

23 February 2026

LIBERTY GROUP HALF YEAR RESULTS TO 31 DECEMBER 2025

Financial Highlights

Leading non-bank lender, Liberty Financial Group (ASX:LFG) has reported financial performance for the half year ended 31 December 2025.

	31-Dec-25	30-Jun-25	31-Dec-24
Statutory NPAT ¹	\$76.4m	\$67.7m	\$65.6m
Underlying NPATA ²	\$82.3m	\$73.6m	\$71.4m
Financial Assets	\$14.8b	\$14.7b	\$14.8b
Underlying cash Return on Equity ³	13.8%	12.1%	12.0%
Leverage Ratio (end of period)	13.7x	13.6x	13.7x

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 12% increase in underlying NPATA to \$82.3 million for the six months ended 31 December 2025 compared to the 6 months ended 30 June 2025.

James Boyle, Chief Executive Officer, said: "We are delighted to be able to continue our profit growth delivery for Securityholders, with this half being 15% higher than the previous corresponding period. We've done this by maintaining our strong operating disciplines as reflected in our stable portfolio, industry leading NIM and cost-to-income ratios in a highly competitive and challenging market. Our continued focus on service delivery and differentiated customer solutions means there are real alternatives for customers needing finance which is unable to be offered by traditional lenders."

Peter Riedel, Chief Financial Officer, said: "LFG's capital and liquidity position remains in a strong position to support customer growth. LFG raised \$5 billion in new funding in the 12 months to 31 December 2025 and retains an investment grade corporate rating of BBB (stable outlook). Our market leading net interest margin of 2.47% and cash return on equity of 13.8% are a further demonstration of LFG's focus on building durable business value for Securityholders", said Mr Riedel.

Mr Boyle added, "We're happy to see better portfolio quality reflecting the relative improvement in economic conditions over the last year. We recognise that recent interest rate increases and economic challenges remain, and we will continue to focus on providing our customers with differentiated products and good support as needed."

Further information regarding financial performance for the 6 months ended 31 December 2025 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 \$54 billion in global capital markets. Since 1997, Liberty has helped nearly one million customers get financial.