



Kontiki Finance Limited Statement of Financial Performance - for the financial year ended 30th June					
	2017	2018	2019	2020	2021
	\$	\$	\$	\$	\$
<b>Revenue</b>	10,783,682	17,358,846	24,735,316	30,245,944	30,780,585
<b>Other Operating revenue</b>	220,462	1,294,381	2,127,047	4,452,023	4,449,328
<b>Total Revenue</b>	<b>11,004,144</b>	<b>18,653,227</b>	<b>26,862,363</b>	<b>34,697,967</b>	<b>35,229,913</b>
<b>Net profit before tax</b>	4,059,523	6,867,549	10,568,208	7,832,614	4,598,429
Income tax Expense (Benefit)	939,958	1,502,101	1,192,223	547,777	330,948
<b>Net Profit after tax</b>	<b>3,119,565</b>	<b>5,365,448</b>	<b>9,375,985</b>	<b>7,284,837</b>	<b>4,267,481</b>
Extraordinary item after tax	-	-	-	-	-
<b>Net Profit after tax &amp; Extraordinary item</b>	<b>3,119,565</b>	<b>5,365,448</b>	<b>9,375,985</b>	<b>7,284,837</b>	<b>4,267,481</b>
OEI in net profit and extraordinary items after income tax	-	-	-	-	-
<b>Net profit after Extraord. items and income tax attributable to members of the company</b>	<b>3,119,565</b>	<b>5,365,448</b>	<b>9,375,985</b>	<b>7,284,837</b>	<b>4,267,481</b>
Retained Profit at Beginning	(502,339)	2,617,226	7,982,674	11,831,257	14,376,374
<b>Total available for appropriation</b>	<b>2,617,226</b>	<b>7,982,674</b>	<b>17,358,659</b>	<b>19,116,094</b>	<b>18,643,855</b>
Ordinary dividend paid or provided for	-	-	(4,919,929)	(4,739,720)	(4,604,550)
Impact of adopting IFRS 9	-	-	(607,473)	-	-
Transfer to general reserves	-	-	-	-	-
<b>Total appropriations</b>	<b>-</b>	<b>-</b>	<b>(5,527,402)</b>	<b>(4,739,720)</b>	<b>(4,604,550)</b>
<b>Retained profit at year end</b>	<b>2,617,226</b>	<b>7,982,674</b>	<b>11,831,257</b>	<b>14,376,374</b>	<b>14,039,305</b>

Kontiki Finance Limited Statement of Financial Position - for the financial year ended 30th June					
	2017	2018	2019	2020	2021
	\$	\$	\$	\$	\$
<b>Current Assets</b>					
Cash Assets	3,367,721	9,714,205	8,001,095	12,245,511	42,649,575
Receivable from customers	9,090,239	14,921,673	-	-	-
Prepayments & Other assets	1,071,533	2,301,527	2,271,225	2,660,779	6,324,403
<b>Total current assets</b>	<b>13,529,493</b>	<b>26,937,405</b>	<b>10,272,320</b>	<b>14,906,290</b>	<b>48,973,978</b>
<b>Non-current assets</b>					
Receivable from customers	53,573,106	86,099,813	126,412,835	153,733,993	139,900,325
Property, plant and equipment	802,123	1,562,521	1,776,437	2,329,647	1,764,776
Financial Investments - held to maturity	24,900,000	46,141,154	54,089,000	77,033,000	75,273,000
Investment at Fair Value through P&L	-	907,930	877,045	6,531,238	5,803,448
Deferred tax assets	312,574	569,460	467,580	1,187,007	1,803,298
Intangible assets	491,461	580,185	729,329	648,592	470,332
Right-of-use assets	-	-	-	6,786,270	5,598,163
<b>Total non-current assets</b>	<b>80,079,264</b>	<b>135,861,063</b>	<b>184,352,226</b>	<b>248,249,747</b>	<b>230,613,342</b>
<b>Total Assets</b>	<b>93,608,757</b>	<b>162,798,468</b>	<b>194,624,546</b>	<b>263,156,037</b>	<b>279,587,320</b>
<b>Current liabilities</b>					
Due to customers	38,624,067	69,028,202	53,751,138	96,131,636	106,473,939
Trade & other payables	984,636	1,625,738	1,727,168	2,058,859	2,239,928
Current tax liabilities	-	-	-	23,133	339,472
Unearned premium	3,313,993	6,233,513	8,362,279	9,345,090	7,683,976
Provisions	45,933	354,965	332,926	949,696	1,319,127
Employee benefit	68,097	115,118	131,391	31,285	126,916
Other	-	-	-	-	-
<b>Total Current liabilities</b>	<b>43,036,726</b>	<b>77,357,536</b>	<b>64,304,902</b>	<b>108,539,699</b>	<b>118,183,358</b>
<b>Non-current liabilities</b>					
Due to customers	40,031,389	66,394,327	105,624,382	116,902,539	106,848,194
Current tax liabilities	23,230	179,159	70,724	-	-
Debt issued & other borrowed funds	-	-	-	2,600,000	20,000,000
Lease liabilities	-	-	-	6,959,677	5,902,342
<b>Total non-current liabilities</b>	<b>40,054,619</b>	<b>66,573,486</b>	<b>105,695,106</b>	<b>126,462,216</b>	<b>132,750,536</b>
<b>Total liabilities</b>	<b>83,091,345</b>	<b>143,931,022</b>	<b>170,000,008</b>	<b>235,001,915</b>	<b>250,933,894</b>
<b>NET ASSETS</b>	<b>10,517,412</b>	<b>18,867,446</b>	<b>24,624,538</b>	<b>28,154,122</b>	<b>28,653,426</b>
<b>Equity</b>					
Contributed equity	7,900,186	10,884,772	12,793,281	13,777,748	14,614,121
Reserves	-	-	-	-	-
Retained profits/accumulated losses	2,617,226	7,982,674	11,831,257	14,376,374	14,039,305
<b>Equity attributable to members</b>	<b>10,517,412</b>	<b>18,867,446</b>	<b>24,624,538</b>	<b>28,154,122</b>	<b>28,653,426</b>
<b>OEI in Controlled Entities</b>					
Contributed equity	-	-	-	-	-
Reserves	-	-	-	-	-
Retained profits/accumulated losses	-	-	-	-	-
<b>Total outside equity interest in controlled entities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL EQUITY</b>	<b>10,517,412</b>	<b>18,867,446</b>	<b>24,624,538</b>	<b>28,154,122</b>	<b>28,653,426</b>

Kontiki Finance Limited Statement of Cash Flows - for the financial year ended 30th June					
	2017	2018	2019	2020	2021
	\$	\$	\$	\$	\$
<b>Cash flows from operating activities</b>					
Receipts from customers	-	-	-	-	-
Payment to suppliers and employees	(3,163,532)	(7,114,938)	(12,219,154)	(16,508,024)	(21,699,982)
Premium income received	-	-	5,930,556	3,264,377	983,736
Interest income received	13,774,003	23,650,584	32,543,576	41,343,515	42,065,917
Interest expense paid	(3,231,331)	(6,235,399)	(9,345,754)	(11,763,955)	(12,489,664)
Net Customer loans granted	(29,737,606)	(39,726,043)	(28,986,976)	(34,690,828)	6,881,491
Income tax paid	(1,089,887)	(1,603,058)	(1,098,295)	(1,215,227)	(630,900)
Term Deposit received	34,092,954	56,767,073	23,952,992	53,658,655	287,958
Payments for claims	-	-	(937,214)	(544,936)	(1,926,010)
Interest paid on lease liabilities	-	-	-	(353,836)	(371,738)
Non interest income received	220,462	1,238,043	267,296	894,066	1,503,087
<b>Net cash provided by operating activities</b>	<b>10,865,063</b>	<b>26,976,262</b>	<b>10,107,027</b>	<b>34,083,807</b>	<b>14,603,895</b>
<b>Cash flows from investing activities</b>					
Purchase of investments	(10,500,000)	(21,241,154)	-	-	-
Fixed asset acquisitions	(704,726)	(1,465,280)	(868,484)	(1,414,554)	(75,586)
Acquisition of intangible asset	-	-	(385,274)	(208,693)	(83,614)
Acquisition/sale of investment through P&L	-	(907,930)	329,248	(4,947,191)	1,535,769
Dividend received	-	-	-	38,238	67,513
Acquisition of debt financial instruments	-	-	(7,947,846)	(21,208,000)	1,760,000
Proceeds from issuance of corporate bond	-	-	-	2,600,000	17,400,000
Proceeds from sale of plant & equipment	-	-	25,401	84,351	147,452
<b>Net cash provided by investing activities</b>	<b>(11,204,726)</b>	<b>(23,614,364)</b>	<b>(8,808,717)</b>	<b>(25,040,388)</b>	<b>20,751,534</b>
<b>Cash flows from financing activities</b>					
Proceeds from issue of shares	969,799	2,984,586	1,908,509	984,467	836,373
Dividends paid	-	-	(4,919,929)	(4,739,720)	(4,604,550)
Lease payments	-	-	-	(1,943,750)	(1,183,188)
<b>Net cash provided by financing activities</b>	<b>969,799</b>	<b>2,984,586</b>	<b>(3,011,420)</b>	<b>(4,799,003)</b>	<b>(4,951,365)</b>
<b>Net increase in cash held</b>	<b>630,136</b>	<b>6,346,484</b>	<b>(1,713,110)</b>	<b>4,244,416</b>	<b>30,404,064</b>
<b>Cash at beginning of year</b>	<b>2,737,585</b>	<b>3,367,721</b>	<b>9,714,205</b>	<b>8,001,095</b>	<b>12,245,511</b>
<b>Effects of exchange rate changes on cash</b>	-	-	-	-	-
<b>Cash at end of year</b>	<b>3,367,721</b>	<b>9,714,205</b>	<b>8,001,095</b>	<b>12,245,511</b>	<b>42,649,575</b>

Profitability & Return Ratios					
Year	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Return on Equity (%)	29.66	28.44	38.08	25.87	14.89
Return on Assets (%)	6.21	6.42	7.97	4.50	2.84
EBIT Margin (%)	37.65	39.56	42.73	25.90	14.94
Net Profit Margin (%)	28.93	30.91	37.91	24.09	13.86
Management Expense Ratio	51.18	52.43	51.43	49.74	44.57

Liquidity & Working Capital Ratios					
Year	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Loan to Deposit Ratio (LDR)	79.67	74.60	79.27	72.16	65.58
Asset Turnover Ratio	0.12	0.14	0.14	0.13	0.11

Capital & Debt Structure Ratios					
Year	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Capital Adequacy Ratio (%)	17.00	12.00	15.00	16.00	22.00

Market Performance Ratios					
Year	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Earning Per Share (cents)	4.45	6.04	10.32	7.93	4.60
Price/Earning Ratio (times)	-	-	9.69	12.35	27.17
Dividend Per Share (cents)	-	-	0.05	0.05	0.05
Dividend Yield (%)	-	-	5.41	4.59	3.60
NT Asset Per Share (\$)	0.14	0.21	0.26	0.30	0.30
Cashflow Per Share (\$)	0.15	0.30	0.11	0.37	0.16

Stock Market Information					
Year to	Jun-17	Jun-18	Jun-19	Jun-20	Jun-21
Last Trade Price	-	-	1.00	0.98	1.25
52 Week: Low (\$)	-	-	0.94	0.97	0.79
High (\$)	-	-	1.25	1.30	1.30
No of Trades	-	-	198	185	215
Volume of Share Traded	-	-	3,687,674	2,534,208	3,269,883
Value of Share Traded (\$)	-	-	4,273,829	2,810,117	2,858,317
Market Capitalisation (\$m)	-	-	90.86	89.98	115.94

