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| Media Release | 8 November 2022 |
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Geneva Half Year Profit Guidance

Geneva Finance announces that while the results for the 6 months to September are not yet finalised, indications are the Group after tax result will be down on last year between 17.5% - 22.5%.

The pre-tax result will be between 8% and 12% behind last year, the difference between the after tax and pre-tax deficit being an adjustment to deferred taxation which is a noncash item.

The reduction in the pre-tax profit is mainly attributable to the lending operation that has been impacted by higher cost of funds and continued Covid interruptions to the market.

ends

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About Geneva Finance Limited

Geneva Finance is a New Zealand-owned finance company that provides finance and financial services to the consumer credit and small to medium business markets.

The company provides hire purchase finance, and personal loans secured by registered security interests over personal assets such as motor vehicles. Geneva Finance has been providing funding for family vehicles at competitive rates and a quick approvals process since 2002.

Geneva Finance Limited (GFL) is a listed company on the New Zealand Stock Exchange (NZX).