

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025



## Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

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### Body

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#### AUSTRALIAN END-OF-MONTH STOCK REPORT

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**MoneyMe** (ASX:MME 16.0c), Australia's 66th largest Diversified Financials company by market cap, has plummeted 6.0c (or 27.3%) in the past month to close at 16.0c on Friday February 28. Compared with the All Ordinaries Index which fell 345.9 points (or 3.9%) in the month, this represented a relative price change of -22.9%.

The price ranged between a low of 20.0c on Thursday, 30 Jan and a high of 20.0c on Thursday, 30 Jan. In the past month the market cap has plunged by \$A36.1 million to \$A128 million.

The volume was 0.9 times average trading of 29.2 million shares.

Period-based % Price change, compared with benchmarks

Price Change %	1-month	3-month	3-year
MME	-27.3%	28%	
Diversified financials sector	-3.5%	-1%	16.3%
All Ordinaries Index	-3.9%	-3.4%	15.5%

Past quarter momentum up: **MoneyMe** soars 28% on average volume 1.0 times average.

Past month to	High	Low	VWAP	Volume Index *
28 Feb 2025	0.24	0.14	0.20	0.8
31 Jan 2025	0.23	0.18	0.21	0.7
31 Dec 2024	0.23	0.12	0.17	1.5

[\*Volume Index of 0.8 means volume for the month was 0.8 times its 12-month average]

[VWAP is defined as the Volume Weighted Average Price; High Low prices and VWAP are shown in Australian Dollars]

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

### The Past Month

Week 6 of 2025: Down 9.5%; the price ranged between a low of 21.0c on Thursday, Feb 06 and a high of 23.0c on Monday, Feb 03.

February	Headline	Close price [AUD]	Price change %	Relative change %	Comment
Mon 03	Hits year-high 13th time in three months	0.23	4.5	6.4	VI*=1.5
Tue 04	Tumbles 6.5% on below average volume	0.215	-6.5	-6.6	Price fall on slipping relative strength
Wed 05	Offers earnings yield of 13.5%	0.215		-0.7	Price/MAP50 above 1
Thu 06	Falls 2.3% on below average volume	0.21	-2.3	-3.5	Price fall on slipping relative strength
Fri 07	Offers earnings yield of 13.8%	0.21		-0	Price/MAP50 above 1

VI= Volume Index, 1 is avg.

Week 7 of 2025: Down 2.6%; the price ranged between a low of 19.50c on Friday, Feb 14 and a high of 21.0c on Tuesday, Feb 11.

February	Headline	Close price [AUD]	Price change %	Relative change %	Comment
Mon 10	Sinks 4.8% on slipping relative strength	0.2	-4.8	-4.4	Price fall on falling relative strength
Tue 11	Two-bagger (MME: 21.0c) jumps 5.0% on firm volume	0.21	5.0	5	VI*=1.3
Wed 12	Offers earnings yield of 13.8%	0.21		-0.6	Price/MAP50 above 1
Thu 13	Falls 2.4% on feeble volume	0.205	-2.4	-2.7	Price fall on falling relative strength
Fri 14	Accelerates decline, down 7.1% in 2 days	0.195	-4.9	-5.1	Price fall on falling relative strength

VI= Volume Index, 1 is avg.

Week 8 of 2025: Up 4.9%; the price ranged between a low of 19.50c on Monday, Feb 17 and a high of 21.0c on Tuesday, Feb 18.

February	Headline	Close price [AUD]	Price change %	Relative change %	Comment
Mon 17	Consolidates near two-month low, hits 52-day low	0.195		0.1	Price fall on falling relative strength
Tue 18	Offers earnings yield of 13.8%	0.21	7.7	8.3	Top Rise
Wed 19	Falls 2.4% on feeble volume	0.205	-2.4	-1.7	Price fall on slipping relative strength
Thu 20	Down 4.8% in 2 days	0.2	-2.4	-1	Price fall on slipping relative strength

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

Fri 21	Two-bagger (MME: 20.50c) climbs 2.5% on below average volume	0.205	2.5	2.9	Up 5.13% in the past week
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Week 9 of 2025: Down 25%; the price ranged between a low of 16.0c on Friday, Feb 28 and a high of 21.50c on Wednesday, Feb 26.

February	Headline	Close price [AUD]	Price change %	Relative change %	Comment
Mon 24	Offers earnings yield of 14.5%	0.2	-2.4	-2.3	Price/PMAP20 0 above 1
Tue 25	Climbs 2.5% strengthening above moving average price	0.205	2.5	3.2	Price/MAP50 above 1
Wed 26	Up 7.5% in 2 days	0.215	4.9	5.1	Rises for a second consecutive day
Thu 27	Drops to three-month low on extraordinary volume	0.195	-9.3	-9.7	VI*=4.4
Fri 28	Offers earnings yield of 18.1%	0.16	-17.9	-17.2	Steepest Fall; VI*=1.2

VI= Volume Index, 1 is avg.

Bullish Turning Point

Williams % R

The stock is oversold according to the Williams % R indicator of -80.0, suggesting the price is close to its 14-day low. The Williams % R was previously -33.3.

#### **MONEYME** (MME) Stock Dashboard [traded in Australian Dollars, AUD] End-of-Day Fri, Feb 28

P/E	5.5
EPS (FY2024)	2.90c
Shares Outstanding	800,078,476
Last	16.0c [\$A 1 = 100c]
EPS Growth (FY2024 vs FY2023)	-23.7%
Past month's Volume	24,159,470
Ave Daily Volume	1,462,027 shares
52-Week Price Range	6.0c - 23.75c
Trailing Month's Range (In AUD)	0.14 - 0.24
Market Cap	\$A128 million [US\$80 million]
Exchange	AUSTRALIAN [ASX]
Sector	Diversified Financials [Rank by MCap 66 of 172 stocks]
VI	0.9
Currency	1.000 AUD = 0.625 USD

VI\* Volume Index = Number of shares traded today/Average number of shares traded per day.

**MoneyMe** share has been a two bagger in the past year. A year ago the exchange rate was USD 1 = 1.53 AUD. USD1000 would have bought \$A1,528. A year ago the **MoneyMe** share price was 8.10c. \$A1,528 would have bought 18,860.2 **MoneyMe** shares on that day. Those 18,860.2 shares would be worth \$A3,018 at today's share price of 16.0c. At today's exchange rate of USD1=1.6 AUD this is equivalent to USD1,887. PV\$1000= \$1,887.

DATA & ARCHIVE DOWNLOAD CENTER

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MME: EXPORT DATA TO EXCEL:

+ PRICE VOLUME - 5-YEAR HISTORY Click <http://www.buysellsignals.com/bst/001051021002802253841>

+ FINANCIALS - 6-YEAR HISTORY [INCLUDING FY 2024]: Click <http://www.buysellsignals.com/bst/002051021002802253841>

MME: OTHER INFORMATION:

+ PRICE VOLUME CHARTS Click <http://www.buysellsignals.com/bst/008991021002802253841>

+ USD vs AUD EXCHANGE RATE CHARTS IN HTML Click <http://www.buysellsignals.com/bst/00905227100280225125>

+ BOARD OF DIRECTORS Click [http://www.buysellsignals.net/BuySellSignals/report/Australia/Stock/Daily/Html/MME\\_Board\\_Of\\_Directors.html](http://www.buysellsignals.net/BuySellSignals/report/Australia/Stock/Daily/Html/MME_Board_Of_Directors.html)

Highlights in this Monthly Report:

SECTION 1 MME PAST MONTH PRICE VOLUME DYNAMICS 28TH FEB TO 3RD FEB, 2025

SECTION 2 THE PAST QUARTER: ESG

SECTION 3 THE PAST YEAR: PRESS RELEASES

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GLOSSARY

SECTION 1 MME PAST MONTH PRICE VOLUME DYNAMICS 28TH FEB TO 3RD FEB, 2025

(Prices in AUD)

Average Monthly Volume = 29.2 million shares

Average Monthly Turnover = \$A244,235

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Date	High	Low	Close	V.I.*	Volatility** %
February					
Fri 28	0.20	0.16	0.16	1.2	21.9
Thu 27	0.21	0.14	0.20	4.4	48.3
Wed 26	0.21	0.20	0.21	0.4	7.5
Tue 25	0.20	0.18	0.20	0.9	13.9
Mon 24	0.20	0.20	0.20	0.2	2.5
Fri 21	0.22	0.20	0.20	0.9	10.0
Thu 20	0.21	0.20	0.20	-	5.0
Wed 19	0.21	0.20	0.20	0.1	5.0
Tue 18	0.21	0.20	0.21	0.7	7.7
Mon 17	0.20	0.17	0.20	1.0	14.3
Fri 14	0.21	0.20	0.20	0.4	7.7
Thu 13	0.21	0.20	0.20	0.2	7.7
Wed 12	0.21	0.20	0.21	0.3	7.5
Tue 11	0.22	0.20	0.21	1.3	12.8
Mon 10	0.20	0.20	0.20	0.8	5.1
Fri 07	0.21	0.20	0.21	0.3	2.4
Thu 06	0.21	0.20	0.21	0.9	7.5
Wed 05	0.22	0.21	0.21	0.5	3.6
Tue 04	0.23	0.21	0.21	0.9	11.9
Mon 03	0.24	0.22	0.23	1.5	8.0

V.I.\* Volume Index 1 is average

% Volatility \*\* highest price minus lowest price/lowest price

## SECTION 2 THE PAST QUARTER: ESG

### 2.1 November 05 2023: MoneyMe : Chairman's Statement

#### Message from the Chair

On behalf of the Board of Directors, it is my pleasure to present the MONEYME's annual report for the financial year of 2023, the company's fourth year since listing on the ASX

#### A successful transition from high growth to profitability

Against the backdrop of rising interest rates, heightened inflation, geopolitical uncertainties, and reduced access to capital markets, MONEYME made a strategic shift to slow originations during FY23. This transition focused on enhanced credit risk management, prudent cash conservation, and an earlier realisation of returns. The successful execution of this strategy, coupled with the efficiencies gained from increased automation and economies of scale, has resulted in a statutory profit of \$12 million.

Another key focus has been the consolidation of two entities since the acquisition of SocietyOne in March 2022, delivering annual cost synergy savings of \$20 million per annum. In conjunction with the scale benefits stemming from high organic and inorganic growth in FY21 and FY22, these cost synergies have amplified MONEYME's operating leverage. This not only facilitated strong results in FY23 but will also support continued profitable returns in FY24 and beyond.

The spirit of innovation remains strong, illustrated by MONEYME's capacity to drive new technological advancements whilst navigating a rapidly changing external landscape. FY23 saw the business become a standout Australian lender with a fully automated approval and settlement process for secured vehicle loans, launch a new credit score product, and make further improvements to its core offering and digital customer experiences. These accomplishments are even more notable as they unfold alongside the integration of SocietyOne and the

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simultaneous streamlining of operations, demonstrating the company's exceptional ability to innovate whilst adapting to dynamic circumstances.

Critical funding milestones achieved in tight capital markets

In the second half of the financial year, **MONEYME** secured \$37 million through an institutional placement, followed by a \$4 million share purchase plan.

### SECTION 3 THE PAST YEAR: PRESS RELEASES

#### 3.1 Press Releases and Corporate Wire

Press Release article 1 of 1, 29 words

October 17 2024: **MoneyMe** announces AGM

**MoneyMe** has announced its Annual General Meeting will take place on Wednesday, November 20.

### SECTION 4 BULLISH SIGNALS

#### 4.1 Price/Sales of 0.6 < Diversified Financials sector (of 166 stocks) avg of 2.3:

- The price-to-sales ratio of 0.6 indicates undervaluation compared with sector average of 2.3 and market average of 2.0.

#### Price to Book of 1.3 < Diversified Financials sector (of 166 stocks) average of 2.8:

- The Price to Book of 1.3 indicates undervaluation compared with sector average of 2.8 and 3.5 for the Australian Market.

#### 4.2 Relative Value Indicators: Undervaluation compared with Index averages and bond yield

- Earnings yield of 18.1% is more attractive compared with the Australian average earning yield of 1.8%.

- The earnings yield of 18.1% is 4.1 times the 10-year bond yield of 4.4%.

(All figures in %)

Earnings Yield	18.1
Australian avg	1.8
Bond Yield	4.4

#### 4.3 Rank in the top 23% by Relative Valuation in the Australian market

Description	Value	Rank
Price/Earnings	5.5	In Top 13%
P/E * P/NTA	7.4	In Top 23%
Price to Sales	0.6	In Top 23%

#### 4.4 Rank in the top 11% by Price Performance in the Australian market

Description	Value	Rank
PV1000 [1 yr] \$	1,887	In Top 11%

#### 4.5 Uptrend

Beta > 1 combined with price rise. The Beta of the stock is 1.3.

Price/Moving Average Price of 1.31:

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- The Price/MAP 200 for **MoneyMe** is 1.31. Being higher than 1 is a bullish indicator. It is higher than the Price/MAP 200 for the All Ordinaries Index of 1.01, a second bullish indicator. The stock is trading above both its MAPs and the 50-day MAP of 20.20c is higher than the 200-day MAP of 12.25c, a third bullish indicator.

Relative Strength (6 months) 72 percentile:

- The stock has a 6-month relative strength of 72 in the Australian market of 1,384 stocks indicating it has outperformed 72% of the market.

#### 4.6 Other Bullish Signals

- Return on Equity of 12.0% versus sector average of 7.2% and market average of 3.6%.

- As per the Du Pont analysis, Return on Equity of 12.0% is better than sector average of 7.2%. This is computed as net profit margin of 11.1% times asset turnover [sales/assets] of 0.15 times leverage factor [total assets/shareholders' equity] of 7.2.

#### 4.7 Oversold/Bullish/Support Signals:

- At 16.0c the price is below the lower Bollinger band support of 17.76c, indicating an upside for it to return to the band.

### SECTION 5 ONGOING BULLISH PARAMETERS

#### 5.1 Present Value of AUD1000 Invested in the Past [3 Mo, 1 Yr]; The Best Periods with PVAUD1000 > 1,279

PVAUD1,000	3 mo ago	1 yr ago
MME.ASX	\$A1,280	\$A1,975
Diversified Financials sector	\$A991	\$A1,153
All Ordinaries Index	\$A975	\$A1,056

#### 5.2 The Best Periods [3 Mo, 1 Yr] with Price Change % > 27.9

1-Year price change of 97.5% for **MoneyMe** outperformed the change of 6.2% in the All Ordinaries Index for a relative price change of 91.4%.

Price Change %	Quarter	Year
<b>MoneyMe</b>	28	97.5
Diversified Financials sector	-1	16
All Ordinaries Index	-3.4	6.2

#### 5.3 Moving Annual Return of 97.5% in the past year:

Moving Annual Return was 97.5% in the past year. Based on a dynamic start date of 5 years ago, the real rate of return has averaged -9.4%. The Moving Annual Return has been negative in 3 of the last 5 years.

MME	Close (AUD)	Annual Return %
Feb 28	0.16	97.5
1 Yr ago	0.08	(59.5)
2 Yrs ago	0.2	(88.6)
3 Yrs ago	1.75	10.1
4 Yrs ago	1.59	(6.5)

Close 5 years ago \$A1.70

#### 5.4 MCap: 2-Year Increase of \$A71 M (126%)

In the past 2 years Market Capitalization has increased by \$A71.4 million (126%) from \$A56.6 million to \$A128 million. Based on a dynamic start date of 2 years ago, there has been no decline in MCap over the last 2 years.

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	Price	MCap (AUD M)	MCap (\$ M)
Last	16.0c	128	80.1
1 Year ago	8.10c	60.4	39.3
2 Years ago	20.0c	56.6	38.2

#### 5.5 Annualised Period-based Total Shareholder Returns [TSR %]: The Best Period with TSR > 97.4%

TSR %	1 yr
MME.ASX	97.5

#### 5.6 Improved EBIT Margins:

EBIT margin is positive and has increased from 5.1% to 5.8% in the past year.

FY	EBIT Margins (%)
2024	5.8
2023	5.1
2022	-33.4
2021	-17.4
2020	-0.3

#### 5.7 Increased Volume, up 919% in 5 years

In the past five years, Average Daily Volume of Trading (ADVT) has increased 919.3% to 1.5 million shares.

Avg. Daily Volume Traded 12 months ended Feb 28, million shares

Year	ADVT
2025	1.5
2024	0.94
2023	0.25
2022	0.15
2021	0.14

#### 5.8 Satisfies five criteria of Benjamin Graham

- The P/E of 5.5 multiplied by the P/NTA of 1.3 is 7.4. Being less than the Benjamin Graham benchmark of 22.5 the stock appears undervalued.

- "An earnings-to-price yield of at least twice the triple-A bond"; the stock's earning yield of 18.1% is 4.1 times the triple-A bond yield of 4.4%.

- "Current ratio of two or more"; current assets are 156.4 times current liabilities.

- "Earnings growth over the most recent ten years of 7% compounded - that is a doubling of earnings in a five-year period"; the earnings per share have more than doubled in the last 5 years.

### SECTION 6 BEARISH SIGNALS

#### 6.1 PAST WEEK: MODERATE MOMENTUM DOWN

MME plummets 22.0% on robust volume 1.4 times average. Compared with the All Ordinaries Index which fell 127.1 points (or 1.5%) in the week, the relative price change was -20.0%.

Week 9 of 2025: Down 22.0%; **MoneyMe** (MME) underperformed the All Ordinaries Index in 3 out of 5 days. The price ranged between a low of 16.0c on Friday Feb 28 and a high of 21.0c on Wednesday Feb 26.

Feb		Close [AUD]	Change %	Comment
	<b>MoneyMe</b>			
Fri 28	Offers earnings yield of 18.1%	0.16	-17.9	Steepest Fall; VI*=1.2



Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

Thu 27	Drops to three-month low on extraordinary volume	0.2	-9.3	VI*=4.4
Wed 26	Up 7.5% in 2 days	0.21	4.9	Top Rise; RPC=5.1%
Tue 25	Climbs 2.5% strengthening above moving average price	0.2	2.5	Price/MAP50 above 1 ; RPC=3.2%
Mon 24	Offers earnings yield of 14.5%	0.2	-2.4	Price/MAP200 above 1

\* RPC - Relative Price Change is % price change of stock less % change of the All Ordinaries Index.

[Volume Index (VI); 1 is average]

## 6.2 Rank in the bottom 22% by Price Performance in the Australian market

Description	Value	Rank
Price/MAP50	0.79	In Bottom 22%
1-month Price Change %	-27.3	In Bottom 6%
1-week Price Change %	-22.0	In Bottom 2%

## 6.3 Downtrend

Exponential Moving Average Price of 0.8 and negative MACD:

- The Moving Average Convergence Divergence (MACD) indicator of 12-day Exponential Moving Average (EMA) of 0.2 minus the 26-day EMA of 0.2 is negative, suggesting a bearish signal. Both the 12-day EMA as well as the 26-day EMA are falling, another bearish signal.

- The price to 50-day EMAP ratio is 0.8, a bearish indicator. The 50-day EMAP has decreased to 19.35c. A decrease is another bearish indicator.

Past Month:

- Falls to Rises: In the past month the number of falls outnumbered rises 11:6 or 1.8:1.

Past Quarter:

The Worst 3 weeks in the past quarter

The past month witnessed the worst 3 weeks in the past quarter. In the past quarter the steepest fall of 22.0% took place in the week beginning Monday February 24. The fall was exacerbated by volume of 1.4 times average.

Mon-Fri	Change %	All Ordinaries Index Change %	Vol Ind [1 is avg]
Feb 24-28	-22	-2	1.4
Feb 10-14	-7.1	0.5	0.6
Feb 03-07	-4.5	-0.1	0.8

## 6.4 Other Bearish Signals

- Total Liabilities/EBITDA of 817.2 is more than 5, this compares unfavourably with the Joseph Piotroski benchmark of 5.

- Return on Capital Employed of 0.9% versus sector average of 5.2%.

## SECTION 7 ONGOING BEARISH PARAMETERS

### 7.1 Rank in the bottom 1% by Gearing in the Australian market

Description	Value	Rank
Total Debt to Equity	6.2	In Bottom 1%

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## 7.2 Rank in the bottom 3% by Performance in the Australian market

Description	Value	Rank
EBITDA Margin %	0.7	In Bottom 3%

## 7.3 Rank in the bottom 18% by Productivity in the Australian market

Description	Value	Rank
Return on Assets [ROA] %	1.7	In Bottom 18%
Return on Capital Employed [ROCE] %	0.9	In Bottom 4%

## 7.4 Past 3 years: price fall of 90.9%

3-Year price change of -90.9% for **MoneyMe** underperformed the change of 15.5% in the All Ordinaries Index for a relative price change of -106.4%.

Price Change %	3 Years
	-90.9
<b>MoneyMe</b>	
Diversified Financials sector	16.3
All Ordinaries Index	15.5

## 7.5 Total Shares on Issue: 4-Year Increase of 415.3%

In the past 4 years total shares on issue have increased by 640.8 million (415.3%) from 154.3 million to 795.1 million. Based on a dynamic start date of 4 years ago, there has been no decline in issued capital over the last 4 years. An increase in total shares on issue is an unfavourable indicator in Joseph Piotroski's 9 indicators.

Year End (Jun 30)	Total Shares on Issue
2024	795,078,476
2023	321,359,863
2022	190,801,578
2021	169,440,001
2020	154,306,113

## 7.6 Annualised Period-based Total Shareholder Returns [TSR %]: The Worst Periods with TSR < -37.6%

TSR %	3 yrs	5 yrs
MME.ASX	-54.6	-37.7

## 7.7 High Debt to Equity (%)

The debt to equity ratio of 615.6% is above a safe benchmark figure of 70%. However, it has improved in the past two years.

Years	Debt to Equity (%)
Jun 2024	615.57
Jun 2023	673.56
Jun 2022	1,491.01
Jun 2021	744.89

## 7.8 Declining VWAP, down 91% in 5 years

In the past five years Volume Weighted Average Price (VWAP) has decreased by 90.9% to 11.47c.

Past five years, 12 months ended Feb 28 (AUD)

Year	High Price	VWAP	Low Price
2025	0.24	0.11	0.06
2024	0.2	0.09	0.05
2023	1.75	0.61	0.18
2022	2.48	1.91	1.3
2021	2.0	1.27	0.5

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### 7.9 Declining share turnover, down 25% in 5 years

In the past five years, average daily share turnover has decreased 24.9% to \$A136,853. This suggests decreased liquidity.

Past five years, 12 months ended Feb 28 (AUD thousand)

Year	Average Daily Turnover
2025	136.9
2024	80.9
2023	151.6
2022	295.9
2021	182.2

### 7.10 Satisfies 3 out of 9 criteria of Joseph Piotroski [pass mark 5]:

- Positive net income.
- Return on Assets improvement [from 1% to 1.7%].
- Improvement in current ratio from 127.8 to 156.4.

But does not meet the following 6 criteria of Joseph Piotroski:

- Positive operating cashflow.
- Good quality of earnings [operating cashflow exceeds net income].
- Improvement in long-term debt to total assets.
- Total shares on issue unchanged (or reduction in total shares on issue).
- Improvement in gross margin.
- Improvement in asset turnover.

## SECTION 8 CORPORATE PROFILE

### 8.1 Activities

**MoneyMe** Limited is an Australia-based company engaged in providing consumer finance. The Company offers digital-first consumer finance products. It offers a range of products that span its customers credit lifecycle from everyday spending and loans for ticket items, to real-estate expenses and auto financing. Leveraging artificial intelligence (AI) and cloud-based technology, the Company delivers automated credit products and customer experiences. Its proprietary and modular technology platform Horizon, facilitates automated loan approval and settlement, meaning approvals in minutes and fast settlement for end customers. Its technology platform allows it to provide an outcome with funds sent immediately once approved. It offers a diversified mix of credit products and distribution channels. Its automotive finance, personal loans, revolving line of credit and point-of-sale instalment products are for credit-approved customers. Its core brands include **MONEYME** and SocietyOne.

It is Australia's 66th largest Diversified financials company by market capitalisation.

### 8.2 Contact Details

Website

<https://www.moneyme.com.au/>

Physical Address

Level 3, 131 Macquarie Street, SYDNEY, NSW, AUSTRALIA, 2000

Phone

1300 669 059

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Email

[investors@moneyme.com.au](mailto:investors@moneyme.com.au)

### 8.3 Industry & Sector [of 269 stocks]

Classification Level	Name of Sector
Economic Sector	Financials
Business Sector	Banking & Investment Services
Industry Group	Diversified Financial Services
Industry	Diversified Financial Services

## SECTION 9 FINANCIALS FY 2024

### 9.1 MME Financials 3-Year Summary:

Year ended Jun 30	FY2024	FY2023	FY2022
Sales (\$ M)	129.2	147.3	89
Pretax (\$ M)	7.8	7.8	(30.2)
Net (\$ M)	14.4	7.8	(31.8)
EPS (AUD)	0.029	0.038	(0.264)

EPS down 23.7% to 2.90c in FY2024 [ y.e. 30 Jun 2024]

- + Net profit was up 85% from \$7.8 million in FY2023 to \$14.4 million in FY2024.
- + Earnings Per Share (EPS) was down 23.7% from 3.80c in FY2023 to 2.90c in FY2024.

### 9.2 Financials, FY 2024 [year-ended 30 June 2024 ]

**MoneyMe** Net Profit up 85%

Release Date: October 09, 2024

**MoneyMe** (ASX:MME) reported net profit for the year-ended 30 June 2024 [FY2024] of \$A22.7m, up 85% from \$A12.3m in the previous year [FY2023]. Earnings per share (EPS) were down -24% from 4.0c in FY2023 to 3.0c in FY2024.

### 9.3 Annual growth in Revenue, Net Profit and EPS

Year-ended	30 June [FY/2024]	30 June [FY/2023]
Revenue, AUD Million	204	233
Revenue, \$ Million	136	155
Growth in Revenue %	-12.3	65.5
Net Profit, AUD Million	22.7	12.3
Net Profit, \$ Million	15.1	8.2
Growth in Net Profit %	85.0	-
EPS, c	2.9	3.8
Growth in EPS %	-23.7	-

Major changes compared with previous year (FY2024 vs FY2023):

Favourable Changes:

- Net profit up 85% from \$A12.3m (\$8.1m) to \$A22.7m (\$15.1m)
- EBIT Margin up from 5.1% to 5.8%
- Profit before tax to Sales up from 5.1% to 5.8%
- Debt to Equity down 8.6% from 6.7 to 6.2

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

- Current ratio up 22.3% from 127.8 to 156.4

#### Unfavourable Changes:

- Total revenue down 12.3% from \$A232.9m (\$154.5m) to \$A204.3m (\$136.2m)

- EBIT to total assets down from 1.0% to 0.9%

- Total revenue to total assets down from 0.2 to 0.1

- Operating Cash Flow is negative

- Administration expenses to Sales up from 14.9% to 17%

#### Year-on-year comparison of Performance Ratios [FY2024 vs FY2023]

June 30	FY2024	FY2023	Change (%)
Return on Equity (%)	12	7.4	Up 62.2
Return on Assets (%)	1.7	1	Up 70
Total debt to net tangible assets (%)	1,222.7	1,673.6	Down 26.9
Debt/Equity	6.2	6.7	Down 8.6
Common Size Ratios by Assets %			
Current Debtors to Total Assets	86.4	84.1	Up 2.7

Currency Conversion (June 30, 2024): \$1 = \$A1.5

Currency Conversion (June 30, 2023): \$1 = \$A1.51

#### Five-year record of growth and performance:

In the last 5 years Total Revenue averaged \$A136.7M (\$91.1M) and Net Profit averaged \$A-4.4M (-\$2.9M). Compound Annual Growth Rate (CAGR) averaged 45.0% for Total Revenue and 134.0% for Net Profit.

Description	Annual (\$A M)	Annual (\$ M)	5-year Avg (\$A M)	5-year Avg (\$ M)	5-year CAGR %
Total Revenue	204.3	136.2	136.7	91.1	45
Operating Profit	12.4	8.3	(6.7)	(4.4)	150.7
Net Profit	22.7	15.1	(4.4)	(2.9)	134

## SECTION 10 TOP MANAGEMENT AND BOARD OF DIRECTORS

### 10.1 Top Management

#### Top Management [Two top executives with tenure < 4 yrs]

Name	Designation	Since Appointment
Jonathan Swain	Company Secretary	3 Yrs, 9 Mos
Clayton Howes	Chief Executive Officer, Managing Director	-

### 10.2 Board Of Directors

#### Board Of Directors [Four directors with tenure < 3 yrs]

Name	Designation	Since Appointment
Rachel Gatehouse	Director	2 Yrs, 2 Mos
David Taylor	Director	2 Yrs, 11 Mos
Susan Wynne	Independent Non-Executive Director	-
Scott Emery	Non-Executive Director	-

### 10.3 Resignations in the past 3 years

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

Name	Designation	Date of Resignation
Peter Coad	Independent Non-Executive Chairman	01 June 2024
Neal Hawkins	Chief Financial Officer	22 December 2023
Jonathan Lechte	Independent Non-Executive Director	30 November 2022
Graeme Blackett	Company Secretary	11 May 2021

#### 10.4 Profiles of Top Management

Clayton Howes

CEO & Managing Director

Clayton is a co-founder and has been the Chief Executive Officer of **MoneyMe** since its inception.

Clayton brings more than 15 years' experience in the development of brands, business strategy and innovation. He has a strong background of executing capital strategies, building new technologies to replace legacy processes and fostering highly engaged and rewarding team cultures.

#### 10.5 Profiles of Board of Directors

Susan Wynne

Independent Non-Executive Director

Susan joined **MoneyMe** as a Non-Executive Director in October 2019.

Susan has more than 20 years' corporate and government experience, specialising in brand and business development, stakeholder management, corporate affairs and public relations.

Susan has served in local government on the Woollahra Council since 2008 including terms as both Deputy Mayor and Mayor. Susan was recently re-elected as the Mayor of Woollahra in September 2019.

Susan is a graduate of the Australian Institute of Company Directors.

Scott Emery

Non-Executive Director

Scott Emery is a co-founder and has been a Non-Executive Director of **MoneyMe** from its inception.

Scott has over 30 years' experience in establishing and running property development companies across Australia.

Scott is the founder and managing Director of a commercial building company, Yarra Valley Commercial, established in 1986, where under his guidance, the business has grown to be a national shopfitting and building company.

Scott is a member of the Audit and Risk Committee and Remuneration and Nomination Committee.

### SECTION 11 FINANCIALS AS REPORTED FY 2024, PAST 6 YEARS

#### 11.1 Financials as reported (FY 2024 [year-ended 30 June 2024 ])

#### RESULTS OF OPERATIONS AND FINANCIAL CONDITION

(In \$A Thousand, except per share data and shares outstanding)

#### INCOME STATEMENT AS REPORTED (FY 2024 [year-ended 30 June 2024 ])

Description	\$A Thousand	\$A Thousand
-------------	--------------	--------------

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

Jun 30	2024	2023	Change %
Interest income	207,128	229,659	Down 9.8
Other income	7,018	9,218	Down 23.9
Gross revenue	214,146	238,877	Down 10.4
Commission expense	-9,798	-5,939	Deterioration 65.0
Net revenue	204,348	232,938	Down 12.3
Interest expense	-98,472	-89,805	Deterioration 9.7
Sales and marketing expense	-7,005	-7,906	Improved 11.4
Product design and development expense	-4,729	-8,570	Improved 44.8
General and administrative expense	-36,424	-35,488	Deterioration 2.6
Loan receivable impairment expense	-34,385	-67,543	Improved 49.1
Depreciation and amortisation expense	-10,946	-11,340	Improved 3.5
Total expenses	-191,961	-220,652	Improved 13.0
Profit before tax	12,387	12,286	Up 0.8
Income tax benefit	10,338		
Net profit after tax	22,725	12,286	Up 85.0
Other comprehensive income			
Total comprehensive income	22,725	12,286	Up 85.0
Basic profit per share	2.90c	3.80c	Down 23.7
Diluted profit per share	2.90c	3.80c	Down 23.7
Weighted average number of ordinary shares used in calculating basic EPS	795,078,476	321,359,863	Up 147.4

#### BALANCE SHEET AS REPORTED (FY 2024 [year-ended 30 June 2024 ])

Description	\$A Thousand	\$A Thousand	
Jun 30	2024	2023	Change %
Cash and cash equivalents	73,630	91,714	Down 19.7
Net loan receivables	1,161,799	1,073,653	Up 8.2
Derivative financial instruments	2,596	7,934	Down 67.3
Other receivables	19,481	14,422	Up 35.1
Deferred tax asset	13,530	3,192	Up 323.9
	1,271,036	1,190,915	Up 6.7
Intangible assets	28,830	32,757	Down 12.0
Right-of-use assets	1,947	2,961	Down 34.2
Property plant and equipment	2,180	3,082	Down 29.3
Goodwill	63,510	63,510	Steady
	96,467	102,310	Down 5.7
Total assets	1,367,503	1,293,225	Up 5.7
Borrowings	1,166,711	1,115,421	Up 4.6
	1,166,711	1,115,421	Up 4.6
Other payables	5,953	6,199	Down 4.0
Lease liabilities	2,176	3,117	Down 30.2
Employee-related provisions	2,775	2,425	Up 14.4
	10,904	11,741	Down 7.1
Total liabilities	1,177,615	1,127,162	Up 4.5
Net assets	189,888	166,063	Up 14.3
Share capital	203,428	203,428	Steady
Reserves	7,757	6,657	Up 16.5
Retained losses	-21,297	-44,022	Improved 51.6
Total equity	189,888	166,063	Up 14.3

#### CASH FLOW AS REPORTED (FY 2024 [year-ended 30 June 2024 ])

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

Description	\$A Thousand	\$A Thousand	
Jun 30	2024	2023	Change %
Net loan receivable (outflows) / inflows	-104,650	118,116	Deterioration
Income from customers	182,694	203,945	Down 10.4
Borrowings interest and fees paid	-82,574	-83,229	Improved 0.8
Income from delinquent asset sales and recoveries	19,658	30,798	Down 36.2
Payments to suppliers and employees	-67,018	-62,168	Deterioration 7.8
Income tax refund received		13	
Proceeds from disposal of interest rate swaps	1,110	911	Up 21.8
Net cash (outflows) / inflows from operating activities	-50,780	208,386	Deterioration
Payments for intangible asset development	-4,838	-5,977	Improved 19.1
Payments for property plant and equipment	-72	-2,587	Improved 97.2
Net cash (outflows) from investing activities	-4,910	-8,564	Improved 42.7
Net receipt / (repayment of) borrowings	42,655	-244,642	Recovery
Transaction costs related to borrowings	-3,792	-3,484	Deterioration 8.8
Principal repayment of leases	-1,257	-1,116	Deterioration 12.6
Proceeds from issued share capital		62,546	
Transaction costs related to issue of share capital		-2,087	
Net cash inflows / (outflows) from financing activities	37,606	-188,783	Recovery
Net (decrease) / increase in cash and cash equivalents	-18,084	11,039	Deterioration
Opening cash and cash equivalents	91,714	80,675	Up 13.7
Closing cash and cash equivalents	73,630	91,714	Down 19.7
Unrestricted cash	19,818	16,117	Up 23.0
Restricted cash	53,812	75,597	Down 28.8
Closing cash and cash equivalents	73,630	91,714	Down 19.7

#### 11.2 Download **MONEYME** Financials Past 6 Years

Description (June 30)	2024	2023	2022
Income Statement			
Revenue per share	0.26	0.72	0.74
EBITDA	1.4 M	946,000	(50 M)
Depreciation (M)	(10.9)	(11.3)	(2.2)
Net profit (M)	22.7	12.3	(50.4)
EPS	0.03	0.04	(0.26)
Balance Sheet			
Equity Share Capital (M)	189.9	166.1	91.3
Retained Earnings (M)	(21.3)	(44)	(56.3)
Total Debt (B)	1.2	1.1	1.4
Total Assets (B)	1.4	1.3	1.5
Current Asset (B)	1.3	1.2	1.4
Fixed Asset (M)	2.2	3.1	1.4
Working Capital (B)	1.3	1.2	1.4
Cash Flow			
Operating Cash Flow (M)	(50.8)	208.4	(658.9)
Investing Cash Flow (M)	(4.9)	(8.6)	19.7
Financing Cash Flow (M)	37.6	(188.8)	693.7
Net Cash Flow (M)	(18.1)	11	54.5
Description (June 30)	2021	2020	2019



Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

#### Income Statement

Revenue per share	0.34	0.31	129.58
EBITDA	(11.7 M)	(1.1 M)	(106,000)
Depreciation	(1.7 M)	(985,000)	(231,000)
Tax	2.1 M	1.4 M	199,000
Net profit	(7.9 M)	1.3 M	324,000
EPS	(0.05)	0.01	1.32

#### Balance Sheet

Equity Share Capital (M)	40.2	46.9	3.7
Retained Earnings	(5.9 M)	2 M	786,000
Total Assets (M)	346	166.6	86.6
Current Asset (M)	338.8	160.4	85.7
Fixed Asset	1.5 M	1.1 M	145,000
Working Capital (M)	335.9	157.8	85.4

#### Cash Flow

Operating Cash Flow (M)	40.3	18.2	13.7
Investing Cash Flow (M)	(225)	(61.2)	(47.3)
Financing Cash Flow (M)	175.4	72.3	36.2
Net Cash Flow (M)	(9.2)	29.3	2.6

## SECTION 12 TOP SHAREHOLDERS

### Top 20 shareholders

Name of the Share Holder	Number Of Shares	% of Capital
Thorn Group Limited	64408413	8.6
Resimac Limited	62500000	8.4
Howes Advisory Pty Ltd	51294716	6.9
Emery Pty Ltd	50000000	6.7
Citicorp Nominees Pty Limited	48472543	6.5
National Nominees Limited	42145074	5.7
HSBC Custody Nominees (Australia) Limited	41266505	5.5
Emery Pty Ltd	39671897	5.3
Merrill Lynch (Australia) Nominees Pty Limited	31023816	4.2
Seymour Global Capital Pty Ltd	27000000	3.6
Down The Line Consulting Pty Ltd	26913274	3.6
Maxim Wealth Pty Ltd	24138800	3.2
Somers Limited	21875000	2.9
J P Morgan Nominees Australia Pty Limited	19036368	2.6
BNP Paribas Noms Pty Ltd	8083055	1.1
Spenceley Management Pty Ltd	8000000	1.1
News Pty Ltd	7917589	1.1
Reinventure Group Pty Ltd	6621645	0.9
Spenceley Management Pty Ltd	6447104	0.9
Tom Cregan	6250000	0.8

% held by Top 20 shareholders 79.6%

## SECTION 13 PEER COMPARISON & RANKING OF MME

### 13.1 BUYSELLSIGNALS FUNDAMENTALS VALUATION RANKING:

**MoneyMe** vs Australian Market

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

Out of 1,384 stocks in the Australian Market, **MoneyMe** is ranked Thirty-sixth(36) by P/Earnings, 247th(247) by ROE, 294th(294) by Net Profit \$ and 345th(345) by Revenue.

	Australian Avg	MME	MME Rank
P/Earnings	-	5.5x	36
ROE (%)	3.6	11.97	247
Net Profit \$	20.5 M	14.2 M	294
Revenue \$	548.1 M	127.8 M	345
EBITDA Margin%	4.5	0.7	404
Price/Net Tangible Assets	3.5x	1.3x	420
ROA (%)	0.7	1.7	493
Market Cap \$	1.5 B	80.1 M	533
Discount to 52-Wk High (%)	4.8	32.6	915
Total Debt/Equity (the lower the better)	0.8x	6.2x	1265
Premium to 52-Wk Low (%)	10.5	166.7	1380

Negative values are shown in brackets.

13.2 GLOBAL RANK [out of 46,634 stocks] AND RANK OF **MONEYME** IN THE ASIA PACIFIC REGION [out of 1,940 stocks]

Description	Value	Global Rank	In APAC Region
MCap (\$)	80.1M	23,859	614
Total Assets (\$)	864.5M	11,439	244
Revenue (\$)	129.2M	18,379	397
Net Profit (\$)	14.4M	14,056	318
Return on Equity %	12.0	10,844	264
Net Profit Margin %	11.1	11,058	298
Price to Book	1.6	19,338	803
Price/Earnings	6.7	3,916	109
PV1000 (1Year) \$*	1,887	1,670	114
\$* Change (1Year) %	119.0	1,547	105

\* 1 year ago AUD 1 = \$ 0.65

Feb 28, 2025: AUD 1 equals \$ 0.63

13.3 RANK OF **MONEYME** IN THE AUSTRALIAN MARKET [out of 1682 stocks] AND IN THE DIVERSIFIED FINANCIALS SECTOR [out of 130 stocks]

Description	Value	In Australian Market	In Diversified financials sector
MCap (\$A)	128M	600	82
Total Assets (\$A)	1.4B	217	25
Revenue (\$A)	204.3 M	353	27
Net Profit (\$A)	22.7M	283	53
Return on Equity %	12.0	238	39
Net Profit Margin %	11.1	277	93
Price to Book	1.3	668	99
Price/Earnings	5.5	74	11
PV1000 (1Year) AUD	1,975	149	6

13.4 LONG-TERM FUNDAMENTAL RANKING: 4 OUT OF 5 [5 is best]

**MoneyMe** is ranked number 66 out of 166 listed diversified financials companies in the Australia with a market capitalization of \$A128 million.

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

In the diversified financials companies it has the 25th highest total assets and 27th highest revenues.

Within its sector it has a relatively low P/E of 5.5 and low Price/Sales of 0.6.

It has a strong relative ROE of 12.0% and ROA of 1.7%.

Stocks are scored on a set of parameters reflecting fundamental analytical tools involving valuation, size and financial performance. They are ranked according to the average values of those parameters. The highest ranking is 5 and the lowest ranking is 1.

## SECTION 14 CURRENCY SYNOPSIS: AUSTRALIAN DOLLAR (AUD)

### 14.1 % Change of AUD vs Currency Basket Period-Based

In the past year the Australian Dollar fell 3.6% against the US Dollars; in the past three years the Australian Dollar fell 12.2% against the US Dollars.

Last	Country	1-day %	1-week %	1-Year %	3-Yrs %
AUD1=0.631USD	United States Of America	-0.5	-0.5	-3.6	-12.2
AUD1=4.572CNY	China	-0.5	-1.1	-2.9	0.6
AUD1=93.831JPY	Japan	-0.8	-1.9	-4.7	13.2
AUD1=0.601EUR	European Union	-0.3	-1.5	-0.3	-6.2
AUD1=907.664KRW	South Korea	0.1	-0.9	4.2	4.9
AUD1=0.844SGD	Singapore	-0.4	-1.0	-4.1	-13.2
AUD1=1.108NZD	New Zealand	-	-0.4	4.4	3.5
AUD1=0.497GBP	United Kingdom	-0.7	-1.6	-3.7	-7.3
AUD1=4.889HKD	Hong Kong	-0.6	-1.2	-4.5	-13.0
AUD1=0.564CHF	Switzerland	-0.3	-1.8	-2.0	-15.1
AUD1=0.903CAD	Canada	-0.4	-0.2	2.2	-1.8
AUD1=6.713SEK	Sweden	-0.1	-1.5	-0.2	-1.7
AUD1=7.033NOK	Norway	-0.2	-0.6	2.3	9.3
AUD1=12.854MXN	Mexico	-0.9	-1.2	15.0	-12.9

## SECTION 15 STOCK IDENTIFIERS

ISIN: AU0000066045

PermID: 5071549998

RIC: MME.AX

### GLOSSARY

ADVT: Average Daily Volume of shares Traded

Annual Return: Dividends Paid In a 12-Month Period/Price at the Beginning of the Period + Capital Gain or Loss over 1 Year/Price 1 Year Ago (%)

Current Ratio: Current Assets/Current Liabilities (times)

Debt/Equity: Net Debt/Net Assets %

EBIT Margin : Earnings Before Interest and Tax/Revenue (%)

Earnings Yield: Earnings Per Share/Share Price (%)

Moving Average Price (n periods): Sum of Prices for each Period/Number of Periods

Monthly: MoneyMe (MME: 16.0c) plummets 27% on below average volume in February 2025

PV1000: Present value of 1000 invested 1 year/'n' years ago

Price Close/Moving Avg Price: Latest Price/Moving Average Price

Price/Earnings: Share Price/Earnings Per Share (times)

Price/NTA: Closing Share Price/Net Tangible Assets Per Share (times)

Price/Sales: Share Price/Sales Per Share (times)

Relative Price Change [RPC]: Relative price change is price change of stock with respect to Benchmark Index

Relative Strength (6 Months): Price close today/Price close 6 months ago, then ranked by percentile within the entire market.

Return on Assets: Net Profit/Total Assets (%)

Return on Equity (Shareholders' Funds): Net Profit/Net Assets (%)

TSR: Total Shareholder Returns is expressed as an annualized rate of return for shareholders after allowing for capital appreciation and dividend

Volatility: Highest Price minus Lowest Price/Lowest Price (%)

Volume Index (VI): Number of shares traded in the period/Average number of shares traded for the period

Volume Weighted Average Price (VWAP): The Volume Weighted Average Price (VWAP) is the summation of turnover divided by total volume in the same period.

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**Load-Date:** March 2, 2025