

Credit Intelligence Limited (ASX:CI1)

A Conglomerate Fintech Financial Servicing Group

AGM Presentation

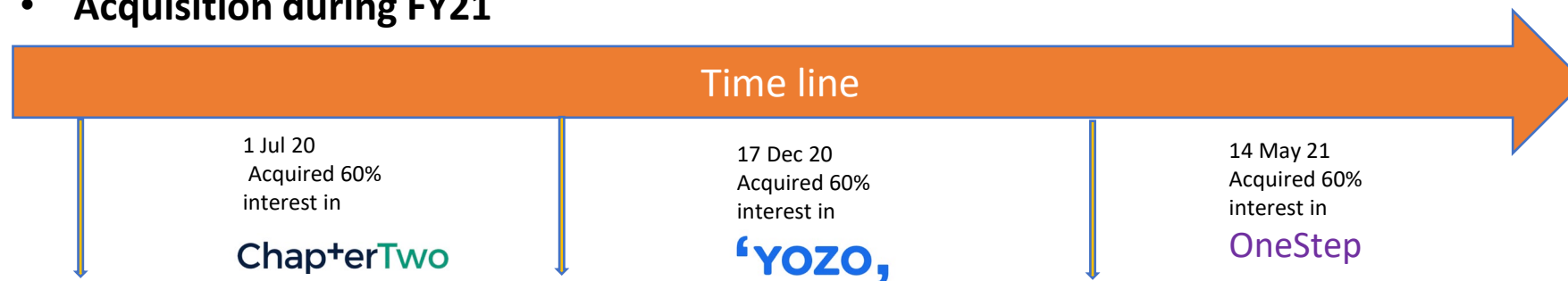
October 2021

Executive Chairman and Founder, Jimmie Wong

Group Overview

FY2021 Highlights:

- Acquisition during FY21



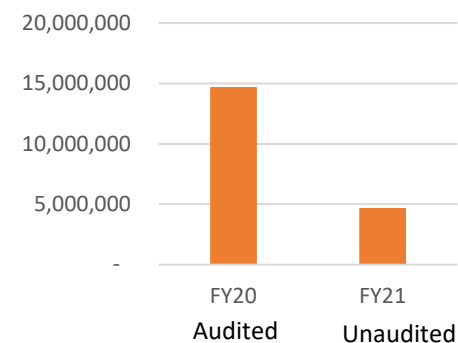
-> One-off expenses, non recurring expenses in nature, relating to the above acquisitions and business development
 * *Normalised Profit* remains strong AUD1.9m

- Significant improvement in financial position

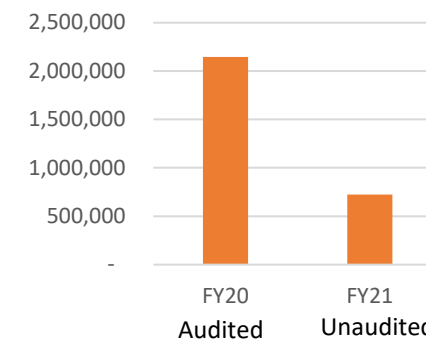
-> Decrease in current and non-current liabilities
 * current ratio improved significantly from 1.1 to 2.6

	FY20 (AUD)	FY21 (AUD)
Current liabilities	14.7m	4.6m
Non-current liabilities	2.1m	0.7m

Current liabilities



Non-current liabilities



Our Businesses



Australia

YOZO Finance

YOZO Pay launched for SME BNPL

ChapterTwo

Mobile app launch in Q4 2021

OneStep I.T.

Brand new SMEs BNPL & loan platform
'OneFlexi launched in October 2021

HKBNPL

Personal BNPL platform launched in
October 2021



Asia

Personal Insolvency

Over 1000 new cases appointed

Credit Funding

Profits remain strong

YOZO,

YOZO Pay

Designed and Launched its very own BNPL Solution targeting SME market

YOZO Health Engine

Pilot study started with the team at Data Science & Machine Intelligence Lab at UTS

Acquisition

Completed on 17 December 2020

University of Technology Sydney

Developed in collaboration with the team at Artificial Intelligence Institute

Green Energy

MOU signed with Shinehub which with 15 years experience in the industry and expanding into commercial space of solar equipment

ChapterTwo

Acquisition

Completed on 1st July
2020

New Mobile App

- FIRST in Australia
- Launch in Q4 2021
- Expect to grow significant revenue after the launch

Main Functions

- Clients to have all their debts in one place
- Only one repayment to disburse to all creditors
- Check Payment History
- Access to Credit File

OneStep I.T.

Acquisition

Completed on 17th
May 2021

OneFlexi

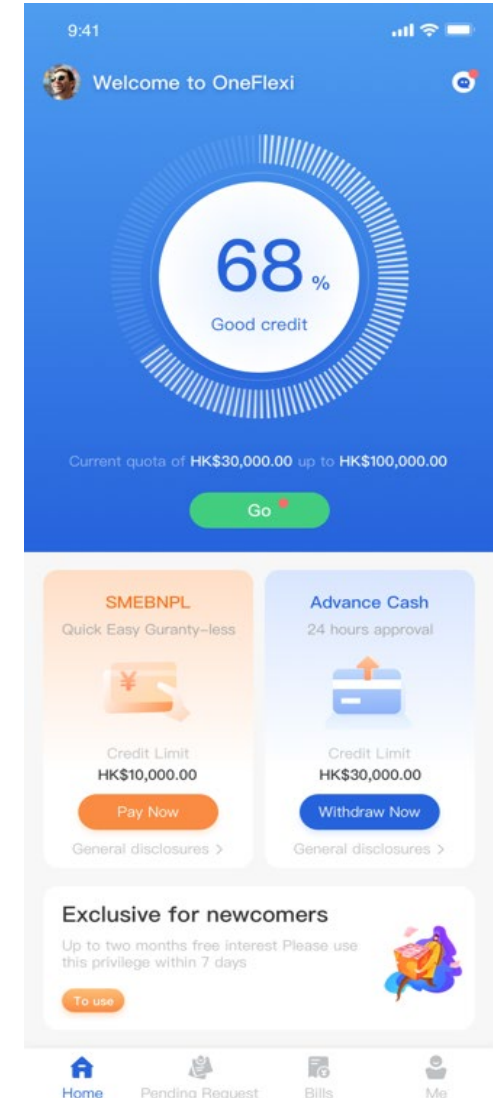
Brand-new SMEs BNPL & Loan platform
launched in October 2021

Credit Rating System

Based on clients' background
information, spending patterns, bills, and
settlement historical records

20,000+

Clients from initial
database have
direct access to
OneFlexi



HKBNPL

Personal BNPL

Collaborate with QBS System, SME Hero and marketing experts in Hong Kong with over 1,500 suppliers database

Website

Launched in October
2021

Mobile App

- Under Development
- Will be launched in Q1 2022

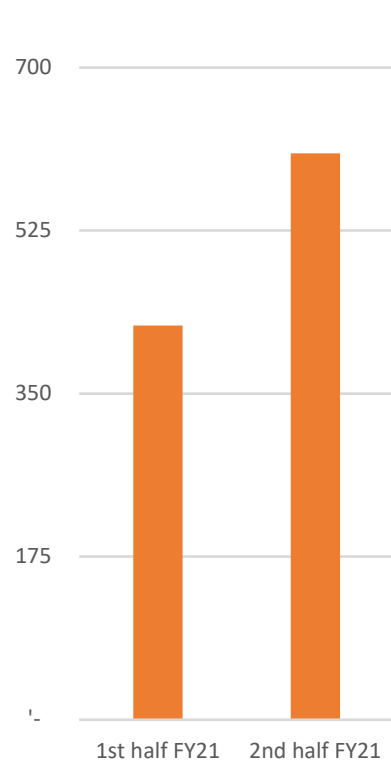
Personal Insolvency Management

1,000+
FY21 Appointed
Cases

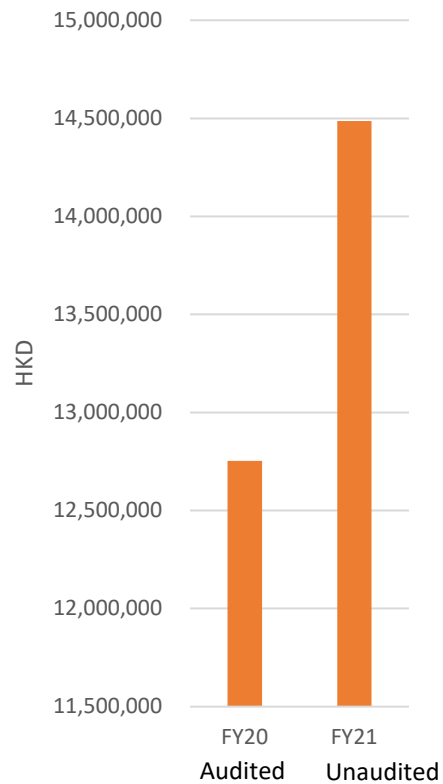
14,000+
Accumulate
Appointed Cases

Revenue
AUD6.5m
(HKD38m)

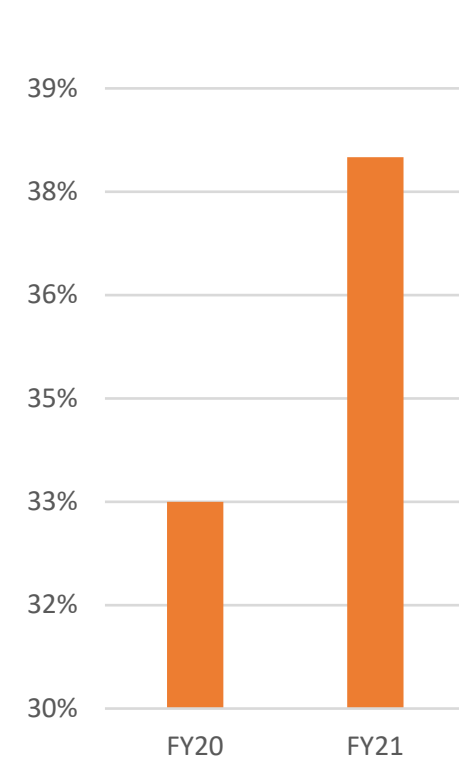
Case appointed



Profit after tax



Net profit margin

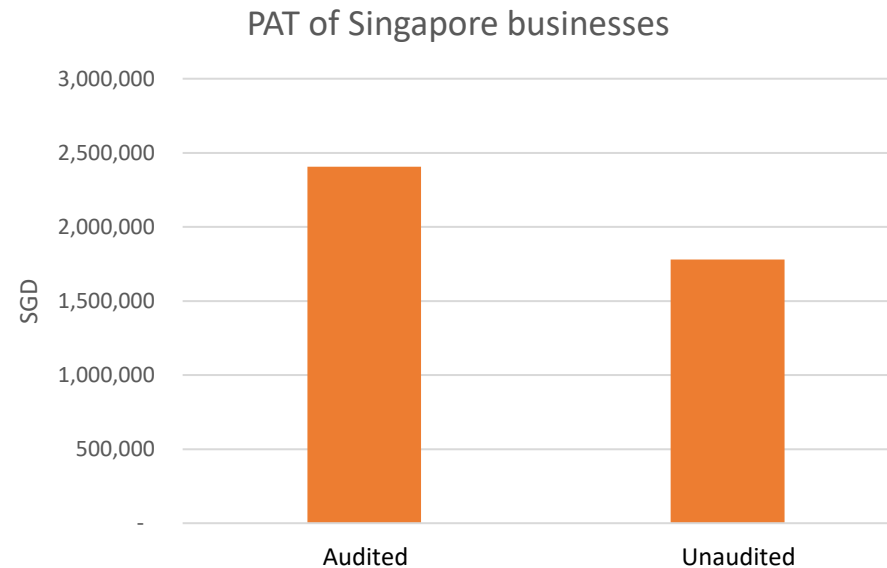




Performance

- Demand for personal and SMEs credit funding remains strong
- Positive result for both companies given deep impact of COVID-19
- Non-aggressive approach to mitigate credit risk exposure due to economic turndown
- Revenue AUD5.5m contributed from HHC & ICS in aggregate in FY21

The average loan disburses per case of HHC increased by 14.62% year on year



Group Financials (Full Year Ended 30 June)



Financial Overview	FY2020 ('000) Audited	FY2021 ('000) Audited	% Change
Revenue	13,611	12,698	-7%
Profit before tax	4,543	2,306	-49%
Profit after tax attributable to members	2,541	1,984*	-22%
Basic EPS	0.25c	0.06c	-76%
Equity attributable to members	9,787	22,383	+129%

Profit after tax attributable to the members	736,062
Add: One-off expenses, non-recurring in nature	
Consultancy fee (partial)	227,234
Finance costs (equity financing facility)	829,341
Share-based payments expense (non-cash)	191,568
*Normalised profit	<u>1,984,205</u>

Credit Intelligence: Experienced Board



Jimmie Wong – Executive Chairman

- Founder of Credit Intelligence, with over 20 years experience as a leading Hong Kong insolvency lawyer. He has provided legal advice in relation to cross-border takeovers and mergers, corporate finance, IPOs and foreign direct investment.
- Trustee in bankruptcy by financial sector in Hong Kong since 2004, He was a lawyer in Hong Kong admitted in 1989 and Singapore in 1995.



King Wong – Executive Director

- Joined Credit Intelligence in 2002, holds a Bachelor of Laws degree (Honours) from the City University of Hong Kong. A Trustee in Bankruptcy and a practising solicitor.
- Trustee in bankruptcy by financial sector in Hong Kong since 2004 and a practising solicitor.



Mark Ng – Executive Director

- A member of CPA Australia with over 20 years of experience in the financial services sector across Asia and in the management and governance of listed companies. He has been involved in a number of IPOs and M&A activity on major stock exchanges

Credit Intelligence: Experienced Board



Brett Crowley – Non-Executive Director

A practicing solicitor and a former Partner of Ernst & Young in Hong Kong and Australia, and of KPMG in Hong Kong. Mr Crowley is chairman of Jatenergy Limited (ASX:JAT), non-executive director of Uscom Limited (ASX:USC) and company secretary of a number of other ASX-listed companies. Brett is a former Senior Legal Member of the NSW Civil and Administrative Tribunal.



Michael Pixley – Non-Executive Director

Has 35 years Merchant banking experience in Australia and Asian regions across a broad range of industries. Michael is a Non-executive director of Eve Investments Ltd (ASX:EVE), Refreshgroup Ltd (ASX:RGP) and is a founding director of Story-I Ltd (ASX:SRY). He has a Bachelor of Business Management, Curtin University, Perth, Western Australia.



Vincent Lai – Non-Executive Director

Over 30 years' experience in international banking and corporate finance. He is an executive director & CEO of Reliance Global Holdings Limited which is listed at Hong Kong Stock Exchange. He also worked in several Hong Kong and Singapore listed companies at the positions of chairman, CEO, executive director and independent non-executive director.



Russell Goodman – Non-Executive Director

Has 30 years' experience in stock broking and equity investments, including over 10 years as the Head of Institutional Australian Equities Dealing Desk for Credit Suisse First Boston. Goodman was also a fund manager at ANZ Funds Management and K2 Investment Management. Mr Goodman was also previously Director/Chairman of Vmoto Limited.



Mr Jimmie Wong | Chairman

jimmiewong@ci1.com.au

Ms Elizabeth Lee | Company Secretary

elizabeth@ci1.com.au



**CREDIT
INTELLIGENCE**
LIMITED

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