



COMPANY UPDATE

FY25 RESULTS

AUGUST 2025



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Our vision has evolved from bringing financial wellness to all Australians...

...to a world where people have the power to progress

Improve financial health



Remove friction

Long and short-term planning



Provide clarity

Many tools to manage money



Reduce mental load



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OUR PURPOSE

To power people's
financial progress
towards what
matters to them

Smarter money decisions made easy



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FY17-FY22
Establishing
market presence

FY23-FY24
Macroeconomic uncertainty and
moderated growth

FY25
Return to
growth

FY26 AND BEYOND
Scale and
profitability



Quarterly loan originations







WISR IN FY25

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FY25 OBJECTIVES

OUTCOMES

	FY25 OBJECTIVES	OUTCOMES
	Growth <ul style="list-style-type: none"> Grow loan originations in FY25 vs. FY24 by 75%+ Drive growth in the loan portfolio 	<ul style="list-style-type: none"> ✓ Loan origination growth of 101%, exceeding guidance ✓ Loan book returned to growth – closing at \$824M
	Profitability <ul style="list-style-type: none"> Focus on loan volume growth at attractive unit economics, maintaining high credit quality and disciplined cost control Continue pathway to profitability without the need for additional equity capital 	<ul style="list-style-type: none"> ✓ EBITDA¹ profitability achieved ✓ Secured third warehouse of \$267M with Barclays Bank PLC as a senior funder, reducing overall funding cost (WAM²) ✓ Margin improvement with portfolio yield and NIM³ increasing to 11.20% and 5.46% respectively ✓ Average credit score increased to 804⁴
	Distribution channels <ul style="list-style-type: none"> Strengthen and grow our existing distribution channels with a focus on market leading user experiences and service excellence 	<ul style="list-style-type: none"> ✓ Customer NPS remained high at +75 ✓ Winner of Good Design Award for ‘Liger’, Wisr’s native lending platform
	Deepening customer connections <ul style="list-style-type: none"> Leverage Wisr user base to deliver scalable business outcomes through customers accessing, managing and repaying credit Continue to engage, educate and support customers on their financial journeys through the Wisr App 	<ul style="list-style-type: none"> ✓ Winner of WeMoney Award for Best Mobile Experience For the second consecutive year ✓ Engaged customer base with loan customers leveraging the proprietary Wisr platform, 33%⁵ further ahead on their loans

¹ EBITDA defined as earnings before Interest, taxes, depreciation and amortisation. This also excludes corporate facility interest cost, hedge accounting impacts, share based payments expense and non-cash expected credit loss provision movements

² Warehouse weighted average margin over bank bill swap rate

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

⁴ Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

⁵ Based on average comparison of engaged and unengaged Wisr Platform loan customers that are current and not in arrears during Q4FY25.



KEY FY25 RESULTS

LENDING

\$422M
Loan originations

↑101% (FY24: \$210M)

\$824M
Wisr loan book
 as at Jun-25

↑7% (Jun-24: \$770M)

804
Average credit score of total book¹
 as at Jun-25

↑10 (Jun-24: 794)

FINANCIAL

11.20%
Portfolio yield

↑30 bps (FY24: 10.90%)

5.46%
Portfolio NIM²

↑23 bps (FY24: 5.23%)

1.40%
On-balance sheet 90+ day arrears

↓18 bps (Jun-24: 1.58%)

\$91.6M
Revenue

↓2% (FY24: \$93.8M)

\$0.8M
EBITDA³

↑\$3.1M (FY24: \$(2.3)M)

1.79%
Net losses

↓61 bps (FY24: 2.40%)

CAPITAL

Well capitalised with **unrestricted cash** of **\$14.1M**

\$15.0M
Undrawn corporate facility capacity

\$287M
Undrawn warehouse capacity

CUSTOMER

\$53.0M
additional loan repayments⁴ made via one-time payment feature

\$11.1M
 in **round ups⁴** used to pay off customer debt

+75
Customer Net Promoter Score

¹ Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

² NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts

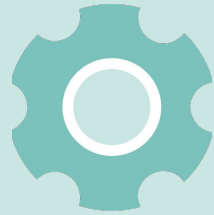
³ EBITDA defined as earnings before Interest, taxes, depreciation and amortisation. This also excludes corporate facility interest cost, hedge accounting impacts, share based payments expense and non-cash expected credit loss provision movements

⁴ Since inception



AN AUTOMATION-FIRST FINTECH

Automation of loan approvals



- 80% of loans automatically approved by AI powered decision engine

CREDIT DECISIONS AUTOMATED



Automation of loan verification steps



- 40% of loan verification steps automated

VERIFICATION STEPS AUTOMATED



Industry-leading arrears management platform



- Arrears platform harnesses the power of scalable data infrastructure
- Data driven arrears segmentation
- Real-time payment channels, available via the Wisr App, website and Wisr Agents

Supports scalability by efficiently managing higher volumes at no additional cost and without compromising credit quality, speed or accuracy



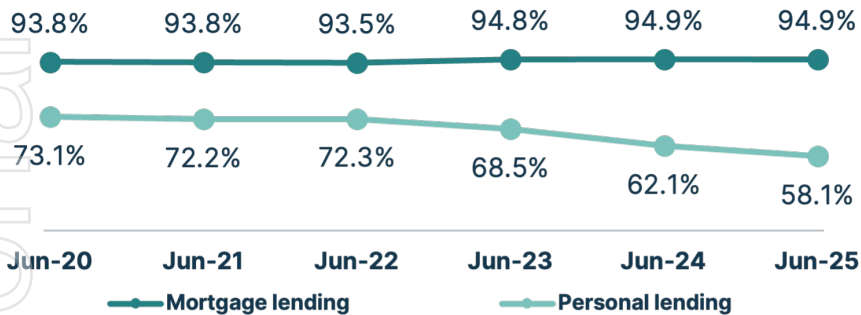
STRUCTURAL TAILWINDS CREATING OPPORTUNITY



Major banks are exiting key lending markets

- The major banks' market share of the personal and secured vehicle lending market continues to decline
- Their focus is mortgage and business lending, away from personal lending (73% market share in Jun-20 down to 58% in Jun-25)
- Two major banks recently exited the secured vehicle lending market

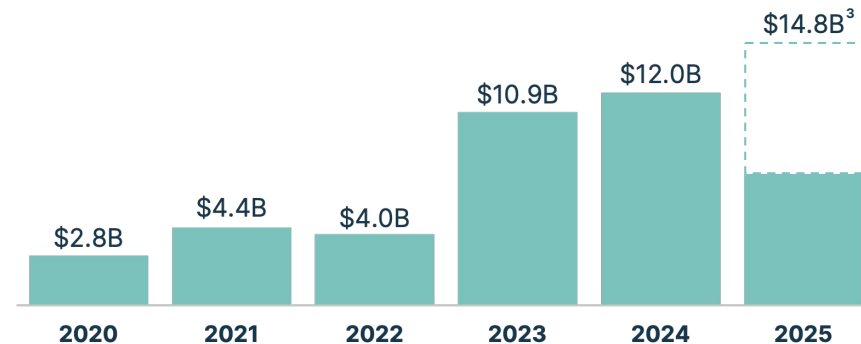
Share of total household lending with banks¹



Asset-Backed Securities (ABS) issuance market is growing

- Funding for certain lending assets has shifted from bank balance sheets to the ABS market
- ABS issuances have increased substantially in the last two years as non-bank lenders increase their secured vehicle lending market share

SVL & equipment ABS issuance breakdown²



Market opportunity / TAM⁴



~\$12B
Personal loan
originations

Wisor market share 1.6%



~\$46B
Secured vehicle loan
originations

Wisor market share 0.2%

¹ Source: Reserve Bank of Australia; Personal loans data refers to unsecured lending only

² Source: Westpac Securitisation and Covered Bond Strategy, Bloomberg

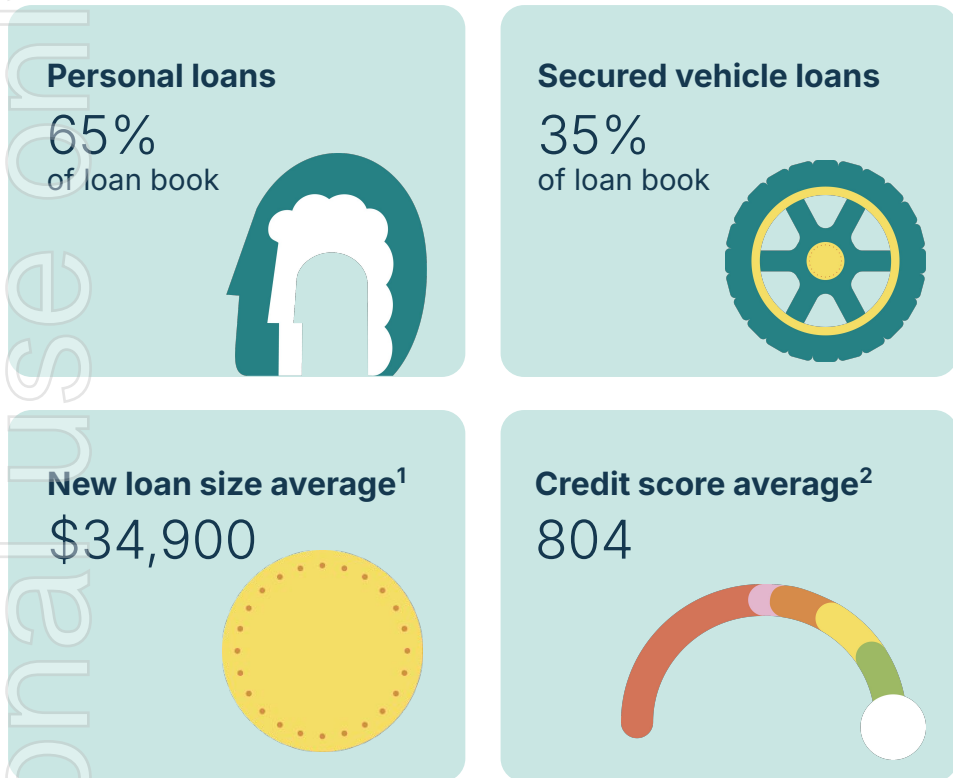
³ \$7.4B up to 30 June 2025, annualised to \$14.8B

⁴ Total addressable market size is a management estimate, which includes consumer and commercial lending segments in Australia



OUR CUSTOMERS

What does the average Wizr loan look like?



Source: Internal Wizr data on loan principal balance, as at Jun-25

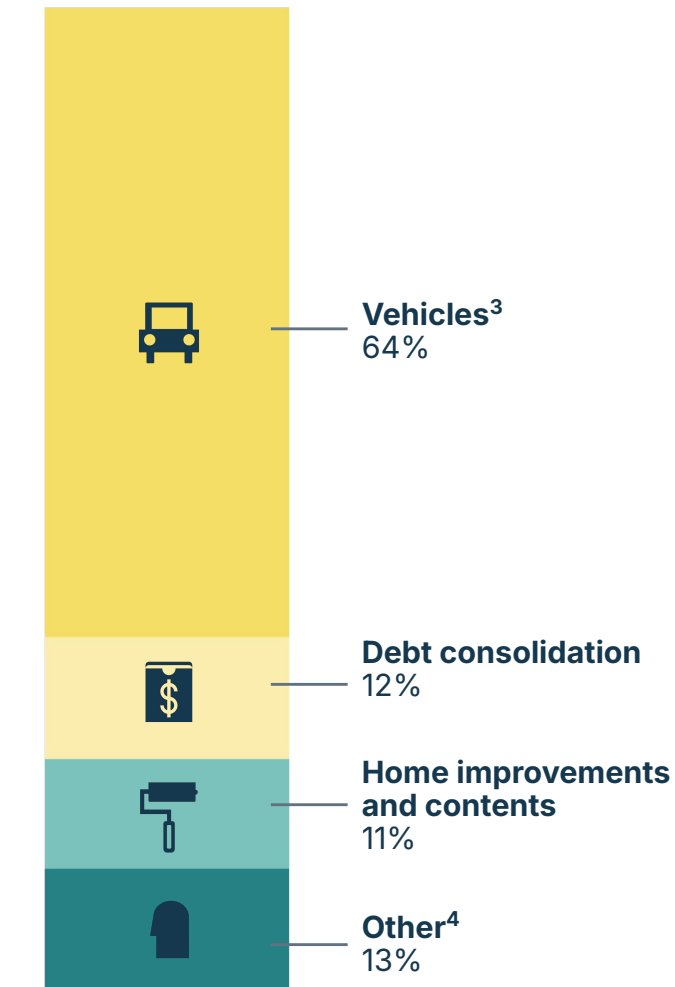
¹ For the quarter ending Jun-25

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

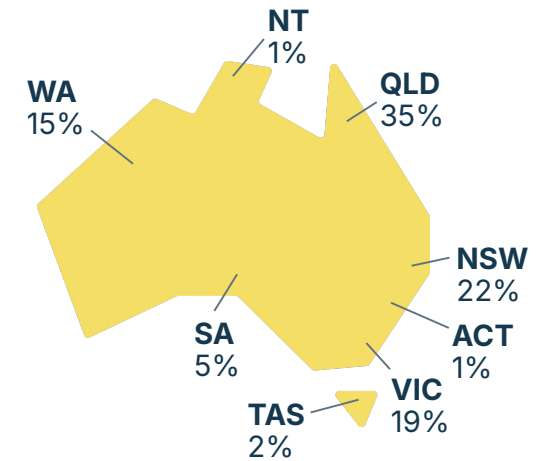
³ Comprises secured vehicle loans and personal loans

⁴ Includes travel, medical, legal, weddings, and/or mixed purposes

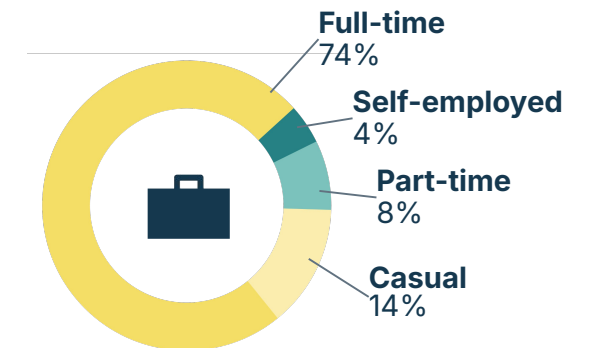
Why are customers coming to us?



Where are our customers located?



How are our customers employed?

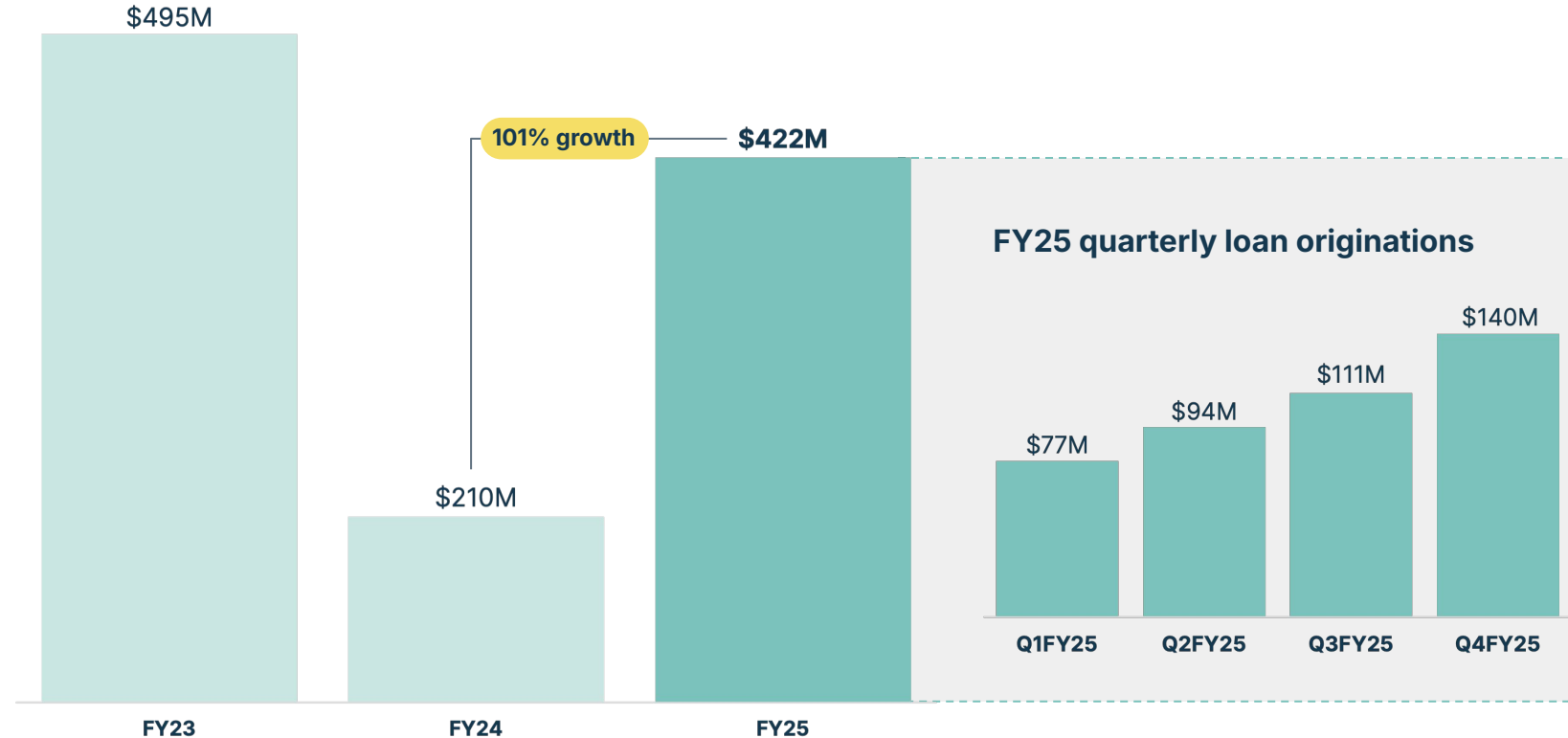




PIVOT TO LOAN ORIGINATION GROWTH

- The Company delivered strong loan origination growth in FY25
- Wisr grew loan originations to \$422M, an increase of 101% on FY24 (\$210M)
- The Company saw quarter-on-quarter growth in loan originations throughout FY25

Loan originations



\$271M

Personal loan originations

↑69%
(FY24: \$161M)



\$151M


Secured vehicle loan originations


↑207%
(FY24: \$49M)



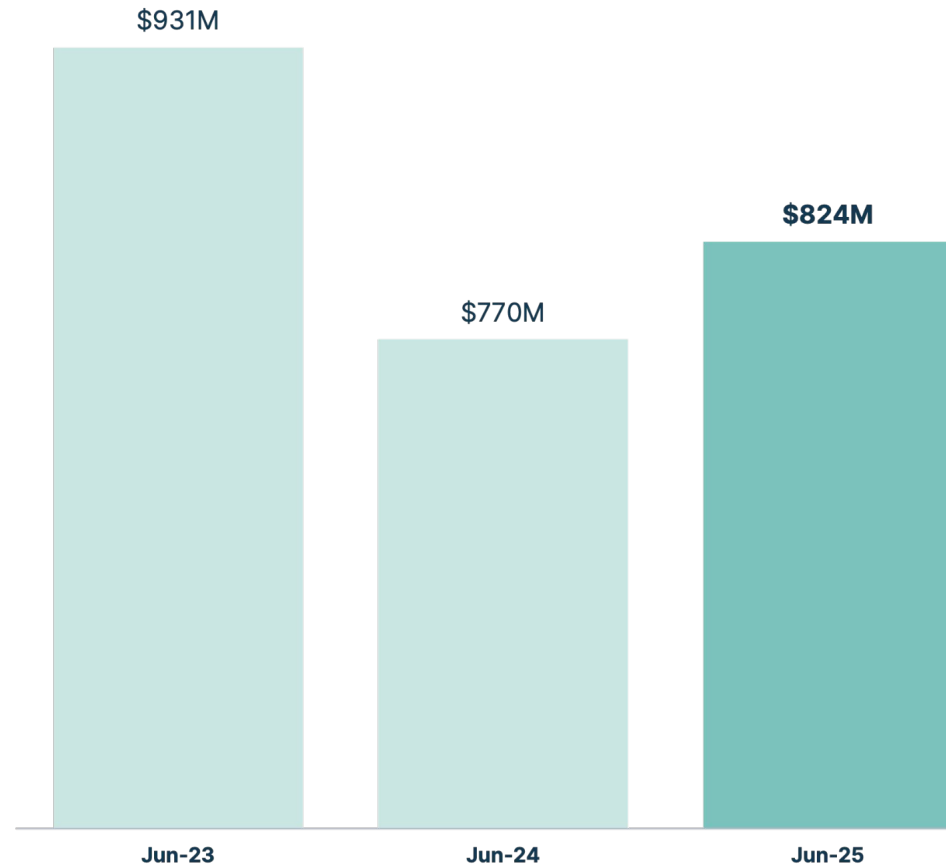
RETURN TO LOAN BOOK GROWTH

- Closing loan book of \$824M, a 7% increase (Jun-24: \$770M)
- Continued strength in loan originations drove total loan book growth for three consecutive quarters in FY25
- The personal loan book increased 6% to \$535M (Jun-24: \$506M)
- The secured vehicle loan book increased 9% to \$289M (Jun-24: \$264M)

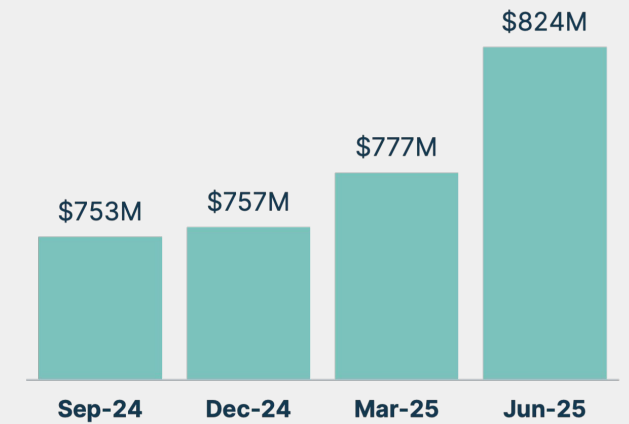

\$535M
Personal loan book
↑6%
(FY24: \$506M)


\$289M
Secured vehicle loan book
↑9%
(FY24: \$264M)

Loan book



FY25 quarterly loan book

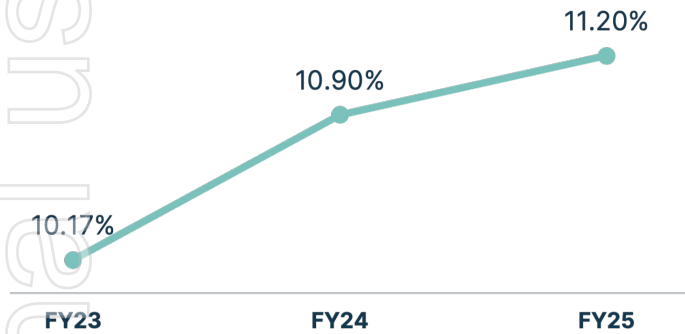




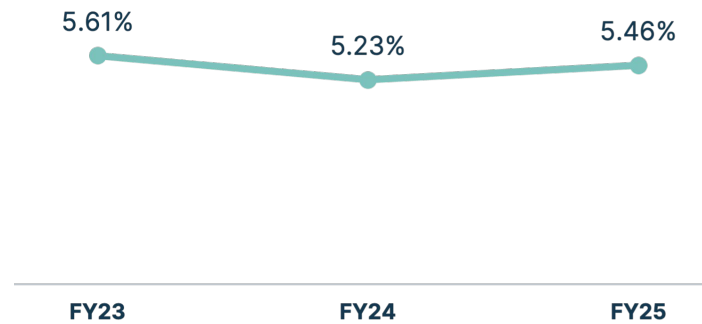
STRONGER MARGINS AND CREDIT QUALITY

- Portfolio yield increased 30 bps to 11.20% (FY24: 10.90%)
- Portfolio Net Interest Margin ("NIM"¹) increased 23 bps to 5.46% (FY24: 5.23%)
- The quality of Wisr's portfolio remains high with the average credit score increasing to 804² (Jun-24: 794)

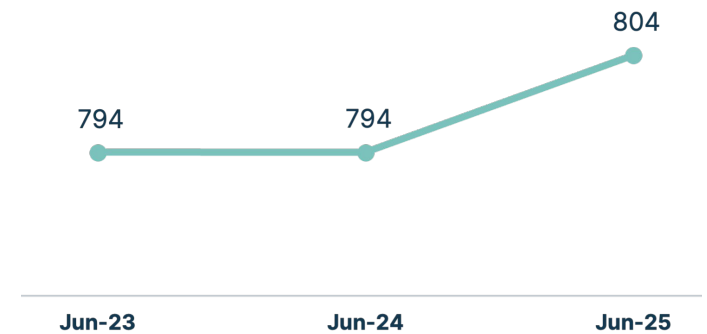
Portfolio yield



Portfolio NIM¹



Portfolio credit score²



¹ NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts

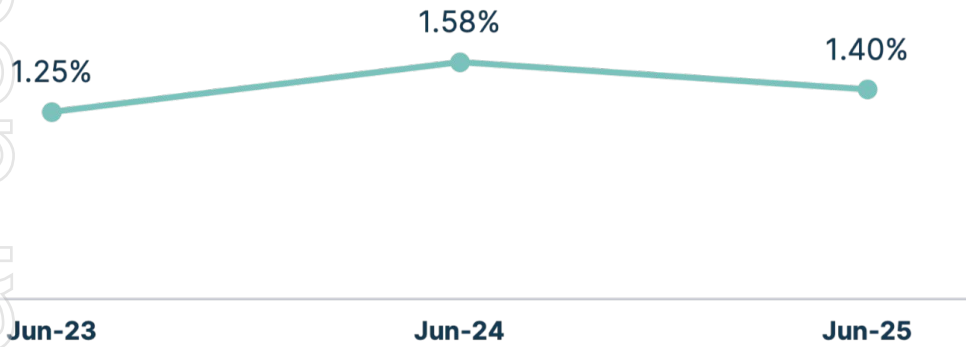
² Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off



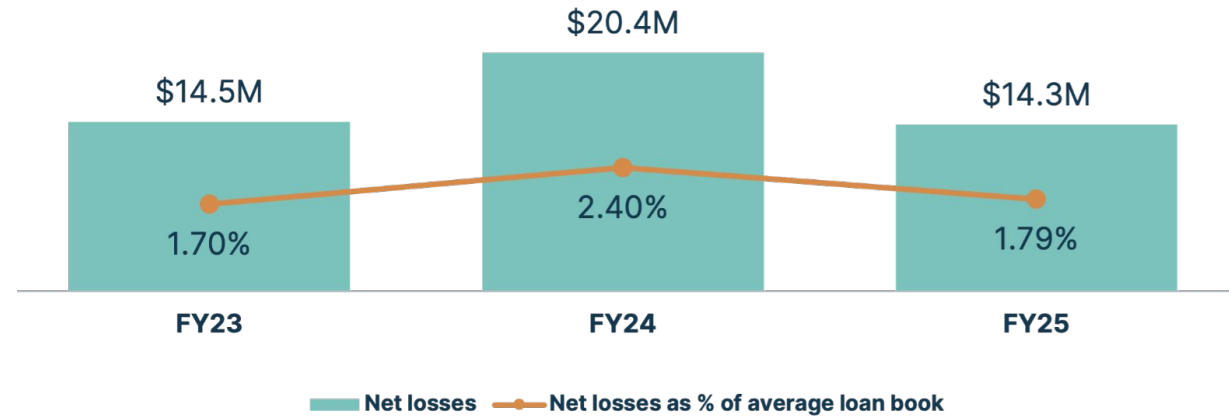
IMPROVEMENT IN ARREARS AND LOSSES

- 90+ day arrears decreased to 1.40% (Jun-24: 1.58%), reflecting the ongoing impact of the Company's improved arrears management platform
- Net losses declined to \$14.3M (1.79% of the average loan book), improving from \$20.4M (2.40%) in FY24

90+ day arrears



Net losses (\$ and %)



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INCOME STATEMENT

- **EBITDA** increased to \$0.8M (FY24: \$(2.3)M) driven by a stronger NIM % contribution and lower net loan losses, which offset the minor decline in revenue. Importantly, revenue returned to growth in H2FY25
- **Operating expenses** increased 7% to \$28.4M, reflecting targeted investment to support 101% loan origination growth and future loan book expansion
- With loan book growth now delivered, Wisr is positioned to benefit from operating leverage as revenue scales in line with the portfolio
- Wisr remains focused on operational efficiency, and is targeting a **cost-to-income ratio**³ of less than 29% in FY26, with further upside as scale builds
- **Cash corporate facility costs**² increased with a higher drawn balance of \$35M on the new corporate facility from Jun-24 (\$25M - previous facility)
- With the release of the FY25 results, Wisr holds \$88.2M of carried-forward tax losses, providing a future benefit by reducing Wisr's effective tax rate, and supporting stronger cash generation once taxable profits are achieved

	FY24 (\$M)	FY25 (\$M)	Variance (\$M)	Variance (%)
Revenue	93.8	91.6	(2.2)	(2.4%)
Finance costs ¹	(49.1)	(48.0)	1.0	(2.1%)
NIM	44.7	43.5	(1.2)	(2.6%)
<i>NIM %</i>	5.23%	5.46%		
Net loan losses	(20.4)	(14.3)	6.2	(30.1%)
Risk adjusted margin	24.2	29.2	5.0	20.6%
Operating expenses	(26.5)	(28.4)	(1.9)	7.1%
EBITDA	(2.3)	0.8	3.1	(135.9%)
Cash corporate facility costs ²	(2.5)	(5.3)	(2.8)	109.2%
Cash NPAT	(4.8)	(4.5)	0.3	(7.0%)
<i>Cost to income ratio</i> ³	28%	31%		

¹ Finance costs excludes HeadCo facility interest costs and hedge accounting.

² Excludes non-cash amortisation expense for transaction related costs of \$0.9M and \$0.7M in FY24 and FY25 respectively.

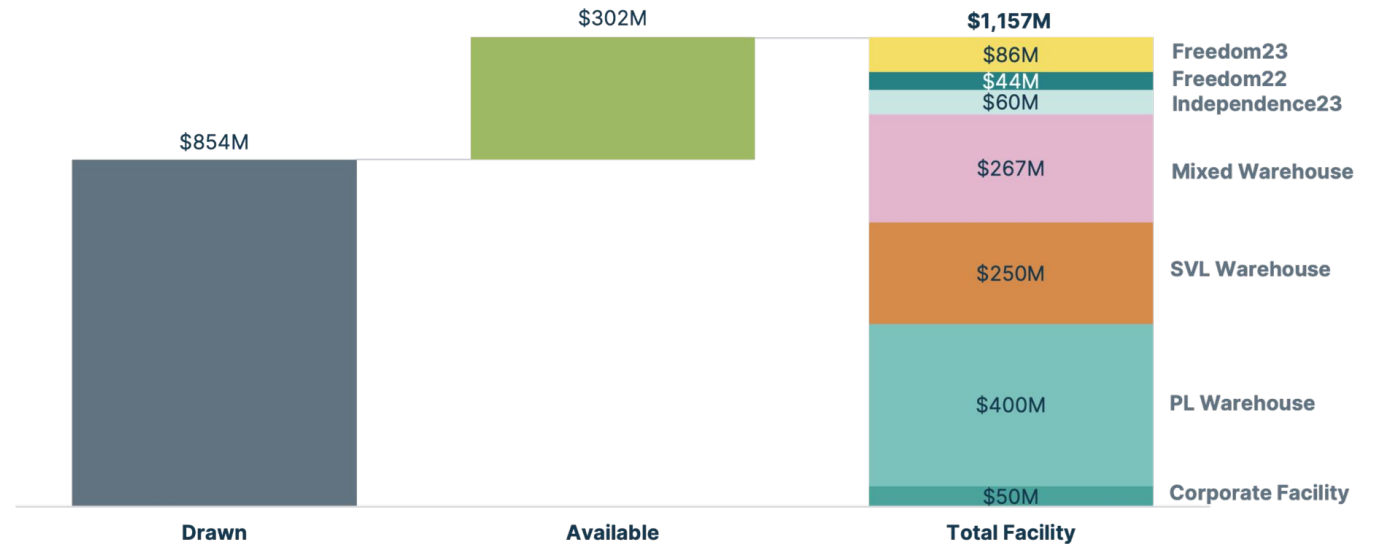
³ Cost to income ratio defined as operating expenses/revenue.



ROBUST FUNDING PROGRAM

- WH1 (personal loan WH) has \$400M of committed funding (\$47M undrawn) and WH2 (secured vehicle WH) has \$250M of committed funding (\$56M undrawn)
- Executed third warehouse (mixed personal and secured vehicle loan) with committed funding of \$267M (\$184M undrawn) with Barclays Bank PLC as senior funder in May-25
- Wisr has raised \$875M across four ABS transactions – Freedom21 (successfully called), Freedom22, Independence23 and Freedom23

Funding as at 30-Jun-25

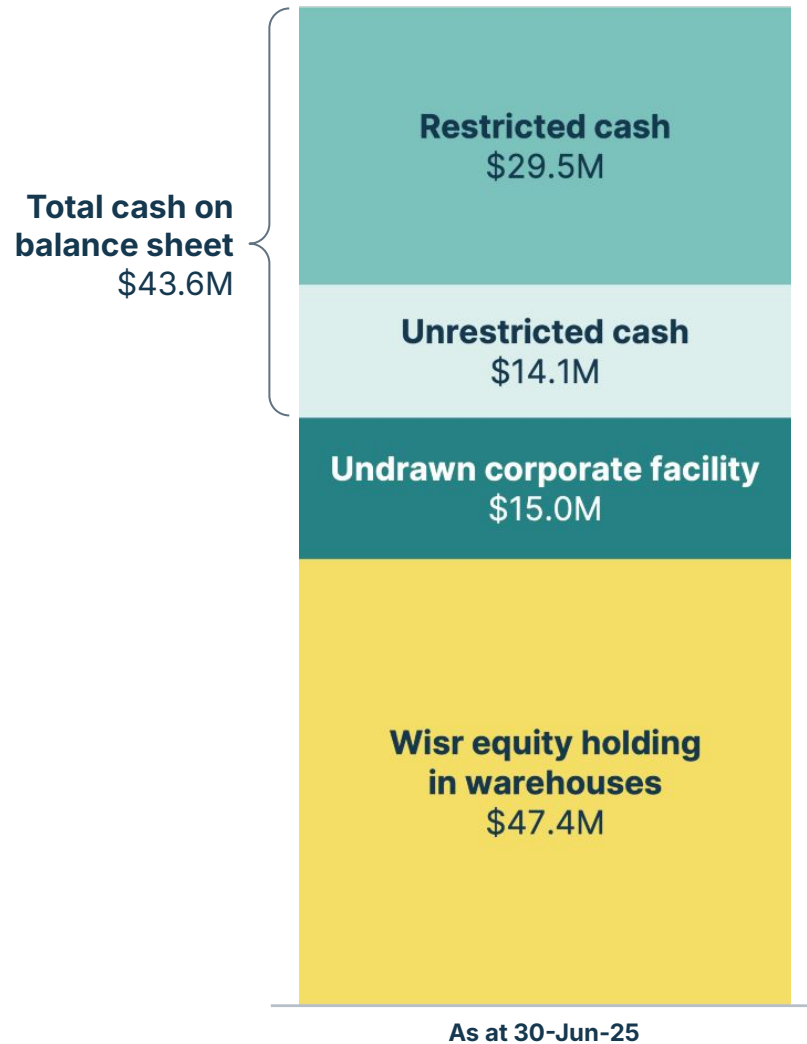


	Corp Facility	WT1	WT2	WT3	F22	I23	F23
% drawn	70%	88%	78%	31%	100%	100%	100%
Facility start	Jun-24	Oct-19	Oct-21	May-25	Jun-22	Feb-23	Dec-23
Facility expiry / call date ¹	Jun-27	Sep-25	Nov-25	Jun-26	Sep-25	Sep-26	Jul-27
Products	Corp	PL	SVL	Mixed	PL	SVL	PL

¹ Call dates are forecasted based on expected prepayment rates and actual dates may vary



STRONGLY CAPITALISED



Cash held in warehouses and term deal trusts:

- Undistributed customer loan repayments (principal and interest)
- Unutilised funds from note subscriptions (predominantly third-party debt)
- Use of funds restricted to funding loans and operating warehouses and term deals e.g. Trustee fees

Cash on hand available for any business purpose

Undrawn corporate facility

Wisr equity investment in funding trusts:

- PL Warehouse (\$17.8M)
- SVL Warehouse (\$5.9M)
- Mixed Warehouse (\$5.0M)
- Freedom22 (\$5.5M, projected call date¹ Sep-25)
- Independence23 (\$8.4M, projected call date¹ Sep-26)
- Freedom23 (\$4.8M, projected call date¹ Jul-27)

¹ Call dates are forecasted based on expected prepayment rates and actual dates may vary



THREE HORIZONS OF PROGRESS

Building a purpose-led platform that grows enterprise value over time

HORIZON 1

Scale core and deliver profitability

(1-2 years)

Strengthen our foundation

- Achieve and grow cash profitability
- Enhance existing lending products
- Expand broker and direct distribution
- Drive AI use cases, automation and operational leverage

HORIZON 2

Accelerate growth through new market verticals and products

(2-3 years)

Broaden our reach

- Enter new customer segments and verticals
- Embed finance into everyday experiences
- Expand proprietary and partner distribution
- Deepen customer engagement and retention

HORIZON 3

A platform business delivering network effects

(3+ years)

Unlock our advantage

- One platform powering multiple products
- Diversify revenue beyond lending
- Compounding customer lifetime value
- Brand differentiation, loyalty and enterprise value

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FY26 GUIDANCE¹

After a successful return to growth in FY25, Wistr is poised for its next phase.

Leveraging FY25's strong results, Wistr has set clear objectives to drive performance in the year ahead.

Loan origination growth

(FY25: \$422M)

40%+

Revenue growth

(FY25: \$91.6M)

15%+

Cost-to-income ratio improvement

(FY25: 31%)

<29%

Wistr remains focused on significantly improving **Cash NPAT** through accelerated loan book growth, disciplined cost management and operating efficiencies

¹Guidance will be reported on and refined as the year progresses. Forward-looking statements, whilst considered reasonable by Wistr at the date of this presentation, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wistr's control. There can be no assurance that actual outcomes will not differ materially from those stated or implied by these forward-looking statements, and readers are cautioned not to place undue weight on such forward-looking statements.



QUESTIONS

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ADDITIONAL INFORMATION

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INCOME STATEMENT

STATUTORY

Revenue: \$91.6M, broadly flat, with slightly lower average loan balances, offset by higher portfolio yield (+69 bps to 11.20%). Importantly, revenue returned to growth in H2FY25

Employee expenses: \$17.1M, up 7%, driven by investment to support current and future loan origination growth

Provision for expected credit losses: \$10.9M, down 40% due to disciplined credit performance and lower net loss rates

Finance costs: \$55.9M, up 4%, reflecting drawn corporate facility balance

Cash flow hedge movement: \$(15.8)M non-cash loss, driven by market interest rate movements and hedge utilisation, recognised under AASB 9 (refer following page)

	FY24 \$'000	FY25 \$'000	Variance \$'000	Variance %
REVENUE				
Revenue	93,774	91,570	(2,204)	(2%)
EXPENSES				
Employee benefits expense	(15,955)	(17,114)	(1,159)	7%
Marketing expense	(305)	(862)	(558)	183%
Customer processing costs	(3,120)	(3,874)	(754)	24%
Other expenses	(7,154)	(6,558)	595	(8%)
Finance costs	(53,842)	(55,938)	(2,096)	4%
Depreciation and amortisation expense	(1,532)	(1,753)	(221)	14%
Provision for expected credit loss expense	(18,157)	(10,921)	7,237	(40%)
Share based payment expense	(1,902)	(1,810)	91	(5%)
Loss before income tax	(8,191)	(7,260)	932	(11%)
OTHER COMPREHENSIVE INCOME LOSS:				
Changes in fair value of hedging instruments entered into for cash flow hedges	(13,738)	(15,823)	(2,085)	15%
Total comprehensive income is attributable to: Owners of WISR Limited	(21,929)	(23,083)	(1,153)	5%



FINANCIAL INSTRUMENTS

IMPACT OF HEDGING

In FY25, Wisr recorded a \$16.9M **non-cash loss** from movements in the fair value of hedging instruments. This reflects a shift from a \$13.9M asset (Jun-24) to a \$3.0M liability (Jun-25).



\$15.8M is shown under 'Changes in fair value of hedging instruments' (below Loss before tax)



\$1.1M is included in 'Finance Costs'



The \$16.9M movement was driven by:



- Expiry of swaps (-\$9.3M)
- Fair value of existing swaps (-\$5.6M)
- Fair value of new trades (-\$2.0M)

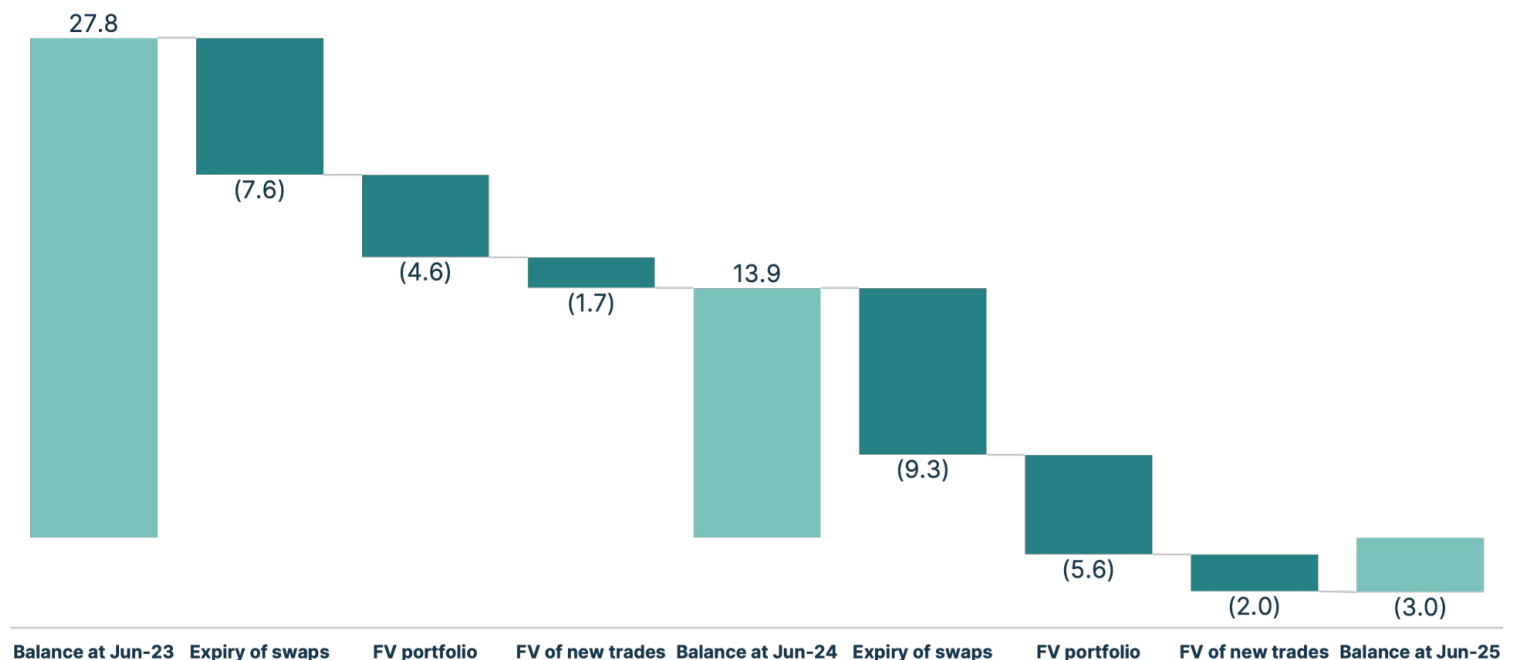
A ~50 bps fall in the four-year swap curve, driven by moderating inflation and RBA policy signals, led to this accounting impact.

Importantly, this accounting entry is **non-cash** and arises from the application of AASB 9 hedge accounting rules, which require derivatives to be marked to market at each reporting date. It **does not** reflect realised losses or changes to Wisr's cash position.



Wisr's hedging program is designed to lock in the cost of funding, and match the term of our customer loan assets with the underlying warehouse and ABS borrowings, therefore stabilising our Net Interest Margin (NIM). The reported mark-to-market movement simply reflects changes in market swap rates relative to our contracted hedge positions.

Over the life of the swaps, these fair value movements reverse, ensuring that the business achieves the fixed economics we intended when the hedges were established.





STATUTORY NPAT TO CASH NPAT AND EBITDA RECONCILIATION

	FY24 \$'000	FY25 \$'000
Statutory NPAT	(8,191)	(7,260)
Less: ECL provision benefit	(2,290)	(3,370)
Add: Share based payments expense	1,902	1,810
Add: Depreciation and amortisation	1,532	1,753
Add: Non-cash hedge accounting expense	169	1,087
Add: Headco deal cost amortisation	2,035	1,474
Cash NPAT	(4,844)	(4,506)
Add: Head co finance costs	2,549	5,330
EBITDA	(2,296)	824



BALANCE SHEET

STATUTORY

Net Assets of \$26.7M, a \$21.3M decrease from 30-Jun-24 (\$48.0M), was primarily driven by movements in the derivative financial instruments balance, which declined from an asset of \$13.9M to a liability of \$3.0M as at 30-Jun-25 (refer to the earlier page on Financial Instruments).

As part of its hedging strategy, Wisr enters into derivative financial instruments (interest rate swaps) to manage funding exposure to interest rate risk. In line with AASB 9 Hedge Accounting requirements, these instruments are fair valued at reporting date. The movement represents a non-cash impact from market interest rate changes and hedge utilisation.

Cash and cash equivalents decreased by \$18.7M to \$43.6M, while loan receivables increased 8% to \$813.1M, consistent with loan book expansion during the year.

The \$3.6M increase in Right of Use Assets and corresponding increase in Lease Liabilities reflects the new office lease executed in Dec-24 following the conclusion of the Company's prior lease.

	30-Jun-24 \$'000	30-Jun-25 \$'000	Variance \$'000	Variance %
ASSETS				
Cash and cash equivalents	62,363	43,641	(18,722)	(30%)
Trade and other receivables	1,177	1	(1,176)	(100%)
Loan receivables	750,699	813,083	62,384	8%
Other assets	1,449	1,145	(304)	(21%)
Property, plant and equipment	118	137	19	16%
Right of use assets	130	3,723	3,593	>100%
Related party loan	300	300	0	-
Derivative financial instruments	13,874	0	(13,874)	(100%)
Intangible assets	8,361	9,375	1,014	12%
Total assets	838,472	871,405	32,933	4%
LIABILITIES				
Trade and other payables	1,422	2,824	1,401	99%
Provision for employee benefits	1,237	1,299	62	5%
Lease liability	145	4,264	4,119	>100%
Derivative financial instruments	0	3,036	3,036	100%
Borrowings	787,680	833,267	45,587	6%
Total liabilities	790,485	844,690	54,205	7%
NET ASSETS	47,988	26,715	(21,272)	(44%)
EQUITY				
Issued capital	145,216	146,157	941	1%
Reserves	17,716	2,763	(14,953)	(84%)
Accumulated losses	(114,945)	(122,205)	(7,260)	6%
TOTAL EQUITY	47,988	26,715	(21,272)	(44%)



CASH FLOW

STATUTORY

Operating activities: Net cash from operating activities decreased 24% to \$13.7M (FY24: \$17.9M), reflecting lower receipts from customers (down 3%).

Investing activities: Net cash used of \$75.5M, compared to an inflow of \$137.5M in FY24. The movement was driven by loan book growth in FY25 (net outflow of \$73.9M) versus a release of \$139.6M in FY24 when the loan book contracted.

Financing activities: Net cash inflow of \$43.1M versus an outflow of \$146.6M in FY24. The improvement was due to higher warehouse funding to support loan originations and lower net repayments compared to FY24.

Overall: Cash and cash equivalents decreased \$18.7M to \$43.6M at 30-Jun-25 (30-Jun-24: \$62.4M).

	FY24 \$'000	FY25 \$'000	Variance \$'000	Variance %
CASH FLOWS FROM OPERATING ACTIVITIES				
Receipts from customers	92,499	89,448	(3,051)	(3%)
Payments to suppliers and employees	(26,531)	(27,243)	(712)	3%
	65,968	62,205	(3,763)	(6%)
Interest received	1,659	1,579	(80)	(5%)
Management fees received	99	997	898	>100%
Interest and other finance costs paid	(49,791)	(51,089)	(1,298)	3%
Net cash from operating activities	17,936	13,693	(4,243)	(24%)
CASH FLOWS FROM INVESTING ACTIVITIES				
Payments for plant and equipment	(33)	(129)	(96)	>100%
Transfer for term deposit	0	562	562	100%
Payments for technology assets	(1,954)	(2,020)	(66)	3%
Payment for KMP loans	(80)	0	80	(100%)
Net movement in customer loans	139,557	(73,926)	(213,483)	>100%
Net cash from investing activities	137,489	(75,514)	(213,003)	>100%
CASH FLOWS FROM FINANCING ACTIVITIES				
Proceeds from borrowings	278,412	253,670	(24,743)	(9%)
Repayment of borrowings	(420,982)	(209,576)	211,407	(50%)
Transaction costs related to loans and borrowings	(3,254)	(749)	2,505	(77%)
Payments for lease liabilities	(815)	(246)	569	(70%)
Net cash used in financing activities	(146,639)	43,098	189,738	>100%
Net (decrease)/increase in cash and cash equivalents	8,786	(18,722)	(27,508)	>100%



KEY FINANCIALS AND METRICS

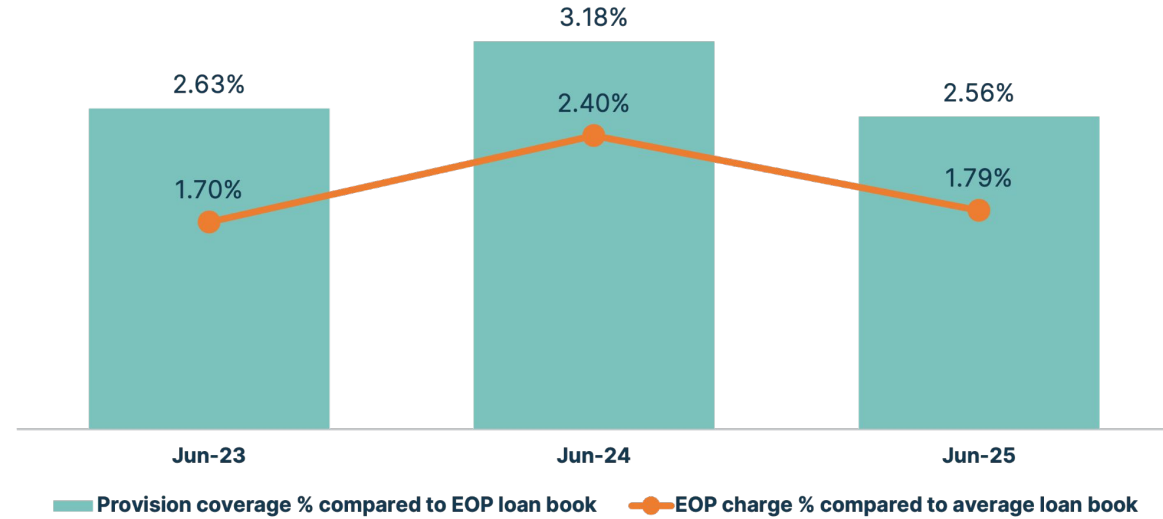
	FY23	FY24	FY25
Loan book			
Originations (\$m)	495	210	422
PL originations (\$m)	319	161	271
SVL originations (\$m)	176	49	151
Average loan amount	30,301	29,886	33,787
Closing loan book balance (\$m)	931	770	824
Portfolio yield %	10.17%	10.90%	11.20%
Portfolio NIM %	5.61%	5.23%	5.46%
Credit quality			
Portfolio weighted average credit score	794	794	804
Net losses % of average receivables	1.70%	2.40%	1.79%
90 day arrears % of closing receivables	1.25%	1.58%	1.40%
ECL provision coverage % of closing receivables	2.63%	3.18%	2.56%
Financials (\$m)			
Revenue	91.9	93.8	91.6
Finance costs	(43.8)	(49.1)	(48.0)
NIM	48.0	44.7	43.5
Net loan losses	(14.5)	(20.4)	(14.3)
Risk adjusted margin	33.5	24.2	29.2
Operating costs	(33.9)	(26.5)	(28.4)
EBITDA	(0.4)	(2.3)	0.8
Corporate facility finance costs	(2.3)	(2.5)	(5.3)
Cash NPAT	(2.7)	(4.8)	(4.5)
Cost to income ratio	37%	28%	31%
Funding and liquidity (\$m)			
Unrestricted cash	22	28	14
Undrawn corporate facility	-	15	15
Corporate facility	25	35	35



EXPECTED CREDIT LOSS (ECL)

- As at Jun-25, Wisr held a total ECL provision of 2.56%¹
- The 62 bps reduction in provision coverage, from 3.18% at Jun-24, reflects improved loan book seasoning, stronger recoveries and a decline in late-stage arrears

ECL provision and ECL expense



RECONCILIATION OF EXPECTED CREDIT LOSS PROVISION		\$	%
Opening balance at Jul-24		24.4	3.18%
Expected credit loss expense recognised in FY25		10.9	
Net losses		(14.3)	
Closing balance at Jun-25		21.1	2.56%

¹ This is a balance sheet item and does not impact cash flow.



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