Wisr AGM - Chair's Address

Sydney, 24 November 2026 - Wisr Limited (ASX: WZR) ("Wisr", or the **"Company")** is pleased to present the Chair's address, which will be delivered at the Company's AGM today.

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This announcement has been approved in accordance with the Company's Continuous Disclosure Policy and authorised for release by the Board of Directors.

For further investor enquiries, please contact:
Andrew Palfreyman
Company Secretary
E: investor@wisr.com.au
W: https://investorhub.wisr.com.au/

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.

Chair’s address to 2026 Annual General Meeting

Good afternoon everyone, and welcome to Wisr’s 2026 Annual General Meeting. My name is Matthew Brown, and as Chair, it is a pleasure to address you again to reflect on what has been a landmark year for the Company.

FY26 was a record-breaking year for Wisr. In March 2026, the Company's loan book surpassed $1 billion for the first time. Wisr closed out the year having exceeded all four of our FY26 guidance metrics and delivered our first full year of Cash NPAT profitability. These achievements stem directly from disciplined decision-making, a well-defined strategic direction, and the dedication of our executive team and employees.

Against our FY26 guidance metrics, loan originations grew 65% (guidance: 50%+), revenue grew 19% (guidance: 15%+), the cost-to-income ratio improved to 28% (guidance: below 29%), and we delivered Cash NPAT of $1.7 million in the second half (guidance: second-half profitability).

Wisr’s loan book closed the year up 32% at $1,084.0 million, serving more than 44,000 customers. This was supported by record loan originations of $695.3 million, up 65% on FY25, with strong momentum across both personal loans and, in particular, secured vehicle loans, which increased 86% to $280.0 million. This growth was delivered without compromising credit quality, with the loan book average credit score increasing to 807.

Additionally, 90+ day arrears improved by 39 bps to 1.01%, and net losses improved by 41 bps to 1.38%.

In FY26, Wisr reported revenue of $108.8 million, a 19% increase on the prior year, and achieved positive Cash NPAT of $1.0 million, a $6.3 million improvement on the Cash NPAT loss of $5.3 million in the prior year. Importantly, the cost-to-income ratio improved from 31% to 28%, with operating expenses growing by just 7% against 19% revenue growth, clearly demonstrating the operating leverage in our model. We were pleased to deliver this result while continuing to improve the customer experience through targeted AI and automation initiatives such as AI document fraud detection, AI verification agents and a streamlined income verification process.

Portfolio yield and Net Interest Margin decreased slightly to 11.00% and 5.27%, respectively, reflecting our deliberate shift in mix towards secured vehicle loans which carry lower yields but also lower credit losses. Pleasingly, portfolio Risk-Adjusted Margin increased by 22 bps to 3.89%, driven by lower net losses.

We also strengthened the Company's balance sheet during the year. In November 2025, Wisr completed a well-supported $10.6 million equity raise, with $7.5 million applied to reduce the corporate debt facility, which was refinanced at the same time with a material reduction in interest margin. I thank those shareholders who participated in the raise.

Wisr's funding platform was further strengthened in May 2026 with the execution of our sixth and largest ABS transaction to date, the $354 million Wisr Momentum Trust 2026-1, upsized from $300 million. This transaction was Wisr's first combined personal loan and secured vehicle loan ABS, with the senior notes rated AAA by Moody's, and also Wisr's first ABS structured to satisfy both EU and UK risk retention requirements, broadening Wisr's international investor base. The transaction reduced our cost of funds and recycled warehouse capacity, with $354 million of undrawn warehouse capacity available following the transaction to support the continued scaling of Wisr's loan book.

Operationally, the business made strong progress in FY26, including continuing automation of core lending functions and improving the broker experience. Pleasingly, customer satisfaction improved, with customer NPS rising to +82 from +75, and a broker NPS of +80. This was also evident in Wisr winning The Adviser's *'#1 Non-Bank Personal Loan Lender'* award as voted by brokers, and WeMoney's *'Best Mobile Experience'* award for the third consecutive year.

Our people remain central to Wisr's success. Employee engagement increased to 79 from 72, and in August 2025 we welcomed Sam Harding to the Executive team as Chief Operating Officer. Wisr also continues to exceed its diversity targets, with women representing 67% of the Board and 47% of our workforce.

Guided by our purpose and powered by our technology and people, Wisr enters FY27 with clear momentum and a business model that is scaling profitably. We began FY27 with Cash NPAT guidance of at least $5.0 million. Following a record first quarter, in

which loan originations reached $253.8 million, up 73%, and the loan book grew 40% to $1,211.0 million, the Company was pleased to upgrade its FY27 Cash NPAT guidance by 40% to at least $7.0 million[1]. Looking further ahead, we expect Cash NPAT to grow substantially again in FY28 as the business benefits from increased scale and further operating leverage. With an estimated share of around 3.5% of the personal loan market and less than 1% of the much larger secured vehicle loan market, we see a significant runway for continued growth.

On behalf of the Wisr Board, thank you to our shareholders for your ongoing support and confidence in our vision. I also want to express my gratitude to my fellow Directors, our CEO Andrew Goodwin and the Executive team, and all Wisr staff for their discipline and shared commitment throughout a landmark FY26. Finally, thank you to our funding partners, brokers and customers, whose continued support underpins our growth.

Thank you.

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