

PROFIT GUIDANCE FOR FINANCIAL YEAR 2022 AND Q1 UPDATE

money3

ASX RELEASE
17TH NOVEMBER 2021

Money3 Corporation Ltd (ASX: MNY, "Money3" or "the Group") is pleased to provide profit guidance for FY22 of **\$50.0 million Net Profit After Tax**, an increase of 27.7% on FY21.

Q1 FY22 Financial Highlights:

- 34.9% increase in revenue to \$45.5 million over prior corresponding period,
- 57.8% increase in new loan originations to \$106.5 million over prior corresponding period,
- 6.1% increase in gross loan book from June 30 to \$637.5 million,
- Approximately \$140 million of available funding headroom.

Money3's Chairman, Mr. Stuart Robertson, said: "The Group has navigated the COVID-19 pandemic well. Despite lockdowns in Australia and New Zealand in Q1 FY22, the Group achieved 58% growth in new lending over pcq."

"The Group is experiencing an increase in lending momentum in the lead up to Christmas, positioning the Group well to achieve a forecasted Loan Book of approx. \$800 million at the close of FY22. Cash collections across the Group have also been strong during Q1 FY22, further strengthening the quality of the receivables."

"Our New Zealand operations continue to perform strongly delivering on our geographic expansion strategy, and our recently acquired Automotive Finance Services (AFS) business is providing significant growth for the Group by expanding our core customer segment along the credit curve into the near prime market. "

Authorised for release by the Board of Money3 Corporation Limited.

-ENDS-

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ABOUT MONEY3 CORPORATION LIMITED (ASX: MNY)

Money3 is a market leading Consumer and Commercial finance company with over 20 years' experience in Australia and New Zealand, having funded over \$2.0 billion of vehicles and personal loans. Dominating the used-vehicle finance market, in 2021 the group expanded its product offering into new and commercial vehicle lending, a total market opportunity exceeding \$40 billion across both countries. Delivering a unique customer experience from loan application to the final loan payment the group leverages technology to provide a seamless process from a broker, online or directly from MNY.