



Redemption of Subordinated Notes

16 May 2025: Helia Group Limited (Helia or the Company) (ASX:HLI) advises that its wholly owned subsidiary Helia Insurance Pty Limited (the Issuer), will redeem all of its A\$190 million Floating Rate Subordinated Notes due 2030 on the optional call date of 3 July 2025.

As at 31 March 2025, Helia's Prescribed Capital Amount (PCA) coverage ratio was 1.97 times APRA's PCA on a group (Level 2) basis. Following the redemption, the Company's pro forma PCA coverage ratio will be 1.74¹ times.

Helia's Chief Executive Officer and Managing Director, Ms. Pauline Blight-Johnston said "Helia remains well capitalised with a strong balance sheet. This enables us to support our customers and homeowners now and over the long term, whilst also delivering attractive returns to our shareholders."

For more information, analysts, investors and other interested parties should contact:

Investors:

Paul O'Sullivan
Head of Investor Relations
M: +61 499 088 640

Media:

Kath Carty
Head of Corporate Communications
M: +61 459 967 747

The release of this announcement was authorised by the Disclosure Committee.

¹ Allowing for the redemption of the A\$190 million 2020 Notes.