1H19 RESULTS REVIEW
INVESTOR PRESENTATION

February 2019

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FINANCIAL RESULTS
HIGHLIGHTS – 1H19

$0.7m
NPAT – Statutory

NPAT $1.6m for 1H19, on a proforma underlying basis, after adjusting for:

- Merger Costs $1.2m
- One-off Expenses $0.1m
- Pre-Merger Finsure $(0.4m)

1H19 RESULT SUPPORTS GROWTH STRATEGY

2.00%
Net Interest Margin (NIM)

Record strong NIM of 2.00% for 1H19 grew by 14bps in the half - driven by:

- Transactional Funding Mix
- Optimising Current Portfolio
- Limited Portfolio Re-price

STRONG MARGIN PERFORMANCE

On Balance Sheet Loan Balance $176m (+6.6% PCP)

Off Balance Sheet Loan Balance $37.8b (+27% PCP)

On Balance Sheet settlements for 1H19 of $22m (-6% PCP)

Off Balance Sheet settlements for 1H19 of $7.1b (+13% PCP)

SOLID PORTFOLIO GROWTH MAINTAINED

18.7%
Capital Adequacy Ratio (CAR%)

HQLA (liquidity) Ratio 22%

Transactional Balances of Overall Funding 24%

SOUND BALANCE SHEET MANAGEMENT

Statutory/Reported Profit comprises the full six months of Goldfields Money, and Finsure from the 17th of September 2018.

Proforma Profit comprises the full six months of Goldfields Money, and the full six months of Finsure results.

Underlying Profit adjusts the period profits for non-recurring items.

OPERATIONAL HIGHLIGHTS
BANKING & WHOLESALE

Goldfields Money is a challenger bank providing deposit accounts, personal loans and mortgages to individual and business customers across the country. Our aim is to build scale through offering simple and honest banking products via a low-cost, technology-driven model and improving our capital efficiency.

Pleasingly, the following outcomes support the current positive performance for the Group:

- Consistent growth in on and off balance sheet lending is a key part of the Group's strategy, whilst maintaining solid credit quality.
- Sound overall balance sheet management generated a healthy prudential capital adequacy ratio of 18.7%. This provides capacity for future growth.
- Revenue growth supported by efficient funding strategy of existing book, supplemented by limited re-pricing of existing loan base. As at Dec18 the portion of on-balance sheet lending, funded by transactional deposit accounts was 24% (an increase of +33% over the half).
- Combined with a growing distribution network, as a result of the merger, the banking & wholesale division's aim is to build scale underpinned by a customer friendly and technology-enabled business model. As a result the overall managed loan book as at Dec18 stood at $2.5b.
- Key hire of Group Chief Financial Officer Jussi Nunes, bringing extensive banking and treasury experience.

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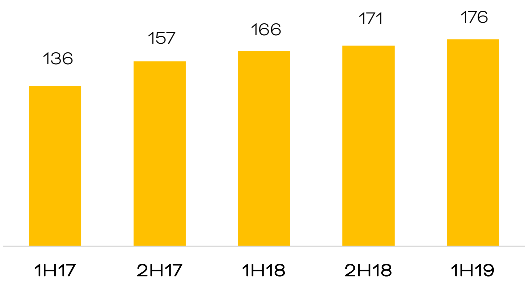
Better Choice

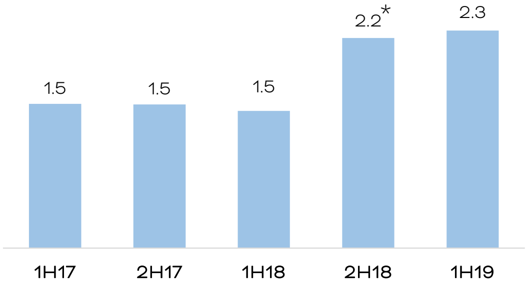
Make a Better Choice

KEY OPERATIONAL METRICS

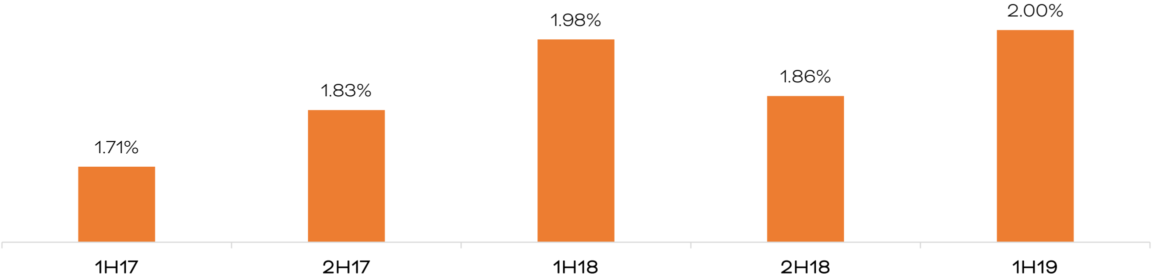
On Balance Sheet Loans ($m)



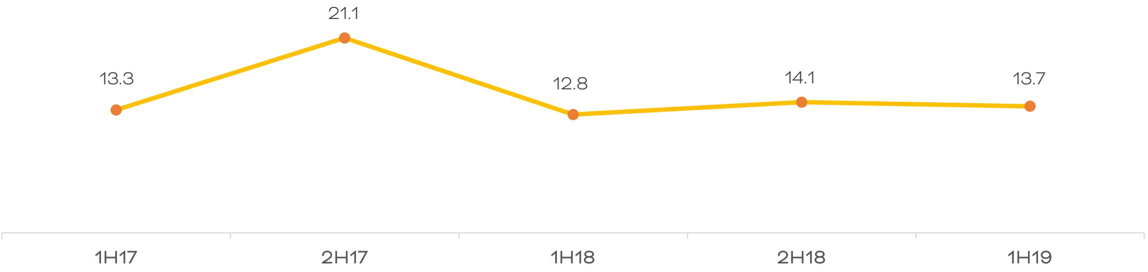
Off Balance Sheet Loans ($b)



Net Interest Margin %



Credit Loss Provision Rate (bps)



* Includes purchase of National Home Loans (NHL)

OPERATIONAL HIGHLIGHTS
AGGREGATION

The Finsure aggregation business provides a complete solution to loan writers to maximise sales productivity under a range of fee and service models. Its proprietary lending platform, Loankit, allows brokers to service borrowers efficiently and at low cost. The data provided by our LoanKit system provides valuable insight to our business and key partners.

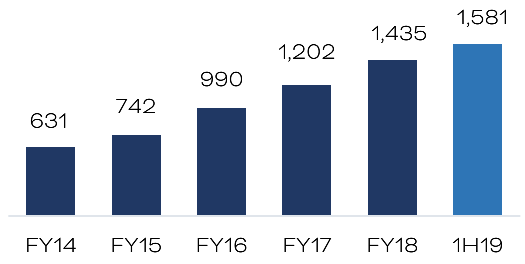
The following aspects highlight progress made within the aggregation business:

- Record 1H19 Loan Settlements reflects sustained strong growth against subdued market conditions throughout the period.
- Continued strong increase in the number of loan writers positions the Group well to capture market share in a contracting market. As at 1H19 the Group reported a total of 1,581 loan writers (growth of +15% PCP).
- Lending portfolio growth supports revenue diversification, not only through commission income, but also through recurring transactional fees which now contribute 25% of overall revenues for the Group (of total Group revenues only 24% is based on commission splits).
- Winning market share and capitalising on growth opportunities.

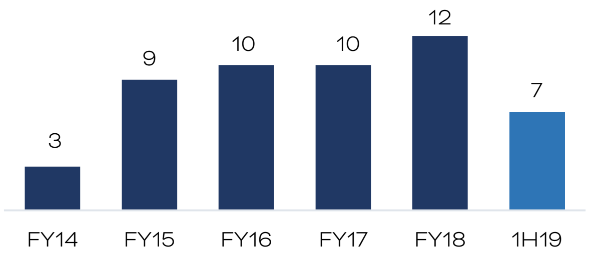
FINSURE
FINANCE AND INSURANCE

KEY OPERATIONAL METRICS

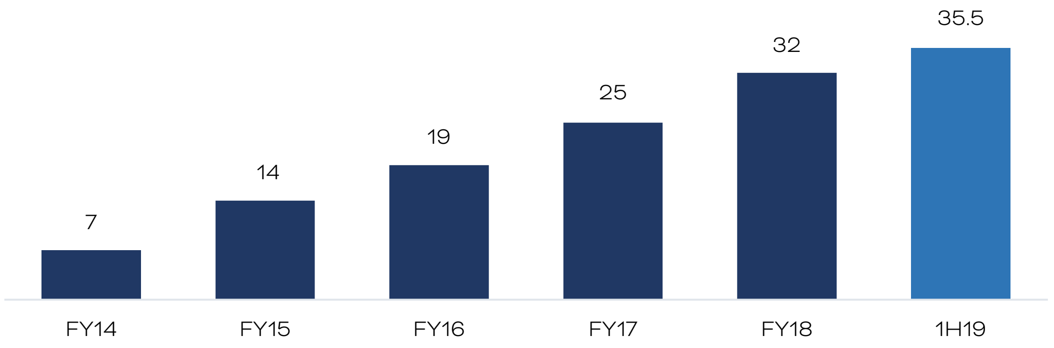
Total Loan Writers



Total Loan Settlements ($b)

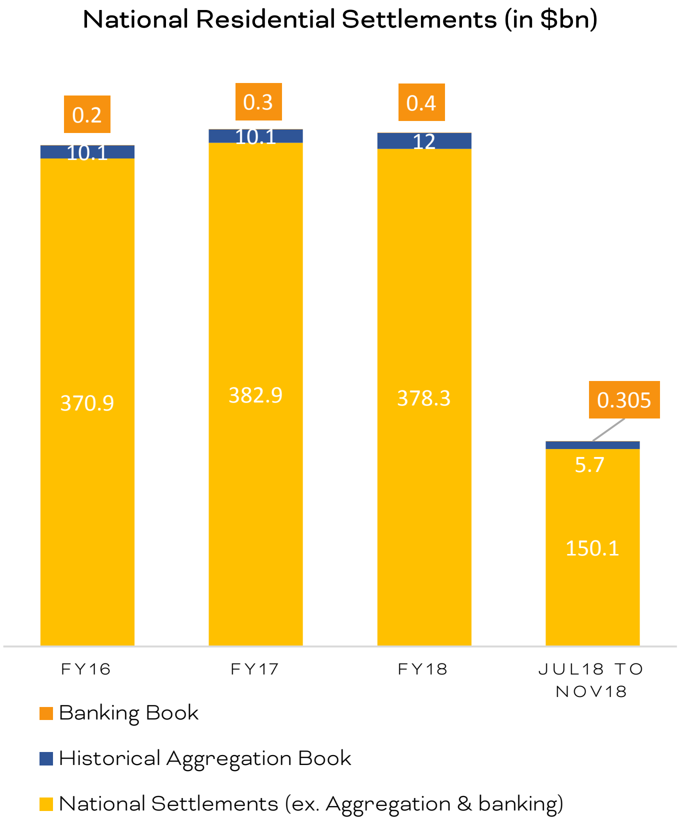


Total Loan Book (in $b)



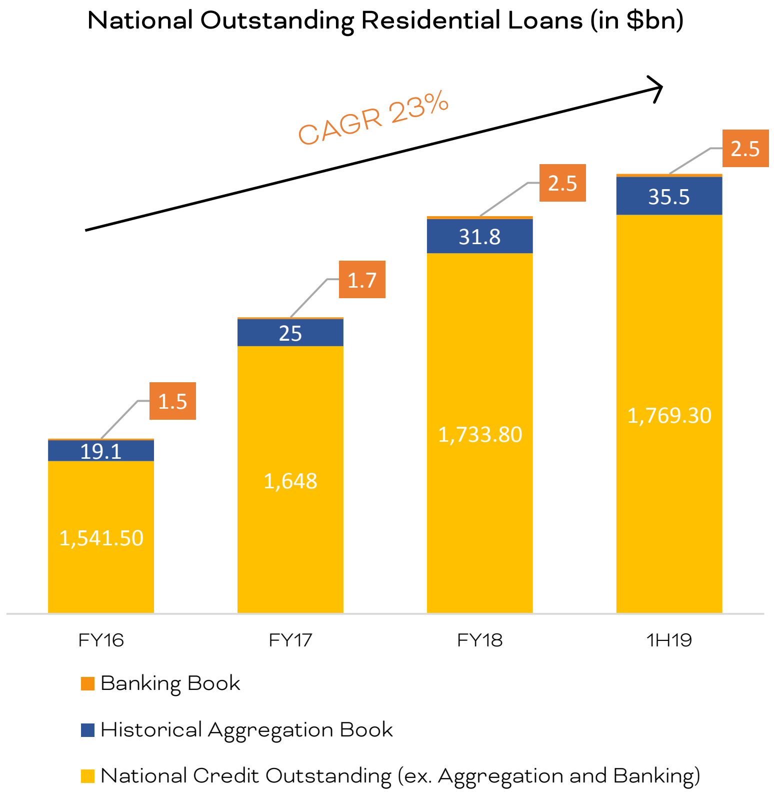
MARKET OVERVIEW

WINNING MARKET SHARE AND CAPITALISING ON GROWTH OPPORTUNITIES



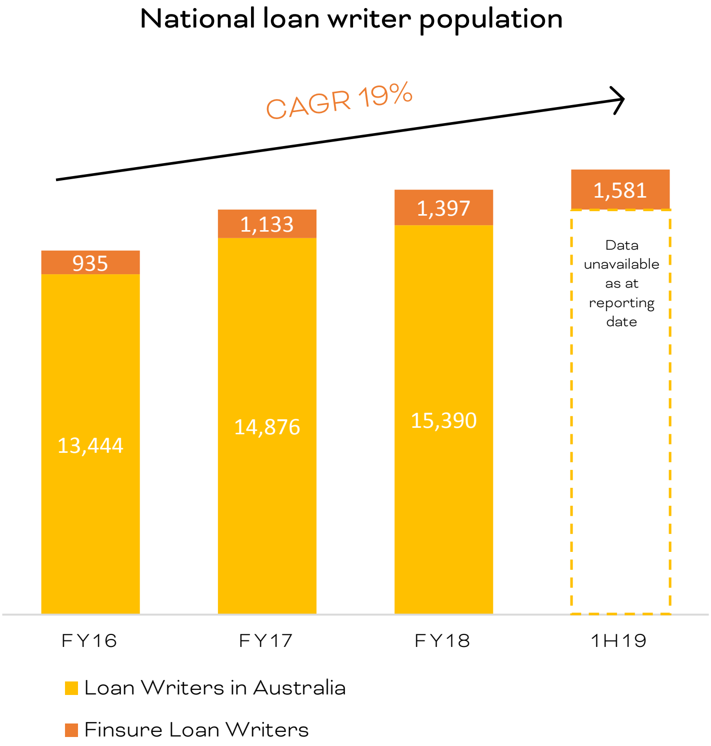
	FY16	FY17	FY18	JUL18 TO NOV18
Group Pro-forma Market Share	2.6%	2.7%	3.2%	3.8%
YoY Growth		3.9%	18.5%	18.8%

Data Source: ABS 5609.11 - **Housing Finance, Australia, November 2018 Report**



	FY16	FY17	FY18	1H19
Group Pro-forma Market Share	1.3%	1.6%	1.9%	2.1%
YoY Growth		23.1%	18.8%	10.5%

Data Source: RBA **D2 Lending and Credit Aggregates Report Dec 2018**



	FY16	FY17	FY18	1H19
Group Pro-forma Market Share	6.5%	7.1%	8.3%	
YoY Growth		9.2%	16.9%	

Data Source: MFAA Industry Intelligence Service Report

MERGER DELIVERS ON STRATEGIC RATIONALE

VERTICALLY INTEGRATED GROUP

STRATEGIC IMPERATIVE	CUSTOMER	OPERATIONAL FOUNDATIONS	GROWTH DRIVERS
Increase distribution capacity and capability	• Use data and analytics from our significant distribution network and large customer base to respond quickly to evolving customer needs.	• Easy to understand product set whilst taking pride in simplicity, transparency and honesty. • Combining ease and simplicity of a neo-bank together with security, history & trust of a traditional bank.	• Support and grow our broker network through market-leading aggregation, and innovative mortgage management offerings.
Broaden revenue streams and products	• Ability to service our customers needs across a more comprehensive range of financial services, as compared to specialised service providers.	• Agility to quickly develop products that meet evolving customer needs and target niche market areas underserviced by traditional banks.	• Grow on-balance sheet lending to strengthen profitability over time. • Supplement revenue generation through white label product offering.
Low-cost technology driven model	• Investment into technology to provide seamless solutions and improve the customer journey. • By running a low-cost technology driven model we can offer more competitive deposit products.	• Strengthening operational efficiency through building scale and technology enhancements. • Leveraging growth opportunities from regulatory change, such as open banking.	• Delivering positive operating leverage over time as income growth significantly outpaces cost growth. • Speed of delivery as a result of not having legacy systems.

PROGRESS OF GROWTH STRATEGY

BALANCING INVESTMENT AND PROFITABILITY

WE ARE HERE

STAGE ONE

STANDALONE BUSINESS

1

- Invest in people, simplify products.
- Automate process via Investment in Temenos (T24) Core Banking System.
- Launch improved open digital banking platform.
- Core Lending and Funding product-set development.
- Engage partners to grow business

STAGE TWO

STRATEGIC MERGER

2

- Banking platform T24 embedded.
- System processes and procedures refined
- Strategic growth imperatives defined.
- Further investment in leadership team & building right organisational capability-set.
- Execute merger to build distribution capability and improve profitability
- Through planned growth deliver reduced cost to income ratio

STAGE THREE

DISCIPLINED PORTFOLIO GROWTH

3

- Enhance open banking platform capability for further strategic partnerships.
- Investment in growth capability and capacity.
- Increase on balance sheet growth rates through controlled strategic partnerships, and disciplined risk management.
- Launch new digital banking brand and refreshed proposition.
- Focus on key levers for profitability, on balance sheet lending and lower cost deposit funding
- Invest in non-operating holding company (NOHC) structure

FY19

STAGE FOUR

ACCELERATED PORTFOLIO GROWTH

4

- Build scale by continually leveraging Finsure distribution network, and open API digital platform.
- Stabilise cost-base to lower cost-to-income operating profile and deliver positive jaws.
- Organic capital generation to enable sustained portfolio growth.
- Increase product portfolio with complimentary services (e.g. insurance)
- Maintain investment in technology
- Invest in user experience (UX) for banking customers to differentiate ourselves from other banks.
- Maintain focus on simplicity, transparency and honesty in banking.

FY20+

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KEY PROFITABILITY INDICATORS

	Revenue Type	Description	Percentage of 1H19 Net Revenue* (%)	Nature of Revenue	Key Performance Indicators (KPI's)	1H19 KPI Performance
BANKING / WHOLESALE	On-balance sheet lending	Monthly net interest margin	14%	Recurring	▪ On-balance sheet loans ▪ Net interest margin (NIM)	▪ $176m Dec18 spot balance ▪ 2.0% over 1H19
	Non-interest income	▪ Other banking income ▪ Bailment fee income	14%	Transactional & Recurring	▪ Number of loans originated ▪ Bailment funding limits	▪ +140% PCP ▪ $15m Dec18 spot balance
	Off-balance sheet lending	Monthly net interest margin	23%	Recurring	▪ Outstanding loan balances	▪ $2.3b as at Dec18
AGGREGATION	Loan writer fees	▪ Monthly subscription fees ▪ Software as a Service (SaaS) ▪ Transaction fees	25%	Recurring Transactional	▪ Number of loan writers ▪ Number of transactions	▪ 1,581 as at Dec18 ▪ +37% PCP
	Aggregation commissions	Upfront and ongoing commissions	24%	Recurring	▪ Settlement value ▪ Outstanding loan balances	▪ $6.8b during 1H19 ▪ $35.5b as at Dec18

NET REVENUE^
$11.4m (*or $13.7m on a proforma basis*)

OPERATING EXPENSES
$10.4m at (*or $13.7m on a proforma basis, including $1.6m of merger transaction costs*)

LENDING LOSSES
Nil P&L charge during 1H19 (*provision balance of $0.3m represents 13.7bps of lending assets*)

ORGANIC CAPITAL GENERATED - NPAT
$0.7m - 1H19 (*or $1.6m on a proforma underlying basis*)

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* Revenue numbers exclude changes in NPV
^ Statutory revenue for 1H19

1H19 FINANCIAL RESULTS

REVENUE & PORTFOLIO PERFORMANCE

Financial Highlights $AUD m	1H19 Proforma	1H18 Reported	1H19 Reported	Var %
Key Financial Metrics				
Net Upfront Commission	2.4	-	1.6	n/a
Net Trail Commission	6.8	-	5.0	n/a
Net Interest Income	1.0	1.6	1.6	2%
Net Other Income	3.4	1.1	3.1	193%
REVENUE	13.7	2.7	11.4	328%
EXPENSES	13.7	2.5	10.4	324%
TAX	(0.2)	0.0	0.3	900%
NPAT	0.1	0.1	0.7	989%
NPAT - underlying	1.6	0.4	1.3	259%
Key Operating Metrics				
Loan Book - On B/S $(m)	176	166	176	6.6%
Net Interest Margin - NIM (%)	2.00%	1.98%	2.00%	1%
Credit Loss Provision rate (bps)	0.14%	0.13%	0.14%	6%
Capital Adequacy Ratio - CAR (%)	18.7%	17.9%	18.7%	4%
Loan Book - Off B/S $(b)	37.8	0.0	37.8	n/a
Loan Writers #	1,581	nil	1,581	n/a

Key Comments

- Reported results comprise full six months of Goldfields Money, and Finsure from the 17th of September 2018.
- Net interest margin growth (NIM%) growth to 2.0% due to positive funding mix achieved.
- Stable capital adequacy ratio (CAR%) supporting organic loan book growth.
- Strong focus on lending credit quality continues to translate to low provisioning requirements.

* Compares 1H19 Proforma vs. 1H18 Proforma

1H19 FINANCIAL RESULTS
OPERATING EXPENSES

Operating Expenses $AUD m	1H19 Proforma	1H18 Reported	1H19 Reported	Var %
Key Expense Categories				
Employee Expense	7.8	1.1	5.6	427%
Information Technology Expense	0.5	0.2	0.6	144%
Professional Services Expense	0.6	0.2	0.5	233%
Occupancy Expense	0.6	0.1	0.5	400%
Marketing Expense	1.0	0.1	0.7	1300%
Other Expense	3.1	0.8	2.5	197%
Operating Expenses	13.7	2.5	10.4	324%
Operating Expenses - underlying	12.0	2.0	9.4	369%

Key Comments

- Overall cost increase supporting continued business growth, through investing in people, processes and systems.
- Investment in people represents right-sizing of banking operations, improving capability to support growth.
- IT expense growth follows implementation of T24 core banking platform.
- Proforma 1H19 expense base includes transaction costs of $1.6m.

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* Compares 1H19 Proforma vs. 1H18 Proforma

1H19 FINANCIAL RESULTS

BALANCE SHEET

ASSETS $AUD m	1H18 Reported	1H19 Reported	Var %
Cash and investments	57.7	67.5	17%
Loans and advances	165.7	175.8	6%
NPV asset	-	227.8	n/a
Other assets	3.7	61.3	1579%
TOTAL ASSETS	227.1	532.5	135%

LIABILITIES $AUD m	1H18 Reported	1H19 Reported	Var %
Deposits	205.5	217.0	6%
NPV liability	-	193.3	n/a
Other liabilities	1.2	24.7	1948%
TOTAL LIABILITIES	206.7	435.0	110%

EQUITY $AUD m	1H18 Reported	1H19 Reported	Var %
Contributed Equity	19.8	96.3	387%
General & Other Reserves	0.9	1.3	47%
Retained Earnings	(0.3)	(0.0)	(85%)
TOTAL EQUITY	20.4	97.5	379%

Key Comments

- Lending assets show healthy y-o-y growth of +6% whilst maintaining strong credit quality.
- Lending book growth underpinned by increasingly diversified deposit book (24% transaction accounts as at Dec18).
- Transactional account balances increased by 33%, during the half, supporting lower cost of funds.
- Growth in equity represents $24m capital raised during 2018, as well as investment in the acquisition of Finsure.

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2H19+ SUMMARY OUTLOOK

	FOCUS AREAS – 2H19	FOCUS AREAS – FY19+
CUSTOMER PRIORITIES	• Insight-Driven Product Offering • Banking Brand Refresh • Execute Strategic Partnerships	• New Product Introduction • Open Banking Opportunities • Digital Servicing Model
OPERATIONAL PRIORITIES	• T24 Platform Integration • Embed Newly Formed Entity • Optimise Organisation Structure	• T24 Platform Development • Efficient Operating Model • Distribution Channel Growth
FINANCIAL PRIORITIES	• Investment in Growth • Disciplined Capital Deployment • Lending Growth	• Scale in Lending Book • Funding Source Diversification • Positive Operating Leverage

BOARD OF DIRECTORS

Peter Wallace

Chairman & Non Executive Director

Mr Wallace was appointed a director in August 2014. He has more than 45 years of experience from a range of appointments held within the banking and financial services industry. Mr. Wallace was previously the Head of Corporate (Western Australia) for Bell Potter Securities Ltd where he directed capital raisings for several large publicly listed companies as well as provided a variety of corporate advisory services to both private and publicly owned companies. Over the past 30 years he also held executive management positions with Westpac Banking Corporation, Challenge Bank Ltd and National Australia Bank Ltd. Previous public company experience includes directorships with Tethyan Copper Ltd, Rural Aus Investments Ltd and Decmil Engineering Ltd.

During the past three years he has served as a director of the following listed companies:

- Katana Capital Limited – appointed 19 September 2005
- Neptune Marine Services Limited – appointed 8 July 2011

Mr Wallace is a Senior Fellow of the Financial Services Institute of Australia, a Fellow of the Australian Institute of Company Directors and an Associate Fellow of the Australian Institute of Management. He is Chair of the Remuneration Committee and a member of the Audit Committee, Credit Committee and Risk & Compliance Committee.

Derek La Ferla

Deputy Chairman & Non Executive Director

Mr La Ferla was elected as a Director in November 2015. He has over 30 years' experience as a corporate lawyer and Company Director. He is a Non-executive Director of Sandfire Resources NL, Veris Limited and Threat Protect Limited and is a member of the AICD Council (WA Division). He has held senior positions with some of Australia's leading law firms and is a Partner with large independent Western Australian law firm, Lavan.

During the past three years he has served as a director of the following listed companies:

- Veris Limited –appointed 28 October 2011
- Sandfire Resources NL – appointed 17 May 2010

Threat Protect Australia Limited – appointed 3 September 2015

Mr La Ferla is Chair of the Audit Committee and a member of the Risk & Compliance Committee and Remuneration Committee.

Simon Lyons

Managing Director

Mr Lyons was appointed Chief Executive Officer on 18 January 2016 and Executive Director on 23 October 2017. Mr Lyons has been involved in the day to day management of financial services business for the last 24 years. Prior to that he served as an Army Officer with the Australian Defence Force. He commenced his business career at Porter Western Limited as a stockbroker in 1994 and was a Director and shareholder of Porter Western when the business was sold to Macquarie Bank in 1999. With the business under new ownership, Mr Lyons became the State Manager for Macquarie Bank in Western Australia before transferring to a national role as Head of Broking (Distribution and Development) in Sydney. In 2005, Mr Lyons became the Head of Macquarie Private Wealth – Asia and spent several years working establishing or acquiring wealth management businesses for Macquarie Bank throughout Asia. Since leaving Macquarie Banking 2008, Mr Lyons established and managed wealth management businesses to service clients looking for stockbroking or fixed income investments, and immediately prior to joining the Company, was the Director WA for the Fixed Income Investment Group (FIIG).

John Kolenda

Executive Director

Mr Kolenda was appointed a Director on 13 March 2018. Mr Kolenda is the Managing Director of Finsure Group, and has extensive experience in the mortgage broking and aggregation sector. Mr Kolenda was the General Manager Sales & Distribution at Aussie Home Loans for ten years from 1994, before founding X Inc, which was a successful mortgage originator before its merger with the mortgage broking operations of Ray White in 2007. Mr Kolenda founded several businesses before launching Finsure Group in 2011. Mr Kolenda chairs Aura Group Pty Ltd, a boutique corporate advisor and investment house. Aura Group has more than $550 million in assets under management and advice.

During the last three years he has served as a director of the following listed companies:

- The Agency Group Australia Limited – appointed 19 December 2016
- IBuyNew Group Limited – appointed 1 February 2013 and resigned 22 March 2017

Mr Kolenda is a member of the Credit Committee and Remuneration Committee.

Peter Hall

Non Executive Director

Mr Hall was elected as a Director in November 2015 and is an experienced financial services industry professional. Previous Board and industry appointments include: Non-Executive Director of BLSSA Pty Ltd (the licensing Board for Advantedge Financial Services, a NAB subsidiary), Chair of the CoreLogic RP Data sponsored Residential Valuation Industry Advisory Group, Ministerial Advisory Board Member for NSW Housing Minister and Chairman and Council Member of the Lenders Mortgage Insurance sub-committee. Mr Hall has also held the senior executive position of Country Executive of Genworth Financial Aust. & NZ and Managing Director of Genworth Financial Mortgage Insurance Aust. & NZ.

Mr Hall holds a Graduate Diploma of Management, has completed Executive Management Programs at GE's global management college, a Senior Associate of the Financial Services Institute of Australia and has received a Distinguished Service Award from the Australian Securitisation Forum.

Mr Hall is the Chair of the Risk & Compliance Committee, Chair of the Board Credit Committee and is also a member of the Audit Committee.

OUR EXECUTIVE TEAM

Jussi Nunes

Group Chief Financial Officer

Jussi joined Goldfields Money/Finsure as Group Chief Financial Officer, in December 2018, to lead the financial management framework of the recently merged entity. He has 18 years of banking and financial management experience, which started at GE Capital Europe through the FMP graduate program and continued through several financial leadership positions within key consumer financing businesses in Europe and Australia. Jussi joined ANZ Bank in 2008 to run the finance function for several of their consumer finance businesses, from where he transitioned into leading the financial control function of Group Treasury in 2010. Whilst at Group Treasury he was promoted to Global Head of Finance for Group Treasury and Balance Sheet Trading, which he performed until 2015. Jussi left ANZ in 2015 to head the Product Finance function for Commonwealth Bank of Australia's entire institutional bank (excluding traded risk) where he enjoyed significant success as a trusted business advisor and in developing a world-class Finance function of the future.

Allan Savins

GM - Banking & Wholesale

Allan has almost 35 years' experience within the financial services industry and is responsible for the banking and wholesale divisions within the Goldfields Group. Prior to Finsure and Goldfields, Allan was employed by RESIMAC Limited (Homeloans Limited) in May 2007 where he held the positions of Group Chief Operating Officer and Chief Commercial Officer. He was also the Chairman of Finsure Finance and Insurance Pty Ltd and 1300 HomeLoans from launch to December 2015, representing RESIMAC's shareholding interests, as well as a board member of RESIMAC Financial Services Pty Ltd operating in New Zealand. Prior to RESIMAC, Allan held a role at Societe Generale Sydney as Director, Structured Finance and Securitisation, and was a founding member of Bluestone Group, holding positions such as Head of Lending and Operations both in Australia and New Zealand. Allan started his career in banking and finance with the State Bank of NSW (Colonial State Bank) for over 16 years. Allan commenced in the branch network and subsequently held positions such as Credit Administrator – Commercial and Corporate Credit, Account Manager – Commercial and Corporate Recoveries, Lending Manager / Team Leader – Commercial Business, Account Manager – Business Banking, as well as Secretary to the Bank's Credit Committee.

Simon Bednar

GM Aggregation

An executive with 15 years experience covering a Sales, Business Consultancy, project management, IT operations, and executive recruitment, primarily focused within the Finance Sector

Simon has a Bachelor of Engineering and spent 8 years as Chief Operating Officer for one of Australia's leading software providers to the Financial Services Industry. During this time, he was responsible for driving vertical products into the Mortgage Industry and was operationally responsible for the Microsoft Consulting division. This division provided high-end consulting services to the Australian market in the areas of Project Management, .NET, SharePoint, CRM Dynamics and BizTalk. It also developed specific vertical solutions for various markets.

David Maher

Head of Marketing & Direct Sales

David has spent over 10 years working in finance and real estate, both in Australia and abroad. He brings valuable experience working across a number of disciplines in the financial services sector including, marketing, analytics, product development and strategic planning.

As Head of Marketing for Finsure Group, David is responsible for the overall strategy and execution of marketing activities which service Finsure's 1,581 brokers as well as Finsure's associated businesses. Furthermore David is also manages Finsure's lead generation channel, 1300HomeLoan, as well as Finsure's direct sales team, SMART Finance, which includes a team of 20 brokers and support staff operating across three States.

Steve Ellis

Chief Risk Officer

Steve joined Goldfields Money Limited in July 2016 as the Risk and Compliance Manager. Steve has over 20 year's commercial experience across banking, financial services and asset management firms. He started his career at the Reserve Bank of Australia in Bank Supervision before working for the newly formed APRA. Since then Steve has developed a solid background in financial markets and derivatives risk management, having held senior positions at St George Bank, Abbey National Bank and Commonwealth Bank.

In 2006 Steve developed and launched a macro economic hedge fund at RAB Capital London and, most recently, developed a UCITS platform and actively managed a commodity based retail investment product whilst based in Hong Kong as a Partner at Baker Steel Capital Managers LLP.

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