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We will lead the  
transformation of the  
consumer lending industry in  
Australia



# Investor Presentation

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Presented by  
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money3

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- Consumer finance company focused on providing a service to those customers traditional credit providers ignore
- Founded in June 2000 and listed on the ASX (MNY) in October 2006
- 15 consecutive years of profitability
- 3 distribution channels



60+ Branches nationally



100+ National broker coverage



Strong online presence - Cash Train

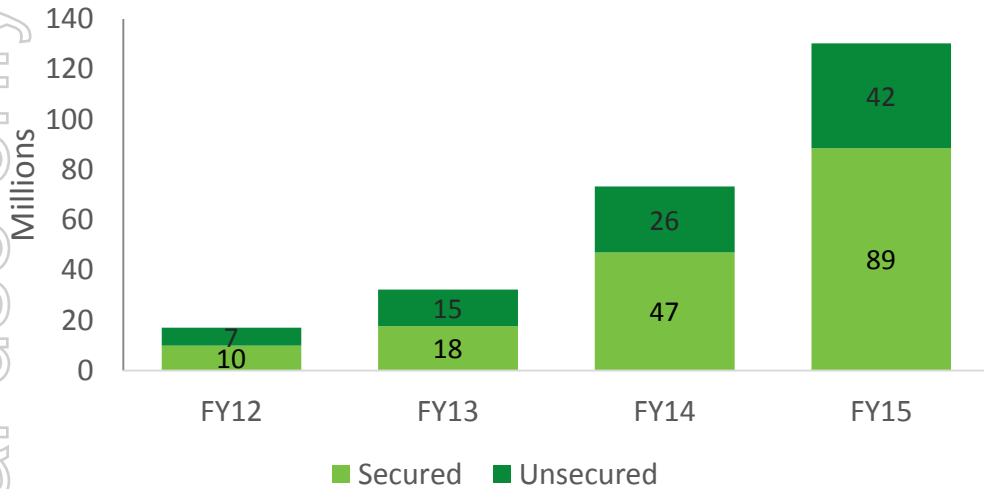
# FY15 Group Highlights

- Record performance \$24.3m EBITDA, an increase of 84.0% on FY14
- Net profit after tax of \$13.9m, an increase of 78.2% on FY14
- Income\* of \$69.4m, an increase of 59.5% on FY14
- Diluted earnings per share of 9.91 cents, an increase of 30.0% on FY14
- Final Dividend per share up 10.0% on 2014 to 2.75 cents, taking total FY15 dividend to 5.25 cents, fully franked
- Acquisition of the digital business 'Cash Train' in Dec 14 which made a positive contribution to profit in first year
- Finalised \$30m bond placement in Jul 14
- \$29.7 million capital raised Nov 14 / Feb 15

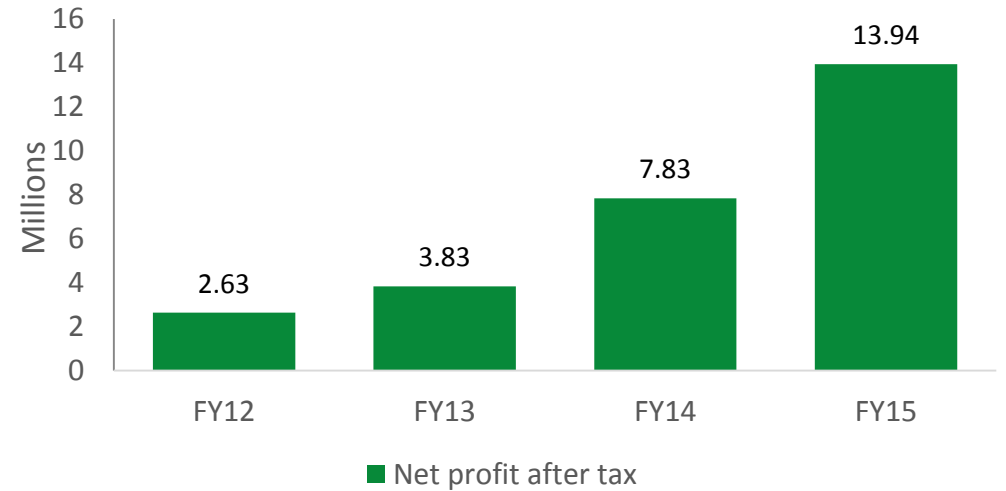
\* Income is equivalent to earned income

# Financial Performance

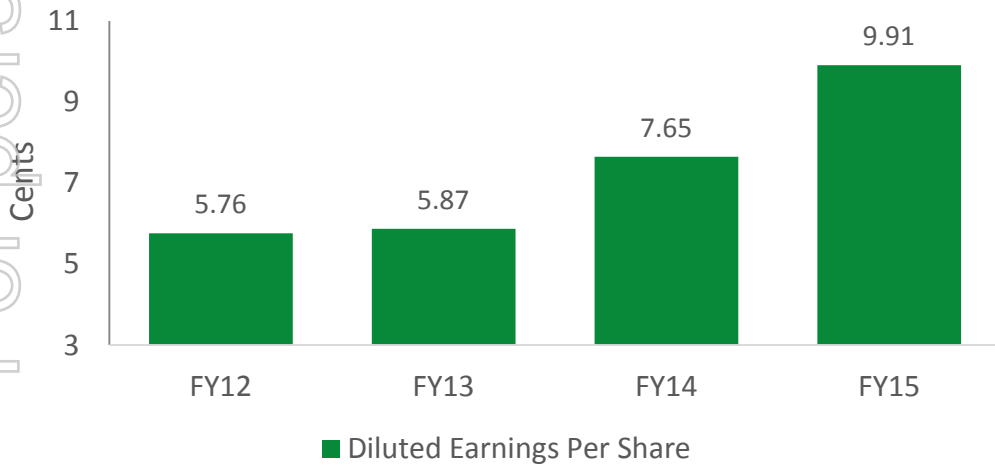
**FY15 Loan Receivables up 51.3% on FY14**



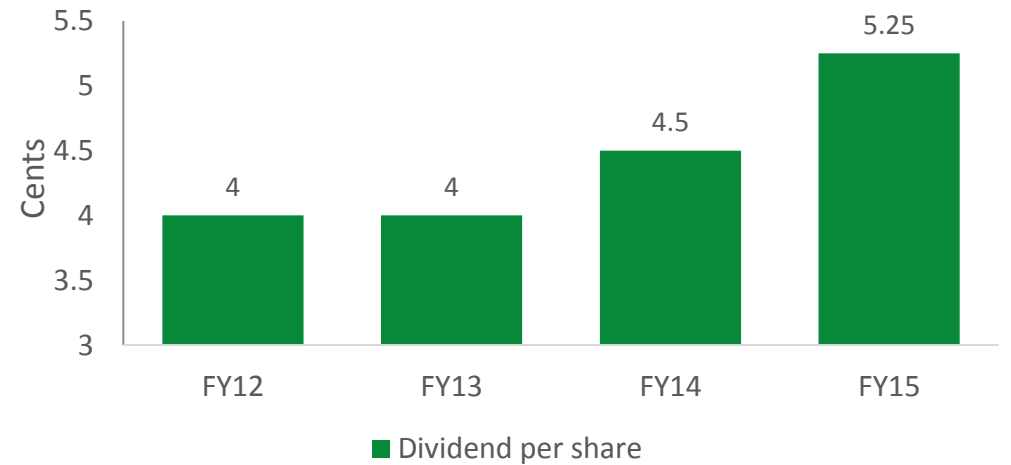
**FY15 Profit (NPAT) of \$13.9m up 78.2% on FY14**



**FY15 Diluted EPS of 9.91 cents up 29.5% on FY14**



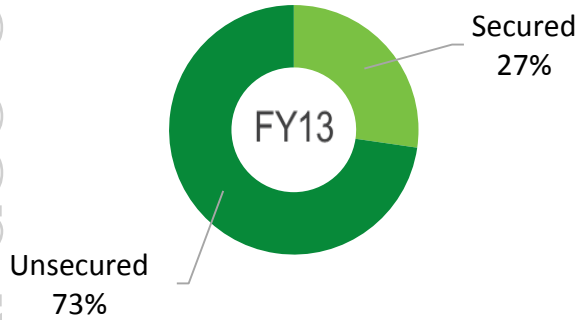
**FY15 DPS of \$5.25 cents up 31.3% on FY14**



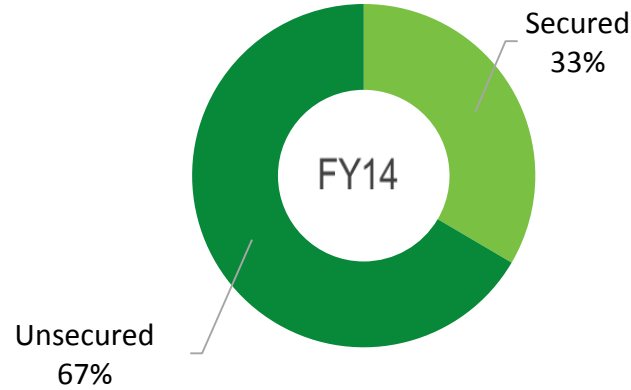
# Secured now dominant contributor to profit

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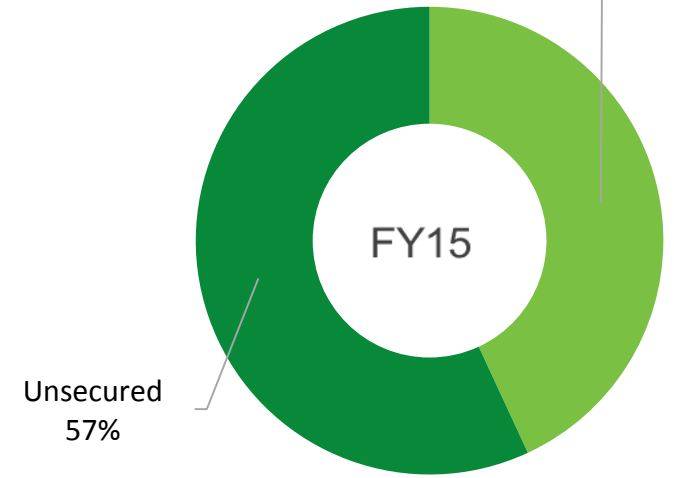
REVENUE \$22.8M



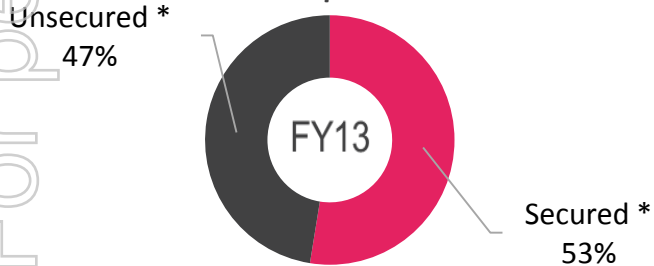
REVENUE \$43.5M



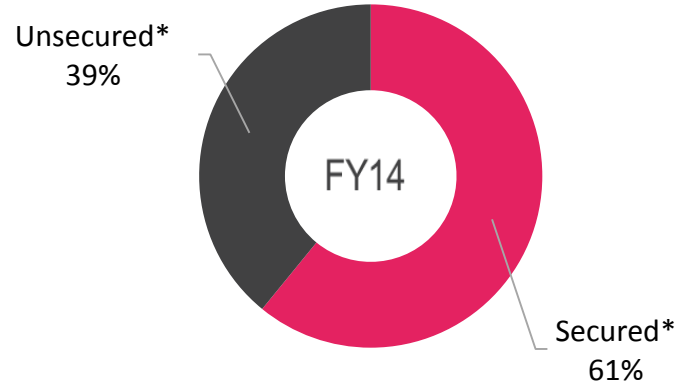
REVENUE \$69.4M



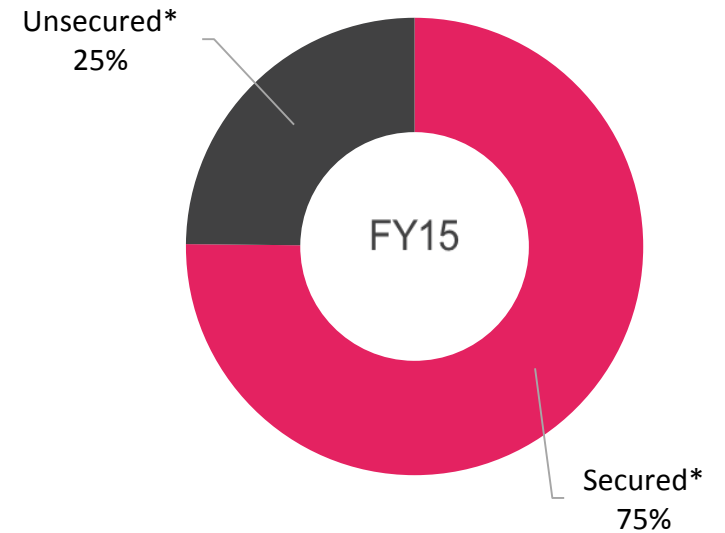
EBIT \$5.5M



EBIT \$11.8M



EBIT \$23.4M



\* Based on management's allocation of corporate overheads

# Financial Performance

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	FY 15	%	FY 14	FY 13
Income*	\$69.4M	↑ 59.6%	\$43.5M	\$22.8M
EBIT	\$23.4M	↑ 98.3%	\$11.8M	\$5.5M
NPAT	\$13.9M	↑ 78.0%	\$7.8M	\$3.6M
EBIT / Income*	33.7%		28.0%	24.3%
Bad Debts as % of Income	14.6%		14.0%	10.7%
Trade Receivables (Net Deferred Income)	\$130.2M	↑ 77.9%	\$73.2M	\$32.2M
Borrowings	\$35.2M		\$29.3M	\$3.0M
Net Assets	\$122.7M		\$81.1M	\$51.2M

\* Income is equivalent to earned income

# FY15 Lending Summary

Loan Type	Loan Numbers	% of Loan No.	Cash Out \$	% of \$ Cash Out.
SACC* < \$500	101,791	51.33%	\$21,645,065	11.80%
SACC* \$501 - \$1000	57,573	29.03%	\$36,074,414	19.66%
SACC* \$1001 - \$2000	19,127	9.65%	\$24,512,098	13.36%
AOC* / MACC*	10,750	5.42%	\$29,939,875	16.32%
Secured loans	9,066	4.57%	\$71,332,564	38.87%
<b>GRAND TOTAL</b>	<b>198,307</b>	<b>100%</b>	<b>\$183,504,016</b>	<b>100%</b>

Unsecured loans:

\*Small Amount Credit Contract – SACC

\*Medium Amount Credit Contract – MACC

\*All Other Credit - AOC



- Forecast FY16 net profit after tax, \$18 million, an increase of 30% on FY15
- Continued strong focus on growth in the secured lending business
- Finalise new debt funding arrangements
- Finalise new transactional banking arrangements
- New IT infrastructure – all businesses on a single lending platform

## Regulatory and Compliance

- Completion of Government review into Small Amount Credit Contract laws by end of 2015

## General Meeting

- At 9:00am on the 21<sup>st</sup> September 2015 a General Meeting of the members of Money3 has been called to consider the resolutions proposed by the ex-managing director Mr. Bryant.