



Environment, Social and Governance Report

Year Ended 30 June 2026





Acknowledgement of Country

Liberty acknowledges the traditional owners of country throughout Australia. We acknowledge their continuing connections to the lands, waters, cultures and communities. We pay our respect to Elders past and present. In doing so we also acknowledge that sovereignty has never been ceded by the traditional owners of this country.

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1. Guiding our ESG approach

Liberty was founded on the premise of fairness and financial inclusion and continues to provide solutions to customers underserved by larger institutions. Our brand positioning, 'Loans for free thinkers', reflects our focus on the people we are here to help and our belief in thinking differently about lending.

We remain committed to helping people in Australia and New Zealand access the funds they need to move forward with confidence. We aim to create a positive, lasting impact on the communities where we live and work.

This report outlines our approach to environmental, social and governance (ESG) factors, and highlights our progress over the past year. It reflects how we are strengthening outcomes for our people, customers, stakeholders and communities. Our focus areas include financial inclusion, responsible lending, people and culture, and community impact.

Vision

Be the leading finance group that champions free thinking

Mission

Free-thinking finance

Purpose

To help more people get financial

Embedding ESG across our business

ESG considerations are embedded into how we operate and make decisions across the organisation. This includes how we design products, support customers, manage risk and invest in our people and communities. Further detail on our governance structure, policies and oversight is outlined in this report.

Led by our values

Five core values, known as FLAIR, guide everything we do at Liberty:

F

Fair

Do the right thing by our people, customers and stakeholders.

L

Learning

Be curious and keep growing so we can realise our potential.

A

Accountable

Take responsibility and ownership, creating solutions as needed.

I

Invested

Act like an owner of the business in striving for positive outcomes.

R

Resourceful

Collaborate and think outside the box to achieve the best results.

Measuring our progress

We track our progress through a range of initiatives and metrics aligned to our ESG priorities. These are outlined throughout this report, demonstrating our ongoing commitment to continuous improvement and transparent reporting.

2. Championing our people

Our people are central to our success, and we are committed to fostering a culture where individuals feel supported, included and empowered to grow. Our employee value proposition focuses on enabling team members to achieve both personal and career development.

While retaining flexibility, we maintain an in-office-first approach to support learning, collaboration and connection. Our Working Practices Policy is regularly reviewed to ensure it continues to support these outcomes.



Leadership and culture

Strong leadership is at the heart of fostering our desired culture and being distinctive in what we do. We support leaders to make informed and accountable decisions that prioritise the welfare of their teams.

In March 2026, all leaders throughout the Liberty Group came together for a full-day leadership forum. It provided an opportunity for new and established leaders to connect, discuss approaches, workshop ideas and align on priorities to support our culture and performance.



Diversity, equity and inclusion

We are committed to establishing and maintaining an inclusive workplace where all team members feel respected and supported. We promote a culture that understands, encourages, and supports equity and belonging through affirming daily practices.

Over the past year, we continued to invest in initiatives that support diversity and inclusion, including hosting guest speakers on thought-provoking topics, delivering comprehensive training and introducing cultural immersion activities. We ensured these opportunities were available to everyone in the business.

Our Diversity and Equality Policy supports our strategic goals by:

- Ensuring we treat all team members equitably and with respect.
- Attracting, rewarding, and retaining staff with a diverse range of skills and experience.
- Developing flexible workplace practices to recognise and meet diverse staff needs.
- Building and maintaining a safe and open workplace.
- Contributing to the community by fostering a culture of acceptance and teamwork.





Our diversity and inclusion initiatives were recognised through a range of awards:

- MPA Top Mortgage Employer 2025
- HRD 5-Star Employer of Choice 2026
- Work180 Endorsed Employer for All Women 2026
- Australian Business Awards Employer of Choice 2025
- AFR Best Places to Work – Best Large Organisation 2026
- Diversity Council Australia Inclusive Employer 2025–2026
- AWEI LGBTQ Inclusion Awards – Gold Employer and Most Improved Employer 2026

Working toward equity

We’re focused on advancing gender equity within our business and across the finance industry. This includes strengthening inclusive leadership, increasing representation and addressing structural barriers such as income risk and access to networks.

Throughout the year, we continued to recruit women-identifying brokers across our proprietary distribution businesses, Liberty Network Services (LNS) and National Mortgage Brokers (nMB).

We also supported the development and advancement of women through initiatives such as our Women in Leadership and Women in Sales programs, and AdvisHer Circle, a dedicated network launched in 2025 to connect and support women advisers.

To help us improve opportunities for women at Liberty and benchmark our progress, we work closely with the Workplace Gender Equality Agency (WGEA). Our efforts toward reducing the gender pay gap are evidenced in our 2025–2026 results.

We reported a 4.1% reduction in our median total remuneration gender pay gap to 17.9%. While a reduced gender pay gap is positive, we recognise we have more improvement to achieve. We remain committed to leading our industry in this area and focus on representation, development and progression opportunities to help address drivers of the gender pay gap.

Recognising the importance of transparency in progress, our latest report is published on our website.



Measuring outcomes

Our 2025–2026 gender equality reporting to WGEA demonstrated the proportions of women employed by the Group as below.

	31 March 2026	31 March 2025
Non-Executive Directors	50%	50%
Leadership roles	50%	43%
All staff	55%	58%

The Board Remuneration and Nomination Committee has approved the Group’s measurable objectives for achieving gender diversity for FY27 as follows:

Non-Executive Directors	33%
Leadership roles	>40%
All staff	>50%

Our April 2026 Community Pulse survey, which measures team sentiment and engagement, showed 98% of team members are proud to work at Liberty, and 95% are proud of the support and work that the Group does around staff wellbeing and our culture of inclusion.

Achieved 50% women in leadership roles

Advancing equity through AdvisHer Circle

Launched in August 2025, AdvisHer Circle is a dedicated network designed to connect, support and elevate women advisers across the Liberty community and the wider industry. It responds to a clear imbalance, with women representing less than 27% of brokers nationally.

The initiative provides structured mentoring, leadership development and practical tools tailored to women currently in broking. It builds on informal support networks, transforming them into a formal platform for connection, capability and advocacy.

Early engagement has been strong, with 95% of Liberty’s women advisers joining the network. Through events, training and peer support, AdvisHer Circle is helping to build confidence, strengthen career pathways and support long-term industry change.



Supporting mental health and wellbeing

Supporting mental health and wellbeing is integral to maintaining a safe, inclusive and high-performing workplace where team members feel comfortable bringing their authentic selves to work. Recognising the impact of cost-of-living pressures and broader social challenges, we provide access to a range of wellbeing resources.

Through partnerships with Medibank and our Employee Assistance Program provider Converge, team members can access webinars, events and specialist services that promote mental health and resilience.

In addition, our 16 Mental Health First Aiders (MHFAiders) provide accessible, peer-based support across the business, helping reduce stigma and connect team members to appropriate resources when needed.

Regular mental health and wellbeing surveys provide insights that inform initiatives and strengthen workplace outcomes over time.

Strengthening LGBTQIA+ allyship

We continued to support LGBTQIA+ inclusion through education, allyship, advocacy and community engagement. Our Pride Network plays a valuable role in guiding initiatives, raising awareness and fostering inclusion across the business.

In addition to monthly meetings, externally facilitated half-yearly workshops are an important aspect of the Pride Network governance. The workshops help to ensure that efforts are focused in a meaningful and purposeful way.

Over the past year, the Pride Network drove numerous initiatives including an internal fundraiser for Housing for the Aged Action Group (HAAG), specifically supporting older LGBTQIA+ Australians.



Natalie Bryan, Ellie Angell, Helen Ryan and Anne Bastian at our Transgender Day of Visibility event.

In recognition of Transgender Day of Visibility in March 2026, we hosted writer, podcaster and public speaker Ellie Angell. With strength and vulnerability, Ellie shared her lived experience, challenged common misconceptions and highlighted the importance of allyship.

We also partnered with educator Andrew Rogers to continue delivering LGBTQIA+ ally training to team members. This supports our efforts to foster an even more supportive environment. These sessions are an opportunity to deepen our understanding of the perspectives and lived experiences of others and strengthen our capability as allies.

3. Supporting more customers

Financial inclusion is at the centre of our business, and our approach has always been to understand the unique circumstances of each customer. By doing this we can develop a responsible financial solution that allows us to say ‘yes’ to more people.

Our customer approach combines specialist credit expertise, technology, responsible risk management and strong broker partnerships to support a wide range of borrowing needs. Having a key value of fairness means we think holistically about our business and community impact.





Expanding access and innovation

As the first non-bank lender to become accredited under the Consumer Data Right (CDR), and the only non-bank recognised as a data recipient, we continue to lead innovation in how customer data is used to improve access and outcomes.

Supporting complex customer needs

We support our broker network with training, tools and guidance to help them assess and respond to customers with complex financial circumstances. This includes self-employed borrowers and those with non-standard income.

Our approach focuses on building broker capability through education, collaboration and access to specialist expertise, enabling more accurate assessment of risk and suitability. This supports responsible lending practices while expanding access to credit for a broader range of customers.

Lending responsibly

We lend in accordance with all relevant Australian laws including the National Consumer Credit Protection Act 2009. We are transparent about our rates and fees and provide all relevant information on our website for customers. This information includes Target Market Determinations for regulated products. As a member of the Australian Financial Complaints Authority (AFCA), we manage complaints in a timely and responsible manner, focusing on resolutions and customer outcomes.

Customer experience and service

Excellent ★★★★★ 4.9 out of 5

Over 8,600 total reviews on ★ Trustpilot

Customer NPS score: 57



Australian Government 5% Deposit Scheme

During FY26, Liberty was selected by Housing Australia as a participating lender in the Australian Government 5% Deposit Scheme. The Scheme provides a guarantee on eligible loans, enabling approved applicants to purchase a home with a deposit of as little as 5%, subject to meeting all eligibility criteria and lender assessment requirements.

Our participation supports greater access to home ownership by providing eligible customers with an additional pathway into the property market. It also reflects our ongoing commitment to financial inclusion and supporting customers whose circumstances may not align with traditional lending models.

As one of the first non-bank lenders to participate in the Scheme, Liberty's inclusion broadens borrower choice and demonstrates the important role non-bank lenders can play in expanding access to home ownership.

Assisting vulnerable customers

We recognise that customer circumstances can change quickly and are committed to providing appropriate support. Training is provided to new Liberty team members to ensure they are effective and prepared to act quickly in our work with customers.

In supporting vulnerable customers, we measure their satisfaction of our support. This feedback helps us identify opportunities to improve the support we provide. The feedback we have received has been positive and motivating for our team and has made a meaningful difference to customers.

Our customer service centres are based at our head offices in Melbourne and Auckland, allowing us to maintain direct oversight of customer interactions and ensure consistency in service delivery. Our team manages all aspects of our customer care program, which helps us maintain a strong focus on quality and accountability.

4. Engaging in reconciliation

Reconciliation is an important part of our commitment to creating positive and lasting outcomes for the communities we serve. Through our Reconciliation Action Plan (RAP), we continue to strengthen relationships with First Nations peoples, support economic participation, and build greater cultural understanding.

In FY22, we published our Reflect Reconciliation Action Plan (RAP), establishing the foundations for our reconciliation journey. In FY24, Reconciliation Australia endorsed our Innovate RAP, moving our focus from planning to action. The Innovate stage is about embedding reconciliation into our organisation through stronger relationships, increased cultural understanding and meaningful opportunities for engagement. This work is supported by our staff-led RAP Working Group, our staff Reconciliation committee and guided by First Nations consultants and community partners.



Following our National Reconciliation Week presentation from Uncle Ricky Baldwin from Koorie Academy.

“Through Luruk-In, I aim to create meaningful, culturally grounded works that connect people, place and story while contributing to broader conversations around identity, representation and reconciliation.

– Aimee McCartney, Founder, Luruk-In



Supporting First Nations businesses and communities

As a Platinum Partner of the Kinaway Chamber of Commerce, we continued to support opportunities for First Nations businesses to grow and thrive. Through this partnership, we support initiatives that strengthen business capability, promote economic participation and create opportunities for connection and growth.

During the year, we continued our support of Kinaway's Sistas In Business program, which celebrates and empowers First Nations women in business. As part of this commitment, Liberty sponsored their 2026 International Women's Day Lunch, bringing together women business owners, entrepreneurs and community leaders to share experiences, build networks and celebrate achievement.

We also continued to promote Indigenous-owned businesses across our organisation, welcomed First Nations business leaders to share their experiences with our team, and explored ways our lending expertise can help support business growth.

Showcasing First Nations creativity

In 2026, Liberty proudly supported contemporary Aboriginal artist and Luruk-In founder, Aimee McCartney, as her work was selected for the Women in Louvre II Exhibition in Paris.

A proud Taungurung, Wotjobaluk, Wemba Wemba and Boon Wurrung woman, Aimee's artwork is grounded in storytelling, culture and connection to Country. The exhibition provided an opportunity to showcase First Nations culture and storytelling on an international stage, celebrating the creativity and perspectives of female artists from around the world.

By supporting artists such as Aimee, we aim to contribute to greater cultural visibility, representation and opportunity for First Nations creatives, while helping share stories that foster understanding, connection and reconciliation.

Creating pathways and opportunities

Education plays an important role in expanding opportunity and supporting long-term economic participation.

In FY26, Liberty established the Liberty Scholarship in partnership with RMIT University. Awarded annually, the scholarship provides a First Nations student studying Business or Finance with \$10,000 per year for the duration of their degree, helping support future career opportunities in the finance and business sectors.

We recognise the important role businesses can play in creating opportunities for First Nations communities through education, employment, supplier engagement and access to finance.

Helen Ryan, Katherine Roberts, Sarah Sheridan, Ben Matzke, Laura Thompson, Georgia Beardsley and Bhavna Patel at our Indigenous Business Month event.



Growing awareness

We continued to build cultural awareness and understanding across the organisation through education and meaningful engagement with First Nations peoples and communities.

During the year, we recognised key dates including Day of Mourning and National Reconciliation Week, creating opportunities for team members to learn from First Nations voices and perspectives.

We also supported a number of initiatives that promote understanding and reconciliation, including sponsoring the Walk for Truth and attending The Long Walk and The Long Lunch by the Long Walk Foundation.

These activities help foster a culture of respect, learning and reconciliation.

Backing the growth of Ngali

Through our partnership with Kinaway, Liberty was introduced to Denni Francisco – Wiradjuri designer and founder of First Nations fashion label Ngali.

Since 2023, Liberty has supported Ngali's participation at Australian Fashion Week (AFW), helping create opportunities for one of Australia's leading First Nations fashion brands to showcase its work to national and international audiences.

In 2026, Ngali was one of just 20 brands selected to present at AFW. The 2026 runway also marked an important milestone for the brand, with a majority First Nations model cast for the first time. Beyond representation, this created opportunities for emerging and established First Nations talent to gain industry exposure, build professional networks and participate in one of Australia's most significant fashion events.

Liberty's support helped make this possible. In doing so, they demonstrated how strategic partnerships with First Nations creative businesses can contribute to meaningful, long-term economic and industry outcomes – outcomes grounded not only in representation, but in opportunity, participation and growth.

– Denni Francisco, Founder, Ngali



Ngali designs on the runway during Australian Fashion Week 2026.

5. Delivering social impact

We recognise the importance of supporting the communities within which we operate. In an economic climate that presents challenges for many consumers, businesses and charity organisations, this support becomes increasingly important.



Jenny Wong and Katherine Roberts at the Grad Girls event.

Empowering future generations

Liberty continued its sponsorship of the Women 4 STEM Grad Girls program in 2026. Grad Girls is a free, nine-month program that supports and empowers women and gender diverse tertiary students by bridging the gap between technical studies and the next step in their career. The program is open to any University and TAFE student undertaking an ESTEAM (Environment, Science, Technology, Engineering, Arts, and Mathematics) degree who is interested in a career in tech. The program runs monthly sessions from February to October.

Volunteering and giving back

We continued actively supporting various registered charities through the Liberty Lend-A-Hand program, focusing on organisations that assist financially disadvantaged and vulnerable members of the community.

Lend-A-Hand combines financial support with active participation, seeing team members volunteer across a range of initiatives. Liberty matches all staff donations and ensures all funds raised go directly to our Lend-A-Hand partners.

Our Volunteer Policy further supports involvement by offering paid volunteering leave, enabling team members to contribute their time and skills. Activities range from high-impact program participation to supervision duties at community events such as Mirabel's Big Day Out.

Supporting local and ethical suppliers

We continued to support local businesses through our choice of couriers, stationery suppliers, office furniture providers, and staff gift boxes and catering procurement.

In selecting new service providers or suppliers, we are committed to supporting, wherever possible, ethical and sustainable businesses owned and operated by First Nations peoples, women, and people with disability.

Each area of the business is encouraged to investigate aligned suppliers and prioritise them if the needed services and standards are met.



Supporting long-term housing solutions

In August 2025, we announced our partnership with Women's Property Initiatives (WPI) to support women and children experiencing homelessness.

WPI provides long-term housing solutions that help women and children experiencing homelessness access stable and secure accommodation. The organisation currently owns and manages 125 high-quality, long-term homes for over 280 women and children.

Through this partnership, we aim to broaden the impact of WPI and contribute to preventing women's homelessness. As part of our ongoing support, Liberty participated in the WPI Giving Day 2026, raising over \$3,000 to support their programs.

Playing our part

We extend our advocacy for gender equality and inclusion through partnerships that promote visibility, participation and opportunity across sport and the broader community.

Through our long-standing partnership with the A-Leagues, we continue to support professional men's and women's football. This partnership helps increase representation and create pathways for women in sport.

Across other codes, we sponsor both men's and women's teams, ensuring our support is inclusive. This includes the Essendon Football Club's AFL, AFLW, VFLW and VWFL programs, and the Melbourne Renegades across both the WBBL and BBL competitions.

We also support community and emerging organisations that foster inclusion and belonging. This includes the Melbourne Chargers, Victoria's only fully inclusive LGBTIQ+ rugby union club. Through our sponsorship of the Chargers' 2026 Bingham Cup campaign, we support their mission to create a welcoming and inclusive environment for players and supporters, contributing to greater participation and visibility for LGBTIQ+ communities in sport.

During FY26, we further extended this support through partnerships with organisations such as the First Nations Lorikeets Rugby Club and Victorian Masters Athletics, helping to create more inclusive and accessible sporting environments.

Through these partnerships, we aim to contribute to greater equity, representation and opportunity for underrepresented groups across the communities we serve.

A LEAGUES



Run the Tan for Mental Health Charities

In 2026, Liberty again served as major sponsor of Run the Tan, supporting Lifeline and other mental health charities to raise critical funds and awareness.

Liberty team members played an active role, with 93 participants registering to take part, contribute to fundraising efforts and help strengthen community engagement around mental health.

Together, the Liberty community helped to raise over \$54,000, directly supporting essential services for Australians experiencing mental health challenges.



Celebrating LGBTQIA+ representation in sport

Liberty proudly supported Sport with Pride and Joy, an exhibition celebrating LGBTQIA+ inclusion and representation in sport. Featuring portraits and stories inspired by guests from JOY 94.9's dedicated sports program Game On, the exhibition highlighted individuals and organisations helping create more welcoming, inclusive and accessible sporting environments. By supporting initiatives such as Sport with Pride and Joy, we aim to promote visibility, foster understanding and contribute to positive conversations about inclusion both within sport and the broader community.

B Corporations are formally reassessed every three years, or earlier as requested, to ensure ongoing compliance with certification standards.

In 2025, Liberty completed its latest reassessment and achieved an improved B Impact Score of 127.1. This reflects our progress across governance, community impact, environmental management and employee engagement. The B Impact Assessment measures performance across five key areas: governance, workers, community, environment and customers.



Our result exceeds the current median score of 50.9 achieved by businesses completing the assessment. This demonstrates our ongoing focus on embedding responsible business practices across our operations.

We remain committed to continuous improvement and building on this progress over time.



Driving B Corp standards

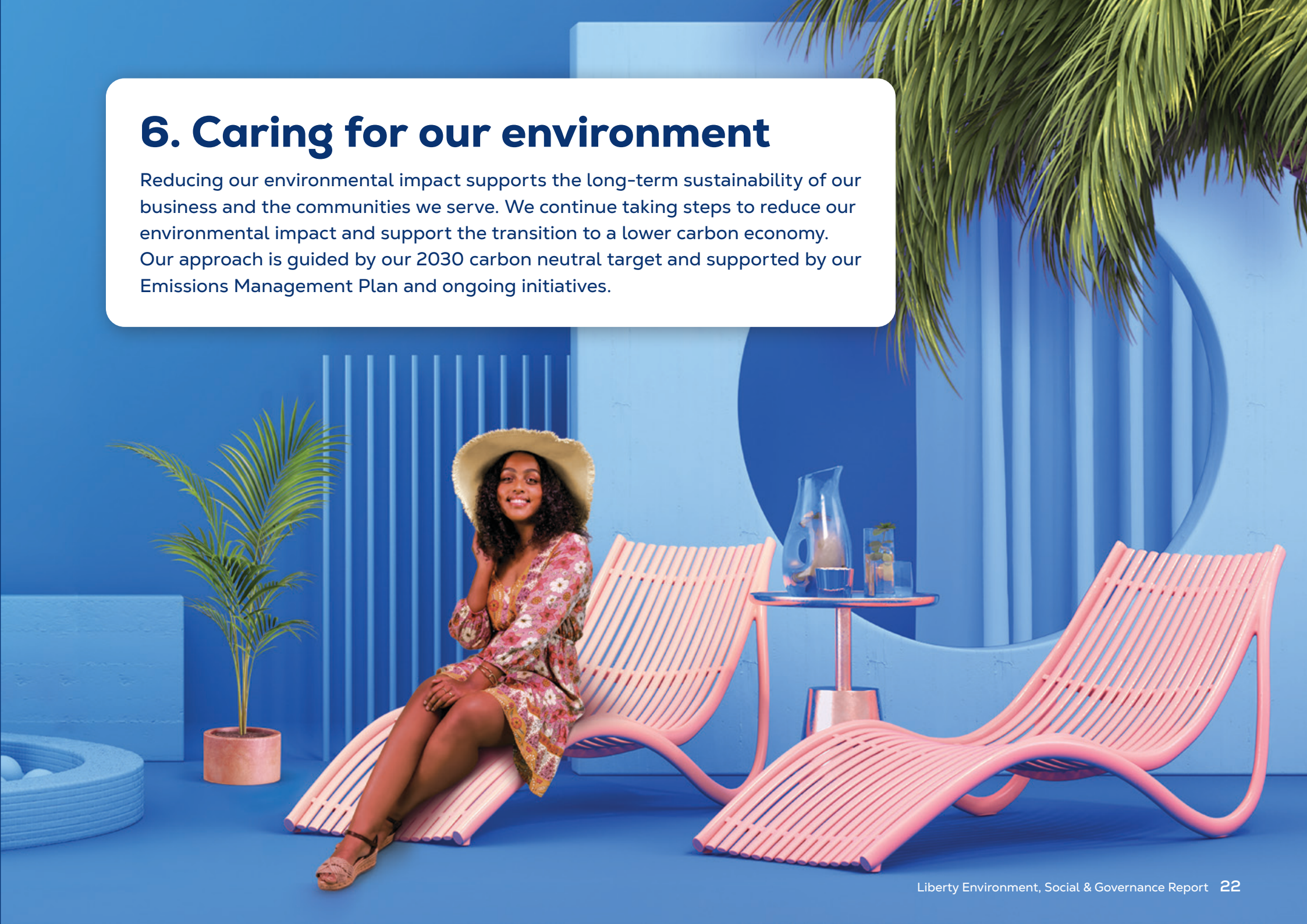
As a certified B Corporation (B Corp), Liberty is committed to meeting high standards of environmental, social and corporate governance performance, while creating long-term value for stakeholders and shareholders.

Our Code of Conduct reflects this commitment and guides how we deliver broader social impact:

- a. Customer Benefit – Products and services should deliver an identifiable benefit to customers.
- b. Staff Opportunity – Team members are supported to grow, learn, contribute and achieve.
- c. Community – We will be a responsible corporate citizen and enhance the broader community.
- d. Investors – We will maximise returns while balancing the interests of stakeholders.

6. Caring for our environment

Reducing our environmental impact supports the long-term sustainability of our business and the communities we serve. We continue taking steps to reduce our environmental impact and support the transition to a lower carbon economy. Our approach is guided by our 2030 carbon neutral target and supported by our Emissions Management Plan and ongoing initiatives.



During FY26, Liberty commenced reporting through a standalone Sustainability Report, published as part of our annual reporting suite. The Sustainability Report contains detailed information on our climate-related risks and opportunities, environmental performance, emissions data and sustainability metrics, and should be read alongside this ESG Report.

The initiatives outlined below demonstrate how we're embedding environmental considerations into our day-to-day operations and working toward our long-term sustainability objectives.

Areas of focus

1. **Provide customised solutions** that support customers' financial goals while advancing the transition to a lower carbon economy.
2. **Integrate climate risks and opportunities** into business decisions using data-driven analysis.
3. **Collaborate with stakeholders** to enhance their understanding, disclosure, and management of climate risks and opportunities.
4. **Publicly disclose** our climate strategy, actions taken, and progress made in managing risks and investing in opportunities.

Environmental champions

Our internal environmental working group, the Green Team, plays a key role in driving progress across the business. Responsibility for our environmental approach sits across the organisation, supported by initiatives such as the Green Team.

The group brings together team members from across Liberty to identify practical opportunities to reduce our environmental footprint and help us reach carbon neutrality. It also encourages broader participation in initiatives such as National Recycling Week and Clean Up Australia Day.



Reducing textile waste

Textile waste is a growing environmental challenge, with significant volumes ending up in landfill each year. To help reduce waste in our Melbourne office, Liberty engages Australian textile recovery and recycling organisation Upparel to recover obsolete marketing signage, apparel and event textiles for reuse, recycling or responsible processing.

As part of this initiative, Liberty conducts dedicated textile recovery collections, helping divert materials that would otherwise be discarded and supporting a more circular approach to resource management.

In FY26, we expanded our use of Upparel's recycling program to support team members in recycling end-of-year party costumes, creating an additional pathway to divert textiles from landfill. This initiative supports our broader goal of reducing waste and encouraging more sustainable consumption practices across the business.



Putting ideas into action

During FY26, we continued to embed more sustainable practices across our operations, from travel and events to waste management and supplier choice.

When planning events, we minimised travel where possible and offset emissions for large-scale gatherings. Our policy supports the purchase of carbon offsets for business flights when available.

Our company fleet exclusively comprises hybrid vehicles, contributing to reduced transport emissions. Team members can also access Uber Business and are encouraged to choose Uber Green, which produces fewer emissions than the average ride.

In our offices, we partner with Waste Ninja to divert food and organic waste from landfill. Through EPA-licensed recovery partners, this waste is converted into organic fertiliser and renewable energy. We promote responsible recycling by providing collection boxes for mobile phones, batteries, and e-waste, and use 100% compostable satchels and recycled envelopes for postal needs.

Wherever possible, we prioritise suppliers that align with our values, including B Corp and Supply Nation certified organisations such as Muru Supplies, our primary office stationery provider.



7. Executing good governance

As an ASX-listed entity (ASX:LFG), Liberty meets all requirements of the ASX Listing Rules and the Corporations Act regarding governance. Liberty governance statements can be found at the LFG Shareholder Centre¹. Detailed financial performance for FY26 is set out in the Annual Report.

¹ LFG Shareholder Centre: www.lfggroup.com.au

B Corp framework

The Board recognises the importance of environmental, social and governance performance and embraces the B Corp framework to benchmark and measure performance. The Board will continue to include social and environmental performance in their decision-making processes.

Governance structure

The governance structure involves two boards: The Board of Liberty Financial Group Limited (Company) and the Board of Liberty Fiduciary Ltd (as the responsible entity of the Liberty Financial Group Trust and holder of the AFSL), collectively the “Liberty Group”.

The Company Board is responsible for the operations of the Liberty Group while the Responsible Entity Board is responsible for providing oversight of the financial and commercial arrangements entered into by the Trust and retaining ultimate responsibility for the actions of the Trust.

As at the date of this report, the board of directors of the Company comprises seven directors:

- A Non-Executive Independent Chair
- Three Non-Executive Independent Directors
- The Chief Executive Officer
- The Chief Financial Officer
- An Executive Director.

As at the date of this report, the board of directors of the Responsible Entity comprises four directors:

- A Non-Executive Independent Chair
- Two Non-Executive Independent Directors
- An Executive Director.

The management function is conducted by, or under the supervision of, the Executive Managers as directed by the Company Board (and by officers to whom the management function is properly delegated by the Executive Managers).

Key policies and statements

The Liberty Group's Boards oversee our approach to non-financial risks associated with environmental, social and governance issues. This is aligned with our B Corp certification, internal training programs and associated policies including:

- a. Diversity and Inclusion Policy
- b. Code of Conduct
- c. Whistleblower Policy
- d. Modern Slavery Statement
- e. Anti-bribery and Corruption Policy
- f. Anti-money Laundering and Counter-Terrorism Financing Policy.

Driving sustainable value

Liberty's commitment to ESG performance remains steadfast as we continue to integrate sustainable practices across our business.

We are committed to fostering a culture of innovation and collaboration, working closely with our dedicated team members and valued partners. By leveraging our collective expertise and resources, we aim to drive sustainable growth and create lasting value for our stakeholders.

As we navigate an evolving landscape of sustainability, we remain focused on delivering measurable outcomes and strengthening long-term value. We will continue to build on this progress in the years ahead.

