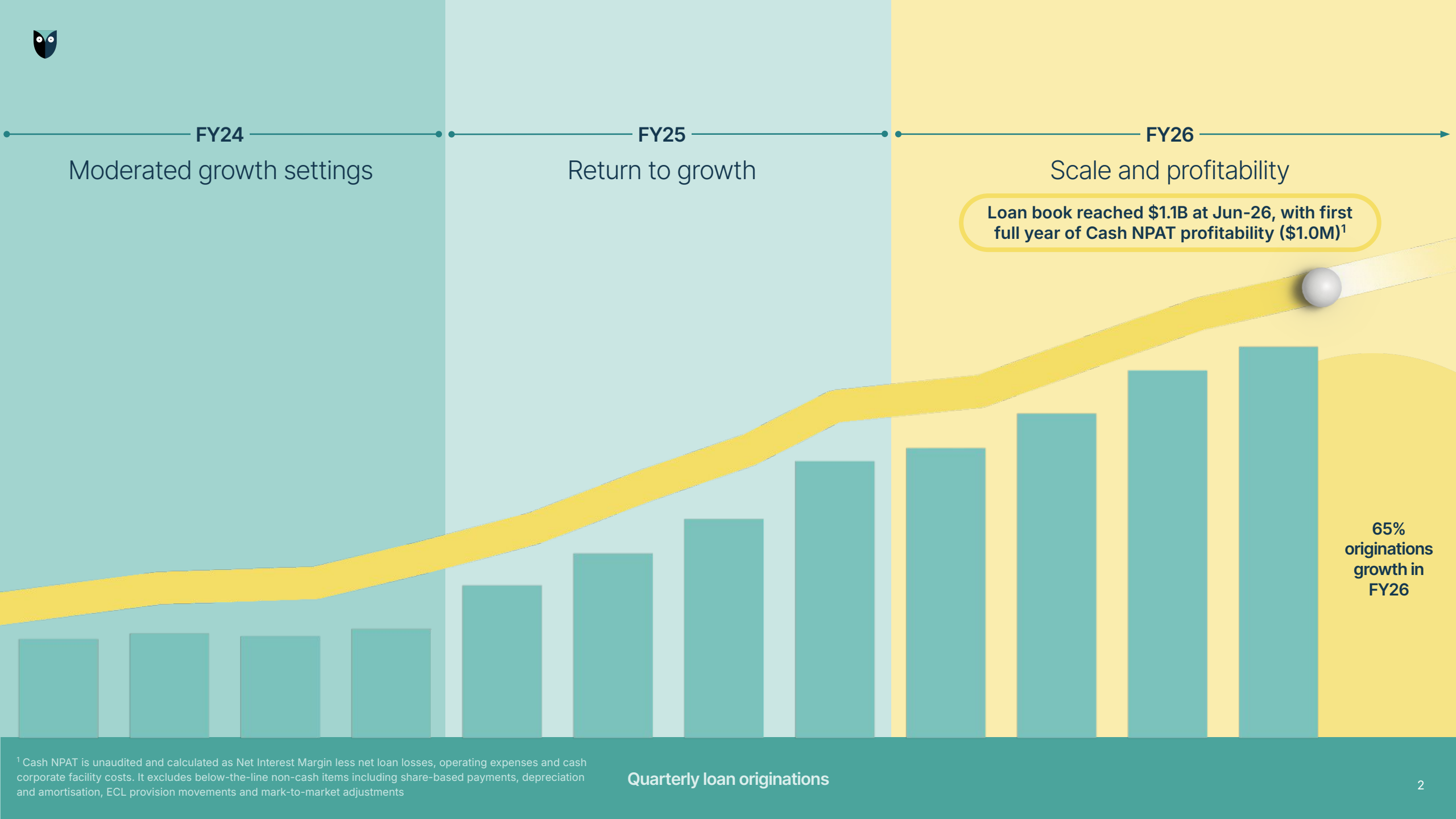




COMPANY UPDATE

Q4FY26

JULY 2026



¹ Cash NPAT is unaudited and calculated as Net Interest Margin less net loan losses, operating expenses and cash corporate facility costs. It excludes below-the-line non-cash items including share-based payments, depreciation and amortisation, ECL provision movements and mark-to-market adjustments



FY26 guidance metrics exceeded

	Guidance	Actual ¹	
Cash NPAT profitability	Expected in H2FY26	H2FY26: \$1.7M	✓
Loan origination growth (FY25: \$422M)	50%+	65% (FY26: \$695M)	✓
Revenue growth (FY25: \$92M)	15%+	19% (FY26: \$109M)	✓
Cost-to-income ratio improvement (FY25: 31%)	<29%	28%	✓

¹ FY26 financial metrics and performance are unaudited



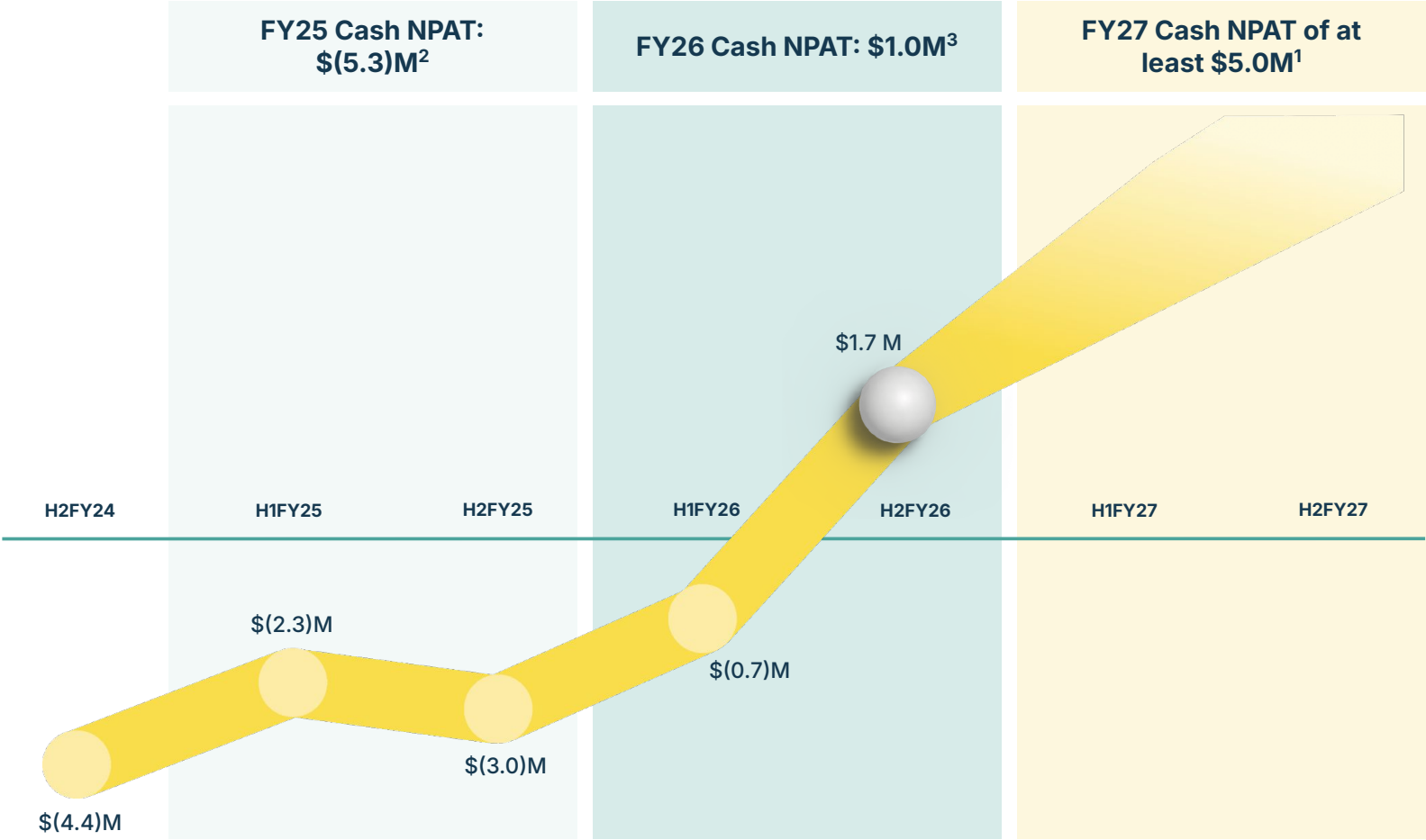
FY27 Guidance

After achieving Cash NPAT profitability in FY26, Wizr is poised for its next phase of growth.

Wizr expects to deliver **FY27 Cash NPAT of at least \$5.0M¹**, a significant increase from unaudited FY26 Cash NPAT of \$1.0M.

This expected improvement will be driven by continued loan origination and loan book growth, operating leverage, disciplined cost management and productivity gains from Wizr’s investments in automation and technology.

Wizr also expects **Cash NPAT to grow substantially in FY28** as the business benefits from increased scale and further operating leverage.



¹ Guidance will be reviewed and updated in accordance with Wizr's continuous disclosure obligations. 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.

² FY25 Cash NPAT \$(5.3)M, updated from \$(4.5)M following an adjustment for non-cash amortisation. This has no impact on reported operating metrics, statutory NPAT, cash balances or the financial statements.

³ FY26 financial metrics and performance are unaudited.



Q4FY26 key results

LENDING

FINANCIAL

CAPITAL

CUSTOMER

\$1,084M

Wisr loan book
as at Jun-26

↑32% (Jun-25: \$824M)
↑8% (Mar-26: \$1,003M)

\$198.1M

New loan originations

↑41% (Q4FY25: \$140.3M)
↑6% (Q3FY26: \$186.1M)

807

Average credit score of
total book¹ as at Jun-26

↑3 (Jun-25: 804)
↓1 (Mar-26: 808)

11.00%

Portfolio yield

↓20 bps (Q4FY25: 11.20%)
↑1 bps (Q3FY26: 10.99%)

5.11%

Portfolio NIM²

↓36 bps (Q4FY25: 5.47%)
↓12 bps (Q3FY26: 5.23%)

1.01%

On-balance sheet
90+ day arrears

↓39 bps (Jun-25: 1.40%)
↓13 bps (Mar-26: 1.14%)

\$30.0M

Revenue

↑26% (Q4FY25: \$23.9M)
↑10% (Q3FY26: \$27.4M)

\$13.2M

Portfolio NIM²

↑21% (Q4FY25: \$10.9M)
↑7% (Q3FY26: \$12.4M)

1.30%

Net losses

↓36 bps (Q4FY25: 1.66%)
↓14 bps (Q3FY26: 1.44%)

Unrestricted cash of
\$16.6M

\$22.5M

Undrawn corporate
facility capacity

\$10.0M committed
\$12.5M uncommitted

\$354M

ABS transaction in
Q4FY26

Largest ABS to date

New AI tools for simpler underwriting,
settlements, servicing and collections

+82

Customer
Net Promoter Score

Named The
Adviser's #1
non-bank lender
for personal loans

Voted by The
Adviser's broker
network

Note: Q4FY26 financial metrics and performance are unaudited

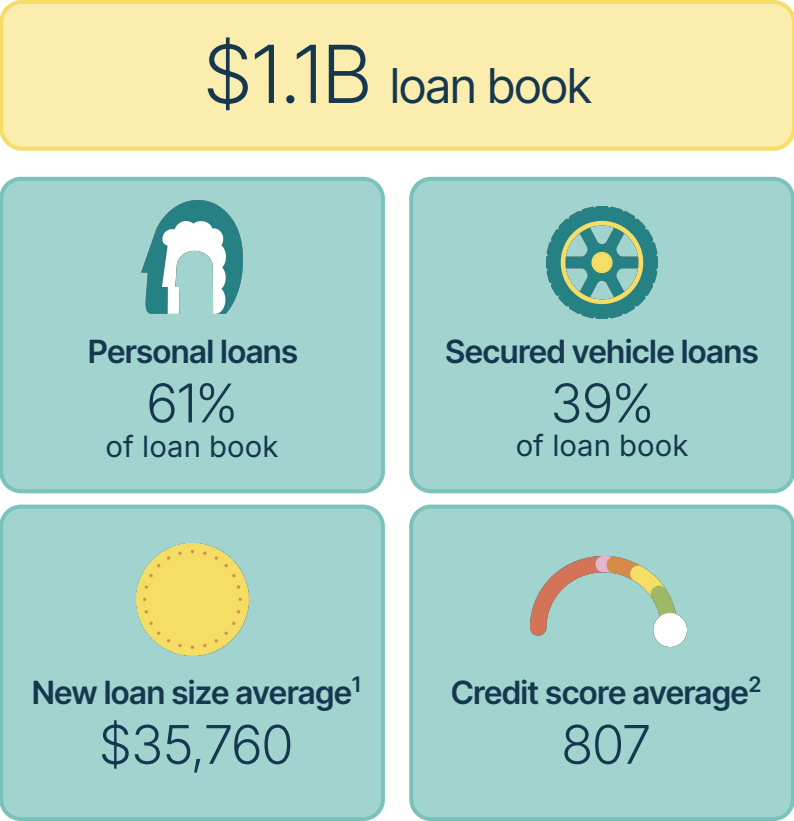
¹Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

²NIM defined as loan book yield (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

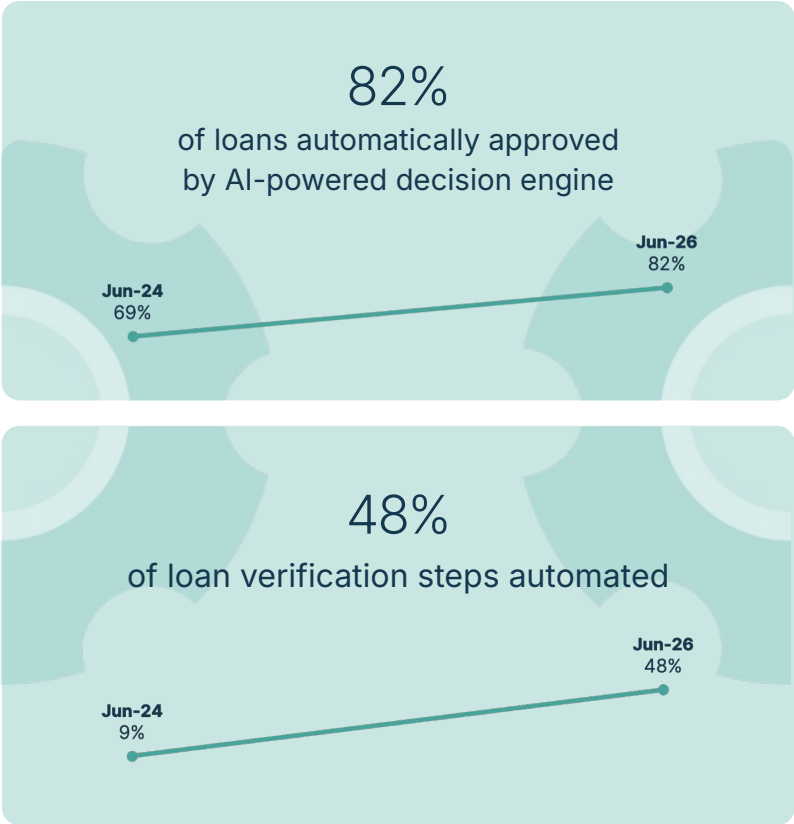


Wizr at a glance

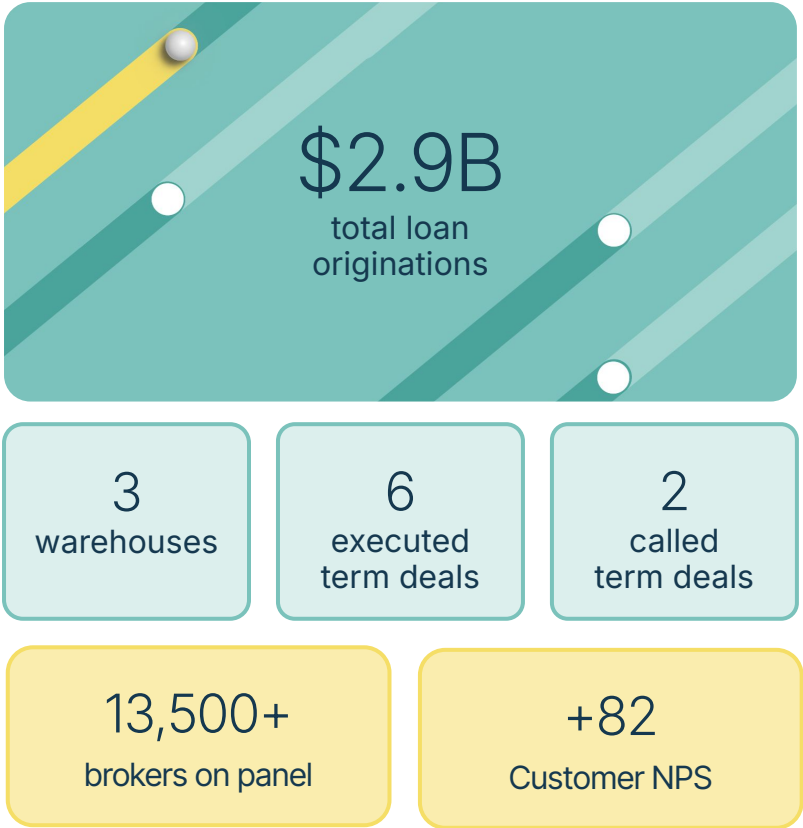
Wizr loan book snapshot



Automation-first fintech



Sophisticated lender



Source: Internal Wizr data on loan principal balance, as at Jun-26
¹ For the quarter ending Jun-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



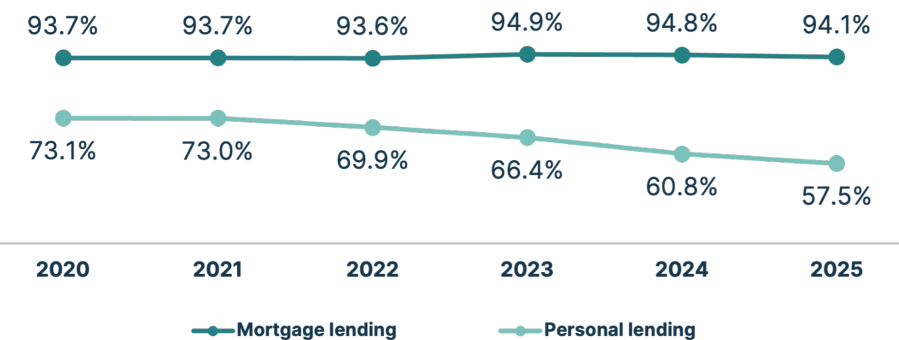
Structural tailwinds creating opportunity



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

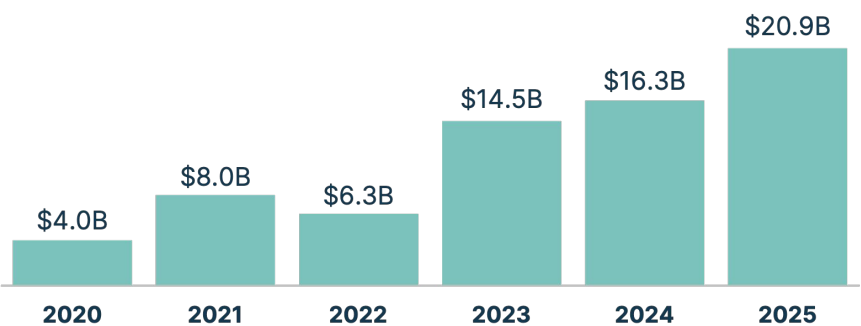
Share of total household lending with banks¹



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 / TAM³



~\$12B
Personal loan
originations

Wisor market share 3.5%



~\$46B
Secured vehicle loan
originations

Wisor market share 0.6%

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



Strong loan book growth

- Continued momentum in loan originations drove total loan book growth for the seventh consecutive quarter, reaching \$1,084.0M at Jun-26 (Jun-25: \$824.0M)
- The personal loan book increased 24% to \$664.8M (Jun-25: \$535.4M)
- The secured vehicle loan book increased 45% to \$419.2M (Jun-25: \$288.6M)

\$665M

Personal Loan Book

↑24%
(Jun-25: \$535M)

\$419M

Secured Vehicle Loan Book

↑45%
(Jun-25: \$289M)





Record loan origination volume

- The Company delivered a record quarter in loan originations, the ninth consecutive quarter of strong loan origination growth
- Loan originations of \$198.1M, a 41% increase on Q4FY25 (\$140.3M) and 6% increase on prior quarter (\$186.1M)
- Personal loan originations of \$108.7M, a 22% increase on Q4FY25 (\$88.9M) and secured vehicle loan originations of \$89.4M, a 74% increase on Q4FY25 (\$51.4M)



\$109M

Personal Loan originations

↑22%
(Q4FY25: \$89M)



\$89M

Secured Vehicle Loan originations

↑74%
(Q4FY25: \$51M)

Loan originations

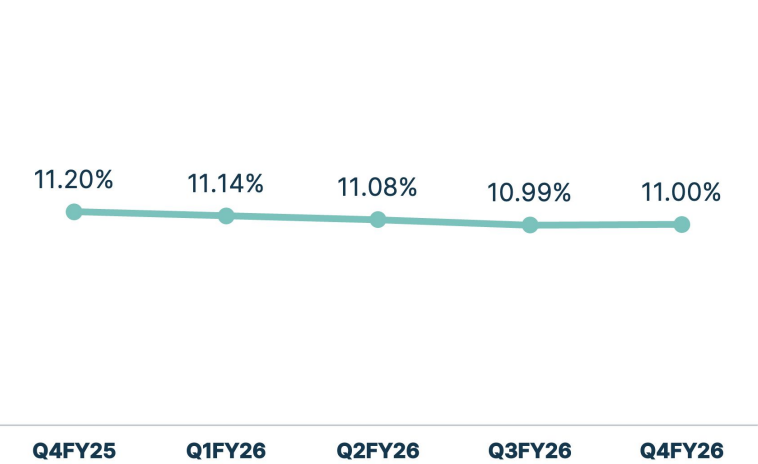




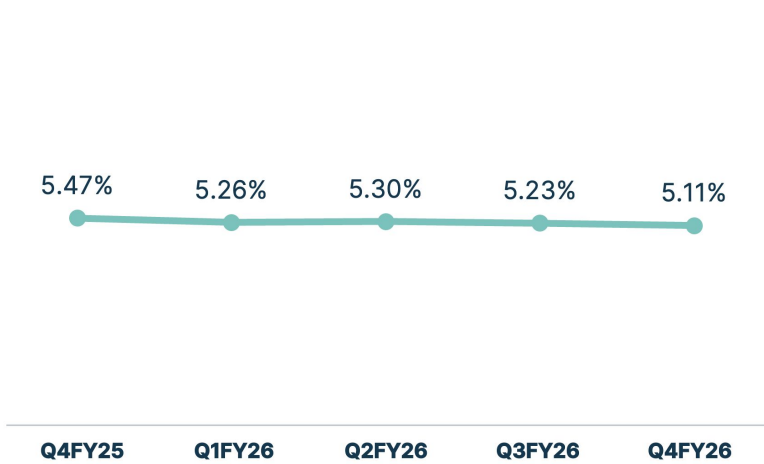
Stable yield and risk-adjusted margin

- Quarterly portfolio yield stabilised at 11.00% (Q4FY25: 11.20%, Q3FY26: 10.99%), as the benefit of front book pricing increases implemented in Q3FY26 offset the portfolio mix shift towards secured vehicle loans, which carry lower yields, funding costs and credit losses
- Net Interest Margin (NIM)¹ decreased 36 bps to 5.11% (Q4FY25: 5.47%) and 12 bps from prior quarter (Q3FY26: 5.23%), reflecting higher funding spreads during the quarter and the shift in portfolio mix
- Risk-adjusted margin (RAM)² remained stable at 3.81% (Q4FY25: 3.80%; Q3FY26: 3.79%), as the improvement in net losses offset NIM compression, demonstrating the quality of the loan book and lower loss profile of secured vehicle loans

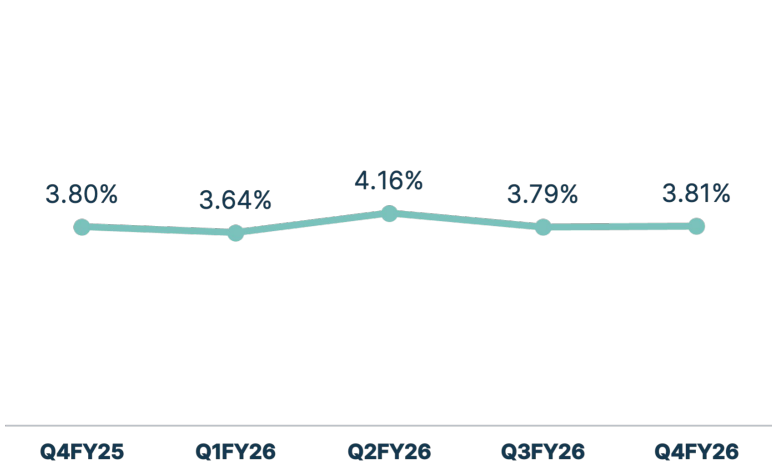
Portfolio yield



Portfolio NIM¹



Portfolio risk-adjusted margin (RAM)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 RAM defined as NIM less net loan losses during the period



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

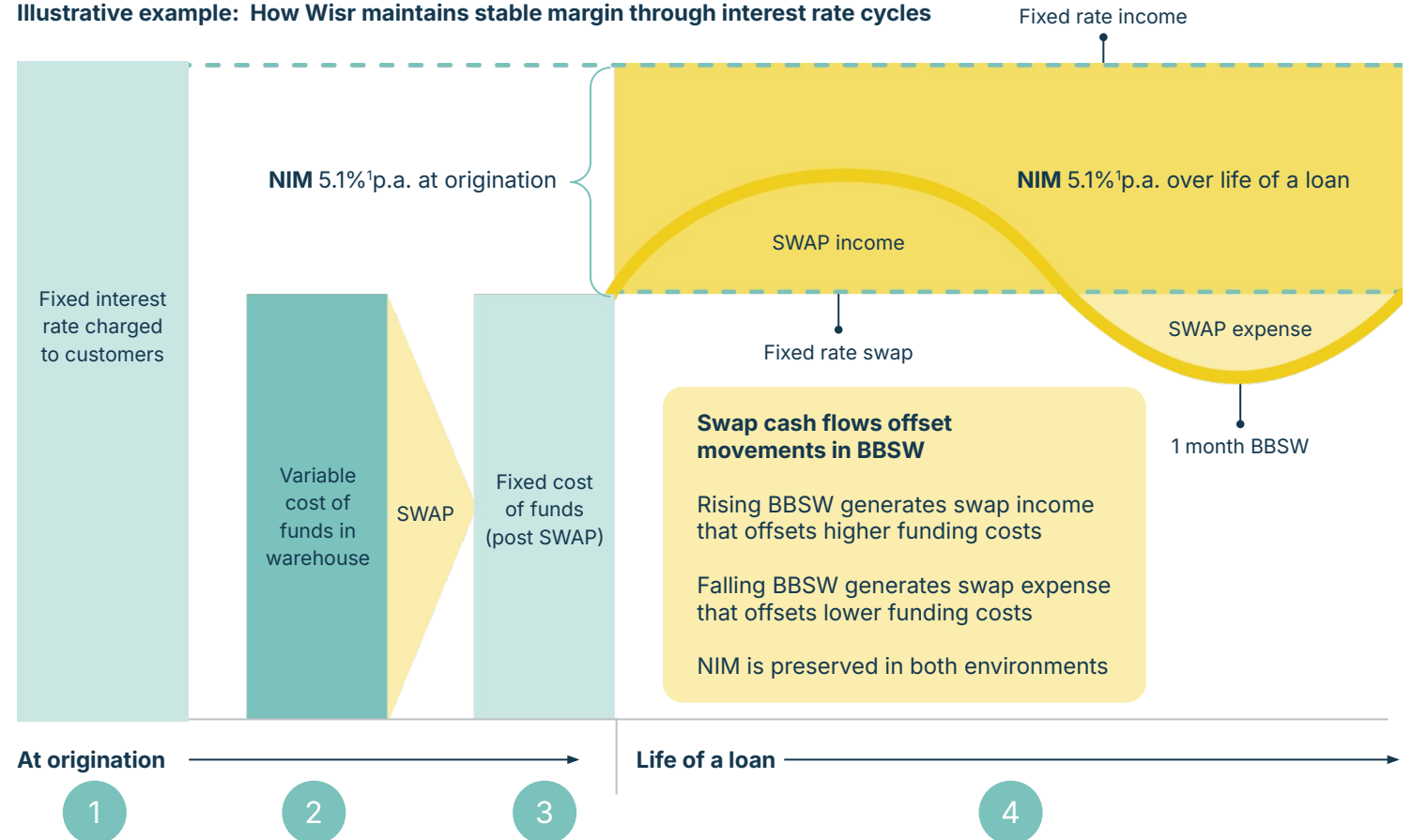
3 Swaps convert variable funding cost to fixed cost

Wizr 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, Wizr 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 Wizr maintains stable margin through interest rate cycles



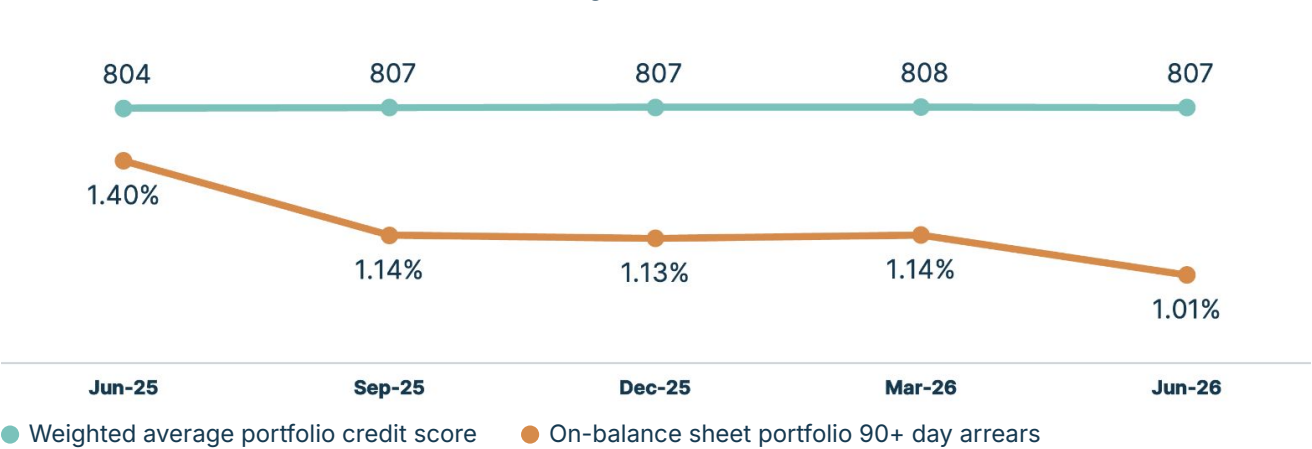
¹Current portfolio NIM



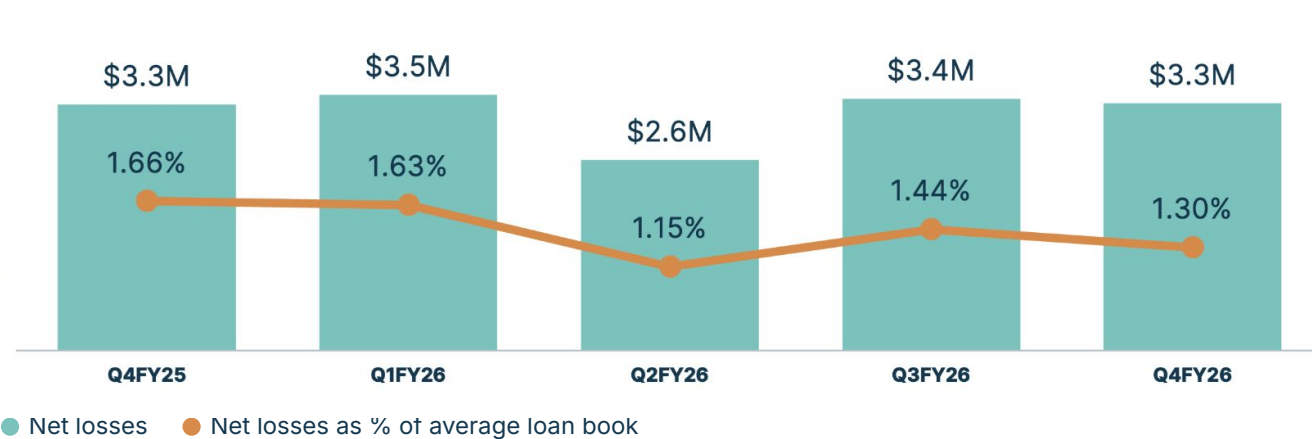
Improvement in book performance

- 90+ day arrears improved 39 bps to 1.01% (Jun-25: 1.40%) and improved 13 bps compared to prior quarter (Mar-26: 1.14%)
- Net losses improved 36 bps to 1.30% (Q4FY25: 1.66%) and improved 14 bps on prior quarter (Q3FY26: 1.44%), reflecting continued improvement in underlying credit performance

Customer credit scores and 90+ day arrears



Net losses (\$ and %)

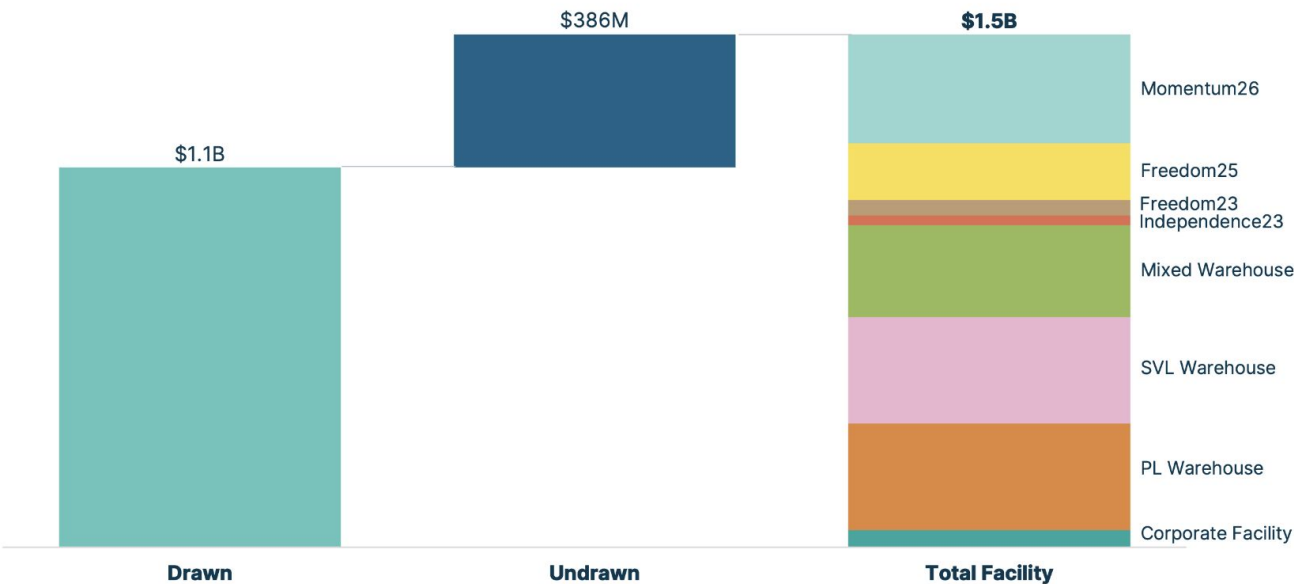




Robust funding program supports growth

- In May 2026, Wistrade priced its sixth and largest ABS transaction, the \$354M Wistrade Momentum Trust 2026-1, upsized from \$300M
- The transaction was Wistrade's first combined personal loan and secured vehicle loan ABS, achieving AAA Moody's ratings for the Class A and Class A-X notes. It was also Wistrade's first ABS structured to satisfy EU and UK risk retention requirements, broadening Wistrade's international investor base
- The Company's three warehouse facilities have total commitments of \$887M (Mar-26: \$767M), with \$364M of undrawn capacity
- At Jun-26, \$27.5M was drawn from the \$50M corporate facility, with \$10.0M committed and \$12.5M uncommitted capacity

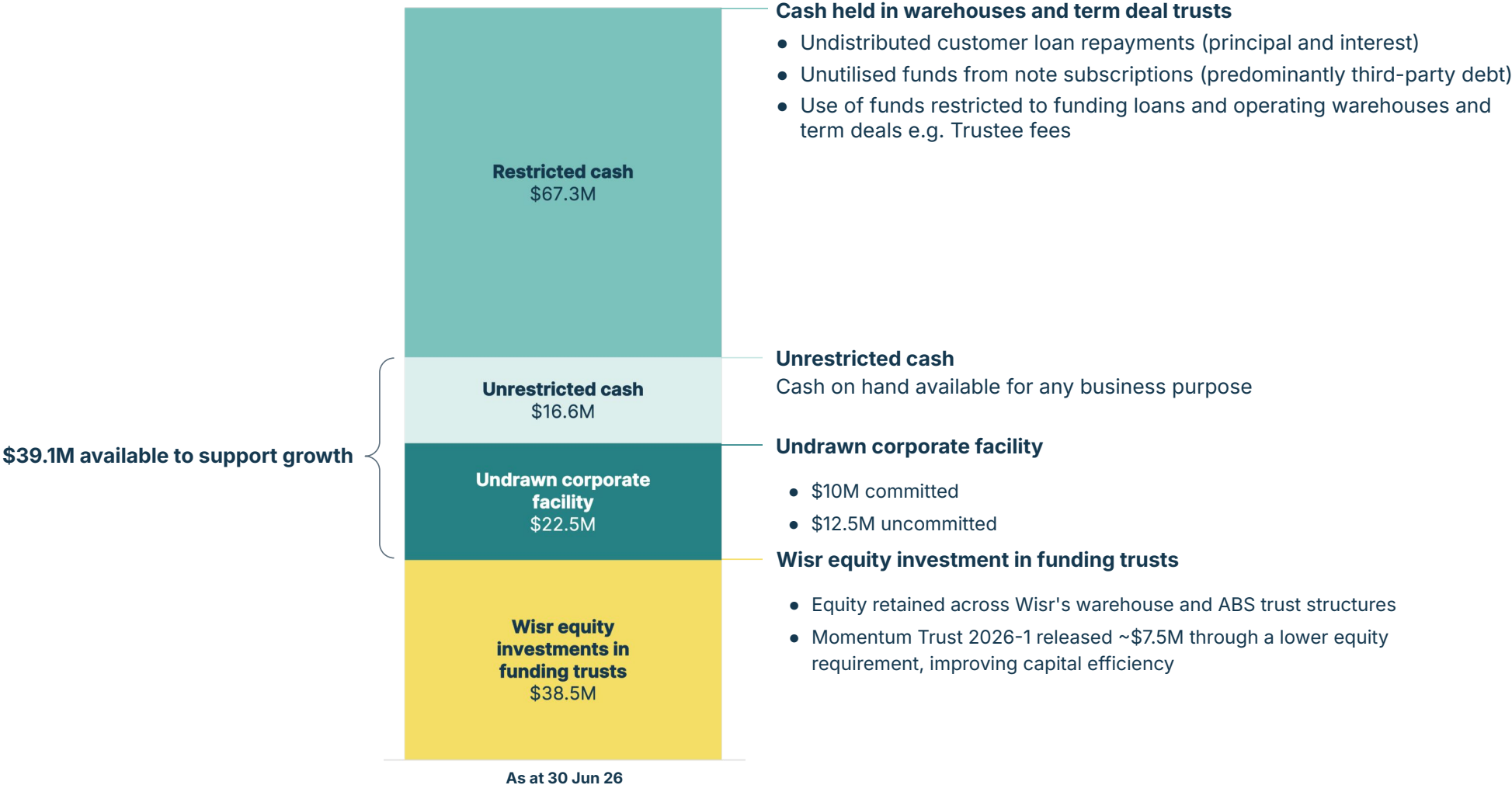
Funding as at 30-Jun-26

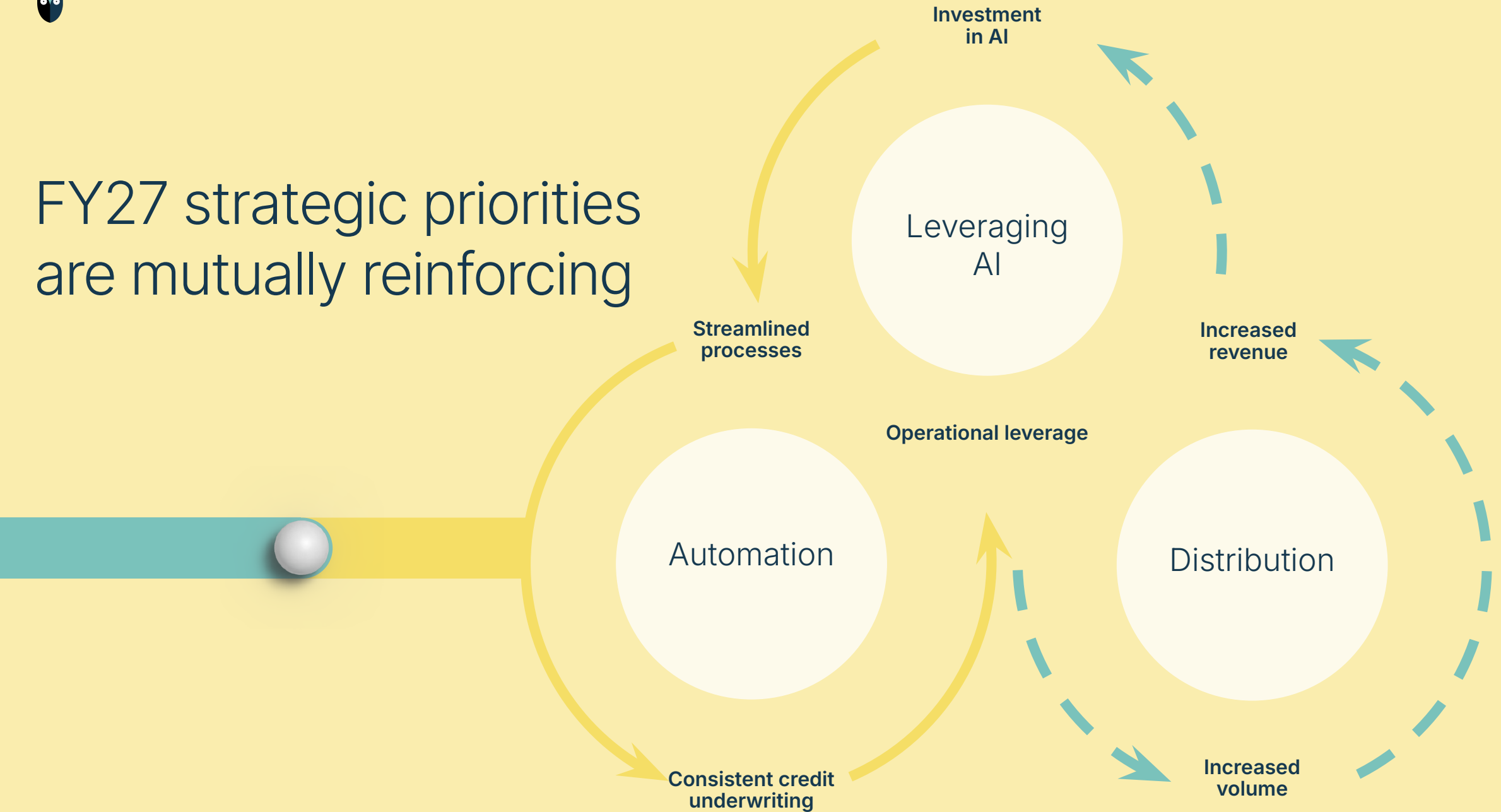


	Corp Facility	WH1	WH2	WH3	I23	F23	F25	M26
% drawn	55%	75%	53%	47%	100%	100%	100%	100%
Products	Corp	PL	SVL	Mixed	SVL	PL	PL	Mixed



Funding capacity supports planned growth







Three horizons of progress

Building a purpose-led platform that grows enterprise value over time





In summary

FY26 guidance exceeded and strong FY27 outlook

- ✓ Exceeded all FY26 guidance metrics, delivering first full year of Cash NPAT profitability of \$1.0M (FY25: \$(5.3)M), with \$1.7M in H2FY26
- ✓ Loan origination growth of 65%, revenue growth of 19% and cost-to-income of 28%, each exceeding guidance
- ✓ FY27 Cash NPAT guidance of at least \$5.0M, with substantial growth expected in FY28

Loan book growth and record originations

- ✓ Loan book increased 32% to \$1,084.0M (Jun-25: \$824.0M), a seventh consecutive quarter of growth
- ✓ Record quarterly originations of \$198.1M, up 41% (Q4FY25: \$140.3M)
- ✓ FY26 originations of \$695.3M, up 65% on FY25, a record annual result

Revenue momentum, credit quality and cost discipline

- ✓ Q4FY26 revenue of \$30.0M, up 26% (Q4FY25: \$23.9M)
- ✓ Net losses improved to 1.30% (Q4FY25: 1.66%) and 90+ day arrears to 1.01% (Jun-25: 1.40%)
- ✓ Cost-to-income ratio improved to 28% (FY25: 31%), reflecting disciplined cost management and operating leverage

Capital position and AI automation driving efficiency

- ✓ \$354M Momentum Trust 2026-1 ABS priced, Wisor's largest and first combined PL/SVL transaction
- ✓ AI-powered fraud detection, asset verification and income verification now embedded across the loan journey
- ✓ Manual checks reduced supporting operating leverage as the business scales



Questions





Disclaimer



ABN 80 004 661 205

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