

24 February 2025

LIBERTY GROUP HALF YEAR RESULTS TO 31 DECEMBER 2024

Financial Highlights

Leading non-bank lender, Liberty Financial Group (ASX:LFG) has reported financial performance for the half-year ended 31 December 2024.

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

1 Net profit after tax

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

3 Uses Underlying NPATA and average period end balances

LFG reports a 3% increase in average financial assets to \$14.7 billion and a 14% increase in underlying NPATA to \$71.4 million for the six months ended 31 December 2024 compared to the 6 months ended 30 June 2024.

James Boyle, Chief Executive Officer, said: "The Liberty Group has returned to profit growth. We achieved this positive result with customer growth, net interest margin stability and improved portfolio quality. We were able to do this in a highly competitive environment with continued economic challenges for consumers. This makes it particularly pleasing to have achieved this outcome."

Peter Riedel, Chief Financial Officer, said: "LFG's capital and liquidity position remains strong. LFG raised \$5.2 billion in new funding in the 12 months to 31 December 2024 and Standard and Poor's affirmed Liberty's investment grade corporate rating as BBB (stable outlook).

LFG reported underlying cash return on equity of 12% while maintaining a low leverage ratio. "Our market leading net interest margin of 2.46% and return on equity results are a further demonstration of LFG's focus on building durable business value across the banking and finance landscape", said Mr Riedel.

Mr Boyle added, "While economic and geopolitical uncertainties continue, we remain confident in our ability to help more customers get financial, grow profitability and improve returns for our Securityholders in the coming 6 months and beyond."

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 by the Board.

ENDS

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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.