

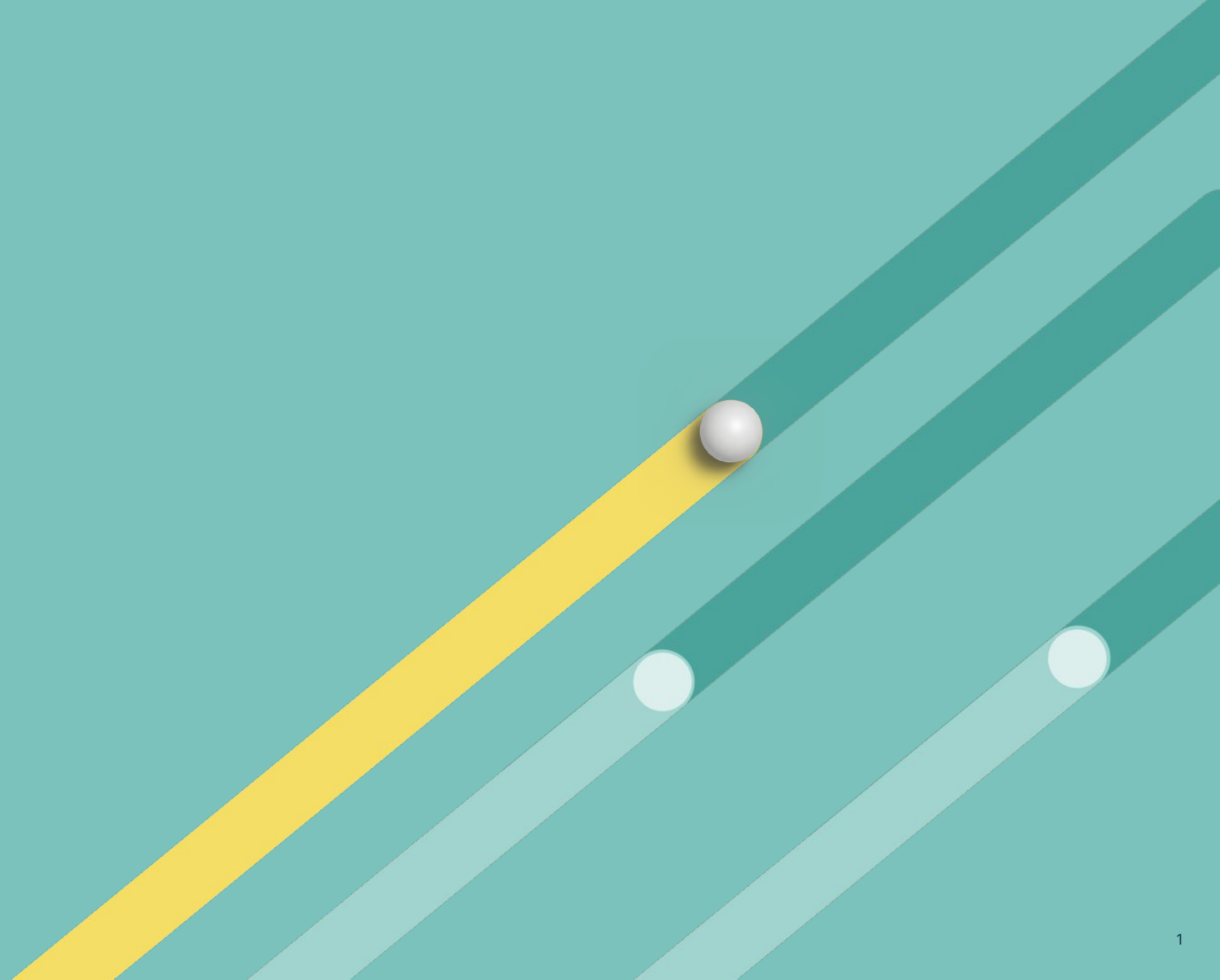


COMPANY UPDATE

Q1FY26

Personal use only

OCTOBER 2025





ersonal use only

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



KEY Q1FY26 RESULTS

LENDING

\$146.8M
New loan originations

↑90% (Q1FY25: \$77.3M)
↑5% (Q4FY25: \$140.3M)

\$868M
Wisr loan book
as at Sep-25

↑15% (Sep-24: \$753M)
↑5% (Jun-25: \$824M)

807
Average credit score of
total book¹ as at Sep-25

↑12 (Sep-24: 795)

FINANCIAL

11.14%
Portfolio yield

↑2 bps (Q1FY25: 11.12%)

5.26%
Portfolio NIM²

↓38 bps (Q1FY25: 5.64%)

1.14%
On-balance sheet
90+ day arrears

↓26 bps (Sep-25: 1.40%)

\$25.0M
Revenue

↑11% (Q1FY25: \$22.5M)

\$11.1M
Portfolio NIM²

↑\$0.4M (Q1FY25: \$10.7M)

1.63%
Net losses

↓43 bps (Q1FY25: 2.06%)

CAPITAL

**Unrestricted cash of
\$15.3M**

\$15.0M
Undrawn corporate
facility capacity

\$215.8M
Undrawn warehouse
capacity

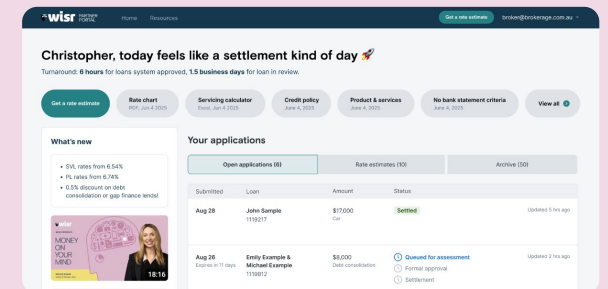
CUSTOMER

Instant loan settlements via NPP
provide customer funds instantly
and available 24/7

+76
Customer
Net Promoter Score



Upgraded partner portal improving
broker experience and efficiency



Note: Q1FY26 financial metrics and performance are unaudited

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

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



WISR AT A GLANCE

Since 2018, Wisr has supported Australians in reaching their personal and financial goals

76K+ total number of customers supported¹

We are a sophisticated, purpose-built fintech lender with a proven track record of executing in the debt capital markets

3 warehouses 5 executed term deals³ 2 called term deal³

Our mission is to improve Australians' financial health by reinventing the consumer finance experience through our award-winning, proprietary technology platform

Loan customers engaged with the proprietary Wisr platform are **34%**² further ahead on their loans

We have strong and diversified distribution channels including an established broker network and direct-to-customer via our proprietary platform

\$2.4B total loan originations

Technology-driven automation enabling Wisr to scale efficiently by streamlining credit decisions, improve loan servicing and arrears management

82% of loans automatically approved by AI powered decision engine

¹ Total number of customers supported via loans written

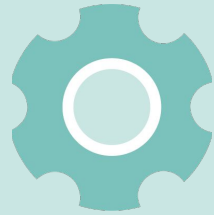
² Based on average comparison of engaged and unengaged Wisr Platform loan customers that are current and not in arrears during Q1FY26

³ Freedom25 was announced during Sep-25 however settled in Oct-25 along with the calling of Freedom22



AN AUTOMATION-FIRST FINTECH

Automation of loan approvals



- 82% of loans automatically approved by AI powered decision engine

CREDIT DECISIONS AUTOMATED

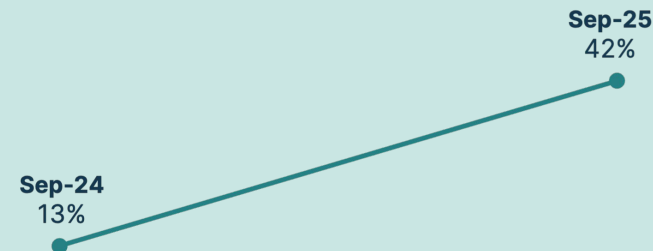


Automation of loan verification steps



- 42% of loan verification steps automated

VERIFICATION STEPS AUTOMATED



Instant loan settlements



- Loan proceeds processed via the 'New Payments Platform' (NPP)
- Settlement in seconds and available 24/7
- Faster access to funds drives higher conversion and positive customer feedback

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



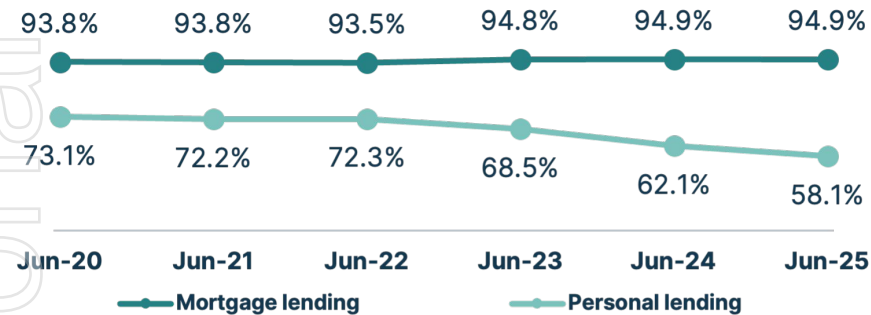
STRUCTURAL TAILWINDS CREATING OPPORTUNITY



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

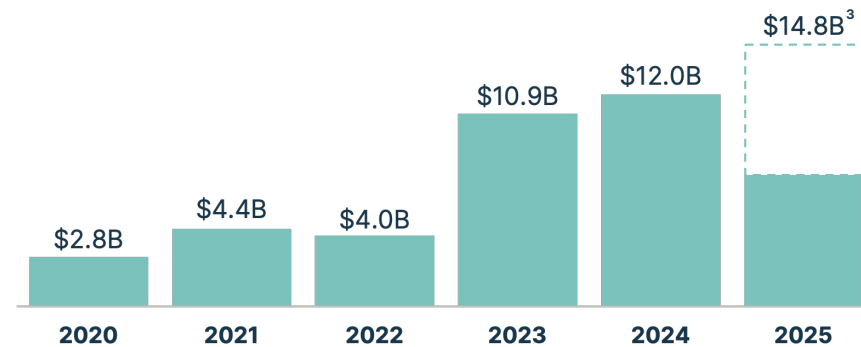
Share of total household lending with banks¹



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

Wisr market share 2.6%



~\$46B
Secured vehicle loan
originations

Wisr market share 0.4%

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

² Source: Westpac Securitisation and Covered Bond Strategy, Bloomberg

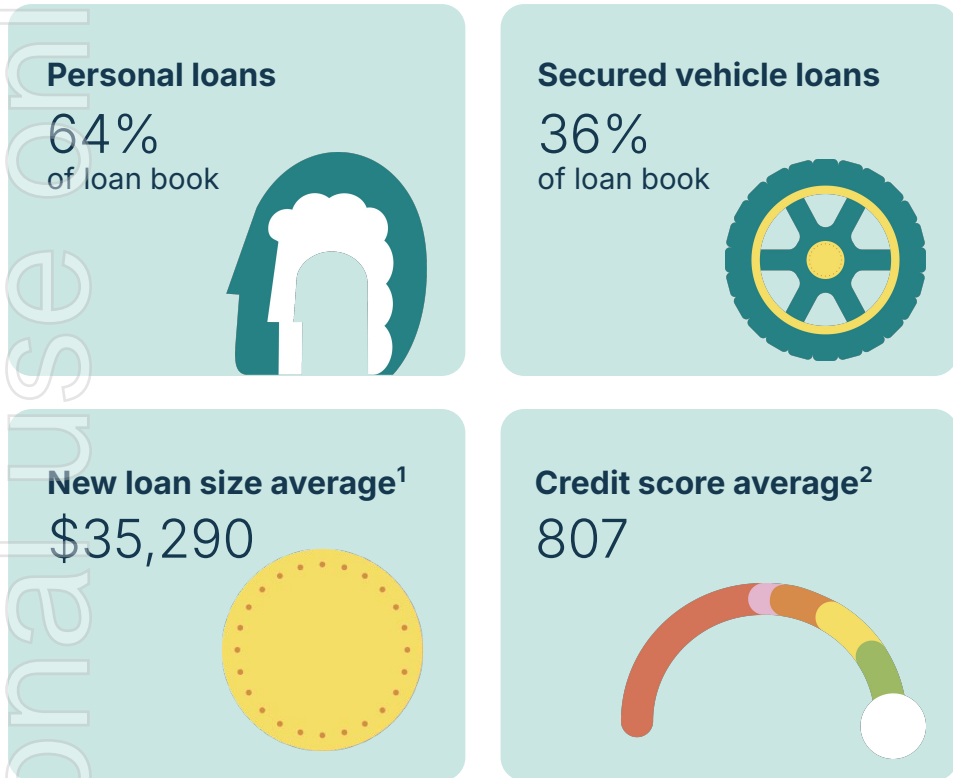
³ \$7.4B up to 30 June 2025, annualised to \$14.8B

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



OUR CUSTOMERS

What does the average Wisir loan look like?



Source: Internal Wisir data on loan principal balance, as at Sep-25

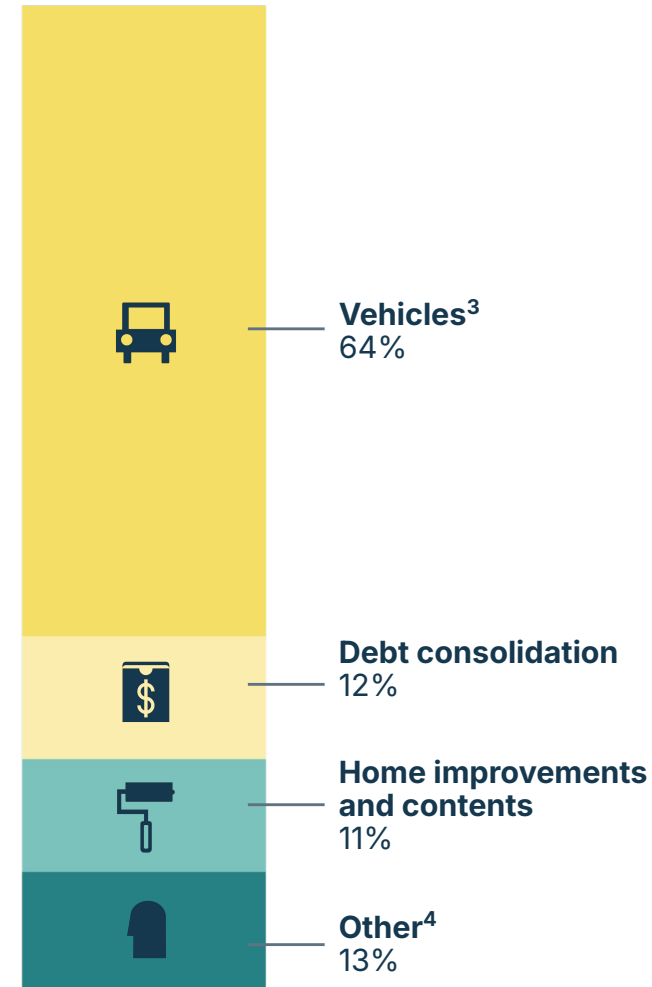
¹ For the quarter ending Sep-25

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

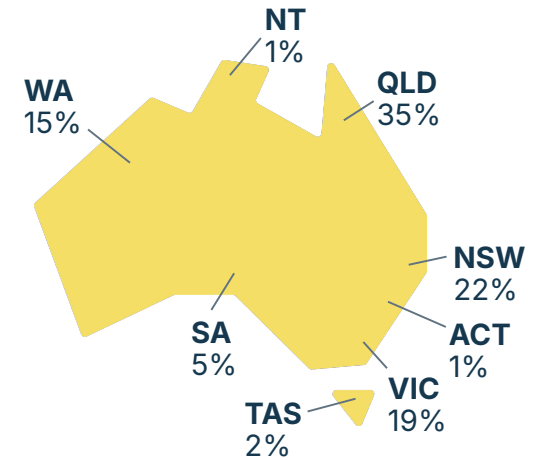
³ Comprises secured vehicle loans and personal loans

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

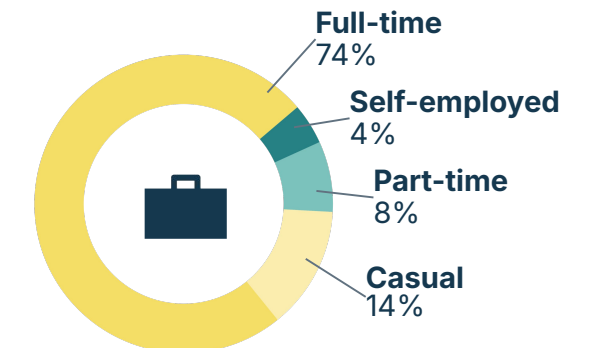
Why are customers coming to us?



Where are our customers located?




How are our customers employed?






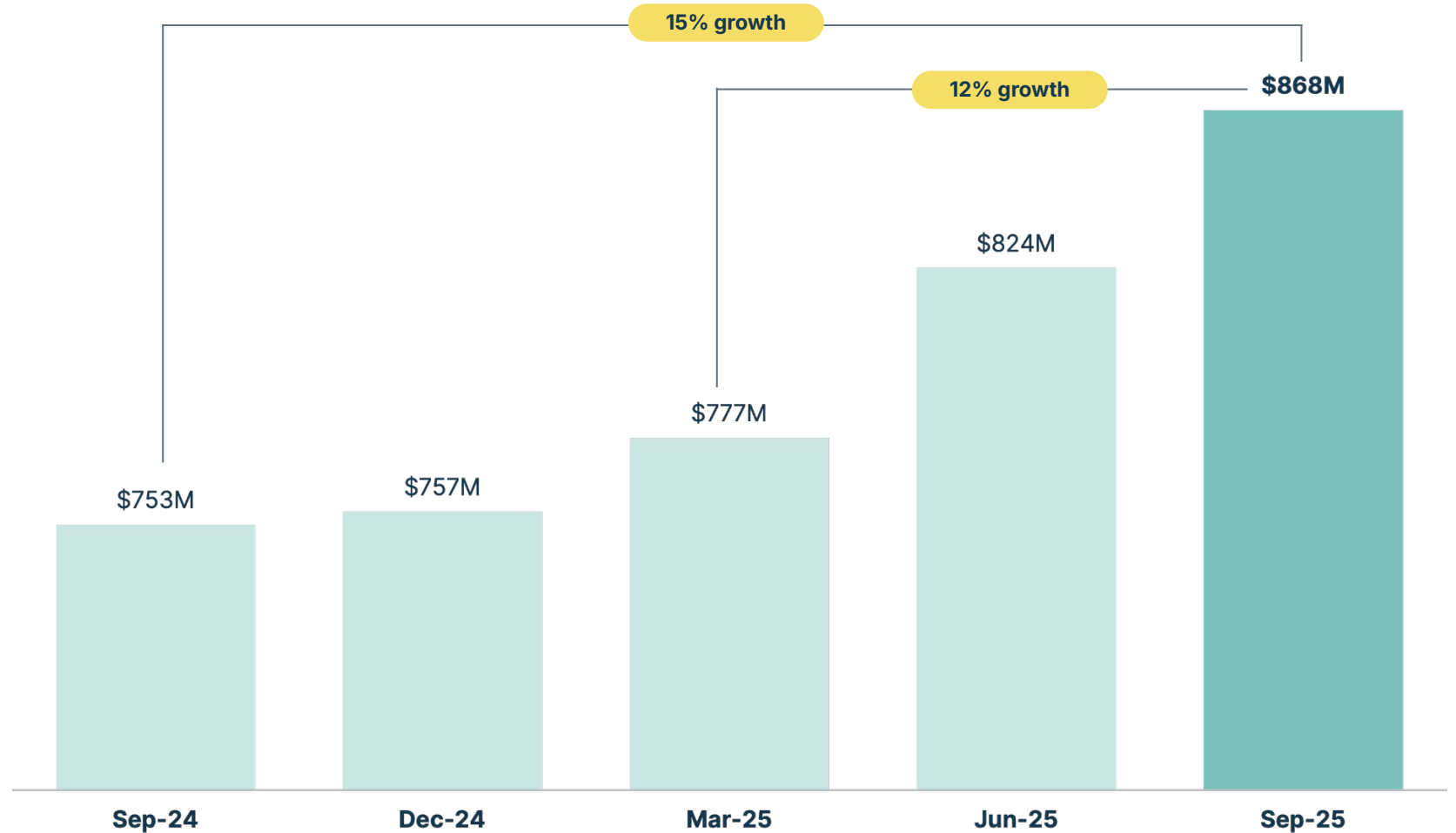
STRONG LOAN BOOK GROWTH

- Continued strength in loan originations drove total loan book growth for the fourth consecutive quarter, reaching \$868M as at Sep-25 (Sep-24: \$753M)
- The personal loan book increased 13% to \$559M (Sep-24: \$497M)
- The secured vehicle loan book increased 20% to \$308M (Sep-24: \$256M)


\$559M
Personal Loan Book
↑13%
(Sep-24: \$497M)


\$308M
Secured Vehicle Loan Book
↑20%
(Sep-24: \$256M)

Loan book





SUSTAINED LOAN ORIGINATION GROWTH

- The Company delivered its sixth consecutive quarter of strong loan origination growth in Q1FY26
- Loan originations increased to \$146.8M in the period, up 90% on Q1FY25 (\$77.3M) and up 5% on Q4FY25 (\$140.3M)
- Wisr has a significant scale opportunity across both of its target segments

Loan originations



\$92.7M
Personal Loan
originations

↑71%
(Q1FY25: \$54.3M)



\$54.1M
Secured Vehicle
Loan originations

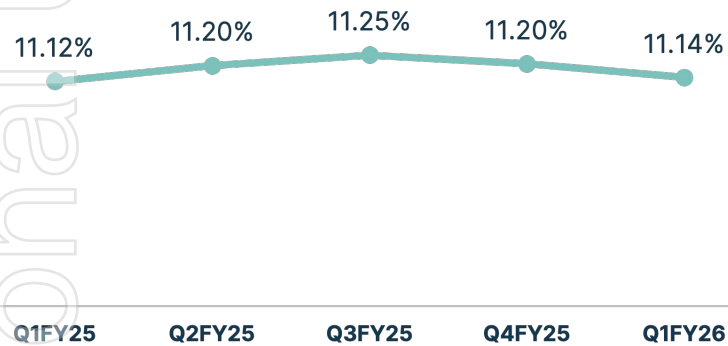
↑135%
(Q1FY25: \$23.0M)



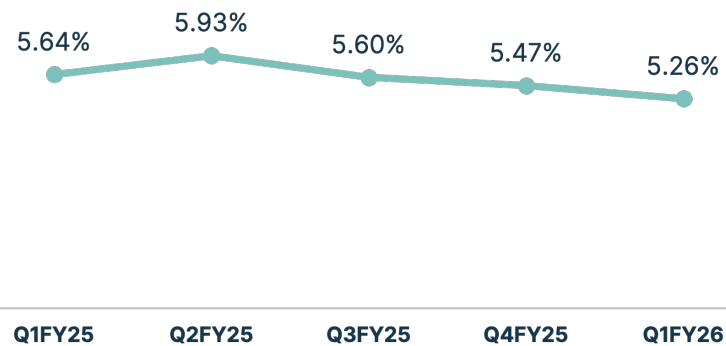
YIELD STABLE WITH CREDIT QUALITY IMPROVEMENT

- Quarterly portfolio yield of 11.14% was stable compared to both the prior corresponding period (Q1FY25: 11.12%) and quarter-on-quarter (Q4FY25: 11.20%), underpinned by disciplined pricing and notwithstanding a higher-quality credit mix and greater proportion of secured vehicle loans
- The quarterly portfolio Net Interest Margin (NIM) was 5.26%, down 38 bps from Q1FY25 (5.64%) and 21 bps from Q4FY25 (5.47%). The reduction primarily reflects a temporary higher undrawn cost associated with the commencement of Warehouse 3. This impact is expected to unwind as utilisation increases.
- The quality of Wisr's portfolio remains high with its average credit score increasing for the fifth consecutive quarter to 807¹

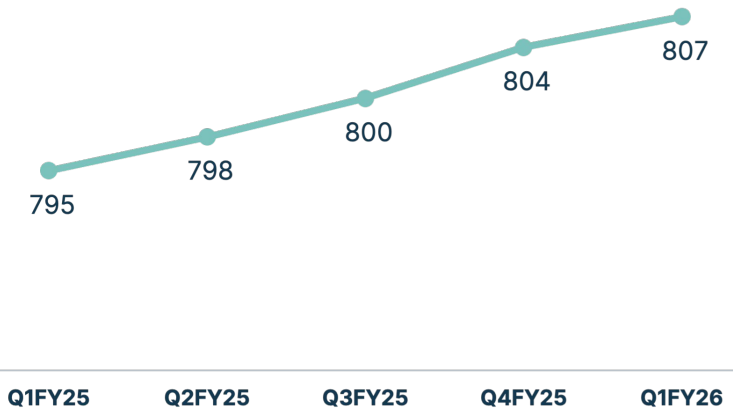
Portfolio yield



Portfolio NIM²



Portfolio credit score¹



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

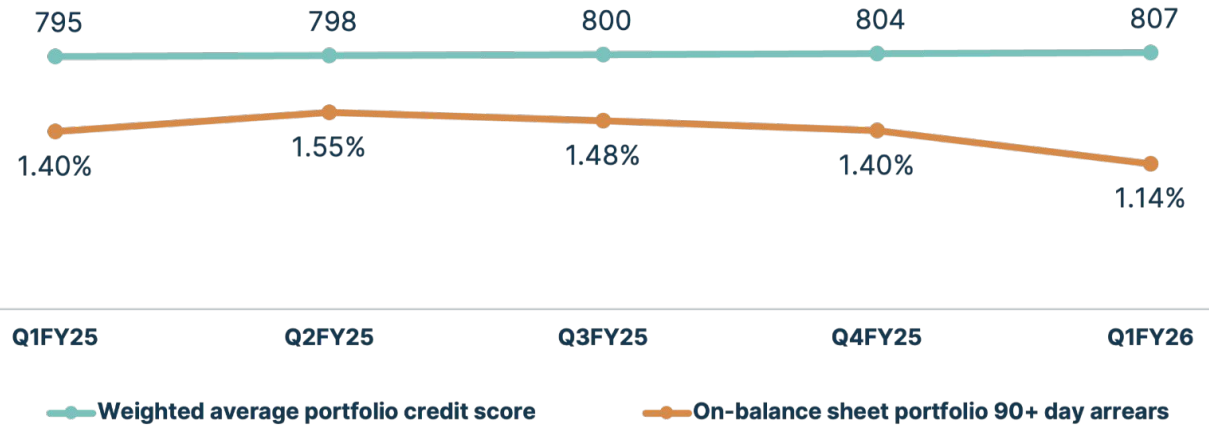
² NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts



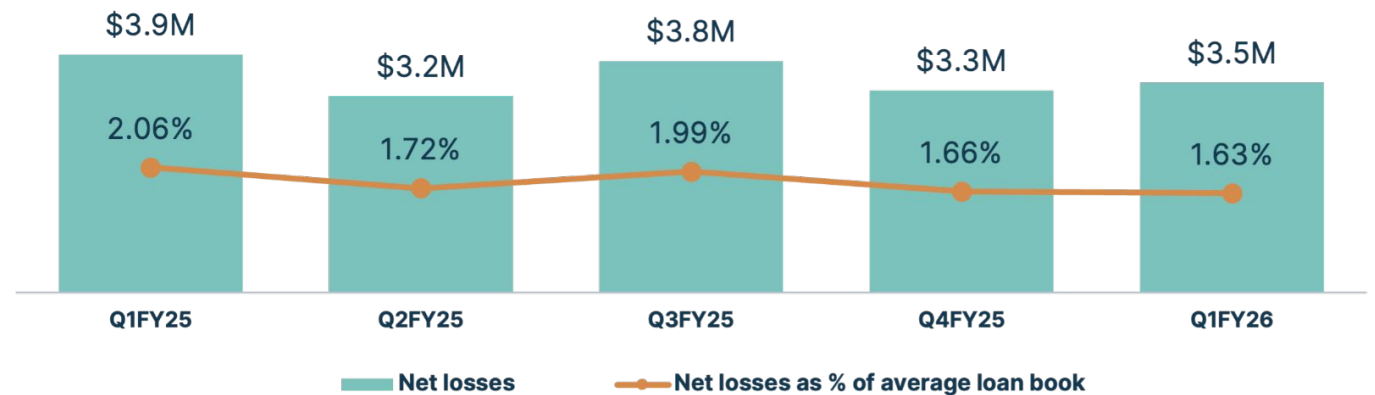
IMPROVEMENT IN ARREARS AND LOSSES

- 90+ day arrears decreased 26 bps to 1.14% from Sep-25 (1.40%) and 26 bps from Jun-25 (1.40%), reflecting continued improvements in credit performance and arrears management
- Net losses decreased 43 bps to 1.63% from Q1FY25 (2.06%) and 3 bps from Q4FY25 (1.66%)

Customer credit scores and 90+ day arrears



Net losses (\$ and %)





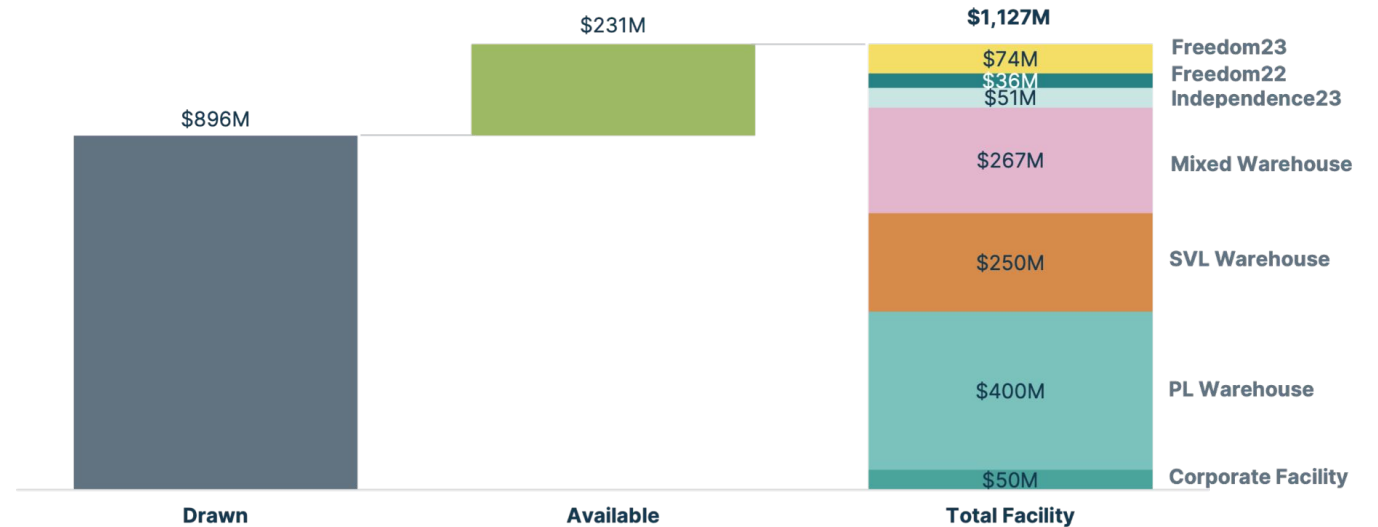
ROBUST FUNDING PROGRAM SUPPORTS GROWTH

- WH1 (Personal Loan WH) has \$400M of committed funding (\$56M undrawn), WH2 (Secured Vehicle WH) has \$250M of committed funding (\$42M undrawn)
- Executed third warehouse (mixed Personal Loan and Secured Vehicle) with committed funding of \$267M (\$118M undrawn) with Barclays as senior funder in May-25
- The corporate facility has committed funding of \$50M (\$15M undrawn)
- In September, Wisr announced its fifth ABS transaction, the \$250M Wisr Freedom Trust 2025-1. The transaction, which closed in October 2025, with the senior tranche (Class A) rated AAA by Moody's
 - This transaction achieved a weighted average margin of 1.39% over one-month BBSW which is a significant decrease from the current WH1 cost of funds
- Wisr has raised over \$1.1B across five ABS transactions – Freedom21 (successfully called), Freedom22, Independence23, Freedom23 and Freedom25 (settled Oct-25)

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

² Freedom25 was announced during Sep-25 however settled in Oct-25 along with the calling of Freedom22

Funding at 30-Sep-25

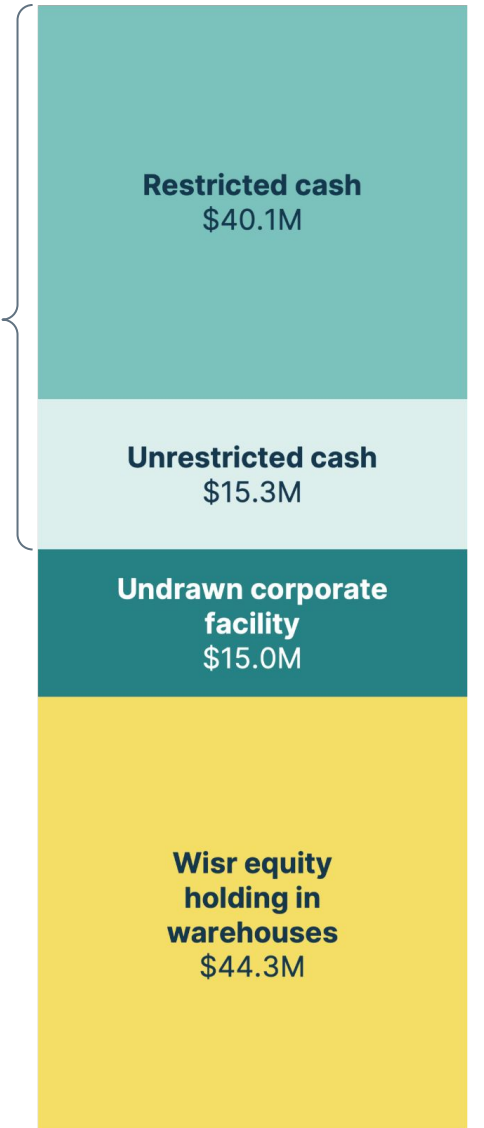


	Corp Facility	WH1	WH2	WH3	F22	I23	F23	F25 ²
% drawn	70%	86%	83%	56%	100%	100%	100%	100%
Facility start	Jun-24	Oct-19	Oct-21	May-25	Jun-22	Feb-23	Dec-23	Oct-25
Facility expiry / call date¹	Jun-27	Sep-26	Aug-26	Jun-26	Called			Apr-29
Products	Corp	PL	SVL	Mixed	PL	SVL	PL	PL



STRONGLY CAPITALISED

Total cash on balance sheet
\$55.4M



As at 30-Sep-25

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 (\$4.4M)
- Mixed Warehouse (\$7.8M)
- Freedom22 (\$5.5M, projected call date¹ Oct-25)
- Independence23 (\$4.0M, 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



FY26 GUIDANCE REAFFIRMED¹

Loan origination growth
(FY25: \$422M)

40%+

Revenue growth
(FY25: \$91.6M)

15%+

Cost-to-income ratio improvement
(FY25: 31%)

<29%

Wisr 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 Wisr at the date of this presentation, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wisr'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.



EXECUTIVE SUMMARY

ersonal use only

Continued momentum in loan book growth

- ✓ The loan book increased by 15% to \$867.6M (Q1FY25: \$753.3M), underpinned by strong growth across both personal and secured vehicle loans
- ✓ Loan originations increased by 90% to \$146.8M (Q1FY25: \$77.3M)
- ✓ October originations on pace to exceed prior-quarter levels and reinforce the sustained growth trajectory since early FY25

Revenue growing as loan book increases

- ✓ Revenue increased 11% to \$25.0M (Q1FY25: \$22.5M), driven by an increase in the loan book
- ✓ Quarterly portfolio yield of 11.14% remained stable (Q1FY25: 11.12%), underpinned by disciplined pricing and notwithstanding a higher-quality credit mix and greater proportion of secured vehicle loans

Net losses and arrears improvement

- ✓ Net losses decreased 43 bps to 1.63% from Q1FY25 (2.06%)
- ✓ 90+ day arrears decreased 26 bps to 1.14% from Sep-24 (1.40%) reflecting continued improvements in credit performance and arrears management

Strongly capitalised to fund growth

- ✓ Executed fifth ABS transaction (\$250M) to support ongoing loan book growth.
- ✓ \$15.3M of unrestricted cash with \$15M remaining undrawn from the corporate facility



QUESTIONS

ersonal use only





DISCLAIMER

Personal use only



ABN 80 004 661 205

No investment advice or offer of shares

This presentation does not constitute investment advice, or an inducement or recommendation to acquire or dispose in any shares of Wisr, in any jurisdiction.

Risks and assumptions

This presentation contains statements (including forward-looking statements), opinions, projections, forecasts and other material, based on various assumptions. Whilst this presentation was prepared with care and attention, those assumptions may or may not prove to be correct. All forward-looking statements, whilst considered reasonable by Wisr at the date of this presentation, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wisr'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. To understand more about the risks and uncertainties faced by Wisr refer to the 2025 Annual Report.

Statements about past performance are not necessarily indicative of future performance. To the extent required by law, neither Wisr or any of its directors, officers, employees and agents give any warranty, representation or guarantee as to the accuracy or likelihood of fulfillment of any forward-looking statement in this presentation or assumption upon which any part of this presentation is based or the accuracy, completeness or reliability of the information contained in this presentation.

Non-GAAP financial measures

A number of non-GAAP financial measures are used in this presentation. You should not consider any of these in isolation from, or as a substitute for, the information provided in the audited consolidated financial statements, which are available at: www.wisr.com.au

Dollar estimates

All references to dollars, cents or \$ in this presentation are to Australian currency, unless otherwise stated.