

24 February 2025  
Markets Announcement Office  
ASX Limited

## LIBERTY GROUP HY25 RESULTS

### Financial Highlights

Liberty Group (ASX:LFG) today reports its financial performance for the 6 months ended 31 December 2024.

6 months ended	31-Dec-24	30-Jun-24	31-Dec-23
Statutory NPAT <sup>1</sup>	\$65.6m	\$57.2m	\$58.1m
Underlying NPATA <sup>2</sup>	\$71.4m	\$62.4m	\$69.6m
Average Financial Assets	\$14.7b	\$14.3b	\$13.8b
Underlying cash Return on Equity <sup>3</sup>	12.0%	11.2%	11.9%
Leverage Ratio (end of period)	13.7x	13.6x	13.5x

<sup>1</sup> Net profit after tax

<sup>2</sup> Net profit after tax and before amortisation where 'Underlying' means after non-recurring items (refer reconciliation between statutory and underlying in Appendix 4D)

<sup>3</sup> Uses Underlying NPATA and average period end balances

LFG reports an increase in its portfolio of financial assets to \$14.8 billion and an increase in statutory NPAT to \$65.6 million. Excluding non-recurring and non-cash items, LFG reports growth in Underlying NPATA of 14% to \$71.4 million for the 6 months ended 31 December 2024 compared to the 6 months ended 30 June 2024.

Further information regarding the financial performance for the 6 months ended 31 December 2024 can be found in the Interim Report, Appendix 4D and Investor Presentation.

Authorised for disclosure 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. Liberty has raised more than \$49 billion in global capital markets. Since 1997, Liberty has helped more than 850,000 customers get financial.