23rd October 2025

MARKET ANNOUNCEMENT

For Public Release

KONTIKI FINANCE LIMITED (KFL) REPORTS 6% GROWTH IN TOTAL ASSETS FOR THE THREE MONTHS ENDED 30TH SEPTEMBER 2025 – RESULTS REFLECT SAMOA CONSOLIDATION AND END OF LISTED COMPANY TAX CONCESSION

Kontiki Finance Limited (KFL) has released its unaudited consolidated results for the three months ended 30 September 2025.

Total assets under management increased by 6% to $332m, compared to $312m in 2024, due to growth in finance receivables. Shareholders' funds increased 37% to $61m from $44m a year earlier, reflecting profitability, retained earnings and capital raising.

For the first quarter, Total Comprehensive Income (TCI) was $1.8m, compared with $2.7m last year. The results included the operations of KFL Samoa, which commenced trading in April 2025. The first quarter figures also reflected an increase in corporate tax rate to 25% for KFL.

Impairment expenses declined 44% to $2.3m, notwithstanding the increased provisioning required coming out of the Covid period.

Chairman Chirk Yam said the results demonstrate the Group's favorable operating performance and sound financial position across its Fiji and Samoa businesses.

The Directors have declared a first-quarter interim dividend of 1 cent per share for the quarter ending 30 September 2025, payable on or before 20th November 2025, with a record date of 12th November 2025.

Yours sincerely,

Chirk Yam BCom, CA (ANZ), CA (Fiji), MAICD KFL Board Chair	Beatrice Wong BA, ANZIIF (Snr Assoc) CIP, GAICD, CertCoSecEss, GIA(Affiliated) Company Secretary

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KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE QUARTER ENDED 30 SEPTEMBER

(FJ$ '000)	2025	2024	% Change
Interest income	11,385	11,740	-3%
Less Interest expense	(1,677)	(1,662)	1%
Less Other interest and similar expense	(222)	(288)	-23%
Net interest income	**9,486**	**9,790**	**-3%**
Fee and other income	2,335	3,286	-29%
Total operating income	**11,821**	**13,076**	**-10%**
Less Impairment charges on financial assets	(2,305)	(4,137)	-44%
Net operating income	**9,516**	**8,939**	**6%**
Less Personnel expenses	(3,589)	(3,040)	18%
Less Depreciation	(619)	(216)	187%
Less Operating expenses	(2,832)	(2,634)	8%
Profit before tax	**2,476**	**3,049**	**-19%**
Less Income tax benefit/(expense)	(659)	(330)	100%
Net profit after tax	**1,817**	**2,719**	**-33%**
Net (losses)/gain on debt instruments at fair value through other comprehensive incom	(100)	23	
Exchange differences on translating foreign operation	36	0	
Total comprehensive income for the year, net of tax	**1,753**	**2,742**	**-36%**
Retained Profit at the Beginning of the Year	34,981	29,270	20%
Total Available for Appropriation	**36,798**	**31,989**	**15%**
Less Ordinary Dividends paid out	(4,226)	(3,279)	29%
Retained Profit at the end of the Year	**32,572**	**28,710**	**13%**
Basic and Diluted earnings per share	**1.70 cents**	**2.89 cents**	**-41%**

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER

(FJ$ '000)	2025	As Shown in Annual Report For Year Ended 30 June 2025	2024
Assets			
Cash at bank	34,829	23,855	27,421
Financial assets	77,449	91,136	81,044
Finance receivables	206,796	204,445	189,389
Provisions	(19,615)	(19,557)	(14,874)
Other receivables	19,725	18,744	16,185
Right of use assets	1,023	1,156	1,791
Property, plant & equipment	11,572	10,549	10,692
Total Assets	**331,779**	**330,328**	**311,648**
Liabilities			
Term deposits	229,421	229,547	228,137
Corporate (Tier 2 Capital) Bond	15,000	11,590	14,000
Lease liability	1,018	1,406	2,091
Other creditors	25,610	24,510	23,136
Total liabilities	**271,049**	**267,053**	**267,364**
Net Assets	**60,730**	**63,275**	**44,284**
Shareholders' funds			
Ordinary equity	28,125	28,125	15,551
Retained earnings	32,572	34,981	28,710
Fair value reserve	(3)	97	23
Foreign currency translation reserve	36	72	0
Total Shareholders' Funds	**60,730**	**63,275**	**44,284**

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

UNAUDITED CONSOLIDATED STATEMENT OF CASH FLOW

FOR THE QUARTER ENDED 30 SEPTEMBER

(FJ$ '000)	2025	2024	% Change
Operating activities			
Interest income received	11,385	11,740	-3%
Interest expense paid	(1,677)	(1,662)	1%
Interest paid on lease liabilities	(22)	(39)	-44%
Non interest income received	2,335	3,286	-29%
Premium income received	872	717	22%
Payments to suppliers and employees	(14,369)	(11,931)	20%
Payments for claims	(775)	0	
Net customer loans repayments including granted	(961)	(5,961)	-84%
Net term deposits redeemed/(received)	1,827	17,164	-89%
Income taxes paid	(440)	(603)	-27%
Net cashflows from/(used in) Operating activities	**(1,825)**	**12,711**	**-114%**
Investing activities			
Acquisition of property, plant and equipment	(439)	(551)	-20%
Proceeds from sale of plant and equipment	0	(1)	
Acquisition of intangible asset	(254)	(199)	28%
Placement of term deposits/disposals of debt financial instruments	13,571	(17,423)	
Dividends received	0	0	
Received/Payments for corporate bond	4,267	(1,590)	
Net cash flows from Investing Activities	**17,145**	**(19,764)**	**-187%**
Financing activities			
Capital contribution from shareholders	0	0	
Dividends paid	(4,226)	(3,279)	29%
Principal lease payments	(120)	(177)	-32%
Net cash used in Financing Activities	**(4,346)**	**(3,456)**	**26%**
Net decrease in cash and cash equivalents	10,974	(10,509)	
Cash and cash equivalents at 1 July	23,855	37,930	-37%
Cash and cash equivalents at 30 September	**34,829**	**27,421**	**27%**

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)	30th September 2025
4.	Date of dividend declaration/approval	23rd October, 2025
5.	Record date	12th November 2025
6.	Date of Ex-benefit	7th November 2025

7.	Date of payment of dividend	20th November, 2025
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 ($)	1,066,310	940,631
Turnover	11,996,795	12,493,120
Gross Profit	2,476,135	3,049,512
Income from other sources	1,723,021	2,533,246
Income tax expense	659,131	329,896
Net profit after tax	1,817,004	2,719,616
Net gain/(losses) on debt instruments at fair value through other comprehensive income	(100,259)	22,694
Exchange differences on translating foreign operation	35,935	0
Total comprehensive income for the year, net of tax	1,752,680	2,742,310

Chair

Company Secretary