

25 August 2025
Markets Announcement Office
ASX Limited

LIBERTY GROUP FY25 RESULTS

Financial Highlights

Liberty Group (ASX:LFG) reports its 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.

Further information regarding the financial performance for the year ended 30 June 2025 can be found in the Directors Report accompanying the Consolidated Financial Statements, Appendix 4E and the Investor Presentation.

Actual Distribution and Special Dividend

LFG announces it will pay a final unfranked distribution of 19.919276 cents per Security from the Liberty Financial Group Trust for the 7-month period ended 30 June 2025. The record date for the final distribution was 30 June 2025 and will be paid to Securityholders on 29 August 2025.

LFG also announces that Liberty Financial Group Limited will pay a second fully franked special dividend of 15 cents per Security. The record date for the second special dividend is 29 August 2025 which will be paid to Securityholders on 15 September 2025.

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