



Annual General Meeting

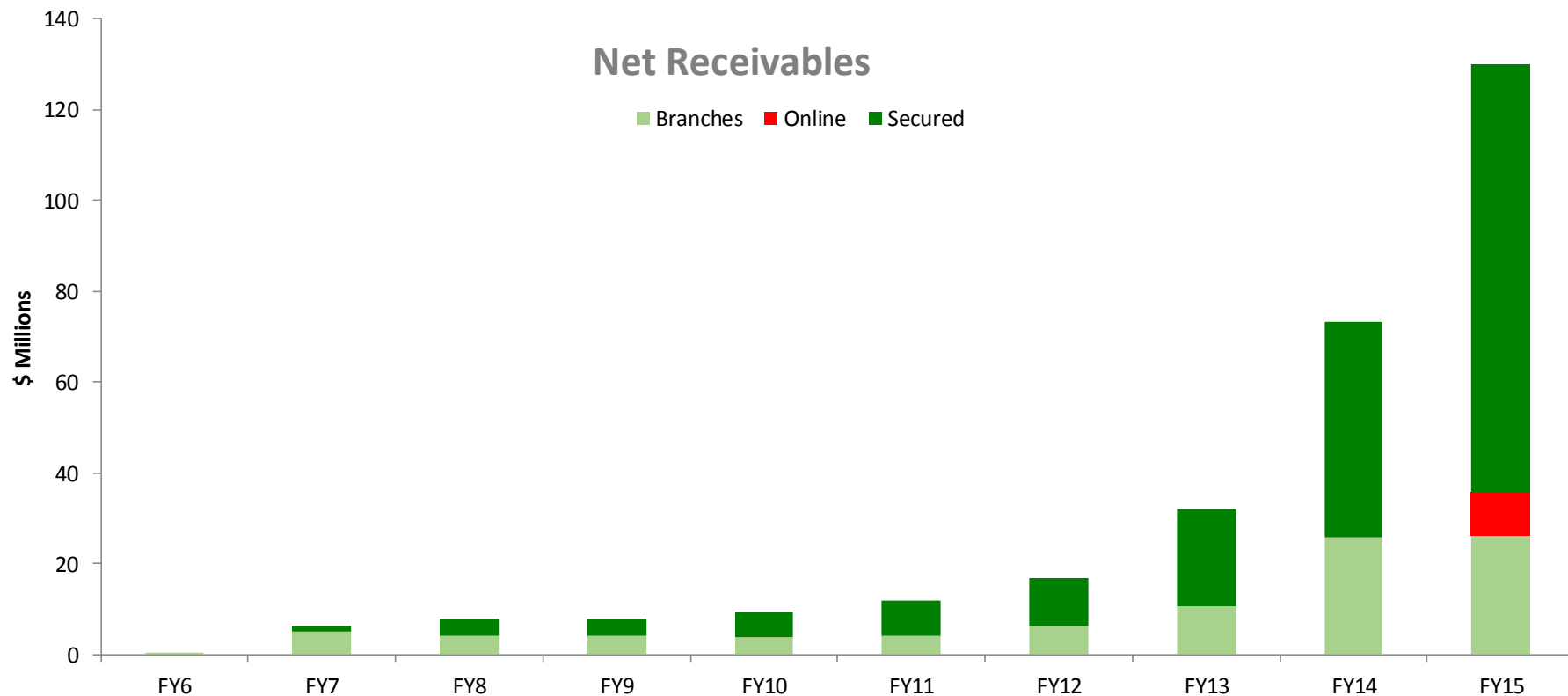
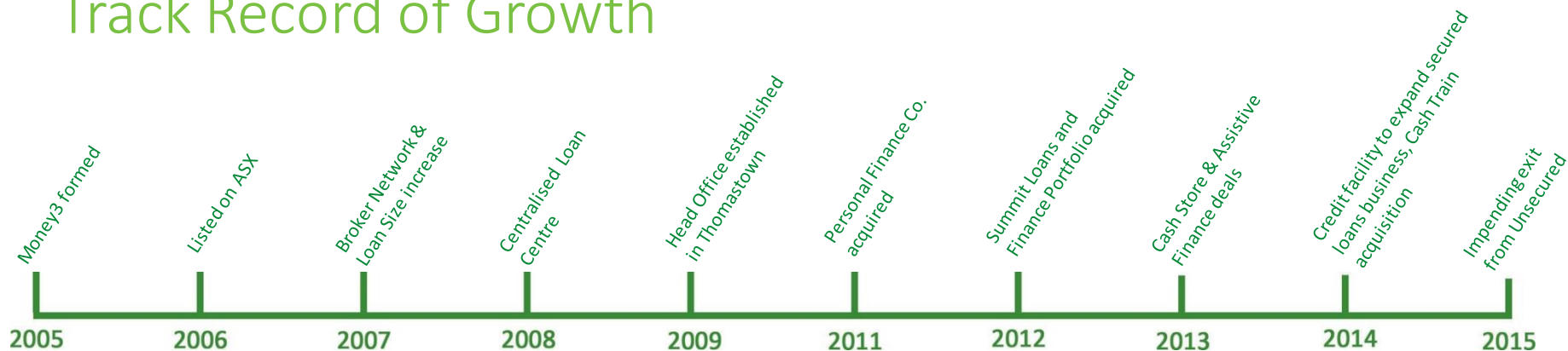
Melbourne

30th November 2015

Vaughan Webber | Chairman
Scott Baldwin | Managing Director

money3

Track Record of Growth



FY15 Overview

Total revenue of \$69.4 million, an increase of

59.5%

(2014: \$43.5 million)

Generated \$20.1 million profit before tax an increase of

82.7%

(2014: \$11.0 million)

Net profit after tax of \$13.9 million, an increase of

78.2%

(2014: \$7.8 million)

Diluted EPS of 9.91 cents per share, increase of

29.5%

(2014: 7.65 cents)

Dividends for the year increased by

16.7%

to 5.25 cents
(2014: 4.5 cents)

Net Loan receivables increased to \$130.2 million, increase of

77.9%

(2014: \$73.2 million)

198,307 loans settled, an increase of

65.7%

(2014: 119,696)

In December 2014 and January 2015 raised \$28.6 million via the issue of 20.2 million shares

FY15 Results

	FY15	% ↑	FY14	% ↑	FY13
Revenue	69.4M	59.5%	43.5M	90.8%	22.8M
EBIT	23.4M	98.3%	11.8M	114.5%	5.5M
NPAT	13.9M	78.2%	7.8M	116.7%	3.6M
EBIT as % of Revenue	33.7%		28.0%		24.3%
Bad Debts as % of Revenue	14.6%		14.0%		10.7%
Net Receivables (Net Deferred Revenue)	130.2M	77.9%	73.2M	127.3%	32.2M
Borrowings	35.2M	20.1%	29.3M	876.7%	3.0M
Net Assets	122.7M	51.3%	81.1M	58.4%	51.2M
No. of Shares	129.2M	20.5%	107.2M	37.1%	78.2M
Dividend Per Share	5.25c	16.7%	4.5c	12.5%	4.0c
Diluted EPS	9.91c	29.5%	7.65c	30.3%	5.87c

FY15 Lending Summary

By Loan Contract Type	Loan Numbers	% of Loan No.	Cash Out	% of Cash Out	Gross Loan Book [^]
SACC* < \$500	101,791	51.3%	21.6M	11.8%	4.3M
SACC* \$501 - \$1,000	57,573	29.0%	36.1M	19.6%	13.1M
SACC* \$1,001 – \$2,000	19,127	9.7%	24.5M	13.4%	9.4M
AOC*** / MACC **	10,750	5.4%	29.9M	16.3%	22.6M
Secured Loans (AOC)	9,066	4.6%	71.4M	38.9%	105.7M
GRAND TOTAL[#]	198,307	100%	183.5M	100%	155.1M

FY16 Q1 by Distribution Channel

Brokers

100+ Nationally



Branches

60+ Nationally



Online

National



	FY16 Q1	FY15 Q1
Net Receivables*	\$106.7M	\$61.2M
Loan Receivables	\$117.8M	\$66.4M
Revenue	\$10.7M	\$6.3M
EBIT	\$7.4M	\$4.6M
Corporate Overhead#	\$0.9M	\$0.8M
Interest [!]	\$0.6M	\$0.5M
PBT [^]	\$5.9M	\$3.3M
No. of Loans	2,781	1,933

	FY16 Q1	FY15 Q1
Net Receivables*	\$23.5M	\$22.5M
Loan Receivables	\$35.5M	\$34.0M
Revenue	\$8.4M	\$8.1M
EBIT	\$2.3M	\$2.7M
Corporate Overhead#	\$1.2M	\$1.0M
Interest [!]	\$0.2M	\$0.2M
PBT [^]	\$0.9M	\$1.5M
No. of Loans	38,246	32,318

	FY16 Q1	FY15 Q1**
Net Receivables*	\$10.0M	\$1.9M
Loan Receivables	\$13.5M	\$3.1M
Revenue	\$3.9M	\$0.5M
EBIT	\$0.6M	\$0.1M
Corporate Overhead#	\$0.2M	\$0.2M
Interest [!]	\$0.1M	\$0.02M
PBT [^]	\$0.3M	(\$0.1M)
No. of Loans	16,078	624

Strategic Review (Exit Unsecured SACC business)

- Your board resolved to exit Unsecured Small Amount Credit Contract (SACC) business operations
 - to enable the business to secure further lower cost funding
 - to enable the business to secure traditional banking services
 - to focus on the larger market opportunity Secured lending presents
- While Unsecured business operations continue to be profitable, after exit the future focus of Money3 will be on the Secured lending business and related growth opportunities
- Currently working through various exit options with SLM Corporate to maximise shareholder value
- Several interested parties have registered to receive the Information Memorandum about the Unsecured business operations

Growth Opportunities – Secured Lending

Existing market growth opportunities

- Money3's current share is less than 1% of the used car market
- In FY14, 1.1M¹ new cars sold in Australia worth an est. \$40bn³
- The used car market estimates are between 2.5M² and 3M⁵ second hand cars sold annually
- Money3 estimates the non-conforming market to be 500 – 600 thousand cars annually

Broker opportunity

- Expansion of brokers in the WA market
- Expansion of brokers in the NSW market



Product opportunity

- New products to finance newer cars
- Broaden asset focus into bikes, boats, caravans and light commercial vehicles

Outlook

Year to date achievements

- Completed a strategic review of unsecured operations
- Completed capital raising via placement and rights issue of \$19.3M before costs
- New Appointments:
Scott Baldwin - Managing Director
Jenny Martin - Chief Financial Officer
Craig Harris - General Manager Broker Division



Forecast

- Upgraded FY16 guidance to NPAT of \$19m on a continuing business basis, up 36.7% on FY15
- Diluted EPS of 11.3 cents per share up 14% on FY15



Key Priorities

- Exit Unsecured (SACC) business operations
- Source further lower cost funding
- Secured product expansion



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