COMPANY UPDATE

Q4FY26

JULY 2026

FY24

Moderated growth settings

FY25

Return to growth

FY26

Scale and profitability

Loan book reached $1.1B at Jun-26, with first full year of Cash NPAT profitability ($1.0M)[1]

Quarterly loan originations

[1] Cash NPAT is unaudited and calculated as Net Interest Margin less net loan losses, operating expenses and cash corporate facility costs. It excludes below-the-line non-cash items including share-based payments, depreciation and amortisation, ECL provision movements and mark-to-market adjustments

FY26 guidance metrics exceeded

	Guidance	Actual[1]
Cash NPAT profitability	Expected in H2FY26	H2FY26: $1.7M
Loan origination growth (FY25: $422M)	50%+	65% (FY26: $695M)
Revenue growth (FY25: $92M)	15%+	19% (FY26: $109M)
Cost-to-income ratio improvement (FY25: 31%)	<29%	28%

[1] FY26 financial metrics and performance are unaudited

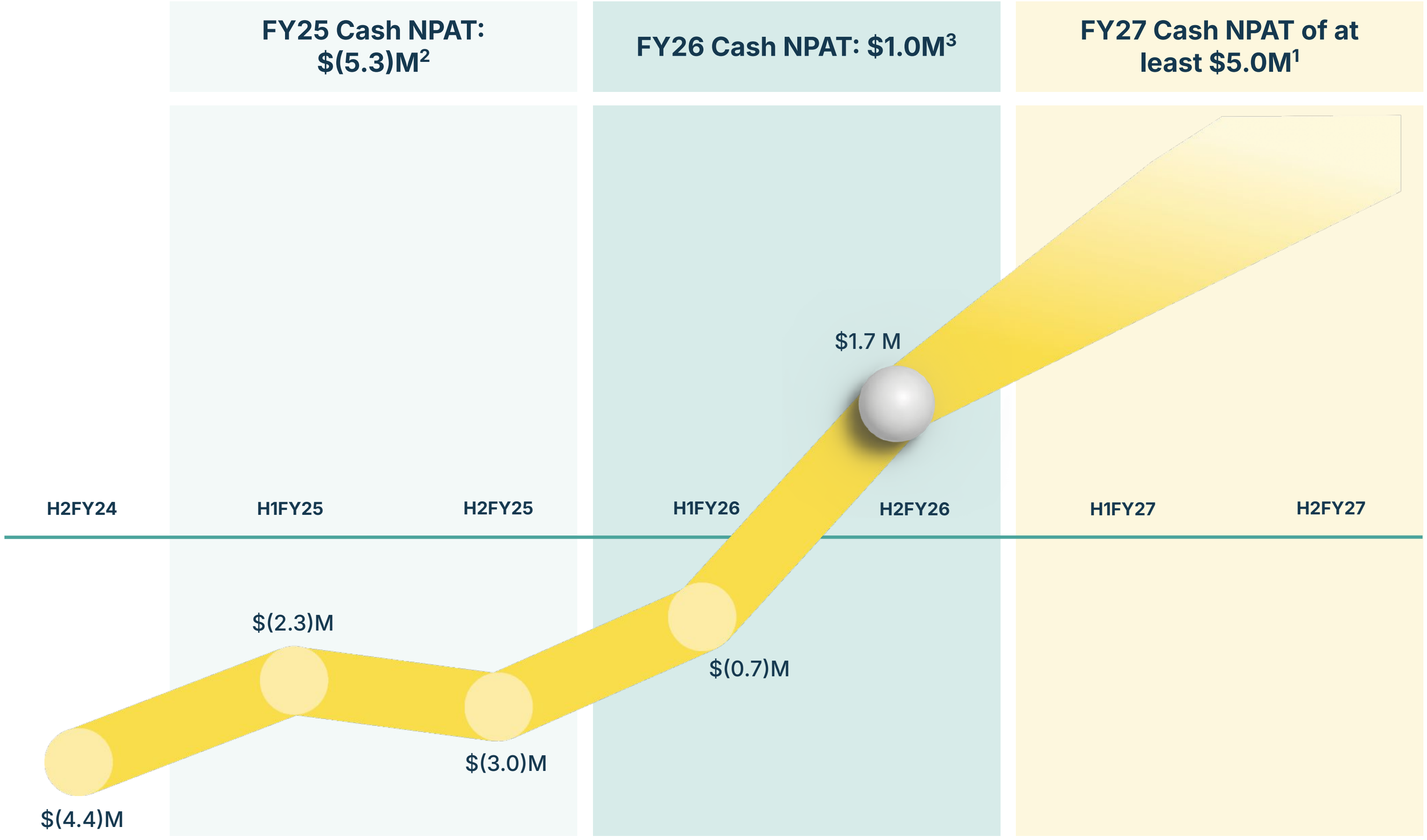
FY27 Guidance

After achieving Cash NPAT profitability in FY26, Wisr is poised for its next phase of growth.

Wisr expects to deliver **FY27 Cash NPAT of at least $5.0M**[1], a significant increase from unaudited FY26 Cash NPAT of $1.0M.

This expected improvement will be driven by continued loan origination and loan book growth, operating leverage, disciplined cost management and productivity gains from Wisr's investments in automation and technology.

Wisr also expects **Cash NPAT to grow substantially in FY28** as the business benefits from increased scale and further operating leverage.



[1] Guidance will be reviewed and updated in accordance with Wisr's continuous disclosure obligations. 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.
[2] FY25 Cash NPAT $(5.3)M, updated from $(4.5)M following an adjustment for non-cash amortisation. This has no impact on reported operating metrics, statutory NPAT, cash balances or the financial statements.
[3] FY26 financial metrics and performance are unaudited.

Q4FY26 key results

LENDING

$1,084M
Wisr loan book
as at Jun-26

↑**32%** (Jun-25: $824M)
↑**8%** (Mar-26: $1,003M)

$198.1M
New loan originations

↑**41%** (Q4FY25: $140.3M)
↑**6%** (Q3FY26: $186.1M)

807
Average credit score of total book[1] as at Jun-26

↑**3** (Jun-25: 804)
↓**1** (Mar-26: 808)

FINANCIAL

11.00%
Portfolio yield

↓**20 bps** (Q4FY25: 11.20%)
↑**1 bps** (Q3FY26: 10.99%)

$30.0M
Revenue

↑**26%** (Q4FY25: $23.9M)
↑**10%** (Q3FY26: $27.4M)

5.11%
Portfolio NIM[2]

↓**36 bps** (Q4FY25: 5.47%)
↓**12 bps** (Q3FY26: 5.23%)

$13.2M
Portfolio NIM[2]

↑**21%** (Q4FY25: $10.9M)
↑**7%** (Q3FY26: $12.4M)

1.01%
On-balance sheet 90+ day arrears

↓**39 bps** (Jun-25: 1.40%)
↓**13 bps** (Mar-26: 1.14%)

1.30%
Net losses

↓**36 bps** (Q4FY25: 1.66%)
↓**14 bps** (Q3FY26: 1.44%)

CAPITAL

Unrestricted cash of
$16.6M

$22.5M
Undrawn **corporate facility** capacity

$10.0M committed
$12.5M uncommitted

$354M
ABS transaction in Q4FY26

Largest ABS to date

CUSTOMER

New AI tools for simpler underwriting, settlements, servicing and collections

+82
Customer
Net Promoter Score

Named The Adviser's #1 non-bank lender for personal loans

Voted by The Adviser's broker network

Note: Q4FY26 financial metrics and performance are unaudited
[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 (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

Wisr at a glance

Wisr loan book snapshot

$1.1B loan book

Personal loans
61%
of loan book

Secured vehicle loans
39%
of loan book

New loan size average[1]
$35,760

Credit score average[2]
807

Automation-first fintech

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

48%
of loan verification steps automated

Sophisticated lender

$2.9B
total loan originations

3
warehouses

6
executed term deals

2
called term deals

13,500+
brokers on panel

+82
Customer NPS

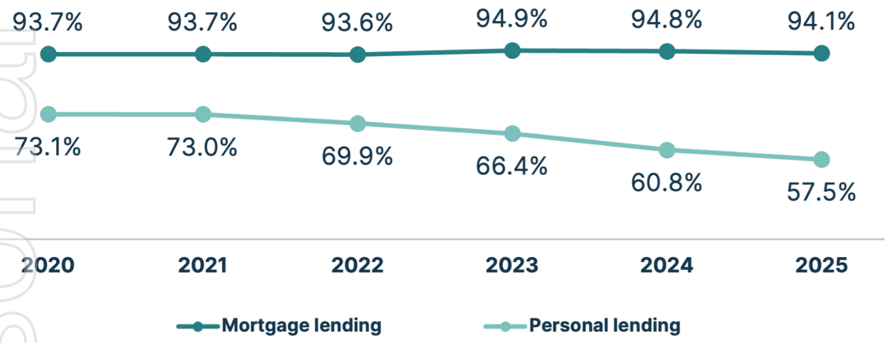
Source: Internal Wisr data on loan principal balance, as at Jun-26
[1] For the quarter ending Jun-26
[2] Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

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

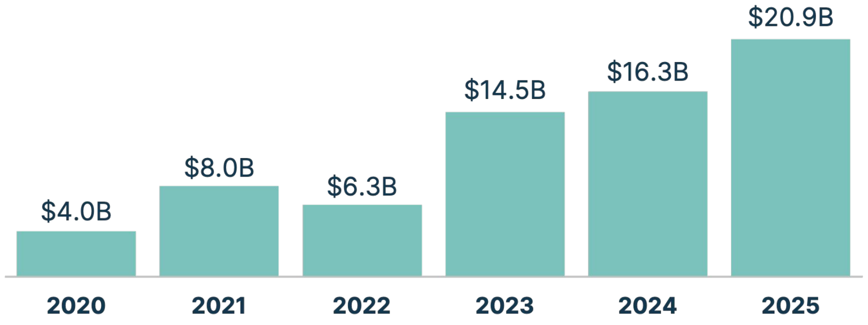
Share of total household lending with banks[1]



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 breakdown[2]



Market opportunity / TAM[3]

~$12B
Personal loan originations

Wisr market share 3.5%

~$46B
Secured vehicle loan originations

Wisr market share 0.6%

[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

Strong loan book growth

- Continued momentum in loan originations drove total loan book growth for the seventh consecutive quarter, reaching $1,084.0M at Jun-26 (Jun-25: $824.0M)
- The personal loan book increased 24% to $664.8M (Jun-25: $535.4M)
- The secured vehicle loan book increased 45% to $419.2M (Jun-25: $288.6M)

$665M
Personal Loan Book

↑24%
(Jun-25: $535M)

$419M
Secured Vehicle Loan Book

↑45%
(Jun-25: $289M)

Loan book

Record loan origination volume

- The Company delivered a record quarter in loan originations, the ninth consecutive quarter of strong loan origination growth
- Loan originations of $198.1M, a 41% increase on Q4FY25 ($140.3M) and 6% increase on prior quarter ($186.1M)
- Personal loan originations of $108.7M, a 22% increase on Q4FY25 ($88.9M) and secured vehicle loan originations of $89.4M, a 74% increase on Q4FY25 ($51.4M)

$109M
Personal Loan originations

↑22%
(Q4FY25: $89M)

$89M
Secured Vehicle Loan originations

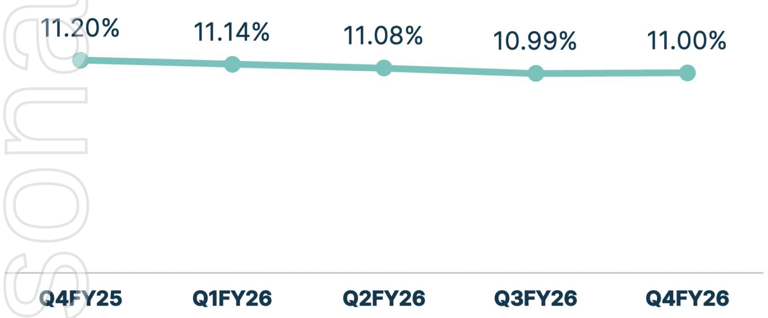
↑74%
(Q4FY25: $51M)

Loan originations

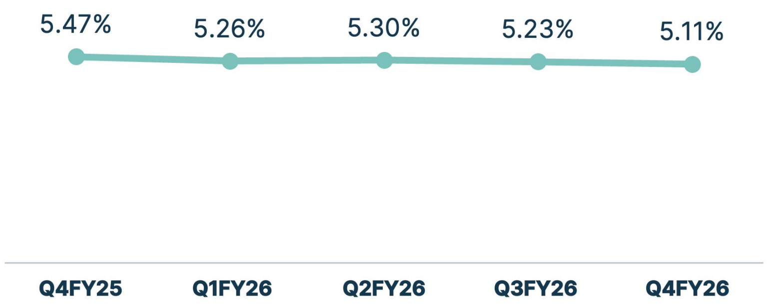
Stable yield and risk-adjusted margin

- Quarterly portfolio yield stabilised at 11.00% (Q4FY25: 11.20%, Q3FY26: 10.99%), as the benefit of front book pricing increases implemented in Q3FY26 offset the portfolio mix shift towards secured vehicle loans, which carry lower yields, funding costs and credit losses
- Net Interest Margin (NIM)[1] decreased 36 bps to 5.11% (Q4FY25: 5.47%) and 12 bps from prior quarter (Q3FY26: 5.23%), reflecting higher funding spreads during the quarter and the shift in portfolio mix
- Risk-adjusted margin (RAM)[2] remained stable at 3.81% (Q4FY25: 3.80%; Q3FY26: 3.79%), as the improvement in net losses offset NIM compression, demonstrating the quality of the loan book and lower loss profile of secured vehicle loans

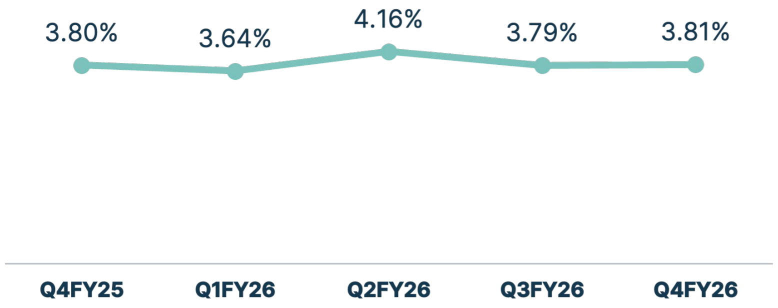
Portfolio yield



Portfolio NIM[1]



Portfolio risk-adjusted margin (RAM)[2]



[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
[2] RAM defined as NIM less net loan losses during the period

NIM set at origination for the life of the loan

1 **Interest income fixed at origination**

Each loan is originated at a fixed interest rate, providing certainty over interest revenue for the full life of the loan (circa 4 years)

2 **Funding cost linked to variable BBSW at origination**

Funding costs are contractually linked to BBSW, with variable exposure on a pre-hedged basis only

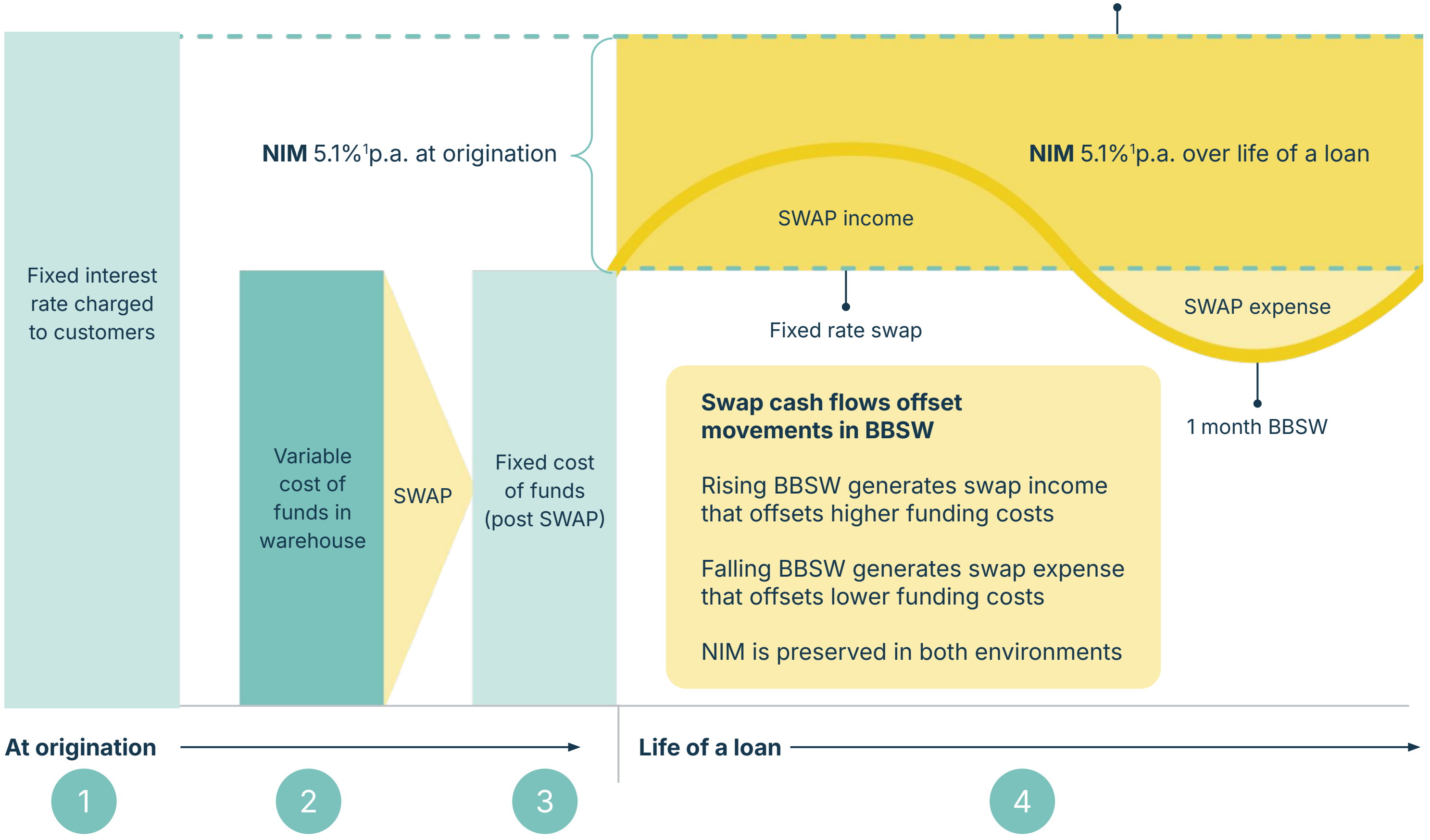
3 **Swaps convert variable funding cost to fixed cost**

Wisr executes monthly interest rate swaps with NAB and Barclays, that economically “swaps” BBSW-linked variable funding into a fixed cost aligned with loan term

4 **Income and funding matched at origination**

With both sides fixed, Wisr effectively locks in Net Interest Margin (NIM) when the loan is originated, delivering predictable unit economics for the life of loan regardless of movements in the BBSW rate (or RBA cash rate)

Illustrative example: How Wisr maintains stable margin through interest rate cycles

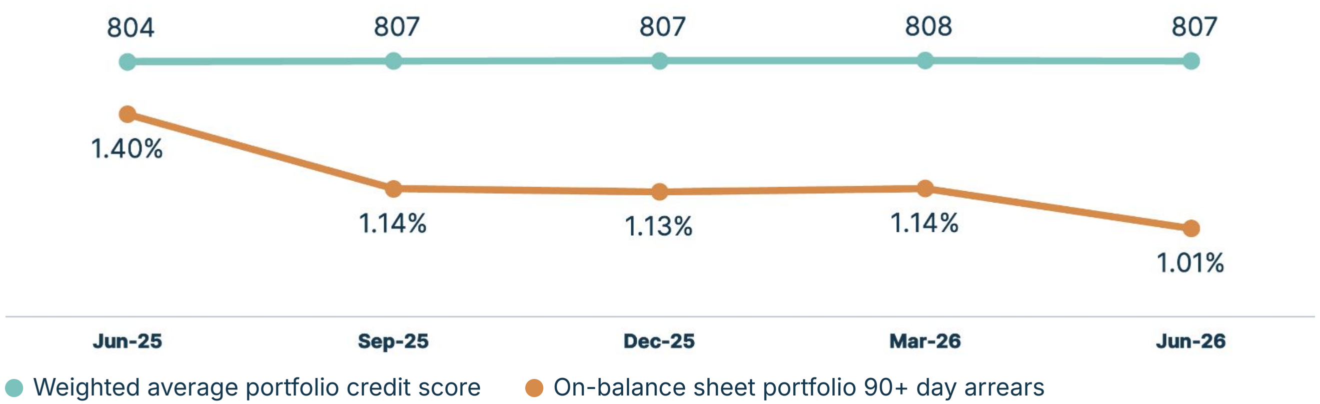


[1] Current portfolio NIM

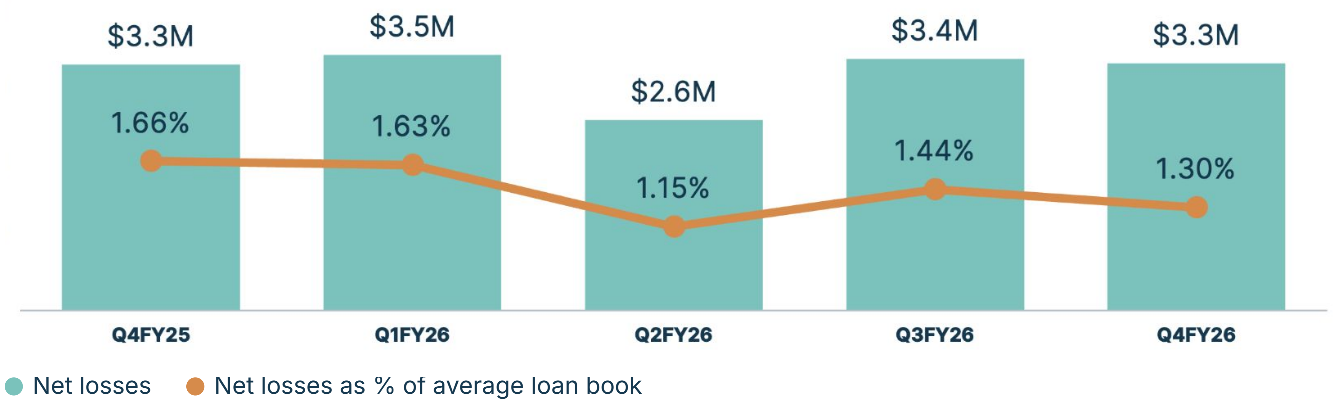
Improvement in book performance

- 90+ day arrears improved 39 bps to 1.01% (Jun-25: 1.40%) and improved 13 bps compared to prior quarter (Mar-26: 1.14%)
- Net losses improved 36 bps to 1.30% (Q4FY25: 1.66%) and improved 14 bps on prior quarter (Q3FY26: 1.44%), reflecting continued improvement in underlying credit performance

Customer credit scores and 90+ day arrears



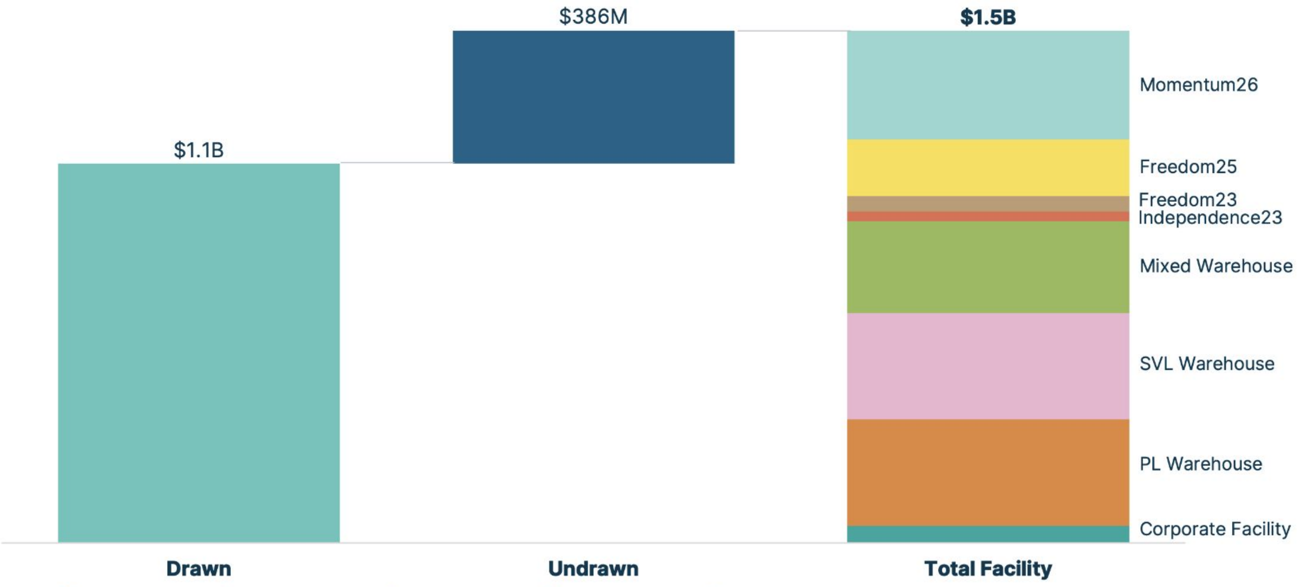
Net losses ($ and %)



Robust funding program supports growth

- In May 2026, Wisr priced its sixth and largest ABS transaction, the $354M Wisr Momentum Trust 2026-1, upsized from $300M
- The transaction was Wisr's first combined personal loan and secured vehicle loan ABS, achieving AAA Moody's ratings for the Class A and Class A-X notes. It was also Wisr's first ABS structured to satisfy EU and UK risk retention requirements, broadening Wisr's international investor base
- The Company's three warehouse facilities have total commitments of $887M (Mar-26: $767M), with $364M of undrawn capacity
- At Jun-26, $27.5M was drawn from the $50M corporate facility, with $10.0M committed and $12.5M uncommitted capacity

Funding as at 30-Jun-26



	Corp Facility	WH1	WH2	WH3	I23	F23	F25	M26
% drawn	55%	75%	53%	47%	100%	100%	100%	100%
Products	Corp	PL	SVL	Mixed	SVL	PL	PL	Mixed

Funding capacity supports planned growth

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

Unrestricted cash

Cash on hand available for any business purpose

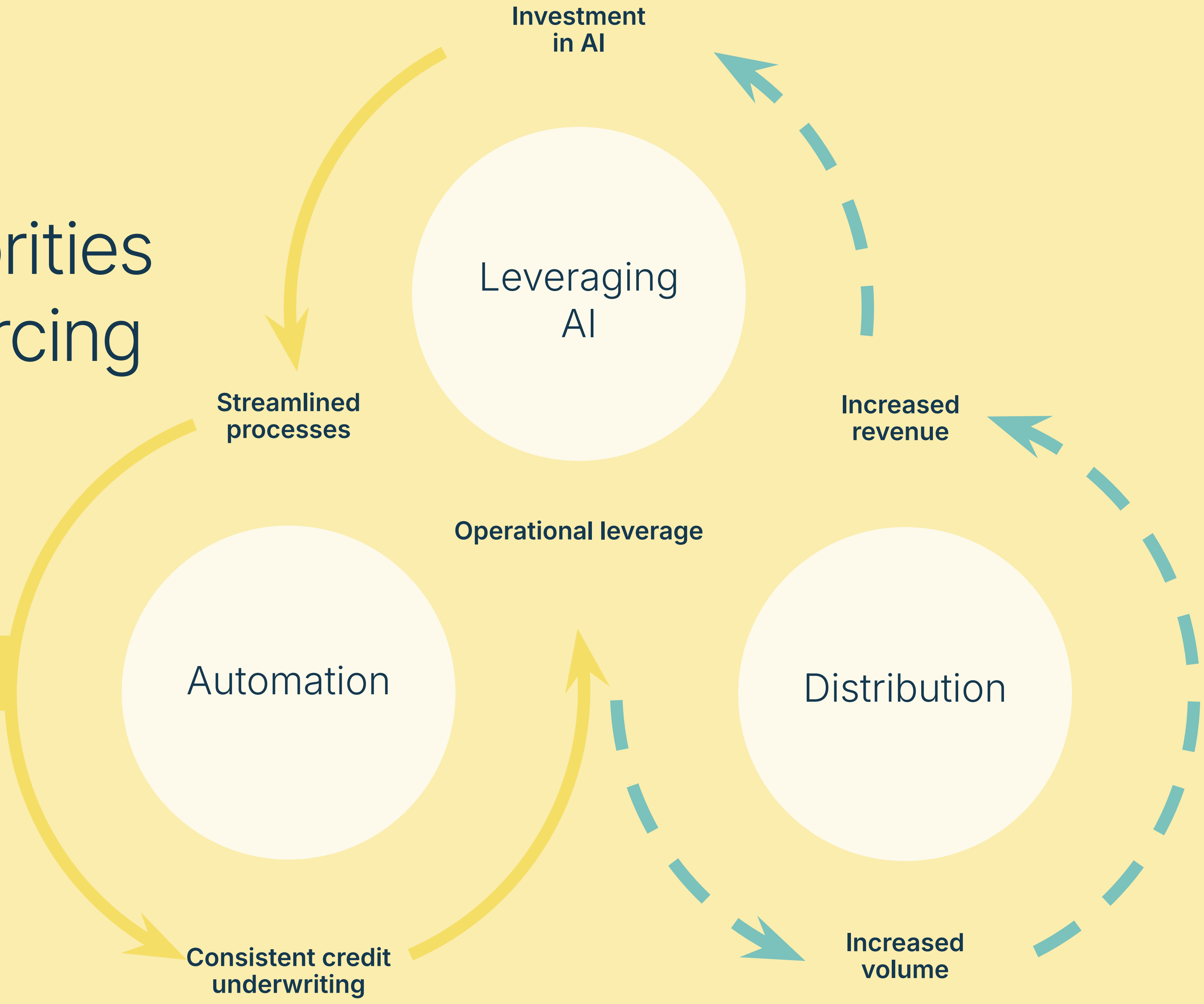
Undrawn corporate facility

- $10M committed
- $12.5M uncommitted

Wisr equity investment in funding trusts

- Equity retained across Wisr's warehouse and ABS trust structures
- Momentum Trust 2026-1 released ~$7.5M through a lower equity requirement, improving capital efficiency

FY27 strategic priorities are mutually reinforcing



Three horizons of progress

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

We are here

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

Scale the core. Expand distribution, verticals and products

(2-3 years)

Continue scaling core (significant TAM in existing products)

- Continue to drive AI use cases, automation and operational leverage
- Deepen customer engagement and retention

Broaden our reach

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

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

In summary

FY26 guidance exceeded and strong FY27 outlook

- ✔ Exceeded all FY26 guidance metrics, delivering first full year of Cash NPAT profitability of $1.0M (FY25: $(5.3)M), with $1.7M in H2FY26
- ✔ Loan origination growth of 65%, revenue growth of 19% and cost-to-income of 28%, each exceeding guidance
- ✔ FY27 Cash NPAT guidance of at least $5.0M, with substantial growth expected in FY28

Loan book growth and record originations

- ✔ Loan book increased 32% to $1,084.0M (Jun-25: $824.0M), a seventh consecutive quarter of growth
- ✔ Record quarterly originations of $198.1M, up 41% (Q4FY25: $140.3M)
- ✔ FY26 originations of $695.3M, up 65% on FY25, a record annual result

Revenue momentum, credit quality and cost discipline

- ✔ Q4FY26 revenue of $30.0M, up 26% (Q4FY25: $23.9M)
- ✔ Net losses improved to 1.30% (Q4FY25: 1.66%) and 90+ day arrears to 1.01% (Jun-25: 1.40%)
- ✔ Cost-to-income ratio improved to 28% (FY25: 31%), reflecting disciplined cost management and operating leverage

Capital position and AI automation driving efficiency

- ✔ $354M Momentum Trust 2026-1 ABS priced, Wisr's largest and first combined PL/SVL transaction
- ✔ AI-powered fraud detection, asset verification and income verification now embedded across the loan journey
- ✔ Manual checks reduced supporting operating leverage as the business scales

Questions

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