

Kontiki Finance Limited Statement of Financial Performance - for the financial year ended 30th June			
	2017	2018	2019
	\$	\$	\$
Revenue	10,783,682	17,358,846	24,735,316
Other Operating revenue	220,462	1,294,381	2,127,047
<b>Total Revenue</b>	<b>11,004,144</b>	<b>18,653,227</b>	<b>26,862,363</b>
Net profit before tax	4,059,523	6,867,549	10,568,208
Income tax Expense (Benefit)	939,958	1,502,101	1,192,223
<b>Net Profit after tax</b>	<b>3,119,565</b>	<b>5,365,448</b>	<b>9,375,985</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>
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>
Retained Profit at Beginning	(502,339)	2,617,226	7,982,674
<b>Total available for appropriation</b>	<b>2,617,226</b>	<b>7,982,674</b>	<b>17,358,659</b>
Ordinary dividend paid or provided for	-	-	(4,919,929)
Impact of adopting IFRS 9	-	-	(607,473)
Transfer to general reserves	-	-	-
Total appropriations	-	-	(5,527,402)
<b>Retained profit at year end</b>	<b>2,617,226</b>	<b>7,982,674</b>	<b>11,831,257</b>

Kontiki Finance Limited Statement of Financial Position - for the financial year ended 30th June			
	2017	2018	2019
	\$	\$	\$
<b>Current Assets</b>			
Cash Assets	3,367,721	9,714,205	8,001,095
Receivable from customers	9,090,239	14,921,673	-
Prepayments & Other assets	1,071,533	2,301,527	2,271,225
Inventories	-	-	-
Other assets	-	-	-
<b>Total current assets</b>	<b>13,529,493</b>	<b>26,937,405</b>	<b>10,272,320</b>
<b>Non-currents assets</b>			
Receivable from customers	53,573,106	86,099,813	126,412,835
Property, plant and equipment	802,123	1,562,521	1,776,437
Financial Investments - held to maturity	24,900,000	46,141,154	54,089,000
Investment at Fair Value through P&L	-	907,930	877,045
Deferred tax assets	312,574	569,460	467,580
Intangible assets	491,461	580,185	729,329
Other	-	-	-
<b>Total non-current assets</b>	<b>80,079,264</b>	<b>135,861,063</b>	<b>184,352,226</b>
<b>Total Assets</b>	<b>93,608,757</b>	<b>162,798,468</b>	<b>194,624,546</b>
<b>Current liabilities</b>			
Due to customers	38,624,067	69,028,202	53,751,138
Trade & other payables	984,636	1,625,738	1,727,168
Current tax liabilities	-	-	-
Bank overdraft	-	-	-
Unearned premium	3,313,993	6,233,513	8,362,279
Provisions	45,933	354,965	332,926
Employee benefit	68,097	115,118	131,391
Other	-	-	-
<b>Total Current liabilities</b>	<b>43,036,726</b>	<b>77,357,536</b>	<b>64,304,902</b>
<b>Non-current liabilities</b>			
Due to customers	40,031,389	66,394,327	105,624,382
Current tax liabilities	23,230	179,159	70,724
Provisions	-	-	-
Other	-	-	-
<b>Total non-current liabilities</b>	<b>40,054,619</b>	<b>66,573,486</b>	<b>105,695,106</b>
<b>Total liabilities</b>	<b>83,091,345</b>	<b>143,931,022</b>	<b>170,000,008</b>
<b>NET ASSETS</b>	<b>10,517,412</b>	<b>18,867,446</b>	<b>24,624,538</b>
<b>Equity</b>			
Contributed equity	7,900,186	10,884,772	12,793,281
Reserves	-	-	-
Retained profits/accumulated losses	2,617,226	7,982,674	11,831,257
<b>Equity attributable to members</b>	<b>10,517,412</b>	<b>18,867,446</b>	<b>24,624,538</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>TOTAL EQUITY</b>	<b>10,517,412</b>	<b>18,867,446</b>	<b>24,624,538</b>

Kontiki Finance Limited Statement of Cash Flows - for the financial year ended 30th June			
	2017	2018	2019
	\$	\$	\$
<b>Cash flows from operating activities</b>			
Receipts from customers	-	-	-
Payment to supplies and employees	(3,163,532)	(7,114,938)	(12,219,154)
Premium income received	-	-	5,930,556
Interest income received	13,774,003	23,650,584	32,543,576
Interest expense paid	(3,231,331)	(6,235,399)	(9,345,754)
Net Customer loans granted	(29,737,606)	(39,726,043)	(28,986,976)
Income tax paid	(1,089,887)	(1,603,058)	(1,098,295)
Term Deposit received	34,092,954	56,767,073	23,952,992
Payments for claims	-	-	(937,214)
Non interest income received	220,462	1,238,043	267,296
<b>Net cash provided by operating activities</b>	<b>10,865,063</b>	<b>26,976,262</b>	<b>10,107,027</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)
Acquisition of intangible asset	-	-	(385,274)
Acquisition/sale of investment through P&L	-	(907,930)	329,248
Dividend received	-	-	38,238
Acquisition of debt financial instruments	-	-	(7,947,846)
Proceeds from sale of plant & equipment	-	-	25,401
<b>Net cash provided by investing activities</b>	<b>(11,204,726)</b>	<b>(23,614,364)</b>	<b>(8,808,717)</b>
<b>Cash flows from financing activities</b>			
Proceeds from issue of shares	969,799	2,984,586	1,908,509
Dividends paid	-	-	(4,919,929)
<b>Net cash provided by financing activities</b>	<b>969,799</b>	<b>2,984,586</b>	<b>(3,011,420)</b>
<b>Net increase in cash held</b>	<b>630,136</b>	<b>6,346,484</b>	<b>(1,713,110)</b>
<b>Cash at beginning of year</b>	<b>2,737,585</b>	<b>3,367,721</b>	<b>9,714,205</b>
<b>Effects of exchange rate changes on cash</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash at end of year</b>	<b>3,367,721</b>	<b>9,714,205</b>	<b>8,001,095</b>

Profitability & Return Ratios			
Year	Jun-17	Jun-18	Jun-19
Return on Equity (%)	29.66	28.44	38.08
Return on Assets (%)	0.06	0.06	0.08
EBIT Margin (%)	37.65	39.56	42.73
Net Profit Margin (%)	28.93	30.91	37.91

Liquidity & Working Capital Ratios			
Year	Jun-17	Jun-18	Jun-19
Loan to Deposit Ratio (LDR)	79.67	74.60	79.32
Asset Turnover Ratio	0.12	0.14	0.14

Capital & Debt Structure Ratios			
Year	Jun-17	Jun-18	Jun-19
Capital Adequacy Ratio	17.00	12.00	15.00

Market Performance Ratios			
Year	Jun-17	Jun-18	Jun-19
Earning Per Share (cents)	0.04	0.06	0.10
Price/Earning Ratio (times)	-	-	9.69
Dividend Per Share (cents)	-	-	0.05
Dividend Yield (%)	-	-	5.41
NT Asset Per Share (\$)	0.14	0.21	0.26
Cashflow Per Share (\$)	0.15	0.30	0.11

Stock Market Information			
Year to	Jun-17	Jun-18	Jun-19
Last Trade Price	-	-	1.00
52 Week: Low (\$)	-	-	0.94
High (\$)	-	-	1.25
No of Trades	N/A	N/A	198
Volume of Share Traded	-	-	3,687,674
Value of Shares Traded (\$)	-	-	4,273,829
Market Capitalisation (\$m)	-	-	90.86