money3

Investor Presentation

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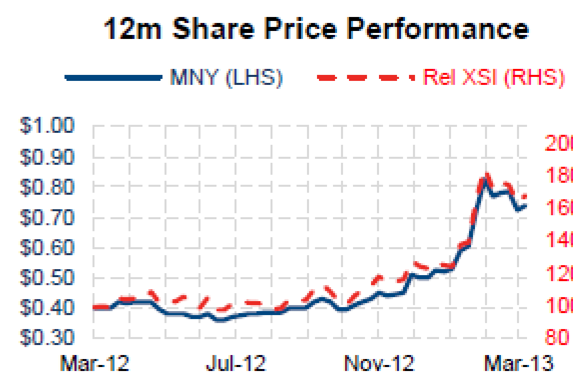


The Company

- Small listed finance company focused on servicing customers the main stream banking sector doesn’t want to deal with.

- We take the time to understand our customers and not treat everybody the same. Understanding our customers helps us provide the appropriate product.

What makes up the M3 Group?

M3 Group

Secured Lending

- Auto Finance
- Micro Motor
- Car Rental

Unsecured Lending

- Money3
- Personal Finance Co
- Web Centre

Financial Review

	1H11	1H12	1H13	% increase
Written Income	$7.9M	$7.3M	$13.6M	86.3%
Earned Income	$6.8M	$7.2M	$10.4M	44.4%
Profit Before Tax	$1.7M	$1.7M	$2.2M	29.4%
Net Profit after Tax	$1.2M	$1.2M	$1.6M	33.3%
Bad debts as % of revenue	13.38%	8.65%	10.87%	
EPS (cents)	3.90	2.46	3.04	23.5%
DPS (cents)	1.75	1.75	1.75	-

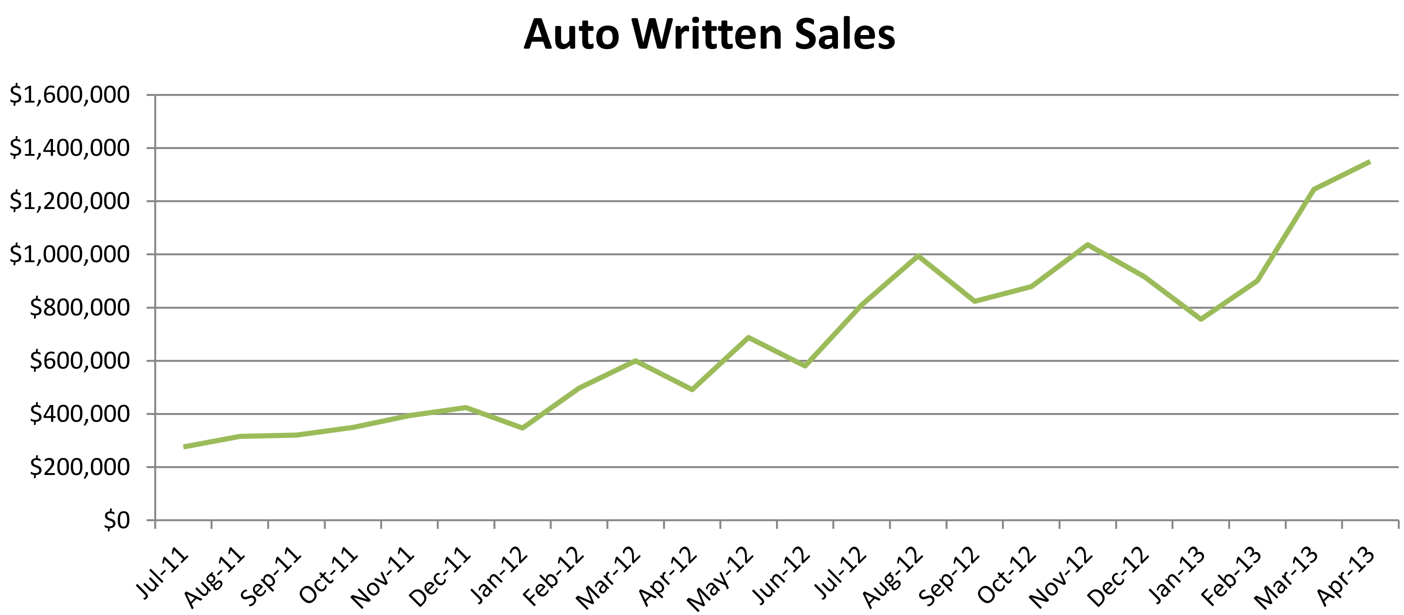
Financial Review

	1H11	1H12	1H13	% increase
Trade receivables	$11.7M	$14.5M	$24.2M	66.9%
Borrowings	$1.8M	$1.6M	$3.0M	87.5%
Net Assets	$26.0M	$30.6M	$38.8M	26.8%
No of shares	32.0M	42.2M	61.2M	45.0%
Market Cap	$15.0M	$18.1M	$30.6M	
NTA	33.24	36.12	38.18	5.7%

Market cap as at 29th April 2013 is $61M
Board ownership is 25%

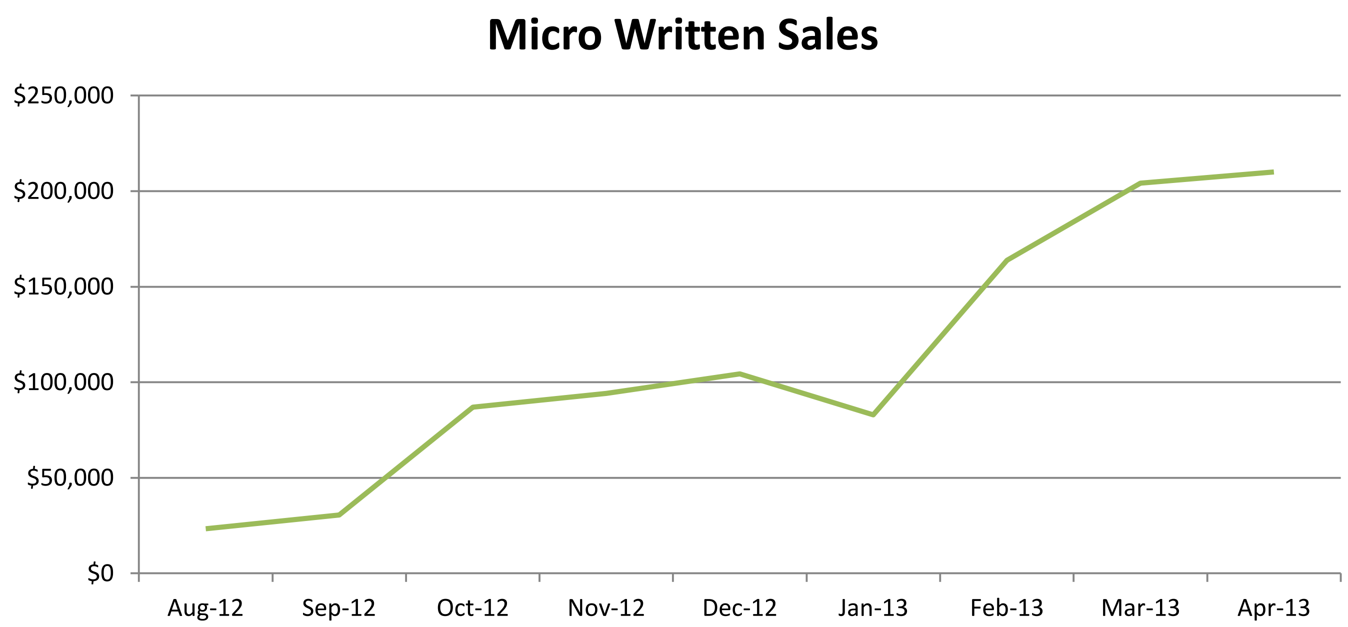
Auto Finance

- ❑ Largest and fastest growing division, written sales are 158% up on 1H12
- ❑ Provides Loans between $5,000 to $40,000
- ❑ Customers are sourced from repeat business, internet, branch and broker referrals.
- ❑ Broker referrals represent over 60% of customers
- ❑ Opportunity to grow the business will be via the following streams:
  - ❑ Expand broker base – could easily double the referrals we currently receive
  - ❑ Establish our own internal broking division focussing on the internet customers as well as repeat business from our database including car rental referrals



Micro Motor

- ❑ Established in August 2012 to service customers requiring $2k - $5k to buy a car.
- ❑ Customer are being sourced from:
    - ❑ Branches – product fits well with our branch customers
    - ❑ Web – large number of requests from customers from the internet
    - ❑ Rental conversion- large number of rental customers can convert into loans
    - ❑ Brokers are able to service customers that they have traditionally ignored

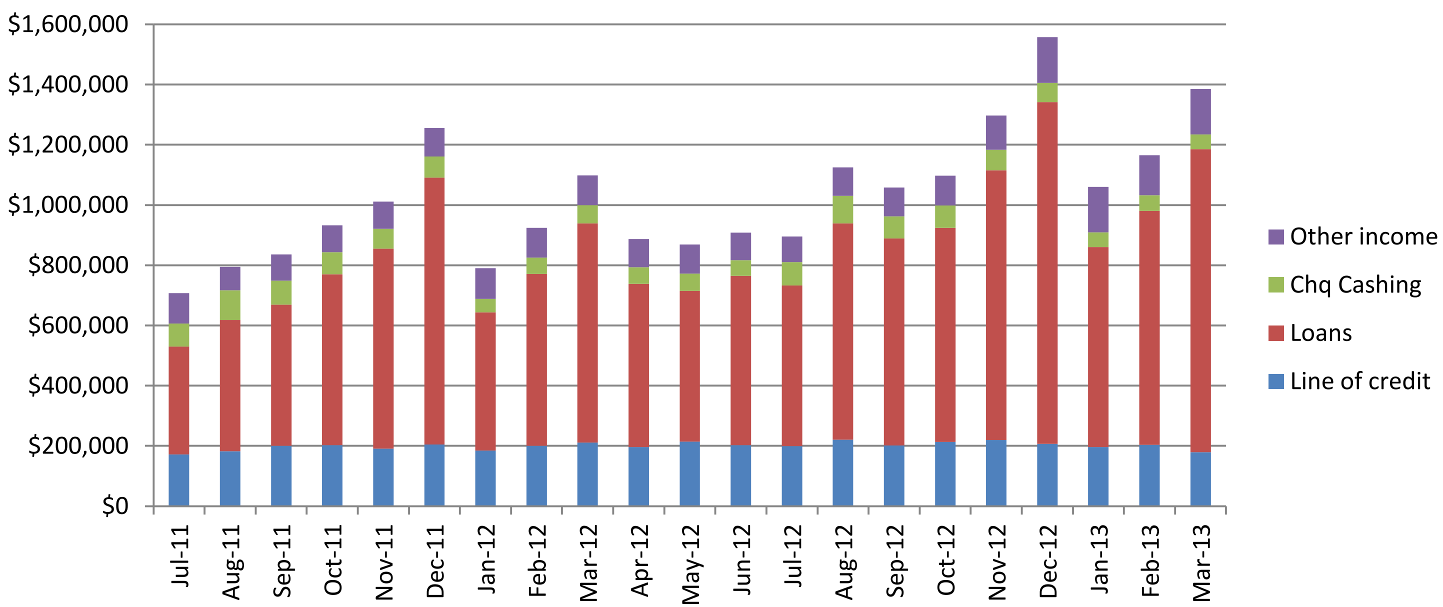


Car Rental

- Allows customers to get into a car even if they are not approved by the Auto or Micro divisions
- Approximately 280 cars on the road with 20 in stock.
- This represents an asset of $1.6m
- Customers are sourced via:
  - Internet
  - Branches
  - Brokers
- After 12 months of trialling the product we are going to relaunch the product in the new financial year.

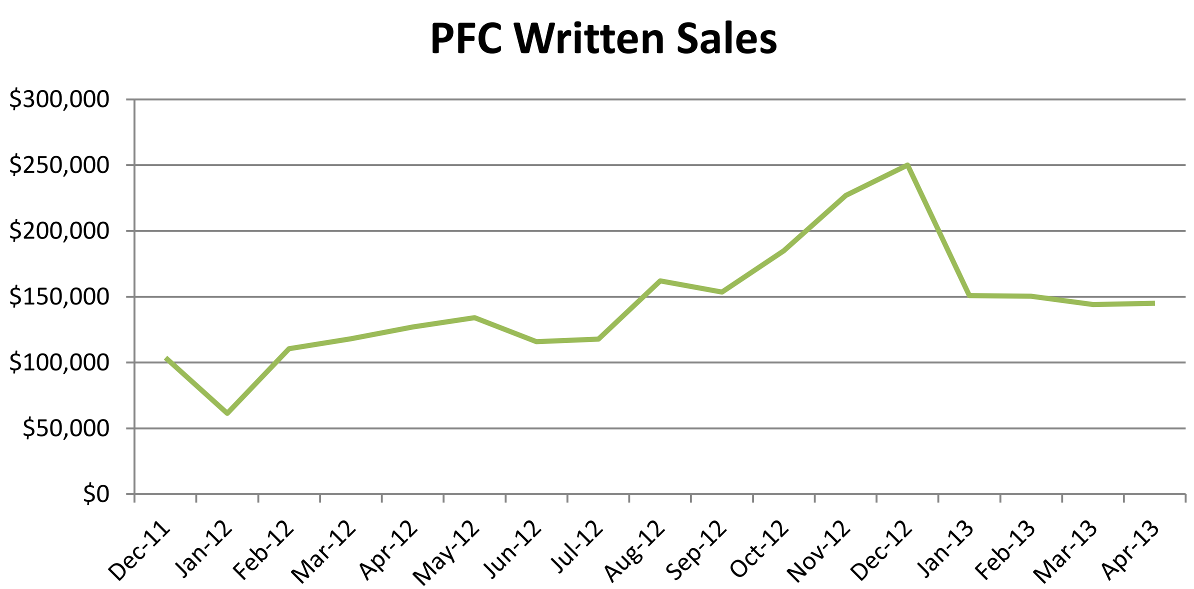
Money3 Branches

- ❑ Network of 30 branches in Victoria, Tasmania, SA and NSW
- ❑ Brand has been around for over 12 years
- ❑ Strong brand and huge database which results in very good repeat business
- ❑ Written income for 1H13 up 26.9% to $7.0M and earned income up 15.6% to $5.8m
- ❑ With the new regulations and the exiting of competitors from the market, Money3 with its size will be able to acquire loan databases on favourable terms.
- ❑ Focus is to expand into NSW and QLD over the next 12 months



Personal Finance Co

- Network of 5 branches in Tasmania purchased in Dec 2011
- Brand has been around for over 70 years is Tasmania
- Very strong brand and huge database
- Opened another branch in Mar 2012 in Moonah to strengthen the brand
- Brand will be launched on the mainland over the next 12 month via the web
- PFC income for 1H13 up 63% to $1.1m



Funding

Product	Current Loan Book	Current Funding		Westpac Funding		*Desired Position*	
		Debt	Equity	Debt	Equity	***Debt***	***Equity***
Auto Division	$16.1M	0%	100%	50%	50%	***70%***	***30%***
Micro Motors	$1.5M	0%	100%	0%	100%	***50%***	***50%***
Car Rentals (WDV Cars)	$1.6M	0%	100%	0%	100%	***50%***	***50%***
PFC	$2.3M	0%	100%	0%	100%	***40%***	***60%***
Money3 /Web	$8.9M	0%	100%	0%	100%	***40%***	***60%***
Loans Funds		$3.0M		$3.0M			
Total	$30.4						

The next 12 months?

Auto Division

- ❑ Continue to develop relationships with brokers
- ❑ Expand our internal referral division
- ❑ Funding from Westpac (expected to be available in July 2013) will enable the division to further expand

Micro Motors

- ❑ Roll the product out to more brokers and promote to our branch network

Car Rental

- ❑ Relaunch product offering cars on a shorter term lease

Branch network

- ❑ Money3 will continue the branch expansion in NSW and QLD

Forecast

- ❑ *Money3 is forecasting a normalised Profit before tax of $5.0*

Questions: