22 July 2026

ASX Announcement

4Q26 Trading Update[1]

Loan book exceeds $2bn, with FY26 originations surpassing $1.2bn and positive 2H26 Normalised NPAT[2].

MONEYME is pleased to provide its fourth quarter trading results for the period ending 30 June 2026.

Trading Highlights

MONEYME ended FY26 with a strong fourth quarter and significant momentum, growing the loan book to more than $2.0bn and annual originations to over $1.2bn. FY26 revenue increased to $249 million, while continued improvements in portfolio quality, lower credit losses and disciplined funding execution supported positive Normalised NPAT in the second half of the year, providing a stronger earnings foundation for FY27.

Strong growth and credit performance

- **Loan originations[3]:** $1.23bn for FY26 ($915m, FY25), up 34% year on year (yoy). $368m for 4Q26 ($235m, 4Q25; $325m, 3Q26), up 57% on the pcp.
- **Loan book[4]:** $2.08bn as at 30 June ($1.56bn, 4Q25; $1.90bn, 3Q26), up 34% yoy.
- **Gross revenue:** $249m for FY26 ($208m, FY25), up 20% yoy. $70m for 4Q26 ($55m, 4Q25; $62m, 3Q26), up 27% on the pcp.
- **Net interest margin (NIM)[5]:** 6.5% as at 30 June (7.5%, 4Q25; 6.7%, 3Q26), down 1.0 percentage point (pp) yoy, reflecting the higher credit quality and secured mix of the loan book.
- **Risk-adjusted NIM (RNIM), including corporate interest[6]:** 2.4% for 4Q26 (1.5%, 4Q25; 2.4%, 3Q26), a 0.9pp improvement on 4Q25, reflecting improved credit performance and lower funding costs. Excluding a one-off warehouse restructuring cost, 4Q26 RNIM was 2.5%.
- **Net credit losses[7]:** 2.4% for 4Q26 (3.4%, 4Q25; 2.6%, 3Q26), a 1.0pp improvement yoy and a 0.2pp improvement on the prior quarter.
- **90+ arrears:** 81bps for 4Q26 (109bps, 4Q25; 84bps, 3Q26), a 28bps improvement on the pcp.
- **Weighted average credit score:** The 4Q26 average credit score is within Equifax's "Very Good" range (735 – 852).
- **Ratio of secured assets:** 59% as at 30 June (62%, 4Q25; 60%, 3Q26), down 3pp on the pcp, reflecting the deliberate balancing of the asset mix as personal loans and credit cards scale.
- **Normalised NPAT:** $0.5m for 2H26, ($4.1m) for FY26 (FY25 ($15.5m)).
- **Operating Cash Profit (OCP)[8]:** $11.0m (FY25: $23.8m, includes $10m one-off). Cash income increased on the growing loan book, which was offset by greater investment in sales and marketing and the new credit card and white-label products, with the business continuing to generate cash to fund growth.

[1] 3Q26, 4Q26, 2H26 and FY26 figures in this update are preliminary unaudited management results. The final audited figures will be provided when the Group releases its FY26 Annual Report.
[2] Normalised NPAT is calculated by adjusting statutory profit for non-cash depreciation, expected credit loss provision movements, and significant infrequent items.
[3] Loan originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees.
[4] Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.
[5] NIM reflects gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised). Quarterly metrics reflect the year to date result. FY26 NIM has been impacted by one-off interest costs associated with the refinance of the Horizon 2018 Warehouse Facility.
[6] RNIM reflects NIM less net losses, as a % of average loan portfolio (annualised). Quarterly metrics reflect the year to date result. FY26 RNIM has been impacted by one-off interest costs associated with the refinance of the Horizon 2018 Warehouse Facility.
[7] Net credit losses reflect principal write-offs in the period (net of recoveries, including proceeds from debt sales) as a % of average principal receivables (annualised).
[8] 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.

Funding enhancements

- **MME PL ABS 2026-1:** executed a $365.4m term securitisation of personal loan receivables in May 2026, MONEYME's largest personal loan ABS transaction to date. The transaction attracted significant excess demand from new and existing domestic and offshore investors.

  This was the third public capital markets transaction for the year, bringing total ABS issuance to $1.023bn for FY26, increasing capital available for growth while reducing the cost of funds and improving margins.
- **Fitch rating upgrades on MME PL 2025-1:** Fitch Ratings upgraded two note tranches, reflecting strong credit performance for these underlying personal loan assets.

Innovation and product developments

- **Cashback Rewards Credit Card**: the Cashback Rewards Credit Card is live, with the legacy Freestyle credit card book migrated onto MONEYME's new platform during the quarter and early customer originations building consistently.
- **Energy Upgrade Personal Loan:** MONEYME launched Energy Upgrade Personal Loan in 4Q26, offering discounted rates to homeowners financing energy-efficient home improvements through accredited suppliers, supporting the Group's ESG objectives and expanding its personal loan product range.
- **AI and automation:** MONEYME continued its focus on AI in 4Q26, with the rollout of AI across credit decisioning, operations, customer service, finance, marketing and creative content. The operating cost to income ratio reduced by 2.2 percentage points to 24.7% in 4Q26, from 26.9% in 3Q26, with headcount reducing slightly, while originations grew 13% over the same period. MONEYME's plan to deploy AI agents across its business functions continues, enabling the Group to scale efficiently as it progresses towards profitability.

Clayton Howes, MONEYME's Managing Director and CEO, said:

"FY26 marked an important inflection point for MONEYME. We finished the year with strong momentum, surpassing a $2bn loan book, delivering record annual originations of $1.23bn and achieving positive Normalised NPAT in the second half. These outcomes demonstrate that the investments we've made in our technology, funding platform and credit capabilities are translating into sustainable operating leverage.

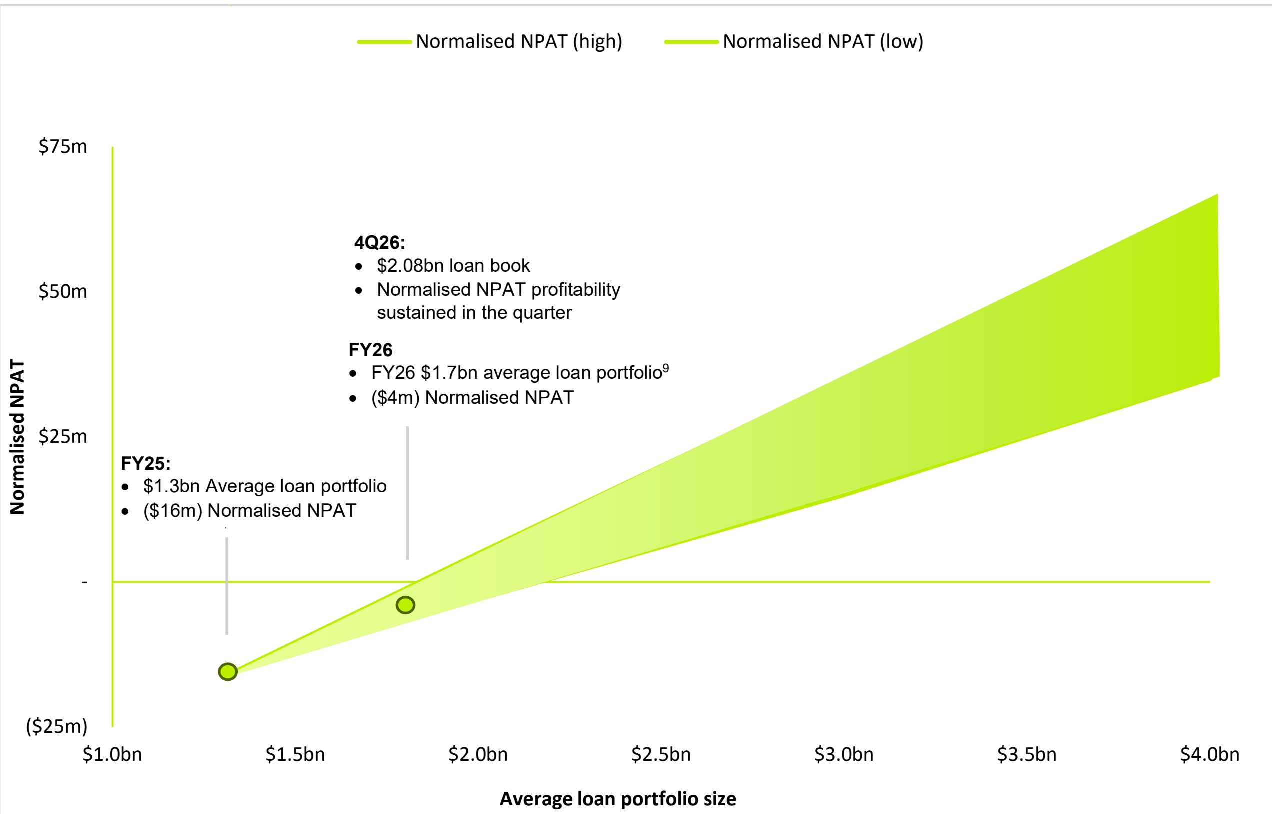
Our proprietary Horizon platform continues to differentiate MONEYME, with AI now being deployed across underwriting, operations, customer service, finance and marketing functions. These capabilities are improving customer outcomes, increasing productivity and enabling us to scale revenue faster than our cost base. These are creating increasing separation between MONEYME and traditional lenders.

At the same time, our funding platform continues to strengthen, with more than $1bn of ABS issuance during FY26 reducing our cost of funds while increasing capital available for growth.

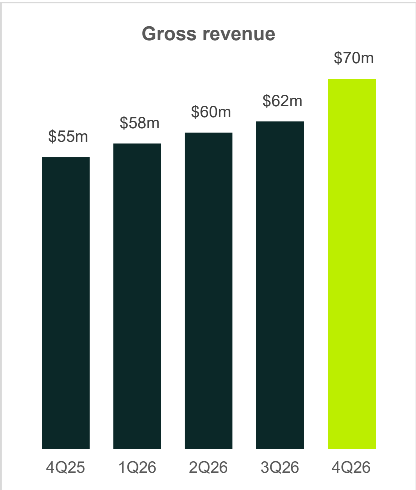
We're also continuing to expand our product ecosystem to create more value for customers. The successful rollout of our Cashback Rewards Credit Card, together with the upcoming launch of the Luxury Escapes co-brand credit card, extends our reach, strengthens customer engagement and supports higher lifetime customer value.

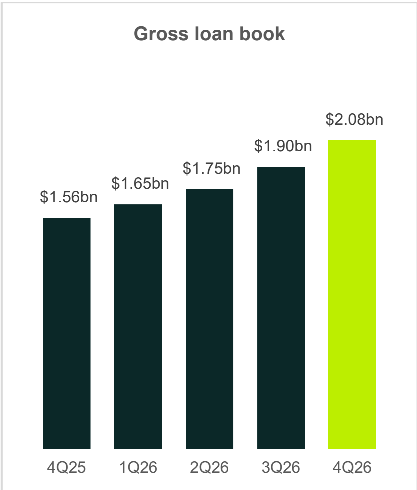
We enter FY27 with a stronger competitive position than ever before and with our technology, AI capabilities and disciplined execution, we continue to scale with a medium-term profitable outlook."

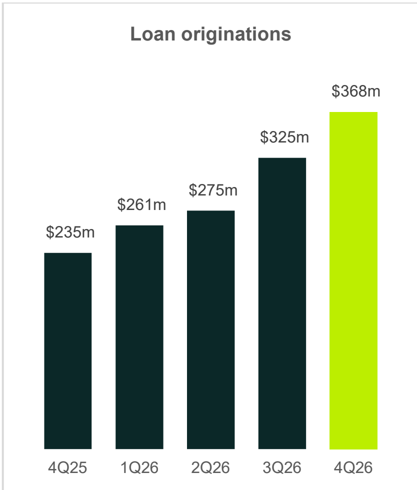
Illustration of target scale and annualised profitability outcomes[9]



Record originations drive accelerating loan book and revenue growth





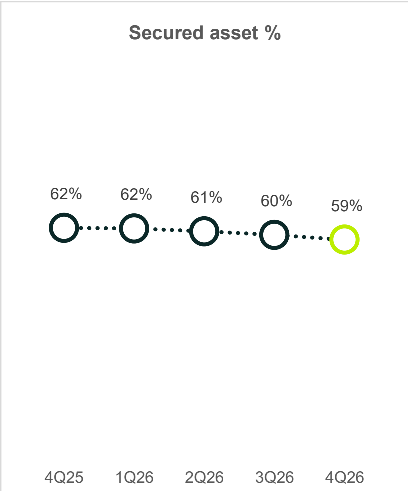


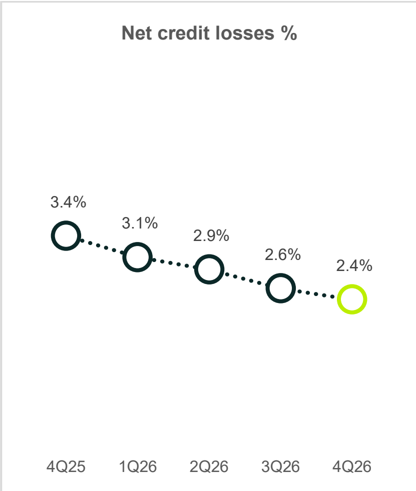
MONEYME continued its growth strategy during the quarter, while balancing product mix, growing revenue and maintaining RNIM.

[9] The loan portfolio represents the interest-bearing balance and excludes deferred acquisition costs, accrued interest and charges.

The growth was led by two core products and outpaced system credit growth. Autopay, the Group's secured car loan product, grew around 30% to a $1.12bn book. Personal loans grew more than 50% to a $0.78bn book, all while holding disciplined credit settings.

The Group also returned to growth in credit cards, its new card scaling as customers transitioned off the legacy Freestyle product.





The credit quality of the loan book continues to deliver improving loss outcomes, with net credit losses declining for a fifth consecutive quarter to 2.4%, a 1.0pp improvement on the pcp. The average credit score is within Equifax's "Very Good" range (735 – 852), and the ratio of secured assets of 59% reflects the deliberate balancing of the asset mix as personal loans and credit cards scale, while loans are priced to maintain risk-adjusted margins.

Execution on strategy and outlook

MONEYME delivered on its FY26 strategic priorities, including strong growth in originations, continued improvement in credit performance and execution across its product roadmap. AI and automation are increasingly embedded across the business, enhancing speed, improving decision accuracy and driving significant operating efficiencies across the company.

Having reached its Normalised NPAT profitability inflection point in 2H26, MONEYME enters FY27 with an efficient operating cost model, strong credit performance and healthy risk-adjusted NIM settings. As the loan book continues to scale, these foundations are expected to support increased operating leverage and earnings growth, subject to prevailing market conditions.

The Group will continue to invest in brand and marketing, product diversification and direct channel growth to increase the loan unit economics. Credit cards and white-label partnerships are expected to contribute to the returns profile of the business as these portfolios build scale.

Continued deployment of AI is also expected to increase productivity and drive cost efficiencies with expanding operating leverage.

Authorised by the Disclosure Committee.

Historical performance measures[1]

MONEYME Quarterly Performance	4Q25	1Q26	2Q26	3Q26[1]	4Q26[1]
Returns					
Gross revenue	$55m	$58m	$60m	$62m	$70m
Book profile					
Gross loan book[4]	$1.56bn	$1.65bn	$1.75bn	$1.90bn	$2.08bn
Loan originations[3]	$235m	$261m	$275m	$325m	$368m
Secured assets in book	62%	62%	61%	60%	59%
Credit profile					
Net credit losses[7]	3.4%	3.1%	2.9%	2.6%	2.4%
Funding and liquidity					
Unrestricted cash	$17m	$17m	$33m	$28m	$20m

MONEYME Half-Yearly Performance	2H24	1H25	2H25	1H26	2H26[1]
Returns					
Normalised NPAT[2]	$17.4m	($6.0m)	($9.5m)	($4.6m)	$0.5m
Net profit / (loss) after tax	$17m	($39m)	($28m)	($22m)	tbc
Gross revenue	$107m	$100m	$108m	$117m	$132m
Net interest margin[5]	9.8%	7.8%	7.5%	6.8%	6.5%
Office operating cost to income ratio	21.8%	25.6%	23.7%	28.1%	25.7%
Book profile					
Gross loan book[4]	$1.22bn	$1.39bn	$1.56bn	$1.75bn	$2.08bn
Loan originations[3]	$308m	$454m	$462m	$536m	$693m
Secured assets in book	55%	60%	62%	61%	59%
Credit profile					
Net credit losses[7]	4.5%	3.7%	3.4%	2.9%	2.4%
Provisioning to loan receivables	4.7%	4.3%	4.1%	3.8%	tbc
Funding and liquidity					
Unrestricted cash	$20m	$26m	$17m	$33m	$20m
Net assets	$190m	$151m	$123m	$104m	tbc

MONEYME Yearly Performance	FY22	FY23	FY24	FY25	FY26[1]
Returns					
Normalised NPAT[2]	$11.3m	$26.3m	$22.4m	($15.5m)	($4.1m)
Net profit / (loss) after tax	($50m)	$12m	$23m	($67m)	tbc
Gross revenue	$143m	$239m	$214m	$208m	$249m
Net interest margin[5]	12.0%	12.0%	9.8%	7.5%	6.5%
Office operating cost to income ratio	39.7%	21.8%	22.5%	24.6%	26.8%
Book profile					
Gross loan book[4]	$1.35bn	$1.15bn	$1.22bn	$1.56bn	$2.08bn
Loan originations[3]	$1.14bn	$475m	$593m	$915m	$1.23bn
Secured assets in book	38%	44%	55%	62%	59%
Credit profile					
Net credit losses[7]	3.7%	5.8%	4.5%	3.4%	2.4%
Provisioning to loan receivables	6.1%	6.6%	4.7%	4.1%	tbc
Funding and liquidity					
Unrestricted cash	$14m	$16m	$20m	$17m	$20m
Net assets	$91m	$166m	$190m	$123m	tbc

About MONEYME

MONEYME (ASX: MME) is an AI-powered digital lender transforming the way Australians access credit. Its proprietary Horizon platform combines artificial intelligence, data and automation to improve credit decisioning, customer experience and operational efficiency across its lending products, including personal loans, auto finance and credit cards. By combining technology, diversified funding and disciplined risk management, MONEYME is building a highly scalable lending platform with increasing operating leverage and sustainable long-term growth. As a Certified B Corporation™, MONEYME is committed to creating positive social impact through responsible lending, strong governance and customer-first innovation.

For more information, visit investors.moneyme.com.au or contact investors@moneyme.com.au
For media, please contact media@moneyme.com.au

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