

28 August 2025

# ASX Announcement

## FY25 Financial Results

### Loan book up 28% with strong OCP, capital structure in place for growth

MONEYME Limited ("MONEYME") announces its results for the financial year ending 30 June 2025.

#### FY25 Results Highlights<sup>1</sup>

MONEYME's loan book increased by 28% to \$1.6bn<sup>2</sup>, with originations up 54%. This growth was delivered with continued high credit quality, as net credit losses reduced to 3.4%. Gross revenue of \$208m and net interest margin of 8% reflect the higher proportion of secured loans (now at 62% of the loan book). Funding optimisations achieved in FY25 ensure MONEYME has the capital structure in place to deliver long-term growth.

#### Strong growth and underlying performance

- **Closing loan book of \$1.6bn<sup>2</sup>** (up 28% vs. \$1.2bn, FY24), reflecting growth in high-quality assets.
- **Loan originations of \$915m** (up 54% vs. \$593m, FY24).
- **Above expected operating cash profit (OCP)<sup>3</sup> of \$24m** ((\$8m), FY24), which includes a one-off ~\$10m cash benefit in 1H25, adding to strong underlying performance.
- **Gross revenue of \$208m** (down 3% vs. \$214m, FY24), in line with increased secured assets.
- **Net interest margin (NIM) of 8%** (down 2% vs. 10%, FY24), reflecting the lower risk loan book.
- **Operating cost to income ratio of 25%** (up 2% vs. 22%, FY24), reflecting prudent cost management and significant loan book growth.
- **Net credit losses of 3.4%** (down 1.0% vs. 4.5%, FY24), a significant reduction from the shift to higher credit quality and secured assets.
- **Enhanced credit profile:** Ratio of secured assets on book increased to 62% (55%, FY24) and average Equifax score increased to 790 (763, FY24).
- **Reduced loan provisions:** Expected credit losses (ECL) of 4.1% (down 0.6% vs. 4.7%, FY24), in line with the stronger credit performance.
- **Cost of funds of 7.1%** (down 0.8% vs. 7.8%, FY24), reflecting benefits realised from a new corporate facility and asset-backed securitisation (ABS) transactions.
- **Normalised NPAT of (\$16m)** (\$22m, FY24). The difference reflects increased costs from 28% loan book growth, lower revenue from secured assets, and a \$10m tax benefit in FY24.
- **Statutory NPAT of (\$67m)** (\$23m, FY24), reflecting the impact of loan book growth, upfront ECL provisioning and non-cash accounting adjustments.

#### Capital structure in place for long-term growth

- Strong operating cash flows, regular ABS issuance, and **\$50m in available in our corporate facility** provide ample capacity to deliver MONEYME's long-term growth ambitions.
- **\$125m corporate facility** established with iPartners in December 2024, refinancing the previous corporate facility at a lower cost of funds with more favourable terms. \$75m was drawn in FY25.

<sup>1</sup> Refer to the Group's FY25 Investor Presentation, released on the same day as this release, for measure definitions and supporting analysis.

<sup>2</sup> Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

<sup>3</sup> 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.

- **Two ABS transactions** completed, including MONEYME's first in the auto asset class and largest to date, providing increased funding capacity, pricing advantages, and releasing capital for growth.
- **Warehouse extensions** executed as planned and with improved terms.
- **Total funding capacity of \$2.1bn<sup>4</sup>** as at 30 June 2025.

#### Accelerated AI development and expansion of product offering

- MONEYME's proprietary artificial intelligence (AI), AIDEN<sup>®</sup> was advanced with generative and agentic AI, driving improved customer experience, operational efficiency and credit decisioning.
- AI-assisted customer interactions achieved up to 30% higher customer satisfaction.
- Expanded product offering to include 7-year loan terms for unsecured personal loans, and launched refinance offer for Autopay.
- Optimised customer journeys with a new online quote process, increasing transparency for customers and driving higher conversions.
- Maintained above-benchmark customer satisfaction with Net Promoter Score of 69.
- Ongoing development of a revamped credit card offering, expected to launch in FY26, supported by Mastercard principal issuer status gained in July 2025 and new technology partnerships.

#### Strong environmental, social, and governance (ESG) performance

- Enhanced customer data protection through added security layers and threat detection.
- Achieved ISO 27001:2022 certification.
- Maintained high employee engagement at 81% (81%, FY24), above the 72% Finance Australia benchmark.
- >\$135k fundraised through charity partnerships and employee donations.
- Reduced Scope 1 & 2 emissions to 3.9 tCO<sub>2</sub>e, (4.1, FY24), progressing towards SBTi target.

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

*"FY25 was a year of renewed momentum with strong execution across each of our strategic priorities. MONEYME delivered strong growth in high quality assets, increasing the loan book by 28% to \$1.6bn. Our positive operating cash profit of \$24m reflects the strong underlying performance of the business and a ~\$10m one-off cash benefit in 1H25.*

*A new corporate facility and two ABS transactions, including our first auto deal and largest transaction to date, have reduced our cost of funds and mark important milestones for our growth ambitions. Alongside strong operating cash flows, our capital structure is now established to deliver significant scale over the long term.*

*Our strategy of building a more resilient, higher quality loan book is delivering benefits through lower credit losses, stronger funding terms, and a longer-dated revenue profile. Looking ahead, we aim to balance the product mix with growth in personal loans and credit cards to drive stronger risk-adjusted returns.*

*MONEYME also accelerated AI and product development to drive further efficiencies and enhance our offering, delivering bank-beating experiences and customer satisfaction.*

*With scale increasing, operating leverage growing, and credit losses and cost of funds coming down, our ongoing cash generation will, in time, see us return to normalised and statutory profitability."*

Refer to the Group's FY25 Annual Report and the Investor Presentation for further information. MONEYME's 2025 Sustainability Report will be published to the ASX on Friday 29 August 2025.

Authorised by the MONEYME Board.

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<sup>4</sup> \$203m personal loan ABS completed in July 2025 increased funding capacity to \$2.3bn.

## Key operating measures<sup>1</sup>

	<u>FY22</u>	<u>FY23</u>	<u>FY24</u>	<u>FY25</u>
<b>Returns</b>				
Operating cash profit <sup>3</sup>	N/A	N/A	(\$8m)	\$24m
Statutory NPAT	(\$50m)	\$12m	\$23m	(\$67m)
Normalised NPAT <sup>5</sup>	\$11m	\$26m	\$22m	(\$16m)
Gross revenue	\$143m	\$239m	\$214m	\$208m
Net interest margin	12%	12%	10%	8%
Operating cost to income ratio	40%	22%	22%	25%
<b>Book profile</b>				
Closing gross loan book <sup>2</sup>	\$1.3bn	\$1.1bn	\$1.2bn	\$1.6bn
Loan originations	\$1.1bn	\$475m	\$593m	\$915m
Secured assets in book	38%	44%	55%	62%
Average balance outstanding per loan	\$17,850	\$17,103	\$21,460	\$23,772
Average remaining loan term	51 months	48 months	49 months	54 months
<b>Credit profile</b>				
Average Equifax score	704	727	763	790
Net loss	3.7%	5.8%	4.5%	3.4%
Provisioning to receivables	6.1%	6.6%	4.7%	4.1%
<b>Funding and liquidity</b>				
Unrestricted cash	\$14m	\$16m	\$20m	\$17m

## 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](https://investors.moneyyme.com.au) or contact [investors@moneyyme.com.au](mailto:investors@moneyyme.com.au)

For media, please contact [media@moneyyme.com.au](mailto:media@moneyyme.com.au)



<sup>5</sup> 'Normalised NPAT' is calculated by adjusting statutory profit for non-cash depreciation, ECL provision movements, and significant infrequent items. This provides a clearer understanding of MONEYME's underlying operating performance.