

SHAW & PARTNERS INVESTOR PRESENTATION



ASX RELEASE
December 1, 2021

Money3 Corporation Limited (ASX: MNY) is pleased to provide an investor presentation being delivered to Shaw & Partners today.

Approved for release by the Chairman.

-ENDS-

For further information please contact:

Managing Director
Mr Scott Baldwin
+61 3 9093 8255
s.baldwin@money3.com.au

Chief Financial Officer
Siva Subramani
+61 3 9093 8246
s.subramani@money3.com.au

Investor Relations
Simon Hinsley
+61 401 809 653
simon@nwrcommunications.com.au

ABOUT MONEY3 CORPORATION LIMITED (ASX: MNY)

MNY is a market leading Consumer and Commercial finance company with over 20 years' experience in Australia and New Zealand, having funded over \$1.5 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. The group is well on its way to originating \$0.5 billion of new loans a year. 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.

ersonal use only

Shaw and Partners Investor Presentation

money3

AFS AUTOMOTIVE
FINANCIAL
SERVICES

Go Car Finance
Goes way further

Money3 Group – Our Business units

money3

Consumer loans – Australia

money3

AFS AUTOMOTIVE
FINANCIAL
SERVICES

Consumer & Commercial loans
Australia

Go Car Finance
Goes way further

Consumer loans – New Zealand

Highlights - Q1 FY22

Revenue

increased

34.9%

to \$45.5m
on pcp



New loan originations

(cash advanced)

57.8%

increase to
\$106.5m on pcp



Cash collected

increased

28.2%

to \$109.0m
on pcp



16% increase in Money3 business unit
application inflow over pcp

72.9% increase in Q1 New Lending
in Australian Operations (over pcp)

Q1 Gross Loan book

Increased to

\$637.5m*

6.1% since Jun-21,
45.1% growth
over pcp



EBITDA

increased

24.3%

to \$24.0m
over pcp



Leverage

(on net loan book)

58.6%

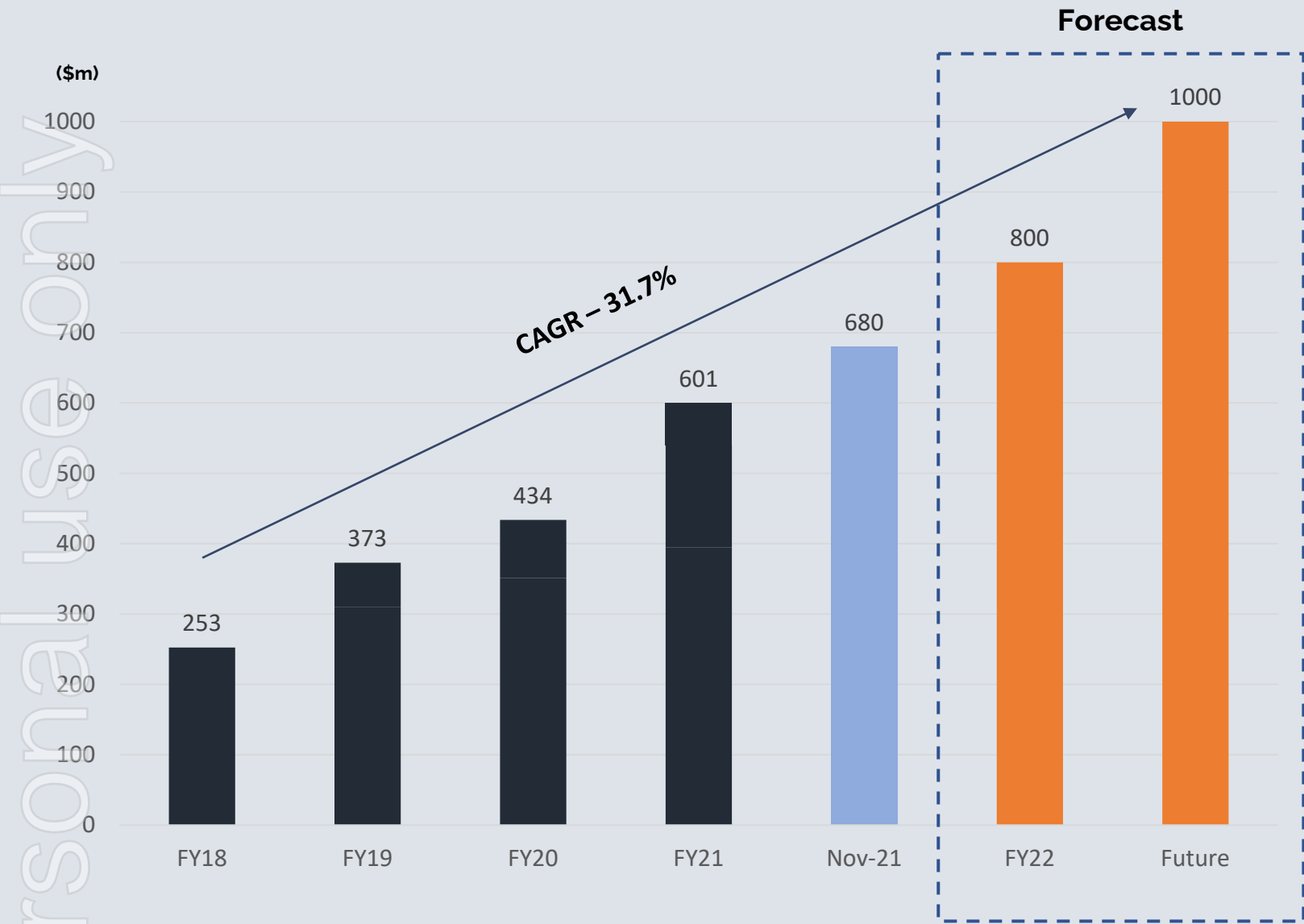
in Q1 compared
to 50.3% in Jun-21



14.6% increase in Q1 Gross Loan
Book in the newly acquired AFS
business

Loan book growing significantly
post Q1 lockdowns to \$669.4m
(as of 18 November 2021)

Strong loan book growth

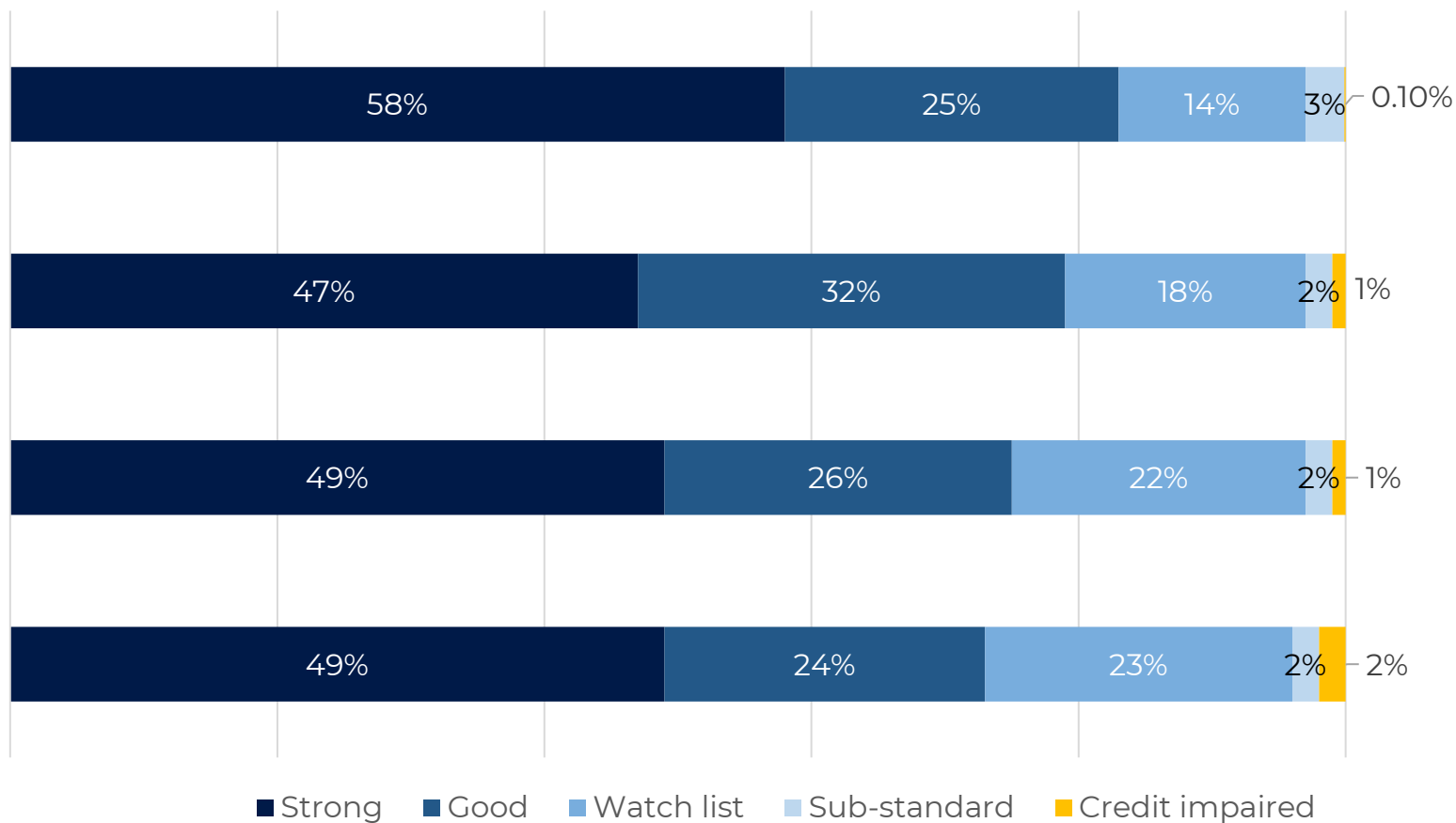


Significant increase in demand post easing of pandemic restrictions in Australia driving loan book growth

Momentum building in commercial lending hitting record number of new loans in November 2021

Credit Quality - Improving year on year

Improving Credit quality



Also refer to note 19(b)(i) in the FY21 Annual Report

Credit criteria improvement driving increased credit quality

Proportion of overdue receivables reducing - improving portfolio credit quality

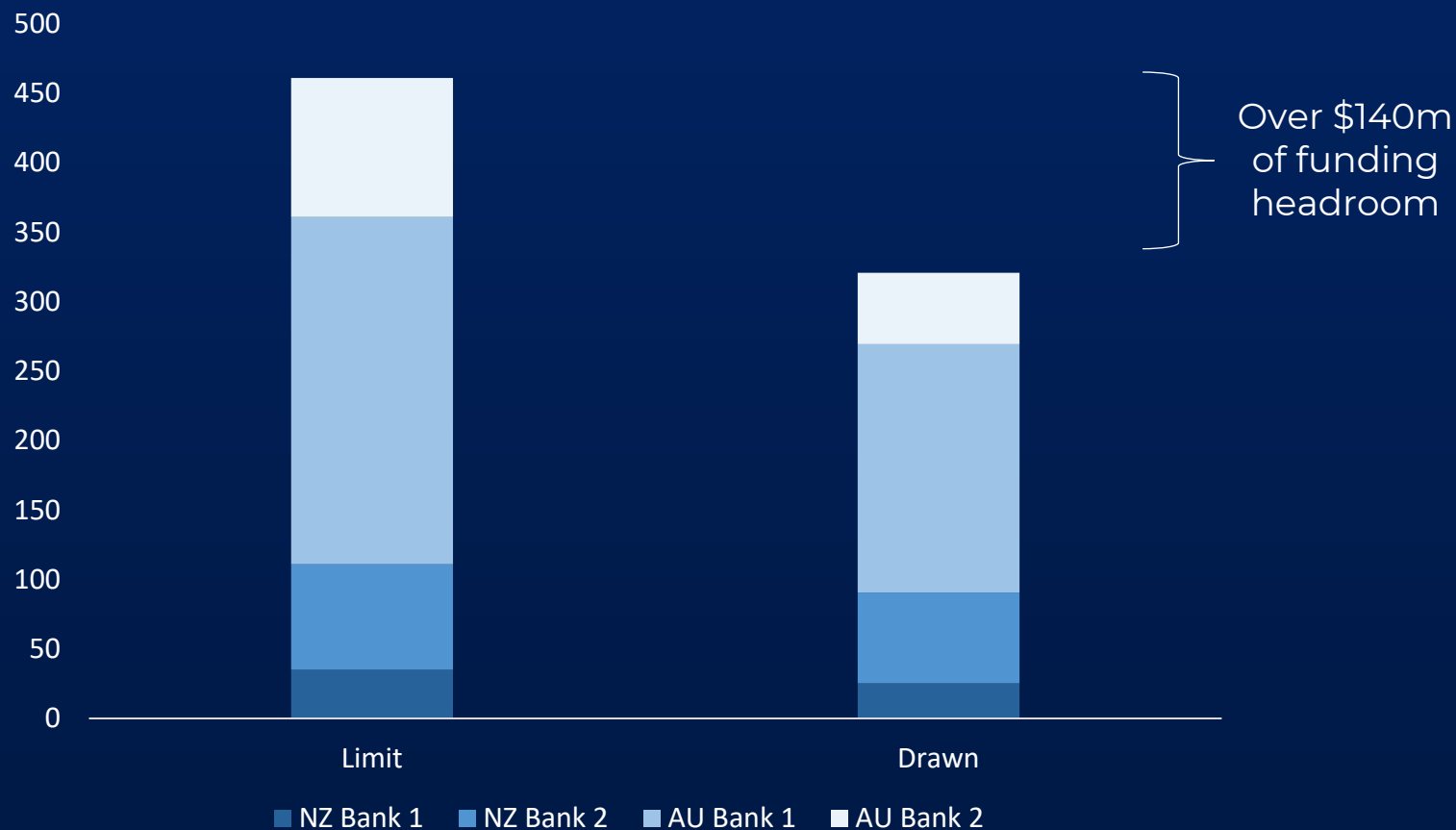
One-off economic provision in FY20 is released throughout FY22 with new originations

Provision falling from 8.0% to 6.0% since FY20

Diversified funding base (as of release date)

Multiple Banks supporting the Group's profitable growth

Debt facility vs Headroom



~\$680m in Gross Loan Book

(as of release date)

\$461m in debt facilities from multiple banks

Existing facilities support loan book growth beyond \$850m

The future



Technology

- Members Area - for existing customers, simplifying the process of buying their next vehicle
- Transport Solution - everything a customer needs to manage the maintenance and ownership of a vehicle via a Mobile application
- Driving productivity by amalgamating processes across Business units



Capital Structure

- Incremental expansion of debt funding to support \$1B loan book
- Improving cost of debt funding
- Increasing leverage improving Return on Equity



Commercial Vehicle Loans

- Leveraging distribution channels by providing commercial loans for small businesses wanting a vehicle to support their business
- Expanding the Groups addressable market



Personal Loans

- Leveraging the groups significant database for the provision of personal loans



Acquisitions

- Seeking businesses that provide product or distribution expansion to the Group

FY22 - Outlook

Market outlook

- Significant post lockdown demand
- Used vehicle supply and pricing stabilising across markets
- Strong demand as banks retreat from the sector

Financial outlook

- Forecast Net Profit After Tax AU\$50.0 million
- Forecast approximately \$800 million of Gross loan book at the end of the financial year
- Debt funding base expanding this financial year

Disclaimer

The content of this presentation has been prepared by Money3 Corporation Limited (the Company) for general information purposes only.

Any information included in this presentation on COVID-19's impact on future financial performance, including industry sectors, income, profit and employment types, represent estimates of management. However due to the unprecedented nature of the events, these views are inherently uncertain and Money3 takes no responsibility for the accuracy of such views.

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.