

25 August 2025

LIBERTY GROUP FY25 RESULTS

Financial Highlights

Leading non-bank lender, Liberty Financial Group (ASX:LFG) has reported financial performance for the year ended 30 June 2025.

	FY25	FY24	Movement
Statutory NPAT ¹	\$133m	\$115m	+16%
Underlying NPATA ²	\$145m	\$132m	+10%
Financial Assets	\$14.7b	\$14.6b	+1%
Underlying cash Return on Equity ³	12.1%	11.2%	+8%
Leverage Ratio (end of period)	13.6x	13.6x	0%

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 4E)

³ Uses Underlying NPATA and average period end balances

LFG reports a 16% increase in statutory NPAT to \$133 million for the year ended 30 June 2025. After excluding non-recurring and non-cash items, LFG reports a 10% increase in Underlying NPATA to \$145 million for the year ended 30 June 2025.

James Boyle, Chief Executive Officer, said: "The Liberty Group has delivered profit growth over the past two half-year periods aggregating to a 10% growth rate in NPATA for the year ended 30 June 2025. This positive result was achieved by maintaining a stable loan portfolio, expanding NIM and retaining strong cost discipline. We were able to achieve profit growth notwithstanding an increasingly competitive lending environment and continuing interest rate and cost of living uncertainty for customers."

Peter Riedel, Chief Financial Officer, said: "LFG's capital and liquidity position remains in a strong position to support customer growth. LFG raised \$4.5 billion in new funding in the 12 months to 30 June 2025 and retains an investment grade corporate rating of BBB (stable outlook). Our market leading net interest margin of 2.49% and return on equity of 12.1% are a further demonstration of LFG's focus on building durable business value", said Mr Riedel.

LFG announced a final unfranked actual distribution of 20 cents per Security and a second fully franked special dividend of 15 cents per Security. Mr Riedel added, "The distribution and special dividend declarations are in line with our policy to optimise capital for growth and provide an attractive yield for securityholders". In aggregate, Securityholders will receive distributions and dividends of 52 cents per Security relating to FY25 equating to a yield of 15.6% as at 30 June 2025.

Mr Boyle added, "Recent loan application activity in all our products suggests consumer confidence has recovered. Additionally, the possibility of further RBA interest rate reductions and continued strength in debt capital markets, gives us great confidence that we can continue to deliver in FY26."

Further information regarding financial performance for the year ended 30 June 2025 can be found in the Investor Presentation, Annual Statement and Appendix 4E.

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 \$51 billion in global capital markets. Since 1997, Liberty has helped more than 850,000 customers get financial.