



ASX RELEASE

Wistr delivers accelerating growth and exceeds FY25 guidance

Sustained momentum in Q4FY25, including a significant increase in loan originations and improved credit performance

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Sydney, 29 July 2025 - Wistr Limited (**ASX: WZR**) ("**Wistr**", or the "**Company**") is pleased to share its Q4FY25 market update for the period ending 30 June 2025.¹

Wistr delivered strong performance in Q4FY25, driven by a significant uplift in loan originations and marking the third consecutive quarter of loan book growth. Total originations for the quarter reached \$140.3M, a 154% increase on Q4FY24 (\$55.2M), underpinned by strong growth across both personal and secured vehicle loan products.

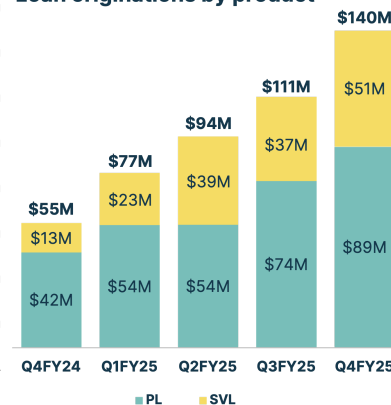
For the full year, Wistr achieved 101% growth in loan originations, exceeding its upgraded guidance of 90%+.

Wistr's credit performance also improved significantly, with 90+ day arrears decreasing 18 bps to 1.40% (Q4FY24: 1.58%) and net losses decreasing 109 bps to 1.66% (Q4FY24: 2.75%).

Lending

- Loan originations of \$140.3M, a 154% increase on Q4FY24 (\$55.2M) and a 26% increase on the prior quarter (\$111.0M)
- Personal loan originations of \$88.9M, a 111% increase on Q4FY24 (\$42.2M) and secured vehicle loan originations of \$51.4M, a 296% increase on Q4FY24 (\$13.0M)
- Closing loan book of \$824M, a \$54M increase on Jun-24 (\$770M), marking the third consecutive quarter of loan book growth since the Company's strategic pivot back to loan origination growth in Q4FY24

Loan originations by product



¹ Q4FY25 financial metrics and performance are unaudited



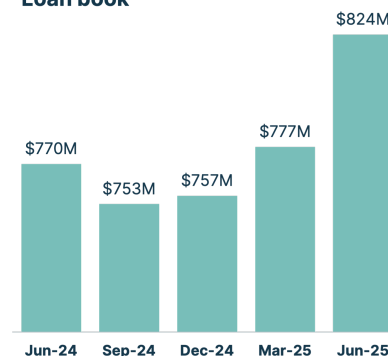
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- Loan book average credit score increased to 804² (Jun-24: 794)
- 90+ day arrears decreased 18 bps to 1.40% from Jun-24 (1.58%) and 8 bps from Mar-25 (1.48%), reflecting continued improvements in credit performance and the impact of the Company's arrears management platform
- Net losses decreased 109 bps to 1.66% from Q4FY24 (2.75%) and 33 bps from Q3FY25 (1.99%)

Loan book



Financial

- Revenue of \$23.9M, an increase of 6% from Q4FY24 (\$22.5M), driven by an increase in the Company's loan book and improved portfolio yield

Portfolio yield



Portfolio NIM



Q4FY24 Q1FY25 Q2FY25 Q3FY25 Q4FY25

Q4FY24 Q1FY25 Q2FY25 Q3FY25 Q4FY25

- Quarterly portfolio yield increased 30 bps to 11.20% compared to the prior corresponding period (Q4FY24: 10.90%), and remained broadly stable quarter-on-quarter, underpinned by disciplined pricing and notwithstanding a higher loan book average credit score and a higher proportion of secured vehicle loans
- Quarterly portfolio Net Interest Margin ("NIM"³) improved by 33 bps to 5.47% compared to the prior corresponding period (Q4FY24: 5.14%)

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

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



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Capital

- In Q4FY25, Wizr 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
- Unrestricted cash decreased to \$14.1M (Mar-25: \$22.5M), reflecting the timing of equity contributions to seed WH3 and continued investment in origination growth

Customer

- Strong Customer Net Promoter Score of +79 (Q3FY25:+74)
- Wizr has facilitated the payment of \$53.0M in extra loan repayments and \$11.1M in round-ups on customer debt (since inception)

Leadership Commentary

Mr Andrew Goodwin, Wizr's Chief Executive Officer, said, *"We are extremely pleased with our Q4FY25 results, which capped off a standout year for Wizr. We delivered our third consecutive quarter of loan book growth and our fifth straight quarter of loan origination growth, finishing the quarter with \$140.3M in new loans originated across our personal and secured vehicle products.*

For the full year, we achieved 101% loan origination growth, exceeding our upgraded guidance of 90%+, a clear demonstration of the business executing on its growth strategy.

Importantly, we maintained our focus on credit quality, with 90+ day arrears decreasing by 18 bps points to 1.40% (Q4FY24: 1.58%) and net losses decreasing by 109 bps to 1.66% (Q4FY24: 2.75%), reflecting the benefits of our enhanced arrears management and risk frameworks.

These results highlight Wizr's successful return to growth and the scalability of our operating model, underpinned by continued investment in automation and technology-led processes. The execution of our third warehouse facility in Q4FY25 provides additional funding capacity to support strong momentum into FY26 and beyond," concluded Mr Goodwin.

Wizr Chief Executive Officer Mr Andrew Goodwin discusses Wizr's Q4FY25 results in a video interview here: <https://investorhub.wizr.com.au/link/Pdx6KP>



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Governance and Management

After over five years of exceptional service as Chief Risk & Data Officer and presently as Chief Operating Officer, Joanne Edwards will depart WISR on 1 August 2025. Joanne has made a significant contribution to the Company, including the development of WISR's credit risk and operations functions during a period of both macroeconomic volatility and significant growth. The Board thanks Ms Edwards for her dedication and service.

The Company will welcome Sam Harding as Chief Operating Officer on 4 August 2025. Sam brings with him 20 years of experience, most recently at Westpac as its Chief Operating Officer, Specialist Finance.

Investors

WISR will release its full FY25 results on 27 August 2025.

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.wizr.com.au



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