

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months



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Body

AUSTRALIAN END-OF-MONTH STOCK REPORT

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MoneyMe (ASX:MME 22.0c), Australia's 65th largest Diversified Financials company by market cap, extended its gains in the past month, rising an additional 1.50c (or 7.3%) to close at 22.0c on Friday January 31. The shares have been up 9.75c (or 79.6%) over the past two months. Compared with the All Ordinaries Index which rose 90.6 points (or 1.0%) in the two months, this represented a relative price increase of 78.6%.

The price ranged between a low of 20.0c on Thursday, 2 Jan and a high of 20.0c on Thursday, 2 Jan. In the past two months the market cap has jumped by \$A72.7 million to \$A164.1 million.

The volume was 0.7 times average trading per month of 29.3 million shares.

Period-based % Price change, compared with benchmarks

Price Change %	1-month	3-month	3-year
MME	7.3%	91.3%	
Diversified financials sector	5.3%	3.6%	17.6%
All Ordinaries Index	4.5%	4.9%	21%

Past quarter momentum up: **MoneyMe** soars 91% on below average volume 0.9 times average.

Past month to	High	Low	VWAP	Volume Index *
31 Jan 2025	0.23	0.18	0.21	0.7
31 Dec 2024	0.23	0.12	0.17	1.5
29 Nov 2024	0.13	0.10	0.12	0.7

[*Volume Index of 0.7 means volume for the month was 0.7 times its 12-month average]

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

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MONEYME (MME) Stock Dashboard [traded in Australian Dollars, AUD] End-of-Day Fri, Jan 31

P/E	7.6
EPS (FY2024)	2.90c
Shares Outstanding	745,747,226
Last	22.0c [\$A 1 = 100c]
EPS Growth (FY2024 vs FY2023)	-23.7%
Past month's Volume	21,543,470
Ave Daily Volume	1,397,059 shares
52-Week Price Range	0.06 - 0.23
Trailing Month's Range (In AUD)	0.18 - 0.23
Market Cap	\$A164 million [US\$102 million]
Exchange	AUSTRALIAN [ASX]
Sector	Diversified Financials [Rank by MCap 65 of 172 stocks]
VI	0.7
Currency	1.000 AUD = 0.623 USD

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

MoneyMe share has been a three bagger in the past year. A year ago the exchange rate was USD 1 = 1.52 AUD. USD1000 would have bought \$A1,517. A year ago the **MoneyMe** share price was 8.60c. \$A1,517 would have bought 17,634.2 **MoneyMe** shares on that day. Those 17,634.2 shares would be worth \$A3,880 at today's share price of 22.0c. At today's exchange rate of USD1=1.6 AUD this is equivalent to USD2,418. PV\$1000= \$2,418.

DATA & ARCHIVE DOWNLOAD CENTER

MME: EXPORT DATA TO EXCEL:

+ PRICE VOLUME - 5-YEAR HISTORY Click <http://www.buysellsignals.com/bst/001051021003101253841>

+ FINANCIALS - 6-YEAR HISTORY [INCLUDING FY 2024]: Click <http://www.buysellsignals.com/bst/002051021003101253841>

MME: OTHER INFORMATION:

+ PRICE VOLUME CHARTS Click <http://www.buysellsignals.com/bst/008991021003101253841>

+ USD vs AUD EXCHANGE RATE CHARTS IN HTML Click <http://www.buysellsignals.com/bst/00905227100310125125>

+ BOARD OF DIRECTORS Click 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 31ST JAN TO 2ND JAN, 2025

SECTION 2 THE PAST QUARTER: ESG

SECTION 3 THE PAST YEAR: PRESS RELEASES

SECTION 4 BULLISH SIGNALS

SECTION 5 ONGOING BULLISH PARAMETERS

SECTION 6 BEARISH SIGNALS

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

SECTION 7 ONGOING BEARISH PARAMETERS

SECTION 8 CORPORATE PROFILE

SECTION 9 FINANCIALS FY 2024

SECTION 10 TOP MANAGEMENT AND BOARD OF DIRECTORS

SECTION 11 FINANCIALS AS REPORTED FY 2024, PAST 6 YEARS

SECTION 12 TOP SHAREHOLDERS

SECTION 13 PEER COMPARISON & RANKING OF MME

SECTION 14 CURRENCY SYNOPSIS: AUSTRALIAN DOLLAR (AUD)

SECTION 15 STOCK IDENTIFIERS

GLOSSARY

SECTION 1 MME PAST MONTH PRICE VOLUME DYNAMICS 31ST JAN TO 2ND JAN, 2025

(Prices in AUD)

Average Monthly Volume = 29.3 million shares

Average Monthly Turnover = \$A216,536

Date	High	Low	Close	V.I.*	Volatility** %
January					
Fri 31	0.23	0.20	0.22	2.0	14.6
Thu 30	0.23	0.20	0.23	1.2	12.2
Wed 29	0.22	0.20	0.22	1.2	7.3
Tue 28	0.22	0.20	0.20	0.5	10.0
Fri 24	0.23	0.21	0.21	1.1	7.0
Thu 23	0.23	0.21	0.21	0.6	7.0
Wed 22	0.23	0.21	0.22	0.5	7.0
Tue 21	0.23	0.20	0.22	1.5	9.8
Mon 20	0.20	0.20	0.20	0.5	5.1
Fri 17	0.20	0.20	0.20	0.3	1.2
Thu 16	0.20	0.20	0.20	1.8	2.5
Wed 15	0.21	0.20	0.20	0.7	5.0
Tue 14	0.21	0.20	0.20	0.4	5.0
Mon 13	0.21	0.20	0.21	0.2	7.7
Fri 10	0.21	0.20	0.20	0.1	7.7
Thu 09	0.20	0.20	0.20	0.2	2.5
Wed 08	0.21	0.20	0.20	0.6	5.0
Tue 07	0.20	0.18	0.20	1.1	10.8
Mon 06	0.20	0.18	0.19	0.4	10.8
Fri 03	0.20	0.20	0.20	0.2	3.8
Thu 02	0.20	0.19	0.20	0.4	7.9

V.I.* Volume Index 1 is average

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

SECTION 2 THE PAST QUARTER: ESG

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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 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 0.8 < Diversified Financials sector (of 166 stocks) avg of 2.4:

- The price-to-sales ratio of 0.8 indicates undervaluation compared with sector average of 2.4 and market average of 2.1.

Price to Book of 1.7 < Diversified Financials sector (of 166 stocks) average of 2.9:

- The Price to Book of 1.7 indicates undervaluation compared with sector average of 2.9 and 3.6 for the Australian Market.

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

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

- Earnings yield of 13.2% is more attractive compared with the Australian average earning yield of 1.8%.
- The earnings yield of 13.2% is 3.0 times the 10-year bond yield of 4.4%.

(All figures in %)

Earnings Yield	13.2
Australian avg	1.8
Bond Yield	4.4

4.3 3-DAY: MODERATE MOMENTUM UP

MME gains 7.3% on robust volume 1.5 times average. Compared with the All Ordinaries Index which rose 145.2 points (or 1.7%) in the 3-days, the relative price increase was 5.8%.

Week 5 of 2025: Up 2.3%; **MoneyMe** (MME) outperformed the All Ordinaries Index in 2 out of 3 days. The price ranged between a low of 22.0c on Friday Jan 31 and a high of 23.0c on Thursday Jan 30.

Jan		Close [AUD]	Change %	Comment
	MoneyMe			
Fri 31	Offers earnings yield of 13.2%, hits twenty-four-month high	0.22	-4.3	Steepest Fall; VI*=2.04
Thu 30	Hits year-high 11th time in three months	0.23	4.5	VI*=1.2; RPC=4.0%
Wed 29	Surges 7.3% on firm volume	0.22	7.3	Top Rise; VI*=1.2; RPC=6.7%

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

[Volume Index (VI); 1 is average]

4.4 Rank in the top 20% by Relative Valuation in the Australian market

Description	Value	Rank
Price/Earnings	7.6	In Top 20%

4.5 Rank in the top 7% by Price Performance in the Australian market

Description	Value	Rank
Rel Strength 6 mo	97	In Top 4%
Price/MAP50	1.26	In Top 5%
PV1000 [1 yr] \$	2,418	In Top 7%

4.6 Uptrend

Price/Moving Average Price of 1.93 and positive MACD:

- The Price/MAP 200 for **MoneyMe** is 1.93. Being higher than 1 is a bullish indicator. It is higher than the Price/MAP 200 for the All Ordinaries Index of 1.06, a second bullish indicator. The stock is trading above both its MAPs and the 50-day MAP of 17.48c is higher than the 200-day MAP of 11.37c, a third bullish indicator.

- The Moving Average Convergence Divergence (MACD) indicator of 12-day Exponential Moving Average (EMA) of 0.21 minus the 26-day EMA of 0.2 is positive, suggesting a bullish signal. Both the 12-day EMA as well as the 26-day EMA are rising, another bullish signal.

- The price to 50-day EMAP ratio is 1.2, a bullish indicator. In the past 50 days this ratio has exceeded 1.2, 33 times suggesting further upside. The 50-day EMAP has increased to 18.26c. An increase is another bullish indicator.

Past Quarter:

- In the last three months the stock has hit a new 52-week high twelve times, pointing to a significant uptrend.

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The Best 3 weeks in the past quarter

In the past quarter the week beginning Monday December 02 saw the highest weekly rise of 22.4% for a relative price increase of 22.6%.

Mon-Fri	Change %	All Ordinaries Index Change %	Vol Ind [1 is avg]
Dec 02-06	22.4	-0.1	0.8
Dec 23-27	20	2.4	1.1
Jan 20-24	7.5	1.2	0.8

Relative Strength (6 months) 97 percentile:

- The stock has a 6-month relative strength of 97 in the Australian market of 1,401 stocks which means it is beating 97% of the market.

4.7 Other Bullish Signals

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

MCap/Total Assets:

- Tobin's Q Ratio, defined as MCap divided by Total Assets, is 0.1. Compared with the rest of the market the stock is undervalued and ranks in the top 2% of stocks by value of Q Ratio.

- 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.

SECTION 5 ONGOING BULLISH PARAMETERS

5.1 Present Value of AUD1000 Invested in the Past [3 Mo, 1 Yr]; The Best Periods with PVAUD1000 > 1,912

PVAUD1,000	3 mo ago	1 yr ago
MME.ASX	\$A1,913	\$A2,558
Diversified Financials sector	\$A1,036	\$A1,216
All Ordinaries Index	\$A1,048	\$A1,111

5.2 The Best Periods [3 Mo, 1 Yr] with Price Change % > 91.2

1-Year price change of 155.8% for **MoneyMe** outperformed the change of 12.2% in the All Ordinaries Index for a relative price change of 143.6%.

Price Change %	Quarter	Year
MoneyMe	91.3	155.8
Diversified Financials sector	3.6	22.7
All Ordinaries Index	4.9	12.2

5.3 Moving Annual Return of 155.8% in the past year:

Moving Annual Return was 155.8% in the past year. Based on a dynamic start date of 5 years ago, the real rate of return has averaged 4.5%. The Moving Annual Return has been positive in 3 of the last 5 years.

MME	Close (AUD)	Annual Return %
Jan 31	0.22	155.8
1 Yr ago	0.09	(69.3)
2 Yrs ago	0.28	(85.1)
3 Yrs ago	1.88	15.7
4 Yrs ago	1.62	5.2

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Close 5 years ago \$A1.54

5.4 MCap: 2-Year Increase of \$A85 M (107%)

In the past 2 years Market Capitalization has increased by \$A84.8 million (107%) from \$A79.3 million to \$A164.1 million.

	Price	MCap (AUD M)	MCap (\$ M)
Last	22.0c	164.1	102.2
1 Year ago	8.60c	64.1	42.3
2 Years ago	28.0c	79.3	56.3

5.5 Annualised Period-based Total Shareholder Returns [TSR %]: The Best Period with TSR > 155.7%

TSR %	1 yr
MME.ASX	155.8

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 802% in 5 years

In the past five years, Average Daily Volume of Trading (ADVT) has increased 802.4% to 1.4 million shares.

Avg. Daily Volume Traded 12 months ended Jan 31, million shares

Year	ADVT
2025	1.4
2024	0.92
2023	0.21
2022	0.15
2021	0.15

5.8 Satisfies five criteria of Benjamin Graham

- The P/E of 7.6 multiplied by the P/NTA of 1.7 is 13.1. 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 13.2% is 3 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 Other Bearish Signals

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

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

- 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%

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 88.3%

3-Year price change of -88.3% for **MoneyMe** underperformed the change of 21% in the All Ordinaries Index for a relative price change of -109.2%.

Price Change %	3 Years
	-88.3
MoneyMe	
Diversified Financials sector	17.6
All Ordinaries Index	21

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 < -32.1%

TSR %	3 yrs	5 yrs
MME.ASX	-50.7	-32.2

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 92% in 5 years

In the past five years Volume Weighted Average Price (VWAP) has decreased by 91.9% to 10.58c.

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

Past five years, 12 months ended Jan 31 (AUD)

Year	High Price	VWAP	Low Price
2025	0.23	0.11	0.06
2024	0.47	0.1	0.05
2023	2.08	0.73	0.21
2022	2.48	1.9	1.3
2021	2.0	1.31	0.5

7.9 Declining share turnover, down 40% in 5 years

In the past five years, average daily share turnover has decreased 39.8% to \$A122,618. This suggests decreased liquidity.

Past five years, 12 months ended Jan 31 (AUD thousand)

Year	Average Daily Turnover
2025	122.6
2024	87.6
2023	153.5
2022	295.8
2021	203.8

7.10 Thinly traded stock: Days Untraded

Past three years, 12 months ended Jan 31

Year	Days Untraded
2025	7
2024	7
2023	5

Liquidity has deteriorated from 5 Days Untraded three years ago to 7 days in the past year.

7.11 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

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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 65th largest Diversified financials company by market capitalisation.

8.2 Contact Details

Website

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

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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 Summary:

Year ended Jun	FY2024	FY2023	FY2022
Sales (\$ M)	127.2	145	87.7
Pretax (\$ M)	7.7	7.6	(29.8)
Net (\$ M)	14.1	7.6	(31.4)
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 \$7.6 million in FY2023 to \$14.1 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

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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
- 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

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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, 8 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, 1 Mo
David Taylor	Director	2 Yrs, 10 Mos
Susan Wynne	Independent Non-Executive Director	-
Scott Emery	Non-Executive Director	-

10.3 Resignations in the past 3 years

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

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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	
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

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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])

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)

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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
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

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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

Out of 1,401 stocks in the Australian Market, **MoneyMe** is ranked Fifty-fifth(55) by P/Earnings, 246th(246) by ROE, 294th(294) by Net Profit \$ and 345th(345) by Revenue.

	Australian Avg	MME	MME Rank
P/Earnings	-	7.6x	55
ROE (%)	3.6	11.97	246
Net Profit \$	20.4 M	14.2 M	294
Revenue \$	546.4 M	127.3 M	345
EBITDA Margin%	4.5	0.7	402
ROA (%)	0.7	1.7	493
Market Cap \$	1.5 B	102.2 M	501
Price/Net Tangible Assets	3.6x	1.7x	516
Total Debt/Equity (the lower the better)	0.8x	6.2x	1266
Discount to 52-Wk High (%)	0.9	6.4	1378
Premium to 52-Wk Low (%)	14.2	266.7	1466

Negative values are shown in brackets.

13.2 GLOBAL RANK [out of 46,696 stocks] AND RANK OF **MONEYME** IN THE ASIA PACIFIC REGION [out of 1,949 stocks]

Description	Value	Global Rank	In APAC Region
MCap (\$)	102.2M	23,303	606
Total Assets (\$)	851.5M	11,469	244
Revenue (\$)	127.2M	18,438	397
Net Profit (\$)	14.1M	14,085	319
Return on Equity %	12.0	10,871	265
Net Profit Margin %	11.1	11,042	299
Price to Book	1.8	20,598	847
Price/Earnings	7.9	5,047	127
PV1000 (1Year) \$*	2,418	1,028	64
\$* Change (1Year) %	161.7	971	61

* 1 year ago AUD 1 = \$ 0.66

Jan 31, 2025: AUD 1 equals \$ 0.62

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

13.3 RANK OF **MONEYME** IN THE AUSTRALIAN MARKET [out of 1677 stocks] AND IN THE DIVERSIFIED FINANCIALS SECTOR [out of 131 stocks]

Description	Value	In Australian Market	In Diversified financials sector
MCap (\$A)	164.1 M	565	80
Total Assets (\$A)	1.4B	217	25
Revenue (\$A)	204.3 M	353	27
Net Profit (\$A)	22.7M	284	54
Return on Equity %	12.0	239	40
Net Profit Margin %	11.1	278	94
Price to Book	1.7	785	107
Price/Earnings	7.6	103	19
PV1000 (1Year) AUD	2,558	80	3

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

MoneyMe is ranked number 65 out of 166 listed diversified financials companies in the Australia with a market capitalization of \$A164.1 million.

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 7.6 and low Price/Sales of 0.8.

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 5.7% against the US Dollars; in the past three years the Australian Dollar fell 11.4% against the US Dollars.

Last	Country	1-day %	1-week %	1-Year %	3-Yrs %
AUD1=0.624USD	United States Of America	-0.3	-0.6	-5.7	-11.4
AUD1=4.51CNY	China	-0.3	-1.2	-4.8	0.8
AUD1=96.207JPY	Japan	-0.7	-2.1	-1.3	18.4
AUD1=0.597EUR	European Union	-0.1	-0.9	-2.1	-5.4
AUD1=897.645KRW	South Korea	-0.4	-0.4	2.0	5.7
AUD1=0.84SGD	Singapore	-0.3	-1.2	-5.2	-11.8
AUD1=1.102NZD	New Zealand	-	-0.4	2.3	3.1
AUD1=0.5GBP	United Kingdom	-0.3	-1.8	-3.8	-4.7
AUD1=4.849HKD	Hong Kong	-0.2	-0.8	-6.1	-11.6
AUD1=0.564CHF	Switzerland	-	-0.7	-1.0	-13.8
AUD1=0.898CAD	Canada	-0.1	-0.6	1.2	0.3
AUD1=6.844SEK	Sweden	-0.2	-0.9	-0.8	3.7
AUD1=7.028NOK	Norway	-0.2	-0.7	1.9	11.7
AUD1=12.754MXN	Mexico	-0.5	-0.8	11.9	-12.6

SECTION 15 STOCK IDENTIFIERS

ISIN: AU0000066045

Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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

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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Monthly: MoneyMe (MME: 22.0c) up 80% in 2 months

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