



ASX RELEASE

Shaw and Partners Small Cap Financials Conference

Sydney, 13 May 2025 - Wizr Limited (ASX: WZR) ("Wizr", or the "Company") is pleased to share a copy of the presentation which will be presented by the CEO, Andrew Goodwin and CFO, Matthew Lewis at the Shaw and Partners Small Cap Financials Conference today (Tuesday 13 May 2025).

Investors

The [Wizr Investor Hub](#) is a dedicated platform for investors to learn more about Wizr and contains Wizr'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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Company Secretary
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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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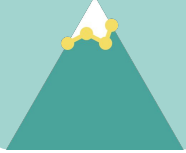
SHAW AND PARTNERS

SMALL CAP FINANCIALS CONFERENCE

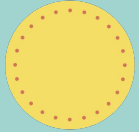
MAY 2025



WISR AT A GLANCE



Since 2018, Wisr has supported Australians in reaching their personal and financial goals



We are a sophisticated, purpose-built fintech lender with a proven track record of executing in the debt capital markets



Our mission is to improve Australians' financial health by reinventing the consumer finance experience through our award-winning, proprietary technology platform



We have strong and diversified distribution channels including an established broker network and direct-to-customer via our proprietary platform



Our technology-driven automation enables Wisr to scale efficiently by streamlining credit decisions, improve loan servicing and arrears management

68K+ total number of customers supported¹

2 warehouses 3 active term deals 1 called term deal

Credit scores, Round Up, Debt Bustr, Money Hacks

Loan customers engaged with the proprietary Wisr platform are **29%** further ahead on their loans²

\$2.1B total loan originations

79% of loans automatically approved by AI powered decision engine

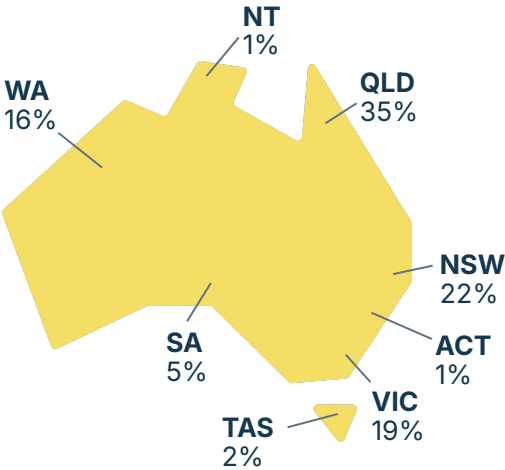
¹ Total number of customers supported via loans written

² Based on average comparison of engaged and unengaged Wisr Platform loan customers that are current and not in arrears during Q3FY25.

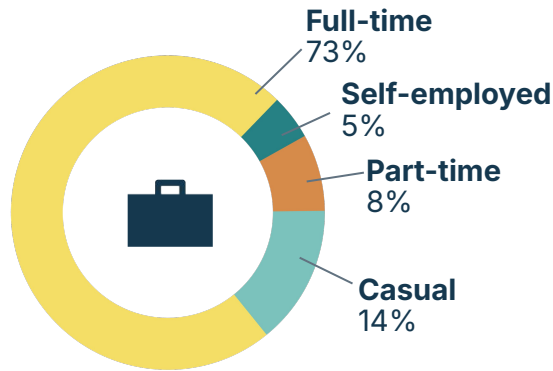


WELL DIVERSIFIED CUSTOMER BASE

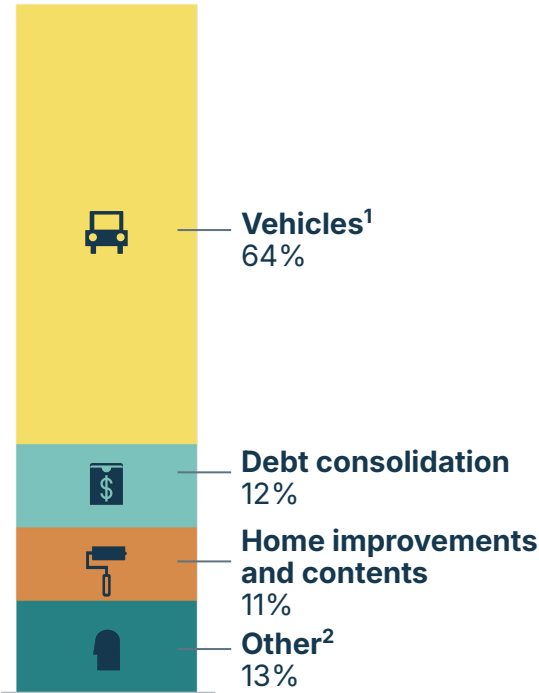
Where are our customers located?



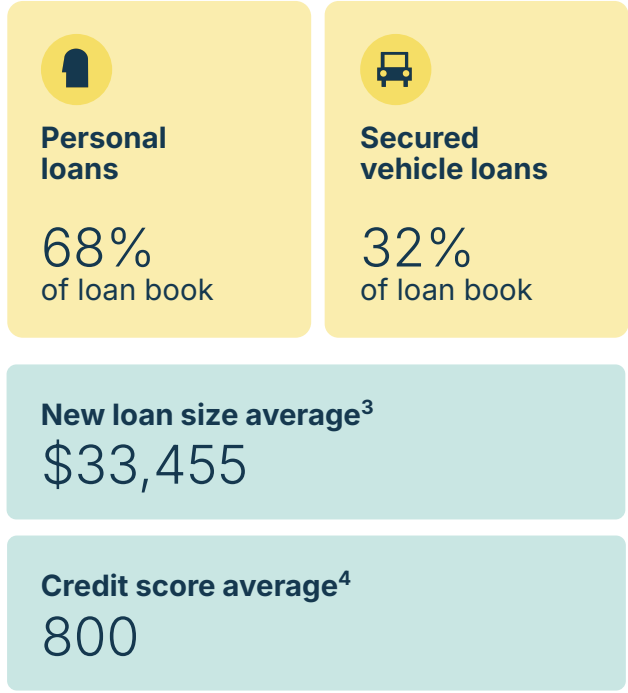
Our customers' employment status



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 Mar-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 Mar-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 Wisr

Market opportunity / TAM³



~\$46B
Secured Vehicle
Loan originations

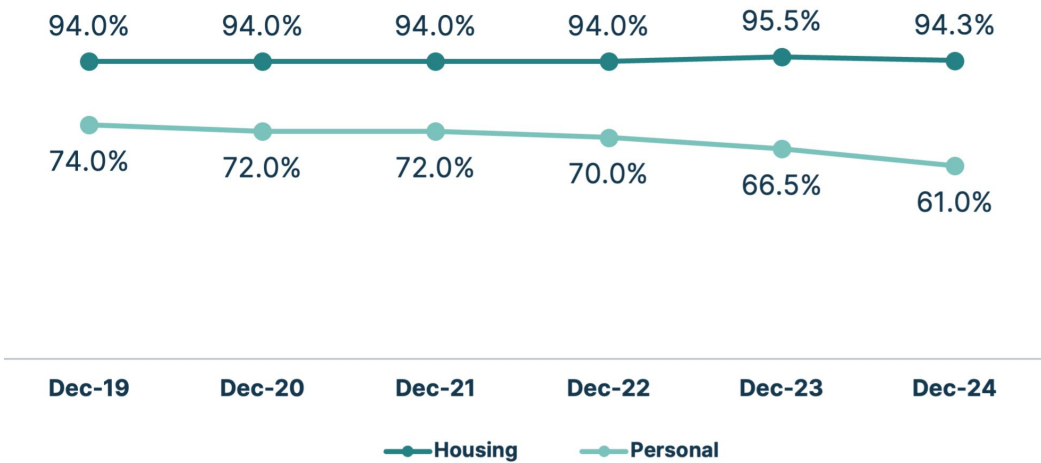
Wisr market share
0.2%



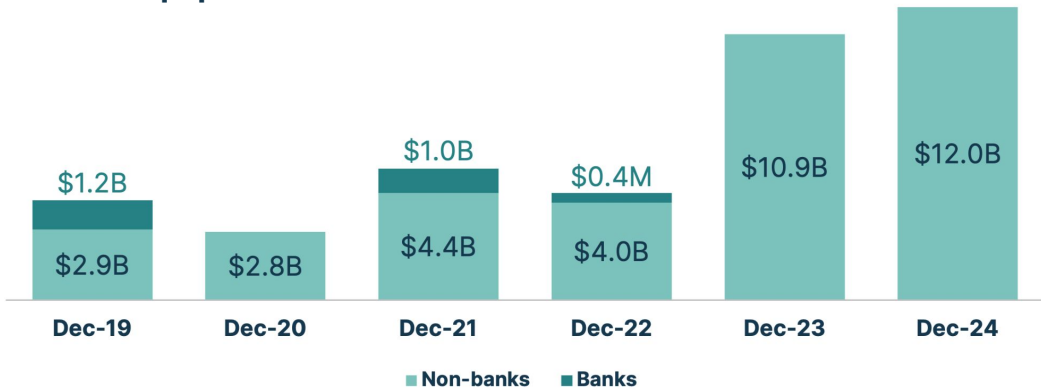
~\$12B
Personal Loan
originations

Wisr market share
1.9%

Share of total household lending with banks¹



SVL & Equipment ABS Issuance Breakdown²

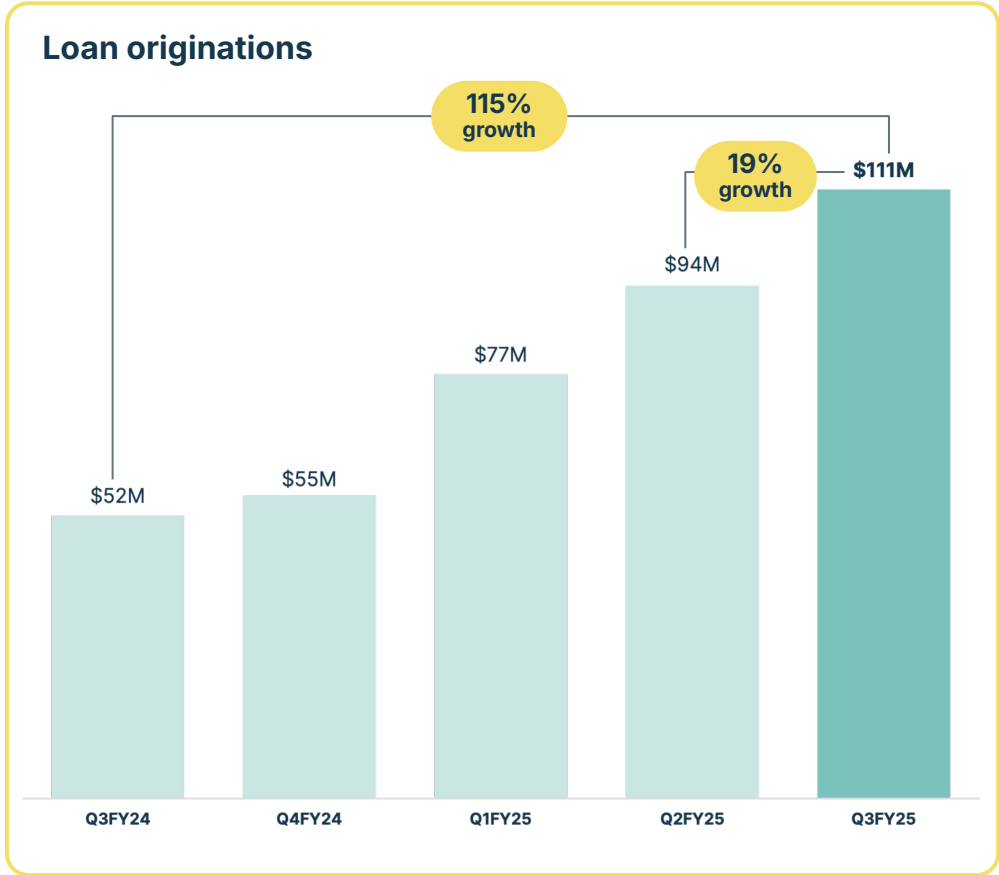


¹ Source: Reserve Bank of Australia; Personal loans data refers to unsecured lending only
² Source: Westpac Securitisation and Covered Bond Strategy, Bloomberg
³ Total addressable market size is a management estimate, which includes consumer and commercial lending segments

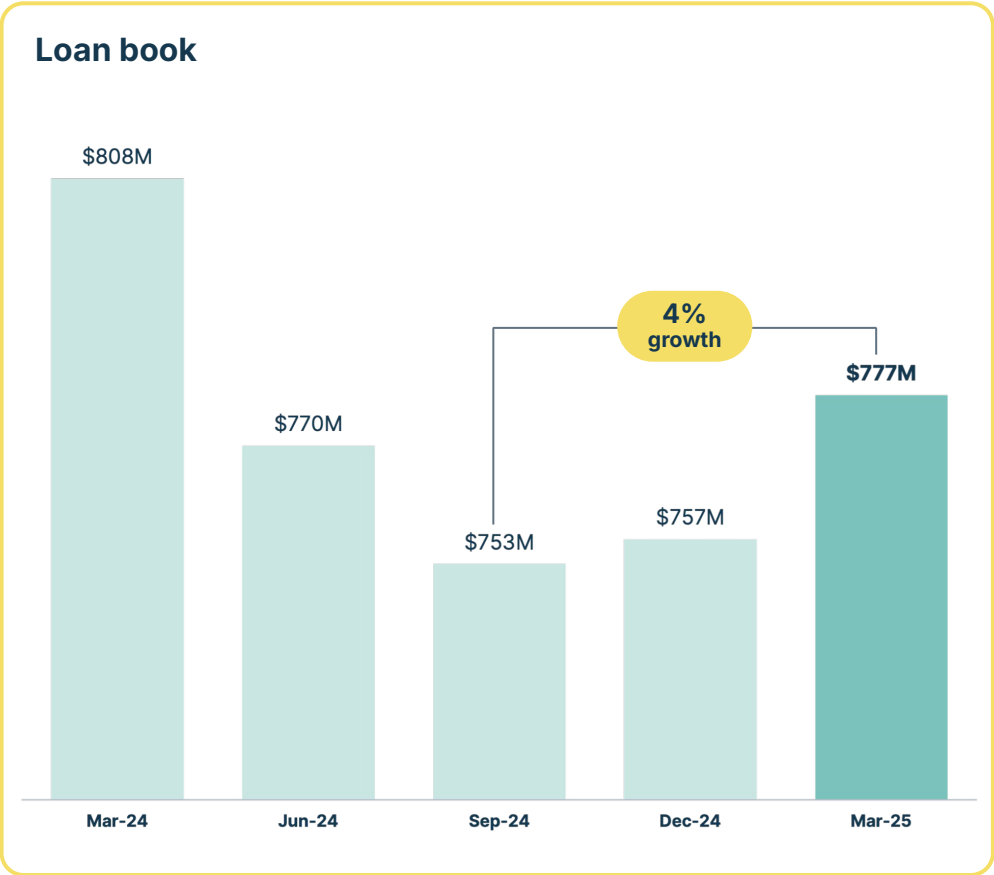


SET UP FOR SUSTAINABLE GROWTH

Strong and disciplined loan originations



Two consecutive quarters of loan book growth



Financial metrics

11.25%
Portfolio yield
(Q3FY25)
↑54 bps (Q3FY24: 10.71%)

5.60%
Portfolio NIM¹
(Q3FY25)
↑36 bps (Q3FY24: 5.24%)

800
Average credit score²
as at Mar-25
↑6 (Mar-24: 794)

EBITDA profitable
\$0.8M (H1FY25)
↑\$3.3M (H2FY24: (\$2.5M))

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



INVESTMENT PROPOSITION

Strong loan origination growth and upgraded guidance

- ✓ Pivot back to growth with loan originations increasing by 115% to \$111.0M in Q3FY25 vs. pcp
- ✓ Reflecting strong year-to-date performance, Wisor upgraded its guidance to:
90%+ increase in loan originations in FY25 (up from 75%+)

Loan book growth and favourable unit economics

- ✓ Second consecutive quarter of disciplined loan book growth realised in Q3FY25
- ✓ Strong unit economics with Q3FY25 yield of 11.25% and NIM¹ of 5.60% to deliver a highly profitable business at scale
- ✓ Clear pathway to a \$1B loan book and positive cash NPAT
- ✓ FY26 expected to be a breakout year

Structural tailwinds creating business opportunities

- ✓ The major banks' market share of the Personal and Secured Vehicle Lending market continues to decline as they focus on mortgage and business lending
- ✓ These structural tailwinds are creating opportunities for non-bank lenders such as Wisor

Strong capital and funding supports growth outlook

- ✓ Strongly capitalised for growth with \$22.5M of unrestricted cash and \$15.0M undrawn corporate facility
- ✓ Well progressed on third warehouse (mixed PL and SVL) with a new senior funder

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



QUESTIONS



DISCLAIMER



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No investment advice or offer of shares

This presentation does not constitute investment advice, or an inducement or recommendation to acquire or dispose in any shares of Wisr, in any jurisdiction.

Risks and assumptions

This presentation contains statements (including forward-looking statements), opinions, projections, forecasts and other material, based on various assumptions. Whilst this presentation was prepared with care and attention, those assumptions may or may not prove to be correct. All 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. To understand more about the risks and uncertainties faced by Wisr refer to the 2024 Annual Report.

Statements about past performance are not necessarily indicative of future performance. To the extent required by law, neither Wisr or any of its directors, officers, employees and agents give any warranty, representation or guarantee as to the accuracy or likelihood of fulfillment of any forward-looking statement in this presentation or assumption upon which any part of this presentation is based or the accuracy, completeness or reliability of the information contained in this presentation.

Non-GAAP financial measures

A number of non-GAAP financial measures are used in this presentation. You should not consider any of these in isolation from, or as a substitute for, the information provided in the audited consolidated financial statements, which are available at: www.wisr.com.au

Dollar estimates

All references to dollars, cents or \$ in this presentation are to Australian currency, unless otherwise stated.