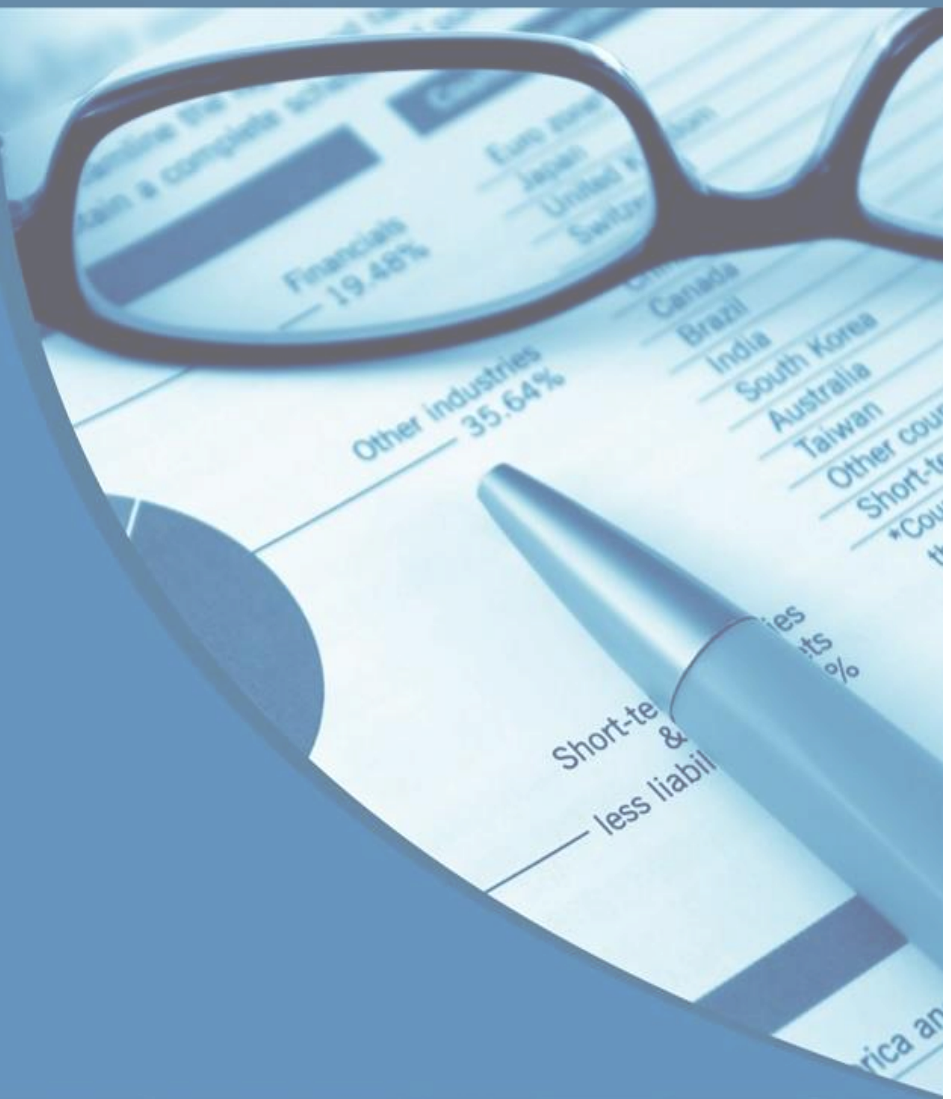


Financial Data Report

FINCORP INVESTMENT LTD

(THE GROUP)

for the period ending 31.Dec.2023

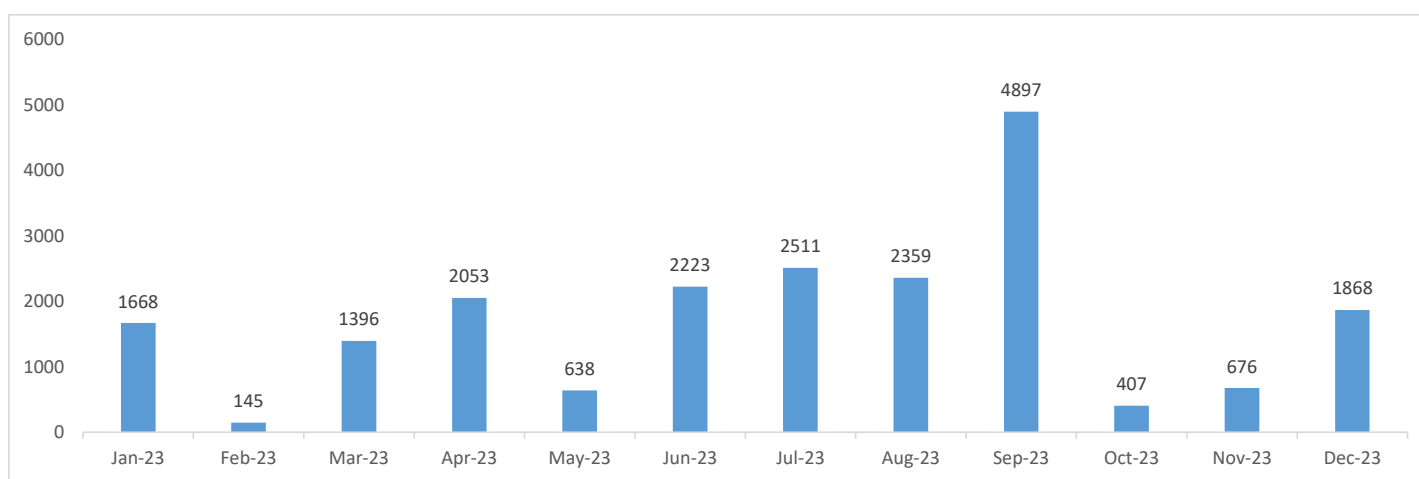


Equity Statistics

Particulars	Units	29-Dec-23
Current Market Price	MUR	16.30
52 week H/L*	MUR	18.50 / 15.00
Market Capitalisation	MUR Mn	1,684.69
P/B	Times	0.22
P/E	Times	4.68
Dividend Yield	%	-

*The 52W/H – 52W/L prices are not adjusted to cater for Share Splits/Bonus Issues/Rights Issues and other corporate actions taking place within the 52 week period.

Value Traded (MUR 000)



Stock Returns (%)

Period	Stock Returns (Annualized %)	Index Returns (Annualized %)	Relative Return (Annualized %)
3 Months	4.97	(19.49)	24.46
6 Months	8.31	7.38	0.93
1 Year	(4.96)	(0.85)	(4.11)
3 Years	(3.96)	8.04	(12.00)

INVESTMENT
CODE: FINC

Annual Financial Snapshot						
Income Statement		Year Ended	30-Jun-21	30-Jun-22	30-Jun-23	
Total Income (MUR Mn)			594.57	451.77	518.07	
Growth in Total Income (%)			42.87	-24.02	14.67	
Operating Revenue (MUR Mn)			249.04	219.09	209.95	
Growth in Operating Revenue (%)			-7.44	-12.02	-4.17	
Per Share Data (MUR)		Year Ended	30-Jun-21	30-Jun-22	30-Jun-23	
BVPS			63.61	68.43	72.53	
Diluted EPS			1.59	3.16	3.48	
Key Financial Ratios		Year Ended	30-Jun-21	30-Jun-22	30-Jun-23	
EBITDA Margin (%)			119.88	141.57	172.40	
PAT Margin (%)			65.98	149.11	171.48	
PAT Margin on Total Income (%)			27.64	72.31	69.49	
RoCE (%)			2.54	2.74	3.07	
RoE (%)			2.69	4.79	4.94	
Debt to Equity (times)			0.18	0.09	0.09	
Interest Coverage (times)			1.68	2.18	2.36	
Quarterly Financials		Dec-23	Dec-22	Sep-23	Growth	Growth
Income Statement (MUR Mn)					Y-o-Y (%)	Q-o-Q (%)
Total Income		127.09	141.20	222.98	-9.99	-43.00
EBITDA		-2.18	-0.65	30.67	NM/NA	NM/NA
Depreciation		-	-	-	NM/NA	NM/NA
EBIT		-2.18	-0.65	30.67	NM/NA	NM/NA
Interest		48.89	37.01	46.24	32.11	5.73
PBT		31.22	27.09	96.10	15.23	-67.51
PAT		28.57	24.11	93.04	18.49	-69.29
Per Share Data (MUR)				Dec-23	Dec-22	Sep-23
Diluted EPS				0.28	0.23	0.90
Profitability Ratio (%)				Dec-23	Dec-22	Sep-23
EBITDA Margin				-1.72	-0.46	13.75
PAT Margin				22.48	17.08	41.73

INVESTMENT
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Annual Financial Statistics				
Income Statement (MUR Mn)	Year Ended	30-Jun-21	30-Jun-22	30-Jun-23
Operating Revenue (Includes Other Operating Revenue)		249.04	219.09	209.95
Other Income (Includes changes in fair value, extraordinary & exceptional items or any other income from non-operating source)		345.53	232.68	308.12
Total Income (Operating + Other income)		594.57	451.77	518.07
Cost of Sales / Operating Expenses		231.58	269.42	307.44
EBITDA		298.55	310.17	361.94
Depreciation, Amortization & Impairments		18.68	1.99	-
EBIT		279.87	308.20	361.90
Interest Expenses		166.88	141.61	153.13
PBT		177.43	339.66	380.50
PAT		164.32	326.70	360.02
Balance Sheet (MUR Mn)	Year Ended	30-Jun-21	30-Jun-22	30-Jun-23
No. of Shares (Number)		103,355,340	103,355,340	103,355,340
Total Equity		6,585.88	7,091.16	7,521.29
Long Term Debt		-	-	-
Other Non Current Liabilities		3,395.37	3,591.08	3,952.07
Short Term Debt		1,175.92	668.25	705.40
Current Liabilities		74.13	62.36	74.84
DTL		14.64	18.80	35.10
Total Equity & Liabilities		11,245.93	11,431.64	12,288.69
Tangible Assets		722.47	890.18	1,170.13
Intangible Assets		11.83	19.04	24.41
Investment		6,861.39	10,404.04	10,887.44
Other Non Current Assets		386.28	60.74	106.21
Long Term Receivables		3,151.12	-	-
Deposits with Financial Institutions		55.69	45.40	85.07
Trade Receivable		-	-	-
DTA		-	-	-
Inventories		-	-	-
Other Current Assets		57.14	12.25	15.42
Total Assets		11,245.93	11,431.64	12,288.69
Total Current Assets		57.14	12.25	15.42
Total Current Liabilities		1,250.05	730.61	780.24
Trade Receivable (Non Current+Current)		3,151.12	-	-
Capital Employed		11,159.97	11,350.25	12,189.44
Tangible Networkth		6,574.05	7,072.12	7,496.87

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Annual Financial Statistics (cont..)				
Per Share Data (MUR)	Year Ended	30-Jun-21	30-Jun-22	30-Jun-23
BVPS		63.61	68.43	72.53
Diluted EPS		1.59	3.16	3.48
DPS		#N/A	-	-
Growth Y-o-Y (%)	Year Ended	30-Jun-21	30-Jun-22	30-Jun-23
Growth in Total Income		42.87	-24.02	14.67
Growth in EBITDA		17.55	3.89	16.69
Growth in PAT		NM/NA	98.81	10.20
Growth in EPS		NM/NA	98.74	10.13
Key ratios	Year Ended	30-Jun-21	30-Jun-22	30-Jun-23
EBITDA Margin (%)		119.88	141.57	172.40
PAT Margin (%)		65.98	149.11	171.48
PAT Margin on Total Income (%)		27.64	72.31	69.49
RoCE (%)		2.54	2.74	3.07
RoE (%)		2.69	4.79	4.94
Debt - Equity (times)		0.18	0.09	0.09
Interest Coverage (times)		1.68	2.18	2.36
Current Ratio (times)		0.05	0.02	0.02
Inventory Days		-	-	-
Receivable Days		-	-	-

Result Analysis

Total Income for the quarter ended December, 31st 2023 Decreased by 09.99 % compared to the same period previous year. Company recorded a Profit of MUR 28.57 Mn for the quarter ended December, 31st 2023. The company reported a Profit of MUR 360.02 Mn for the year ended June, 30 2023.

For further information, please read the explanatory note giving the definition and interpretation of the ratios and data along with the report.

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