Net tangible assets per ordinary share	77.90 cents	39.86 cents

4. Control gained over entities

On 8 August 2019, the Group announced the establishment of a New Zealand funding structure, the Prospa Kea Trust Series-1, to fund the ongoing rapid growth of the New Zealand portfolio. Prospa Group Limited has a 100% interest in the Prospa Kea Trust Series-1.

5. Dividends

Prospa Group Limited (“Prospa”, the “Group” or the “Company”) has not paid, and does not propose to pay dividends for the half-year ended 31 December 2019 (12 months to 30 June 2019: \$nil).

6. Details of associates and joint venture entities

The Group has not engaged in the acquisition or disposal of associates nor has it engaged in any joint ventures for the half-year ended 31 December 2019 or the previous corresponding period.

7. Review conclusion

This report is based on the financial statements for the half-year ended 31 December 2019. The financial statements have been subject to a review by an independent auditor and the review is not subject to qualification.

8. Signed

A handwritten signature in black ink, appearing to read 'G. Moshal', with a large, sweeping flourish extending from the end.

Greg Moshal
Director and Joint Chief Executive Officer

26 February 2020
Sydney