19 August 2026

ASX Announcement

FY26 Financial Results

Record originations of $1.23bn lift the loan book past $2bn, with normalised profit in the second half

MONEYME Limited ("MONEYME") announces its results for the financial year ending 30 June 2026.

FY26 Results Highlights[1]

MONEYME's loan book increased by 34% to $2.08bn, with record originations up 34% to $1.23bn. Gross revenue of $248.8m, up 20%, reflects a larger, higher quality portfolio, with secured assets representing 59% of the loan book at year end. This growth was delivered while net credit losses fell to an all-time low of 2.4%, lifting risk-adjusted NIM to 2.4% (up 0.9pp vs. 1.5%, FY25).

Statutory NPAT loss improved 40% to $40.1m and normalised NPAT loss narrowed to $4.1m, including a positive second half of $0.5m with operating leverage achieved from scale. Operating cash profit of $11.0m demonstrates continued underlying cash generation.

<u>Strong growth and underlying performance</u>

- **Loan book[2] of $2.08bn** (up 34% vs. $1.56bn, FY25) - driven by record loan originations[3] up 34% to $1.23bn across an expanding Autopay, personal loan and credit card offering.
- **Gross revenue of $248.8m** (up 20% vs. $208.0m, FY25) - underpinned by a larger loan book and strong credit performance.
- **Secured assets of 59%** (vs. 62%, FY25) - a deliberate rebalancing as personal loans grew more than 50% and Autopay grew approximately 30% to $1.2bn, broadening the asset mix ahead of the new credit card.
- **Net interest margin (NIM)[4] of 6.5%** (down 1.0 percentage point (pp) vs. 7.5%, FY25) - a deliberate trade-off of front-book yield for a higher credit quality loan book, with an average credit score within Equifax's "Very Good" range.
- **Net credit losses[5] of 2.4%** (down 1.0pp vs. 3.4%, FY25) - an all-time low and the third consecutive annual improvement, with 90+ day arrears also improving to 81 basis points (109bps, FY25).
- **Risk-adjusted NIM (RNIM)[6] of 2.4%** (up 0.9pp vs. 1.5%, FY25) - progressing towards the 3.0%-3.5% target, supported by lower cost of funds (6.6%, down 0.5pp vs. 7.1%) and reduced net credit losses, with FY26 new originations above 3.5%.
- **Operating cost-to-income of 26.8%** (vs. 24.6%, FY25) - reflecting continued investment in the credit card launch, brand campaign and white-label build. The fourth quarter improved to 24.7% (26.9%, 3Q26) whilst originations grew 13%, headcount reduced.
- **Normalised NPAT[7] loss of $4.1m** (improved 74% vs. loss of $15.5m, FY25) - FY26 marked an important earnings inflection point, returning to positive normalised profitability for 2H26, as operating leverage emerges as scale increases.

---

[1] Refer to the Group's FY26 Investor Presentation, released on the same day as this release, for measure definitions and supporting analyses.
[2] Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.
[3] Loan originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees.
[4] NIM reflects gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised). FY26 NIM has been impacted by one-off interest costs associated with the refinance of the Horizon 2018 Warehouse Facility.
[5] 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).
[6] RNIM reflects NIM less trust undrawn fees, net losses and corporate debt interest costs as a % of average loan portfolio (annualised). FY26 RNIM has been impacted by one-off interest costs associated with the refinance of the Horizon 2018 Warehouse Facility.
[7] Normalised NPAT is calculated by adjusting statutory NPAT for non-cash depreciation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items.

- **Statutory NPAT loss of $40.1m** (improved 40% vs. loss of $66.6m, FY25) - reflecting higher revenue, lower credit losses and reduced non-cash adjustments.
- **Operating cash profit (OCP)[8] of $11.0m** (vs. $23.8m, FY25 which included a $10.1m one-off benefit), with healthy cash generation while funding growth and new product investments.

Funding platform strengthened for long-term growth

- **Three ABS transactions completed in FY26 totalling $1.02bn**, bringing total funding capacity to $3.0bn as at 30 June 2026.
- **New $300m credit card warehouse facility** established in December 2025 with a leading global bank and a domestic institutional credit fund, on significantly improved terms to support MONEYME's new credit card products.
- A **0.75% reduction** in the margin on MONEYME's $125m corporate facility with iPartners was secured in March 2026, together with refreshed covenant settings, effective 1 July 2026.
- Strong credit performance was recognised by Fitch Ratings, which upgraded selected note classes across two of MONEYME's securitisation trusts during the year.

Accelerated AI development, product innovation and expansion

- MONEYME's proprietary artificial intelligence (AI) is now delivering benefits across credit decisioning, operations, customer service, finance, marketing and creative production.
- New Cashback Rewards Credit Card launched in February 2026, ranked the #1 cashback credit card by Finder in April 2026[9].
- White-label credit card partnership: MONEYME's exclusive agreement to become sole issuer of Luxury Escapes' white-label credit card was signed, with launch in 1Q27.
- Autopay expanded distribution with the successful launch of financing for private car sales in October 2025, complementing MONEYME's established dealer and broker channels. A direct-to-consumer (D2C) channel launched in August 2026, subsequent to year end, significantly broadening Autopay's reach into the private sale market.
- Personal loans grew more than 50% to $791m (38% of the loan book, from 34%), MONEYME's fastest-growing product in FY26, driven by improved customer offering and increased investment in marketing.
- Energy Upgrade Personal Loan launched, offering discounted rates for energy-efficient home improvements through accredited suppliers, broadening MONEYME's product suite to homeowners (43% of the loan book).

Strong environmental, social, and governance (ESG) performance

- Employee engagement increased to 86% (81%, FY25), above the Finance Australia benchmark.
- Strengthened customer data protection with new security layers and threat detection.
- ISO 27001:2022 certification retained and PCI-DSS compliance achieved.
- More than 150,000 customers used our free Credit Score tool.
- Net Promoter Score increased to 71 (69, FY25).
- 291 children sponsored via World Vision, more than double FY25 (136).
- Carbon emissions held within our target, with emissions from Autopay lending down 5.8%.

---

[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.
[9] See https://www.finder.com.au/news/top-cashback-credit-cards-roundup-april-2026

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.

We provide guidance for FY27 on an average loan portfolio of ~$2.2bn, our Normalised NPAT is expected to result in a positive range between breakeven and $7m[10]. The Group will continue to invest in AI, brand and marketing, product expansion and direct channel growth to increase scale and operating leverage. Credit cards and white-label partnerships are expected to contribute to the returns profile of the business when these portfolios scale.

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

"FY26 marked an important inflection point for MONEYME. We demonstrated that our strategy is delivering, growing the loan book to more than $2bn while improving credit quality, strengthening margins and returning to positive Normalised NPAT in the second half.

These results show the operating leverage in our business is beginning to emerge. The investments we've made over recent years in technology, AI, funding, and risk management are now translating into stronger earnings quality and improved returns as the business continues to scale.

Importantly, we've also expanded the platform for future growth. Alongside record growth execution, we launched our innovative Cashback Rewards Credit Card, secured our first major white-label partnership and broadened our distribution channels. These initiatives leverage the scale we've already built and create additional earnings opportunities over the years ahead.

We enter FY27 with a larger, higher-quality loan book, an increasingly efficient operating model and multiple growth levers. While we continue to invest in AI, brand and our expanding product ecosystem, we believe MONEYME is exceptionally well positioned to deliver increasing operating leverage and sustainable long-term earnings growth."

Refer to the Group's Appendix 4E and FY26 Annual Report (including the Notes to the Financial Statements) and the FY26 Investor Presentation for further information.

Authorised by the MONEYME Board.

[10] 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.

Key operating measures[11]

	FY22	FY23	FY24	FY25	FY26
Returns					
Normalised NPAT	$11.3m	$26.3m	$22.4m	($15.5m)	($4.1m)
Statutory NPAT	($50m)	$12m	$23m	($67m)	($40m)
Operating cash profit	N/A	N/A	($8.0m)	$23.8m	$11.0m
Gross revenue	$143m	$239m	$214m	$208m	$249m
Net interest margin	12.0%	12.0%	9.8%	7.5%	6.5%
Operating cost to income ratio	39.7%	21.8%	22.5%	24.6%	26.8%
Book profile					
Gross loan book	$1.35bn	$1.15bn	$1.22bn	$1.56bn	$2.08bn
Loan originations	$1.14bn	$475m	$593m	$915m	$1.23bn
Secured assets in book	38%	44%	55%	62%	59%
Average balance per loan	$17,850	$17,103	$21,460	$23,772	$25,160
Average remaining loan term	51 mths	48 mths	49 mths	54 mths	55 mths
Credit profile					
Average Equifax score	704	727	763	790	802
Net credit losses	3.7%	5.8%	4.5%	3.4%	2.4%
Provisioning to loan receivables	6.1%	6.6%	4.7%	4.1%	3.5%
Funding and liquidity					
Unrestricted cash	$14m	$16m	$20m	$17m	$20m
Net assets	$91m	$166m	$190m	$123m	$87m

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

Certified B Corporation

[11] Refer to the Group's FY26 Investor Presentation, released on the same day as this release, for measure definitions and supporting analyses.