MEDIA RELEASE

Liberty

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LIBERTY GROUP
FY26 RESULTS

Financial Highlights

Leading non-bank lender, Liberty Financial Group (ASX:LFG) has reported financial performance for the year ended 30 June 2026.

	FY26	FY25	Movement
Statutory NPAT[1]	$143.8m	$133.3m	+8%
Underlying NPATA[2]	$155.6m	$145.0m	+7%
Financial Assets	$15.2b	$14.7b	+3%
Underlying cash Return on Equity[3]	13.1%	12.1%	+8%
Leverage Ratio (end of period)	14.0x	13.6x	+3%

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 an 8% increase in statutory NPAT to $144 million for the year ended 30 June 2026. After excluding non-cash items, LFG reports a 7% increase in Underlying NPATA to $156 million for the year ended 30 June 2026.

James Boyle, Chief Executive Officer, said: "The Liberty Group has delivered disciplined profit growth over the past two financial years including a 7% growth rate in NPATA for the year ended 30 June 2026. This positive result was achieved by increasing the loan portfolio, expanding NIM and retaining strong cost discipline. We were able to achieve profit growth in 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 $4.7 billion in new funding in the 12 months to 30 June 2026 and retains an investment grade corporate rating of BBB (stable outlook). Our market leading net interest margin of 2.50% and return on equity of 13.1% are a further demonstration of LFG's focus on building durable business value", said Mr Riedel.

LFG announced a final unfranked actual distribution of 7.5 cents per Security and a 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 as well as to provide an attractive yield for securityholders".

Mr Boyle added, "Recently announced budget measures along with continued geopolitical and interest rate uncertainty has impacted consumer confidence. Nevertheless, having a diverse range of customer solutions places us in a position to be able to continue to deliver for customers and securityholders in FY27."

Further information regarding financial performance for the year ended 30 June 2026 can be found in the Investor Presentation, Appendix 4E and Annual Financial Statement.

Authorised by the Board.

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About Liberty
As one of Australia's leading non-bank lenders, Liberty offers innovative solutions to support customers with greater choice. Over nearly 30 years, this free-thinking approach to loan solutions has seen us help close to one million customers across a wide range of home, car, personal and business loans, as well as SMSF lending and insurance. Liberty remains the only non-bank lender with an investment-grade credit rating offering custom and prime solutions to help more people get financial.