FORM 51-102F3
MATERIAL CHANGE REPORT

Item 1 Name and Address of Company

Goldmoney Inc.
Kingston Chambers, PO Box 173
Road Town, Tortola
British Virgin Islands, VG1110

Item 2 Date of Material Change

June 30, 2025

Item 3 News Release

The press release attached as Schedule "A" was released on June 30, 2025 by a newswire company in Canada.

Item 4 Summary of Material Change

The material change is described in the press release attached as Schedule "A".

Item 5 Full Description of Material Change

The material change is described in the press release attached as Schedule "A".

Item 6 Reliance of subsection 7.1(2) of National Instrument 51-102

Not applicable.

Item 7 Omitted Information

Not applicable.

Item 8 Executive Officer

Sean Ty
Chief Financial Officer
Goldmoney Inc.
+1 647 250 7098

Item 9 Date of Report

June 30, 2025

Schedule "A"

Goldmoney®

Goldmoney Inc. Reports Fiscal Year 2025 Annual Results and Publishes Annual Letter to Shareholders

TORTOLA, BRITISH VIRGIN ISLANDS – (June 30, 2025) – Goldmoney Inc. (TSX:XAU) (US:XAUMF) ("Goldmoney" or the "Company"), today announced financial results for the fiscal year ended March 31, 2025. All amounts are expressed in Canadian dollars unless otherwise noted.

Financial Highlights

- Group Tangible Capital of $150 million, an increase of 19% YoY.
- Group Tangible Capital per Share of $11.61, an increase of 21% YoY.
- Group Tangible Capital per Share excluding MENE of $10.63, an increase of 32% YoY.
- Non-IFRS Adjusted Net Income of $22.6 million, an increase of 35% YoY.
- Repurchased and cancelled total of 569,800 shares at an average purchase price of $8.41 in fiscal year 2025. In total, shares outstanding were reduced by 1.6% YoY.

Annual Performance Metrics Table

($000s, except earnings per share)	**2025**	**2024**	**2023**	**2022**	**2021**
Key Performance Metrics (Balance Sheet)					
Shares outstanding	12,925	13,137	13,996	15,126	15,118
Tangible equity exclusive of MENE	137,337	105,457	107,599	100,032	90,830
Tangible equity per share exclusive of MENE	10.63	8.03	7.69	6.61	6.01
Total assets	341,916	244,092	228,222	233,814	190,218
Total liabilities	178,939	102,914	56,099	58,878	82,047
Key Performance Metrics (Operational)					
Total operating income	34,370	24,409	21,508	13,179	16,094
Net income (loss)	14,570	(22,087)	5,345	(7,228)	9,815
Non-IFRS adjusted net income (loss)	22,559	16,749	14,552	7,242	14,081

Annual Shareholder Letter

Read the full Goldmoney Inc. Fiscal Year 2025 Shareholder Letter here.

About Goldmoney Inc.

Goldmoney Inc. (TSX:XAU) specializes in the investment and custody of enduring real assets. Through its subsidiaries, the Company offers precious metals trading services to clients, including secure custody and storage solutions. Goldmoney also maintains diversified interests in property investment and jewelry manufacturing. For more information about Goldmoney, visit goldmoney.com.

Financial Information and IFRS Standards

The selected financial information included in this release is qualified in its entirety by, and should be read together with, the Company's consolidated financial statements for the fiscal year ended March 31, 2025 and prepared in accordance with IFRS Accounting Standards ("IFRS") and the corresponding management's discussion and analysis (“MD&A”), which are available under the Company's profile on SEDAR at www.sedarplus.ca.

Non-IFRS Measures

This news release contains non-IFRS financial measures; the Company believes that these measures provide investors with useful supplemental information about the financial performance of its business, enable comparison of financial results between periods where certain items may vary independent of business performance, and allow for greater transparency with respect to key metrics used by management in operating its business. Although management believes these financial measures are important in evaluating the Company's performance, they are not intended to be considered in isolation or as a substitute for, or superior to, financial information prepared and presented in accordance with IFRS. These non-IFRS financial measures do not have any standardized meaning and may not be comparable with similar measures used by other companies. For certain non-IFRS financial measures, there are no directly comparable amounts under IFRS. These non-IFRS financial measures should not be viewed as alternatives to measures of financial performance determined in accordance with IFRS. Moreover, presentation of certain of these measures is provided for year-over-year comparison purposes, and investors should be cautioned that the effect of the adjustments thereto provided herein have an actual effect on the Company's operating results.

Tangible Capital is a non-IFRS measure. This figure excludes from total shareholder equity (i) intangibles, and (ii) goodwill, and is useful to demonstrate the tangible capital employed by the business.

Non-IFRS Adjusted Net Income is a non-IFRS measure, defined as total comprehensive income (loss) adjusted for non-cash and non-core items which include, but is not limited to, revaluation of precious metal inventories, fair value movements, stock-based compensation, depreciation and amortization, foreign exchange fluctuations and gains and losses on investments.

For a full reconciliation of non-IFRS financial measures used herein to their nearest IFRS equivalents, please see the section entitled "Reconciliation of Non-IFRS Financial Measures" in the Company's MD&A for the year ended March 31, 2025.

Media and Investor Relations inquiries:

Sean Ty
Chief Financial Officer
Goldmoney Inc.
+1 647 250 7098

Forward-Looking Statements

This news release contains or refers to certain forward-looking information. Forward-looking information can often be identified by forward-looking words such as "anticipate", "believe", "expect", "plan", "intend", "estimate", "may", "potential" and "will" or similar words suggesting future outcomes, or other expectations, beliefs, plans, objectives, assumptions, intentions or statements about future events or performance. All information other than information regarding historical fact, which addresses activities, events or developments that the Goldmoney Inc. believes, expects or anticipates will or may occur in the future, is forward-looking information. Forward-looking information does not constitute historical fact but reflects the current expectations the Company regarding future results or events based on information that is currently available. By their nature, forward-looking statements involve numerous assumptions, known and unknown risks and uncertainties, both general and specific, that contribute to the possibility that the predictions, forecasts, projections and other forward-looking information will not occur. Such forward-looking information in this release speak only as of the date hereof.

Forward-looking information in this release includes, but is not limited to, statements with respect to: financial performance and growth of the Company's business; expected results of operations, the market for the Company's products and services and competitive conditions; and the establishment of a real estate investment strategy. This forward-looking information is based on reasonable assumptions and estimates of management of the Company at the time it was made, and involves known and unknown risks, uncertainties and other factors which may cause the actual results, performance or achievements of the Company to be materially different from any future results, performance or achievements expressed or implied by such forward-looking information. Such factors include, among others: the Company's operating history; history of operating losses; future capital needs and uncertainty of additional financing; fluctuations in the market price of the Company's common shares; the effect of government regulation and compliance on the Company and the industry; legal and regulatory change and uncertainty; jurisdictional factors associated with international operations; foreign restrictions on the Company's operations; product development and rapid technological change; dependence on technical infrastructure; protection of intellectual property; use and storage of personal information and compliance with privacy laws; network security risks; risk of system failure or inadequacy; the Company's ability to manage rapid growth; competition; the ability to identify opportunities for growth internally and through acquisitions and strategic relationships on terms which are economic or at all; the ability to identify and complete the acquisition of suitable real estate investment opportunities on terms which are economic or at all; effectiveness of the Company's risk management and internal controls; use of the Company's services for improper or illegal purposes; uninsured and underinsured losses; theft & risk of physical harm to personnel; precious metal trading risks; and volatility of precious metals prices & public interest in precious metals investment; and those risks set out in the Company's most recently filed annual information form, available on SEDAR+. Although the Company has attempted to identify important factors that could cause actual results to differ materially, there may be other factors that cause results not to be as anticipated, estimated or intended. There can be no assurance that such statements will prove to be accurate as actual results and future events could differ materially from those anticipated in such statements. Accordingly, readers should not place undue reliance on forward-looking information. The Company undertakes no obligation to update or revise any forward-looking information, except as required by law.