ASX RELEASE

Wisr prices $354M ABS transaction

Wisr's sixth ABS transaction brings total ABS issuance to $1.48B

Sydney, 22 May 2026 - Wisr Limited (ASX: WZR) ("Wisr", or the **"Company")** today announced the pricing of its sixth ABS transaction, the $354M Wisr Momentum Trust 2026-1.

Key highlights include:

- $354M ABS, upsized from $300M, with a weighted average margin of 1.48% over one-month BBSW
- Wisr's largest ABS to date, at over $100M larger than Freedom 2025-1 ($250M), taking total ABS issuance to $1.48B
- Significant decrease on current Wisr warehouse cost of funds
- Wisr's first 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 ($277M and 78% of the structure)
- Release of approximately $7.5M cash due to a lower equity requirement for the ABS
- Creates $354M additional warehouse capacity to support the continued scaling of Wisr's $1.0B loan book (Mar-26)
- Wisr's first 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 strong investor support received for Wisr's sixth ABS transaction. Wisr Momentum Trust 2026-1 further diversifies our funding platform, reduces our cost of funds and creates $354M of additional warehouse capacity to support continued loan book growth.

This is also Wisr's first term ABS structured to satisfy UK and European Securitisation Regulation requirements, representing an important milestone for our funding platform. The transaction *broadened our international investor base and supported the deal's upsizing, with strong demand from offshore institutional investors alongside continued support from existing investors. This materially strengthens the depth, diversity and resilience of Wisr's funding platform".*

The Wisr Momentum Trust 2026-1 tranches:

Class	Expected Moody's rating	Issue size (A$M)	CE[1]	WAL[2] (yrs)	Spread 1MBBSW+
A	AAA(sf)	273.35	21.90%	1.7	130 bps
A-X	AAA(sf)	4.05	N/A	1.2	130 bps
B	Aa2(sf)	24.85	14.80%	2.6	150 bps
C	A2(sf)	14.00	10.80%	2.6	170 bps
D	Baa2(sf)	6.65	8.90%	2.6	200bps
E	Ba2(sf)	14.70	4.70%	2.6	350 bps
F	B2(sf)	4.20	3.50%	2.6	475 bps
G1	NR	8.58	1.05%	3.8	
G2	NR	3.68		3.8	
Total		**354.05**			

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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[1] Credit enhancement
[2] Weighted average life

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