

1Q26 Investor Presentation

ASX: HMY

David Stevens CEO and Managing Director
Simon Ward CFO

All values are in \$AUD unless stated otherwise



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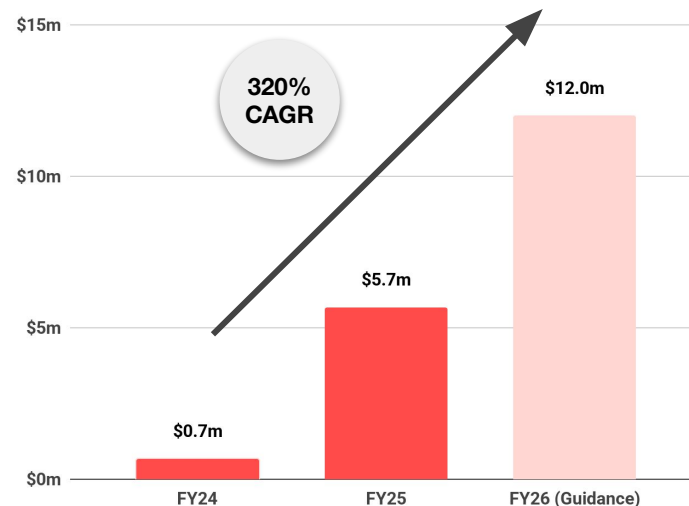
FY26 Guidance reaffirmed

	FY25 Actual	FY26 Guidance	Change
Cash NPAT	\$5.7m	\$12m	+111%

FY26 Guidance: \$12m Cash NPAT

- Stellare[®] 2.0 driving year end loan book to \$900m+
- Net interest margin: 9%-10%
- Risk adjusted income: ~6%
- Cash NPAT: **\$12m**

Cash NPAT



Key KPI's - Continued loan book and margin growth

		1Q26	1Q25	Change
Loan book	<i>Suppressed by weaker NZD, would be \$852m using 30 June 25 FX rate</i>	\$833m	\$769m	+8%
<i>Australia</i>		\$502	\$426	+18%
<i>New Zealand</i>		NZ\$378	NZ\$373	+1%
Net interest income		10.3%	8.9%	140bps improvement
Credit losses	<i>Within Harmony's target range 3%-4%</i>	3.8%	3.7%	10bps increase
90+ Day arrears	<i>82bps better than Australian market average 1.59%</i>	0.77%	0.53%	24bps increase
Risk adjusted income		6.5%	5.2%	130bps improvement
Cost to income ratio		19.1%	18.4%	70bps increase

Disrupting Auto Finance: Car Product Launch

Key Product Highlights & Market Opportunity

- **Secured Auto Lending** rolled out in late September 2025: Flagship Car Product launch delivers risk-adjusted growth.
- **Cash Buyer Advantage:** Customers receive funds directly into their bank account, empowering them to negotiate effectively with dealers and drive away on the day.
- **Removes Dealer Conflict:** Eliminates pressure on consumers to take costly and often confusing dealer finance.
- **No Deposit:** We finance 100% of the vehicles cost.
- **100% Digital:** Seamless online application for fast funding.

Harmony

APPLY NOW

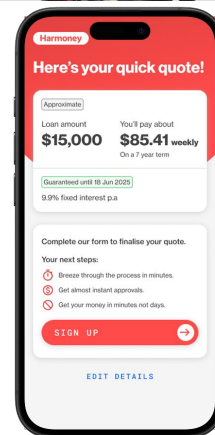
SIGN IN

Get a car loan quote
in **92 seconds**

Borrow up to \$100,000

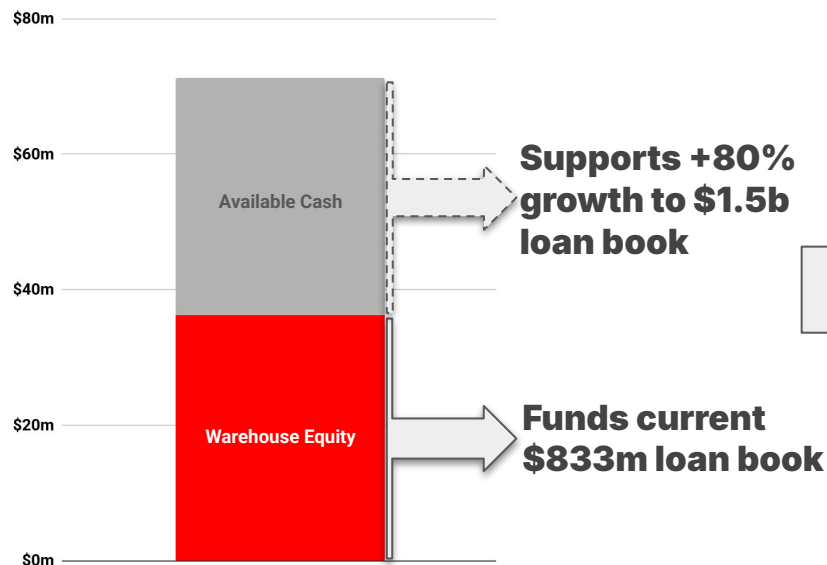
GET YOUR RATE NOW

Won't affect your credit score and your rate is guaranteed for 60 days



Harmoney is capitalised for significant growth without raising any equity

Current cash supports \$1.5b loan book



Reinvested profits fund loan book growth beyond \$1.5b

- Growing profits fund future loan book growth, (i.e. \$1m profit funds \$25m loan book growth).
- Profits continue to fund loan book growth maintaining cash reserves.
- Capital efficient with borrowings 96% of loan book.
- Intention to reduce corporate debt by \$7.5m in Dec 2025 and refinance facility on materially improved terms.
- Diversified funding from 3 of Australia's "big-4" banks and an established ABS issuer.

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