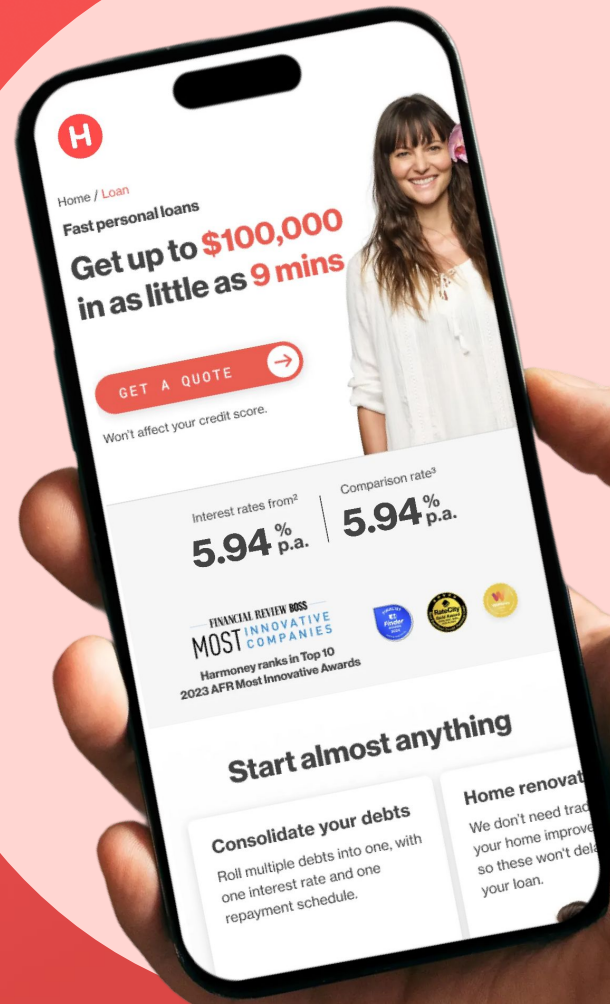


1Q27 Investor Presentation

ASX: HMY

David Stevens CEO and Managing Director
Simon Ward CFO

All values are in \$AUD unless stated otherwise



Contents

- 1. FY27 Profit guidance**
- 2. Financial results**
- 3. Intermediary channel update**
- 4. Capital & funding**

FY27 Guidance reaffirmed

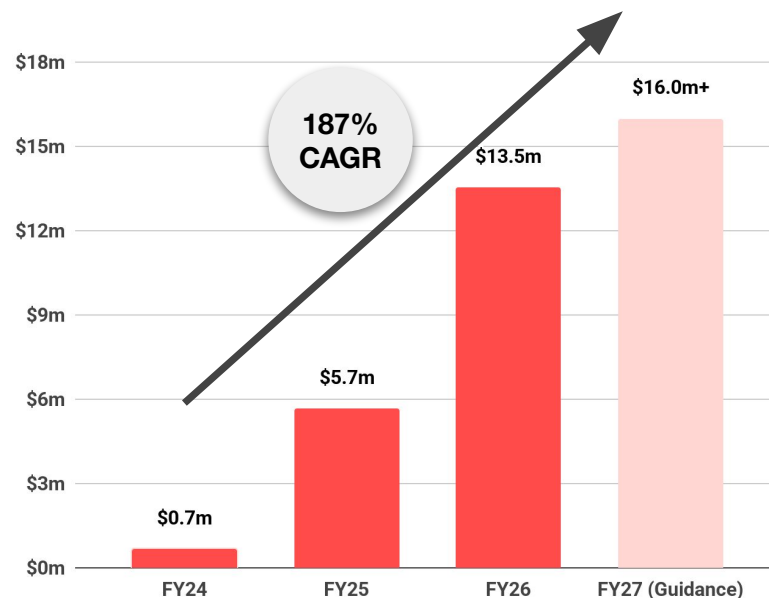
FY27 Guidance: \$16m+ Cash NPAT

- Stellare[®] 2.0 and new intermediary channel driving year end loan book to **\$1b+**
- Cash NPAT: **\$16m+**

Share buy-back continuing

- Board and management continue to see significant value in Harmony's equity at current levels. On-market buy-back continuing in line with extension announced on 22 April 2026.

Cash NPAT

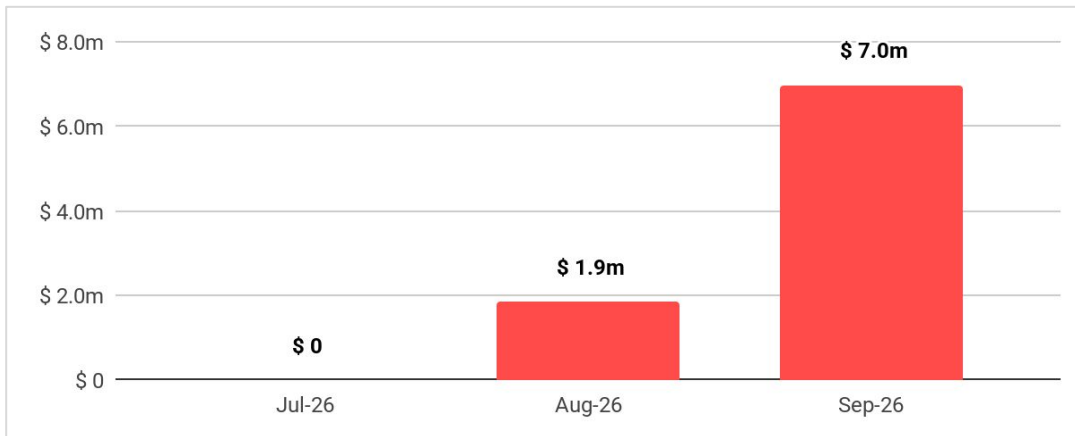


Strong momentum continuing in 1Q27

	1Q27	1Q26	Change	
Loan book	\$912m	\$833m	+9%	↑
<i>Australia</i>	<i>\$573m</i>	<i>\$502m</i>	+14%	↑
<i>New Zealand</i>	<i>NZ\$418m</i>	<i>NZ\$378m</i>	+11%	↑
Net interest margin	10.3%	10.3%	No change	—
Credit losses	3.8%	3.8%	No change	—
Risk adjusted margin	6.5%	6.5%	No change	—
90+ Day arrears	0.64%	0.77%	13bps improvement	↓
Cost to income ratio	18%	19%	100bps improvement	↓

Intermediary channel: Australia now live - and growing fast!!

Cumulative Australian originations since launch



“Cleared funds in 25 minutes from when the client first picked up the phone call.”

Julian Fayad, Founder and CEO, LoanOptions.ai (LinkedIn)

2

partners live in Australia in Sept 26

More joining through 2Q27

PARTNERS INCLUDE



\$20b AU car lending market per annum ¹

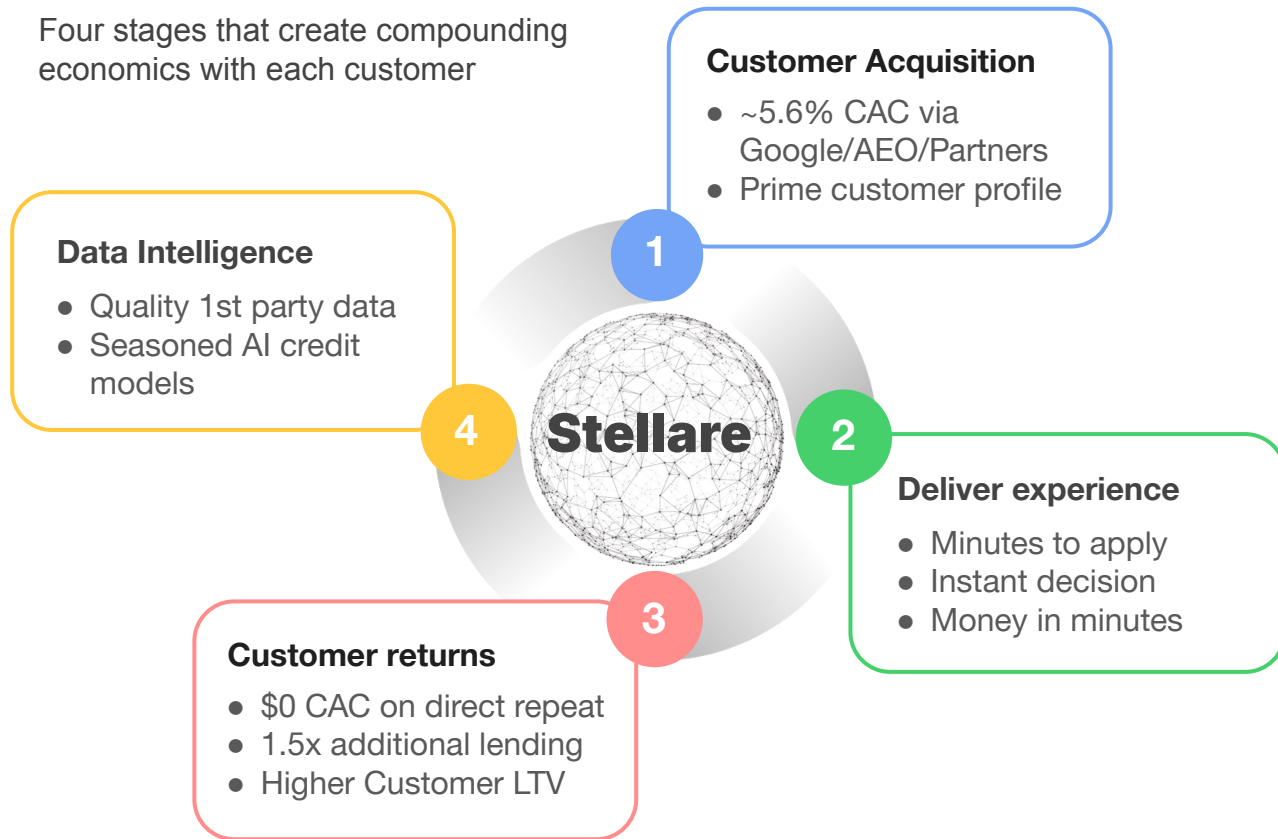
\$100m+ pipeline opportunity by FY28

Est. annual funded volume, 10+ intermediaries

1. Source: ABS Lending indicators, Jun qtr 2026, Table 27 — new household loan commitments for purchase of road vehicles, excludes refinancing.

How the Flywheel works

Four stages that create compounding economics with each customer



Result: Unit economics that compound



First Loan

- \$18,000 loan
- ~5.6% CAC = \$1,000



Subsequent loan(s)

- \$27,000 loan (1.5x)
- 0% direct CAC = \$0



KPIs achieved

- RAI 6.5%

FY27: Accelerating the Flywheel

1

Customer Acquisition

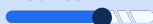
What we're building

- Next generation AI underwriting with Stellare® 2.0
- Embedded finance partnerships e.g. auto marketplaces

Expected impact

- ✓ Increased approval rate; maintained credit quality
- ✓ Expanded reach through partners

PROGRESS



**Intermediary
AU originated
\$7m in first 2
months**

2

Deliver Experience

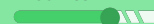
What we're building

- Multi-product customers (personal+auto)
- Life event triggered lending

Expected impact

- ✓ Increased average lifetime lending
- ✓ Expansion of total addressable market (TAM)

PROGRESS



**Vehicle loan
book up 22%
on pcp**

4

Data Intelligence

What we're building

- Next Agentic AI for personalisation at scale
- Predictive retention models

Expected impact

- ✓ Improved customer retention and satisfaction
- ✓ A 'private banker' automated application experience

PROGRESS



**Proprietary
customer data
creates
defensible AI
advantage**

3

Customer Returns

What we're building

- Mobile app with streamlined loan access

Expected impact

- ✓ Reduce time between loans
- ✓ Reduced blended CAC

PROGRESS

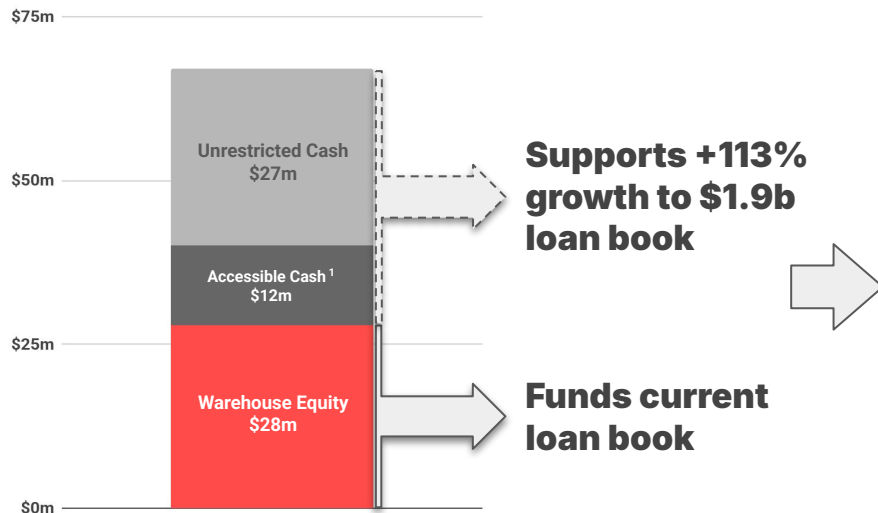


**Continued
CAC
reduction**

Harmoney is well capitalised for significant growth

Cash supports \$1.9b loan book

As at 30 June 2026



¹ Accessible cash is loans funded by Harmoney which are available to be drawn down from funders as Unrestricted Cash.

Reinvested profits fund loan book growth beyond \$1.9b

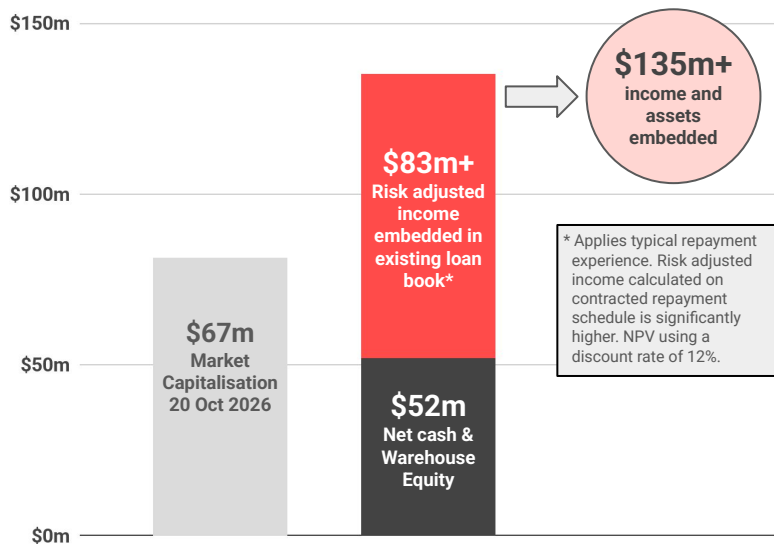
- Growing profits fund future loan book growth, (*i.e.* \$1m profit funds \$30m loan book growth).
- FY26 profits funded loan book growth and improved funding advance rates enabled repayment of \$7.5m of corporate debt, while growing cash reserves.
- Capital efficient with non-recourse warehouse funding 97% of loan book, provided by 3 of Australia's "big-4" banks.
- Low corporate debt to equity gearing of 31%, covered 2.8 times by operating cash flow.

Appendix

Market Cap vs Business value

Existing loan book value

at 30 June 2026

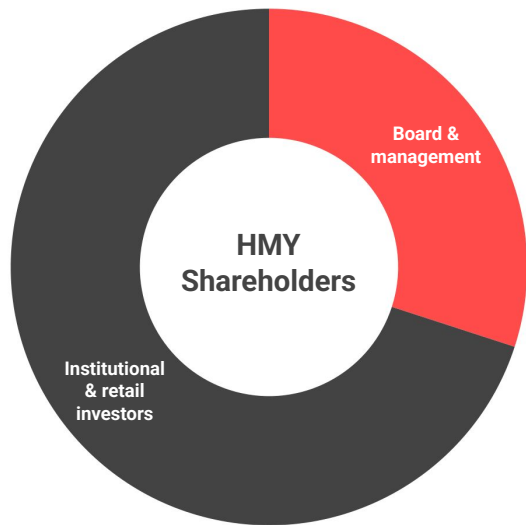


+ Business value

- Proprietary, highly automated Stellare[®] customer acquisition and credit assessment engine. Over 10,000 new applicants create an account every month.
- Existing customer base return for 150% in additional lending, at near zero cost.
- Loan book growing at 10% NIM and >6% risk adjusted income (income after funding costs and credit losses).
- Proven scalability with 18% cost to income.
- Diversified funding from 3 of the “big-4” Australian banks.

28% Management/Board owned, plus 10% shareholder aligned long term incentive plan

HMV Shareholder Composition

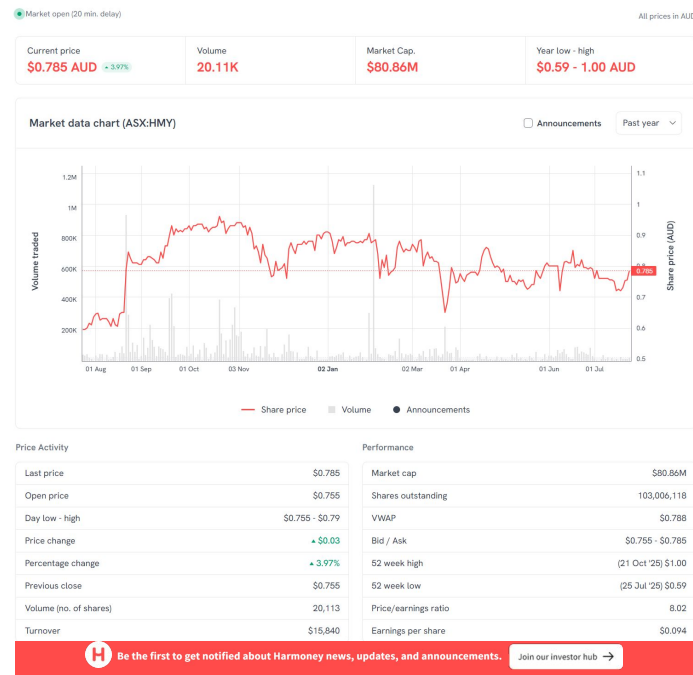


Long term incentive share plan

- LTI targets approved at December 2025 AGM.
- Targets are based on shareholder-aligned Earnings per Share (EPS) growth and Total Shareholder Return (TSR) over 3 years.
- EPS full vesting requires 25% CAGR EPS growth from FY26 base of 12.98 cents EPS.
- TSR full vesting requires HMV to be in the top 25% of the ASX Small Ordinaries Index.

Join our Investor Hub: harmoney.com.au/invest

- Investor Hub is the best way to stay informed and connected with all things ASX: HMY.
- Comment and ask questions directly to Harmony's leadership team and see other investors questions and responses.
- See videos accompanying our ASX announcements, interviews, research reports, and webinars.
- Join our mailing list to receive the latest news and updates from Harmony by email.



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