

ASX Announcement (ASX: CCV)

2025 CCV AGM Address and Presentation

Cash Converters International Limited (ASX: CCV) (“Cash Converters” or “the Company”) will today address shareholders at its Annual General Meeting to be held as a virtual meeting, commencing at 9.30am (AWST).

Attached is a copy of the joint Chairman and Managing Director address to be delivered by CEO & Managing Director, Sam Budiselik and the related presentation material.

This information will provide shareholders an update on the company’s performance and key strategies.

Authorised for release by the Board of Cash Converters International Limited.

Sam Budiselik
CEO & Managing Director

info@cashconverters.com

About Cash Converters

Cash Converters International Limited (ASX: CCV) is a leading consumer lender and second-hand goods retailer operating globally. Key corporate markets include Australia, New Zealand and the United Kingdom where the Company operates as Master Franchisor and is executing a strategy to acquire franchise stores. Cash Converters is actively transforming its loan book to focus on longer-term, lower-cost lending solutions for its customers, while expanding its retail presence in repurposed luxury goods. With a strong commitment to sustainability, Cash Converters plays a vital role as a leading non-bank lender responsibly supporting borrowers and in facilitating the circular economy across the globe.

To learn more, please visit: www.cashconverters.com. For investor inquiries, contact us at info@cashconverters.com

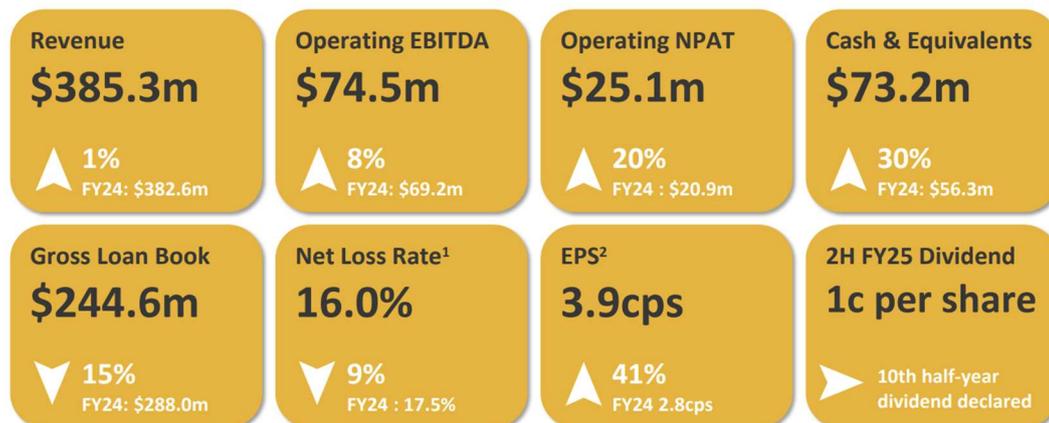
Joint Chairman and Managing Director AGM Address

Thank you for joining our 2025 AGM. The Board and I remain excited and optimistic about the opportunities and prospects of the Company. Both Board and Management are focused on deploying capital prudently to drive long-term growth via store acquisitions in Australia and the UK, growing repurposed luxury product sales and new loan product growth.

This disciplined approach to store acquisitions and network expansion has been a key driver of our recent growth. This financial year, we further strengthened our presence through selective acquisitions of 20 stores acquired in the UK and Australia. We continue to assess acquisition opportunities that align with our long-term strategy and valuation metrics (recently announcing a capital raise and acquisition of a 29-store network in Australia - following the 2025 financial year end).

Group Financial Performance FY2025

Cash Converters delivered strong FY2025 operating and financial results with Operating EBITDA of \$74.5m - up 8% on the prior year - and Operating Net Profit After Tax of \$25.1m - up 20% on the prior year. With \$73.2m of cash at the financial year end and undrawn funding capacity available, we remain well positioned to capitalise on opportunities as they present and to fund our future growth ambitions.



The store segment also traded strongly in FY 2025 with Operating EBITDA up 29% to \$31.3m. Our inventory mix continues to evolve with the growth in high value, higher margin, items such as prestige jewellery, watches, designer bags and high-end electronics; and being supported by the opening of a luxury concept store in Bondi Junction. This initiative is extending the appeal of the Cash Converters concept to a broader range of customers and serving them from a lower cost store operating model.

On the lending side of our business, we have altered the product suite to meet the needs of a changing customer cohort (exiting payday lending in Sep-25) and continuing to grow our new line of credit offering (LoC). This helps us focus on delivering more flexible, lower cost solutions for our customers. As this reshaping of our loan book continues and the auto and payday loan exits progress (auto lending ceased in Jun-24) our overall loan book fell 15% to \$245m, so did our associated loss rates and loan book provisions. We are proud that this approach allows us to access a larger part of the population and position Cash Converters to responsibly meet their credit needs.

The strength of our business and balance sheet enabled the Board to declare the payment of a fully franked 1c final dividend, when coupled with a similar payment at the half year, demonstrates the Board's confidence in our earnings and balance sheet position. The final dividend declaration represents our tenth straight half year dividend.

I would like to take this opportunity to thank our fellow Board members, management and their teams for their contributions and commitment to the Company and executing our growth strategy and for their continued focus on providing an excellent experience to our customers. Finally, we would like to thank our shareholders for their ongoing support and look forward to an exciting future for Cash Converters.

Q1 FY 2026 Trading Update (Unaudited)

As we continue to transform our lending business, our product mix and loan book composition continue to evolve. The nationwide launch of our new "Cashies Loan" Line of Credit (LOC) product (in Oct-25) has been well received, with strong early demand. The Cashies Loan book increased to \$32.5m as at 31 Oct-25.

Cashies Loan - Nationwide Outdoor Media Campaign



Personal Finance segment revenue decreased 23% to \$17.7m versus pcp, reflecting the strategic product transition. Improved credit quality and provision releases are expected to partially offset this, and the first half Personal Finance segment result is expected to be below the prior year given the timing of this loan book transition.

Store trading remains strong and continues to balance the personal lending transition. Australia delivered revenue growth of 10% to \$43.8m on pcp, and the UK segment revenue grew 32% to \$27.6m on pcp.

Overall group revenue rose 4% to \$100m, supported by the contribution from recent acquisitions.

Outlook

Looking further forward, we're excited by the opportunities that lie ahead for the Company.

Several of our strategic initiatives have begun delivering revenue growth across the global group. Our store network continues to expand and evolve a luxury inventory model, and our digital platforms are performing strongly and reaching new customers.

In summary - the strategic growth focus for the Company remains:

- Driving loan book growth with an increasing focus on the new “Cashies Loan” product;
- Deploying capital to the ongoing acquisitions of franchised stores, primarily in Australia and UK.

In closing, I am proud to lead a team of passionate and committed professionals who are consistently focused on putting our customers first and delivering their best across our stores, personal lending, online operations and back-office support teams. This commitment has been a key component in our strong financial performance in FY2025 and creates a solid foundation for growth both domestically and abroad. I would like to thank everyone across our global business for their hard work and dedication in achieving these results and to our Board for supporting the Leadership Team in shaping and executing strategy.

I look forward to providing an update on our progress at the conclusion of the half-year period in February. Once again, thank you for your attendance at this Annual General Meeting.

Authorised for release by the Board of Cash Converters International Limited.

Timothy Jugmans

Non-executive Chairman
info@cashconverters.com

Sam Budiselik

CEO & Managing Director
info@cashconverters.com

About Cash Converters

Cash Converters (ASX: CCV) is a diverse international Group generating revenue from personal, retail store operations and franchising. We believe that everyone should have options in life, and we provide solutions that ‘make life possible’ for our customers in a environmentally conscious, responsible, regulated and transparent way.

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Cash Converters International Limited (CCV)

Annual General Meeting

Investor Presentation

20 November 2025

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Attendees

Board of Directors

Timothy Jugmans

Non-executive Chairman

Sam Budiselik

CEO & Managing Director

Peter Cumins

Executive Deputy Chairman

Lachlan Given

Non-executive Director

Andrew Spicer

Independent Non-executive Director

Robert Hines

Independent Non-executive Director

Henry Shiner

Independent Non-executive Director

Mark Ashby

Independent Non-executive Director

Executives

David Rose

Chief Financial Officer

Andrew Kamp

Chief Commercial Officer

Meagan Hamblin

Joint Company Secretary

Auditors

Nicholas Gordon

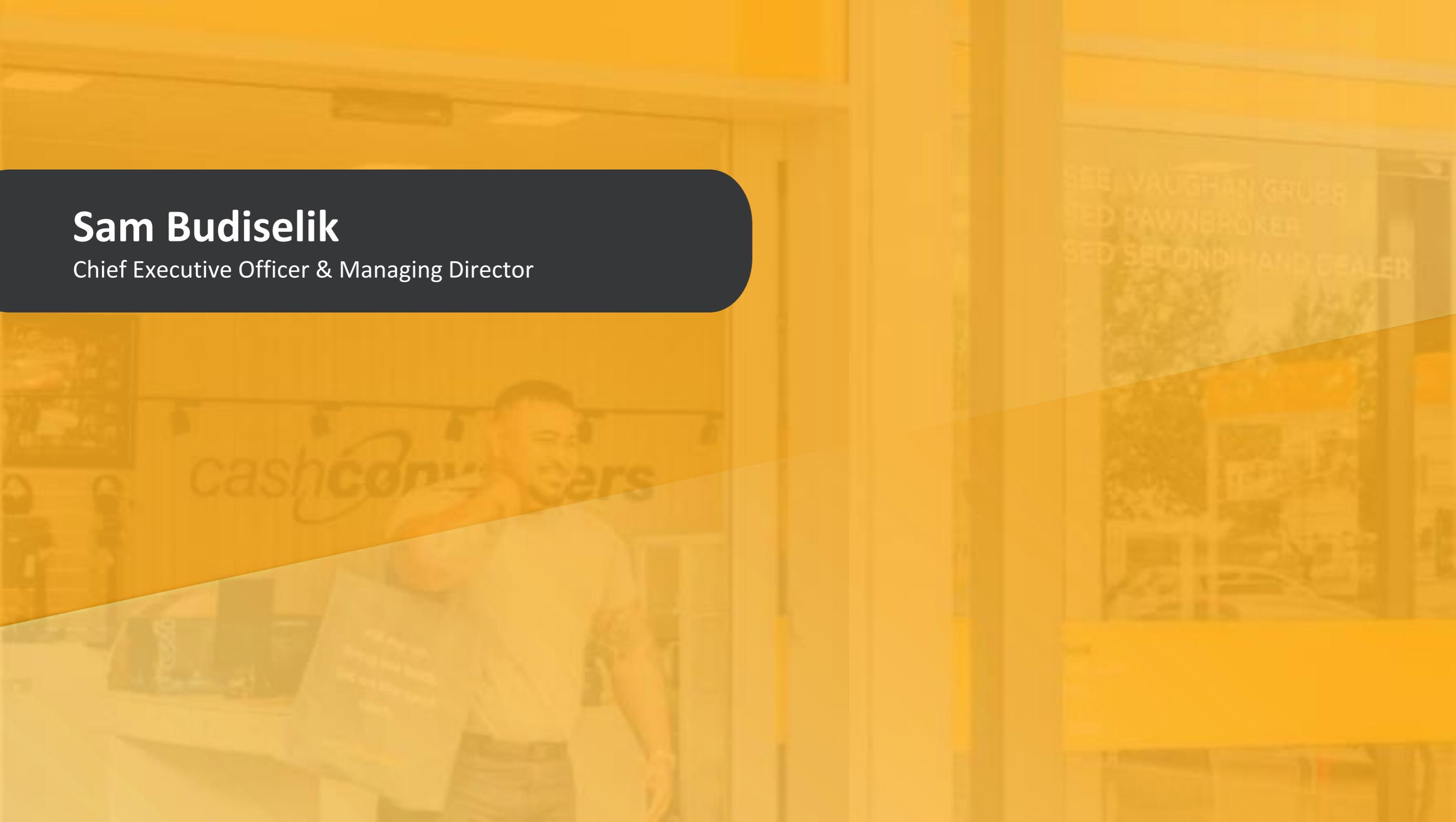
Audit Partner - Deloitte

Shamiso Charamba

Audit Director - Deloitte

Sam Budiselik

Chief Executive Officer & Managing Director



SEE VAUGHAN GRUBB
TED PAWNBROKER
TED SECOND HAND DEALER

Key Highlights

Strong Q1 FY26 trading performance - strategy is delivering growth

FY2025

Revenue

\$385.3m

▲ 1%
FY24: \$382.6m

Operating EBITDA

\$74.5m

▲ 8%
FY24: \$69.2m

Operating NPAT

\$25.1m

▲ 20%
FY24 : \$20.9m

Cash & Equivalents

\$73.2m

▲ 30%
FY24: \$56.3m

Q1 FY26 (unaudited)

Revenue

\$100.0m

▲ 4%
1Q25: \$95.8m

Revenue Aus Stores

\$43.8m

▲ 10%
1Q25: \$39.7m

Revenue UK Stores

\$27.6m

▲ 32%
1Q25: \$20.9m

Q1 FY26 Financial Snapshot¹:

- Share Price: 33.0c
- Market Cap: \$207m
- NTA per Share: 28.8c
- FY25 Annual Dividend: 2.0c
- Annual Dividend Yield: 7.1%
- Dividend Payment: Fully Franked
- Franking Credits: \$81m
- Undrawn Securitisation²: \$81m

Notes:

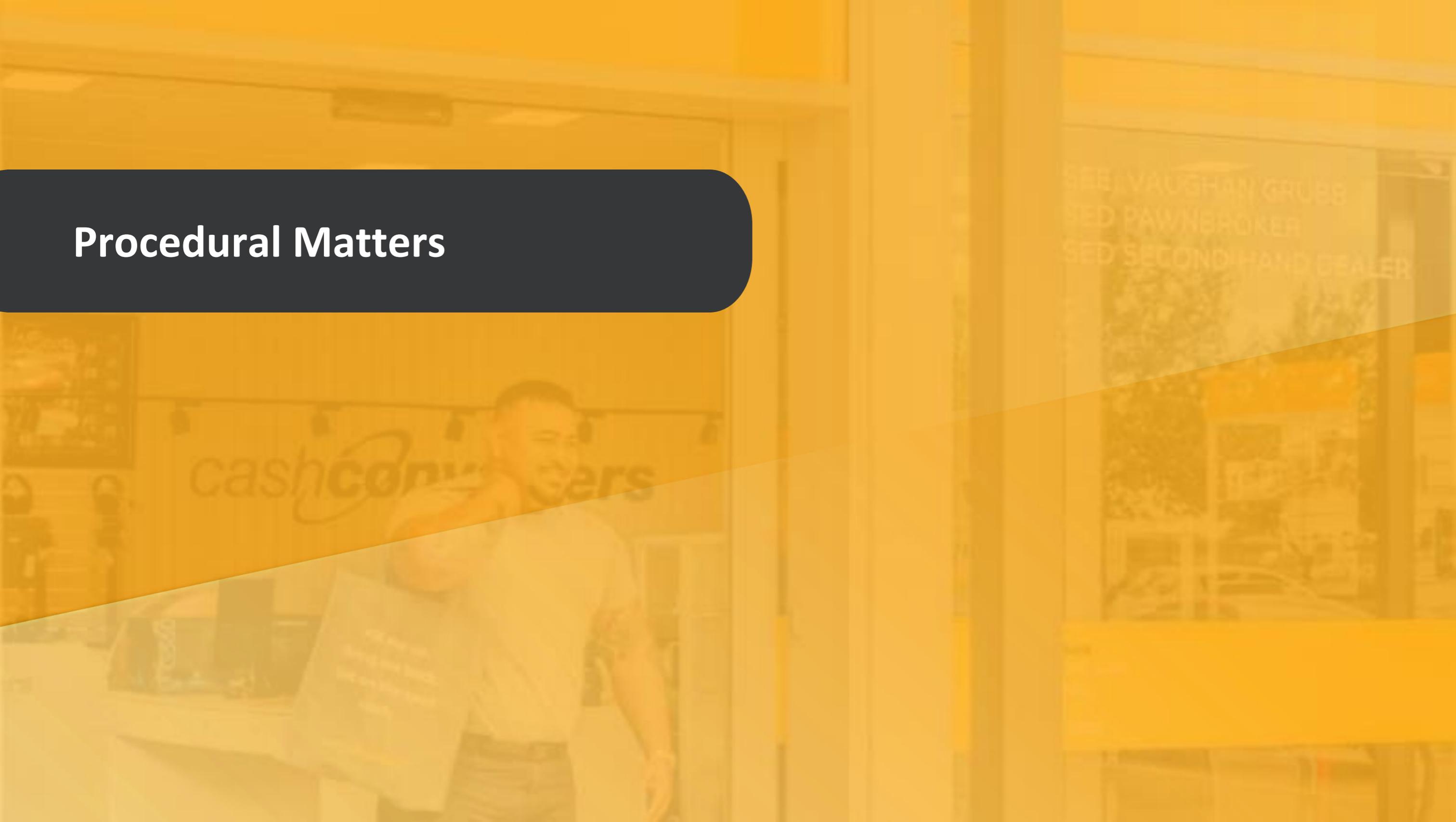
1. As at 30 Sep-25, unaudited
2. \$75m securitisation facility and \$6m revolving facility

Outlook

Delivering results, scaling lending and expanding the store network

Segment	Focus Area	Progress to Date	FY26 Priorities	FY26 Progress	Long-term Target
Lending	Product Evolution	<ul style="list-style-type: none"> ✓ Exit from payday & vehicle loans 	<ul style="list-style-type: none"> • Launch new 'Cashies Loan' • Scale new loan books 	<ul style="list-style-type: none"> ✓ Cashies Loan launched in Oct-25, with the loan book now ~\$32m ✓ Loan Book growth underway, supported by an additional \$4m marketing program 	<ul style="list-style-type: none"> • Sustained new loan book growth, launch new loan products • Lower loss rates and funding costs
Retail	Store Acquisitions + Luxury	<ul style="list-style-type: none"> ✓ 96 franchise stores acquired since FY21 ✓ First luxury-only store opened with strong performance 	<ul style="list-style-type: none"> • Acquire franchise stores across AU & UK/Europe • Roll out metro-based luxury-only stores 	<ul style="list-style-type: none"> ✓ Binding heads of agreement executed for 29 Aus store acquisition as announced ✓ Second luxury store expected to open in Dec-25 in Adelaide CBD 	<ul style="list-style-type: none"> • Majority corporate-owned network across AU and UK/Europe • UK/Europe growing profit contributor

Procedural Matters



The screenshot shows a web interface with a top navigation bar containing four tabs: 'Broadcast', 'Vote' (which is highlighted with a purple underline and a '1' notification badge), 'Q & A', and 'Documents'. Below the tabs is a section titled 'Items of Business'. The first item is '2A Re-elect Mr Sam Sample as a Director', followed by three buttons: 'FOR', 'AGAINST', and 'ABSTAIN'. The second item is '2B Re-elect Ms Jane Citizen as a Director', followed by a green checkmark icon and the text 'We have received your vote For' and 'Click here to change your vote.' with a red underline.

← When open, the vote will be accessible by selecting the voting tab at the top of the screen

← To vote, simply select the direction in which you would like to cast your vote. A tick will appear to confirm receipt of your vote

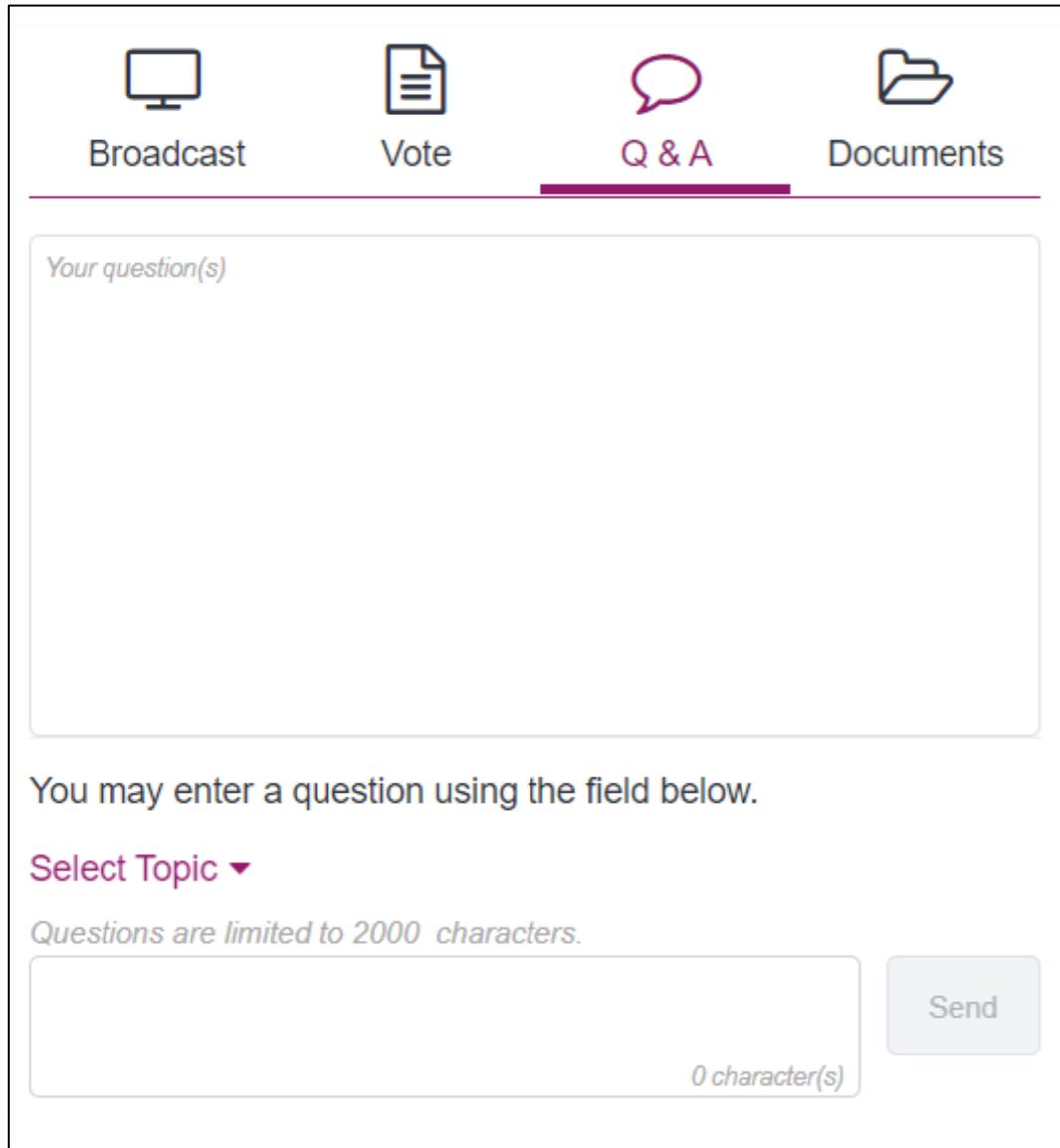
A horizontal row of three buttons: 'FOR', 'AGAINST', and 'ABSTAIN'. The 'FOR' button has a small green checkmark on its left side, indicating it has been selected.

← To change or cancel your vote “click here to change your vote” at any time until the poll is closed

There is no submit or send button, your selection is automatically recorded

You can change your mind or cancel your vote any time before the poll is closed

Questions



The screenshot shows a user interface for asking questions. At the top, there are four navigation tabs: 'Broadcast', 'Vote', 'Q & A', and 'Documents'. The 'Q & A' tab is currently selected and highlighted with a purple underline. Below the tabs is a large text area for entering a question, with the placeholder text 'Your question(s)'. Below this text area is a smaller text box for selecting a topic, labeled 'Select Topic' with a dropdown arrow. Below the topic selector is a character count indicator showing '0 character(s)'. To the right of the character count is a 'Send' button.



When the question function is available, the Q&A messaging tab will appear at the top of the screen



To submit a question under the Q&A tab, select the topic of your and type your question into the box and press Send



If you require assistance before or during the meeting
please call +61 3 9415 4024

Virtual Questions

To ask a verbal question, follow the instructions below the broadcast window

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