

30 August 2021

# ASX Announcement

## FY21 Full Year Results

### MONEYME REPORTS RECORD GROWTH AND RETURNS

MoneyMe Limited (ASX: MME) ("MoneyMe" or "Group") is pleased to announce its financial results to 30 June 2021.

#### FY21 Key Highlights

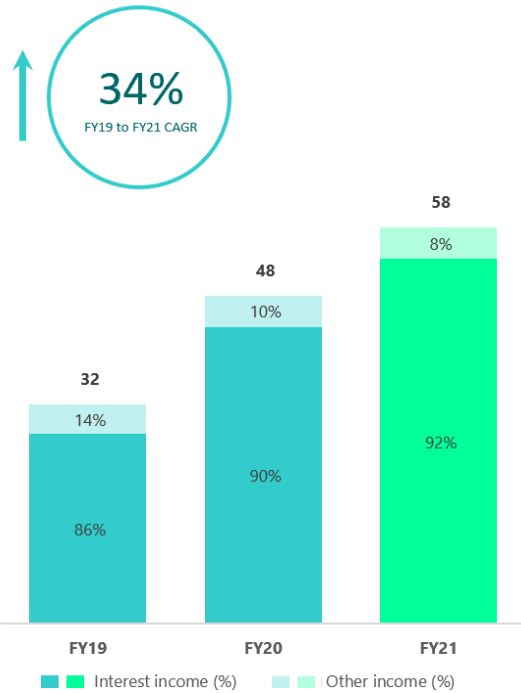
- **Record originations of \$384m, up 115% year on year**
- **Record customer receivables of \$333m, up 149% year on year**
- **Record revenue of \$58m, up 21% year on year**
- **Record future contracted cash interest of \$98m, up 240% year on year**
- **Major bank warehouse established lowered funding costs by 55% year on year**
- **Digital platform driven scale lowered core operating cost to 10%**
- **Delivered stronger credit performance at 5% charge-offs, 25% lower year on year**
- **Cash NPAT of \$12m, up 16% year on year**
- **Launched 2 big sector products, MoneyMe+ and Autopay**

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

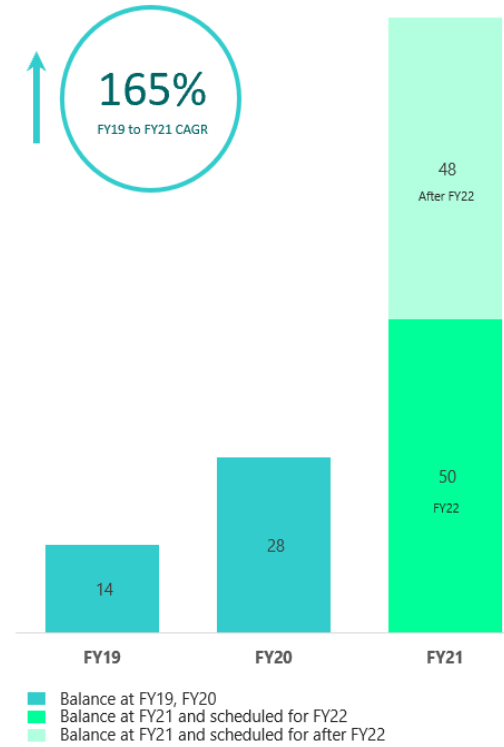
"We had an outstanding year. The growth execution in the business has been extraordinary and the team delivered - a bigger business, a suite of breakthrough products opening new categories, exceptional customer experiences, big new funding structures and market beating results. Our Horizon technology platform was unrivalled and effortlessly kept up with the demands of our rapid growth. We more than doubled our customer receivables and delivered 3x the future contracted cash interest that sets FY22 up for another successful year."

## Key Metric Performance

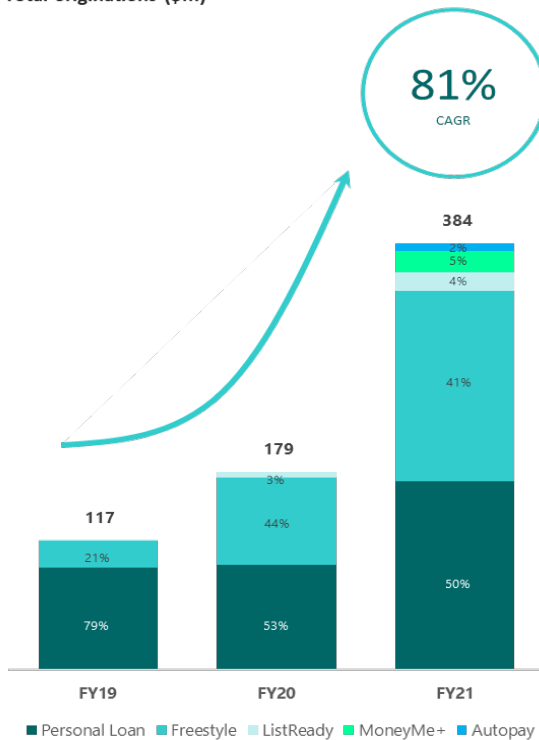
Total revenue (\$m)



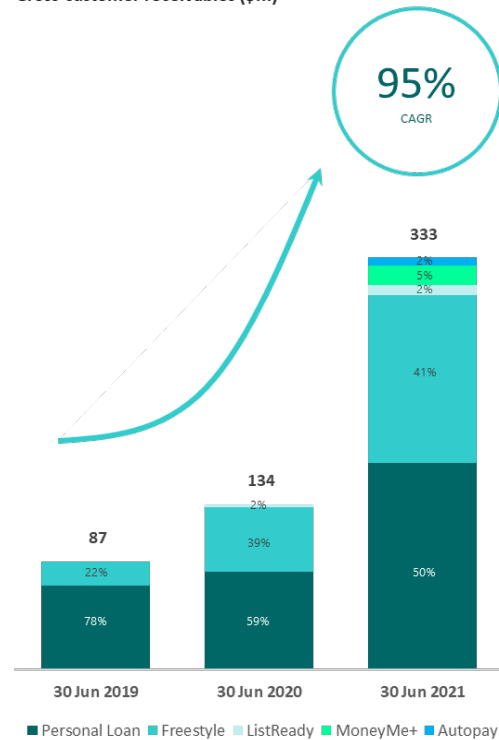
Future contracted cash interest (\$m)



Total originations (\$m)



Gross customer receivables (\$m)



## **FY21 Other Highlights**

- MoneyMe+ launched to retailers who offer their customers payment terms at point of sale. It's innovation in a market that is mostly still left to the traditional non-banks to service.
- Autopay launched, drive away finance in under 60 minutes to dealerships and brokers in Q4. It has already become our fastest growth product and our 1st asset secured finance.
- Further diversified the receivables base through the expansion of B2B2C channels which now represent almost 10% of originations volume.
- Delivered amazing experiences to our customers, more than 80% of customer calls to us were answered within 10 seconds. Customers rated us with a Net Promoter Score of 78 and the average Google reviews are 4.8 out of 5 stars.
- Increased loan value to higher credit customers, increasing the average customer Equifax profile to 650.
- Significantly increased the lifetime value on the portfolio by increasing both the average receivable value and remaining receivable term on the book by 65% and 72% respectively.
- Improved loan book credit quality with 7.9% provisions, 18% lower year on year.
- Increased cost efficiency by 33%, lowering operating expenses to receivables ratio to 29%.
- Strengthened ESG focus with the appointment of a dedicated ESG officer and inclusion of the Group's inaugural sustainability statement in the annual report.

## **Further Information**

The Group's financial report is audited by Deloitte. Please refer to the Group's FY21 Investor Presentation and 2021 Annual Report for further information.

Authorised on behalf of the MoneyMe Board and Disclosure Committee by:

Clayton Howes  
Managing Director & CEO

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### **About MoneyMe**

MoneyMe is a leader in innovation with its own technology (Horizon Technology Platform) and AI to deliver highly automated innovative credit products and customer experiences.

MoneyMe originates through a diversified mix of credit products and distribution channels to create significant scale and long-term customer advantages. Our automotive finance, personal loans, revolving line of credit and at point-of-sale instalment products are for credit approved customers who are seeking simplicity, fair pricing and flexibility.

MoneyMe's technology platform enables applications to be completed and checked within minutes, security to be established, funds to be disbursed, or credit limits to be available, to the customer shortly after approval.

MoneyMe is an ASX-listed, licensed and regulated credit provider operating in Australia.