MONEYME

2026 Annual Report

for the year ended 30 June 2026

MoneyMe Limited and its controlled entities
ACN: 636 747 414

ASX: MME

Certified B Corporation

This company meets high standards of social and environmental impact.

Appendix 4E

1. Entity & Reporting Period

Name of entity:	MoneyMe Limited
ABN:	29 636 747 414
Reporting period:	Year ended 30 June 2026
Previous corresponding reporting period:	Year ended 30 June 2025

2. Results for announcement to the market

	2026	2025		
Gross revenue from ordinary activities ($'000)	248,801	207,983	Up	19.6%
Net loss from ordinary activities after tax attributable to members ($'000)	(40,063)	(66,608)	Improved	39.9%
Net tangible asset backing per ordinary share ($)	(0.02)	0.03	Down	n/m
Basic loss per share (cents)	(5.0)	(8.3)	Improved	40.5%
Diluted loss per share (cents)	(5.0)	(8.3)	Improved	40.5%

Net tangible asset backing per ordinary share is calculated as net assets less intangible assets (including goodwill) and less the net deferred tax asset, divided by ordinary shares on issue at the reporting date. Movements are stated by reference to the reported amount; a reduction in the loss is therefore shown as an improvement. Where the sign of a balance reverses between periods, a percentage movement is not meaningful and is shown as n/m.

No dividends have been declared for the year ended 30 June 2026 or for the previous corresponding period.

3. Control gained / lost over entities having material effect

No control was gained or lost over entities that had a material effect on the Group's FY26 result.

4. Other information

This report is based on the consolidated financial statements for the year ended 30 June 2026 which have been audited by Grant Thornton Audit Pty Ltd. It is being provided to the ASX to comply with Rule 4.3A. The report should be read in conjunction with the *2026 Annual Report* and all public announcements made in the period by the Group in accordance with the continuous disclosure requirements of the *Corporations Act 2001 (Cth)* and the ASX Listing Rules. Appendix 4E disclosure requirements relating to the *Consolidated Statement of Profit / (Loss) and Other Comprehensive Income*, *Consolidated Statement of Financial Position*, *Consolidated Statement of Changes in Equity* and *Consolidated Statement of Cash Flows* are provided as part of the *2026 Annual Report* with supporting notes and commentary on the results for the period.

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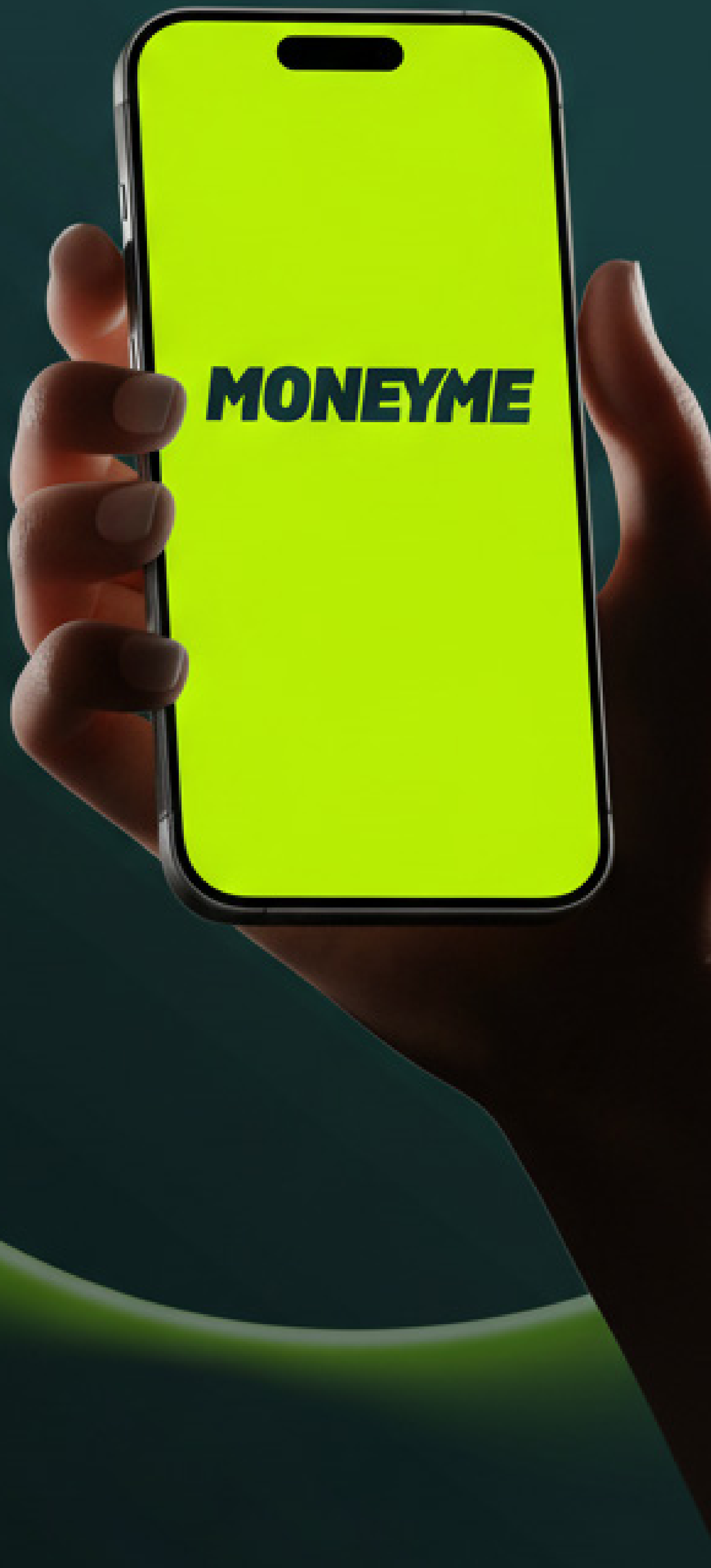
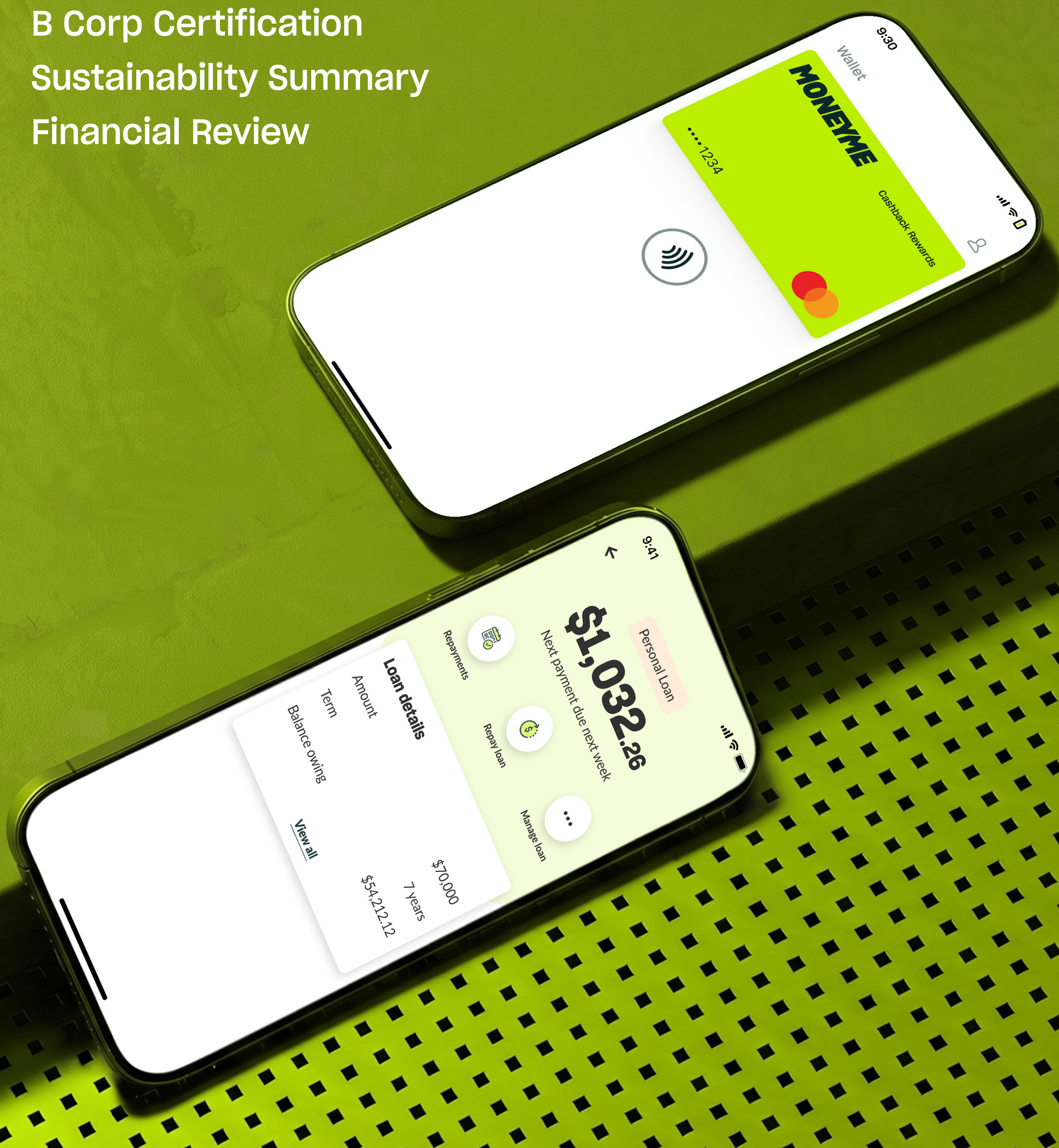


Business Report



Acknowledgement of Country

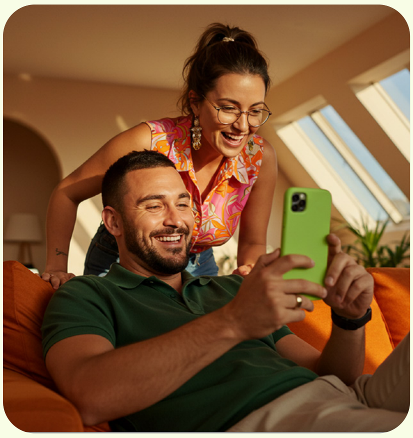
MONEYME acknowledges the Traditional Custodians of the land, seas, skies, and waterways throughout Australia where we work and live. In particular, we acknowledge the Gadigal and Awabakal peoples and communities on whose land our offices are located. We recognise the continued connection Aboriginal and Torres Strait Islander peoples have with this Country and pay our respect to Elders past and present.

Better loans and credit cards for Generation Now

Certified B Corporation

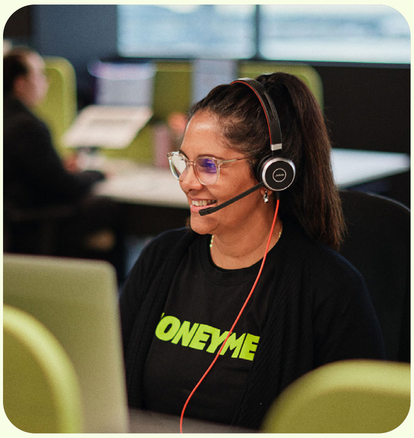
This company meets high standards of social and environmental impact.

Since 2013, MONEYME has been reshaping how Australians experience credit with smart technology and a challenger mindset. From vehicle finance to personal loans and credit cards, we deliver a faster, simpler alternative to traditional lenders. As a Certified B Corporation, we're setting a new standard where innovation and responsibility go hand in hand.



Better rates

Competitive personal and auto loan rates compared to the major banks



Digital, yet personal

Seamless borrowing experiences with a strong focus on customer service

Fast moving

Near real-time credit decisioning to loans that settle within minutes, not days

What we do

MONEYME (ASX: MME) is an AI-powered digital lender transforming the way Australians access credit. Our proprietary Horizon platform combines artificial intelligence, data and automation to improve credit decisioning, customer experience and operational efficiency across our lending products, including personal loans, auto finance and credit cards. By combining technology, diversified funding and disciplined risk management, MONEYME is building a highly scalable lending platform with increasing operating leverage and sustainable long-term growth.

MONEYME offers secured vehicle finance, personal loans, and credit cards through brokers, dealers, and direct channels. Our digital-first products deliver a seamless experience and a faster, simpler way to access credit.

- **Autopay** secured vehicle finance up to $150,000, distributed through a growing referral network of personal and asset finance brokers and car dealerships. Launched in 2021, Autopay has set a new benchmark in car finance, with loans approved and settled in minutes. In FY26 Autopay was extended beyond dealerships into the private car sales market, which accounts for more than half of used car sales in Australia.
- **Personal loans**, secured and unsecured, up to $70,000, offered under both the MONEYME and SocietyOne brands and available through brokers as well as direct via our website and mobile app. In 4Q26 we added the Energy Upgrade Personal Loan, offering discounted rates to homeowners financing home improvements intended to improve household energy efficiency, through accredited suppliers.
- **Credit cards**. Our **Cashback Rewards Credit Card** launched in February 2026 - the Group's first new product since the SocietyOne acquisition - and the majority of the legacy Freestyle credit card book was migrated onto the new platform during 4Q26. Cards are distributed directly to customers, and will also be distributed through white-label partnerships, commencing with Luxury Escapes.

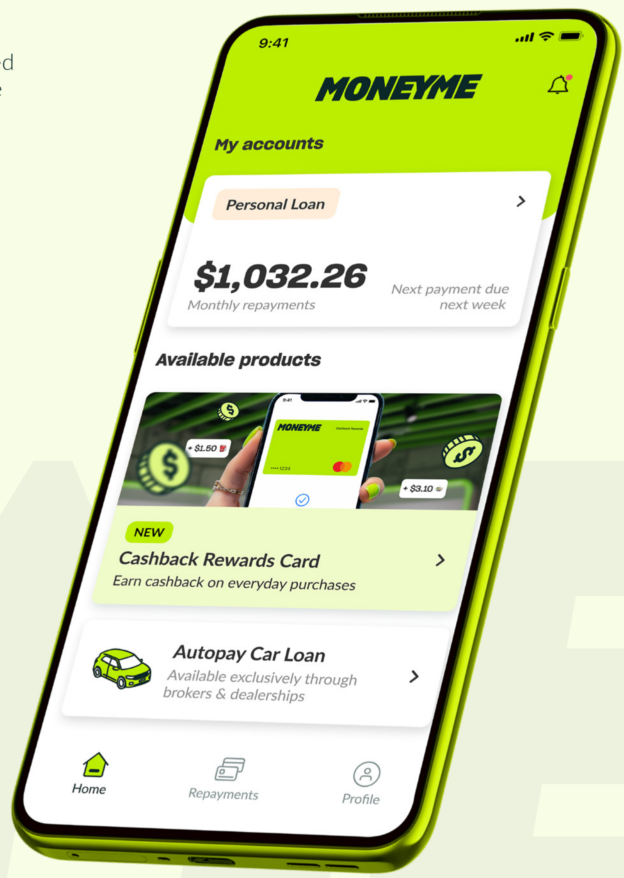
By 30 June 2026, over 5,600 dealers and brokers had been onboarded as Autopay partners (30 June 2025: approximately 4,200).

Our market position

MONEYME is a non-bank challenger competing with the major banks on price, speed and experience. In FY26 our growth outpaced system credit growth, led by our two core products: Autopay grew around 30% to a $1.2 billion book and personal loans grew more than 50% to a $0.8 billion book, while the Group launched its Cashback Rewards Credit Card and migrated customers off the legacy Freestyle product.

Our Cashback Rewards Credit Card was recognised by Finder as the number one cashback credit card in April 2026, within two months of launch.

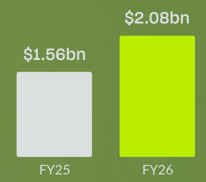
MONEYME's customer Net Promoter Score (**NPS**) was 71 at 30 June 2026 (30 June 2025: 69), and our ProductReview score was 4.6 out of 5 at 30 June 2026 (30 June 2025: 4.6 out of 5), compared with the major banks' average rating of 1.4 out of 5 (FY25: 1.2 out of 5).



MONEYME at a glance

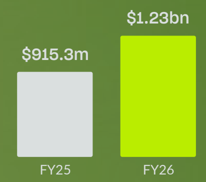
Gross loan book[1]

$2.08bn



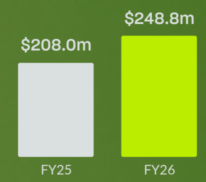
Loan originations[2]

$1.23bn



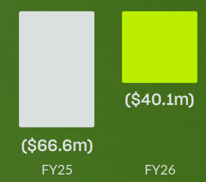
Gross revenue

$248.8m



Statutory net loss after tax

$(40.1m)

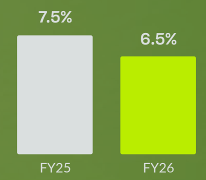


Normalised net loss after tax[3]

$(4.1m)

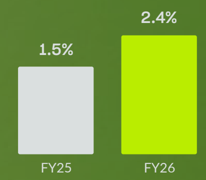
Net interest margin[4]

6.5%



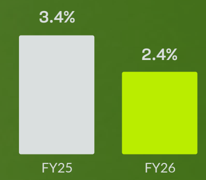
Risk-adjusted net interest margin[5]

2.4%



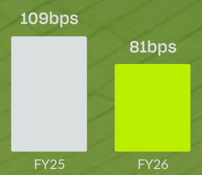
Net credit losses[6]

2.4%



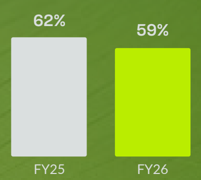
90+ day arrears

81bps



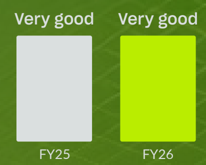
Secured assets on book

59%



Weighted average Equifax credit score band[7]

Very good



[1] Loan book reflects the gross outstanding balance of all loans on the Group's Statement of Financial Position, removing the impact of capitalised deferred income. On the financial statements basis, gross loan receivables were $2,058.9 million at 30 June 2026 (30 June 2025: $1,540.0 million).

[2] Loan originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees. On this measure, FY26 originations were $1,228.4 million (FY25: $915.3 million).

[3] Normalised NPAT is calculated by adjusting statutory profit for non-cash depreciation and amortisation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items.

[4] Revenue yield, net interest margin and risk-adjusted net interest margin are non-IFRS measures, expressed as a percentage of the average outstanding net amount funded. That average is the average of the monthly average balances in the period, not a simple average of opening and closing balances, and the measure comprises remaining principal, establishment fees and broker fees, excluding accrued interest and unbilled charges, deferred acquisition costs and income in advance. Revenue yield is gross revenue less bank interest income. Net interest margin is gross revenue less loan book interest expense, swap interest, other trust and lease expenses and transaction costs, and excludes trust undrawn fees. FY26 net interest margin has been impacted by one-off interest costs associated with the refinance of the MME Horizon Warehouse Trust facility. These measures are unaudited and are not defined in Australian Accounting Standards.

[5] Risk-adjusted net interest margin is net interest margin less trust undrawn fees, net losses and corporate debt interest costs. Net losses for this measure are principal, interest and fees written off, net of recoveries; they are not the same as the net credit losses in the row below, which are principal only and are expressed against average principal receivables, so the two cannot be combined arithmetically. Excluding the one-off warehouse restructuring cost referred to above, risk-adjusted net interest margin for FY26 was 2.5%.

[6] Net credit losses reflect principal write-offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a percentage of average principal receivables, measured on the same monthly-average basis. This is a cash loss metric and does not include losses related to accounting accruals or effective interest rates.

[7] Reflects the weighted average Equifax credit score of the loan book, expressed as the Equifax score band within which it falls. The weighted average score was within Equifax's "Very Good" band at both 30 June 2026 and 30 June 2025.

Message from the Chair

FY26 marked an important milestone in MONEYME's evolution.

Over the past several years, the Board and management have remained focused on building a business capable of delivering sustainable long-term growth. That has required significant investment in technology, funding capability, product expansion and distribution, often well ahead of the financial benefits those investments ultimately generate.

During FY26, those investments began translating into meaningful operating outcomes.

MONEYME surpassed a $2 billion loan book[8] for the first time, delivered record annual originations exceeding $1.2 billion[9], materially improved portfolio quality, and achieved positive normalised profitability in the second half of the financial year. Notably, these outcomes were delivered against a backdrop of elevated interest rates, persistent inflation and cautious consumer sentiment.

Strong businesses are not defined by favourable operating conditions. They are defined by their ability to continue to improve through all environments. FY26 demonstrated that MONEYME's competitive position continues to strengthen even when external conditions remain challenging.

The loan book grew to more than $2.0 billion while net credit losses improved to 2.4%, marking a fifth consecutive quarter of improving credit performance. Portfolio arrears reduced further while the average credit quality of customers continued to strengthen. These outcomes reinforce the Board's confidence that the business is not pursuing growth at the expense of loan quality, but rather building a larger, higher-quality portfolio capable of delivering stronger long-term returns.

The strategic investments made over recent years are now beginning to create competitive advantages.

Artificial intelligence and automation have been deeply embedded throughout the business, improving decision-making, customer experience and operating efficiency. The launch of the Cashback Rewards Credit Card, expansion of direct distribution capabilities and development of our white-label platform broaden MONEYME's addressable market while creating opportunities for stronger customer relationships and improved unit economics over time.

These initiatives require investment today, but they are designed to create enduring advantages that become increasingly valuable as the business scales.

Funding remains another area of strategic strength.

During FY26, MONEYME completed more than $1 billion of public asset-backed securitisations, secured a new $300 million credit card warehouse facility and improved the commercial terms of its corporate funding facilities. Continued support from domestic and international funding partners reflects growing confidence in both the quality of our assets and the scalability of our operating model.

Financially, the business continued to make meaningful progress.

Statutory net loss after tax improved by almost 40%, while the normalised loss reduced by 74%. More importantly, in the second half the business delivered its first positive normalised half-year result since FY24, as operating leverage begins to emerge across the organisation.

The Board recognises that significant investment has continued through FY26, particularly across direct customer acquisition, product innovation and technology. These investments have been made with a long-term perspective. While the associated costs are recognised immediately, the revenue and earnings generated from those investments will build progressively over future years as customer relationships mature and product portfolios scale.

This provides confidence in the path ahead.

MONEYME enters FY27 with a larger loan book, stronger credit quality, a diversified product suite, expanded funding capacity and an increasingly efficient operating platform. Collectively, these foundations position the business well to continue improving earnings while maintaining disciplined growth.

The Board also remains committed to maintaining high standards of governance and responsible business practices. During FY26 we continued preparations for mandatory climate-related financial reporting and progressed our work toward recertification as a Certified B Corporation under B Lab's enhanced standards. These initiatives reflect our belief that sustainable businesses create value for shareholders by serving customers responsibly, supporting employees and maintaining the trust of funding partners and regulators.

The Board's focus is to build a business capable of creating enduring shareholder value rather than managing short-term market sentiment. We are confident the progress achieved during FY26 has further strengthened that foundation, and remain confident that sustained execution will continue to close the gap between operational performance and company value.

On behalf of the Board, I would like to thank Clayton and the MONEYME team for their commitment and disciplined execution throughout the year. I also thank my fellow Directors for their guidance and stewardship, and our shareholders, customers, funding partners and all stakeholders for their continued support.

As we enter FY27, we do so from a position of greater strength as the business has established meaningful scale, demonstrated improving operating leverage, and built strategic capabilities which will support sustainable long-term growth.

Jamie McPhee
Chair
18 August 2026

[8] Loan book reflects the gross outstanding balance of all loans on the Group's Statement of Financial Position, removing the impact of capitalised deferred income.

[9] Originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees, and are reported on the same basis as the Group's ASX quarterly updates. On this measure, FY26 originations were $1,228.4 million (FY25: $915.3 million).

Message from the CEO

Every year is important when you're building a business, but some years fundamentally change what's possible.

Over the past several years, we've invested heavily in our technology platform, artificial intelligence, funding capability, product innovation and direct customer relationships. These investments were never made to maximise a single year's financial result. They were made to build a business that is more scalable, more resilient and capable of delivering sustainable long-term growth.

This year, we began to see those investments translate into the financial outcomes we'd been working towards.

We delivered record annual originations of more than $1.2 billion[10], grew our loan book beyond $2 billion[11], improved credit performance for a fifth consecutive quarter and returned to positive normalised profitability in the second half. Importantly, we achieved this while operating in a challenging economic environment characterised by higher interest rates, elevated inflation and subdued consumer confidence.

While I'm proud of what we've accomplished, I believe we're still in the early stages of what's possible.

When I founded MONEYME, the ambition wasn't simply to create another lender. It was to build a technology company that could fundamentally improve the way Australians access credit. Better customer experiences, faster decisions, smarter risk management and a lower-cost operating model have always been part of the same vision.

Today, that vision is becoming increasingly tangible.

We have built a diversified lending platform spanning vehicle finance, personal loans and credit cards. We've developed proprietary technology that underpins almost every customer interaction and operational process. We've established deep relationships with global funding partners. And we've assembled an exceptional team that continues to challenge convention and execute with discipline.

What excites me most is how these capabilities are now reinforcing one another.

Technology is improving customer experience while strengthening credit quality. Better credit performance is enhancing funding economics. Lower funding costs improve our ability to offer competitive products. As our product ecosystem expands, customer lifetime value increases, creating further opportunities to invest and grow.

This is how enduring businesses are built.

One of the achievements I'm most proud of this year is not how much we grew, but how we grew.

Our loan book increased to more than $2 billion while net credit losses reduced to 2.4%. Portfolio arrears improved further and the average credit quality of our customers continued to strengthen.

Growth without discipline creates risk.

Growth with improving credit quality creates long-term value.

Throughout FY26 we remained disciplined in every lending decision we made. That discipline has strengthened our portfolio, improved our funding position and reinforced our confidence that sustainable growth remains the right strategy for MONEYME.

Artificial intelligence is another area where we've made significant progress.

Over the past year, AI has evolved from individual initiatives into a capability embedded across our business. Today it supports credit decisioning, customer service, operations, finance, marketing and software development. It helps our teams work faster, make better decisions and spend more time creating value for customers.

Importantly, we don't view AI as a destination or a standalone project.

It's another capability within our technology platform that will continue to evolve. Every improvement creates another opportunity to improve customer experience, strengthen risk management or increase operational efficiency.

The impact is already becoming visible.

As revenue continued to grow through the second half of FY26, our operating cost base began to stabilise. While there is still significant opportunity ahead, we believe this represents the early stages of the operating leverage we've been building towards for several years.

Innovation remained another important focus throughout the year.

We successfully launched the MONEYME Cashback Rewards Credit Card, expanded Autopay into the private vehicle sales market, introduced our Energy Upgrade Personal Loan and entered our first white-label credit card partnership with Luxury Escapes.

Each initiative expands our platform.

Collectively, they strengthen our ability to build deeper customer relationships, diversify future earnings and increase customer lifetime value. Rather than serving customers with a single lending product, we're building a broader financial technology platform capable of supporting them across multiple borrowing needs throughout their lives.

Our funding platform also continued to strengthen.

During FY26 we completed more than $1 billion of public securitisations, established a new $300 million credit card warehouse facility and secured improved commercial funding terms.

For me, these achievements represent far more than access to capital.

They demonstrate the confidence sophisticated institutional investors have in the quality of our assets, the consistency of our execution and the long-term opportunity we are building. That confidence is an important competitive advantage as we continue to scale the business.

Financially, FY26 represented an important step forward.

Statutory losses reduced significantly, while normalised profitability[12] improved materially, delivering our first positive normalised half since FY24.

These outcomes are encouraging, but we remain focused on the future rather than the milestone itself.

The investments we've made in technology, products, brand and customer acquisition continue to be recognised in our financial results before the full benefit of those investments is realised. As those customer relationships mature and our platform continues to scale, we believe they will contribute to increasing operating leverage and stronger long-term earnings.

Looking ahead, I believe MONEYME enters FY27 in the strongest position in its history.

We have greater scale.

We have higher-quality assets.

We have a broader product ecosystem.

We have stronger funding relationships.

We have proprietary technology that continues to differentiate our customer experience and operating model.

Most importantly, we have a team that continues to execute with ambition, discipline and a relentless focus on improving every part of the business.

There is still significant opportunity ahead.

Customer expectations continue to evolve. Artificial intelligence is reshaping financial services. Traditional lending models are changing, creating opportunities for businesses that can innovate quickly while maintaining disciplined risk management.

We believe MONEYME is exceptionally well positioned to benefit from these long-term structural trends.

Finally, I want to thank our people.

Everything we've achieved this year reflects the commitment, energy and capability of the entire MONEYME team. Their willingness to embrace change, challenge convention and continuously improve is one of the defining strengths of our business.

I'd also like to thank our Board for their guidance, our funding partners for their continued confidence, our customers for choosing MONEYME, and our shareholders for supporting our long-term vision.

We've made significant progress during FY26.

More importantly, we've built a stronger business.

I believe that places us in a strong position for the opportunities ahead.

Clayton Howes
Managing Director and Chief Executive Officer
18 August 2026

[10] Loan originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees, and are reported on the same basis as the Group's ASX quarterly updates. On this measure, FY26 originations were $1,228.4 million (FY25: $915.3 million).

[11] Loan book reflects the gross outstanding balance of all loans on the Group's Statement of Financial Position, removing the impact of capitalised deferred income.

[12] Normalised net profit after tax is calculated by adjusting statutory profit for non-cash depreciation and amortisation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items.

Strategy & outlook

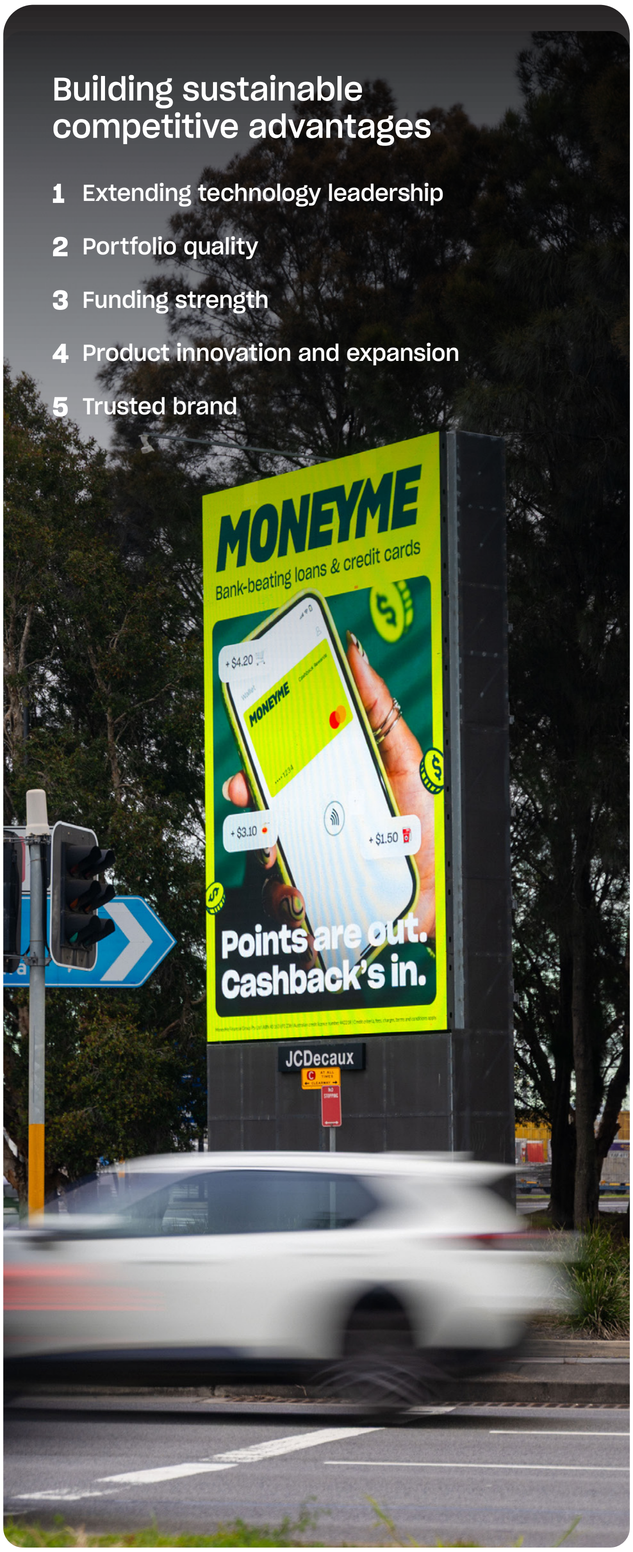
Over the past several years, MONEYME has invested deliberately in technology, artificial intelligence, funding capability, product expansion and portfolio quality. These investments were made with a long-term perspective, often well before their financial benefits were realised.

During FY26, those investments began translating into stronger operating performance.

FY26 marked the transition from building scale to demonstrating operating leverage. Strategic investment in AI, product expansion and direct distribution increased costs, while strengthening credit quality and funding efficiency positioned the Group for more sustainable earnings growth.

The Group surpassed a $2 billion loan book, delivered record annual originations exceeding $1.2 billion, materially improved credit quality and reached an important normalised profitability inflection point in the second half of the year. More importantly, these outcomes demonstrate that MONEYME is building a stronger, more scalable business with increasing operating leverage and sustainable long-term earnings potential.

Rather than pursuing a simple growth metric, our focus remains on strengthening the competitive advantages that will support long-term shareholder value.



Building sustainable competitive advantages

1. Extending technology leadership

Technology remains the foundation of MONEYME's competitive advantage.

Throughout FY26, Horizon and our AI capabilities became increasingly embedded across the organisation, supporting credit decisioning, operations, customer service, finance, marketing and software development. These capabilities are improving customer experiences, strengthening risk management and increasing operational efficiency across the business.

Importantly, the benefits are now beginning to translate into financial outcomes. During the second half of FY26, revenue continued to grow while the operating cost base stabilised, providing the first meaningful demonstration of the operating leverage our technology platform is designed to deliver.

2. Portfolio quality

Credit quality has become one of MONEYME's defining competitive strengths.

Throughout FY26, we continued improving the quality of new originations while maintaining strong growth. The weighted average Equifax score increased to 802, net credit losses reduced to 2.4%, 90+ day arrears improved to 0.8%, and risk-adjusted net interest margin strengthened despite a deliberate shift toward higher-quality lending.

Importantly, these outcomes were achieved while the business continued to scale and despite a more challenging macroeconomic environment. This reinforces our belief that disciplined credit execution creates sustainable long-term value rather than simply supporting short-term growth.

3. Funding strength

Funding has become another strategic advantage for MONEYME.

During FY26, we expanded funding capacity to approximately $3.0 billion through more than $1 billion of public term securitisations, a new $300 million credit card warehouse facility and improved corporate funding terms.

Continued support from domestic and international investors reflects growing confidence in the quality of our assets and the consistency of our execution. As our portfolio continues to mature, we expect funding efficiency to remain an important contributor to long-term earnings growth.

4. Product innovation and expansion

Our strategy extends beyond launching new products. Each product and partnership is designed to deepen customer relationships, diversify earnings and increase customer lifetime value.

During FY26, we launched the Cashback Rewards Credit Card, entered an exclusive partnership with Luxury Escapes, expanded Autopay into the private vehicle sales market, introduced the Energy Upgrade Personal Loan and continued strengthening our direct customer channels.

Together, these initiatives position MONEYME as a broader financial technology platform capable of serving customers across multiple borrowing needs throughout their financial lives.

5. Trusted brand

Long-term value creation depends on maintaining the trust of customers, employees, funding partners, regulators and shareholders.

As a Certified B Corporation, MONEYME continued strengthening its governance, climate readiness and responsible business practices throughout FY26 while preparing for Australia's mandatory climate reporting framework.

We continued to invest in customer protection and data security. There were no material security incidents in FY26, ISO 27001 compliance was retained, PCI-DSS compliance was achieved, and penetration testing was completed with all findings actioned as at 30 June 2026.

We also continued investing in our people and communities, achieving an employee engagement score of 86%, expanding our World Vision sponsorship program and growing the MONEYME Credit Score platform to over 150,000 users.

These initiatives strengthen the long-term resilience of the business while supporting sustainable growth.

Outlook

MONEYME enters FY27 from the strongest position in its history.

The business begins the year with a loan book exceeding $2 billion, improving credit quality, expanded funding capacity, a broader product ecosystem and artificial intelligence embedded across the organisation. Together, these foundations provide increasing confidence in our ability to deliver sustainable earnings growth over time.

While macroeconomic conditions remain uncertain, we believe our predominantly variable-rate portfolio, disciplined credit settings and diversified funding platform position the business well to respond to changing market conditions.

We expect continued investment in technology, AI, product innovation and direct customer acquisition. While these investments create near-term expense, they are expected to strengthen customer economics, improve operating efficiency and support increasing operating leverage as the business continues to scale.

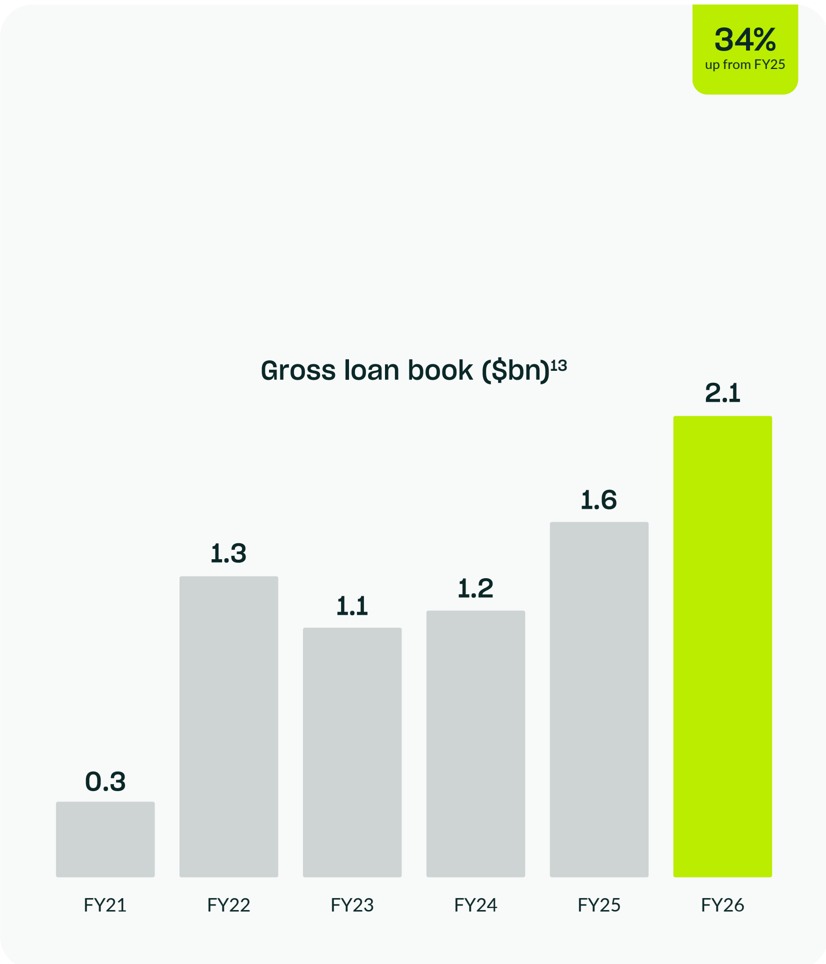
We also expect newer initiatives—including our Cashback Rewards Credit Card, white-label partnerships and expanding direct channels—to contribute more meaningfully as they mature. At the same time, continued deployment of AI is expected to further improve productivity, customer outcomes and operating efficiency across the organisation.

Our focus remains unchanged.

We will continue growing responsibly, maintaining disciplined credit standards and investing in the capabilities that strengthen our competitive position and create sustainable long-term shareholder value.

Our Portfolio

From fintech start-up to scale-up, MONEYME has grown more than ten-fold since listing on the ASX in 2019. FY26 was the year the loan book passed $2 billion, with originations up 34% on the prior year to $1.23 billion and the loan book closing at $2.08 billion, up 34% year on year. Growth was led by personal lending, and during the year we launched the MoneyMe Cashback Rewards Credit Card and migrated the majority of the legacy Freestyle line of credit onto the new card platform. Our loan book has remained resilient against adverse macroeconomic conditions, underpinned by low sector concentration, a strong customer credit profile, and a substantial proportion of secured assets.



Gross loan book[13]
↑34% from FY25
$2.08bn
($1.56bn, FY25)

New loan originations[14]
↑34% from FY25
$1.23bn
($915.3m, FY25)

Secured assets on book
↓3pp from FY25
59%
(62%, FY25)

Average credit score[15]
↑12 points from FY25
802
(790, FY25)

[13] Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income. On the financial statements basis (which includes capitalised deferred income), gross loan receivables were $2,058.9 million at 30 June 2026 (30 June 2025: $1,540.0 million).

[14] Loan originations reflect the net amount financed in the period, being the sum of principal funded and upfront fees. On this measure, FY26 originations were $1,228.4 million (FY25: $915.3 million), an increase of 34.2%.

[15] This figure denotes the weighted average Equifax credit score.

Our Products

MONEYME offers secured vehicle finance, personal loans, and credit cards through brokers, dealers, and direct channels. Our digital-first products deliver a seamless experience and a faster, simpler way to access credit.

MONEYME's core products include Autopay secured vehicle finance up to $150,000, secured and unsecured personal loans up to $70,000, and credit cards for everyday spending.

Autopay is distributed through a growing referral network of personal and asset finance brokers and car dealerships. Launched in 2021, Autopay has set a new benchmark in car finance, with loans approved and settled in minutes. In October 2025 we launched Autopay for private car sales, extending the offering beyond dealerships to the private sales market, which accounts for more than half of used car sales in Australia.

By 30 June 2026, over 5,600 dealers and brokers had been onboarded as Autopay partners, up from approximately 4,200 in FY25.

Our personal loans, offered under both the MONEYME and SocietyOne brands, are available through brokers as well as direct via our website and mobile app. During FY26 we broadened the personal loan range further with the launch of the Energy Upgrade Personal Loan in 2H26, offering discounted rates to homeowners financing home improvements intended to improve household energy efficiency, through accredited suppliers, supporting the Group's ESG objectives.

Our credit cards are distributed directly to customers. In February 2026 we launched the MoneyMe Cashback Rewards Credit Card, our first new product since the SocietyOne acquisition, targeting a broader segment of the market. The legacy Freestyle book migrated onto the new card platform during the second half. Our white-label partnership with Luxury Escapes will extend distribution reach further.

Product suite at 30 June 2026

Product	Type	Description
Autopay	Secured	Asset-backed automotive finance (consumer and commercial), up to $150,000, distributed through dealers, brokers and, from October 2025, the private sale market
SocietyOne Personal Loan - secured	Secured	Secured personal loans under the SocietyOne brand
MoneyMe Personal Loan	Unsecured	Variable and fixed rate personal loans up to $70,000, including 7-year terms and the Energy Upgrade Personal Loan launched in 2H26
SocietyOne Personal Loan - unsecured	Unsecured	Unsecured personal loans under the SocietyOne brand
MoneyMe Cashback Rewards Credit Card	Unsecured	Revolving credit card with cashback rewards, launched February 2026
Freestyle Line of Credit	Unsecured	Revolving line of credit, in run-off following migration of the majority of the book to the credit card platform
ListReady	Unsecured	Property sale-related financing, residual balances only

Secured car loans

Gross loan book

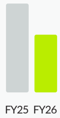
$1,178.6m

($911.8m, FY25)

Growth

↑29.3%

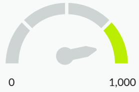
(↑46.5%, FY25)



Average credit score[16]

844

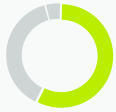
(832, FY25)



Percentage of total loan book

57.2%

(59.2%, FY25)



Autopay grew 29.3% over the year and remains the largest single product in the portfolio. Growth was supported by the October 2025 extension into private car sales and by continued expansion of the dealer and broker referral network. Autopay originations of $574.6 million on a net amount financed basis, up 11% (FY25: $518.9 million), included a record June month of $69.0 million.

Personal loans

Gross loan book

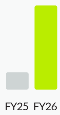
$791.5m

($521.7m, FY25)

Growth

↑51.7%

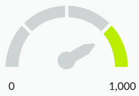
(↑11.4%, FY25)



Average credit score[16]

758

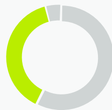
(750, FY25)



Percentage of total loan book

38.4%

(33.9%, FY25)



Personal loans were the fastest-growing segment in FY26. The MoneyMe-branded personal loan book grew 115.5% to $535.3 million, taking the total personal loan book up 51.7% to $791.5 million, driven by the 7-year term product launched in 2H FY25 into broker channels, the OneScore credit decisioning transition, and direct channel growth. Personal loan originations grew 77% year on year, from $338 million to $597 million, with the MoneyMe-branded share of personal loan volume rising from 58% to 78%. SocietyOne-branded loans continue to contribute to originations, but net of repayments the portfolio size is reducing.

Credit cards

Gross loan book

$88.8m

($106.5m, FY25)

Growth

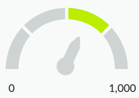
↓16.6%

(↓16.3%, FY25)

Average credit score[16]

654

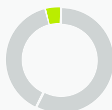
(650, FY25)



Percentage of total loan book

4.3%

(6.9%, FY25)



The MoneyMe Cashback Rewards Credit Card launched in February 2026, funded through a dedicated $300 million credit card warehouse facility established in the first half. In April 2026 the card was recognised by Finder as the number one cashback credit card.[17] The card scaled steadily through the second half, with 401 new cards funded in June 2026 from 8,697 applications, and the majority of the legacy Freestyle book (approximately $62.1 million) migrated onto the card platform during May and June 2026. At 30 June 2026 the combined card book stood at $68.2 million, with a residual non-migrated Freestyle line of credit balance of $20.6 million.

[16] This figure denotes the weighted average Equifax credit score.

[17] "Get money $$ back with a cashback credit card: April's top deals", Finder, accessed 21 April 2026.

Credit Performance

MONEYME's focus on origination quality and disciplined credit settings continued to strengthen credit performance in FY26. Net credit losses decreased to 2.4% in FY26, from 3.4% in FY25.

The continued reduction in credit losses and the elevated credit profile of the loan book are driving funding cost benefits and supporting a strong risk-adjusted net interest margin (**RNIM**). RNIM, including corporate interest, improved to 2.4% for FY26 (1.5%, FY25) and was 2.5% excluding a one-off warehouse restructuring cost. Net interest margin (**NIM**) was 6.5% for FY26 (7.5%, FY25), reflecting the higher credit quality and secured mix of the loan book.

Arrears rates continued to improve, with 90+ day arrears reducing to 0.8% at 30 June 2026 from 1.1% at 30 June 2025. Enhancements to internal debt collection processes implemented in FY25 continued to support credit outcomes through FY26, and in December 2025 the Group moved from quarterly to monthly debt sales.

The weighted average Equifax credit score of the loan book increased to 802 at 30 June 2026 (790, FY25), within Equifax's "Very Good" range (735 – 852). This reflects the Group's transition to OneScore credit decisioning implemented during FY26, together with the run-off of older, lower-quality vintages.

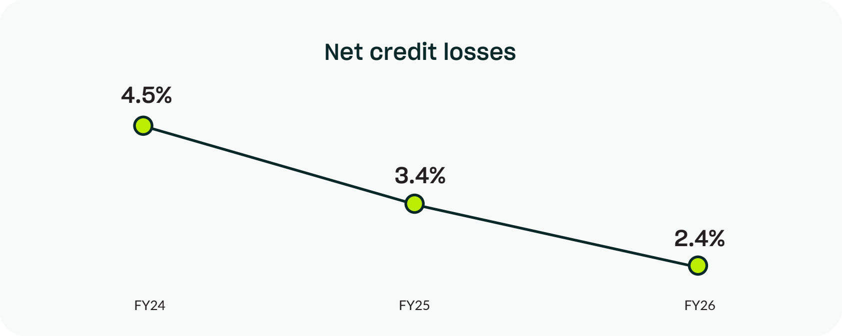
A deliberately rebalanced asset mix

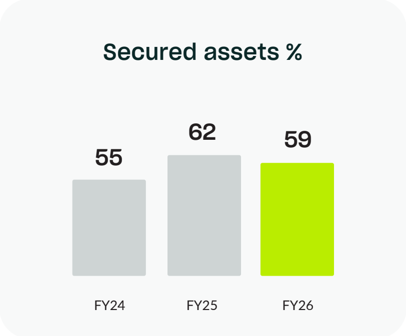
In FY25, the rising proportion of secured assets in the loan book was a primary driver of the Group's improving credit profile. In FY26, the secured proportion moderated to 59% at 30 June 2026 from 62% at 30 June 2025, reflecting the deliberate balancing of the asset mix as personal loans and credit cards scale. On a gross loan receivables basis (balance sheet basis), MoneyMe Personal Loan grew 115% to $535.3m while Autopay grew 29% to $1,178.6m.

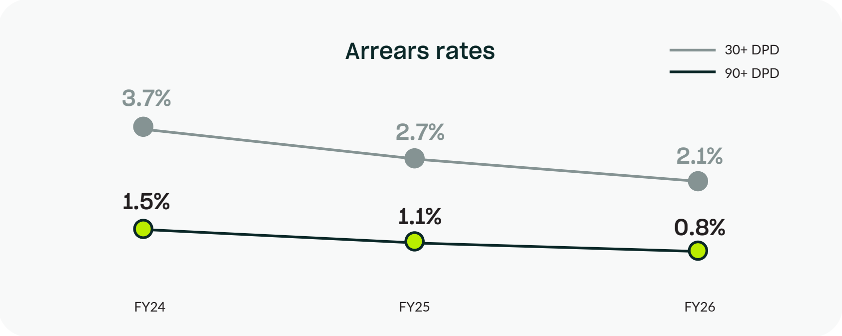
Importantly, credit performance strengthened through this rebalancing rather than in spite of it. Loans are priced to maintain risk-adjusted margins, and the credit quality of unsecured originations improved materially under OneScore decisioning — provision coverage on the MoneyMe Personal Loan book reduced to 4.6% at 30 June 2026 (6.3%, FY25) notwithstanding 115% book growth. The Group's credit quality is now evidenced by the credit score profile and loss performance of what it originates, across both secured and unsecured products, rather than by the secured proportion of the book alone.

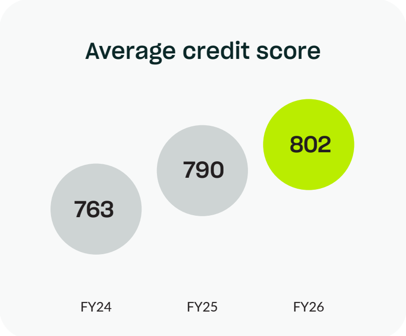
Provisioning

The Group's expected credit loss (**ECL**) provision increased to $71.2 million, reflecting the growth of the loan portfolio. Despite this increase, provision coverage improved to 3.5% of gross loan receivables from 4.1% at 30 June 2025, demonstrating stronger underlying credit quality, and the impairment expense was $63.0m (FY25: $71.7m). The provision also includes a higher macroeconomic overlay, at $3.6m at 30 June 2026 (FY25: $0.9m), reflecting a more conservative forward-looking economic outlook. Stage 3 receivables reduced to 1.4% of gross loan receivables (2.0%, FY25).









Our Funding Program

MONEYME's funding program includes six warehouse facilities (including the Group's wholesale managed investment trust), five active asset-backed securitisations (ABS) and a $125.0m corporate facility. Funding partners include major Australian and global banks, investment funds and well-known mezzanine financiers. These structures provide ample capacity to deliver our long-term growth ambitions.

FY26 was the Group's largest year of capital markets activity to date, with three public term securitisations completed and total ABS issuance of over $1.0 billion.

In July 2025, MONEYME settled a $202.8 million term securitisation of personal loan assets through the MME PL 2025-1 Trust. The transaction was competitively priced, with Class A notes issued at 110 basis points over one-month Bank Bill Swap Rate (**BBSW**) and was supported by strong demand from both new and existing investors.

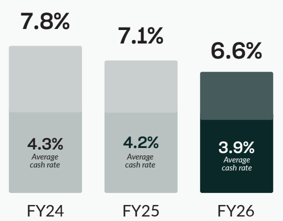
In November 2025, MONEYME completed a $455.4 million term securitisation of auto loan receivables through the MME Autopay ABS 2025-1 Trust, the Group's second public capital markets transaction in the auto asset class following the debut MME Autopay ABS 2024-1 Trust in October 2024. The Class A notes were also priced at 110 basis points over one-month BBSW, with participation from a broad range of domestic and offshore investors, and the Class A1 notes were assigned a AAA rating by both Fitch Ratings and S&P Global.

In May 2026, MONEYME executed a $365.4 million term securitisation of personal loan receivables through MME PL ABS 2026-1 — the Group's largest personal loan ABS transaction to date. The transaction attracted significant excess demand from new and existing domestic and offshore investors, increasing capital available for growth while reducing the cost of funds and improving margins.

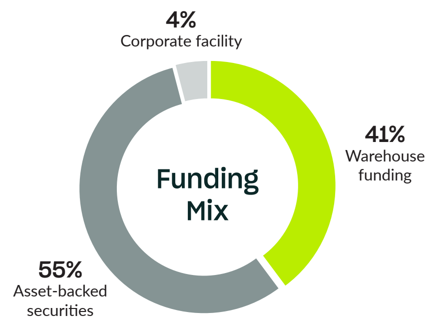
The strength of the underlying collateral was recognised by the ratings agencies during the year. Fitch Ratings upgraded five classes of notes issued by the MME Autopay ABS 2024-1 Trust in the first quarter, and upgraded two note tranches of MME PL 2025-1 in the fourth quarter, in each case reflecting the performance of the underlying assets.

$3.0b

Total funding capacity (as at 30 June 2026)



Cost of funds



6

Warehouse funding facilities[18]

5

Active asset-backed securitisations

1

Corporate facility

[18] Includes Managed Investment Trust

Warehouse and corporate facilities

In December 2025, MONEYME established a new $300 million warehouse facility to fund credit card receivables, with a leading global bank and a domestic institutional credit fund. The facility is on materially better pricing terms than the Group's previous credit card warehouse financing, has capacity to upsize in line with portfolio growth, and has an initial two-year availability period extendable by mutual agreement, consistent with facilities of this type. The facility was first drawn in the third quarter, contributing to the Group's lower cost of funds through its significantly lower funding costs and more capital-efficient structure.

The Group also refinanced the MME Horizon Warehouse Trust facility during FY26. The refinance gave rise to one-off interest and restructuring costs which affected reported NIM and RNIM for the year; excluding the one-off warehouse restructuring cost, risk-adjusted NIM for FY26 was 2.5% rather than 2.4%.

The $125.0 million corporate facility with iPartners Nominees Pty Ltd, established in December 2024, remains in place, providing additional working capital to support growth. An Amendment Deed executed in March 2026 introduced refreshed covenant settings and reduced the margin, effective 1 July 2026.

During FY26, the Group established the MME Autopay ABS 2025-1 Trust on 26 August 2025, the MME Aspire 2025 Trust on 13 November 2025 and the MME PL 2026-1 Trust on 2 April 2026, and terminated the SocietyOne PL 2023-1 Trust on 16 December 2025, as part of its securitisation funding program.

Positioned for continued growth

Funding optimisations completed during FY26 have reduced our cost of funds. The reduction in the corporate facility margin takes effect on 1 July 2026 and is expected to support margins further in FY27 and beyond. Together with strong operating cash flows and available liquidity, these funding structures provide a clear runway to scale the loan book. The Group expects to maintain access to global capital markets, deepen relationships with domestic and offshore investors, continue regular ABS issuance, and expand warehouse capacity to support future growth.

B Corp Certification

MONEYME became a Certified B Corporation™ in August 2023.

The B Corp Certification provides an internationally recognised framework for measuring and verifying environmental, social and governance (ESG) performance.

The certification was achieved with a B Impact Score of 91.2, against the 80-point threshold required to qualify.

MONEYME is due to undergo recertification under B Corp's new standards in FY28. These new standards differ in both structure and content in comparison to the previous framework, establishing minimum requirements for responsible businesses across seven key social, environmental and governance topics. MONEYME began preparing to meet these new standards in FY26.

The Group remains committed to being a B Corp.

Certified B Corporation®

91.2

Certified B Impact Assessment Score

80 Qualifies for B Corp Certification

50.9 Median score for ordinary businesses[19]

[19] According to B Lab, the median score for ordinary businesses that complete the assessment is currently 50.9. MONEYME's B Corp profile is accessible at: https://www.bcorporation.net/en-us/find-a-b-corp/company/moneyme/

Sustainability Summary

MONEYME is a Certified B Corporation. B Corp Certification assesses a company's social and environmental performance, accountability and transparency against the standards set by B Lab; it is not an assurance of all ESG or climate matters. The table below has been included to provide a summary snapshot of the Group's FY26 performance across the different areas of sustainability at MONEYME: Governance, Environment, Employees, Community and Customers. The measures have been selected to summarise performance and provide comparability to previous reporting periods.

Measure		FY25 Actual	FY26 Ambition	FY26 Actual
B Corp Certification™		Maintained certification	Maintain certification	**Completed** ✓
Governance	Representation of women on the Board[20]	33.3%	≥30%	**20%** ✗
	Percentage of Board and Committee meetings at which environmental and social related stakeholders are formally considered in any decisions made by the Board or Committees	100%	100%	**100%** ✓
	Commence transition of sustainability reporting to align with mandatory climate-related financial reporting requirements[21]	N/A	Commence by 30 June	**Commenced** ✓
Environment	Annual Scope 1 and 2 greenhouse gas (**GHG**) emissions (tCO_2e) compared to the targets validated by the Science Based Targets initiative (**SBTi**)[22]	3.9	<18.0	**4.1** ✓
	Motor vehicle financed emissions intensity for every million dollars of Autopay loan receivables (tCO2e/$M)[23]	58.5	≤55.6	**55.1** ✓
	Review and update MONEYME's climate-related risks and opportunities[24]	N/A	Complete by 30 June	**In Progress** ✗
Employees	Staff overall engagement score[25]	81%	≥80%	**86%** ✓
	Representation of women in employee workforce	38%	≥40%	**37%** ✗
	Proportion of Australian employees participating in MONEYME's Employee Equity Incentive Plan	87%	≥75%	**71%** ✗
Community	Number of World Vision sponsored children supported by MONEYME and its employees	136	≥135	**291** ✓
	Modern Slavery Statement submitted to the Government's Modern Slavery Statements Register	Completed for FY24 Report	Complete for FY25 Report	**Completed** ✓
Customers	Net Promoter Score (**NPS**) for the MONEYME brand	69	≥60	**71** ✓
	Australian Financial Complaints Authority (**AFCA**) customer complaints as a proportion of active customers	0.5%	≤1%	**0.5%** ✓
	Number of users provided with ongoing access to their credit score and financial wellness resources via the MONEYME Credit Score tool	>133,000	≥135,000	**>150,000** ✓

The tick (✓) or cross (✗) icons in the FY26 Actual column indicate whether MONEYME has achieved or not achieved the FY26 Ambition.

[20] The FY26 figure is stated as at 30 June 2026, consistent with the basis applied in prior periods. Belinda Hogan was appointed as a Board member of the Group on 1 July 2026; from that date, and at the date of this report, representation of women on the Board is 33.3%, above the ≥30% ambition.

[21] The transition comprises moving from MONEYME's standalone Sustainability Report to reporting aligned with Australia's mandatory climate-related financial reporting regime, which applies to the Group for reporting periods commencing on or after 1 July 2026. During FY26 this included enhancements to governance and climate-risk processes and preparation of the Group's 2026 Climate Report.

[22] Scope 1 emissions are emissions from operations that are owned or controlled by the reporting company. Scope 2 emissions are indirect emissions from the generation of purchased or acquired electricity, steam, heat or cooling consumed by the reporting company. The market-based approach is the primary Scope 2 emissions calculation methodology for the GHG disclosures that include Scope 2 emissions; the market-based method quantifies Scope 2 GHG emissions based on GHG emissions emitted by the generators from which the entity contractually purchases electricity bundled with instruments, or unbundled instruments on their own. GHG emissions are measured on the same organisational boundary and calculation methodology as MONEYME's prior-period GHG reporting, which will be set out in full, together with the location-based Scope 2 figure and other GHG disclosures, in MONEYME's 2026 Climate Report, which will be released at a later date. FY26 Scope 1 and 2 emissions of 4.1 tCO_2e increased from 3.9 tCO_2e in FY25; achievement is assessed against the SBTi-validated target of less than 18.0 tCO_2e, which the Group continues to meet.

[23] Autopay is MONEYME's car finance product, the loan receivables figure represents Autopay remaining Net Amount Financed (**NAF**). Remaining NAF is calculated as the amount financed at origination, being principal funded plus any fees financed, less principal repayments received to the reporting date.

[24] During FY26, Management completed its review and update of the Group's preliminary climate-related risk and opportunity register. Climate scenario analysis and quantification of climate-related financial effects remain in progress and will accompany the Group's transition to mandatory climate-related financial reporting from FY27.

[25] All engagement survey results include labour hire staff based in the Philippines.

Financial Review

Growth at scale, with the loss narrowing

The Group reported a statutory net loss after tax of $40.1 million in FY26, improving by $26.5 million from the $66.6 million loss reported in FY25. The result reflects a year of significant growth, loan receivables originated rising 32.8% to $1,247.7 million[26] and gross loan receivables increasing 33.7% to $2.1 billion. As the Group's loans have an average contractual term of close to six years, expected credit losses are recognised upfront through the balance sheet under AASB 9 when new loans are written, while the associated interest income is recognised progressively over the life of those loans. During periods of strong growth, this accounting treatment temporarily reduces reported earnings, net assets and net tangible assets (NTA), despite expanding the future earnings base. Importantly, credit quality continued to improve across every measure monitored by the Group.

	FY26 $'000	FY25 $'000	Change $'000	Change %
Gross revenue	248,801	207,983	40,818	19.6%
Interest expense	(119,343)	(104,727)	(14,616)	(14.0%)
Operating expenses[27]	(66,712)	(51,256)	(15,456)	(30.2%)
Loan receivable impairment expense	(62,950)	(71,743)	8,793	12.3%
Transaction costs	(30,100)	(22,961)	(7,139)	(31.1%)
Loss on financial assets at amortised cost	–	(14,307)	14,307	100.0%
Depreciation and amortisation	(9,759)	(9,597)	(162)	(1.7%)
Net loss after tax	**(40,063)**	**(66,608)**	**26,545**	**39.9%**

[26] Originations in this section are 'loan receivables originated' as presented in the gross loan receivable movements in Note 9, being the amount by which gross loan receivables increased on origination during the year as recognised in the Consolidated Statement of Financial Position. This is not the same measure as the 'loan originations' reported in the Group's ASX quarterly updates and used in the Chair's and CEO's Messages in this Annual Report, which is the net amount financed, being the sum of principal funded and upfront fees.

[27] 'Operating expenses' comprises sales and marketing expense; product design and development expense; and general and administrative expense.

Normalised result	In addition to the statutory result, the Group monitors normalised net profit after tax, calculated by adjusting statutory profit for non-cash depreciation and amortisation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items. It is the financial measure in the Executive KMP short-term incentive scorecard and in the 2025 Series 1 Employee Performance Rights award assessed in FY26. It is not a measure defined by Australian Accounting Standards, it has not been audited, and it should not be read in substitution for the statutory result. On this basis the Group recorded a normalised net loss after tax of $4.1 million in FY26 (FY25: normalised net loss after tax of $15.5 million).
Gross revenue	Gross revenue increased by 19.6% to $248.8 million, reflecting the growth in the Group's loan book, with gross loan receivables up 33.7% to $2.1 billion and loan receivables originated of $1,247.7 million (FY25: $939.3 million). Revenue growth trails book growth because the 33.7% increase is measured at the balance date, whereas interest income is earned on the average book across the year. With originations weighted to the second half, a substantial proportion of the FY26 book has not yet contributed a full period of interest income.
Interest expense	Interest expense increased by 14.0% to $119.3 million, well below the 33.7% growth in gross loan receivables at balance date. Part of that gap is a timing effect, as interest expense accrues on average borrowings across the year rather than on the closing balance; the remainder reflects an underlying improvement in the Group's cost of funds. During the year the Group amended its corporate facility with iPartners Nominees Pty Ltd, reducing the margin with effect from 1 July 2026.

Operating expenses	Total operating expenses increased $15.5 million or 30.2% to $66.7 million, reflecting the investment required to support a 32.8% increase in originations and a 33.7% larger loan book. The increase was concentrated in general and administrative expense, up $8.1 million or 20.1%, and sales and marketing expense, up $7.0 million or 86.7%, and reflects two principal areas of investment: supporting the growth of the Group's direct-to-consumer channel, which contributed to the strong growth experienced in personal loans during the year; and building the operating and technology infrastructure for the Group's new credit card and white-label products. The growth in direct origination also changes where acquisition cost is recognised: direct sales and marketing spend is expensed as incurred, whereas broker and dealer commissions are capitalised into gross loan receivables and amortised over the life of the loan. The shift towards direct therefore increases current-year operating expenses while moderating the growth in capitalised transaction costs. Growing the direct channel is expected to improve the economics of the book over the life of a loan, despite bringing more of the acquisition cost into the current-year result. Similarly, the investments in the credit card infrastructure represent an upfront current period expense but given the timing of the credit card launch (3Q26), these benefits will largely be realised in future periods.
Loan receivable impairment expense	The Group's loan receivable impairment expense decreased by $8.8 million or 12.3% to $63.0 million, notwithstanding the 33.7% growth in gross loan receivables. Credit performance improved across each measure: the net loss rate reduced to 2.4% (FY25: 3.4%), arrears greater than 90 days past due reduced to 0.8% (FY25: 1.1%), principal more than 30 days past due excluding hardship reduced to 2.1% (FY25: 2.7%), and the closing average Equifax score of the book improved, while remaining within Equifax's "Very Good" range.
Transaction costs	Transaction costs increased 31.1% to $30.1 million, broadly in line with the 32.8% growth in loan receivables originated. These costs are principally broker and dealer commissions, which are capitalised as part of the Group's gross loan receivables and amortised over the life of the loan. Growth in transaction costs was slightly below origination growth, reflecting the increasing proportion of originations sourced through the Group's direct-to-consumer channel, the acquisition cost of which is recognised in operating expenses as incurred.
Loss on financial assets at amortised cost	FY25 included a $14.3 million non-cash loss on financial assets at amortised cost. As disclosed in Note 3.7 of the 2025 Annual Report, that adjustment arose on the refinement of the assumptions used to measure amortised cost, principally the expected amount and timing of customer cash flows, following the finance transformation project. It was a one-off adjustment and no equivalent adjustment arose in FY26.
Depreciation and amortisation	Depreciation and amortisation expense of $9.8 million was broadly flat on FY25 ($9.6 million).

Accelerating loan book growth

Net assets were $87.1m at 30 June 2026 and NTA $(0.02) per share, reflecting cumulative statutory losses through a period of significant investment and loan book growth. The $71.2m ECL provision is a prudent forward looking estimate required under AASB 9, recognised upfront at origination while the associated interest income is recognised progressively over the life of those loans, a timing difference that weighs on statutory earnings, net assets and NTA when growth is strong, with gross loan receivables up 33.7% in FY26. We are comfortable with the position given the business reached its normalised profitability inflection point in 2H26 and a growing loan book provides the pathway back to net asset and NTA growth as earnings scale. The period-on-period movement is illustrated in the table below and supported by the items noted after the table.

	30 June 2026 $'000	30 June 2025 $'000	Change $'000	Change %
Cash and cash equivalents	92,225	54,091	38,134	70.5%
Gross loan receivables[28]	2,058,863	1,540,000	518,863	33.7%
Loan receivable provisioning	(71,209)	(62,591)	(8,618)	(13.8%)
Borrowings	(2,096,862)	(1,520,950)	(575,912)	(37.9%)
Intangible assets (including Goodwill)	85,913	89,135	(3,222)	(3.6%)
Other[29]	18,123	23,206	(5,083)	(21.9%)
Net assets	**87,053**	**122,891**	**(35,838)**	**(29.2%)**

[28] This figure reconciles to the figure shown on the Group's balance sheet, and includes the impact of capitalised deferred income.

[29] 'Other' comprises derivative financial instruments; other receivables; deferred tax asset; right-of-use assets; property, plant and equipment; other payables; lease liabilities; and employee-related provisions.

Cash and cash equivalents

The Group's consolidated cash and cash equivalents increased to $92.2 million as at 30 June 2026, from $54.1 million as at 30 June 2025, comprising unrestricted cash of $20.5 million (30 June 2025: $16.7 million) and restricted cash held within the Group's funding trusts of $71.8 million (30 June 2025: $37.4 million); the components do not sum to the total shown because each is rounded. The increase reflects the expansion of the Group's funding program during the year. Restricted cash held within the funding trusts comprises customer collections awaiting distribution to noteholders together with amounts held in reserve and liquidity accounts required under the Group's facilities, and increases with the size and number of funded portfolios.

Gross loan receivables

Gross loan receivables increased by $518.9 million or 33.7% to $2,058.9 million, reflecting loan receivables originated of $1,247.7 million[26] during the year, partly offset by payments received of $656.3 million and gross loan receivables written off of $72.6 million. As noted above, the balance includes the impact of capitalised deferred income and is not a measure of principal outstanding. Secured assets represented 59% of the Group's total gross loan receivables as at 30 June 2026, down from 62% as at 30 June 2025. That movement reflects a deliberate rebalancing of the asset mix rather than any easing of credit settings. Growth was led by unsecured personal lending: the MoneyMe Personal Loan book grew 115.5% to $535.3 million and Autopay grew 29.3% to $1,178.6 million, while the credit card book reduced to $88.8 million (30 June 2025: $106.5 million) as the legacy Freestyle line of credit product ran off. Credit quality strengthened through the rebalancing: the weighted average Equifax score of the book rose to 802 (30 June 2025: 790) and provision coverage on the MoneyMe Personal Loan book reduced to 4.6% (30 June 2025: 6.3%).

Loan receivable provisioning

The provision balance increased to $71.2 million as at 30 June 2026, from $62.6 million as at 30 June 2025. That represents growth of 13.8%, well below book growth of 33.7%, as the provision rate reduced to 3.5% of gross loan assets from 4.1%. The reduction reflects the continued improvement in the credit quality of the book — the closing average Equifax score remained within the "Very Good" range, arrears greater than 90 days past due reduced to 0.8% (FY25: 1.1%) and the net loss rate reduced to 2.4% (FY25: 3.4%) — and was achieved notwithstanding an increased weighting towards unsecured personal lending, where the total personal loan book grew 51.7% during the year. No part of the reduction reflects a release of management overlays or an easing of forward-looking assumptions: the Group increased its modelled macroeconomic overlay from $0.9 million at 30 June 2025 to $3.6 million at 30 June 2026, and its model risk overlay also increased. Excluding the macroeconomic overlay, the coverage rate at 30 June 2026 would have been approximately 3.3%. Refer to Note 3.

Borrowings

Borrowings increased by $575.9 million or 37.9% to $2,096.9 million, slightly ahead of the 33.7% growth in gross loan receivables, reflecting the funding of the larger loan portfolio together with funding raised ahead of deployment and held as cash within the funding trusts at balance date. During the year the Group completed three public term securitisations totalling over $1.0 billion, lengthening the tenor of its funding and reducing its reliance on warehouse facilities: gross loan receivables funded through warehouse securitisation facilities reduced to $827.8 million, or 40.2% of the book measured on drawn balances, from $916.1 million or 59.5% at 30 June 2025, while receivables funded through term ABS facilities increased to $1,087.4 million from $501.6 million. The Group's undrawn funding capacity is set out under Funding and liquidity risk below.

Intangible assets (including Goodwill)

Intangible assets including goodwill decreased by $3.2 million to $85.9 million as at 30 June 2026, from $89.1 million as at 30 June 2025, as amortisation of the Group's capitalised platform and product development exceeded additions during the year. Goodwill is unchanged, so the movement is confined to other intangible assets, which reduced to $22.4 million (30 June 2025: $25.6 million). The Group funds its loan receivables through securitisation warehouse and term structures, with borrowings secured against those receivables and, as set out in Note 14, no right of recourse against the remainder of the Group where a warehouse facility is not renewed or a default occurs, except in the case of fraud or wilful misconduct. The Group's capacity to meet its obligations is principally a function of the performance and liquidity of the $2,058.9 million loan portfolio and of continued access to funding.

Key risks

MONEYME is exposed to a broad range of strategic, financial and non-financial risks. The risks described below are those the Directors consider most material to the Group's performance and to the achievement of its strategy in future financial years, and are not an exhaustive list of the risks to which the Group is exposed. They are drawn from the key risk areas within the Group's Risk Management Framework. These key risks are identified and managed in accordance with the Group's Risk Appetite Statement, which is regularly monitored and updated by the Board and management to ensure alignment with our strategic objectives.

The Board oversees the Group's management of these risks, supported by the Audit & Risk Management Committee and the Board's other committees, and receives regular reporting on key risk indicators, risk events and the effectiveness of the Group's controls.

Risk	Description	Management of risk
Credit risk	The Group defines credit risk as the risk that its customers may not pay the principal, interest, and fees owing to MONEYME under their contract. This could result in a decrease in revenue and operating cash flows and an increase in expenses (including impairment expenses). If credit losses are higher than expected, this could have a material effect on the Group's financial performance. The Group's exposure to credit risk is sensitive to macroeconomic conditions, including unemployment and cost-of-living pressures, and to the composition of the portfolio: the MoneyMe Personal Loan book grew 115.5% during FY26 and secured assets reduced to 59% of gross loan receivables, increasing the proportion of the book that is not supported by collateral. The expected credit loss provision is an accounting estimate that depends on forward-looking assumptions, and actual losses may differ from those assumed.	MONEYME manages credit risk by taking a responsible approach to lending activities, including significantly increasing its investment in underwriting, monitoring, and collections. Enhanced underwriting practices support more accurate assessment of borrower creditworthiness, including credit scoring and affordability assessment undertaken through the Group's Horizon platform, while improved monitoring identifies emerging risk earlier and collections and hardship processes are applied to customers experiencing difficulty. MONEYME's Chief Credit Risk Officer has primary responsibility for credit risk management, with oversight by the Credit Committee and Board of Directors.
Funding and liquidity risk	MONEYME's ability to write new loans on favourable terms and continue as a going concern depends on the performance of its loan book and its ability to access funding on acceptable terms. Specific funding-related risks include the extent to which MONEYME can: • extend the financing term or increase the funding capacity of its existing warehouse trusts beyond their existing arrangements on favourable or required terms; • enter into new warehouse facilities or other funding arrangements sufficient to meet its business requirements; • refinance or replace its facilities as they fall due, including its warehouse facilities and its corporate debt facility; and/or • continue to comply with the terms of its funding facilities, including portfolio performance covenants, a breach of which could give rise to an amortisation event and restrict the Group's ability to fund new originations.	The financial statements have been prepared on a going concern basis, which contemplates the continuity of normal business activities and the realisation of assets and settlement of liabilities in the normal course of business. Liquidity risk is managed through the monitoring of cash flow forecasts to actuals to ensure that liability obligations are met when they fall due. The Group held cash and cash equivalents of $92.2 million as at 30 June 2026, of which $20.5 million was unrestricted and available to meet corporate obligations, and had access to $849.5 million (30 June 2025: $512.2 million) in undrawn warehouse facilities to fund continued growth of the loan portfolio. Further, at 30 June 2026 the Group has $50.0 million of its corporate debt facility with iPartners Nominees Pty Ltd as undrawn and accessible in the future. The Group's covenant compliance under its funding facilities was certified at each quarterly test throughout FY26, and warehouse capacity is sufficient to meet the Group's origination plans through the FY27 funding cycle. The Group's cash flow forecast supports more than 12 months of continued operations with access to sufficient funds from operating cash flows and securitisation funding arrangements. Term issuance lengthens the tenor of the Group's funding, diversifies its investor base and reduces the proportion of the portfolio dependent on warehouse facilities that must be extended or renewed periodically. MONEYME has demonstrated market access via its three term securitisation transactions executed in FY26. MONEYME's Group Treasurer has primary responsibility for liquidity risk management under the Group's Board-approved Risk Management Framework, with oversight by the Asset & Liability Committee and Board of Directors.

Technology and cybersecurity risk	By their nature, information technology systems are susceptible to security threats, including cyber-attacks and other unauthorised access to data and information. Any data security breaches or MONEYME's failure to protect private customer information (including through cyber-attacks) could significantly disrupt MONEYME's operations, causing reputational damage, loss of system integrity and breaches of MONEYME's obligations under applicable laws. This in turn could have a material adverse impact on its business, operating and financial performance, and reputation. The Group also depends on third-party technology and service providers, including cloud hosting and data providers, and a failure, disruption or security incident affecting a key provider could have the same consequences as a failure of the Group's own systems. MONEYME is dependent on its proprietary technology platform, Horizon, to deliver access to finance for its customers, collect payments from customers and to accurately price credit risk. Horizon may experience downtime or interruption due to system failures, service outages, corruption of information technology network or information systems as a result of computer viruses, bugs, worms, or cyber-attacks, as well as natural disasters, fire, power outages or other events outside the control of MONEYME. Any systemic failure could cause significant damage to MONEYME's reputation, its ability to make informed credit decisions and assess the credit performance of its loan book, its ability to service customers in a timely manner, retain existing customers and generate new customers, any of which could have a materially adverse impact on MONEYME's business, operating and financial performance, and/or growth. The Group's use of artificial intelligence across underwriting, customer service and risk monitoring introduces further risk, including the risk that model error, degradation or bias affects credit decisions or customer outcomes, or that automated processes do not meet the Group's responsible lending, privacy and consumer protection obligations.	These risks are managed under the Group's Board-approved Risk Management Framework. In FY26, MONEYME continued to strengthen its cybersecurity defences and data protection: • **No material incidents:** There were no material security incidents, customer data losses or exposures during FY26. • **System availability:** Full-year system uptime of 99.6%, excluding planned downtime, against a 99% threshold. • **Business continuity:** The Group maintains business continuity and disaster recovery arrangements for Horizon and its supporting infrastructure, including data backup and recovery procedures, which were tested during FY26. • **Certification maintained and extended:** ISO 27001 compliance was retained and PCI-DSS compliance was achieved during the year. • **Independent testing:** Penetration testing was completed during the year, with all findings actioned as at 30 June 2026. • **Artificial intelligence governance:** Artificial intelligence use cases scaled across underwriting, customer service, risk monitoring and back-office operations during FY26 were subject to the Group's technology and data governance frameworks, with human oversight retained over decisions affecting customers. The Group expects to continue to make significant investments to support ongoing improvement in IT controls. This includes addressing risks and issues identified through regular external and internal audits and planning that sets a clear and control-prioritised IT development roadmap to support the next phase of strategic growth. MONEYME's Chief Technology Officer has primary responsibility for technology and cybersecurity risk management, with oversight by the Operational Risk & Compliance Committee and Board of Directors.
Regulatory and compliance risk	Regulatory and compliance risk is the risk that MONEYME fails to meet its obligations as a licensed consumer credit provider, including its responsible lending, product design and distribution, hardship, anti-money laundering, privacy and credit reporting obligations. The risk may also present as an inadequate response to changes in laws, regulation, policies and industry codes relevant to MONEYME's operations. A failure to comply could result in regulatory action, penalties, licence conditions, customer remediation costs and reputational damage, any of which could have a material adverse impact on the Group's business, operating and financial performance.	Compliance risk is managed within the Group's Board-approved Risk Management Framework. The Group maintains a compliance management framework designed to identify, assess, report, and manage compliance risk, and regulatory requirements are embedded across relevant MONEYME policies and frameworks. Compliance obligations are mapped to controls, monitored through the Group's compliance assurance activities and reported to the Operational Risk & Compliance Committee, with any reportable matters notified to the relevant regulator within the required timeframes. MONEYME's General Counsel has primary responsibility over the Group's regulatory and compliance risk, with oversight by the Operational Risk & Compliance Committee and Board of Directors. MONEYME engages openly with its regulators, including in relation to the notifications and reporting required under its licence.

Operational risk	Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, systems, and external events. Operational risk covers a broad spectrum of risk areas across MONEYME, from the conduct of our people in accordance with laws, MONEYME's values and its Code of Conduct, to the management and monitoring of our third-party service providers. It includes the risk of internal or external fraud, including application fraud and scams affecting customers. Operational failures could result in financial loss, customer remediation, regulatory action or reputational damage.	Operational risk is managed under the Group's Board-approved Risk Management Framework, through a broad set of activities, policies and frameworks including the ongoing monitoring and effectiveness testing of MONEYME's control environment, as well as regular reporting and monitoring of third-party service providers, and key risk indicators and events. The control environment is also subject to independent review through the Group's internal audit program, with findings and their remediation reported to the Audit & Risk Management Committee. MONEYME's General Counsel has primary responsibility over the Group's operational risk, with oversight by the Operational Risk & Compliance Committee and Board of Directors.
Environmental and social risk	MONEYME is exposed to environmental and social risks arising from its lending activities, its operations and the expectations of its customers, investors and the community. As a Certified B Corporation, MONEYME's Constitution requires the Directors to consider the impact of the Group's decisions on its stakeholders, including its customers, its people, the communities in which it operates and the environment. Insufficient progress against the Group's stated environmental and social commitments, or inaccurate or misleading disclosure of that progress, could damage MONEYME's reputation and affect its relationships with customers, investors and funding partners. Social risks arise principally from the Group's role as a consumer lender, including the risk that customers experience financial hardship and are not sufficiently supported by MONEYME, or that products and practices do not meet community and regulatory expectations of responsible lending. Failure to adequately mitigate these risks or respond to these matters could adversely affect customers and communities and damage MONEYME's reputation. Climate-related risk is currently the primary environmental risk considered by the Group; other environmental topics, such as pollution, biodiversity and resource use, are considered as they arise through the Group's lending activities and operations. Climate-related risks comprise the physical and transition impacts that arise from climate change and could affect the Group's financial performance.	Environmental and Social Risk is one of the key risk areas within the Group's Board-approved Risk Management Framework. It is managed, prioritised and reported in alignment with that framework, with Key Risk Indicators and Risk and Opportunity Registers maintained and regularly assessed for each key risk area. MONEYME's Operational Risk & Compliance Committee has primary management-level responsibility for the Group's environmental and social risk, with oversight from the Audit & Risk Management Committee and the Board of Directors.

Identifying climate risks

In preparation to meet mandatory climate-related financial disclosure requirements in its FY27 reporting, MONEYME is assessing the relevance and impact of climate change on its business model and value chain. The Group is currently finalising its assessment on the channels where climate change may impact MONEYME across low or high warming scenarios in reference to the drivers of the Group's profitability.

The Group has not yet assessed the anticipated financial effects of these impacts, and its climate scenario analysis remains in progress, so these channels may change on its completion.

More information will be provided in MONEYME's voluntary 2026 Climate Report, which will be released at a later date, and its inaugural mandatory climate-related financial disclosure in FY27.

Forward-looking statements

This Annual Report contains statements that may be deemed forward-looking statements, being statements regarding MONEYME's intent, belief or current expectations with respect to its business and operations, market conditions, results of operations and financial condition. Forward-looking statements can generally be identified by the use of words such as "expect", "anticipate", "intend", "should", "may", "plan", "will", "believe", "forecast", "estimate", "target" and "outlook". Indications of, and guidance on, future earnings, financial position and performance are also forward-looking statements.

Although MONEYME believes that the expectations expressed in these statements are based on reasonable assumptions, they are not guarantees or predictions of future performance and involve both known and unknown risks, uncertainties and other factors, many of which are beyond the Group's control. Actual results may differ materially from those expressed or implied. The key risks described above set out factors that could cause actual outcomes to differ. Except as required by law, MONEYME does not undertake to update any forward-looking statement.

Directors’ Report

Directors' Report

The Directors present their report together with the Consolidated Financial Statements and accompanying Notes of MoneyMe Limited (the **Company**) and its controlled entities (the **Group**) for the year ended 30 June 2026 (FY26).

Information about the Directors

The Directors of the Group during the financial year and up to the date of this report were Jamie McPhee, Clayton Howes, Scott Emery, Susan Hansen, David Taylor, Rachel Gatehouse (resigned 5 August 2025), and Belinda Hogan (appointed 1 July 2026).

Rachel Gatehouse resigned from the Board of Directors on 5 August 2025. Belinda Hogan was appointed to the Board on 1 July 2026; her appointment took effect after the end of the financial year but before the date of this report, and she is accordingly included in this report.

Meetings of Directors

The following table sets out the number of Directors' meetings (including meetings of committees of Directors) held during the financial year, and the number of meetings attended by each Director (while they were a Director or committee member).

FY2026

Director	Board		Audit & Risk Management Committee		Remuneration & Nomination Committee	
	Eligible	Attended	Eligible	Attended	Eligible	Attended
	No.	No.	No.	No.	No.	No.
Jamie McPhee	10	10	6	6	4	4
Clayton Howes	10	10	–	–	–	–
Scott Emery	10	8	–	–	4	3
Rachel Gatehouse (resigned 5 August 2025)	–	–	–	–	–	–
Susan Hansen	10	10	6	6	–	–
David Taylor	10	9	6	6	4	4

FY2025

Director	Board		Audit & Risk Management Committee		Remuneration & Nomination Committee	
	Eligible	Attended	Eligible	Attended	Eligible	Attended
	No.	No.	No.	No.	No.	No.
Jamie McPhee	13	12	–	–	6	6
Clayton Howes	13	13	–	–	–	–
Scott Emery	13	12	–	–	6	6
Rachel Gatehouse (resigned 5 August 2025)	13	13	4	4	–	–
Susan Hansen	13	12	4	4	–	–
David Taylor	13	13	4	4	6	6

Directors' interests in shares and rights

The following table sets out each Director's relevant interest in shares and rights over shares of the company or a related body corporate as at 30 June 2026.

Director	Shares (FY2026)	Shares (FY2025, comparative)	Rights (FY2026)	Rights (FY2025, comparative)
Jamie McPhee	–	–	–	–
Clayton Howes	52,019,778	51,825,192	27,496,244	21,066,537
Scott Emery	101,341,250	98,991,250	–	–
Rachel Gatehouse	–	–	–	–
Susan Hansen	–	–	–	–
David Taylor	–	34,015	–	–

Belinda Hogan was appointed to the Board on 1 July 2026, after the end of the financial year. As at the date of this report she held no relevant interest in shares or rights over shares in the Company, and accordingly no interest is disclosed for her above.

Information about each Director

Jamie McPhee
Independent Non-Executive Chair

Experience and qualifications	Jamie is an experienced Executive and Director with over 35 years of experience in financial services. He was Chief Executive Officer of ME Bank from 2010 to 2020. Prior to that, he served as an Executive Director of Bendigo and Adelaide Bank and was Managing Director of Adelaide Bank. Jamie is currently a Non-Executive Director of Unity Bank (formerly G&C Mutual Bank) and Archa Limited, and chairs the Advisory Board of Ampaura Australia. He was previously the Chair of SocietyOne Holdings Pty Limited from March 2021 until its acquisition by MONEYME in March 2022. He has also served on the Boards of Rural Bank, the South Australian Cricket Association and the Melbourne Renegades. Jamie holds an Honours Degree in Civil Engineering and an MBA from the University of Adelaide and is a graduate of the Australian Institute of Company Directors.
Other current listed company directorships	None
Former listed company directorships - last 3 years	None
Special responsibilities	Chair of the Board Member of the Remuneration & Nomination Committee Interim Member of the Audit & Risk Management Committee (from 5 August 2025)

Clayton Howes
Managing Director and Chief Executive Officer

Experience and qualifications	Clayton is a co-founder of MONEYME and has been the Chief Executive Officer and a Director of the Company since its inception. Clayton has more than 20 years' experience in the development of brands, business strategy and innovation. He has a strong background in executing capital strategies, building new technologies to replace legacy processes, and fostering highly engaging and rewarding team cultures. Prior to establishing MONEYME, Clayton spent eight years at Vodafone and Vodafone Hutchinson Australia where his roles included Head of Retail Channels, Head of Retail Transformation, Head of Sales Strategy & Distribution Management and Commercial Finance Manager. During this time, Clayton was responsible for strategy, finance, sales, and business transformation. Clayton previously worked for GlaxoSmithKline in the UK within Strategic Mergers Management and Planning. Clayton has a Bachelor of Commerce degree (Statistics, Economics and Finance) from Oxford Brookes University. He also has a Certificate in Business Accounting from the Chartered Institute of Management Accountants.
Other current listed company directorships	None
Former listed company directorships - last 3 years	None
Special responsibilities	None

	**Scott Emery** *Non-Executive Director*
Experience and qualifications	Scott is a co-founder of MONEYME and has been a Non-Executive Director of the Company since its inception. Scott has over 30 years experience in establishing and successfully running property development and accommodation sector companies across Australia. Scott is the founder and managing director of a national commercial building company, Yarra Valley Commercial, established in 1986.
Other current listed company directorships	None
Former listed company directorships - last 3 years	None
Special responsibilities	Member of the Remuneration & Nomination Committee
	**Susan Hansen** *Non-Executive Director*
Experience and qualifications	Susan brings 40 years of experience in finance, risk assessment, and governance. Susan has served as a Non-Executive Director at a number of listed and unlisted companies in Australia, New Zealand, and the United Kingdom since 2001, including Resimac Group Limited (ASX: RMC). Beyond her directorship commitments, she is an accomplished author, speaker, and course facilitator.
Other current listed company directorships	Resimac Group Limited (since 25 October 2016)
Former listed company directorships - last 3 years	UEM Investment Trust, listed in the United Kingdom (until 16 September 2023)
Special responsibilities	Member of the Audit & Risk Management Committee
	**David Taylor** *Independent Non-Executive Director*
Experience and qualifications	David has over 30 years of financial services experience across retail banking, payment systems, superannuation, wholesale banking, funds management, capital markets and fintech partnerships. From 2010 to 2021, David was the Chief Executive Officer of Unity Bank (formerly G&C Mutual Bank), where he remains a Director. He previously held senior executive positions at Credit Union Services Corporation and Finance Industry Consulting Services. David is also currently a Non-Executive Director of Our Guard Mutual (an insurer for mutual banks) and a Director of several unlisted companies. David was a Director of SocietyOne Holdings Pty Limited from March 2018 until its acquisition by MONEYME in March 2022, at which point he was appointed to the MONEYME Board. David holds a first-class Honours Degree in Political Economy from the University of Adelaide and is a graduate of the Australian Institute of Company Directors.
Other current listed company directorships	None
Former listed company directorships - last 3 years	None
Special responsibilities	Chair of the Remuneration & Nomination Committee Member of the Audit & Risk Management Committee (Interim Chair from 5 August 2025)

	**Belinda Hogan** *Independent Non-Executive Director (appointed 1 July 2026)*
Experience and qualifications	Belinda joined the Board on 1 July 2026 and was a Director at the date of this Directors' Report. Belinda brings over 15 years of experience in financial services, with deep expertise in financial management, credit, treasury, capital markets and regulatory compliance across APRA-licensed institutions and digital lending. Belinda was the inaugural Chief Financial Officer of 86 400, one of Australia's first independently licensed neobanks, where she played a key role in launching the business, scaling it to over 100,000 customers and $1.2 billion in home loans, and completing its $220 million acquisition by National Australia Bank in 2021. Belinda is currently Deputy Chair and Chair of the Finance, Audit and Risk Management Committee of not-for-profit healthcare specialist Grand Pacific Health, and a Non-Executive Director of not-for-profit Peoplecare Health Insurance. Belinda is a CPA, a Graduate of the Australian Institute of Company Directors, and holds an MBA from the University of Newcastle and an Executive Education qualification from London Business School.
Other current listed company directorships	None
Former listed company directorships - last 3 years	None
Special responsibilities	None. It is intended that Belinda will be appointed as a member and Chair of the Audit & Risk Management Committee with effect from 1 September 2026.
	**Rachel Gatehouse** *Independent Non-Executive Director (resigned 5 August 2025)*
Experience and qualifications	Rachel has over 30 years of financial services experience across the asset finance, motor finance, retail banking, structured lending and BNPL sectors. Rachel was Chief Executive Officer of Visual Amplifiers Limited and has held Chief Financial Officer and senior finance roles at Brighte, HBOS Australia and ANZ Bank. Rachel's governance experience includes Acting Chief Executive Officer of the Australian Institute of Company Directors and previous directorships at Landcare Australia and Capital Finance Australia Limited. Rachel holds a Bachelor of Economics and Finance from the University of New South Wales, is qualified as a Certified Practicing Accountant and is a graduate of the Australian Institute of Company Directors.
Other current listed company directorships	None, as at 5 August 2025
Former listed company directorships - last 3 years	None, as at 5 August 2025
Special responsibilities	Chair of the Audit & Risk Management Committee (resigned 5 August 2025)

Information about the Company Secretary

Jonathan Swain was appointed as Company Secretary of MONEYME on 11 May 2021. Jonathan is a Senior Company Secretary with MUFG Corporate Governance Pty Limited (formerly Company Matters Pty Limited). He has previously worked in a range of legal, company secretarial and management roles. Jonathan is admitted as a solicitor in New South Wales, is a Fellow Member of the Governance Institute of Australia and a graduate of the Australian Institute of Company Directors.

Principal activities

The Group's principal activity for the full year is to provide consumer and commercial finance.

Changes in state of affairs

As part of its securitisation funding program, the Group established or terminated the following controlled entities during the financial year:

- the MME Autopay ABS 2025-1 Trust, established on 26 August 2025;
- the MME Aspire 2025 Trust, established on 13 November 2025;
- the MME PL 2026-1 Trust, established on 2 April 2026; and
- the SocietyOne PL 2023-1 Trust, terminated on 16 December 2025.

Further funding developments during FY26 included three public term securitisations totalling over $1.0 billion:

- the $202.8 million term securitisation of personal loan receivables through the MME PL 2025-1 Trust (July 2025);
- the $455.4 million term securitisation of auto loan receivables through the MME Autopay ABS 2025-1 Trust (November 2025), the Group's second public transaction in the auto asset class; and
- the $365.4 million term securitisation of personal loan receivables through the MME PL 2026-1 Trust (May 2026), the Group's largest personal loan asset-backed securities transaction to date.

The Group also:

- established a new $300.0 million warehouse facility to fund credit card receivables in December 2025, which was first drawn in the third quarter;
- refinanced the MME Horizon Warehouse Trust facility; and
- secured improved commercial terms on the $125.0 million corporate facility with iPartners Nominees Pty Ltd under an Amendment Deed executed in March 2026, introducing refreshed covenant settings and reducing the margin effective 1 July 2026.

There were no other significant changes in the state of affairs of the Group during the financial year.

Non-audit services

Details of amounts paid or payable to the auditor for non-audit services provided during the year by the auditor are outlined in Note 23 of the Financial Report. The Directors are satisfied that the provision of non-audit services during the year, by the auditor, is compliant with the general standard of independence for auditors imposed by the *Corporations Act 2001 (Cth)*. The Directors are of the opinion that the services disclosed in Note 23 do not compromise the external auditor's independence, based on advice received from the Audit & Risk Management Committee, for the following reasons:

- All non-audit services have been reviewed and approved to ensure that they do not impact the integrity and objectivity of the auditors; and
- None of the services undermine the general principles as set out in APES Code of Ethics for Professional Accountants issued by the Accounting Professional and Ethical Standards Board, including reviewing, or auditing the auditor's own work, acting in a management or decision-making capacity for the Group, acting as advocate for the Group or jointly sharing economic risks and rewards.

Subsequent events

In July 2026 the Group drew a further $10.0 million under its corporate debt facility to support the ongoing growth in the loan portfolio, reducing the undrawn balance of that facility to $40.0 million. Other than that matter, no matters or circumstances have arisen since 30 June 2026 that have significantly affected, or may significantly affect, the Group's operations, the results of those operations, or the Group's state of affairs in future financial years. Refer to Note 24 of the Financial Report.

Future developments

The Group will continue to pursue long-term growth to achieve sound returns for shareholders. This includes growing its loan book, investing in its core operating platform capabilities, and diversifying and expanding its funding platform to support these initiatives.

Environmental regulations

The Group is not subject to any particular or significant environmental regulation under laws of the Commonwealth or of a State or Territory.

Dividends

No dividend was declared or paid to the holders of fully paid ordinary shares in FY26.

Movements in options

The Group held no options on issue in FY26.

Movements in performance rights

The table below outlines the movement in all performance rights issued by the Group for each financial year.

FY	Opening Balance	Granted	Cancelled	Exercised	Closing Balance
	No.	No.	No.	No.	No.
2025	63,862,407	41,447,272	(3,906,844)	(453,822)	100,949,013
2026	100,949,013	8,888,889	(14,588,476)	(13,882,863)	81,366,563

Further details on share-based payments: Note 18.

Remuneration report

The Remuneration report forms part of this Directors' report and includes information in relation to Director and Key Management Personnel (**KMP**) remuneration, including any share options and performance rights.

Indemnification of officers and auditors

The Group has not indemnified or agreed to indemnify an officer or auditor of the Group or of any related body corporate against a liability incurred as such by an officer or auditor, during or since the financial year, except to the extent permitted by law.

Proceedings on behalf of the company

No person has applied to the court under section 237 of the *Corporations Act 2001 (Cth)* for leave to bring proceedings on behalf of the Company, or to intervene in any proceedings to which the Company is a party for the purpose of taking responsibility on behalf of the Company for all or part of those proceedings.

Consolidated entity disclosure statement

The *Corporations Act 2001 (Cth)* requires all public companies to include a 'consolidated entity disclosure statement' as part of the Directors' Report. In accordance with this, the below disclosure statement is added to the Group's Directors' Report.

Entity[30]	Date of control / acquisition	Ownership		Entity type and place of incorporation	Location and tax residency
		2026	2025		
MoneyMe Limited[31]	11 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe Financial Group Pty Ltd	9 May 2013	100%	100%	Body corporate (Australia)	Australia
MoneyMe Finance Pty Limited[32]	7 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe Technology Pty Limited	7 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe Partnerships Pty Limited[33]	7 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe International Pty Ltd	13 October 2020	100%	100%	Body corporate (Australia)	Australia
MoneyMe LR Pty Limited (formerly ListReady Pty Limited)	29 May 2019	100%	100%	Body corporate (Australia)	Australia
RentReady Pty Limited	7 May 2020	100%	100%	Body corporate (Australia)	Australia
Price Enquiry Pty Limited	3 February 2021	100%	100%	Body corporate (Australia)	Australia
MoneyMe TM Pty Ltd	6 December 2021	100%	100%	Body corporate (Australia)	Australia
MoneyMe Employment Services Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Australia Pty Ltd[34]	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Investments Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Investment Management Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
Broker Services Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Livestock Lending Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
MME Horizon Warehouse Trust[35]	19 December 2018	100%	100%	Trust (Australia)	Australia
MME Horizon 2020 Trust[35]	25 August 2020	100%	100%	Trust (Australia)	Australia
MME Autopay 2021 Trust[35]	23 November 2021	100%	100%	Trust (Australia)	Australia
MME Autopay ABS 2024-1 Trust[35]	25 January 2024	100%	100%	Trust (Australia)	Australia
MME PL 2024-1 Trust[35]	18 May 2024	100%	100%	Trust (Australia)	Australia
MME Share Plan Trust[36]	7 December 2020	100%	100%	Trust (Australia)	Australia
SocietyOne PL 2023-1 Trust[35,38]	19 May 2023	–	100%	Trust (Australia)	Australia
SocietyOne Personal Loans Trust[37]	15 March 2022	–	–	Trust (Australia)	Australia
MME Rep Pool Trust[35]	15 August 2024	100%	100%	Trust (Australia)	Australia
MME Horizon Autopay Trust[35]	5 September 2024	100%	100%	Trust (Australia)	Australia
MME PL 2025-1 Trust[35]	20 June 2025	100%	100%	Trust (Australia)	Australia
MME Autopay ABS 2025-1 Trust[35]	26 August 2025	100%	–	Trust (Australia)	Australia
MME Aspire 2025 Trust[35]	13 November 2025	100%	–	Trust (Australia)	Australia
MME PL 2026-1 Trust[35]	2 April 2026	100%	–	Trust (Australia)	Australia

[30] No entity within the Group is either a partner in a partnership or a participant in a joint venture.

[31] MoneyMe Limited is the Parent Company of the Group.

[32] Owns the residual income units relating to MME Horizon Warehouse Trust, MME Horizon 2020 Trust, MME Autopay 2021 Trust, MME Autopay ABS 2024-1 Trust, MME PL 2024-1 Trust, MME Rep Pool Trust, MME Horizon Autopay Trust, MME PL 2025-1 Trust, MME Autopay ABS 2025-1 Trust, MME Aspire 2025 Trust, MME PL 2026-1 Trust and SocietyOne PL 2023-1 Trust (until its termination on 16 December 2025), and also owns 100% of the shares of MoneyMe TM Pty Ltd.

[33] Owns 100% of the shares of MoneyMe LR Pty Limited, RentReady Pty Limited and Price Enquiry Pty Limited.

[34] SocietyOne Australia Pty Ltd is the trustee of SocietyOne P2P Lending Trust. SocietyOne P2P Lending Trust does not consolidate in the Group's accounts.

[35] Ownership reflects capital and residual income unit ownership.

[36] The purpose of the Trust is to support management of the MME Employee Equity Incentive Plan.

[37] The Group holds no units in SocietyOne Personal Loans Trust, however, has power over the relevant activities of the structured entity. The Group is exposed to variable returns from its involvement in the structured entity and has the ability to affect its returns, therefore the Group consolidates the structured entity in the financial statements. The trust is a Structured Entity such that voting or similar rights are not the dominant factor in deciding who controls the entity.

[38] SocietyOne PL 2023-1 Trust was terminated on 16 December 2025.

Auditor

Grant Thornton Audit Pty Ltd continues in office in accordance with section 327 of the *Corporations Act 2001 (Cth)*.

A copy of the Auditor's Independence Declaration as required under section 307C of the *Corporations Act 2001 (Cth)* is set out as part of the *2026 Annual Report*.

This report is made in accordance with a resolution of Directors, pursuant to section 298(2)(a) of the *Corporations Act 2001 (Cth)*.

Signed in accordance with a resolution of the Directors.

Jamie McPhee
Chair
18 August 2026

Clayton Howes
Managing Director and Chief Executive Officer
18 August 2026

Remuneration Report

1. KMP remuneration framework and governance

1.1 Introduction

The Remuneration Report for the year ended 30 June 2026 (**FY26**) forms part of the Directors' Report. This report outlines MONEYME's FY26 remuneration strategy, framework, and outcomes, for Non-Executive Directors (**NEDs**), Executive Directors and other Key Management Personnel (**KMP**), prepared in accordance with the requirements of the *Corporations Act 2001 (Cth).* This report also includes additional information intended to provide shareholders with a deeper understanding of MONEYME's remuneration framework, governance and practices.

The performance of MONEYME depends upon the Group's ability to attract, motivate, and retain high-quality executive talent. KMP are those persons having the authority and responsibility for planning, directing, and controlling the activities of the Group, directly or indirectly, which includes the Board of Directors (**Board**). To this end, the remuneration strategy and framework outlined in this report is designed to deliver:

- competitive remuneration aimed at attracting and retaining a high calibre executive team;
- a clear alignment between remuneration and strategic objectives;
- a focus on creating sustainable value for all of our stakeholders; and
- merit-based remuneration across a diverse workforce.

The MONEYME Remuneration & Nomination Committee (**RNC**) is responsible for reviewing compensation arrangements for the KMP. The RNC assesses the appropriateness of the nature and amount of remuneration for KMP on a periodic basis by reference to relevant market conditions with the overall objective of ensuring maximum stakeholder benefit from the retention of a high-quality board and executive team. The RNC makes recommendations to the Board to support its review and approval of remuneration arrangements.

The Executive KMP remuneration framework is designed to support the Group's reward philosophies and to underpin the Group's growth strategy. The framework comprises the following components:

- Fixed Annual Remuneration (FAR) appropriate to position and experience;
- Short-Term Incentives (STI); and
- Long-Term Incentives (LTI).

The Board will continue to review KMP packages by reference to the Group's performance, individual performance and comparable information from industry sectors and other listed companies in similar industries.

1.2 KMP

The table below sets out the KMP for the year ended 30 June 2026, their KMP type, positions held and term of directorship.

KMP	KMP type	Positions held	Term of Directorship
Jamie McPhee	Non-Executive Director	Independent Non-Executive Chair; Remuneration & Nomination Committee – Member; Audit & Risk Management Committee – Interim Member (from 5 August 2025)	Full year
Clayton Howes	Executive KMP	Managing Director (**MD**) & Chief Executive Officer (**CEO**)	Full year
Scott Emery	Non-Executive Director	Non-Executive Director; Remuneration & Nomination Committee – Member	Full year
Susan Hansen	Non-Executive Director	Non-Executive Director; Audit & Risk Management Committee – Member	Full year
David Taylor	Non-Executive Director	Independent Non-Executive Director; Remuneration & Nomination Committee – Chair; Audit & Risk Management Committee – Member (Interim Chair from 5 August 2025)	Full year
Rachel Gatehouse	Non-Executive Director	Independent Non-Executive Director; Audit & Risk Management Committee – Chair (until resignation)	Part year (resigned 5 August 2025)
David Wright	Executive KMP	Chief Financial Officer (**CFO**)	Full year

Belinda Hogan was appointed to the Board as an Independent Non-Executive Director on 1 July 2026, subsequent to the end of the financial year, and is accordingly not included in the KMP table above. She held no Board Committee membership during FY26. The interim Audit & Risk Management Committee appointments made on 5 August 2025, following the resignation of Rachel Gatehouse, remained in place at the date of this report. It is intended that Belinda Hogan will be appointed as a member and Chair of the Audit & Risk Management Committee with effect from 1 September 2026.

1.3 Remuneration framework

MONEYME aims to ensure alignment between executive remuneration arrangements and shareholder returns and to disclose such arrangements in a transparent manner. The MONEYME remuneration framework balances rewarding individuals for their efforts in the immediate term and incentivises individuals to deliver on the Group's long-term goals.

A summary of MONEYME's remuneration strategy and principles, and how they relate to the Group's mission and the Group's FY26 remuneration framework, are outlined below.

MONEYME

Remuneration principles

Attract and retain talent

To ensure our remuneration framework enables MONEYME to reward, retain and motivate key employees.

Shareholder alignment

To link the remuneration of key employees to the creation of long-term sustainable shareholder value and align their interests to shareholders through the grant of equity awards.

Pay-for-performance

To enable executives to share in the future growth of the Group and incentivise executives to focus on the achievement of the Group's long-term goals.

Executive KMP remuneration framework

Fixed annual remuneration (FAR)

FAR is set at a competitive level to our peers, enabling us to attract and retain key employees.

Short-term incentive (STI)

By setting STI performance conditions that align to the achievement of the Group's growth strategy, the aim is to reward employees when the Group's objectives are attained.

Long-term incentive (LTI)

The grant of equity awards (subject to performance conditions) aims to align Executive KMP with shareholders and motivate executives towards the achievement of the Group's long-term goals.

1.4 Remuneration governance

The Board of MONEYME is responsible for evaluating and approving the remuneration arrangements of MONEYME's KMP. The Board seeks advice and guidance from the RNC as appropriate to discharge this responsibility. The diagram below outlines how the Board interacts with internal and external stakeholders of the Group.

Board

Ultimately responsible for the active oversight of the remuneration framework and its effective operation. It may delegate the design, operation and monitoring of the remuneration framework to the Remuneration & Nomination Committee.

Remuneration & Nomination Committee

Responsible for assisting the Board to discharge its responsibilities relating to the Executive KMP remuneration framework and outcomes, and Non-Executive Director remuneration.

External Stakeholder Engagement

Institutional investors and proxy advisors to be consulted on the Group's remuneration arrangements, to ensure their feedback is received.

Management

Responsible for providing the required information to the Committee to support its decision-making. The Committee may engage external remuneration advisors from time to time to provide advice.

External Remuneration Advisors

Remuneration advisors may be appointed by the Remuneration & Nomination Committee or Management to provide external advice.

1.5 Other related information

All disclosures required in respect of Key Management Personnel by section 300A of the *Corporations Act 2001 (Cth)* and the *Corporations Regulations 2001 (Cth)* are contained in this Remuneration Report, which forms part of the Directors' Report. Aggregate Key Management Personnel compensation determined in accordance with AASB 124 *Related Party Disclosures* is disclosed in Note 15.2 of the Financial Report, and transactions with related parties arising from a common Key Management Personnel relationship are disclosed in Note 20.

Under the Group's Securities Trading Policy, there are clear restrictions on the trading of MONEYME shares where a person is in possession of price sensitive information that is not generally available. This Policy applies to all KMP and also prohibits individuals from entering into 'protection arrangements', which includes hedging the risk of their MONEYME shareholding (including unvested equity awards). A copy of the Group's Securities Trading Policy is available on the MONEYME website.

2. Group performance

The Group reported a statutory net loss after tax of $40.1 million in FY26, an improvement of $26.5 million on the FY25 loss of $66.6 million. The statutory result continues to reflect the timing difference between the cost of writing new business and the revenue earned from it. The result also reflects a deliberate increase in operating expenses to fund the launch of the new credit card, the white-label partnership and expanded direct distribution, investment made ahead of the improved unit economics it is expected to generate.

Loan originations grew 34% to $1.23 billion and gross loan receivables grew 34% to $2.1 billion, and with an average loan term at origination of approximately six years, the expected credit loss provision on that new business is recognised largely up front while the associated interest income is recognised across the life of the loan. Direct sales and marketing costs are expensed as incurred, while broker and dealer commissions are capitalised and amortised over the expected life of the loan. Non-cash items — principally the expected credit loss provision in excess of realised losses, depreciation and amortisation, and share-based payments — account for the majority of the difference between the statutory result and a normalised net loss after tax of $4.1 million (FY25: normalised net loss after tax of $15.5 million).

The Group also continued to lift the credit quality of the book during the year, with the weighted average Equifax credit score within Equifax's "Very Good" band at both 30 June 2026 and 30 June 2025. The transition to OneScore credit decisioning applies to credit decisions made from its implementation during FY26 and does not change the assessment of loans already written, so the improvement reflects the credit quality of new originations together with the run-off of older, lower-quality vintages. This was a deliberate trade-off of front-book yield for credit performance: revenue yield moderated to 14.6% (FY25: 15.8%) and net interest margin to 6.5% (FY25: 7.5%), while net credit losses improved to 2.4% (FY25: 3.4%) and 90 day plus arrears to 81 basis points (FY25: 109 basis points). On a risk-adjusted basis the trade-off was accretive, with risk-adjusted net interest margin including corporate interest improving to 2.4% (FY25: 1.5%). Provision coverage reduced to 3.5% of gross loan assets (FY25: 4.1%), reflecting the higher credit quality of the receivables to which the provision applies and the reducing weight of stage 3 receivables, which fell from 2.0% to 1.4% of gross loan receivables. Coverage improved notwithstanding a reduction in the secured proportion of the book to 59% at 30 June 2026 (30 June 2025: 62%), as the credit quality of unsecured originations improved materially: provision coverage on the MoneyMe Personal Loan book reduced to 4.6% (FY25: 6.3%) despite that book growing 115.5%. This was partially offset by an increase in the macroeconomic overlay from $0.9 million to $3.6 million in response to the deterioration in the external outlook through the second half.

The Group reached a normalised profitability inflection point during the year, recording a normalised net profit after tax of $0.5 million in the second half.

The key Group performance highlights for FY26 include:

- Gross revenue of $248.8 million (FY25: $208.0 million).
- Gross loan book as at 30 June 2026 of $2.08 billion[39] (30 June 2025: $1.56 billion).
- Customer credit profile within Equifax's "Very Good" band at both 30 June 2026 and 30 June 2025.
- Statutory net loss after tax of $40.1 million (FY25: statutory net loss after tax of $66.6 million).
- Normalised net loss after tax of $4.1 million (FY25: normalised net loss after tax of $15.5 million).
- Execution of an Amendment Deed on the Group's $125.0 million corporate funding facility with iPartners in March 2026, introducing refreshed covenant settings aligned to the Group's growth trajectory and reducing the margin effective 1 July 2026.
- Execution of three public term securitisations totalling over $1.0 billion — the MME PL 2025-1 Trust in July 2025, the MME Autopay ABS 2025-1 Trust in November 2025 and the MME PL 2026-1 Trust in May 2026, the Group's largest personal loan ABS transaction to date — increasing capital available for growth while reducing the cost of funds. The Group also refinanced and extended two warehouse facilities and its risk retention rep pool facility, and established a new credit card warehouse with a leading global bank and a domestic institutional credit fund, with first drawdowns in Q3 FY26.

The table below is a summary of the consolidated entity's earnings and movements in shareholder value for the 5 years to 30 June 2026. It is noted that the Group has not paid any dividends since it listed in FY20.

Five-year performance summary

Metric	FY26	FY25	FY24	FY23	FY22
Gross revenue ($'000)	248,801	207,983	214,146	238,877	143,073
Net profit / (loss) before tax ($'000)	(40,063)	(66,608)	12,387	12,286	(47,782)
Net profit / (loss) after tax ($'000)	(40,063)	(66,608)	22,725	12,286	(50,364)
Share price at the start of the financial year ($)	0.16	0.06	0.08	0.70	2.35
Share price at the end of the financial year ($)	0.08	0.16	0.06	0.08	0.70
Basic earnings / (loss) per share (cps)	(5.0)	(8.3)	2.9	3.8	(26.4)
Diluted earnings / (loss) per share (cps)	(5.0)	(8.3)	2.9	3.8	(26.4)

[39] Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income. On the financial statements basis, which includes capitalised deferred income, gross loan receivables were $2,058.9 million at 30 June 2026 (30 June 2025: $1,540.0 million). Refer to Note 9.1.1.

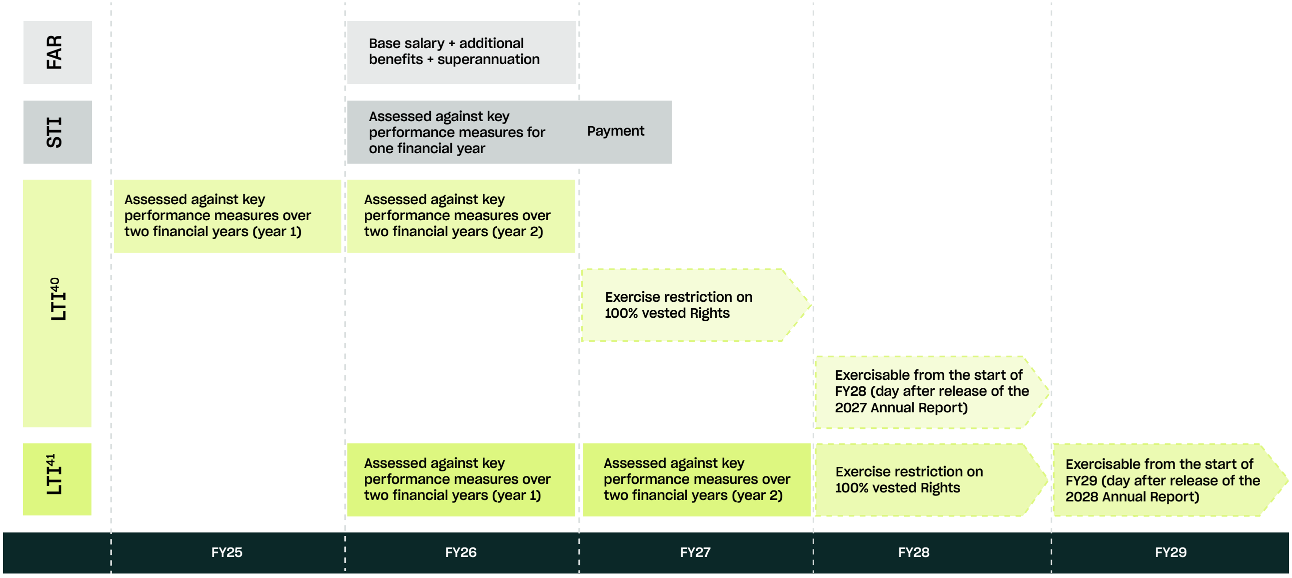
3. Executive KMP remuneration

3.1 Remuneration framework

To ensure good governance, MONEYME maintains a strong link between Group performance and remuneration outcomes.

For Executive KMP, the remuneration package comprises fixed annual remuneration (**FAR**) and at-risk remuneration (**STI** and **LTI**) as summarised for FY26 in the diagram below.

FY26 remuneration structure (FAR, STI and LTI) - timeline



[40] Represents the LTI structure provided to Executive KMP for FY25 (performance period FY25–FY26).

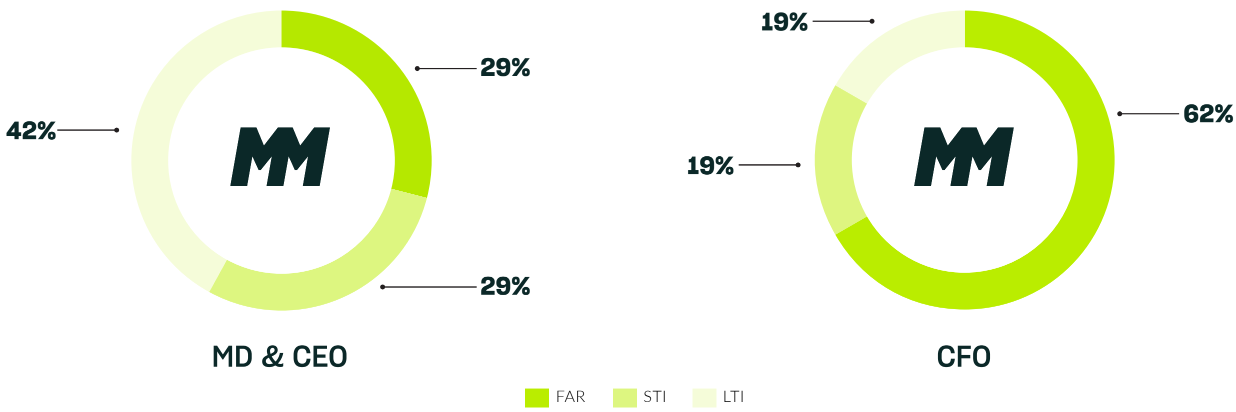
[41] Represents the LTI structure provided to Executive KMP for FY26 (performance period FY26–FY27).

The performance assessment periods for remuneration incentive structures provided to Executive KMP in FY26 are as follows:

- **STI**: FY26 (one financial year).
- **LTI**: FY26-FY27 (over two financial years – with 100% assessable at the end of FY27), while an exercise restriction applies until the start of FY29 (day after release of the 2028 Annual Report).

3.1.1 Remuneration mix

The FY26 remuneration mix for MONEYME's CEO and CFO is displayed below at maximum opportunity levels based on their full-year contractual package.



3.1.2 Remuneration elements

FAR	
Description	FAR is set at a competitive level to attract and retain high-quality and experienced Executive KMP for MONEYME. FAR comprises base salary, additional benefits, and superannuation contributions at a rate of 12.0%. Superannuation contributions are paid up to the concessional contributions cap ($30,000 for the current financial year), with any excess over this cap paid out as base salary. Where KMP are only appointed for part of the financial year, their FAR will be pro-rated.
Market positioning	FAR levels are reviewed regularly to ensure that they remain at a competitive level. In assessing the appropriateness of FAR levels provided to Executive KMP, MONEYME will consider its positioning relative to the following comparative groups: • peer financial services and technology companies; and/or • companies with a comparable market capitalisation to MONEYME.
Contractual FAR	**MD & CEO:** $700,000 (effective 1 July 2025) **CFO:** $504,000 (effective 1 July 2025)

STI	
Description	Executive KMP are eligible to participate in the annual STI plan which comprises a portion of their variable remuneration in FY26 and is subject to performance conditions.
Performance period	1 year (1 July 2025 to 30 June 2026)
Maximum opportunity if all performance measures met	**MD & CEO:** $700,000 **CFO:** $150,000
Delivery	The STI award is wholly delivered as cash. Payment is made following the end of the performance period, other than where an advance is approved during the period and offset against the final determination.
Performance conditions	For each financial year, the STI outcome is subject to achieving a set of Corporate and Individual KPIs, which align to the achievement of the Group's growth strategy. The performance measures reflect operational, business development and financial outcomes. The FY26 Corporate KPIs are detailed in section 3.2.2.
Employment conditions	Typically, where employment ceases or notice to cease employment has been given by the individual or Group prior to the payment date, no STI payment will be made.
Clawback	The Group has malus (downwards adjustment of unvested or unpaid remuneration) and clawback (repayment of vested or paid remuneration) provisions in place for its KMP. Typically, in circumstances of any serious misconduct by the individual, and/or any material misstatement in the Financial Statements of the Group or any of its Related Bodies Corporate during any of the preceding 3 financial years, the Board may: • reduce current year STI outcomes yet to be paid (malus); or • require the repayment of some or all of their previous STI payments or adjust current year remuneration arrangements (FAR and incentive arrangements) to match the amount due to be repaid (clawback).
Board discretion	The Board retains absolute discretion regarding the operation of the STI plan subject to compliance with the Australian Securities Exchange (**ASX**) Listing Rules.

LTI	
Description	Executive KMP are eligible to participate in the annual LTI plan, which comprises a portion of their variable remuneration in FY26 and is subject to performance conditions. The LTI is delivered via the granting of Employee Performance Rights (**EPRs**).
Performance period and exercise restriction period	The performance period commenced on 1 July 2025 and will conclude on 30 June 2027. There is an additional 1-year exercise restriction following the performance period. Once the exercise restriction is complete, 100% of the vested EPRs can be exercised the day following the release of the Group's annual financial results for the financial year ending 30 June 2028.
Exercise period	Executive KMP have 3 years following the end of any applicable exercise restriction to exercise their vested EPRs before they lapse.
Maximum opportunity if all performance measures met	**MD & CEO:** $1,050,000 **CFO:** $150,000
Delivery	The LTI grant is wholly delivered via performance rights, granted to the individual for $nil consideration.

Allocation methodology	The number of performance rights granted was calculated by dividing the maximum dollar value of the award by $0.135, being the volume weighted average share price for MONEYME shares traded on the ASX during the 5-day trading period following the release to the ASX of the Company's full year financial results for the period ended 30 June 2025.
Performance vesting conditions	The FY26 LTI grant is subject to an assessment against the performance conditions set out below.

Risk Adjusted Net Interest Income (RANII) growth[42] (40%):
Risk Adjusted Net Interest Income growth has been selected as a measure as it aligns growth, price and credit quality to drive long-term value. Growth is measured against the FY25 base year.

Performance Level	Vesting percentage
50% or more growth in Risk Adjusted Net Interest Income on base year (FY25)	40%
Between 25% and 50% growth in Risk Adjusted Net Interest Income on base year (FY25)	Pro-rata vesting between 20% and 40%
Less than 25% growth in Risk Adjusted Net Interest Income on base year (FY25)	0%

Relative Total Shareholder Return (TSR)[43] (30%):
Relative TSR has been selected as a measure as it assesses MONEYME's ability to deliver TSR above the S&P ASX Small Ordinaries Index.

Performance Level	Vesting percentage
Total Shareholder Return (reflecting share price and dividends) is 10% or more above S&P ASX Small Ordinaries Index	30%
Total Shareholder Return (reflecting share price and dividends) is equal to or up to 10% above S&P ASX Small Ordinaries Index	Pro-rata vesting between 24% and 30%
Share price is lower than $0.14	0%

Strategic initiatives (30%):
A strategic component has been selected as a measure to focus Management on executing the Board-approved strategic initiatives crucial to the Group's long-term success. These initiatives concern technology and automation, product expansion, cyber threat defence, funding for growth, and environmental, social and governance practices. Specific details have been withheld due to market sensitivities.

Performance Level	Vesting percentage
Delivery of all Board-approved strategic initiatives	30%
Partial delivery of Board-approved strategic initiatives	1% - 29%
No delivery of Board-approved strategic initiatives	0%

Detail on the outcomes achieved will be provided once the FY26 LTI is assessed at the end of the performance period.

Employment vesting conditions

Typically:

- where an individual ceases employment as a 'bad leaver' (i.e., due to resignation, dismissal for cause or poor performance, or any other circumstances determined by the Board to constitute 'bad leaver'), any vested or unvested performance rights will lapse; and
- where an individual ceases employment as a 'good leaver' (i.e., due to disablement, mental illness, redundancy, death, terminal illness or for reasons other than those of a 'bad leaver'), any unvested performance rights will lapse, and any vested performance rights will remain exercisable until the end of the exercise period.

Clawback

The Group has malus (downward adjustment of unvested or unpaid remuneration) and clawback (repayment of vested or paid remuneration) provisions in place for its KMP. In circumstances of any serious misconduct by the individual, and/or any material misstatement in the Financial Statements of the Group or any of its Related Bodies Corporate during any of the preceding 3 financial years, the Board may:

- lapse all/a portion of unexercised performance rights (commonly known as 'malus'); and/or
- require the repayment of the after-tax value of exercised performance rights or adjust current year remuneration arrangements (FAR and incentive arrangements) to match the after-tax value of the amount due to be repaid (commonly known as 'clawback').

Board discretion

The Board retains absolute discretion regarding the operation of the LTI grant subject to compliance with the ASX Listing Rules.

[42] Risk Adjusted Net Interest Income growth is calculated as total income less cost of funds, transaction costs and net credit losses.

[43] Total Shareholder Return reflects share price and dividends measured over the performance period against the S&P ASX Small Ordinaries Index. The $0.14 floor is the volume weighted average price for the Company's shares traded on the ASX during the 5-day trading period following the release of the Company's Q4 FY25 Trading Update.

3.1.3 Contractual arrangements

The terms of employment (including remuneration) for Executive KMP are outlined as per their executive service agreements with the Group. A summary of key terms is provided below.

Name	Duration of service agreement	Notice period		Severance payment entitlement	Restraint period
		By executive	By Group		
Clayton Howes (MD & CEO)	Ongoing	6 months	6 months	No entitlement	6 months
David Wright (CFO)	Ongoing	3 months	3 months	No entitlement	3 months

3.2 FY26 outcomes

3.2.1 Remuneration summary

The table below summarises the current and prior financial year Executive KMP remuneration.

Executive KMP remuneration for the current & prior financial years	Financial year	FAR			STI	LTI	Total
		Salary[44]	Additional benefits[45]	Superannuation[46]	Cash payment	Performance rights[47]	
		$	$	$	$	$	$
Clayton Howes[48]	**2026**	**669,434**	**69,529**	**30,000**	**700,000**	**713,293**	**2,182,256**
	2025	644,424	66,336	30,000	540,000	399,222	1,679,982
David Wright[49]	**2026**	**473,383**	**49,096**	**30,000**	**150,000**	**62,526**	**765,005**
	2025	406,969	41,085	30,000	120,000	14,768	612,821
Total	**2026**	**1,142,817**	**118,625**	**60,000**	**850,000**	**775,819**	**2,947,261**
	2025	1,051,393	107,421	60,000	660,000	413,990	2,292,803

[44] Salary and cash payments comprise the short-term benefits. STI awards are inclusive of superannuation; where an executive's concessional contributions cap has been reached, the superannuation component of the STI is settled as cash and is included within the STI amount disclosed. Salaries are shown net of personal charitable donations made via pre-tax workplace giving.

[45] Additional benefits only include accrued leave entitlements.

[46] Superannuation is a post-employment benefit.

[47] Performance rights are subject to meeting the vesting criteria. The amount disclosed is representative of the accounting remuneration.

[48] Clayton Howes' contractual FAR of $700,000 (inclusive of superannuation) was effective from 1 July 2025.

[49] David Wright's contractual FAR of $504,000 (inclusive of superannuation) was effective from 1 July 2025. His FY26 STI includes an advance of $75,000 (inclusive of superannuation) paid on 29 May 2026 in recognition of performance during the year. The advance was approved by the CEO and is offset against his final FY26 STI determination.

The relative proportions of those elements of remuneration of Executive KMP that are linked to performance are detailed in the table below.

Executive KMP	Fixed remuneration		Remuneration linked to performance	
	2026	2025	2026	2025
Clayton Howes	35%	44%	65%	56%
David Wright	72%	78%	28%	22%

3.2.2 STI outcomes

The below table outlines the Board's assessment of the CEO and CFO FY26 STI performance outcomes.

The STI scorecard was applied to assess a final outcome of 100%. Each of the five performance measures was achieved or exceeded against the targets set by the Board at the start of the financial year. The Board did not adjust the scorecard result. While the Group reported a statutory net loss after tax of $40.1 million in FY26, the financial measure in the STI scorecard is normalised net profit after tax, which excludes non-cash depreciation and amortisation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items. The FY26 normalised net loss after tax of $4.1 million was ahead of the $7.5 million target set for the year and a material improvement on the FY25 normalised loss of $15.5 million.

Measure	Outcome
Normalised NPAT	Achieved
Loan Originations	Exceeded
Customer Net Promoter Score (NPS)	Exceeded
Staff Engagement	Exceeded
Risk Management	Exceeded

Executive KMP	Maximum STI $	STI realised %	STI cancelled %	STI payment $
Clayton Howes	700,000	100%	–	700,000
David Wright	150,000	100%	–	150,000

3.2.3 LTI outcomes

In September 2025, the EPR tranches assessed as part of the FY25 performance outcomes vested at 80%: Clayton Howes had 4,750,000 performance rights vest and 1,187,500 lapse, and David Wright had 400,000 performance rights vest and 100,000 lapse. For further information, refer to the Group's 2025 Remuneration Report.

Clayton Howes and David Wright both held LTI awards eligible for assessment in FY26. The assessment below relates to the Performance Period of the 2025 Series 1 EPR Award.

3.2.3.1 2025 Series 1 EPR

The maximum LTI available for the Performance Period of the 2025 Series 1 EPR Award for Clayton Howes is 9,209,091 performance rights (being 100% of the total number of performance rights granted) and for David Wright is 1,363,636 performance rights (being 100% of the total number of performance rights granted).

The 2025 Series 1 EPR Award was granted under the Group's prior LTI structure and was assessed against three measures: normalised net profit after tax (40%), relative total shareholder return measured against the S&P ASX Small Ordinaries Index (30%), and delivery of Board-approved strategic initiatives (30%). Relative TSR was measured over the second performance period, being the year ended 30 June 2026. The opening price was the five-day volume weighted average price for MONEYME shares following the release of the Group's 4Q FY25 trading update, and the closing price was the five-day volume weighted average price following the release of the Group's 4Q FY26 trading update. Further detail on the performance conditions is set out in the Group's 2025 Remuneration Report.

The table below outlines the Board's assessment of the 2025 Series 1 performance outcomes. The Award was measured across two performance periods. The first period, covering FY25, was settled at 80% in June 2025. The second period, covering FY26, was assessed at 70% against the measures set out below. The blended outcome across the two periods is a vesting outcome of 75%.

The Board determined that Management delivered all five of the Board-approved strategic initiatives. The strategic initiatives were across five key business areas of focus: (1) extending our technology advantage; (2) focusing on high credit quality and secured assets; (3) lowering our funding costs; (4) expanding product offerings; and (5) leading with ESG.

For the second performance period, the LTI scorecard was applied to assess an outcome of 70%. The Normalised NPAT and Strategic Initiatives measures were achieved, while the relative Total Shareholder Return measure was not met and its 30% weighting lapsed in full. The Board did not adjust the scorecard result for that period. Blended with the 80% settled for the first performance period, the final outcome for the Award is 75%.

Measure	Outcome
Normalised NPAT	Achieved
TSR[50]	Not achieved
Strategic Initiatives	Achieved

[50] This has been calculated in reference to the S&P ASX Small Ordinaries Index.

Executive KMP	Maximum LTI No.	LTI vested %	LTI cancelled %	LTI realised No.
Clayton Howes	9,209,091	75%	25%	**6,906,818**
David Wright	1,363,636	75%	25%	**1,022,727**

4. Non-Executive Director remuneration

4.1 Remuneration framework

4.1.1 Fees

NEDs are provided with fees to compensate them for the time commitment required in their role. These fees are set at a level which allows the Group to attract and retain experienced and skilled Directors who are collectively responsible for the success of the Group by directing its strategy and supervising its business operations. The total remuneration paid to Directors is not to exceed the fee pool, which is currently set at $650,000.

Fee levels for the current and prior financial year are set out below. There was no change to NED fee levels during FY26.

Position	FY26	FY25
	$	
Board Chair	155,000	155,000
Board Members	90,000	90,000
Committee Chair	12,500	12,500

Directors who sit as Committee members receive no additional fees. The fees outlined above are exclusive of statutory superannuation contributions and are pro-rated for part-year Directors.

No equity plan-based incentives were granted to NEDs in the 2026 financial year.

4.1.2 Contractual arrangements

NEDs are appointed on a 3-year term and must not hold office without re-election for 3 or more years or for 3 or more Annual General Meetings since they were last elected to office.

4.2 FY26 outcomes

The table below summarises current and prior financial year NED remuneration. All NED remuneration in FY25 and FY26 was fixed-rate remuneration. As part of their directorship, NEDs do not receive any performance-based remuneration.

NED remuneration for the current & prior financial years

	Financial year	FAR		Total
		Fees[51]	Superannuation[52]	
		$	$	$
Jamie McPhee	**2026**	**155,000**	**18,600**	**173,600**
	2025	155,000	17,825	172,825
Scott Emery[53]	**2026**	**90,000**	**10,800**	**100,800**
	2025	70,350	30,000	100,350
Rachel Gatehouse[54]	**2026**	**9,762**	**1,171**	**10,933**
	2025	102,500	11,787	114,287
Susan Hansen	**2026**	**90,000**	**10,800**	**100,800**
	2025	90,000	10,350	100,350
David Taylor	**2026**	**113,958**	**13,675**	**127,633**
	2025	102,500	11,787	114,287
Total	**2026**	**458,720**	**55,046**	**513,766**
	2025	520,350	81,749	602,099

[51] Fees and cash payments comprise the short-term benefits.
[52] Superannuation is a post-employment benefit.
[53] Scott Emery sacrificed a portion of his NED fees in FY25 and FY26 to his superannuation. His FY26 fees are presented at his gross fee entitlement with statutory superannuation; his FY25 comparative is presented as published, with fees net of the amounts sacrificed and the sacrificed amounts included within superannuation.
[54] Rachel Gatehouse resigned as a Director of the Group on 5 August 2025. Her FY26 fees reflect the portion of the year served to that date.

5. KMP equity

5.1 Performance rights

The table below outlines the movements in performance rights for Executive KMP, including those granted, vested/exercised, and lapsed during the financial year. As part of their directorship, NEDs do not receive any performance-based incentives and are therefore not included in the table below.

KMP	Financial year	Opening balance	Rights granted	Rights exercised	Rights lapsed	Closing balance
		No.	No.	No.	No.	No.
Clayton Howes	**2026**	**21,066,537**	**7,777,778**	**(160,571)**	**(1,187,500)**	**27,496,244**
	2025	12,297,934	9,209,091	–	(440,488)	21,066,537
David Wright	**2026**	**1,863,636**	**1,111,111**	**-**	**(100,000)**	**2,874,747**
	2025	500,000	1,363,636	-	-	1,863,636
Total[55]	**2026**	**22,930,173**	**8,888,889**	**(160,571)**	**(1,287,500)**	**30,370,991**
	2025	12,797,934	10,572,727	–	(440,488)	22,930,173

[55] Peter Coad, Susan Wynne and Neal Hawkins have been removed from the above table as they were not KMPs of the Group in FY26. As a result, the comparative figures and opening balance for FY26 have been updated accordingly.

The table below outlines the rights held by KMP as at 30 June 2026 from each tranche of performance rights granted. The only service-related rights provided to NEDs were as part of the December 2019 IPO. No current NEDs have received any performance- or service-based remuneration and are therefore not included in the table below.

KMP	Award	Grant date	Issued date	Performance period start date	Performance period end date	No. of rights at 30 June 2026	Vesting date	Exercising date
Clayton Howes	2020 Series 2 EPR	November 2019	–	1 July 2019	30 June 2021	-	Day after result release of annual reports for 2021 (50%) and 2022 (50%)	Day after result release of annual reports for 2022 (50%) and 2023 (50%)
	2021 Series 1 EPR	December 2020	–	1 July 2020	30 June 2022	-	Day after result release of annual reports for 2022 (50%) and 2023 (50%)	Day after result release of annual reports for 2023 (50%) and 2024 (50%)
	2022 Series 1 EPR	December 2021	–	1 July 2021	30 June 2023	-	Day after result release of annual reports for 2023 (50%) and 2024 (50%)	Day after result release of annual reports for 2024 (50%) and 2025 (50%)
	2023 Series 1 EPR	January 2023	–	1 July 2022	30 June 2024	-	Day after result release of annual reports for 2024 (50%) and 2025 (50%)	Day after result release of annual reports for 2025 (50%) and 2026 (50%)
	2024 Series 1 EPR	April 2024	–	1 July 2023	PP 1: 30 June 2024 PP 2: 30 June 2025	10,509,375	Day after result release of annual reports for 2024 (50%) and 2025 (50%)	Day after result release of annual report for 2026 (100%)
	2025 Series 1 EPR	June 2025	–	1 July 2024	30 June 2026	9,209,091	Day after result release of annual report for 2026 (100%)	Day after result release of annual report for 2027 (100%)
	2026 Series 1 EPR	November 2025	June 2026	1 July 2025	30 June 2027	7,777,778	Day after result release of annual report for 2027 (100%)	Day after result release of annual report for 2028 (100%)
David Wright	2024 Series 1 EPR	April 2024	–	1 July 2024[56]	30 June 2025	400,000	Day after result release of annual report for 2025 (100%)	Day after result release of annual report for 2026 (100%)
	2025 Series 1 EPR	June 2025	–	1 July 2024	30 June 2026	1,363,636	Day after result release of annual report for 2026 (100%)	Day after result release of annual report for 2027 (100%)
	2026 Series 1 EPR	May 2026	June 2026	1 July 2025	30 June 2027	1,111,111	Day after result release of annual report for 2027 (100%)	Day after result release of annual report for 2028 (100%)

[56] David Wright was appointed as CFO of the Group on 13 March 2024. It was therefore agreed that his 2024 Series 1 EPR allocation will be fully assessed in FY25.

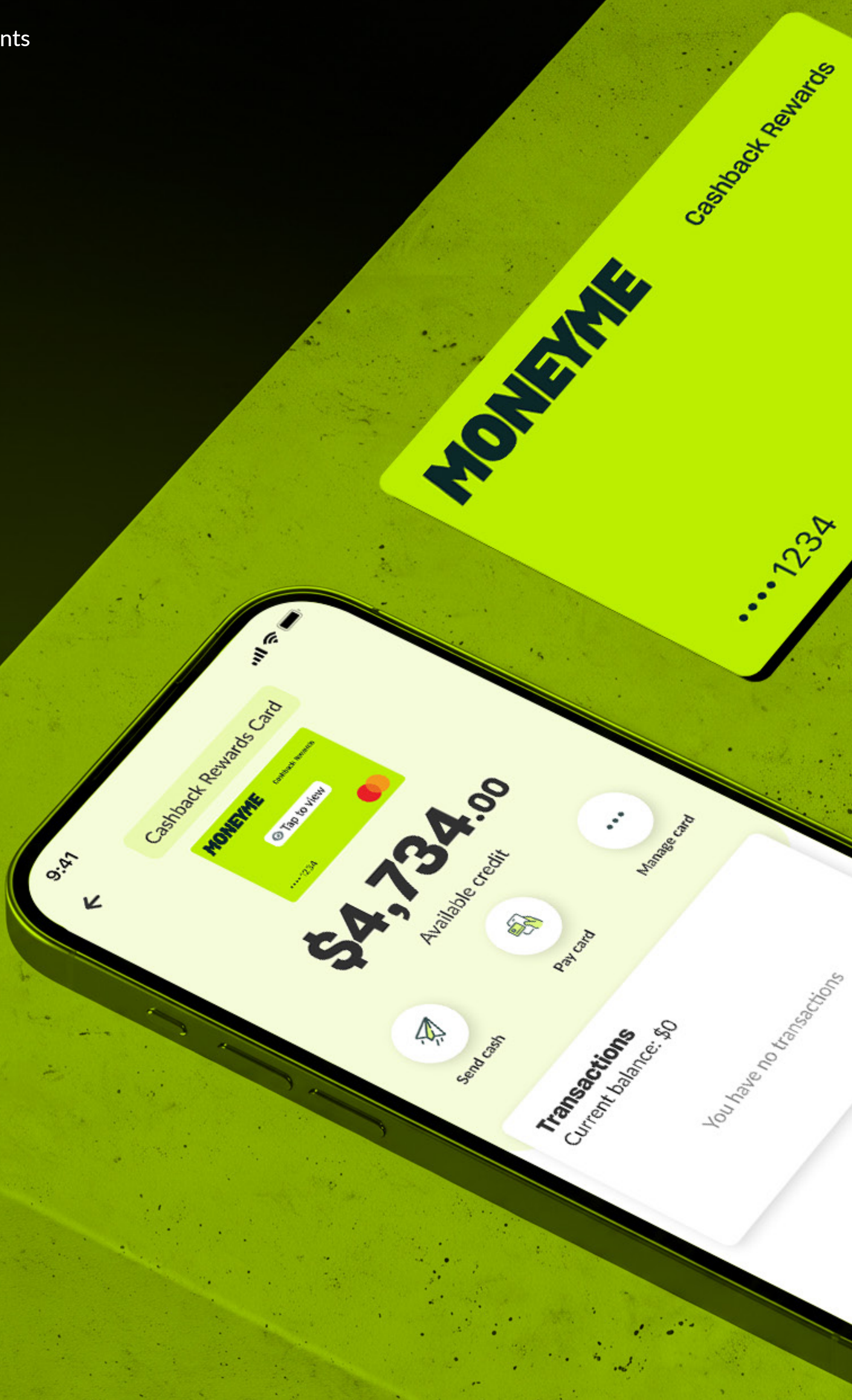
5.2 Shares

The table below outlines the shareholdings of KMP and their related parties. This includes MONEYME shares received from the Group's variable remuneration arrangements and shares acquired outside of these arrangements.

KMP	Opening balance[57] No.	Received on exercise of rights No.	Purchased / acquired No.	Disposed No.	Closing balance No.
Jamie McPhee	**-**	-	-	-	**-**
Clayton Howes	**51,825,192**	160,571	34,015	–	**52,019,778**
Scott Emery	**98,991,250**	-	2,350,000	-	**101,341,250**
Rachel Gatehouse	**-**	-	-	-	**-**
Susan Hansen	**-**	-	-	-	**-**
David Taylor	**34,015**	-	-	34,015	**-**
David Wright	**72,000**	-	45,000	-	**117,000**
Total	**150,922,457**	**160,571**	**2,429,015**	**34,015**	**153,478,028**

[57] Peter Coad, Susan Wynne and Neal Hawkins have been removed from the table as they ceased being KMPs of the Group in FY24. The opening balance has been adjusted to remove their shareholdings.

Financial Report



Directors' Declaration

In the opinion of the Directors of MoneyMe Limited:

(1). the 2026 Financial Statements and Notes are in accordance with the *Corporations Act 2001 (Cth)*, including compliance with the accounting standards and give a true and fair view of the financial position of the Group as at 30 June 2026, and of its performance for the financial year ended at that date;

(2). the Financial Statements are in compliance with International Financial Reporting Standards as stated in Note 2.2.1 to the Financial Statements;

(3). there are reasonable grounds to believe that the Group will be able to pay its debts as and when they become due and payable;

(4). at the date of this declaration, there are reasonable grounds to believe that the members of the Closed Group identified in Note 22 will be able to meet any obligations or liabilities to which they are, or may become, subject by virtue of the Deed of Cross Guarantee described in Note 22; and

(5). the information disclosed in the consolidated entity disclosure statement is true and correct.

The Directors have been given the declarations required by section 295A of the *Corporations Act 2001 (Cth).*

Signed in accordance with a resolution of the Directors made pursuant to section 295(5) of the *Corporations Act 2001 (Cth).*

On behalf of the Directors.

Jamie McPhee
Chair
18 August 2026

Clayton Howes
Managing Director and Chief Executive Officer
18 August 2026

Independent Auditor's Report

GrantThornton

Grant Thornton Audit Pty Ltd
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Independent Auditor's Report

To the Members of MoneyMe Limited

Report on the audit of the financial report

Opinion

We have audited the financial report of MoneyMe Limited (the Company) and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 30 June 2026, the consolidated statement of profit or loss and other comprehensive income, consolidated statement of changes in equity and consolidated statement of cash flows for the year then ended, and notes to the consolidated financial statements, including material accounting policy information, the consolidated entity disclosure statement and the directors' declaration.

In our opinion, the accompanying financial report of the Group is in accordance with the *Corporations Act 2001*, including:

a giving a true and fair view of the Group's financial position as at 30 June 2026 and of its performance for the year ended on that date; and

b complying with Australian Accounting Standards and the Corporations Regulations 2001.

Basis for opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 *Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial report of the current period. These matters were addressed in the context of our audit of the financial report as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Key audit matter	How our audit addressed the key audit matter
Customer Loans Recoverability – Notes 2.3, 9.2.2 and 9.2.3	
As at 30 June 2026, the Group recognised $71.2 million in expected credit loss (ECL) provisions in accordance with AASB 9 *Financial Instruments* (AASB 9). The recoverability of the loan carrying values is impacted by the quality of the loan assessment and origination process, the value of the security held, the performance of the loan book and factors external to the Group such as economic conditions. Under AASB 9, the Group needs to perform forward looking analysis in order to identify internal and external factors that may impact expected credit losses which require significant management judgement. AASB 9 also required a more detailed analysis on any assets that have experienced a significant deterioration in credit quality based upon a 3-stage model. Given the inherent complexity and significant auditor judgement required to challenge management's judgements, we have determined this to be a key audit matter.	Our procedures included: • Obtaining an understanding of the Group's processes, and evaluating the design, implementation and operating effectiveness of relevant internal controls including those relating to: - loan approvals; - identifying loans in arrears; and - the completeness and accuracy of the data used in the ECL model. • Performing a sensitivity analysis on the model by varying assumptions within a reasonable range to identify significant assumptions to focus our further procedures; • With the assistance of our internal credit risk modelling experts, assessing the application of credit risk modelling methodologies against the requirements of AASB 9 and evaluating the mathematical accuracy of the models used; • Assessing the reasonableness of assumptions used in the model, by comparing to historical loan book performance, assumptions disclosed by other financial institutions and market commentary; • Assessing the reasonableness of management overlays by comparing assumptions used to publicly available data; and • Assessing the related financial statement disclosures against the requirements of Australian Accounting Standards.
Revenue Recognition – Notes 2.4, Note 3.4 and Note 3.7	
The Group reported interest revenue of $242.5 million for the year ended 30 June 2026 and net loans receivable of $1.988 billion at year end. Interest revenue on net loan receivables is determined using the effective interest rate (EIR) method in accordance with AASB 9. The calculation of the EIR is performed using an effective life model which encompasses any fees or other charges that a customer incurs when acquiring a loan asset from the Group. Consequently, these fees (or expenses) are not recognised when the cash is collected but over the life of the loan asset contract. Management employs significant judgment to determine which fees and charges qualify for the EIR method and over which period the fees are	Our procedures included: • Assessing management's revenue recognition policies for interest income and related fees for compliance with Australian Accounting Standards including consistency with prior periods and assessing policies applied to new or modified fee arrangements; • Testing the mathematical accuracy of the EIR determined by the EIR model; • Inspecting a sample of loan contracts and agreeing key terms including fees, start and end dates and to the effective life model; • Assessing whether the effective life model functions such that interest income is recognised in the correct period; and

recognised as revenue. As a result, the EIR model has elements of significant complexity. Given the inherent complexity and significant auditor judgement in determining the appropriateness of management's application of AASB 9, we have determined that this is a key audit matter.	• Assessing the related financial statement disclosures against the requirements of Australian Accounting Standards.
Goodwill impairment assessment – Notes 2.6, 10.2 and 10.3	
As at 30 June 2026, the Group's non-current assets included goodwill amounting to $63.5 million. AASB 136 *Impairment of Assets* (AASB 136) prescribes goodwill to be assessed for impairment at least annually by management. The Group determined the recoverable amount using a discounted cash flow model (value-in-use). This method involves making significant estimates and judgements, in forecasting future cash flows, loan origination growth, ECL provision rates, terminal growth rates and discount rates. This area is determined as a key audit matter due to the material balance carried by the Group and the significant auditor judgement involved in assessing management's assumptions used to estimate the recoverable amount.	Our procedures included: • Assessing management's impairment model for compliance with AASB 136; • Assessing the determination of the Cash Generating Unit (CGU) as determined by AASB 136; • Performing a retrospective review of management's historic forecasts to assess and determine the accuracy of cashflow forecasting; • Verifying the mathematical accuracy of the underlying model calculations and assessing the appropriateness of the valuation methodologies; • Evaluating management's cash flow projections and the process by which they were developed against historical achievements; • Engaging an auditor's valuation expert and performing sensitivity analysis in relation to the cash flow projections, discount and growth rate assumptions; and • Assessing the related financial statement disclosures against the requirements of Australian Accounting Standards.

Information other than the financial report and auditor's report thereon

The Directors are responsible for the other information. The other information comprises the information included in the Group's annual report for the year ended 30 June 2026, but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of the Directors for the financial report

The directors of the Company are responsible for the preparation of:

a the financial report that gives a true and fair view in accordance with Australian Accounting Standards and the Corporations Act 2001 (other than the consolidated entity disclosure statement); and b the consolidated entity disclosure statement that is true and correct in accordance with the Corporations Act 2001, and

for such internal control as the directors determine is necessary to enable the preparation of:

i the financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and

ii the consolidated entity disclosure statement that is true and correct and is free of misstatement, whether due to fraud or error.

In preparing the financial report, the Directors are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Directors either intend to liquidate the Group or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

A further description of our responsibilities for the audit of the financial report is located at the Auditing and Assurance Standards Board website at: https://auasb.gov.au/media/bwvjcgre/ar1_2024.pdf. This description forms part of our auditor's report.

Report on the remuneration report

Opinion on the remuneration report

We have audited the Remuneration Report included in pages 39 to 50 of the Directors' report for the year ended 30 June 2026.

In our opinion, the Remuneration Report of MoneyMe Limited for the year ended 30 June 2026 complies with section 300A of the *Corporations Act 2001*.

Responsibilities

The Directors of the Company are responsible for the preparation and presentation of the Remuneration Report in accordance with section 300A of the *Corporations Act 2001*. Our responsibility is to express an opinion on the Remuneration Report, based on our audit conducted in accordance with Australian Auditing Standards.

Grant Thornton

Grant Thornton Audit Pty Ltd
Chartered Accountants

Claire Scott

C L Scott
Partner – Audit & Assurance

Sydney, 18 August 2026

Auditor's Independence Declaration

Grant Thornton

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Auditor's Independence Declaration

To the Directors of MoneyMe Limited

In accordance with the requirements of section 307C of the *Corporations Act 2001*, as lead auditor for the audit of MoneyMe Limited for the year ended 30 June 2026, I declare that, to the best of my knowledge and belief, there have been:

a no contraventions of the auditor independence requirements of the *Corporations Act 2001* in relation to the audit; and

b no contraventions of any applicable code of professional conduct in relation to the audit.

Grant Thornton

Grant Thornton Audit Pty Ltd
Chartered Accountants

Claire Scott

C L Scott
Partner – Audit & Assurance

Sydney, 18 August 2026

Consolidated Statement of Profit or Loss and Other Comprehensive Income

For the year ended 30 June 2026

	Note	2026 $'000	2025 $'000 Restated[58]
Interest income		242,521	201,234
Other income	4	6,280	6,749
Gross revenue		**248,801**	**207,983**
Transaction costs		(30,100)	(22,961)
Net revenue		**218,701**	**185,022**
Interest expense	5.1	(119,343)	(104,727)
Loss on financial assets at amortised cost	3.7	–	(14,307)
Sales and marketing expenses		(15,156)	(8,118)
Product design and development expenses		(3,149)	(2,823)
General and administrative expenses		(48,407)	(40,315)
Loan impairment expense	9	(62,950)	(71,743)
Depreciation and amortisation		(9,759)	(9,597)
Total expenses		**(258,764)**	**(251,630)**
Loss before income tax		**(40,063)**	**(66,608)**
Income tax benefit	6.1	–	–
Net loss after tax		**(40,063)**	**(66,608)**
Net gain / (loss) on cash flow hedges	16	2,181	(1,664)
Income tax benefit / (expense) on cash flow hedges		551	(496)
Total comprehensive income		**(37,331)**	**(68,768)**
		cents	**cents**
Basic loss per share (cents)	7	(5.0)	(8.3)
Diluted loss per share (cents)	7	(5.0)	(8.3)

[58] The 30 June 2025 comparative has been restated to align with the current period presentation in respect of the treatment of anti-dilutive potential ordinary shares in the calculation of diluted earnings per share.

The Financial Statements are to be read in conjunction with the Notes to the Financial Statements.

Consolidated Statement of Financial Position

As at 30 June 2026

	Note	2026 $'000	2025 $'000
Cash and cash equivalents		92,225	54,091
Net loan receivables	9.1.1	1,987,654	1,477,409
Derivative financial asset	16.1	596	–
Other receivables	13.1	20,893	18,905
Deferred tax asset	6.3	13,530	13,530
Intangible assets	10.1	22,403	25,625
Right-of-use assets	11.1	2,153	3,148
Property, plant and equipment	12	902	1,493
Goodwill	10.2	63,510	63,510
Total assets		**2,203,866**	**1,657,711**
Borrowings	14.1	2,096,862	1,520,950
Derivative financial liability	16.1	–	832
Other payables	13.2	14,279	6,483
Lease liabilities	11.2	2,369	3,312
Employee provisions	15.1	3,303	3,243
Total liabilities		**2,116,813**	**1,534,820**
Net assets		**87,053**	**122,891**
Share capital	17	209,376	207,370
Reserves	18.1	5,645	3,426
Retained losses		(127,968)	(87,905)
Total equity		**87,053**	**122,891**

The Financial Statements are to be read in conjunction with the Notes to the Financial Statements.

Consolidated Statement of Changes in Equity

For the year ended 30 June 2026

2026	Share capital $'000	Reserves $'000	Retained losses $'000	Total $'000
Balance at 30 June 2025	**207,370**	**3,426**	**(87,905)**	**122,891**
Loss for the period	–	–	(40,063)	(40,063)
Share-based payments expense	–	2,044	–	2,044
Exercise of performance rights	2,006	(2,006)	–	–
Unrealised movement in mark-to-market value of derivative hedge positions	–	2,181	–	2,181
Balance at 30 June 2026	**209,376**	**5,645**	**(127,968)**	**87,053**

2025	Share capital $'000	Reserves $'000	Retained losses $'000	Total $'000
Balance at 30 June 2024	**203,428**	**7,757**	**(21,297)**	**189,888**
Loss for the period	–	–	(66,608)	(66,608)
Share-based payments expense	–	1,275	–	1,275
Exercise of performance rights	3,942	(3,942)	–	–
Unrealised movement in mark-to-market value of derivative hedge positions	–	(1,664)	–	(1,664)
Balance at 30 June 2025	**207,370**	**3,426**	**(87,905)**	**122,891**

The Financial Statements are to be read in conjunction with the Notes to the Financial Statements.

Consolidated Statement of Cash Flows

For the year ended 30 June 2026

	Note	30 June 2026 $'000	30 June 2025 $'000
Income received from customers		248,781	207,966
Borrowings interest and fees paid	i	(110,892)	(97,832)
Income from delinquent asset sales and recoveries		16,625	14,923
Payments to suppliers and employees		(81,457)	(62,045)
Proceeds from disposal of interest rate swaps		24	–
Net cash from operating activities		**73,081**	**63,012**
Net loan receivable outflows		(598,492)	(424,742)
Payments for intangible asset development		(4,784)	(4,385)
Payments for property, plant and equipment		(164)	(219)
Net cash used in investing activities		**(603,440)**	**(429,346)**
Net receipt of borrowings		573,691	356,289
Transaction costs on borrowings		(3,972)	(8,170)
Principal repayment of leases	ii	(1,226)	(1,324)
Net cash from financing activities		**568,493**	**346,795**
Net increase / (decrease) in cash and cash equivalents		**38,134**	**(19,539)**
Cash and cash equivalents at beginning of period		54,091	73,630
Cash and cash equivalents at end of period		**92,225**	**54,091**
Unrestricted cash		20,451	16,725
Restricted cash	iii	71,774	37,366
Cash and cash equivalents at end of period		**92,225**	**54,091**

i: Includes interest paid on funding structure borrowings (see Note 14).
ii: Includes $0.3 million of implied interest on lease liabilities, calculated in accordance with AASB 16 Leases, classified within financing activities.
iii: Represents cash held by the Group that is not available for immediate use in its ordinary operations, predominantly comprising cash held within securitisation structures.

The Financial Statements are to be read in conjunction with the Notes to the Financial Statements.

1. Group information

1.1 Company information

MoneyMe Limited (the **Company** or **MONEYME**) is a listed public company limited by shares, incorporated and domiciled in Australia. The Company is the ultimate controlling entity of the controlled entities listed in Note 1.2 below and is otherwise described as the parent company. The Company was incorporated on 17 October 2019. The address of its registered office and principal place of business is:

Level 3, 131 Macquarie Street, Sydney NSW 2000

The principal activity of the Company and its controlled entities (the **Group**) is to provide consumer and commercial finance.

1.2 Controlled entities information

The Consolidated Financial Statements incorporate the assets and liabilities of all controlled entities of MoneyMe Limited. For each controlled entity the disclosure presents its name, date of control/acquisition, the proportion of ownership held by the Group, entity type and place of incorporation, and location and tax-residency status. Ownership proportions are presented for 2026 (current period) and 2025 (comparative).

The following changes have occurred to the Group's controlled entities in the year ended 30 June 2026. Other than the changes described below, there were no further changes to controlled entities during the year:

- The MME Autopay ABS 2025-1 Trust was established on 26 August 2025.
- The MME Aspire 2025 Trust was established on 13 November 2025.
- The MME PL 2026-1 Trust was established on 2 April 2026.
- The SocietyOne PL 2023-1 Trust was terminated on 16 December 2025 and was consolidated until the date of termination.

Entity[59]	Date of control / acquisition	Ownership 2026	Ownership 2025	Entity type and place of incorporation	Location and tax residency status
MoneyMe Limited[60]	11 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe Financial Group Pty Ltd	9 May 2013	100%	100%	Body corporate (Australia)	Australia
MoneyMe Finance Pty Limited[61]	7 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe Technology Pty Limited	7 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe Partnerships Pty Limited[62]	7 November 2019	100%	100%	Body corporate (Australia)	Australia
MoneyMe International Pty Ltd	13 October 2020	100%	100%	Body corporate (Australia)	Australia
MoneyMe LR Pty Limited (formerly ListReady Pty Limited)	29 May 2019	100%	100%	Body corporate (Australia)	Australia
RentReady Pty Limited	7 May 2020	100%	100%	Body corporate (Australia)	Australia
Price Enquiry Pty Limited	3 February 2021	100%	100%	Body corporate (Australia)	Australia
MoneyMe TM Pty Ltd	6 December 2021	100%	100%	Body corporate (Australia)	Australia
MoneyMe Employment Services Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Australia Pty Ltd[63]	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Investments Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Investment Management Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
Broker Services Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
SocietyOne Livestock Lending Pty Ltd	15 March 2022	100%	100%	Body corporate (Australia)	Australia
MME Horizon Warehouse Trust[64]	19 December 2018	100%	100%	Trust (Australia)	Australia
MME Horizon 2020 Trust[64]	25 August 2020	100%	100%	Trust (Australia)	Australia
MME Autopay 2021 Trust[64]	23 November 2021	100%	100%	Trust (Australia)	Australia
MME Autopay ABS 2024-1 Trust[64]	25 January 2024	100%	100%	Trust (Australia)	Australia
MME PL 2024-1 Trust[64]	18 May 2024	100%	100%	Trust (Australia)	Australia
MME Share Plan Trust[65]	7 December 2020	100%	100%	Trust (Australia)	Australia
SocietyOne PL 2023-1 Trust[64,67]	19 May 2023	–	100%	Trust (Australia)	Australia
SocietyOne Personal Loans Trust[66]	15 March 2022	–	–	Trust (Australia)	Australia
MME Rep Pool Trust[64]	15 August 2024	100%	100%	Trust (Australia)	Australia
MME Horizon Autopay Trust[64]	5 September 2024	100%	100%	Trust (Australia)	Australia
MME PL 2025-1 Trust[64]	20 June 2025	100%	100%	Trust (Australia)	Australia
MME Autopay ABS 2025-1 Trust[64]	26 August 2025	100%	–	Trust (Australia)	Australia
MME Aspire 2025 Trust[64]	13 November 2025	100%	–	Trust (Australia)	Australia
MME PL 2026-1 Trust[64]	2 April 2026	100%	–	Trust (Australia)	Australia

[59] No entity within the Group is either a partner in a partnership or a participant in a joint venture.
[60] MoneyMe Limited is the Parent Company of the Group.
[61] Owns the residual income units relating to MME Horizon Warehouse Trust, MME Horizon 2020 Trust, MME Autopay 2021 Trust, MME Autopay ABS 2024-1 Trust, MME PL 2024-1 Trust, MME Rep Pool Trust, MME Horizon Autopay Trust, MME PL 2025-1 Trust, MME Autopay ABS 2025-1 Trust, MME Aspire 2025 Trust, MME PL 2026-1 Trust and SocietyOne PL 2023-1 Trust (until its termination on 16 December 2025), and also owns 100% of the shares of MoneyMe TM Pty Ltd.
[62] Owns 100% of the shares of MoneyMe LR Pty Limited, RentReady Pty Limited and Price Enquiry Pty Limited.
[63] SocietyOne Australia Pty Ltd is the trustee of SocietyOne P2P Lending Trust. SocietyOne P2P Lending Trust does not consolidate in the Group's accounts.
[64] Ownership reflects capital and residual income unit ownership.
[65] The purpose of the Trust is to support management of the MME Employee Equity Incentive Plan.
[66] The Group holds no units in SocietyOne Personal Loans Trust, however, has power over the relevant activities of the structured entity. The Group is exposed to variable returns from its involvement in the structured entity and has the ability to affect its returns, therefore the Group consolidates the structured entity in the financial statements. The trust is a Structured Entity such that voting or similar rights are not the dominant factor in deciding who controls the entity.
[67] SocietyOne PL 2023-1 Trust was terminated on 16 December 2025.

2. Material accounting policy information

The accounting policies that are material to the Group are set out below. The accounting policies adopted are consistent with those of the previous financial year, unless otherwise stated.

2.1 New or amended Accounting Standards and Interpretations

The Group has adopted all of the new or amended Accounting Standards and Interpretations issued by the Australian Accounting Standards Board (**AASB**) that are mandatory for the current reporting period. The adoption of these Standards and Interpretations did not have a material impact on the Group's *Consolidated Financial Statements*.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted. The Standards issued but not yet effective that are expected to be most relevant to the Group are set out below:

- **AASB 18 *Presentation and Disclosure in Financial Statements*** replaces AASB 101 *Presentation of Financial Statements* and applies to annual reporting periods beginning on or after 1 January 2027 (the Group's financial year ending 30 June 2028). AASB 18 introduces defined categories and subtotals in the statement of profit or loss, disclosure requirements for management-defined performance measures, and enhanced principles for the aggregation and disaggregation of information. The Group is currently assessing the impact of AASB 18.
- **AASB 2024-2 *Amendments to Australian Accounting Standards*** *– Classification and Measurement of Financial Instruments* (amending AASB 9 and AASB 7) applies to annual reporting periods beginning on or after 1 January 2026 (the Group's financial year ending 30 June 2027). The amendments clarify, amongst other matters, the derecognition of financial liabilities settled through electronic payment systems and the assessment of the contractual cash flow characteristics of financial assets. These amendments are not expected to have a material impact on the Group's *Consolidated Financial Statements*.

2.2 Basis of preparation

2.2.1 Statement of compliance

The Group is a for-profit business which is publicly accountable. The Financial Report is a general-purpose financial report, which has been prepared in accordance with the *Corporations Act 2001 (Cth)* and authoritative pronouncements of the AASB and International Financial Reporting Standards (**IFRS**).

The *Consolidated Financial Statements* were authorised for issue in accordance with a resolution of the Directors on the date as set out in the Directors' Declaration.

2.2.2 Basis of accounting

The *Consolidated Financial Statements* have been prepared on the basis of historical cost, except for the revaluation of certain financial instruments as appropriate. Cost is based on the fair values of the consideration given in exchange for assets. In addition, the financial statements have been prepared using the accrual basis of accounting, except for the *Consolidated Statement of Cash Flows*.

2.2.3 Basis of consolidation

The *Consolidated Financial Statements* incorporate the assets and liabilities of all controlled entities of MoneyMe Limited as at 30 June 2026 and the results of all controlled entities for the twelve months then ended (for newly formed controlled entities since establishment date or acquired entities since acquisition date).

Controlled entities are all entities over which the Company has control. Control is achieved when the Company:

- has power over the investee (i.e., existing rights that give it the current ability to direct the relevant activities of the investee);
- is exposed, or has rights, to variable returns from its involvement with the investee; and
- has the ability to use its power over the investee to affect its returns.

Consolidation of an entity begins when the Company obtains control over the entity and ceases when the Company loses control of the entity. Specifically, income and expenses of an entity acquired or disposed of during the year are included in the *Consolidated Statement of Profit or Loss and Other Comprehensive Income* from the date the Company gains control until the date when the Company ceases to control the entity.

All intragroup assets and liabilities, equity, income, expenses, and cash flows relating to transactions between members of the Group are eliminated in full upon consolidation.

2.2.4 Going concern

At the time of approving the financial statements, the Directors have a reasonable expectation that the Group has adequate resources to continue in operational existence for the foreseeable future. Thus, they continue to adopt the going concern basis of accounting in preparing the financial statements.

Refer to Note 3.2 for further information.

2.2.5 Segment information

Management has determined that the Group has one reporting segment being the provision of consumer and commercial finance. The internal reporting framework is based on the principal activity. The assets as presented relate to the reporting segment, as identified above. The Group operates predominately in Australia.

2.2.6 Functional and presentation currency

The Financial Statements are presented in Australian dollars, which is the Group's functional currency.

2.2.7 Rounding

The Group is of a kind referred to in the ASIC Corporations Instrument 2026/183, issued by the Australian Securities and Investments Commission. Amounts in this report have been rounded off to the nearest thousand dollars in accordance with that Instrument.

2.2.8 Gross loan receivables

The Group initially recognises gross loan receivables at fair value, net of any transaction costs and subsequently measures them at amortised cost as:

- the Group's business model is to collect contractual cash flows for its products until the account with the customer is closed; and
- the Group's contractual cash flows are solely payments of principal and interest (**SPPI**) on the principal outstanding.

Transferred loan receivables into the warehouse trusts are still recognised in the *Consolidated Financial Statements* as the Group:

- is exposed to, or has rights to, variable equity returns in its capacity as the residual unit holder (or beneficiary as the case may be) of these trusts;
- has the ability to impact the variable equity returns in its capacity as the originator of loan receivables and the servicer of these receivables on behalf of the trusts; and
- is the sole subscriber to the junior Seller Notes issued by the trusts.

The Seller Notes go towards maintaining the minimum equity contribution (**subordination**) requirement. In addition to the Seller Notes, the Group's asset-backed securitisation program includes multiple classes of notes, which carry a floating interest rate.

The effective interest rate method is applied to loan receivable balances to include related fee income and brokerage commissions paid. The effective interest rate is the rate that exactly discounts estimated future cash receipts or payments (including all fees and points paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial instrument, or, where appropriate, a shorter period, to the net carrying amount on initial recognition. The Group has updated its estimates relating to the effective life of the underlying financial assets that are used to calculate effective yield income since the prior financial year. The updates reflect a review of further historic data and the expected effective life of loan receivables. The Group plans to continue to review and update its estimates in this area for future reporting periods on the same basis.

The Group derecognises a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another entity. If the Group neither transfers nor retains substantially all the risks and rewards of ownership and continues to control the transferred asset, the Group recognises its retained interest in the asset and an associated liability for amounts it may have to pay. If the Group retains substantially all the risks and rewards of ownership of a transferred financial asset, the Group continues to recognise the financial asset and recognises a collateralised borrowing for the proceeds received.

On derecognition of a financial asset measured at amortised cost, the difference between the asset's carrying amount and the sum of the consideration received, and receivable is recognised in profit or loss.

Loan receivables are written off when the Group has no reasonable expectations of recovering the financial asset (either in its entirety or a portion of it). This is the case when the Group determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. A write-off constitutes a derecognition event. In certain cases, the Group estimates the expected subsequent debt sale when measuring expected credit losses (**ECL**). The recoveries related to subsequent debt sale are recognised as a reduction to impairment expense in the period in which they are recognised. Expected recoveries for loans not yet written off are incorporated within the measurement of ECL; once a loan is written off, the expected recoverable amount from the debt sale is recognised as a separate debt sale recovery asset until received. During the financial year, the Group transitioned from quarterly to monthly debt sales, effective December 2025; the criteria applied in recognising expected recoveries remain unchanged. A true-up/down adjustment is made post-period end to the actual principal received as part of the debt sale.

2.3 Expected credit loss provisioning

2.3.1 Loan receivables

In accordance with AASB 9 *Financial Instruments*, the Group recognises a loss provision in the *Consolidated Statement of Financial Position* for ECL relating to its financial assets. Loss allowances for financial assets measured at amortised cost are deducted from the gross amount of the loan assets. Net loan receivable-related provisioning includes an assessment in relation to the credit risk of undrawn commitments.

ECLs are a probability-weighted estimate of credit losses. Credit losses are measured as the present value of all cash shortfalls (i.e., the difference between the cash flows due to the entity in accordance with the contract and the cash flows that the Group expects to receive). It consists of three components:

a. Probability of default (**PD**): is an estimate of the likelihood that a loan receivable will default within a set period.
b. Loss given default (**LGD**): is an estimate of the loss arising on default.
c. Exposure at default (**EAD**): is the total value the business is exposed to when a loan receivable defaults.

The Group's provisioning considers general hardship. All new business applications undergo credit assessment in accordance with the Credit Policy and Responsible Lending Policy to establish the underlying credit risk. The Group has guidelines and solutions for customers experiencing financial hardship after the loan facility has been originated, which involve information gathering and verification and an assessment of whether the borrower will be unable to continue to make contractual customer repayments without experiencing hardship. A borrower may be in hardship if they can only repay by reducing non-discretionary expenses. Hardship receivables have been classified in stage 2, unless they have a 90+ days past due (**DPD**) profile, in which case they are classified in stage 3. As at 30 June 2026, hardship receivables were 2.2% of the Group's gross loan receivables (30 June 2025: 2.1%).

ECLs are collectively assessed and measured by classes of financial assets. The Group applies the three-stage AASB 9 model to determine the loss allowance of its financial assets as follows:

Stage 1

At initial recognition of financial assets and where there has not been a significant increase in credit risk (**SICR**) since origination, an allowance equal to 12-month ECL is recognised. 12-month ECL represents the portion of lifetime ECL that arises due to default events within 12 months from the reporting date. It is measured as the product of the PD over the next 12 months, LGD and EAD. The assessment that there has been no increase in credit risk since initial recognition is made in reference to a loan receivable being less than 30 DPD and not in hardship.

Stage 1 assets exclude any receivables classified in stage 2 or 3.

Stage 2

The Group determines that there has been a significant increase in credit risk since initial recognition when a receivable exposure is greater than or equal to 30 DPD and less than 90 DPD or if a borrower declares financial difficulty and applies for hardship. An allowance equal to lifetime ECL is recognised for loans in Stage 2. Lifetime ECL represents credit losses resulting from default events throughout the expected life of the instrument. The Group recognises a loss provision for stage 2 assets as a product of the PD for the lifetime of the financial asset, LGD and EAD.

Stage 3

A financial asset is in 'default' when one or more contractual payments or loan receivable payments are equal to or more than 90 DPD. An allowance equal to lifetime ECL is recognised for loans in Stage 3. The Group recognises a loss provision as a product of the PD for Stage 3 loans, LGD and EAD for a stage 3 asset. A financial asset is written off when there is no reasonable expectation of recovering the contractual cash flows. In certain cases, the Group subsequently recovers a portion of the written off amount through debt sales.

Stage 3 assets exclude any receivables classified in stage 1 or 2.

Refer to Notes 3.3 and 9 for further information.

2.3.2 Cash, other receivables, and payables

The Group recognises and measures cash, cash equivalents, other receivables, and payables at amortised cost.

Cash and cash equivalents and other receivables are within the scope of the expected credit loss requirements of AASB 9, which for these balances reflects the credit risk of the counterparty rather than of any borrower. The Group holds its cash with Australian authorised deposit-taking institutions and assesses these balances for expected credit losses at each reporting date. Management have assessed any such expected credit losses to not be material, and therefore no provisioning has been recognised in the financial year.

Refer to the *Consolidated Statement of Cash Flows* for cash and cash equivalents and Note 13 of the *Financial Report* for other receivables and payables.

2.4 Revenue

The Group recognises revenue in accordance with AASB 9 *Financial Instruments* or AASB 15 *Revenue from Contracts with Customers* depending on its nature and classification. Interest income related to loan receivables, which includes all customer contractual and non-contingent interest, fees charged, and brokerage commission paid to introducers, is measured, and presented on an effective interest rate basis. Under AASB 9, the effective interest rate method is used on loan receivables, based on estimated future cash receipts over the expected life of the financial asset. In making their judgement of estimated future cash flows and expected life of the loan receivables balance, Management have considered the contractual and historical repayment pattern of the loan receivables.

During the financial year, the Group launched its credit card product, the MoneyMe Cashback Rewards Credit Card. Customer contractual and non-contingent interest and fees charged are measured and presented on an effective interest rate basis, consistent with the Group's other loan receivables. Interchange income earned through card scheme arrangements on customer card transactions is recognised in other income at a point in time as the related transactions occur. Cashback rewards earned by customers are recognised as a reduction of revenue as they are earned by the customer, with earned unapplied cashback balances recognised as a liability until applied or forfeited.

The Group's referral commission income has been classified as revenue from contracts with customers and recognised under AASB 15 at a point in time when the performance obligation has been satisfied. The performance obligation is deemed satisfied once the lead has been provided to the respective party and is generally payable a month or within a month after the lead has been provided.

Contingent customer fee income (such as late fees, dishonour fees, cash advance fees and international transaction fees) not classified under the effective interest rate method is reflected as other income and recognised at a point in time when the fee is charged to the customer.

Refer to Notes 3.4 and 4 for further information.

2.5 Intangible assets (excluding goodwill)

2.5.1 Recognition, classification and measurement

2.5.1.1 Acquired intangibles

Intangible assets acquired in a business combination and recognised separately from goodwill are recognised initially at their fair value at the acquisition date (which is regarded as their cost).

Subsequent to initial recognition, intangible assets acquired in a business combination are reported at cost less accumulated amortisation and accumulated impairment losses.

The acquisition date estimated useful lives of the Group's acquired intangible assets were 5 to 15 years. A review of the remaining useful lives of the acquired intangible assets was undertaken during the financial year. The remaining useful life of acquired software programs no longer in use was revised following the completed migration of the SocietyOne back book onto the Horizon platform; no other adjustments were required.

The remaining useful lives of the acquired intangible assets are:

- Software: 1 year
- Brand Name: 6 years
- Broker Relationships: 10 years

2.5.1.2 Internally-generated intangibles

Costs relating to internally developed software are capitalised only when:

- the technical feasibility of completing the intangible asset and commercial viability of the project is demonstrated;
- the Group has an intention and ability to complete the project and use it or sell it;
- the Group can demonstrate how the intangible asset will generate probable future economic benefits;
- there is availability of adequate technical, financial, and other resources to complete the development and to use or sell the intangible asset; and
- the cost can be measured reliably.

Such costs include payments to external contractors to develop the software, systems and personnel costs of employees directly involved in the project.

Internally developed software is stated at capitalised cost less accumulated amortisation and any accumulated impairment losses.

Subsequent expenditure on capitalised intangible assets is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates. All other expenditure is expensed as incurred.

The applicable estimated useful life of the Group's internally developed software is 3 to 5 years.

2.5.2 Derecognition and impairment of intangible assets (excluding goodwill)

An intangible asset is derecognised on disposal, or when no future economic benefits are expected from use or disposal. Gains or losses arising from derecognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, are recognised in profit or loss when the asset is derecognised.

Intangible assets with indefinite useful lives and intangible assets not yet available for use are tested for impairment at least annually, and whenever there is an indication that the asset may be impaired.

At the end of each reporting period, the Group reviews the carrying amounts of its intangible assets, including non-financial assets, to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). When it is not possible to estimate the recoverable amount of an individual asset, the Group estimates the recoverable amount of the cash-generating unit (**CGU**) to which the asset belongs. When a reasonable and consistent basis of allocation can be identified, corporate assets are also allocated to individual CGUs, or otherwise they are allocated to the smallest group of CGUs for which a reasonable and consistent allocation basis can be identified.

The recoverable amount is the higher of fair value less costs of disposal and value-in-use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset, for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or CGU) is estimated to be less than its carrying amount, the carrying amount of the asset (or CGU) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss.

When an impairment loss subsequently reverses, the carrying amount of the asset (or a CGU) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or CGU) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss.

Refer to Note 10 for further information.

2.6 Goodwill

2.6.1 Recognition, classification and measurement

Goodwill is initially measured as the excess of the sum of the consideration transferred, the amount of any non-controlling interests in the acquiree, and the fair value of the acquirer's previously held equity interest in the acquiree (if any) over the net of the acquisition-date amounts of the identifiable assets acquired and the liabilities assumed.

Goodwill is an asset representing the future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognised. Goodwill has an indefinite useful life and is not amortised but reviewed for impairment at least annually.

2.6.2 Derecognition and impairment of goodwill

On disposal of a CGU, the attributable amount of goodwill is included in the determination of the profit or loss on disposal.

For the purpose of impairment testing, goodwill is allocated to each of the Group's CGUs (or groups of CGUs) expected to benefit from the synergies of the combination. CGUs to which goodwill has been allocated are tested for impairment annually, or more frequently when there is an indication that the unit may be impaired.

If the recoverable amount of the CGU is less than the carrying amount of the unit, the impairment loss is allocated first to reduce the carrying amount of any goodwill allocated to the unit and then to the other assets of the unit pro-rata, based on the carrying amount of each asset in the unit. An impairment loss recognised for goodwill is not reversed in a subsequent period.

Refer to Notes 3.6 and 10 for further information on the impairment assessment, including assumptions used in determining the recoverable amount of goodwill.

2.7 Taxation

The Company and its wholly-owned Australian resident entities are members of a tax-consolidated group under Australian tax law. The Company is the head entity of the tax-consolidated group. In addition to its own current and deferred tax amounts, the company also recognises the current tax liabilities and assets and deferred tax assets arising from unused tax losses and relevant tax credits of the members of the tax-consolidated group.

2.7.1 Income tax expense or benefit

The income tax expense or benefit represents the sum of the tax currently payable or refund receivable, and the application of any deferred tax in the period.

2.7.2 Current tax

The tax currently payable or receivable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the income statement because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The Group's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the end of the reporting period.

A provision is recognised for those matters for which the tax determination is uncertain, but it is considered probable that there will be a future outflow of funds to a tax authority. The provisions are measured at the best estimate of the amount expected to become payable.

Current tax is recognised in profit or loss, except where it relates to items that are recognised in other comprehensive income or directly in equity, in which case, the current tax is also recognised in other comprehensive income or directly in equity respectively.

2.7.3 Deferred tax

Deferred tax is the tax expected to be payable or recoverable on differences between the carrying amounts of assets and liabilities in the *Consolidated Financial Statements* and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognised for all taxable temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profits will be available against which deductible temporary differences can be utilised. Such assets and liabilities are not recognised if the temporary difference arises from the initial recognition of goodwill or from the initial recognition (other than in a business combination) of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.

Deferred tax liabilities are recognised for taxable temporary differences arising on investments in subsidiaries and associates, and interests in joint ventures, except where the Group can control the reversal of the temporary difference, and it is probable that the temporary difference will not reverse in the foreseeable future. Deferred tax assets arising from deductible temporary differences associated with such investments and interests are only recognised to the extent that it is probable that there will be sufficient taxable profits against which to utilise the benefits of the temporary differences, and they are expected to reverse in the foreseeable future.

The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax is settled at the tax rates that are expected to apply in the period when the liability is settled, or the asset is realised based on tax laws and rates that have been enacted or substantively enacted at the reporting date.

The measurement of deferred tax liabilities and assets reflects the tax consequences that would follow from the way the Group expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set off current tax assets against current tax liabilities and when they relate to income taxes levied by the same taxation authority and the Group intends to settle its current tax assets and liabilities on a net basis.

Deferred tax is recognised in profit or loss, except where it relates to items that are recognised in other comprehensive income or directly in equity, in which case, the deferred tax is also recognised in other comprehensive income or directly in equity respectively.

2.7.4 Goods and services tax

Revenues, expenses, and assets are recognised net of the amount of goods and services tax (**GST**), except where the amount of GST incurred is not recoverable from the taxation authority, it is recognised as part of the cost of acquisition of an asset or as part of an item of expense; or for receivables and payables that are recognised inclusive of GST.

The net amount of GST recoverable from, or payable to, the taxation authority is included as part of receivables or payables.

Cash flows are included in the *Consolidated Statement of Cash Flows* on a gross basis. The GST component of cash flows arising from investing and financing activities which is recoverable from, or payable to, the taxation authority is classified as operating cash flows.

Refer to Notes 3.5 and 6 for further information.

2.8 Funding and liquidity

The Group recognises and measures financial liabilities when it enters into the obligation, at its fair value minus, in the case of a financial liability not at fair value through profit or loss, transaction costs that are directly attributable to the issue of the financial liability. Transaction costs are defined as incremental costs that are directly attributable to the issue of the financial liability that would not have been incurred if the Group had not acquired the financial instrument. The effective interest rate method is used on borrowings to calculate the amortised cost of a financial liability and to allocate fee expenses over the relevant period.

The Group derecognises financial liabilities when, and only when, the Group's obligations are discharged, cancelled, or have expired. The difference between the carrying amount of the financial liability derecognised and the consideration paid and payable is recognised in profit or loss.

When the Group exchanges with the existing lender one debt instrument into another one with substantially different terms, such exchange is accounted for as an extinguishment of the original financial liability and the recognition of a new financial liability. Similarly, the Group accounts for substantial modification of terms of an existing liability or part of it as an extinguishment of the original financial liability and the recognition of a new liability. It is assumed that the terms are substantially different if the discounted present value of the cash flows under the new terms, including any fees paid net of any fees received and discounted using the original effective rate is at least 10% different from the discounted present value of the remaining cash flows of the original financial liability. If the modification is not substantial, the difference between: (1) the carrying amount of the liability before the modification; and (2) the present value of the cash flows after modification is recognised in profit or loss as the modification gain or loss within other gains and losses.

Refer to Notes 14 and 19 for further information.

2.9 Derivative financial instruments

The Group uses interest rate swaps to manage its interest rate exposures in compliance with its risk appetite and policy. Interest rate swaps meet the definition of a derivative under AASB 9 Financial Instruments. Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently remeasured to their fair value at each reporting date.

2.9.1 Hedge accounting

The Group has applied hedge accounting since 1 July 2024. The Group designates interest rate swaps as cash flow hedges of the variability in interest cash flows on its floating rate borrowings. A cash flow hedge is used to mitigate exposure to variability in cash flows attributable to a particular risk associated with a recognised asset or liability, or a highly probable forecast transaction, that could affect profit or loss.

At the inception of the hedge relationship, the Group documents the relationship between the hedging instrument and the hedged item, along with its risk management objectives and its strategy for undertaking various hedge transactions. Furthermore, at the inception of the hedge and on an ongoing basis, the Group documents whether the hedging instrument is effective in offsetting changes in the cash flows of the hedged item attributable to the hedged risk, which is when the hedging relationship meets the hedge effectiveness requirements under AASB 9: an economic relationship exists between the hedged item and the hedging instrument; the effect of credit risk does not dominate the value changes that result from that economic relationship; and the hedge ratio is consistent with that used for risk management purposes. This assessment can be qualitative, quantitative, or a combination of both:

- **Qualitative assessment:** A general analysis indicating that the hedging instrument is likely to offset changes in the hedged item without complex calculations.
- **Quantitative assessment:** These are statistical measures (e.g. correlation analysis) that quantify the effectiveness of the hedge.

If a hedging relationship ceases to meet the hedge effectiveness requirement relating to the hedge ratio but the risk management objective for that designated hedging relationship remains the same, the Group adjusts the hedge ratio of the hedging relationship (i.e. rebalances the hedge) so that it meets the qualifying criteria again.

The effective portion of the gain or loss on the hedging instrument is recognised in other comprehensive income and accumulated in the cash flow hedge reserve in equity; the ineffective portion is recognised immediately in profit or loss. Amounts accumulated in the reserve are reclassified to profit or loss in the periods in which the hedged cash flows affect profit or loss.

Hedge accounting is discontinued prospectively when a hedging relationship ceases to meet the qualifying criteria set out in Note 2.9.1, including where the hedging instrument expires or is sold, terminated or exercised without replacement or rollover consistent with the Group's risk management objective. On discontinuation, amounts accumulated in the reserve remain in equity and are accounted for as set out above while the hedged cash flows are still expected to occur, and are reclassified immediately to profit or loss when they are no longer expected to occur.

Refer to Note 16 for further information on the Group's hedging relationships and the amounts recognised.

3. Critical accounting estimates and judgements

3.1 Overview

In the application of the Group's accounting policies, Management is required to make judgements, estimates and assumptions about carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods. The significant estimates and judgements made have been described below.

3.2 Going concern

The financial statements have been prepared on the going concern basis, which contemplates the continuity of normal business activities and the realisation of assets and settlement of liabilities in the normal course of business.

During the financial year ended 30 June 2026, the Group recorded a net loss after income tax of $40.1 million (30 June 2025: net loss after income tax of $66.6 million), had a net asset position of $87.1 million (30 June 2025: $122.9 million) and unrestricted cash and cash equivalents of $20.5 million (30 June 2025: $16.7 million), within total cash and cash equivalents of $92.2 million (30 June 2025: $54.1 million). Net cash from operating activities was an inflow of $73.1 million (30 June 2025: $63.0 million). The loss reflects the Group's growth phase rather than a deterioration in credit performance: under AASB 9 an expected credit loss allowance is recognised when a loan is written, while the related interest income is earned over the life of that loan. Gross loan receivables grew 33.7% to $2,058.9 million on record originations of $1,247.7 million, and over the same period credit performance improved, with net credit losses reducing for a fifth consecutive quarter to 2.4% and 90 day plus arrears reducing to 0.8%. On a normalised basis the Group returned to profit in the second half, recording a normalised net profit after tax of $0.5 million in 2H26 (1H26: normalised net loss of $4.6 million).

As at 30 June 2026, the Group has undrawn facilities of $849.5 million across its warehouse trusts (30 June 2025: $512.2 million) and, as at the date of signing these financial statements, the Group is in compliance with the covenant requirements under its funding agreements, as in effect from time to time. The Directors expect the Group to be able to continue to comply with the covenant requirements under its funding agreements for at least twelve months from the date of signing these financial statements. Further, the Group has $50.0 million of its corporate debt facility with iPartners Nominees Pty Ltd as undrawn and accessible in the future (refer to Note 24).

The Group's ability to write new loans on favourable terms and continue as a going concern depends on the performance of its loan book and its ability to access ongoing funding on acceptable terms. Substantially all of the Group's borrowings are drawn within securitisation warehouse and term structures and are secured against the loan receivables held in those structures. As set out in Note 14, where a warehouse facility is not renewed, or a default occurs under its existing terms and conditions, the facility funder has no right of recourse against the remainder of the Group, except in the case of fraud or wilful misconduct. Cash and cash equivalents of $92.2 million together with gross loan receivables of $2,058.9 million exceed total borrowings of $2,096.9 million. In order to mitigate funding risks, the Group has demonstrated an ability to term out or extend its warehouse arrangements on acceptable terms. During the year the Group completed three public term securitisations totalling over $1.0 billion, established a new $300.0 million credit card warehouse facility, and formalised a reduction in the cost of its corporate facility. Fitch Ratings upgraded selected notes in two existing trusts during the year, reflecting the performance of the underlying assets. The Group maintains strong relationships with its growing list of financiers.

The Directors have considered cash flow forecasts for a period of at least twelve months from the date of signing these financial statements, prepared on the Board-approved financial plan and tested under downside scenarios for origination volumes, credit losses and funding costs. The Group's use of cash is largely a function of the rate at which it originates: origination volumes, credit settings and acquisition spend, including sales and marketing expenses of $15.2 million in FY26 (FY25: $8.1 million) which are expensed as incurred, can be reduced at short notice, while the existing portfolio continues to amortise and generate cash. Having regard to that assessment, the Directors have a reasonable expectation that the Group has adequate resources to continue in operational existence for the foreseeable future, and accordingly they continue to adopt the going concern basis in preparing these financial statements. The Group actively engages with funders in the normal course of business to extend existing facilities and set up new arrangements.

Refer to Notes 14 and 19 for further information.

3.3 Expected credit losses

3.3.1 Loan receivable credit risk and default

Expected credit losses (**ECLs**) are measured as an allowance equal to 12-month ECL for stage 1 assets, or lifetime ECL for stage 2 or stage 3 assets. An asset moves to stage 2 when its credit risk has increased significantly since initial recognition. AASB 9 Financial Instruments does not define what constitutes a significant increase in credit risk. The Group judges that the credit risk of an asset has significantly increased to stage 2 when a loan receivable exposure is greater than or equal to 30 days past due (DPD) and less than 90 DPD or if a borrower declares financial difficulty and applies for hardship.

3.3.2 Base loss allowance calculation

3.3.2.1 Overview

Probability of default (**PD**) constitutes a key input in measuring ECL. PD is an estimate of the likelihood of default over a given time horizon based on historic customer repayment data. Loss given default (**LGD**) is an estimate of the loss arising on default. They are used to calculate the difference between the contractual cash flows due and those that the Group would expect to receive.

3.3.2.2 Benchmarked loan receivable provision

The MONEYME Cashback Rewards Credit Card was launched in February 2026. As at 30 June 2026, approximately five months of operating history are available, which is insufficient to support a full data-modelled approach. New card originations have accordingly been provisioned using a peer-benchmarking approach supplemented by management judgement, with loss rates and overall coverage rates benchmarked against the market performance of comparable external credit card products. This is consistent with the approach applied to the Autopay (**APY**) product in its early operating period, as disclosed in Note 3.3.2.2 of the *2025 Annual Report*.

Gross loan receivables on the card platform at 30 June 2026 also include the Freestyle Line of Credit (**LOC**) cohort migrated onto the card product during FY26. Although those accounts now sit on the card platform, they continue to be provisioned using the established Freestyle ECL models and their Freestyle-derived risk parameters rather than the peer benchmark, reflecting their underlying credit profile and available loss history. The peer-benchmark coverage rate accordingly applies only to new card originations and is not the coverage rate of the card portfolio as a whole. Refer to Note 3.3.2.3 in respect of the migrated cohort.

The Group anticipates being able to apply full data modelling to new card originations, consistent with its approach for other assets, once a sufficient level of historical data becomes available.

3.3.2.3 Modelled loan receivable provisions

The Group applies data-modelled ECL approaches to the balance of its loan receivable portfolios, comprising the secured APY product, the variable rate and fixed rate personal loan (**PL**) products, and the LOC product including the cohort migrated onto the card platform during FY26.

FY26 is the first full financial year in which the APY provision has been determined using the full APY ECL model. The Group transitioned to that model at 31 December 2025, from a hybrid approach under which model output was supplemented by benchmarking and book performance reviews, following the accumulation of a sufficient level of historical data to support full model output.

The Group has separate models for its unsecured suite of products, which comprises the variable rate and fixed rate PL, and Freestyle LOC products.

The variable rate PL and LOC modelling applies to 7 years of historical data and fixed rate PL modelling applies to 4 years of historical data. These are the same metrics used in both FY25 and FY26.

The PD models are developed based on the historical default rates for each segment. PD for fixed rate and variable rate PLs have been segmented into various groups based on DPD status, product type, and customer Equifax scores and residential status. PD for PL is further segmented into variable rate PL and fixed rate PL. These are the same metrics used in both FY25 and FY26.

The LOC PD has been segmented into various groups based on DPD status, Equifax scores and the loan size. LGD is calculated using historical data of recoveries from loans defaulted in the past. LGD has been segmented into PLs and LOC based on product type to account for different risk profiles and recovery patterns. The LGD for PL is further segmented into variable rate PL and fixed rate PL. These metrics have been used in both FY25 and FY26.

The credit conversion factor (**CCF**) is used to assess expected losses from undrawn commitments on the line of credit and credit card products. For those products the CCF is calculated through a MONEYME Group-specific modelled CCF, which is the same methodology used in both FY25 and FY26. Undrawn commitments on the newly launched Cashback Rewards Credit Card are assessed on the same peer-benchmark basis as that product's drawn balances and will move to a Group-specific modelled CCF once a sufficient level of historical data becomes available. The weighted average CCF was 53.8% for FY26 (FY25: 52.1%).

Recovery expectations have been refreshed at a product level in reference to historical data, as well as current and expected new forward flow debt sale agreements. Recovery expectations have been incorporated into the base ECL models as part of the LGD calculation. This methodology has been used in both FY25 and FY26.

As at 30 June 2026, 16.7% of the fixed rate PL loan receivables portfolio is secured (30 June 2025: 16.6%), while the remaining balances are unsecured. The Group uses separate models for its fixed rate PL product. The PD model is developed based on the historical default rates for each segment. LGD is calculated for fixed rate PL product using historical data of recoveries from loans defaulted in the past. The fixed rate PL ECL model for loan receivables considers the aging of receivables historical collection rates, specific knowledge of the individual borrower's financial circumstances and expected performance of the loan receivables portfolio. The calculation of PDs is a function of internal credit ratings (based on a scorecard) and shared characteristics that are highly correlated to credit risk such as previous defaults. The LGD associated with the PD used is the magnitude of the ECL in a default event. The LGD is estimated using historical loss rates considering relevant factors for individual exposures or portfolios. This is the same method used to calculate PD, LGD and EAD for the secured fixed rate PL product in FY25.

3.3.3 Loss allowance overlay calculations

3.3.3.1 Model risk overlay

Management have applied model risk overlays to address the risk of data modelling errors. Similar to FY25, in FY26, Management have considered the model risk overlay at an individual product level. The model risk overlay increased from $3.3 million at 30 June 2025 to $6.1 million at 30 June 2026. The increase reflects the limited loss history available for products introduced or changed during the year rather than any deterioration in the performance of the established models: the Cashback Rewards Credit Card was launched in February 2026 and has no loss history of its own, the Freestyle line of credit cohort migrated onto the card platform during the year, and the Autopay provision moved to full model output at 31 December 2025.

3.3.3.2 Modelled macroeconomic overlay

Management have also applied a macroeconomic overlay to reflect uncertainty from the broader economic environment. Macroeconomic overlays for FY25 and FY26 have been determined based on a statistical modelling approach. This modelling involves regression analysis using historical macroeconomic data sourced from a credible third party to support the determination of key macroeconomic predictors to be used for scenario modelling.

The principal macroeconomic indicators referenced in the economic scenarios considered for the position at 30 June 2026 are real GDP growth, unemployment and inflation. The models referenced information from the Australian Prudential Regulation Authority Authorised Deposit-Taking Institution quarterly performance statistics for losses data, with a set of variables obtained from the Australian Bureau of Statistics including gross domestic product (**GDP**), GDP growth rates and headline consumer price index growth.

The Group increased its modelled macroeconomic overlay from $0.9 million at 30 June 2025 to $3.6 million at 30 June 2026, reflecting a sustained deterioration in the macroeconomic outlook through the second half of the year. This included the re-acceleration of inflation, increases in the RBA cash rate from 3.85% in February 2026 to 4.35% in May 2026, an increase in the unemployment rate to 4.4% at 30 June 2026 with forecasts of a peak of approximately 5.0%, and geopolitical events affecting fuel prices. Excluding the overlay, the Group's coverage rate at 30 June 2026 would be approximately 3.3% (30 June 2025: approximately 4.0%).

In FY26, macroeconomic scenario modelling references a base-case forecast from credible third parties, which is adjusted to determine upside and downside scenarios. The Group adopted a new macroeconomic model during the year, in place of the model previously used. The new model is estimated over a period that includes a high-inflation regime comparable to the current and forecast environment, whereas the model it replaces was estimated over a period in which inflation did not exceed 3.0%. The approach to constructing the scenarios is unchanged. The weightings used in FY26 are 60.0% for the base case scenario (FY25: 57.5%), 15.0% for the upside scenario (FY25: 5.0%) and 25.0% for the downside scenario (FY25: 30.0%). In FY25, the remaining 7.5% was allocated to the severe downside scenario. This has been removed for FY26. The scenarios are constructed by shifting each macroeconomic variable from the base forecast by a multiple of its standard deviation over the model's estimation period, so the more volatile estimation period underlying the FY26 model produces materially wider outcomes in both directions. The downside scenario is accordingly more severe than the scenario it replaces, and the weightings have been re-set so that adverse outcomes continue to be captured through that scenario rather than through a severe downside scenario whose modelled outcome would otherwise dominate the result.[68]
A 100% upside scenario weighting would result in a reduction of the Group's FY26 provision, by $25.0 million to $46.2 million or 2.2% of gross loan receivables. A 100% downside scenario weighting would result in an increase to the Group's FY26 provision, by $29.0 million to $100.2 million or 4.9% of gross loan receivables.

Refer to Notes 2.2.8 and 9 for further information.

3.4 Fee income and expense recognition

The Group's interest and fees on loan receivables uses the effective interest rate method that reflects the expected useful life of the underlying financial asset and the rate that discounts cash flows back to the present value. In making their judgements as to the expected life of the underlying loan receivables balance and the discount rate applicable, Management have considered the contractual and historical repayment patterns of the loan receivables. The Group has further updated its estimates relating to the effective life of the underlying financial assets that are used to calculate effective yield income since the prior reporting period. The updates reflect a review of further historical data and the expected effective life of loan receivables. The Group plans to continue to review and update its estimates in this area for future reporting periods on the same basis.

The Group's Autopay and PL products involve distribution via a broker and dealer commission model. Commissions paid for loan originations are considered within an effective yield calculation and amortised over the expected life of the loan.

Refer to Note 2.4 for further information.

3.5 Taxation

The Group's current tax balances reflect Management's assessment of the amount of tax payable or receivable in the current period. This assessment is supported by specialist independent tax advice.

The Group's deferred tax balances reflect an expectation to recover or settle temporary differences that relate to tax. These assessments and expectations reflect an interpretation of tax legislation regarding arrangements entered into by the Group and the application of tax rates that are expected to apply in the period when tax liabilities are expected to settle or tax assets are expected to be utilised.

Deferred tax asset (**DTA**) recognition reflects an assessment that it is probable that there will be enough taxable profits against which to utilise the benefits of the temporary differences and that they are expected to reverse in the foreseeable future. Management have applied overlay adjustments to all deferred tax asset balances to reflect uncertainties relating to model risk, business uncertainties and uncertainties that reflect the macroeconomic environment. Management have assessed that it is probable there will be enough taxable profits against which to utilise the benefits of the temporary tax compared to accounting differences and that these are expected to reverse in the foreseeable future.

Refer to Note 6 for further information.

3.6 Impairment of intangible assets, including goodwill

Management have determined that no impairment of the intangible assets or goodwill is required for the period ending 30 June 2026.

In determining the recoverable amount of the Group, Management are required to make certain estimates and judgments which are key inputs in calculating the value in use (**VIU**). These are:

- The type of valuation model used: management determined that a discounted cash flow (**DCF**) model is the appropriate valuation model.

[68] The weightings applied in the FY25 expected credit loss model were 57.5% for the base case scenario, 5.0% for the upside scenario, 30.0% for the downside scenario and 7.5% for the severe downside scenario, and the FY25 comparatives above are presented on that basis. There is no change to the expected credit loss provision reported at 30 June 2025.

- Financial plans, which include forecasts of loan book growth, net interest margin (**NIM**), ECL and overheads. Management recognise that future performance is inherently uncertain, particularly in relation to expected credit losses and NIM. These outcomes could be favourable or adverse. The financial plan has been subject to significant oversight, review, and stress testing. It has also been endorsed by the Board.
- The discount rate used in the VIU model, which is a function of the risk-free rate plus the market risk premium, multiplied by the levered beta of MONEYME's stock. The beta is derived by un-levering the median beta of comparable ASX-listed companies and re-levering to the Group's debt-to-equity ratio, so that the rate reflects the risk of recourse debt on the Group's equity investors. Refer to Note 10.3 for the rate applied and its components.
- The growth rate used in the VIU model, which reflects Management's projections included and approved in the financial plan. This expected growth is based on prior experience, adjusted for Management's expectations of the business' product offering and the macroeconomic environment in future periods.
- The terminal growth rate used in the VIU model, which is the long-term growth rate reflective of a going concern entity expected to perform into perpetuity. It is not reflective of Management's expectations of the Group's growth trajectory, which exceed the terminal growth rate, and has been used for the purposes of impairment testing only.

The Group plans to continue to review and update its estimates in this area for future reporting periods on the same basis. Management believe that the potential impacts of the current economic environment have been adequately considered and that any reasonably possible change in the key assumptions on which the recoverable amount is based would not cause the aggregate carrying amount to exceed the aggregate recoverable amount of the Group.

Refer to Note 10.3 for further information.

3.7 Loan receivables and effective interest rate review

Following the migration of loans from legacy platforms to the Horizon system and the subsequent retirement of those platforms, the Group completed a finance transformation project in 2025 that consolidated its effective interest rate (EIR) calculation models and income recognition processes onto a single platform. The FY25 comparative includes a one-off, non-cash loss on financial assets at amortised cost of $14.3 million arising on completion of that project, as disclosed in the 2025 Annual Report. Management's expectations of the assumptions used to measure the amortised cost of loan receivables are unchanged in FY26, and no comparable adjustment has been recognised.

4. Other income

	2026 $'000	2025 $'000
Referral income	788	417
Other customer fee income[69]	5,435	5,915
Other	57	417
Total other income	**6,280**	**6,749**

[69] Relates to contingent customer fee income, including late fees, dishonour fees and other account charges. In 2026, it also includes interchange income, net of cashbacks earned by customers, from the credit card product launched in February 2026.

5. Expenses

5.1 Interest expense

	Note	2026 $'000	2025 $'000
Interest on borrowings	14	118,756	104,650
Lease liability interest	11	267	149
Fair value losses / (gains) on interest rate swaps	16	320	(72)
Total interest expense		**119,343**	**104,727**

At 30 June 2026, the Group recognised $0.6 million of interest rate swaps as derivative financial instrument assets in the *Consolidated Statement of Financial Position* (30 June 2025: derivative financial instrument liability of $0.8 million). The Group's interest rate swaps are designated in cash flow hedge relationships in accordance with AASB 9, with the effective portion of fair value movements recognised in other comprehensive income. The remaining fair value movements, including hedge ineffectiveness, are recognised in profit or loss, within interest expense.

Refer to Notes 2 and 16 for further information on derivative financial instruments.

5.2 Operating expenses

Operating expenses include employee expenses of $27 million in FY26 (FY25: $22 million). These are attributed across the sales and marketing expense, product design and development expense, and general and administrative expense categories, according to the function of the related employees.

6. Income tax

6.1 Income tax

	2026 $'000	2025 $'000
The components of tax expense comprise:		
Current tax	(10,136)	(20,120)
Deferred tax	10,136	20,120
Income tax benefit	–	–

6.2 Reconciliation of income tax

	2026 $'000	2025 $'000
Numerical reconciliation between tax expense and pre-tax accounting profit:		
Loss related to group before income tax	**(40,063)**	**(66,608)**
Less: (loss) / profit related to entities outside the consolidated tax group	(3,655)	1,962
Adjusted loss related to group before income tax	**(36,408)**	**(68,570)**
Income tax using the domestic tax rate of 30.0%	(10,922)	(20,571)
Effect of expenses that are not deductible	786	451
Non-recognition of deferred tax assets	10,136	20,120
Income tax benefit	–	–

6.3 Net deferred tax

	2026 $'000	2025 $'000
Deferred tax assets		
Provision for credit impairment	14,226	11,006
Property, plant and equipment	904	755
Employee-related provisions	1,028	1,042
Other receivables and payables	1,375	843
Software development and business costs	425	1,256
Right-of-use assets and lease liabilities	65	49
Other	3,977	7,493
Total deferred tax assets	**22,000**	**22,444**
Deferred tax liabilities		
Intangible assets	(3,202)	(4,133)
Other receivables and payables	(5,268)	(4,781)
Total deferred tax liabilities	**(8,470)**	**(8,914)**
Net deferred tax asset	**13,530**	**13,530**

A deferred tax asset (DTA) has been recognised, reflecting the estimated tax recoverable on temporary differences between the carrying amounts of assets and liabilities in the Consolidated Financial Statements and their corresponding tax bases, together with unused tax losses and offsets, as at 30 June 2026. Deferred tax balances have been reviewed at the reporting date, having regard to tax regulations, the current economic environment, business plans and probable projected taxable profits. Deferred tax assets are recognised only to the extent it is probable that sufficient future taxable profit will be available against which they can be utilised.

The net DTA of $13.5 million is unchanged from 30 June 2025. Deferred tax assets are recognised in full in respect of deductible temporary differences, as their recovery is supported by the scheduled reversal of the Group's taxable temporary differences and by forecast taxable profits. Recognition of carried forward losses and offsets is limited to the amount considered probable of recovery against those profits; the remaining $58.0 million (tax-effected) has not been recognised. This reflects the order in which the Group's deferred tax balances are expected to be recovered. Temporary differences reverse in the ordinary course of business as provisions are utilised and accruals are settled, whereas carried forward losses are recovered only against residual future taxable profits.

7. Earnings per share

Basic earnings per share (**EPS**) is calculated by dividing the loss attributable to the owners of the Group by the weighted average number of ordinary shares outstanding during the financial year, adjusted for ordinary shares issued during the financial year.

Diluted EPS adjusts the figures used in the determination of basic EPS to consider the after-income tax effect of interest and other financing costs associated with dilutive potential ordinary shares and the weighted average number of shares assumed to have been issued for no consideration in relation to dilutive potential ordinary shares. Where the Group reports a loss, potential ordinary shares are considered anti-dilutive and are therefore excluded from the diluted EPS calculation. As a result, diluted EPS is equal to basic EPS.

	2026 $'000	2025 $'000 Restated[70]
Net loss after tax	(40,063)	(66,608)
	No.	**No.**
Weighted average number of shares - basic	808,501,447	799,047,387
Weighted average number of shares - diluted	808,501,447	799,047,387
	cents	**cents**
Basic earnings per share (cents)	(5.0)	(8.3)
Diluted earnings per share (cents)	(5.0)	(8.3)

[70] The 30 June 2025 comparative has been restated to align with the current period presentation in respect of the treatment of anti-dilutive potential ordinary shares in the calculation of diluted earnings per share.

8. Reconciliation of operating cash flows

	2026 $'000	2025 $'000
Net (loss) / profit after income tax	**(40,063)**	**(66,608)**
Non-cash items:		
Amortisation of transaction costs	30,100	22,961
Lease interest expense	267	149
Amortisation on borrowing costs	5,023	4,891
Share based payments expense	2,379	1,275
Depreciation and amortisation expense	9,759	9,597
Other non-cash operating items	45	112
Movements in:		
Net loan receivables	60,246	86,257
Derivative financial instruments	759	1,747
Other receivables	(709)	309
Borrowings	2,454	68
Employee-related provisions	59	468
Other payables	3,096	1,786
Reserves	(334)	–
Total operating cash movements	**73,081**	**63,012**

9. Net loan receivables

All disclosures in Note 9 include accrued interest and deferred acquisition cost balances where relevant.

9.1 Balances summary

9.1.1 Overview

	2026 $'000	2025 $'000
Gross loan receivables	2,058,863	1,540,000
Loan receivable provisions	(71,209)	(62,591)
Net loan receivables	**1,987,654**	**1,477,409**
Provisions as % of gross loan receivables	3.5%	4.1%

The table below provides the Group's gross loan receivable movements for the 2026 financial year and the prior comparative period.

	2026 $'000	2025 $'000
Opening balance	**1,540,000**	**1,218,591**
Loan receivables originated	1,247,744	939,261
Payments received	(656,305)	(518,524)
Gross loan receivables written off	(72,576)	(99,328)
Closing balance	**2,058,863**	**1,540,000**

The table below provides the Group's loan receivable provision movements for the 2026 financial year and the prior comparative period.

	2026 $'000	2025 $'000
Opening balance	**62,591**	**56,792**
Additional provisioning	67,881	92,718
Net loan receivables written off	(59,263)	(86,919)
Closing balance	**71,209**	**62,591**

9.2 Loan receivable balances by impairment stage

9.2.1 Drawn gross and provision loan receivable balances by impairment stage

The following table shows movements in gross carrying amounts of loan receivables subject to impairment requirements to net loan receivables for the prior and current period.

	Stage 1	Stage 2	Stage 3	Total
30 June 2026	**$'000**	**$'000**	**$'000**	**$'000**
Gross loan receivables	1,957,815	72,301	28,747	2,058,863
Loan receivable provisions	(33,456)	(13,953)	(23,800)	(71,209)
Net loan receivables	**1,924,359**	**58,348**	**4,947**	**1,987,654**
Stage % of gross loan receivables	95.1%	3.5%	1.4%	100.0%
Provisions as % gross loan receivables	1.7%	19.3%	82.8%	3.5%

	Stage 1	Stage 2	Stage 3	Total
30 June 2025	**$'000**	**$'000**	**$'000**	**$'000**
Gross loan receivables	1,455,323	53,354	31,323	1,540,000
Loan receivable provisions	(23,499)	(13,186)	(25,906)	(62,591)
Net loan receivables	**1,431,824**	**40,168**	**5,417**	**1,477,409**
Stage % of gross loan receivables	94.5%	3.5%	2.0%	100.0%
Provisions as % gross loan receivables	1.6%	24.7%	82.7%	4.1%

The Group's gross loan receivables grew by $518.9 million (33.7%) in the financial year, driven by a step-up in originations to $1,247.7 million (FY25: $939.3 million). Payments received represented 42.6% of opening gross loan receivables (FY25: 42.6%), indicating that the growth of the book is due to higher originations rather than a change in repayment behaviour.

The provision as a percentage of gross loan receivables decreased to 3.5% as at 30 June 2026, from 4.1% as at 30 June 2025. The reduction of approximately 0.6 percentage points is principally a function of the changing stage composition of the book rather than a uniform reduction in coverage:

- approximately 87% of the movement reflects the reducing weight of stage 3 receivables, which fell from 2.0% to 1.4% of gross loan receivables as the credit-impaired book contracted;
- stage 2 coverage reduced from 24.7% to 19.3%, following a recalibration of the model and a change in the composition of the stage 2 population, with stage 2 gross receivables growing 35.5% while the associated provision grew 5.8%; and
- partly offsetting these, stage 1 coverage increased from 1.6% to 1.7%, reflecting the larger stage 1 book and the increased macroeconomic overlay.

The reducing weight of stage 3 receivables reflects a marked slowing in credit deterioration during the year. Stage 3 gross receivables reduced by $2.6 million (8.2%) to $28.7 million notwithstanding growth in the book of 33.7%; the underlying migration and write-off activity is set out in Note 9.2.2.

These trends reflect the Group's continued focus on origination quality, including the credit decisioning transition implemented during the year, and the run-off of older, lower-quality cohorts.

The composition of the book also shifted during the year, with growth in unsecured personal lending outpacing growth in secured vehicle finance. The secured proportion of the loan book reduced to 59% at 30 June 2026 (30 June 2025: 62%). That shift would, of itself, be expected to increase the provision rate. It has been more than offset by the improvement in the quality of the book: the closing average Equifax score rose to 802 (FY25: 790), the credit decisioning transition was implemented during the year, older and lower-quality cohorts continued to run off, transfers into stage 3 reduced 30.6% and gross loan receivables written off reduced 26.9% while the book grew 33.7%, and stage 3 gross receivables reduced in absolute terms. The reduction in the provision rate was also achieved after increasing the modelled macroeconomic overlay from $0.9 million to $3.6 million, as described in Note 3, rather than by releasing it. The stage coverage percentages presented above are calculated on a consistent basis in both years.

9.2.2 Gross loan receivable movements by impairment stage

The following table shows movements in gross carrying amounts of loan receivables subject to provisioning requirements for the prior and current period.

30 June 2026	Stage 1 $'000	Stage 2 $'000	Stage 3 $'000	Total $'000
Opening balance	**1,455,323**	**53,354**	**31,323**	**1,540,000**
Loan receivables originated	1,247,744	–	–	1,247,744
Payments received	(615,447)	(23,334)	(17,524)	(656,305)
Transfers between stages	(129,805)	42,281	87,524	–
Gross loan receivables written off	–	–	(72,576)	(72,576)
Closing balance	**1,957,815**	**72,301**	**28,747**	**2,058,863**

30 June 2025	Stage 1 $'000	Stage 2 $'000	Stage 3 $'000	Total $'000
Opening balance	**1,142,852**	**54,333**	**21,406**	**1,218,591**
Loan receivables originated	939,261	–	–	939,261
Payments received	(470,523)	(31,106)	(16,895)	(518,524)
Transfers between stages	(156,267)	30,127	126,140	–
Gross loan receivables written off	–	–	(99,328)	(99,328)
Closing balance	**1,455,323**	**53,354**	**31,323**	**1,540,000**

Stage 1 receivables represent $2.0 billion, being 95.1% of closing gross loan receivables at 30 June 2026 (30 June 2025: $1.5 billion, being 94.5% of closing gross loan receivables at that date).

The Group's gross loan receivables consist of principal outstanding, accrued interest and deferred acquisition costs. Deferred acquisition costs represent 3.7% or $76.4 million of the total gross loan receivable balance as at 30 June 2026 (30 June 2025: 4.2%, $65.2 million). Unearned future income represents $19.7 million as at 30 June 2026 (30 June 2025: $17.5 million).

Gross loan receivables increased by $518.9 million over the year, with originations of $1,247.7 million (FY25: $939.3 million) exceeding payments received and amounts written off. The movements also show a marked slowing in credit deterioration: transfers into stage 3 reduced by 30.6% to $87.5 million (FY25: $126.1 million) notwithstanding growth in the book of 33.7%, and gross loan receivables written off reduced by 26.9% to $72.6 million (FY25: $99.3 million).

Measured against the opening position, each of the principal indicators of credit deterioration improved:

- transfers into stage 3 represented 5.7% of opening gross loan receivables (FY25: 10.4%);
- transfers out of stage 1 represented 8.9% of opening stage 1 receivables (FY25: 13.7%); and
- gross loan receivables written off represented 4.7% of opening gross loan receivables (FY25: 8.2%).

These trends reflect the improving credit quality of the portfolio, including the benefit of the credit decisioning transition implemented during the year and the run-off of older, lower-quality cohorts.

9.2.3 Loan receivable provision movements by impairment stage

The following table shows movements in provisions for the prior and current period.

30 June 2026	Stage 1 $'000	Stage 2 $'000	Stage 3 $'000	Total $'000
Opening balance	**23,499**	**13,186**	**25,906**	**62,591**
Loan receivables originated	24,756	–	–	24,756
Transfers between stages and risk parameter changes	(14,799)	767	57,157	43,125
Net loan receivables written off	–	–	(59,263)	(59,263)
Closing balance	**33,456**	**13,953**	**23,800**	**71,209**

30 June 2025	Stage 1 $'000	Stage 2 $'000	Stage 3 $'000	Total $'000
Opening balance	**22,744**	**16,537**	**17,511**	**56,792**
Loan receivables originated	25,821	–	–	25,821
Transfers between stages and risk parameter changes	(25,066)	(3,351)	95,314	66,897
Net loan receivables written off	–	–	(86,919)	(86,919)
Closing balance	**23,499**	**13,186**	**25,906**	**62,591**

The above table reflects an $8.6 million (13.8%) increase in the Group's loan receivable provision from $62.6 million as at 30 June 2025 to $71.2 million as at 30 June 2026, against loan book growth of 33.7% over the same period.

The Group's loan receivable provision as a percentage of gross loan receivables reduced from 4.1% at 30 June 2025 to 3.5% at 30 June 2026. The reduction is principally a function of the reducing weight of stage 3 receivables, which fell from 2.0% to 1.4% of gross loan receivables, together with the reduction in stage 2 coverage from 24.7% to 19.3% (30 June 2024: 30.4%), reflecting a change in the composition of the stage 2 population and changes in the risk parameters used in the expected credit loss models, principally refreshed recovery expectations incorporated into the loss given default estimates (Note 3.3.2.3). Stage 2 is the only stage in which the coverage rate has moved materially over the last two years; stage 3 coverage has remained stable at between 81.8% and 82.8% across the three balance dates. There were no changes in FY26 to the staging or default definitions, or the days past due measurement approach. Changes were made that affect the measurement of expected credit losses, as described in Note 3.3.3.1: the Cashback Rewards Credit Card was launched in February 2026 and has no loss history of its own, the Freestyle line of credit cohort migrated onto the card platform during the year, and the Autopay provision moved to full model output at 31 December 2025. The Group also revised its forward-looking macroeconomic scenario weightings and increased its macroeconomic overlay during the year, as described in Note 3.3.3.2. The composition of the book moved towards unsecured personal lending during the year, which carries coverage above the group average; that shift acted to increase, rather than reduce, the blended coverage rate.

Loan receivables written off in Note 9.2.2 are stated gross, being the reduction in the gross carrying amount, while amounts written off in the table above are stated net of recoveries of amounts previously written off. Recoveries were $13.3 million in FY26 (FY25: $12.4 million), being the difference between gross loan receivables written off of $72.6 million (FY25: $99.3 million) and net loan receivables written off of $59.3 million (FY25: $86.9 million).

Undrawn loan receivables as at 30 June 2026 were $16.3 million (30 June 2025: $24.4 million), comprising gross undrawn loan receivables of $17.1 million (30 June 2025: $25.7 million) less a provision balance of $0.8 million (30 June 2025: $1.3 million). The provision recognised in respect of undrawn commitments is additional to the provision against drawn balances and is not included in the $71.2 million loan receivable provision disclosed above.

10. Intangible assets including goodwill

10.1 Intangible assets (excluding goodwill)

2026	Other software $'000	Acquired software $'000	Brand names $'000	Broker relationships $'000	Total $'000
Opening balance	**12,634**	**5,367**	**3,763**	**3,861**	**25,625**
Additions in the ordinary course of business	4,784	–	–	–	4,784
Amortisation expense for the period	(3,945)	(3,149)	(561)	(351)	(8,006)
Closing balance	**13,473**	**2,218**	**3,202**	**3,510**	**22,403**
Intangible assets at cost	29,035	18,757	5,613	5,018	58,423
Accumulated amortisation	(15,562)	(16,539)	(2,411)	(1,508)	(36,020)
Closing balance	**13,473**	**2,218**	**3,202**	**3,510**	**22,403**

2025	Other software $'000	Acquired software $'000	Brand names $'000	Broker relationships $'000	Total $'000
Opening balance	**11,777**	**8,517**	**4,324**	**4,212**	**28,830**
Additions in the ordinary course of business	4,385	–	–	–	4,385
Amortisation expense for the period	(3,528)	(3,150)	(561)	(351)	(7,590)
Closing balance	**12,634**	**5,367**	**3,763**	**3,861**	**25,625**
Intangible assets at cost	24,251	18,757	5,613	5,018	53,639
Accumulated amortisation	(11,617)	(13,390)	(1,850)	(1,157)	(28,014)
Closing balance	**12,634**	**5,367**	**3,763**	**3,861**	**25,625**

The Group's intangible asset balance primarily relates to assets that were recognised upon acquisition of SocietyOne on 15 March 2022. In line with guidance outlined in AASB 3 *Business Combinations*, the Group identified and recognised $30.4 million of intangible assets on the date of acquisition, which included software, brand names, broker relationships and advertising contract. The Group has reviewed the expected useful lives for each of the acquired assets for the current reporting period. The Group revised the useful life for software programs no longer in use given the completed migration of the SocietyOne backbook onto the Horizon platform.

Other software intangible assets held at 30 June 2026, with closing balance $13.5 million (30 June 2025: $12.6 million), is made up of internally generated intangible assets relating to Horizon as well as external costs incurred in developing the Group's intangible assets. Horizon supports the Group's loan receivable processes, from origination, underwriting and settlement to servicing, securitisation funding and collection management. Capitalised spend reflects both the addition of new product capability to the system, and further system capability enhancements, such as Artificial Intelligence capability developments. The Horizon asset is being amortised on a straight-line basis over 5 years.

Refer to Note 2.5 for further information.

10.2 Goodwill

The Group recognised goodwill of $63.5m upon the acquisition of SocietyOne in FY22. There has been no impairment of goodwill in FY25 and FY26.

10.3 Impairment of intangible assets

10.3.1 Impairment testing approach

The Group performed an impairment test as at 30 June 2026. Management determined the Group is one CGU for the purpose of allocating the goodwill and intangible assets balance of $85.9 million ($63.5 million goodwill and $22.4 million intangible assets).

The recoverable amount is determined on a Value-In-Use (**VIU**) basis, using the FY27 budget approved by the Directors, projected over a 5-year period to FY31. Cash flows beyond the forecast period are extrapolated using the perpetual growth method, assuming the business continues to generate free cash flow at a normalised state in perpetuity. No impairment was judged to be required.

The carrying value of the CGU tested is $84.9 million, being the Group's net assets at 30 June 2026 less the remaining balance of the deferred tax liability recognised on the acquisition of SocietyOne. The recoverable amount determined below is $254.1 million, exceeding that carrying value by $169.2 million.

10.3.2 Key judgements and assumptions

The following table sets out the key assumptions used by Management to determine the VIU.

Key assumptions	Description
Financial plan	The Group's FY27 budget and five-year plan to FY31. A 5-year projection period is applied because originations carry higher upfront acquisition costs in their first two years, with asset returns weighted to later years.
Growth rate	Derived primarily from expected loan-book growth in the financial plan; moderate near-term growth reflecting market development, interest rates and the economic outlook. Gross loan receivables were $2,058.9 million at 30 June 2026, an increase of 33.7% over the year. The financial plan forecasts continued growth, moderating across the forecast period, with the direct channel increasing from 13% to 76% of originations.
Discount rate	A pre-tax discount rate of 15.4% applied over the forecast period, being the Group's cost of equity derived under the capital asset pricing model: a risk-free rate of 4.96%, based on the 10-year Australian Government bond yield, plus a market risk premium of 5.50% applied to a beta of 1.89. The beta is derived by un-levering the median beta of comparable ASX-listed companies and re-levering to the Group's debt-to-equity ratio.
Net interest margin	Net interest margin was 6.5% for FY26 (FY25: 7.5%). The financial plan forecasts net interest margin improving across the forecast period, to 7.1% by FY31, reflecting product mix shifts and channel diversification.
Expected credit losses	The provision for expected credit losses was 3.5% of gross loan receivables at 30 June 2026 (30 June 2025: 4.1%). The financial plan forecasts the provisioning rate reducing to approximately 2.9% by FY31, consistent with the improvement in credit quality described in Note 9.
Terminal growth	Long-term growth rate of 3.0%, reflective of a going concern entity expected to perform into perpetuity.

The VIU was assessed under the following scenarios:

1) Base case — the FY27 budget in the current macro-economic environment:

- Loan-book growth – moderate near-term growth, in line with forecasts.
- Expected credit losses – ratios improve over time with receivables credit quality.
- Net interest margin – improves over the forecast period with product mix shifts and channel diversification.
- Discount rate – ~15%, reflecting the Group's capital structure.

2) Stress scenarios — variations to the most judgemental inputs (ECL, NIM, discount and growth rates):

a. Discount-rate stress – higher rates reflecting macro risk: global downturn, reduced access to capital markets, and failure to realise growth.

b. Combined stress – +100bps ECL in FY27 flowing to future years, a 20% cut to originations (with corresponding opex reduction), and lower NIM.

Management assessed reasonably probable changes and identified none that would cause carrying amounts to exceed recoverable amounts. The recoverable amount exceeded the carrying value in all stress-tested scenarios.

Scenario	Headroom as at 30 June 2026	Headroom as at 30 June 2025
Base case	199%	105%
Stress test scenarios:		
a) Discount rate stress (+1%)	169%	89%
b) Combined stress scenario	19%	45%

The recoverable amount is most sensitive to the discount rate. The rate applied would need to increase by more than 13.5 percentage points, from 15.4% to approximately 28.9%, before the recoverable amount would equal the carrying value of the CGU.

11. Leases

The Group's lease commitments during the financial year relate to office premises leased at 131 Macquarie Street, Sydney NSW 2000 and 352 Hunter Street, Newcastle NSW 2300.

The Group also has commitments related to short-term property leases that is accounted for according to AASB 16 Leases paragraphs 5-7, with lease payments being expensed when incurred. The expense incurred in relation to these leases to 30 June 2026 was $0.07 million (30 June 2025: $0.08 million).

All the above leases have been recognised in accordance with *AASB 16 Leases* as follows.

11.1 Right-of-use assets

	2026 $'000	2025 $'000
Opening balance	**3,148**	**1,947**
Lease adjustment[71]	16	2,311
Depreciation expense for the period	(1,011)	(1,110)
Closing balance	**2,153**	**3,148**

11.2 Lease liabilities

	2026 $'000	2025 $'000
Opening balance	**3,312**	**2,176**
Interest accrual in the period	267	149
Payments in the period	(1,226)	(1,324)
Lease adjustment[71]	16	2,311
Closing balance	**2,369**	**3,312**
Net lease related liability	**(216)**	**(164)**

[71] Relates to minor adjustments to the Sydney and Newcastle lease schedules, with 2025 adjustment reflecting extension of the Sydney lease. These were accounted for under AASB 16 and not treated as a substantial modification.

12. Property, plant and equipment

	2026 $'000	2025 $'000
Opening balance	**1,493**	**2,180**
Additions in the ordinary course of business	152	284
Disposals	–	(73)
Movements in accumulated depreciation	(743)	(898)
Closing balance	**902**	**1,493**
Property, plant and equipment at cost	5,524	5,372
Accumulated depreciation	(4,622)	(3,879)
Total property, plant and equipment	**902**	**1,493**

Property, plant, and equipment includes office fit-out costs with a written down value of $0.6 million as at 30 June 2026 (30 June 2025: $1.2 million).

Property, plant, and equipment is stated at cost less accumulated depreciation. Cost includes expenditure directly attributable to bringing the asset to its working condition for its intended use. Subsequent costs are capitalised only when they meet the recognition criteria in AASB 116; all other repairs and maintenance are expensed as incurred. The Group's policy is to provide for any "make-good" property lease-related requirements.

The depreciable amount of all fixed assets is depreciated on a straight-line or diminishing-value basis, as appropriate to each class, over their estimated useful lives to the entity, commencing from the time the asset is classified as ready for use. Leasehold improvements are amortised over the shorter of either the unexpired period of the lease or the estimated useful lives of the improvements. The estimated useful life, residual values and depreciation method are reviewed at the end of each annual reporting period.

At each reporting date, the Group assesses whether there is any indication that an asset may be impaired. Where such an indication exists, the asset's recoverable amount is estimated (the higher of fair value less costs of disposal and value in use), and any excess of the carrying amount over the recoverable amount is recognised as an impairment loss in profit or loss.
Gain or loss arising on disposal or retirement of an item of plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognised in profit or loss.

The estimated useful lives used in calculation of depreciation ranges from 2 to 8 years in relation to the underlying asset being depreciated.

13. Other receivables and payables

	2026 $'000	2025 $'000
Delinquent assets recoverable[72]	17,550	15,949
Prepayments	1,753	1,560
Net GST receivables	1,370	1,126
Other receivables	220	270
Total other receivables	**20,893**	**18,905**

[72] Reflects expected recoveries on loan receivables that have been removed from the Group's regular loan book and transferred to its alternative recovery processes, under which they continue to be pursued by the Group's collections team. The balance excludes loans sold under the Group's debt sale program, over which the Group has forfeited the legal right to collect and retains no ongoing involvement. Of the balance at 30 June 2026, $16.7 million represents the debt recoverable asset. The recoverable amount is estimated bottom-up at individual loan level, covering every loan removed from the regular book between July 2024 and June 2026 and grouped by month of removal, separately for Autopay and non-Autopay exposures. The net amount recoverable for each month is the gross net amount financed at removal, less loan values sold to third parties and any recoveries already collected. Each month's net exposure is then multiplied by a recovery rate provided by the Group's credit team and a probability weighting, reflecting that full recovery is less likely on older removals than on more recent ones. These recoveries are based on actual experience and continuously remodelled to ensure most accurate at balance date.

The other receivables balance is considered to have low credit risk following an assessment of the relevant counterparties.

	2026 $'000	2025 $'000
Trade payables	4,611	1,905
Accrued expenses	6,063	3,404
Customer credit balances	679	535
Other payables	2,926	639
Total other payables	**14,279**	**6,483**

14. Borrowings

The table below includes effective interest rate related balances.

	2026 $'000	2025 $'000
Opening balance	**1,520,950**	**1,166,711**
Drawdowns	2,127,376	1,633,014
Repayments	(1,563,806)	(1,281,318)
Other	12,342	2,543
Closing balance	**2,096,862**	**1,520,950**

The movement in the 'Other' balance is predominantly attributable to an increase in external unitholder contributions to the managed investment trust during the period.

The Group sells loan receivables to special purpose vehicle securitisation warehouses through its asset-backed securitisation (**ABS**) program. The Group owns all units of the special purpose vehicle trusts, which it controls and consolidates, entitling it to 100% of the net income distribution. If a warehouse facility is not renewed or should there be a default under the existing terms and conditions, the warehouse facility funder will not have a right of recourse against the remainder of the Group.

Transaction costs incurred that are attributable to the issue of borrowings or significant modification of existing borrowing terms are capitalised and amortised across the respective borrowing term on a straight-line basis. During FY26, $5.2 million of transaction costs were capitalised (FY25: $7.0 million).

	2026 $'000	2025 $'000
Warehouse securitisation facilities	827,798	916,108
ABS facilities	1,087,402	501,624
Managed investment trust[73]	47,195	36,416
Primary corporate entity	96,468	85,852
Gross loan receivables	**2,058,863**	**1,540,000**

[73] At 30 June 2026, the managed investment trust had a $47.2 million investment in MONEYME assets. $34.2 million of which reflects a direct investment in MONEYME assets, with the remaining $13.0 million held as an indirect investment through note holdings in some of the Group's warehouse securitisation facilities. The securitisation facility balances in the table above exclude the gross loan receivables funded by the mezzanine note investments completed by the managed investment trust.

Refer to Note 19 for further information including the drawn balance, funding limits and undrawn balances of borrowing facilities, as well as information on borrowings maturity.

15. Employee provisions and KMP

	2026 $'000	2025 $'000
Annual leave	1,275	1,322
Long service leave	783	638
Other	1,245	1,283
Closing balance	**3,303**	**3,243**

Provisions are recognised for employee benefits accumulated as a result of employees rendering services up to the reporting date.

	2026 $'000	2025 $'000
Short-term employee benefits	2,570	2,360
Post-employment benefits	115	142
Share-based payments	776	414
Total KMP remuneration	**3,461**	**2,916**

KMPs are defined as those persons having authority and responsibility for planning, directing and controlling the activities of the Group. Refer to the *Remuneration Report* for further information.

16. Derivative financial instruments

16.1 Derivative financial instruments

The Group held a net derivative asset of $0.6 million at 30 June 2026 (2025: net derivative liability of $0.8 million). The movement reflects a rise in market interest rates relative to the fixed rates payable under the Group's swap portfolio, such that all outstanding contracts were in an asset position at balance date.

Derivative amounts are shown at fair value excluding accrued interest. At 30 June 2026 the Group held net accrued interest receivable on interest rate swaps of $0.01 million (2025: $0.02 million), which is presented within other receivables in the Consolidated Statement of Financial Position.

	2026 $'000	2025 $'000
Derivative assets		
Interest rate swap contracts - cash flow hedges	596	313
Total derivative assets	**596**	**313**
Derivative liabilities		
Interest rate swap contracts - cash flow hedges	–	(1,145)
Total derivative liabilities	**–**	**(1,145)**
Net derivative assets / (liabilities)	**596**	**(832)**

16.2 Hedging instruments

Each hedging instrument is designated in a 1:1 hedge ratio against an equivalent notional amount of the hedged item. Should an insufficient amount of the hedged item be available, the hedging instrument will be redesignated or proportionally designated, as appropriate.

To the extent that the critical terms of the derivative are closely aligned with that of the hedged item, the Group applies a qualitative approach to establish the economic relationship between the hedging instrument and the hedged item. To the extent that there are more significant mismatches either at the inception of the hedging relationship or during the life of the hedge, the Group will apply quantitative methods such as regression testing and Management judgements to assess effectiveness of the hedging relationship. The summary below shows the maturity profile of the outstanding notionals at each period end, based on the scheduled amortisation of notional amounts.

Interest rate swap contracts	Currency	<1 year $'000	1-2 years $'000	2-5 years $'000	5-10 years $'000	Total notional $'000	Average strike rate%
30 June 2026	AUD	**63,439**	**34,755**	**53,628**	**8,367**	**160,189**	**4.01**
30 June 2025	AUD	90,672	56,976	32,644	1,301	181,593	3.40

16.3 Cash flow hedges

The summary below shows the derivatives designated in cash flow hedging relationships at each period end.

Interest rate swap contracts	Carrying amount of hedging instruments	Change in fair value in period for calculating ineffectiveness (hedging instrument)	Cash settlements in the period (hedging instrument)	Change in fair value in period for calculating ineffectiveness (hedged item)	Cash settlements in the period (hedged item)	Hedge ineffectiveness in the period recognised as Other income / (expense)
30 June 2026	596	1,422	439	2,189	(352)	24
30 June 2025	(832)	(3,549)	1,819	(1,747)	10	(7)

The Group designates the variability in cash flows arising from its highly probable forecast interest payments on variable-rate funding arrangements in cash flow hedge relationships. Sources of hedge ineffectiveness include credit valuation adjustments and timing differences such as late designations.

16.4 Cash flow hedge reserve

The cash flow hedge reserve increased by $2.2 million during the year to a gain of $0.5 million at 30 June 2026 (2025: loss of $1.7 million), comprising an unrealised movement of $1.8 million recognised in other comprehensive income and $0.3 million reclassified to profit or loss.

The reserve is in a gain position at balance date, consistent with the Group's net derivative asset position. It includes $1.2 million of accumulated gains in respect of hedging relationships discontinued during the period (2025: loss of $0.3 million). Such amounts are fixed at the date of discontinuation and do not subsequently vary with the fair value of the Group's derivative portfolio. They will be reclassified to profit or loss in the periods in which the hedged interest payments are recognised.

Amounts relating to continuing hedging relationships were a loss of $0.7 million (2025: loss of $1.4 million).

	2026 $'000	2025 $'000
Opening balance	(1,664)	–
Change in fair value recorded in OCI	1,838	(1,654)
Reclassification during the period - interest expense	352	(10)
Reclassification during the period - other income	(9)	–
Closing balance	**517**	**(1,664)**
Amounts relating to continuing hedging relationships	(707)	(1,410)
Amounts relating to discontinued hedging relationships	1,224	(254)
Closing balance	**517**	**(1,664)**

17. Share capital

30 June 2026	Date	Shares (No.)	Issue price ($)	$'000
Ordinary and treasury shares	**30 June 2025**	**800,078,476**		**207,370**
Issuance of ordinary shares	29 October 2025	10,026,407	–	–
Issuance of ordinary shares	26 November 2025	543,250	–	–
Issuance of ordinary shares	17 December 2025	716,213	–	–
Issuance of ordinary shares	9 January 2026	1,092,622	–	–
Issuance of ordinary shares	25 February 2026	121,250	–	–
Issuance of ordinary shares	18 March 2026	160,571	–	–
Issuance of ordinary shares	25 June 2026	191,461	–	–
Exercise of performance rights[74]		–	–	2,006
Elimination of inter-group transactions[75]		–	–	–
Ordinary shares	**30 June 2026**	**812,930,250**		**209,376**

30 June 2025	Date	Shares (No.)	Issue price ($)	$'000
Ordinary and treasury shares	**30 June 2024**	**800,078,476**		**203,428**
Exercise of performance rights[74]		–	–	3,942
Elimination of inter-group transactions[75]		(1,031,089)	–	–
Ordinary shares	**30 June 2025**	**799,047,387**		**207,370**

[74] Includes the exercise of performance rights in past periods.

[75] Elimination of inter-group transaction between MoneyMe Limited and the MME Share Plan Trust. The elimination amount includes treasury shares issued in prior periods.

During FY26, the Group issued 12,851,774 ordinary shares on the exercise and vesting of performance rights, taking ordinary shares on issue to 812,930,250 at 30 June 2026 (30 June 2025: 799,047,387). There were no share capital issuances in FY24 or FY25.

The aggregate number of ordinary and treasury shares outstanding at 30 June 2025 was 800,078,476. The opening balance above is presented on that basis, consistent with the presentation adopted in prior periods; the closing balance of 812,930,250 represents ordinary shares on issue at 30 June 2026, the MME Share Plan Trust holding no treasury shares at that date.

18. Reserves

The Group operates an ownership-based scheme for eligible employees and Directors to assist with motivation, retention, and reward. Under this scheme, employees or Directors may be granted equity-settled performance rights or options over shares in exchange for rendering services.

Share-based payments reserve: The reserve is used to recognise the value of equity benefits provided to employees as part of their remuneration.

Cash flow hedge reserve: The reserve is used to recognise the effective portion of the gain or loss of cash flow hedge instruments that is determined to be an effective hedge.

	2026 $'000	2025 $'000
Share-based payments reserve	5,128	5,090
Cash flow hedge reserve	517	(1,664)
Total reserves	**5,645**	**3,426**

Movements in each class of reserve during the financial period and the comparative are set out below.

2026	Share-based payments reserve $'000	Cash flow hedge reserve $'000	Total reserves $'000
Opening balance at 1 July 2025	**5,090**	**(1,664)**	**3,426**
Share-based payments expense[76]	2,044	–	2,044
Exercise of performance rights	(2,006)	–	(2,006)
Unrealised movement in MTM value of derivative hedge positions	–	2,181	2,181
Closing balance at 30 June 2026	**5,128**	**517**	**5,645**

2025	Share-based payments reserve $'000	Cash flow hedge reserve $'000	Total reserves $'000
Opening balance at 1 July 2024	**7,757**	**–**	**7,757**
Share-based payments expense	1,275	–	1,275
Exercise of performance rights	(3,942)	–	(3,942)
Unrealised movement in MTM value of derivative hedge positions	–	(1,664)	(1,664)
Closing balance at 30 June 2025	**5,090**	**(1,664)**	**3,426**

[76] The share-based payments expense in 18.2 is stated net of $334,301 of performance rights that were cash-settled in lieu of equity during the financial year. Cash settlements are recognised directly against the share-based payments reserve and have no effect on profit or loss, and are therefore not included in the current-period expense table in 18.3.2, which presents the gross share-based payments charge of $2,379 thousand. No performance rights were cash-settled in the comparative period.

The current-period expense, fair value per right, grant date and projected vesting dates for each series of performance rights are set out below, and the movements in the number of rights by series follow. The 2026 Series 1 EPR (S1 2026 EPR) is new in the current year and carries a dual grant date.[77]

2026	Current period expense ($'000)	Fair value per right ($)	Grant date	Projected vesting - T1	Projected vesting - T2
S2 2020 EPR	–	1.25	12/2019	08/2021	08/2022
S3 2020 EPR	–	1.25	12/2019	11/2020	11/2021
S1 2021 EPR	–	1.46	12/2020	08/2021	08/2022
S1 2022 EPR	–	1.87	12/2021	08/2023	08/2024
S1 2023 EPR	52	0.35	01/2023	08/2024	08/2025
S2 2023 EPR	–	0.35	01/2023	01/2023	–
S1 2024 EPR	562	0.08	04/2024	08/2024	08/2025
S2 2024 EPR	–	0.08	04/2024	04/2024	–
S1 2025 EPR	1,531	0.11	11/2024 & 06/2025	08/2026	–
S1 2026 EPR	234	0.11	11/2025 & 05/2026	08/2028	–

[77] The Group's Managing Director & CEO, Clayton Howes, had his rights under the 2026 Series 1 EPR granted in November 2025, upon receipt of shareholder approval at the Company's 2025 Annual General Meeting, shareholder approval being required for grants of securities to Directors. The other Key Management Personnel participant in this series was granted in May 2026, being the date on which the terms and conditions of that participant's award were finalised and a shared understanding of those terms was reached. Rights under this series were issued in June 2026. For each participant the grant date is the date on which the arrangement was agreed, rather than the date of the offer documentation or the date the rights were issued. No awards under this series were granted to non-KMP employees during the financial year.

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2025	Current period expense ($'000)	Fair value per right ($)	Grant date	Projected vesting - T1	Projected vesting - T2
S2 2020 EPR	–	1.25	12/2019	08/2021	08/2022
S3 2020 EPR	–	1.25	12/2019	11/2020	11/2021
S1 2021 EPR	–	1.46	12/2020	08/2021	08/2022
S1 2022 EPR	(366)	1.87	12/2021	08/2023	08/2024
S1 2023 EPR	43	0.35	01/2023	08/2024	08/2025
S2 2023 EPR	–	0.35	01/2023	01/2023	–
S1 2024 EPR	1,432	0.08	04/2024	08/2024	08/2025
S2 2024 EPR	–	0.08	04/2024	04/2024	–
S1 2025 EPR	166	0.11	11/2024 & 06/2025	08/2026	–

2026	Opening balance	Granted	Cancelled	Exercised	Closing balance	Exercisable at period end
S2 2020 EPR	**–**	–	–	–	–	–
S3 2020 EPR	**300,000**	–	–	–	**300,000**	300,000
S1 2021 EPR	**414,689**	–	–	(252,063)	**162,626**	162,626
S1 2022 EPR	**674,197**	–	(52,064)	(338,400)	**283,733**	283,733
S1 2023 EPR	**1,240,266**	–	(57,178)	(908,158)	**274,930**	274,930
S2 2023 EPR	**150,325**	–	–	–	**150,325**	150,325
S1 2024 EPR	**56,722,264**	–	(9,701,052)	(12,384,242)	**34,636,970**	34,636,970
S2 2024 EPR	**–**	–	–	–	–	–
S1 2025 EPR	**41,447,272**	–	(4,778,182)	–	**36,669,090**	–
S1 2026 EPR	**–**	8,888,889	–	–	8,888,889	–
Total	**100,949,013**	8,888,889	(14,588,476)	(13,882,863)	**81,366,563**	35,808,584

2025	Opening balance	Granted	Cancelled	Exercised	Closing balance	Exercisable at period end
S2 2020 EPR	**–**	–	–	–	**–**	–
S3 2020 EPR	**300,000**	–	–	–	**300,000**	300,000
S1 2021 EPR	**479,128**	–	–	(64,439)	**414,689**	414,689
S1 2022 EPR	**1,083,147**	–	(115,255)	(293,695)	**674,197**	674,197
S1 2023 EPR	**2,211,307**	–	(875,353)	(95,688)	**1,240,266**	620,133
S2 2023 EPR	**150,325**	–	–	–	**150,325**	150,325
S1 2024 EPR	**59,638,500**	–	(2,916,236)	–	**56,722,264**	–
S2 2024 EPR	**–**	–	–	–	–	–
S1 2025 EPR	**–**	41,447,272	–	–	**41,447,272**	–
Total	**63,862,407**	41,447,272	(3,906,844)	(453,822)	**100,949,013**	2,159,344

19. Financial risk management

19.1 Overview

The Group's activities expose it to a variety of financial risks: market risk (such as interest rate risk), credit risk and liquidity risk. The Group uses different methods to measure and manage the different types of risks to which it is exposed. These methods include sensitivity analysis in the case of interest rate risk, ageing analysis to manage credit risk and cash flow forecasting to monitor and manage liquidity risk.

Risk management is carried out by senior Management, identifying and evaluating financial risks within the Group and reporting to the Board on a regular basis. The Group's key financial risks and exposures are set out below.

19.2 Credit risk

MONEYME's Chief Credit Risk Officer has primary responsibility for credit risk management with oversight by the Credit Committee and Board.

The Group's exposure to credit risk arises through the risk that a counterparty will default on its contractual obligations, with the maximum exposure to this risk equal to the carrying amount of these receivables, net of provisions for expected credit losses, at the end of the reporting period, being $2.0 billion (30 June 2025: $1.5 billion).

The Group utilises its proprietary risk decisioning to mitigate credit risk, leveraging multiple data points including credit agency information and bank statement data, to confirm suitability and appropriate credit limits prior to the issuance of credit to individual borrowers.

Gross loan receivables do not have collateral held as security except for the Autopay and SocietyOne secured personal loan products. Collateral security is typically taken over a motor vehicle for Autopay related advances. A loss provision is calculated in relation to all products, regardless of whether or not they have collateral held as security.

The business has continued to originate loan receivables with credit decision rules executed through Horizon loan platform and decision settings calibrated for the current and expected changes to the environment. The Group has continued to report on and analyse loan receivable performance and new originations to inform and guide timely and appropriate decision-making.

The Group continues to monitor credit performance of the book against external indicators such as inflation and unemployment rates alongside book specific credit performance measures for any changes to credit appetite settings.

The Group also manages the credit risk profile of its book through a focus on loan portfolio diversification. This is assessed on an ongoing basis in relation to key criteria that include customer residency and loan purpose, among other factors. As at 30 June 2026, gross loan receivables reflected:

- 31.3% in NSW, 26.2% QLD, 24.3% VIC and 8.8% WA.
- 15.1% in Trades & Construction, 8.7% in Logistics, Transport & Supply, 8.6% in Medical & Healthcare, 7.6% in Manufacturing, Trades & Services and 5.0% in Hospitality, Travel & Tourism.
- 4.3% to borrowers aged from 18 to 25, 26.9% to borrowers aged 26 to 35 and 68.8% to borrowers 36 and over.
- 55.8% to borrowers in full-time employment, 4.2% to borrowers in part-time employment, 6.9% to self-employed borrowers, 1.5% to borrowers in casual employment, 31.4% to commercial borrowers and 0.2% to other borrowers.
- An average Equifax credit score of 802 as at 30 June 2026 (30 June 2025: 790).

The Group monitors the portfolio to avoid disproportionate exposures to any single debtor or monitored group of debtors.

Once a loan receivable has been advanced, the Group regularly reviews customer collections and balances in arrears in line with the approach used for provision staging. Loan receivables that are deemed uncollectable are written off by the Group.

The Group regularly reviews the adequacy of the provisioning to ensure that it is sufficient for financial reporting purposes. The provision is determined through Management's best estimates of losses based on historical experience and their experienced judgement. The Group measures the loss allowance for a financial instrument at an amount equal to the lifetime expected credit losses if the credit risk on that financial instrument has increased significantly since initial recognition. The maximum exposure to credit risk at the reporting date to recognised financial assets is the carrying amount disclosed in the *Consolidated Statement of Financial Position* and *Notes to the Consolidated Financial Statements*.

Refer to Note 9 for further information.

19.3 Market risk

MONEYME's Group Treasurer has primary responsibility for market risk management with oversight by the internal Asset & Liability Committee and the Audit & Risk Management Committee.

Market risk is the risk that changes in market prices will affect the Group's income or the value of holdings in its financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters while optimising the return. Interest rate risk is the Group's principal market risk exposure, arising through movements in revenue and expenses caused by interest rate changes.

As at 30 June 2026, 87.6% of the Group's total gross loan receivables were variable rate loans (30 June 2025: 82.3%). In the event of a movement in the RBA cash interest rate, which impacts the cost of funds for these loans, the Group reviews its pricing. The Group has been passing on movements in interest rates to customers to the extent required to maintain its net interest margin. The Group will continue to review its pricing in the coming financial year, as it appropriately manages its market risk.

The Group is exposed to interest rate risk because entities within the Group borrow funds at floating interest rates and lend a portion of funds at fixed interest rates. As at 30 June 2026, $256.2 million of the Group's gross loan receivables earned fixed interest (30 June 2025: $273.2 million). The Group's floating rate borrowings are indexed to the Australian Bank Bill Swap Rate (BBSW), and the Group's exposure to movements in BBSW arises on those borrowings and on the derivatives used to hedge them. To manage this risk, the Group uses interest rate swap contracts, designated as cash flow hedges of the variability in interest cash flows on its floating rate borrowings. As at 30 June 2026, 88.4% of the fixed rate loan book is covered by interest rate swaps[78] (30 June 2025: 87.9%).

The sensitivity analysis below shows the impact of a 1.0% movement in interest rates on the fair value of the Group's interest rate swap contracts, assuming all other variables remain constant. The methods and assumptions used in preparing the sensitivity analysis are unchanged from those applied in the prior year. The Group's continuing hedge relationships met the hedge effectiveness requirements of AASB 9. Certain hedging relationships were discontinued during the year. Hedge ineffectiveness recognised in profit or loss was not material in either year. Refer to Note 16.

	Impact on fair value of carrying amount	Impact on OCI	Impact on P&L
2026	**$'000**	**$'000**	**$'000**
1.0% increase in interest rates	2,638	2,638	–
1.0% decrease in interest rates	(2,729)	(2,729)	–
2025			
1.0% increase in interest rates	2,085	2,085	–
1.0% decrease in interest rates	(2,138)	(2,138)	–

The Group's variable rate loan receivables are excluded from the analysis above, as pricing on these products is set at the Group's discretion rather than by reference to a contractual benchmark rate. As described above, the Group has been passing on movements in interest rates to customers to the extent required to maintain its net interest margin.

The Group's exposure to foreign exchange risk is minimal and is deemed not to be material in the current and prior financial years. The Group holds no equity or commodity instruments and is therefore not exposed to material other price risk.

19.4 Liquidity risk

MONEYME's Group Treasurer has primary responsibility for liquidity risk management with oversight by the internal Asset & Liability Committee.

The Group's exposure to liquidity risk arises through the potential imbalance of cash outflows exceeding inflows. Trade payables and other financial liabilities mainly originate from the financing of loan receivables, other fixed assets, and investments in working capital.

Liquidity risk is managed through the monitoring of cash flow forecasts to actuals to ensure that liability obligations are met when they fall due. The Group's balance sheet shows an excess of assets over liabilities as at 30 June 2026 of $87.1 million (30 June 2025: $122.9 million), with the Group having access to $849.5 million (30 June 2025: $512.2 million) in committed undrawn warehouse facilities to fund continued growth of the loan portfolio. Further, the Group has $50.0 million of its corporate debt facility with iPartners Nominees Pty Ltd as undrawn and accessible in the future (30 June 2025: $50.0 million). Refer to Note 24.

The Group's current assets, available financing facilities, and ongoing positive net cash flows continue to be sufficient to satisfy all payment obligations within the timeframes required. Management have undertaken an analysis to look at the earliest terms at which contractual obligations may be required to be paid and assessed the cash flows required.

[78] From FY26, the coverage percentage is calculated after accounting for MONEYME equity notes and fixed rate notes issued within the Group's funding structures, consistent with the Group's hedging policy. The 30 June 2025 comparative has been restated on this basis.

The following tables show all contractual payments and receivables for settlement, repayments and interest resulting from recognised financial assets and liabilities. The amounts disclosed are the contractual undiscounted cash flows.[79]

2026	Less than 1 year $'000	1 to 5 years $'000	Greater than 5 years $'000	Total $'000
Cash and cash equivalents	91,720	505	–	92,225
Other receivables	20,893	–	–	20,893
Loan receivables	679,932	1,735,873	285,945	2,701,750
Derivative financial instruments[80]	464	136	16	616
Total financial assets	**793,009**	**1,736,514**	**285,961**	**2,815,484**
Other payables	14,279	–	–	14,279
Borrowings	444,271	1,779,118	171,890	2,395,279
Lease liabilities	1,219	1,476	–	2,695
Total financial liabilities	**459,769**	**1,780,594**	**171,890**	**2,412,253**
Net maturity	**333,240**	**(44,080)**	**114,071**	**403,231**

2025[81]	Less than 1 year $'000	1 to 5 years $'000	Greater than 5 years $'000	Total $'000
Cash and cash equivalents	53,593	498	–	54,091
Other receivables	18,905	–	–	18,905
Loan receivables	560,741	1,229,193	179,415	1,969,349
Total financial assets	**633,239**	**1,229,691**	**179,415**	**2,042,345**
Other payables	6,483	–	–	6,483
Borrowings	296,945	1,384,251	69,604	1,750,800
Lease liabilities	1,206	2,703	–	3,909
Derivative financial instruments[80]	303	577	(5)	875
Total financial liabilities	**304,937**	**1,387,531**	**69,599**	**1,762,067**
Net maturity	**328,302**	**(157,840)**	**109,816**	**280,278**

[79] The financial assets and financial liabilities in the maturity analysis above reflect undiscounted contractual cash flows, as required by AASB 7 *Financial Instruments: Disclosures*. The analysis includes both interest and principal cash flows disclosed as remaining contractual maturities and, accordingly, these totals may differ from the carrying amounts in the Consolidated Statement of Financial Position. The analysis reflects contractual rather than expected cash flows. Loan receivable inflows are presented gross of the expected credit loss provision and no prepayment is assumed. Consistent with the requirement to present financial liabilities at the earliest date on which the Group can be required to pay, extensions of warehouse facility availability periods are not assumed and call options on term securitisations are assumed not to be exercised.

[80] Derivative financial instruments in the maturity analysis reflect undiscounted contractual cash flows, as required by AASB 7 *Financial Instruments: Disclosures*, which differ from the carrying amounts in the Consolidated Statement of Financial Position, where derivatives are measured at fair value using discounted cash flows. The maturity analysis of derivative financial instruments reflects the timing of expected cash flows rather than the maturity dates of the underlying derivatives.

[81] The 30 June 2025 comparative has been re-presented onto the current year's basis, as required by AASB 7 *Financial Instruments: Disclosures*, having previously been presented on balance sheet carrying amounts. Amounts are now measured as undiscounted contractual cash flows including future contractual interest, and allocated to the maturity bands by reference to the earliest date on which the Group can be required to pay, warehouse facility principal being allocated from each facility's availability period end date rather than its legal final maturity. Total financial assets increase from $1,550,405,000 to $2,042,345,000 and total financial liabilities from $1,531,620,000 to $1,762,067,000; borrowings of $296,945,000 are presented in the less than one year band, where previously none were; and the greater than five years band reduces from $510,263,000 to $69,604,000. Net maturity increases from $18,785,000 to $280,278,000. In accordance with AASB 101 *Presentation of Financial Statements*, this is a change in presentation only, with no effect on the financial position or performance previously reported.

The Group's principal source of funding for loan originations is revolving warehouse facilities and issued asset-backed securities. The table below reconciles the borrowings associated with the warehouse trusts, ABS facilities, managed investment trust and corporate debt facility, including the drawn balance, funding limits and undrawn balances. The drawn balance differs from total borrowings disclosed on the balance sheet, which are measured at amortised cost using the effective interest method.

The Group's principal source of funding for loan originations is revolving warehouse facilities and issued asset-backed securities. The table below reconciles the borrowings associated with the warehouse trusts, ABS facilities, managed investment trust and corporate debt facility, including the drawn balance, funding limits and undrawn balances. The drawn balance differs from total borrowings disclosed on the balance sheet, which are measured at amortised cost using the effective interest method.

	2026 $'000	2025 $'000
Warehouse securitisation facilities[82]	825,335	900,102
ABS facilities[83]	1,148,377	510,263
Managed investment trust[84]	47,464	37,657
Corporate debt facility[85]	75,000	75,000
Drawn balances	**2,096,176**	**1,523,022**
Warehouse securitisation facilities	849,488	512,232
ABS facilities	–	–
Managed investment trust	–	–
Corporate debt facility	50,000	50,000
Undrawn balances	**899,488**	**562,232**
Warehouse securitisation facilities	1,674,823	1,412,334
ABS facilities	1,148,377	510,263
Managed investment trust	47,464	37,657
Corporate debt facility	125,000	125,000
Funding limits	**2,995,664**	**2,085,254**

[82] Warehouse trust facilities, excluding subordinated note investments and investments made by other controlled entities of the Group and including senior commission notes, where applicable.

[83] Term trust facilities, excluding subordinated note investments and investments made by other controlled entities of the Group and including senior commission notes, where applicable.

[84] Reflects funds contributed by external unitholders, invested directly and indirectly in MONEYME assets.

[85] Reflects the corporate debt facility provided to the Group by iPartners Nominees Pty Ltd.

Actual securitisation liability repayments occur when the trust reaches contractual amortisation periods based on assumed repayment patterns in underlying receivables. The securitisation facilities provide for additional funding as shown in the table above. Significant changes in funding during FY26 include:

- **MME Aspire 2025 Trust:** established as a new credit card warehouse facility with a facility size of $300.0 million (inclusive of subordinated note investments) with first drawdowns executed in March 2026.
- The Group established **MME PL 2025-1 Trust**, **MME Autopay ABS 2025-1 Trust** and **MME PL 2026-1 Trust**, together totalling $1.0 billion in term securitisation issuance during FY26 (inclusive of subordinated note investments).
- **MME Horizon Warehouse Trust**: facility refinanced and restructured in June 2026, with facility size reduced from $130.0 million to $50.0 million (inclusive of subordinated note investments).
- **MME Autopay 2021 Trust**: availability extended from 30 September 2025 to 30 September 2026.
- **MME Horizon 2020 Trust**: availability extended from 31 March 2026 to 16 April 2027 and facility size reduced.
- **MME Rep Pool Trust**: availability extended from 30 September 2025 to 30 September 2026.
- **SocietyOne PL 2023-1 Trust**: terminated in December 2025.

19.5 Fair value of financial instruments

Fair value is the price that would be received to sell an asset or paid to transfer a liability, in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- in the principal market for the asset or liability; or
- in the absence of a principal market, in the most advantageous market for the asset or liability.

The principal or the most advantageous market must be accessible by the Group. The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

AASB 13 *Fair Value Measurement* requires disclosure of fair value measurements by level in the fair value measurement hierarchy as follows:

- Level 1 – quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2 – a valuation technique using inputs other than quoted prices included within Level 1 that are observable for the financial instrument, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3 – a valuation technique using inputs that are not based on observable market data (unobservable inputs).

Derivative financial instruments

As at 30 June 2026, the Group held $0.6 million of Level 2 derivative financial instrument assets (30 June 2025: $0.8 million of Level 2 derivative financial instrument liabilities) at fair value. Fair value estimates of derivatives are based on relevant market information and information about the financial instruments which are subjective in nature. The fair value of these financial instruments is determined using widely accepted valuation techniques including discounted cash flow analysis on the expected cash flows of each derivative. This analysis reflects the contractual terms of the derivatives, including the period to maturity, and uses observable market-based inputs, including interest rate curves, spot and forward rates, as well as option volatility.

To comply with AASB 13, the Group incorporates credit valuation adjustments to reflect its own non-performance risk and that of its counterparties in the fair value measurements. In doing so, the Group considers the impact of netting and any applicable credit enhancements.

While the majority of the inputs used to value the Group's derivatives are Level 2 inputs, the credit valuation adjustments applied use Level 3 inputs, including estimates of current credit spreads used to assess the likelihood of default by the Group and its counterparties. The Group has assessed these adjustments as not significant to the overall valuation of its derivatives in either the current or prior financial year, and has therefore categorised its derivative valuations in their entirety within Level 2 of the fair value hierarchy.

Financial instruments measured at amortised cost

At 30 June 2026, the Group held $2.1 billion of assets measured at amortised cost (30 June 2025: $1.6 billion) and $2.1 billion of liabilities measured at amortised cost (30 June 2025: $1.5 billion).

Except for the fixed rate loans, Management considers that the carrying amounts of financial assets and liabilities measured at amortised cost approximate their fair value.

Fixed rate loans

The following table presents the fair value of financial assets that are not measured at fair value (where fair value disclosures are required). The fair value of fixed rate loans is categorised within Level 3 of the fair value hierarchy. It is determined by discounting expected future principal and interest cash flows at the average annual percentage rate on fixed rate loans originated in the respective period.

		Level	Carrying amount[86]	Fair value[86]
			$'000	$'000
2026	Fixed rate loans	3	253,952	270,433
2025	Fixed rate loans	3	270,568	285,397

[86] Represents the outstanding principal and interest balance of the fixed rate loan portfolio, excluding deferred acquisition costs and income in advance. Both the carrying amount and fair value are stated before the loss allowance recognised in accordance with AASB 9.

20. Related party transactions

20.1 Australian Financial Services Licence (AFSL) responsible manager services

A related party was engaged to provide AFSL responsible manager services to SocietyOne Investment Management Pty Ltd in both FY25 and FY26. These services ceased in October 2025. The transactions were made in accordance with normal terms and conditions of the market with pricing assessed to be on an arm's length basis. Total spend was $0.01 million in FY26 (FY25: $0.04 million). The transactions are deemed to be related party transactions due to a common KMP relationship.

20.2 Unconsolidated SocietyOne P2P Lending Trust

An entity controlled by the Group, SocietyOne Australia Pty Ltd, acts as trustee as well as servicer of the asset investments of the unconsolidated SocietyOne P2P Lending Trust. The Group earns service income from investment management agreements entered into with the investors and/or trust. The transactions are deemed to be related party transactions due to a common KMP relationship. In FY26, the Group received income of $0.01 million from SocietyOne P2P Lending Trust (FY25: $0.4 million). Further in FY26, there is a receivable amount owing from the Trust to the Group of $0.3 million (FY25: $0.4 million).

21. Parent entity information

The table below provides a summary view of the parent entity, MoneyMe Limited, for FY25 and FY26. The accounting policies of the parent entity are consistent with those of the Group, as disclosed in Note 2, noting that the consolidation-related policies are not applicable to this Note.

	2026 **$'000**	**2025** **$'000**
Statement of Profit or Loss and Other Comprehensive Income		
Gross revenue	5,661	5,711
Net revenue	5,661	5,711
Total operating expenses	(5,661)	(5,711)
Profit before tax	–	–
Profit after tax	–	–
Total comprehensive income	–	–
Statement of Financial Position		
Total assets	118,172	116,165
Total liabilities	3,189	3,189
Net assets	**114,983**	**112,976**
Total equity	**114,983**	**112,976**

22. Deed of Cross Guarantee

Pursuant to the relief provided under ASIC Corporations (Wholly-owned Companies) Instrument 2016/785, the entities listed below are relieved from the *Corporations Act 2001 (Cth)* requirements for preparation, audit and lodgement of financial reports, and Directors' reports.

The Group's Deed of Cross Guarantee covers all eligible entities in the Group. This arrangement results in each of the included entities (collectively, the Closed Group) guaranteeing to creditors of each other member of the Closed Group payment in full of any debt in the event of winding up of a member of the Closed Group under certain provisions of the *Corporations Act 2001 (Cth)*.

The following entities became parties to the Deed of Cross Guarantee on 29 June 2022: MoneyMe Limited, MoneyMe Finance Pty Limited, MoneyMe Financial Group Pty Ltd and SocietyOne Australia Pty Ltd. On 30 June 2023, MoneyMe Employment Services Pty Ltd became a party to the Deed of Cross Guarantee pursuant to an assumption deed.

The Consolidated Statement of Profit or Loss and Other Comprehensive Income and Consolidated Statement of Financial Position of the entities that are members of the Closed Group, after eliminating all transactions between members of the Closed Group, are as follows:

	2026 $'000	2025 $'000
Consolidated Statement of Profit or Loss and Other Comprehensive Income		
Gross revenue	116,147	72,053
Net revenue	86,047	48,451
Total operating expenses	(63,964)	(117,237)
Profit / (loss) before tax	**22,083**	**(68,786)**
Net profit / (loss) after tax	**22,083**	**(68,786)**
Total comprehensive income	**22,083**	**(68,786)**
Consolidated Statement of Financial Position		
Total assets	278,715	242,552
Total liabilities	123,157	111,334
Net assets	**155,558**	**131,218**
Total equity	**155,558**	**131,218**

23. Remuneration of auditors

During the financial year, the following fees were paid or payable for services provided by Grant Thornton Audit Pty Ltd, the auditor of the Group and its network firm.

	2026 $'000	2025 $'000
- Group financial reporting	489	426
- Controlled entities financial reporting	39	36
Statutory assurance services required by legislation to be provided by the auditor	**528**	**462**
- APRA regulatory report assurance	13	13
- Audit of AFSL licence	13	13
Other assurance and agreed-upon procedures under other legislation or contractual arrangements	**26**	**25**
Operation process reviews	**33**	**23**
Total	**587**	**510**

24. Events after the reporting period

In July 2026 the Group drew a further $10.0 million under its $125.0 million corporate debt facility with iPartners Nominees Pty Ltd. Following the drawdown, $40.0 million of that facility remains undrawn (30 June 2026: $50.0 million). The drawdown increased cash and borrowings by the same amount and had no effect on the Group's net assets.

Other than the matter set out above, no matters or circumstances have arisen between 30 June 2026 and the date these financial statements were authorised for issue that have significantly affected, or may significantly affect, the Group's financial position or financial performance.

Additional Information

Additional information required pursuant to ASX Listing Rule 4.10 and not disclosed elsewhere in this report is set out below. The information is current as at 28 July 2026.

Stock exchange listing

The Company's shares are listed on the Australian Securities Exchange under the code MME.

Information relating to equity securities on issue

Number of holders and securities on issue by class

Class of equity securities	Total number on issue	Total number of holders
Fully paid ordinary shares	812,930,250	2,186
Unquoted performance rights	81,366,563	103

Note: all performance rights were issued or acquired under an employee incentive scheme.

Voting rights

As set out in rule 6.10 of the Company's Constitution, at a general meeting:

- on a show of hands, each holder of ordinary shares present at the meeting has one vote; and
- on a poll each holder of ordinary shares present has one vote for each fully paid share held.

No voting rights attach to the performance rights.

Distribution schedule – fully paid ordinary shares:

Range	Number of holders	Number of shares	% of shares
100,001 and over	319	786,648,466	96.77
10,001 to 100,000	591	22,618,896	2.78
5,001 to 10,000	241	1,919,019	0.24
1,001 to 5,000	512	1,494,484	0.18
1 to 1,000	523	249,385	0.03
Total	**2,186**	**812,930,250**	**100.00**

Distribution schedule – performance rights:

Range	Number of holders	Number of rights	% of rights
100,001 and over	82	80,493,480	98.93
10,001 to 100,000	17	840,083	1.03
5,001 to 10,000	4	33,000	0.04
1,001 to 5,000	–	–	–
1 to 1,000	–	–	–
Total	**103**	**81,366,563**	**100.00**

Unmarketable parcels

As at 28 July 2026, there were 1,078 holders of fully paid ordinary shares holding less than a marketable parcel of shares, based on the closing market price of shares on that date. The total number of shares held by these holders was 1,986,711.

Top 20 shareholders

The 20 largest registered holders of fully paid ordinary shares held are set out below:

Rank	Registered holder	Number of shares	% of shares
1	J P Morgan Nominees Australia Pty Limited	216,168,287	26.59
2	Howes Advisory Pty Ltd	51,328,731	6.31
3	Emery Pty Ltd	50,000,000	6.15
4	Citicorp Nominees Pty Limited	47,402,542	5.83
5	Emery Pty Ltd	37,757,611	4.64
6	UBS Nominees Pty Ltd	28,571,118	3.51
7	Seymour Global Capital Pty Ltd	27,000,000	3.32
8	Down The Line Consulting Pty Ltd	25,562,377	3.14
9	Ingot Capital Investments Pty Ltd	16,745,984	2.06
10	Merrill Lynch (Australia) Nominees Pty Limited	15,886,828	1.95
11	Maxim Wealth Pty Ltd	15,768,728	1.94
12	Bilgola Nominees Pty Limited	10,700,000	1.32
13	Ingot Capital Investments Pty Ltd	10,247,858	1.26
14	Pacific Custodians Pty Limited	9,777,062	1.20
15	Warbont Nominees Pty Ltd	8,367,475	1.03
16	News Pty Ltd	7,917,589	0.97
17	R Cassen Pty Ltd	7,096,260	0.87
18	QC Communications Pty Ltd	7,095,000	0.87
19	HSBC Custody Nominees (Australia) Limited - A/C 2	6,646,579	0.82
20	Reinventure Group Pty Ltd	6,621,645	0.81
Total top 20 holders		606,661,674	74.63
Total balance of holders		206,268,576	25.37
Total shares		**812,930,250**	**100.00**

Emery Pty Ltd and Ingot Capital Investments Pty Ltd each appear twice in the schedule above, holding through two separate registered accounts; the schedule presents the twenty largest registered holdings.

Escrowed securities

There are no restricted securities or securities subject to voluntary escrow.

Substantial holders

The names of substantial holders in MoneyMe Limited and the number of equity securities in which each substantial holder and their associates have a relevant interest, as disclosed in substantial holding notices given to MoneyMe Limited on or before 28 July 2026, are set out below. The holders are ordered based on voting power disclosed on the latest notice lodged.

A substantial holder is only required to lodge a further notice when its voting power changes by 1% or more. The holdings below are therefore those disclosed in each holder's most recent notice and may differ from that holder's registered holding at 30 June 2026: the Directors' report discloses relevant interests at that date of 101,341,250 shares for Scott Emery and 52,019,778 shares for Clayton Howes.

Name of substantial holder	Number of shares	Voting power
UIL Limited, Ingot Capital Investments Pty Ltd, Somers Limited and Associates[87]	204,277,134	25.13%
Emery Pty Ltd and Scott Emery	97,308,802	13.05%
Regal Funds Management Pty Ltd	101,867,320	12.73%
Howes Advisory Pty Ltd and Clayton Howes	51,294,717	6.88%

[87] The Associates referred to in the relevant substantial holder notification, all of whom hold the same voting power in the Company as the named parties, are: Capel Court Pty Ltd, ICM Limited, ICM Investment Management Limited, General Provincial Life Pension Fund Limited, Somers Isles Private Trust Company Limited and Duncan Saville.

Corporate governance

The Group's Corporate Governance Statement for the financial year ended 30 June 2026 can be found at https://investors.moneyme.com.au/investor-centre/?page=corporate-governance.

Other matters

There is no current on-market buy back. No securities were purchased on market during the year ending 30 June 2026 under or for the purposes of an employee incentive scheme or to satisfy the entitlements of the holders of options or other rights to acquire securities granted under an employee incentive scheme. There are no issues of securities approved for the purposes of item 7 of section 611 of the Corporations Act.

Corporate Directory

COMPANY'S REGISTERED OFFICE
MoneyMe Limited
Level 3
131 Macquarie Street
Sydney, New South Wales 2000

SHARE REGISTRY
MUFG Corporate Markets (AU) Limited
Liberty Place
Level 41
161 Castlereagh Street
Sydney, New South Wales 2000

DIRECTORS
Jamie McPhee (Independent Non-Executive Chair)
Clayton Howes (Managing Director and Chief Executive Officer)
Scott Emery (Non-Executive Director)
Susan Hansen (Non-Executive Director)
David Taylor (Independent Non-Executive Director)
Belinda Hogan (Independent Non-Executive Director)

AUDITOR
Grant Thornton Audit Pty Ltd
Grosvenor Place
Level 26
225 George Street
Sydney, New South Wales 2000

COMPANY SECRETARY
Jonathan Swain

WEBSITE
www.moneyme.com.au

INVESTOR RELATIONS
investors@moneyme.com.au

ASX: MME

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Certified B Corporation

This company meets high standards of social and environmental impact.