Plenti

24 July 2026 **ASX RELEASE**

Plenti prices a $660.5m Auto ABS, it's largest to date

Plenti Group Limited (**Plenti**) announces the pricing of a $660.50 million asset-backed securities (**ABS**) transaction backed by automotive loan receivables (**Plenti Auto ABS 2026-1**).

The transaction is Plenti's seventh automotive loan ABS and thirteenth ABS transaction overall, taking total issuance across Plenti's public securitisation programs to approximately $5.3 billion.

Plenti's first auto ABS transaction for 2026 received strong support from investors despite a challenging market environment with ongoing geopolitical instability.

ABS transaction structure

Note class	Issuance amount (A$m)	Initial credit support[1]	Ratings (Moody's/ S&P)	Margin over 1-month BBSW
A	565.50	13.00%	Aaa (sf) / AAA (sf)	0.98%
A-x	10.50	N/A	Aaa (sf) / AAA (sf)	1.03%
B	35.75	7.50%	Aa2 (sf) / NR	1.30%
C	16.25	5.00%	A2 (sf) / NR	1.50%
D	5.20	4.20%	Baa2 (sf) / NR	1.70%
E	11.70	2.40%	Ba1 (sf) / NR	2.90%
F	9.75	0.90%	B2 (sf) / NR	4.25%
G	5.85	-	NR / NR	Undisclosed
Total	**660.50**			

1. Credit support refers to the proportion of total notes which are subordinated to the relevant class of notes

2. The Class G notes are retained by Plenti

Commenting on the transaction, Selena Verth, Plenti's Chief Financial Officer, said:

> *"We are delighted to have completed our largest ABS transaction to date bringing total issuance to approximately $5.3 billion.*
>
> *The transaction was priced at highly attractive levels and attracted a record number of investors with strong support from existing and new investors across both domestic and international markets.*
>
> *It is particularly pleasing to note the strong engagement from new investors, who account for approximately one quarter of the final investor base".*

The transaction is expected to settle on or around 30 July 2026, subject to satisfaction of customary conditions precedent.

National Australia Bank acted as arranger and National Australia Bank, Westpac Banking Corporation and Bank of America acted as joint-lead managers.

This release was approved by Plenti's Chief Executive Officer. For more information please contact:

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Paolo Luzzani
Treasurer

About Plenti

Plenti (ASX: PLT) is a high-growth, profitable and cash generative digital lender with a $3bn+ prime consumer and commercial loan portfolio. Plenti provides faster, fairer loans by leveraging smart technology. We offer award-winning automotive, renewable energy and personal loans, delivered through our proprietary technology, to help creditworthy borrowers bring their big ideas to life.

Since Plenti's establishment in 2014, loan originations have grown consistently, supported by diversified loan products, distribution channels and funding, and underpinned by exceptional credit performance and continual innovation.

For more information visit plenti.com.au/shareholders.