



23rd January 2026

MARKET ANNOUNCEMENT

For Public Release

KONTIKI FINANCE LIMITED (KFL) REPORTS 11% GROWTH IN TOTAL ASSETS YEAR ON YEAR – RESULTS REFLECT STABLE CORE PERFORMANCE

Kontiki Finance Limited (KFL) has released its unaudited consolidated results for the six months ended 31 December 2025.

For the period, the Group recorded total comprehensive income of FJ\$3.7 million (prior corresponding period: FJ\$4.9 million), with FY2026 reflecting a higher applicable corporate tax rate (increasing from 15% to 25%), amounting to an addition tax expense of approximately FJ\$0.5 million for the period.

Net interest income of FJ\$18.9 million was broadly consistent with the same period last year, reflecting a stable loan portfolio despite lower origination volumes.

Net operating income increased by 8% to FJ\$19.1 million supported by a reduction in impairment expense of 33% to \$5.2 million.

The Group's financial position strengthened during the period, with total assets increasing by 11% to FJ\$344.4 million compared to FJ\$310.0 million as at 31 December 2024. Net assets increased by 10% to FJ\$63.1 million, supported by retained earnings generated during the period.

Chairman Chirk Yam said the Group's results for the half year reflect a period of stable core business performance alongside continued focus on credit quality and balance sheet management.

The Directors have declared a second-quarter interim dividend of 1 cent per share for the quarter ending 31 December 2025, payable on or before 20th February 2026, with a record date of 12th February 2026.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Chirk Yam'.

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

KFL Board Chair

A handwritten signature in black ink, appearing to read 'Beatrice Wong'.

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

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR HALF YEAR ENDED 31 DECEMBER

(FJ\$ '000)	2025	2024	% Change
Interest income	22,853	22,959	0%
Less Interest expense	(3,443)	(3,273)	5%
Less Other interest and similar expense	(490)	(563)	-13%
Net interest income	18,920	19,123	-1%
Fee and other income	5,336	6,346	-16%
Total operating income	24,256	25,469	-5%
Less Impairment charges on financial assets	(5,162)	(7,710)	-33%
Net operating income	19,094	17,759	8%
Less Personnel expenses	(7,199)	(6,284)	15%
Less Depreciation	(531)	(406)	31%
Less Operating expenses	(6,420)	(5,609)	14%
Profit before tax	4,944	5,460	-9%
Less Income tax benefit/(expense)	(1,227)	(616)	99%
Net profit after tax	3,717	4,844	-23%
Net (losses)/gain on debt instruments at fair value through other comprehensive income	(108)	53	
Exchange differences on translating foreign operation	71	0	
Total comprehensive income for the year, net of tax	3,680	4,897	-25%
Non-controlling interest	61	0	
Net Profit attributable to the owners of the company	3,619	4,897	-26%
Retained Profit at the Beginning of the Year	34,981	29,270	20%
Total Available for Appropriation	38,698	34,114	13%
Less Ordinary Dividends paid out	(5,292)	(4,228)	25%
Retained Profit at the end of the Year	33,406	29,886	12%
Basic and Diluted earnings per share	3.48 cents	4.61 cents	-25%

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

(FJ\$ '000)	2025	As Shown in Annual Report For Year Ended 30 June 2025	2024
Assets			
Cash at bank	24,600	23,855	31,505
Financial assets	94,145	91,136	70,847
Finance receivables	211,084	204,445	192,714
Provisions	(19,726)	(19,557)	(15,980)
Other receivables	20,892	18,744	17,803
Right of use assets	931	1,156	1,607
Property, plant & equipment	12,425	10,549	11,490
Total Assets	344,351	330,328	309,986
Liabilities			
Term deposits	239,023	229,547	213,982
Corporate (Tier 2 Capital) Bond	15,000	11,590	14,000
Lease liability	913	1,406	1,889

Other creditors	26,340	24,510	22,582
Total liabilities	281,276	267,053	252,453
Net Assets	63,075	63,275	57,533
Shareholders' funds			
Ordinary equity	29,274	28,125	27,594
Retained earnings	33,406	34,981	29,886
Fair value reserve	(12)	97	53
Foreign currency translation reserve	143	72	0
Non-controlling interest	264	0	0
Total Shareholders' Funds	63,075	63,275	57,533

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

UNAUDITED CONSOLIDATED STATEMENT OF CASH FLOW

FOR HALF YEAR ENDED 31 DECEMBER

(FJ\$ '000)	2025	2024	% Change
Operating activities			
Interest income received	22,853	22,959	0%
Interest expense paid	(3,443)	(3,273)	5%
Interest paid on lease liabilities	(44)	(75)	-41%
Non interest income received	5,336	6,346	-16%
Premium income received	2,057	2,356	-13%
Payments to suppliers and employees	(18,683)	(23,079)	-19%
Payments for claims	(775)	(595)	30%
Net customer loans repayments including granted	10,761	(10,959)	
Net term deposits redeemed/(received)	(12,126)	3,009	
Income taxes paid	(723)	(783)	-8%
Net cashflows from/(used in) Operating activities	5,213	(4,094)	-227%
Investing activities			
Acquisition of property, plant and equipment	(650)	(1,062)	-39%
Proceeds from sale of plant and equipment	1	78	-99%
Acquisition of intangible asset	(613)	(212)	189%
Placement of term deposits/disposals of debt financial instruments	(3,130)	(7,004)	-55%
Dividends received	3	0	
Received/Payments for corporate bond	4,267	(1,590)	
Net cash flows from Investing Activities	(122)	(9,790)	-99%
Financing activities			
Capital contribution from shareholders	1,149	12,043	-90%
Dividends paid	(5,292)	(4,228)	25%
Principal lease payments	(203)	(356)	-43%
Net cash used in Financing Activities	(4,346)	7,459	-158%
Net decrease in cash and cash equivalents	745	(6,425)	
Cash and cash equivalents at 1 July	23,855	37,930	-37%
Cash and cash equivalents at 31 December	24,600	31,505	-22%

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 checked="" type="checkbox"/> a period of one quarter. <input type="checkbox"/> a period of six months. <input type="checkbox"/> a period of twelve months. <input type="checkbox"/> any other (specify) _____
3.	The dividend/distribution relates to the period ended/ending (date)	31 st December 2025
4.	Date of dividend declaration/approval	23 rd January 2026
5.	Record date	12 th February 2026
6.	Date of Ex-benefit	9 th February 2026

7. Date of payment of dividend	20 th February 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 (\$)	1,068,444	1,050,770
Turnover	24,002,561	24,489,439
Gross Profit	4,944,444	5,460,247
Income from other sources	4,186,295	4,815,429
Income tax expense	1,227,103	616,221
Net profit after tax	3,717,341	4,844,026
Net gain/ (losses) on debt instruments at fair value through other comprehensive income	(108,590)	53,054
Exchange differences on translating foreign operation	71,051	0
Total comprehensive income for the year, net of tax	3,679,802	4,897,080


Chair


Company Secretary