ASX RELEASE

Wisr prices $304M ABS transaction

Wisr's seventh ABS transaction brings total ABS issuance to $1.78B

Sydney, 28 October 2026 - Wisr Limited (ASX: WZR) ("Wisr", or the **"Company")** today announced the pricing of its seventh ABS transaction, the $304M Wisr Momentum Trust 2026-2.

Key highlights include:

- $304M ABS, with a weighted average margin of 1.72% over one-month BBSW
- Significant improvement on current Wisr warehouse cost of funds
- Wisr's second combined asset ABS with prime quality secured vehicle and personal loan assets, achieving a AAA Moody's rating for Class A and Class A-x ($240M and 78.9% of the structure)
- Release of approximately $6.5M cash due to a lower equity requirement for the ABS
- Creates $304M additional warehouse capacity to support the continued scaling of Wisr's $1.2B loan book (Sep-26)
- Wisr's second ABS structured to satisfy EU and UK risk retention requirements, supporting participation from UK and European institutional investors, with participation from new and existing domestic and international investors

National Australia Bank ("NAB") acted as the Arranger and Dealer, with Barclays, Barrenjoey and NAB acting as Joint Lead Managers.

Commentary

Florian Ruff, Head of Funding and Treasury at Wisr said:

"We are very pleased with the investor support received for Wisr's seventh ABS transaction, our second for 2026. Wisr Momentum Trust 2026-2 further diversifies our funding platform, reduces our cost of funds and creates $304M of additional warehouse capacity to support continued loan book growth.

This is Wisr's second term ABS structured to satisfy UK and European Securitisation Regulation requirements, and the transaction broadened our international investor base and supported demand from offshore institutional investors alongside continued support from existing 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:
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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