



FY25 RESULTS PRESENTATION AND STRATEGY UPDATE

John Shuttleworth, CEO
Brendon Glass, CFO

26 August 2025

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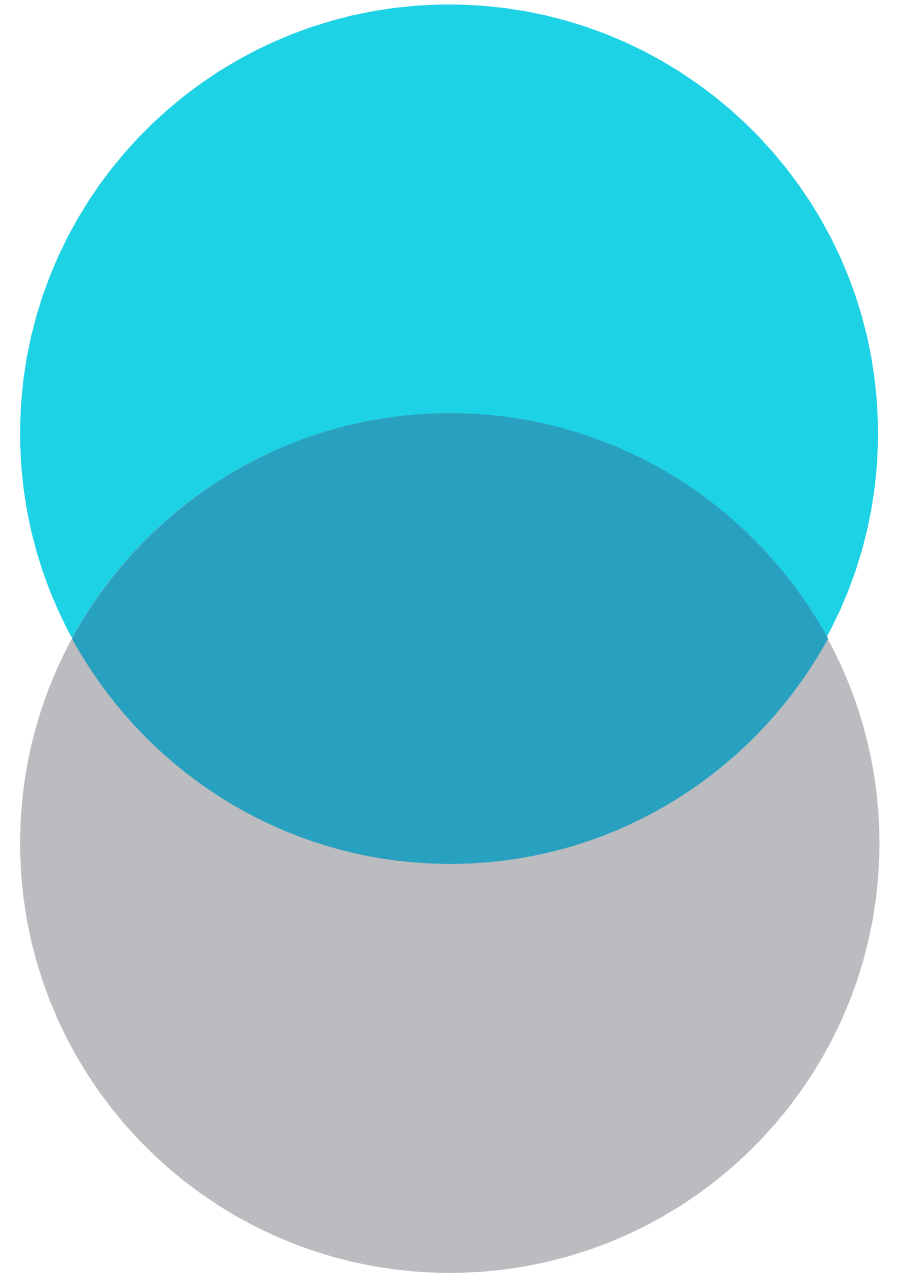
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All numbers are as at 30 June 2025 unless otherwise stated. Numbers may not add up due to rounding.

The release of this announcement has been authorised by the Board of Directors.

RESULTS AND BUSINESS UPDATE

John Shuttleworth, CEO



KEY HIGHLIGHTS FOR FY25

Centrepont Alliance delivers strong performance, exceeding earnings guidance, underpinned by market-leading adviser growth, expanding managed accounts, and strategic platform innovation.

- **Licensee leadership sustained:** Net growth of 22 authorised representatives (ARs), now 571 advisers under CAF – strongest organic growth in market.
- **Managed accounts momentum:** Funds under management increased 40% to \$423m, driven by distribution across 6 investment and superannuation platforms.
- **Platform commercialisation underway:** IconiQ Super launched Dec 2024; onboarding advisers, managed account buildout, and adviser software data feeds in progress.
- **Advice acquisition executed:** Brighter Super advice review book acquired (Brighter); 3 advisers transitioned to Financial Advice Matters (FAM), lifting employed adviser count to 22.
- **Investment in technology and Artificial Intelligence (AI) to transform advice delivery:** Driving adviser productivity and improving supervision and monitoring across the adviser network.
- **Investment in cybersecurity to protect the adviser network and clients:** Embedding cyber resilience across systems, people, and governance.

SNAPSHOT OF FY25 RESULTS



\$326.1m

Gross revenue



\$38.7m

+13%
on FY24



\$40.9m

Net revenue



\$4.8m

+13%
on FY24



\$10.6m

Normalised EBITDA¹



\$1.5m

+16%
on FY24



\$7.3m

Profit before tax



\$1.7m

+30%
on FY24



\$13.7m

Cash

at 30 June 2025



\$1.5m

on FY24

Primarily driven by \$9.7m gross cash from operations offset by \$1.0m income tax paid, \$6.0m dividends paid, \$1.2m paid for Brighter acquisition



Dividend Declared

Fully franked to be paid
2 October 2025

1.75¢

Ordinary

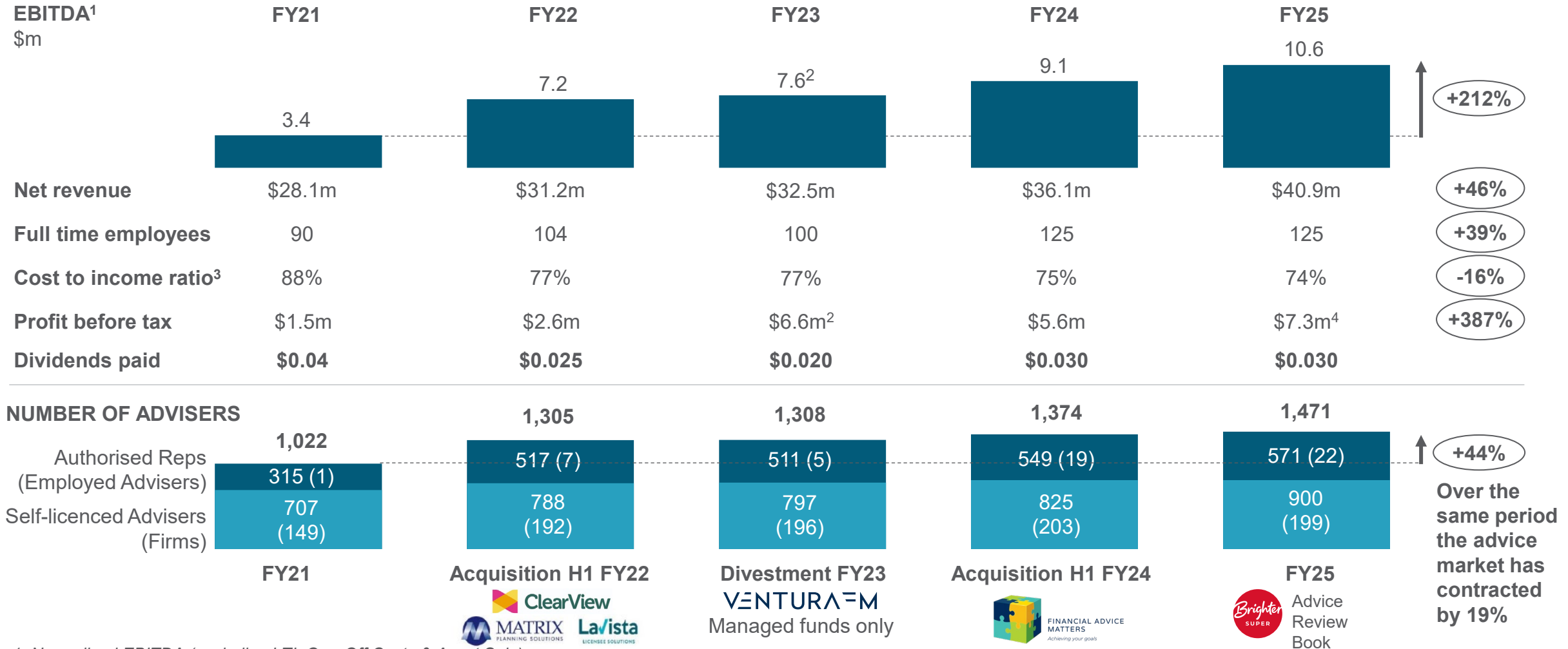
3.0¢ total ordinary for year



from 2.75c
for FY24

¹Excludes LTI, One-Off Costs & Asset Sale.

THROUGH ACQUISITIONS, DISCIPLINED COST MANAGEMENT AND ORGANIC GROWTH CENTREPOINT IS ON A SOUND FINANCIAL FOOTING



1 Normalised EBITDA (excluding LTI, One-Off Costs & Asset Sale)

2 Ventura funds divested July 2022 for \$1.7m

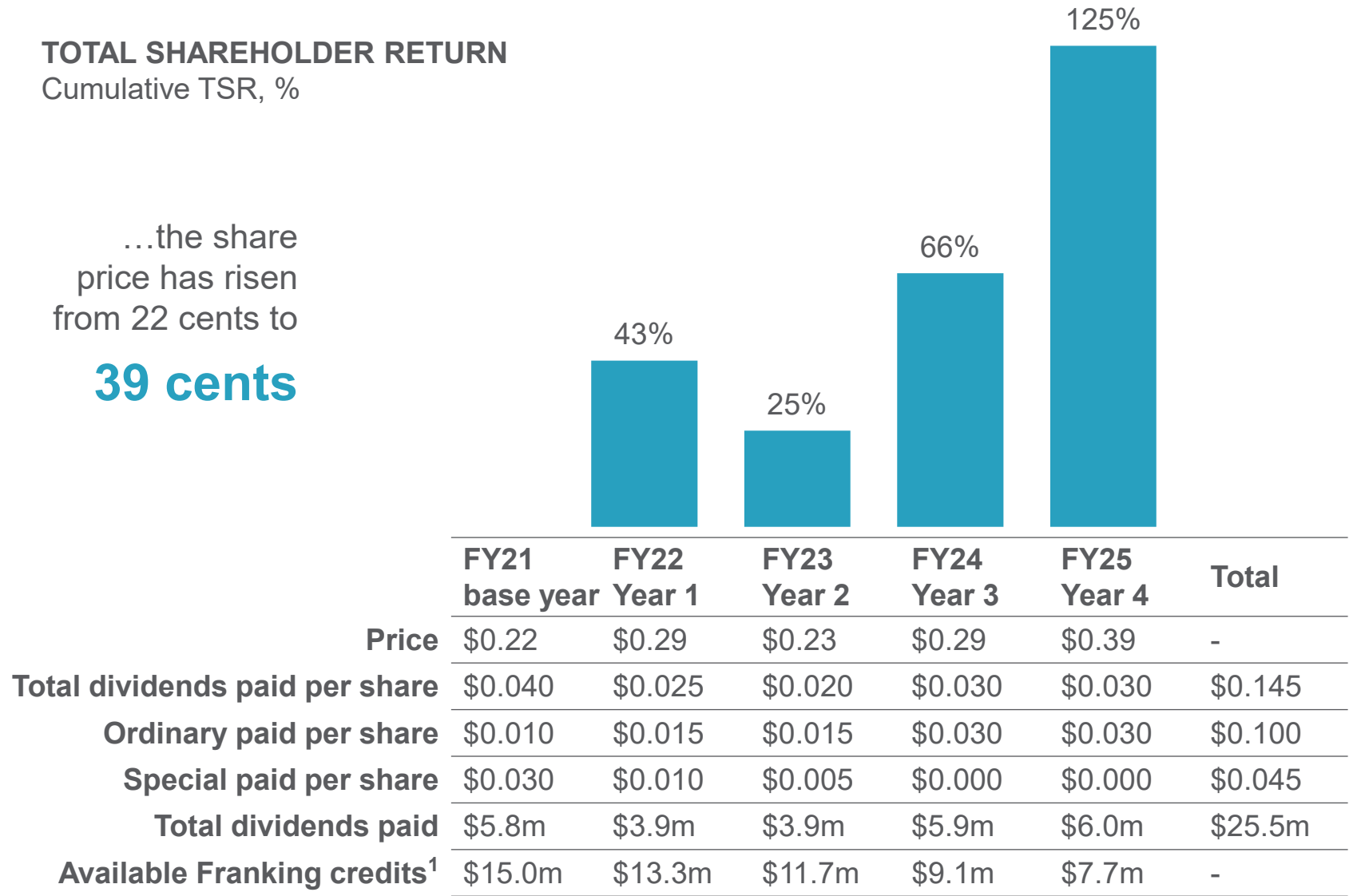
3 Cost to income ratio excludes asset sales, LTI and one-off costs

4 FAM contingent consideration release of \$1.3m

THE TOTAL SHAREHOLDER RETURN OF 125% SINCE JULY 2021

TOTAL SHAREHOLDER RETURN
Cumulative TSR, %

...the share price has risen from 22 cents to **39 cents**



...a total of **14.5 cents** per share paid totaling **\$25.5m** (fully franked) has been returned to shareholders, **10 cents ordinary** and **4.5 cents special**

1. Available franking credit balance estimate: \$6.5m after payment of FY25 dividend of \$0.0175 totalling \$3.5m

CENTREPOINT HAS FIVE STRATEGIC PILLARS TO DRIVE GROWTH

Our focus is on margin expansion and annuity revenue enabled by the strong distribution network of circa 1,471 financial advisers

	1	2	3	4	5
Objective	Grow licenced and self-licenced advisers	Grow salaried advisers	Build scale in asset management	Launch super and investment platform	Grow lending
Current Position	571 authorised representatives (ARs) ¹ 199 self-licenced firms 900 advisers	22 advisers post Brighter acquisition ²	\$423m FUM	\$1184b market ³ ~\$73.5b network Funds Under Advice (FUA) ⁴	\$3.4b loan book 75 brokers
Our focus	Organic + acquisitions to maintain scale	Acquire 'corporatised' firms to improve margin	Grow Managed Accounts	Globally leading functionality with market leading pricing	Provide lending services to financial advisers

Note: numbers as at 30 June 2025 unless stated

1 AR Numbers as at 30 June 2025 (includes 22 salaried advisers)











2 Three additional advisers with Brighter acquisition completed 13 June 2025

3 Plan for Life – All Master Funds March 2025

4 FUA and value chain revenue are estimated based on internally generated assumptions (1,471 advisers x average funds under advice of \$50m = \$73.5b)

CENTREPOINT CONTINUES TO GROW AND TAKE MARKET SHARE

CHANGES IN ADVISER NUMBERS BY LICENSEE 1/7/2024 TO 30/06/2025

RANK	LICENSEE GROUP ¹	NUMBER OF ARS ²	APPOINTMENTS	RESIGNATIONS	NET CHANGE
1	 Entireti	1098	117	201	-84
2	 Count	583	58	147	-89
3	 CENTREPOINT ALLIANCE	573	68	46	22
4	 wealthtoday	503	54	79	-25
5	 rhombus ADVISORY	471	53	68	-15
6	 sequoia WEALTH MANAGEMENT	313	42	59	-17
7	 Lifespan FINANCIAL PLANNING	284	40	30	10
8	 Capstone FINANCIAL PLANNING	225	22	37	-15
9	 NTAA	226	2	78	-76
10	 infocus	162	18	47	-29

- Centrepont recorded the highest organic net growth in the market in FY25
- M&A continues to drive higher rates of adviser attrition in larger licensees
- Appointments and resignations include Sub-Authorised Representatives (SARs) turnover and Professional Year (PY) appointments

1. Licensee Group includes Australian Financial Services Licensees (AFSLs) that are 'dealer groups' but excludes licensee types that are not active participants in the licensee services market e.g. advisers within stock broking businesses and superannuation funds

2. Authorised Representatives Wealthdata analysis of Australian Securities and Investments Commission (ASIC) Register. Note appointments and resignations of ARs of entities purchased by the Licensee Group during the period are included in the statistics. Note timing difference of 2 ARs to Centrepont internal records.

STRONG INVESTMENT PERFORMANCE AND DISTRIBUTION IS TURNING AROUND THE INVESTMENT MANAGEMENT BUSINESS

iQPortfolios

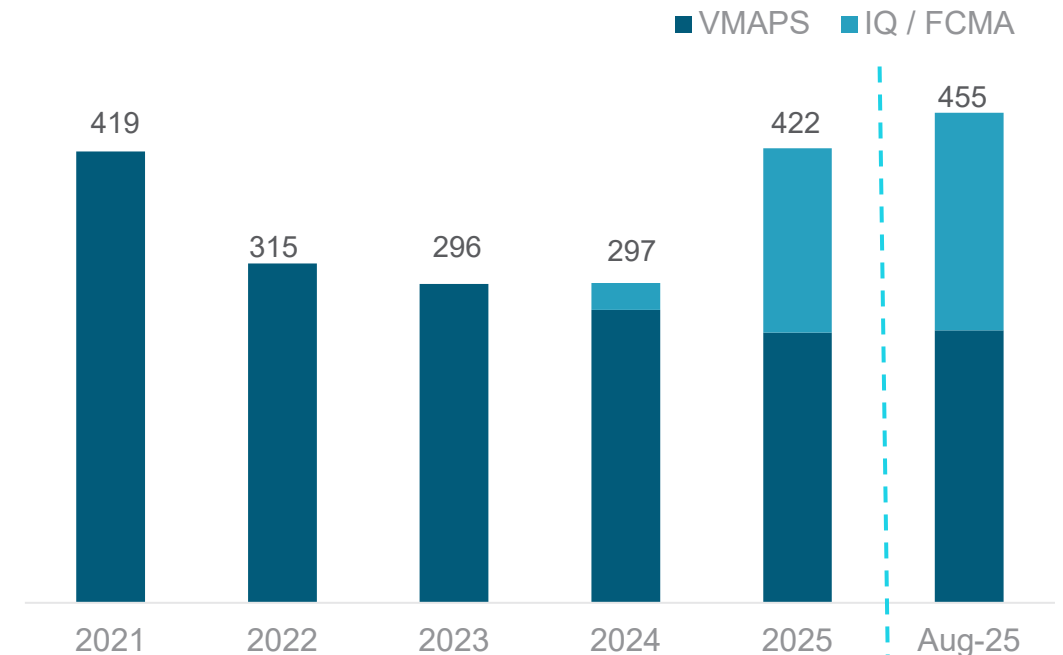
Annualised portfolio returns since inception from 18th December 2023 ending 30 June 2025 have performed above the investment objective across all risk profiles

	Return	Investment objective	Over performance ^{1,2}
iQ Accumulation Conservative	8.09%	Aust. CPI+1%	4.34%
iQ Accumulation Balanced	9.73%	Aust. CPI+2%	4.96%
iQ Accumulation Growth	12.11%	Aust. CPI+3%	6.31%
iQ Accumulation High Growth	13.71%	Aust. CPI+4%	6.88%
iQ Income Conservative	6.48%	Aust. CPI+1%	2.73%
iQ Income Balanced	7.66%	Aust. CPI+2%	2.88%
iQ Income Growth	9.18%	Aust. CPI+3%	3.38%

1 Over / under performance is the performance relative to the Australian Consumer Price Index (CPI) + objective in the Product Disclosure Statement (PDS)

2 Minor variations in numbers due to rounding and weighted adjustments

Managed account FUM \$m



MACQUARIE



EXPAND



1 VMAPS – Ventura Managed Account Portfolios

2 IQ / FCMA – iQ Portfolios and First Choice Managed Accounts

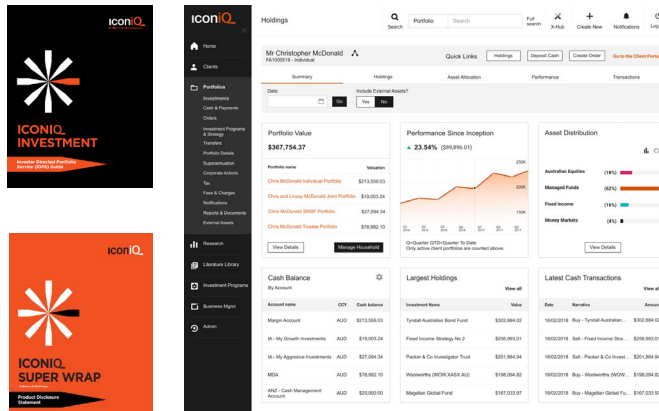
ICONIQ - STRONG DIFFERENTIATED OFFER IN EARLY COMMERCIALISATION

Launched in December 2024, IconiQ is in the early stages of commercialisation – the current focus is on onboarding advisers, training, asset transitions and completing integrations with adviser software

1. Competitive offer

Technology and functionality

- Built on globally leading FNZ infrastructure
- Enterprise grade investment solution
- Supporting investment, superannuation, and retirement products
- Intuitive, modern interface designed for ease of use



2. Key differentiators

Service and support

- High-touch service
- Deal with a Human not a bot
- Direct access to experienced staff

Competitive pricing / low fees

- Designed to lower client total cost of ownership
- Low administration fees
- No account minimums – accessible for all client sizes
- No account-based fees
- Unlimited family and related accounts grouped under a single fee cap

3. Build and enhancements

Adviser software data feeds

- Xplan
- AdviserLogic

Investment menu expanding

- ASX 300
- 180+ Managed Funds
- 30+ Managed Portfolios
- Term Deposits – ANZ / NAB

Adviser onboarding and adoption

- Positive market response
- Training and transition in progress
- Activating onboarded advisers

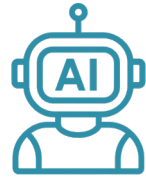
EMPOWERING ADVICE THROUGH TECHNOLOGY AND AI

Centrepont Alliance is combining deep fintech expertise with AI-driven innovation to enhance adviser efficiency, strengthen governance, and build scalable future capabilities



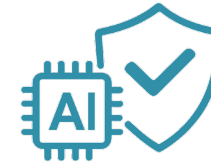
Deep fintech expertise enables best-in-class adviser tools

- Deep understanding of the financial planning fintech landscape for advisers.
- Integrating and configuring tools for streamlined workflows and functionality
- Structured capability to assess and select best-of-breed technology:
 - Workflow
 - Digital Advice Tools
 - Statement/Record of Advice generation
 - Client file note transcription
 - Digital signatures
 - Practice / adviser payments
 - Client engagement



AI and robotics are transforming operational efficiency

- Internal tech working group identify pain points and appropriate solutions
- Matching each need to the right solution — build, source, or partner
- Early adoption of client file note transcription with experiments in Advice generation and Robotic Process Automation
- Focused on building a tech-literate workforce to drive innovation and assist advisers with adoption of AI efficiencies within their businesses.



AI has potential to redefine governance and compliance oversight

- AI tools to automate monitoring, supervision, and compliance functions
- Improves speed, consistency, breadth and accuracy of licensee oversight
- Strategic aim is to be a leader leveraging AI to enhance governance and compliance

CENTREPOINT HAS A MULTI-PRONGED APPROACH TO CYBERSECURITY RISK REDUCTION AND TARGETING ISO CERTIFICATION BY MID 2026

ISO/IEC 27001 is the internationally recognised standard for information security management systems (ISMS)

ISO/IEC 27001

Framework to manage and protect sensitive data through a combination of **people, processes, and technology**

Third-party oversight

- Third Party Cyber and Data Privacy Program ensures secure integration with external systems
- Mandated external cyber reviews to benchmark/monitor for aligned advisers technology systems using an external vendor
- Mandated cyber standards for aligned advisers

Systems and technical controls

- Deployment of CrowdStrike for threat detection and monitoring
- Microsoft Purview for data classification and sensitivity tagging
- Geolocation restrictions and enhanced Personally Identifiable Information (PII) storage protocols
- Regular penetration testing and infrastructure reviews

People and training

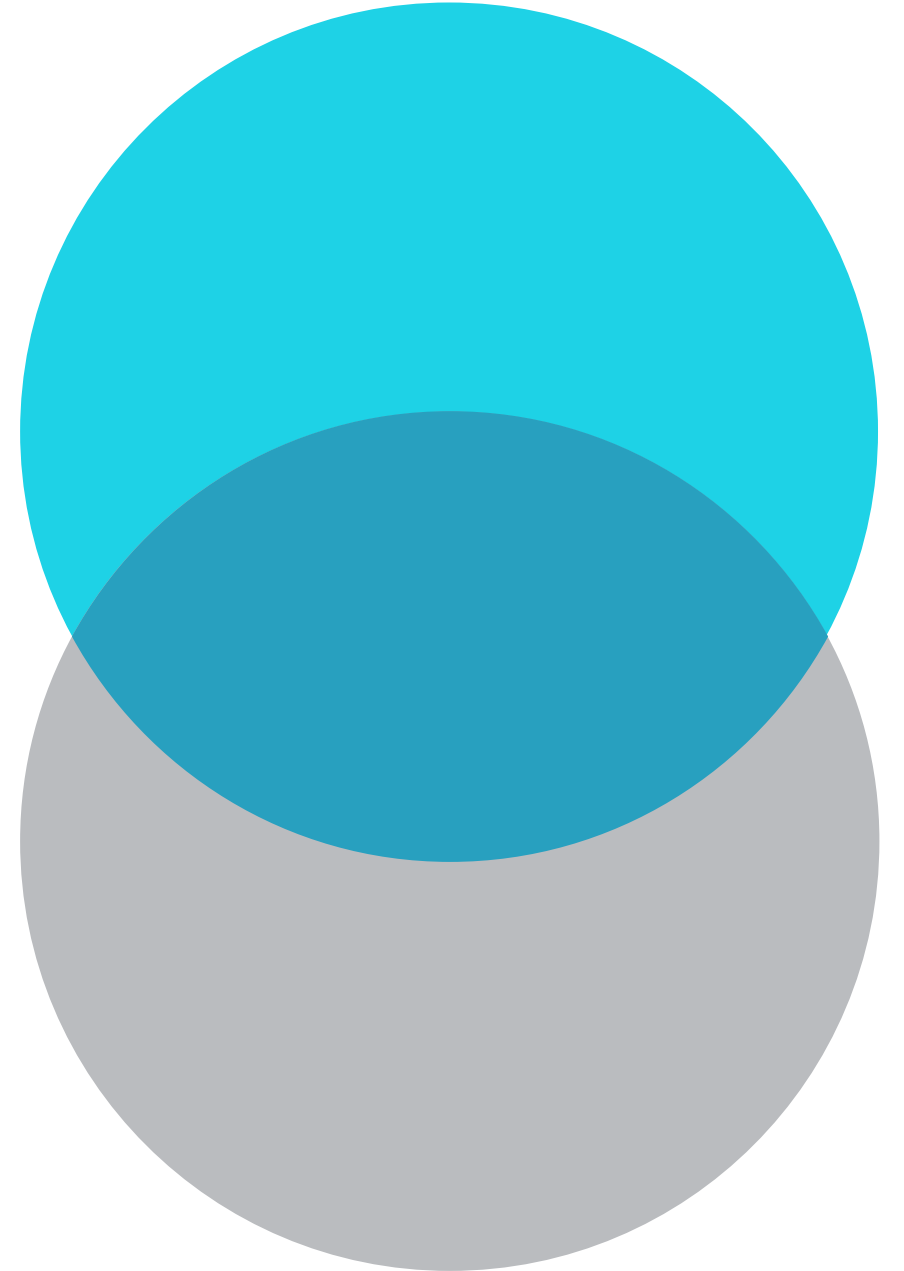
- Annual cybersecurity training for all staff and advisers
- Ongoing phishing simulations and assessments
- Cybersecurity embedded in the Risk Management Framework, recognised as a top-rated key risk

Governance and AI policy

- Launch of AI governance policy for internal and adviser use to ensure ethical and secure adoption
- Cybersecurity insurance and response plans in place to ensure CAF, Advisers and their clients are covered in the event of an incident
- Business Continuity and Cyber Incident Plan integrated into disaster recovery protocols
- Information security management and technology is embedded in the governance framework

FINANCIAL RESULTS

Brendon Glass, CFO



SUSTAINED GROWTH IN NET REVENUE AND EBITDA ACHIEVED THROUGH ORGANIC FEE GROWTH AND FAM ACQUISITION

Financial results summary

For the period	FY23 (\$m)	FY24 (\$m)	H1 FY25 (\$m)	H2 FY25 (\$m)	FY25 (\$m)
Gross Revenue	271.6	287.4	159.7	166.4	326.1
Adviser fees and commissions	(239.1)	(251.3)	(139.6)	(145.6)	(285.2)
Net Revenue¹	32.5	36.1	20.1	20.8	40.9
Management Expenses	(24.9)	(27.0)	(14.8)	(15.5)	(30.3)
EBITDA (excluding LTI, One-Off Costs & One-Off Income)	7.6	9.1	5.3	5.3	10.6
Cost to Income Ratio	77%	75%	74%	74%	74%
LTI Costs	(0.4)	(0.3)	(0.1)	(0.9)	(1.0)
One-Off Costs	(0.6)	(0.9)	(0.1)	(0.5)	(0.6)
One-Off Income	1.8	-	1.3	-	1.3 ³
EBITDA	8.4	7.9	6.4	3.9	10.3
Depreciation, Amortisation, Impairment, Finance Costs	(1.8)	(2.3)	(1.5)	(1.5)	(3.0)
Net Profit/(Loss) before Tax	6.6	5.6	4.9	2.4	7.3
Net Profit/(Loss) after Tax	6.3	7.8	4.6	0.5	5.1

- Gross revenue up \$38.7m (+13% PCP) primarily driven by higher gross commissions from licensed adviser growth during the year and recurring adviser fees received
- Net revenue¹ up 13% (+\$4.8m) on PCP driven by revenue uplift from organic licensee fees and FAM acquisition growth offsetting investment revenue run-off in legacy VMAPs funds
- Management expenses up 12% on PCP² driven by increase from FAM acquisition and Business as Usual (BAU) expense base
- \$0.6m one-off costs comprising \$0.1m in employment redundancies and \$0.5m one-off professional costs
- Normalised EBITDA of \$10.6m up 16% (+\$1.5m) on PCP mainly due to organic licensed fee growth and FAM acquisition
- NPBT of \$7.3m up 30% (+\$1.7m) on PCP primarily driven by normalised EBITDA growth

¹ CAF attributable revenue.

² Statutory expenses up 14% on prior comparative period (PCP).

³ FAM contingent consideration release.

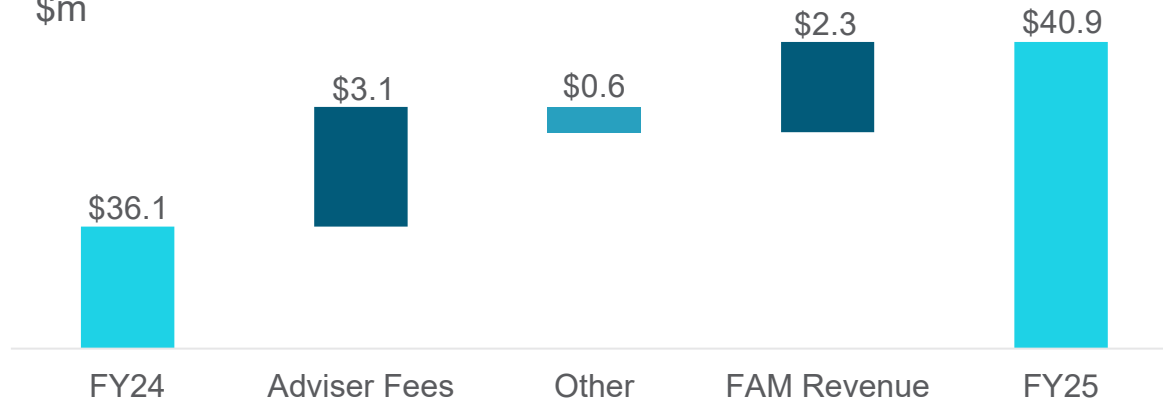
Source: Centrepont Alliance financial analysis; FY25 financial results.

ADVISER FEES UPLIFT, FAM ACQUISITION AND CONTINUED EXPENSE MANAGEMENT DRIVING EARNINGS INCREASE

Revenue and expense analysis

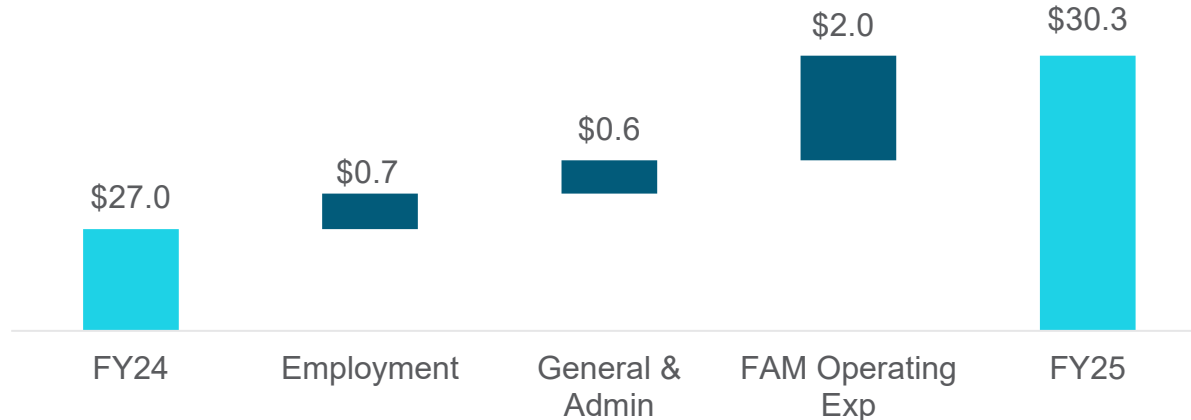
Net revenue movement

\$m



Expense movement

\$m



Key net revenue movements (vs. PCP):

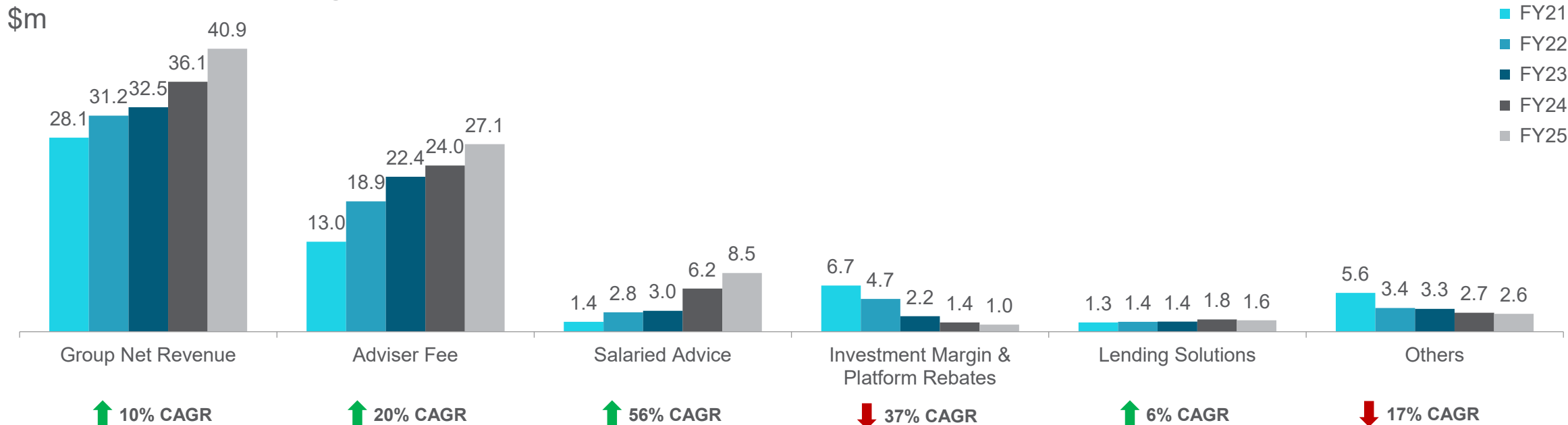
- Adviser fees up \$3.1m primarily driven by:
 - \$0.8m from licensed adviser growth from 549 FY24 to 571 FY25
 - \$1.4m from licensed fee rate card increase effective 1 July 2024
 - \$0.2m fee growth in self licensed network from fee rate card increase, \$0.2m from adviser transitioning to full rate card and \$0.4m virtual services revenue growth
- \$0.6m down in Other revenue driven by reductions in legacy VMAPs funds revenue, lending aggregation and Enzumo revenue
- \$2.3m revenue increase from FAM acquisition (7 months in FY24 vs 12 months in FY25)

Key expense movements (vs. PCP):

- Employment up \$0.7m (4%) driven by inflationary growth
- General & admin up \$0.6m (8%) driven by one-time \$0.3m capex for cloud development project write-off and \$0.2m claims provision
- \$2.0m increase in expense resulting from FAM acquisition (7 months in FY24 vs 12 months in FY25)

GROUP NET REVENUE GROWING AT 10% CAGR SINCE FY21 LED BY DOUBLE-DIGIT GROWTH IN ADVISER FEE & SALARIED ADVICE

Continued net revenue growth



- Adviser fees more than doubled driven by impactful organic recruitment, fee increases and FY22 ClearView advice (CVA) acquisition
- Salaried advice materially improved driven by inorganic efforts (FY22 CVA & FY24 FAM)
- Investment revenue reduction principally due to cessation of platform agreements and outflows in legacy VMAP's FUM noting that investment management has been relaunched in H2 FY24
- Lending solutions driven by Lending as a Service (LaaS) growth
- Reduction in other revenue principally driven by runoff of grandfathered platform and insurance rebates in FY23 and Enzumo revenue

SOUND BALANCE SHEET WITH ADEQUATE LEVERAGE AND ADDITIONAL \$6.65M UNDRAWN BANK FACILITY TO DRIVE INORGANIC GROWTH

Balance sheet

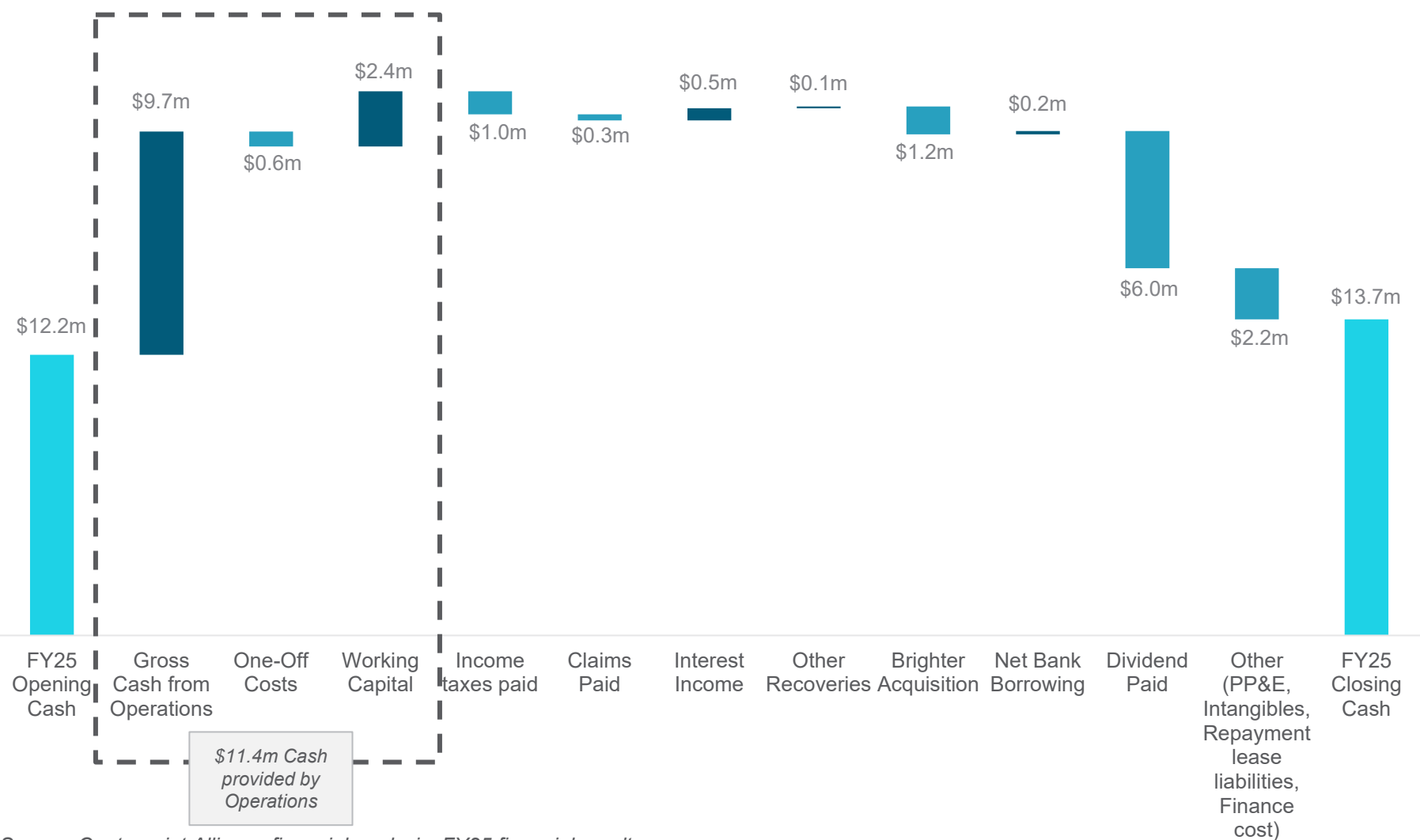
As at	FY24 (\$m)	FY25 (\$m)
Cash & Cash Equivalents	12.2	13.7
Trade and Other Receivables	8.7	8.9
Property, Plant & Equipment	0.4	0.2
Right-of-use Assets	2.2	1.9
Intangibles and Goodwill	26.2	26.9
Deferred Tax Assets	7.8	7.8
Other Assets	1.5	1.6
Total Assets	59.0	61.0
Trade and Other Payables and unearned income	11.0	12.2
Lease Liabilities	2.2	2.0
Claims Provision	0.5	0.4
Employee Entitlements & Other Provision	5.3	4.3
Loan Payable	3.2	3.3
Deferred Tax Liabilities	3.5	3.7
Income Tax Payable	-	1.6
Total Liabilities	25.7	27.5
Net Assets	33.3	33.5
Net Tangible Assets	2.8	2.5
Net Tangible Assets (cents per share)	1.4	1.3

- Cash & cash equivalents increase of \$1.5m due to increase in cash provided by operations of \$11.4m; offset by dividends paid \$6.0m; payment for Brighter acquisition \$1.2; income tax paid \$1.0m and repayment of lease liabilities property plant & equipment and intangibles \$1.7m
- Intangibles increase of \$0.7m primarily due to \$1.8m Brighter during the year with \$0.6m net software acquisitions offset by \$1.7m in annual amortisation of existing customer relationships
- Employee Entitlements & Other provisions decreased by \$1.0m primarily from \$1.3m contingent consideration release offset by \$0.4m in employee provisions
- Income tax payable of \$1.6m in FY25 (FY24: nil). Centrepont commenced paying income tax in FY25 income tax year pertaining to the FY24 year

¹ ASIC levies receivable and partner program is offset by an equal trade payable (net of non-recoverable costs) and unearned income respectively.
Source: Centrepont Alliance financial analysis; FY25 financial results.

STRONG CASH PERFORMANCE GENERATING \$9.7M IN GROSS CASH FROM OPERATIONS

Cash movement FY25



- Cash in June 2025 closed at \$13.7m
- FY25 Gross cash from operations \$9.7m
- \$0.6m one-off costs comprised of \$0.1m in employment redundancies and \$0.5m one-off professional costs
- \$2.4m working capital due to timing of settlement of trade payables
- Income tax paid \$1.0m for FY24 \$0.7m and \$0.3m FY25 instalments
- Claims paid out \$0.3m
- Interest income and Other recoveries \$0.6m
- \$1.2m Brighter acquisition
- \$1.75m NAB bank borrowing offsetting \$1.6m annual repayments
- Dividends paid \$6.0m (\$3.5m H1 FY25 & \$2.5m H2 FY25)
- Other \$2.2m comprising \$0.7m intangibles (IconiQ platform), \$1m repayment of lease liabilities and \$0.5m finance cost

Source: Centrepont Alliance financial analysis; FY25 financial results.

Scaled net revenue growth and disciplined expense management both organically and through effective acquisition integrations has delivered ROE growth in excess of 20%

Financial snapshot

Profit and Loss Management	FY23	FY24	FY25
Headcount FTE	100.3	125.3	124.5
Employment Cost / Net Revenue	52.3%	52.6%	51.7%
EBITDA Margin	23.4%	25.2%	25.9%
Gross Margin %	12.0%	12.5%	12.5%
NPBT	\$6.6m	\$5.6m	\$7.3m
NPAT	\$6.3m	\$7.8m	\$5.1m

Risk Management	FY23	FY24	FY25
ECL to Gross Revenue Ratio	0.01%	0.02%	0.01%
Number of Claims Paid Out	12	18	3
Claims Paid Out	\$0.2m	\$0.3m	\$0.3m

- FY25 Headcount at 124.5 FTE (3 from Brighter acquisition)
- Employment cost / Net revenue ratio reduction from 52.3% in FY23 to 51.7% in FY25 despite inflationary pressure
- Nominal credit risk

Balance Sheet	FY23	FY24	FY25
Closing Cash	\$15.6m	\$12.2m	\$13.7m
Current Ratio	1.7x	1.1x	1.1x
Net Tangible Assets	\$10.1m	\$2.8m	\$2.5m
Goodwill & Intangible Assets	\$17.5m	\$26.2m	\$26.9m
Deferred Tax Assets	\$6.0m	\$7.8m	\$7.8m
Loan Payable	-	(\$3.2m)	(\$3.3m)

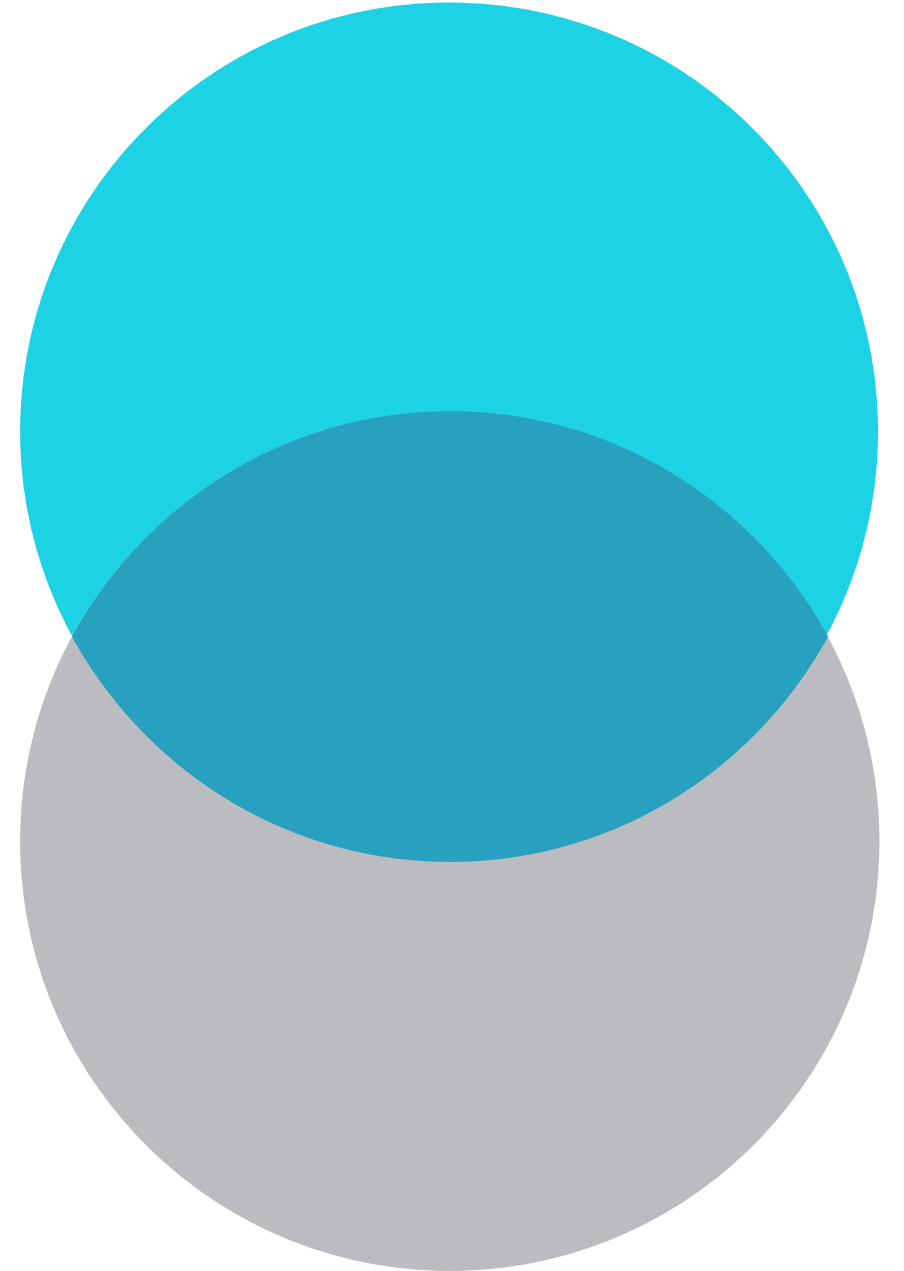
Shareholder Returns	FY23	FY24	FY25
Ordinary Dividend Yield	10.4%	9.2%	7.1%
Ordinary Dividends Paid	\$2.9m	\$5.9m	\$6.0m
Basic Earnings Per Share	3.23cps	3.92cps	2.59cps
Annualised ROE ¹	21%	17%	22%
Cashflow Per Share	2.10cps	3.66cps	5.12cps

- Consistent ordinary dividend yield ranging 7-10% over last three years
- Ordinary dividends paid increasing year-on-year with total capital (ordinary & special) returned of \$25.5m since recommencement of dividends
- Basic EPS at 2.6cps in FY25 with CAF now a tax paying entity
- ROE in excess of 20%

¹ NPBT / Shareholder Funds.

Source: Centrepont Alliance financial analysis; FY25 financial results.

OUTLOOK



SUMMARY AND OUTLOOK

Centrepoint Alliance's strong market position, expanding adviser network, and early-stage commercialisation of managed accounts and platform provide a solid base for continued earnings growth

- **Adviser recruitment momentum continues**, supported by industry consolidation and competitive value proposition
- **Strategic initiatives** such as Managed Accounts and IconiQ platform roll-out delivering early traction
- **Integration of recent acquisitions** progressing to plan
- **Continued focus on technology**, AI-driven efficiency, and disciplined cost management to support margin expansion
- **Earnings guidance for FY26**: Normalised EBITDA¹ in the range of \$11.5m to \$12.0m

¹Excludes LTI, One-Off Costs & Asset Sale.



QUESTIONS





APPENDIX



CORPORATE SNAPSHOT

CAPITAL STRUCTURE

ASX stock code	CAF
Cash balance as at 30 Jun 2025	\$13.7m
NAB loan balance as at 30 Jun 2025	\$3.35m
Share price as at 22 Aug 2025	\$0.44
Shares on issue as at 30 Jun 2025	198.9m
Performance rights as at 30 Jun 2025 (nil ex price, various expiries)	19.4m
Fully diluted shares as at 30 Jun 2025	218.3m

EXPERIENCED AND INVESTED LEADERSHIP TEAM

Board & Management	Role	Shares held as at 01/08/25
Mr Georg Chmiel	Chairman	0.97m (0.5%)
Mr Martin Pretty	Non-Executive Director	0.18m (0.1%)
Mrs Linda Fox	Non-Executive Director	-
Mr Anthony Vogel (TIGA)	Non-Executive Director	0.03m (0.02%)
Mr Peter Rollason (COG)	Non-Executive Director	-
Mr John Shuttleworth	Chief Executive Officer	0.2m (0.1%)
Mr Brendon Glass	Chief Financial Officer	-
Total Board & KMP		1.4m (0.7%)

TOP SHAREHOLDERS

Investors As at 01/08/2025	Shares held (% of SOI)
Thorney Investment Group	43.4m (21.8%)
Sage Capital Group Pty. Ltd	32.8m (16.5%)
Australian Wealth Advisors Group Ltd	29.9m (15.1%)
1851 Capital Pty Ltd	7.9m (4.0%)
Alan Crozier	4.6m (2.3%)
Supertco Pty Ltd	3.0m (1.5%)
Total Top 20	140.1m (70.5%)