



ASX RELEASE

Wisr delivers strong growth and upgrades FY25 guidance

Continued momentum in Q3FY25, with a significant increase in loan originations and a second consecutive quarter of loan book growth

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Sydney, 30 April 2025 - Wisr Limited (ASX: WZR) ("Wisr", or the "Company") is pleased to announce its Q3FY25 market update for the period ending 31 March 2025¹.

Wisr delivered strong performance in Q3FY25, highlighted by continued momentum in loan originations, leading to a second consecutive quarter of disciplined loan book growth. Total loan originations increased by 115% to \$111.0M, up from \$51.6M in Q3FY24, supported by growth across both secured vehicle and personal loan products.

Wisr continued to prioritise the prime quality of its loan book, with average borrower credit scores increasing to 800² and portfolio yield expanding to 11.25% for the quarter.

Reflecting strong year-to-date performance, Wisr is upgrading its guidance to 90%+ loan origination growth in FY25 (up from 75%+).

Lending

- Loan originations of \$111.0M, a 115% increase on Q3FY24 (\$51.6M) and a 19% increase on the prior quarter (\$93.5M)
- Secured vehicle loan originations of \$37.2M, a 255% increase on Q3FY24 (\$10.5M) and personal loan originations of \$73.8M, a 80% increase on Q3FY24 (\$41.1M)
- Closing loan book of \$777M, a \$20M increase on Dec-24 (\$757M), marking the second consecutive quarter of loan book growth since the Company pivoted back to loan origination growth in Q4FY24

Loan originations by product



¹ Q3FY25 financial metrics and performance are unaudited

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



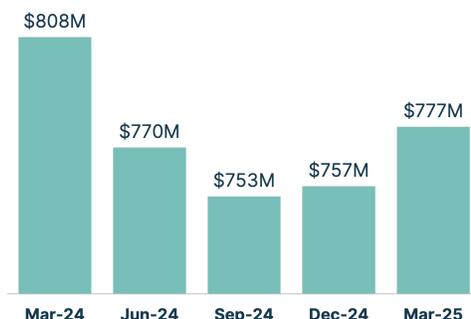
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- Loan book average credit score increased to 800 (Mar-24: 794)
- 90+ day arrears of 1.48%, an improvement of 23 basis points compared to Mar-24 (1.71%), and a 7 basis point improvement from Dec-24 (1.55%), reflecting improved credit performance and the impact of WISR's new arrears management platform
- Net losses of 1.99%, an improvement of 23 basis points compared to Q3FY24 (2.22%) and a 27 basis point increase from Q2FY25 (1.72%). The result remains well within the Company's risk appetite

Loan book



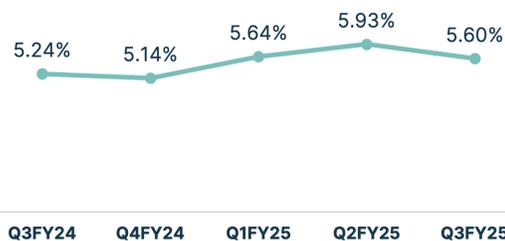
Financial

- Portfolio yield continued to expand to 11.25% (Q3FY24: 10.71%), supported by the ongoing re-pricing of the loan book, with Portfolio NIM³ increasing to 5.60% (Q3FY24: 5.24%)

Portfolio yield



Portfolio NIM



- Revenue of \$22.4M, a decrease compared to Q3FY24 (\$23.1M), driven by a lower average loan balance during the period. As noted above, the Company pivoted back to loan origination growth in Q4FY24 and achieved its second consecutive quarter of disciplined loan book growth in Q3FY25. With the loan book now expanding and attractive sector tailwinds, revenue is expected to start scaling accordingly

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



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Capital

- Unrestricted cash of \$22.5M (Dec-24: \$17.9M) following the release of term deal capital with the sale of \$5.0M of Freedom 23 G1 notes
- At quarter end, two warehouse facilities were in place to support originations with a total commitment value of \$650M and an undrawn capacity of \$99M. \$15M remains available from the corporate facility to fund the Company's ongoing growth plans

Customer

- Customer Net Promoter Score +74 (Q3FY25)
- Winner of WeMoney Award for Best Mobile Experience for the second consecutive year
- Wisr has facilitated the payment of \$47.5M in extra loan repayments and \$10.6M in round-ups on customer debt (since inception)

Leadership Commentary

Mr Andrew Goodwin, Wisr's Chief Executive Officer, said, *"Our results this quarter highlight the strength of Wisr's strategic pivot back to growth. With loan originations up 115% on Q3FY24 and the loan book increasing for a second consecutive quarter, we are pleased to upgrade our FY25 loan origination growth guidance to 90%+ (up from 75%+).*

"This momentum reflects the positive impact of our investment in automation and technology-led processes, which have delivered efficiency and scalability across both our secured vehicle and personal loan products. At the same time, we've maintained a strong credit profile, with an average credit score of 800 and continued improvement in arrears.

"As we head into the final quarter of FY25, our priorities remain firmly centred on sustainable and disciplined loan book growth, risk-adjusted returns, and platform enhancement. We remain committed to supporting our customers and helping more Australians make smarter financial decisions," concluded Mr Goodwin.

Wisr Chief Executive Officer Mr Andrew Goodwin discusses Wisr's Q3FY25 results in a video interview here: <https://investorhub.wisr.com.au/link/DP4p9P>



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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. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions. For more information, visit www.wisr.com.au



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