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Financial Year 2022 Presentation

16th August 2022

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FY22 Highlights - Driving profitable growth

Revenue
29.5%
over pcp to
$187.9m

Loan book
22.1%
over pcp to
$733.4m

NPAT
31.6%
over pcp to
$51.6m

Available funds
~$300m
(available cash & debt)

Group Leverage*
47.0%
pcp **39.6%**

EBITDA
22.4%
over pcp to
$99.0m

EPS
22.9%
to **24.4** cents

ROE
14.6%
pcp **13.4%**

Impairment Provision
5.7%
of loan book
pcp **6.1%**

FY22 Full year Dividend
13.0 cents
Including final dividend declared of 7.0 cents

Loan book leverage net of cash

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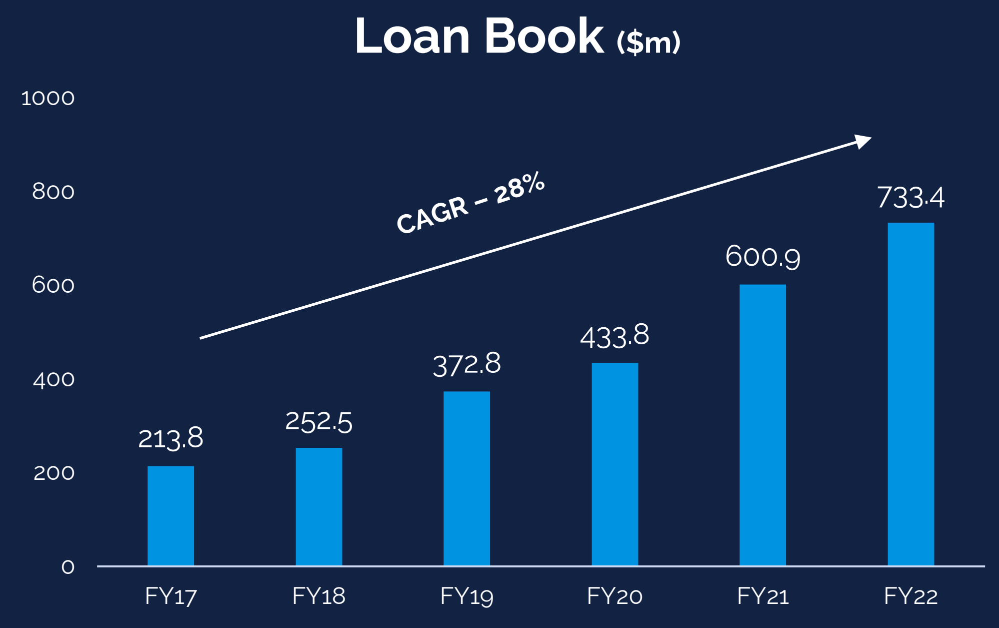
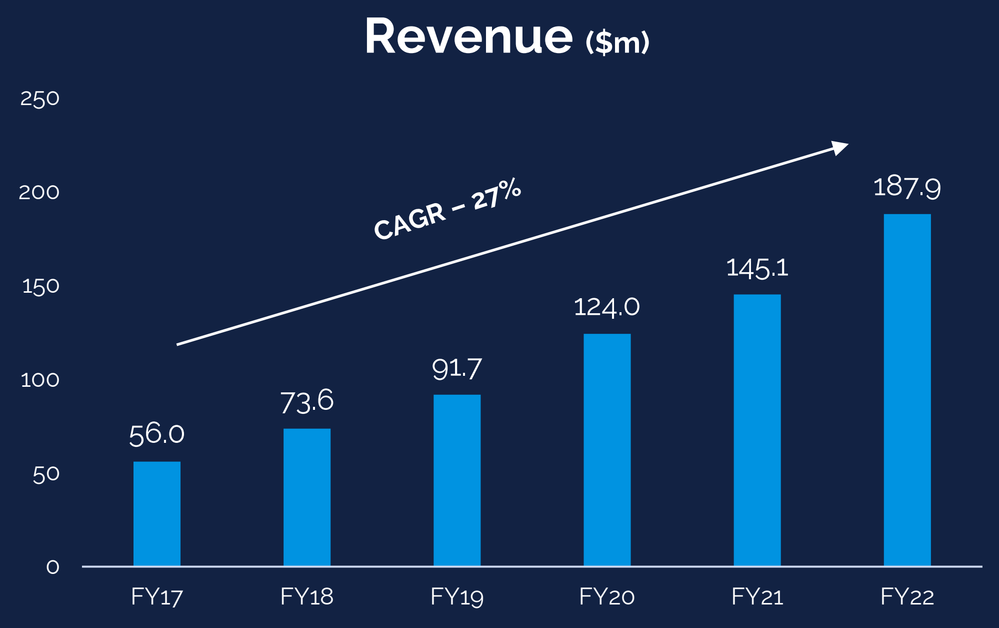
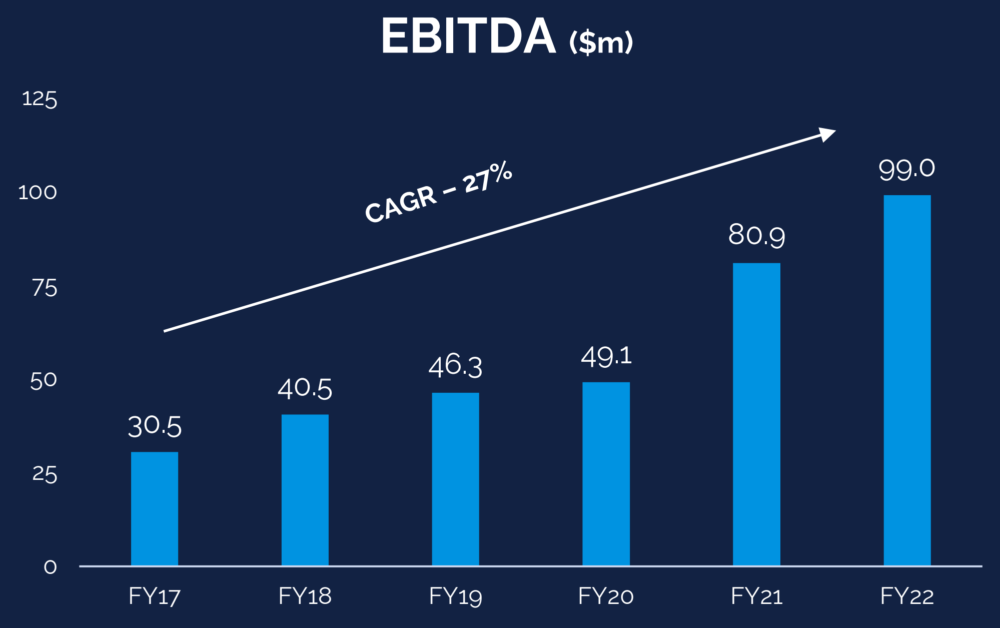
Long track record of delivering profitable growth





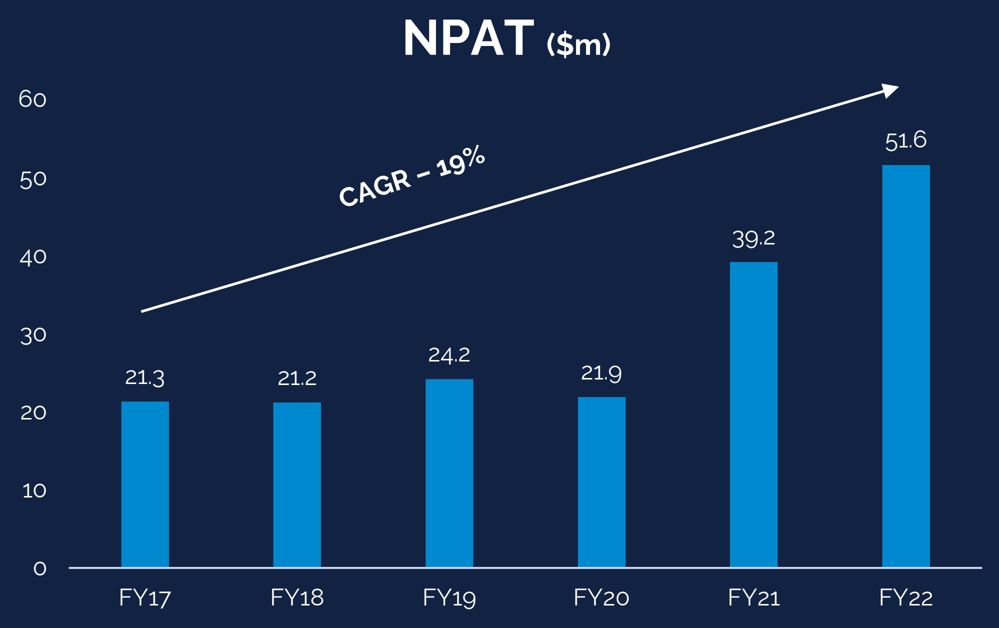


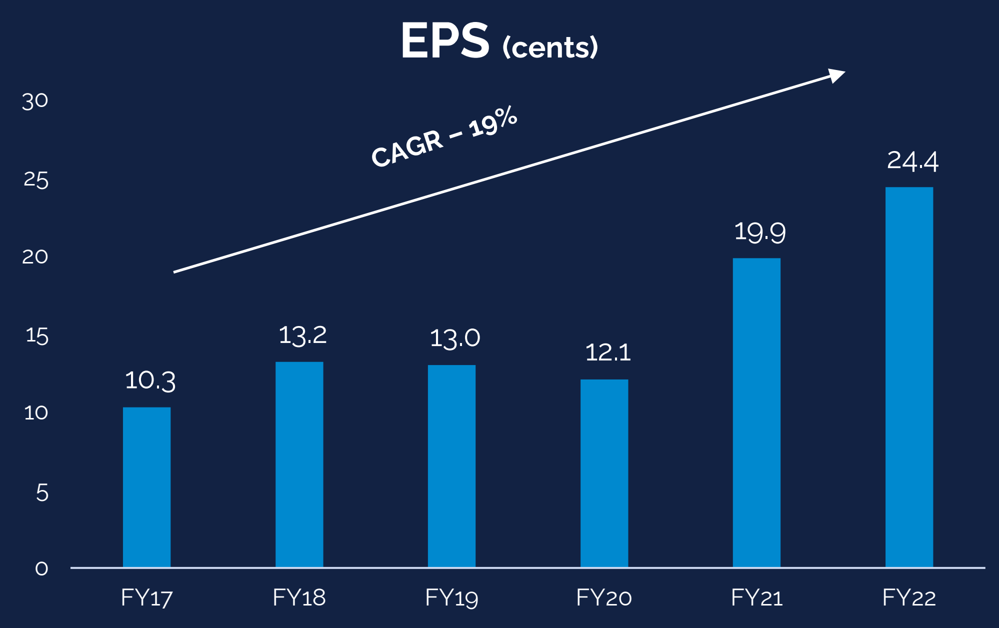
- Demonstrating Groups ability to take market share over time
- The Groups leading indicator of future revenue growth
- Current new lending volumes should see loan book exceed $1 billion in 2023

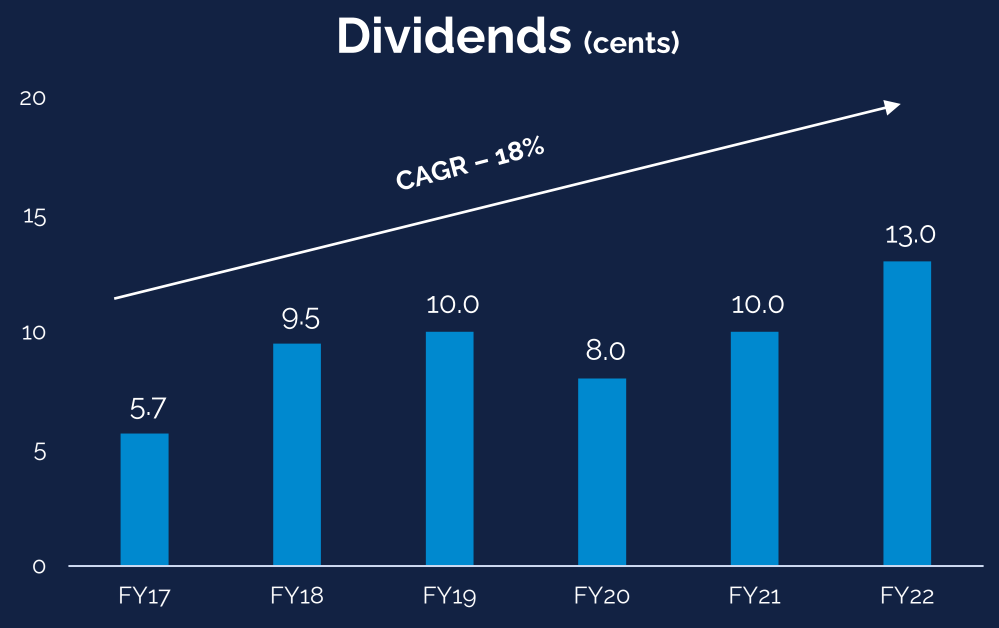
- Loan book growth underpinning strong year on year revenue growth
- Stronger cash flows driving up revenue in FY22
- FY22 Record closing loan book will underpin further revenue growth in FY23

- Positive EBITDA expansion expected as impairment provision, labour and technology expenses normalise

Long track record of delivering profitable growth





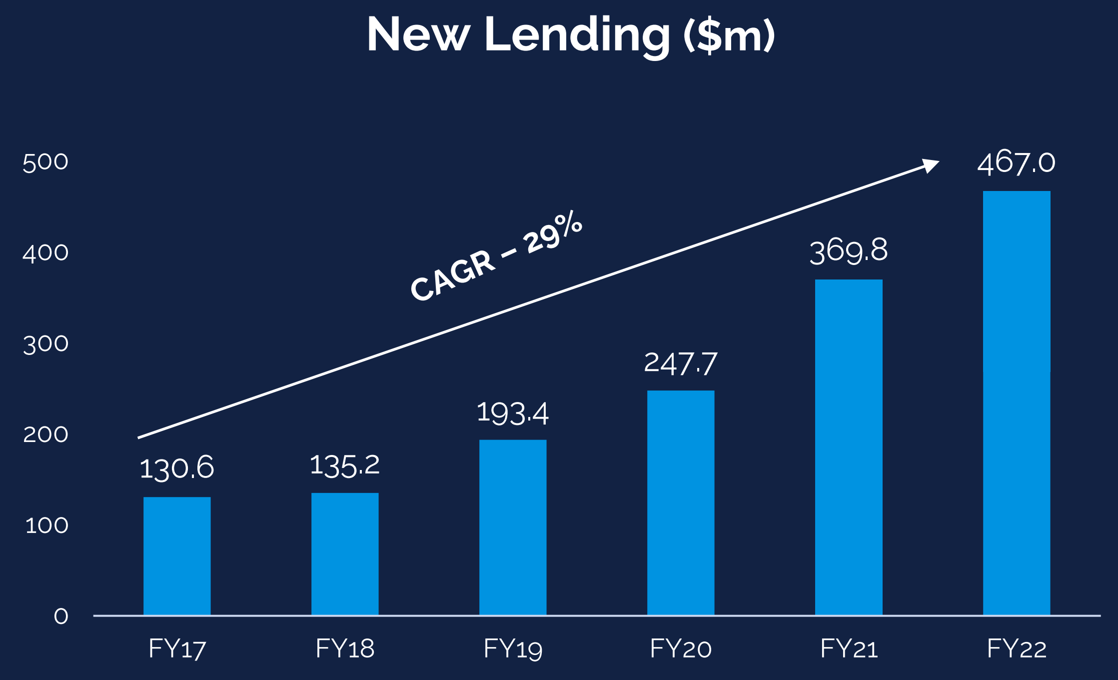


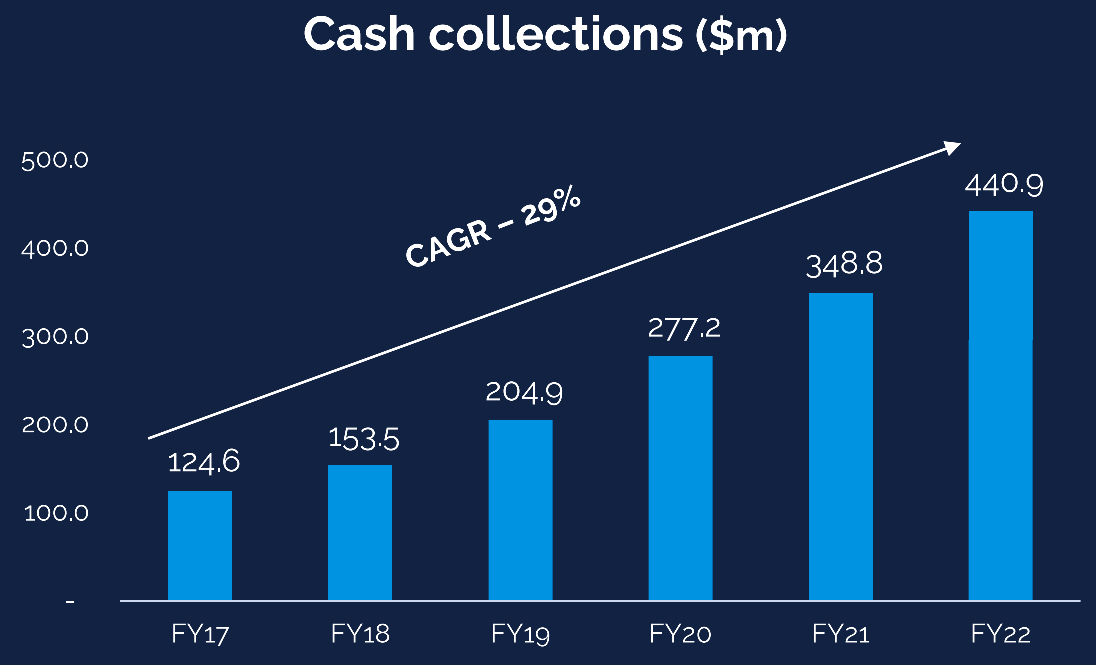
- Dip in NPAT growth due to pandemic provisioning, now normalising

- Lifting leverage across the group continues to drive EPS growth

- The Group target payout ratio is 40-70% of Earning Per Share

Long track record of delivering profitable growth





- Forecast new lending volumes will see loan book exceed $1 billion in 2023

- Strong cash collections underpin loan book quality and revenue growth
- Cash collection normalisation in FY23 is expected to drive loan book growth

Why the Money3 Group?

Long history of profitable growth, growing market share

Focused on a consumer seeking a vehicle, often for a non-discretionary purpose

Strong customer care culture underpinning collections activities in a tightening economic environment

Solid technology platform capable of supporting significant customer growth

Improving year on year bad debt performance

Strong balance sheet allowing for greater leverage to drive growth

- Credit quality continues to improve into FY23
- Reducing funding costs absorbing some base interest rate increases
- Disciplined approach and proven track record managing non-conforming loans
- Three business units covering the entire consumer spectrum – providing flexibility to navigate through challenging market conditions
- Strong balance sheet with $368 million of equity providing flexibility in lending segments
- ~$300 million of available funding for loan book expansion and acquisitions
- Large customer database with 1 in 3 customers returning in Australia
- Management team with a long history of managing lending businesses

FY23 – The opportunity

- Continue growing market share
  - Retreating competition
  - Funding headroom to pursue organic growth
  - Acquisition opportunities
- Long history of lending through market cycles
- Expanding market share as the Group grows share of commercial & personal loan markets
- Strong track record of profitable acquisitions driving Group EPS growth
- Stringent underwriting policies driving solid arrears and bad debt performance
- High level of integration with business partners providing a seamless customer transition

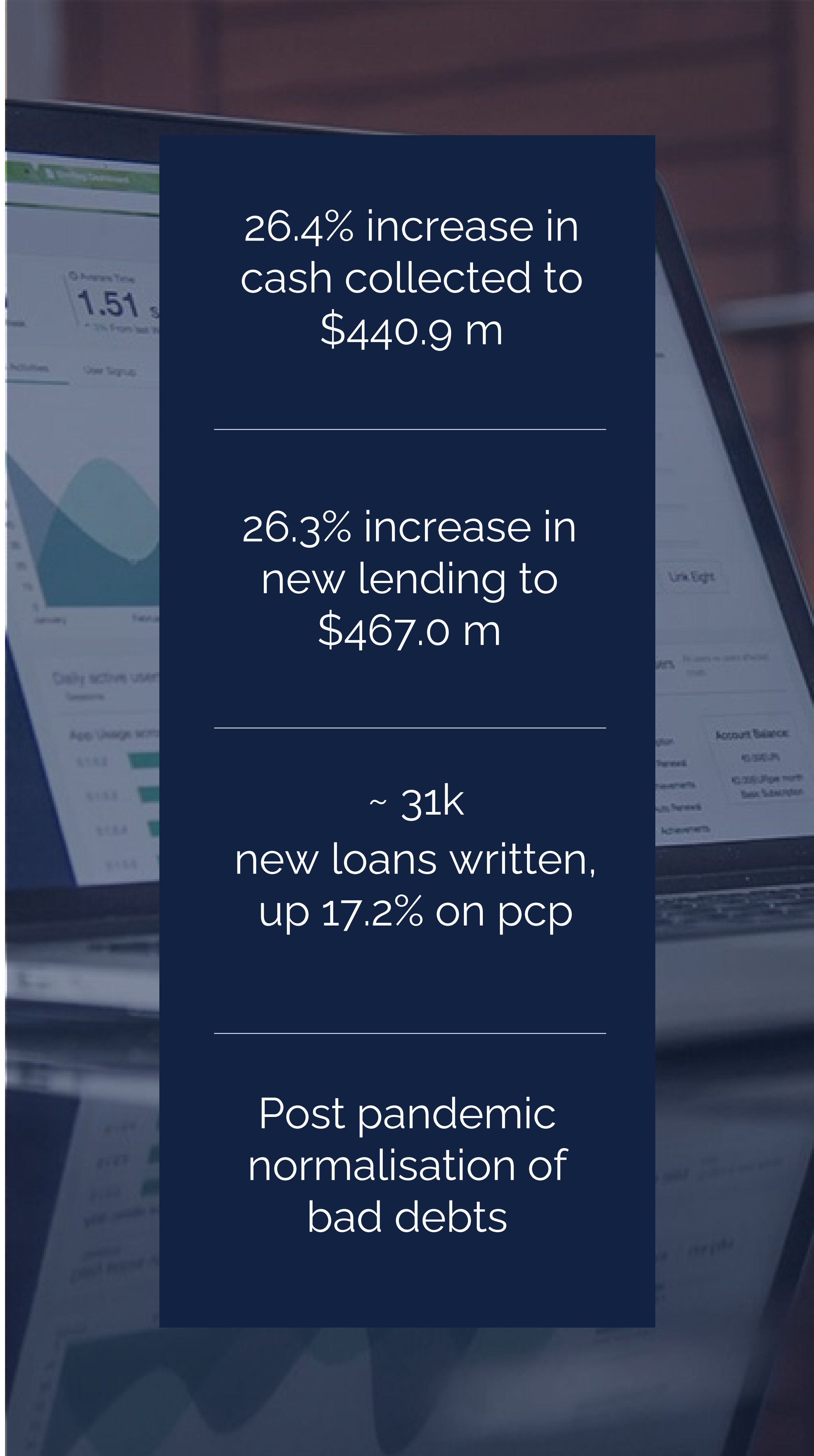
FY22 - Financial Performance

FY22 - Financial Results

Group Financial Results Amounts in $m unless otherwise stated	FY22 (statutory)	FY21 (statutory)	Mvt%
Revenue	187.9	145.1	29.5%
Bad debts, net	27.2	18.2	49.5%*
Movement in impairment provisions	5.3	0.9	**
Operating expenses	56.4	45.1	25.1%
EBITDA	99.0	80.9	22.4%
EBITDA Margin	52.7%	55.8%	
NPAT	51.6	39.2	31.6%
NPAT Margin	27.5%	27.0%	
Basic EPS (cents per share)	24.40	19.85	22.9%

*Bad debts returning to normalised levels post Government stimulus in FY21, anticipated FY23 bad debts of 3.5% - 4.5% of the loan book.

**Movement in impairment provisions returning to normalised levels post one-off COVID provision taken up in FY20, released in FY21.



26.4% increase in cash collected to $440.9 m

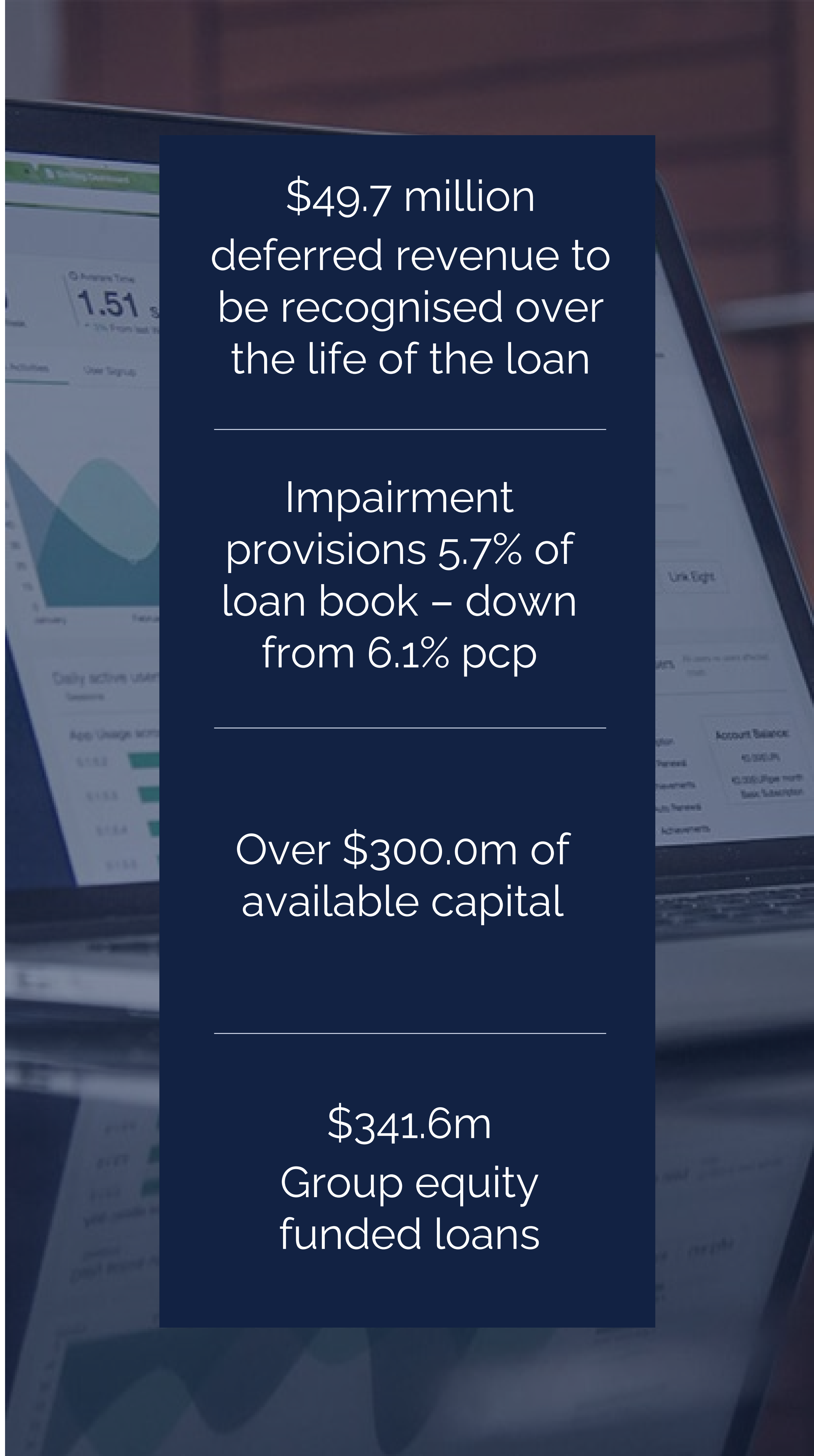
26.3% increase in new lending to $467.0 m

~ 31k new loans written, up 17.2% on pcp

Post pandemic normalisation of bad debts

FY22 - Key loan book drivers

Group Financial Results Amounts in $m unless otherwise stated	FY22 (statutory)
Loans Receivable	733.4
Deferred Revenue	(49.7)
Impairment Provision	(39.1)
Net Loans Receivable	644.6
Group Net debt	303.1
Group Equity funded loans	341.6
Net Loans Receivable	644.6



$49.7 million deferred revenue to be recognised over the life of the loan

Impairment provisions 5.7% of loan book – down from 6.1% pcp

Over $300.0m of available capital

$341.6m Group equity funded loans

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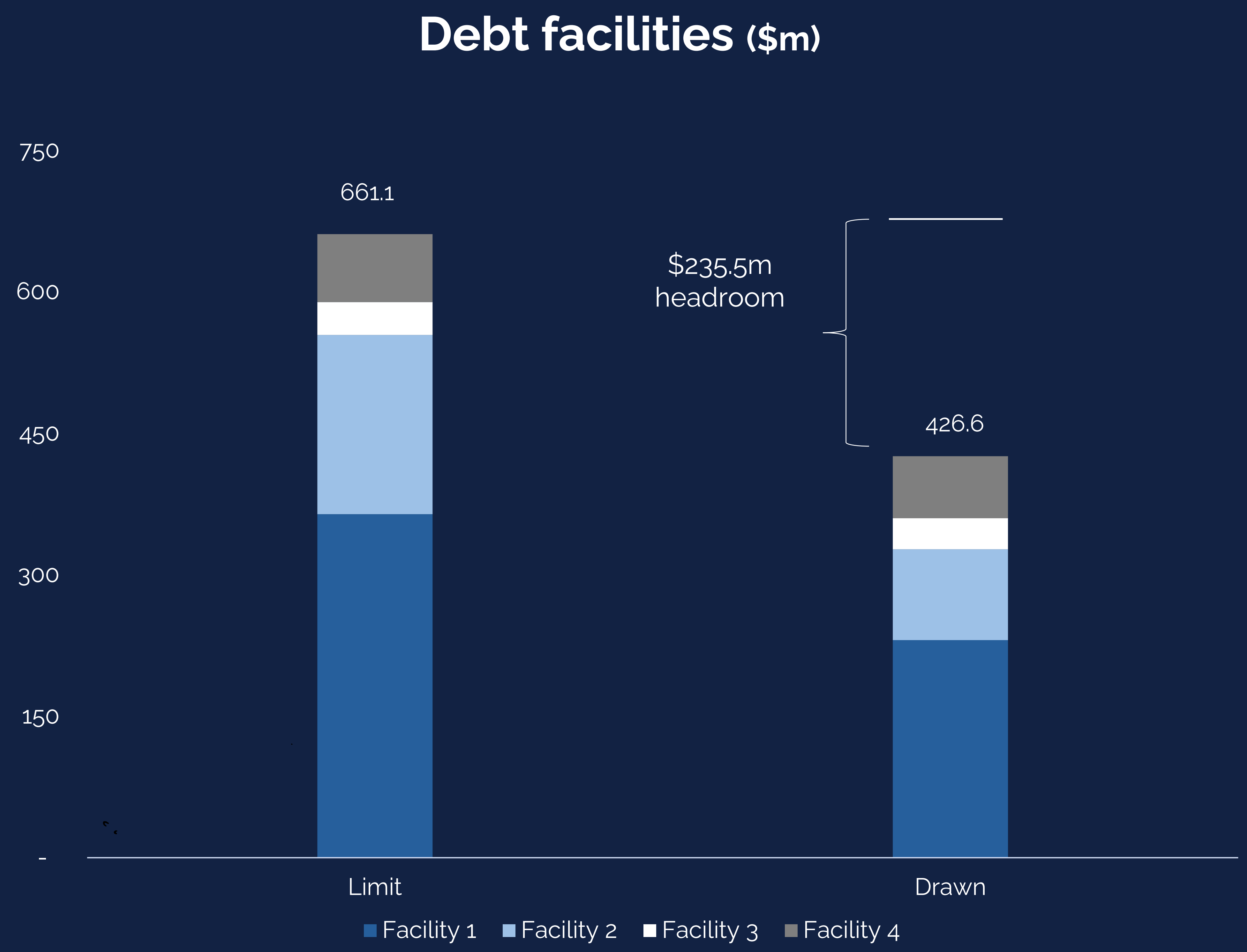
Debt facilities ($m)



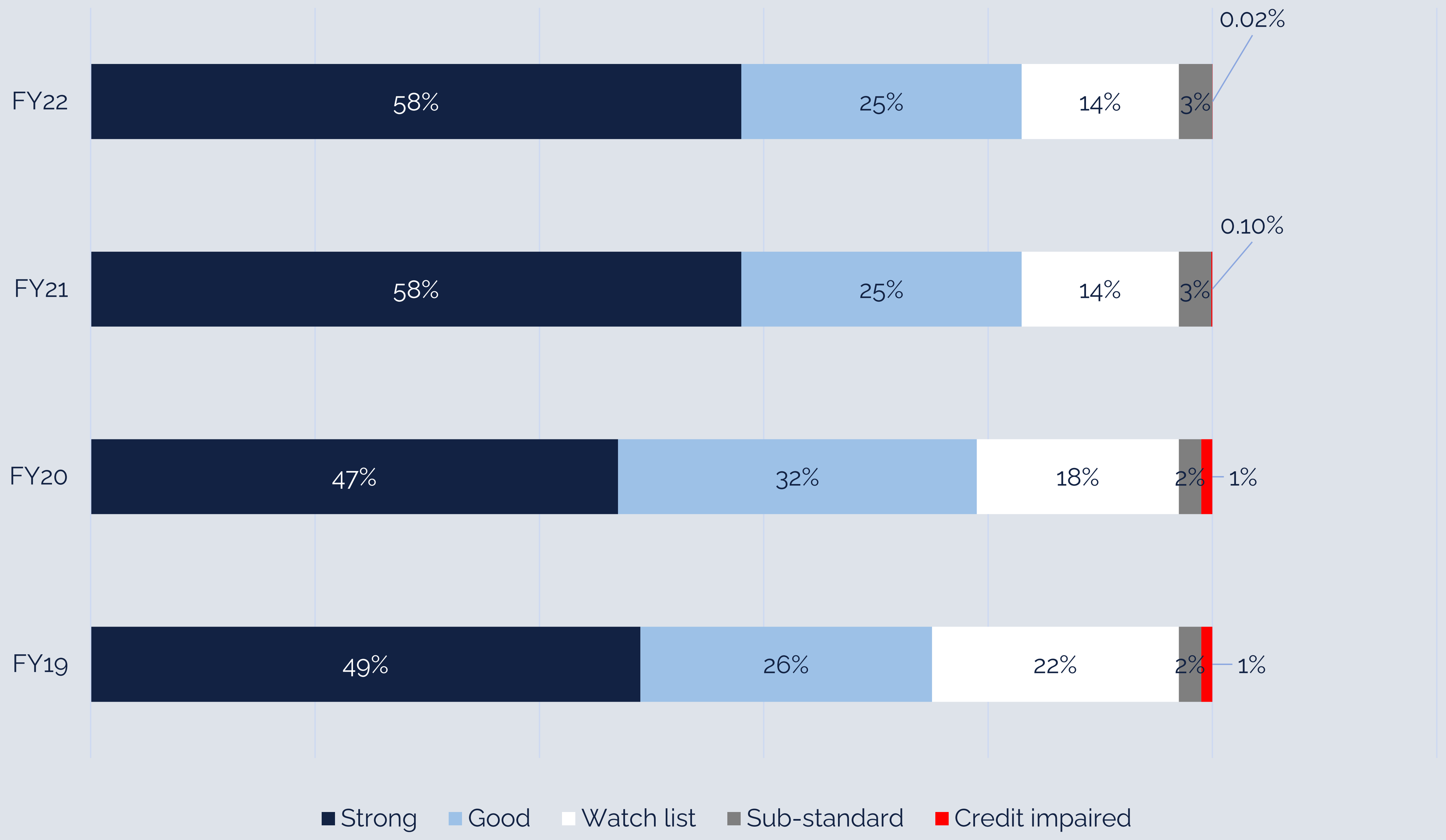
Diversified debt facilities with six funding partners

Existing debt facilities and equity growth support loan book growth well beyond $1bn

Over $300 million in available funds (including free cash on balance sheet)

47.0% loan book leverage (net) from 39.6% in FY21 with scope to increase further

Improving loan book quality



Positive trend in loan book quality continues

Strong customer servicing is aiding growth in returning customers (1 in 3 - Australia)

3.7%* Bad debts, trending down (1H FY22 – 3.9%*)

Impairment provisioning decreasing to 5.7% * (FY21: 6.1%)

On Gross Loan Book

Outlook

FY23 Outlook

Company Outlook

- Strong loan book quality with record low “credit impaired” segment at the start of the Financial Year, should see bad debts trend to 3.5% - 4.5% of the loan book
- ~$300 million in available funding will support strong organic loan book growth
- Group well funded for potential acquisitions
- Normalising market conditions in New Zealand driving loan book growth
- Demand for vehicles is expected to continue - For many customers a vehicle is a non-discretionary item, while the choice of vehicle may be discretionary
- Growing market share in new vehicle funding
- Growing market share of commercial vehicle funding in Australia and New Zealand

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Appendix 1. - Products

Product	money3		AFS AUTOMOTIVE FINANCIAL SERVICES		Go Car Finance Goes way further	
Purpose	Consumer Vehicle Finance	Consumer Personal loans	Consumer Vehicle Finance	Commercial Vehicle Finance	Consumer Vehicle Finance	Commercial Vehicle Finance
Location	Australia	Australia	Australia	Australia	New Zealand	New Zealand
Loan amount	up to $100,000	up to $12,000	up to $200,000	up to $150,000	up to $100,000	up to $100,000 Pilot 2023
Term	2-5 yrs	1-3 yrs	Up to 7 yrs	Up to 7 yrs	2-5 yrs	2-5yrs
Loan Book (30 June 2022)	$429.1 million		$113.5 million		NZ$211.5 million	