COMPANY UPDATE

FY26

AUGUST 2026

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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 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

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FY26 guidance metrics exceeded

	Guidance	Actual
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% ✓

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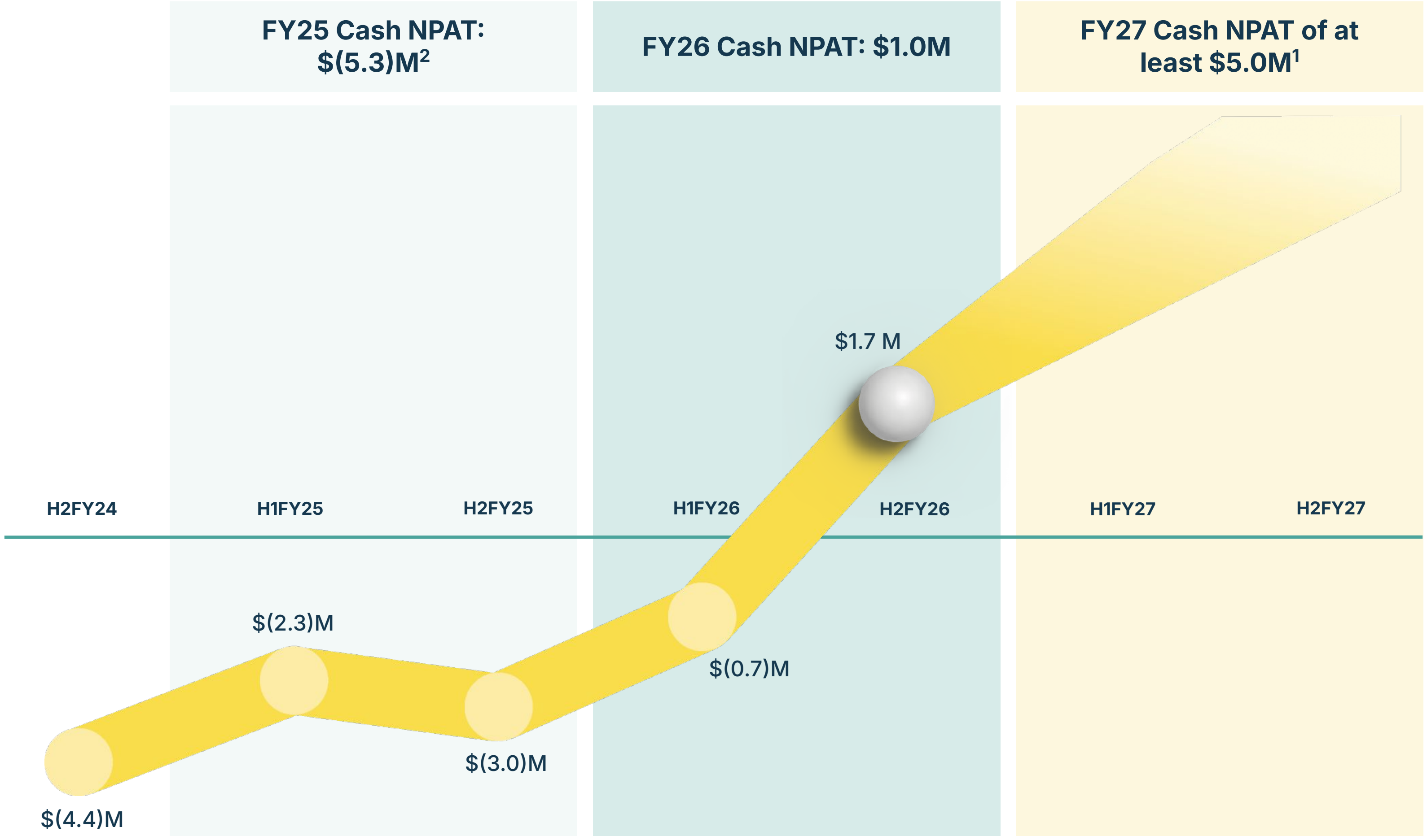
FY27 Guidance

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 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. .

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FY26 key results

LENDING

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

↑32% (Jun-25: $824M)

$695.3M
New loan originations

↑65% (FY25: $422.0M)

807
Average credit score of total book[2] as at Jun-26

↑3 (Jun-25: 804)

FINANCIAL

$108.8M
Revenue

↑19% (FY25: $91.6M)

$1.0M
Cash NPAT[3]

↑$6.3M (FY25: $(5.3)M)

5.27%
Portfolio NIM[4]

↓19 bps (FY25: 5.46%)

3.89%
Portfolio RAM[5]

↑22 bps (FY25: 3.67%)

1.01%
On-balance sheet 90+ day arrears

↓39 bps (Jun-25: 1.40%)

1.38%
Net losses

↓41 bps (FY25: 1.79%)

CAPITAL

Unrestricted cash of
$16.6M

$22.5M
Undrawn **corporate facility** capacity

$10.0M committed
$12.5M uncommitted

$354M
ABS transaction in FY26

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

[1] Closing loan book is a non-IFRS measure representing gross customer principal, before ECL provision and effective interest rate adjustments
[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] 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
[4] 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
[5] RAM defined as NIM less net loan losses during the period

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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
$35,576

Credit score average[1]
807

Automation-first fintech

82%
of loans automatically assessed 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] Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

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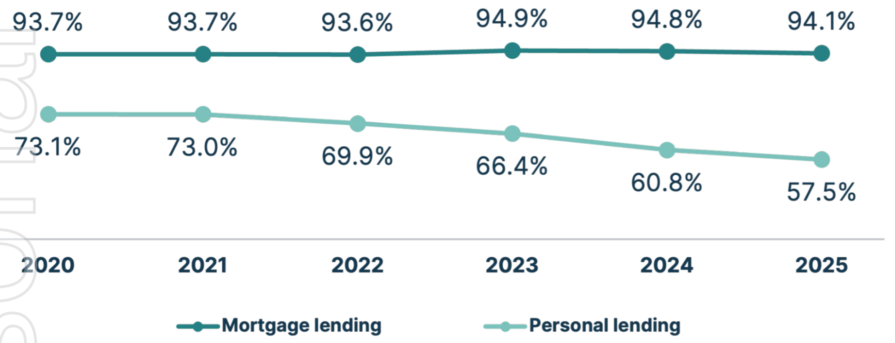
Structural tailwinds creating opportunity

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

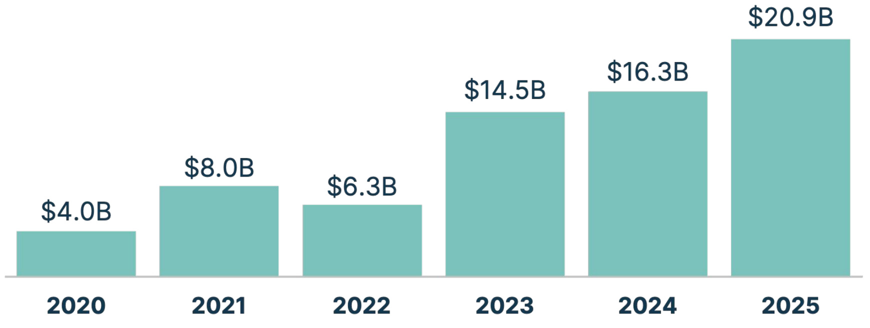
Share of total household lending with banks[1]



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

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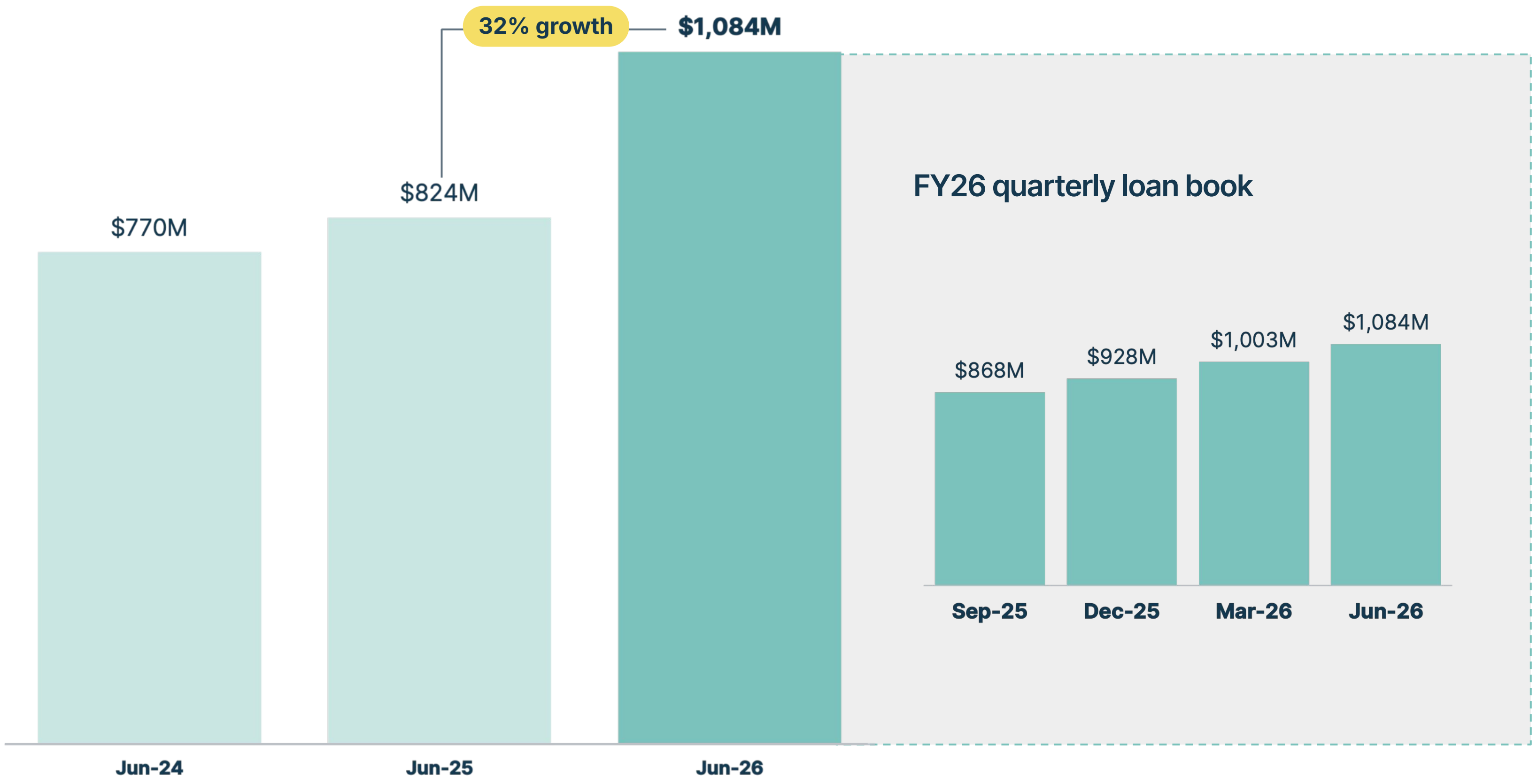
Strong loan book growth

- Continued momentum in loan originations drove loan book growth, 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[1]



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

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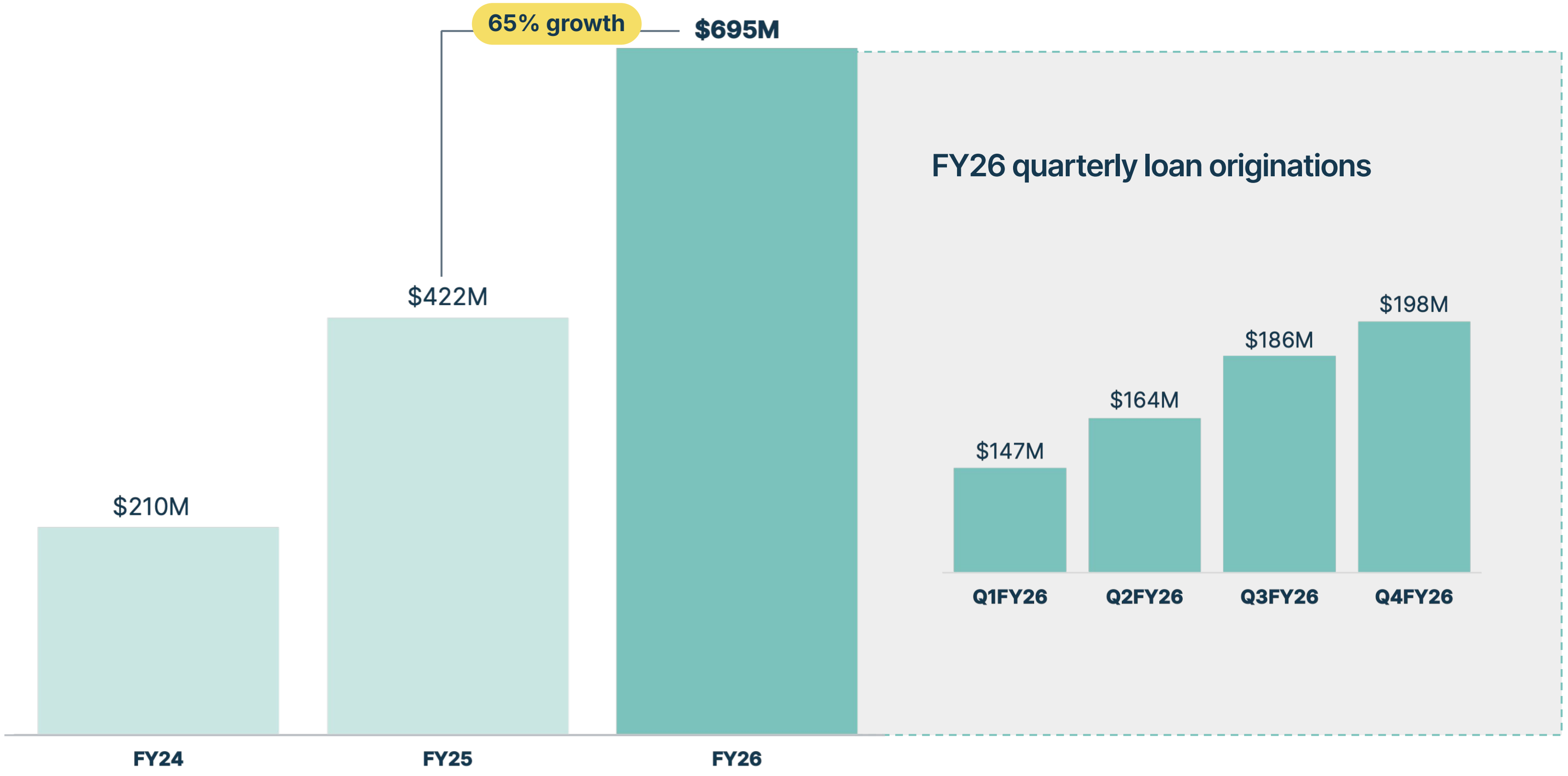
Record loan origination volume

- The Company delivered 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)
- Secured vehicle loan originations of $280.0M, an 86% increase on FY25 ($150.7M)

$415M
Personal Loan originations
↑53%
(FY25: $271M)

$280M
Secured Vehicle Loan originations
↑86%
(FY25: $151M)

Loan originations



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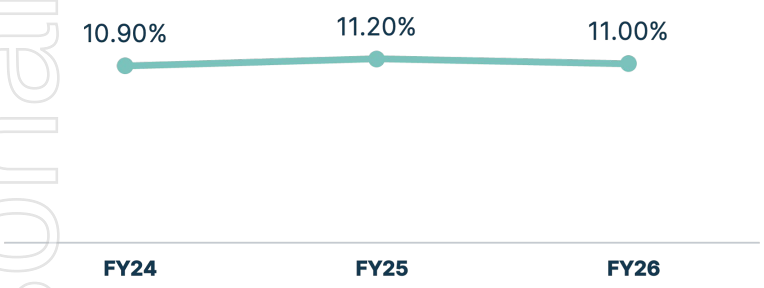
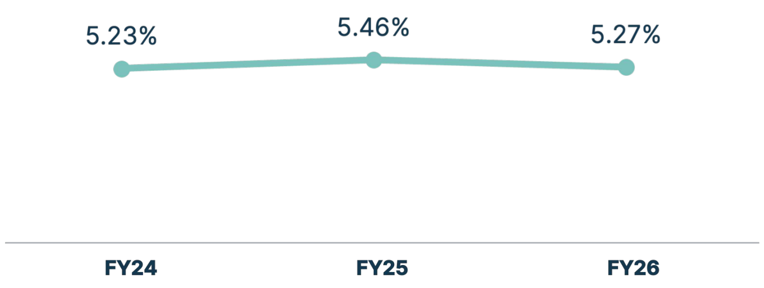
Improving risk-adjusted margin

- 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) decreased 19 bps to 5.27% (FY25: 5.46%), reflecting the reduction in portfolio yield
- Most importantly, portfolio Risk-Adjusted Margin (RAM) 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

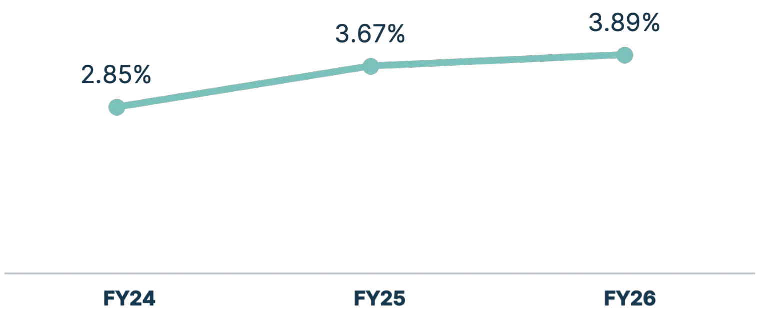
Portfolio yield



Portfolio Net Interest Margin (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

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NIM set at origination for the life of the loan

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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

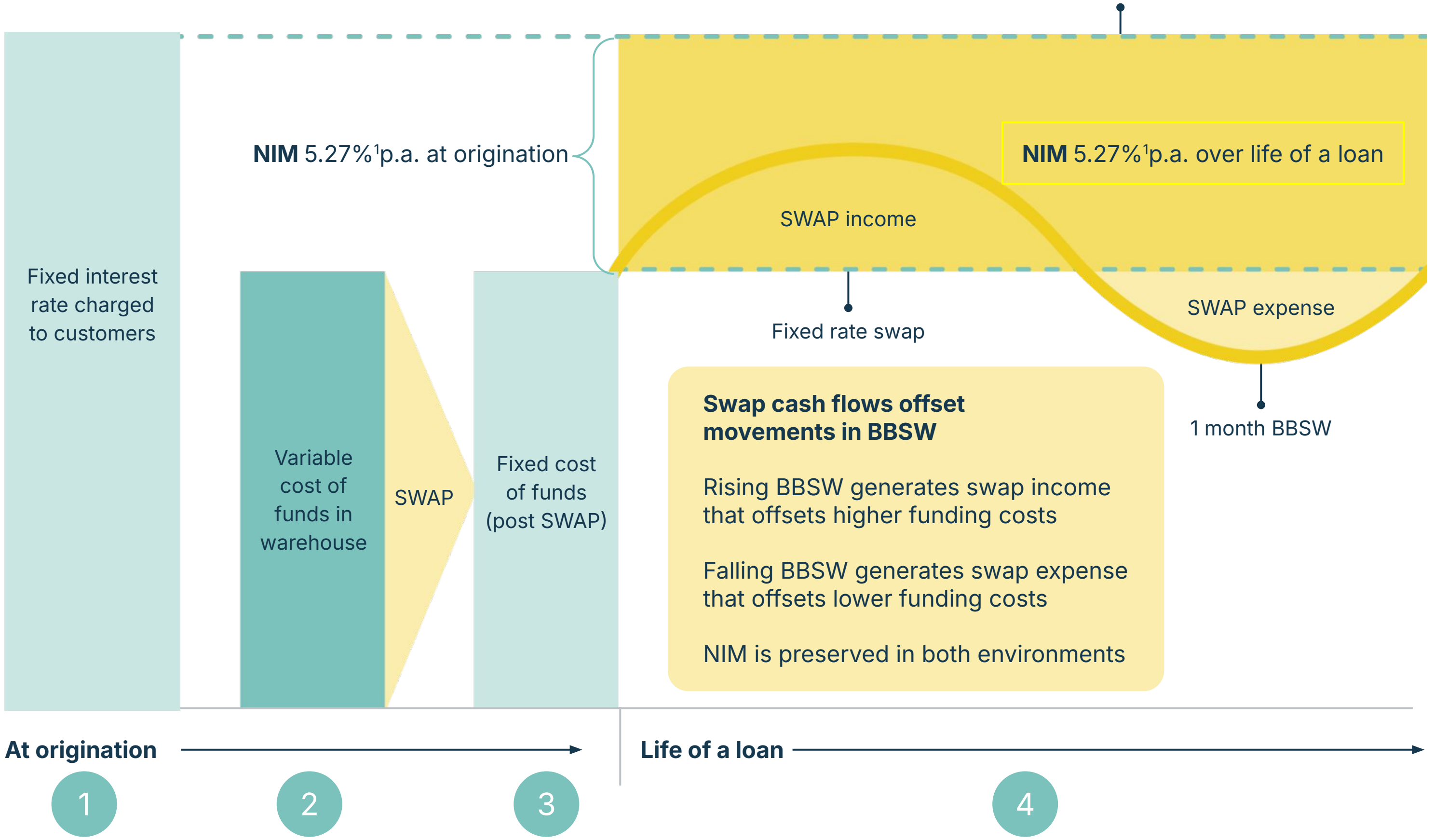
3 **Swaps convert variable funding cost to fixed cost**

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

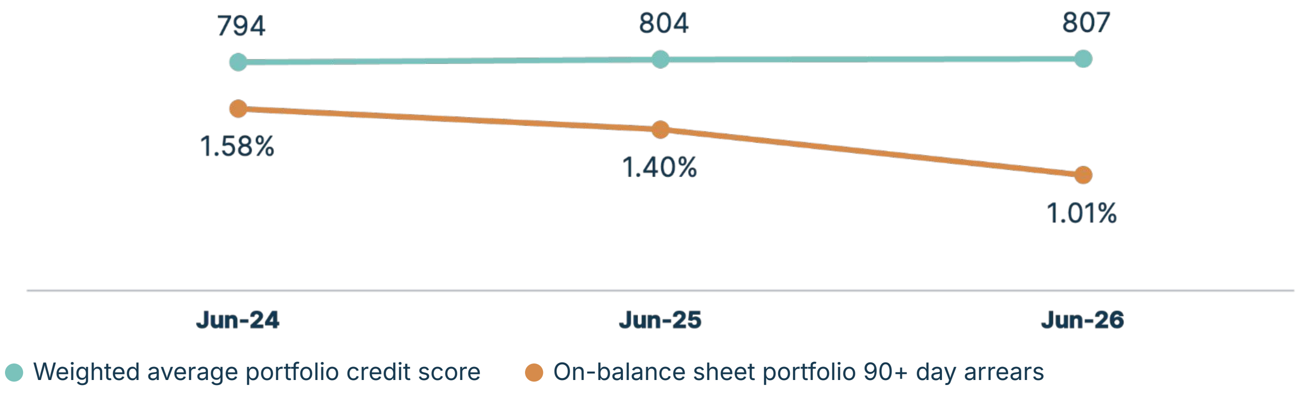


[1] FY26 portfolio NIM

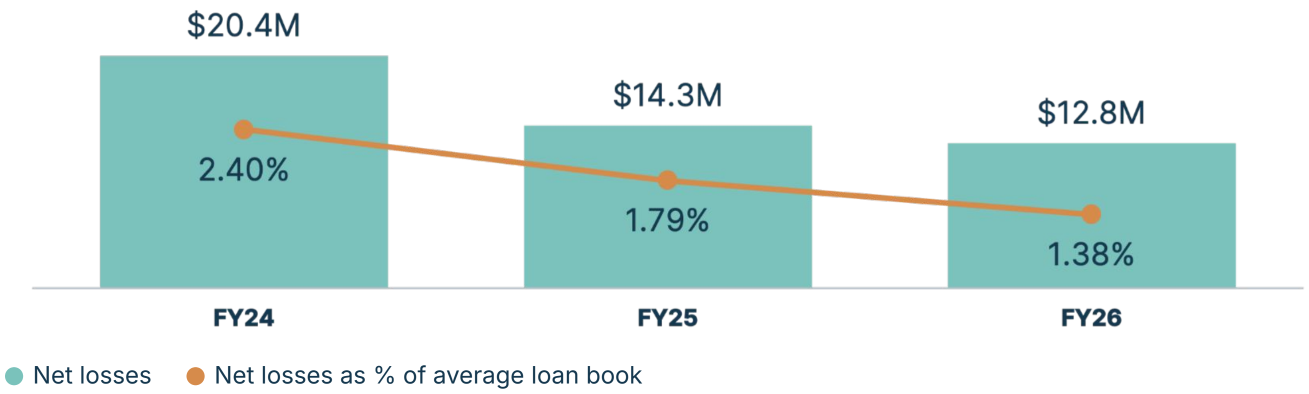
Improvement in book performance

- 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%)
- The decrease in arrears and net losses reflect the ongoing impact of the Company's improved arrears management platform

Customer credit scores and 90+ day arrears



Net losses ($ and %)



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Cash NPAT profitable

- Wisr delivered its inaugural full-year **Cash NPAT profit** in FY26 of $1.0M (FY25: $(5.3)M), driven by loan book and revenue growth, improved loss performance and strong operating leverage
- **Operating expenses** increased 7% to $30.3M, reflecting targeted investment to support 65% loan origination growth and loan book expansion
- Wisr remains focused on operational efficiency, and achieved a **cost-to-income ratio** of 28% in FY26 (FY25: 31%). With future loan book growth expected, Wisr is positioned to benefit from further operating leverage as revenue continues to scale
- **Cash corporate facility costs** decreased due to a reduced margin and a lower drawn balance of $27.5M on the corporate facility in FY26 (FY25: $35.0M), following the November 2025 refinance and partial repayment using equity raise proceeds
- With the release of the FY26 results, Wisr holds $97.9M 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

INCOME STATEMENT	FY25 ($M)	FY26 ($M)	Variance ($M)	Variance (%)
Revenue	91.6	108.8	17.3	19%
Finance costs[1]	(48.0)	(60.2)	(12.2)	25%
NIM	**43.5**	**48.6**	**5.1**	**12%**
NIM %	5.46%	5.27%		
Net loan losses	(14.3)	(12.8)	1.5	(11%)
Risk adjusted margin	**29.2**	**35.8**	**6.6**	**23%**
Risk adjusted margin %	3.67%	3.89%		
Operating expenses	(28.4)	(30.3)	(1.9)	7%
EBITDA	**0.8**	**5.6**	**4.8**	**600%**
Cash corporate facility costs[2]	(6.1)	(4.6)	1.5	(25%)
Cash NPAT[3]	**(5.3)**	**1.0**	**6.3**	**119%**
Cost to income ratio %[4]	31%	28%		

[1] Finance costs excludes HeadCo facility interest costs and hedge accounting.
[2] Excludes non-cash amortisation expense for transaction related costs of $0.7M and $2.0M in FY25 and FY26 respectively.
[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] Cost to income ratio defined as operating expenses/revenue.

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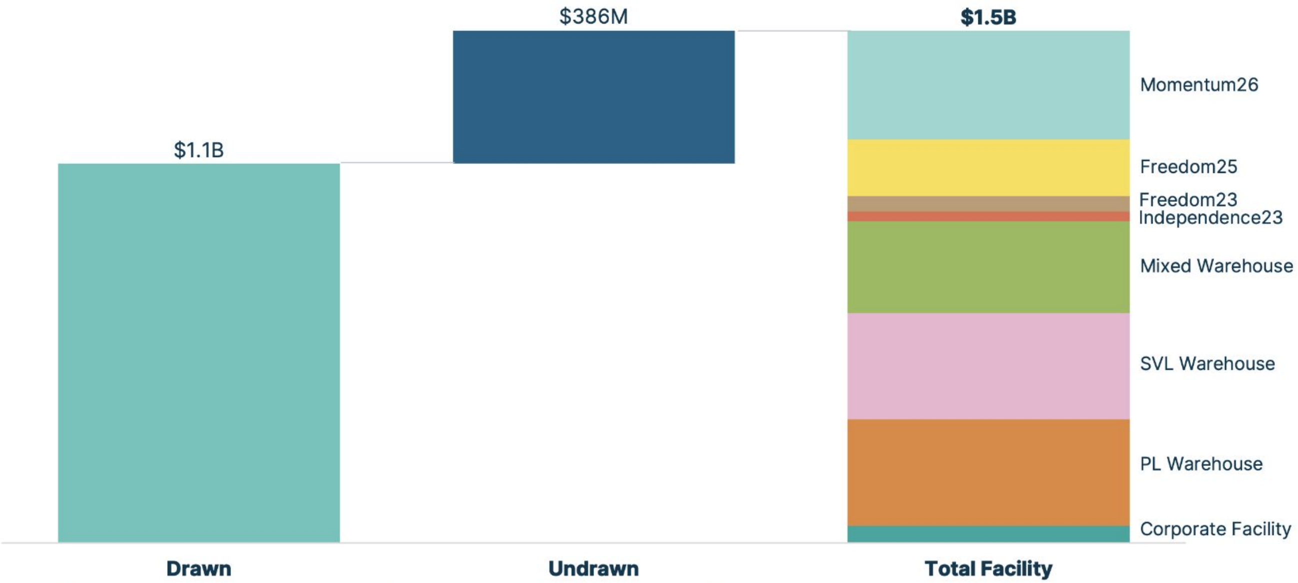
Robust funding program supports growth

- 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 (Jun-25: $917M), with $364M of undrawn capacity
- In November 2025, Wisr completed a $10.6M equity raise with proceeds used to repay $7.5M of the corporate debt facility and support continued loan origination growth
- At Jun-26, $27.5M was drawn from the $50M corporate facility (Jun-25: $35.0M), 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

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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

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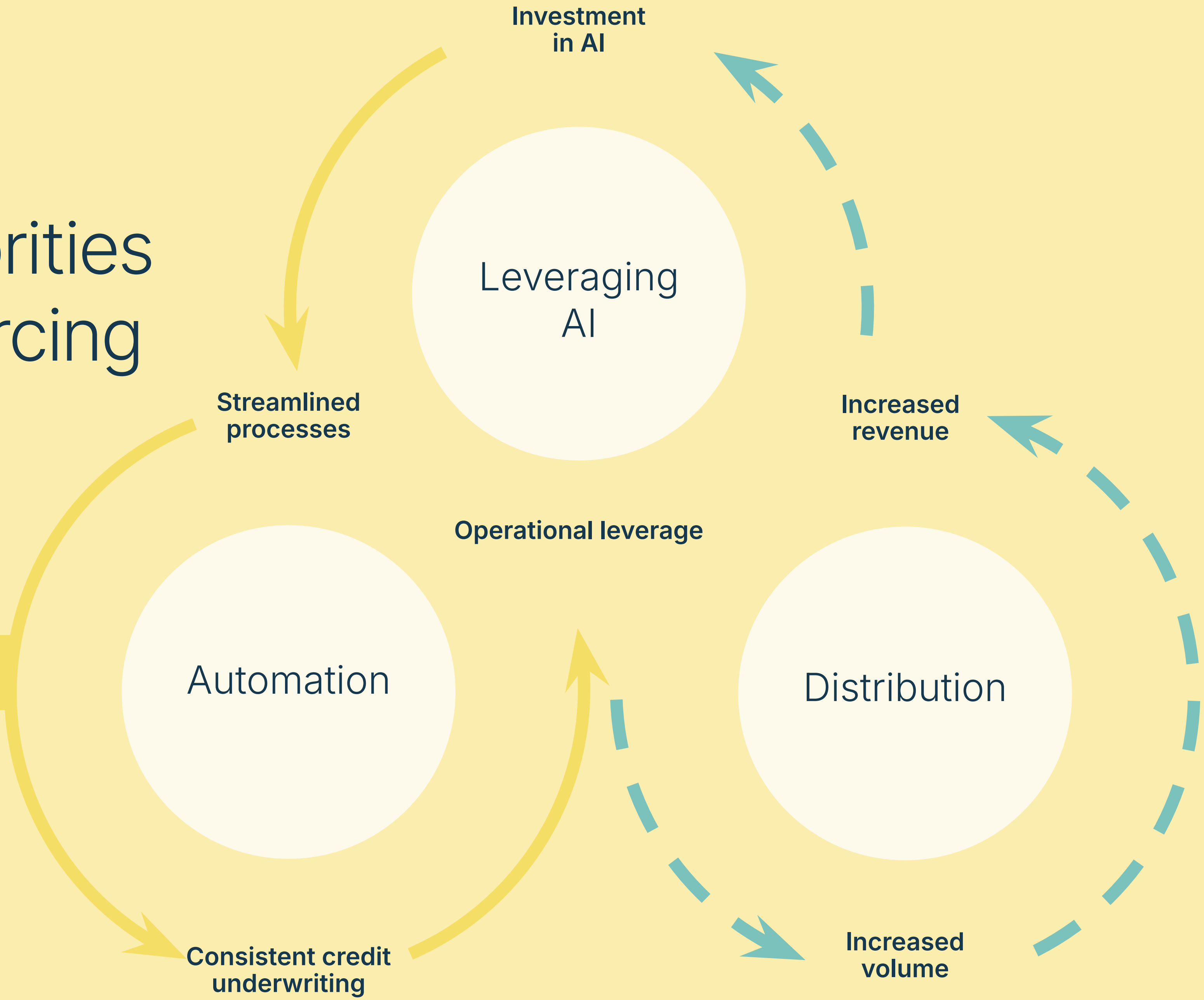
FY27 strategic priorities are mutually reinforcing



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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

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In summary

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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)
- FY26 originations of $695.3M, up 65% on FY25, a record annual result

Revenue momentum, credit quality and cost discipline

- FY26 revenue of $108.8M, up 19% (FY25: $91.6M)
- Net losses improved to 1.38% (FY25: 1.79%) 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

Capitalised for scale

- Completed a $10.6M equity raise and refinanced our corporate debt facility in Nov-25, materially reducing funding costs, strengthening the balance sheet and accelerating the pathway to Cash NPAT profitability
- $354M Momentum Trust 2026-1 ABS, Wisr's largest and first combined personal loan and secured vehicle loan transaction structured to satisfy EU and UK risk retention requirements, broadening Wisr’s international investor base

ADDITIONAL INFORMATION

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INCOME STATEMENT

STATUTORY

Revenue: $108.8M, up 19%, driven by strong origination and loan book growth

Employee expenses: $17.9M, up 5%, driven by investment to support current and future loan origination growth

Finance costs: $67.5M, up 21%, reflecting higher interest expense on the growing loan book, partially offset by lower corporate facility costs following the November 2025 refinance and partial repayment using equity raise proceeds

Provision for expected credit losses: $13.9M, up 27% (FY25: $10.9M), reflecting provisioning on 32% loan book growth. Provision coverage reduced 51 bps to 2.05% of closing receivables (Jun-25: 2.56%), reflecting improved book seasoning, stronger recoveries and lower late-stage arrears.

Cash flow hedge movement: $10.1M non-cash gain, driven by market interest rate movements and hedge utilisation, recognised under AASB 9 (refer following page)

	FY25 $'000	FY26 $'000	Variance $'000	Variance %
REVENUE				
Revenue	91,571	108,842	17,271	19%
EXPENSES				
Employee benefits expense	(17,114)	(17,926)	(812)	5%
Marketing expense	(862)	(652)	210	(24%)
Customer processing expense	(3,874)	(4,705)	(831)	21%
Other expense	(6,558)	(7,066)	(508)	8%
Finance expense	(55,938)	(67,520)	(11,582)	21%
Depreciation and amortisation expense	(1,753)	(2,575)	(822)	47%
Provision for expected credit loss expense	(10,921)	(13,876)	(2,955)	27%
Share based payment expense	(1,810)	(1,237)	573	(32%)
Loss before income tax	**(7,260)**	**(6,715)**	**545**	**(8%)**
OTHER COMPREHENSIVE INCOME OR LOSS:				
Changes in fair value of cash flow hedging instruments entered into after reclassification adjustments	(15,823)	10,078	25,901	n/m
Total comprehensive income/(loss) for the year is attributable to Owners of Wisr Limited:	(23,083)	3,362	26,445	n/m

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FINANCIAL INSTRUMENTS

IMPACT OF HEDGING

In FY26, Wisr recorded a $9.4M gain from movements in the fair value of hedging instruments. This reflects a shift from a $3.0M liability (Jun-25) to a $6.4M asset (Jun-26).

- $10.1M is shown under ‘Changes in fair value of hedging instruments’ (below Loss before tax), less $0.7M included in ‘Finance Costs’

The $9.4M movement was driven by:

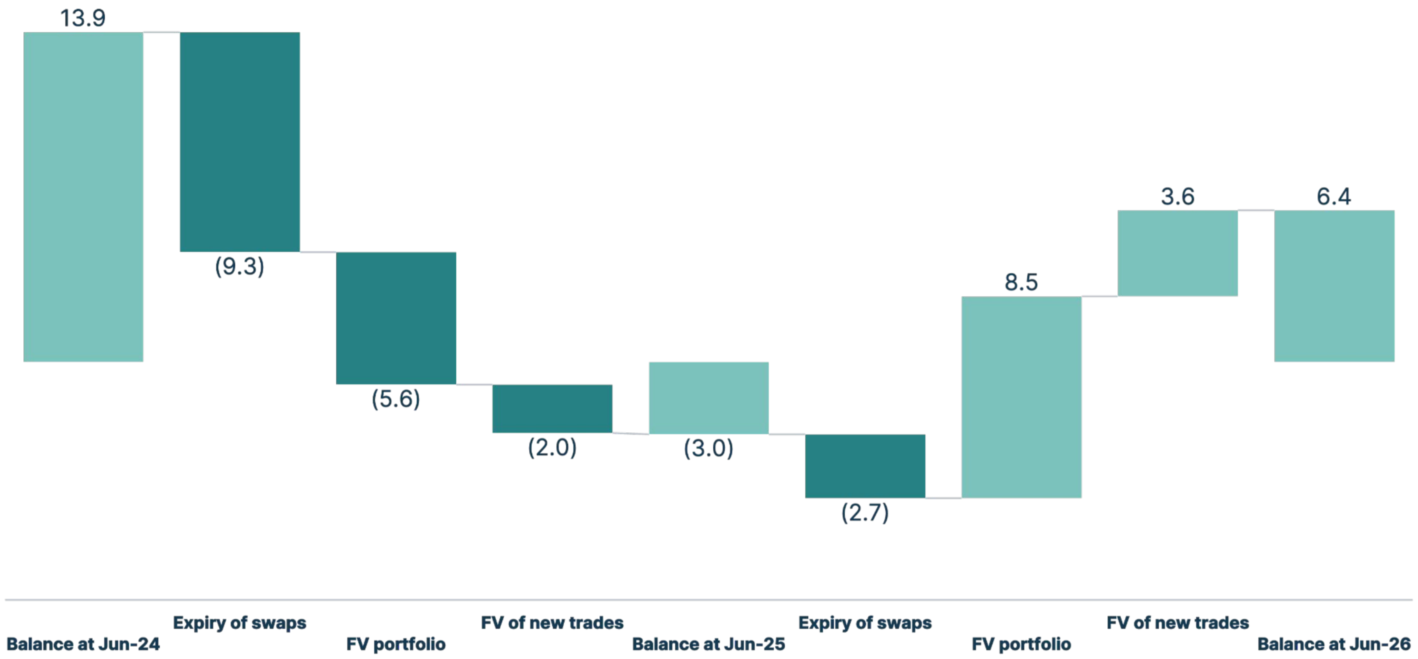
- Expiry of swaps (-$2.7M)
- Fair value of existing swaps (+$8.5M)
- Fair value of new trades (+$3.6M)

A ~118 bps rise in the three-year swap rate over FY26 drove the revaluation of the existing portfolio, reversing the majority of the prior year's mark-to-market liability position.

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.



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STATUTORY NPAT TO CASH NPAT RECONCILIATION

	FY25 $'000	FY26 $'000
Statutory NPAT	**(7,260)**	**(6,715)**
ECL provision expense	(3,370)	1,165
Share based payments expense	1,810	1,237
Depreciation and amortisation	1,753	2,575
Finance costs - non-cash[1]	678	2,022
Non-cash hedge accounting expense	1,087	667
Cash NPAT	**(5,302)**	**951**

[1] Finance costs - non cash: in FY26 were impacted primarily by the accelerated amortisation of capitalised setup costs from the previous corporate debt facility, following the refinance of the new facility during the period

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BALANCE SHEET

STATUTORY

Net Assets increased by $14.6M to $41.4M as at 30-Jun-26 (30-Jun-25: $26.7M), largely driven by:

Derivative Financial Instruments: (+$9.4M net impact): The net derivative position improved by $9.4M, shifting from a $3.0M liability as at 30-Jun-25 to a $6.4M asset as at 30-Jun-26.

Wisr enters into interest rate swaps to manage funding exposure to interest rate risk. In accordance with AASB 9 Hedge Accounting, these instruments are fair-valued at each reporting date. This period's movement represents a non-cash impact arising from market interest rate movements and hedge utilisation.

Capital Raise & Operating Results: (+$4.0M net impact): The remaining movement largely reflects the capital expansion from the $10.6M equity capital raise completed in November 2025, partially offset by the net loss recognised for the period.

	2025 $'000	2026 $'000	Variance $'000	Variance %
ASSETS				
Cash and cash equivalents	43,641	83,910	40,269	92%
Trade and other receivables	1	1	-	-
Loan receivables	813,083	1,080,407	267,324	33%
Other assets	1,145	1,147	2	0%
Property, plant and equipment	137	192	55	40%
Related party loan	300	300	-	-
Right of use assets	3,723	2,965	(758)	(20%)
Derivative financial instruments	-	6,375	6,375	n/m
Intangible assets	9,375	11,087	1,712	18%
Total assets	871,405	1,186,384	314,979	36%
LIABILITIES				
Trade and other payables	2,824	3,804	980	35%
Provision for employee benefits	1,299	1,578	279	21%
Lease liability	4,264	3,617	(647)	(15%)
Derivative financial instruments	3,036	-	(3,036)	(100%)
Borrowings	833,267	1,136,034	302,767	36%
Total liabilities	844,690	1,145,033	300,342	36%
Net assets	26,715	41,351	14,636	55%
EQUITY				
Issued capital	146,157	157,234	11,077	8%
Reserves	2,763	12,937	10,174	368%
Accumulated losses	(122,205)	(128,820)	(6,615)	5%
Total equity	26,715	41,351	14,636	55%

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CASH FLOW

STATUTORY

Operating Activities: Net cash from operating activities was $13.6M (FY25: $13.7M). Strong operational cash generation, offset by upfront cash outflows tied to higher new loan origination volumes.

Investing Activities: Net cash outflows increased to $280.0M (FY25: $75.5M), reflecting the deployment of capital to support significant loan book growth in FY26.

Financing Activities: Net cash inflows reached $306.7M (FY25: $43.1M), driven by increased warehouse and term deal funding to support loan originations, alongside the $10.6M capital raise in November 2025.

Cash Position: Cash and cash equivalents increased by $40.3M to $83.9M as at 30-Jun-26 (30-Jun-25: $43.6M).

Restricted Cash: $67.3M of total cash is held within warehouse and term deal trusts, restricted to funding loans and supporting trust operations.

Unrestricted Cash & Facilities: $16.6M in unrestricted cash, combined with $22.5M in undrawn corporate facility capacity, provides $39.1M in total available funding to support growth.

	2025 $'000	2026 $'000	Variance $'000	Variance %
CASH FLOWS FROM OPERATING ACTIVITIES				
Receipts from customers	89,448	103,652	14,204	16%
Payments to suppliers and employees	(27,243)	(31,297)	(4,054)	15%
Interest received on investments and cash	1,579	1,931	352	22%
Management fees received	997	-	(997)	(100%)
Interest and other finance costs paid	(51,088)	(60,725)	(9,637)	19%
Net cash provided by operating activities	**13,693**	**13,561**	**(132)**	**(1%)**
CASH FLOWS FROM INVESTING ACTIVITIES				
Payments for plant and equipment	(129)	(142)	(13)	10%
Proceeds from term deposit	562	-	(562)	(100%)
Payment for technology assets	(2,021)	(3,442)	(1,421)	70%
Net movement in customer loans	(73,926)	(276,413)	(202,487)	274%
Net cash (used in) / provided by investing activities	**(75,514)**	**(279,997)**	**(204,483)**	**271%**
CASH FLOWS FROM FINANCING ACTIVITIES				
Issued capital net of raising costs	-	10,036	10,036	n/m
Net proceeds from Wisr Warehouse and term deal borrowings	44,094	308,906	264,812	601%
Net proceeds from debt facility	-	(7,500)	(7,500)	n/m
Transaction costs related to borrowings	(749)	(4,089)	(3,340)	446%
Payments for right of use asset	(246)	(648)	(402)	163%
Net cash provided by / (used in) financing activities	**43,099**	**306,705**	**263,606**	**612%**
Net (decrease) / increase in cash and cash equivalents	(18,722)	40,269	58,991	n/m
Closing cash and cash equivalents	**43,641**	**83,910**	**40,269**	**92%**

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KEY FINANCIALS AND METRICS

	FY23	FY24	FY25	FY26
Loan book				
Originations ($m)	495	210	422	695
PL originations ($m)	319	161	271	415
SVL originations ($m)	176	49	151	280
Average loan amount	30,301	29,886	33,787	35,576
Closing loan book balance ($m)	931	770	824	1,084
Portfolio yield %	10.17%	10.90%	11.20%	11.00%
Portfolio NIM %	5.61%	5.23%	5.46%	5.27%
Portfolio RAM %	3.92%	2.85%	3.67%	3.89%
Credit quality				
Portfolio weighted average credit score	794	794	804	807
Net losses % of average receivables	1.70%	2.40%	1.79%	1.38%
90 day arrears % of closing receivables	1.25%	1.58%	1.40%	1.01%
ECL provision coverage % of closing receivables	2.63%	3.18%	2.56%	2.05%
Financials ($m)				
Revenue	91.9	93.8	91.6	108.8
Finance costs	(43.8)	(49.1)	(48.0)	(60.2)
NIM	48.0	44.7	43.5	48.6
Net loan losses	(14.5)	(20.4)	(14.3)	(12.8)
Risk adjusted margin	33.5	24.2	29.2	35.8
Operating costs	(33.9)	(26.5)	(28.4)	(30.3)
Corporate facility finance costs	(2.3)	(2.5)	(6.1)	(4.6)
Cash NPAT	(2.7)	(4.8)	(5.3)	1.0
Cost to income ratio	37%	28%	31%	28%
Funding and liquidity ($m)				
Unrestricted cash	21.7	28.4	14.1	16.6
Undrawn corporate facility	-	15.0	15.0	22.5
Drawn corporate facility	25.0	35.0	35.0	27.5

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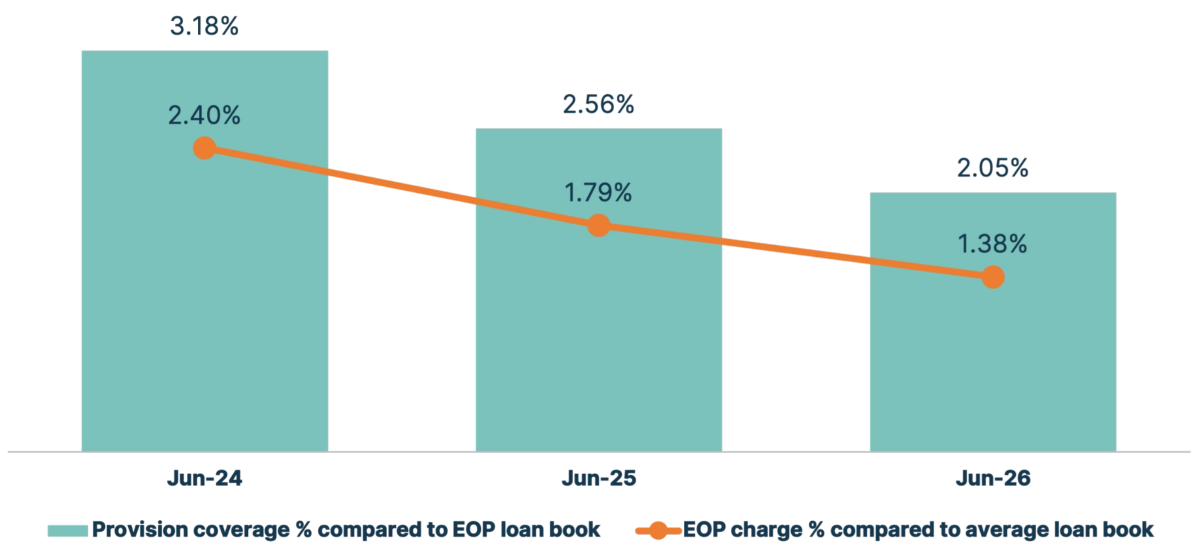
EXPECTED CREDIT LOSS (ECL)

- As at Jun-26, Wisr held a total ECL provision of 2.05%[1]
- The 51 bps reduction in provision coverage, from 2.56% at Jun-25, 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-25	**21.1**	**2.56%**
Expected credit loss expense recognised in FY26	13.9	
Net losses	(12.8)	
Closing balance at Jun-26	**22.2**	**2.05%**

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

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