COMPANY UPDATE

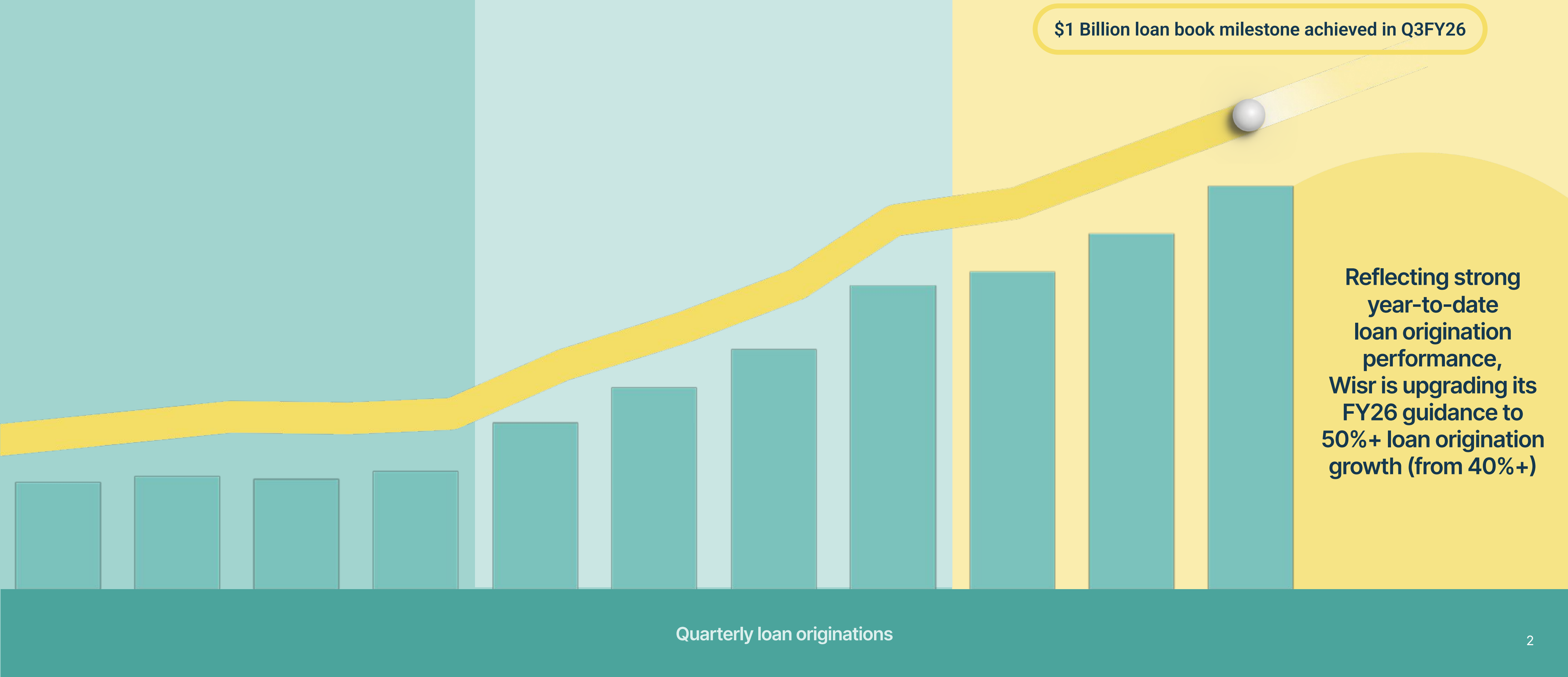
# Q3FY26

APRIL 2026

FY24
Moderated growth settings

FY25
Return to growth

FY26
Scale and profitability



# Q3FY26 key results

## LENDING

**$1,003M**
**Wisr loan book**
as at Mar-26

↑**29%** (Mar-25: $777M)
↑**8%** (Dec-25: $928M)

**$186.1M**
**New loan originations**

↑**68%** (Q3FY25: $111.0M)
↑**13%** (Q2FY26: $164.2M)

**808**
**Average credit score of total book**[1] as at Mar-26

↑**8** (Mar-25: 800)
↑**1** (Dec-25: 807)

## FINANCIAL

**10.99%**
**Portfolio yield**

↓**26 bps** (Q3FY25: 11.25%)
↓**9 bps** (Q2FY26: 11.08%)

**$27.4M**
**Revenue**

↑**22%** (Q3FY25: $22.4M)
↑**3%** (Q2FY26: $26.5M)

**5.23%**
**Portfolio NIM**[2]

↓**37 bps** (Q3FY25: 5.60%)
↓**7 bps** (Q2FY26: 5.30%)

**$12.4M**
**Portfolio NIM**[2]

↑**15%** (Q3FY25: $10.7M)
↑**4%** (Q2FY26: $11.9M)

**1.14%**
**On-balance sheet 90+ day arrears**

↓**34 bps** (Mar-25: 1.48%)
↑**1 bps** (Dec-25: 1.13%)

**1.44%**
**Net losses**

↓**55 bps** (Q3FY25: 1.99%)
↑**29 bps** (Q2FY26: 1.15%)

## CAPITAL

**Unrestricted cash** of
**$14.8M**

**$22.5M**
Undrawn **corporate facility** capacity
$10.0M committed
$12.5M uncommitted

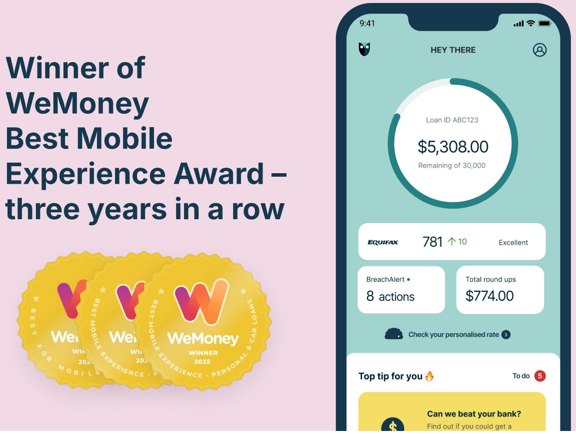
**$41.7M**
**Equity investments** in funding trusts

## CUSTOMER

**New AI tools for simpler servicing, settlements and collections**
(see next slide)

**+80**
Customer
**Net Promoter Score**

**Winner of WeMoney Best Mobile Experience Award – three years in a row**




Note: Q3FY26 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

# An automation-first fintech

## Automation of loan approvals

- 84% of loans automatically approved by AI powered decision engine

**CREDIT DECISIONS AUTOMATED**


## Automation of loan verification steps

- 44% of loan verification steps automated

**VERIFICATION STEPS AUTOMATED**


## Recent initiatives

- **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

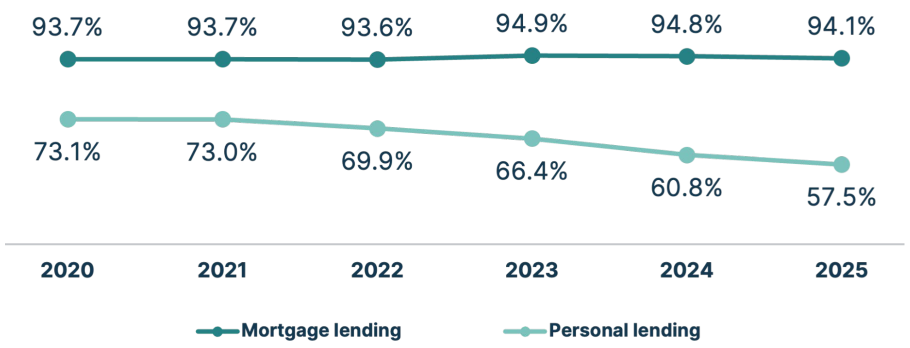
Supports scalability by efficiently managing higher volumes at no additional cost and without compromising credit quality, speed or accuracy

# 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

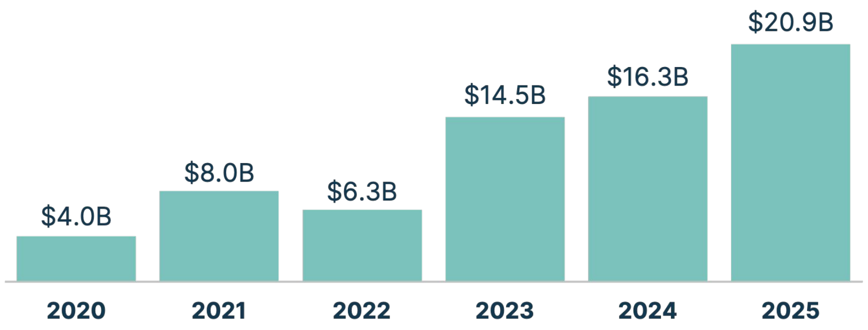
**Share of total household lending with banks[1]**




## 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** 3.3%

~$46B
**Secured vehicle loan originations**

**Wisr market share** 0.5%

[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

# Our customers

## What does the average Wisr loan look like?

**Personal loans**
63%
of loan book

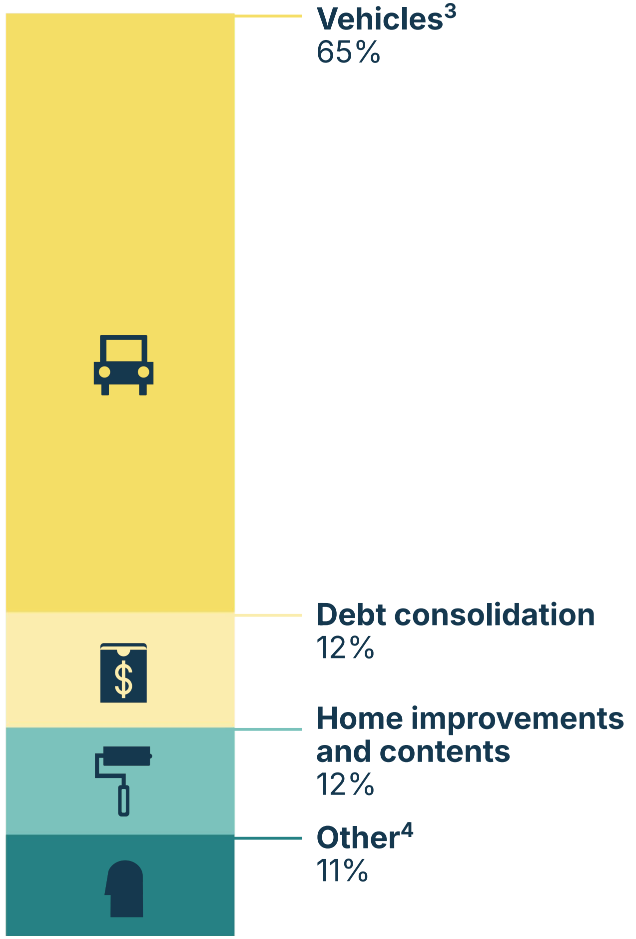
**Secured vehicle loans**
37%
of loan book

**New loan size average**[1]
$35,644

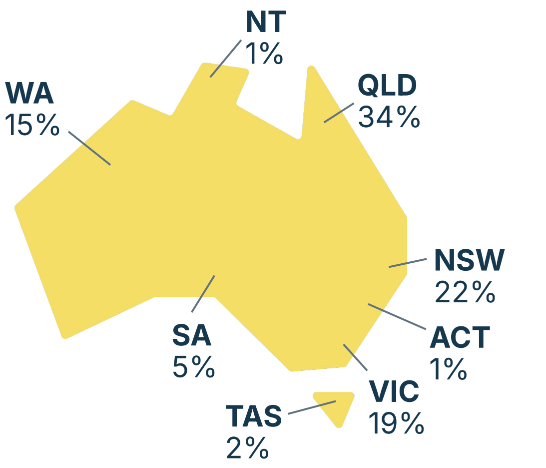
**Credit score average**[2]
808

Source: Internal Wisr data on loan principal balance, as at Mar-26
[1] For the quarter ending Mar-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
[3] Comprises secured vehicle loans and personal loans
[4] Includes travel, medical, legal, weddings, and/or mixed purposes

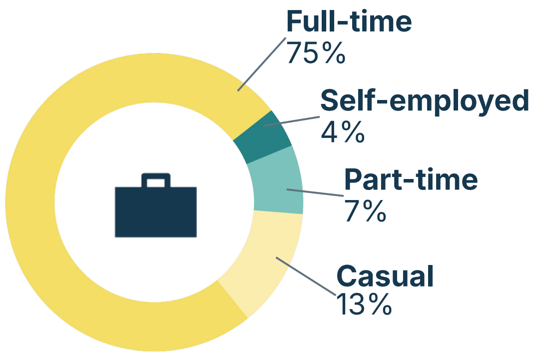
## Why are customers coming to us?




## Where are our customers located?




## How are our customers employed?



# Milestone $1 Billion loan book achieved

- Continued momentum in loan originations drove total loan book growth for the sixth consecutive quarter, reaching $1,003.4M at Mar-26 (Mar-25: $777.2M)
- The personal loan book increased 25% to $633.1M (Mar-25: $506.8M)
- The secured vehicle loan book increased 37% to $370.3M (Mar-25: $270.3M)

$633M
**Personal Loan Book**
**↑25%**
(Mar-25: $507M)

$370M
**Secured Vehicle Loan Book**
**↑37%**
(Mar-25: $270M)

**Loan book**

# Record loan origination volume

- The Company delivered a record quarter in loan originations, which is the eighth consecutive quarter of strong loan origination growth
- Loan originations of $186.1M, a 68% increase on Q3FY25 ($111.0M) and 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)

$108M
**Personal Loan originations**

**↑46%**
(Q3FY25: $74M)

$79M
**Secured Vehicle Loan originations**

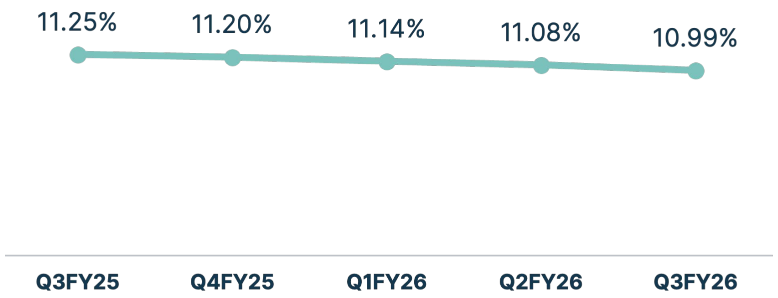
**↑111%**
(Q3FY25: $37M)

## Loan originations

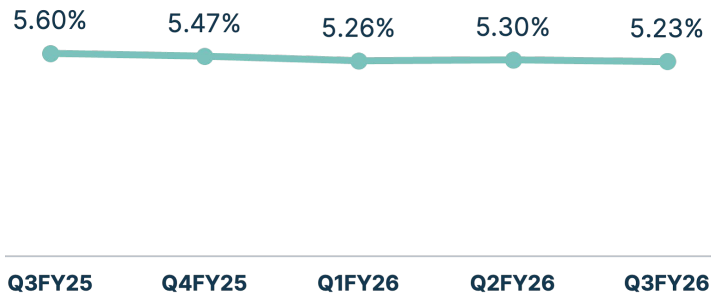
# Strong unit economics with improving credit quality

- Quarterly portfolio yield of 10.99%, 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
- 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
- This mix shift flowed through to Net Interest Margin (NIM)[1], decreasing 37 bps to 5.23% (Q3FY25: 5.60%) and 7 bps from prior quarter (Q2FY26: 5.30%)
- Loan book average credit score increased to 808[2] (Mar-25: 800[2])

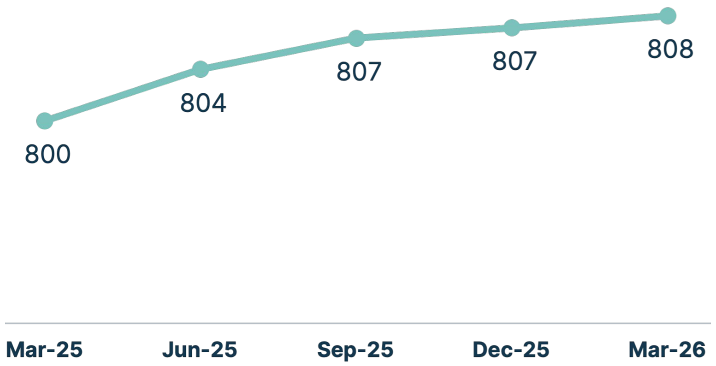
## Portfolio yield




## Portfolio NIM[1]




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

# 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

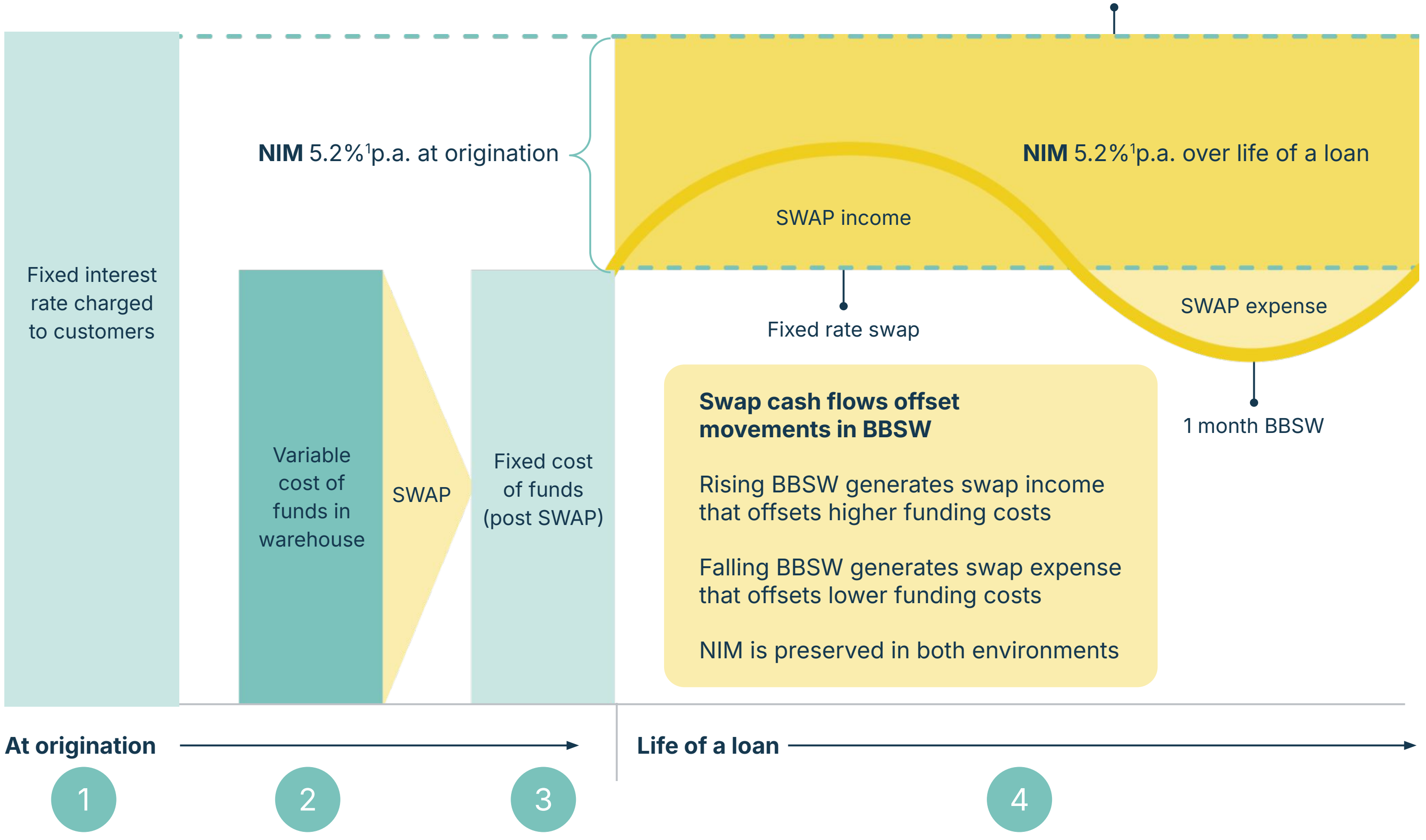
3. **Swaps convert variable funding cost to fixed cost**

   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**

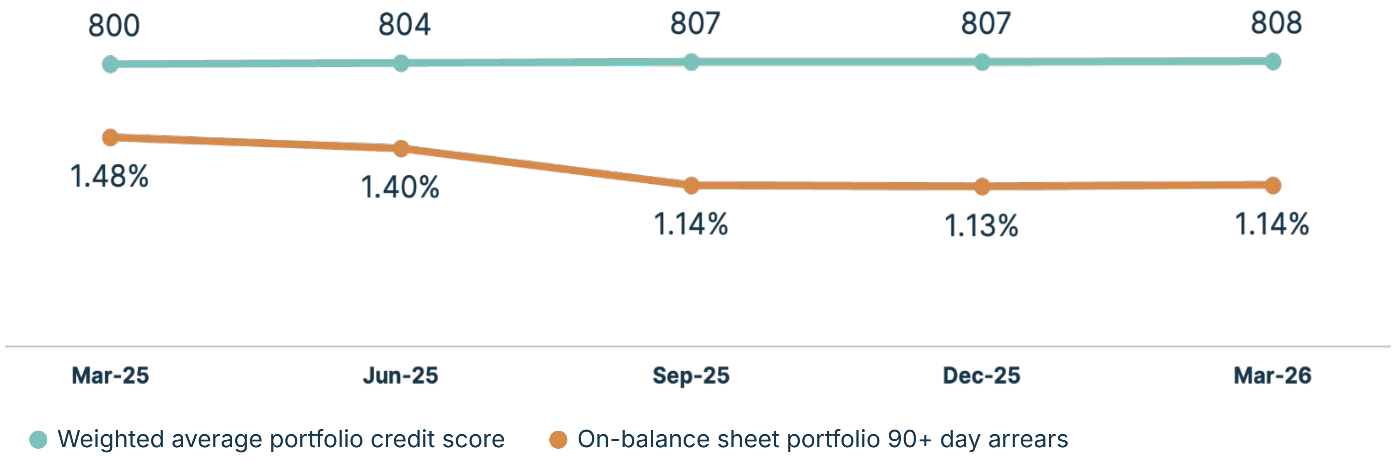



[1] Current portfolio NIM

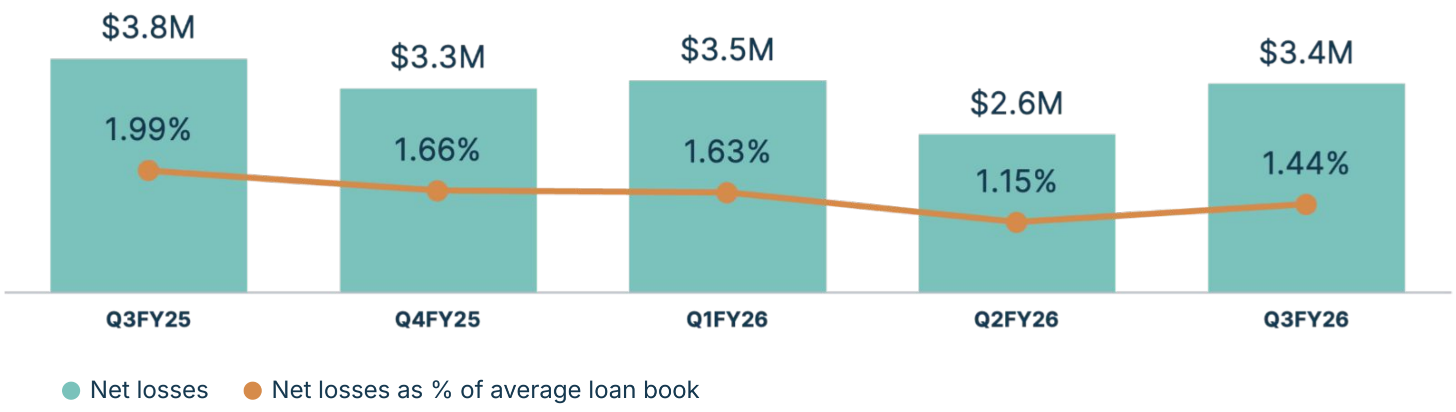
# Improvement in arrears and losses

- 90+ day arrears decreased 34 bps to 1.14% (Mar-25: 1.48%) and was stable compared to 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

## Customer credit scores and 90+ day arrears



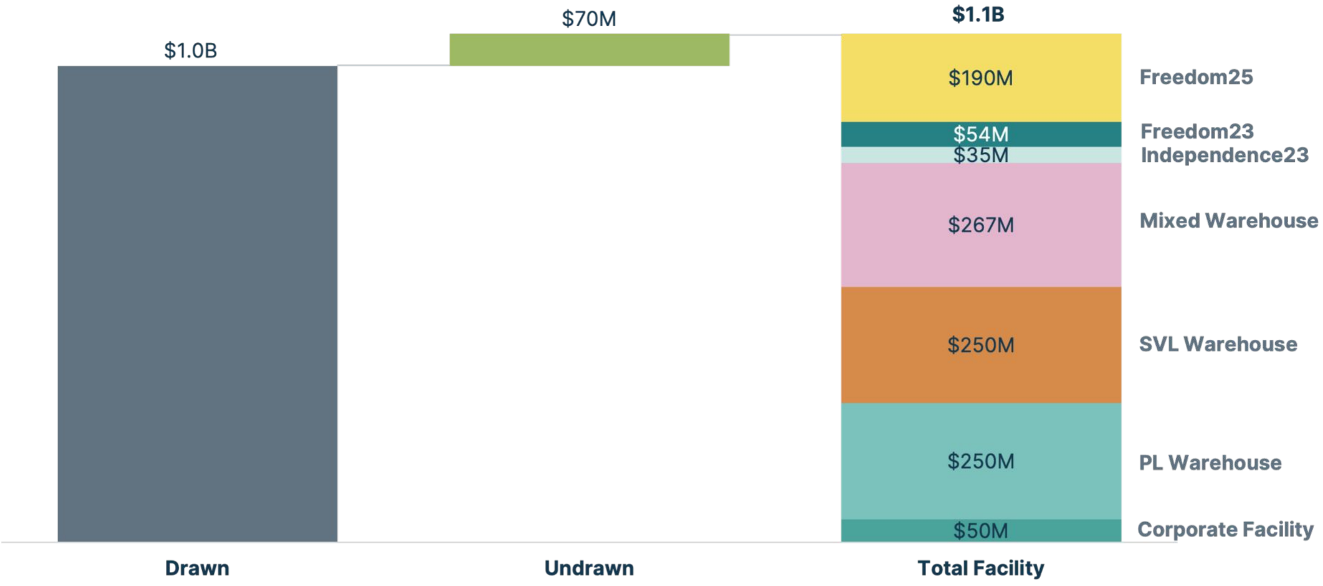

## Net losses ($ and %)



# Robust funding program supports growth

- The Company's three warehouse facilities now have a total commitment of $767M (Dec-25: $767M) with $47.5M undrawn capacity.
- In April 2026, a temporary $120M increase in warehouse limits was secured to provide additional flexibility ahead of the next ABS transaction
- At Mar-26, $27.5M was drawn from the $50M facility, with $10.0M committed and $12.5M uncommitted capacity

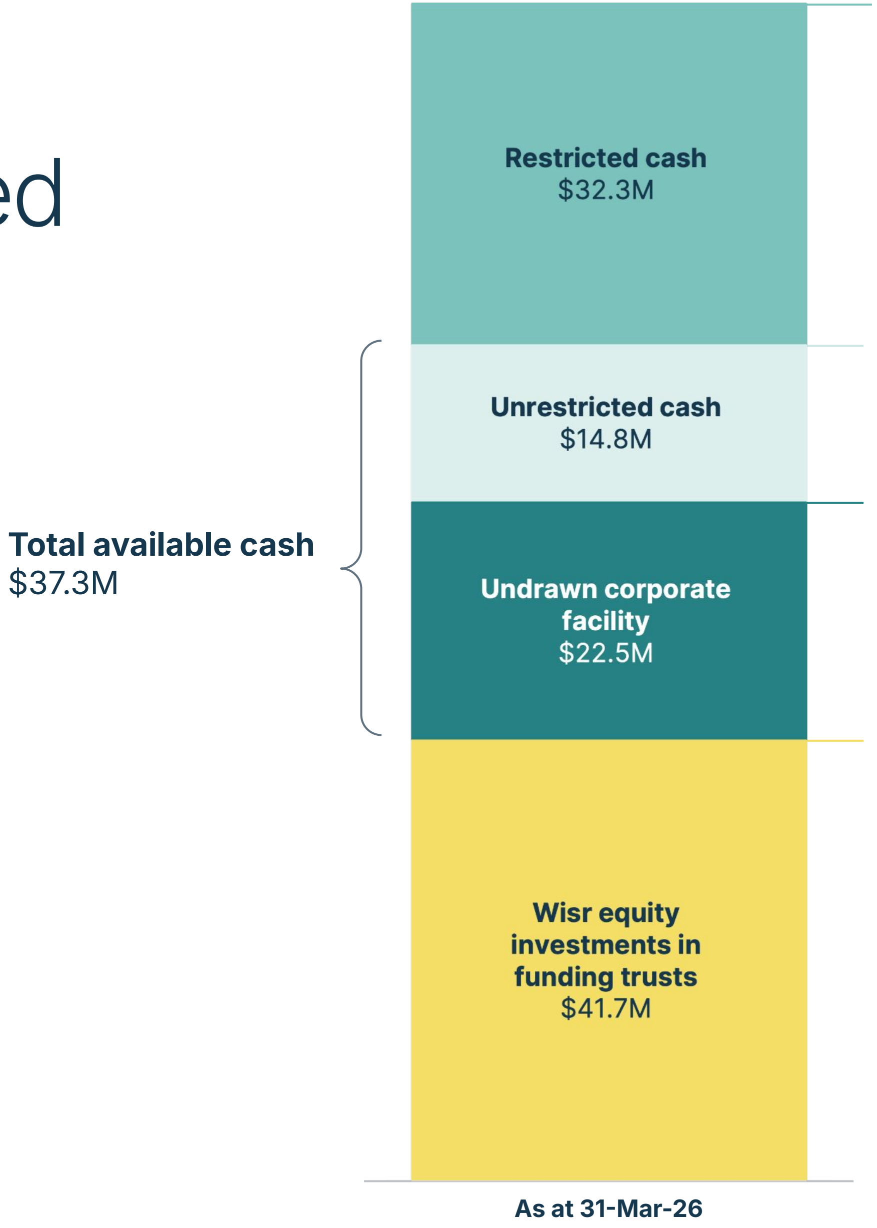
## Funding as at 31-Mar-26




| | Corp Facility | WH1 | WH2 | WH3 | I23 | F23 | F25 |
|---|---|---|---|---|---|---|---|
| **% drawn** | 55% | 99% | 98% | 85% | 100% | 100% | 100% |
| **Facility start** | Nov-25 | Oct-19 | Oct-21 | May-25 | Feb-23 | Dec-23 | Oct-25 |
| **Facility renewal / call date[1]** | Nov-28 | Sep-26 | Aug-26 | Jun-26 | Jul-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

# Strongly capitalised




**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**

- PL Warehouse ($12.5M)
- SVL Warehouse ($5.0M)
- Mixed Warehouse ($11.7M)
- Independence23 ($4.0M, projected call date[1] Jul-26)
- Freedom23 ($4.8M, projected call date[1] Jul-27)
- Freedom25 ($3.7M, projected call date[1] Apr-29)

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

# FY26 guidance[1]

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

**Cash NPAT profitability expected in H2 FY26**
(Upgraded in Nov-25)

| | |
|---|---|
| **Loan origination growth** (FY25: $422M) | 50%+ **Upgrade from 40%+** |
| **Revenue growth** (FY25: $91.6M) | 15%+ |
| **Cost-to-income ratio improvement** (FY25: 31%) | <29% |

[1] Guidance will be reported on and refined as the year progresses. 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.

# In summary

| | |
|---|---|
| **Milestone $1B loan book and record originations** | ✓ Loan book exceeded $1 Billion in Q3FY26, increasing 29% to $1,003.4M (Mar-25: $777.2M)<br>✓ Record quarterly loan originations, increasing 68% to $186.1M (Q3FY25: $111.0M)<br>✓ FY26 loan origination growth guidance upgraded to 50%+ (from 40%+) |
| **Revenue momentum driving profitability** | ✓ Revenue increased 22% to $27.4M (Q3FY25: $22.4M), driven by strong loan book growth<br>✓ Scaling revenue base supports operating leverage and underpins the transition to Cash NPAT profitability in H2FY26 |
| **Improved loan book performance** | ✓ Net losses decreased 55 bps to 1.44% (Q3FY25: 1.99%)<br>✓ 90+ day arrears decreased 34 bps to 1.14% (Mar-25: 1.48%)<br>✓ Reflects continued improvements in credit performance and arrears management |
| **Capital position supports continued growth** | ✓ Unrestricted cash of $14.8M (Dec-25: $16.3M)<br>✓ $22.5M remaining undrawn from the corporate debt facility |

# QUESTIONS

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