



Kontiki Finance Limited					
Statement of Financial Performance - for the financial year ended 30th June					
	2020	2021	2022	2023	2024
	\$	\$	\$	\$	\$
Revenue	30,245,944	30,780,585	26,214,658	25,239,563	30,497,696
Other Operating revenue	4,452,023	4,449,328	4,694,343	14,188,226	14,510,488
Total Revenue	34,697,967	35,229,913	30,909,001	39,427,789	45,008,184
Net profit before tax	7,832,614	4,598,429	7,878,762	14,565,756	8,980,435
Profit after tax for the year from discontinued operations	-	-	-	-	265,550
Income tax Expense (Benefit)	547,777	330,948	661,826	719,671	656,352
Net Profit after tax	7,284,837	4,267,481	7,216,936	13,846,085	8,589,633
Extraordinary item after tax	-	-	-	-	-
Net Profit after tax & Extraordinary item	7,284,837	4,267,481	7,216,936	13,846,085	8,589,633
OEI in net profit and extraordinary items after income tax	-	-	-	-	-
Net profit after Extraord. items and Income tax attributable to members of the company	7,284,837	4,267,481	7,216,936	13,846,085	8,589,633
Retained Profit at Beginning	11,831,257	14,376,374	14,039,305	18,471,788	25,812,047
Total available for appropriation	19,116,094	18,643,855	21,256,241	32,317,873	34,401,680
Ordinary dividend paid or provided for	(4,739,720)	(4,604,550)	(2,784,453)	(6,505,826)	(5,131,926)
Impact of adopting IFRS 9	-	-	-	-	-
Transfer to general reserves	-	-	-	-	-
Total appropriations	(4,739,720)	(4,604,550)	(2,784,453)	(6,505,826)	(5,131,926)
Retained profit at year end	14,376,374	14,039,305	18,471,788	25,812,047	29,269,754

Kontiki Finance Limited					
Statement of Financial Position - for the financial year ended 30th June					
	2020	2021	2022	2023	2024
	\$	\$	\$	\$	\$
Current Assets					
Cash Assets	12,245,511	42,649,575	26,078,924	70,468,847	37,930,369
Financial Asset held for Trading	-	-	-	6,037,513	5,934,861
Receivable from customers	-	-	-	-	-
Prepayments & Other assets	2,660,779	6,324,403	3,586,853	2,694,610	3,527,216
Current tax asset	-	-	31,869	243,464	-
Total current assets	14,906,290	48,973,978	29,697,646	79,444,434	47,392,446
Non-currents assets					
Receivable from customers	153,733,993	139,900,325	128,928,889	151,285,000	171,916,408
Property, plant and equipment	2,329,647	1,764,776	3,067,429	12,154,040	9,644,767
Financial Investments - held to maturity	77,033,000	75,273,000	69,028,000	37,626,852	44,928,736
Investment at Fair Value through P&L	6,531,238	5,803,448	6,022,541	8,510,533	12,227,083
Deferred tax assets	1,187,007	1,803,298	1,050,096	1,061,516	2,141,707
Intangible assets	648,592	470,332	386,104	1,577,737	9,440,155
Right-of-use assets	6,786,270	5,598,163	3,564,141	3,737,000	1,974,055
Total non-current assets	248,249,747	230,613,342	212,047,200	215,952,678	252,272,911
Total Assets	263,156,037	279,587,320	241,744,846	295,397,112	299,665,357
Current liabilities					
Due to customers	96,131,636	106,473,939	75,090,447	127,643,796	131,584,610
Trade & other payables	2,058,859	2,239,928	1,796,985	8,075,574	13,196,023
Current tax liabilities	23,133	339,472	-	-	445,836
Unearned premium	9,345,090	7,683,976	7,112,609	9,062,696	12,059,566
Provisions	949,696	1,319,127	1,304,755	985,150	-
Employee benefit	31,285	126,916	178,189	222,224	273,682
Other	-	-	-	-	-
Total Current liabilities	108,539,699	118,183,358	85,482,985	145,989,440	157,559,717
Non-current liabilities					
Due to customers	116,902,539	106,848,194	99,075,894	84,663,582	79,387,786
Debt issued & other borrowed funds	2,600,000	20,000,000	20,000,000	19,590,000	15,590,000
Lease liabilities	6,959,677	5,902,342	3,843,553	4,193,952	2,321,701
Total non-current liabilities	126,462,216	132,750,536	122,919,447	108,447,534	97,299,487
Total liabilities	235,001,915	250,933,894	208,402,432	254,436,974	254,859,204
NET ASSETS	28,154,122	28,653,426	33,342,414	40,960,138	44,806,153
Equity					
Contributed equity	13,777,748	14,614,121	14,870,626	15,060,578	15,551,538
Reserves	-	-	-	87,513	(15,139)
Retained profits/accumulated losses	14,376,374	14,039,305	18,471,788	25,812,047	29,269,754
Equity attributable to members	28,154,122	28,653,426	33,342,414	40,960,138	44,806,153
OEI in Controlled Entities					
Contributed equity	-	-	-	-	-
Reserves	-	-	-	-	-
Retained profits/accumulated losses	-	-	-	-	-
Total outside equity interest in controlled entities	-	-	-	-	-
TOTAL EQUITY	28,154,122	28,653,426	33,342,414	40,960,138	44,806,153

Kontiki Finance Limited					
Statement of Cash Flows - for the financial year ended 30th June					
	2020	2021	2022	2023	2024
	\$	\$	\$	\$	\$
Cash flows from operating activities					
Receipts from customers	-	-	-	-	-
Payment to supplies and employees	(16,508,024)	(21,699,982)	(23,867,110)	(24,668,859)	(13,177,654)
Premium income received	3,264,377	983,736	1,279,333	4,120,968	4,892,462
Interest income received	41,343,515	42,065,917	35,494,373	33,754,194	35,916,281
Interest expense paid	(11,763,955)	(12,489,664)	(10,597,177)	(8,990,559)	(7,673,534)
Net Customer loans granted	(34,690,828)	6,881,491	18,753,408	(12,372,546)	(22,924,064)
Income tax paid	(1,215,227)	(630,900)	(291,057)	(265,700)	(1,010,150)
Term Deposit received	53,658,655	287,958	(39,155,792)	38,141,038	(1,334,982)
Payments for claims	(544,936)	(1,926,010)	(1,458,012)	(1,029,263)	(986,431)
Payments of claims handling	-	-	-	-	(96,250)
Payment of reinsurance	-	-	-	-	(54,545)
Interest paid on lease liabilities	(353,836)	(371,738)	(123,479)	(299,430)	(284,722)
Non interest income received	894,066	1,503,087	3,160,288	4,809,951	8,215,475
Net cash provided by operating activities	34,083,807	14,603,895	(16,805,225)	33,199,794	1,481,886
Net cash flows from operating activities from discontinued operations	-	-	-	-	358,937
Net cash provided by operating activities	34,083,807	14,603,895	(16,805,225)	33,199,794	1,840,823
Cash flows from investing activities					
Purchase of investments	-	-	-	-	-
Fixed asset acquisitions	(1,414,554)	(75,586)	(2,141,423)	(5,356,225)	(2,003,087)
Acquisition of intangible asset	(208,693)	(83,614)	(130,981)	(4,682,630)	(15,417,808)
Acquisition/sale of investment through P&L	(4,947,191)	1,535,769	116,757	(322,962)	6,617
Dividend received	53,699	67,513	89,994	123,258	147,375
Acquisition of debt financial instruments	(21,208,000)	1,760,000	6,245,000	(20,784,286)	(7,199,232)
Payments for Corporate Bond	-	-	-	(410,000)	(4,000,000)
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	84,351	147,452	20,249	4,529	34,641
Net cash provided by investing activities	(25,040,388)	20,751,534	4,199,596	18,160,181	(28,431,494)
Net cash flows from investing activities from discontinued operations	-	-	-	-	16,719
Net cash provided by investing activities	(25,040,388)	20,751,534	4,199,596	18,160,181	(28,414,775)
Cash flows from financing activities					
Proceeds from issue of shares	984,467	836,373	256,505	633,275	490,960
Dividends paid	(4,739,720)	(4,604,550)	(2,784,453)	(6,505,826)	(5,131,926)
Lease payments	(1,043,750)	(1,183,188)	(1,437,074)	(654,178)	(958,442)
Share buy-back	-	-	-	(443,323)	-
Net cash provided by financing activities	(4,799,003)	(4,951,365)	(3,965,022)	(6,970,052)	(5,599,408)
Net cash flows from financing activities from discontinued operations	-	-	-	-	(365,118)
Net cash provided by financing activities	(4,799,003)	(4,951,365)	(3,965,022)	(6,970,052)	(5,964,526)
Net increase in cash held	4,244,416	30,404,064	(16,570,651)	44,389,923	(32,538,478)
Cash at beginning of year	8,001,095	12,245,511	42,649,575	26,078,924	70,468,847
Effects of exchange rate changes on cash	-	-	-	-	-
Cash at end of year	12,245,511	42,649,575	26,078,924	70,468,847	37,930,369

Profitability & Return Ratios					
Year	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24
Return on Equity (%)	25.87	14.89	21.64	33.80	19.17
Return on Assets (%)	4.50	2.84	5.37	7.78	4.14
EBIT Margin (%)	25.90	14.94	30.05	57.71	29.45
Net Profit Margin (%)	24.09	13.86	27.53	54.86	28.16
Management Expense Ratio	49.74	44.57	53.20	42.61	47.54

Liquidity & Working Capital Ratios					
Year	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24
Loan to Deposit Ratio (LDR)	72.16	65.58	74.03	71.26	81.49
Asset Turnover Ratio	0.13	0.11	0.10	0.09	0.10

Capital & Debt Structure Ratios					
Year	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24
Capital Adequacy Ratio (%)	16.00	22.00	27.00	25.00	20.00

Market Performance Ratios					
Year	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24
Earning Per Share (cents)	7.93	4.60	7.76	14.86	9.17
Price/Earning Ratio (times)	12.35	27.17	14.69	7.20	12.10
Dividend Per Share (cents)	0.05	0.05	0.03	0.07	0.05
Dividend Yield (%)	4.59	3.60	2.63	6.53	4.94
NT Asset Per Share (\$)	0.30	0.30	0.35	0.42	0.38
Cashflow Per Share (\$)	0.37	0.16	(0.18)	0.36	0.02

Stock Market Information					
Year to	Jun-20	Jun-21	Jun-22	Jun-23	Jun-24
Last Trade Price	0.98	1.25	1.14	1.07	1.11
52 Week: Low (\$)	0.97	0.79	0.90	0.91	1.00
High (\$)	1.30	1.30	1.25	1.16	1.16
No of Trades	185	215	151	116	158
Volume of Share Traded	2,534,208	3,269,883	587,449	2,480,402	1,328,319
Value of Shares Traded (\$)	2,810,117	2,858,317	631,284	2,333,679	1,393,963
Market Capitalisation (\$m)	89.98	115.94	106.00	99.51	103.93

2024 Performance Highlights
(comparison to 2023)

