ASX RELEASE

Shaw and Partners Small Cap Financials Conference

Sydney, 12 May 2026 - Wisr Limited (ASX: WZR) ("Wisr", or the **"Company")** is pleased to share a copy of the presentation which will be presented by the CEO, Andrew Goodwin and CFO, Matthew Lewis at the Shaw and Partners Small Cap Financials Conference today (Tuesday 12 May 2026).

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.

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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

SHAW AND PARTNERS

SMALL CAP FINANCIALS CONFERENCE

MAY 2026

Wisr at a glance

Wisr loan book snapshot

$1.0B loan book

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

Automation-first fintech

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

44%
of loan verification steps automated

Sophisticated lender

$2.7B
total loan originations

3
warehouses

5
executed term deals

2
called term deals

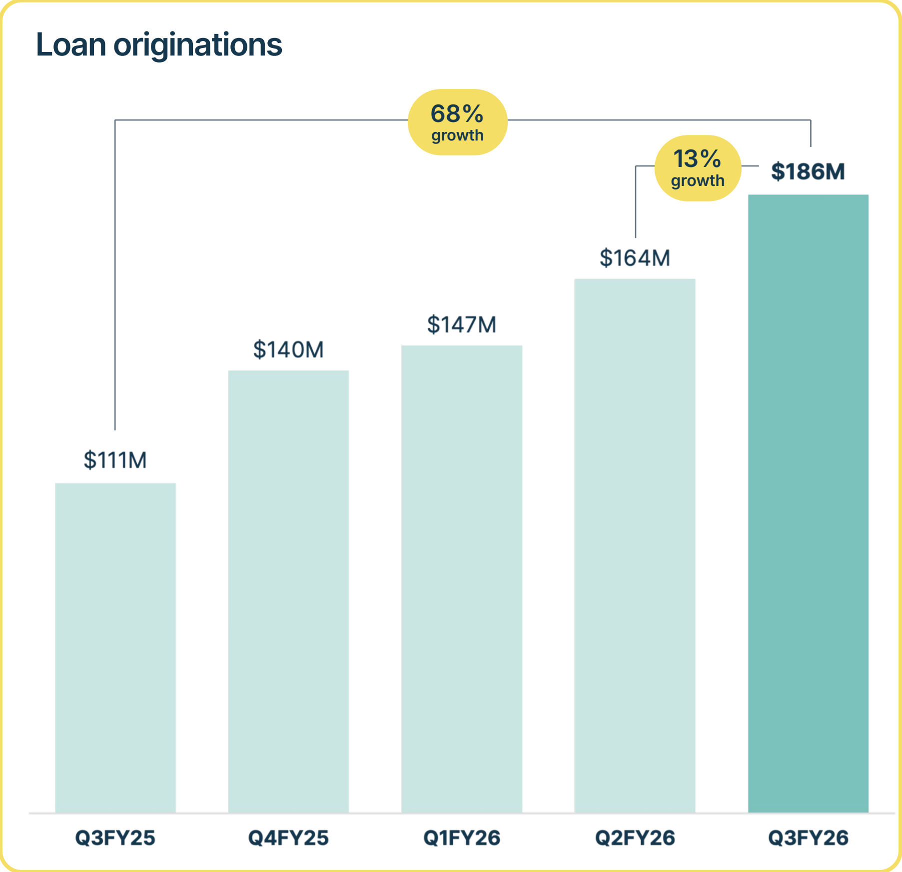
13,500+
brokers on panel

+80
Customer NPS

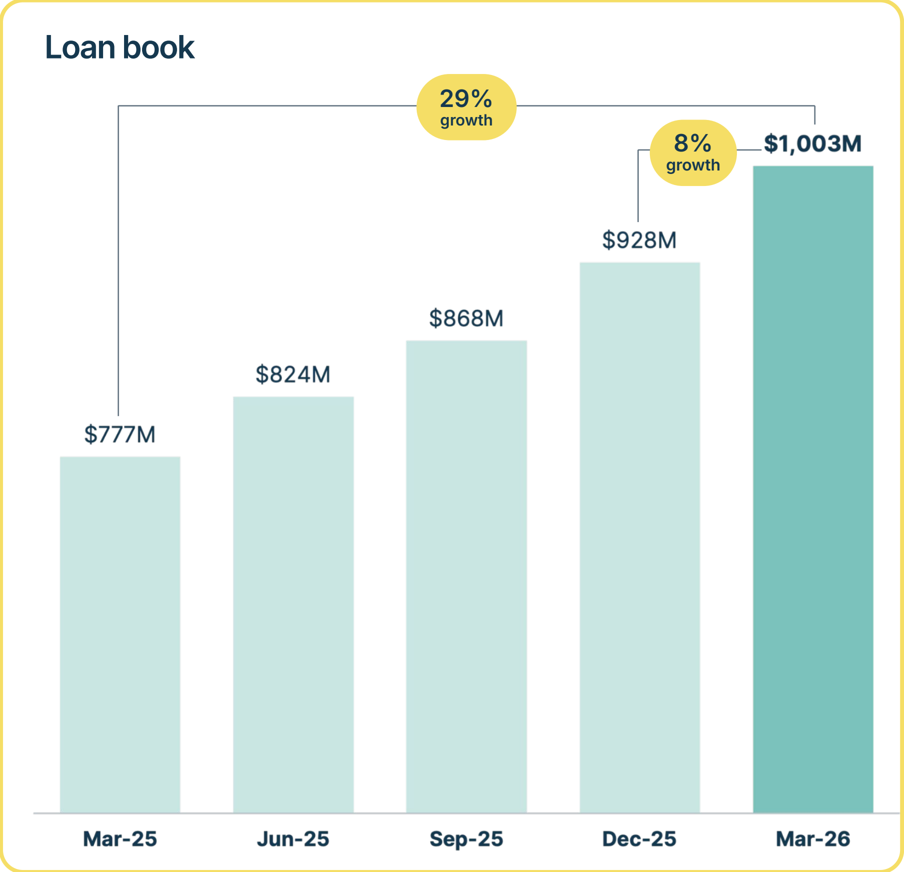
Source: Internal Wisr data on loan principal balance, as at Mar-26
[1] For the quarter ending Mar-26
[2] Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

Positioned for profitable growth

Record loan origination volume in Q3FY26



Milestone $1 Billion loan book achieved



Financial metrics

$27.4M
Revenue
(Q3FY26)

Cash NPAT profitable in
Q2FY26

5.23%
Portfolio NIM[1]
(Q3FY26)

1.14%
90+ day arrears
(Mar-26)

FY26 Guidance

Cash NPAT profitable
in H2FY26
UPGRADED Nov-25

Loan origination growth
50%+
(FY25: $422M)
UPGRADED Apr-26

Revenue growth
15%+
(FY25: $91.6M)

Cost to income
<29%
(FY25: 31%)

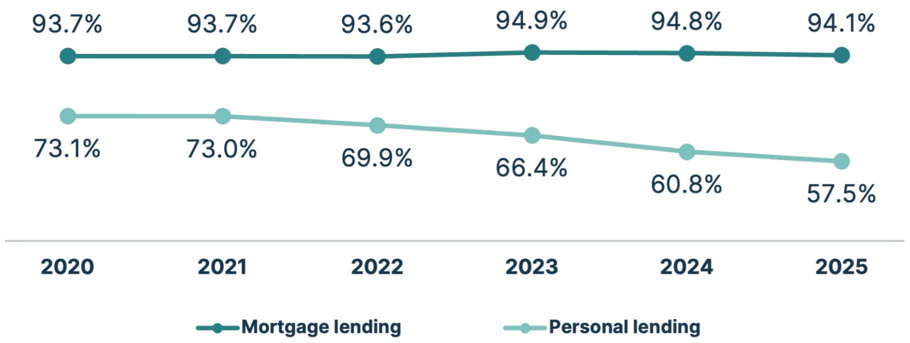
[1] NIM defined as loan book yield (calculated on an effective interest rate basis, inclusive of amortised broker commissions and establishment fee income) less finance costs, excluding corporate facility interest cost and hedge accounting impacts

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

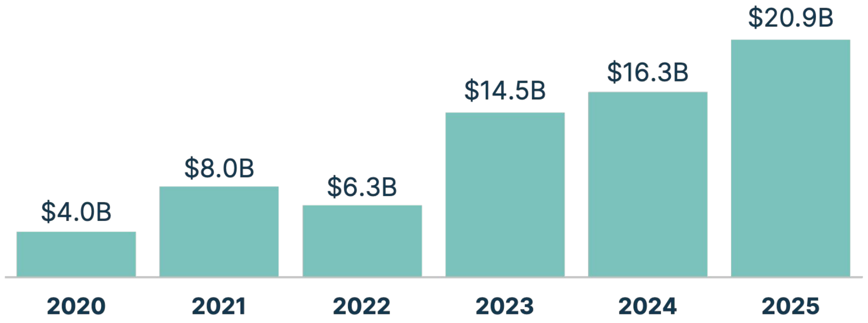
Share of total household lending with banks[1]



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

Investment proposition

Record loan originations and upgraded guidance	✔ Record quarterly loan originations, increasing 68% to $186.1M vs. pcp ✔ Reflecting strong year-to-date performance, Wisr upgraded its guidance to: **50%+ increase in loan originations in FY26 (up from 40%+)**
Milestone $1B loan book and favourable unit economics driving profitability	✔ Disciplined growth delivered for the sixth consecutive quarter and loan book now exceeds $1 Billion ✔ Attractive unit economics maintained, with Q3FY26 portfolio yield of 10.99% and NIM[1] of 5.23% ✔ Increased scale is driving operating leverage, with Cash NPAT profitability first achieved in Q2FY26 and the business well positioned to deliver **Cash NPAT profitability in H2FY26** ✔ **FY27 expected to be a breakout year for profitability**
Structural tailwinds creating business opportunities	✔ The major banks' market share of the Personal and Secured Vehicle Lending market continues to decline as they focus on mortgage and business lending ✔ These structural tailwinds are creating opportunities for non-bank lenders such as Wisr
Strong capital and funding supports growth outlook	✔ Unrestricted cash of $14.8M ✔ $22.5M remaining undrawn from the corporate debt facility

[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

QUESTIONS

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Dollar estimates
All references to dollars, cents or $ in this presentation are to Australian currency, unless otherwise stated.