

27 August 2018

ASX Release

### **MONEY3 DELIVERS 10.1% INCREASE IN NPAT FOR FY2018**

Money3 Corporation Limited (ASX: MNY) is pleased to announce its full year results for the year ended 30 June 2018, confirming record Net Profit after Tax (“NPAT”) of **\$32.0m**, an increase of 10.1% over the prior corresponding period.

A summary of the results are as follows:

- 31.4% increase in Broker Division Revenue to \$73.0m,
- 11.2% increase in Group Revenue to \$121.9m,
- 11.9% increase in Group EBITDA to \$56.6m,
- 10.1% increase in Group NPAT to \$32m,
- 12.8% increase in Gross Loans Receivable to \$308.1m.

Gross secured automotive loan receivables grew 16.6% to \$248.2m, now representing 80.6% (FY17: 78.0%) of total gross loan receivables. Money3 continues to focus on growing its share of the secured automotive loan market and with ample funding available in FY19 should grow its market share of used automotive loans. Larger amount longer term loans represented 10.3% of the total gross loan receivables (FY17: 9.0%) and Small Amount Credit Contracts represented 9.1% of total gross loan receivables (FY17: 13.0%).

The Board of Money3 has declared a final, fully franked dividend of **5.0 cents per share**, taking the full year dividend to 9.5 cents per share, representing 68.1% growth from the prior year. The full year dividend equates to 50.0% of NPAT. The Board has considered the need to balance shareholder returns in the form of dividends versus capital growth through reinvestment of profit into the loan book, and as a result advises it will maintain the dividend payout ratio guidance of 30-50% of underlying NPAT.

Commenting on the result, Money3 Managing Director, Mr Baldwin, said: “The growth in secured automotive receivables was a pleasing result given available funding. With \$96m of funding headroom available to the business and strong application growth we anticipate good growth in secured loan receivables again this year.”

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For further information please contact:

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#### **ABOUT MONEY3 CORPORATION LIMITED (ASX: MNY)**

Money3 is a finance company with a focus on great customer service for people who traditional credit providers ignore. Devoted to leading the transformation of the consumer lending industry in Australia, Money3 is a responsible lender that is dedicated to assisting Australians who are financially excluded. Money3 provides short term loans and secured finance options up to 60 months.