

## AFG delivers record FY25 results and growth across the business

Australian Finance Group Ltd (**ASX:AFG**) has delivered a successful 2025 financial year growing earnings by 21% to \$35m. A result driven by the continued strong performance of its broker network, an increase in broker services income and the return to growth of its manufacturing division to record loan book levels.

### FY25 Financial Highlights

- **Net Profit After Tax (NPAT) increased 21% to \$35 million** for the full year ended 30 June 2025.
- **Earnings growth across segments, with Manufacturing up 53% and Distribution up 10%.**
- **Residential settlements reaching \$63 billion, an increase of 15 %**, taking the **residential loan book to over \$210 billion.**
- **AFG Securities achieved a record loan book size of \$5.5 billion**, an increase of 23% by remaining responsive to customer needs and market dynamics.
- **Broker network expanded to over 4,200 active brokers**, with **one in six** Australian brokers now affiliated with AFG.
- **Fully franked final dividend of 5.3 cents per share**, bringing fully franked dividends for the year to 9.1 cents per share.

Outlining the results, AFG Chief Executive Officer David Bailey said, “AFG has delivered a solid 2025 financial year, reflecting strong execution across our strategic priorities and resilience in a dynamic operating environment. Record lodgements and settlements reflect the hard work and strength of AFG’s broker network, and the trust placed in the mortgage broking sector by Australian borrowers.

AFG’s diversified business model has demonstrated resilience in a constantly changing economic landscape. “The return to favourable conditions for our manufacturing division has underscored the strength of AFG Securities, while our supplementary white label offerings continue to enhance our overall proposition,” he said. “With a manufacturing loan book of \$5.5 billion and an economic environment which is conducive to growth in property prices, we anticipate trading conditions for AFG Securities will continue to be positive in the current rate

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reduction cycle. These market conditions have also positively impacted Thinktank, a company in which we hold a 32% equity interest, with its own earnings up 24% year on year.”

AFG’s Broker Investments program is creating new pathways for growth. The company has now completed three equity investments in broking groups, including one from outside the AFG broker cohort, representing a new area of growth potential. “These initial three investments are expected to be earnings accretive in FY26. With a strong pipeline of future opportunities emerging, we have confidence that this segment can represent a new avenue of earnings growth,” said Mr Bailey.

Commercial settlements were up 14% to over \$5 billion and leasing and asset finance settlements grew to \$3.5 billion, a result led by Fintelligence, and reflecting the successful diversification of income streams across the AFG broker network.

AFG’s broker services offering continued to drive operational efficiency and regulatory confidence, expanding its suite of compliance, marketing, and business management tools. “We remain committed to supporting brokers with market-leading tools and services,” he said. “Technology upgrades, including the rollout of BrokerEngine Plus, have significantly improved broker workflow and engagement, as evidenced by consistently high NPS scores.”

Australia’s housing finance market is poised for continued momentum over the next 12 months, supported by full employment, continuing supply constraints and sustained borrower demand. “With interest rates falling, the environment is conducive to increased home loan activity. The strength of the broker channel remains a key driver, with borrowers continuing to seek personalised service and lending solutions, and competitive alternatives,” he said. Technology-led enhancements to broker workflows and customer experiences as well as product diversification are expected to further support volume growth.

Commenting on the outlook Mr Bailey said: “AFG enters FY26 with strong momentum, a robust balance sheet, and a clear strategic vision. The investments we’ve made in innovation, partnerships, and competitive lending solutions are already delivering results, and we see significant opportunities for continued strong earnings growth in the year ahead. With our unwavering commitment to empowering brokers, delivering value to customers, and generating sustainable returns for shareholders, we are well-positioned to continue to build on our success.”

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