Appendix 4E

1. Entity & Reporting Period

Name of entity:	MoneyMe Ltd
ABN:	29 636 747 414
Reporting Period:	Year Ended 30 June 2020
Previous corresponding reporting period:	Year Ended 30 June 2019

2. Results for announcement to the market

For the year ended 30 June 2020	2020	2019[2]		
Revenue from ordinary activities ($'000)	47,671	31,894	Up	49%
Profit from ordinary activities after tax attributable to members ($'000)	1,299	324	Up	301%
Net Tangible Asset backing per ordinary share[1]	0.26	11.85	Down	98%
Basic earnings/(loss) per share	1	132		
Diluted earnings/(loss) per share	1	131		

[1] Net tangible assets backing per ordinary share is inclusive of right-of-use asset.
[2] Net tangible assets for the financial year ended 30 June 2019 is in relation to unquoted information.

No dividends have been declared for the year ended 30 June 2020 or for the previous corresponding period.

3. Control gained over entities having material effect

Name of Group of entities:	MoneyMe Financial Group Pty Ltd
Date of gain of control:	12 December 2019
Consolidated profit / (loss) from ordinary activities after tax of the controlled group of entities for the year ended 30 June 2020 ('000).	$ 1,299
Consolidated profit / (loss) from ordinary activities after tax of the controlled group of entities for the year ended 30 June 2019 ('000).	$ 324

4. Other information

During the period, MoneyMe Ltd listed on the Australian Stock Exchange (ASX) on 12 December 2019 via an Initial Public Offering (IPO), raising $45.0 million of ordinary shares via the issuance of 169.4 million ordinary shares. As part of the IPO, 100% of the shares in MoneyMe Financial Group Pty Ltd were acquired by the Company.

This report is based on the consolidated financial statements for the year ended 30 June 2020 which have been audited by Deloitte. It is being provided to the ASX to comply with Rule 4.3A. The report should be read in conjunction with the 2020 Annual Report and all public announcements made in the period by the Group in accordance with the continuous disclosure requirements of the Corporations Act 2001 (Cth) and the ASX Listing Rules. Appendix 4E disclosure requirements relating to Statements of Comprehensive Income, Financial Position, Cashflows and Changes in Equity are provided as part of the 2020 Annual Report with supporting notes and commentary on the results for the period.

5. Review of operations

Operational Highlights

The business has experienced high growth and expansion in the current year. Key operational highlights include:

- 53% year-on-year gross loan book growth and a 49% growth in revenue.
- The successful launch of two new products: ListReady (August 2019) and RentReady (June 2020).
- Expansion and further diversification of our customer base through increased loan offerings and new distribution channels.
- High levels of customer satisfaction, with high NPS and recognition by the Finnies Awards in Excellence in Customer Lending.
- Greater operating efficiencies being delivered through low fixed costs and high automation through the Horizon technology platform, whilst increasing revenue.
- The development of capabilities to expand the business model through innovation, in new solutions for at Point of Sale distribution and advances in AIden, MoneyMe's artificial intelligence decisioning platform.
- Recognised in Fintech Business Awards in both the Leading Innovator of the Year and Leading Platform Innovator of the Year, and the AFR's most innovative companies list.

On 12 December 2019, MoneyMe Limited listed on the Australian Stock Exchange (ASX) via an Initial Public Offering (IPO). The IPO has provided the business further capital to support its high balance sheet growth strategy.

The COVID-19 pandemic has brought about many challenges for the industry. From the Group's perspective, COVID-19 has impacted on a number of areas including a reduction in general demand for consumer credit during lockdown periods, some of the Group's credit approved borrowers having higher credit risk and a short term delay in executing wholesale debt capital strategies. However, the Group's online, low fixed cost, recurring revenue business model mean that all these challenges are manageable.

The Group's digital approach, combined with a proprietary technology platform, has ensured that while all employees and management transitioned to working off-site as a result of COVID-19, it was able to continue to deliver great customer engagement, effectively manage the customer origination process, proactively refine credit decision making, and manage risk and operational processes. The Group implemented a COVID-19 hardship program to support borrowers with loan payment deferrals or payment plans. The Group secured its Velocity warehouse facility to November 2021 to ensure availability of it's debt capital.

The new funding facility remains on plan for completion in Q1 FY21, with a revised expected settlement by 30 September 2020.

Financial Highlights

Key Financial Measures with comparatives are provided below.

	30 June 2020 $'000	**30 June 2019 $'000**
Total Revenue	47,671	31,894
Profit/(Loss) Before Tax (PBT)	(119)	125
Net Profit After Tax (NPAT)	1,299	324
Net increase in cash and cash equivalents	29,317	2,559

	30 June 2020 $'000	**30 June 2019 $'000**
Total Assets	166,601	86,590
Total Equity	46,852	3,698

Revenue growth in FY20 materially reflects growth in the gross loan receivables. PBT in FY20 materially reflects an increase in expenses incurred to support loan book growth and the impact of the Group's IPO in December 2019. NPAT reflects PBT plus an income tax benefit that materially reflects the effect of setting up the new tax consolidated group.

The period-on-period asset increase reflects gross loan receivable growth and recognition of a right-of-use asset following adoption of the new AASB 16 *Leases*. Period-on-period equity and cash/cash equivalent increases reflect the completion of the IPO in December.

COVID-19 has resulted in the Group increasing financial macro-economic overlays in a number of areas including loan asset provisioning and the on-balance sheet recognition of deferred tax assets. The Group's COVID-19 hardship program has reduced loan repayment cash flows. The Group also experienced an increase in loan asset run-off in the later part of the 2020 financial year that appears to reflect borrower access to government and other financial institution related COVID-19 programs. The Group also received a $0.6m benefit from access to government COVID-19 related stimulus programs in the last quarter of the 2020 financial year. The Group expects to be able to continue to access available government stimulus measures until 31 March 2021.

Strategy & Business Plan Highlights

The business plans to continue its high balance sheet growth strategy through a focus on increasing automation to support scale and drive efficiency, expanding and gaining market share through the existing product suite, entering new consumer lending verticals through product innovation and developing new partnerships to drive customer acquisition while maintaining the focus to provide digital direct to consumer lending products. The Group's new funding warehouse facility is expected to deliver significant lower funding costs and new business origination capacity.

While MoneyMe experienced a year of strong growth in 2020, the Group anticipates that COVID-19 will continue to present challenges for both our business and our industry in the year ahead.

The Group expects the market environment and system credit growth will be impacted by weakened consumer confidence resulting from the increased risks of both unemployment and underemployment caused by the COVID-19 pandemic. The Group's lending portfolio growth will continue to adapt to credit risk policies appropriately calibrated to the environment.

The Group continues to work towards expansion into international markets in line with emerging opportunities. The COVID-19 operating environment is expected to remain challenging but it is expected that execution of its current strategies by an effective and resilient leadership team, will position the Group for continued growth and expansion.

Risk Management and Governance Highlights

The Group's Risk Appetite Statement identifies seven key risks: Credit, Liquidity, Regulatory Compliance, Operational, People, Customer & Brand Reputation and Financial Performance. Governance related to these risks is delegated by the Board via two Board level committees, the Audit & Risk Management Committee and Remuneration & Nominations Committee and via the CEO to the Management Committee, Credit Risk Committee, Asset & Liability Committee and Operational Risk and Compliance Committee. The current governance framework reflects changes implemented to support the Group's December 2019 ASX listing.

The Group's Board and Board and management committees have played a key role in helping ensure the Group has effectively responded and managed COVID-19 related risks and impacts. The Group's diversified loan book, digital operating model, positive cash position, and pro-active leadership team has also positioned the Group to withstand the current economic conditions and continue to capitalise on providing low-touch online delivery to meet the rapidly evolving requirements of the target customer.

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