

Credit Intelligence Limited (ASX:CI1)

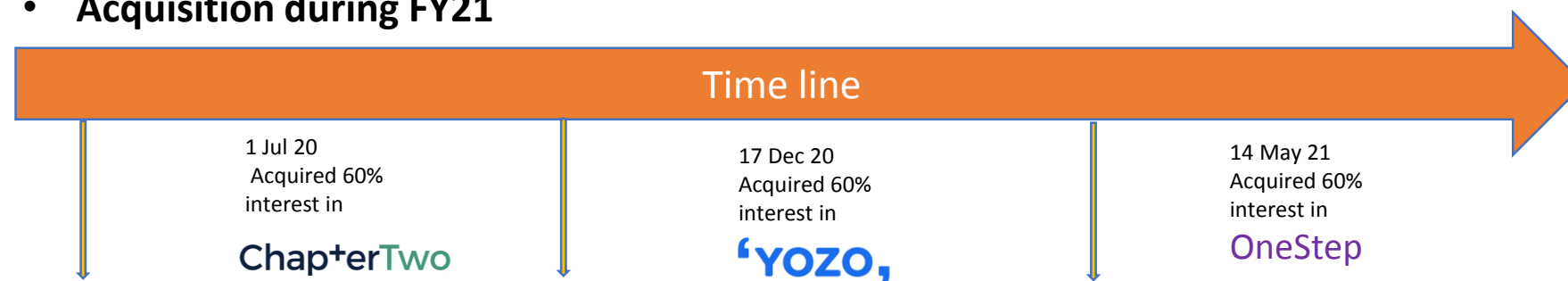
A Conglomerate Fintech Financial Servicing Group

FY21 results presentation

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

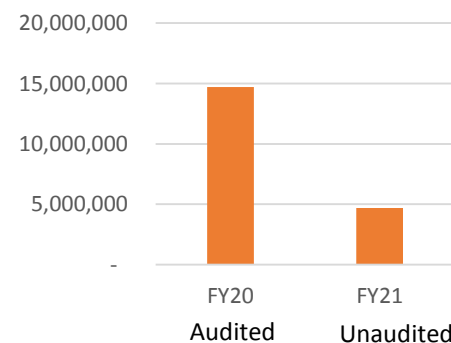
- Significant improvement in financial position**

-> Decrease in current and non-current liabilities

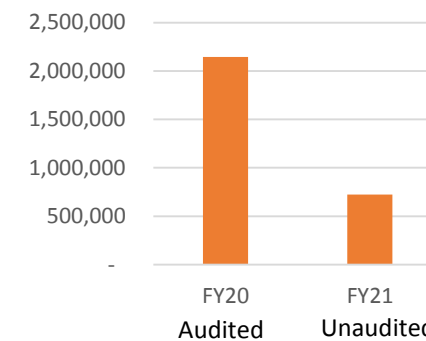
* current ratio improved significantly from 1.1 to 2.6

	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 September 2021

OneStep I.T.

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

HKBNPL

Personal BNPL platform to be launched
in September 2021

Personal Insolvency

Over 1000 new cases appointed

Credit Funding

Profits remain strong



Asia

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 at the beginning of September 2021
- Expect to grow significant revenue after the launch (AUD487k in FY21)

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

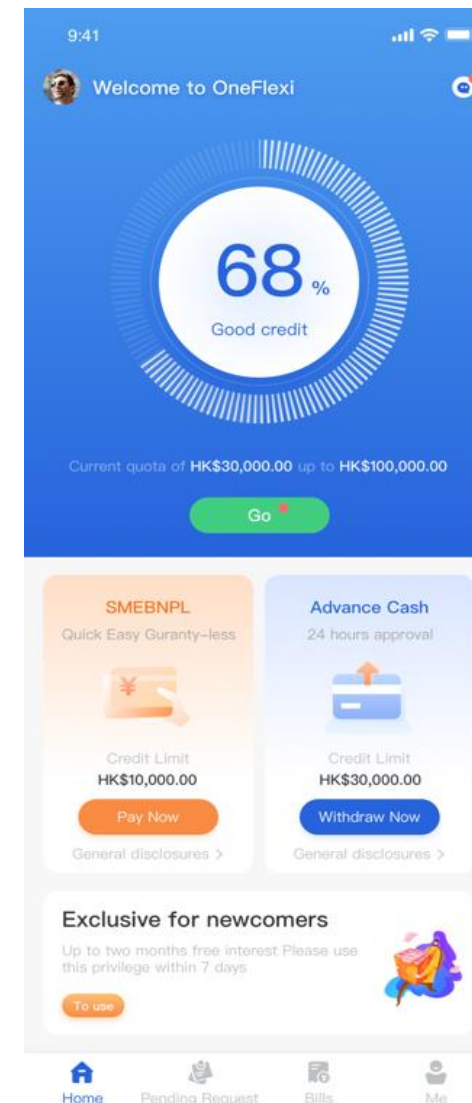
Brand-new SMEs BNPL & Loan platform
launch in October 2021

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

Launch in September 2021

Mobile App

- Under Development
- Will be launched in 3-6 months

Personal Insolvency Management

1,000+

FY21 Appointed
Cases

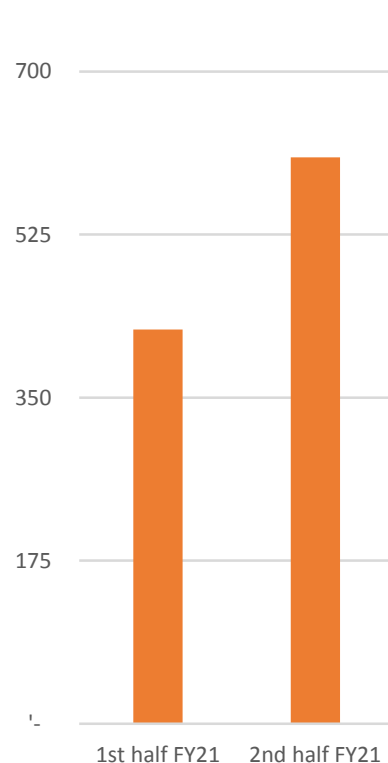
14,000+

Accumulate
Appointed Cases

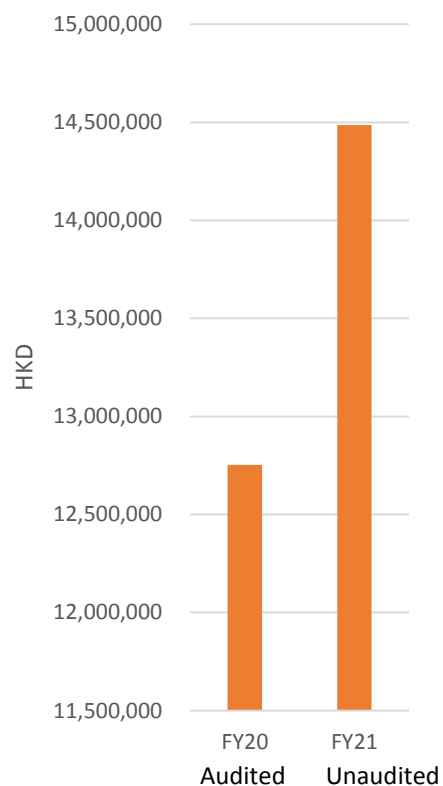
Revenue

AUD6.5m
(HKD38m)

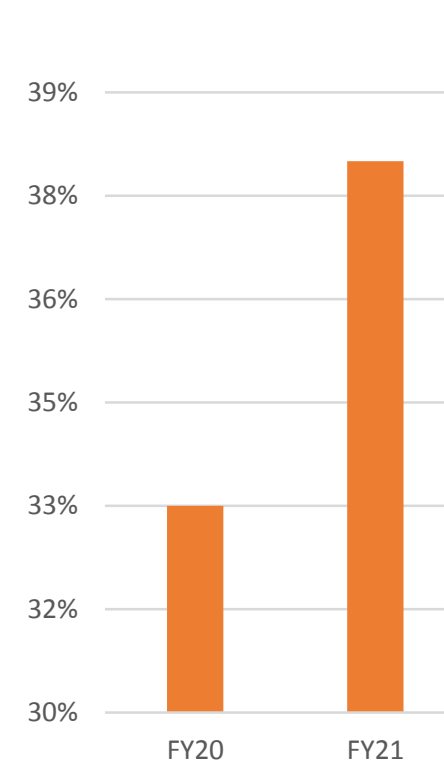
Case appointed



Profit after tax



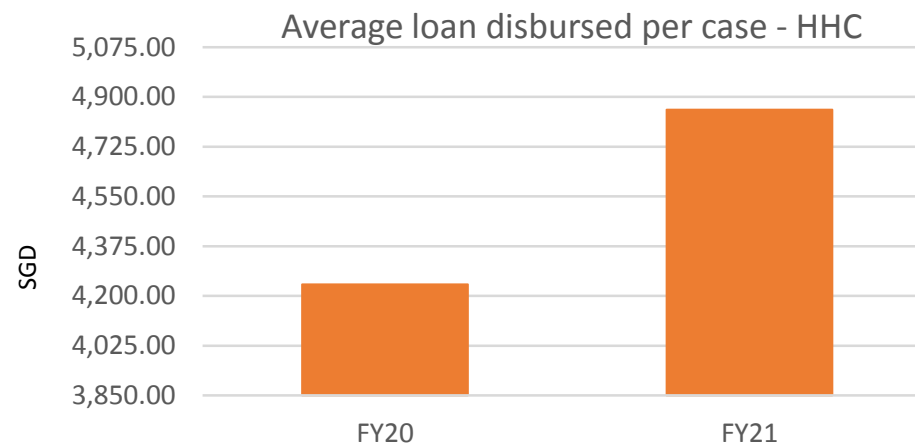
Net profit margin





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

