



ASX RELEASE

Wistr Delivers FY26 Cash NPAT Profitability and Exceeds Guidance

Record quarterly originations and FY27 Cash NPAT guidance of at least \$5.0M¹

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Sydney, 28 July 2026 - Wistr Limited (**ASX: WZR**) ("**Wistr**", or the "**Company**") is pleased to share its Q4FY26 market update for the period ending 30 June 2026.²

On an unaudited basis, Wistr delivered its inaugural full-year Cash NPAT³ profit in FY26 of \$1.0M (FY25: \$(5.3)M⁴). Q4FY26 loan originations reached a record \$198.1M, a 41% increase (Q4FY25: \$140.3M), while quarterly revenue increased 26% to \$30.0M (Q4FY25: \$23.9M). The loan book closed up 32% in FY26 at \$1,084.0M (Jun-25: \$824.0M).

FY26 guidance outcomes

The Company exceeded all of its four FY26 guidance metrics:

Metric	Guidance	Actual ²	Outcome
Cash NPAT profitability	Profitability in H2FY26	H2FY26: \$1.7M	Exceeded
Loan origination growth (FY25: \$422M)	50%+	65% (FY26: \$695M)	Exceeded
Revenue growth (FY25: \$92M)	15%+	19% (FY26: \$109M)	Exceeded
Cost-to-income ratio (FY25: 31%)	<29%	28%	Exceeded

¹ Guidance will be reviewed and updated in accordance with Wistr's continuous disclosure obligations. Forward-looking statements, whilst considered reasonable by Wistr at the date of this presentation, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wistr'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 Q4FY26 and FY26 financial metrics and performance are unaudited.

³ Cash NPAT is 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.

⁴ 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.



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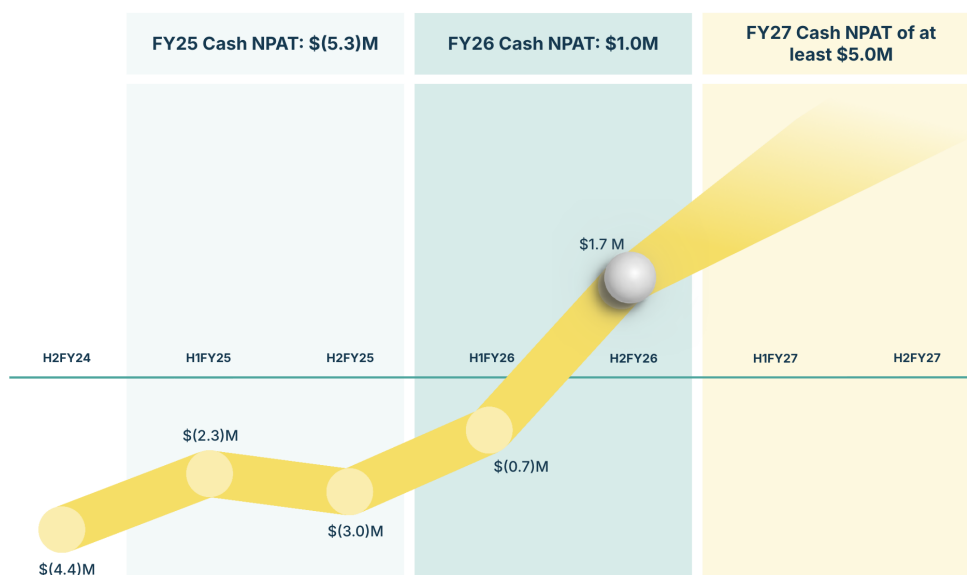
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FY27 guidance

WISR expects to deliver **FY27 Cash NPAT of at least \$5.0M**, 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 WISR's investments in automation and technology.

WISR also expects **Cash NPAT to grow substantially in FY28** as the business benefits from increased scale and further operating leverage. Further detail on WISR's FY26 results will be provided with the Company's audited full-year financial results, expected to be released on 26 August 2026.



Lending

- Closing loan book of \$1,084.0M, a 32% increase on Jun-25 (\$824.0M), and a 8% increase on Mar-26 (\$1,003.4M)
- Loan originations of \$198.1M, a 41% increase on Q4FY25 (\$140.3M) and a 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)
- Full year FY26 loan originations of \$695.3M, a 65% increase on FY25 (\$422.0M)

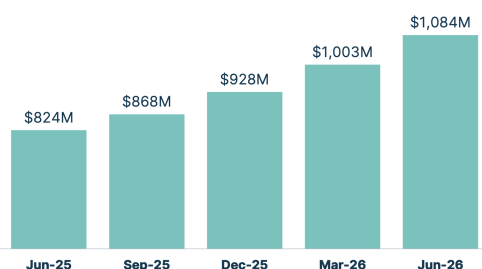


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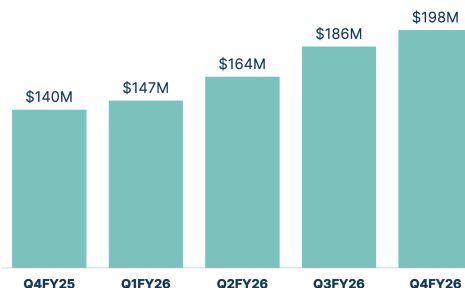
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Loan book

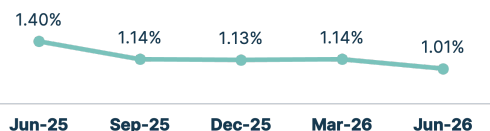


Originations

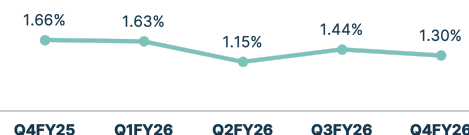


- Loan book average credit score⁵ remained strong at 807 (Jun-25: 804) and was stable compared to prior quarter (Mar-26: 808)
- 90+ day arrears improved 39 bps to 1.01% (Jun-25: 1.40%) and improved 13 bps on prior quarter (Mar-26: 1.14%)
- Net losses improved 36 bps to 1.30% (Q4FY25: 1.66%) and improved 14 bps on prior quarter (Q3FY26: 1.44%), reflecting continued improvement in underlying credit performance

90+ day arrears



Net loss



Financial

- Revenue increased 26% to \$30.0M (Q4FY25: \$23.9M) and 10% on prior quarter (Q3FY26: \$27.4M), driven by strong loan book growth
- 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)⁶ decreased 36 bps to 5.11% (Q4FY25: 5.47%) and 12 bps on prior quarter (Q3FY26: 5.23%), reflecting higher funding spreads during the quarter and the shift in portfolio mix

⁵ Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off.

⁶ 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.

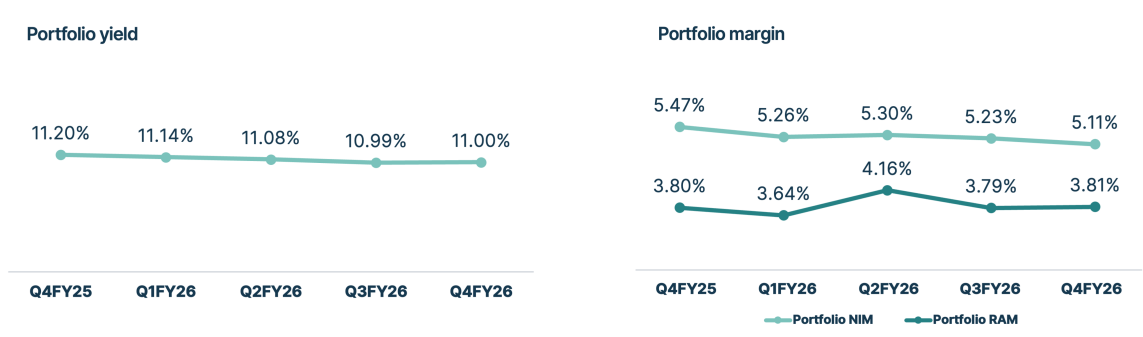


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- Portfolio Risk-Adjusted Margin (RAM)⁷ remained stable at 3.81% (Q4FY25: 3.80%; Q3FY26: 3.79%), as the improvement in net losses offset NIM compression, demonstrating the quality of the loan book and lower loss profile of secured vehicle loans



Capital

- In May 2026, WISR priced its sixth and largest ABS transaction, the \$354M WISR Momentum Trust 2026-1, upsized from \$300M
- The transaction was WISR'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 WISR's first ABS structured to satisfy EU and UK risk retention requirements, broadening WISR's international investor base
- The Company's three warehouse facilities have total commitments of \$887M (Mar-26: \$767M), with \$364M of undrawn capacity
- Unrestricted cash of \$16.6M (Mar-26: \$14.8M)

Customer

WISR recorded a customer Net Promoter Score of +82 and a broker Net Promoter Score of +80, and was named The Adviser's #1 non-bank lender for personal loans, as voted by The Adviser's broker network.

We also continued to improve the customer experience through targeted AI and automation initiatives, including:

- AI document fraud detection:** automated checks that reduce fraud exposure at submission
- Automated asset verification:** vehicles verified digitally, reducing manual checks
- AI verification agents:** automated review of financial documents to support credit assessors

⁷ RAM defined as NIM less net loan losses during the period.



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- **Streamlined income verification:** automated income checks that speed up approvals for a portion of secured vehicle loans

Leadership Commentary

Mr Andrew Goodwin, WISR's Chief Executive Officer, said, "FY26 was a landmark year for WISR. We exceeded all four guidance metrics and delivered our first full year of Cash NPAT profitability. The loan book increased 32% to \$1,084.0M, and full-year revenue increased 19% to \$108.8M, supported by record loan originations of \$695.3M, up 65% on FY25. These results reflect continued strong demand and consistent execution across both personal and secured vehicle loans.

Importantly, this growth was achieved alongside continued improvement in credit performance. 90+ day arrears improved by 39 basis points to 1.01%, reflecting our disciplined credit settings and robust arrears management. The average credit score of the loan book remained strong at 807, and our cost-to-income ratio improved to 28% (FY25: 31%), demonstrating the operating leverage emerging across the business.

Having delivered on our FY26 commitments, we enter FY27 with strong momentum and a business that is scaling profitably. We are pleased to provide FY27 Cash NPAT guidance of at least \$5.0M, supported by continued loan book growth, operating leverage and disciplined cost management," concluded Mr Goodwin.

WISR Chief Executive Officer Mr Andrew Goodwin discusses WISR's Q4FY26 results in a video interview here: <https://investorhub.wizr.com.au/link/yzYNBP>

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 Wizr Limited

Wizr (ASX: WZR) is a purpose-built Australian fintech lender. The proprietary Wizr 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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