

Finexia Financial Group

HALF YEAR RESULT

(31 DECEMBER 2022)



FINEXIA



February 2023

The information set out in this document is a summary only.

Finexia Financial Group Limited

Finexia Financial Group Limited is an independent financial services firm specialising in Asset & Funds Management, Equity Capital Markets and Private Credit servicing the needs of individuals, corporates and institutions through its key areas of expertise:

- > Asset and Funds Management
- > Private Credit & Debt Finance
- > Trading & Prime Broking
- > Equity Capital Markets

The team at Finexia is a group of highly experienced, talented corporate advisory and capital markets professionals with decades of market experience specialising in finance structuring and tailoring investment solutions across the client spectrum. The Company has offices in Sydney, Queensland and San Francisco.

Our Business

PRIVATE CREDIT

43% of Group Income

- > Specialised asset-backed secured lending
- > Commercial loan origination
- > Net Interest Margin (circa 4%)
- > Loan Book size: \$70m Direct (FY23)
- > \$80m Loan Arranger (FY23)
- > Earn income and fees from Asset & Funds Management activities



ASSET & FUNDS MANAGEMENT

9% of Group Income*

- Open to retail & wholesale clients:
- > StayCo PE style Fund (Domestic Tourism Accommodation)
 - > Childcare Centre Incubation Fund (nil contribution to 31 December 2022)
 - > All income/distributions realised as profits



EQUITY CAPITAL MARKETS

48% of Group Income

- Retail & wholesale clients:
- > Prime Broking Services
 - > Equity Capital Markets Advisory
 - > Algorithmic Trading (ActivFX)
 - > Earn income and fees from Asset & Funds Management activities



* The Board expects the Asset & Funds Management division will grow significantly in its contribution to the overall Group revenue. Projected to account for approximately 30% of revenue.

Performance Highlights

REVENUE
\$7,065,274
 18% INCREASE

NPAT
\$1,819,015
 29.13% DECREASE

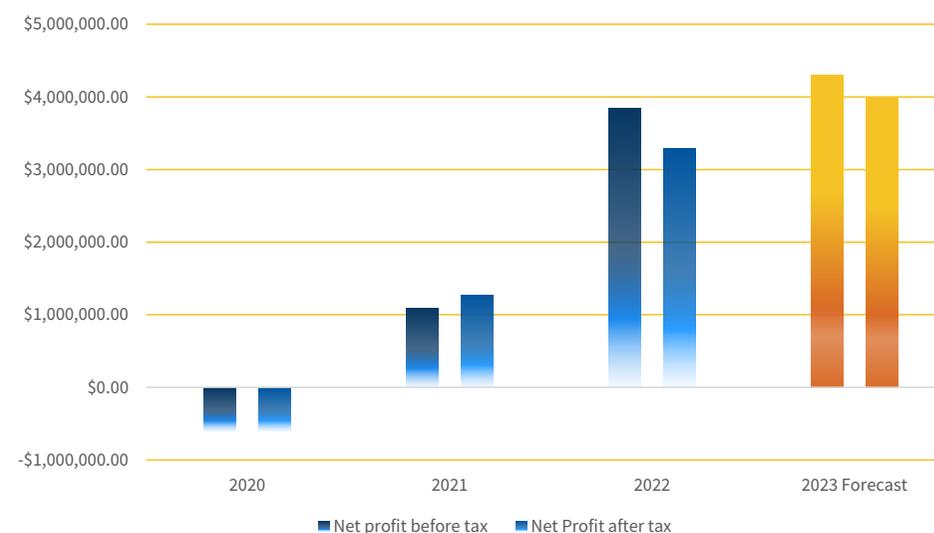
CASH PROFIT
\$3,112,395

**FINEXIA CHILDCARE
 CENTRE INCUBATION FUND**
 LAUNCHED OCTOBER 22

**STAYCO RESORT
 ACCOMMODATION FUND**
 DOUBLED OPERATING
 REVENUE

Revenue from Ordinary Activities	\$7,065,274
Previous Corresponding Period	\$5,973,056
Percentage Change from Previous Period	18%
Profit/(loss) from Ordinary Activities after Tax	\$1,819,015*
Previous Corresponding Period	\$2,566,652
Percentage Change from Previous Period	(29.13%)
NTA	\$10,654,802
Previous Corresponding Period	\$8,835,787
Percentage Change from Previous Period	20.58%
Pre-Tax Cash Profit	\$3,112,395

NET PROFIT BEFORE AND AFTER TAX



* Change in Company's tax position.

Segment Highlights

	PRIVATE CREDIT	ASSET & FUNDS MANAGEMENT	EQUITY CAPITAL MARKETS
REVENUE	\$3.04M	\$0.65M	\$3.18M
NET PROFIT BEFORE TAX	\$0.22M	\$0.65M	\$2.46M
CASH PROFIT BEFORE TAX	\$0.73M	\$0.65M	\$2.46M
% DEEMED RECURRING REVENUE (ESTIMATE*)	78%	100%	57%

* Based on Board assessment of current revenue and revenue attributable to previous periods.

FINEXIA

www.finexia.com.au



Level 18, Australia Square
264 George Street
Sydney NSW 2000

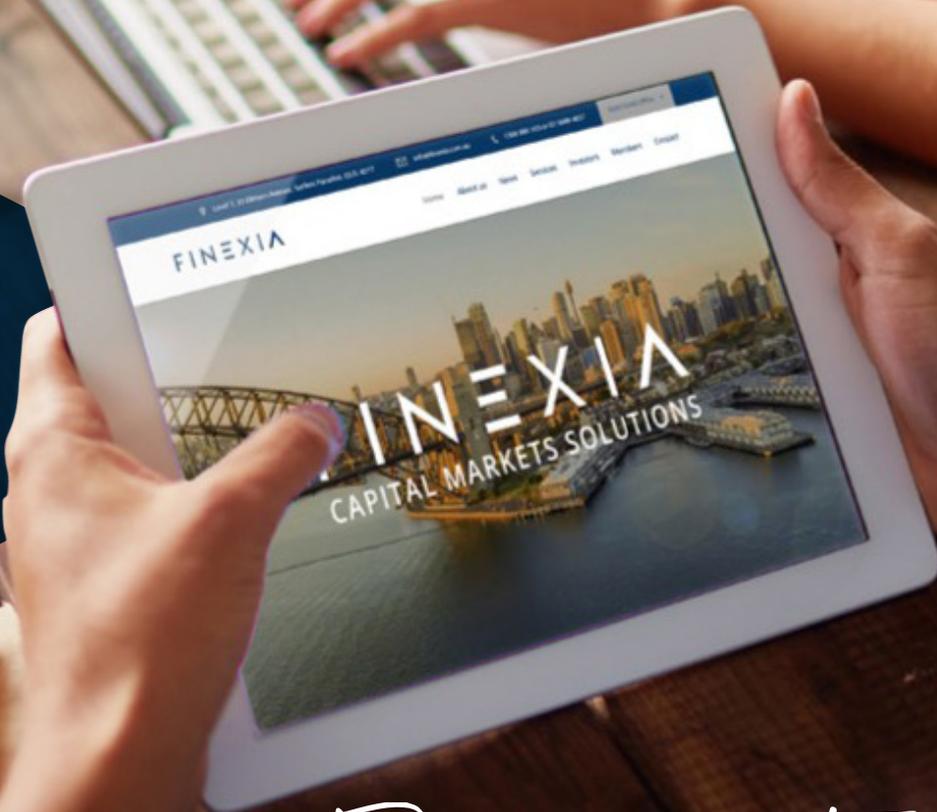


| 1300 886 103



| info@finexia.com.au

FINEXIA FINANCIAL GROUP LIMITED
ACN 106 760 418 | ASX:FNX



Finexia Team