



Kontiki Finance Limited Statement of Financial Performance - for the financial year ended 30th June					
	2021	2022	2023	2024	2025
	\$	\$	\$	\$	\$
Revenue	30,780,585	26,214,658	25,239,563	30,497,696	37,699,814
Other Operating revenue	4,449,328	4,694,343	14,188,226	14,510,488	15,763,022
Total Revenue	35,229,913	30,909,001	39,427,789	45,008,184	53,462,836
Net profit before tax	4,598,429	7,878,762	14,565,756	8,980,435	10,926,118
Profit after tax for the year from discontinued operations	-	-	-	265,550	-
Income tax Expense (Benefit)	330,948	661,826	719,671	656,352	1,115,531
Net Profit after tax	4,267,481	7,216,936	13,846,085	8,589,633	12,041,649
Extraordinary item after tax	-	-	-	-	-
Net Profit after tax & Extraordinary item	4,267,481	7,216,936	13,846,085	8,589,633	12,041,649
OEI in net profit and extraordinary items after income tax	-	-	-	-	-
Net profit after Extraord. items and Income tax attributable to members of the company	4,267,481	7,216,936	13,846,085	8,589,633	12,041,649
Retained Profit at Beginning	14,376,374	14,039,305	18,471,788	25,812,047	29,269,754
Total available for appropriation	18,643,855	21,256,241	32,317,873	34,401,680	41,311,403
Ordinary dividend paid or provided for	(4,604,550)	(2,784,453)	(6,505,826)	(5,131,926)	(6,330,060)
Impact of adopting IFRS 9	-	-	-	-	-
Transfer to general reserves	-	-	-	-	-
Total appropriations	(4,604,550)	(2,784,453)	(6,505,826)	(5,131,926)	(6,330,060)
Retained profit at year end	14,039,305	18,471,788	25,812,047	29,269,754	34,981,343

Kontiki Finance Limited Statement of Financial Position - for the financial year ended 30th June					
	2021	2022	2023	2024	2025
	\$	\$	\$	\$	\$
Current Assets					
Cash Assets	42,649,575	26,078,924	70,468,847	37,930,369	23,855,142
Financial Asset held for Trading	-	-	6,037,513	5,934,861	6,046,770
Receivable from customers	-	-	-	-	-
Prepayments & Other assets	6,324,403	3,586,853	2,694,610	3,527,216	1,957,089
Current tax asset	-	31,869	243,464	-	-
Total current assets	48,973,978	29,697,646	79,444,434	47,392,446	31,859,001
Non-current assets					
Receivable from customers	139,900,325	128,928,889	151,285,000	171,916,408	184,888,945
Property, plant and equipment	1,764,776	3,067,429	12,154,040	9,644,767	10,549,203
Financial Investments - held to maturity	75,273,000	69,028,000	37,626,852	44,928,736	68,450,968
Investment at Fair Value through P&L	5,803,448	6,022,541	8,510,533	12,227,083	16,638,470
Deferred tax assets	1,803,298	1,050,096	1,061,516	2,141,707	4,933,150
Intangible assets	470,332	386,104	1,577,737	9,440,155	11,825,128
Reinsurance contracts asset held	-	-	-	-	27,272
Right-of-use assets	5,598,163	3,564,141	3,737,000	1,974,055	1,155,943
Total non-current assets	230,613,342	212,047,200	215,952,678	252,272,911	298,469,079
Total Assets	279,587,320	241,744,846	295,397,112	299,665,357	330,328,080
Current liabilities					
Due to customers	106,473,939	75,090,447	127,643,796	131,584,610	113,286,404
Trade & other payables	2,239,928	1,796,985	8,075,574	13,196,023	9,828,662
Current tax liabilities	339,472	-	-	445,836	335,112
Unearned premium	7,683,976	7,112,609	9,062,696	12,059,566	13,883,295
Provisions	1,319,127	1,304,755	985,150	-	-
Employee benefit	126,916	178,189	222,224	273,682	462,751
Other	-	-	-	-	-
Total Current liabilities	118,183,358	85,482,985	145,989,440	157,559,717	137,796,224
Non-current liabilities					
Due to customers	106,848,194	99,075,894	84,663,582	79,387,786	116,260,631
Debt issued & other borrowed funds	20,000,000	20,000,000	19,590,000	15,590,000	11,590,000
Lease liabilities	5,902,342	3,843,553	4,193,952	2,321,701	1,406,412
Total non-current liabilities	132,750,536	122,919,447	108,447,534	97,299,487	129,257,043
Total liabilities	250,933,894	208,402,432	254,436,974	254,859,204	267,053,267
NET ASSETS	28,653,426	33,342,414	40,960,138	44,806,153	63,274,813
Equity					
Contributed equity	14,614,121	14,870,626	15,060,578	15,551,538	28,124,940
Reserves	-	-	87,513	(15,139)	96,770
Retained profits/accumulated losses	14,039,305	18,471,788	25,812,047	29,269,754	34,981,343
Equity attributable to members	28,653,426	33,342,414	40,960,138	44,806,153	63,203,053
OEI in Controlled Entities					
Contributed equity	-	-	-	-	-
Reserves	-	-	-	-	71,760
Retained profits/accumulated losses	-	-	-	-	-
Total outside equity interest in controlled entities	-	-	-	-	-
TOTAL EQUITY	28,653,426	33,342,414	40,960,138	44,806,153	63,274,813

Kontiki Finance Limited Statement of Cash Flows - for the financial year ended 30th June					
	2021	2022	2023	2024	2025
	\$	\$	\$	\$	\$
Cash flows from operating activities					
Receipts from customers	-	-	-	-	-
Payment to supplies and employees	(21,699,982)	(23,867,110)	(24,668,859)	(13,177,654)	(20,808,916)
Premium income received	983,736	1,279,333	4,120,968	4,892,462	3,942,450
Interest income received	42,065,917	35,494,373	33,754,194	35,916,281	43,361,013
Interest expense paid	(12,489,664)	(10,597,177)	(8,990,559)	(7,673,534)	(7,485,708)
Net Customer loans granted	6,881,491	18,753,408	(12,372,546)	(22,924,064)	(20,780,515)
Income tax paid	(630,900)	(291,057)	(265,700)	(1,010,150)	(1,789,065)
Term Deposit received	287,958	(39,155,792)	38,141,038	(1,334,982)	18,574,640
Payments for claims	(1,926,010)	(1,458,012)	(1,029,263)	(986,431)	(984,967)
Payments of claims handling	-	-	-	(96,250)	(105,000)
Payment of reinsurance	-	-	-	(54,545)	(54,545)
Interest paid on lease liabilities	(371,738)	(123,479)	(299,430)	(284,722)	(129,241)
Non interest income received	1,503,087	3,160,288	4,809,951	8,215,475	8,473,726
Net cash provided by operating activities	14,603,895	(16,805,225)	33,199,794	1,481,886	22,213,872
Net cash flows from operating activities from discontinued operations	-	-	-	358,937	-
Net cash provided by operating activities	14,603,895	(16,805,225)	33,199,794	1,840,823	22,213,872
Cash flows from investing activities					
Purchase of investments	-	-	-	-	-
Fixed asset acquisitions	(75,586)	(2,141,423)	(5,356,225)	(2,003,087)	(2,344,592)
Acquisition of intangible asset	(83,614)	(130,981)	(4,682,630)	(15,417,808)	(3,124,601)
Acquisition/sale of investment through P&L	1,535,769	116,757	(322,962)	6,617	5,516
Dividend received	67,513	89,994	123,258	147,375	150,351
Acquisition of debt financial instruments	1,760,000	6,245,000	(20,784,286)	(7,199,232)	(23,634,141)
Payments for Corporate Bond	-	-	(410,000)	(4,000,000)	(4,000,000)
Acquisition of Subsidiaries	-	-	(2,596,937)	-	(8,919,062)
Proceeds from issuance of corporate bond	17,400,000	-	52,185,434	-	-
Proceeds from sale of plant & equipment	147,452	20,249	4,529	34,641	74,304
Net cash provided by investing activities	20,751,534	4,199,596	18,160,181	(28,431,494)	(41,792,225)
Net cash flows from investing activities from discontinued operations	-	-	-	16,719	-
Net cash provided by investing activities	20,751,534	4,199,596	18,160,181	(28,414,775)	(41,792,225)
Cash flows from financing activities					
Proceeds from issue of shares	836,373	256,505	633,275	490,960	12,573,402
Dividends paid	(4,604,550)	(2,784,453)	(6,505,826)	(5,131,926)	(6,330,060)
Lease payments	(1,183,188)	(1,437,074)	(654,178)	(958,442)	(740,216)
Share buy-back	-	-	(443,323)	-	-
Net cash provided by financing activities	(4,951,365)	(3,965,022)	(6,970,052)	(5,599,408)	5,503,126
Net cash flows from financing activities from discontinued operations	-	-	-	(365,118)	-
Net cash provided by financing activities	(4,951,365)	(3,965,022)	(6,970,052)	(5,964,526)	5,503,126
Net increase in cash held	30,404,064	(16,570,651)	44,389,923	(32,538,478)	(14,075,227)
Cash at beginning of year	12,245,511	42,649,575	26,078,924	70,468,847	37,930,369
Effects of exchange rate changes on cash	-	-	-	-	-
Cash at end of year	42,649,575	26,078,924	70,468,847	37,930,369	23,855,142

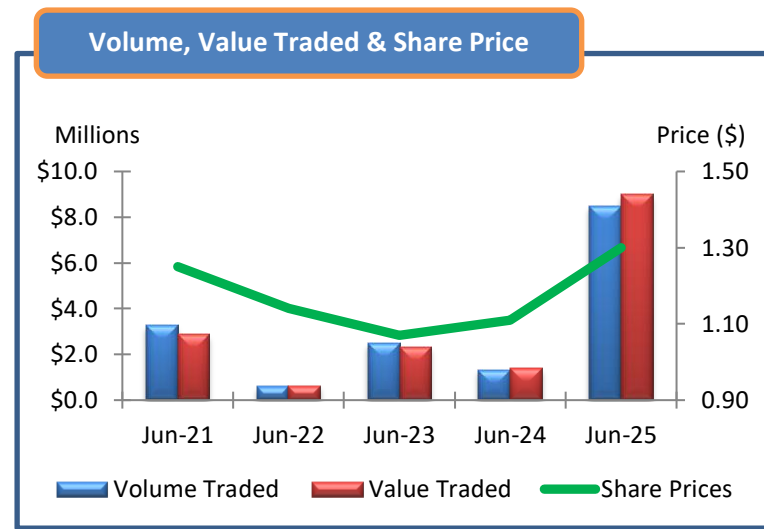
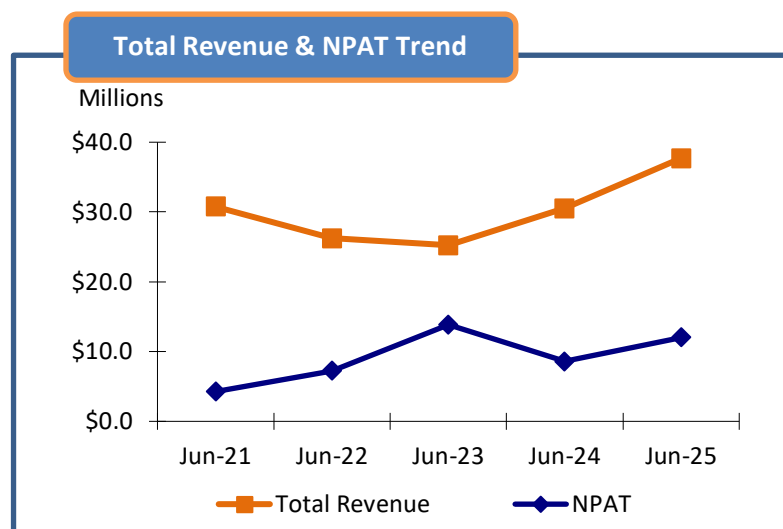
Profitability & Return Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Return on Equity (%)	14.89	21.64	33.80	19.17	19.03
Return on Assets (%)	2.84	5.37	7.78	4.14	4.59
EBIT Margin (%)	14.94	30.05	57.71	29.45	28.98
Net Profit Margin (%)	13.86	27.53	54.86	28.16	31.94
Management Expense Ratio	44.57	53.20	42.61	47.54	49.97

Liquidity & Working Capital Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Loan to Deposit Ratio (LDR)	65.58	74.03	71.26	81.49	80.55
Asset Turnover Ratio	0.11	0.10	0.09	0.10	0.12

Capital & Debt Structure Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Capital Adequacy Ratio (%)	22.00	27.00	25.00	20.00	20.00

Market Performance Ratios					
Year	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Earning Per Share (cents)	4.60	7.76	14.86	9.17	11.57
Price/Earning Ratio (times)	27.17	14.69	7.20	12.10	11.23
Dividend Per Share (cents)	0.05	0.03	0.07	0.05	0.06
Dividend Yield (%)	3.60	2.63	6.53	4.94	4.61
NT Asset Per Share (\$)	0.30	0.35	0.42	0.38	0.55
Cashflow Per Share (\$)	0.16	(0.18)	0.36	0.02	0.24

Stock Market Information					
Year to	Jun-21	Jun-22	Jun-23	Jun-24	Jun-25
Last Trade Price	1.25	1.14	1.07	1.11	1.30
52 Week: Low (\$)	0.79	0.90	0.91	1.00	0.79
High (\$)	1.30	1.25	1.16	1.16	1.25
No of Trades	215	151	116	158	301
Volume of Share Traded	3,269,883	587,449	2,480,402	1,328,319	8,459,668
Value of Shares Traded (\$)	2,858,317	631,284	2,333,679	1,393,963	8,978,644
Market Capitalisation (\$m)	115.94	106.00	99.51	103.93	137.35



2025 Performance Highlights (comparison to 2024)