



ASX RELEASE

WISR Achieves \$1 Billion Loan Book and Upgrades Guidance

Significant milestone achieved along with record loan originations driving an upgrade to FY26 guidance

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Sydney, 29 April 2026 - WISR Limited (**ASX: WZR**) ("**WISR**", or the "**Company**") is pleased to share its Q3FY26 market update for the period ending 31 March 2026.¹

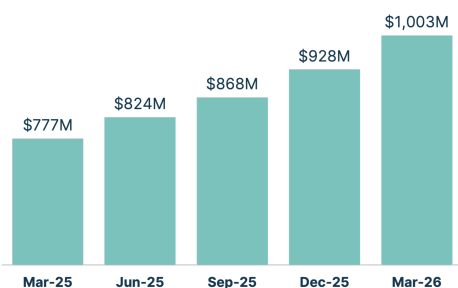
WISR's loan book reached the \$1 Billion milestone in Q3FY26, increasing 29% to \$1,003.4M (Mar-25: \$777.2M), while revenue increased 22% to \$27.4M (Q3FY25: \$22.4M). This growth was driven by a record quarter in loan originations, which increased 68% to \$186.1M (Q3FY25: \$111.0M).

Reflecting strong year-to-date loan origination performance, WISR is upgrading its FY26 guidance to 50%+ loan origination growth (from 40%+). The Company remains well-positioned to deliver Cash NPAT profitability in H2FY26, alongside continued revenue growth and cost-to-income performance, and reaffirms these guidance metrics.

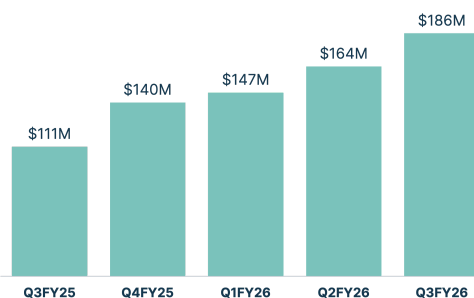
Lending

- Closing loan book of \$1,003.4M, a 29% increase on Mar-25 (\$777.2M), and a 8% increase on Dec-25 (\$928.5M)
- Loan originations of \$186.1M, a 68% increase on Q3FY25 (\$111.0M) and a 13% increase on prior quarter (\$164.2M)
- Personal loan originations of \$107.6M, a 46% increase on Q3FY25 (\$73.8M) and secured vehicle loan originations of \$78.5M, a 111% increase on Q3FY25 (\$37.2M)

Loan book



Originations



¹ Q3FY26 financial metrics and performance are unaudited



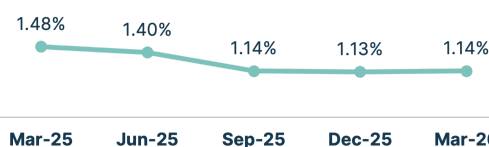
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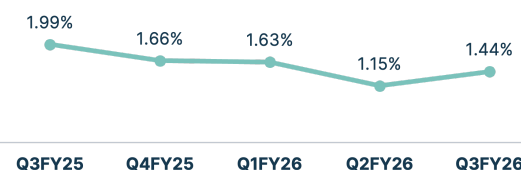


- Loan book average credit score increased to 808² (Mar-25: 800) and was stable compared to prior quarter (Dec-25: 807)
- 90+ day arrears decreased 34 bps to 1.14% (Mar-25: 1.48%) and was stable compared to the prior quarter (Dec-25: 1.13%)
- Net losses decreased 55 bps to 1.44% (Q3FY25: 1.99%) and increased 29 bps on prior quarter (Q2FY26: 1.15%), driven by Q3 being a seasonal high and Q2 a seasonal low, consistent with previously communicated expectations

90+ day arrears



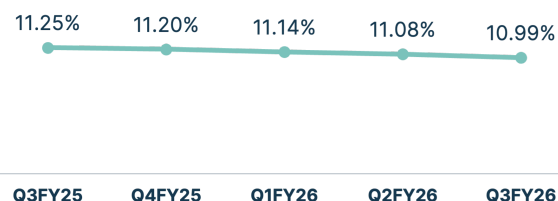
Net loss



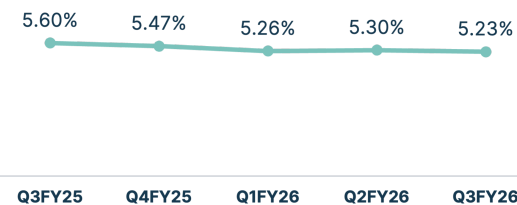
Financial

- Revenue increased 22% to \$27.4M (Q3FY25: \$22.4M) and 3% on prior quarter (Q2FY26: \$26.5M), driven by strong loan book growth
- Quarterly portfolio yield of 10.99% reflects a modest decline from 11.25% in Q3FY25 and 11.08% in Q2FY26, driven by a continued shift toward higher credit quality and a greater proportion of secured vehicle loans, which has flowed through to Net Interest Margin (NIM³), decreasing 37 bps to 5.23% (Q3FY25: 5.60%) and 7 bps from prior quarter (Q2FY26: 5.30%)
- WISR increased front book pricing for new originations during the quarter to offset the geopolitics driven higher funding costs, with the benefit to portfolio yield expected to emerge gradually over time

Portfolio yield



Portfolio NIM



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 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



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Capital

- Unrestricted cash of \$14.8M (Dec-25: \$16.3M)
- The Company's three warehouse facilities have total commitments of \$767M (Dec-25: \$767M), with \$47.5M of undrawn capacity. In April 2026, a temporary \$120M increase in warehouse limits was secured to provide additional flexibility ahead of the next ABS transaction

Customer

We continued to improve the customer experience through targeted initiatives, while also receiving external recognition for delivery. Key initiatives include:

- **Automated income verification:** income verified against payroll and superannuation data, enabling faster approvals
- **AI-verified settlements:** account details cross-checked against source documents before funding, reducing errors and fraud risk
- **AI collections assistant:** real-time compliance prompts and automated call summaries, enabling the team to focus on customer outcomes
- **WeMoney 2026 "Best Mobile Experience" award:** recognised for the third consecutive year for the best app experience across lenders

Leadership Commentary

Mr Andrew Goodwin, WISR's Chief Executive Officer, said, "Q3FY26 marked a significant milestone for WISR, with our loan book growing 29% to over \$1 Billion, and revenue increasing 22% to \$27.4M. This result was supported by a 68% increase in loan originations to a record \$186.1M, reflecting continued strong demand and consistent execution across both personal and secured vehicle loans.

Importantly, this growth was achieved alongside continued improvement in credit performance, with 90+ day arrears decreasing 34 basis points to 1.14% and net losses decreasing 55 basis points to 1.44%, demonstrating the effectiveness of our disciplined credit settings and robust arrears management framework. The average credit score of the loan book remained strong at 808, reinforcing the ongoing quality of new originations.

Given strong year-to-date momentum, we are pleased to upgrade the FY26 origination growth guidance to 50%+, while remaining on track to deliver Cash NPAT profitability in H2FY26, supported by ongoing revenue growth and cost discipline," concluded Mr Goodwin.



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WISR Chief Executive Officer Mr Andrew Goodwin discusses WISR's Q3FY26 results in a video interview here: <https://investorhub.wizr.com.au/link/eY009y>

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.wizr.com.au



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