

19 October 2026

ASX Announcement

1Q27 Trading Update

Loan book reaches \$2.24bn, record-low net credit losses and positive Normalised NPAT¹

MONEYME is pleased to provide its first quarter unaudited trading results for the period ending 30 September 2026.

Trading Highlights

MONEYME opened FY27 with a solid first quarter, growing the loan book to \$2.24bn and originating \$366m, up 40% on the prior corresponding period (pcp), including a record month for personal loans in September. Gross revenue increased to \$76m, up 33% on the pcp, while net credit losses fell to a record low of 2.0%, lifting risk-adjusted NIM to 2.9% and delivering positive Normalised NPAT of \$0.6m for the quarter, consistent with the FY27 outlook provided at the full year result.

Strong growth and credit performance

- **Loan originations²:** \$366m for 1Q27 (\$261m, 1Q26; \$368m, 4Q26), up 40% on the pcp.
- **Loan book³:** \$2.24bn as at 30 September (\$1.65bn, 1Q26; \$2.08bn, 4Q26), up 36% on the pcp.
- **Gross revenue:** \$76m for 1Q27 (\$58m, 1Q26; \$70m, 4Q26), up 33% on the pcp.
- **Net interest margin (NIM)⁴:** 6.4% for 1Q27 (7.0%, 1Q26; 6.5%, FY26), down 0.6 percentage points (pp) on the pcp, reflecting the higher credit quality of the loan book with corresponding lower losses.
- **Risk-adjusted NIM (RNIM), including corporate interest⁵:** 2.9% for 1Q27 (1.9%, 1Q26; 2.4%, FY26), a 1.0pp improvement on the pcp, reflecting improved credit performance, and is continuing to increase.
- **Net credit losses⁶:** 2.0% for 1Q27 (3.1%, 1Q26; 2.4%, 4Q26), a 1.1pp improvement on the pcp and a 0.4pp improvement on the prior quarter.
- **90+ arrears:** 71bps for 1Q27 (100bps, 1Q26; 81bps, 4Q26), a 29bps improvement on the pcp.
- **Weighted average credit score:** The 1Q27 average credit score is within Equifax's "Very Good" range (735 – 852).
- **Ratio of secured assets:** 57% as at 30 September (62%, 1Q26; 59%, 4Q26), down 5pp on the pcp, reflecting the deliberate growth in personal loans and credit cards.
- **Normalised NPAT:** \$0.6m for 1Q27 ((\$2.9m), 1Q26; \$0.5m, 4Q26).
- **Operating Cash Profit (OCP)⁷:** \$3.2m for 1Q27 (\$0.4m, 1Q26; (\$0.9m), 4Q26).

Funding enhancements

- **Corporate facility:** \$10m was drawn on the \$125m iPartners corporate facility in July 2026, taking the total drawn amount to \$85m. The 0.75% margin reduction on the facility announced in 3Q26 took effect from 1 July 2026.
- **Autopay warehouse renewal:** In October 2026, MONEYME extended an Autopay warehouse facility on improved terms, including lower pricing, improved capital efficiency and expanded eligibility criteria.
- **Credit rating upgrades:** In September 2026, Fitch Ratings upgraded eight classes of notes and affirmed seven across the MME Autopay ABS 2024-1 and 2025-1 trusts, with a Positive Outlook on eight classes, reflecting the strong performance of the underlying loans.

Innovation and product developments

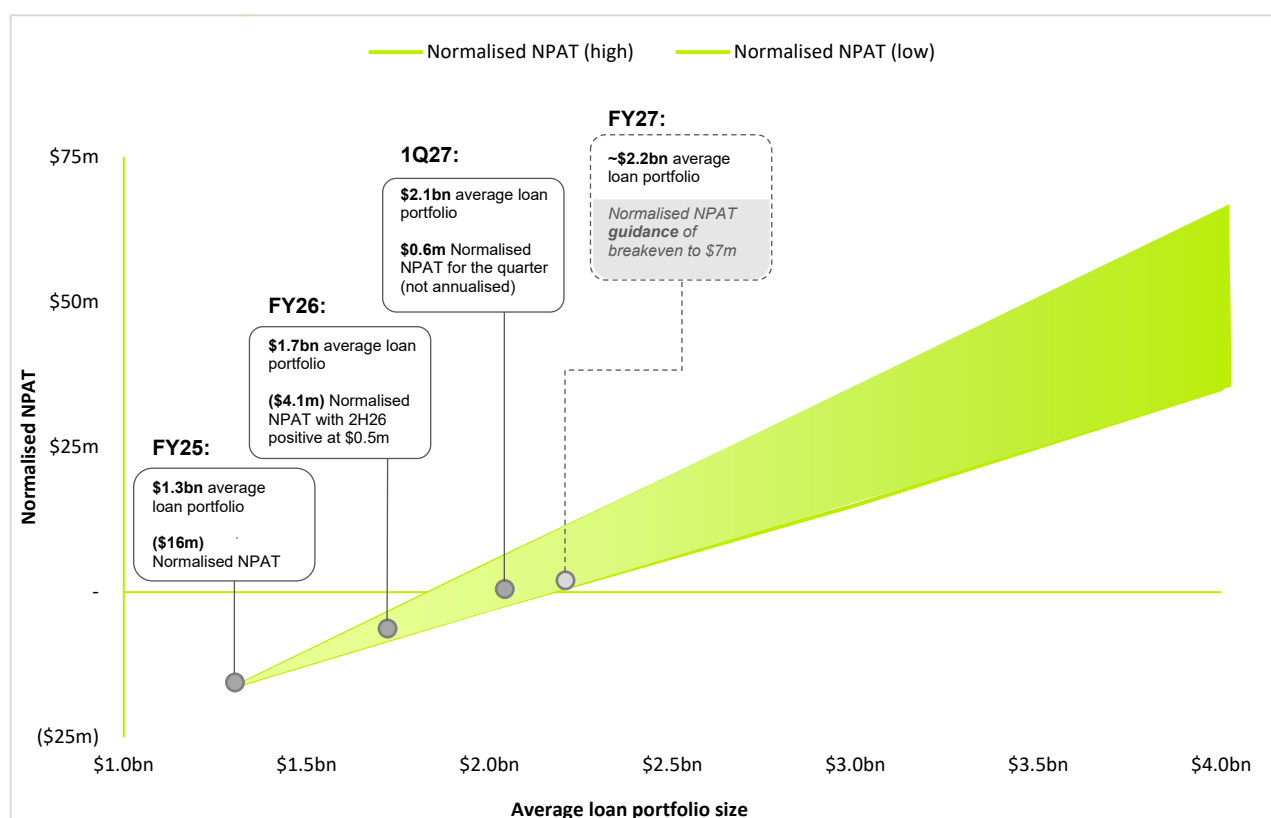
- **Luxury Escapes white-label credit card partnership:** MONEYME's first white-label credit card launched publicly in September 2026. This marks Luxury Escapes' first credit card offer in market to its large customer base.
- **MME Car Loans Direct:** MONEYME launched its direct-to-consumer car finance product in August 2026. This broadens MONEYME's reach into the private sale market following our FY26 launch of financing for private car sales through the broker channel.
- **AI and automation:** MONEYME continued to advance AI across the business in 1Q27, creating efficiencies in customer servicing, credit decisioning, product development and other key functional areas, resulting in operating cost efficiencies as we scale.

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

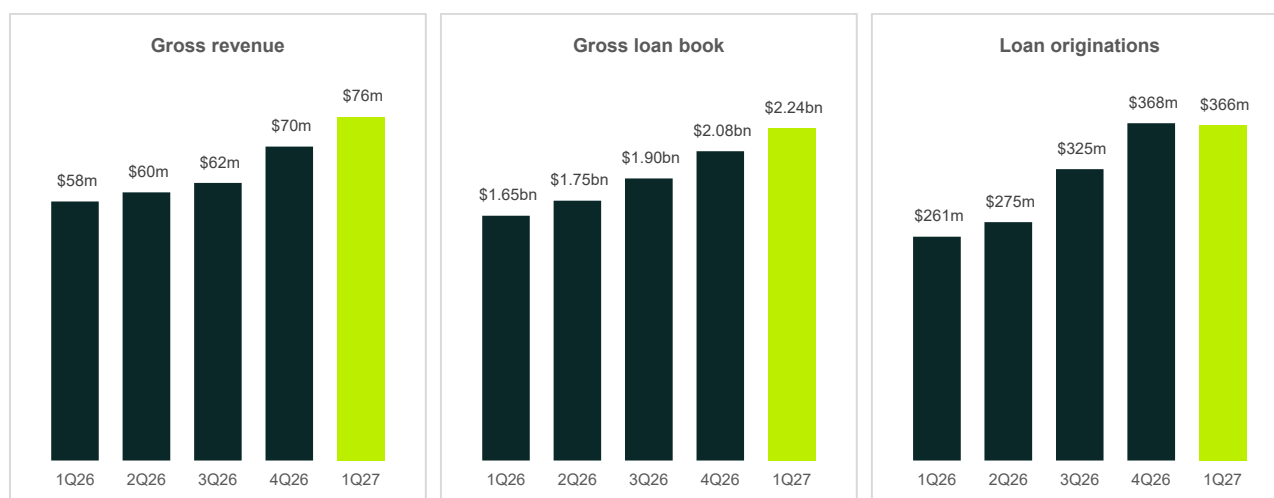
"The first quarter of FY27 continued the momentum we built through FY26. The loan book passed \$2.2bn, 36% growth on pcp while delivering a third consecutive quarter of positive Normalised NPAT. With revenue on a trajectory for in excess of \$300m by year-end, credit performance remains a standout. Net credit losses fell to a record low of 2.0% and 90+ day arrears continued to improve, which together with a stable cost of funds lifted our risk-adjusted NIM to 2.9%. That reflects the quality of the book we have built and the discipline behind it."

Our Horizon platform and the AI capabilities we are deploying across credit decisioning, fraud detection, operations and customer service continue to lower our cost to serve, with operating cost to income improving again this quarter. The launch of the Luxury Escapes co-brand card and our direct car loan product extend our reach and add new growth levers for FY27 and beyond."

Illustration of target scale and annualised profitability outcomes⁸



Strong originations drive accelerating loan book and revenue growth

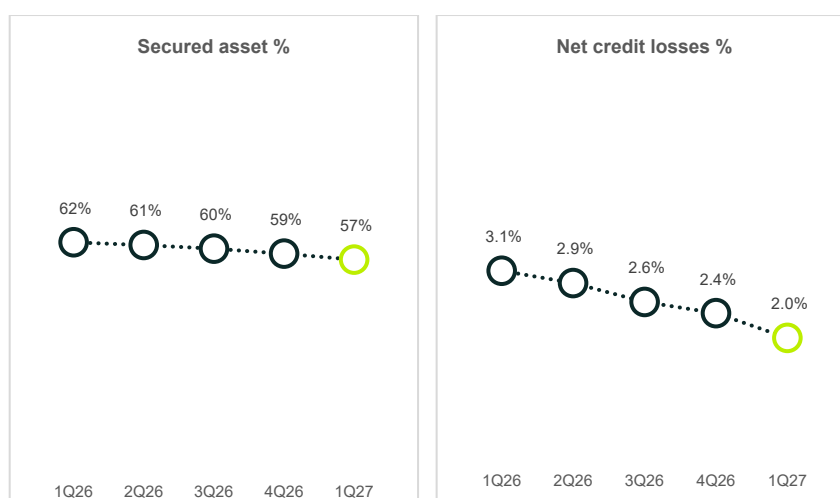


MONEYME continued its growth strategy during the quarter, balancing product mix while growing revenue and improving RNIM. Gross revenue increased to \$76m, up 33% on the pcp and 9% on the prior quarter, reflecting the larger loan book, while RNIM improved to 2.9% on lower net credit losses.

The operating cost to income ratio at 21.3% in 1Q27, reduced by 6.6 percentage points on the pcp and 3.4 percentage points on the prior quarter (27.9% 1Q26, 24.7% 4Q26), as revenue growth continued to outpace the cost base and the benefits of the investments made in FY26 materialise.

Growth was again led by the two core products which continued to gain share. Personal loans grew around 58% on the pcp to a \$0.91bn book, with a record month of originations in September, and Autopay, the Group's secured car loan product, grew around 28% to a \$1.25bn book, all while holding disciplined credit settings. Originations were broadly in line with 4Q26, which is seasonally stronger as vehicle purchases peak ahead of financial year-end.

The credit card portfolio is growing, with the Cashback Rewards Credit Card scaling and the Luxury Escapes co-branded card launched during the quarter, adding a new white-label distribution channel.



Net credit losses fell to 2.0% in 1Q27, the lowest level MONEYME has reported and the sixth consecutive quarterly improvement, with 90+ day arrears easing to 71bps. The result reflects the continued focus on a high credit quality segment. The average credit score remains within Equifax's "Very Good" range (735 – 852), and

secured assets represent 57% of the loan book following the deliberate rebalancing towards personal loans and credit cards.

Execution on strategy and outlook

MONEYME is on track to deliver its FY27 strategic priorities, with strong originations, net credit losses at a record low and the product roadmap progressing to plan. The growing use of AI across the business continues to lift speed, decision accuracy and operating efficiency.

Having reached its Normalised NPAT profitability inflection point in 2H26, and delivered positive Normalised NPAT in 1Q27, MONEYME reaffirms the outlook provided at its FY26 result: on an average loan portfolio of around \$2.2bn, FY27 Normalised NPAT is expected to be in a positive range between breakeven and \$7m, subject to market conditions, RBA cash rate movements and other risks disclosed in the 2026 Annual Report.

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 as these portfolios scale.

Authorised by the Disclosure Committee.

Historical performance measures

MONEYME Quarterly Performance	1Q26	2Q26	3Q26	4Q26	1Q27
Returns					
Gross revenue	\$58m	\$60m	\$62m	\$70m	\$76m
Book profile					
Gross loan book ³	\$1.65bn	\$1.75bn	\$1.90bn	\$2.08bn	\$2.24bn
Loan originations ²	\$261m	\$275m	\$325m	\$368m	\$366m
Secured assets in book	62%	61%	60%	59%	57%
Credit profile					
Net credit losses ⁶	3.1%	2.9%	2.6%	2.4%	2.0%
Funding and liquidity					
Unrestricted cash	\$17m	\$33m	\$28m	\$20m	\$22m

MONEYME Half-Yearly Performance	2H24	1H25	2H25	1H26	2H26
Returns					
Normalised NPAT ¹	\$17.4m	(\$6.0m)	(\$9.5m)	(\$4.6m)	\$0.5m
Net profit / (loss) after tax	\$17m	(\$39m)	(\$28m)	(\$22m)	(\$18m)
Gross revenue	\$107m	\$100m	\$108m	\$117m	\$132m
Net interest margin ⁴	9.8%	7.8%	7.5%	6.8%	6.5%
Operating cost to income ratio	21.8%	25.6%	23.7%	28.1%	25.7%
Book profile					
Gross loan book ³	\$1.22bn	\$1.39bn	\$1.56bn	\$1.75bn	\$2.08bn
Loan originations ²	\$308m	\$454m	\$462m	\$536m	\$693m
Secured assets in book	55%	60%	62%	61%	59%
Credit profile					
Net credit losses ⁶	4.5%	3.7%	3.4%	2.9%	2.4%
Provisioning to loan receivables	4.7%	4.3%	4.1%	3.8%	3.5%
Funding and liquidity					
Unrestricted cash	\$20m	\$26m	\$17m	\$33m	\$20m
Net assets	\$190m	\$151m	\$123m	\$104m	\$87m

MONEYME Yearly Performance	FY22	FY23	FY24	FY25	FY26
Returns					
Normalised NPAT ¹	\$11.3m	\$26.3m	\$22.4m	(\$15.5m)	(\$4.1m)
Net profit / (loss) after tax	(\$50m)	\$12m	\$23m	(\$67m)	(\$40m)
Gross revenue	\$143m	\$239m	\$214m	\$208m	\$249m
Net interest margin ⁴	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 ³	\$1.35bn	\$1.15bn	\$1.22bn	\$1.56bn	\$2.08bn
Loan originations ²	\$1.14bn	\$475m	\$593m	\$915m	\$1.23bn
Secured assets in book	38%	44%	55%	62%	59%
Credit profile					
Net credit losses ⁶	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.moneyyme.com.au or contact investors@moneyyme.com.au
For media, please contact media@moneyyme.com.au



¹ 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.

² Loan originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees.

³ Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

⁴ 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.

⁵ RNIM reflects NIM less trust undrawn fees, net losses and corporate debt interest costs, as a % of average loan portfolio (annualised). Quarterly metrics reflect the year to date result.

⁶ 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). Quarterly metrics reflect the year to date result.

⁷ 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.

⁸ The loan portfolio represents the interest-bearing balance and excludes deferred acquisition costs, accrued interest and charges.