

27 October 2025

ASX Announcement

1Q26 Trading Update¹

Strong originations, revenue growth and improved credit metrics

MONEYME is pleased to provide its first quarter trading results for the period ending 30 September 2025.

Trading Highlights

MONEYME delivered another strong quarter in 1Q26, with increased originations, a larger loan book, and a well-balanced mix of secured and unsecured assets. Revenue, credit performance and risk-adjusted returns continued on a strong trajectory.

Strong originations and loan book growth

- **Loan book**²: \$1.65bn for 1Q26 (\$1.31bn, 1Q25; \$1.56bn, 4Q25), up 26% on the pcip.
- **Loan originations**³: \$261m for 1Q26 (\$221m, 1Q25; \$235m, 4Q25), up 18% on the pcip.

Revenue growth and strong credit performance

- **Gross revenue**: \$58m for 1Q26 (~\$50m, 1Q25; \$55m, 4Q25), up 15% on the pcip, reflecting strong returns from a larger loan book.
- **Net interest margin (NIM)**⁴: 7.0% for 1Q26 (7.5%, FY25 average), reflecting higher credit quality and a higher mix of secured assets (62% of the loan book).
- **Risk-adjusted NIM (RNIM), including corporate interest**⁵: 1.9% for 1Q26 (1.5%, FY25 average), reflecting lower cost of funds and effective pricing from a higher quality loan book.
- **Net credit losses**⁶: 3.1% for 1Q26 (3.8%, 1Q25; 3.4%, 4Q25), a 0.7% improvement on the pcip.
- **90+ Arrears**: 1.0% for 1Q26 (1.3%, 1Q25; 1.1%, 4Q25), a 0.3% improvement on the pcip.
- **Average credit score**⁷: 796 for 1Q26 (774, 1Q25; 790, 4Q25), up 3% on the pcip.
- **Ratio of secured assets**: 62% for 1Q26 (58%, 1Q25; 62%, 4Q25), a 4% increase on the pcip.

Product and technology developments

- **Autopay for private car sales**: Piloted in September and launched in October, expanding MONEYME's secured car loan offering beyond dealerships to the private sales market, which accounts for more than half of used car sales in Australia.
- **Enhanced risk-based pricing models**: Driving more sophisticated risk-adjusted pricing for Autopay and personal loans to increase originations and maximise yields.
- **Increased AI deployment**: Introduced AI-powered email routing and automation of operational workflows, delivering faster and higher-quality customer service.
- **Website optimisation**: Migrated to a new content management system (CMS), enhancing website speed, reliability, user experience and customer conversion.
- **Increased maximum loan amount**: MONEYME has expanded the personal loan offer from \$50,000 to \$70,000 to service the demand for higher loan amounts.
- **Revamped credit card offering**: Ongoing development, expected to launch in FY26.

¹ 1Q26 figures in this update are preliminary unaudited management results.

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

³ Loan originations reflect the net amount financed in the period, being sum of principal funded and upfront fees.

⁴ NIM reflects gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised).

⁵ RNIM reflects NIM less net losses less corporate interest costs, as a % of average loan portfolio (annualised).

⁶ Net credit losses reflect principal write offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average principal receivables (annualised).

⁷ Average credit score presented refers to the weighted average Equifax credit score.

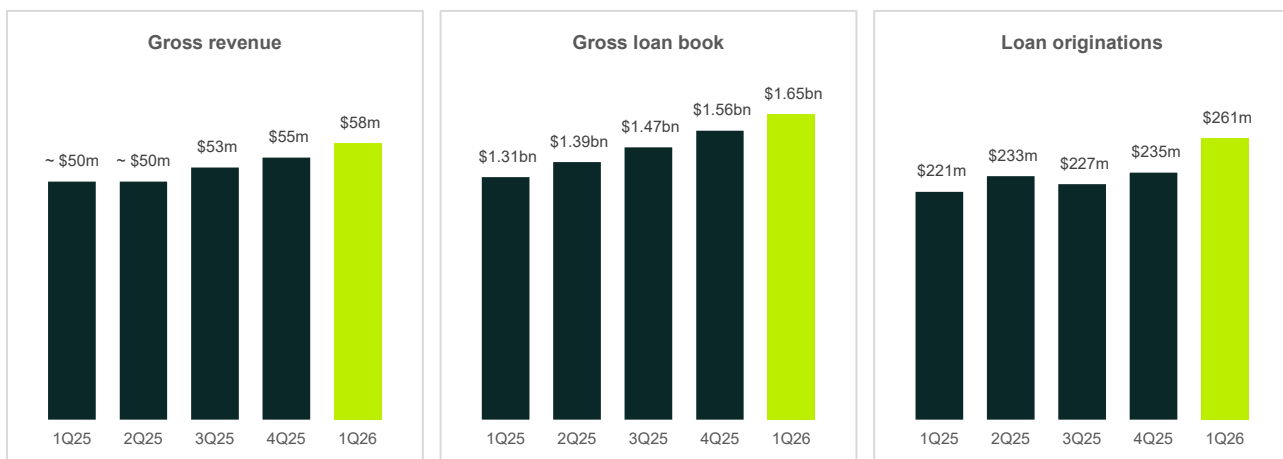
Clayton Howes, MONEYME's Managing Director and CEO said:

"MONEYME had a strong first quarter, progressing our strategic priorities and gaining momentum across key metrics. The loan book increased by over \$90 million in the quarter alongside strong revenue from high-quality, predominantly secured assets. We continue to invest in growth and our normalised NPAT is significantly improving with scale. Our risk-adjusted net interest margin continues to trend upward, supported by improvements in our cost of funds and a further reduction in credit losses.

We are increasing our brand presence and expanding the reach of our products with the launch of Autopay into the private sales market and an enhanced personal loan offering targeting high value segments. Our development and deployment of AI is driving increased operating efficiency and better customer experiences as we prepare to reignite credit card growth with a new product in the second half.

We have a robust capital position and ample liquidity to deliver on our long-term growth ambitions, and we are excited about the trajectory we are on."

Strong originations drive loan book expansion and revenue growth



MONEYME's loan book increased by 26% on the pcip to \$1.65bn, with \$261m in loan originations for 1Q26, up 18% on the pcip. Gross revenue increased to \$58m for 1Q26, up 15% on the pcip, reflecting the growth in the loan book. Our strategy to achieve sustainable returns, balancing product mix and credit quality, has delivered lower credit losses, a reduction in cost of funds, and an increasing risk-adjusted net interest margin (RNIM).

MONEYME continues to achieve lower funding margins from improved terms on our warehouses, benefitting net interest margins going forward. A Fitch ratings upgrade on five classes of notes from the MME 2024-1 APY Trust reflects the outperformance of assets and the positive outlook for continued outperformance.

Higher quality loan book delivers lower credit losses



The average credit score of the loan book increased to 796 for 1Q26, up 3% on the pcp. The ratio of secured assets was 62% for 1Q26, up 4% on the pcp and consistent with the prior quarter.

With the higher credit quality and secured loan asset mix continuing to deliver strong results, net credit losses improved to 3.1% for 1Q26, significantly down on prior periods.

Products and technology enhancements drive higher-quality growth

MONEYME delivered several technology and product updates in 1Q26 to support higher-quality growth across the product portfolio. Risk-based pricing models were enhanced for Autopay and personal loans to improve yields and drive an uplift in originations, and the maximum loan amount for unsecured personal loans was increased to \$70,000.

MONEYME has launched Autopay into the private car sales market, which accounts for more than half of all used car transactions in Australia. The extension into private sales was piloted in September and progressed into an official launch in mid-October.

MONEYME preparations with Mastercard and Episode Six advanced in line with a scheduled credit card launch in the second half of FY26.

Further AI development to drive efficiency and strengthen data integrity

MONEYME continues to invest in AI across the business, deploying specialised AI agents and multi-agent systems to enhance operational workflows and business decisioning.

In 1Q26, an AI-powered decisioning layer was introduced to intelligently route customer emails based on content and context, streamlining workflows and improving response accuracy across teams. AI agents were also deployed to monitor data pipelines in real time to strengthen data integrity and governance.

Strategy & outlook

MONEYME is on track to deliver its medium-term outlook, with continued growth and improving profitability in line with enhanced credit performance and risk-adjusted margins. This will be further supported by the roll out of new products and expanded distribution channels.

MONEYME's five strategic priorities remain:

1. Extending MONEYME's technology advantage through artificial intelligence and automation.
2. Maintaining focus on secured and high credit quality lending, while balancing the asset mix over the medium to long term through growth in personal loans and credit cards.
3. Optimising funding costs by leveraging ABS market efficiencies and scaling funding programs.
4. Expanding the product set with new credit card offers and expanded offering for Autopay.
5. Modelling strong ESG practices, resonating with socially conscious customers and investors.

Authorised by the Disclosure Committee.

Historical performance measures¹

MONEYME Quarterly Performance	1Q25	2Q25	3Q25	4Q25	1Q26¹
Returns					
Gross revenue	~\$50m	~\$50m	\$53m	\$55m	\$58m
Book profile					
Gross loan book ²	\$1.31bn	\$1.39bn	\$1.47bn	\$1.56bn	\$1.65bn
Loan originations ³	\$221m	\$233m	\$227m	\$235m	\$261m
Secured assets in book	58%	60%	61%	62%	62%
Credit profile					
Average credit score ⁷	774	778	784	790	796
Net credit losses ⁶	3.8%	3.7%	3.7%	3.4%	3.1%
Funding and liquidity					
Undrawn facility limits ⁸	\$318m	\$792m	\$710m	\$562m	\$587m

MONEYME Half-Yearly Performance	2H23	1H24	2H24	1H25	2H25
Returns					
Net profit / (loss) after tax	\$3m	\$6m	\$17m	(\$39m)	(\$28m)
Gross revenue	\$118m	\$108m	\$107m	\$100m	\$108m
Net interest margin ⁴	12%	10%	10%	8%	8%
Office operating cost to income ratio	20%	23%	22%	26%	24%
Book profile					
Gross loan book ²	\$1.15bn	\$1.15bn	\$1.22bn	\$1.39bn	\$1.56bn
Loan originations ³	\$229m	\$285m	\$308m	\$454m	\$462m
Secured assets in book	44%	48%	55%	60%	62%
Credit profile					
Average credit score ⁷	727	741	763	778	790
Net credit losses ⁶	5.8%	4.6%	4.5%	3.7%	3.4%
Provisioning to loan receivables	6.6%	5.8%	4.7%	4.3%	4.1%
Funding and liquidity					
Unrestricted cash	\$16m	\$15m	\$20m	\$26m	\$17m
Net assets	\$166m	\$173m	\$190m	\$151m	\$123m

MONEYME Yearly Performance	FY21	FY22	FY23	FY24	FY25
Returns					
Net profit / (loss) after tax	(\$8m)	(\$50m)	\$12m	\$23m	(\$67m)
Gross revenue	\$58m	\$143m	\$239m	\$214m	\$208m
Net interest margin ⁴	20%	12%	12%	10%	8%
Office operating cost to income ratio	46%	40%	22%	22%	25%
Book profile					
Gross loan book ²	\$333m	\$1.35bn	\$1.15bn	\$1.22bn	\$1.56bn
Loan originations ³	\$386m	\$1.1bn	\$475m	\$593m	\$915m
Secured assets in book	2%	38%	44%	55%	62%
Credit profile					
Average credit score ⁷	650	704	727	763	790
Net credit losses ⁶	5.0%	3.7%	5.8%	4.5%	3.4%
Provisioning to loan receivables	7.9%	6.1%	6.6%	4.7%	4.1%
Funding and liquidity					
Unrestricted cash	\$10m	\$14m	\$16m	\$20m	\$17m
Net assets	\$40m	\$91m	\$166m	\$190m	\$123m

⁸ Use of this funding is dependent upon MONEYME's ability to co-invest in the securitisation junior notes.

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 or contact investors@moneyyme.com.au
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