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ASX RELEASE

Wisr delivers record growth and upgrades FY27 guidance

$254M quarterly loan originations drive a 40% upgrade in FY27 Cash NPAT guidance to at least $7.0M[1] (previously at least $5.0M)

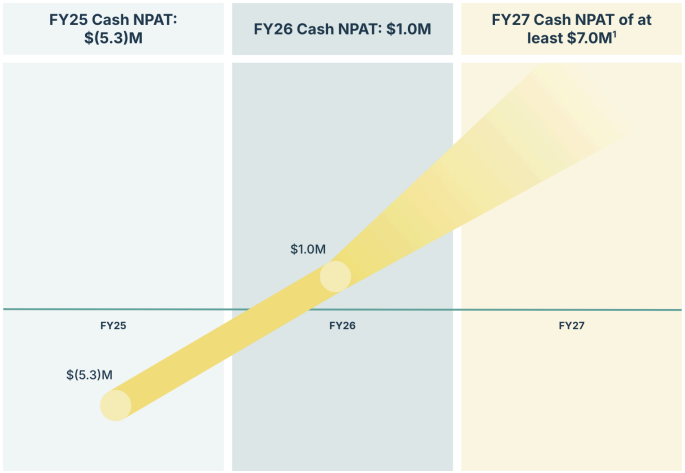
Engage with this announcement at the Wisr Investor Hub.

Sydney, 22 October 2026 - Wisr Limited (**ASX: WZR**) ("**Wisr**", or the "**Company**") is pleased to share its Q1FY27 market update for the period ending 30 September 2026.[2]

Wisr's loan book reached $1.2 Billion in Q1FY27, increasing 40% to $1,211.0M (Sep-25: $867.6M), while revenue increased 32% to $33.1M (Q1FY26: $25.0M). This growth was driven by a record quarter in loan originations, which increased 73% to $253.8M (Q1FY26: $146.8M).

Reflecting strong loan origination performance, Wisr is upgrading its FY27 guidance and now expects to deliver **FY27 Cash NPAT of at least $7.0M** (previously at least $5.0M). 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. Additionally, the business holds $97.9M in carried-forward tax losses to support strong cash generation as taxable profits are achieved.

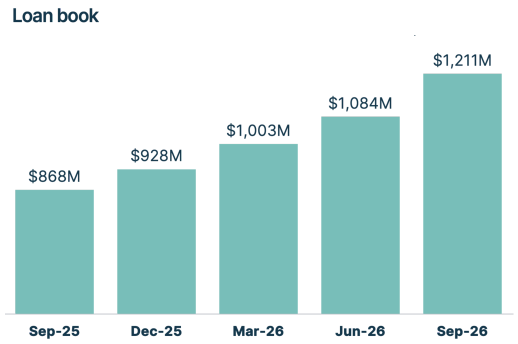


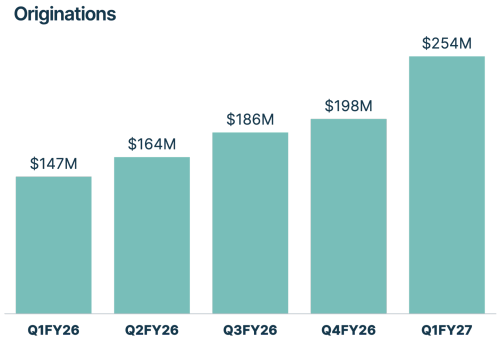
[1] Guidance will be reviewed and updated in accordance with Wisr's continuous disclosure obligations. Forward-looking statements, whilst considered reasonable by Wisr at the date of this announcement, involve known and unknown risks, assumptions and uncertainties, many of which are beyond Wisr's control. 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.
[2] Q1FY27 financial metrics and performance are unaudited.

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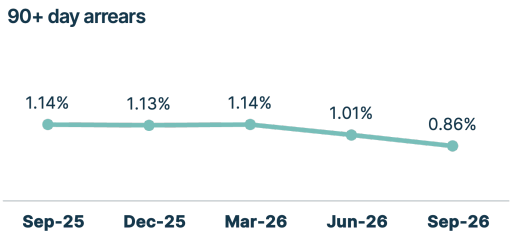
Lending

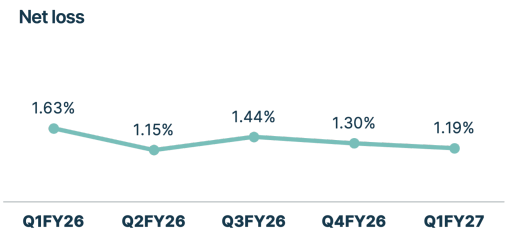
- Closing loan book of $1,211.0M, a 40% increase on Sep-25 ($867.6M), and a 12% increase on Jun-26 ($1,084.0M)
- Loan originations of $253.8M, a 73% increase on Q1FY26 ($146.8M) and a 28% increase on prior quarter ($198.1M)
- Personal loan originations of $124.9M, a 35% increase on Q1FY26 ($92.7M) and secured vehicle loan originations of $128.9M, a 138% increase on Q1FY26 ($54.1M)





- Loan book average credit score[3] remained strong at 802 (Sep-25: 807; Jun-26: 807)
- 90+ day arrears improved 28 bps to 0.86% (Sep-25: 1.14%) and 15 bps on prior quarter (Jun-26: 1.01%)
- Net losses improved 44 bps to 1.19% (Q1FY26: 1.63%) and 11 bps on prior quarter (Q4FY26: 1.30%), reflecting continued improvement in underlying credit performance



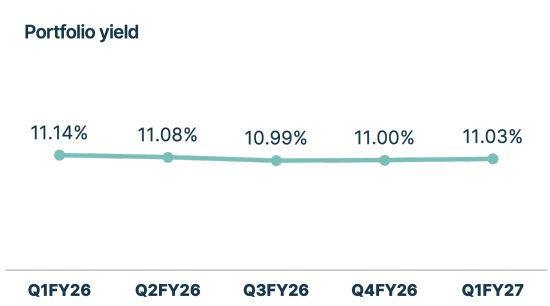


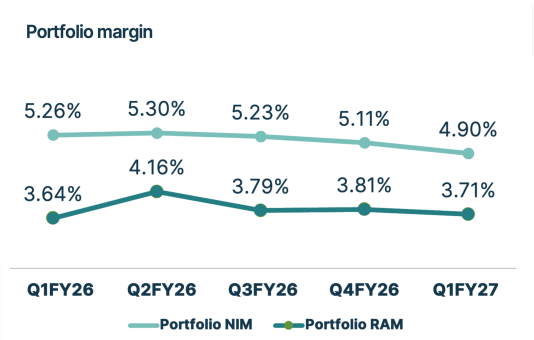
[3] Total loan book weighted average Equifax credit score is the score at the time of application, includes active loans and excludes loans written off.

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Financial

- Revenue increased 32% to $33.1M (Q1FY26: $25.0M) and 10% on prior quarter (Q4FY26: $30.0M), driven by strong loan book growth
- Quarterly portfolio yield stable at 11.03% (Q4FY26: 11.00%, Q1FY26: 11.14%), as the benefit of front book pricing increases implemented in Q1FY27 offset the portfolio mix shift towards secured vehicle loans, which carry lower yields, funding costs and credit losses
- Net Interest Margin (NIM) decreased 21 bps to 4.90% (Q4FY26: 5.11%) and 36 bps from prior comparative quarter (Q1FY26: 5.26%), reflecting the shift in portfolio mix during the quarter
- Risk-adjusted margin (RAM) stable at 3.71% (Q4FY26: 3.81%, Q1FY26: 3.64%), as the improvement in net losses largely offset NIM compression, demonstrating the quality of the loan book and lower loss profile of secured vehicle loans





Capital

- The Company's three warehouse facilities have total commitments of $887M (Jun-26: $887M), with $165M of undrawn capacity
- At Sep-26, $30.0M was drawn from the $50.0M corporate facility, with $20.0M undrawn ($7.5M committed and $12.5M uncommitted capacity)
- Unrestricted cash of $13.0M, which together with the undrawn corporate facility provides total liquidity of $33.0M to support growth

Customer

Wisr recorded a customer Net Promoter Score of +80 and a broker Net Promoter Score of +81.

Wisr was awarded WeMoney's Innovation of the Year - Debt Reduction for DebtBustr. This innovation makes it easy for Aussies to compare credit card and loan repayments against a Wisr debt consolidation loan and see in real numbers how much money switching could save them.

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

Product expansion: simplified assessment for eligible personal loans

Faster loans: integration of vehicle inspections and automated customer ID checks

Customer self-service: increase in AI service agent tasks, reducing cost to service

Leadership Commentary

Mr Andrew Goodwin, Wisr's Chief Executive Officer, said, "The record quarter and 40% FY27 Cash NPAT guidance upgrade (at least $7M, previously $5M) are testament to effective business execution since returning to growth. Our loan book reached $1.2B, supported by a 73% increase in loan originations to a record of $253.8M, putting the business on a $1B+ annual run-rate and driving continued operational leverage. This strong demand across our personal and secured vehicle loan products demonstrates the strength of our core platform and customer proposition.

"Importantly, this growth was achieved alongside continued improvement in credit performance, with 90+ day arrears improving 28 basis points to 0.86% and net losses improving 44 basis points to 1.19%, underscoring our ability to scale our loan book whilst maintaining disciplined credit settings. The average credit score of the loan book remained high at 802, reflecting the quality of our customer base," concluded Mr Goodwin.

Wisr Chief Executive Officer Mr Andrew Goodwin discusses Wisr's Q1FY27 results in a video interview here: https://investorhub.wisr.com.au/link/yz8bLr

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:
Andrew Palfreyman
Company Secretary
E: investor@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

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