



21st October 2026

MARKET ANNOUNCEMENT

For Public Release

KONTIKI FINANCE LIMITED DECLARES FIRST-QUARTER DIVIDEND OF ONE CENT PER SHARE

Kontiki Finance Limited (KFL) has released its unaudited consolidated results for the three months ended 30 September 2026 and declared an interim dividend of 1.0 cent per share.

KFL's core business continued to perform well. Operating profit before impairment charges and tax increased 5% to \$5.0m from \$4.8m in the same quarter last year. Total operating income rose 1% to \$12.0m, led by a 22% increase in fee and other income to \$2.9m, while total expenses fell 2% to \$6.9m.

Total comprehensive income was \$0.18m, compared with \$1.75m a year earlier. This decrease reflects prudent increased provisioning of potential future losses given the high inflation being experienced, the increased costs of energy and imported fuels into the cost-of-living household expenses, with net impairment charges increasing by \$2.5m to accommodate this.

Assets and liquid reserves grew year-on-year. Total assets were up 2% at \$338.5m, cash and financial assets were up 6% at \$119.2m, and term deposits were up 6% at \$242.4m. During the quarter, financial assets increased 14% to \$90.2m and finance receivables increased to \$203.6m.

The Board has declared an interim dividend of 1.0 cent per share, in line with the same quarter last year. Based on SPX market data at 19 October 2026, KFL's dividend yield of 5.67% is the second highest of the 21 securities quoted on the SPX and around twice the market average of 2.8%.

The dividend is fully backed by the Group's cash and capital position, with cash and financial assets of \$119.2m and shareholders' funds of \$58.3m.

The dividend will be payable on 19th November 2026 to shareholders registered on 11th November 2026 with an ex-benefit date of 5th November 2026. Eligible shareholders may participate in the Dividend Reinvestment Plan.

Chairman Chirk Yam said higher income and lower costs lifted operating profit before impairment by 5%, and the Group's cash and capital position supports continued quarterly dividends.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Chirk Yam', written over a horizontal line.

Chirk Yam BCom,
CA (ANZ), CA (Fiji), MAICD

KFL Board Chair

A handwritten signature in black ink, appearing to read 'Beatrice Wong', written over a horizontal line.

Beatrice Wong
BA, ANZIIF (Snr Assoc) CIP,
GAICD, CertCoSecEss,
GIA(Affiliated)
Company Secretary

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE QUARTER ENDED 30 SEPTEMBER

(FJ\$ '000)	2026	2025	% Change
Interest income	11,462	11,385	1%
Less Interest expense	(2,157)	(1,677)	29%
Less Other interest and similar expense	(204)	(222)	-8%
Net interest income	9,101	9,486	-4%
Fee and other income	2,857	2,335	22%
Total operating income	11,958	11,821	1%
Less Net Impairment charges on financial assets	(4,785)	(2,305)	108%
Net operating income	7,173	9,516	-25%
Less Personnel expenses	(3,425)	(3,589)	-5%
Less Depreciation	(320)	(619)	-48%
Less Operating expenses	(3,172)	(2,832)	12%
Profit before tax	256	2,476	-90%
Less Income tax benefit/(expense)	(129)	(659)	-80%
Net profit after tax	127	1,817	-93%
Less Non-controlling interest	9	0	
Net profit after tax attributable to Members of the Company	118	1,817	-94%
Net gain/(losses) on debt instruments at fair value through other comprehensive income	48	(100)	(1)
Exchange differences on translating foreign operation	0	36	-100%
Total comprehensive income for the year, net of tax attributable to Members of the Company	166	1,753	-91%
Retained Profit at the Beginning of the Year	32,985	34,981	-6%
Total Available for Appropriation	33,112	36,798	-10%
Less Ordinary Dividends paid out	(5,362)	(4,226)	27%
Retained Profit at the end of the Year	27,750	32,572	-15%
Basic and Diluted earnings per share	0.1 cents	1.7 cents	-93%

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER

(FJ\$ '000)	2026	As Shown in Annual Report For Year Ended 30 June 2026	2025
Assets			
Cash at bank	28,994	50,837	34,829
Financial assets	90,239	79,388	77,449
Finance receivables	203,579	202,755	206,796
Provisions	(17,078)	(16,383)	(19,615)
Other receivables	21,266	22,054	19,725
Right of use assets	713	1,676	1,023
Property, plant & equipment	10,772	9,708	11,572
Total Assets	338,485	350,035	331,779
Liabilities			
Term deposits	242,385	248,316	229,421
Corporate (Tier 2 Capital) Bond	11,000	12,590	15,000
Lease liability	697	992	1,018
Other creditors	26,086	24,647	25,610
Total liabilities	280,168	286,545	271,049
Net Assets	58,317	63,490	60,730
Shareholders' funds			
Ordinary equity	30,085	30,085	28,125
Retained earnings	27,754	32,985	32,572
Fair value reserve	144	95	(3)
Foreign currency translation reserve	36	36	36
Non-controlling interest	298	289	0
Total Shareholders' Funds	58,317	63,490	60,730

UNAUDITED CONSOLIDATED STATEMENT OF CASH FLOW

FOR THE QUARTER ENDED 30 SEPTEMBER

(FJ\$ '000)	2026	2025	% Change
Operating activities			
Interest income received	11,462	11,385	1%
Interest expense paid	(2,157)	(1,677)	29%
Interest paid on lease liabilities	(18)	(22)	-18%
Non interest income received	2,857	2,335	22%
Premium income received	1,429	872	64%
Payments to suppliers and employees	(23,633)	(14,369)	64%
Payments for claims	(384)	(775)	-50%
Net customer loans repayments including granted	2,006	(961)	
Net term deposits redeemed/(received)	5,931	1,827	225%
Income taxes paid	(433)	(440)	-2%
Net cashflows from/(used in) Operating activities	(2,940)	(1,825)	61%
Investing activities			
Acquisition of property, plant and equipment	(251)	(439)	-43%
Proceeds from sale of plant and equipment	2	0	
Acquisition of intangible asset	(322)	(254)	27%
Placement of term deposits/disposals of debt financial instruments	(11,324)	13,571	
Dividends received	4	0	
Received/Payments for corporate bond	(1,590)	4,267	
Net cash flows from Investing Activities	(13,481)	17,145	
Financing activities			
Capital contribution from shareholders	0	0	
Dividends paid	(5,362)	(4,226)	27%
Principal lease payments	(60)	(120)	-50%
Net cash used in Financing Activities	(5,422)	(4,346)	25%
Net decrease in cash and cash equivalents	(21,843)	10,974	-299%
Cash and cash equivalents at 1 July	50,837	23,855	113%
Cash and cash equivalents at 30 September	28,994	34,829	-17%

Annexure F: Dividend Declaration

Kontiki Finance Limited

Declaration of Dividend

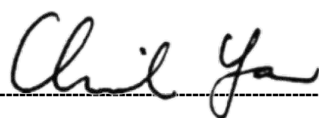
PART A: Basic Details

Sr. No.	Particulars	Answer
1.	Type of dividend/distribution	☐ Final ☒ Interim ☐ Any other (specify) _____
2.	The dividend/distribution relates to	☐ a period of one month ☒ a period of one quarter. ☐ a period of six months. ☐ a period of twelve months. ☐ any other (specify) _____
3.	The dividend/distribution relates to the period ended/ending (date)	30 th September 2026
4.	Date of dividend declaration/approval	21 st October, 2026
5.	Record date	11 th November 2026
6.	Date of Ex-benefit	5 th November 2026

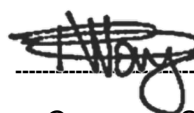
7.	Date of payment of dividend	19 th November, 2026
8.	Are the necessary approvals as required under the Companies Act 2015, SPX Listing Rules and Articles of Association of the Company obtained?	Yes

PART B: Dividend/distribution amounts per type and other details

	Current Dividend/Distribution	Previous Dividend/Distribution [corresponding to the current period, if applicable]
Dividend per share	1.0 cent	1.0 cent
Amount of dividends (\$)	1,081,785	1,066,310
Turnover	12,310,396	11,996,795
Gross Profit	255,888	2,476,135
Income from other sources	2,007,510	1,723,021
Income tax expense	128,790	659,131
Net profit after tax	127,098	1,817,004
Net gain/(losses) on debt instruments at fair value through other comprehensive income	48,088	(100,259)
Exchange differences on translating foreign operation	0	35,935
Total comprehensive income for the year, net of tax	175,186	1,752,680



Chair



Company Secretary