ASX RELEASE

Wisr Delivers FY26 Cash NPAT Profitability and Exceeds Guidance

***FY26 originations up 65% to $695.3M; FY27 Cash NPAT guidance of at least $5.0M*[1]**

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Sydney, 26 August 2026 - Wisr Limited (**ASX: WZR**) ("**Wisr**", or the "**Company**") is pleased to release its audited full-year results for the year ended 30 June 2026. Full details of Wisr's FY26 results are set out in the Annual Report also released to the ASX today.

Wisr delivered its inaugural full-year Cash NPAT[2] profit in FY26 of $1.0M (FY25: $(5.3)M[3]). FY26 loan originations reached a record $695.3M, a 65% increase (FY25: $422.0M), while revenue increased 19% to $108.8M (FY25: $91.6M). The loan book grew 32% to $1,084.0M[4] (Jun-25: $824.0M).

FY26 guidance outcomes

The Company exceeded all of its four FY26 guidance metrics:

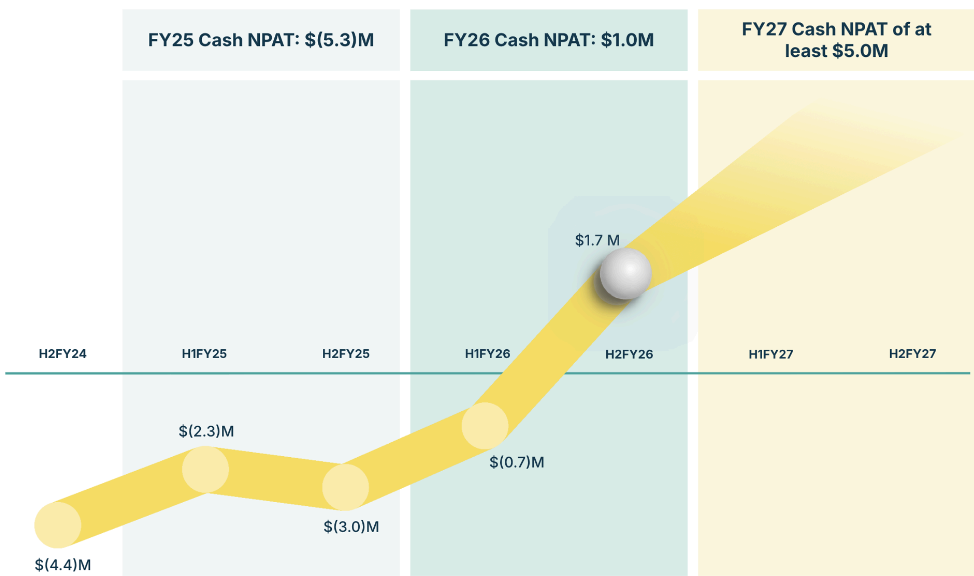
Metric	Guidance	Actual	Outcome
Cash NPAT profitability	Profitability in H2FY26	H2FY26: $1.7M	Exceeded
Loan origination growth (FY25: $422M)	50%+	65% (FY26: $695M)	Exceeded
Revenue growth (FY25: $92M)	15%+	19% (FY26: $109M)	Exceeded
Cost-to-income ratio (FY25: 31%)	<29%	28%	Exceeded

[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] Cash NPAT is 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
[3] 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.
[4] Closing loan book is a non-IFRS measure representing gross customer principal, before ECL provision and effective interest rate adjustments

FY27 guidance

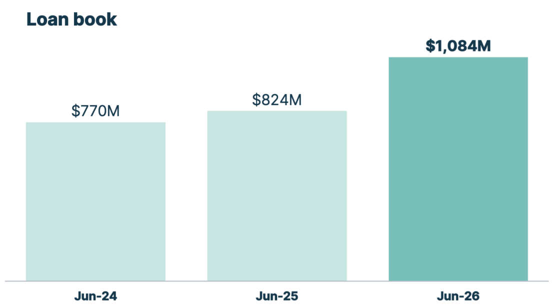
Wisr expects to deliver **FY27 Cash NPAT of at least $5.0M**, a significant increase from FY26 Cash NPAT of $1.0M. This expected improvement will be driven by continued loan origination and loan book growth, operating leverage, disciplined cost management and productivity gains from Wisr's investments in automation and technology.

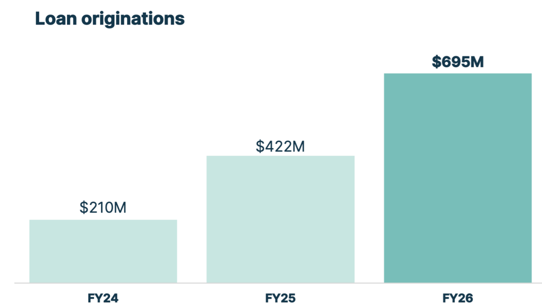
Wisr also expects **Cash NPAT to grow substantially in FY28** as the business benefits from increased scale and further operating leverage.



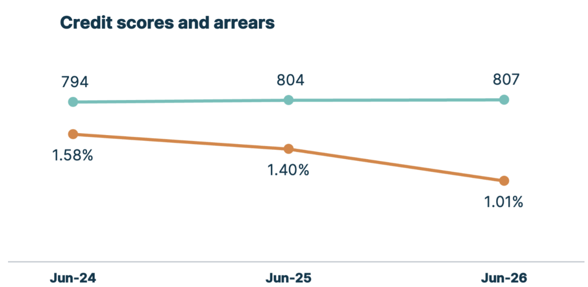
Lending

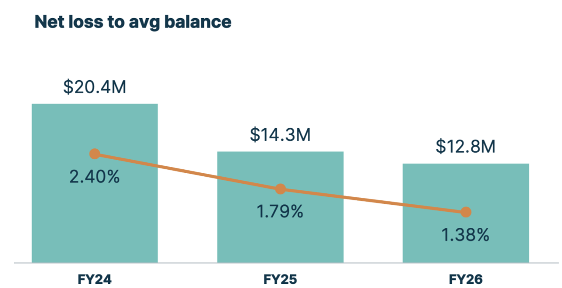
- Closing loan book of $1,084.0M, a 32% increase on Jun-25 ($824.0M), comprising personal loans of $664.8M (Jun-25: $535.4M) and secured vehicle loans of $419.2M (Jun-25: $288.6M)
- Record loan originations of $695.3M, a 65% increase on FY25 ($422.0M)
- Personal loan originations of $415.3M, a 53% increase on FY25 ($271.3M) and secured vehicle loan originations of $280.0M, an 86% increase on FY25 ($150.7M)





- Loan book average credit score[5] remained strong at 807 (Jun-25: 804)
- 90+ day arrears improved 39 bps to 1.01% (Jun-25: 1.40%)
- Net losses improved 41 bps to 1.38% of average loan balances (FY25: 1.79%), reflecting continued improvement in underlying credit performance



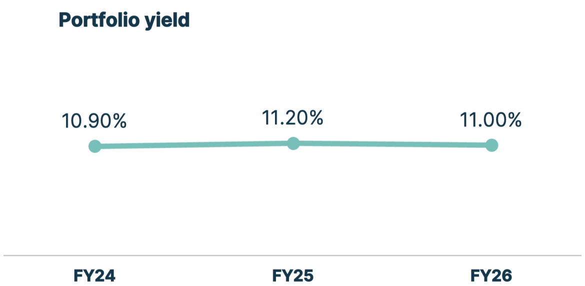


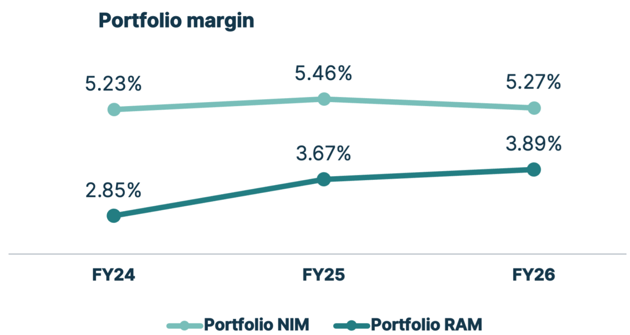
Financial

- Cash NPAT of $1.0M (FY25: $(5.3)M), Wisr's first full year of Cash NPAT profitability
- Revenue increased 19% to $108.8M (FY25: $91.6M), driven by strong loan book growth
- Cost-to-income ratio improved to 28% (FY25: 31%), with operating expense growth of 7% well below revenue growth of 19%, demonstrating emerging operating leverage
- Portfolio yield decreased 20 bps to 11.00% (FY25: 11.20%), as the benefit of front-book pricing increases implemented during the year was offset by the portfolio mix shift towards secured vehicle loans, which carry lower yields and credit losses
- Portfolio Net Interest Margin (NIM)[6] decreased 19 bps to 5.27% (FY25: 5.46%), reflecting the reduction in portfolio yield

[5] Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off.
[6] 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.

- Portfolio Risk-Adjusted Margin (RAM)[7] increased 22 bps to 3.89% (FY25: 3.67%), as the improvement in net losses more than offset NIM compression, demonstrating the quality of the loan book and lower loss profile of secured vehicle loans.





Capital

- In November 2025, Wisr completed a well-supported $10.6M equity raise, with proceeds used to repay $7.5M of the corporate debt facility and support loan origination growth
- In the same month, the Company also refinanced its corporate debt facility, delivering a material reduction in interest margin. At Jun-26, $27.5M was drawn from the $50.0M facility
- 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 (Jun-25: $917M), with $364M of undrawn capacity following the May 2026 ABS transaction
- Unrestricted cash of $16.6M (Jun-25: $14.1M)

Customer

Wisr pleasingly delivered a customer Net Promoter Score of +82 and a broker Net Promoter Score of +80, and was named The Adviser's #1 non-bank lender for personal loans, as voted by The Adviser's broker network.

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

We also continued to improve the customer experience through targeted AI and automation initiatives, including:

- **AI document fraud detection:** automated checks that reduce fraud exposure at submission
- **Automated asset verification:** vehicles verified digitally, reducing manual checks
- **AI verification agents:** automated review of financial documents to support credit assessors
- **Streamlined income verification:** automated income checks that speed up approvals for a portion of secured vehicle loans

Leadership Commentary

Mr Andrew Goodwin, Wisr's Chief Executive Officer, said, "FY26 was a landmark year for Wisr. We exceeded all four guidance metrics, delivered our first full year of Cash NPAT profitability, and saw the loan book surpass $1 billion during Q3FY26. The loan book closed the year up 32% at $1,084.0M, with full-year revenue up 19% to $108.8M, supported by record loan originations of $695.3M, up 65% on FY25. Our cost-to-income ratio improved to 28% (FY25: 31%), demonstrating the operating leverage emerging across the business.

Importantly, growth was achieved alongside significant improvement in credit performance. The average loan book credit score remained strong at 807 and 90+ day arrears improved by 39 basis points to 1.01%, reflecting our disciplined credit settings and robust arrears management.

Having delivered on our FY26 commitments, we enter FY27 with strong momentum and a business that is scaling profitably. We are pleased to reaffirm our FY27 Cash NPAT guidance of at least $5.0M, supported by continued loan book growth, operating leverage and disciplined cost management. Wisr also expects FY28 Cash NPAT to grow substantially in FY28 through continued scale and operating leverage," concluded Mr Goodwin.

Wisr Chief Executive Officer Mr Andrew Goodwin discusses Wisr's FY26 results in a video interview here: https://investorhub.wisr.com.au/link/yz8VLr

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.

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

For further investor enquiries, please contact:
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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