

ASX Announcement – 12 February 2026

WTL HALF-YEAR INDICATIVE RESULTS

UNDERLYING NET REVENUE UP 19.3% AND NPAT UP 14.4% ON PRIOR CORRESPONDING PERIOD (PCP)

WT Financial Group Limited (“WTL” or “the Company”) is pleased to provide indicative results for the half year to 31 December 2025 (H1 FY26), with the Company expecting to report a 19.3% increase in *net revenue & other income* for the underlying business to \$15.58M (PCP \$13.07M) and a 14.4% increase in underlying *net profit after tax* to \$2.41M (PCP \$2.11M).

Summary of indicative results for the Underlying Business

- *Net revenue & other income* is expected to be **up 19.3% to \$15.58M** (PCP \$13.07M) after *gross revenue and other income* was **up 12.8% to \$120.05M** (PCP \$106.41M).
- *Earnings before interest & tax* (EBIT) is expected to **increase 14.8% to \$3.43M** (PCP \$2.99M) after *total operating expenses* of **\$8.05M** (PCP \$6.99M); and *depreciation & amortisation* of **\$319k** (PCP \$294k).
- *Statutory net profit after tax* (NPAT) is expected to be **up 14.4% to \$2.41M** (PCP \$2.11M), after *interest expense* of **\$574k** (PCP \$399k), *one-off charges* of **\$36k** (PCP nil), *LTI expenses* of **\$146k** (PCP nil), and expected *income tax expense* of **\$407k** (PCP \$481k).
- *Net operating cashflow* was **up 35.2% to \$2.63M** (PCP \$1.95M). *Cash and cash equivalents* were **\$8.79M** on 31 December 2025 (\$7.07M on 31 December 2024) net of cash dividend payments of \$1.71M (PCP \$1.46M), and investments of \$807k (PCP \$1.02M).
- The Board anticipates declaring a **fully franked interim dividend of 0.25 cents per share**, which will bring dividends declared in the trailing 12 months to 0.75 cents.

The Company had a total of 342.19 million shares and 1.5 million exercisable options on issue at 31 December 2025. There are 9.3 million performance rights on issue of which 2.5 million have vested, with the balance unearned and/or unvested.

Commenting on the results, WTL founder and CEO, Keith Cullen, said:

“These results demonstrate the strength of our core licensing and services platform and the increasing operating leverage we’re achieving. We’re seeing sustained growth in adviser productivity and practice revenues, which is translating directly into higher net revenue and improved profitability.”

“Importantly, our growth in profitability is being achieved while we continue to invest heavily in technology, risk management infrastructure, and practice support. That investment is central to our strategy of building a high-quality, scalable advice ecosystem that is attractive to advice professionals.”

*“Demand for high-quality advice continues to increase. At the same time, there is growing demand from advice practices seeking strategic and transaction support as part of succession planning and consolidation within the profession. Through our **WTL & MWP Investco Pty Ltd (Investco)** joint venture with Merchant Partners and our Hubco strategy, WTL is uniquely positioned to support practices with capital, strategic capability and integration expertise, and to convert this structural change within the profession into long-term shareholder value.”*

Appendix 4D and audit reviewed Interim Report

The Company expects to lodge its audit reviewed Interim Report and Appendix 4D on or before 27 February 2026. It does not anticipate any material variances to the indicative results provided today.

Investor livestream

The Company will hold an investor livestream next week to discuss its indicative results. Details below.

WT Financial Group Half Year Indicative Results Livestream

12.30pm AEDT (9.30am AWST)

Monday 16 February 2026

Presenter: Keith Cullen, founder and CEO

Please register using the following link:

https://zoom.us/webinar/register/WN_34gD0oK_S-2r2gxRe8Rrig#/registration

Those registering will receive a confirmation email with information about joining the livestream. Questions will be able to be submitted throughout the presentation; however, registrants are encouraged to send through questions via email beforehand to: info@wtfglimited.com

ENDS

About WT Financial Group Limited

WT Financial Group Limited (ASX: WTL) has established itself as one of the largest financial adviser networks in Australia. Its wealth management, retirement planning, and personal risk insurance advice services are delivered primarily through a group of around **400 privately-owned advice practices** whose advisers operate as authorised representatives under its **Wealth Today, Sentry Advice, Synchron Advice, and Millennium3** subsidiaries.

WTL's B2C division delivers a range of financial advice services directly to wholesale and retail clients through its **Vesta Wealth Partners** brand.

The Group's **Wealth Adviser division** acts as the Company's central services hub and also offers market-leading support, training, and financial literacy resources — including over **100 financial handbooks and manuals** — to advisers and clients both within and outside WTL's network.

Through **WTL & MWP Investco Pty Ltd**, WTL's joint venture with Merchant Wealth Partners, the Company is pioneering a new growth model for financial advice practices by providing long-term, non-controlling capital that enables corporatisation, consolidation, and expansion.

Authorised for release by the Board of WT Financial Group Limited.

Authorised for release by:

Keith Cullen
Managing director
(02) 9248 0422

For further information:

Tim McGowen
Investair Investor & Media Relations
0422 285 666
tim@investair.com.au