



Kontiki Finance Limited Statement of Financial Performance - for the financial year ended 30th June					
	2019	2020	2021	2022	2023
	\$	\$	\$	\$	\$
Revenue	24,735,316	30,245,944	30,780,585	26,214,658	25,239,563
Other operating revenue	2,127,047	4,452,023	4,449,328	4,694,343	14,188,226
Total Revenue	26,862,363	34,697,967	35,229,913	30,909,001	39,427,789
Net profit before tax	10,568,208	7,832,614	4,598,429	7,878,762	14,565,756
Income tax Expense (Benefit)	1,192,223	547,777	330,948	661,826	719,671
Net Profit after tax	9,375,985	7,284,837	4,267,481	7,216,936	13,846,085
Extraordinary item after tax	-	-	-	-	-
Net Profit after tax & Extraordinary item	9,375,985	7,284,837	4,267,481	7,216,936	13,846,085
OEI in net profit and extraordinary items after income tax	-	-	-	-	-
Net profit after Extraord. items and Income tax attributable to members of the company	9,375,985	7,284,837	4,267,481	7,216,936	13,846,085
Retained Profit at Beginning	7,982,674	11,831,257	14,376,374	14,039,305	18,471,788
Total available for appropriation	17,358,659	19,116,094	18,643,855	21,256,241	32,317,873
Ordinary dividend paid or provided for Impact of adopting IFRS 9 Transfer to general reserves	(4,919,929) (607,473) -	(4,739,720) -	(4,604,550) -	(2,784,453) -	(6,505,826) -
Total appropriations	(5,527,402)	(4,739,720)	(4,604,550)	(2,784,453)	(6,505,826)
Retained profit at year end	11,831,257	14,376,374	14,039,305	18,471,788	25,812,047

Kontiki Finance Limited Statement of Financial Position - for the financial year ended 30th June					
	2019	2020	2021	2022	2023
	\$	\$	\$	\$	\$
Current Assets					
Cash Assets	8,001,095	12,245,511	42,649,575	26,078,924	70,468,847
Financial Asset held for Trading	-	-	-	-	6,037,513
Receivable from customers	2,271,225	2,660,779	6,324,403	3,586,853	2,694,610
Prepayments & Other assets	-	-	-	31,869	243,464
Total current assets	10,272,320	14,906,290	48,973,978	29,697,646	79,444,434
Non-current assets					
Receivable from customers	126,412,835	153,733,993	139,900,325	128,928,889	151,285,000
Property, plant and equipment	1,776,137	2,329,647	1,764,776	3,067,429	12,154,040
Financial investments - held to maturity	54,089,000	77,033,000	75,273,000	69,035,000	37,626,852
Investment at Fair Value through P&L	877,045	6,531,238	5,803,448	6,022,541	8,510,533
Deferred tax assets	467,580	1,187,007	1,803,298	1,050,096	1,061,516
Intangible assets	729,329	648,592	470,332	386,104	1,577,737
Right-of-use assets	-	6,786,270	5,598,163	3,564,141	3,737,000
Total non-current assets	184,352,226	248,249,747	230,613,342	212,047,200	215,952,678
Total Assets	194,624,546	263,156,037	279,587,320	241,744,846	295,397,112
Current liabilities					
Due to customers	53,751,138	96,131,636	106,473,939	75,090,447	127,643,796
Trade & other payables	1,727,168	2,058,859	2,239,928	1,796,985	8,075,574
Current tax liabilities	-	23,133	339,472	-	-
Unearned premium	8,362,279	9,345,090	7,683,976	7,112,609	9,062,696
Provisions	332,926	949,696	1,319,127	1,304,795	985,150
Employee benefit	131,391	31,285	126,916	178,189	222,224
Other	-	-	-	-	-
Total Current liabilities	64,304,902	108,539,699	118,183,358	85,482,985	145,989,440
Non-current liabilities					
Due to customers	105,624,382	116,902,539	106,848,194	99,075,894	84,663,582
Current tax liabilities	70,724	-	-	-	-
Debt issued & other borrowed funds	-	2,600,000	20,000,000	20,000,000	19,590,000
Lease liabilities	-	6,959,677	5,902,342	3,843,553	4,193,952
Total non-current liabilities	105,695,106	126,462,216	132,750,536	122,919,447	108,447,534
Total liabilities	170,000,008	235,001,915	250,933,894	208,402,432	254,436,974
NET ASSETS	24,624,538	28,154,122	28,653,426	33,342,414	40,960,138
Equity					
Contributed equity	12,793,281	13,777,748	14,614,121	14,870,626	15,060,578
Reserves	-	-	-	-	87,513
Retained profits/accumulated losses	11,831,257	14,376,374	14,039,305	18,471,788	25,812,047
Equity attributable to members	24,624,538	28,154,122	28,653,426	33,342,414	40,960,138
OEI in Controlled Entities					
Contributed equity	-	-	-	-	-
Reserves	-	-	-	-	-
Retained profits/accumulated losses	-	-	-	-	-
Total outside equity interest in controlled entities	-	-	-	-	-
TOTAL EQUITY	24,624,538	28,154,122	28,653,426	33,342,414	40,960,138

Kontiki Finance Limited Statement of Cash Flows - for the financial year ended 30th June					
	2019	2020	2021	2022	2023
	\$	\$	\$	\$	\$
Cash flows from operating activities					
Receipts from customers	-	-	-	-	-
Payment to suppliers and employees	(12,219,154)	(16,508,024)	(21,699,982)	(23,867,110)	(24,668,859)
Premium income received	5,930,556	3,264,377	983,736	1,279,333	4,120,968
Interest income received	32,543,576	41,343,515	42,065,917	35,494,373	33,754,194
Interest expense paid	(9,345,754)	(11,763,955)	(12,489,664)	(10,597,177)	(8,990,559)
Net Customer loans granted	(28,986,976)	(34,690,828)	6,881,491	18,753,408	(12,372,546)
Income tax paid	(1,098,295)	(1,215,271)	(630,900)	(291,075)	(265,700)
Term Deposit received	23,952,992	53,658,655	287,958	(39,155,792)	38,141,038
Payments for claims	(937,214)	(544,936)	(1,926,010)	(1,458,012)	(1,029,263)
Interest paid on lease liabilities	-	(353,836)	(371,738)	(123,479)	(299,430)
Non interest income received	267,296	894,066	1,503,087	3,160,288	4,809,951
Net cash provided by operating activities	10,107,027	34,083,807	14,603,895	(16,805,225)	33,199,794
Cash flows from investing activities					
Purchase of investments	-	-	-	-	-
Fixed asset acquisitions	(868,484)	(1,414,554)	(75,586)	(2,141,423)	(5,356,225)
Acquisition of intangible asset	(385,274)	(208,693)	(83,614)	(130,981)	(4,882,630)
Acquisition/sale of investment through P&L	329,248	(4,947,191)	1,535,769	116,757	(322,962)
Dividend received	38,238	53,699	67,513	89,994	123,258
Acquisition of debt financial instruments	(7,947,846)	(21,208,000)	1,760,000	6,245,000	(20,784,286)
Payments for Corporate Bond	-	-	-	-	(410,000)
Acquisition of Subsidiaries	-	-	-	-	(2,596,937)
Proceeds from issuance of corporate bond	-	2,600,000	17,400,000	-	52,185,434
Proceeds from sale of plant & equipment	25,401	84,351	147,452	20,249	4,529
Net cash provided by investing activities	(8,808,717)	(25,403,388)	20,751,534	4,199,596	18,160,181
Cash flows from financing activities					
Proceeds from issue of shares	1,908,509	984,467	836,373	256,505	633,275
Dividends paid	(4,919,929)	(4,739,720)	(4,604,550)	(2,784,453)	(6,505,826)
Lease payments	-	(1,043,750)	(1,183,188)	(1,437,074)	(654,178)
Share buy-back	-	-	-	-	(443,323)
Net cash provided by financing activities	(3,011,420)	(4,799,003)	(4,951,365)	(3,965,022)	(6,970,052)
Net increase in cash held	(1,713,110)	4,244,416	30,404,064	(16,570,651)	44,389,923
Cash at beginning of year	9,714,205	8,001,095	12,245,511	42,649,575	26,078,924
Effects of exchange rate changes on cash	-	-	-	-	-
Cash at end of year	8,001,095	12,245,511	42,649,575	26,078,924	70,468,847

Profitability & Return Ratios					
Year	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23
Return on Equity (%)	38.08	25.87	14.89	21.64	33.80
Return on Assets (%)	7.97	4.50	2.84	5.37	7.78
EBIT Margin (%)	42.73	25.90	14.94	30.05	57.71
Net Profit Margin (%)	37.91	24.09	13.86	27.53	54.86
Management Expense Ratio	51.43	49.74	44.57	53.20	42.61

Liquidity & Working Capital Ratios					
Year	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23
Loan to Deposit Ratio (LDR)	79.27	77.16	65.58	74.03	71.26
Asset Turnover Ratio	0.14	0.13	0.11	0.10	0.09

Capital & Debt Structure Ratios					
Year	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23
Capital Adequacy Ratio (%)	15.00	16.00	22.00	27.00	25.00

Market Performance Ratios					
Year	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23
Earning Per Share (cents)	10.32	7.93	4.60	7.76	14.86
Price/Earning Ratio (times)	9.69	12.35	27.17	14.69	7.20
Dividend Per Share (cents)	0.05	0.05	0.05	0.03	0.07
Dividend Yield (%)	5.41	4.59	3.60	2.63	6.53
NT Asset Per Share (\$)	0.26	0.30	0.30	0.35	0.42
Cashflow Per Share (\$)	0.11	0.37	0.16	(0.18)	0.36

Stock Market Information					
Year to	Jun-19	Jun-20	Jun-21	Jun-22	Jun-23
Last Trade Price	1.00	0.98	1.25	1.14	1.07
52 Week: Low (\$)	0.94	0.97	0.79	0.90	0.91
52 Week: High (\$)	1.25	1.30	1.30	1.25	1.16
No of Trades	198	185	215	151	116
Volume of Share Traded	3,687,674	2,534,208	3,269,883	587,449	2,480,402
Value of Shares Traded (\$)	4,273,829	2,810,117	2,858,317	631,284	2,333,679
Market Capitalisation (\$m)	90.86	89.98	115.94	106.00	99.51

