

# Kina Bank Investor Factsheet.

ASX/PNGX



## Kina Bank Summary

Kina Bank listed as a Public Company in July 2015 on the Australian Stock Exchange and Port Moresby Stock Exchange.

## Industry Sector

Financial Services

## Fiscal Year End

31 December

## Market Cap

\$251.02M as at 28 February, 2022

## Key Lines of Business

Kina is the largest wealth management business in PNG with over PGK8 billion funds under management. Kina is the largest fund administrator, administering accounts on behalf of more than 850,000 beneficiaries whose funds total almost PGK14 billion. Kina Bank is the leading stockbroking company and PNG's second largest bank in terms of lending.

## Key statistics for 2021.

**183,553**  
Total customers

**46%**  
Active personal customers

**63%**  
Active business customers

**11%**  
Customer growth over 3 years

**31%**  
Digitally enabled customers

**17**  
Number of branches

**15%**  
Market share lending

**12%**  
Market share deposits

**688**  
Number of staff

## Our Strategy.

### Purpose

- To constantly improve the prosperity of the people, communities and markets that we serve

### Vision

- The most dynamic, progressive and accessible financial services organisation in the Pan Pacific region, proudly domiciled in Papua New Guinea

### Priorities

- Growth & prosperity
- Building resilience
- Service excellence
- Dynamic people
- Sustainable communities

# Priorities.

Strategic initiatives for FY22

## Growth & Prosperity

Grow in defined segments Private Banking and SME. Monitor opportunities in Pan Pacific region

## Building Resilience

A strong company, well capitalised, improving Risk Maturity

## Service Excellence

Digital transformations including API middle ware layer, payments platforms and e-KYC

## Dynamic People

Investment in Leadership and embedding values

## Sustainable Communities

Development and implementation of Kina's ESG program  
Grow MiBank (Microfinance partner) value chain

## Organic Growth Momentum.



Underlying NPAT

↑ **27%**

*Lending + 21% Deposits + 19%*



*Customer Acquisition*

**Net Customer Growth 8%**



*Shareholder Returns*

**Dividend Payout Ratio 80%**



*Diversified Revenue Growth*

FX Revenue

↑ **19%**



*Flat Expense Base*

Underlying Cost to Income

**58%**

Together it's possible

**Samantha Miller**

Executive General Manager Investor Relations, Corporate Affairs and ESG

**E:** [Samantha.miller@kinabank.com.pg](mailto:Samantha.miller@kinabank.com.pg)  
**P:** +61 0402 426 767