

FY24 Highlights

Financial results	FY23	FY24	V%
Fee and trading income (\$m)	225.0	229.7	2.1%
Net operating income (\$m)	214.1	227.5	6.3%
Underlying operating expenses (\$m)	(151.7)	(162.9)	7.4%
Underlying EBITDA (\$m)	62.4	64.6	3.4%
Underlying EBT (\$m)	44.2	41.6	(5.9)%
Underlying NPAT (\$m)	37.6	33.8	(10.1)%
Statutory NPAT (\$m)	31.4	31.3	(0.4)%
Net cash held (\$m)	93.8	88.0	(6.2)%

\$38.4bn

Turnover

\$229.7m

Fee & trading income (Revenue)

\$227.5m

Net Operating Income (NOI)

28.4%

Underlying EBITDA margin

\$64.6m

Underlying EBITDA

\$31.3m

Statutory NPAT

\$88.0m

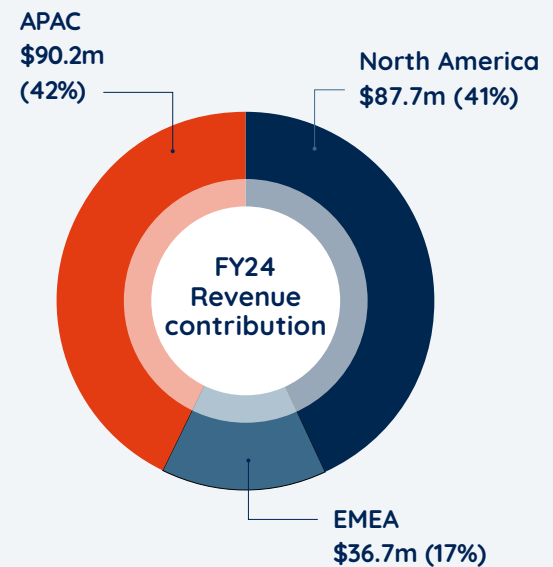
Net Cash Held

\$20.8m

B2B new revenue

Investment highlights

- A seamless digital platform and global banking partner network enables fast, secure, competitive international money transfers in 50+ currencies
- High-value client base with ATV of \$28.4k (FY24)
- ‘Digital + Human’ business model with 24/7 localised service support
- Strategic focus on high-growth B2B segments; >65% revenue generated from B2B segments (FY24)
- Strong management team with extensive global fintech and payments experience
- Exceptional AML/KYC compliance and risk management track record
- Global, scalable and capital light business model; well positioned to capitalise on consolidating sector
- OFX 2.0: generating revenue beyond spot FX following Paytron acquisition



OFX 2.0

- Grow B2B faster, with more products delivering expanded returns
- Target B2B clients need more than just low-cost payments. However, workflow and tasks around payments incur more pain and cost than the payment itself...
- OFX will be launching its new integrated Corporate platform in 1Q25 to expand services for Corporate clients, providing accounts payable, invoicing, expense management and Corporate card services



Outlook

Medium term (1-3 years)



- **10%+** NOI annual growth
- **28-30%** Underlying EBITDA margin

Long term (3+ years)



- **15%+** NOI annual growth
- **~30%** Underlying EBITDA margin

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