



ASX RELEASE

Shaw and Partners Small Cap Financials Conference

Sydney, 12 May 2026 - Wisr Limited (ASX: WZR) ("Wisr", or the "Company") is pleased to share a copy of the presentation which will be presented by the CEO, Andrew Goodwin and CFO, Matthew Lewis at the Shaw and Partners Small Cap Financials Conference today (Tuesday 12 May 2026).

Investors

The [Wisr Investor Hub](#) is a dedicated platform for investors to learn more about Wisr and contains Wisr's Annual Reports, announcements, share price data as well as other updates. Sign up [here](#).

-ends-

This announcement has been approved for release by the Board of Directors.

For further investor enquiries, please contact:

Andrew Palfreyman
Company Secretary
E: investor@wisr.com.au

About Wisr Limited

Wisr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wisr platform combines digital lending along with financial tools and features to help Australians pay down debt, access credit, better understand their financial standing and make smarter money decisions. For more information, visit www.wisr.com.au



Stay updated
Scan to join Wisr's Investor Hub

Wisr Limited ACN 004 661 205 | Level 9, 333 Kent Street, Sydney, NSW, 2000 | wisr.com.au

For personal use only



SHAW AND PARTNERS

SMALL CAP FINANCIALS CONFERENCE

MAY 2026



Wisr at a glance

Wisr loan book snapshot

\$1.0B loan book



Personal loans
63%
of loan book



Secured vehicle loans
37%
of loan book



New loan size average¹
\$35,644



Credit score average²
808

Automation-first fintech

84%
of loans automatically approved
by AI-powered decision engine



44%
of loan verification steps automated



Sophisticated lender

\$2.7B
total loan
originations

3
warehouses

5
executed
term deals

2
called
term deals

13,500+
brokers on panel

+80
Customer NPS

¹Source: Internal Wisr data on loan principal balance, as at Mar-26

¹ For the quarter ending Mar-26

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



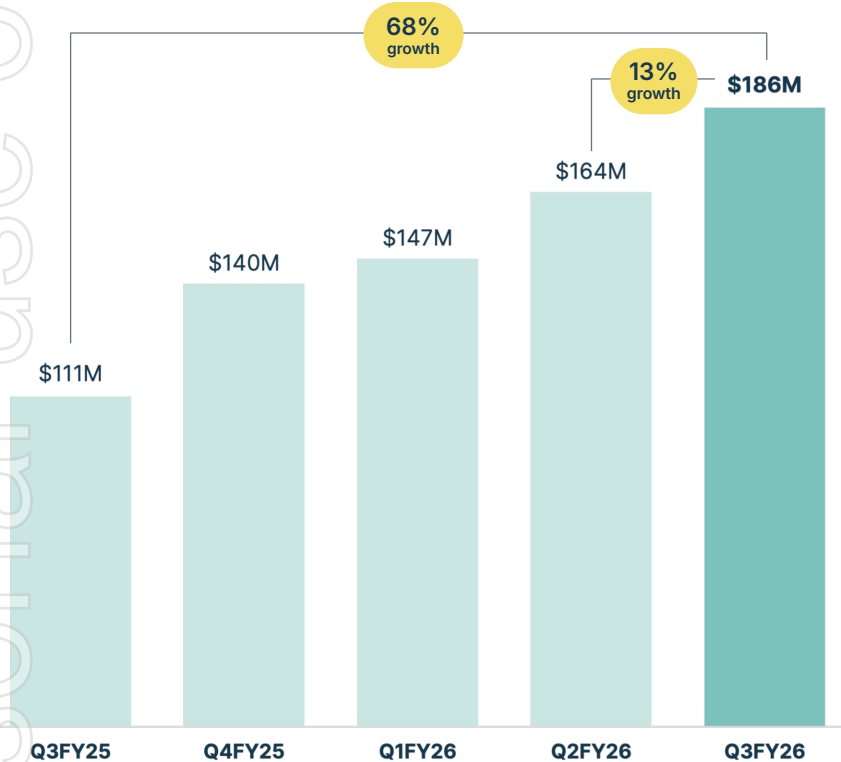
Positioned for profitable growth

Record loan origination volume in Q3FY26

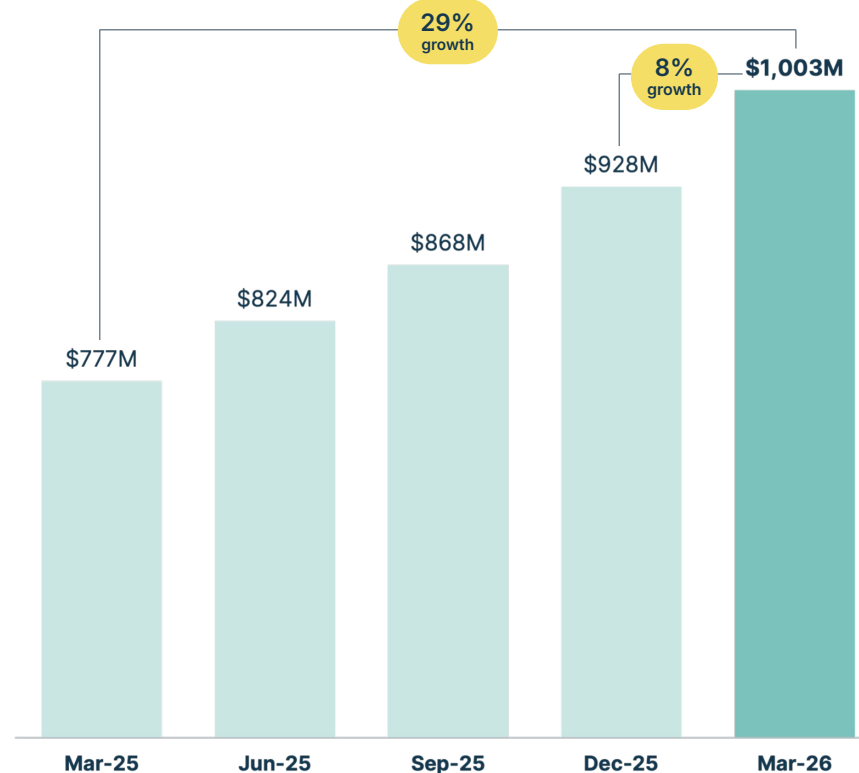
Milestone \$1 Billion loan book achieved

Financial metrics FY26 Guidance

Loan originations



Loan book



\$27.4M
Revenue
(Q3FY26)

Cash NPAT profitable
in H2FY26

UPGRADED
Nov-25

Cash NPAT profitable
in
Q2FY26

Loan origination growth
50%+
(FY25: \$422M)

UPGRADED
Apr-26

5.23%
Portfolio NIM¹
(Q3FY26)

Revenue growth
15%+
(FY25: \$91.6M)

1.14%
90+ day arrears
(Mar-26)

Cost to income
<29%
(FY25: 31%)

¹NIM defined as loan book yield (calculated on an effective interest rate basis, inclusive of amortised broker commissions and establishment fee income) less finance costs, excluding corporate facility interest cost and hedge accounting impacts



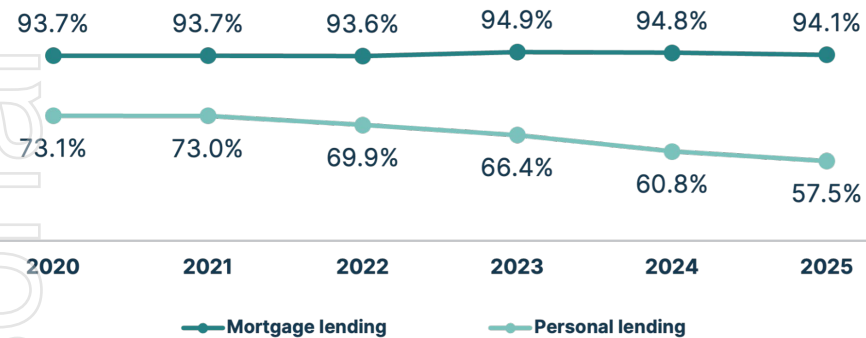
Structural tailwinds creating opportunity



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

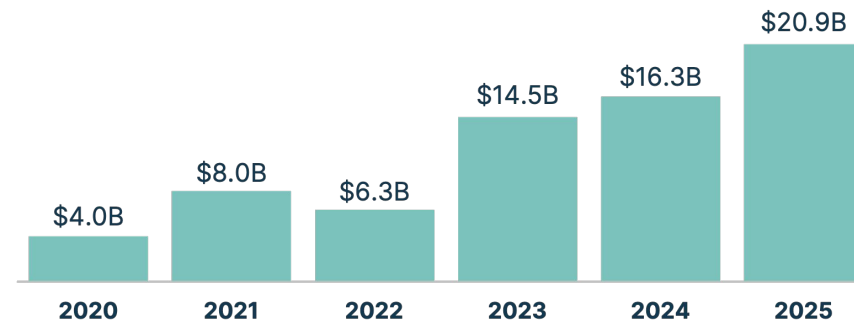
Share of total household lending with banks¹



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 / TAM³



~\$12B

Personal loan originations

Wisr market share 3.3%



~\$46B

Secured vehicle loan originations

Wisr market share 0.5%

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

² Source: NAB Capital Markets

³ Total addressable market size is a management estimate, which includes consumer and commercial lending segments in Australia



Investment proposition

Record loan originations and upgraded guidance

- ✓ Record quarterly loan originations, increasing 68% to \$186.1M vs. pcp
- ✓ Reflecting strong year-to-date performance, Wisr upgraded its guidance to: **50%+ increase in loan originations in FY26 (up from 40%+)**

Milestone \$1B loan book and favourable unit economics driving profitability

- ✓ Disciplined growth delivered for the sixth consecutive quarter and loan book now exceeds \$1 Billion
- ✓ Attractive unit economics maintained, with Q3FY26 portfolio yield of 10.99% and NIM¹ of 5.23%
- ✓ Increased scale is driving operating leverage, with Cash NPAT profitability first achieved in Q2FY26 and the business well positioned to deliver **Cash NPAT profitability in H2FY26**
- ✓ **FY27 expected to be a breakout year for profitability**

Structural tailwinds creating business opportunities

- ✓ The major banks' market share of the Personal and Secured Vehicle Lending market continues to decline as they focus on mortgage and business lending
- ✓ These structural tailwinds are creating opportunities for non-bank lenders such as Wisr

Strong capital and funding supports growth outlook

- ✓ Unrestricted cash of \$14.8M
- ✓ \$22.5M remaining undrawn from the corporate debt facility

¹ NIM defined as loan book yield (calculated on an effective interest rate basis, inclusive of amortised broker commissions and establishment fee income) less finance costs, excluding corporate facility interest cost and hedge accounting impacts

ersonal use only

QUESTIONS





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.