

Appendix 4D

1. ENTITY & REPORTING PERIOD

Name of entity:	MoneyMe Limited
ABN:	29 636 747 414
Reporting period:	Six months ended 31 December 2025
Previous corresponding reporting period:	Six months ended 31 December 2024

2. RESULTS FOR ANNOUNCEMENT TO THE MARKET

	2025	2024		
Gross revenue from ordinary activities (\$'000)	117,237	100,054	Up	17.2%
Net loss from ordinary activities after tax attributable to members (\$'000)	(21,858)	(38,801)	Up	43.7%
Net tangible asset backing per ordinary share (\$)	0.004	0.060	Down	92.7%

No dividends have been declared for the interim period ended 31 December 2025 or for the previous corresponding period.

3. CONTROL GAINED / LOST OVER ENTITIES HAVING MATERIAL EFFECT

Control that was gained or lost over the entities listed below had a material effect on the Group:

- MME Autopay ABS 2025-1 Trust was established on 26 August 2025
- MME Aspire 2025 Trust was established on 13 November 2025
- SocietyOne PL 2023-1 Trust was terminated on 16 December 2025

4. OTHER INFORMATION

This report is based on the consolidated financial statements for the half-year ended 31 December 2025 which have been reviewed by Grant Thornton Audit Pty Ltd. It is being provided to the ASX to comply with Rule 4.2A. The report should be read in conjunction with the 2025 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 D disclosure requirements relating to the financial statements are provided as part of the 2026 Interim Report with supporting notes and commentary on the results for the period.

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MONEYME

2026 Interim Report

for the six months ended 31 December 2025

MoneyMe Limited and its controlled entities
ACN: 636 747 414

ASX: MME

Certified



Corporation

This company meets high standards of social and environmental impact.

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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.



**RECONCILIATION
ACTION PLAN**

INNOVATE

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Business Report

About MONEYME

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

Certified



This company meets high standards of social and environmental impact.

Corporation

Message from the Chair

On behalf of the Board of Directors, I am pleased to present MONEYME's interim report for the six months ended 31 December 2025.

The first half of FY26 (1H26) represents another important milestone in MONEYME's evolution as a challenger business. Over recent years the company has made significant progress in establishing itself as a technology first, multi-product, challenger brand with strong credit quality, a healthy mix of secured lending, generating sustainable cash flows, and a funding platform to scale. The outcomes achieved in 1H26 reflect continued progress in the execution of the Group's strategy.

MONEYME grew its loan book¹ to \$1.75 billion during the half, while further strengthening portfolio quality and credit performance. Net credit losses declined, arrears improved, and average customer credit scores continued to rise. These outcomes reflect deliberate choices made by management to favour long-term resilience over short-term yield, and to position the Group to scale sustainably as market conditions improve.

A key focus for the Board has been ensuring that the Group's capital and funding structures are aligned with its growth ambitions. During the half, MONEYME executed a \$455.4 million Autopay asset-backed securitisation and established a new \$300 million credit card warehouse facility. These transactions significantly expand funding capacity on improved terms, enhance capital efficiency, and further validate MONEYME's standing with domestic and offshore capital markets investors. Combined with strong operating cash generation and available liquidity, the Group has a funding platform capable of supporting continued growth across multiple products and cycles.

The broader operating environment is also becoming more supportive. Structural shifts within the banking sector, growing demand for digital-first credit solutions, and increasing investor appetite for high-quality Australian private credit continue to create opportunities for well-positioned non-bank lenders. MONEYME enters this phase from a position of improved liquidity and asset quality, supported by strong loan book growth and a more diversified funding platform.



The Board remains focused on strong governance, risk management, and sustainability. As a Certified B Corporation, MONEYME continues to embed environmental, social, and governance considerations into decision making. During the half, the Group progressed its preparation for evolving sustainability reporting requirements, strengthened customer safeguards, invested in employee wellbeing, and continued its support for community initiatives. These efforts are integral to building a business that creates long-term value for shareholders while meeting the expectations of customers, employees, and regulators.

Looking ahead, the Board is encouraged by the consistency between strategy, execution, and outcomes. MONEYME is delivering on the commitments it has made, and the foundations now in place provide confidence in the Group's ability to continue scaling responsibly and profitably over the medium term.

On behalf of the Board, I would like to thank Clayton and the entire MONEYME team for their continued focus and execution. I also extend my thanks to our shareholders, customers, funding partners, and broader stakeholders for their ongoing trust and support.

Sincerely,

A handwritten signature in black ink, appearing to read 'Jamie McPhee'. The signature is fluid and cursive, with a large loop at the end.

Jamie McPhee
Chair
18 February 2026

¹ Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

Message from the CEO



Disciplined execution delivering scale, resilience and momentum

The first half of FY26 (1H26) marked a step change for MONEYME. We delivered strong growth, gained market share, improved credit performance, and continued to scale the business with discipline. Just as importantly, we improved the customer experience, with our Net Promoter Score increasing to 72 from an already high base. That matters. It tells us that as we grow, we are not adding friction, we are removing it.

Over recent years, we have been deliberate in executing a clear strategy: higher credit quality, a greater mix of secured lending, a technology-led operating model, and a funding platform built for scale. In 1H26, that strategy is translating into tangible outcomes. Growth accelerated. Credit improved. Funding became more efficient. Operating leverage is now emerging. As at 31 December 2025, the loan book² reached \$1.75 billion, driven by strong originations across vehicle finance and personal lending. Importantly, this growth was delivered with lower credit losses, improving arrears, and a stronger risk-adjusted margin profile. We are scaling and the quality of the business is improving as we do it.

Strengthening performance and moving toward profitability

The Group recorded a statutory net loss of \$21.9 million and a normalised NPAT³ loss of \$4.6 million. While we remain in a loss position, these results improved materially year on year (1H25: \$38.8 million statutory loss and \$5.8 million normalised NPAT loss).

The drivers are clear:

- Higher revenue from loan book growth
- Improved funding efficiency
- Credit losses dropping
- Operating leverage beginning to take effect

We have been deliberate in prioritising growth and infrastructure. That investment phase is now translating into improved financial outcomes. Our focus is unchanged, returning to profitability plus scale, and we are confident in the trajectory.

Technology-led scale and execution

Technology remains our core advantage. During the half, we continued to invest in our proprietary Horizon platform and AI capabilities, improving speed, accuracy and consistency across the customer lifecycle. AI-driven customer interactions are delivering faster and more consistent service. Automation is reducing manual processes.

Decisioning is becoming sharper. This is not theoretical, it is already improving conversion, reducing cost, and supporting scale.

Our focus on generative and agentic AI is enabling us to process more data, make better decisions, and operate more efficiently across credit, servicing and collections.

Improving portfolio quality through secured and prime lending

The quality of the loan book continued to strengthen. Average credit scores increased to 799. Net credit losses reduced to 2.9%. Arrears improved. This reflects a deliberate shift toward higher-quality customers and secured lending. Autopay continues to be a key driver, delivering lower losses, greater resilience, and longer-duration income.

While this mix shift moderates headline margins in the short term, it is doing exactly what it was designed to do:

- Reduce volatility
- Improve funding economics
- Strengthen risk-adjusted returns

As we scale, these benefits compound.

Funding platform positioned for scale

Funding execution was a standout in the half. We completed a \$455.4 million Autopay securitisation and established a new \$300 million credit card warehouse on improved terms. These transactions expand capacity, reduce cost of funds, and strengthen our access to capital. Combined with strong operating cash flow, we have a clear runway to support continued growth across all products.

Expanding and diversifying the product portfolio

We continued to broaden and strengthen the product suite. Autopay for private car sales extends our reach into a large and underpenetrated segment. We increased personal loan limits to meet demand from higher-quality customers. We

² Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

³ Is calculated by adjusting statutory profit for non-cash depreciation, expected credit loss provision movements, and significant infrequent items.

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also announced an exclusive credit card partnership with Luxury Escapes.

Our credit card product remains on track for launch in 2H26. This is a significant opportunity, supporting diversification, increasing customer lifetime value, and improving portfolio returns over time.

ESG embedded in how we operate

As a Certified B Corporation, ESG remains embedded in how we operate. During the half, we progressed sustainability reporting, strengthened customer safeguards, invested in our people, and continued supporting community initiatives. These are not side initiatives; they are core to how we build a durable business.

Outlook: momentum building

The progress in 1H26 is clear evidence that our strategy is working. We are building a stronger, more resilient and scalable business while maintaining discipline.

Looking ahead, we expect continued momentum in 2H26:

- Further loan book growth
- Strong credit performance
- Improving funding economics
- Continued product execution

As scale increases, operating leverage will continue to build. We are positioning MONEYME to deliver sustainable growth and profitability.

MONEYME is emerging as a larger, stronger, and more resilient challenger.

I would like to thank our team for their focus and execution, and our customers, partners and shareholders for their continued support.



Clayton Howes
Managing Director and Chief Executive Officer
18 February 2026

Strategy & Outlook

In the first half of FY26 (1H26), MONEYME translated its strategic priorities into stronger operating momentum. The loan book expanded, portfolio quality improved, and execution remained disciplined. We expect this trajectory to continue through the second half, supported by ongoing loan book growth, sustained credit performance and continued focus on optimising risk-adjusted margins. Operating cash flows are expected to remain robust, underpinned by funding optimisation, capital efficiency initiatives, and continued efficiency benefits from AI and automation, alongside growth from both existing and new products.

5-point strategy



Technology leadership



High-quality lending



Optimised funding



Innovative product offering



Strong ESG practices

1 Extending technology leadership

Throughout 1H26, we maintained our commitment to operational refinement across our product suite and brand portfolio, unlocking efficiencies to support scalable growth.

Our proprietary technology platform, Horizon, and our artificial intelligence (AI) engine continued to evolve with generative and agentic capabilities, delivering enhanced customer journeys, greater operational efficiency and sharper credit assessment. Our generative AI solutions are transforming customer engagement, with AI-powered communications delivering up to 30% improvement in customer satisfaction through faster and more precise responses.

Many of our operational workflows involve repetitive manual activities such as document verification, and automating these processes delivers substantial productivity benefits. AI accelerates and enhances the analysis of extensive data sets, bolstering our machine learning capabilities and enabling more refined credit and pricing decisions.

Going forward, we remain committed to investing in AI and machine learning, targeting a 30% decrease in manual repetitive tasks within two years. The application of AI in credit assessment is anticipated to reduce credit losses and improve the quality of customer conversion over time.

2 Continued focus on high credit quality loan assets

The credit profile of the Group's customer base strengthened during the first half of FY26, with the average Equifax credit score increasing from 790 at 30 June 2025 to 799 at 31 December 2025. The proportion of secured assets moderated slightly to 61.2% of the loan book (30 June 2025: 62.2%), while remaining broadly consistent with the Group's continued focus on secured lending.

In recent financial years, the Group has intentionally prioritised credit quality and portfolio resilience, resulting in lower revenue yields and net interest income in the short term. The Group is now realising the benefits of this strategy through improved funding efficiency and lower credit losses, with these benefits strengthening across successive reporting periods and supporting sustainable long-term growth. Consistent with this, risk-adjusted net interest margin⁴ (RNIM) continues to improve despite lower net interest income, reflecting the positive impact of higher-quality, lower-loss originations and the evolving composition of the loan book. RNIM remains a key performance focus and is expected to strengthen over time, supported by lower loss rates, growth in personal loans and credit cards, and ongoing optimisation of the Group's funding program.

The Group will continue to prioritise higher-quality originations and secured lending, supported by its strong distribution capabilities and differentiated customer value proposition. Product diversification is also expected to increase with the planned launch of a new credit card offering and the launch of our first white label partnership with Luxury Escapes in the second half of FY26 (2H26).

⁴ Risk-adjusted net interest margin (RNIM) reflects NIM less net losses, as a % of average loan portfolio (annualised). RNIM includes corporate debt interest.

3 Optimising our funding structures for future growth

In 1H26, the Group further strengthened its funding and capital structure to support long-term growth. Key initiatives included:

- a \$202.8 million term securitisation of personal loan assets, settling in July 2025 following the establishment of a new personal loan term-out trust;
- a \$455.4 million term securitisation of auto loan receivables through the MME Autopay ABS 2025-1 Trust in November 2025; and
- a new \$300 million warehouse facility for credit card receivables established in December 2025, with capacity to upsize to support growth and an initial two-year availability period, extendable by mutual agreement and consistent with facilities of this type.

Supported by strong operating cash flows, regular ABS issuance, increased unrestricted cash balances, and \$50.0 million of undrawn working capital, the Group has substantial capacity to fund continued loan book growth. 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 during 2H26 and FY27 to support future growth.

4 Product innovation and development

We continued to elevate our offering and customer experiences in 1H26:

- Launched Autopay for private car sales in October 2025, expanding MONEYME's secured car loan offering beyond dealerships to the private sales market, which accounts for more than half of used car sales in Australia.
- A step change in advanced credit decisioning accuracy for Autopay to improve risk adjusted returns.
- Increased the maximum loan amount offering on our personal loan product from \$50,000 to \$70,000 to service the demand for higher loan amounts.
- Continued development of a new credit card product, planned for launch in 2H26, targeting a high credit quality segment with significant growth potential.
- Increased marketing activity to strengthen direct distribution channels, including a brand awareness campaign spanning out-of-home, in-stadium, and digital advertising.
- Ongoing improvements to our customer experiences continue to drive high customer satisfaction. MONEYME's customer Net Promoter Score (NPS) remained strong at 72 (30 June 2025: 69), and our ProductReview score was 4.6 out of 5 at 31 December 2025, significantly outperforming the major banks' average rating of 1.4 out of 5.

The Group entered into a strategic partnership with Luxury Escapes in January 2026, under which MONEYME will be the exclusive issuer of Luxury Escapes-branded credit cards in the Australian market. This initiative supports the continued expansion of our product suite and distribution channels, enhancing customer acquisition efficiency into 2H26.



5 Strong ESG practices

Strong environmental, social and governance (ESG) performance supports customer trust, attracts talent, and strengthens access to funding. As a Certified B Corporation, MONEYME meets high standards of social and environmental performance, accountability and transparency. During 1H26, we continued to embed our B Corp commitments across the business and commenced preparation for recertification under B Lab's new, more rigorous standards.

In parallel, MONEYME is transitioning its sustainability reporting to align with the Australian Sustainability Reporting Standards (ASRS) for climate-related financial disclosures. As a Group 2 entity, MONEYME will be required to fully adopt ASRS for reporting periods commencing on or after 1 July 2026. During the period, we progressed our ASRS readiness, including enhancements to governance and climate-risk processes.

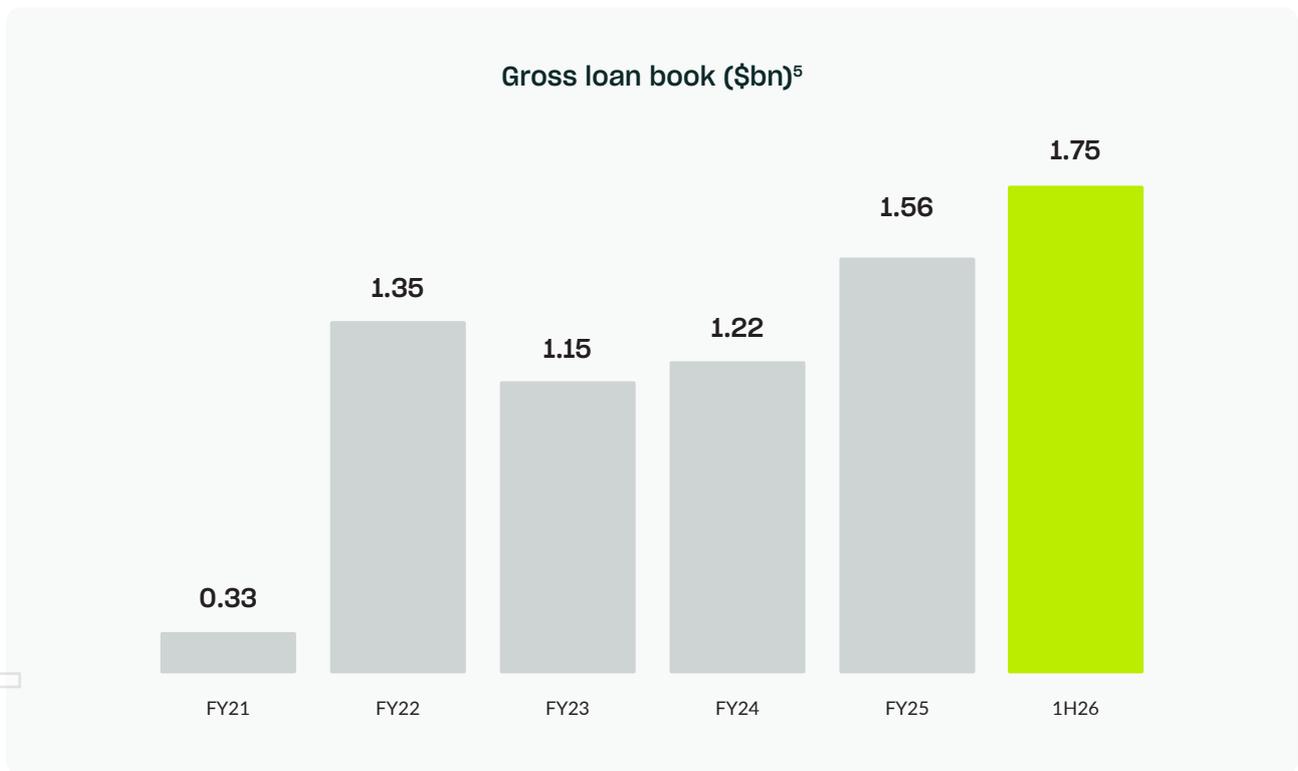
We continued to advance our environmental agenda. Our Scope 1 and 2 greenhouse gas (GHG) emissions remained low at 2.3 tCO₂e for 1H26 (FY25: 3.9), well below our FY25 ambition, and we continued to manage financed emissions intensity across the Autopay portfolio in line with targets.

We continued to invest in our people and communities, reflected in an employee engagement score of 86% (FY25: 81%), participation of 81% (FY25: 87%) of Australian employees in the Employee Equity Incentive Plan, and the ongoing support of 140 World Vision sponsored children (FY25: 136). Customer outcomes also remained strong, with a Net Promoter Score of 72 (FY25: 69) and more than 140,000 users (FY25: 133,000) now accessing their credit score and financial wellbeing resources through the MONEYME Credit Score tool.

MONEYME will continue to progress its ESG agenda to deliver positive outcomes for customers, communities and investors. For further information, refer to the Group's 2025 Sustainability Report released on 29 August 2025 and the Sustainability Summary included in this Interim Report.

Executing on Our Portfolio Growth Strategy

From our origins as a fintech challenger to a scaled listed business, MONEYME has grown significantly since listing on the ASX in 2019. In 1H26, growth remained solid: loan originations increased 18.1% on the prior comparable period and the loan book⁵ reached \$1.75 billion. Portfolio resilience continues to reflect low sector concentration, a strong credit profile and a high proportion of secured assets.



18%
up from 1H25

\$536m
New loan originations⁶

1%
up from 1H25

61%
Secured assets on book

Resilient credit profile

799
Average credit score⁷

⁵ Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

⁶ Reflects net amount financed, including upfront fees.

⁷ This figure denotes the weighted average Equifax credit score.

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.

By 31 December 2025, more than ~5,000 dealers and brokers had been onboarded as an Autopay partner, up from ~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.

Our credit cards are distributed directly to customers. A new credit card product launching in 2H26 is expected to target a broader segment of the market, complemented by strategic white-label partnerships, commencing with Luxury Escapes, to expand distribution reach.

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Secured car loans

Gross loan book⁸

\$1.0bn

↑31% (1H25 to 1H26)



Average credit score⁹

838

↑2% (1H25 to 1H26)



Percentage of total loan book⁸

59%

↑3% (1H25 to 1H26)




Personal loans

Gross loan book⁸

\$632.1m

↑31% (1H25 to 1H26)



Average credit score⁹

760

↑2% (1H25 to 1H26)



Percentage of total loan book⁸

36%

↑1% (1H25 to 1H26)




Credit cards

Gross loan book⁸

\$91.0m

↓27% (1H25 to 1H26)



Average credit score⁹

650

-0% (1H25 to 1H26)



Percentage of total loan book⁸

5%

↓4% (1H25 to 1H26)



⁸ Loan book reflects the gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

⁹ This figure denotes the weighted average Equifax credit score.

Credit Performance

MONEYME's focus on higher credit quality and secured assets has continued to improve the composition of the loan book and strengthen overall credit performance. Net credit losses decreased to 2.9% in 1H26, compared with 3.4% in FY25.

The sustained reduction in credit losses, together with the elevated credit profile of the loan book, is contributing to improved funding efficiency and supporting a strong risk-adjusted net interest margin¹⁰ (RNIM), which remains a central focus of the Group's strategy. Enhancements to internal debt collection processes implemented during FY25 have further supported credit outcomes, with continued improvements in arrears performance, including a reduction in 90+ day arrears compared with FY25.

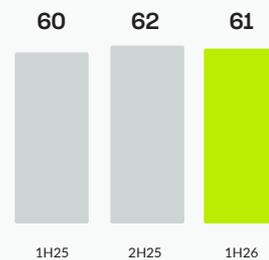
on originating higher credit-quality loans has contributed to improved expected credit loss (ECL) provisioning. While maintaining disciplined credit standards, the Group's RNIM strategy also incorporates prudent diversification of the loan book, including the planned expansion into credit cards and direct-to-consumer channels. This may include selective origination across a broader credit spectrum where risk-adjusted returns are appropriate, supporting sustainable RNIM growth over time.

Average Equifax credit scores increased across all products relative to the prior period, and the Group's continued focus

Net credit losses



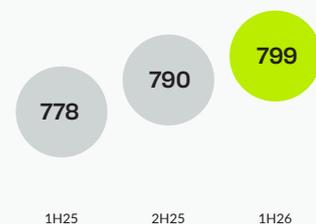
Secured assets %



Arrears rates



Average credit score¹¹



¹⁰ Risk-adjusted net interest margin (RNIM) reflects NIM less net losses, as a % of average loan portfolio (annualised). RNIM includes corporate debt interest.

¹¹ This figure denotes the weighted average Equifax credit score.

Funding

As at 31 December 2025, the Group’s funding program comprised five warehouse facilities, a \$125.0 million corporate facility, four asset-backed securitisations (ABS) and one managed investment trust, supported by major Australian and global banks, investment funds and mezzanine financiers. These diversified funding structures provide substantial capacity to support the Group’s long-term growth objectives.

During 1H26, the Group executed two public term securitisations. In July 2025, a \$202.8 million term securitisation of personal loan assets was completed following the establishment of a new personal loan term-out 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, the Group completed a \$455.4 million term securitisation of auto loan receivables through the MME Autopay ABS 2025-1 Trust. This represented the Group’s second public capital markets transaction in the auto asset class. 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.

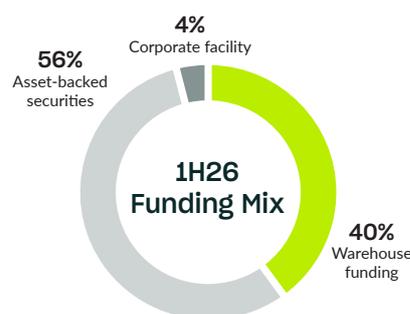
In December 2025, the Group established a new \$300 million warehouse facility to fund credit card receivables, with capacity to upsize in line with portfolio growth. The

facility has an initial two-year availability period, extendable by mutual agreement, consistent with facilities of this type.

The \$125.0 million corporate facility established in FY25 remains in place, providing additional working capital to support growth, with \$50.0 million undrawn and available as at 31 December 2025. During the period, the Group also secured improved commercial terms under this facility, enhancing overall funding efficiency and flexibility.

Funding optimisation initiatives and continued execution of the ABS program in 1H26 have reduced the Group’s cost of funds and are expected to deliver ongoing margin benefits. Together with strong operating cash flows and available liquidity, the Group has significant funding capacity and covenant headroom to support our long-term growth objectives.

\$2.9bn
Total funding capacity



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B Corp Certification

MONEYME became a Certified B Corporation in August 2023, joining a global movement of businesses recognised for high standards of social and environmental performance, transparency, and accountability.

The B Corp Certification provides an internationally recognised framework for measuring and verifying environmental, social and governance (ESG) performance, giving stakeholders confidence in MONEYME's sustainability initiatives.

Our certification was achieved with a B Impact Score of 91.2, well above the 80-point threshold required to qualify. This score reflects strong performance across a comprehensive set of sustainability-related metrics and sets a benchmark for how we measure our impact.

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, raising the bar for responsible businesses by establishing minimum requirements across seven key social, environmental and governance topics. MONEYME began preparing to meet these new standards in 1H26.

The Group remains committed to being a B Corp, reflecting a long-term focus on investing in initiatives that deliver positive impact for our stakeholders. For MONEYME, this means every material business decision considers its impact on shareholders, customers, employees, communities and the environment.

This ethos drives value by strengthening our ability to attract top talent, engage socially conscious customers, and meet the expectations of investors who increasingly prioritise sustainability.

B Corp remains a core element of MONEYME's sustainability strategy and it will continue to complement our reporting as we transition to align with the Australian Sustainability Reporting Standards (ASRS) for climate-related financial disclosures.

91.2

Certified B Impact Assessment Score

80 Qualifies for B Corp Certification
50.9 Median score for ordinary businesses¹²



Strong ESG practices enhance business performance



Access to capital

Validates ESG alignment for equity and debt investors.



Talent attraction

Purpose-driven culture attracts and retains employees.



Customer trust

82% of customers care about lenders' sustainability credentials.



Strong governance

B Corp Certification provides trust through a globally recognised framework for measuring ESG performance.

¹² According to B Lab, the median score for ordinary businesses who 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/>

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Sustainability Summary

MONEYME's 2025 Sustainability Report provides a comprehensive account of the Group's approach to sustainability and its performance.¹³ As a Certified B Corporation™, MONEYME meets high standards of social and environmental performance, accountability, and transparency.

MONEYME is transitioning its sustainability reporting to align with the Australian Sustainability Reporting Standards (ASRS) for climate-related financial disclosures. The Group intends to introduce ASRS-aligned climate disclosures as part of its ongoing reporting framework. As a Group 2 entity, MONEYME will be required to fully adopt the ASRS for reporting periods commencing on or after 1 July 2026. During this transition, the table below has been included to provide a summary snapshot of the Group's 1H26 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	FY26 Ambition	1H26 Actual
B Corp Certification	Maintain certification	On track ✔
Governance	Representation of women on the Board	≥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% ✔
	Commence transition of sustainability reporting to align with the Australian Sustainability Reporting Standards (ASRS) for climate-related financial disclosures	Commence by 30 June On track ✔
Environment	Annual Scope 1 and 2 greenhouse gas (GHG) emissions (tCO ₂ e) compared to the targets validated by the Science Based Targets initiative (SBTi) ¹⁴	<18.0 2.3 ✔
	Motor vehicle financed emissions intensity for every million dollars of Autopay loan receivables (tCO ₂ e/\$M) ¹⁵	≤55.6 On track ✔
	Review and update MONEYME's climate-related risks and opportunities	Complete by 30 June On track ✔
Employees	Staff overall engagement score ¹⁶	≥80% 86% ✔
	Representation of women in the workforce	≥40% 36% ⚠
	Proportion of Australian employees participating in MONEYME's Employee Equity Incentive Plan	≥75% 81% ✔
Community	Number of World Vision sponsored children supported by MONEYME and its employees	≥135 140 ✔
	2025 Modern Slavery Statement submitted to the Government's Modern Slavery Statements Register	Complete by 31 December Completed ✔
Customers	Net Promoter Score (NPS) for the MONEYME brand	≥60 72 ✔
	Australian Financial Complaints Authority (AFCA) customer complaints as a proportion of active customers	≤1% 0.6% ✔
	Number of users provided with ongoing access to their credit score and financial wellness resources via the MONEYME Credit Score tool	≥135,000 >140,000 ✔

The tick (✔), warning (⚠) or cross (✘) icons in the 1H26 Actual column indicate whether MONEYME is on track, at risk or will not achieve the FY26 Ambition respectively.

¹³ The Group's 2025 Sustainability Report is accessible here: <https://investors.moneyme.com.au/investor-centre/?page=reports>

¹⁴ 1H26 GHG emissions figures are Management's numbers and have not been reviewed or assured by an external party. The market-based approach has been used in the calculation of Scope 2 GHG emissions.

¹⁵ Autopay is MONEYME's car finance product, the loan receivables figure represents Autopay remaining Net Amount Financed (NAF).

¹⁶ All engagement survey results include labour hire staff based in the Philippines.

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Directors' Report

Directors' Report

The Directors present their report together with the Condensed Consolidated Financial Statements and accompanying Notes of MoneyMe Limited (the **Company**) and its controlled entities (the **Group**) for the six-month period ended 31 December 2025 (**1H26**).

Information about the Directors

The Directors of the Company at the date of this report were Jamie McPhee, Clayton Howes, Scott Emery, Susan Hansen, and David Taylor.

Principal activities

The Group's principal activity for the half-year was to provide consumer and commercial finance.

Review of operations and results of operations

A review of the Group's operations during the half-year and the results of those operations is set out in the Business Report on pages 10 to 15 of this 2026 Interim Report and in the 1H26 Financial Review on pages 20 to 21 of this 2026 Interim Report.

Auditor's independence declaration

A copy of the auditor's independence declaration as required under section 307C of the *Corporations Act 2001 (Cth)* is set out on page 26.

Signed in accordance with a resolution of the Directors.



Jamie McPhee
Chair

18 February 2026



Clayton Howes
Managing Director and Chief Executive Officer

18 February 2026



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1H26 Financial Review

Strong six-monthly performance allowing for future long-term growth

The Group reported a statutory net loss after tax of \$21.9 million in the first half of FY26 (**1H26**) compared to a statutory net loss after tax of \$38.8 million in the first half of FY25 (**1H25**) and a statutory net loss after tax of \$27.8 million in the second half of FY25 (**2H25**). This improvement is reflective of an increase in the revenue recognised on a larger loan book, with the overall cost base of the business only increasing slightly period-on-period. This allows for a strong foundation to be set for MONEYME to realise sustainable future growth.

	1H26	2H25	Change	Change	1H25	Change	Change
	\$'000	\$'000	\$'000	%	\$'000	\$'000	%
Gross revenue	117,237	107,929	9,308	8.6%	100,054	17,183	17.2%
Interest expense	(55,242)	(52,064)	(3,178)	(6.1%)	(52,663)	(2,579)	(4.9%)
Operating expenses ¹	(32,888)	(25,596)	(7,292)	(28.5%)	(25,660)	(7,228)	(28.2%)
Loan receivable impairment expense	(32,385)	(38,818)	6,433	16.6%	(32,925)	540	1.6%
Other ²	(18,580)	(19,258)	678	3.5%	(27,607)	9,027	32.7%
Net loss after tax	(21,858)	(27,807)	5,949	21.4%	(38,801)	16,943	43.7%

¹ 'Operating expenses' comprises sales and marketing expense; product design and development expense; general and administrative expense.

² 'Other' comprises transaction costs; loss on financial assets at amortised cost; depreciation and amortisation expense.

Gross revenue	Gross revenue increased by 8.6% compared to 2H25, and 17.2% compared to 1H25. This is largely driven by overall growth in the Group's loan originations, primarily in the Autopay and personal loan products. The product composition of revenue has mostly shifted in line with the composition of the loan book. This indicates strategic adjustments in the products offered aimed at managing risk and aligning with market conditions and company objectives.
Interest expense	The 6.1% increase in interest expense compared to 2H25 and 4.9% increase compared to 1H25, reflects the increase in the Group's borrowings as the Group continues to grow its balance sheet. This increase has been offset partially by an improving cost of funds.
Operating expenses	Total operating expenses increased (28.5% compared to 2H25 and 28.2% compared to 1H25) reflecting the impact of higher non-cash long-term incentive (LTI) expenses, as well as the Group's front-loaded investment in marketing and new product capabilities. This is expected to trend down as the loan book scales ahead of the cost base.
Loan receivable impairment expense	The Group's loan receivable impairment expense decreased by 16.6% compared to 2H25 and 1.6% compared to 1H25. This is reflective of the Group's expected credit loss (ECL) provision rate reducing to 3.8% at 31 December 2025, compared to 4.1% at 30 June 2025 and 4.3% at 31 December 2024 respectively, highlighting the Group's loan book increasing in credit quality period-on-period.
Other	In FY25, the Group completed a finance transformation project by consolidating its EIR calculation models and income recognition processes onto a single platform. This followed the migration of legacy loans to the Horizon system and the retirement of legacy platforms. The consolidation refined the methodology for measuring the amortised cost of loans, resulting in a non-cash adjustment of \$14.3 million that was recognised in 1H25. As the adjustment was non-recurring, the 1H26 'Other' line represents a return to normalised, business-as-usual performance.

Continued steady loan book growth

The Group's net assets were \$104.1 million as at 31 December 2025, compared to \$122.9 million as at 30 June 2025. The period-on-period movement is illustrated in the table below and supported by the items noted after the table.

	31 December 2025 \$'000	30 June 2025 \$'000	Change \$'000	Change %
Cash and cash equivalents	101,442	54,091	47,351	87.5%
Gross loan receivables	1,730,336	1,540,000	190,336	12.4%
Loan receivable provisioning	(65,987)	(62,591)	(3,396)	(5.4%)
Borrowings	(1,769,991)	(1,520,950)	(249,041)	(16.4%)
Intangible assets (including Goodwill)	87,258	89,135	(1,877)	(2.1%)
Other ³	21,045	23,206	(2,161)	(9.3%)
Net assets	104,103	122,891	(18,788)	(15.3%)

³ '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 \$101.4 million as at 31 December 2025, from \$54.1 million as at 30 June 2025, representing an 87.5% increase. The increase is predominately driven by an increase in the access to drawn funds from the Group's various funding facilities.
Gross loan receivables	Gross loan receivables increased by \$190.3 million or 12.4%, reflecting the Group's continued steady loan book growth. Loan originations ⁴ in 1H26 increased by 17.4% compared to 2H25. Management expects continued growth into FY26 and beyond, supported by execution of the growth strategy, including an expanded product offering, optimised distribution, and enhanced credit management.
Loan receivable provisioning	Loan receivable provisioning was 3.8% of gross loan receivables at 31 December 2025 (30 June 2025: 4.1%). The 31 December 2025 provision position follows a review of the credit risk model and updates to consider expected asset performance into the projected macroeconomic environment. The reduction also reflects model updates to include asset performance over the period, as the Group's credit quality across all products continued to improve.
Borrowings	Borrowings increased by 16.4% at 31 December 2025 compared to 30 June 2025, reflecting utilisation of the Group's funding facilities to support loan book growth.
Intangible assets (including Goodwill)	Goodwill of \$63.5 million held from the SocietyOne acquisition has been assessed for impairment and remains unchanged. Other SocietyOne acquired intangibles reduced to a net written down value of \$10.9 million as at 31 December 2025 (30 June 2025: \$13.0 million), reflecting amortisation during the period. The Group has also continued to invest in its internally generated intangible assets, with \$12.8 million of internally generated intangible assets held by the Group at 31 December 2025 (30 June 2025: \$12.6 million).

⁴ Loan originations include deferred acquisition cost additions in the period.

Key risks

MONEYME is exposed to a broad range of strategic, financial and non-financial risks. These key risks are identified and managed in accordance with the Group’s Risk Appetite Statement, which is regularly monitored and updated by management to ensure alignment with our strategic objectives.

The Directors recognise the importance of monitoring these risks and are actively engaged in managing them. This proactive approach allows the business to execute its strategy with confidence.

Risk	Description	Management of risk
Credit risk	<p>The Group defines credit risk as the risk that customers may fail to meet their contractual obligations to pay principal, interest, and fees owed to MONEYME. This could result in a decrease in revenue and operating cash flows and an increase in expenses (including impairment expenses). If MONEYME’s exposure to losses is higher than expected, it will have a material effect on its expected profitability.</p>	<p>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 ensure more accurate assessments of borrower creditworthiness, while improved monitoring processes help identify potential risks early.</p> <p>MONEYME’s Chief Credit Risk Officer has primary responsibility for credit risk management, with oversight by the Credit Committee and Board of Directors.</p>
Funding and liquidity risk	<p>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:</p> <ul style="list-style-type: none"> • 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; • manage increases in funding costs arising from changes in benchmark interest rates, including RBA cash rate movements, which may adversely affect margins, profitability and lending capacity; and/or • continue to comply with the terms of its funding facilities. 	<p>The financial statements have been prepared on a going concern basis, the continuity of normal business activities and the realisation of assets and settlement of liabilities in the normal course of business.</p> <p>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 31 December 2025 of \$104.1 million (30 June 2025: \$122.9 million), with the Group having access to \$1.1 billion in committed undrawn debt facilities to fund continued growth of the loan portfolio (30 June 2025: \$512.2 million). Further, the Group has \$50.0 million of its corporate debt facility with iPartners Nominees Pty Ltd as undrawn and accessible in the future.</p> <p>The Group’s cash flow forecast demonstrates 12 months of continued operations with access to sufficient funds from operating cash flows and securitisation funding arrangements.</p> <p>MONEYME’s Group Treasurer has primary responsibility for funding and liquidity risk management, with oversight by the Asset & Liability Committee and Board of Directors.</p>

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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.

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.

During the half year ended 31 December 2025, MONEYME continued to invest in the resilience, security and scalability of its technology platforms, while progressing key product and operational initiatives. Key developments during the period included:

- **Security, risk and compliance:** The Group successfully achieved PCI DSS certification and renewed its ISO 27001:2022 certification, further strengthening its information security framework and ongoing compliance with regulatory and industry standards.
- **Customer security enhancements:** Additional customer protection measures were implemented through the introduction of one-time password (OTP) authentication, improving identity verification and reducing the risk of unauthorised access.
- **Operational efficiency:** An automated refund process was implemented to reduce manual intervention, improve processing efficiency, and enhance operational controls.
- **Payments and card platform progress:** Continued progress was made on the Group's card initiatives, including integration with the E6 platform, supporting the development of scalable and secure card issuing and transaction processing capabilities.
- **Technology and automation:** AI-enabled email categorisation was introduced within the Horizon platform to improve workflow efficiency and response times across operational teams.
- **Digital platform enhancement:** The Group completed a website redevelopment, adopting a modern frontend architecture and headless content management system to improve performance, scalability and maintainability.
- **Product development and distribution:** A broker-originated private sale secured loan product was delivered, supporting increased origination opportunities and enhancing the Group's secured lending offering.

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 cyber security risk management, with oversight by the Operational Risk & Compliance Committee and Board of Directors.

Regulatory and compliance risk

The risk of failure to comply with regulatory obligations overseen by our regulators.

The risk may also present as an inadequate or delayed response to changes in laws, regulations, policies and industry codes relevant to MONEYME'S operations, including the evolving ASIC responsible lending obligations and broader shifts in regulatory expectations for consumer credit providers.

The Group maintains a compliance management system designed to identify, assess, report, and manage compliance risk, and regulatory requirements are embedded across relevant MONEYME policies and frameworks.

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 also maintains transparent relationships with all of its regulators.

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 MONEYME's values and Code of Conduct, to the management and monitoring of our third-party service providers.

Operational risk is managed 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.

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.

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Financial Report

Directors' Declaration

In the opinion of the Directors of MoneyMe Limited:

- (1). the 2026 Interim Financial Statements and Notes are in accordance with the *Corporations Act 2001 (Cth)*, and give a true and fair view of the financial position of the Group as at 31 December 2025, and of its performance for the financial period ended at that date;
- (2). the Financial Statements are in compliance with Australian and International Financial Reporting Standards as stated in Note 1 to the Financial Statements; and
- (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.

Signed in accordance with a resolution of the Directors made pursuant to section 303(5) of the *Corporations Act 2001 (Cth)*.

On behalf of the Directors.



Jamie McPhee
Chair
18 February 2026



Clayton Howes
Managing Director and Chief Executive Officer
18 February 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 31 December 2025, 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 February 2026

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Independent Auditor's Report



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Independent Auditor's Review Report

To the Members of MoneyMe Limited

Report on the half-year financial report

Conclusion

We have reviewed the accompanying half-year financial report of MoneyMe Limited (the Company) and its subsidiaries (the Group), which comprises the consolidated statement of financial position as at 31 December 2025, and 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 half year ended on that date, including material accounting policy information, other selected explanatory notes, and the directors' declaration.

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the accompanying half-year financial report of MoneyMe Limited does not comply with the *Corporations Act 2001* including:

- a giving a true and fair view of the Group's financial position as at 31 December 2025 and of its performance for the half year ended on that date; and
- b complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*.

Basis for Conclusion

We conducted our review in accordance with ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*. Our responsibilities are further described in the *Auditor's Responsibilities for the Review of the Financial Report* section of our report. We are independent of the Company 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 annual financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

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Directors' responsibility for the half-year financial report

The Directors of the Group are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001* and for such internal control as the Directors determine is necessary to enable the preparation of the half-year financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

Auditor's responsibility for the review of the financial report

Our responsibility is to express a conclusion on the half-year financial report based on our review. We conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2410 *Review of a Financial Report Performed by the Independent Auditor of the Entity*, in order to state whether, on the basis of the procedures described, we have become aware of any matter that makes us believe that the half year financial report is not in accordance with the *Corporations Act 2001* including giving a true and fair view of the Group's financial position as at 31 December 2025 and its performance for the half-year ended on that date, and complying with Accounting Standard AASB 134 *Interim Financial Reporting* and the *Corporations Regulations 2001*.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Grant Thornton

Grant Thornton Audit Pty Ltd
Chartered Accountants

Claire Scott

C L Scott
Partner – Audit & Assurance

Sydney, 18 February 2026

Condensed Consolidated Statement of Profit / (Loss) and Other Comprehensive Income

For the six months ended 31 December 2025

	Note	For the six months ended 31 December 2025 \$'000	For the six months ended 31 December 2024 \$'000 Restated ¹
Interest income		114,255	96,255
Other income		2,982	3,799
Gross revenue		117,237	100,054
Transaction costs		(13,762)	(8,465)
Net revenue		103,475	91,589
Interest expense		(55,242)	(52,663)
Loss on financial assets at amortised cost		-	(14,307)
Sales and marketing expense		(6,735)	(4,243)
Product design and development expense		(1,884)	(1,282)
General and administrative expense		(24,269)	(20,135)
Loan receivable impairment expense	4	(32,385)	(32,925)
Depreciation and amortisation expense		(4,818)	(4,835)
Total expenses		(125,333)	(130,390)
Loss before tax		(21,858)	(38,801)
Income tax benefit		-	-
Net loss after tax		(21,858)	(38,801)
Other comprehensive income			
Net gain on cash flows hedges		2,175	-
Related tax on cash flow hedges		(553)	-
Total comprehensive income		(20,236)	(38,801)
		cents	cents
Basic loss per share	3	(2.7)	(4.9)
Diluted loss per share	3	(2.7)	(4.9)

¹ The 31 December 2024 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.

Condensed Consolidated Statement of Financial Position

As at 31 December 2025

	Note	31 December 2025 \$'000	30 June 2025 \$'000
Cash and cash equivalents		101,442	54,091
Net loan receivables	4	1,664,349	1,477,409
Derivative financial instruments		744	-
Other receivables		19,888	18,905
Deferred tax asset	2	13,530	13,530
Intangible assets	5	23,748	25,625
Right-of-use assets		2,624	3,148
Property, plant and equipment		1,191	1,493
Goodwill	5	63,510	63,510
Total assets		1,891,026	1,657,711
Borrowings	6	1,769,991	1,520,950
Derivative financial instruments		-	832
Other payables		11,315	6,483
Lease liabilities		2,844	3,312
Employee-related provisions		2,773	3,243
Total liabilities		1,786,923	1,534,820
Net assets		104,103	122,891
Share capital	7	209,120	207,370
Reserves	8	4,746	3,426
Retained losses		(109,763)	(87,905)
Total equity		104,103	122,891

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

Condensed Consolidated Statement of Changes in Equity

For the six months ended 31 December 2025

	Note	Share capital \$'000	Reserves \$'000	Retained losses \$'000	Total \$'000
Balance as at 30 June 2024		203,428	7,757	(21,297)	189,888
Loss for the period		-	-	(38,801)	(38,801)
Share-based payment expense	8	-	439	-	439
Unrealised movement in mark-to-market value of derivative hedge positions	8	-	(659)	-	(659)
Balance as at 31 December 2024		203,428	7,537	(60,098)	150,867
Balance as at 30 June 2025		207,370	3,426	(87,905)	122,891
Loss for the period		-	-	(21,858)	(21,858)
Share-based payment expense	8	-	895	-	895
Exercise of performance rights	8	1,750	(1,750)	-	-
Unrealised movement in mark-to-market value of derivative hedge positions	8	-	2,175	-	2,175
Balance as at 31 December 2025		209,120	4,746	(109,763)	104,103

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

Condensed Consolidated Statement of Cash Flows

For the six months ended 31 December 2025

Note	31 December 2025 \$'000	31 December 2024 \$'000 Restated ²
Income from customers	117,254	99,642
Borrowings interest and fees paid	(51,048)	(47,693)
Income from delinquent asset sales and recoveries	8,778	6,078
Payments to suppliers and employees	(39,604)	(32,389)
Net cash inflows from operating activities	35,380	25,638
Net loan receivable outflows	(231,555)	(210,647)
Payments for intangible asset development	(2,073)	(1,878)
Payments for property, plant and equipment	(67)	(110)
Net cash outflows from investing activities	(233,695)	(212,635)
Net receipt of borrowings	247,779	216,900
Transaction costs related to borrowings	(1,517)	(5,882)
Principal repayment of leases	(596)	(660)
Net cash inflows from financing activities	245,666	210,358
Net increase in cash and cash equivalents	47,351	23,361
Opening cash and cash equivalents	54,091	73,630
Closing cash and cash equivalents	101,442	96,991
Unrestricted cash	33,116	26,049
Restricted cash	68,326	70,942
Closing cash and cash equivalents	101,442	96,991

² The 31 December 2024 comparative information has been restated to align the presentation with the current period in respect of the reclassification of net loan receivable outflows from cash flows from operating activities to cash flows from investing activities.

i: Includes interest related to borrowings.

ii: Includes \$0.1 million of implied interest as calculated in accordance with AASB 16 Leases.

iii: Refers to cash that is held by the Group that is not available for immediate ordinary business use. This predominately relates to cash held in securitisation structures.

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

Notes to the Financial Statements

For the six months ended 31 December 2025

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 and is otherwise described as the parent company. The Company was incorporated on 17 October 2019.

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

The following changes have occurred to the Group's controlled entities in the interim period to 31 December 2025 to that disclosed in Note 1.2 in the *2025 Annual Report*. Apart from the below changes, no further updates have occurred in the half-year period.

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

1.2 Interim financial report standard compliance

The Group is a for-profit business which is publicly accountable. The interim financial report is a general-purpose financial report, which has been prepared in accordance with the *Corporations Act 2001* (Cth) and Australian Accounting Standards Board (**AASB**) 134 *Interim Financial Reporting*. Compliance with AASB 134 ensures compliance with International Accounting Standard (**IAS**) 34 *Interim Financial Reporting*.

The interim financial report does not include notes of the type normally included in an annual report and should be read in conjunction with the Group's *2025 Annual Report* and any public announcements made by the Group.

Selected explanatory notes are included to explain events and transactions that are significant in understanding the changes in the financial position and performance of the Group since the end of the Group's 2025 reporting period. Significant and other accounting policies applied in this consolidated interim report are materially the same as those applied by the Group and disclosed in the *2025 Annual Report*, unless otherwise stated.

The *Condensed Consolidated Financial Statements* have been prepared on a historical cost basis, except for the revaluation of certain financial instruments as appropriate. All amounts are presented in Australian dollars, which is the Group's functional currency. The Group is of a kind referred to in the *Corporations Instrument 2016/191*, issued by the Australian Securities and Investments Commission. Amounts in this report have been rounded off to the nearest thousand dollars in accordance with the *Corporations Instrument 2016/191*.

1.3 New or amended Accounting Standards and Interpretations

The Group has adopted all of the new or amended Accounting Standards and Interpretations issued by the AASB that are mandatory for the current reporting period.

Any new or amended Accounting Standards or Interpretations that are not yet mandatory have not been early adopted.

1.4 Critical accounting estimates and judgements

The critical judgements, estimates and assumptions applied in the interim report, including the key sources of estimation uncertainty, are the same areas as those applied in the Group's last annual report for the financial year ended 30 June 2025.

2. Taxation

2.1 Income tax

The below provides the numerical reconciliation between the tax expense and pre-tax accounting profit for the interim period to 31 December 2025 and the prior comparable period.

	31 December 2025	31 December 2024
	\$'000	\$'000
<i>The components of tax expense comprise:</i>		
Current tax	(5,646)	(11,143)
Deferred tax	5,646	11,143
Income tax benefit	-	-

Numerical reconciliation between tax expense and pre-tax accounting profit:

	31 December 2025	31 December 2024
	\$'000	\$'000
Loss related to group before income tax	(21,858)	(38,801)
Less: Profit / (loss) related to entities outside the consolidated tax group	(1,792)	(1,094)
Adjusted loss related to group before income tax	(20,066)	(37,707)
Income tax expense / (benefit) using the domestic tax rate of 30.0%	(6,020)	(11,312)
Effect of expenses that are not deductible	374	169
Non-recognition of current year tax losses	5,646	11,143
Income tax benefit	-	-

2.2 Net deferred tax

	31 December 2025	30 June 2025
	\$'000	\$'000
Deferred tax assets		
Provision for credit impairment	3,113	3,182
Derivative financial instruments	-	-
Property, plant and equipment	210	218
Employee-related provisions	243	301
Other receivables and payables	846	818
Software development and business costs	221	363
Tax losses	18,318	18,218
Total deferred tax assets	22,951	23,100
Deferred tax liabilities		
Intangible assets	(3,727)	(4,133)
Right-of-use assets and lease liabilities	(563)	(657)
Other receivables and payables	(5,131)	(4,780)
Total deferred tax liabilities	(9,421)	(9,570)
Net deferred tax asset	13,530	13,530

A deferred tax asset (**DTA**) has been recognised that reflects an estimate as to the tax recoverable on differences between the carrying amounts of assets in the *Condensed Consolidated Financial Statements* and the corresponding tax bases used in the computation of taxable profit as at 31 December 2025.

The net tax asset balance as at 31 December 2025 has no movement from the closing 30 June 2025 balance of \$13.5 million. The carrying amount of deferred taxes have been reviewed as at 31 December 2025, and it is assessed that there is appropriate certainty to support the reported DTA, with overlays applied, after considering tax regulations, current economic environment, business plans and probable projected taxable profits.

While the Group has a tax loss reported for 1H26, the assessment indicates sufficient probable taxable profits over the short- to medium-term to support the utilisation of the recognised DTA.

It is noted that the reported DTA excludes \$53.5 million (30 June 2025: \$47.9 million) of unrecognised DTA arising from temporary differences (i.e. held off-balance sheet) as part of set overlays that reflect consideration for tax regulations, current economic environment, business plans and probable projected taxable profits.

3. Earnings per share

Basic earnings per share (**EPS**) is calculated by dividing the profit 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 the 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. For the period ended 31 December 2025, 38,984,511 potential ordinary shares were excluded from the calculation (30 June 2025: 63,081,355).

	31 December 2025	31 December 2024
	\$'000	\$'000 Restated ³
Net loss after income tax	(21,858)	(38,801)
	No.	No.
Weighted average number of ordinary shares used in calculating basic EPS	804,007,651	795,078,476
Weighted average number of ordinary shares used in calculating diluted EPS	804,007,651	795,078,476
	cents	cents
Basic loss per share	(2.7)	(4.9)
Diluted loss per share	(2.7)	(4.9)

³ The 31 December 2024 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.

4. Net loan receivables

All disclosures in Note 4 include accrued interest, deferred acquisition costs and unearned future income.

4.1 Net loan receivables summary

4.1.1 Overview

	31 December 2025	30 June 2025
	\$'000	\$'000
Gross loan receivables	1,730,336	1,540,000
Loan receivable provisions	(65,987)	(62,591)
Net loan receivables	1,664,349	1,477,409
Provisions as % gross loan receivables	3.8%	4.1%

The provision as a percentage of gross loan receivables decreased to 3.8% as at 31 December 2025, from 4.1% at 30 June 2025.

4.1.2 Gross loan receivable movements

The table below provides the Group's gross loan receivable movements for the 1H26 period, and the prior comparable period of 1 January 2025 to 30 June 2025 (2H25).

	1H26 \$'000	2H25 \$'000
Opening balance	1,540,000	1,377,030
Loan receivables originated	547,995	466,684
Payments received	(318,767)	(244,035)
Gross loan receivables written off	(38,892)	(59,679)
Closing balance	1,730,336	1,540,000

4.1.3 Loan receivable provision movements

The table below provides the Group's loan receivable provision movements for the 1H26 period, and the prior comparable period of 2H25.

	1H26 \$'000	2H25 \$'000
Opening balance	62,591	59,441
Additional provisioning	34,919	56,045
Net loan receivables written off	(31,523)	(52,895)
Closing balance	65,987	62,591

4.2 Loan receivable balances by impairment stage

4.2.1 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 \$'000	Stage 2 \$'000	Stage 3 \$'000	Total \$'000
31 December 2025				
Gross loan receivables	1,645,131	55,247	29,958	1,730,336
Loan receivable provisions	(27,635)	(11,873)	(26,479)	(65,987)
Net loan receivables	1,617,496	43,374	3,479	1,664,349
Stage % of gross loan receivables	95.0%	3.2%	1.7%	100.0%
Provisions as % gross loan receivables	1.7%	21.5%	88.4%	3.8%
30 June 2025				
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 \$190.3 million (12.4%) in the six-month period to 31 December 2025, in line with an increase in originations and a slower repayment profile reflective of longer-term assets.

The provision as a percentage of gross loan receivables decreased to 3.8% as at 31 December 2025, from 4.1% as at 30 June 2025. The reduction reflects the Group's ongoing focus on improving the credit quality of its loan book, by increasing the level of secured asset lending (which has a materially lower loss rate than unsecured assets), increasing the credit quality of new unsecured lending and restricting lower credit quality lending. As a result:

- secured assets represented 61.2% of the Group's loan book as at 31 December 2025 (30 June 2025: 62.2%);
- the average Equifax credit score of the loan book was 799 as at 31 December 2025, an improvement from 790 as at 30 June 2025; and
- coverage rates were broadly stable across the portfolio, with a modest 0.1% increase in Stage 1, a reduction in Stage 2, and a higher coverage rate in Stage 3, reflecting improved overall credit quality of the loan book. This was primarily driven by growth in the Autopay portfolio and the continued run-off of older loan assets.

4.2.2 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.

	Stage 1	Stage 2	Stage 3	Total
1H26	\$'000	\$'000	\$'000	\$'000
Opening balance	1,455,323	53,354	31,323	1,540,000
Loan receivables originated	547,995	-	-	547,995
Payments received	(285,351)	(13,882)	(19,534)	(318,767)
Transfers between stages	(72,836)	15,775	57,061	-
Gross loan receivables written off	-	-	(38,892)	(38,892)
Closing balance	1,645,131	55,247	29,958	1,730,336
	Stage 1	Stage 2	Stage 3	Total
2H25	\$'000	\$'000	\$'000	\$'000
Opening balance	1,295,649	50,407	30,974	1,377,030
Loan receivables originated	466,684	-	-	466,684
Payments received	(215,213)	(21,809)	(7,013)	(244,035)
Transfers between stages	(91,797)	24,756	67,041	-
Gross loan receivables written off	-	-	(59,679)	(59,679)
Closing balance	1,455,323	53,354	31,323	1,540,000

The above table reflects \$1.6 billion, 95.1% (30 June 2025: \$1.5 billion, 94.5%) of closing gross loan receivables as at 31 December 2025 being in stage 1 provisioning.

The Group's gross loan receivables consist of principal outstanding, accrued interest, deferred acquisition costs and unearned future income. Deferred acquisition costs represent \$70.2 million or 4.1% of the total gross loan receivable balance as at 31 December 2025 (30 June 2025: \$65.2 million, 4.2%). Unearned future income represents \$20.0 million as at 31 December 2025 (30 June 2025: \$17.5 million).

The Group's gross loan receivables increased from the 30 June 2025 position, reflecting increased originations period-on-period.

4.2.3 Loan receivable provision movements by impairment stage

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

	Stage 1	Stage 2	Stage 3	Total
1H26	\$'000	\$'000	\$'000	\$'000
Opening balance	23,499	13,186	25,906	62,591
Loan receivables originated	16,534	-	-	16,534
Transfers between stages and risk parameter changes	(12,398)	(1,313)	32,096	18,385
Net loan receivables written off	-	-	(31,523)	(31,523)
Closing balance	27,635	11,873	26,479	65,987
2H25	\$'000	\$'000	\$'000	\$'000
Opening balance	21,775	13,231	24,435	59,441
Loan receivables originated	14,199	-	-	14,199
Transfers between stages and risk parameter changes	(12,475)	(45)	54,366	41,846
Net loan receivables written off	-	-	(52,895)	(52,895)
Closing balance	23,499	13,186	25,906	62,591

The above table reflects a \$3.4 million (5.4%) increase in the Group's loan receivable provision from \$62.6 million as at 30 June 2025 to \$66.0 million as at 31 December 2025.

The Group's loan receivable impairment expense on the face of the *Condensed Consolidated Statement of Profit or Loss and Other Comprehensive Income* was \$32.4 million (1H25: \$32.9 million). The period-on-period reduction is predominately driven by a reduction in the net loan receivables written off in the period (\$31.5 million compared to \$34.0 million in 1H25). This has been partially offset by an increase in the provision balance (\$66.0 million as at 31 December 2025, compared to \$59.4 million as at 31 December 2024). The Group has continued to further progress in its growth phase, with the loan book increasing from \$1.4 billion as at 31 December 2024 to \$1.7 billion⁴ as at 31 December 2025. This has resulted in an increase in the ECL provision expense, in line with the loan book growth over the period.

The reduction in the Group's loan receivable provision as a percentage of gross loan receivables (31 December 2025: 3.8%, 30 June 2025: 4.1%) is primarily due to the Group's continued improvement in credit quality and modelled outputs. In particular, the Group's loss given default (**LGD**) and probability of default (**PD**) modelling outputs improved, reflecting data updates in 1H26 that reflect the higher credit quality loan book at 31 December 2025 when compared to 30 June 2025. This reduction in the base modelling outputs was offset by a slight increase in the key externally forecasted inputs for the Group's modelled macroeconomic overlays (interest rate and unemployment rate), as the outlook looks slightly unfavourable to the 30 June 2025 outputs.

97.8% of undrawn balances arise from stage 1, with a small portion coming from the potential for stage 2 borrowers to cure and subsequently redraw. Net undrawn loan receivables as at 31 December 2025 were \$22.4 million (30 June 2025: \$30.9 million). This comprised gross undrawn loan receivables of \$23.6 million (30 June 2025: \$25.7 million) less provision balance of \$1.2 million (30 June 2025: \$1.3 million).

⁴ Loan book reflects the gross outstanding balance of loans on balance sheet, including the impact of capitalised deferred income.

5. Intangible assets and goodwill

5.1 Intangible assets (excluding goodwill)

	\$'000
Acquired intangible assets	12,991
Internally generated intangible assets	12,634
Opening balance as at 30 June 2025	25,625
Current period additions (net of any disposals)	2,073
Prior period additions (net of any disposals)	53,639
Intangible assets at cost	55,712
Current period amortisation (net of any disposals)	(3,950)
Prior period amortisation (net of any disposals)	(28,014)
Accumulated amortisation	(31,964)
Acquired intangible assets	10,944
Internally generated intangible assets	12,804
Closing balance as at 31 December 2025	23,748

5.2 Intangible assets impairment testing

The value-in-use (**VIU**) of the Group's intangible assets (including goodwill) was compared to their carrying value as at 31 December 2025. As at 31 December 2025, the goodwill of the Group remains unchanged from 30 June 2025 at \$63.5 million. No impairment was judged to be required in reference to this testing.

The VIU model and associated assumptions are consistent with those applied in the FY25 impairment assessment. The key assumptions used by management in determining the Group's VIU are outlined below.

Key assumptions	Description
Financial plan	This reflects Management's 5-year forecast to FY30.
Growth rate	Derived primarily by the growth expected in the Group's loan book as forecast in the financial plan. Moderate growth is assumed in the immediate term based on past performance, Management's expectations of market development and considering the impact of the current macroeconomic environment, interest rates and economic outlook.
Dynamic discount rate	A pre-tax dynamic discount rate of ~14% (expressed on a weighted average basis) was applied over the forecast period.
Terminal growth	The long-term growth rate of 2.5% is reflective of a going concern entity expected to perform into perpetuity.

Management have considered and assessed reasonably probable changes of key assumptions and have not identified any instances that are judged to be reasonably probable that would cause the carrying amounts to exceed the respective recoverable amounts. As a result, no impairment is required.

6. Borrowings

6.1 Borrowings balances

The table below provides the Group's borrowings balances for the 1H26 period, and the prior comparable period of 2H25. It is also noted that the table includes accrued interest balances.

	1H26 \$'000	2H25 \$'000
Opening balance	1,520,950	1,382,835
Drawdowns	1,152,040	391,708
Repayments	(914,161)	(253,112)
Other	11,162	(481)
Closing balance	1,769,991	1,520,950

The movement in the 'Other' balance is predominately 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, entitling it to 100% of the net income distribution. If a trust 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.

6.2 Gross loan receivables by funding source

The table below includes accrued interest and deferred acquisition cost balances.

	31 December 2025 \$'000	30 June 2025 \$'000
Warehouse securitisation facilities	661,201	916,108
ABS facilities	937,425	501,624
Managed investment trust ⁵	45,952	36,416
Primary corporate entity	85,758	85,852
Gross loan receivables	1,730,336	1,540,000

⁵ At 31 December 2025, the managed investment trust had a \$46.0 million investment in MONEYME assets. \$33.0 million of which reflects a direct investment in MONEYME assets and the remaining \$13.0 million as indirect investment through note holdings in some of the Group's securitisation facilities. The securitisation facility balances in the table above excludes the gross loan receivables funded by the mezzanine note investments completed by the managed investment trust.

6.3 Borrowings by funding source

The Group's principal sources of funding comprise revolving warehouse securitisation facilities and issued asset-backed securities. The table below summarises borrowings across the Group's funding structures including the corporate debt facility, with reference to drawn balances, undrawn capacity and total facility limits. The difference between the drawn balance and total borrowings disclosed in the *Condensed Consolidated Statement of Financial Position* reflects capitalised borrowing costs.

	31 December 2025	30 June 2025
	\$'000	\$'000
Warehouse securitisation facilities ⁶	663,522	900,102
ABS facilities ⁷	984,499	510,263
Managed investment trust ⁸	47,564	37,657
Corporate debt facility	75,000	75,000
Drawn balances	1,770,585	1,523,022
Warehouse securitisation facilities ⁶	1,076,634	512,232
ABS facilities ⁷	-	-
Managed investment trust ⁸	-	-
Corporate debt facility	50,000	50,000
Undrawn balances	1,126,634	562,232
Warehouse securitisation facilities ⁶	1,740,156	1,412,334
ABS facilities ⁷	984,499	510,263
Managed investment trust ⁸	47,564	37,657
Corporate debt facility	125,000	125,000
Funding limits	2,897,219	2,085,254

⁶ Warehouse trust facilities, excluding subordinated note investments and investments made by other controlled entities of the Group and including senior commission notes, where applicable.

⁷ Term trust facilities, excluding subordinated note investments and investments made by other controlled entities of the Group and including senior commission notes, where applicable.

⁸ Reflects funds contributed by external unitholders, invested directly and indirectly in MONEYME assets.

7. Share capital

	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	-	-
Exercise of performance rights		-	-	1,750
Elimination of inter-group transactions ⁹		(1,685)	-	-
Ordinary shares	31 December 2025	811,362,661		209,120

⁹ Elimination of inter-group transactions between MoneyMe Limited and the MME Share Plan Trust. The elimination amount of 1,685 shares includes treasury shares issued in prior periods.

8. Reserves

8.1 Reserves summary

	31 December 2025	30 June 2025
	\$'000	\$'000
Share-based payments reserve	4,235	5,090
Cash flow hedge reserve	511	(1,664)
Total reserves	4,746	3,426

The share-based payments reserve reflects the value of equity-settled benefits granted to employees as part of their remuneration, while the cash flow hedge reserve records the effective portion of gains or losses on designated cash flow hedging instruments, which are deferred in equity until the underlying hedged transactions impact profit or loss.

8.2 Movements in reserves

Movements in each class of reserve during the half-year period are set out below.

	Share-based payments reserve	Cash flow hedge reserve	Total reserves
	\$'000	\$'000	\$'000
Opening balance as at 1 July 2025	5,090	(1,664)	3,426
Share-based payments expense	895	-	895
Exercise of performance rights	(1,750)	-	(1,750)
Unrealised movement in mark-to-market value of derivative hedge positions	-	2,175	2,175
Closing balance as at 31 December 2025	4,235	511	4,746

9. Subsequent events

On 27 January 2026, the Group signed an agreement to be a co-brand issuing partner for Luxury Escapes credit cards in Australia. This product line is not yet operational and is scheduled to launch during the 2026 calendar year.

There have not been any additional matters or circumstances occurring subsequent to the end of the half-year that has significantly affected, or may significantly affect, the Group's financial position as at 31 December 2025.

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Clayton Howes (Managing Director and Chief Executive Officer)
Scott Emery (Non-Executive Director)
Susan Hansen (Non-Executive Director)
David Taylor (Independent Non-Executive Director)

AUDITOR

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Corporation