

26 February 2024
Markets Announcement Office
ASX Limited

LIBERTY GROUP HY24 RESULTS

Financial Highlights

Liberty Group (ASX:LFG) today reports its financial performance for the 6 months ended 31 December 2023.

	1H24	1H23	Movement
Statutory NPAT ¹	\$58.1m	\$104.0	(44%)
Underlying NPATA ²	\$69.6m	\$104.9	(34%)
Financial Assets	\$14.0b	\$13.2b	+6%
Underlying cash Return on Equity ³	11.9%	18.4%	(35%)
Leverage Ratio (end of period)	13.5x	12.5x	+8%

¹ Net profit after tax

² Net profit after tax and 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 an increase in its portfolio of financial assets to \$14.0 billion and a decrease in statutory NPAT to \$58.1 million. After excluding non-recurring items and non-cash items, LFG reports a decrease in Underlying NPATA to \$69.6 million for the 6 months ended 31 December 2023.

Further information regarding the financial performance for the 6 months ended 31 December 2023 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 \$45 billion in global capital markets. Since 1997, Liberty has helped more than 850,000 customers get financial.