



ASX RELEASE

Wisr Loan Book Growth Accelerates

Strong loan origination momentum, significant improvement in loan book performance and strengthened balance sheet

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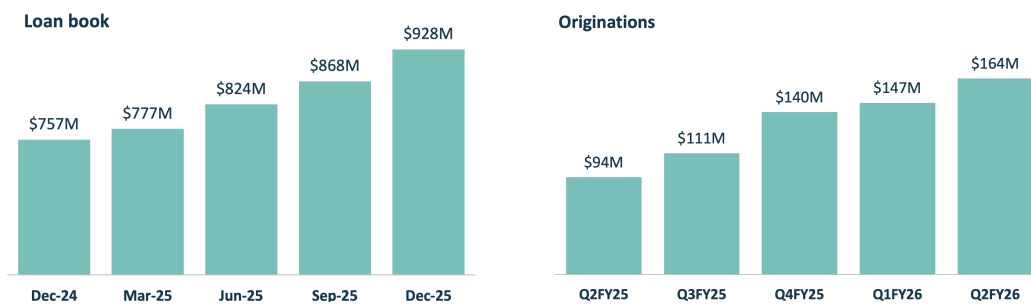
Sydney, 29 January 2026 - Wisr Limited (**ASX: WZR**) ("Wisr", or the "Company") is pleased to share its Q2FY26 market update for the period ending 31 December 2025.¹

Wisr delivered a strong Q2FY26, with the loan book increasing 23% to \$928.5M (Q2FY25: \$756.8M) and revenue increasing 16% to \$26.5M (Q2FY25: \$22.8M). This growth was driven by sustained momentum in loan originations, which increased 76% to \$164.2M (Q2FY25: \$93.5M).

In November, the Company completed a \$10.6M equity capital raise, with proceeds primarily applied to corporate debt facility reduction. The Company also refinanced its corporate debt facility, materially reducing its interest margin. These initiatives accelerate the pathway to profitability, resulting in Wisr announcing an upgrade to FY26 guidance in November 2025, with Cash NPAT profitability now expected in H2FY26.

Lending

- Closing loan book of \$928.5M, a 23% increase on Dec-24 (\$756.8M), and a 7% increase on Sep-25 (\$867.6M)
- Loan originations of \$164.2M, a 76% increase on Q2FY25 (\$93.5M) and a 12% increase on prior quarter (\$146.8M)
- Personal loan originations of \$106.2M, a 95% increase on Q2FY25 (\$54.4M) and secured vehicle loan originations of \$58.0M, a 48% increase on Q2FY25 (\$39.1M)



¹ Q2FY26 financial metrics and performance are unaudited



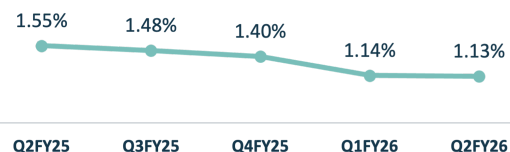
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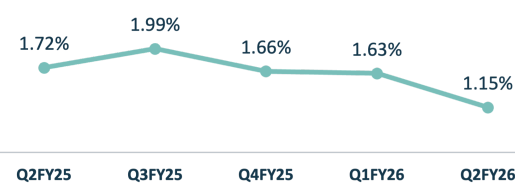


- Loan book average credit score increased to 807² (Dec-24: 798) and was stable compared to prior quarter
- 90+ day arrears decreased 42 bps to 1.13% (Dec-24: 1.55%) and 1 bps on prior quarter (Sep-25: 1.14%)
- Net losses decreased 57 bps to 1.15% (Q2FY25: 1.72%) and 48 bps on prior quarter (Q1FY26: 1.63%)

90+ day arrears



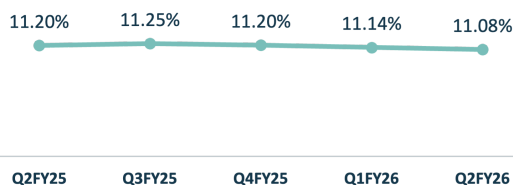
Net loss



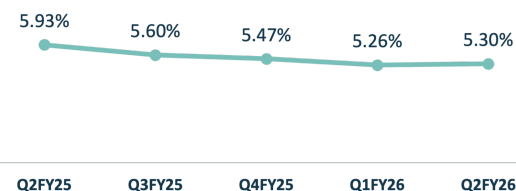
Financial

- Revenue increased 16% to \$26.5M (Q2FY25: \$22.8M) and 6% on prior quarter (Q1FY26: \$25.0M), driven by strong loan book growth
- 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) was 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

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



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Capital

- 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
- 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
- Unrestricted cash increased to \$16.3M (Sept-25: \$15.3M), following capital initiatives executed during the quarter

Customer

- Continued momentum in the recently launched secured personal loan product
- Instant loan settlements to customers via the 'New Payments Platform' (NPP)
- Refreshed partner portal experience, improving broker experience and efficiency
- Strong customer Net Promoter Score of +82

Leadership Commentary

Mr Andrew Goodwin, Wisr's Chief Executive Officer, said, "Growth accelerated in Q2FY26, with a 23% increase in loan book to \$928.5M, driving a 16% increase in revenue to \$26.5M. This result was driven by a 76% increase in loan originations to \$164.2M, reflecting strong demand and efficient execution across both personal and secured vehicle loans.

Importantly, this growth was achieved alongside material improvements in credit performance, with 90+ day arrears decreasing to 1.13% and net losses decreasing 48 basis points to 1.15%, demonstrating the effectiveness of our disciplined credit settings and robust arrears management framework. The average credit score of the loan book increased to 807, reinforcing the ongoing quality of customer acquisition, while quarterly Net Interest Margin improved to 5.30%.

During November, we completed a \$10.6M equity capital raise and refinanced our corporate debt facility, materially reducing the interest margin on the facility and strengthening the balance sheet. These initiatives have accelerated our pathway to profitability, leading us to upgrade our FY26 guidance in November 2025, with Cash NPAT profitability now expected in H2FY26," concluded Mr Goodwin.

Wisr Chief Executive Officer Mr Andrew Goodwin discusses Wisr's Q2FY26 results in a video interview here: <https://investorhub.wisr.com.au/link/P46bqe>



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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.wisr.com.au



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