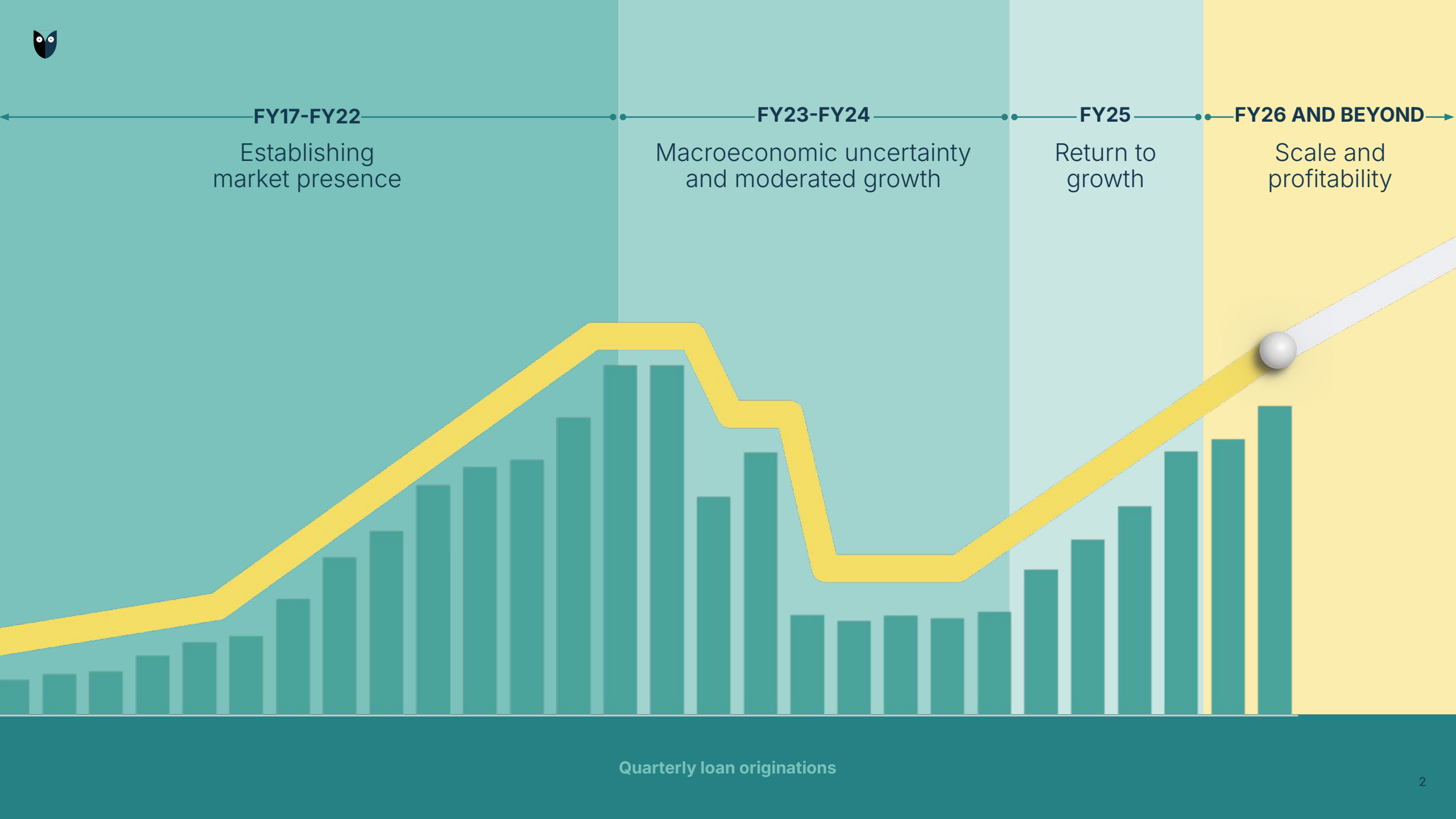




COMPANY UPDATE

Q2FY26

JANUARY 2026



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 Q2FY26 RESULTS

LENDING

\$928M
Wisr loan book
as at Dec-25

↑23% (Dec-24: \$757M)
↑7% (Sep-25: \$868M)

\$164.2M
New loan originations

↑76% (Q2FY25: \$93.5M)
↑12% (Q1FY26: \$146.8M)

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

↑9 (Dec-24: 798)
↑0 (Sep-25: 807)

FINANCIAL

11.08%
Portfolio yield

↓12 bps (Q2FY25: 11.20%)
↓6 bps (Q1FY26: 11.14%)

5.30%
Portfolio NIM²

↓63 bps (Q2FY25: 5.93%)
↑4 bps (Q1FY26: 5.26%)

1.13%
On-balance sheet
90+ day arrears

↓42 bps (Dec-24: 1.55%)
↓1 bps (Sep-25: 1.14%)

\$26.5M
Revenue

↑16% (Q2FY25: \$22.8M)
↑6% (Q1FY26: \$25.0M)

\$11.9M
Portfolio NIM²

↑\$0.7M (Q2FY25: \$11.2M)
↑\$0.8M (Q1FY26: \$11.1M)

1.15%
Net losses

↓57 bps (Q2FY25: 1.72%)
↓48 bps (Q1FY26: 1.63%)

CAPITAL

**Unrestricted cash of
\$16.3M**

\$22.5M
Undrawn corporate
facility capacity


\$10.0M committed
\$12.5M uncommitted

\$165.2M
Undrawn warehouse
capacity

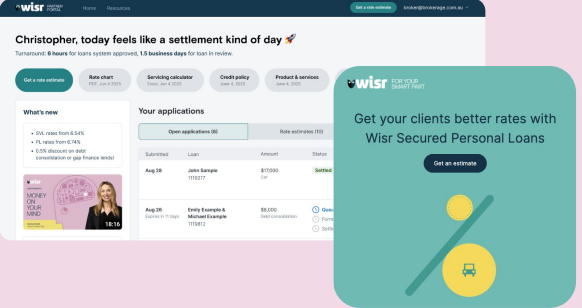
CUSTOMER

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

+82
Customer
Net Promoter Score



Launch of secured personal loans
via the upgraded Wisr partner portal



Note: Q2FY26 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



Q2FY26 CAPITAL INITIATIVES

Oct-25

Wisr Settles \$250M ABS transaction

Wisr's fifth ABS transaction decreases cost of funds and increases funding capacity

Nov-25

Wisr completes an equity capital raise of \$10.6M

Capital raise proceeds used to repay \$7.5M of corporate debt and support loan origination growth

Nov-25

Wisr refinances corporate debt facility

Materially lower interest margin enabled by equity-funded deleveraging

Dec-25

Warehouse limit restructure

A deliberate reduction in facility limits to optimise commitment fees and increased term deal cadence

**Capital initiatives
accelerate the
pathway to positive
Cash NPAT**

**Profitability expected
for H2FY26**

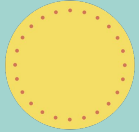


WISR AT A GLANCE



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

81K+ 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 deals 2 called term deals



Our mission is to power people's progress towards what matters to them - to remove friction, provide clarity and reduce mental load

Loan customers engaged with the proprietary Wisr platform are **36%**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

\$2.5B total loan originations



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

83% of loans automatically approved by AI powered decision engine

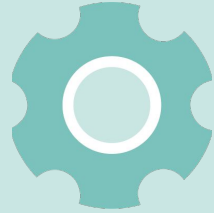
¹ Total number of customers supported via loans written

² Based on average comparison of engaged and unengaged Wisr Platform loan customers that are current and not in arrears during Q2FY26



AN AUTOMATION-FIRST FINTECH

Automation of loan approvals



- 83% of loans automatically approved by AI powered decision engine

CREDIT DECISIONS AUTOMATED



Automation of loan verification steps



- 43% 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



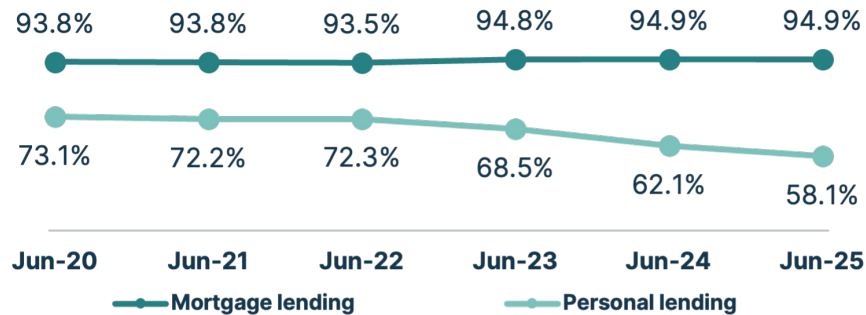
STRUCTURAL TAILWINDS CREATING OPPORTUNITY



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

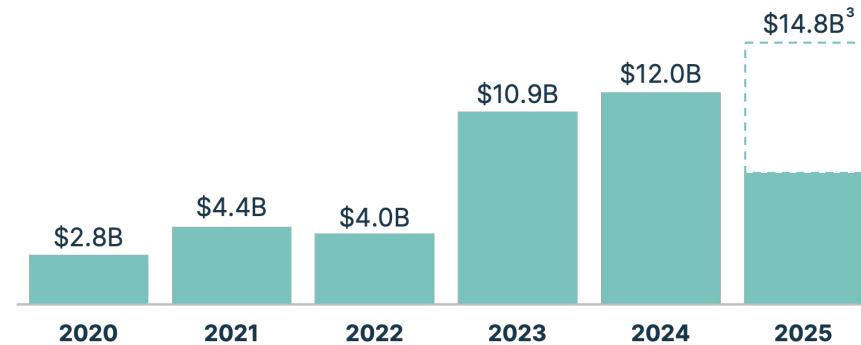
Share of total household lending with banks¹



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 3.0%



~\$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?

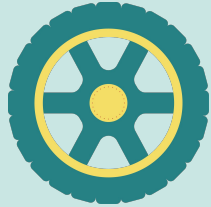
Personal loans

64%
of loan book



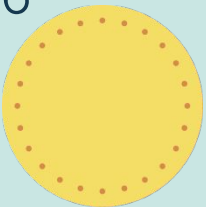
Secured vehicle loans

36%
of loan book



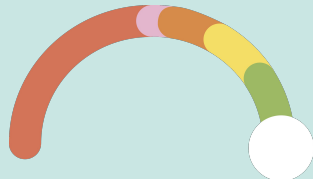
New loan size average¹

\$35,536



Credit score average²

807



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

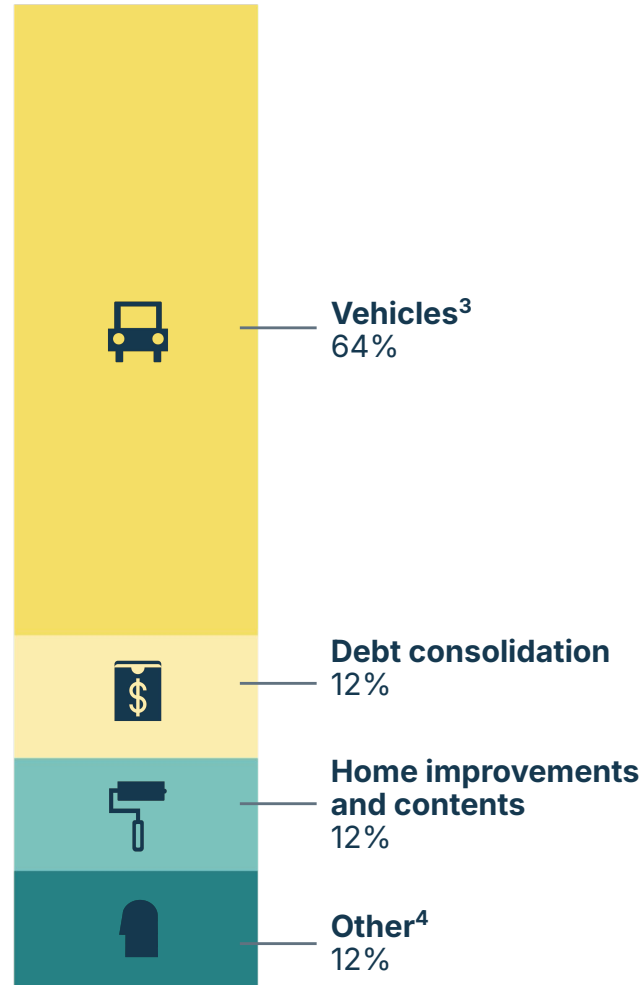
¹ For the quarter ending Dec-25

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

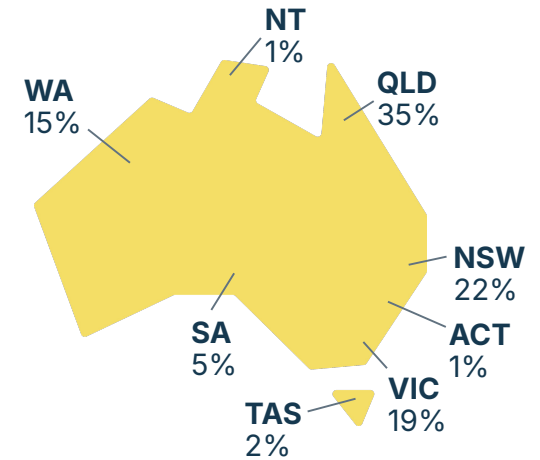
³ Comprises secured vehicle loans and personal loans

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

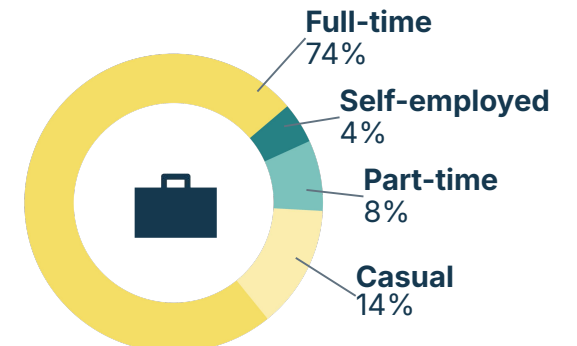
Why are customers coming to us?



Where are our customers located?




How are our customers employed?






STRONG LOAN BOOK GROWTH

- Continued momentum in loan originations drove total loan book growth for the fifth consecutive quarter, reaching \$928.5M as at Dec-25 (Dec-24: \$756.8M)
- The personal loan book increased 21% to \$597.7M (Dec-24: \$492.4M)
- The secured vehicle loan book increased 25% to \$330.8M (Dec-24: \$264.3M)


\$598M
Personal Loan Book

↑21%
(Dec-24: \$492M)


\$331M
Secured Vehicle Loan Book

↑25%
(Dec-24: \$264M)

Loan book





SUSTAINED LOAN ORIGINATION GROWTH

- The Company delivered its seventh consecutive quarter of strong loan origination growth in Q2FY26
- Loan originations increased to \$164.2M in the period, up 76% on Q2FY25 (\$93.5M) and up 12% on Q1FY26 (\$146.8M)
- Personal loan originations of \$106.2M, up 95% on Q2FY25 (\$54.4M) and secured vehicle loan originations of \$58.0M, up 48% on Q2FY25 (\$39.1M)

Loan originations



\$106M

Personal Loan originations

↑95%
(Q2FY25: \$54.4M)



\$58M

Secured Vehicle Loan originations

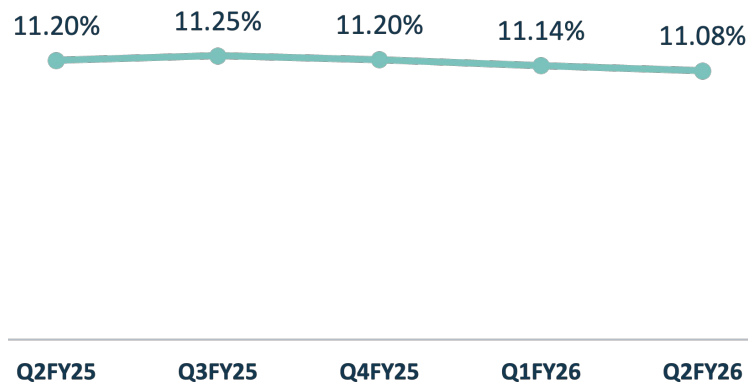
↑48%
(Q2FY25: \$39.1M)



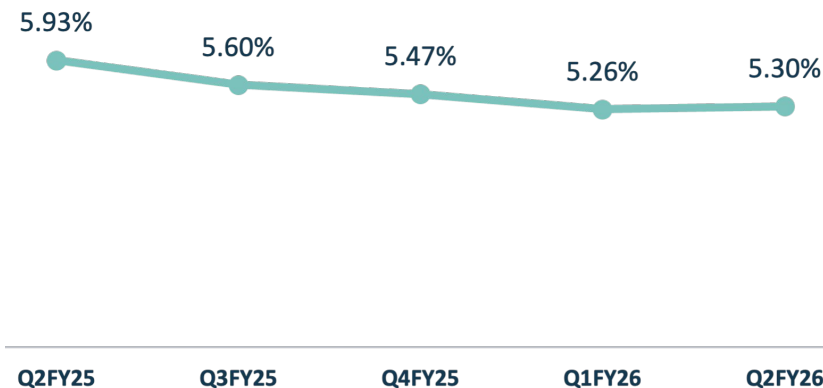
STABLE YIELD, IMPROVING NIM AND CREDIT QUALITY

- Quarterly portfolio yield of 11.08% is broadly stable (Q2FY25: 11.20% and Q1FY26: 11.14%), driven by disciplined pricing and notwithstanding higher credit quality and greater proportion of secured vehicle loans
- Quarterly portfolio Net Interest Margin (NIM) of 5.30%, a decrease of 63 bps (Q2FY25: 5.93%) and increase of 4 bps on prior quarter (Q1FY26: 5.26%)
- NIM in Q1FY26 and early Q2FY26 was impacted by temporarily higher undrawn costs associated with the commencement of Warehouse 3, which began to unwind in the second half of Q2FY26. The quarter-on-quarter increase reflects higher warehouse utilisation, the benefits of warehouse restructuring and the successful pricing of the recent ABS transaction
- The quality of Wisr's portfolio remains high with an average credit score of 807¹ compared to 798¹ in Q2FY25

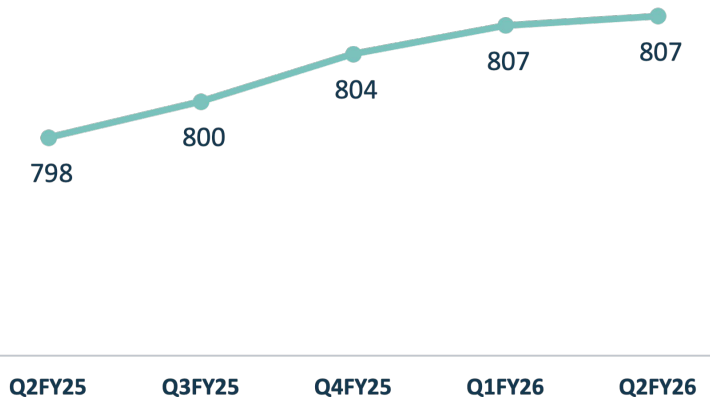
Portfolio yield



Portfolio NIM²



Portfolio credit score¹



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

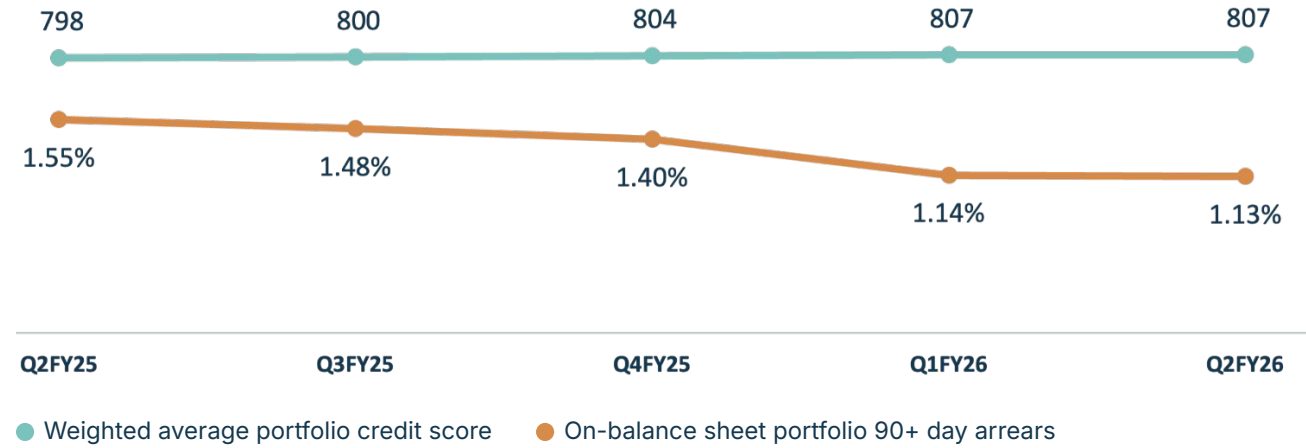
²NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts



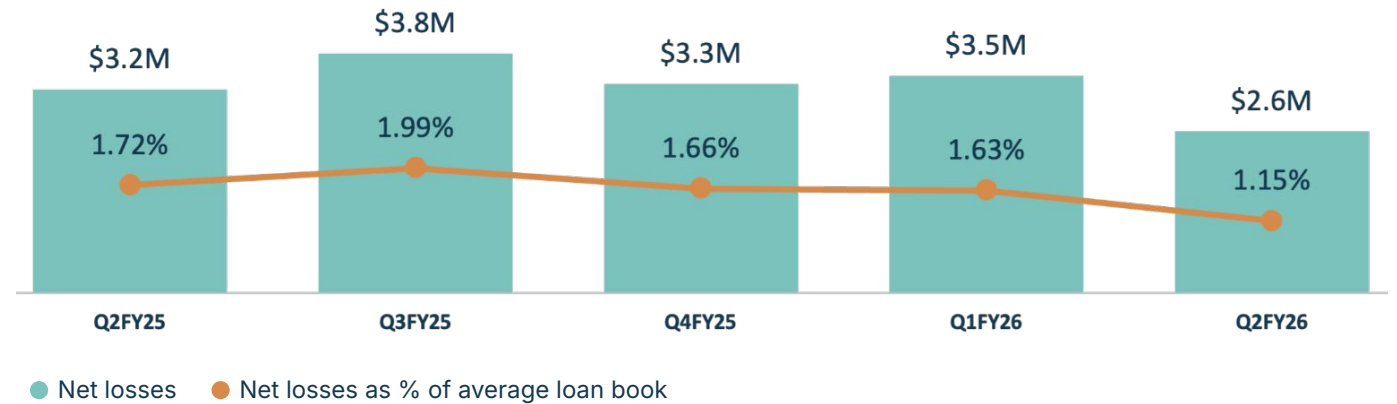
IMPROVEMENT IN ARREARS AND LOSSES

- 90+ day arrears decreased 42 bps to 1.13% (Dec-24: 1.55%) and 1 bps on prior quarter (Sep-25: 1.14%)
- Net losses decreased 57 bps to 1.15% (Q2FY25: 1.72%) and 48 bps on prior quarter (Q1FY26: 1.63%)

Customer credit scores and 90+ day arrears



Net losses (\$ and %)

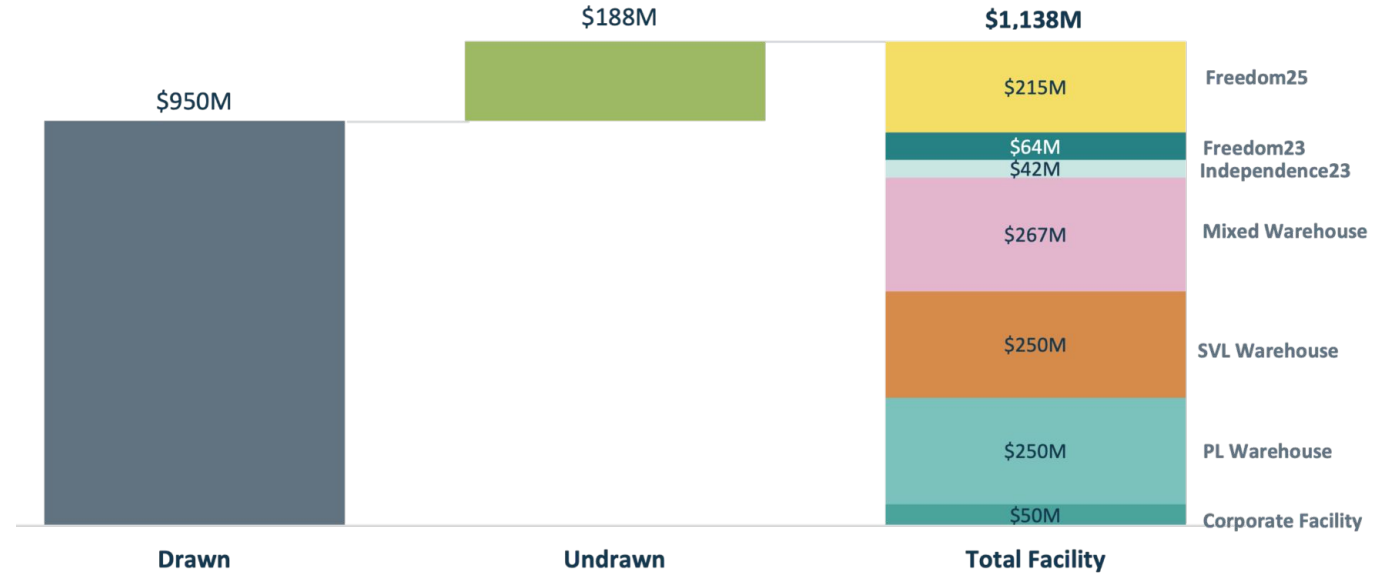




ROBUST FUNDING PROGRAM SUPPORTS GROWTH

- The Company's three warehouse facilities now have a total commitment of \$767M (Sep-25: \$917M) with \$165M undrawn capacity, reflecting a reduction in facility limits to optimise commitment fees and increased ABS transaction cadence
- In November 2025, Wisr completed a \$10.6M equity raise with proceeds used to repay \$7.5M of the corporate debt facility and support loan origination growth
- The Company refinanced its corporate debt facility, delivering a material reduction in interest margin
- At Dec-25, \$27.5M was drawn from the \$50M facility, with \$10.0M committed and \$12.5M uncommitted capacity

Funding as at 31-Dec-25



	Corp Facility	WH1	WH2	WH3	I23	F23	F25
% drawn	55%	83%	94%	60%	100%	100%	100%
Facility start	Nov-25	Oct-19	Oct-21	May-25	Feb-23	Dec-23	Oct-25
Facility expiry / call date¹	Nov-28	Sep-26	Aug-26	Jun-26	Sep-26	Jul-27	Apr-29
Products	Corp	PL	SVL	Mixed	SVL	PL	PL

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



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

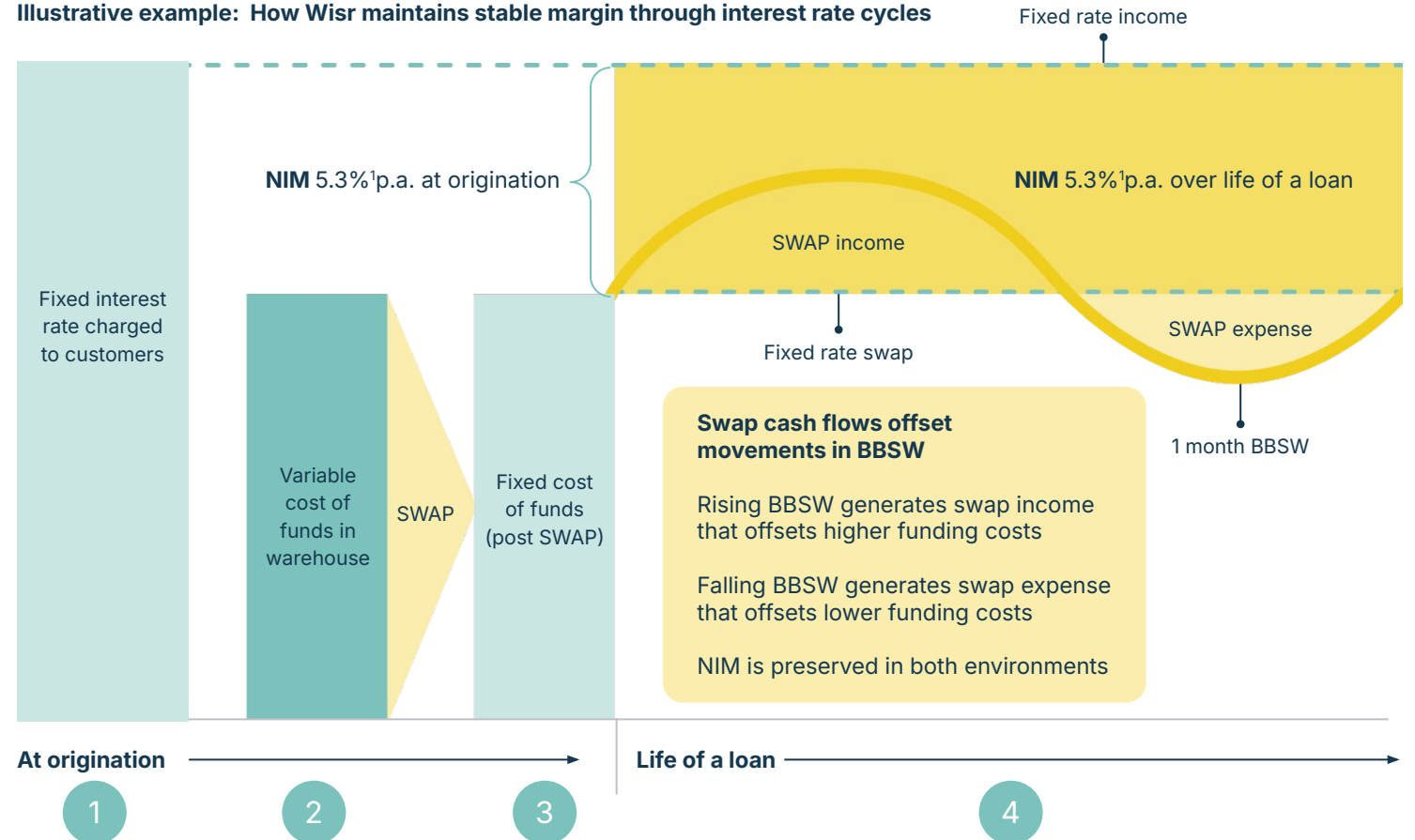
3 Swaps convert variable funding cost to fixed cost

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

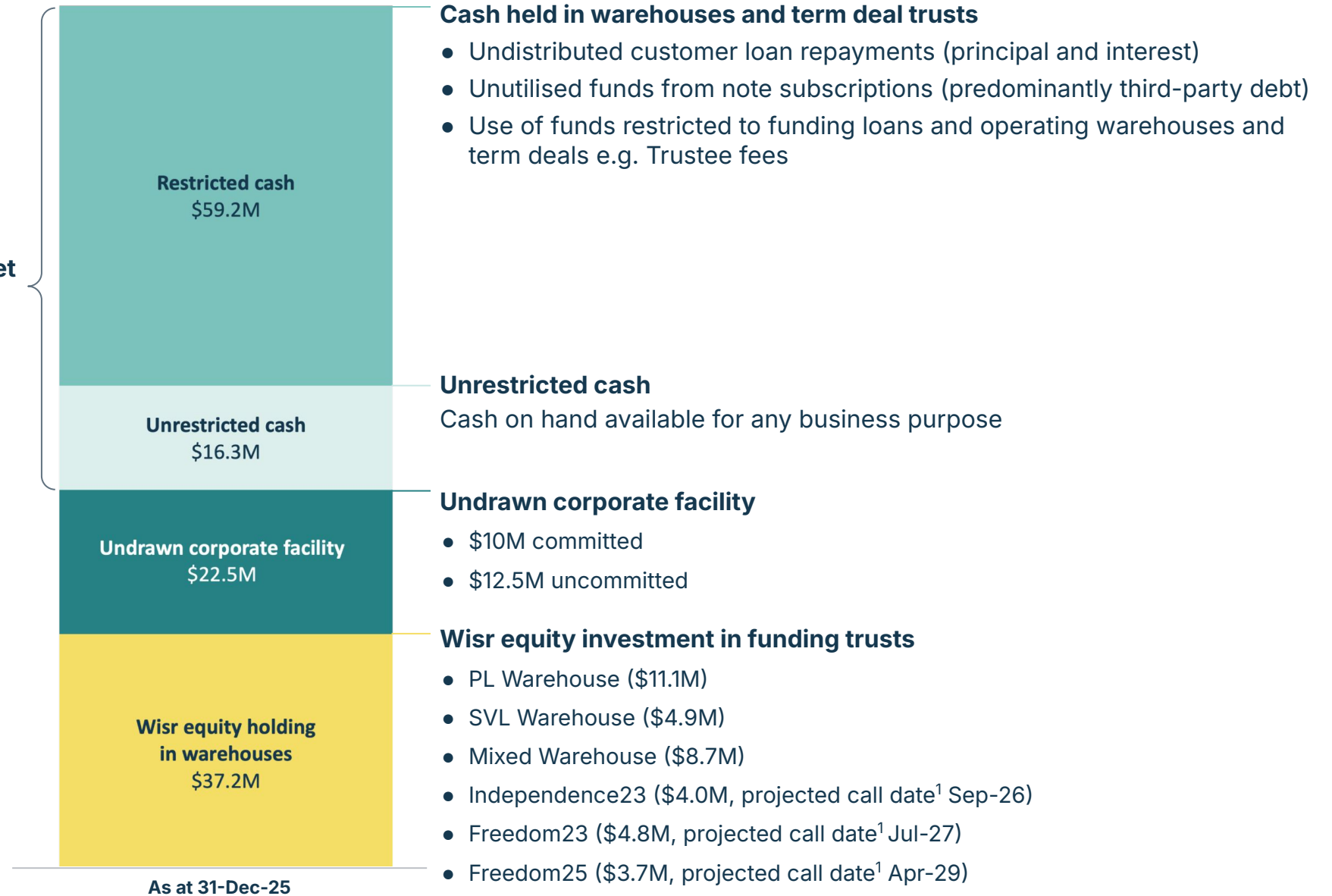


¹Current portfolio NIM



STRONGLY CAPITALISED

Total cash on balance sheet
\$75.5M



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



FY26 GUIDANCE¹

Completion of the equity capital raise and refinancing of the corporate debt facility materially reduced Wizr's funding costs and strengthened the balance sheet, resulting in an **upgrade to FY26 guidance, with Cash NPAT profitability now expected in H2 FY26, as announced in November 2025**

Cash NPAT profitability expected in H2 FY26

(Upgraded in Nov-25)

Loan origination growth

(FY25: \$422M)

40%+

Revenue growth

(FY25: \$91.6M)

15%+

Cost-to-income ratio improvement

(FY25: 31%)

<29%

¹Guidance will be reported on and refined as the year progresses. Forward-looking statements, whilst considered reasonable by Wizr at the date of this presentation, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wizr'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

Accelerating loan book growth

- ✓ The loan book increased 23% to \$928.5M (Q2FY25: \$756.8M), driven by continued momentum in origination of both personal and secured vehicle loans
- ✓ Loan originations increased 76% to \$164.2M (Q2FY25: \$93.5M)

Strong portfolio economics

- ✓ Revenue increased 16% to \$26.5M (Q2FY25: \$22.8M), driven by an increase in the loan book
- ✓ Quarterly portfolio Net Interest Margin (NIM) increase by 4 bps to 5.30% (Q1FY26: 5.26%) reflecting higher warehouse utilisation, the benefits of warehouse restructuring and the successful pricing of the recent ABS transaction

Improved loan book performance

- ✓ Net losses decreased 57 bps to 1.15% (Q2FY25: 1.72%) and 90+ day arrears decreased 42 bps to 1.13% (Dec-24: 1.55%) reflecting continued improvements in credit performance and arrears management

Capitalised for scale

- ✓ Completed a \$10.6M equity raise and refinanced our corporate debt facility, materially reducing funding costs, strengthening the balance sheet and resulting in updated FY26 guidance with Cash NPAT profitability now expected in H2 FY26, as announced in November
- ✓ \$16.3M of unrestricted cash with \$22.5M remaining undrawn from the corporate debt facility



QUESTIONS





DISCLAIMER



ABN 80 004 661 205

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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.