

# N1 Holdings Limited Annual General Meeting

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**25 November 2016**

# Highlights of FY2016 and FY2017 YTD

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**Loan book growth**

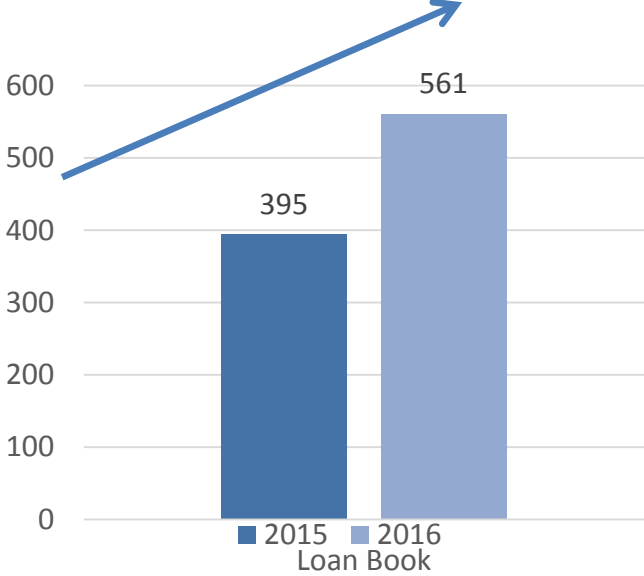
**Fintech and real estate expansion**

**Successful acquisitions**

**Diversification**

# Loan book growth

During FY2016, we were encouraged by growth in our loan book from \$395 million to \$561 million, which represents a growth of 42%.



**PAYG model – Loan submissions from PAYG brokers increased over the period.**

<b>FY16 (first 6 months)</b>	<b>82.05% on average</b>
FY16 (second 6 months)	88.26% on average
FY17 (4 months)*	95.20% on average

\*Unaudited

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# Diversified Loans

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## Car Loans

- **Monthly average commission increased by 96.83% between first half of FY16 and second half of FY16**
- **Further increases in first 4 months of FY17**



## Commercial Loans

- **Monthly average commission doubled between first half of FY16 and second half of FY16**



## Development Loans

- **New area of business with promising pipeline**

**N1 Realty is a real estate business focusing on developing a “one-stop-shop” for our local and overseas clients. It has an existing strong home loan client database and a unique business model.**

**N1 Realty has experienced strong sales and listings since its establishment.**

## **Competitive Advantages**

- **loans client cross-sell/pre-approvals**
- **“one stop shop” business model**
- **migration business cross sale**
- **strong relationship & retention team**

# n1realty



# N1 Migration

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**Migration business - N1 Migration achieved significant revenue growth.**



**n1migration**

Member of an ASX listed company

## We Provide You Premium Australian Education and Migration Services

- Advising on which visa you are eligible for
- Assistance with meeting the requirements of that visa
- Preparing the necessary evidence,
- Check the progress of your application
- Advising on Visa Decision reached by the Department of Immigration
- Representation at Review Tribunal's and Ministerial Intervention

**BOOK A FREE CONSULTATION HERE**

# Acquisitions - SBP

**Sydney Boutique Property (SBP) is an established real estate office located in McMahons Point Sydney. It started operation in 2003 and specialises in quality property sales and management.**

**Many existing landlords have been with SBP for multiple years, a strong indication of successful retention and satisfactory service.**

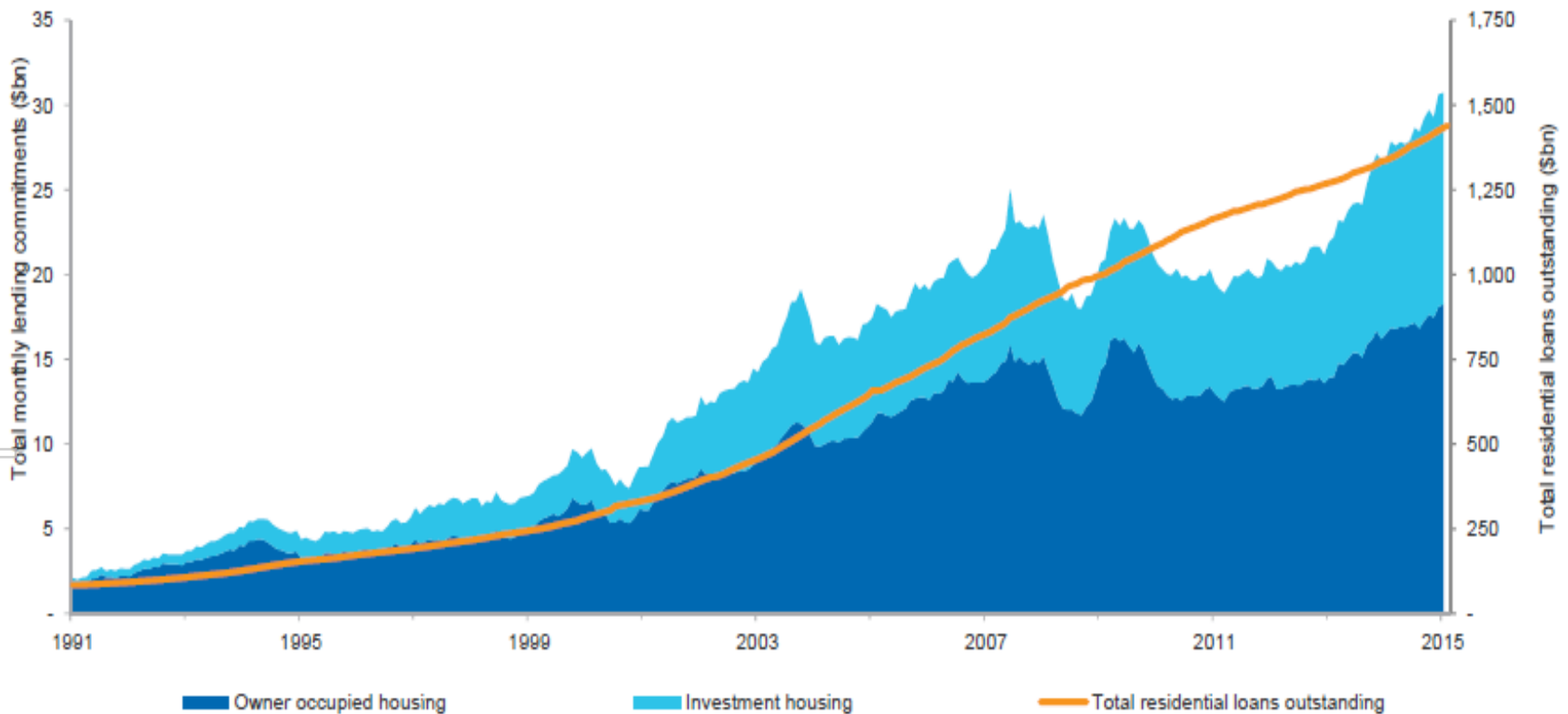
- **162 properties under management**
- **Total rent annualised is \$6.88m**
- **Total annualised management income (fully tenanted) is \$445,000 (unaudited)**
- **Total letting fees of \$164,000 in FY2016 (unaudited)**
- **Average monthly residential rent per property is \$3,539.52**
- **Average commission rate is 6.58% plus GST**
- **Average property management revenue per property is \$2,747.39**



# Acquisitions – Loan Book

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- **N1 Loans also completed acquisition of \$80m loan book**
- **240 residential mortgages in Sydney**
- **Recurring trail income of approx. \$132,000 pa**





# Key partnerships

- **In March 2016, we expanded our agreement with 1300HomeLoan to increase the number of leads being referred across different states in Australia. We are currently achieving an overall conversation rate about 30%.**
- **In April 2016, we entered into a referral agreement with buyers' agent Dream Design Property, one of Australia's fastest growing full service property investment firms. This has significantly strengthened our mortgage loan pipeline.**
- **In May 2016 we entered into a commercial agreement with ASX-listed Ensurance Ltd (ASX: ENA) for the supply of general insurance products to our customers via a white-labelled IT platform under the N1 banner. This partnership is significant as it extends the range of insurance products offered across our growing customer base.**
- **In November 2016, we entered into a new referral relationship with Hashching an online mortgage portal. In the first week of the relationship we've been given 20 leads and the conversion quality is approaching 50%.**

1300 Home Loan 



 Ensurance Limited   
Keeps you financially smart!

## Other Company Activities

- **During FY16 we launched [Loanrobot.com.au](http://Loanrobot.com.au) (LoanRobot), a website that compares a range of mortgage offerings and interest rates as well as calculates borrowing capacity. LoanRobot targets English-speaking Australians.**
- **Chengdai has been in operation for 12 months and has already gained significant traction with the Chinese-speaking customer community.**
- **N1 Centre, a retail flagship store opened in Chatswood in October 2016. N1 Realty operates from N1 Centre. We will now have a supply of properties for sale that will match with qualified investors that have come through the N1 Loans mortgage broking business unit.**



A SMARTER  
WAY TO BORROW

- More major, second tier banks & non bank lenders
- More accurate borrowing calculation
- Free of charge & incentives

Read more ▶

LoanRobot



澳洲首家中文金融产品搜索引擎 by n1loans

n1Centre

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