

MONEY3 DELIVERS 48.1% LOAN BOOK GROWTH IN TRANSFORMATIVE YEAR

Money3 Corporation Limited (ASX: MNY) is pleased to announce its full year results for the year ended 30 June 2019, confirming Normalised Net Profit after Tax ("Group NPAT") of **\$35.0m** an increase of 9.4%.

The Company wishes to advise it will host a conference call to discuss the results at 11.30am AEST this morning, 20 August 2018. Investors are encouraged to pre-register at the following link: <https://s1.c-conf.com/diamondpass/money3-10001806-invite.html>

Financial highlights:

- 48.1% increase in Gross Loan Book to \$374.0 million
- 24.6% increase in Revenue to \$91.7 million
- 17.3% increase in Group EBITDA to \$47.5 million
- 9.4% increase in normalised NPAT to a \$35.0m

Strategic highlights:

- Geographical and product expansion through acquisition of New Zealand-based Go Car Finance
- Sale and exit of Small Amount Credit Contracts (SACC) loans business
- Strong loan book growth – credit quality maintained
- ~\$100m of capital available to fund growth in FY20

Gross loan book from vehicle finance and maintenance lending is the key metric and predictor of future revenue growth. In FY19 Gross Loan Book grew by **48.1%** to \$374.0m, a combined result of strong organic growth of 28.2% in the Australian operations, and the acquisition of Go Car Finance in New Zealand.

Money3 continues to focus on growing its market share of its existing, highly profitable portfolio of vehicle receivables. The Company has launched a new suite of products broadening our market appeal. With ~\$100m in funding available, the group is targeting ~30% growth in its loan book for FY20.

The Board of Money3 has declared a final, fully franked dividend of **5.0 cents per share**, taking the full year dividend to 10.0 cents per share, up from 9.5c paid in FY18.

Commenting on the result, **Money3 Managing Director, Mr Scott Baldwin, said:** "The acquisition of Go Car Finance in New Zealand, and its successful integration into Money3, has gone better than we could have expected. It leaves the combined business exceptionally well placed to grow market share in FY20. The sale and clean exit of the SACC business was also of strategic importance. It focuses and simplifies our business as a specialist provider of loans for the purchase or maintenance of a vehicle. Most importantly, the key performance metric and predictor of future cash flows is the Gross Loan Book – delivering 48.1% growth is an exceptional result. With circa \$100m available in lending headroom, I look forward to updating you on our achievements in the coming year."

-ENDS-

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ABOUT MONEY3 CORPORATION LIMITED (ASX: MNY)

Money3 is a specialist provider of consumer finance for the purchase or maintenance of a vehicle. Our business model and unique approach to customer care attracts creditworthy customers that are underserved by traditional lenders. Money3 has a fast growing and high-quality loan book with more than 47,000 active accounts. With more than \$100m available in funding Money3 will continue on its growth trajectory.