MONEYME

FY26 Results

Investor Presentation

19 August 2026

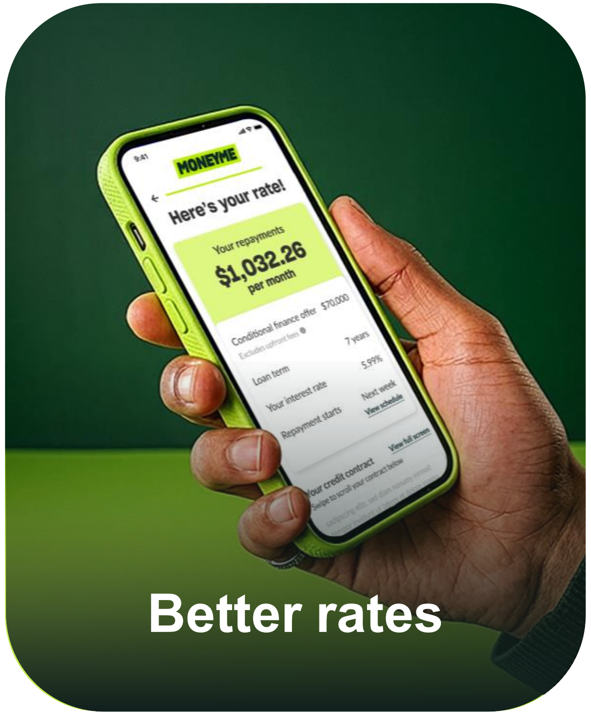
moneyme.com.au

AI-powered digital lender for *Generation Now*

Certified B Corporation

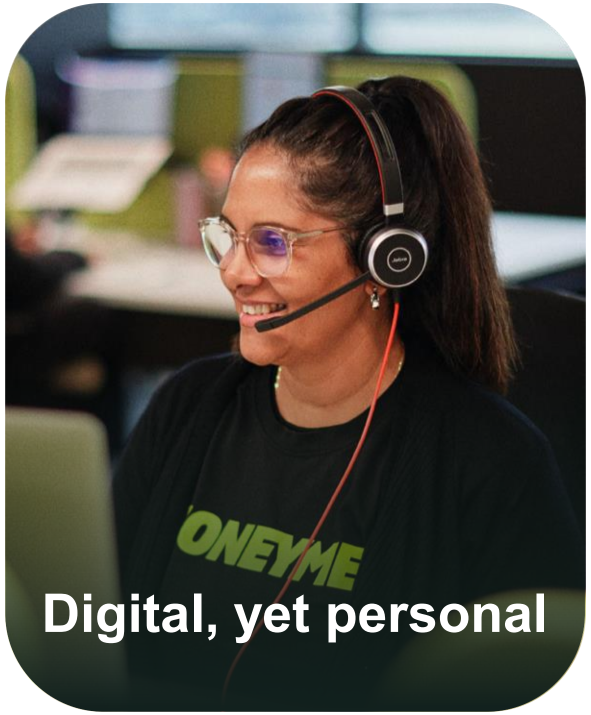
This company meets high standards of social and environmental impact.

Bank-beating loans and credit cards



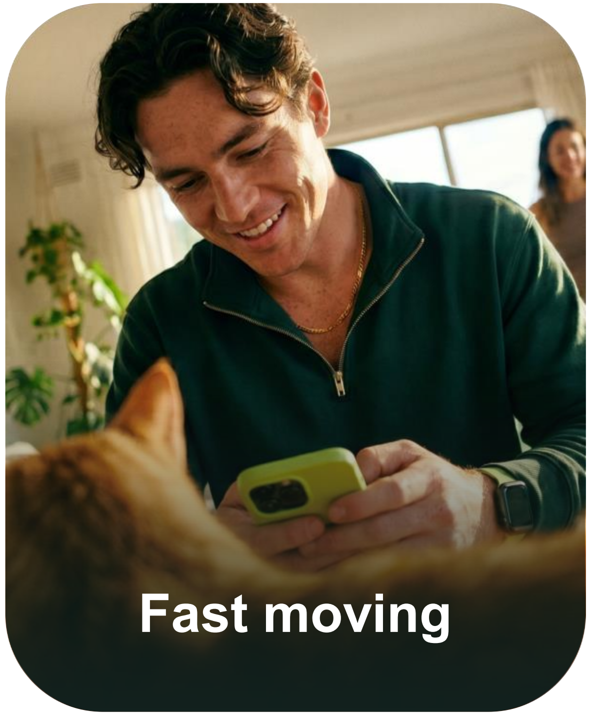
Better rates

Competitive personal and auto loan rates compared to the major banks



Digital, yet personal

Seamless borrowing experiences and customer calls answered within seconds, not hours



Fast moving

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

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

CANSTAR Finder WeMoney

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

FY13-19

- Founded May 2013
- Launched **Personal Loans** and **Freestyle**
- Established proprietary technology platform, **Horizon**

FY20

- **IPO on the ASX** in December 2019
- Institutional warehouse funding
- $134m loan book

FY21

- Launched **Autopay**
- 1st Major Bank funding
- $333m loan book

FY22

- Acquired **SocietyOne** in March 2022
- Inaugural ABS deal
- $1.35bn loan book

FY23

- Launched **Credit Score**
- Transitioned from high growth to profit
- $1.15bn loan book

FY24

- **B Corp Certification** in August 2023
- $1.22bn loan book

FY25

- $125m iPartners corporate facility
- Two ABS deals completed, including our first in the auto asset class
- $1.56bn loan book

FY26 *and beyond*

>$2 billion
Loan book achieved

~$5.8 billion
Cumulative originations since inception

~540,000
Total unique customers

8 ABS deals
completed to-date with total value over $2 billion

Mastercard principal issuer

Announced white-label credit card offering with first partner **Luxury Escapes**

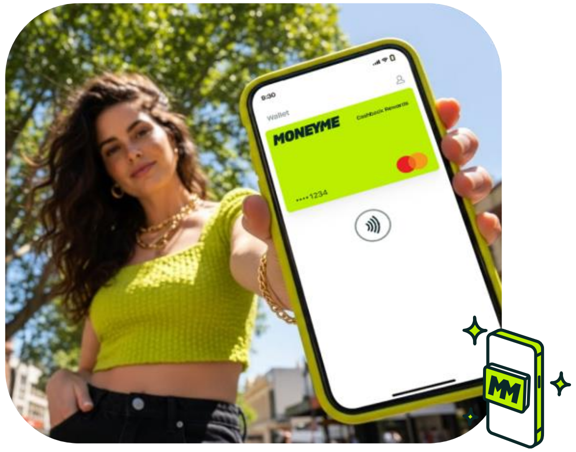
Executing through the cycle, positioning for sustained outperformance

Market dynamics

- Higher-rate environment favours agile, technology-led lenders
- Variable-rate portfolio supports pricing discipline and margin resilience
- Diversified funding continues to support growth at an attractive cost of capital

Structural market opportunity

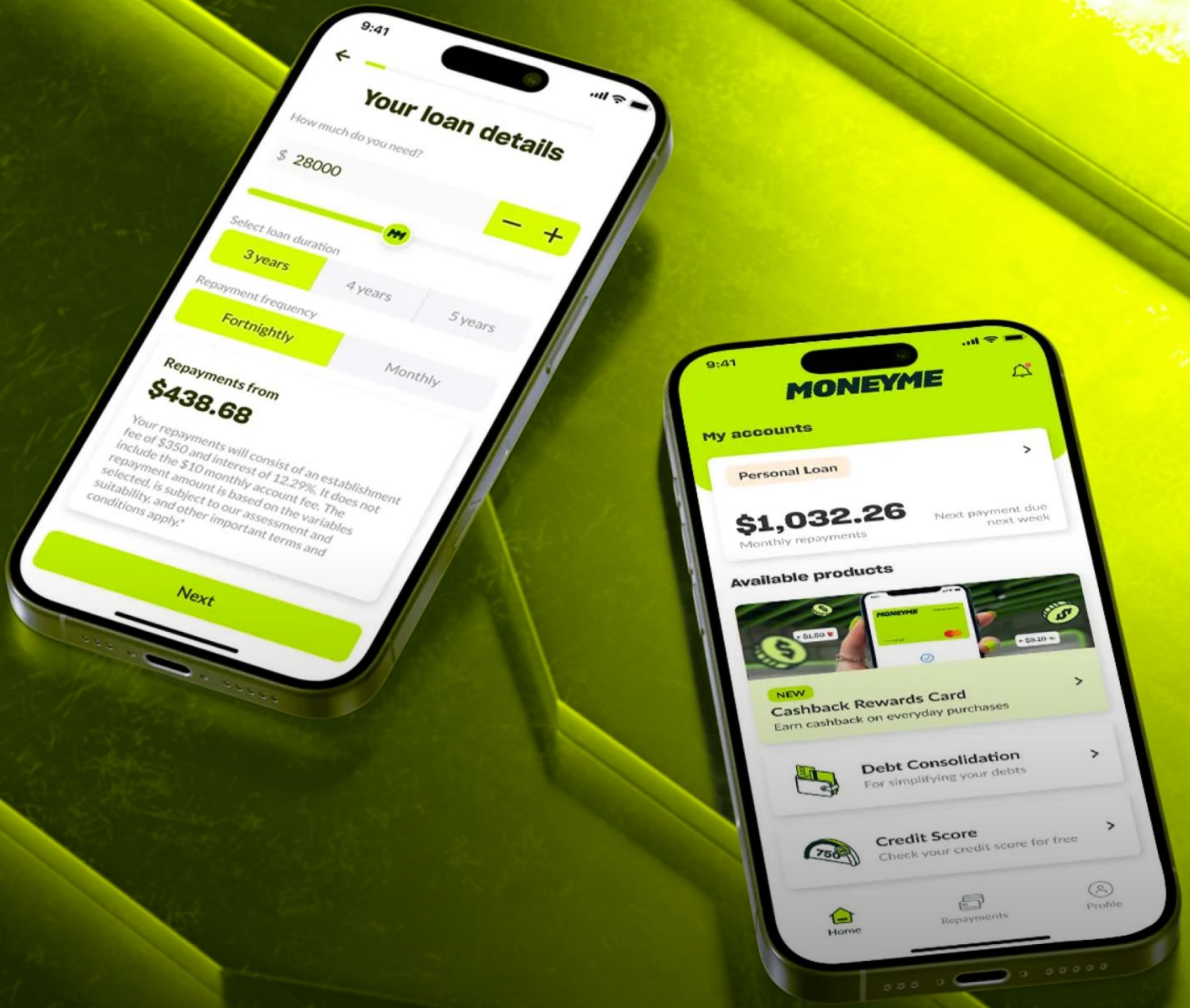
- Banks remain focused on capital efficiency and mortgage lending
- Non-bank market share has expanded
- MONEYME is well positioned to capture increasing share of the customer demand



Technology creating separation

- AI and automation drive faster decisions, lower costs and better customer outcomes
- Scalable proprietary platform expands operating leverage as volumes grow
- Rapid innovation delivered Australia's #1 ranked[1] Cashback Rewards Credit Card launch

1. "Get money $$ back with a cashback credit card: April's top deals", Finder, accessed 21 April 2026.



01

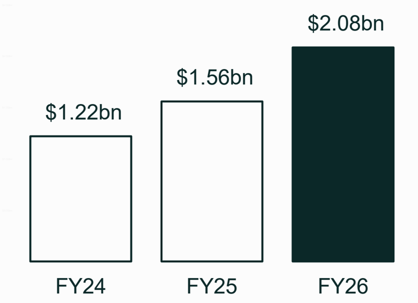
FY26 highlights

FY26 execution has built a stronger earnings platform for FY27

Closing loan book

$2.08bn

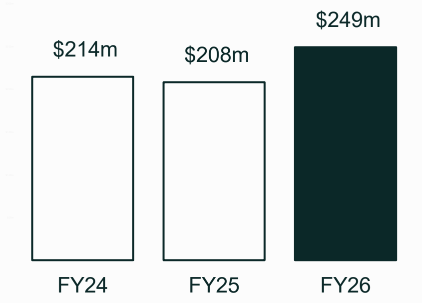
↑34% FY25 to FY26



Gross revenue

$249m

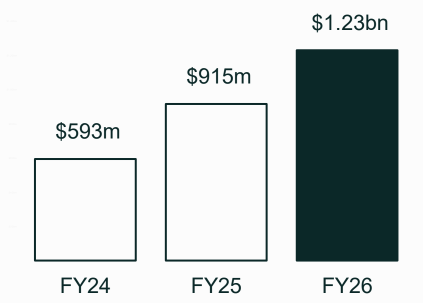
↑20% FY25 to FY26



Loan originations

$1.23bn

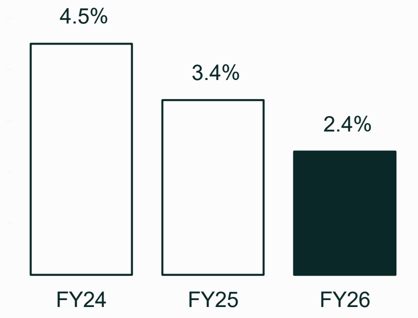
↑34% FY25 to FY26



Net credit losses

2.4%

↓1.0pp FY25 to FY26



Record loan book provides a materially larger earnings base entering FY27.

Higher-quality growth and improving funding economics continue to strengthen earnings.

Record originations and a stronger exit run rate underpin FY27 growth.

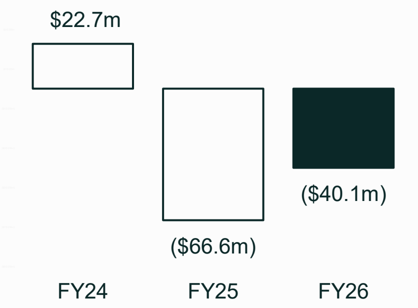
Lower credit losses despite rapid growth demonstrate disciplined execution.

Investment is beginning to translate into earnings

Statutory NPAT Loss

$40.1m

↑40%
FY25 to FY26

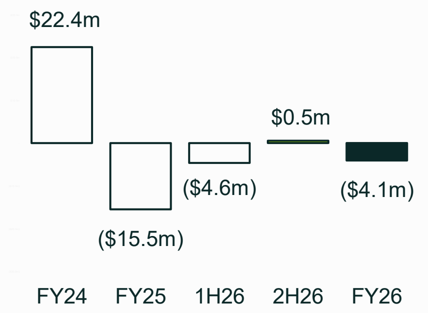


Statutory NPAT improved 40% despite significant investments and the upfront ECL provisioning required for the loan book growth.

Normalised NPAT Loss

$4.1m

↑74%
FY25 to FY26



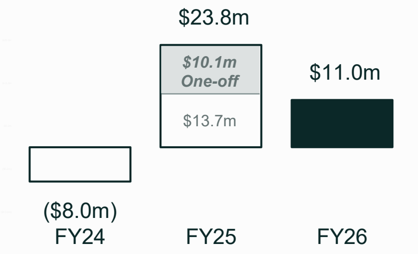
FY26 marked an important earnings inflection point, returning to positive normalised profitability for 2H26, as operating leverage emerges as scale increases.

Operating cash profit

$11.0m

↓20%*
FY25 to FY26

** Based on $13.7m operating cash profit excluding $10.1m one-off in 1H25*

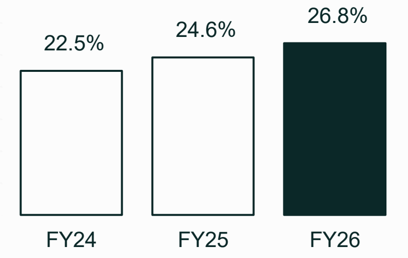


Strong underlying cash generation continues to fund investment and growth.

Operating cost-to-income

26.8%

↑2.2pp
FY25 to FY26



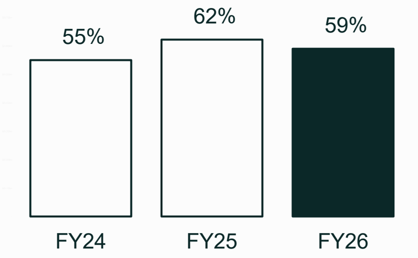
Cost-to-income increased with deliberate investment in tech, AI, brand and growth initiatives. Importantly, revenue growth outpaced expense growth in 2H26.

Strategic portfolio optimisation is improving risk-adjusted returns

Secured assets on book

59%

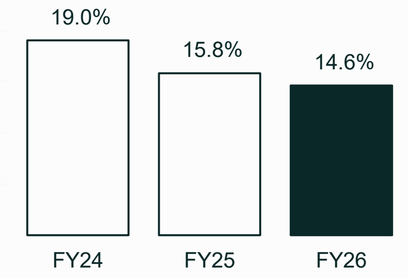
↓3.2pp
FY25 to FY26



Revenue yield

14.6%

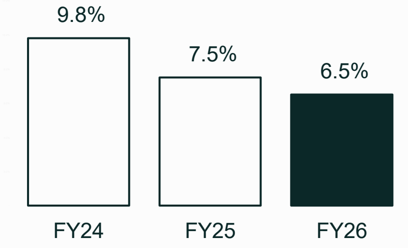
↓1.2pp
FY25 to FY26



Net interest margin

6.5%

↓1.0pp
FY25 to FY26

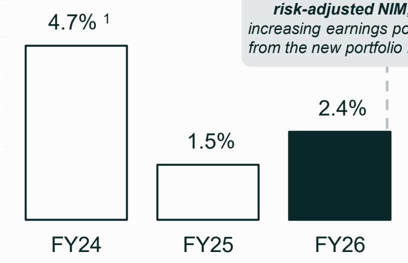


Risk-adjusted net interest margin

2.4%

↑0.9pp
FY25 to FY26

New FY26 originations are generating ***>3.5% risk-adjusted NIM****, increasing earnings power from the new portfolio mix.*



Portfolio mix optimised, with 59% secured assets supporting lower credit losses and stronger long-term returns.

Lower revenue yield reflects a deliberate shift towards higher-quality lending and more sustainable earnings.

NIM reduction reflects deliberate yield trade-off to improve risk-adjusted NIM.

Risk-adjusted NIM improved as stronger credit performance more than offset lower portfolio yields.

1. FY24 RNIM benefited from a higher-margin, less scalable portfolio mix, before the strategic shift to higher-quality secured lending and market-aligned commissions.

Executing strategy creating competitive separation

Technology leadership

Lower costs, faster decisions

- AI embedded across credit, operations and customer experience
- Automation continues to improve scalability and operating leverage
- Platform capability expanded to support cards, fraud prevention and account management

Portfolio quality

Better quality growth

- Secured asset mix at 59%, providing portfolio resilience
- Portfolio credit quality strengthened, with average Equifax credit score rated “Very Good”
- Net credit losses reduced to 2.4%, supporting lower funding costs

Funding strength

Higher returns and capacity

- Funding capacity expanded to $3.0bn
- More than $1bn raised through ABS markets
- Lower funding costs improving long-term earnings

Product innovation and expansion

New revenue opportunities

- Cashback Rewards Credit Card successfully launched
- Luxury Escapes partnership will expand customer ecosystem
- White-label platform will position MONEYME for scalable growth

Trusted brand

Reputation and resilience

- ESG framework continues to strengthen governance and transparency
- Continued investment in enhanced customer data protection
- Employee engagement remained strong at 86%

02

Operational highlights

Artificial intelligence and automation are increasingly embedded across the business through MONEYME's proprietary Horizon platform, enhancing speed, improving decision accuracy, and driving significant operating efficiencies across the company.

Artificial intelligence

Security and data protection

Efficiency through AI & automation

Enhancing credit decisioning

Microservice architecture

Data analytics

Product innovation

Seamless customer experience

Our AI-enabled technology innovation delivers premium customer experiences that drive loyalty and advocacy

- Intuitive digital application process for all products
- Near real-time approval and settlement capability, 7 days a week
- Easy account management on the MONEYME app
- Fast customer support on all platforms, with 71% of all customer calls answered within 10 seconds

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 30 June 2026

Vehicle loans (Autopay)

Secured variable rate vehicle finance up to $150,000 that settles within 60 minutes, 7 days a week

$2.0bn
Total originated since launch

38%
3-year loan book CAGR

<5 min
Fastest settlement to-date

5,600+
Dealers and brokers onboarded

- **Apr 2021** Product launched and distributed through growing referral network of brokers and car dealerships
- **Oct 2025** Extended into private sales market, which accounts for more than half of used car sales in Australia
- **Aug 2026** Built capability to enable customer access to vehicle finance directly from MONEYME, launched in August 2026

Personal loans

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

$2.9bn
Total originated since launch

>50%
Loan book growth FY25 to FY26

- Offered under **MONEYME** and **SocietyOne** brands
- Fastest growing product segment in FY26, driven by increased customer value offer and direct channel growth
- Broker volume also grew alongside direct channel, keeping acquisition costs balanced
- Two PL ABS deals completed with total value **$568.2m**, increasing capital for growth while reducing funding costs and improving margins

FY26 personal loan book

$791m

($522m, FY25)

% of total portfolio

38%

(34%, FY25)

Average borrowing

$23k

($20k, FY25)

Credit cards

MONEYME is set to grow its credit card portfolio with the new credit card and further expansion through white-label strategic partnerships.

The return to growth strategy will extend our market reach, enhance customer lifetime value through stronger engagement, and rebalance our portfolio asset mix.

Jul 2025 — **Mastercard** principal issuer status achieved

Dec 2025 — **$300m credit card warehouse** established on materially better pricing than the previous facility

Feb 2026 — **MONEYME Cashback Rewards Credit Card** launched with strong customer adoption

Apr 2026 — **Ranked #1** cashback credit card by Finder with 9.9 rating[2], within 2 months of launch

1Q27 — White-label credit card offering with first partner **Luxury Escapes** to be launched

FY26 credit card book[1]

$89m

($106m, FY25)

% of total portfolio

4%

(7%, FY25)

Average credit limit

$7.2k

1. Includes $21m legacy Freestyle loan book that has yet to be migrated to the MONEYME Cashback Rewards Credit Card portfolio
2. See https://www.finder.com.au/news/top-cashback-credit-cards-roundup-april-2026

Creating more ways for customers to access MONEYME

We’re making credit more accessible by offering more products through more channels, giving customers greater choice and flexibility as their needs evolve.

	Direct-to-consumer	Broker	Dealer	Private sale	White-label / retail partnerships
Vehicle loans Broker and dealer core	✓ NEW	✓	✓	✓ NEW	☐
Personal loans Two brands	✓	✓	☐	☐	☐
Credit cards Relaunched in FY26	✓	☐	☐	☐	✓ NEW

23%
Customers who have had 2+ products

15 mths
Average time between a customer’s first and second loan

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

ESG performance aligned to future needs

Social impact and customers

- 291 children sponsored via World Vision, more than double FY25
- Over 150,000 customers have used our free Credit Score tool to improve their credit health
- +71 Net Promoter Score

Governance and data protection

- Enhanced customer data protection through added security layers and advanced threat detection
- Maintained ISO 27001:2022 certification and achieved PCI-DSS compliance
- Commenced transition of sustainability reporting ahead of FY27 mandatory Australian Sustainability Reporting Standards (ASRS) disclosure
- Preparing for B Corp recertification under B Lab's new standards in FY28

Sustainable growth

- Scope 1 and 2 GHG emissions of 4.1 tCO_2e, maintained well within our SBTi-validated target
- 5.8% reduction in financed Autopay emissions intensity to 55.1 tCO_2e/$M, in line with targets
- Energy Upgrade Personal Loan launched, offering discounted rates to homeowners financing energy-efficient home improvements through accredited suppliers

Certified B Corporation

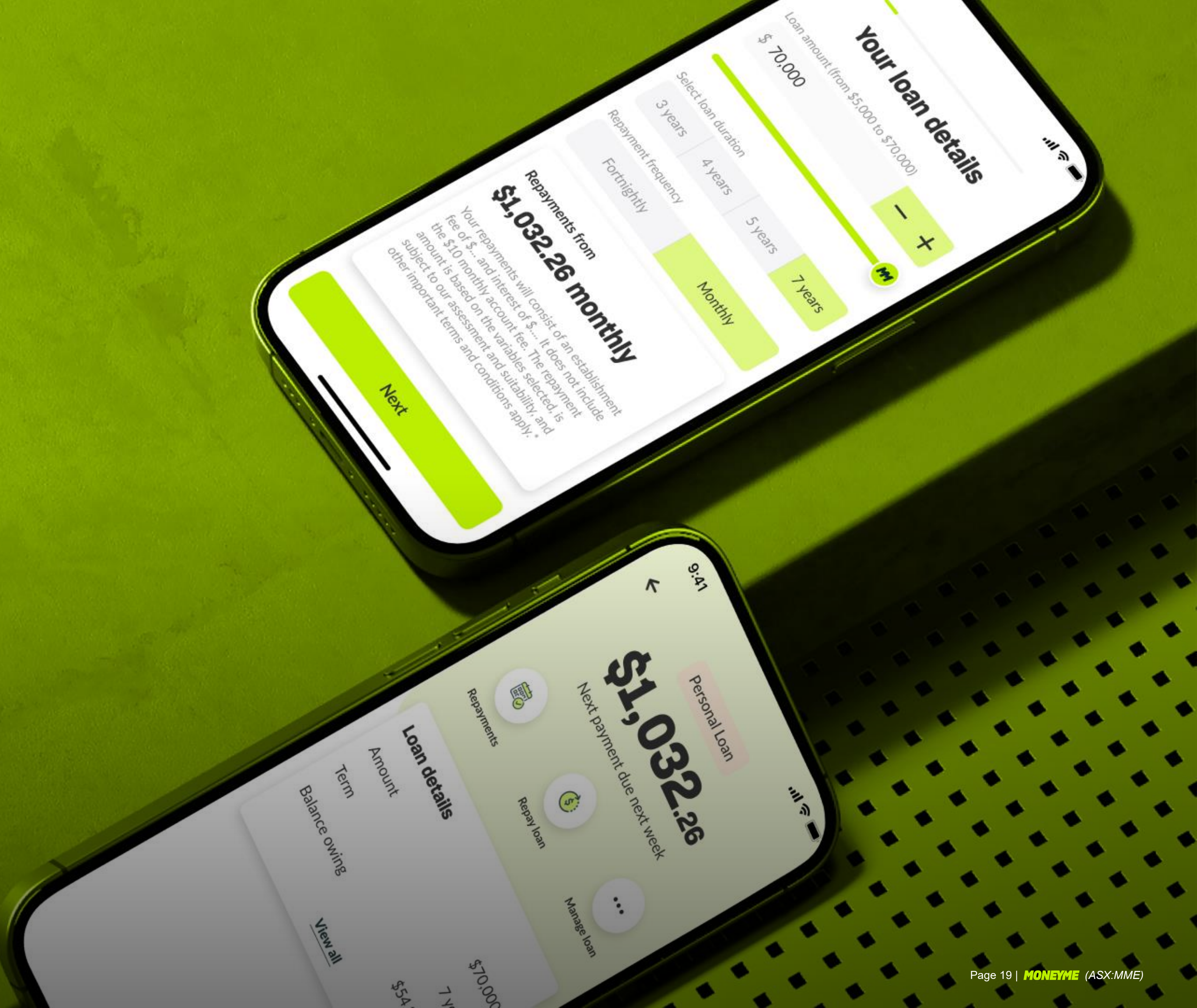
91.2

Certified B Impact Assessment score[1]

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.

03

Financial highlights



Operating leverage emerging through disciplined investment

$ million	FY25	FY26	YoY%	YoY ($)
Gross revenue	208.0	248.8	*20%*	40.8
Transaction costs	(23.0)	(30.1)	*(31%)*	(7.1)
Interest expense	(104.7)	(119.3)	*(14%)*	(14.6)
Loss on financial assets at amortised cost	(14.3)	-	*100%*	14.3
Operating expenses	(51.3)	(66.7)	*(30%)*	(15.4)
Loan receivable impairment expense	(71.7)	(63.0)	*12%*	8.7
Depreciation and amortisation expense	(9.6)	(9.8)	*(2%)*	(0.2)
Net loss after tax	**(66.6)**	**(40.1)**	***40%***	**26.5**
Corporate and one-off adjustments[1]	35.7	17.6	*(51%)*	(18.1)
Depreciation and amortisation	9.6	9.8	*2%*	0.2
ECL provisioning	5.8	8.6	*48%*	2.8
Normalised net loss after tax	**(15.5)**	**(4.1)**	***74%***	**11.4**
Non-cash items[1]	39.3	15.1	*(62%)*	(24.2)
Operating cash profit	**23.8**	**11.0**	***(54%)***	**(12.8)**
One-off benefit	(10.1)	**-**	*100%*	**10.1**
Operating cash profit (excluding one-off benefit)	**13.7**	**11.0**	***(20%)***	**(2.7)**

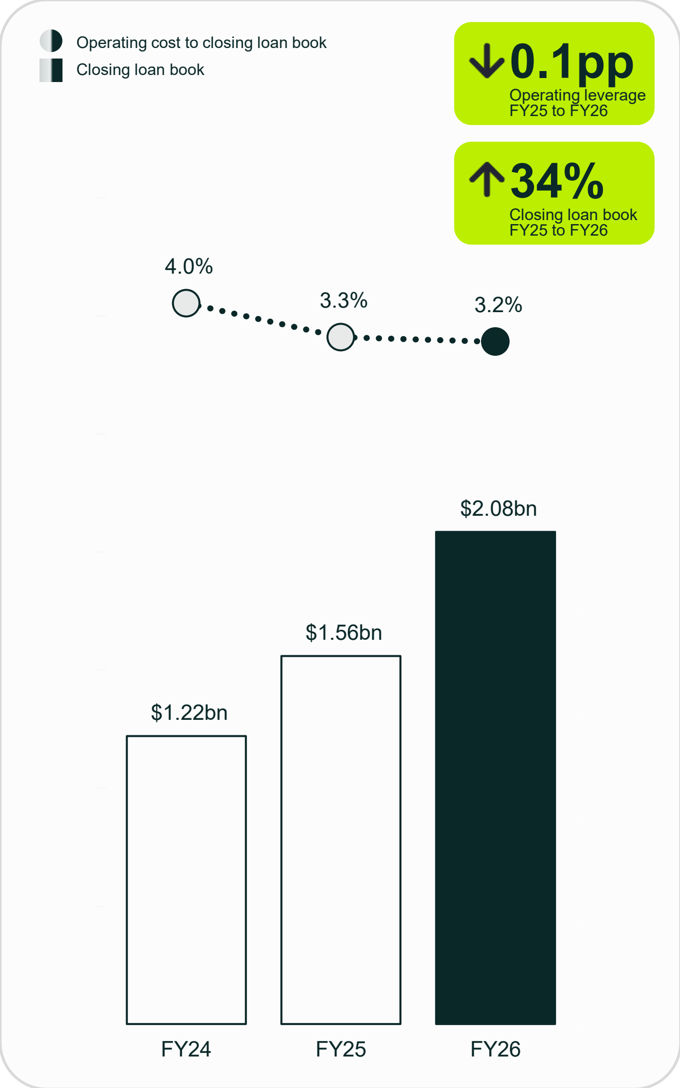
- Revenue increased 20% to $249m, driven by 34% loan book growth, partially offset by lower yields from the shift to higher quality lending
- Improved portfolio quality reduced impairment expense by 12% despite the materially larger loan book, driven by stronger personal loan credit performance
- FY26 investment in direct channels, credit cards, and white-label partnerships was recognised immediately, while the earnings benefits build over future periods
- Operating expenses stabilised through 2H26, with revenue growing ~12% over the prior half, demonstrating emerging operating leverage
- Statutory NPAT loss improved 40% as stronger revenue growth and lower credit losses offset continued investment in future growth
- Normalised NPAT loss improved 74% to $4.1m, with 2H26 marking an inflection point, as the cost base stabilised and net interest income improved
- Operating cash profit remained strong while investment in future growth initiatives continued

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

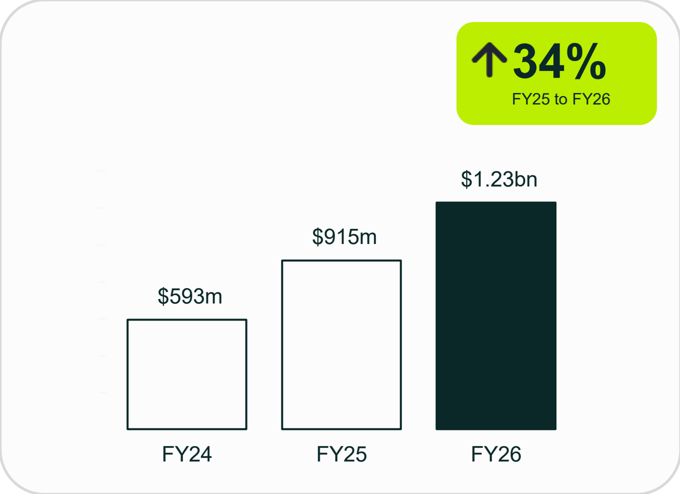
Strategic growth investment

- FY26 included targeted investment in AI, cards, new distribution channels and brand to support the next phase of growth.
- These investments increased cost-to-income ratio to 26.8%, while underlying operating leverage continued to improve, with operating cost to loan book reducing to 3.2%.
- Importantly, operating costs stabilised in the second half while revenue continued to grow, demonstrating the operating leverage expected as these investments mature.

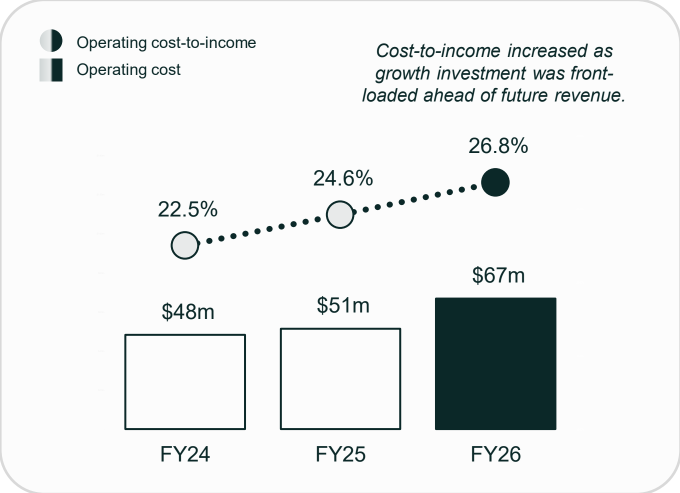
Operating leverage vs. Loan book



Loan origination



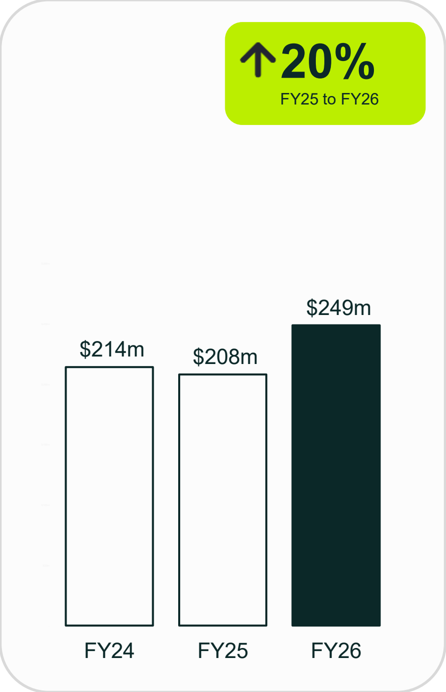
Growth investment during FY26



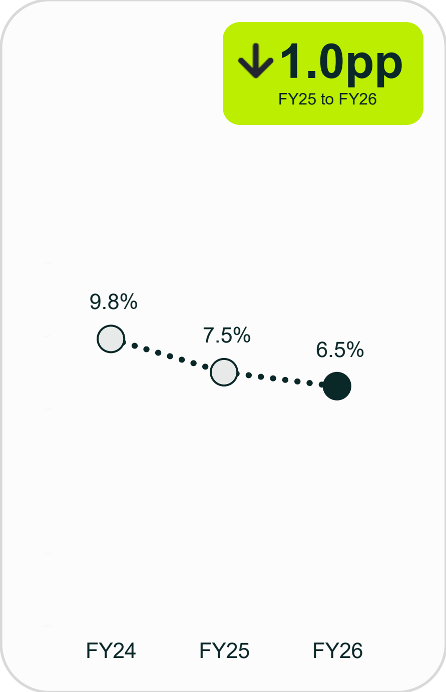
Quality loan book with sustainable income

- Higher credit quality, longer terms and portfolio growth support a more sustainable revenue base
- NIM reduced to 6.5%, while improved credit performance lifted risk adjusted NIM to 2.4%
- 2H26 returned to positive Normalised NPAT, with FY26 front book originations above 3.5% RNIM supporting future margin expansion
- The book reflects a diversified mix of secured and unsecured assets with favourable credit profiles

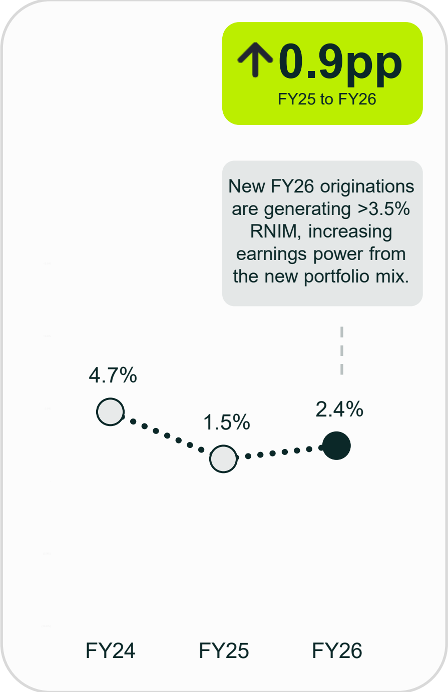
Gross revenue



Net interest margin



Risk-adjusted NIM



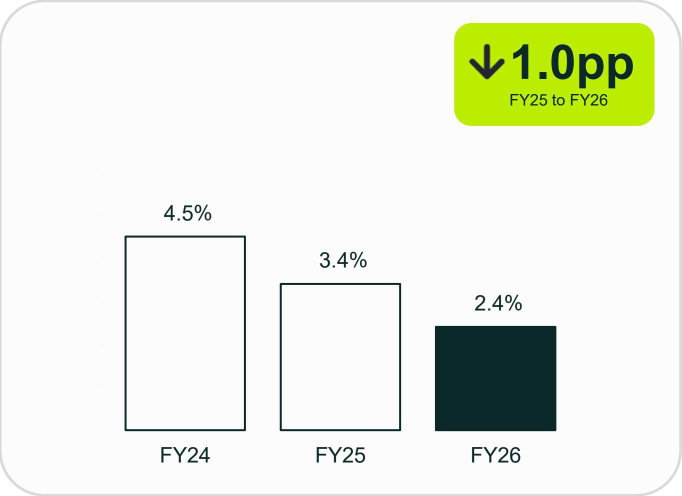
Reached our target state of quality

Equifax score category	Secured assets on book	Homeowners on book	Average contractual term
"Very Good" (Category range 735-852; MONEYME at 802 for FY26)	59%	43%	73 Months

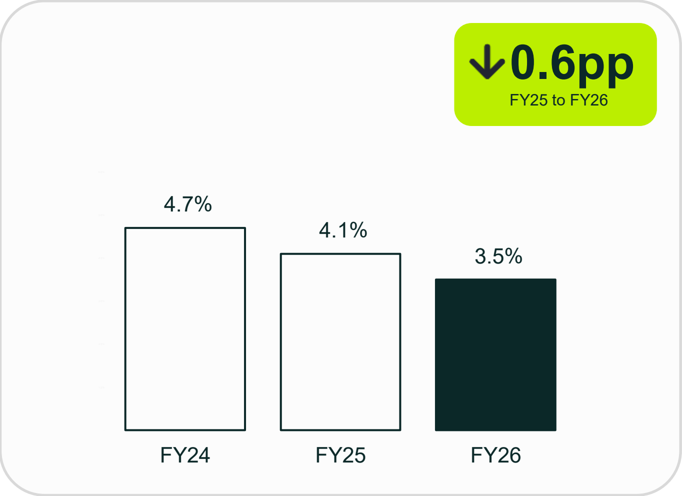
Lower credit losses and arrears rates

- Net credit losses improved for a third consecutive year to 2.4%, reflecting higher quality originations
- Credit performance improved despite 34% loan book growth and a challenging macroeconomic environment
- Personal loans largely drove the improvement, with write-offs falling in absolute terms on a book up 52%, as higher scored originations replaced older vintages
- Enhanced underwriting and collections reduced 30+ and 90+ day arrears to multi year lows
- ECL coverage reduced to 3.5% on stronger credit performance, despite increasing the macroeconomic overlay

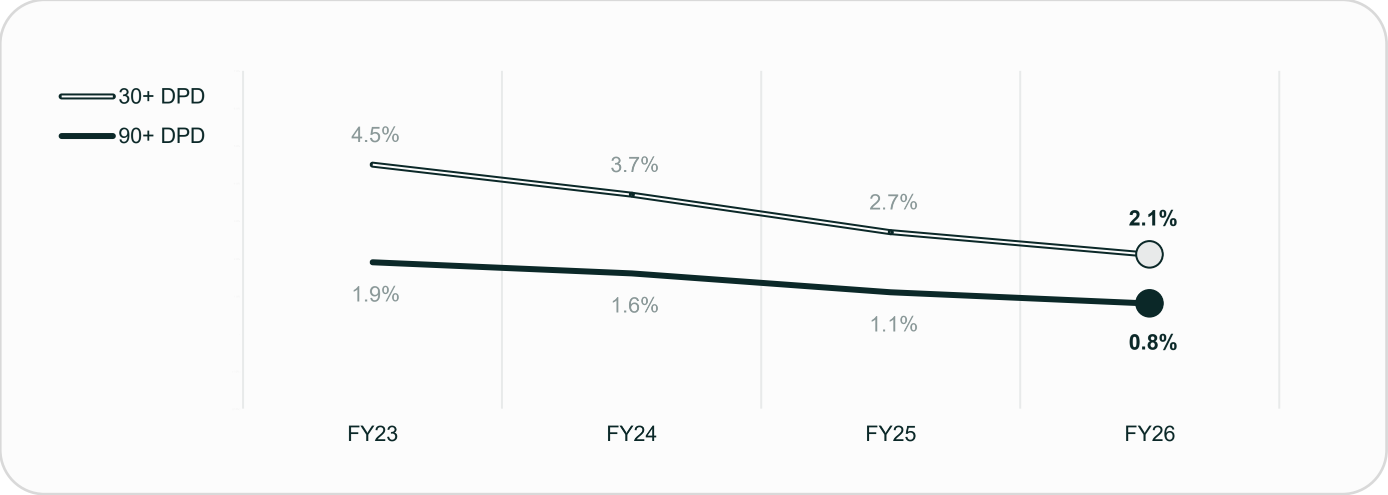
Net credit losses



ECL provision to loan book



Arrears rate

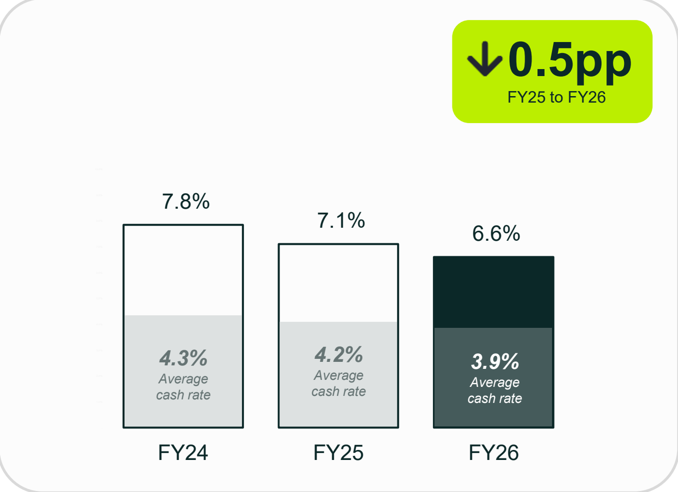


Capital structure in place for long term growth ambitions

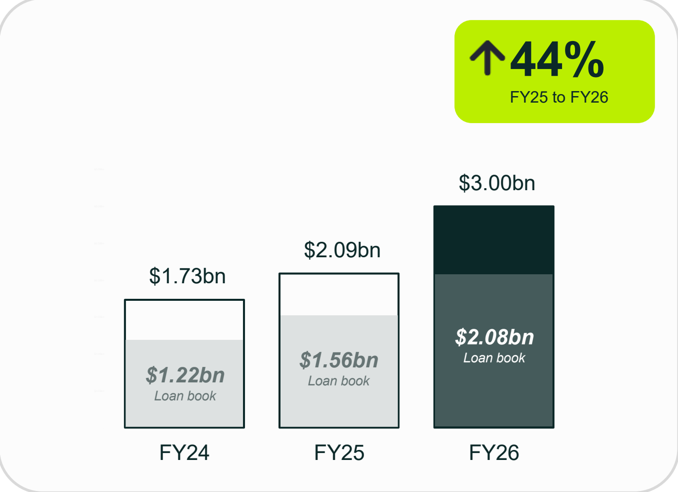
FY26 funding highlights include:

- Completed three ABS transactions, total program of ~$1.02bn
- Planned warehouse extensions executed successfully with improved terms
- New $300m credit card warehouse executed on materially better terms than prior card facility, set up to scale with white-label card programs

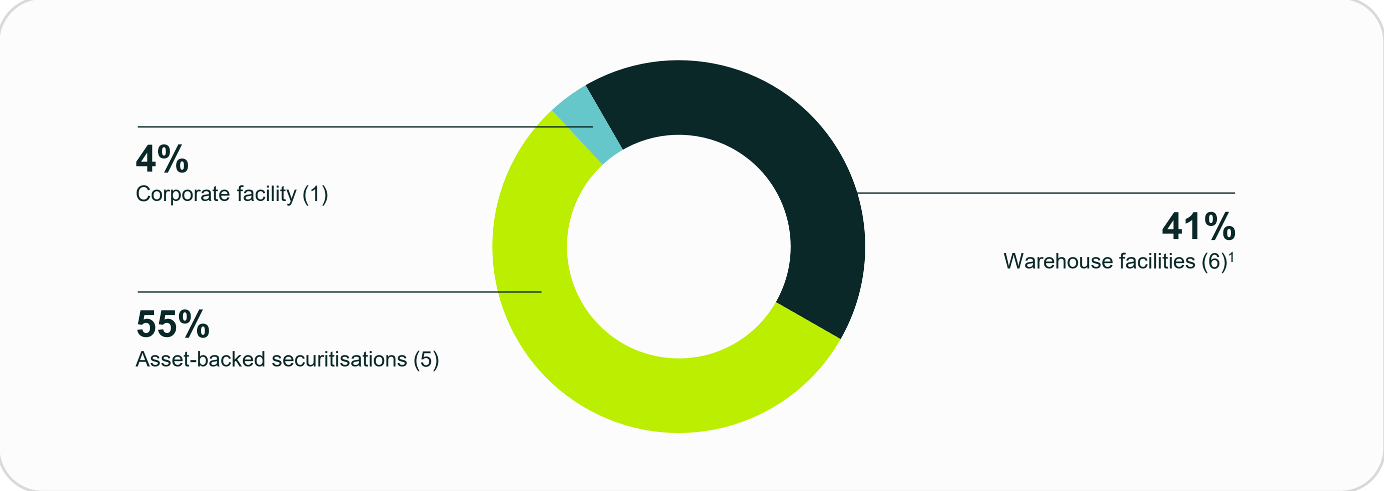
Cost of funds



Total funding capacity



FY26 funding mix across 12 structures



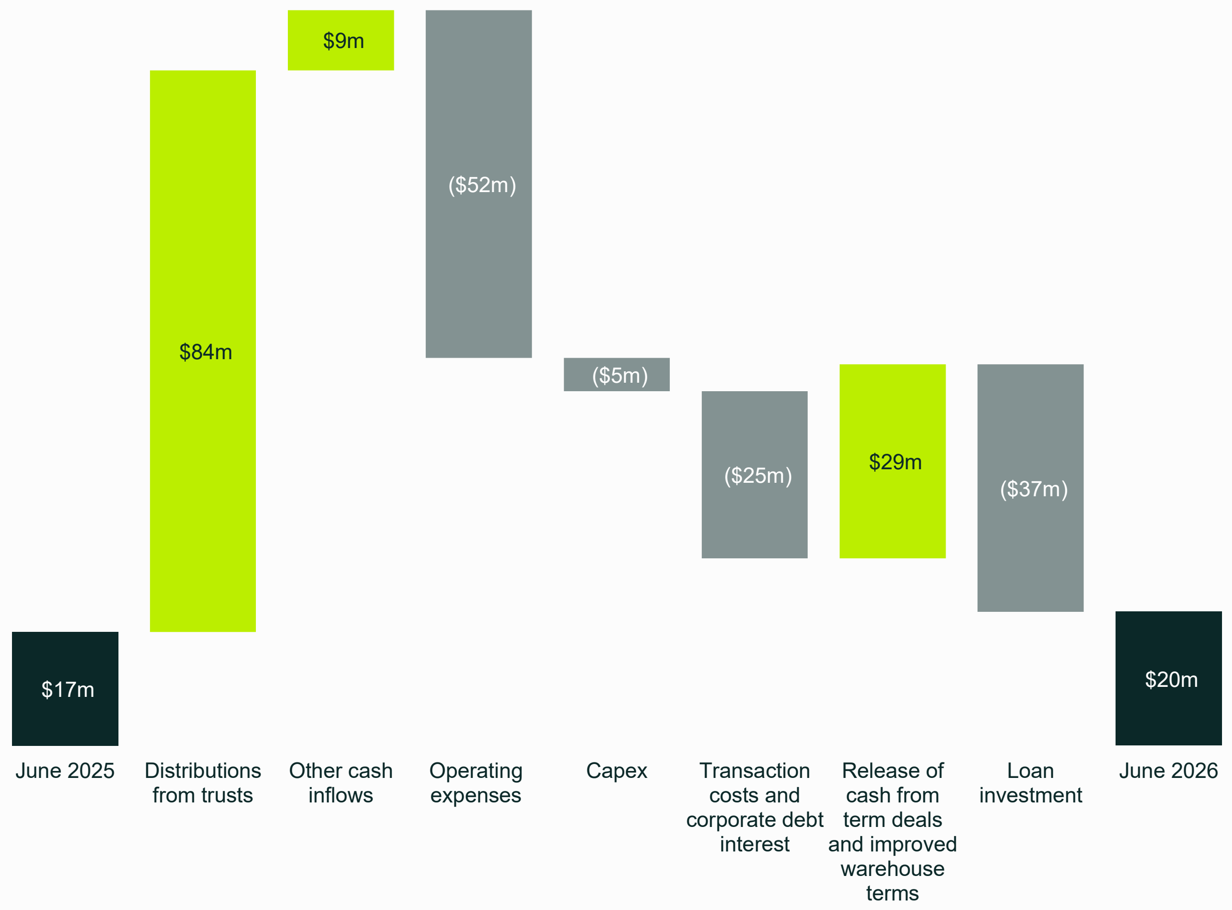
1. Includes Managed Investment Trust

Liquidity

Growing cash generation from a self-funding platform:

- The growth to $20m unrestricted cash reflects the compounding benefit of a larger, higher quality book flowing through to stronger cash income generation, with efficient term securitisation deals also releasing cash back to the corporate balance sheet.
- Growth achieved despite increased investments in sales and marketing, as well as the development of our new credit card and white-label product.
- $0.9bn in undrawn facilities provides substantial headroom to fund continued loan book growth without equity dilution.
- Corporate facility headroom of $50m undrawn[1].
- Cash generation is expected to continue strengthening as the book grows, funding costs improve and operating leverage increases.

FY26 movement in available cash



1. There was $50m in undrawn funding at 30 June 2026. A drawdown of $10m was executed in July 2026, reducing the undrawn amount to $40m.

04

Strategy & outlook

FY27 strategy and key areas of focus

MONEYME enters FY27 with greater scale, stronger credit quality and a more efficient operating platform

Technology leadership

- Scale AI across every customer and operational workflow
- Increase automation to expand operating leverage
- Continue improving customer experience and credit decisioning

Portfolio quality

- Continue disciplined growth while maintaining industry-leading credit performance
- Optimise product mix to maximise risk-adjusted returns
- Expand higher-quality personal loans and credit card portfolios

Funding strength

- Further reduce funding costs through scale and programmatic issuance
- Expand domestic and offshore funding relationships
- Support continued loan book growth with diversified capital sources

Product innovation and expansion

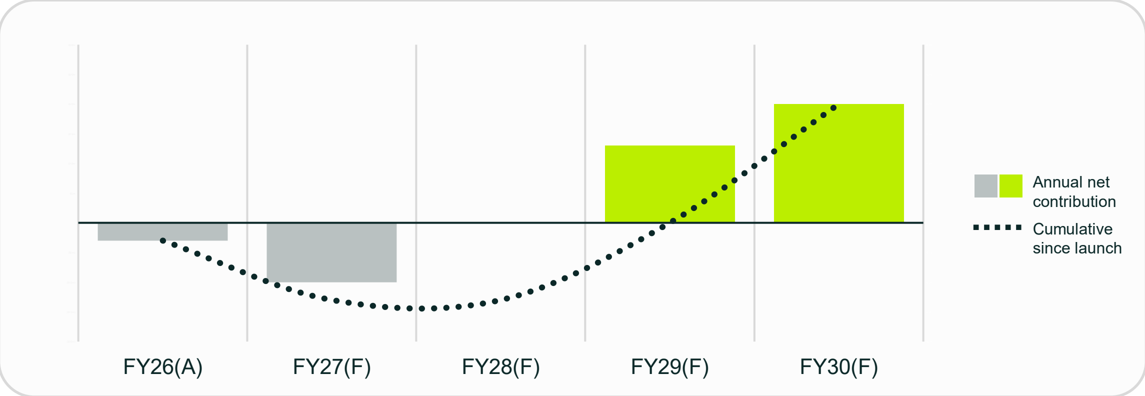
- Increase customer lifetime value through broader product adoption
- Scale direct distribution and white-label partnerships
- Improve unit economics through brand, marketing and product expansion

Trusted brand

- Maintain strong governance and responsible lending
- Continue strengthening customer trust and B Corp leadership
- Enhance long-term value for customers, employees, investors and partners

Investment in credit card programs is expected to contribute to returns as scale builds over time

P&L profile of investment into card programs



Normalised NPAT profile (Invested plan vs. No-investment)

Strategic investment in the Cashback Rewards and white-label card programs in FY27 expected to impact normalised NPAT as we build up interest-bearing balances.

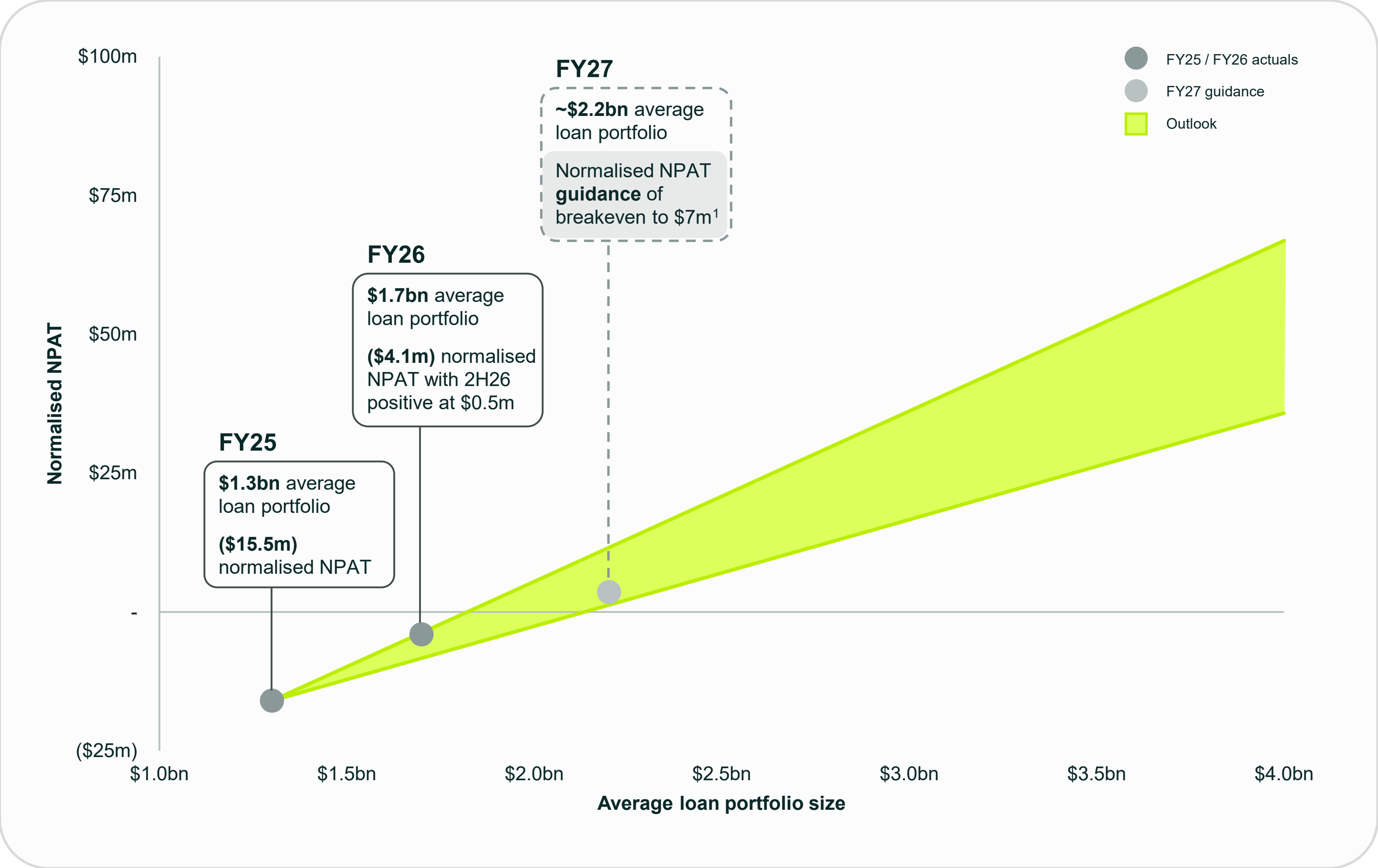
FY27 Build — Invest in customer acquisition, technology and partner programs to establish scale

FY28 Scale — Interest-bearing balances grow and revenue begins to outpace acquisition costs.

FY29 Payoff — With higher card margins, the portfolio becomes a meaningful contributor to earnings

Scale is driving increasing operating leverage

Average loan portfolio size vs. Normalised NPAT



FY26: Business model validated

- Positive 2H26 Normalised NPAT
- $2.08bn closing loan book
- Stronger credit quality

FY27: Investment continues

- Scaling operating leverage
- Cashback Rewards credit card
- White-label
- Direct channels
- AI – direct customer interactions, real time credit decisioning and automating business processes

Beyond FY27: Operating leverage accelerates

- Higher unit economics
- Stronger RNIM
- Lower acquisition costs
- Increasing earnings

1. Targets are based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2026 Annual Report.

Medium-term outlook updated to reflect current business momentum

Measure	Key strategies for the medium term	Medium-term targets[1]	FY26 *(vs. FY25)*	Tracking status
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	\$2.8bn - \$3.3bn	\$1.7bn *(\$1.3bn, FY25)*	On track
Originations	Growth in originations through channel diversification and expansion of our product ecosystem, to reach loan portfolio targets	\$2.5bn - \$3.0bn	\$1.2bn *(\$0.9bn, FY25)*	On track
Secured assets on book	Balancing our asset mix through continued origination of secured assets, leveraging the success of Autopay, alongside a new credit card product and growth in personal loans	51% - 57%	59% *(62%, FY25)*	On track
Revenue *(as % of average loan portfolio)*	Balancing the product mix to maintain revenue margin	14.0% - 14.5%	14.6% *(15.8%, FY25)*	On track
Risk-adjusted NIM *(including corporate interest)*	Product mix improvements and a continued loss reduction trajectory	3.0% - 3.5%	2.4% *(1.5%, FY25)*	On track
Cost-to-income	Operating leverage and further automation	18% - 21%	26.8% *(24.6%, FY25)*	On track
Statutory NPAT	Convert earnings growth and operating leverage into statutory profitability as the loan portfolio grows	\$0m - \$10m	(\$40.1m) *((\$66.6m), FY25)*	On track
Normalised NPAT	Continue to build on the normalised NPAT profitability achieved for 2H26	\$20m - \$30m	(\$4.1m) *((\$15.5m), FY25)*	On track

1. Targets are based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2026 Annual Report.

Questions & Answers

Thank you!

On behalf of all at MONEYME

05

Additional information

Key operating measures

	Definition[1]	FY24	FY25	FY26
Returns				
Statutory NPAT ($m)	Per Financial Report	22.7	(66.6)	(40.1)
Operating cash profit ($m)	1	(8.0)	23.8	11.0
Gross revenue ($m)	Per Financial Report	214.1	208.0	248.8
Net interest margin (%)	3	9.8%	7.5%	6.5%
Operating costs to income (%)	5	22.5%	24.6%	26.8%
Book profile				
Loan originations ($m)	6	593	915	1,228
Closing loan book ($m)	7	1,219	1,558	2,083
Secured assets on book (%)		55%	62%	59%
Average balance outstanding per loan ($)		21,460	23,772	25,160
Average remaining loan term (months)		49	54	55
Credit quality				
Average Equifax score		763	790	802
Net credit losses (%)	8	4.5%	3.4%	2.4%
Provisioning to receivables (%)	9	4.7%	4.1%	3.5%
Funding and liquidity				
Unrestricted cash ($m)	Per Financial Report	20	17	20
Net assets ($m)	Per Financial Report	190	123	87

1. Refer to *Appendix: Measure definitions*

Measure definitions

Note	Measure	Definition
1	Operating cash profit / (loss) ($m)	Operating cash profit / (loss) is a management model, unaudited and represents the net impact of the cash inflows and outflows resulting from MONEYME's core business activities. This does not include cash movements related to the principal repayments received or funding of loan originations
2	Cost of funds (%)	Cost of funds, excluding corporate debt interest costs, as a % of average loan portfolio (annualised).
3	Net interest margin (NIM) (%)	Gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised).
4	Risk-adjusted net interest margin (RNIM) (%)	NIM less trust undrawn fees, net losses and corporate debt interest costs, as a % of average loan portfolio (annualised).
5	Operating costs to income (%)	Sales & marketing, product design & development, and general & administrative expenses as a % of gross revenue in the period (annualised).
6	Loan originations ($m)	Net amount financed in the period, being the sum of principal funded and upfront fees.
7	Closing loan book ($m)	Gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income
8	Net credit losses (%)	Principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average principal receivables. This is a cash loss metric and does not include losses related to accounting accruals or effective interest rates.
9	Provisioning to receivables (%)	Accounting provision closing balance as a % of gross loan receivables.
10	Normalised NPAT ($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

$ million	FY24	FY25	FY26
Interest income	207	201	243
Other income	7	7	6
Gross revenue	**214**	**208**	**249**
Transaction costs	(10)	(23)	(30)
Net revenue	**204**	**185**	**219**
Interest expense	(98)	(105)	(119)
Loss on financial assets at amortised cost	-	(14)	-
Operating expenses	(48)	(51)	(67)
Loan receivable impairment expense	(34)	(72)	(63)
Depreciation & amortisation expense	(11)	(10)	(10)
Total expenses	**(192)**	**(252)**	**(259)**
Profit / (loss) before tax	**12**	**(67)**	**(40)**
Income tax benefit / (expense)	10	-	-
Net profit / (loss) after tax	**23**	**(67)**	**(40)**

Operating cash flow accounting adjustments

$ million	FY25	FY26	YoY (%)	YoY ($)
Breakdown of corporate and one-off adjustments				
Non-cash losses	15.1	14.0	*(7%)*	*(1.1)*
Loss on financial assets at amortised cost	14.3	-	*(100%)*	*(14.3)*
Other expenses	6.3	3.6	*(43%)*	*(2.7)*
Corporate and one-off adjustments	**35.7**	**17.6**	*(51%)*	*(18.1)*
Breakdown of non-cash items				
Income adjustment for cash vs accounting items, including upfront fees	19.0	15.0	*(21%)*	*(4.0)*
Commissions cash vs accounting	8.4	(4.3)	*(151%)*	*(12.7)*
Losses timing cash vs accounting	11.9	5.3	*(55%)*	*(6.6)*
Other	-	(0.9)	*(100%)*	*(0.9)*
Non-cash items	**39.3**	**15.1**	*(62%)*	*(24.2)*

Balance sheet

$ million	FY24	FY25	FY26
Cash and cash equivalents	74	54	92
Net loan receivables	1,162	1,477	1,988
Derivative financial instruments	3	-	1
Other receivables	19	19	20
Deferred tax asset	14	14	14
Intangible assets	29	26	22
Right-of-use assets	2	3	2
Property, plant and equipment	2	1	1
Goodwill	64	64	64
Total assets	**1,368**	**1,658**	**2,204**
Borrowings	(1,167)	(1,521)	(2,098)
Derivative financial instruments	-	(1)	-
Other payables	(6)	(6)	(14)
Lease liabilities	(2)	(3)	(2)
Employee-related provisions	(3)	(3)	(3)
Total liabilities	**(1,178)**	**(1,535)**	**(2,117)**
Net assets	**190**	**123**	**87**
Share capital	203	207	209
Reserves	8	3	6
Retained losses	(21)	(88)	(128)
Total equity	**190**	**123**	**87**

Net Assets and Net Tangible Assets (NTA)

- Net assets $87.1m; NTA $(0.02) per share
- Under AASB 9, the $71.2m ECL provision is recognised upfront based on expected future credit losses, while interest income is recognised over time. This accounting treatment temporarily reduces Net Assets and NTA during periods of rapid portfolio growth.
- Gross loan receivables grew 33.7% in FY26
- Business reached normalised profitability inflection in 2H26
- Growing loan book paves the way back to Net Assets and NTA growth

Cash flow statement

$ million	FY24	FY25	FY26
Income from customers	183	208	249
Borrowings interest and fees paid	(83)	(98)	(111)
Income from delinquent asset sales and recoveries	20	15	17
Payments to suppliers and employees	(67)	(62)	(82)
Income tax refund received	-	-	-
Proceeds from disposal of interest rate swaps	1	-	-
Net cash inflows / (outflows) from operating activities	**54**	**63**	**73**
Net loan receivable inflows / (outflows)	(105)	(425)	(598)
Payments for intangible asset development	(5)	(4)	(5)
Payments for property, plant and equipment	(0)	(0)	(0)
Net cash inflows / (outflows) from investing activities	**(110)**	**(429)**	**(603)**
Net receipt of borrowings	43	356	573
Transaction costs related to borrowings	(4)	(8)	(4)
Principal repayment of leases	(1)	(1)	(1)
Proceeds from issued share capital	-	-	-
Transaction costs related to issue of share capital	-	-	-
Loan - other	-	-	-
Net cash inflows / (outflows) from financing activities	**38**	**347**	**568**
Net increase / (decrease) in cash and cash equivalents	**(18)**	**(20)**	**38**
Cash and cash equivalents at the beginning of the period	92	74	54
Cash and cash equivalents	**74**	**54**	**92**

MONEYME's core products[1]

	Vehicle Loan	Personal Loan	Credit Card
Offer range	$10,000 - $150,000	$5,000 - $70,000	Credit limit $1,000 - $20,000
Offer term	3 - 7 years	2 - 7 years	Minimum monthly repayments: higher of 3% or $30
Interest-free period	N/A	N/A	Up to 44 days interest-free
Interest rate *(Risk-based pricing)*	6.24% - 26.10% p.a.	6.14% - 26.10% p.a.	Purchase rate 19.99% - 26.99% p.a. Cash advance rate 22.99% - 29.99% p.a.
Establishment fee	$0 - $600	$0 - $795	N/A
Annual fee	N/A	N/A	$149
Monthly fee	$12.50	$0 - $10	N/A
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	Cash advance fee 3% International transaction fee 3% Dishonour fee $15 Overdue fee $35 No early exit fee
Distribution channels	We offer vehicle loans under two brands: • Autopay (via dealers and brokers, private sale) • MONEYME (direct-to-consumer)	We offer personal loans under two brands: • MONEYME (unsecured, variable rate) • SocietyOne (unsecured/secured, fixed rate) Both can be accessed either direct-to-consumer or via brokers	Direct-to-consumer White-label partnership capability built
Other key features	Autoscan self-serve repayments calculator Up to 130% LVR	N/A	1% cashback on eligible purchases

1. All product features and pricing as at 19 August 2026

Important notices & disclaimers

The information contained in this presentation has been prepared by MONEYME Limited (MONEYME or Company).

Summary information

This presentation contains general background information about MONEYME and its subsidiaries and their activities and is current at the date of this presentation. The information is given in summary form and includes financial and other information and does not purport to be complete or to provide all information that an investor should consider when making an investment decision, nor does it contain all the information which would be required in a disclosure document or prospectus prepared in accordance with the requirements of the Corporations Act. It has been prepared by MONEYME with due care but no representation or warranty, express or implied, is provided in relation to the accuracy or completeness of the information. Statements in this presentation are made only as of the date of this presentation unless otherwise stated and the information in this presentation remains subject to change without notice. MONEYME is not responsible for updating, nor undertakes to update, this presentation. It should be read in conjunction with MONEYME's other periodic and continuous disclosure announcements lodged with the Australian Securities Exchange ("ASX"), which are available at www.asx.com.au.

Certain market and industry data used in connection with this presentation may have been obtained from research, surveys or studies conducted by third parties, including industry or general publications. Neither MONEYME nor its representatives have independently verified any such market or industry data provided by third parties or industry or general publications.

Forward looking statements and risks

This presentation may contain statements that may be deemed "forward looking statements", that is, statements regarding the Company's intent, belief or current expectations with respect to the Company's business and operations, market conditions, results of operations and financial conditions. Although the Company believes the expectations expressed in such forward-looking statements are based on reasonable assumptions, these statements are not guarantees or predictions of future performance, and involve both known and unknown risks, uncertainties and other factors, many of which are beyond the Company's control. Forward looking statements can generally be identified by the use of words such as 'expect', 'anticipate', 'likely', 'intend', 'should', 'could', 'may', 'predict', 'plan', 'propose', 'will', 'believe', 'forecast', 'estimate', 'target', 'outlook', 'guidance', 'potential' and other similar expressions within the meaning of securities laws of applicable jurisdictions and include, but are not limited to, the future performance and financial position of MONEYME. Indications of, and guidance on, future earnings and financial position and performance are also forward looking statements.

The forward looking statements contained in this presentation are not indications, guarantees or predictions of future performance and involve known and unknown risks and uncertainties and other factors, many of which are beyond the control of MONEYME, its directors and management, and may involve significant elements of subjective judgment and assumptions as to future events which may or may not be correct. You are strongly cautioned not to place undue reliance on forward looking statements, particularly in light of the current economic climate. Any such statements, opinions and estimates in this presentation speak only as of the date hereof and are based on assumptions and contingencies subject to change without notice, as are statements about the market and industry trends, projections, guidance and estimates. Forward looking statements are provided as a general guide only.

Forward looking statements may assume the success of MONEYME's business strategies. The success of any of these strategies is subject to uncertainties and contingencies beyond MONEYME's control, and no assurance can be given that any of these strategies will be effective or that the anticipated benefits from the strategies will be realised in the period for which the forward looking statement may have been prepared or otherwise. Several important factors could cause actual results or performance to differ materially from the forward looking statements, including (without limitation) the Australian and global economic environment and market conditions.

Further, other risks and uncertainties not presently known to management or that management currently believe not to be material may also affect MONEYME's business. There can be no assurance that actual outcomes will not differ materially from these forward looking statements. Such risks and uncertainties include, but are not limited to the acquisition and retention of customers, commercialisation, technology, third party service provider reliance, competition and development timeframes and product distribution.

Usability of MONEYME's products depends upon various factors outside the control of the Company including, but not limited to device operating systems, mobile device design and operation and platform provider standards, reliance on access to internet, acquisition and retention of customers, reliance on key personnel, maintenance of key business partner relationships, reliance on new products, management of growth, brand establishment and maintenance. A number of the Company's products and possible future products contain or will contain open source software, and the company may license some of its software through open source projects, which may pose particular risks to its proprietary software and products in a manner that could have a negative effect on its business. The Company's intellectual property rights are valuable, and any inability to protect them could reduce the value of its products and brand.

The Company's products may contain programming errors, which could harm its brand and operating results. The Company relies on third party providers and internet search engines (amongst other facilities) to direct customers to MONEYME's products. Other risks may be present such as competition, changes in technology, security breaches, insurance, additional requirements for capital, potential acquisitions, platform disruption, ability to raise sufficient funds to meet the needs of the Company in the future, reliance on key personnel, as well as political and operational risks, and governmental regulation and judicial outcomes.

No representation or warranty, express or implied, is made as to the fairness, accuracy, correctness, completeness, adequacy, likelihood of achievement or reasonableness of any forecasts, prospects, returns or statements in relation to future matters contained in this presentation. To the maximum extent permitted by law, MONEYME and its affiliates and related bodies corporate (as defined in the Corporations Act) and each of their respective Directors, employees, officers, representatives, agents, partners, consultants, advisers and intermediaries disclaim any responsibility for the fairness, accuracy, correctness, completeness or adequacy of any forward looking statements whether as a result of new information, future events or results or otherwise. MONEYME disclaims any responsibility, obligations or undertakings to release any updates or revisions to the information to reflect any changes in expectations or assumptions, to the maximum extent permitted by law. Except as required by law or regulation (including the ASX Listing Rules), MONEYME undertakes no obligation to provide any additional or updated information, whether as a result of new information, future events or results or otherwise.

Not an offer

This presentation is for information purposes only, and is not an offer for subscription, invitation or sale with respect to any securities in any jurisdiction and is not a prospectus, product disclosure statement or other offering document under Australian law or any other law. Nothing in this presentation shall form the basis of any contract or commitment, or constitute investment, financial product, legal, accounting or tax advice or any recommendation.

Effect of rounding

A number of figures, percentages, estimates, calculations of value and fractions in this presentation (including in charts, graphs or tables) are subject to the effect of rounding. Accordingly, the actual calculation of these figures may differ from the figures set out in this presentation.

Past performance

Past performance of MONEYME is given for illustrative purposes only and cannot be relied upon as an indicator of (and provides no guidance as to) future MONEYME performance, including future share price performance.

The historical information in this presentation is, or is based upon, information contained in previous announcements made by MONEYME to the market. These announcements are available at www.asx.com.au.

Disclaimer

While the information contained in this presentation has been prepared in good faith, neither the Company, nor any of its directors, officers, agents, employees or advisors give any representation or warranty, express or implied, as to the fairness, accuracy, completeness or correctness of the information, opinions and conclusions contained in this presentation. Accordingly, to the maximum extent permitted by law, none of the Company or any of its directors, employees or agents, advisers, nor any other person accepts any liability whether direct or indirect, express or limited, contractual, tortious, statutory or otherwise, in respect of, the accuracy or completeness of the information or for any of the opinions contained in this presentation or for any errors, omissions or misstatements or for any loss, howsoever arising, from the use of this presentation.

General

Statements made in this presentation are made only as at the date of this presentation. The information in this presentation remains subject to change without notice.

MONEYME

moneyme.com.au