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money3

ANNUAL GENERAL MEETING

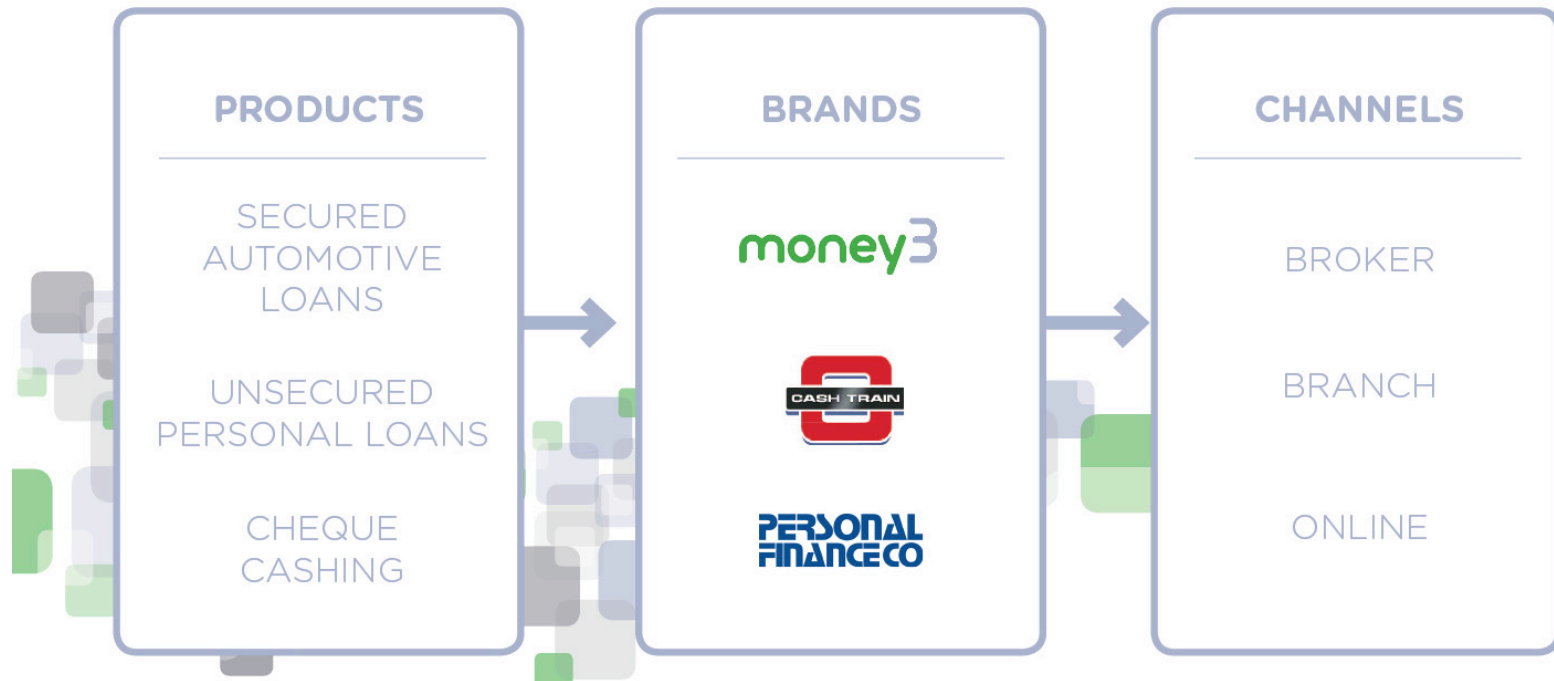
24 November 2016

Scott Baldwin
Managing Director

Ray Malone
Chairman



Money3 is a national credit provider committed to servicing the needs of customers who cannot access funding from traditional lenders.



Our Products

Secured Automotive Loans



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Our Products:

- Secured Automotive Loans, \$2,000 - \$35,000 over periods up to 60 months.

Growth of Secured Automotive Loans:

- Rapid organic growth since the introduction of a new lending platform in 2012, growing from around \$13m gross loan book in FY12 to a current gross loan book of \$170m at the end of Q1 FY17 (unaudited).
- The largest contributor to profit of all of our products, and will deliver significant revenue growth in FY17 due to loan book growth.
- Money3 will settle approx. 14,000 secured automotive loans in FY17, up from approx. 11,000 in FY16.
- With over 2.5m second hand cars changing hands in Australia annually, Money3 sees a significant growth opportunity in this product offering.

Our Products

Unsecured Personal Loans



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Our Products:

- Loans above \$2,000 for terms greater than 12 months (larger amount longer term loans).
- Loans under \$2,000 for terms under 12 months, known as Small Amount Credit Contracts (SACC's).

The Market for Unsecured Personal loans:

- Money3 will settle approx. 10,000 larger amount longer term loans in FY17, up from approx. 9,000 in FY16.
- There is strong demand for unsecured personal lending in Australia. There were 1.3m loans under \$5,000 taken out in FY15 from major consumer credit providers, with \$730m of credit provided at an average of \$538 per loan.¹

¹ Core Data "Consumer Credit Industry Report" October 2015

Key Highlights FY16

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Total revenue of
\$96.7 million,
increase of

40.0%

(2015: \$69.1 million)

Secured automotive
loan revenue of \$46.1
million, increase of

55.0%

(2015: \$29.7 million)

Net profit after tax
of \$20.1 million,
increase of

44.4%

(2015: \$13.9 million)

Final dividend
declared of 2.5 cents
fully franked, taking
full year dividend to

5.25 cents

Gross Loan Book at
\$198.8 million,
increase of

27.1%

(2015: \$156.4 million)

EBITDA margin
improved to

36.5%

(2015: 35.3%)

Financial Performance FY16

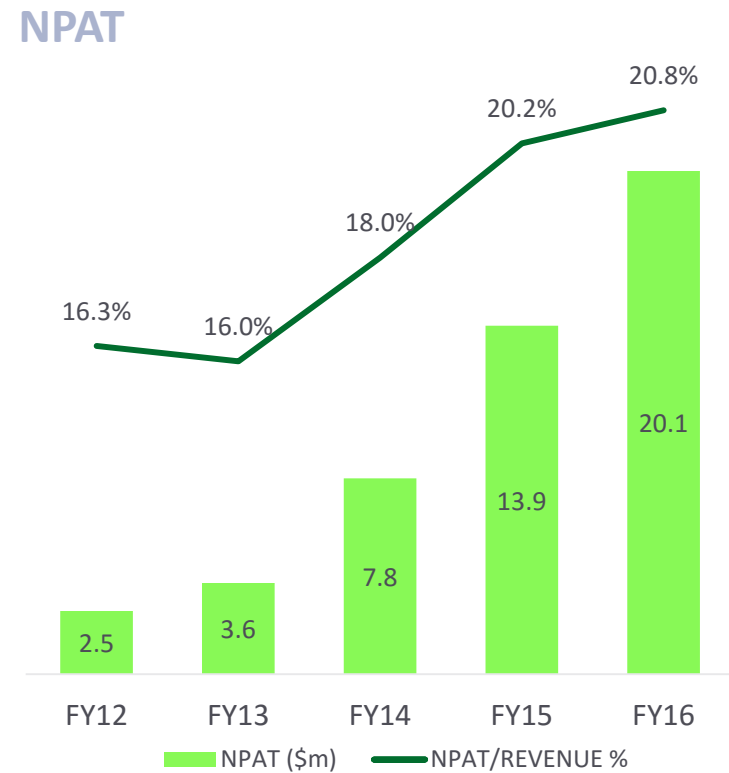
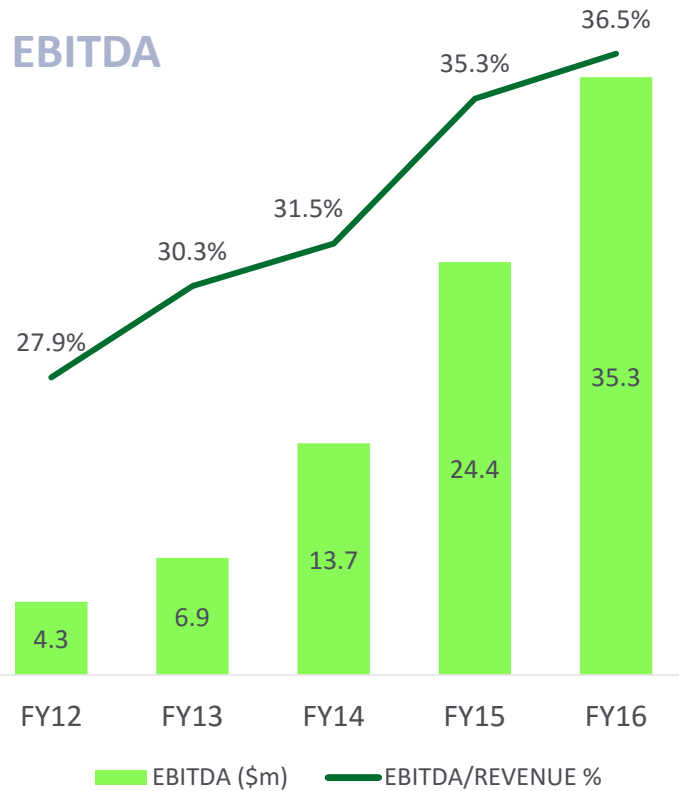
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	FY16 \$m	FY15 \$m	Mvt %
Revenue	96.7	69.1	40.0%
Expenses	61.4	44.7	37.4%
EBITDA	35.3	24.4	44.7%
<i>EBITDA as % of revenue</i>	<i>36.5%</i>	<i>35.3%</i>	
NPAT	20.1	13.9	44.4%
<i>NPAT as % of revenue</i>	<i>20.8%</i>	<i>20.2%</i>	
EPS (Basic) cents per share	14.21 cps	11.82 cps	20.2%

- Broker and Online driving strong revenue growth.
- Expense growth curtailed, with cost out program initiated to further improve EBITDA margin in FY17.
- Future growth to be funded by debt and re-investment of profits.

Strong EBITDA & NPAT growth YOY

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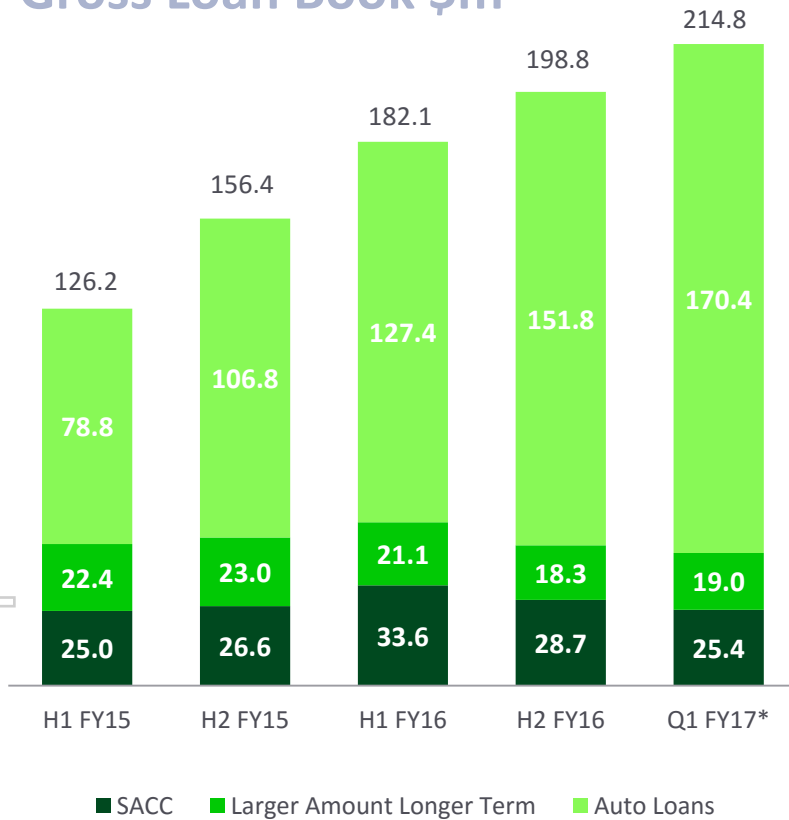
We continue to focus on improving EBITDA & NPAT returns in real terms and as a percentage of revenue

Continued Growth in Auto Lending Q1 FY17



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Gross Loan Book \$m



* Unaudited

- Strong demand for Secured Automotive Loans in Q1 has seen an increase in the Auto Loan gross loan book of \$18.6m.
- Secured loans now represents 79.3% of the gross loan book.
- SACC loans declined \$3.3m in Q1 FY17, in part as a result of branch closures.
- Unsecured lending (inc. SACC) expected to increase in the lead up to Christmas period.

Funding

- Money3 has recently drawn a \$30m funding facility to support the growth of the secured automotive loans business.
- Money3 is considering a number of debt proposals which it has received, that will seamlessly fund the rapidly growing loan book.

Business Outlook

- Money3 is experiencing strong growth in lending volumes.
- Continue to focus on improving margins through cost control.
- Guidance maintained at \$26m NPAT for FY17.

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