



COMPANY UPDATE

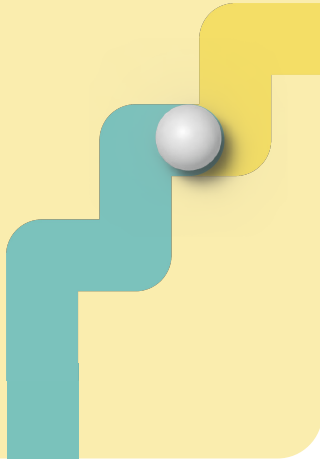
Q4FY25

JULY 2025

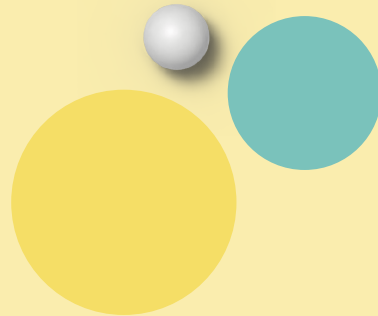


ACCELERATING GROWTH WITH DISCIPLINED EXECUTION

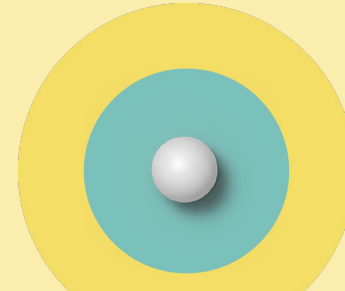
Sustained loan origination growth across products



Third consecutive quarter of loan book growth



Investment in technology and automation resulting in improvements to efficiency and arrears



Well capitalised for future growth with execution of third warehouse facility



Loan origination growth of 101% year-on-year,
exceeding our upgraded guidance of 90%+



KEY Q4FY25 RESULTS

LENDING

FINANCIAL

CAPITAL

CUSTOMER

\$140.3M

New loan originations

↑154% (Q4FY24: \$55.2M)

↑26% (Q3FY25: \$111.0M)

\$824M

Wisr loan book as at Jun-25

↑7.0% (Jun-24: \$770M)

↑6.0% (Mar-25: \$777M)

804

Average credit score of total book¹ as at Jun-25

↑10 (Jun-24: 794)

11.20%

Portfolio yield

↑30 bps (Q4FY24: 10.90%)

5.47%

Portfolio NIM²

↑33 bps (Q4FY24: 5.14%)

1.40%

On-balance sheet 90+ day arrears

↓18 bps (Jun-24: 1.58%)

\$23.9M

Revenue

↑6% (Q4FY24: \$22.5M)

\$10.9M

Portfolio NIM²

↑\$0.8M (Q4FY24: \$10.1M)

1.66%

Net losses

↓109 bps (Q4FY24: 2.75%)

Unrestricted cash of \$14.1M

\$15.0M

Undrawn corporate facility capacity

\$287.3M

Undrawn warehouse capacity

\$53.0M

additional loan repayments³ made via one-time payment feature

\$11.1M

in round ups³ used to pay off customer debt

+79

Customer Net Promoter Score



Note: Q4FY25 financial metrics and performance are unaudited

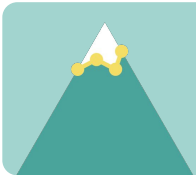



¹ Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off

² NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts

³ Since inception



WISR AT A GLANCE

 <p>Since 2018, Wisr has supported Australians in reaching their personal and financial goals</p>	72K+ <small>total number of customers supported¹</small>
 <p>We are a sophisticated, purpose-built fintech lender with a proven track record of executing in the debt capital markets</p>	3 <small>warehouses</small> 3 <small>active term deals</small> 1 <small>called term deal</small>
 <p>Our mission is to improve Australians' financial health by reinventing the consumer finance experience through our award-winning, proprietary technology platform</p>	Loan customers engaged with the proprietary Wisr platform are 33%² further ahead on their loans
 <p>We have strong and diversified distribution channels including an established broker network and direct-to-customer via our proprietary platform</p>	\$2.2B <small>total loan originations</small>
 <p>Technology-driven automation enabling Wisr to scale efficiently by streamlining credit decisions, improve loan servicing and arrears management</p>	80% <small>of loans automatically approved by AI powered decision engine</small>

¹ Total number of customers supported via loans written
² Based on average comparison of engaged and unengaged Wisr Platform loan customers that are current and not in arrears during Q4FY25.



AUTOMATION TO SCALE

Automation of loan approval and verification processes



- 80% of loans automatically approved by AI powered decision engine
- Supports scalability by efficiently managing higher volumes without compromising credit quality, speed, accuracy or increasing cost



Industry-leading arrears management platform driving losses improvement



- Wizr's arrears management platform harnesses the power of scalable data infrastructure
- Data driven arrears management segmentation
- Real-time payment channels, available via the Wizr app, website, and Wizr Agents, offer seamless, convenient payment options

New cloud native loan ledger platform



- Supports strong growth and high transaction volumes
- Reduction in manual processes
- Faster processing of loan servicing and real time account updates
- Improved reporting and decision making



EFFICIENCY



GROWTH



PORTFOLIO QUALITY



OPERATING LEVERAGE

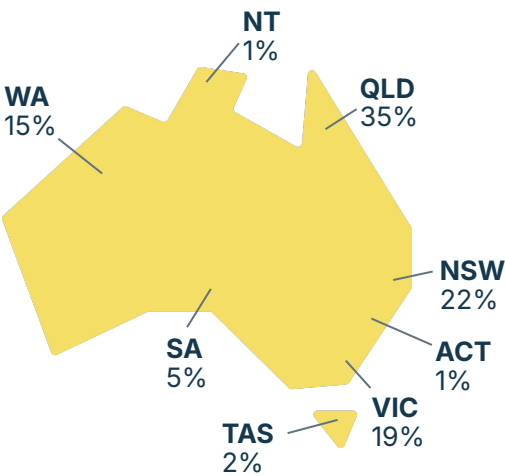


SCALABILITY

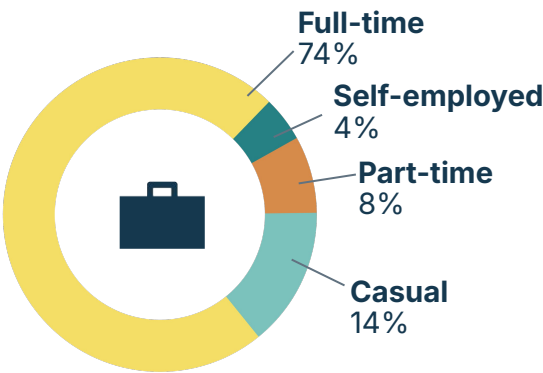


WELL DIVERSIFIED CUSTOMER BASE

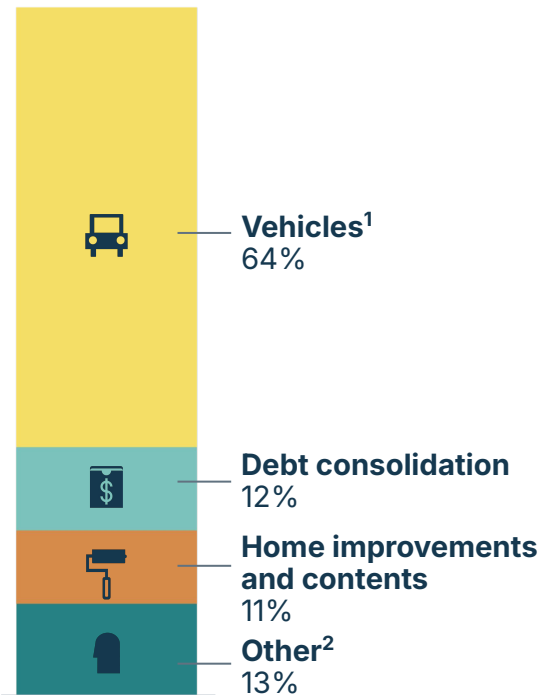
Where are our customers located?



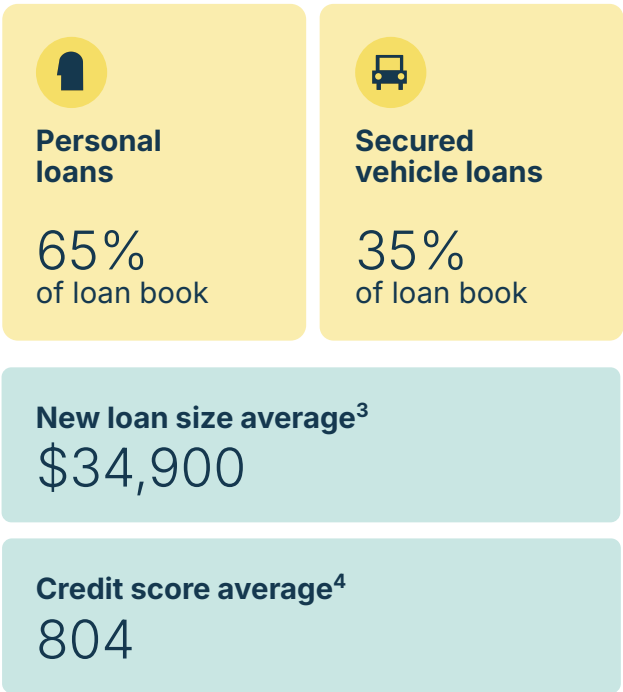
Our customers' employment status



Why are customers coming to us?



What does the average Wistrade loan book customer look like?



Source: Internal Wistrade data on loan principal balance, as at Jun-25
¹ Comprises Secured Vehicle Loans (32% of total portfolio), and Personal Loans (32% of total portfolio)
² Includes travel, medical, legal, weddings, and/or mixed purposes
³ For the quarter ended Jun-25
⁴ 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

- The major banks' market share of the Personal and Secured Vehicle Lending market continues to decline
- Their focus is Mortgages and Business Lending, away from Personal Lending (74% market share in Dec-19 down to 61% in Dec-24)
- Two major banks recently exited the Secured Vehicle Lending market
- ABS issuances have increased substantially in the last two years as non-bank lenders increase their Secured Vehicle Lending market share
- These structural tailwinds are creating opportunities for non-bank lenders such as Wisor

Market opportunity / TAM³

~\$12B

Personal Loan originations

Wisor market share 2.3%

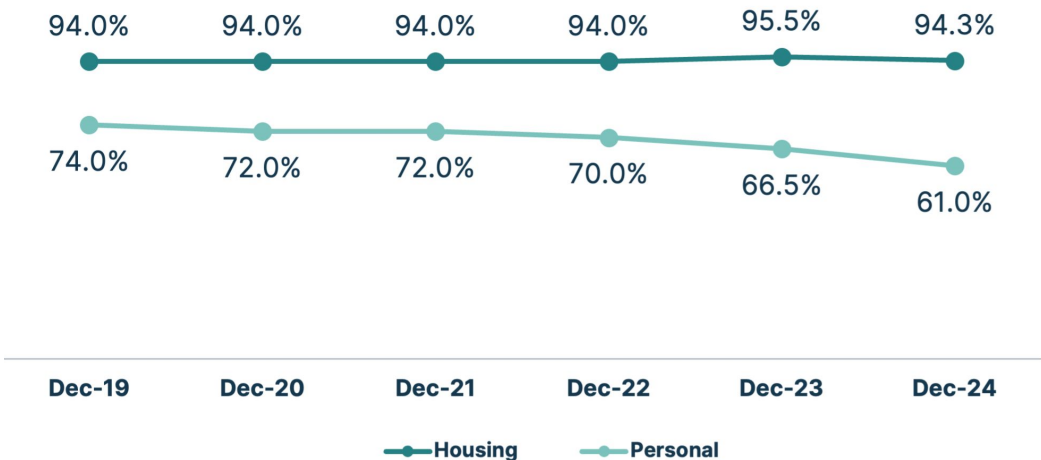
~\$46B

Secured Vehicle Loan originations

Wisor market share 0.3%

¹ Source: Reserve Bank of Australia; Personal loans data refers to unsecured lending only
² Source: Westpac Securitisation and Covered Bond Strategy, Bloomberg
³Total addressable market size is a management estimate, which includes consumer and commercial lending segments

Share of total household lending with banks¹




SVL & Equipment ABS Issuance Breakdown²





SUSTAINED LOAN ORIGINATION GROWTH

- The Company delivered its fifth consecutive quarter of strong loan origination growth in Q4FY25
- Loan originations increased to \$140.3M in the period, up 154% on Q4FY24 (\$55.2M) and up 26% on Q3FY25 (\$111.0M)
- Wisor has a significant scale opportunity across both of its target segments



\$88.9M

Personal Loan originations

↑111%
(Q4FY24: \$42.2M)



\$51.4M

Secured Vehicle Loan originations

↑296%
(Q4FY24: \$13.0M)


Loan originations





CONTINUED LOAN BOOK GROWTH


- Continued strength in loan originations drove total loan book growth for the third consecutive quarter, reaching \$824M as at Jun-25 (Jun-24: \$770M)
- The personal loan book increased 6% to \$535M (Jun-24: \$506M)
- The secured vehicle loan book increased 9% to \$289M (Jun-24: \$264M)



\$535M

Personal Loan Book

↑6%
(Jun-24: \$506M)



\$289M

Secured Vehicle Loan Book

↑9%
(Jun-24: \$264M)

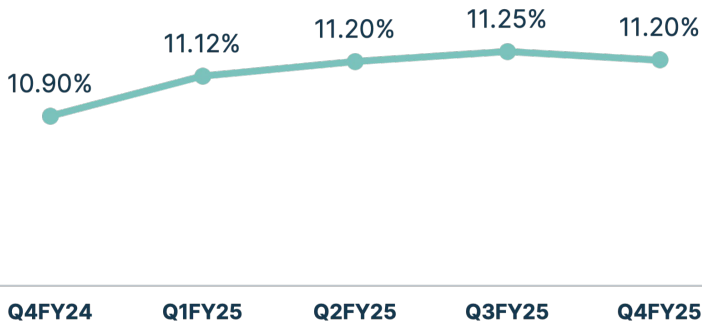




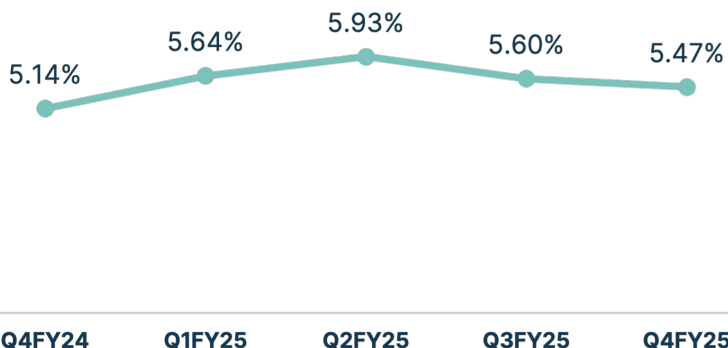
YIELD STABLE WITH CREDIT QUALITY IMPROVEMENT

- Quarterly portfolio yield increased 30 bps to 11.20% compared to the prior corresponding period (Q4FY24: 10.90%), and remained broadly stable quarter-on-quarter, underpinned by disciplined pricing and notwithstanding a higher loan book average credit score and a higher proportion of secured vehicle loans
- Quarterly portfolio Net Interest Margin ("NIM") improved by 33 bps to 5.47% compared to the prior corresponding period (Q4FY24: 5.14%)
- The quality of Wisor's portfolio remains high with its average credit score increasing for the fourth consecutive quarter to 804¹

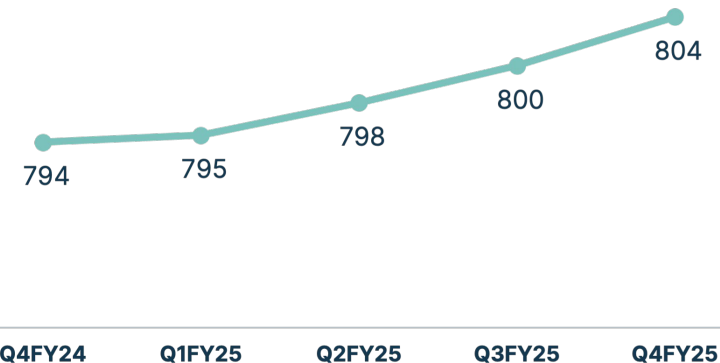
Portfolio yield



Portfolio NIM²



Portfolio credit score¹



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

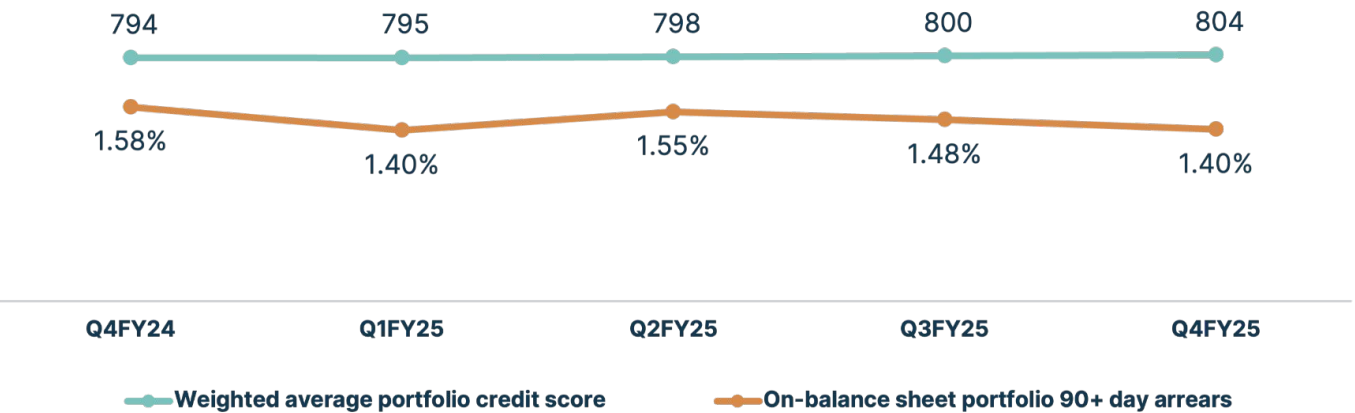
² NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts



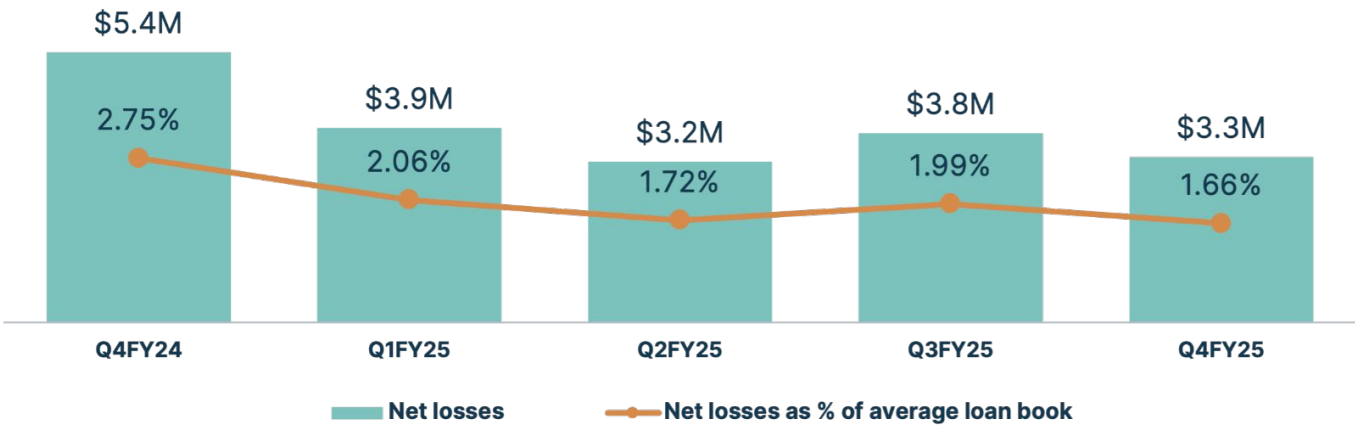
IMPROVEMENT IN ARREARS AND LOSSES

- 90+ day arrears decreased 18 bps to 1.40% from Jun-24 (1.58%) and 8 bps from Mar-25 (1.48%), reflecting continued improvements in credit performance and the impact of the Company's arrears management platform
- Net losses decreased 109 bps to 1.66% from Q4FY24 (2.75%) and 33 bps from Q3FY25 (1.99%)

Customer credit scores and 90+ day arrears



Net losses (\$ and %)

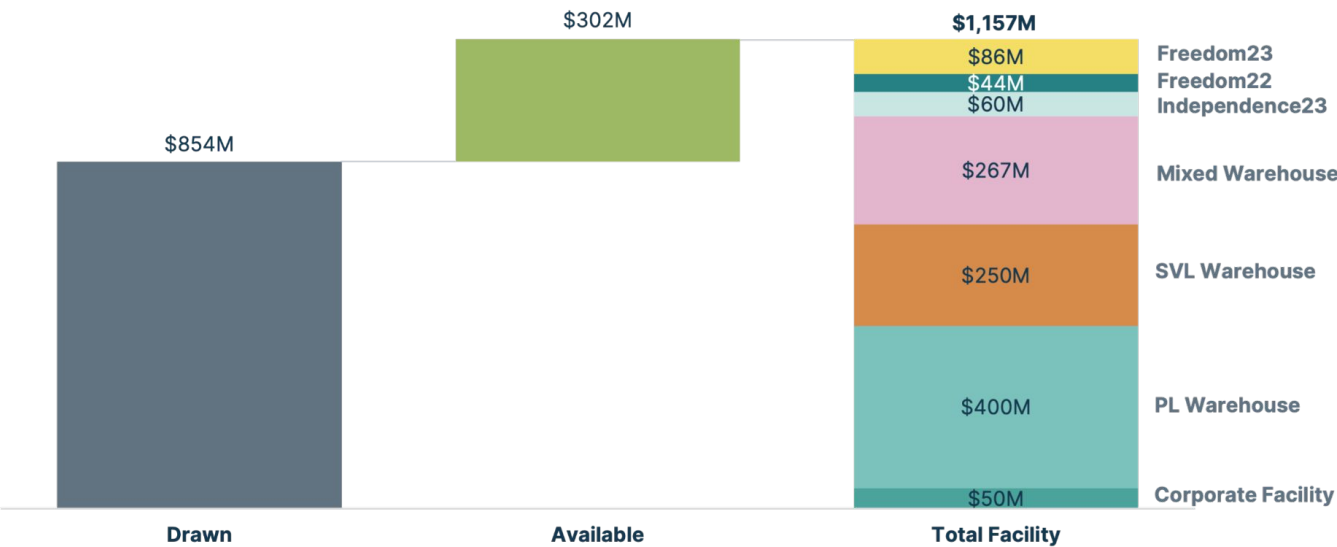




ROBUST FUNDING PROGRAM SUPPORTS GROWTH

- WH1 (Personal Loan WH) has \$400M of committed funding (\$47M undrawn), WH2 (Secured Vehicle WH) has \$250M of committed funding (\$56M undrawn)
- Executed third warehouse (mixed Personal Loan and Secured Vehicle) with committed funding of \$267M (\$184M undrawn) with Barclays as senior funder in May-25
- The corporate facility has committed funding of \$50M (\$15M undrawn)
- Wisr has raised \$875M across four ABS transactions – Freedom21 (successfully called), Freedom22, Independence23 and Freedom23

Funding at 30-Jun-25



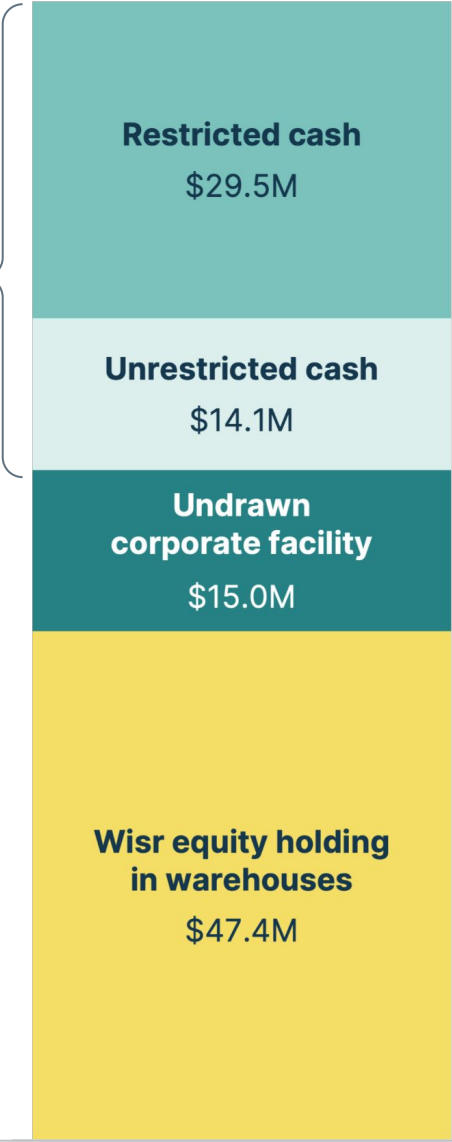
	Corp Facility	WT1	WT2	WT3	F22	I23	F23
% drawn	70%	88%	78%	31%	100%	100%	100%
Facility start	Jun-24	Oct-19	Oct-21	May-25	Jun-22	Feb-23	Dec-23
Facility expiry / call date ¹	Jun-27	Sep-25	Aug-25	Jun-26	Sep-25	Sep-26	Jul-27
Products	Corp	PL	SVL	Mixed	PL	SVL	PL

¹ Call dates are forecasted based on expected prepayment rates and actual dates may vary



STRONGLY CAPITALISED

Total cash on balance sheet
\$43.6M



As at 30-Jun-25

Cash held in warehouses and term deal trusts:

- Undistributed customer loan repayments (principal and interest)
- Unutilised funds from note subscriptions (predominantly third-party debt)
- Use of funds restricted to funding loans and operating warehouses and term deals e.g. Trustee fees

Cash on hand available for any business purpose

Undrawn corporate facility

Wiser equity investment in funding trusts:

- PL Warehouse (\$17.8M)
- SVL Warehouse (\$5.9M)
- Mixed Warehouse (\$5.0M)
- Freedom22 (\$5.5M, projected call date¹ Sep-25)
- Independence23 (\$8.4M, projected call date¹ Sep-26)
- Freedom23 (\$4.8M, projected call date¹ Jul-27)

¹ Call dates are forecasted based on expected prepayment rates and actual dates may vary



EXECUTIVE SUMMARY

Loan origination growth of 101% year-on-year, exceeding our upgraded guidance of 90%+

Continued loan origination growth

- ✓ Loan originations increased by 154% to \$140.3M (Q4FY24: \$55.2M)
- ✓ Significant growth of 111% in personal loan originations to \$88.9M and 296% in secured vehicle loan originations to \$51.4M

Sustained loan book growth and margin improvement

- ✓ Third consecutive quarter of disciplined loan book growth, with a closing loan book of \$824M
- ✓ Improvement in portfolio margin compared to the prior corresponding period with yield increasing to 11.20% (Q4FY24: 10.90%) and NIM¹ increasing to 5.47% (Q4FY24: 5.14%) to deliver a highly profitable business at scale

Improvement in credit quality

- ✓ Net losses decreased 109 bps to 1.66% from Q4FY24 (2.75%)
- ✓ 90+ day arrears decreased 18 bps to 1.40% from Jun-24 (1.58%) highlighting the strength of the Company's arrears management platform

Strongly capitalised

- ✓ Executed third warehouse (\$267M) to support growth across personal and secured vehicle loans
- ✓ \$14.1M of unrestricted cash with \$15.0M remaining undrawn from the corporate facility

¹ NIM defined as loan book yield less finance costs, excluding corporate facility interest cost and hedge accounting impacts



QUESTIONS



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