

Credit Intelligence Limited (ASX:CI1)

Debt restructuring, lending and insolvency management



Investor Presentation

June 2020

Executive Chairman, Jimmie Wong

An ASX-listed fintech business with expertise in **debt restructuring, lending and insolvency management**

Services include:

- Provision of bankruptcy administration
- Individual Voluntary Arrangement proposal consultancy,
- Implementation services and **credit funding** for corporate sme's and individuals.

Why we are an exciting fintech business



Specialist fintech provider with purpose-built proprietary technology stack



Well established, already profitable, strong cashflow and growing fast



Geographically diversified across leading APAC financial centres



Global tailwinds with heavily indebted individuals and companies, slowing economies, and rising unemployment

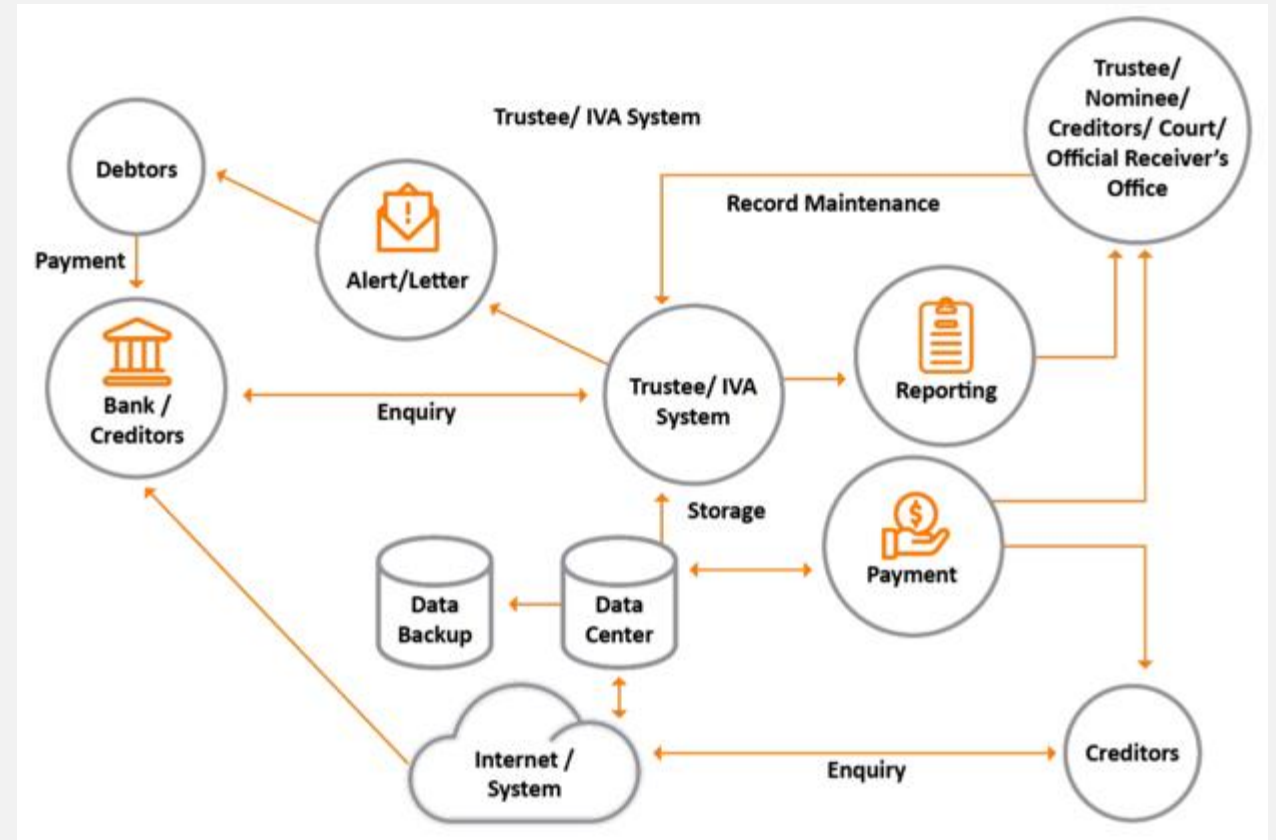


Strongly counter cyclical and defensive stock

A Disruptive Approach To Debt Solutions

Proprietary case management platform is a proven game changer and a sustainable competitive advantage

- ✓ Developed over nine years
- ✓ Managed with minimal staff, reducing direct labour costs and delivering greater efficiency
- ✓ Records case data and any variation to the repayment plan, with notification alerts
- ✓ Provides reporting features, including overdue, progress, dividend distribution and half-yearly/annual review
- ✓ Accessible by creditors, providing greater transparency
- ✓ Automates and streamlines dividend distribution process



Industry Outlook

HONG KONG



Hong Kong Provides A Strong Operational Foundation



Credit Intelligence is being supported by favourable macroeconomic conditions

- More than 13,000 bankruptcy cases under personal insolvency management and growing fast
- The Company's business in Hong Kong managed by an experienced team
- FinTech application delivers cost saving efficiencies and scalability
- Revenue from the Hong Kong operation remains strong under the COVID-19 and political unrest conditions



Asia-Pacific Expansion

AUSTRALIA & SINGAPORE



Acquisitions In Singapore

Completed the acquisitions of two profitable Singapore companies

- **ICS Funding Pte Ltd (ICS), and**
- **Hup Hoe Credit Pte Ltd (HHC)**



- Acquisitions funded through the issue of Credit Intelligence shares and cash flow
- Highlight the acceleration of Credit Intelligence's expansion across Asia
- Provide Credit Intelligence economy of scale and earnings accretive
- The contributions to the group results for the half-year exceeded the Profit Guarantee expectations
 - ICS to exceed its profit guidance for the whole year
 - HHC is on track to exceed guidance
- Well managed and are investigating plans to grow the respective businesses

Credit Intelligence - To make first Australian acquisition and is also now actively looking at acquisitions and/or joint venture.

- Leverage Experience - captured the majority of the Hong Kong market and now plans to capitalise on the Australian market opportunity by replicating its business model
- Establish Australian Presence - will establish offices in Melbourne and Sydney whilst building a dedicated Australian team led by a dedicated in-country manager
- Launch Aggressive Marketing Campaign - Campaign to initially target Australia's East Coast
- Rapid Expansion - through potential partnerships and acquisitions of suitable Australian credit funding or insolvency businesses
- To make first Australian acquisition – Signed SPA with Chapter Two, a Sydney based debt negotiation business

Financials



Group Financials (Half Year Ended 31 December)



Financial Overview

	HY2018 ('000)	HY2019 ('000)	% Change
Revenue	2,809	6,074	+116%
Profit before tax	492	2,096	+326%
Profit after tax attributable to members	276	1,258	+355%
Basic EPS	0.03c	0.13c	+333%
Net cash inflow from operating activities	230	777	+238%
Dividend per share*	0.12c	0.05c	-58%
Equity attributable to members	4,301	8,296	+93%

*Decrease in dividend per share reflecting the cash used in the acquisition of two Singapore finance companies

Cash Flow From Operating Activities

Earnings and Capital Management

- FY2020 expect profit after tax growth of approximately 400%, compared to FY2019
- Support partnership / JV in Australia
- Inject capital / loan to Singapore's businesses
- Pay dividend to shareholders

Credit Intelligence: Corporate Overview



Listed on the Australian Securities Exchange: May 2018



Share Price Performance: 10 Jun 2019 – 10 Jun 2020

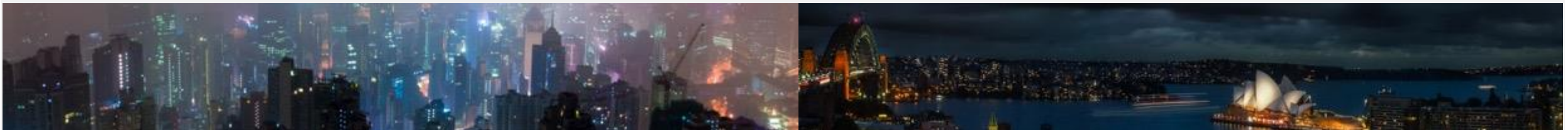
Credit Intelligence ASX Code	CI1
Market capitalisation	\$34.23 m
Shares on issue	1.1b
GICS industry group	Commercial & Professional Services
Share price	\$0.028 (10 Jun 2020)
52 week high	\$0.04
52 week low	\$0.011
Average daily volume	2.3m

Top Five Shareholders (10 Jun 2020)	
Citicorp Nominees Pty Limited (Jimmie Wong)	18.33%
Jimmie Wong	16.93%
BNP Paribas Nominees Pty Limited	9.21%
Ronald Tang	7.09%
Wilson Lim	6.08%

Credit Intelligence Summary: Compelling Business Case



- ✓ Established business model with proven track record
- ✓ Disruptive case management platform provides a competitive advantage
- ✓ Significant market opportunity identified
- ✓ Experienced board and management
- ✓ Compelling valuation metrics
- ✓ Favourable macroeconomic conditions
- ✓ Expansion into new markets



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