

31 July 2025

ASX Announcement

4Q25 Trading Update

MONEYME beats OCP expectations, delivers strong growth and credit performance

MONEYME is pleased to provide its fourth quarter trading results for the period ending 30 June 2025¹.

Trading Highlights

MONEYME beat its expected FY25 operating cash profit (OCP) and delivered strong loan book growth, robust credit performance and enhanced funding efficiencies, with the momentum continuing into FY26.

OCP, loan book growth, and credit performance

- **Above expected operating cash profit (OCP)**²: Strong operating cash flows with a full year OCP of \$24m, 20% above expectations.
- **Continued loan book**³ **growth**: Loan book reached \$1.6bn for 4Q25 (\$1.2bn, 4Q24; \$1.5bn, 3Q25), up 28% on the pcg and up 6% on the prior quarter.
- **Increased loan originations**⁴: \$235m for 4Q25 (\$171m, 4Q24; \$227m, 3Q25), up 37% on the pcg and up 4% on the prior quarter, from growth in high credit quality car finance and personal loans.
- **Strong revenue**: Revenue of \$55m for 4Q25 (\$55m, 4Q24; \$53m, 3Q25), in line with the pcg and 4% up on the prior quarter, reflecting growth in a more stable, longer-dated loan book.
- **Healthy net interest margin (NIM)**: NIM of 8% for 4Q25 (10%, 4Q24; 8%, 3Q25), reflecting the higher credit quality and increased mix of secured assets, accounting for 62% of the loan book.
- **Strong credit performance**: Net credit losses of 3.4% for 4Q25 (4.5%, 4Q24; 3.7%, 3Q25), 1.1% improvement on the pcg and 0.3% improvement on the prior quarter.

Product development and partnerships

- Gained Mastercard principal issuer status in July 2025, enabling greater control over the credit card value chain, product development, and distribution.
- Partnered with global payment technology provider Episode Six to enhance MONEYME's credit card infrastructure to facilitate innovation, faster product roll-out, and custom credit card designs and features.
- Ongoing development of a revamped credit card offering, expected to launch in CY25.

Increased funding and efficiencies

- Funding program efficiencies continued to be delivered, in addition to a one-off ~\$10m benefit in 1H25, contributing to the \$24m OCP.
- An additional \$10m was drawn off the \$125m iPartners corporate facility in 4Q25, for loan book growth.
- Funding cost improvements from the iPartners corporate facility and ABS transactions are being realised.
- \$200m personal loan asset-backed securities (ABS) deal completed in July 2025, reducing funding costs and increasing warehouse capacity to \$2.3bn.

Technology enhancements and product development

- MONEYME continues to lead with a technology-first strategy, advancing the adoption of our AI platform (AIDEN®) to drive operational efficiencies and enhance customer experiences, developing new products, and strengthening credit risk management.

¹ 4Q25 and FY25 figures in this update are preliminary unaudited management results. The FY25 results will be provided when the Group releases its FY25 annual report.

² Operating cash profit (OCP) is a management measure and represents the net impact of the cash inflows and outflows resulting from MONEYME's operations. This does not include cash movements related to the principal repayments received or funding of loan originations.

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

⁴ Loan originations reflect the net amount financed in the period, being sum of principal funded and upfront fees.

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

"MONEYME ended FY25 with a strong final quarter, continuing the momentum through the year. We executed well on strategy, growing our loan book, improving key portfolio metrics, and delivering strong operating performance, with full year operating cash profit exceeding expectations at approximately \$24m.

Net credit losses were significantly lower year-on-year, reflecting our ongoing focus on high credit quality and secured assets. With our funding costs reducing, we've been able to better price our products in market.

Our momentum has continued into the new financial year. In July, we closed a \$200m personal loan ABS transaction, attracting strong offshore investor demand and reinforcing confidence in the quality of our assets. We also became a Mastercard principal issuer and established key technology partnerships, laying the groundwork for the launch of our new credit card offering.

MONEYME remains focused on delivering bank-beating credit experiences, with faster, more innovative, and better-value products that are resonating strongly with consumers and partners. Our investment in AI, including the adoption of agentic AI, continues to drive operational efficiency and enhance our customer experience."

Increased originations drive loan book expansion and strong revenue



MONEYME's loan book increased by 28% on the pcip to \$1.6bn, with \$235m in loan originations for 4Q25, up 37% on the pcip. Secured loans accounted for 59% of new loan originations in the quarter, excluding credit card usage.

Gross revenue increased to \$55m for 4Q25, up 4% on the prior quarter and in line with the pcip, with a higher credit quality loan book delivering significantly lower credit losses.

Higher credit quality book delivers lower credit losses



The ratio of secured assets increased to 62% for 4Q25, up 7% on the pcp and up 1% on the prior quarter.

The average credit score⁵ of the loan book increased to 790 for 4Q24, up 4% on the pcp and up 1% on the prior quarter.

With the higher credit quality and secured loan asset mix continuing to deliver strong results, the net credit losses improved to 3.4% for 4Q25, compared to 4.5% in the pcp and 3.7% in the prior quarter.

Strategy & outlook

In FY26, Management expects continued strong loan book growth, improved credit performance, and healthy risk-adjusted margins. Operating cash profit is forecast to remain strong, supported by capital efficiency gains from ongoing funding structure optimisations and expansion of our capital program. Continued AI innovation and the roll out of new products are expected to further enhance the customer experience.

Our five strategic priorities are:

1. Extending MONEYME's technology advantage through continued investment in automation and artificial intelligence.
2. Maintaining our focus on secured and high credit quality lending, while balancing the asset mix over the medium to long term through growth in personal loans and credit cards.
3. Optimising funding costs by leveraging ABS market efficiencies and scaling funding programs.
4. Expanding the product set with new credit card offers and expanded offering for Autopay.
5. Modelling strong ESG practices, resonating with socially conscious customers and investors.

Authorised by the Disclosure Committee.

⁵ Average credit score presented refers to the weighted average Equifax credit score.

Historical performance measures⁶

MONEYME Quarterly Performance	4Q24	1Q25	2Q25	3Q25⁶	4Q25⁶
Returns					
Gross revenue	\$55m	~\$50m	~\$50m	\$53m	\$55m
Book profile					
Gross loan book ³	\$1.2bn	\$1.3bn	\$1.4bn	\$1.5bn	\$1.6bn
Loan originations ⁴	\$171m	\$221m	\$233m	\$227m	\$235m
Secured assets in book	55%	58%	60%	61%	62%
Credit profile					
Average credit score ⁵	763	774	778	784	790
Net credit losses ⁷	4.5%	3.8%	3.7%	3.7%	3.4%
Funding and liquidity					
Undrawn securitisation facility limits ⁸	\$566m	\$318m	\$792m	\$710m	\$562m

MONEYME Half-Yearly Performance	2H23	1H24	2H24	1H25	2H25⁶
Returns					
Net profit / (loss) after tax	\$3m	\$6m	\$17m	(\$39m)	tbc
Gross revenue	\$118m	\$108m	\$107m	\$100m	\$108m
Net interest margin	12%	10%	10%	8%	8%
Office operating cost to income ratio	20%	23%	22%	26%	tbc
Book profile					
Gross loan book ³	\$1.1bn	\$1.2bn	\$1.2bn	\$1.4bn	\$1.6bn
Loan originations ⁴	\$229m	\$285m	\$308m	\$454m	\$462m
Secured assets in book	44%	48%	55%	60%	62%
Credit profile					
Average credit score ⁵	727	741	763	778	790
Net credit losses ⁷	5.8%	4.6%	4.5%	3.7%	3.4%
Provisioning to loan receivables	6.6%	5.8%	4.7%	4.3%	4.1%
Funding and liquidity					
Unrestricted cash	\$16m	\$15m	\$20m	\$26m	\$17m
Net assets	\$166m	\$173m	\$190m	\$151m	tbc

MONEYME Yearly Performance	FY21	FY22	FY23	FY24	FY25⁶
Returns					
Net profit / (loss) after tax	(\$8m)	(\$50m)	\$12m	\$23m	tbc
Gross revenue	\$58m	\$143m	\$239m	\$214m	\$208m
Net interest margin	20%	12%	12%	10%	8%
Office operating cost to income ratio	46%	40%	22%	22%	tbc
Book profile					
Gross loan book ³	\$333m	\$1.3bn	\$1.2bn	\$1.2bn	\$1.6bn
Loan originations ⁴	\$386m	\$1.1bn	\$475m	\$593m	\$915m
Secured assets in book	2%	38%	44%	55%	62%
Credit profile					
Average credit score ⁵	650	704	727	763	790
Net credit losses ⁷	5.0%	3.7%	5.8%	4.5%	3.4%
Provisioning to loan receivables	7.9%	6.1%	6.6%	4.7%	4.1%
Funding and liquidity					
Unrestricted cash	\$10m	\$14m	\$16m	\$20m	\$17m
Net assets	\$40m	\$91m	\$166m	\$190m	tbc

⁶ 3Q25, 4Q25, 2H25 and FY25 figures in these tables are preliminary unaudited management results. The FY25 results will be provided when the Group releases its FY25 annual report.

⁷ Net credit losses are defined as principal write-offs (net of recoveries, including proceeds from debt sales to collection agencies) financial year to date as a % of principal customer receivables, annualised.

⁸ Use of this funding is dependent upon MONEYME's ability to co-invest in the securitisation junior notes.

About MONEYME

MONEYME is a founder-led digital lender and Certified B Corporation™. We challenge the traditional ways of credit and simplify the borrowing experience with digital-first experiences that meet the needs of modern consumers.

We target customers with above average credit profiles through a range of fast, flexible, and competitively priced products, including car loans, personal loans, and credit cards. Our point of difference is delivering unrivalled customer experiences powered by smart technology. From near real-time credit decisioning to loans that settle in minutes, we deliver speed and efficiency in everything we do.

We service 'Generation Now', ambitious Australians who expect more from life and the companies they engage with. We uphold a strong ethos of sustainability and hold ourselves accountable to the high standards of the B Corp movement.

MONEYME Limited is listed on the ASX, and the Group includes licensed and regulated credit and financial services providers operating in Australia.

*For more information, visit investors.moneyyme.com.au or contact investors@moneyyme.com.au
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