



ANNUAL GENERAL MEETING

28 November 2017

Ray Malone
Chairman

Scott Baldwin
Managing Director

Brett Coventry
Chief Financial Officer



Annual General Meeting 2017

Proxy Snapshot

		FOR	OPEN	AGAINST	TOTAL VALID AVAILABLE VOTES	AS A % OF ISSUED CAPITAL	ABSTAIN
Resolution 2	VOTES	53,822,021	891,640	7,370,915	62,084,576	38.92%	115,842
	%	86.69%	1.44%	11.87%			
Resolution 3	VOTES	55,706,982	837,570	1,581,607	58,126,159	36.44%	3,932,857
	%	95.84%	1.44%	2.72%			
Resolution 4	VOTES	47,497,564	832,342	610,791	48,940,697	30.68%	3,924,693
	%	97.05%	1.70%	1.25%			

Resolution 1

Financial Statements and Reports

To receive the Financial Statements for Money3 Corporation Limited for the year ended 30 June 2017, together with Directors Report and the Auditors Report as set out in the Annual Report.

No resolution is required for this item. However shareholders were provided with an opportunity to forward questions to the Company's auditor prior to the meeting. No questions were received prior to the meeting

Resolution 2

Re-election of Stuart Robertson as a Director

To consider and, if thought fit, pass the following resolution as an ordinary resolution:

“That Stuart Robertson having retired by rotation in accordance with clause 79(4) of the Company’s Constitution, being eligible and having offered himself for re-election in accordance with clause 79(5) of the Company’s Constitution, be re-elected as a Director of the Company.”

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	%	86.69%	1.44%	11.87%			

Resolution 3

Issue of Shares to Scott Baldwin

To consider and, if thought fit, pass the following resolution as an ordinary resolution:

“That, for the purposes of ASX Listing Rule 10.11, the Shareholders approve the issue of 233,845 ordinary fully paid shares to Scott Baldwin (or his nominee) on the terms set out in the Explanatory Memorandum which accompanies and forms part of this Notice of Meeting”

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Resolution 3	VOTES	55,706,982	837,570	1,581,607	58,126,159	36.44%	3,932,857
	%	95.84%	1.44%	2.72%			

Resolution 4

Remuneration Report

To consider and, if thought fit, pass the following resolution as an ordinary resolution:

“That the remuneration report section of the Director’s Report for the Company for the year ended 30 June 2017 be adopted”

					TOTAL VALID	AS A % OF	
		FOR	OPEN	AGAINST	AVAILABLE VOTES	ISSUED	ABSTAIN
						CAPITAL	
Resolution 4	VOTES	47,497,564	832,342	610,791	48,940,697	30.68%	3,924,693
	%	97.05%	1.70%	1.25%			

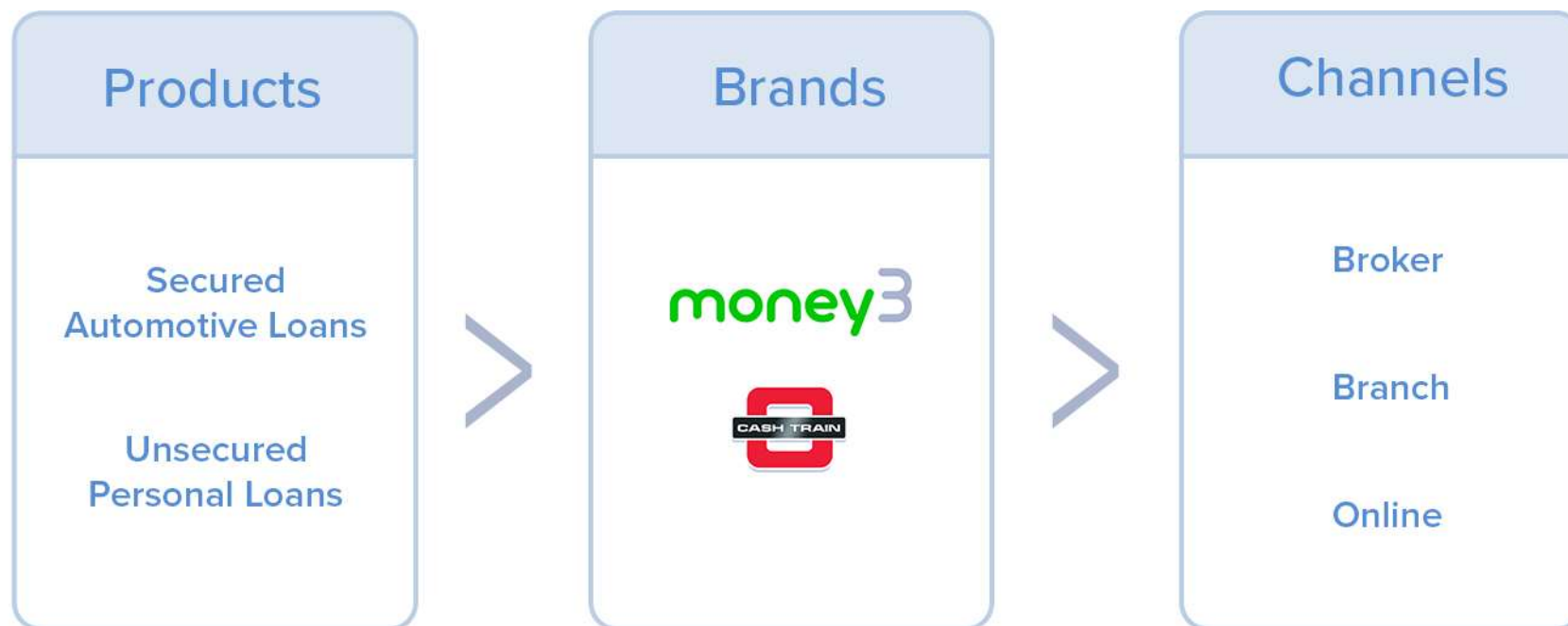
Results and Business Update



Scott Baldwin
Managing Director

About Money3

Money3 is a national credit provider committed to servicing the needs of customers who cannot access funding from traditional lenders



Key Highlights FY17

Total revenue of
\$109.6 million,
increase of

13.4%

(2016: \$96.7 million)

Secured automotive
loan revenue of \$56.0
million, increase of

21.5%

(2016: \$46.1 million)

Net profit after tax
of \$29.1 million,
increase of

44.5%

(2016: \$20.1 million)

Final dividend
declared of 3.15 cents
fully franked, taking
full year dividend to

5.65 cents

Gross Loan Book at
\$273.2 million,
increase of

37.4%

(2016: \$198.8 million)

EBITDA margin
improved to

46.2%

(2016: 36.5%)

Key Highlights FY17

Group Performance

- Significant EBITDA margin improvement from FY16, 36.5% to FY17, 46.1%
- Gross loan book increased 37.4% to \$273.2m up from \$198.8m
- Reduction in bad debts as a percentage of gross loan book from 6.5% in FY16 to 4.5% FY17
- Record cash receipts of fees, interest and principle of \$307.4m up from \$282.6m
- \$21.1m cash on hand at 30 June 2017 to fund business growth in FY18
- Early adoption in FY18 of new accounting standards
- Well placed for regulatory change

Secured Automotive lending

- Demand for secured automotive loans continues with 40.9% growth in loan book to gross loans of 213.9m
- Record full year revenue from secured automotive lending of \$56.0m up 21.5%
- Cash receipts from secured automotive loans grew 34.4%

Branch & Online lending

- Completed Online lending platform integration into Money3 lending platform
- Completed closure of 13 branches into neighbouring sites including loan book run down

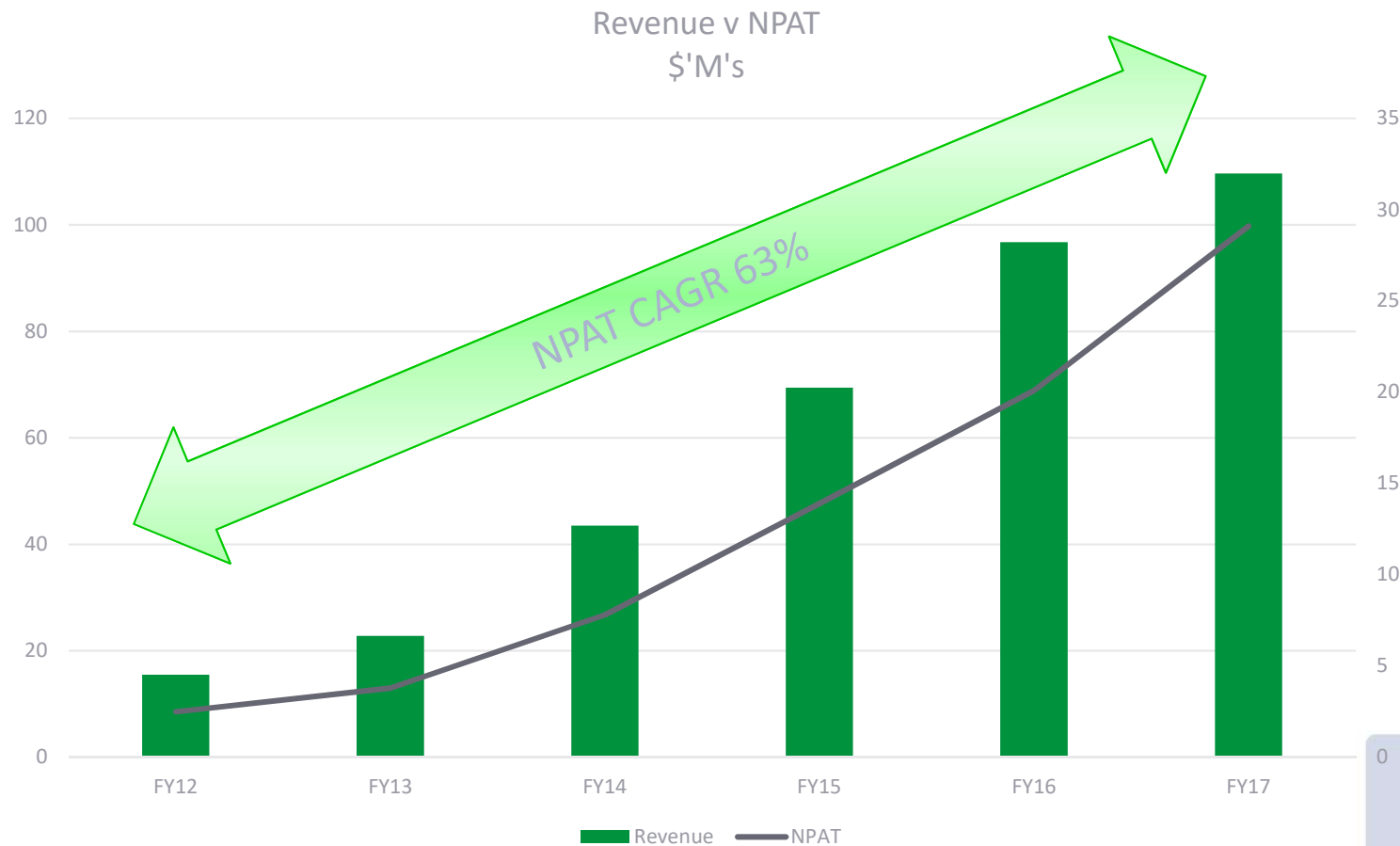
Financial Performance

	FY17 \$m	FY16 \$m	\$ Change \$m	% Change
Revenue	109.6	96.7	+ 12.9	↑ 13.3%
Expenses	59.0	61.4	- 2.4	↓ 3.9%
EBITDA	50.6	35.3	+ 15.3	↑ 43.3%
<i>EBITDA as % of revenue</i>	<i>46.1%</i>	<i>36.5%</i>		
NPAT	29.1	20.1	+ 9.0	↑ 44.8%
<i>NPAT as % of revenue</i>	<i>26.6%</i>	<i>20.8%</i>		
EPS (Basic) cents per share	18.81 cps	14.21 cps	+ 4.6 cps	↑ 32.4%
DPS Cents per share	5.65 cps	5.25 cps	+ 0.4 cps	↑ 7.6%

Balance Sheet

	FY17 \$m	FY16 \$m	FY15 \$m
Cash and Cash Equivalents	21.1	27.2	12.4
Loans and Other Receivables (Net)	225.1	164.4	130.3
Other Assets	9.3	7.1	6.2
Intangible Assets	19.2	19.7	19.4
Total Assets	274.7	218.4	168.3
Borrowings	79.5	48.6	35.2
Other Liabilities	13.1	13.3	10.4
Total Liabilities	92.6	61.9	45.6
Total Equity	182.1	156.5	122.7

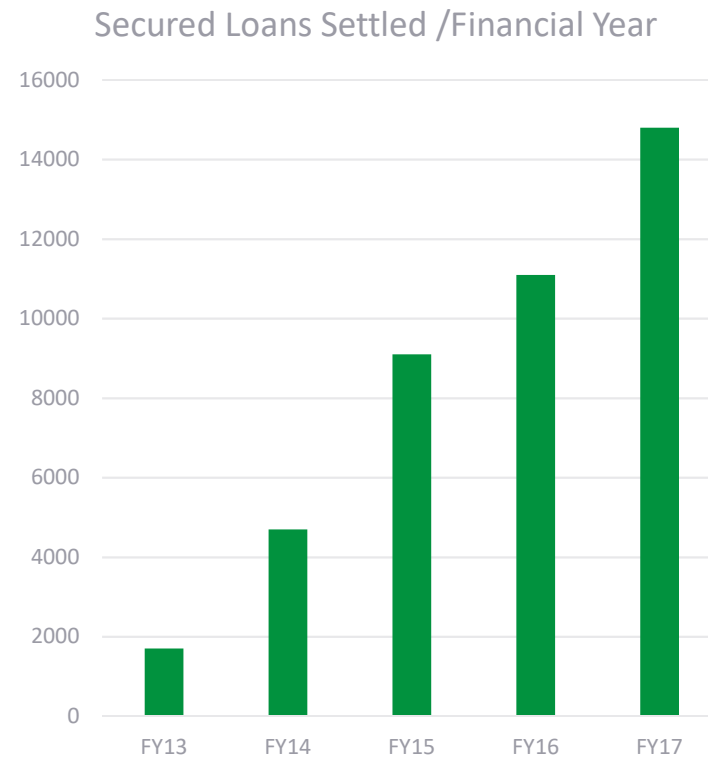
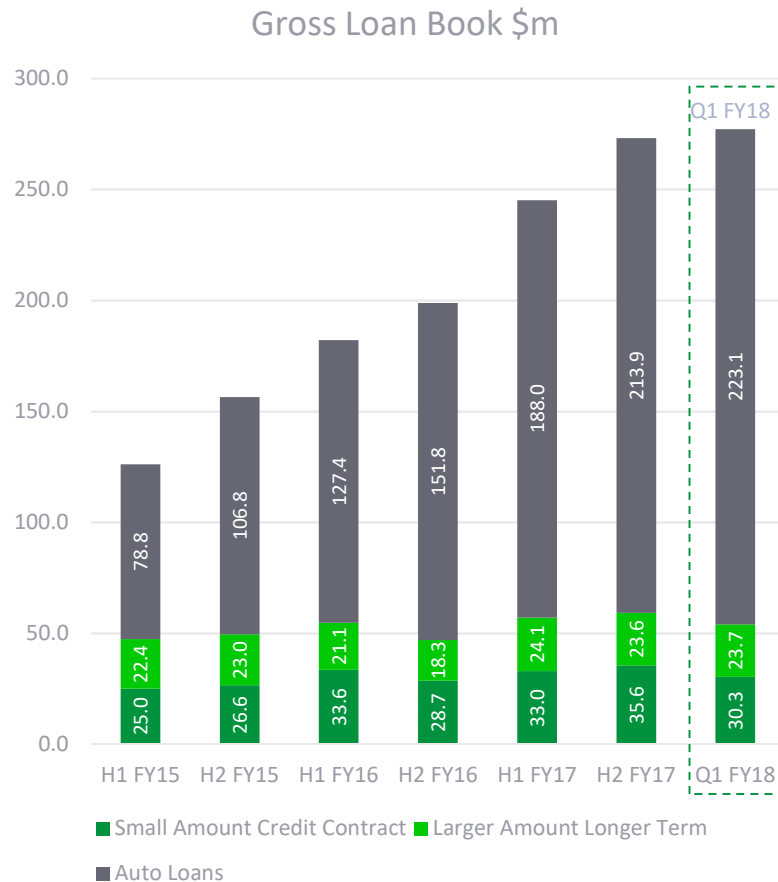
Long Term NPAT Growth



Growth Opportunity of Auto Loans

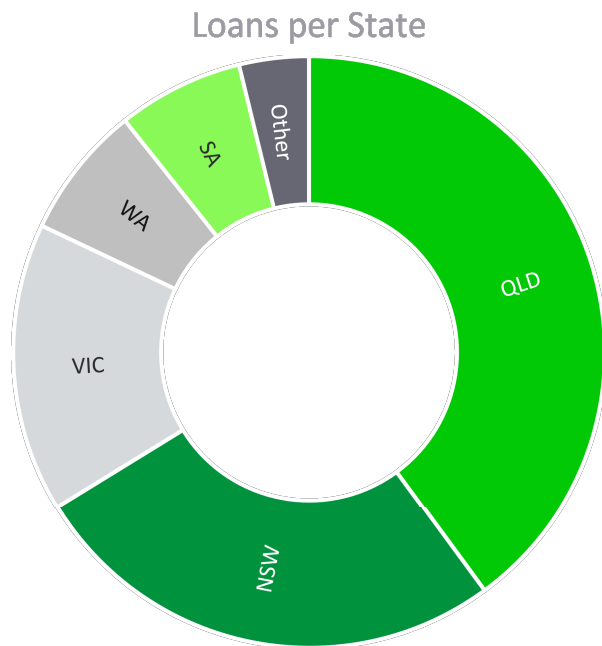
- Money3 estimates the addressable used car market in Australia is approx. 700,000 + vehicle sales per annum with Money3 writing 14,000 + automotive loans in FY17, which represents about 2% of the addressable market
- With significant scope for Money3 to grow its market share of the used car finance market through leveraging the existing broker relationships established around the country
- Money3 continues to experience strong growth and demand for its loan products
- Strong cashflows will support continued loan book growth and an expectation of doubling the loan book in the medium term
- Emerging opportunities for loan book acquisitions, utilising Money3's strong collection capabilities
- Continued development of API's to further integrate our relationships with the broker community

Continued Growth in Auto Lending



Strong start in secured automotive lending, underpinning material revenue growth for FY18.

Distribution of Secured Loans by State



Money3 estimates a market share of 2% of the addressable market

Outlook

- Money3 is currently considering a number of debt proposals which it has received, to continue the growth trajectory of the automotive lending and repay the bonds due May 2018
- The business is now focused towards the transition away from SACC lending and is considering options of how best to complete this and maximise shareholder value in the process
- Guidance under the accounting standard, is maintained at \$29-30m NPAT

Disclaimer



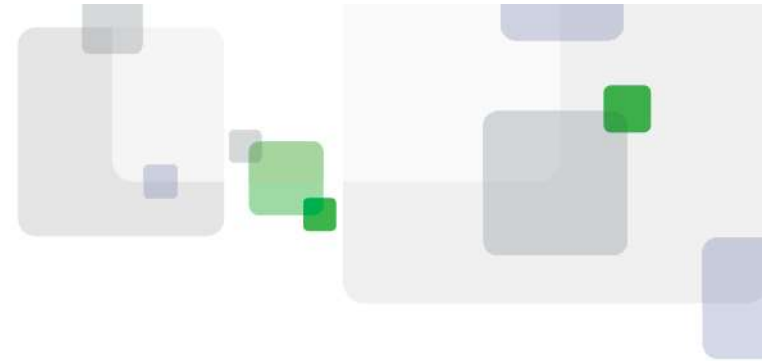
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You should decide whether to contact your financial adviser so a full and complete analysis can be made in respect to your personal situation.

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Money3 Corporation Ltd



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