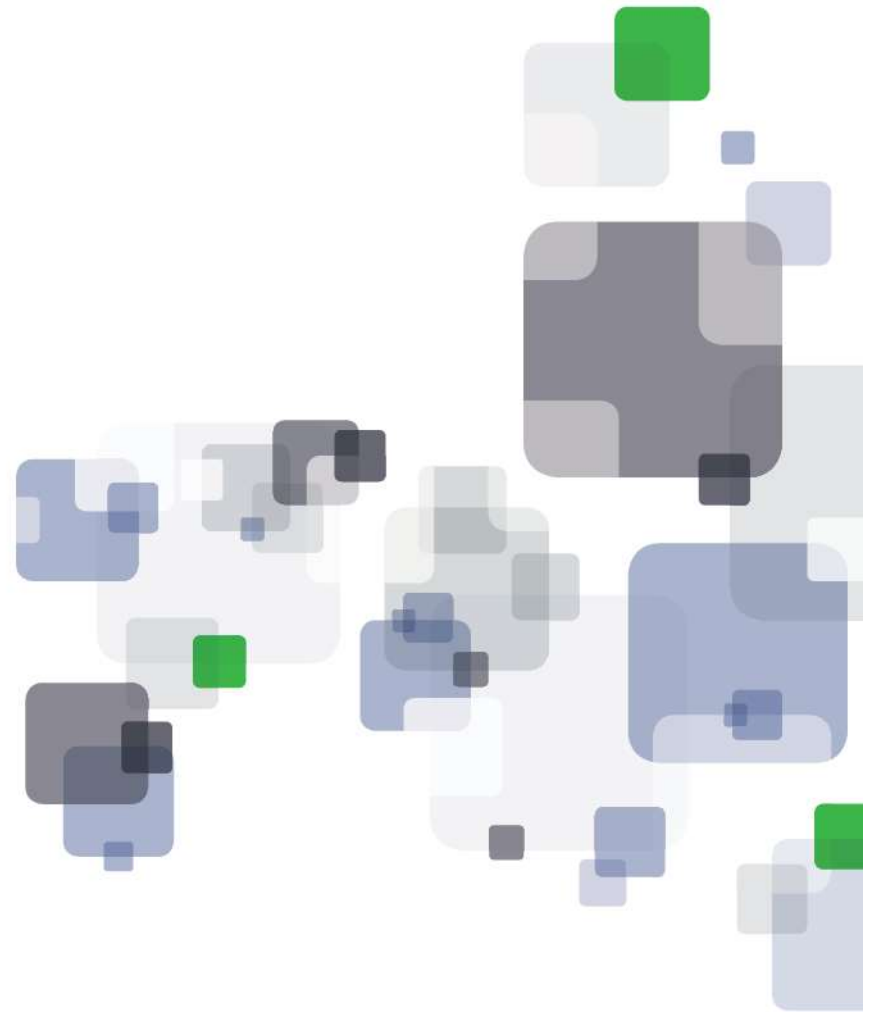




SHAW & PARTNERS EMERGING LEADERS CONFERENCE

31 May 2017

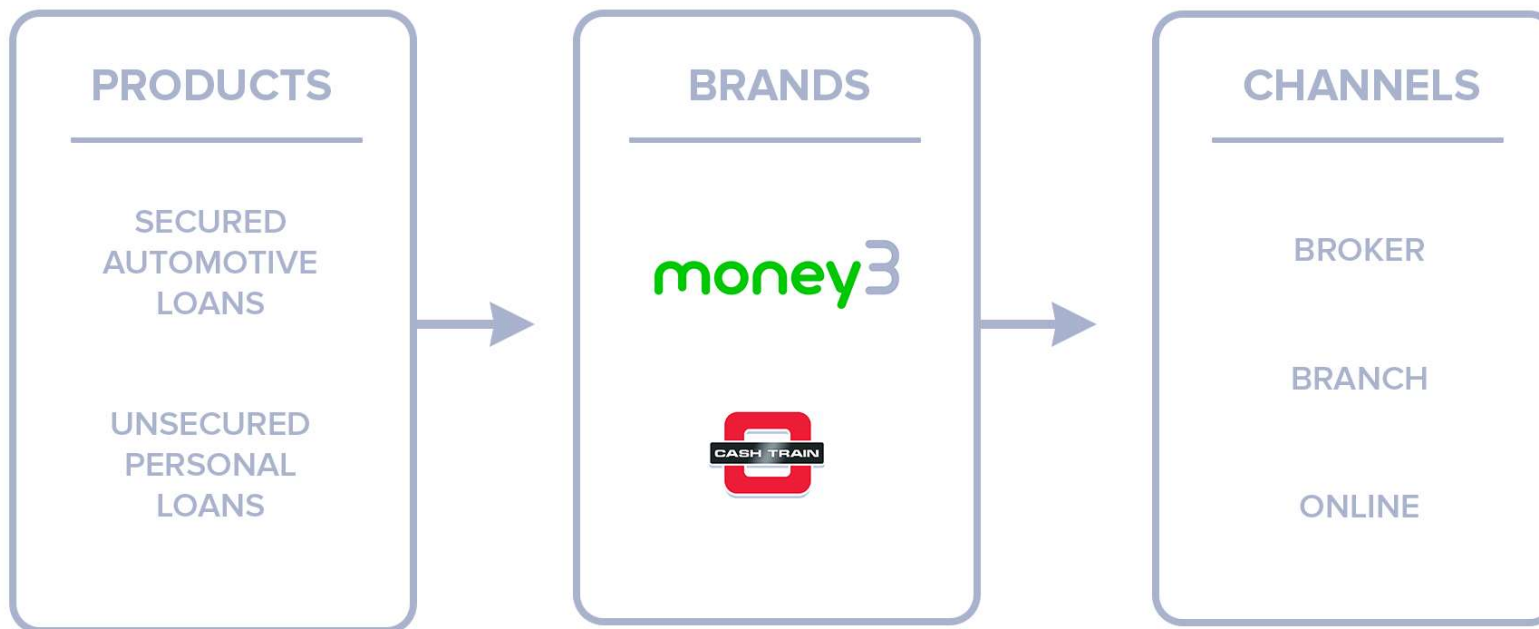
Scott Baldwin
Managing Director



About Money3



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



Overview of Money3



Key Highlights

- Established in November 2005 through the roll-up of Money3 and Money Plus branded businesses, listed on ASX in October 2006
- National credit provider specialising in lending to customers who are unable to access credit from traditional lenders
- Operates in a highly regulated industry and has voluntarily introduced a lending charter beyond legislative requirements for responsible lending
- Extremely well positioned due to strong relationships with a broad network of brokers, physical branches, well capitalised business and has established systems to consistently achieve regulatory compliance
- Listed on ASX (MNY) with a market cap of ~\$233m*
- Strong financial metrics: FY16 NPAT of \$20.1m (FY17 NPAT guidance of \$27.5m)

* AS AT 16 MAY 2017

H1 FY17 Financial Performance

money3

	H1 FY17 \$m	H1 FY16 \$m	Mvt %
Revenue	51.7	47.4	9.1%
Expenses	28.3	30.3	-6.5%
EBITDA	23.3	17.1	36.8%
<i>EBITDA as % of revenue</i>	<i>45.2%</i>	<i>36.0%</i>	
NPAT	13.7	10.0	37.7%
<i>NPAT as % of revenue</i>	<i>26.6%</i>	<i>21.0%</i>	
EPS (Basic) cents per share	8.96 cps	7.60 cps	17.9%

Secured automotive
loan revenue of
\$27.1m, increase of

25.5%

(H1 FY16: \$21.6 million)

Net profit after tax
of \$13.7 million,
increase of

37.7%

(H1 FY16: \$10.0 million)

EBITDA margin
improved to

45.2%

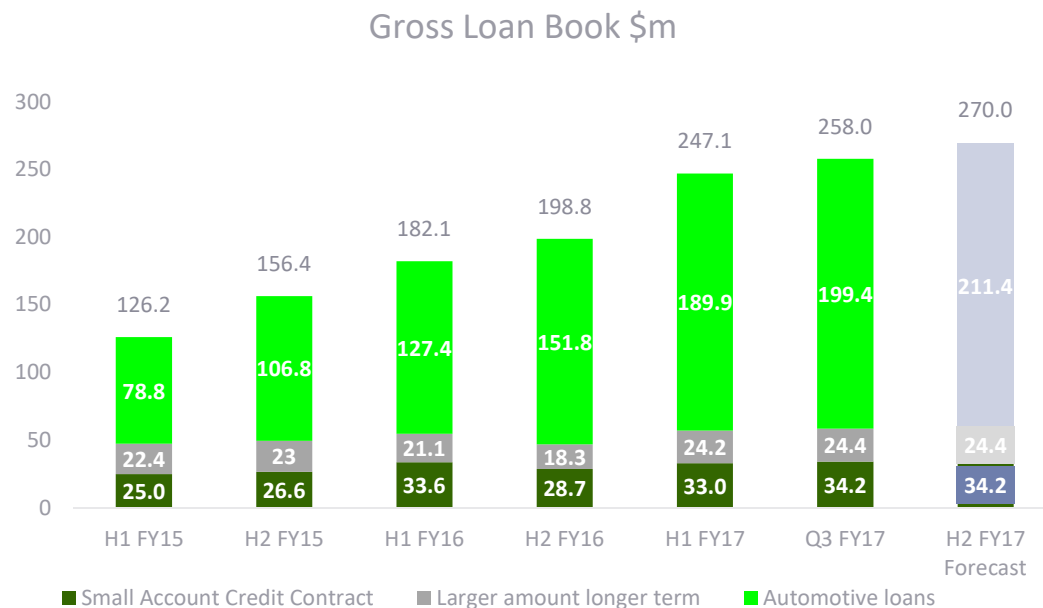
(H1 FY16: 36.0%)

H1 FY17 Key Highlights



- Record half year revenue of \$51.7m and profit of \$13.7m
- Gross loan book increased to \$247m up from \$199m
- EBITDA Margin improvement from 36.0% to 45.2%
- Reduction in bad debts as a percentage of loan book from 3.5% in H1 2016 to 2.5% H1 2017
- Reduction in expenses
- Completed Online lending platform integration into Money3 platform
- Strengthened executive team with the appointment of Brett Coventry CFO & Rob Camilleri CIO
- Paid a dividend of 2.5 cents and a dividend reinvestment program with a 5% discount

H2 FY17 – Continued Growth in Auto Lending



- Continued demand for secured automotive loans in Q3 has driven an increase in the gross loan book by \$10.9m
- Secured loans now represents 77.3% of the gross loan book
- Larger amount longer term unsecured loans represent 9.5% of the loan book
- Small Amount Credit Contract (SACC) represent 13.2% of the total loan book, down from 18.5% at H1 2015, while there are seasonal fluctuations, it is expected the SACC loan book will continue to decline
- Expected cash balances \$15-20m at 30 June 2017 and anticipated gross loan book of \$270m

Outlook



- Money3 estimates its target market in Australia for automotive loans is approximately 700,000 loans per annum with Money3's current run rate of approximately 14,000 for the financial year, representing approximately 2% of the opportunity
- Significant scope to grow market share of the second hand automotive finance market
- Money3 continues to experience strong growth and demand for its loan products
- Full year results will continue to benefit from expense control and improving margins
- Money3 has increased its existing funding facility to \$50m, this will continue to support the strong growth of the secured automotive loans business
- Money3 is well placed with existing funding to grow into the future
- Full year guidance of \$27.5m NPAT

Disclaimer



- The content of this presentation has been prepared by Money3 Corporation Limited (the Company) for general information purposes only. Any recommendations given are general and do not take into account your personal circumstances and therefore are not to be taken as a recommendation or advice to you. You should decide whether to contact your financial adviser so a full and complete analysis can be made in respect to your personal situation.
- Whilst all care has been taken compiling this presentation neither the Company nor any of its related parties, employees or directors give any warranty with respect to the information provided or accept any liability to any person who relies on it.

Money3 Corporation Limited



Enquiries to:

Scott Baldwin
Managing Director
e. S.Baldwin@money3.com.au

Head Office

Level 1 / 40 Graduate Road,
Bundoora, VIC 3083
p. 03 9093 8255