



ASX Announcement 16 March 2022

IAM COMPLETES ITS LARGEST CAPITAL MARKETS TRANSACTION

EXPECTING MARCH TO BE OPERATING CASHFLOW POSITIVE

Income Asset Management Group Ltd. (ASX: IAM) (IAM or Group) has undertaken its largest capital market transaction with the successful raise of \$85m for MoneyMe (ASX:MME).

- Completion of the transaction is expected to bring IAM into a positive net operating cashflow for March, a significant milestone for the group since the significant reorganisation a year ago.
- MoneyMe warehouse refinance - \$85 million refinancing of a warehouse facility for fast growing credit provider and non-bank lender, MoneyMe Limited (ASX: MME). The warehouse finance is one of the largest in recent times.
- 100 institutions and wholesale investors participated in the raising despite a volatile market.

The announcement today continues the strong 1H2022 results for IAM Group, with revenue up 100% year on year, from consistent capital market placement fees and bond trading income.

Co-Head of IAM Capital Markets, Mr Kyle Lambert, said: “We are delighted with the growth of IAM Capital Markets and see growing demand for secure, high yield floating rate notes that are an excellent hedge against the rising inflation.”

“The growth in the demand for private debt and bonds has enabled us to complete a range of these facilities in the past year and our pipeline for similar transactions in the coming months is growing as corporates seek alternatives to bank and equity financing”, he added.



CEO of MoneyMe, Mr Clayton Howes, said “We are pleased with the strong demand from institutions and wholesale investors to facilitate our growth. The ability of the IAM team to deliver a significant financial transaction in one of the most volatile periods globally demonstrates their capability and professional execution.”

He added: “The wide spread of investors in this raise demonstrates the backing of our strategy to be the major challenger brand to the big four banks.”

About Income Asset Management Group Ltd. (IAM) (ASX:IAM)

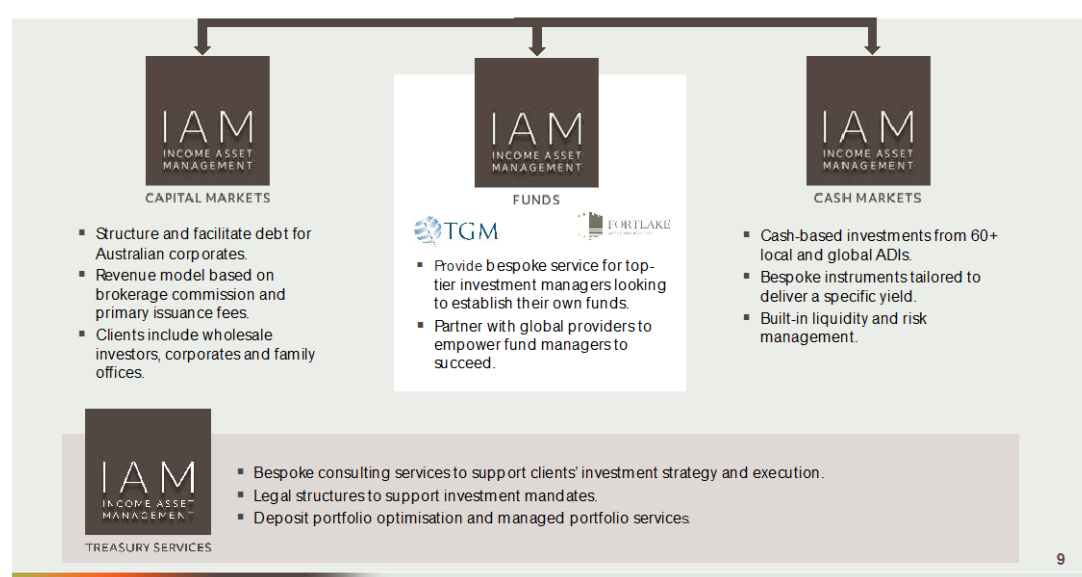
Income Asset Management Group Ltd., (IAM), has seen tremendous growth into a sophisticated income investing solution. The Group delivers unique solutions in Treasury Management, Cash, Bonds and Funds Management for sophisticated investors and professional investment managers.

Our vision is to provide investors and portfolio managers with the most trustworthy and capable services to research, invest and manage their income investments. We are a traditional investment



firm with real clients and robust governance and compliance, reporting to ASX, AUSTRAC and ASIC for regulatory obligations. Our direct investment services include deposits, loans, and both listed and unlisted fixed income securities. Our managed investment business incubates new funds and markets the services of those funds within our stable, Fortlake Asset Management and Tactical Global Management. We also own Trustees Australia Limited, an authorised Responsible Entity, regulated by ASIC.

IAM's Business Model and Divisions



About MoneyMe

The MoneyMe Group is a leading disruptor and innovator in the consumer lending market.

The Group's MoneyMe and SocietyOne brands reflect a focus on innovation and the creation of digital-first experiences that meet, and exceed, the expectations of 'Generation Now'.

Leveraging AI and cloud-based technology, The MoneyMe Group delivers highly automated credit products and market-leading, seamless customer experiences. Our proprietary and modular technology platform 'Horizon' facilitates automated loan approval and settlement, meaning approvals in minutes and fast settlement for end customers.



MoneyMe offer a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our automotive finance, personal loans, revolving line of credit and at point-of-sale instalment products are for credit approved customers who are seeking simplicity, fair pricing and flexibility.

MoneyMe Ltd (the 'Group') is an ASX-listed, licensed, and regulated credit provider operating in Australia.

This announcement was approved for release by the Board of Directors.

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