ASX Announcement for release – 20 July 2026

WTL FY2026 FULL YEAR INDICATIVE RESULTS

EBITDA up 22% to $8.4M

NPBT up 20% to $6.6M

WT Financial Group Limited ("**WTL**" or "**the Company**") is pleased to provide indicative results for the full year to 30 June 2026 ("**FY26**" or "**Period**"), with the Company recording a **22% increase in net profit before tax to $6.6M** (FY25 $5.5M), on a 15% increase in *net revenue & other income* to $33.1M (FY25 $28.7M).

HIGHLIGHTS

- *Net Revenue & Other Income* was **up by 15% to $33.1M** (FY25 $28.7M) after g*ross revenue and other income* was **up 13% to $246.4M** (PCP $217.7M).
- *Earnings Before Interest, Tax, Depreciation & Amortisation* ("**EBITDA**") is expected to be **up 22% to $8.4M** (FY25 $6.90M) after *Direct Cost of Sales* of $9.5M (FY25 $8.5M) and *Total Operating Expenses* of $15.2M (FY25 $13.2M).
- *Depreciation & Amortisation* was **$641K** (FY25 $560K) resulting in an indicative *EBIT* increase of **22% to 7.7M** (FY25 $6.3M).
- *Net Profit Before Tax* ("**NPBT**") is expected to be **up 20% to $6.6M** (FY25 $5.5M), after *Interest Expense* of **$1.0M** (FY25 $857K).
- *Cash and Cash Equivalents* were **$16.8M** at year end (30 June 2025 $9.8M).
- The Board anticipates declaring a **fully franked dividend of 0.75 cents per share**, which will bring dividends declared in the trailing 12 months to 1 cent.

The Company had a total of 342.19 million shares and 1.5 million exercisable options on issue on 30 June 2026. There were 9.3 million performance rights on issue of which 3.5 million had vested, with the balance unearned and/or unvested.

The FY26 result represents another important milestone in the Group's strategic evolution, with the benefits of its scalable operating platform continuing to emerge. Having largely completed its multi-year transformation into one of Australia's largest adviser networks, the Company is increasingly benefiting from the operating leverage inherent in its business model.

Commenting on the result, founder and CEO Keith Cullen said:

"*The result reflects the operating leverage we have spoken about for several years and demonstrates the increasing strength of the Group's platform*".

"*We have continued to invest in building infrastructure, technology, risk management capability, and adviser support, and FY26 demonstrates that those investments are translating into growing returns for shareholders. Our practices continue to become larger, more productive and more profitable, while our central platform enables more of that growth to flow through to earnings*."

"*Importantly, we believe we are still in the early stages of this operating leverage. The structural demand for financial advice continues to grow, adviser supply remains constrained, and our Hubco strategy is creating entirely new avenues for growth beyond a traditional licensing model*."

Appendix 4E and Audited Financial Statements

The Company expects to lodge its audited financial statements and Appendix 4E on or before 28 August 2026, and does not anticipate any material variances to the indicative results reported today.

Investor Briefing

The Company will hold an investor briefing to discuss its indicative results, with a presentation deck released to the market prior to commencement.

WT Financial Group
FY2026 Indicative Results Livestream
12.30pm AEST (10.30am AWST)

Monday 27 July 2026

Presenter: Keith Cullen, founder and CEO

Please register using the following link:

https://zoom.us/webinar/register/WN_PTWbWsQ4S8inMe8-c9lBig#/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.

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