



ASX RELEASE

WISR achieves 101% loan origination growth, exceeding guidance

Disciplined execution and momentum position WISR for continued growth in FY26

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Sydney, 27 August 2025 - WISR Limited (**ASX: WZR**) ("**WISR**", or the "**Company**") is pleased to share its financial results for the financial year ending 30 June 2025 ("**FY25**").

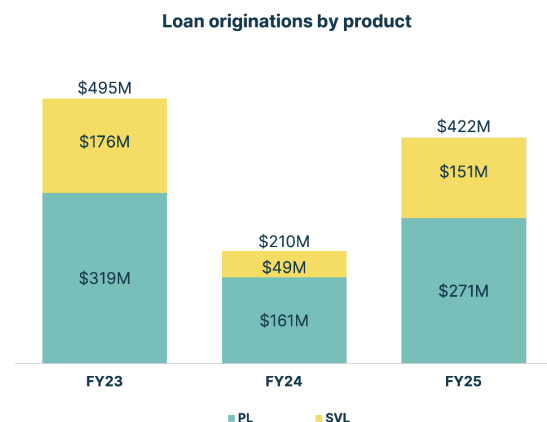
WISR delivered strong results across all its key metrics in FY25, marking a return to growth following a period of moderated loan volume settings. This was headlined by the Company achieving 101% growth in loan originations over the period (\$422M), exceeding its upgraded guidance of 90%+.

In addition, WISR saw three consecutive quarters of loan book growth in FY25, finishing the period with a \$824M loan book and \$0.8M EBITDA¹ profit. The Company is well-positioned to continue this momentum in FY26 after executing its third warehouse of \$267M with Barclays Bank PLC in Q4FY25.

FY25 Highlights

Lending

- Loan originations of \$422M, a 101% increase on FY24 (\$210M)
- Personal loan originations of \$271M, a 69% increase on FY24 (\$161M) and secured vehicle loan originations of \$151M, a 207% increase on FY24 (\$49M)
- Closing loan book of \$824M, a 7% increase on Jun-24 (\$770M)
- Loan book average credit score increased to 804² (Jun-24: 794)



¹ EBITDA defined as earnings before Interest, taxes, depreciation and amortisation. This also excludes corporate facility interest cost, hedge accounting impacts, share based payments expense and non-cash expected credit loss provision movements

² Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

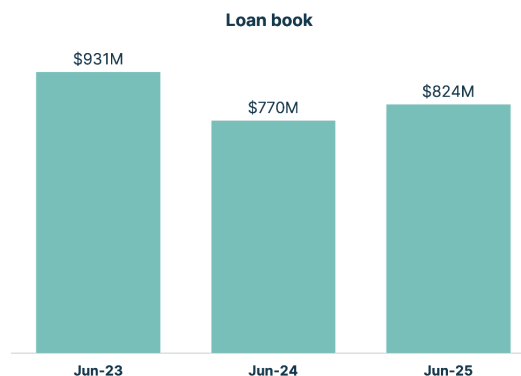


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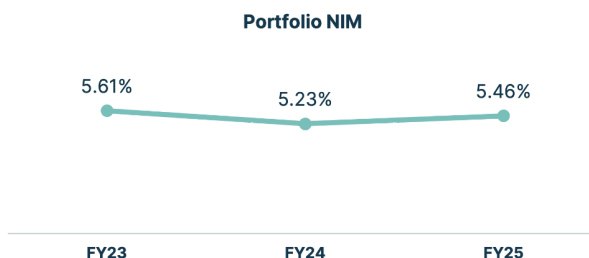
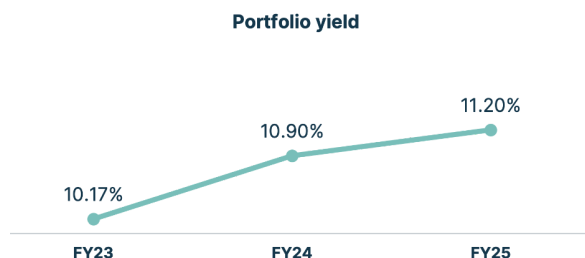


- 90+ day arrears decreased 18 bps to 1.40% (Jun-24: 1.58%), reflecting the ongoing impact of the Company's improved arrears management platform
- Net losses decreased 61 bps to 1.79% (FY24: 2.40%)



Financial

- Portfolio yield increased 30 bps to 11.20% (FY24: 10.90%) due to disciplined front book pricing
- Portfolio Net Interest Margin ("NIM³") increased 23 bps to 5.46% (FY24: 5.23%)



- Revenue of \$91.6M, which was broadly flat (FY24: \$93.8M), driven by a lower average loan balance for the period, albeit ending at a higher balance year-on-year. Importantly, revenue returned to growth in H2FY25
- EBITDA¹ of \$0.8M, representing a \$3.1M improvement (FY24: \$(2.3)M), driven by stronger NIM³ and lower net losses, which offset the broadly flat revenue

Capital

- In May-25, WISR announced the execution of its third loan funding warehouse facility with Barclays Bank PLC ("WH3"), securing a \$267M commitment to support ongoing growth
- The Company's three warehouse facilities now have a total commitment of \$917M, with \$287M in undrawn capacity. An additional \$15M remains undrawn from the corporate facility
- The business remains well capitalised with unrestricted cash of \$14.1M

³ NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts



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Customer

- Strong Customer Net Promoter Score of +75 (FY24: +74)
- WISR has facilitated the payment of \$53.0M in extra loan repayments and \$11.1M in round-ups on customer debt (since inception)
- Winner of WeMoney Award for Best Mobile Experience for the second consecutive year
- Winner of Good Design Award for 'Liger', WISR's native lending platform

FY26 Guidance⁴

Leveraging FY25's strong results, WISR has set clear objectives to drive performance in the year ahead:

- Loan originations growth: 40%+ (FY25: \$422M)
- Revenue growth: 15%+ (FY25: \$91.6M)
- Cost-to-income ratio improvement: <29% (FY25: 31%)
- WISR remains focused on significantly improving cash NPAT through accelerated loan book growth, disciplined cost management and operating efficiencies

Leadership Commentary

Mr Andrew Goodwin, WISR's Chief Executive Officer, said, *"FY25 was a pivotal year for WISR. After navigating a challenging macroeconomic environment, we returned to growth, demonstrating the strength and resilience of our business model."*

"Our strong loan origination performance drove a return to loan book growth, which together with higher net interest margins and lower net losses, delivered EBITDA profitability. Investment in automation, together with disciplined arrears management and robust risk frameworks, has delivered tangible benefits that we expect to continue into FY26 and beyond."

"We continue to deliver on our brand promise of smarter money decisions made easy. Our Customer Net Promoter Score remains consistently high and our platform investment has been recognised with multiple industry awards, including a second consecutive WeMoney Award for Best Mobile Experience."

"With the successful execution of our third warehouse facility in FY25, WISR is well-positioned for sustained growth. We believe FY25 is just the beginning of what is possible for WISR as we continue to innovate, grow our market share and support even more people in progressing towards what matters to them," concluded Mr Goodwin.

⁴ Guidance will be reported on and refined as the year progresses. Forward-looking statements, whilst considered reasonable by WISR at the date of this ASX release, involve known and unknown risks, assumptions and uncertainties, many of which are beyond WISR's control. There can be no assurance that actual outcomes will not differ materially from those stated or implied by these forward-looking statements, and readers are cautioned not to place undue weight on such forward-looking statements.



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Wisr Chief Executive Officer Mr Andrew Goodwin discusses Wisr's FY25 results in a video interview here: <https://investorhub.wisr.com.au/link/rvJKwr>

Investors

The [Wisr Investor Hub](#) is a dedicated platform for investors to learn more about Wisr and contains Wisr's Annual Reports, announcements, share price data as well as other updates. Sign up [here](#).

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This announcement has been approved for release by the Board of Directors.

For further investor enquiries, please contact:

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About Wisr Limited

Wisr (ASX: WZR) is a purpose-built Australian fintech lender that powers people's progress towards what matters most to them. Wisr delivers on its vision through a proprietary platform that combines digital lending with innovative financial tools designed to help Australians pay down debt, access credit and make smarter money decisions. For more information, visit www.wisr.com.au.



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