



Kontiki Finance Limited Statement of Financial Performance - for the financial year ended 30th June					
	2018	2019	2020	2021	2022
	\$	\$	\$	\$	\$
Revenue	17,358,846	24,735,316	30,245,944	30,780,585	26,214,658
Other Operating revenue	1,294,381	2,127,047	4,452,023	4,449,328	4,694,343
Total Revenue	18,653,227	26,862,363	34,697,967	35,229,913	30,909,001
Net profit before tax	6,867,549	10,568,208	7,832,614	4,598,429	7,878,762
Income tax Expense (Benefit)	1,502,101	1,192,223	547,777	330,948	661,826
Net Profit after tax	5,365,448	9,375,985	7,284,837	4,267,481	7,216,936
Extraordinary item after tax	-	-	-	-	-
Net Profit after tax & Extraordinary item	5,365,448	9,375,985	7,284,837	4,267,481	7,216,936
OEI in net profit and extraordinary items after income tax	-	-	-	-	-
Net profit after Extraord. items and income tax attributable to members of the company	5,365,448	9,375,985	7,284,837	4,267,481	7,216,936
Retained Profit at Beginning	2,617,226	7,982,674	11,831,257	14,376,374	14,039,305
Total available for appropriation	7,982,674	17,358,659	19,116,094	18,643,855	21,256,241
Ordinary dividend paid or provided for	-	(4,919,929)	(4,739,720)	(4,604,550)	(2,784,453)
Impact of adopting IFRS 9	-	(607,473)	-	-	-
Transfer to general reserves	-	-	-	-	-
Total appropriations	-	(5,527,402)	(4,739,720)	(4,604,550)	(2,784,453)
Retained profit at year end	7,982,674	11,831,257	14,376,374	14,039,305	18,471,788

Kontiki Finance Limited Statement of Financial Position - for the financial year ended 30th June					
	2018	2019	2020	2021	2022
	\$	\$	\$	\$	\$
Current Assets					
Cash Assets	9,714,205	8,001,095	12,245,511	42,649,575	26,078,924
Receivable from customers	14,921,673	-	-	-	-
Prepayments & Other assets	2,301,527	2,271,225	2,660,779	6,324,403	3,586,853
Current tax asset	-	-	-	-	31,869
Total current assets	26,937,405	10,272,320	14,906,290	48,973,978	29,697,646
Non-current assets					
Receivable from customers	86,099,813	126,412,835	153,733,993	139,900,325	128,928,889
Property, plant and equipment	1,562,521	1,776,437	2,329,647	1,764,776	3,067,429
Financial Investments - held to maturity	46,141,154	54,089,000	77,033,000	75,273,000	69,028,000
Investment at Fair Value through P&L	907,930	877,045	6,531,238	5,803,448	6,022,541
Deferred tax assets	569,460	467,580	1,187,007	1,803,298	1,050,096
Intangible assets	580,185	729,329	646,592	470,332	386,104
Right-of-use assets	-	-	6,786,270	5,598,163	3,564,141
Total non-current assets	135,861,063	184,352,226	248,249,747	230,613,342	212,047,200
Total Assets	162,798,468	194,624,546	263,156,037	279,587,320	241,744,846
Current liabilities					
Due to customers	69,028,202	53,751,138	96,131,636	106,473,939	75,090,447
Trade & other payables	1,625,738	1,727,168	2,058,859	2,239,928	1,796,985
Current tax liabilities	-	-	23,133	339,472	-
Unearned premium	6,233,513	8,362,279	9,345,090	7,683,976	7,112,609
Provisions	354,965	332,926	949,696	1,319,127	1,304,755
Employee benefit	115,118	131,391	31,285	126,916	178,189
Other	-	-	-	-	-
Total Current liabilities	77,357,536	64,304,902	108,539,699	118,183,358	85,482,985
Non-current liabilities					
Due to customers	66,394,327	105,624,382	116,902,539	106,848,194	99,075,894
Current tax liabilities	179,159	70,724	-	-	-
Debt issued & other borrowed funds	-	-	2,600,000	20,000,000	20,000,000
Lease liabilities	-	-	6,959,677	5,902,342	3,843,553
Total non-current liabilities	66,573,486	105,695,106	126,462,216	132,750,536	122,919,447
Total liabilities	143,931,022	170,000,008	235,001,915	250,933,894	208,402,432
NET ASSETS	18,867,446	24,624,538	28,154,122	28,653,426	33,342,414
Equity					
Contributed equity	10,884,772	12,793,281	13,777,748	14,614,121	14,870,626
Reserves	-	-	-	-	-
Retained profits/accumulated losses	7,982,674	11,831,257	14,376,374	14,039,305	18,471,788
Equity attributable to members	18,867,446	24,624,538	28,154,122	28,653,426	33,342,414
OEI in Controlled Entities					
Contributed equity	-	-	-	-	-
Reserves	-	-	-	-	-
Retained profits/accumulated losses	-	-	-	-	-
Total outside equity interest in controlled entities	-	-	-	-	-
TOTAL EQUITY	18,867,446	24,624,538	28,154,122	28,653,426	33,342,414

Kontiki Finance Limited Statement of Cash Flows - for the financial year ended 30th June					
	2018	2019	2020	2021	2022
	\$	\$	\$	\$	\$
Cash flows from operating activities					
Receipts from customers	-	-	-	-	-
Payment to suppliers and employees	(7,114,938)	(12,219,154)	(16,508,024)	(21,699,982)	(23,867,110)
Premium income received	-	5,930,556	3,264,377	983,736	1,279,333
Interest income received	23,650,584	32,543,576	41,343,515	42,065,917	35,494,373
Interest expense paid	(6,235,399)	(9,345,754)	(11,763,955)	(12,489,664)	(10,597,177)
Net Customer loans granted	(39,726,043)	(28,986,976)	(34,690,828)	6,881,491	18,753,408
Income tax paid	(1,603,058)	(1,098,295)	(1,215,227)	(630,900)	(291,057)
Term Deposit received	56,767,073	23,952,992	53,658,655	287,958	(39,155,792)
Payments for claims	-	(937,214)	(544,936)	(1,926,010)	(1,458,012)
Interest paid on lease liabilities	-	-	(353,836)	(371,738)	(123,479)
Non interest income received	1,238,043	267,296	894,066	1,503,087	3,160,288
Net cash provided by operating activities	26,976,262	10,107,027	34,083,807	14,603,895	(16,805,225)
Cash flows from investing activities					
Purchase of investments	(21,241,154)	-	-	-	-
Fixed asset acquisitions	(1,465,280)	(868,484)	(1,414,554)	(75,586)	(2,141,423)
Acquisition of intangible asset	-	(385,274)	(208,693)	(83,614)	(130,981)
Acquisition/sale of investment through P&L	(907,930)	329,248	(4,947,191)	1,535,769	116,757
Dividend received	-	38,238	53,699	67,513	89,994
Acquisition of debt financial instruments	-	(7,947,846)	(21,208,000)	1,760,000	6,245,000
Proceeds from issuance of corporate bond	-	-	2,600,000	17,400,000	-
Proceeds from sale of plant & equipment	-	25,401	84,351	147,452	20,249
Net cash provided by investing activities	(23,614,364)	(8,808,717)	(25,040,388)	20,751,534	4,199,596
Cash flows from financing activities					
Proceeds from issue of shares	2,984,586	1,908,509	984,467	836,373	256,505
Dividends paid	-	(4,919,929)	(4,739,720)	(4,604,550)	(2,784,453)
Lease payments	-	-	(1,043,750)	(1,183,188)	(1,437,074)
Net cash provided by financing activities	2,984,586	(3,011,420)	(4,799,003)	(4,951,365)	(3,965,022)
Net increase in cash held	6,346,484	(1,713,110)	4,244,416	30,404,064	(16,570,651)
Cash at beginning of year	3,367,721	9,714,205	8,001,095	12,245,511	42,649,575
Effects of exchange rate changes on cash					
Cash at end of year	9,714,205	8,001,095	12,245,511	42,649,575	26,078,924

Profitability & Return Ratios						
Year	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	
Return on Equity (%)	28.41	38.08	25.87	14.89	21.64	
Return on Assets (%)	6.42	7.97	4.50	2.84	5.37	
EBIT Margin (%)	39.56	42.73	25.90	14.94	30.05	
Net Profit Margin (%)	30.91	37.91	24.09	13.86	27.53	
Management Expense Ratio	52.43	51.43	49.74	44.57	53.20	

Liquidity & Working Capital Ratios						
Year	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	
Loan to Deposit Ratio (LDR)	74.60	79.27	72.16	65.58	74.03	
Asset Turnover Ratio	0.14	0.14	0.13	0.11	0.10	

Capital & Debt Structure Ratios						
Year	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	
Capital Adequacy Ratio (%)	12.00	15.00	16.00	22.00	27.00	

Market Performance Ratios						
Year	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	
Earning Per Share (cents)	6.04	10.32	7.93	4.60	7.76	
Price/Earning Ratio (times)	-	9.69	12.35	27.17	14.69	
Dividend Per Share (cents)	-	0.05	0.05	0.05	0.03	
Dividend Yield (%)	-	5.41	4.59	3.60	2.63	
NT Asset Per Share (\$)	0.21	0.26	0.30	0.30	0.35	
Cashflow Per Share (\$)	0.30	0.11	0.37	0.16	(0.18)	

Stock Market Information						
Year to	Jun-18	Jun-19	Jun-20	Jun-21	Jun-22	
Last Trade Price	-	1.00	0.98	1.25	1.14	
52 Week: Low (\$)	-	0.94	0.97	0.79	0.50	
High (\$)	-	1.25	1.30	1.30	1.25	
No of Trades	-	198	185	215	151	
Volume of Shares Traded	-	3,687,674	2,534,208	3,269,883	587,449	
Value of Shares Traded (\$)	-	4,273,829	2,810,117	2,858,317	631,284	
Market Capitalisation (\$m)	-	90.86	89.98	115.94	106.00	

2022 Performance Highlights (comparison to 2021)
