

MONEYME

1H26 Results Investor Presentation

19 February 2026

moneyme.com.au

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Bank-beating loans and credit cards for Generation Now



Personal Loan
\$1,032.26
Next payment due next week

Repayments Repay loan

Loan details
Amount
Term
Balance owing
View all

Cashback Rewards Card
\$4,734.00
Available credit

Pay card Manage card

MONEMYE
Combined ratings from ProductReview and Trustpilot

MONEMYE 4.7 / 5
★ ★ ★ ★ ★

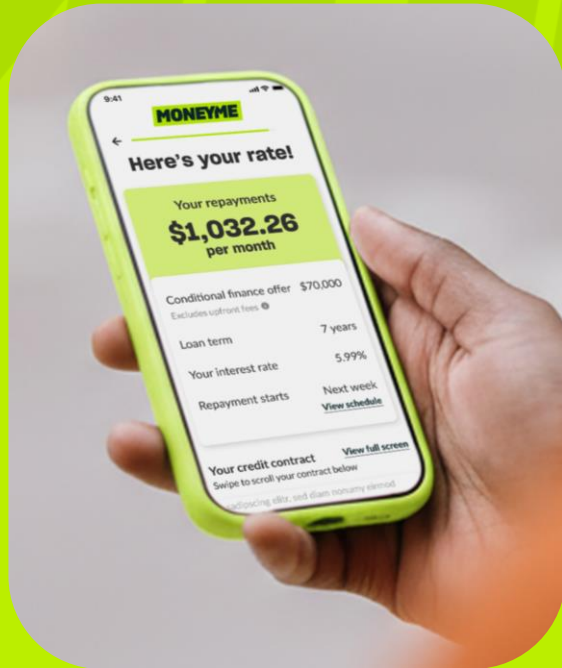
Big 4 banks 1.4 / 5
★ ★ ☆ ☆ ☆

Beating the banks on rates, speed & service

Certified
B
Corporation

This company meets high standards of social and environmental impact.

Beating the banks



Better rates

Competitive personal and auto loan rates compared to the major banks



Digital, yet personal

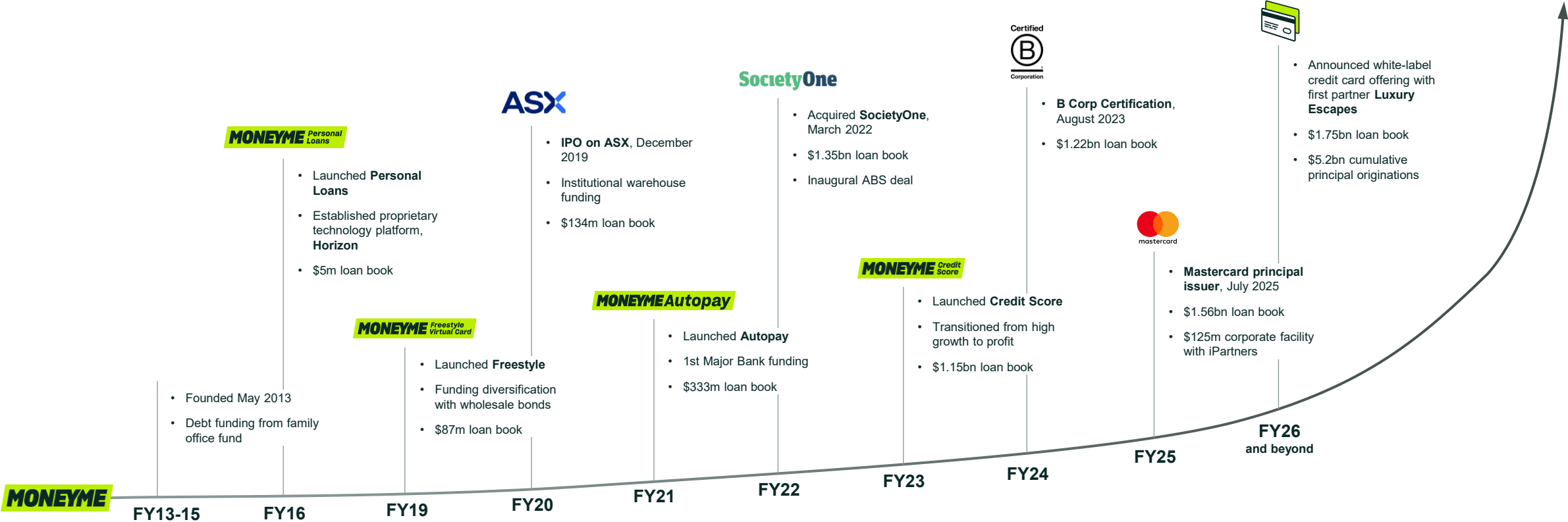
Seamless borrowing experiences with a strong focus on customer service



Fast moving

Near real-time credit decisioning to loans that settle within minutes, not days

Scaling up with industry-first innovation for over half a million customers



Our innovation continues to be recognised by Australia's most reputable consumer finance platforms



Current operating environment



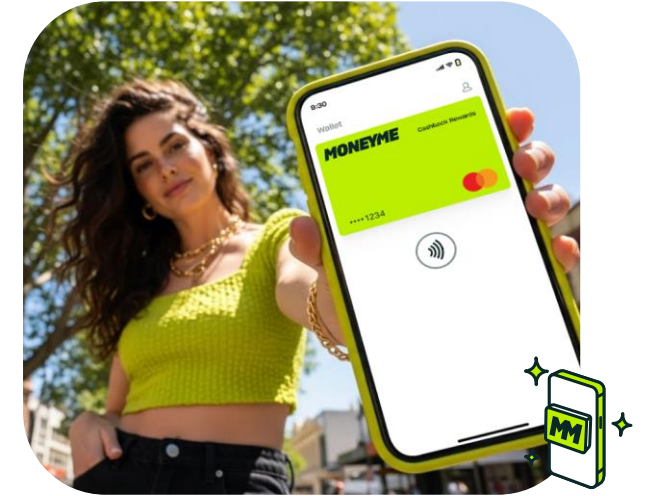
Shifting priorities of banks creating opportunities

- Banks focused on capital efficiency and lower-risk segments
- Reduced appetite and agility in personal lending and auto finance
- Structural shift driving increased relevance and market share opportunity for non-banks



Macro environment

- Interest rate volatility continues, but increasingly favours flexible, technology-led lenders
- Our predominantly variable-rate portfolio enables dynamic pricing and margin protection
- Strong domestic and offshore funding demand supporting our growth execution and cost of capital

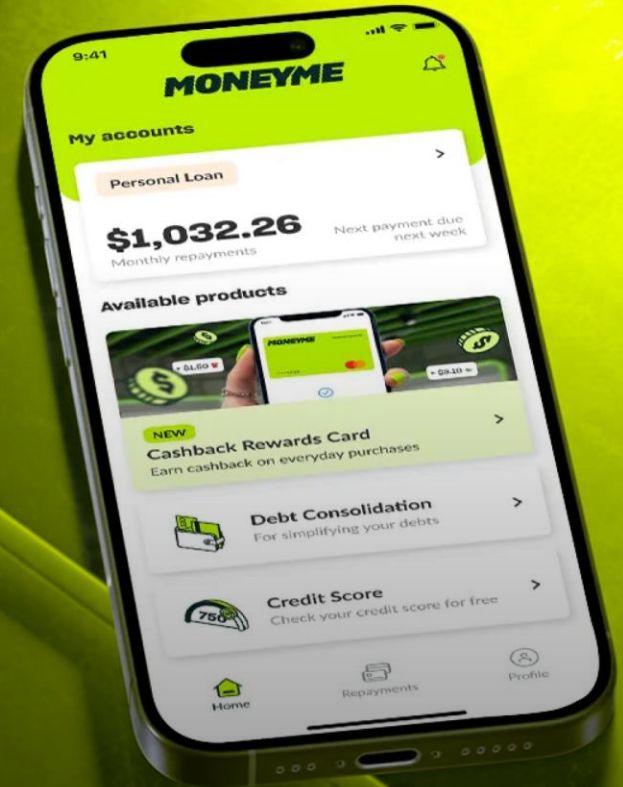


Technology and automation effect

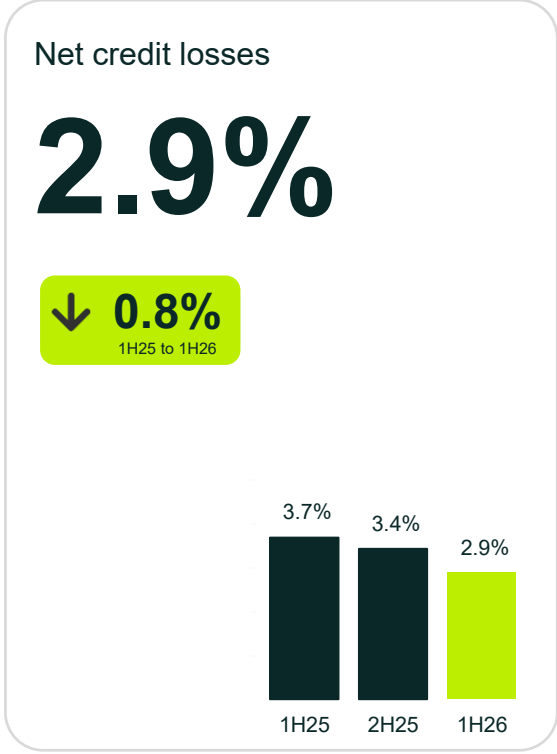
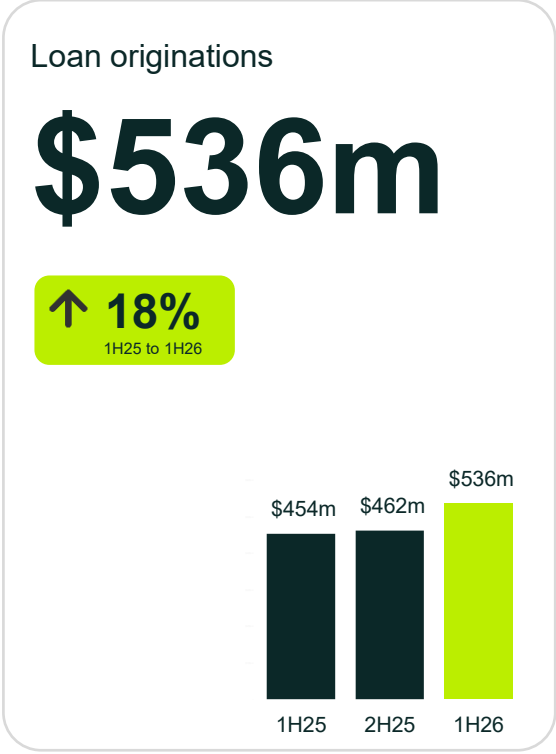
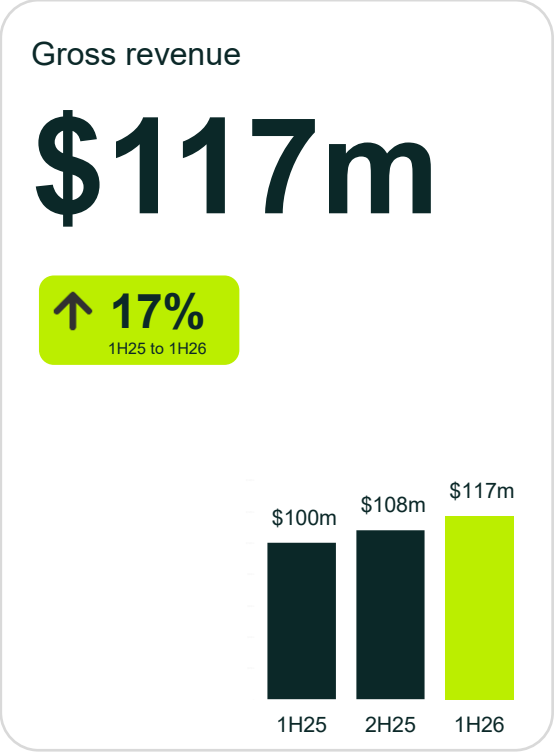
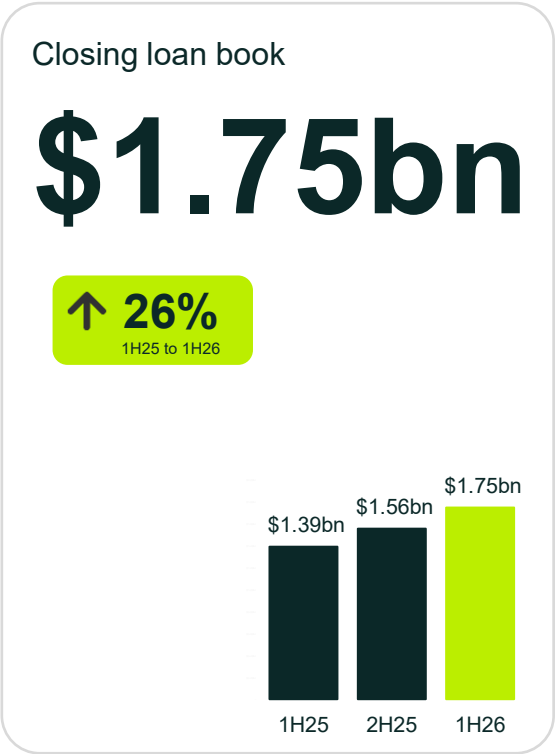
- Proprietary platform and AI enable near real-time decisioning and scalable growth
- Automation improving consistency, efficiency and customer outcomes
- Advanced tech is enabling rapid product innovation, including our soon-to-launch new credit card

05

1H26 highlights



Loan book growth, increased revenue, and stronger credit performance

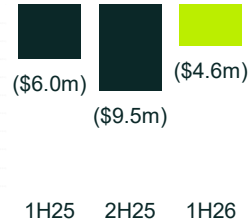


1H26 highlights

Normalised NPAT

(\$4.6m)

↑23%
1H25 to 1H26

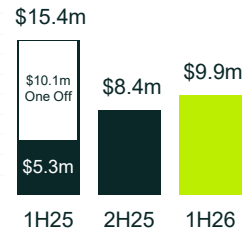


Operating cash profit

\$9.9m

↑87%*
1H25 to 1H26

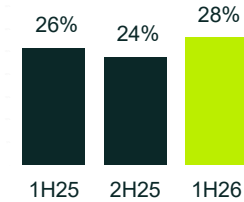
**based on \$5.3m operating cash profit excluding \$10.1m one-off in 1H25*



Operating cost to income

28%

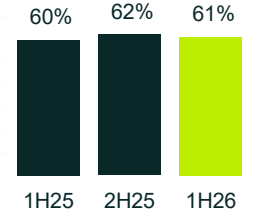
↑2%
1H25 to 1H26



Secured assets on book

61%

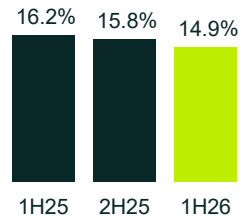
↑1%
1H25 to 1H26



Revenue yield

14.9%

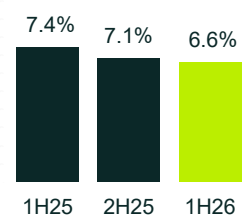
↓1.3%
1H25 to 1H26



Cost of funds

6.6%

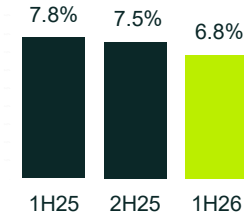
↓0.8%
1H25 to 1H26



Net interest margin

6.8%

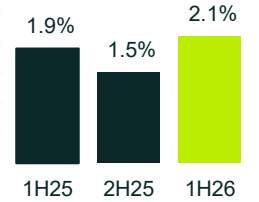
↓1.0%
1H25 to 1H26



Risk-adjusted net interest margin

2.1%

↑0.3%
1H25 to 1H26



Strengthening performance toward profitability

\$ million	1H25	1H26	YoY%	YoY (\$)
Gross revenue	100.1	117.2	17%	17.1
Transaction costs	(8.5)	(13.8)	(62%)	(5.3)
Interest expense	(52.7)	(55.2)	(5%)	(2.5)
Loss on financial assets at amortised cost	(14.3)	-	100%	14.3
Operating Expenses	(25.7)	(32.9)	(28%)	(7.2)
Loan receivable impairment expense	(32.9)	(32.4)	2%	0.5
Depreciation and amortisation expense	(4.8)	(4.8)	0%	0.0
Net loss after tax	(38.8)	(21.9)	44%	16.9
Corporate and one-off adjustments including Effective Interest Rate accounting adjustments ¹	25.3	9.1	(64%)	(16.2)
Depreciation and amortisation	4.8	4.8	0%	-
ECL provisioning	2.7	3.4	(26%)	0.7
Normalised net loss after tax	(6.0)	(4.6)	23%	1.4
Non-cash items including transaction cost amortisation and non-cash losses ¹	21.4	14.5	(32%)	(6.9)
Operating cash profit	15.4	9.9	(36%)	(5.5)
One-off benefit	(10.1)	-	100%	10.1
Operating cash profit (excluding one-off benefit)	5.3	9.9	87%	4.6

- **Statutory NPAT** loss of (\$21.9m), a 44% improvement on prior period driven by 17% revenue growth on a larger loan book and the non-recurrence of \$14.3m in one-off financial asset losses recognised in 1H25.
- **Growth in revenue of 17%** reflected a 26% increase in loan book to \$1.75bn (\$1.39bn, 1H25), partly offset by lower yields as the portfolio mix shifts toward secured lending.
- With **improving loss rates** (2.9% vs 3.7%), loan receivable impairment expense remained broadly flat despite a materially larger book.
- **Normalised NPAT** loss of (\$4.6m), improving 23% on the prior period, while the narrowing gap to statutory results (\$17.3m vs \$32.8m in 1H25) highlights strengthening underlying earnings quality and continued progress toward profitability.
- **Operating cash profit** of \$9.9m excluding one-off benefits, significantly up on the prior period underlying result of \$5.3m driven by stronger net interest income and lower funding costs.
- **Continued investment in growth** with operating expenses up 28% to support product development, credit card launch and direct distribution expansion.

1. See Appendix: Operating cash flow accounting adjustments for a breakdown of non-cash items, and corporate and one-off adjustments

Progress against FY26 strategy



Technology leadership

- Deployment of AI agents
- Episode Six integration enabling scalable card processing, account management, and stronger fraud controls
- Piloting PayTo to create collections efficiencies
- Operating cost to average loan portfolio at 3.9%, progressing toward 2.5% to 3.5% target



Focusing on high credit quality and secured assets

- Secured assets stable at 61%
- Average portfolio credit score increased to 799
- Net credit losses reduced to 2.9%
- Stronger credit performance has delivered funding cost benefits
- Risk-adjusted NIM of 2.1% progressing toward target range (3.0% to 3.5%) as the loan book scales and credit losses continue to decline



Expanding and optimising funding programs

- Expanded funding capacity to \$2.9bn with improved terms for more capital-efficient growth
- Executed \$455.4m ABS deal for auto asset class
- Established \$300m credit card warehouse funding facility
- Agreed a 0.75% cost reduction on our corporate facility
- Reducing cost of funds



Product innovation and expansion

- Entered exclusive partnership to issue Luxury Escapes-branded credit cards in Australian market
- Launched Autopay into private car sales market
- Pilot testing of new credit card product well progressed and on track to launch in 2H26
- Average loan portfolio is on track to reach the profitable \$2.0bn to \$2.5bn range



Strong ESG practices

- Enhanced customer data protection
- High employee engagement score at 86%
- Continued progress in our preparation to meet ASRS climate-reporting requirements, reinforcing climate transparency as a key pillar of our ESG strategy.
- >140,000 credit score customers

10 Operational highlights

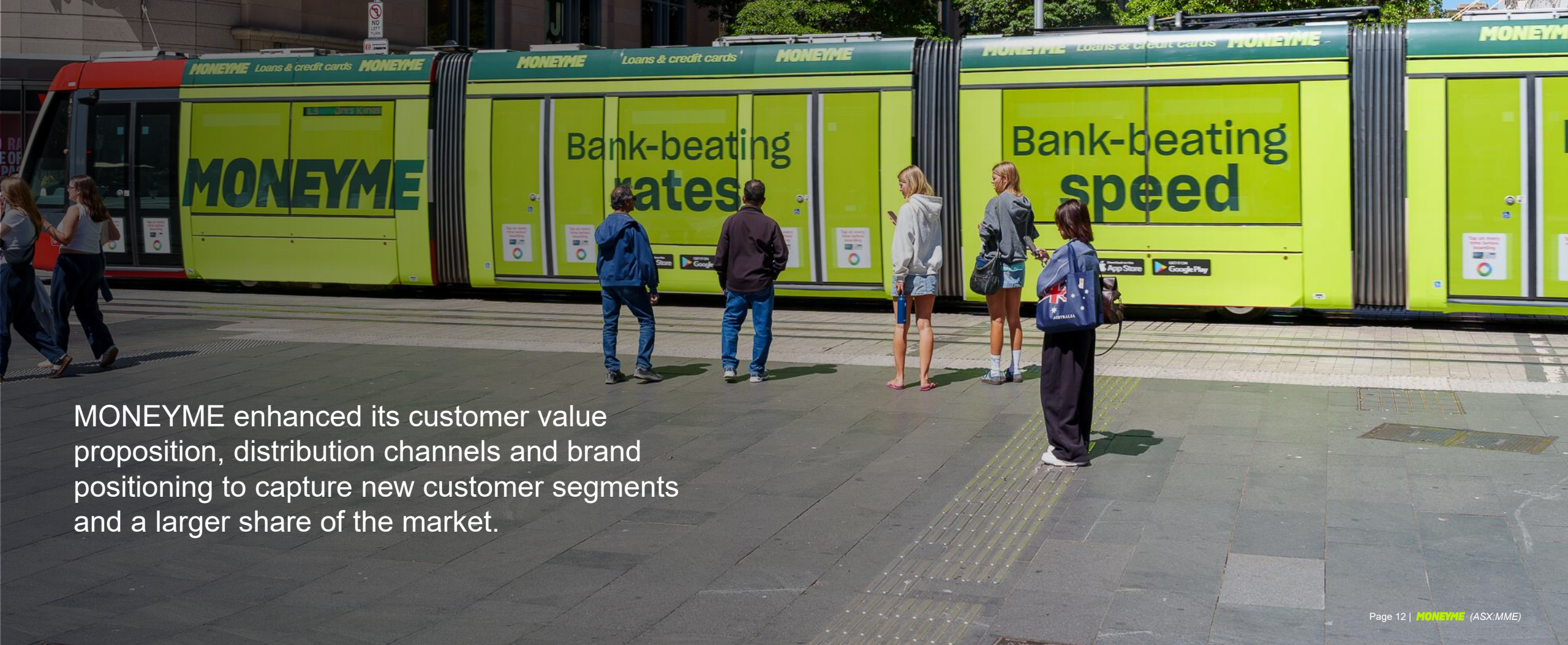


MONEYME's proprietary artificial intelligence on the Horizon platform is driving more efficient operations, faster product development, improved credit decisioning and better customer experiences.

Horizon Technology Platform

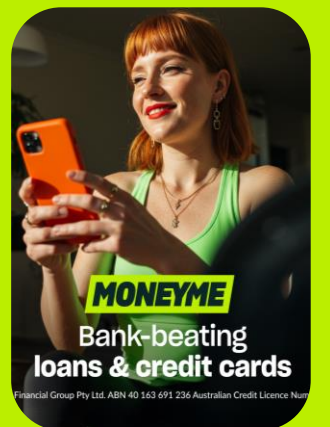


Our advertising campaigns are increasing our market presence and sales



MONEYME enhanced its customer value proposition, distribution channels and brand positioning to capture new customer segments and a larger share of the market.

In addition to digital marketing, we are building above-the-line brand presence supporting direct channel growth



MONEYME

Scaling while driving strong customer experiences

Nathan B
★★★★★ 1mo

Great service, approval within an hour with no hassles. Would recommend. Show details ▾

James M
AU • 1 review

★★★★★

Fast and Simple

The application process was straightforward, quick and simple, the interest rate was very competitive and the funds were available immediately after approval.

9 February 2026 Unprompted review

Dave M. 2 posts
★★★★★ 4mo

If you want a hassle free, no fuss finance experience then MONEYME is the way to go. Super fast, free app on your phone and amazing response times. Nothing was a problem. I suggest you give these guys a go before hitting the banks.

Loan Type: Fixed Rate

ray
4 reviews

★★★★★ 3 months ago

I must say, using Money Me Financial Group was as easy as 1 2 3 , the service was amazing, the ease at using thier app was easy as I'm not tech savvy, and to deal with them was quick and precise, would definitely use Money Me again , definitely great to deal with and fast.

❤️ 1 📌

T
AU • 1 review

★★★★★

Amazing loan approval speed. Same day approval

Received loan approval same day it was lodged through my finance broker. That was so amazing.

10 February 2026 Unprompted review

Ian
AU • 8 reviews

★★★★★

Why go anywhere else?

Why would anyone go to a bank or normal run of the mill finance company after dealing with Money Me? Right from the very start, you're welcomed with no hint of suspicion as to whether you can afford a loan. The customer service reps are just that, SERVICE reps. Right from the start it's about YOU, not the company. They go out of their way to help and get you into a loan, without the drama that banks and other finance companies put you through. Highly recommend Money Me!

6 December 2025 Unprompted review

AL Alex
AU • 1 review

★★★★★

Straight forward

Straight forward, almost effortless in comparison of what some lenders ask for. I was extremely surprised at how fast the process from beginning to receiving the funds was.

Interest rate also attractive for an unsecured loan.

27 January 2026 Unprompted review

Useful Share

DA
AU • 3 reviews

★★★★★

I could not believe how quickly the...

I could not believe how quickly the loan was approved. I saw the car, app the Finance and all approved within 30 minutes. Funds in the Dealership next day. Thank you Moneyme for the awesome service and very fast se will definitely recommend you over and over.

27 September 2024 Unprompted review

Marcie P
3 reviews

★★★★★ a month ago

Moneyme was so easy to deal with hassle free, the process to get approved for finance was and quick. I can recommend

❤️ 1 📌


Linda L
2 reviews

★★★★★ 4 months ago

Quick, easy and hassle free! I was pleasantly surprised how easy the process was. Also being able to make extra repayments and payout the loan early without penalty, is a big bonus. Recommended!


❤️ 1 📌

What our customers say

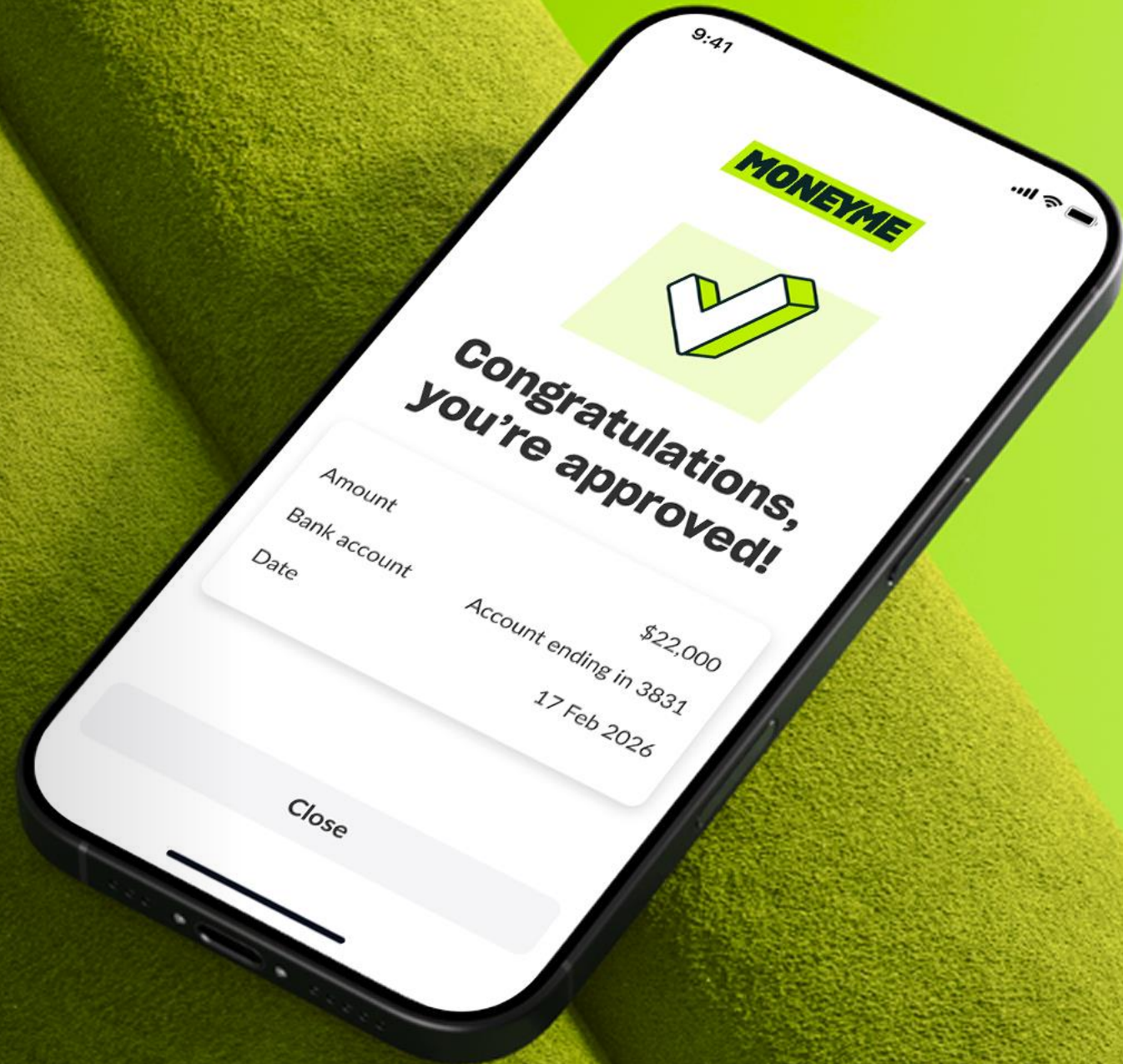
4.7/5  Out of 4,700+ reviews

★★★★★
Fast and Simple

The application process was straightforward, quick and simple, the interest rate was very competitive and the funds were available immediately after approval.

James Feb 9, 2026 

Innovation that gives back time



MONEYME's products are designed to save our customers' and partners' most valuable resource – **time**. By focusing on speed and efficiency, we deliver premium experiences that drive loyalty and advocacy

How our technology is enabling leading customer experiences

- Intuitive digital application process for all products
- Near real-time approval and settlement capability, 7 days a week
- Fast customer support on all platforms (calls, live chat, email)
- Easy account management on the MONEyme app
- Frictionless user experience enhanced by recent tech integration with Episode Six and PayTo

\$49,000
transferred for a new car

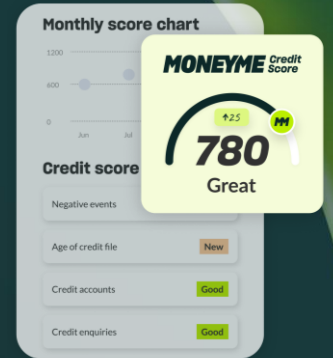
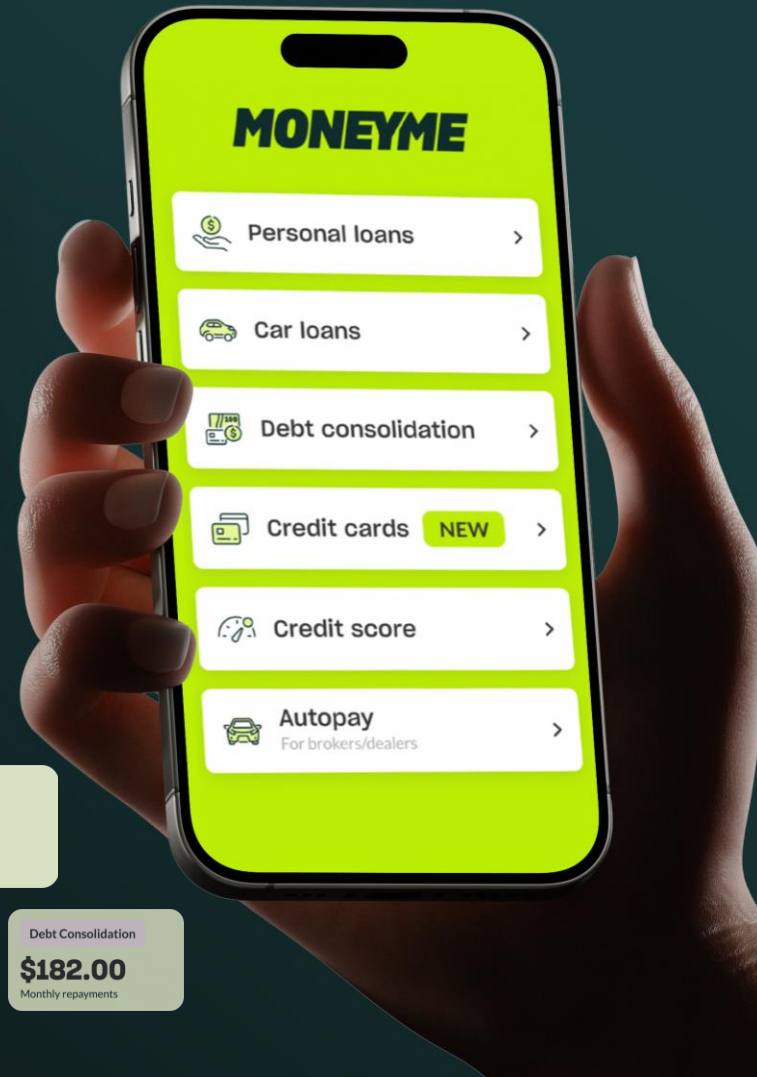
\$50,000
transferred for our wedding

\$38,000
transferred for home improvements

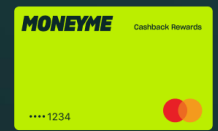
Autopay
\$491.36
Monthly repayments

Personal Loan
\$256.00
Monthly repayments

Debt Consolidation
\$182.00
Monthly repayments



Cashback Rewards Card



\$4,734
Available credit

Service that speaks for itself

NET PROMOTER SCORE (NPS)

+72
MONEYME



+3
Average of 4 major banks¹

EXTERNAL RATING PLATFORMS

4.7/5
MONEYME



1.4/5
Average of 4 major banks²

Near real-time settlements

24/7

76% of customer calls answered within

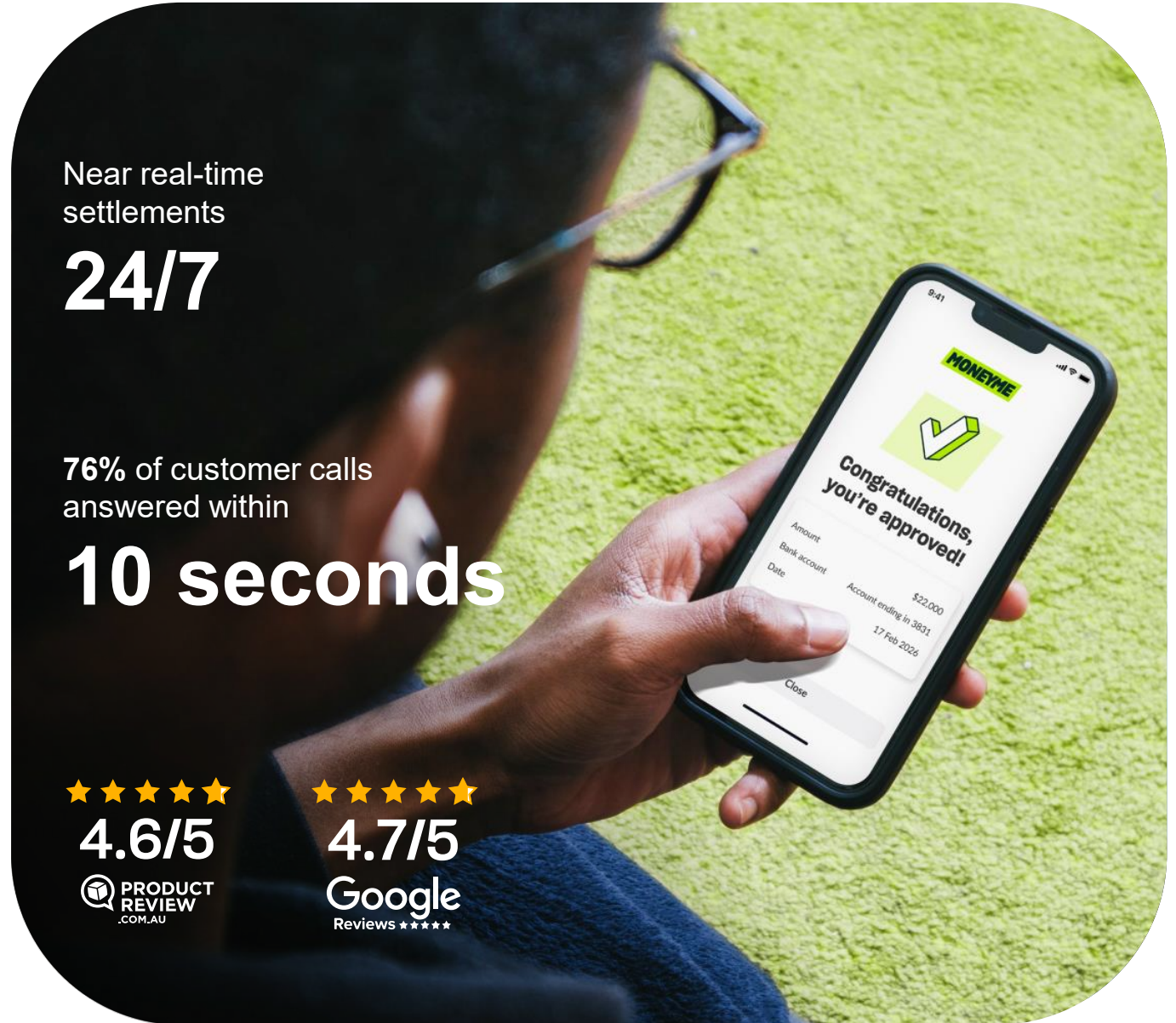
10 seconds



4.6/5



4.7/5



1. Major banks' NPS based on latest data reported by the banks to market.
2. Major banks' ratings from Product Review and Trust Pilot on 31 December 2025.

Vehicle loans - Autopay

Game-changing innovation in the auto sector: secured variable rate vehicle finance up to \$150,000 that settles within 60 minutes, 7 days a week.

- Originated over \$1.6bn in under 5 years since product launch
- 27% 3-year loan book CAGR
- Fastest settlement to-date was under 5 minutes
- Expanded Autopay to include private sales
- We are soon to launch Autopay direct to customers, empowering them to shop at dealerships and private sales, with finance pre-approved

1H26 Autopay loan book

\$1bn

(\$912m, FY25)

% of total portfolio

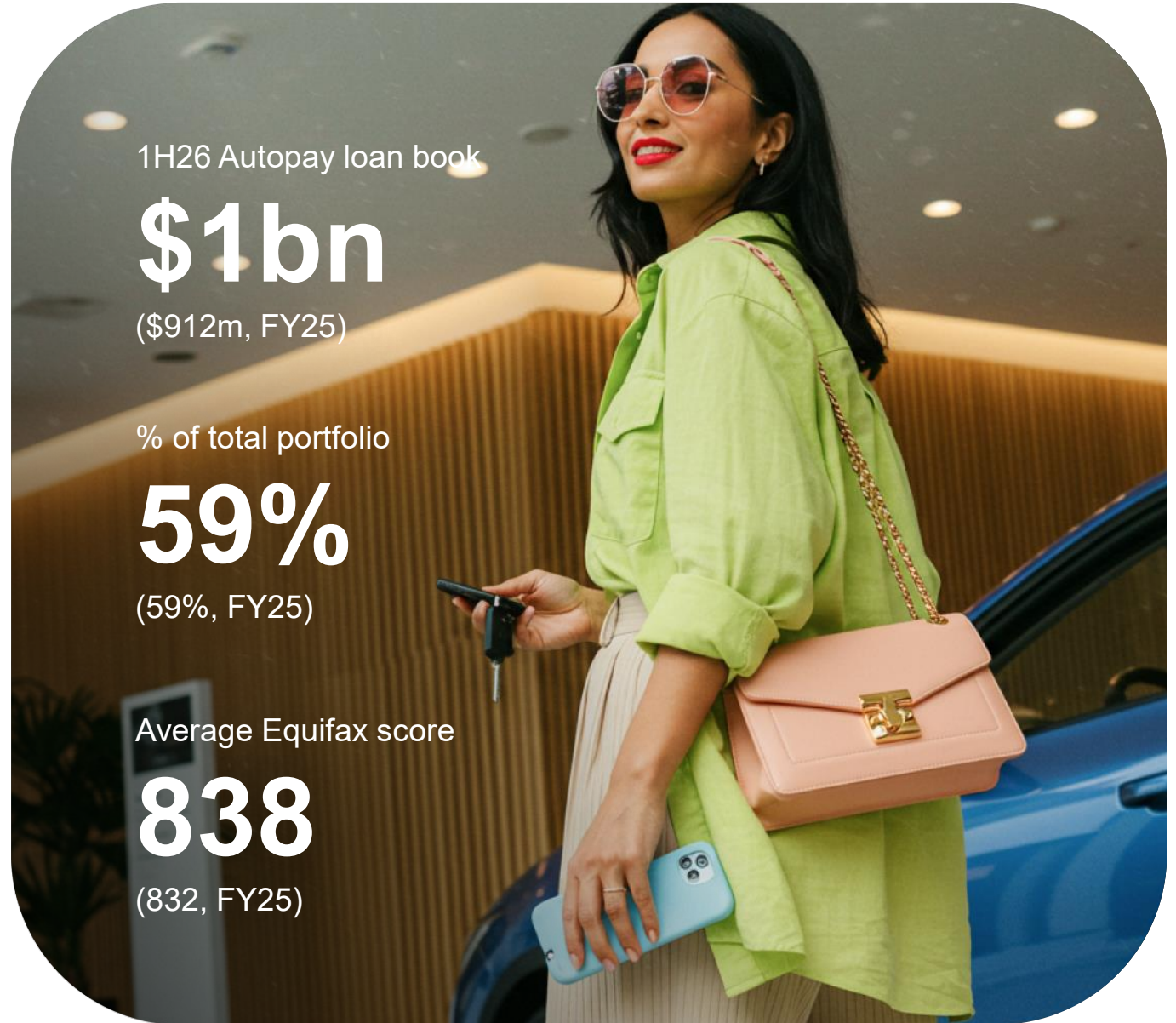
59%

(59%, FY25)

Average Equifax score

838

(832, FY25)



Personal loans

Unsecured and secured personal loans up to \$70,000, distributed through digital and broker channels to high credit quality customers.

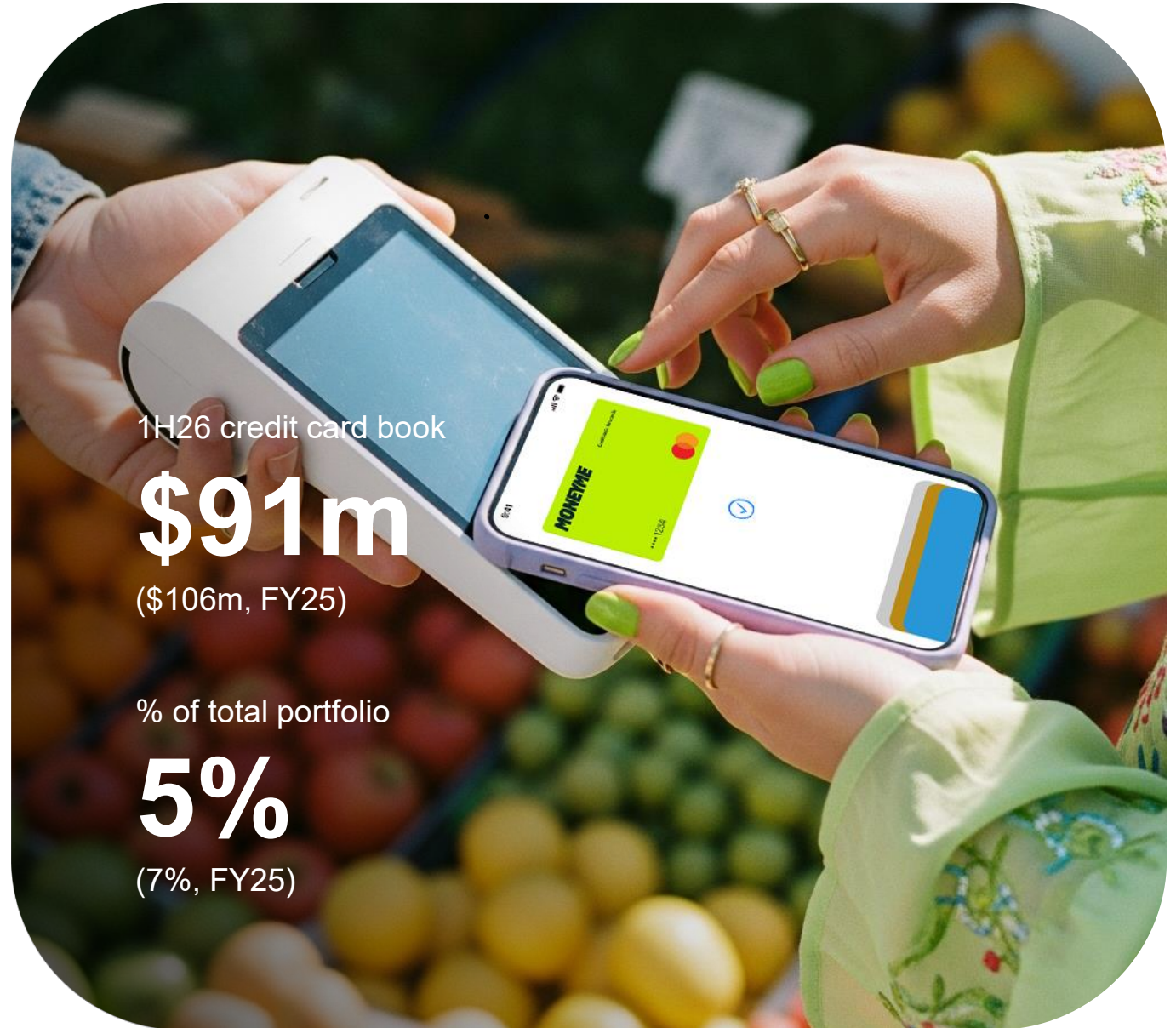
- Offered under two brands **MONEYME** and **SocietyOne**
- We're attracting a customer base with a large proportion of homeowners, and the average borrowing is ~\$22,000
- Frequent uses of personal loans include home renovation, travel, and debt consolidation



Credit cards

MONEYME is set to grow its credit card portfolio with new credit card products and expanding through white-label strategic partnerships.

- **New credit card** is set to launch in March 2026
- **New \$300m credit card warehouse** established
- **White-label credit card**: first partner **Luxury Escapes**, offering a co-branded traveller rewards-based credit card to its large customer base



1H26 credit card book

\$91m

(\$106m, FY25)

% of total portfolio

5%

(7%, FY25)

ESG performance aligned to future needs

MONEYME advanced its social impact, strengthened its data security, and deepened its environmental insight through a robust physical climate risk assessment - building a strong foundation for future ESG standards and stakeholder value.

Certified

Corporation

91.2
Certified B Impact
Assessment score¹

1. MONEYME's current Certified B Impact Assessment Score is 91.2. According to B Lab, the median score for ordinary businesses who complete the assessment is currently 50.9. The certification threshold is 80.



Social impact and customers

- Sponsored **140** children via World Vision partnership
- More than **140,000** customers have used our free Credit Score tool to better understand their credit health
- **+72** Net Promoter Score



Governance and data protection

- Enhanced customer data protection through added security layers and advanced threat detection
- Achieved ISO 27001:2022 certification
- Preparing for mandatory Australian Sustainability Reporting Standards (ASRS) and updated B Corp criteria
- PCI compliance achieved

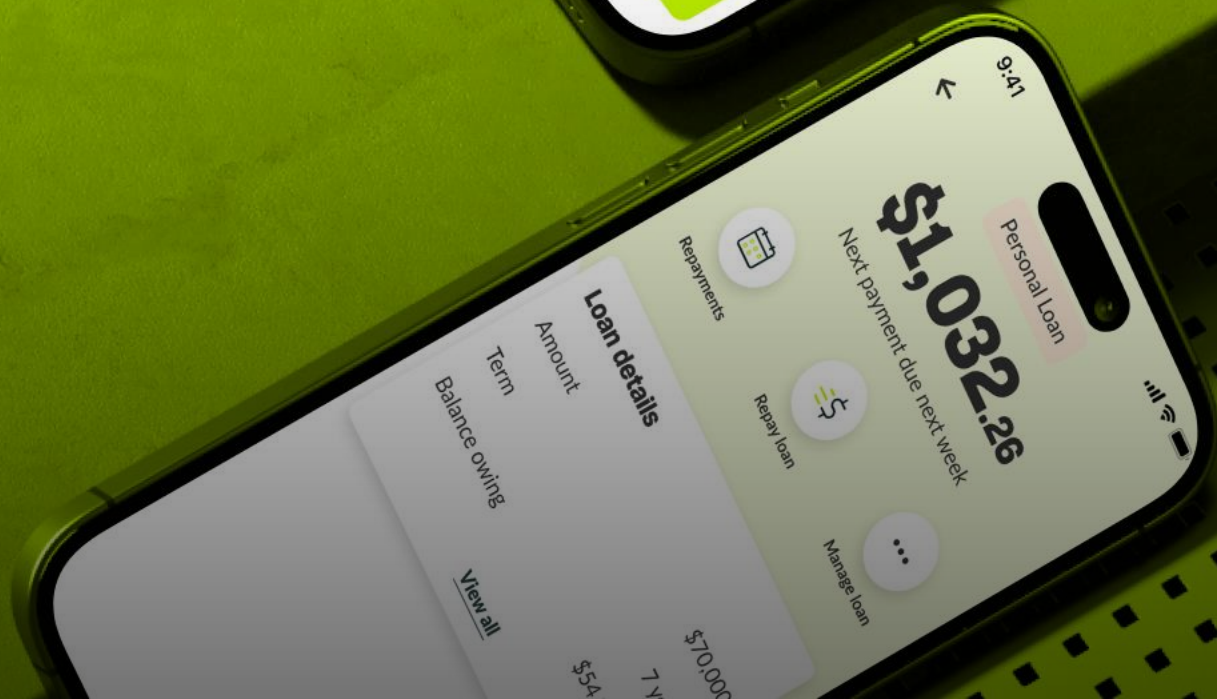
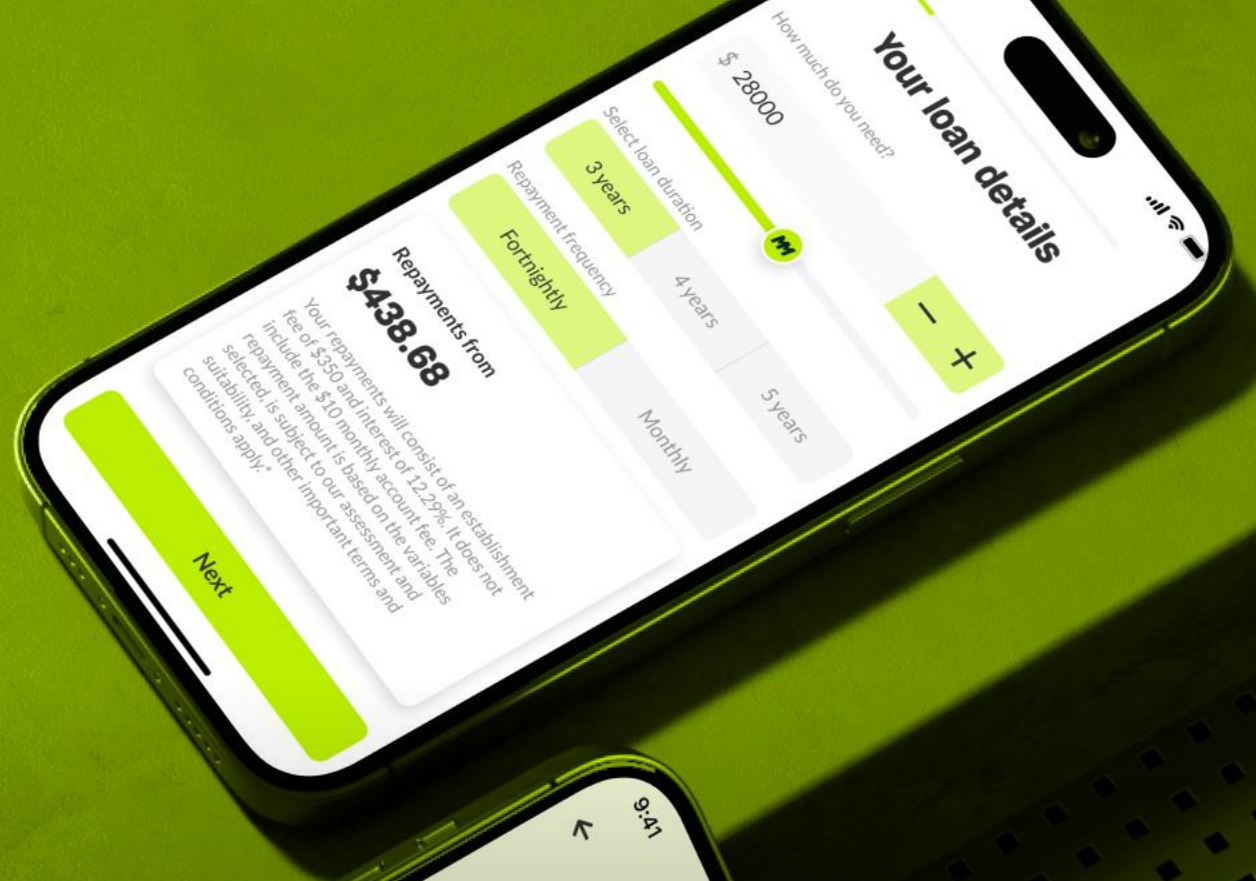


Sustainable growth

- Scope 1 and 2 GHG emissions remained low at 2.3 tCO₂e for 1H26 (FY25: 3.9), well below our FY26 ambition
- Continued to manage financed emissions intensity across the Autopay portfolio in line with targets

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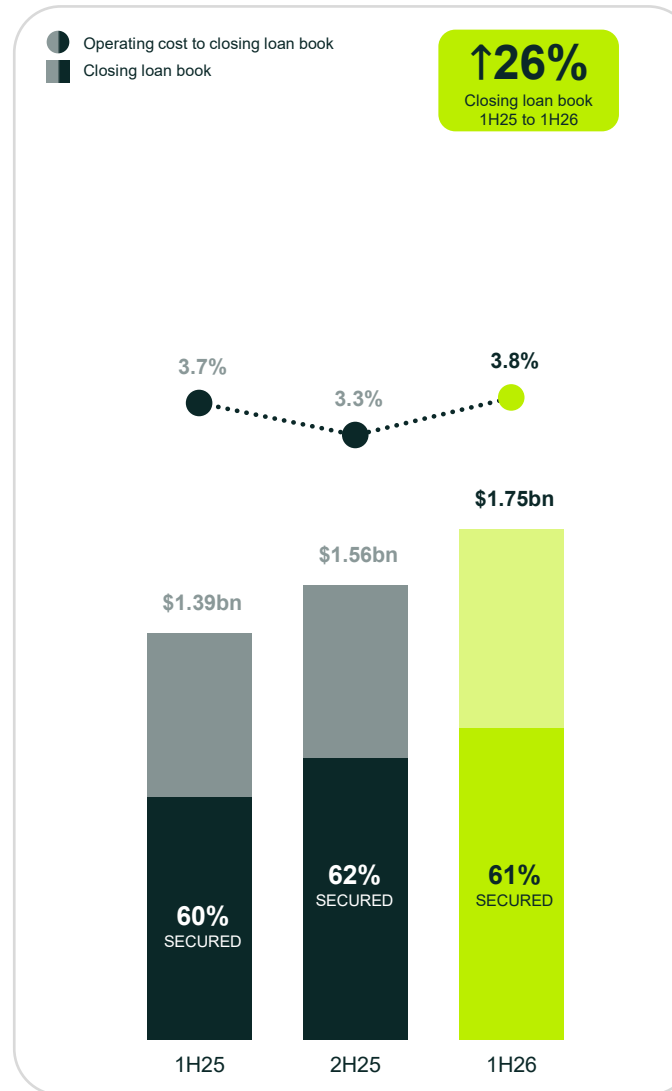
Financial highlights



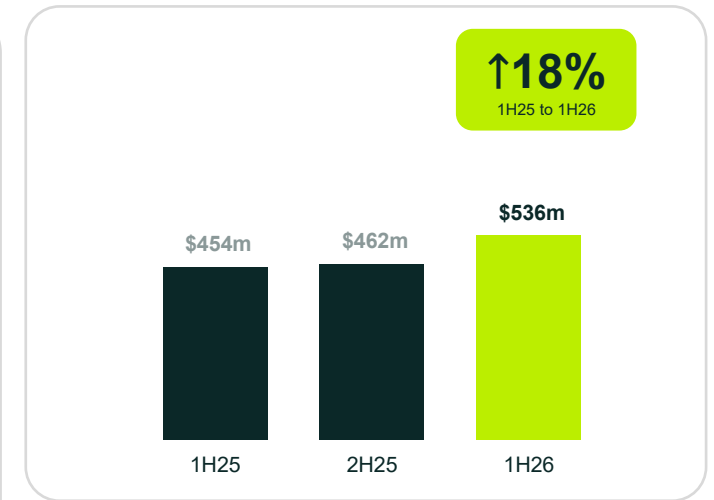
Scaling through a multi-channel platform

- Growth was driven by an expanding broker and dealer network alongside increased direct-to-consumer originations.
- Direct-to-consumer originations increased materially, supported by above-the-line marketing performance.
- The cost-to-income ratio reflects front-loaded investment in marketing and new product capabilities, expected to trend down as the loan book scales ahead of the cost base.

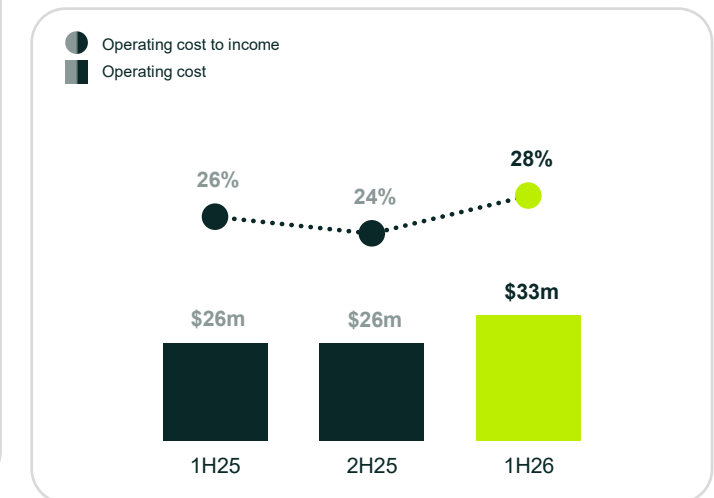
Loan book vs. Operating leverage



Loan origination



Operating cost and Cost to income



Quality loan book with sustainable income

- A higher credit quality and longer-term loan book is providing for a strong committed revenue base and delivering tangible benefits through improved funding costs and a strengthened risk-adjusted NIM.
- Loan book, revenue, and risk-adjusted NIM growth is continuing in 2H26.
- A new credit card and strategic partnerships are expected to accelerate growth further.

Average Equifax score

799

(Within Equifax's "Very Good" category of 735-852)

Secured assets on book

61%

Homeowners on book

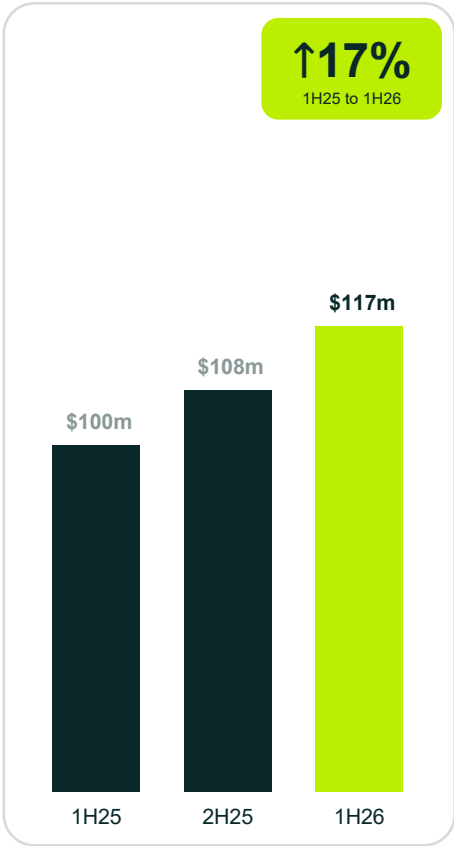
39%

Average contractual term

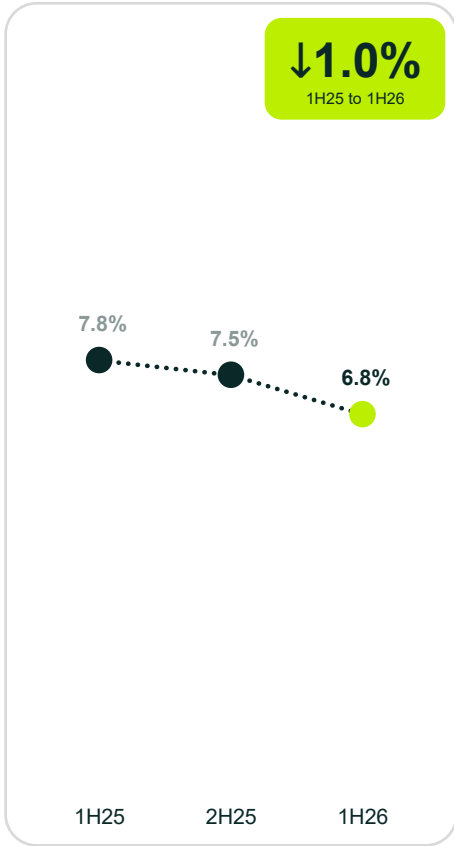
71

Months

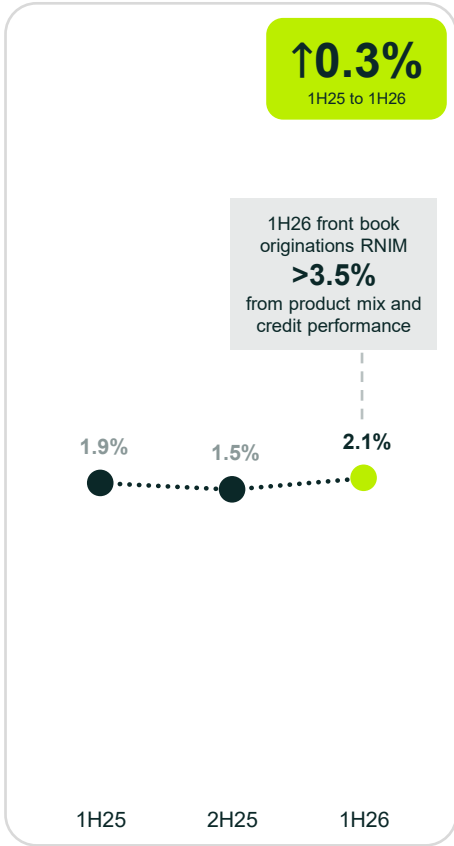
Gross revenue



Net interest margin



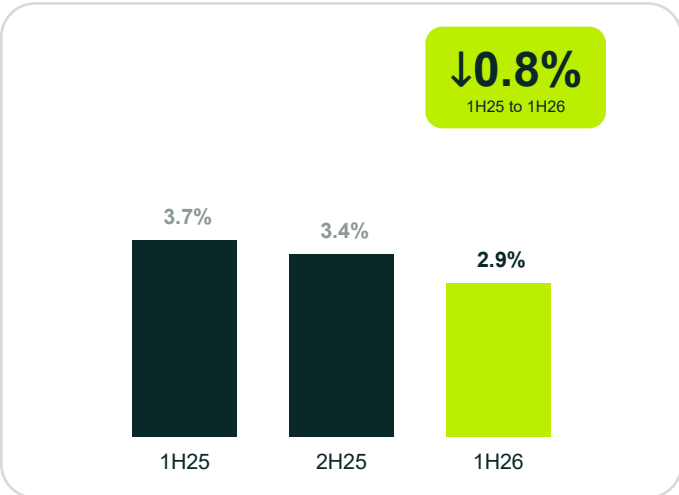
Risk-adjusted NIM



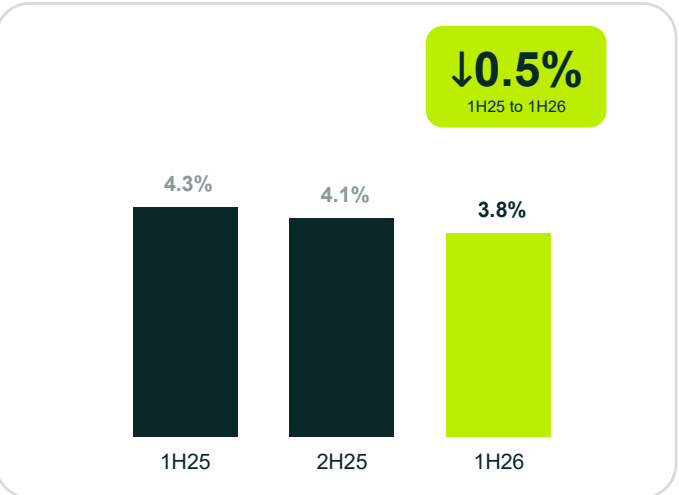
Lower credit losses and arrears rates

- Net credit losses reduced to 2.9%, continuing a sustained downward trend driven by the shift toward secured, higher quality originations.
- In house collections capabilities continue to strengthen, with 90+ day arrears reducing further. Enhancements to internal processes are delivering measurable results, reducing reliance on external agencies and improving recovery rates.
- ECL provision reduced to 3.8% from stronger credit performance and increased asset quality, while maintaining a conservative macroeconomic overlay.

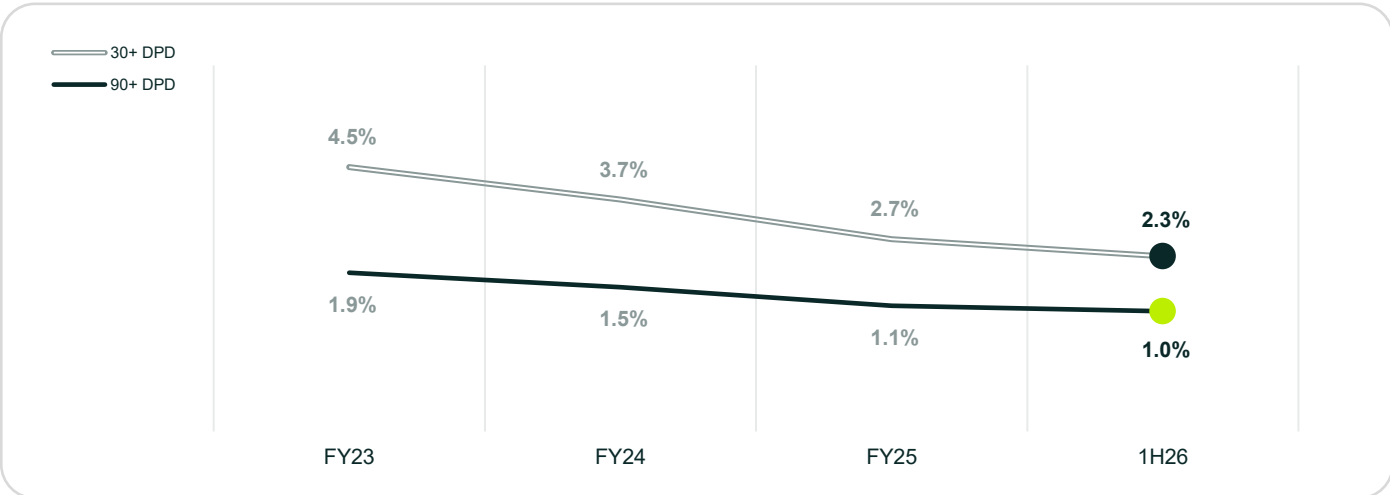
Net credit losses



ECL provision to loan book



Arrears rate

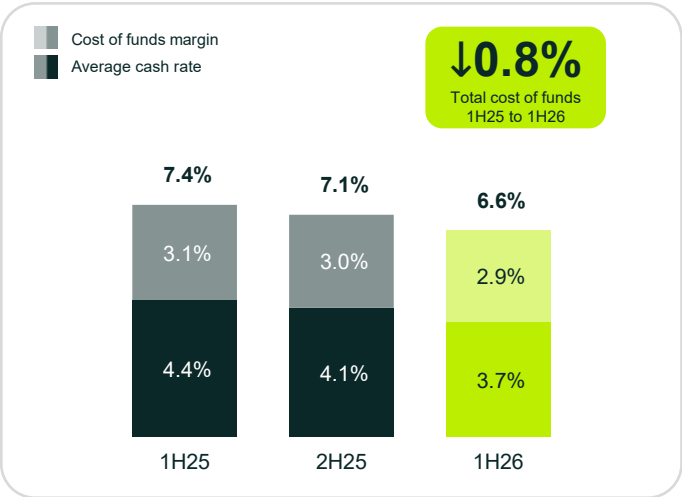


Capital structure in place for long term growth ambitions

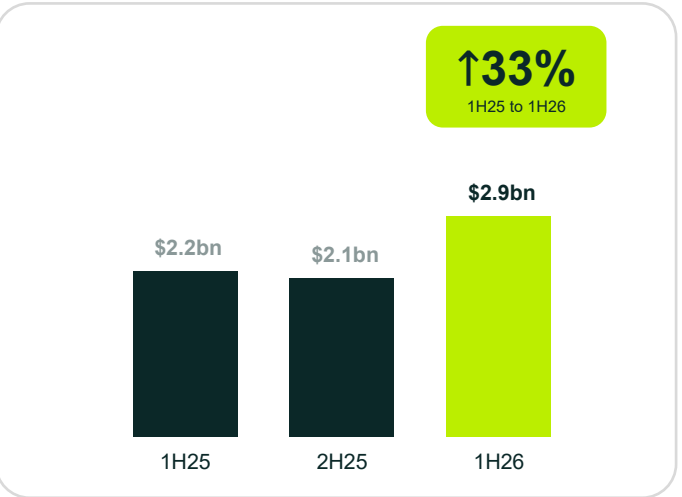
1H26 funding highlights include:

- Completed two ABS transactions, providing increased funding capacity and pricing advantages.
- Planned warehouse extensions executed successfully with improved terms.
- New \$300m credit card warehouse executed on materially better terms than the existing credit card funding facility to support the launch of the new credit card product.
- Agreed a 0.75% cost reduction on our corporate facility.

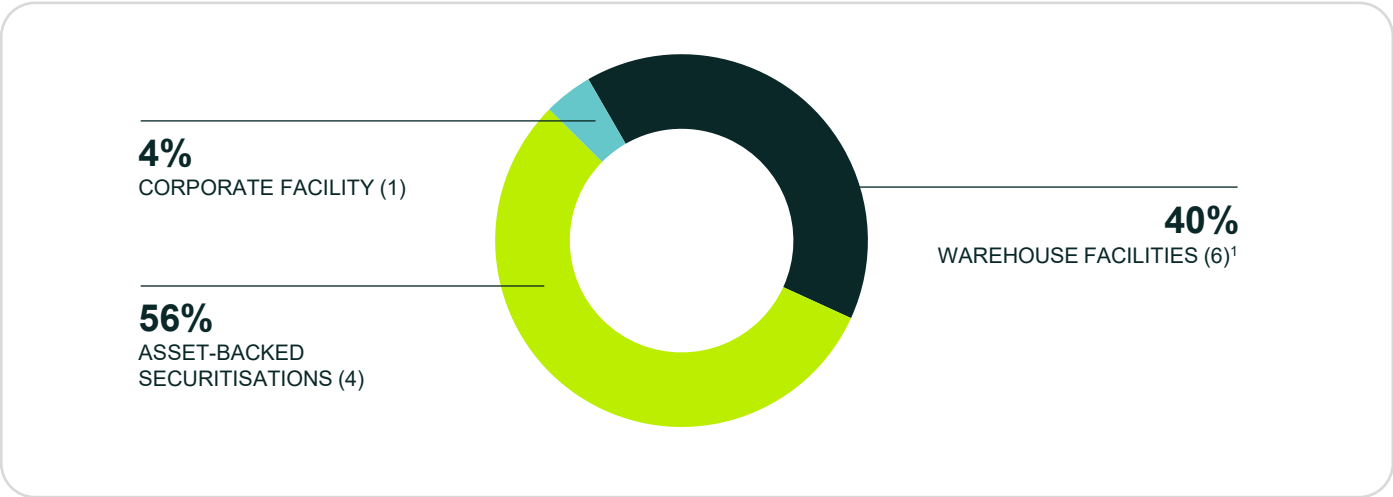
Cost of funds



Total funding capacity



1H26 funding mix across 11 structures



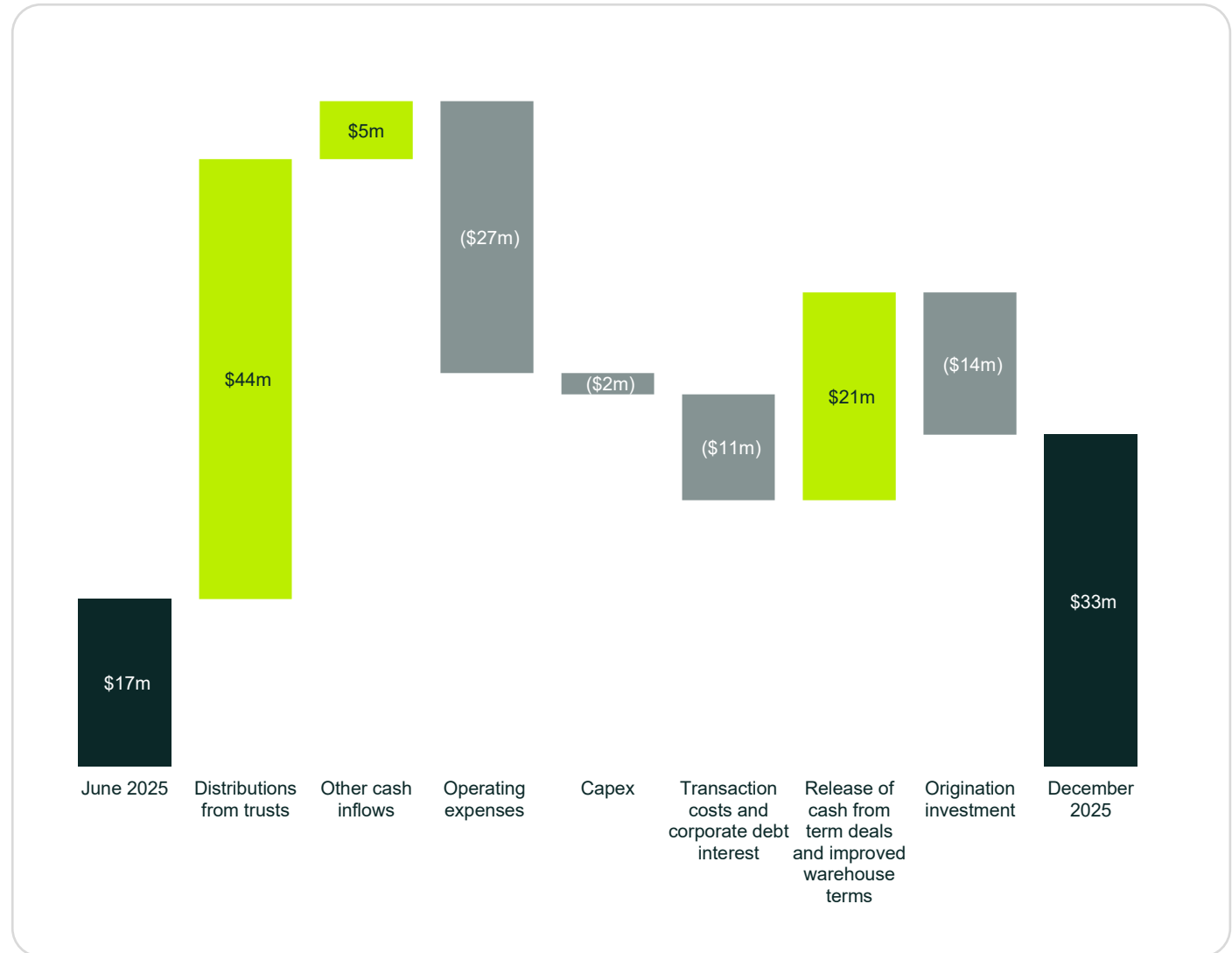
1. Includes Managed Investment Trust.

Liquidity

Growing cash generation from a self funding platform

- The growth to \$33m reflects the compounding benefit of a larger, higher quality book flowing through to stronger cash income generation, with efficient term securitisation deals releasing further cash back to the corporate balance sheet.
- \$1.1bn in undrawn facilities provides substantial headroom to fund continued loan book growth without dilution.
- Corporate facility headroom of \$50m undrawn.
- Cash generation is expected to continue strengthening as the book grows, funding costs improve and operating leverage increases.

1H26 movement in available cash



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Strategy & outlook



Our strategy and key areas of focus



Extending technology leadership

- AI has been embedded across operations, automating customer responses
- Further automation implemented to streamline onboarding and origination process



Focusing on high credit quality and secured assets

- High growth trajectory while maintaining credit quality and target yield
- Balanced product mix supported by growth in personal loans and credit cards, alongside Autopay



Expanding and optimising funding programs

- Capital cost reduction through scale and expanding overseas capital market investors
- Funding cost reduction through improved warehouse and corporate facility terms



Product innovation and expansion

- Increase product penetration with existing customer base
- Growth from expanding distribution through partnerships with white-label offers
- Leveraging our three key product segments to become a significant non-bank player in market



Modelling strong ESG practices

- Continue to demonstrate strong ESG practices, consistent with our B Corp Certification
- Key differentiator for environmentally and socially conscious customers, investors, and partners

Medium term targets achieve normalised profit

	Key strategies for the medium term	Medium term targets	1H26	Tracking status
Secured assets on book	Growth in secured assets, leveraging the success of Autopay, alongside a new credit card product and growth in personal loans	55% - 60%	61% (62%, FY25)	On track
Average loan portfolio	Target loan book range over the medium term with originations leveraging Autopay, new credit card product and growth in personal loans in line with recent growth performance	\$2.0bn - \$2.5bn	\$1.6bn (\$1.3bn, FY25)	On track
Revenue <i>(as % of average loan portfolio, annualised)</i>	Balancing the product mix to maintain revenue margin	14.0% - 15.0%	14.9% (15.8%, FY25)	✔
Cost of funds <i>(as % of average loan portfolio, annualised)</i>	Leveraging term funding programs and increasing capital efficiencies	6.0% - 7.0%	6.6% (7.1%, FY25)	✔
Risk-adjusted NIM <i>(as % of average loan portfolio, annualised)</i>	Product mix improvements and a continued loss reduction trajectory	3.0% - 3.5%	2.1% (1.5%, FY25)	On track
Operating cost <i>(as % of average loan portfolio, annualised)</i>	Operating leverage and further automation	2.5% - 3.5%	3.9% (3.7%, FY25)	On track
Operating cash profit <i>(as % of average loan portfolio, annualised)</i>	Effect of scale, cost of efficiencies, and balanced risk-adjusted returns	1.3% - 2.5%	1.3% (1.8%, FY25)	✔



Targets are based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Annual Report.

Scale and profitability

Normalised NPAT trajectory

Stronger recent performance positions the Group at the high end of its profit range relative to average loan portfolio and on track to achieve normalised NPAT in the short term



RNIM is expanding due to:

- Lower credit losses and improved funding efficiency
- Pricing, mix and credit performance



Operating leverage

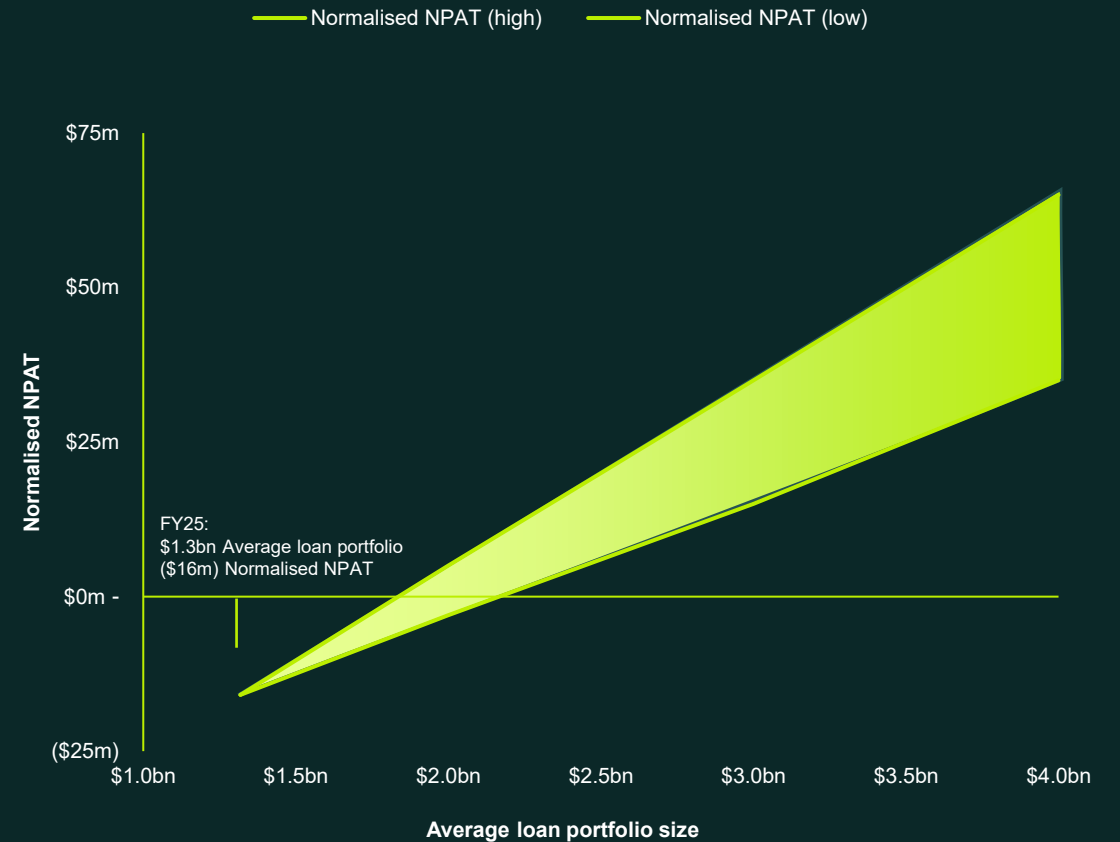
- Technology efficiencies and discipline moderating cost growth



Loan book growth impact

- Growing according to plan and operating leverage expanding, which indicates an early normalised NPAT delivery
- Further expanding product, partnerships and distribution channels

Illustration of target scale and profitability outcomes



Range of targets is based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2025 Annual Report.

Questions & Answers

Thank you!

On behalf of all at MONEYME



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Additional information

Key operating measures

FY23	FY24	FY25		Definition ¹	1H25	2H25	1H26
Returns							
12.3	22.7	(66.6)	Statutory NPAT (\$m)	Per Financial Report	(38.8)	(27.8)	(21.9)
N/A ²	(8.0)	23.8	Operating cash profit (\$m)	1	15.4	8.4	9.9
238.9	214.1	208.0	Gross revenue (\$m)	Per Financial Report	100.1	107.9	117.2
12.0%	9.8%	7.5%	Net interest margin (%)	3	7.8%	7.5%	6.8%
22%	22%	25%	Operating costs to income (%)	5	26%	24%	28%
Book profile							
475	593	915	Loan originations (\$m)	6	454	462	536
1,150	1,219	1,558	Closing loan book (\$m)	7	1,393	1,558	1,750
44%	55%	62%	Secured assets on book (%)		60%	62%	61%
17,103	21,460	23,772	Average balance outstanding per loan (\$)		22,447	23,772	23,589
48	49	54	Average remaining loan term (months)		53	54	56
Credit quality							
727	763	790	Average Equifax score		778	790	799
5.8%	4.5%	3.4%	Net credit losses (%)	8	3.7%	3.4%	2.9%
6.6%	4.7%	4.1%	Provisioning to receivables (%)	9	4.3%	4.1%	3.8%
Funding and liquidity							
16	20	17	Unrestricted cash (\$m)	Per Financial Report	26	17	33
166	190	123	Net assets (\$m)	Per Financial Report	151	123	104

1. Refer to *Appendix: Measure definitions*
2. Operating cash profit data is not available for prior years.

Measure definitions

Note	Measure	Definition
1	Operating cash profit / (loss) (\$m)	Operating cash profit / (loss) is a management model, unaudited and represents the net impact of the cash inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or funding of loan originations
2	Cost of funds (%)	Cost of funds, excluding corporate debt interest costs, as a % of average loan portfolio (annualised).
3	Net interest margin (NIM) (%)	Gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised).
4	Risk-adjusted net interest margin (RNIM) (%)	NIM less net losses and corporate debt interest costs, as a % of average loan portfolio (annualised).
5	Operating costs to income (%)	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised).
6	Loan originations (\$m)	Net amount financed in the period, being the sum of principal funded and upfront fees..
7	Closing loan book (\$m)	Gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income
8	Net credit losses (%)	Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average principal receivables.
9	Provisioning to receivables (%)	Accounting provision closing balance as a % of gross loan receivables.
10	Normalised NPAT (\$m)	Calculated by adjusting statutory profit for non-cash depreciation & amortisation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items. This provides a clearer understanding of the Company's underlying operating performance.
11	Loan portfolio	The loan portfolio represents the interest-bearing balance and excludes deferred acquisition costs, accrued interest and charges.

Income statement

FY23	FY24	FY25	\$ million	1H25	2H25	1H26
230	207	201	Interest income	96	105	114
9	7	7	Other income	4	3	3
239	214	208	Gross revenue	100	108	117
(6)	(10)	(23)	Commission expense	(8)	(15)	(14)
233	204	185	Net revenue	92	93	103
(90)	(98)	(105)	Interest expense	(53)	(52)	(55)
-	-	(14)	Loss on financial assets at amortised cost	(14)	-	-
(52)	(48)	(51)	Operating expenses	(26)	(25)	(33)
(68)	(34)	(72)	Loan receivable impairment expense	(33)	(39)	(32)
(11)	(11)	(10)	Depreciation & amortisation expense	(5)	(5)	(5)
(221)	(192)	(252)	Total expenses	(131)	(121)	(125)
12	12	(67)	Profit / (loss) before tax	(39)	(28)	(22)
-	10	-	Income tax benefit / (expense)	-	-	-
12	23	(67)	Net profit / (loss) after tax	(39)	(28)	(22)

Operating cash flow accounting adjustments

\$ million	1H25	1H26	YoY (%)	YoY (\$)
Breakdown of non-cash items				
Revenue adjustments	8.9	8.2	(8%)	(0.7)
Commissions	8.0	(1.1)	(114%)	(9.1)
Losses	4.5	4.6	2%	0.1
Other non-cash expenses	-	2.8	100%	2.8
Non-cash items¹	21.4	14.5	(32%)	(6.9)
Breakdown of corporate and one-off adjustments				
Non-cash losses	9.0	7.7	(14%)	(1.3)
Loss on financial assets at amortised cost	14.3	-	(100%)	(14.3)
Other expenses	2.0	1.4	(30%)	(0.6)
Corporate and one-off adjustments¹	25.3	9.1	(64%)	(16.2)

1. 1H25 Operating Cash Profit non-cash items have been restated to reflect updated classification categories

Balance sheet

FY23	FY24	FY25	\$ million	1H25	2H25	1H26
92	74	54	Cash and cash equivalents	97	54	101
1,074	1,162	1,477	Net loan receivables	1,318	1,477	1,664
8	3	-	Derivative financial instruments	1	-	1
14	19	19	Other receivables	17	19	20
3	14	14	Deferred tax asset	14	14	13
33	29	26	Intangible assets	27	26	24
3	2	3	Right-of-use assets	1	3	3
3	2	1	Property, plant and equipment	2	1	1
64	64	64	Goodwill	64	64	64
1,293	1,368	1,658	Total assets	1,541	1,658	1,891
(1,115)	(1,167)	(1,521)	Borrowings	(1,383)	(1,521)	(1,770)
-	-	(1)	Derivative financial instruments	-	(1)	-
(6)	(6)	(6)	Other payables	(3)	(6)	(11)
(3)	(2)	(3)	Lease liabilities	(2)	(3)	(3)
(2)	(3)	(3)	Employee-related provisions	(2)	(3)	(3)
(1,127)	(1,178)	(1,535)	Total liabilities	(1,390)	(1,535)	(1,787)
166	190	123	Net assets	151	123	104
203	203	207	Share capital	203	207	209
7	8	3	Reserves	8	3	5
(44)	(21)	(88)	Retained losses	(60)	(88)	(110)
166	190	123	Total equity	151	123	104

Cash flow statement

FY23	FY24	FY25	\$ million	1H25	2H25	1H26
204	183	208	Income from customers	100	108	117
(83)	(83)	(98)	Borrowings interest and fees paid	(48)	(50)	(51)
31	20	15	Income from delinquent asset sales and recoveries	6	9	9
(62)	(67)	(62)	Payments to suppliers and employees	(32)	(31)	(40)
1	1	-	Proceeds from disposal of interest rate swaps	-	-	-
90	54	63	Net cash inflows / (outflows) from operating activities	26	36	35
118	(105)	(425)	Net loan receivable inflows / (outflows)	(211)	(214)	(232)
(6)	(5)	(4)	Payments for intangible asset development	(2)	(2)	(2)
(3)	(0)	(0)	Payments for property, plant and equipment	-	-	-
110	(110)	(429)	Net cash inflows / (outflows) from investing activities	(213)	(216)	(234)
(245)	43	356	Net receipt of borrowings	217	139	249
(3)	(4)	(8)	Transaction costs related to borrowings	(6)	(2)	(2)
(1)	(1)	(1)	Principal repayment of leases	(1)	-	(1)
63	-	-	Proceeds from issued share capital	-	-	-
(2)	-	-	Transaction costs related to issue of share capital	-	-	-
(189)	38	347	Net cash inflows / (outflows) from financing activities	210	137	246
11	(18)	(20)	Net increase / (decrease) in cash and cash equivalents	23	(43)	47
81	92	74	Cash and cash equivalents at the beginning of the period	74	97	54
92	74	54	Cash and cash equivalents	97	54	101

MONEYME's core products¹

	Autopay	Personal Loans	Freestyle
Offer range	\$10,000 - \$150,000	\$5,000 - \$70,000	Credit limit \$1,000 - \$20,000
Offer term	3 - 7 years	2 - 7 years	Repayment over 2 - 5 years
Interest-free period	N/A	N/A	Up to 55 days interest-free on online and in-store purchases using Freestyle Mastercard
Interest rate	5.75% - 18.65% p.a. Risk-based pricing	5.89% - 24.89% p.a. Risk-based pricing	18.74% - 23.74% p.a. Risk-based pricing
Establishment fee	\$350 - \$650	\$0 - \$645	N/A
Annual fee	N/A	N/A	\$0 (Credit limit up to \$3,000) \$49 (Credit limit \$3,001 - \$5,000) \$149 (Credit limit above \$5,000)
Monthly fee	\$12.50	\$0 - \$10	\$5 (\$0 if balance under \$20)
Other fees & charges	Dealer or Broker specific fees may apply Dishonour fee \$15 Overdue fee \$35 No early exit fee	Broker specific fee may apply (for PL Broker loans) Dishonour fee \$15 Overdue fee \$35 No early exit fee	Withdrawal fee 1.5% Dishonour fee \$15 Overdue fee \$35 No early exit fee
Distribution channels	B2B2C (Dealer and Broker)	Mix of direct-to-consumer and B2B2C (Broker)	Direct-to-consumer
Other key features	Settles in as little as 60 minutes, 7 days a week Autoscan self-serve repayments calculator Up to 130% LVR Electric vehicle (EV) and homeowner discounts may apply	We offer: • Unsecured variable rate personal loans (<i>MONEYME-branded</i>) ; • Secured / unsecured fixed rate personal loans (<i>SocietyOne-branded</i>)	Amortising loan balance, with drawdowns repaying over a maximum of 5 years

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