EML Payment Solutions Limited

Selected financial information and ratios

This information forms part of the product disclosure statement dated 14 July 2023 which relates to an offer of the OneSmart Facility by EML Payment Solutions Limited (**EML**).

This table provides selected financial information about EML. Full financial statements are available on the OneSmart Facility offer page on the Disclose register at www.companiesoffice.govt.nz/disclose. EML's financial performance and position is critical to EML's ability to meet its obligations, including those owed to you. If you do not understand this sort of financial information, you can seek professional advice.

The law normally requires the financial information to be determined or prepared in accordance with New Zealand generally accepted accounting practice. In this case, the financial information is determined or prepared in accordance with Australian equivalents to International Financial Reporting Standards. This is allowed under the Financial Markets Conduct (EML Payment Solutions Limited) Exemption Notice 2021.

The financial information is presented in Australian dollars.

Selected financial information and ratios						
AUD $'000	**FY26**	**FY25**	**FY24**	**FY23**	**FY22**	**FY21**
Revenue	56,468	52,291	52,517	45,400	35,676	29,850
EBITDA [1]	17,673	16,421	15,311	12,184	7,799	6,254
Net (loss)/profit after tax	4,782	5,570	8,048	6,659	4,612	(356)
Net cash flows from operating activities	8,890	6,643	13,007	6,904	8,804	6,727
Cash and cash equivalents	10,466	9,382	6,831	7,117	5,841	3,994
Total assets	875,553	880,400	856,969	344,780	341,326	238,646
Total debt	-	-	-	-	-	-
Total liabilities	826,052	835,681	817,820	313,679	316,884	218,757
Equity	49,501	44,719	39,149	31,101	24,442	19,889
Debt/EBITDA	-	-	-	-	-	-
	Debt/EBITDA is an indicator of the degree to which an entity has borrowed against earnings. The higher the number, the greater the risk that the entity will not be able to pay off its debts.					
Interest expense	-	-	-	-	-	-
EBITDA/interest expense	-	-	-	-	-	-
	EBITDA/interest expense is a measure of the ability of an entity to pay interest on borrowings. The lower the number, the greater the risk that the entity will not be able to pay interest.					
Total tangible assets [2]	47,501	42,107	34,322	24,772	16,576	16,603

Notes:

1) EBITDA is the equivalent to the Net profit/(loss) for the period including research and development tax offset and excluding share-based payments, depreciation and amortisation expense, acquisition costs and foreign exchange included within the Statement of Profit or Loss and Other Comprehensive Income. A detailed reconciliation for EML can be obtained at https://www.emlpayments.com/investors/.
2) Tangible assets have been calculated with Total assets, less liabilities and less intangible assets. The balances are calculated in line with International Financial Reporting Standards.