



21st April 2026

MARKET ANNOUNCEMENT

For Public Release

KONTIKI FINANCE LIMITED GROWS TOTAL ASSETS TO FJ\$337 MILLION — NINE MONTHS TO 31 MARCH 2026

Kontiki Finance Limited (KFL) has released its unaudited consolidated results for the nine months ended 31 March 2026.

The Group's financial position continued to strengthen, with total assets increasing by 4% to FJ\$337.3 million compared to FJ\$324.5 million as at 31 March 2025. Net assets increased by 7% to FJ\$63.3 million, supported by retained earnings.

For the period, the Group recorded total comprehensive income of FJ\$4.7 million (prior corresponding period: FJ\$7.5 million).

Net interest income of FJ\$27.9 million was 2% lower than the same period last year, broadly in line with portfolio trends.

Impairment expenses decreased by 19% to FJ\$8.4 million compared to FJ\$10.4 million in the prior corresponding period. As a result, net operating income improved to FJ\$27.6 million from \$27.3 million.

Chairman Chirk Yam said the results reflect continued discipline in credit quality management alongside measured growth in the loan portfolio.

The Directors have declared an interim dividend of 1 cent per share for the quarter ended 31 March 2026, payable on or before on 20th May 2026, with a record date of 11th May 2026.

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 NINE MONTHS ENDED 31 MARCH

(FJ\$ '000)	2026	2025	% Change
Interest income	33,897	34,046	0%
Less Interest expense	(5,239)	(4,816)	9%
Less Other interest and similar expense	(751)	(831)	-10%
Net interest income	27,907	28,399	-2%
Fee and other income	8,103	9,306	-13%
Total operating income	36,010	37,705	-4%
Less Impairment charges on financial assets	(8,445)	(10,426)	-19%
Net operating income	27,565	27,279	1%
Less Personnel expenses	(10,740)	(9,575)	12%
Less Depreciation	(808)	(602)	34%
Less Operating expenses	(9,607)	(8,754)	10%
Profit before tax	6,410	8,348	-23%
Less Income tax benefit/(expense)	(1,670)	(921)	81%
Net profit after tax	4,740	7,427	-36%
Net (losses)/gain on debt instruments at fair value through other comprehensive income	(55)	83	
Exchange differences on translating foreign operation	(14)	0	
Total comprehensive income for the year, net of tax	4,671	7,510	-38%
Non-controlling interest	39	0	
Net Profit attributable to the owners of the company	4,632	7,510	-38%
Retained Profit at the Beginning of the Year	34,981	29,270	20%
Total Available for Appropriation	39,721	36,697	8%
Less Ordinary Dividends paid out	(6,360)	(5,279)	20%
Retained Profit at the end of the Year	33,361	31,418	6%
Basic and Diluted earnings per share	4.43 cents	7.05 cents	-37%

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH

(FJ\$ '000)	2026	As Shown in Annual Report For Year Ended 30 June 2025	2025
Assets			
Cash at bank	44,427	23,855	41,448
Financial assets	72,147	91,136	71,579
Finance receivables	205,491	204,445	195,870
Provisions	(19,464)	(19,557)	(16,513)
Other receivables	22,699	18,744	19,608
Right of use assets	838	1,156	1,423
Property, plant & equipment	11,142	10,549	11,116
Total Assets	337,280	330,328	324,531
Liabilities			
Term deposits	236,206	229,547	226,722
Corporate (Tier 2 Capital) Bond	15,000	11,590	14,000
Lease liability	832	1,406	1,683

Other creditors	21,969	24,510	22,847
Total liabilities	274,007	267,053	265,252
Net Assets	63,273	63,275	59,279
Shareholders' funds			
Ordinary equity	29,578	28,125	27,778
Retained earnings	33,361	34,981	31,418
Fair value reserve	42	97	83
Foreign currency translation reserve	58	72	0
Non-controlling interest	234	0	0
Total Shareholders' Funds	63,273	63,275	59,279

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED STATEMENT OF CASH FLOW
FOR NINE MONTHS ENDED 31 MARCH

(FJ\$ '000)	2026	2025	% Change
Operating activities			
Interest income received	33,897	34,046	0%
Interest expense paid	(5,239)	(4,816)	9%
Interest paid on lease liabilities	(65)	(109)	-40%
Non interest income received	8,103	9,306	-13%
Premium income received	2,902	3,296	-12%
Payments to suppliers and employees	(22,581)	(32,029)	-29%
Payments for claims	(1,745)	(985)	77%
Net customer loans repayments including granted	(9,248)	(14,821)	-38%
Net term deposits redeemed/(received)	9,309	15,750	-41%
Income taxes paid	(1,456)	(1,087)	34%
Net cashflows from/(used in) Operating activities	13,877	8,551	62%
Investing activities			
Acquisition of property, plant and equipment	(978)	(1,199)	-18%
Proceeds from sale of plant and equipment	68	75	-9%
Acquisition of intangible asset	(2,504)	(1,195)	110%
Placement of term deposits/disposals of debt financial instruments	11,025	(7,534)	
Dividends received	3	0	
Received/Payments for corporate bond	4,267	(1,590)	
Net cash flows from Investing Activities	11,881	(11,443)	
Financing activities			
Capital contribution from shareholders	1,453	12,227	-88%
Dividends paid	(6,360)	(5,279)	20%
Principal lease payments	(279)	(538)	-48%
Net cash used in Financing Activities	(5,186)	6,410	
Net decrease in cash and cash equivalents	20,572	3,518	485%
Cash and cash equivalents at 1 July	23,855	37,930	-37%
Cash and cash equivalents at 31 March	44,427	41,448	7%

Annexure F: Dividend Declaration

Kontiki Finance Limited

Declaration of Dividend

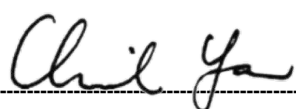
PART A: Basic Details

Sr. No.	Particulars	Answer
1.	Type of dividend/distribution	<input type="checkbox"/> Final <input checked="" type="checkbox"/> Interim <input type="checkbox"/> Any other (specify) _____
2.	The dividend/distribution relates to	<input type="checkbox"/> a period of one month <input type="checkbox"/> a period of one quarter. <input type="checkbox"/> a period of six months. <input type="checkbox"/> a period of twelve months. <input checked="" type="checkbox"/> any other (9 months) _____
3.	The dividend/distribution relates to the period ended/ending (date)	31 st March 2026
4.	Date of dividend declaration/approval	21 st April 2026
5.	Record date	11 th May 2026
6.	Date of Ex-benefit	6 th May 2026

7. Date of payment of dividend	20 th May 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]
Dividends per share	1.0 cent	1.0 cent
Amount of dividends (\$)	1,070,449	1,053,056
Turnover	35,510,437	36,475,968
Gross Profit	6,410,737	8,348,521
Income from other sources	6,490,475	6,876,253
Income tax expense	1,670,450	921,179
Net profit after tax	4,740,287	7,427,342
Net gain/ (losses) on debt instruments at fair value through other comprehensive income	(54,819)	82,644
Exchange differences on translating foreign operation	(14,219)	0
Total comprehensive income for the year, net of tax	4,671,249	7,509,986



Chair



Company Secretary