19 February 2026

ASX Announcement

1H26 Financial Results

Loan book reaches $1.75bn with operating cash profit, strengthened funding platform and new product launches

MONEYME Limited ("MONEYME") announces its results for the half year ending 31 December 2025.

1H26 Results Highlights[1]

MONEYME's loan book increased by 26% to $1.75bn[2], compared to 1H25. This growth was delivered with continued high credit quality, as net credit losses reduced to 2.9%. Gross revenue of $117m and net interest margin of 6.8% reflect the higher proportion of secured loans (now at 61% of the loan book).

Operating cash profit of $9.9m demonstrates continued strong underlying performance. MONEYME's funding platform was significantly strengthened through a $455.4m Autopay ABS transaction and a new $300m credit card warehouse facility.

<u>Strong growth and underlying performance</u>

- **Loan book of $1.75bn** (up 26% vs. $1.39bn, 1H25) - driven by originations up 18% to $536m across an expanding broker, dealer and direct-to-consumer network.

- **Gross revenue of $117m** (up 17% vs. $100m, 1H25) - underpinned by a larger, higher credit quality portfolio with secured assets at 61% and closing average credit score of 799.

- **Net interest margin (NIM) of 6.8%** (down 1.0% vs. 7.8%, 1H25) - anticipated, reflecting the shift to secured lending and higher credit quality assets with more sustainable, longer-term income.

- **Risk-adjusted NIM (RNIM) of 2.1%** (up 0.3% vs. 1.9%, 1H25) - progressing toward the 3.0%–3.5% target, supported by lower cost of funds (6.6%, down 0.8% vs. 7.4%) and reduced net credit losses (2.9% vs. 3.7%).

- **Net credit losses of 2.9%** (down 0.8% vs. 3.7%, 1H25) - improving arrears and strengthened risk profile, with average credit score at 799 (Equifax "Very Good" category).

- **Secured assets of 61%** (vs. 60%, 1H25) - Autopay at $1bn (59% of book), now expanded into private car sales with strong early adoption.

- **Operating cost-to-income of 28%** (vs. 26%, 1H25) - front-loaded investment in marketing and new product capabilities, expected to trend down as the loan book scales.

- **Normalised NPAT loss of ($4.6m)** (up 23% vs. ($6.0m), 1H25) - continued progression toward positive normalised NPAT in the short to medium term as scale, operating leverage and RNIM expansion flow through.

- **Statutory NPAT loss of ($21.9m)** (improved 44% vs. ($38.8m), 1H25) - reflecting higher revenue, lower credit losses and reduced non-cash adjustments.

- **Funding capacity of $2.9bn** (up 33% vs. $2.2bn, 1H25) - expanded through new facilities including the $455.4m ABS deal and $300m credit card warehouse.

- **Operating cash profit (OCP) of $9.9m** (vs. $15.4m, 1H25 which included ~$10.1m one-off) - underlying OCP materially increased from an underlying $5.3m, demonstrating strong cash generation despite increased investment in growth.

Funding platform strengthened for long-term growth

- Strong operating cash flows, regular ABS issuance, and **$50m in available working capital** provide ample capacity to deliver MONEYME's long-term growth ambitions. **Total funding capacity increased to $2.9bn[3]** as at 31 December 2025.

- **$455.4m Autopay ABS transaction** completed in November 2025, MONEYME's second public capital markets transaction in the auto asset class, delivering increased funding capacity and a lower cost of funds. The portfolio was assigned a AAA rating for Class A notes from both Fitch Ratings and S&P Global.

- **New $300m credit card warehouse facility** established with a leading global bank, providing warehouse capacity on significantly improved terms to support the launch of MONEYME's new credit card products.

- **Warehouse renewals** were executed with better rates and terms.

- A **0.75% rate reduction** has been agreed on MONEYME's corporate facility with iPartners.

Accelerated AI development, product innovation and expansion

- **Enhanced proprietary artificial intelligence (AI)** was deployed and improved customer experience (30% increase in customer satisfaction), operational efficiency and credit decisioning.

- **New white-label credit card offering:** MONEYME announced its white-label agreement with Luxury Escapes as its first strategic partner to issue co-branded credit cards in the Australian market.

- **Episode Six (E6) integration:** MONEYME's Horizon platform integrated with E6, enabling real-time card processing, advanced automated account management, and enhanced fraud controls.

- **Autopay for private car sales:** Successfully launched, enabling brokers to finance private vehicle purchases, with strong early adoption.

- **New credit card product:** Pilot testing is well progressed and on track for public launch in March, supported by Mastercard principal issuer status and new technology partnerships.

- **PayTo pilot launched:** Released within Horizon, alongside new repossession and insurance modules, optimising collections workflows and improving operational efficiency.

Strong environmental, social, and governance (ESG) performance

- Enhanced customer data protection through added security layers and advanced threat detection.

- Maintained ISO 27001:2022 certification.

- Increased employee engagement to 86% (81%, 1H25), above the Finance Australia benchmark.

- Scope 1 and 2 emissions remained low and well below our FY26 ambition.

- More than 140,000 customers have used our free Credit Score tool.

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[3] Total funding capacity of $2.9bn as at 31 December 2025, including the new $300m credit card warehouse facility.

Clayton Howes, MONEYME's Managing Director and CEO said:

"MONEYME delivered a strong first half, growing the loan book to $1.75 billion while maintaining disciplined credit quality. These results reflect the scale, momentum and efficiency of our platform as we continue to invest in growth, product innovation and providing seamless customer experiences. We also significantly strengthened our funding capacity during the period, increasing it to $2.9 billion and providing substantial runway to reach our growth targets for FY26.

Looking ahead, we remain focused on executing against our strategy and are excited about our product roadmap, including the launch of our new credit card, rolling out our white-label credit card offering though more partnerships, and scaling Autopay and personal loans. In addition, with the increasing scale, growing operating leverage, and ongoing reductions in credit losses and funding costs. We remain very confident of reaching our targets for the period ahead."

Refer to the Group's Appendix 4D and Interim Report (including the Notes to the Financial Statements) and the 1H26 Investor Presentation for further information.

Authorised by the MONEYME Board.

Key operating measures[4]

	FY23	FY24	FY25		1H25	2H25	1H26
Returns							
Operating cash profit[5]	N/A	($8.0m)	$23.8m		$15.4m	$8.4m	$9.9m
Statutory NPAT	$12.3m	$22.7m	($66.6m)		($38.8m)	($27.8m)	($21.9m)
Normalised NPAT[6]	$26.3m	$22.4m	($15.5m)		($6.0m)	($9.5m)	($4.6m)
Gross revenue	$238.9m	$214.1m	$208.0m		$100.1m	$107.9m	$117.2m
Net interest margin	12.0%	9.8%	7.5%		7.8%	7.5%	6.8%
Operating cost to income ratio	22%	22%	25%		26%	24%	28%
Book profile							
Closing gross loan book[2]	$1.15bn	$1.22bn	$1.56bn		$1.39bn	$1.56bn	$1.75bn
Loan originations	$475m	$593m	$915m		$454m	$462m	$536m
Secured assets in book	44%	55%	62%		60%	62%	61%
Average balance per loan	$17,103	$21,460	$23,772		$22,447	$23,772	$23,589
Average remaining loan term	48 mths	49 mths	54 mths		53 mths	54 mths	56 mths
Credit profile							
Average Equifax score	727	763	790		778	790	799
Net credit losses	5.8%	4.5%	3.4%		3.7%	3.4%	2.9%
Provisioning to receivables	6.6%	4.7%	4.1%		4.3%	4.1%	3.8%
Funding and liquidity							
Unrestricted cash	$16m	$20m	$17m		$26m	$17m	$33m
Net assets	$166m	$190m	$123m		$151m	$123m	$104m

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[4] Refer to the Group's 1H26 Investor Presentation, released on the same day as this release, for measure definitions and supporting analyses.

[5] Operating cash profit (OCP) is a management measure and represents the net impact of the cash inflows and outflows resulting from MONEYME's operations. This does not include cash movements related to the principal repayments received or funding of loan originations.

[6] Normalised NPAT is calculated by adjusting statutory profit for non-cash depreciation, ECL provision movements, and significant infrequent items. This provides a clearer understanding of MONEYME's underlying operating performance.

About MONEYME

MONEYME (ASX: MME) is a founder-led fintech lender challenging the banks on speed, service and products for Australians who expect better. Its proprietary technology platform enables real-time, AI-powered credit decisioning in minutes, unlocking flexible lending solutions across personal loans, auto finance, credit cards and financial management tools.

As a purpose-driven Certified B Corporation™, social and environmental responsibility, strong governance and customer-first innovation are embedded across its operations. MONEYME Limited is listed on the ASX and comprises licensed and regulated credit and financial services providers operating in Australia.

For more information, visit investors.moneyme.com.au
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