



ASX RELEASE

Wisr Posts 19 Consecutive Quarters of Growth, 151% PCP
Result comes on the back of \$97.8m in new originations for Q3FY21

Sydney, 14 April 2021 - Wisr Limited (ASX: WZR) (ACN 004 661 205) ("Wisr", or the "Company") has posted a record 19 quarters of back-to-back growth, delivering an accelerated Q3FY21 of new loan originations for the three months ending 31 March 2021.

Highlights

- New loan originations up: record growth of \$97.8m, a 151% increase on Q3FY20 (\$38.9m) and a 17% increase on Q2FY21 (\$83.8m)
Total loan originations now \$488.3m as at 31 March 2021
Secured vehicle loan product delivering strong results in limited channels, with \$21.9m or 22.5% of the \$97.8m
Wisr Warehouse loan funding facility was upsized to \$350m in Q3FY21. Further Wisr Warehouse expansion to meet loan funding requirements will be announced in Q4FY21
Record Q3FY21 average credit score of 771 (Q2FY21 757), reinforcing Wisr's ability to attract Australia's most creditworthy customers and the opportunity to take more market share

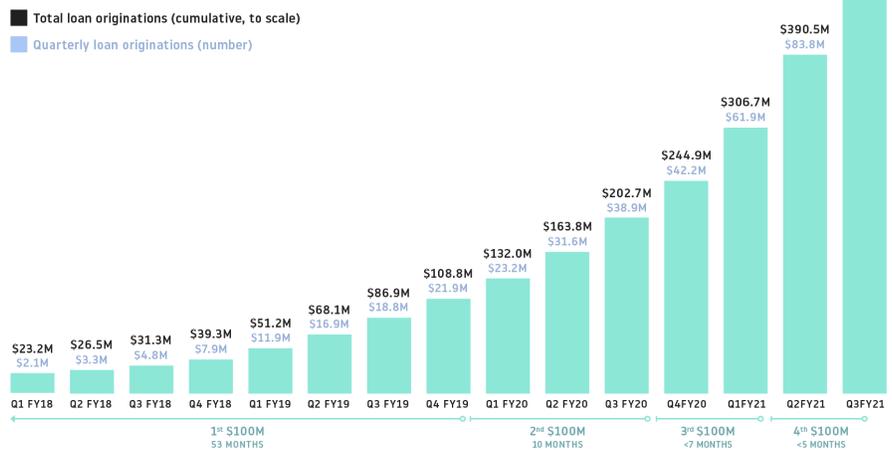
LOAN GROWTH COMMENTARY:

For the last 19 quarters, Wisr has delivered an unbroken track record of quarter-on-quarter growth. The Company posted Q3FY21 new loan originations of \$97.8m, a 17% increase on Q2FY21 and a 151% increase on Q3FY20. An exceptionally strong result in the seasonally slower March quarter.

Wisr has now reached \$488.3m in total loan originations since inception, the most recent \$100m written in less than five months, as the Company scales towards the medium-term target of a \$1B loan book.

The Q3FY21 average credit score of 771, is the highest average in the Company's history (Q2FY21 average was 757). Wisr's strong credit performance reinforces the prime nature

Loan origination growth





of the Company's loan book, customer credit quality and lending model. However, it also provides Wisr the ability to take more market share, deliver more organic growth, and optimise profitability through the review of the Company's credit decisioning.

**Mr. Anthony Nantes, Chief Executive Officer, Wisr said, "It's a fantastic result which continues the incredible track record of 19 straight quarters that Wisr has delivered loan origination growth. Additionally, we've delivered yet another significant and material step-change in our new loan origination. As more prime borrowers leave the banks, Wisr's purpose-led model is attracting Australia's most creditworthy customers who are looking for a smarter, fairer deal, underpinned by an exceptional experience."**

**"Our new-to-market secured vehicle product has also significantly increased the total addressable market for Wisr and is delivering ahead of expectations. There is still a long runway of growth ahead for us in that market, and we're excited about the business we can build in that space. Combined with our differentiated business model, consumer proposition, technology platforms and funding capability, we're in prime position to aggressively grow our new loan originations, with significant room to scale towards our medium-term target of a \$1B loan book." finished Mr. Nantes.**

Following the Company's Q1FY21 step-change growth in loan originations and continued strong loan book performance, the Wisr Warehouse loan funding facility was upsized to \$350m in Q3FY21. Further Wisr Warehouse expansion to meet loan funding requirements will be announced in Q4FY21.

**-ends-**

This announcement has been approved in accordance with the Company's Continuous Disclosure Policy and authorised for release by the Board of Directors.

**For further investor enquiries, please contact:**

Vanessa Chidrawi  
Company Secretary  
E: [investor@wisr.com.au](mailto:investor@wisr.com.au)

**About Wisr Limited**

Wisr (ASX: WZR) is Australia's first neo-lender with a commitment to the financial wellness of all Australians, through providing a smarter, fairer and wiser collection of financial products and services. Wisr provides a unique Financial Wellness Platform underpinned by consumer finance products, the Wisr App to help Australians pay down debt, WisrCredit.com.au the country's only credit score comparison service, combined with content and other products that use technology to provide better outcomes for borrowers, investors and everyday Australians.

For more information visit [www.wisr.com.au](http://www.wisr.com.au)