29th October 2026

**MARKET ANNOUNCEMENT**

For Public Release

**MINUTES OF THE PREVIOUS MEETING:**

Minutes of the Previous AGM held on 30th October 2025:

Resolved to receive and adopt the Minutes of the previous Annual General Meeting held on 30th October 2025 as true and correct record of the Meeting.

Moved by J.Pala and seconded by B.Whiteside.

**ORDINARY BUSINESS:**

Item 1: Consideration of Financial Statements

EY auditors presented the Group's audited consolidated financial statements for the year ended 30 June 2026, and shareholders were given the opportunity to ask questions and seek clarification.

Under Section 401 of the Companies Act 2015, shareholders are no longer required to approve the consolidated financial statements.

Item 2: Re-appointment of retiring Auditors

Resolved to reappoint Ernst & Young as Auditors of the Company for the financial year ended 30th June 2027 and that the Board be authorized to fix their renumeration

Moved by H.Probert and seconded by J.Pala

Level 5, TappooCity Building
Thomson Street, Suva
GPO Box 12508, Suva, Fiji
**TEL** +679 330 3400
**FAX** +679 330 3401
www.kontikifinance.com

Item 3: Election of Directors

| **Resolution 1:**<br>To appoint Barry Whiteside, director of the Company who retires by rotation pursuant to Article 7.3 of the Articles of Association of the Company and who was nominated by a shareholder, is re-elected as a director of the Company. | |
|---|---|
| The motion was carried as an ordinary resolution on poll | |
| Total number of shares eligible for voting | 85,371,179 |
| **Summary of Votes** | |
| In favour of the resolution | 79,307,554 |
| Against the resolution | 0 |
| Abstained from voting | 5,984,016 |

| **Resolution 2:**<br>To appoint Peter Dixon, director of the Company who retires by rotation pursuant to Article 7.3 of the Articles of Association of the Company and who was nominated by a shareholder, is re-elected as a director of the Company. | |
|---|---|
| The motion was carried as an ordinary resolution on poll | |
| Total number of shares eligible for voting | 85,371,179 |
| **Summary of Votes** | |
| In favour of the resolution | 79,294,066 |
| Against the resolution | 1,175 |
| Abstained from voting | 5,996,329 |

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| **Resolution 3:**<br>To appoint, pursuant to Article 7.5 of the Articles of Association of the Company, Sunjana Devreen Narayan, who was nominated by a shareholder and is hereby appointed as a Director of the Company. | |
|---|---|
| The motion was not carried as an ordinary resolution on poll | |
| Total number of shares eligible for voting | 85,371,179 |
| **Summary of Votes** | |
| In favour of the resolution | 5,997,504 |
| Against the resolution | 22,245,487 |
| Abstained from voting | 57,048,579 |

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

KFL Board Chair

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

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**CHAIRMAN'S ADDRESS FOR 2026 ANNUAL GENERAL MEETING**

Dear shareholders, colleagues, and guests,

It is a pleasure to address you once again as Chair of Kontiki Finance Limited.

FY2026 was a year of consolidation for the Group with our individual businesses each making a positive contribution, Samoa notably provided a maiden profit.

**Performance and Market Environment**

Fiji's economic environment remained mixed, with strong tourism activity supporting growth, whilst increasing living costs continue to put pressure on households in both Fiji and Samoa.

For the financial year ended 30 June 2026, the Group's assets under management increased by 6%, from $330 million to $350 million, whilst Total Comprehensive Income after Tax (TCIAT) was $5.6m, down from $12.2m the previous year. This was due to our corporate tax rate increasing from 15% to 25% and also due to the fact that there were no significant investment gains as in past years.

Our Samoa business achieved an encouraging milestone, recording a profit of $194k in their first full year of operation, a pleasing result for a start-up business.

**Dividends and Shareholder Value**

Reflecting continued performance, the Board declared a 14% increase in dividends, bringing total distributions for the financial year to eight cents per share. Together with the increase in our share price from $1.32 as at 30 June 2025 to $1.42 as at 30 June 2026, this delivered a total shareholder return of 13.6% for the year.

Our shareholder base also grew significantly by 58.7%, from 467 shareholders in 2025 to 741 in 2026, reflecting growing investor interest and confidence in the Company.

Kontiki Finance continues to offer one of the highest dividend yields and most frequent dividend distributions on the South Pacific Stock Exchange, reinforcing our firm commitment to delivering consistent and sustainable returns to shareholders.

**Diversification**

Our diversification strategy also continues to strengthen the Group's foundations. Insurance Holdings Limited (IHL) remains a valuable contribution, recording a 15% increase in profit, complementing our finance business, and supporting a broader earnings base.

**Strategic Direction and Outlook**

During the year, we reviewed our Strategic Plan, reaffirming our key objectives and guiding the Group's next phase of growth. Our priorities for 2027 remain clear:

1. Rebuilding origination quality with volume growth pursued through profitable lending.
2. Protecting yield and maintaining credit cost; and
3. Optimizing costs and efficiency and lifting lending profitability.

With Fiji and Samoa's economies gaining strength and with tourism continuing to grow, we are confident in our outlook for FY27. Our early results reinforce this confidence, showing that the Group is well- positioned to maintain its trajectory in the year ahead. We are also learning about Samoa's economy too as we go.

**Acknowledgements and Closing**

On behalf of the Board, I extend my sincere appreciation to our Group CEO, management team and employees for their dedication and commitment, and to our shareholders, customers and stakeholders for their continued trust and support.

KONTIKI FINANCE

# Annual General Meeting

**Tanoa Hotel**

**Suva, FIJI**

**28th October, 2026**

# Kontiki Finance Group

Reserve Bank of Fiji and
Central Bank of Samoa
Licensed Credit Institutions

Reserve Bank of Vanuatu
Licensed Captive Insurer

Reserve Bank of Fiji
Licensed Insurance Broker



# DIRECTORS

**Mr. Desmond Kearse**
(Independent Director)

**Mr. Mahipriya Meddepola**
(Director)

**Mr. Griffon Emose**
(Director)

**Mr. Chirk Yam**
(Independent Chair)

**Mr. Peter Dixon**
(Independent Director)

**Mr. Mark Halabe**
(Independent Director)

**Mr. Barry Whiteside**
(Independent Director)



# Top 6 Shareholders (as at 30 June 26)

Unit Trust of Fiji (Trustee Company) Ltd 16.83%

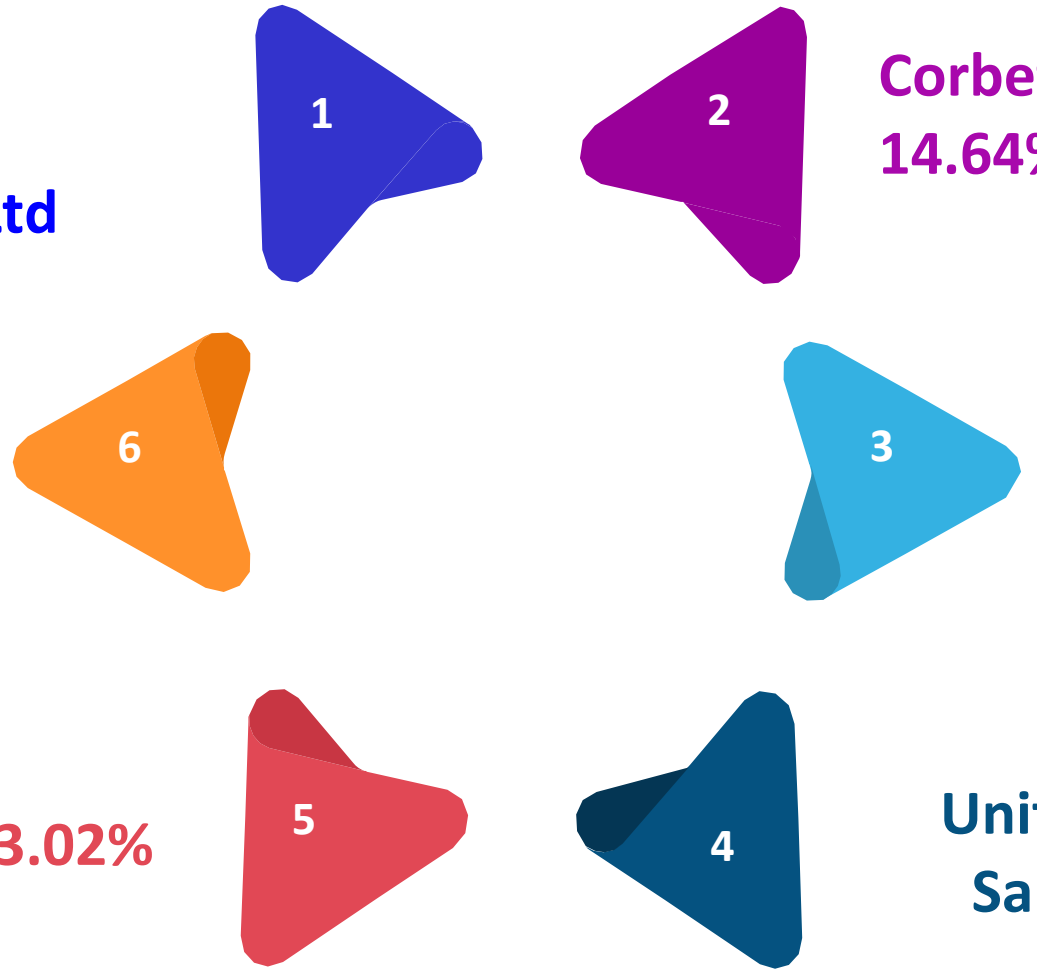
Corbett Holdings Pte Ltd 14.64%

Impala Investments Pte Ltd 14.21%

Unit Trust Of Samoa 5.58%

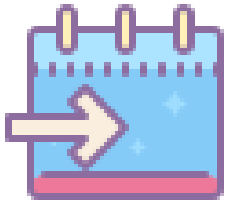
Chen Hui Lin 3.02%

Chen Li Lan 2.28%



# Key Investor Information

KONTIKI FINANCE



**Date Listed**
4th July 2018



**Recent Market Price**
$(F) 1.40



**Issued Shares**
107.25 million as at 30th June 2026



**Sector Represented**
Finance & Insurance



**Dividend Yield**
5.71%



**Email**
enquiries@kontikifinance.com




**Online**
www.kontikifinance.com



**Financial Year (FY) Ending**
30th June 2026



**Market Capitalisation**
$(F)150.1 million as at 30th June 2026



**Phone**
(+679) 330 3400

# Product & Services




Term Deposits




Debt Consolidation Loans



Car Loans



Insurance Broking



Insurance Premium Funding



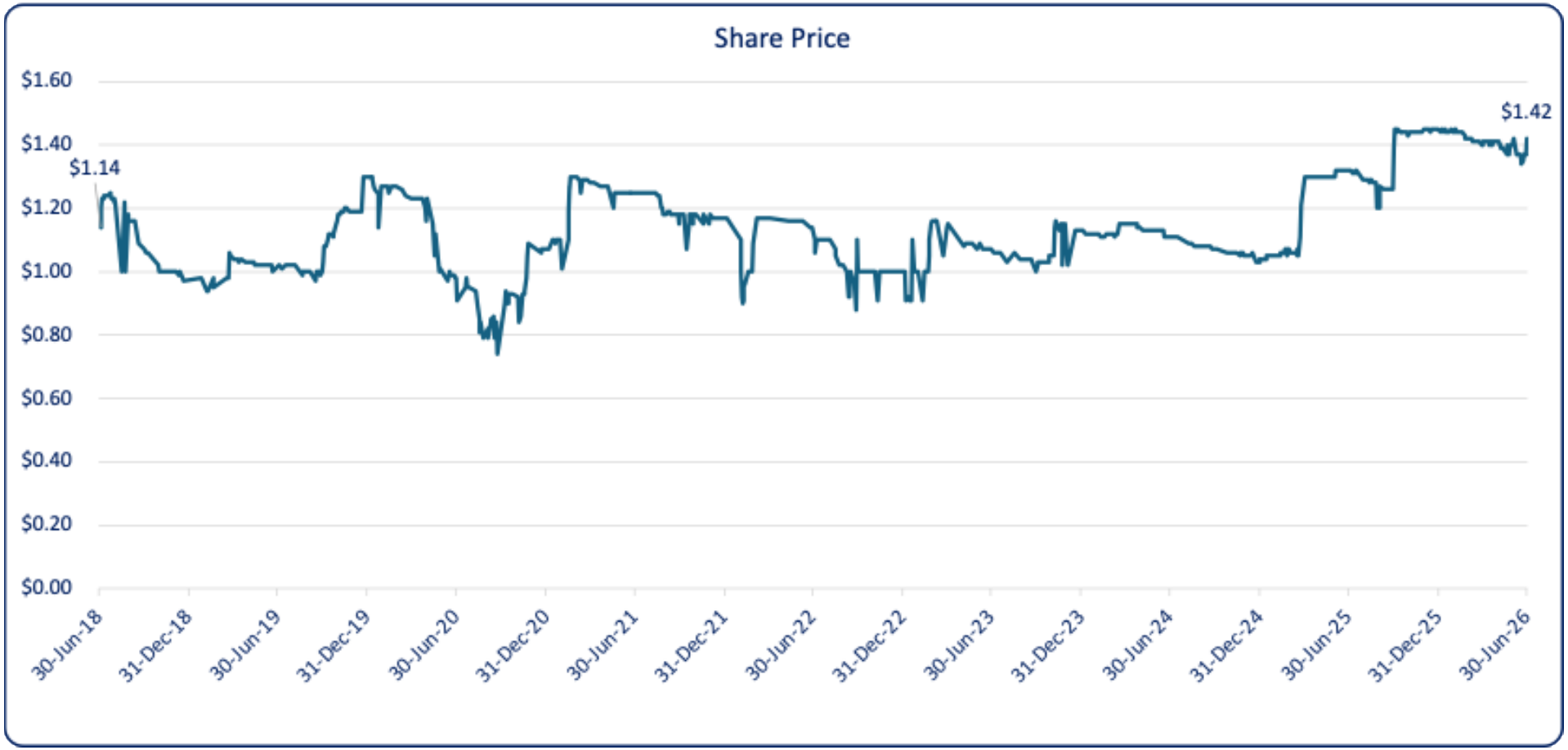
Equity Release



Loan Protection Insurance

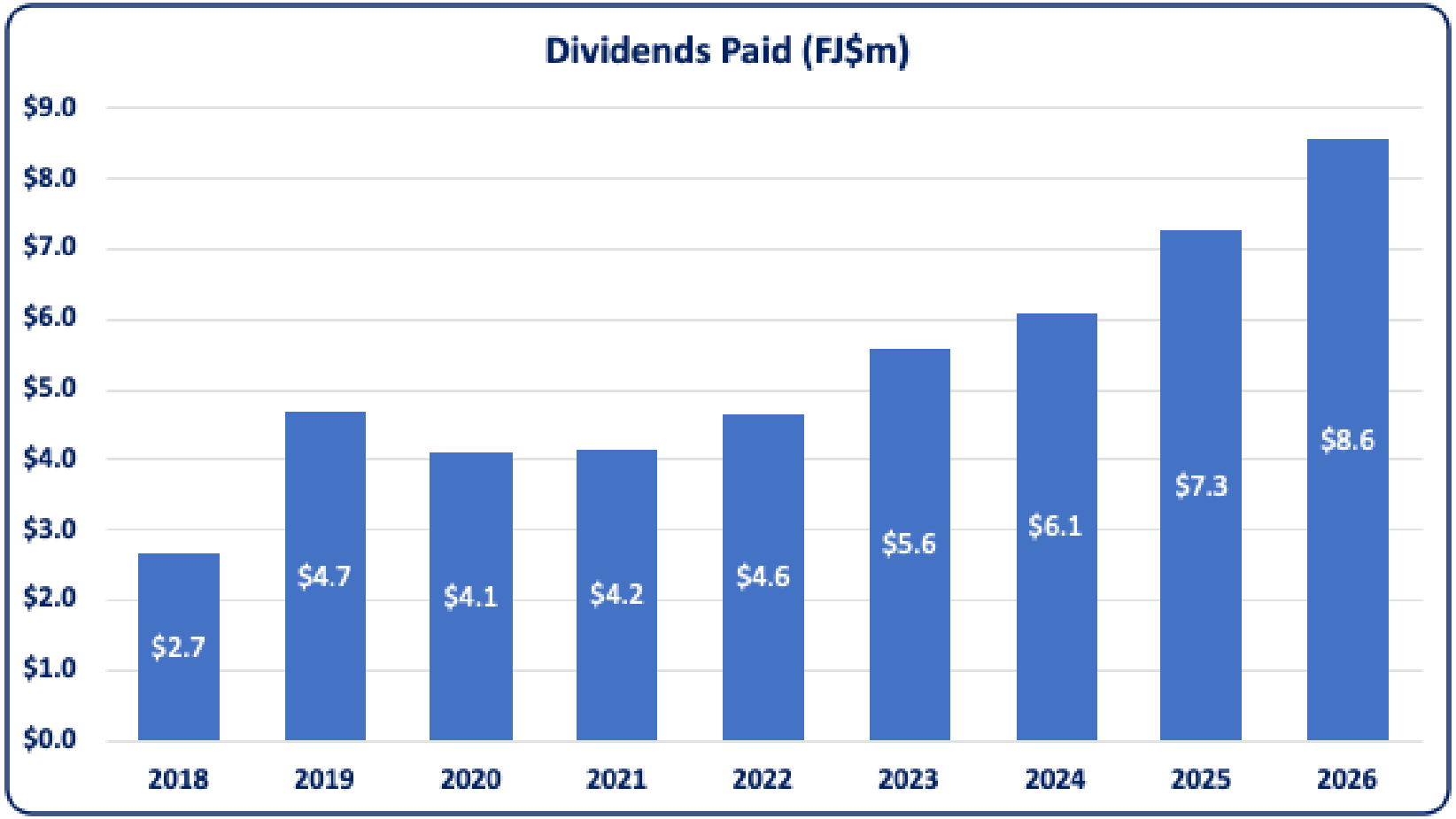
# Share Price Performance

*Since listing until the 30th June 2026*



# Dividend Payment History

*Relating to Financial Year since listing*




**Total Dividends paid to shareholders since listing date is $48m.**

# Total Shareholder Return

## CUMULATIVE TOTAL SHAREHOLDER RETURN SINCE LISTING

**68.2%**

2018–2026 | excluding reinvestment

## FY2026 TOTAL RETURN

**13.6%**

7.6% price gain + 6.1% dividend yield

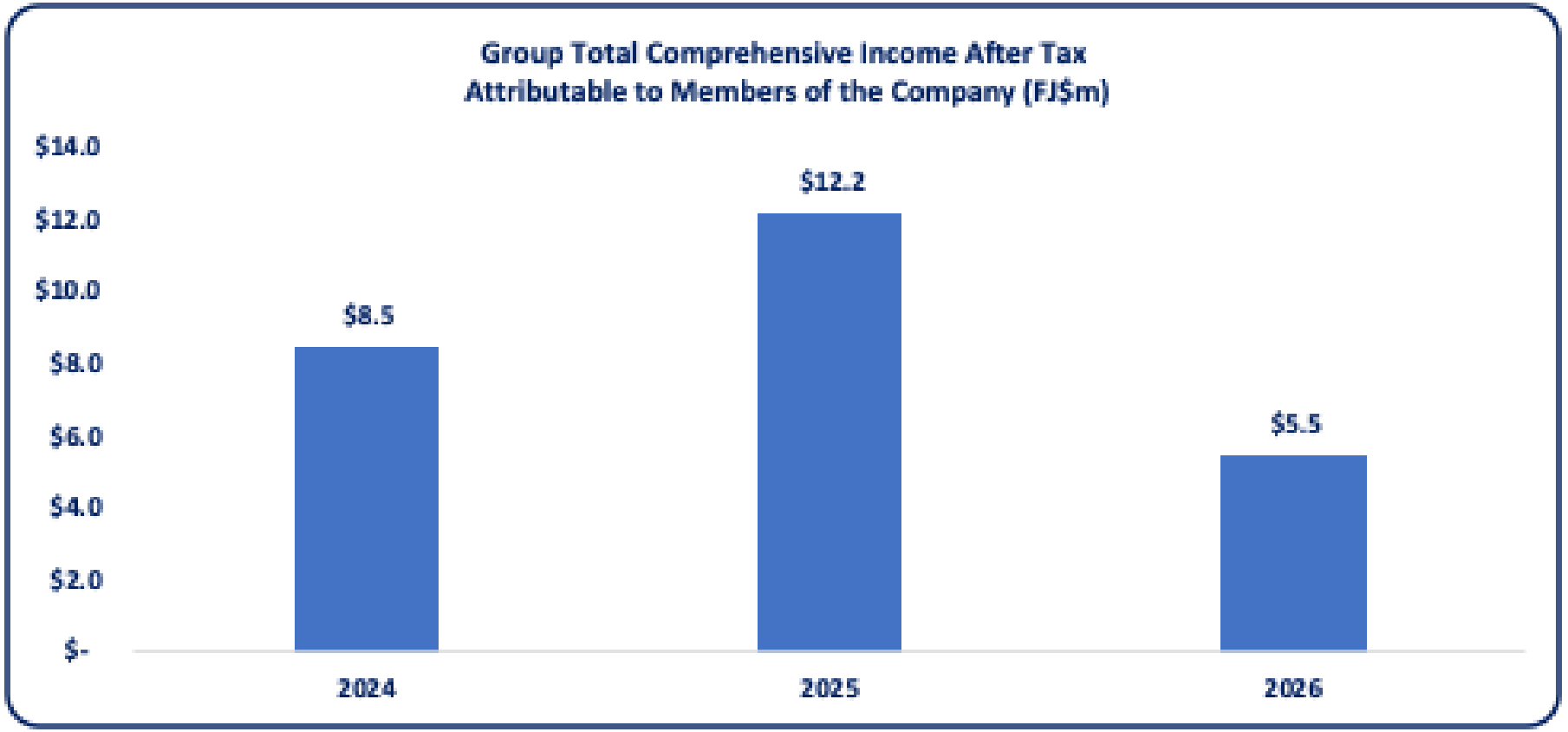
## FY2026 DIVIDEND PER SHARE

**8.0c**

Up 14.3% from FY2025

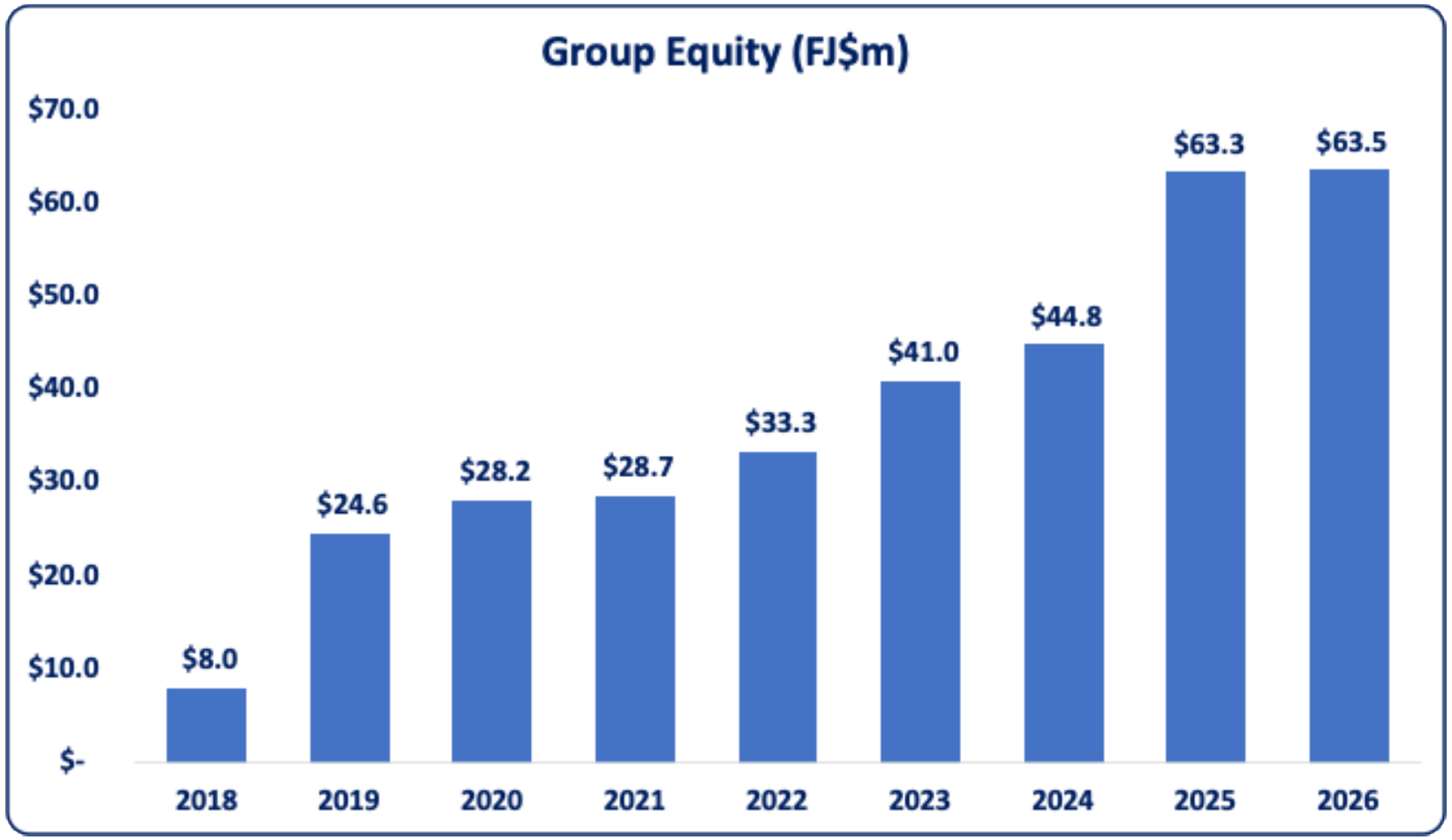
# Financial Figures Trend – Total Comprehensive Income (After tax)

*(Over the past three years)*



# Financial Figures Trend – Group Equity

*(Since listing)*



# Apia Office













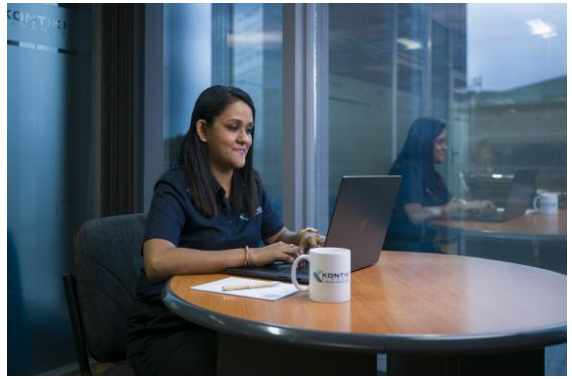

# Taiwan Shareholder visit to KFL Apia in 2026

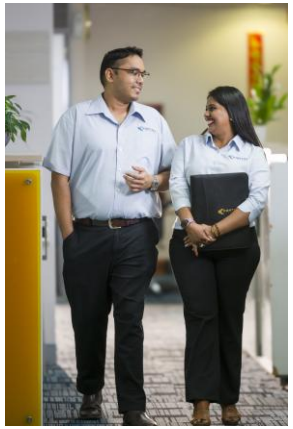







# KFL Staff Images



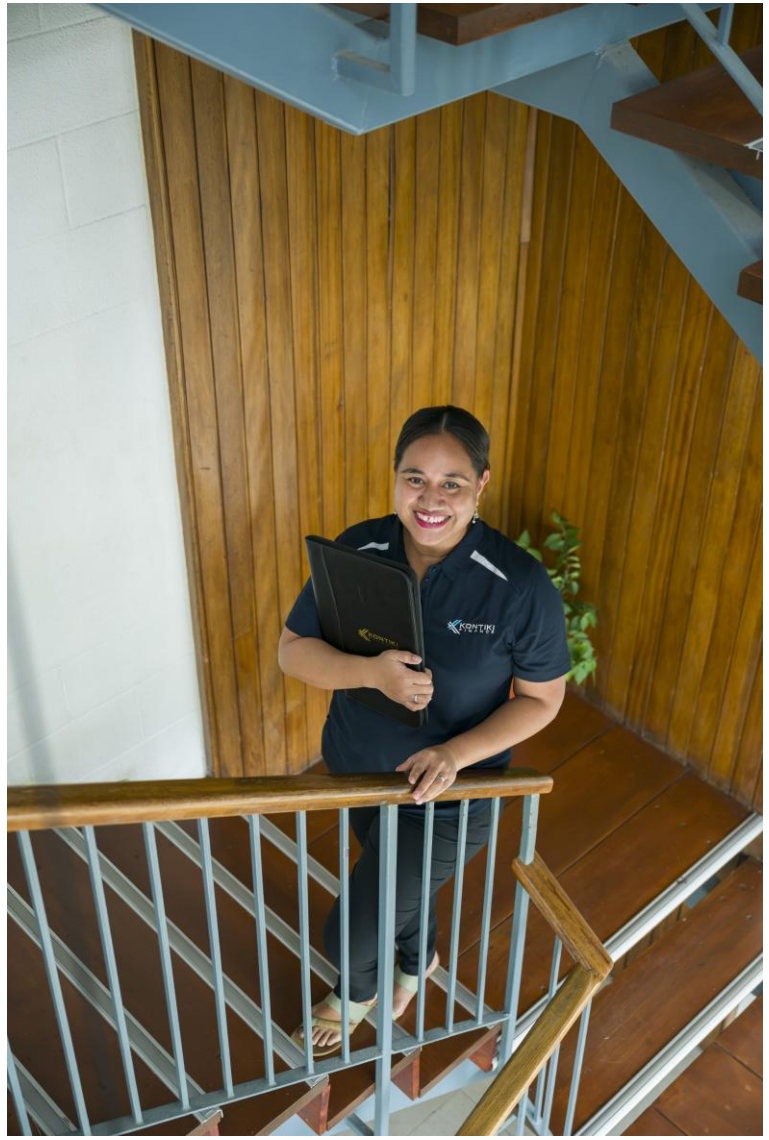












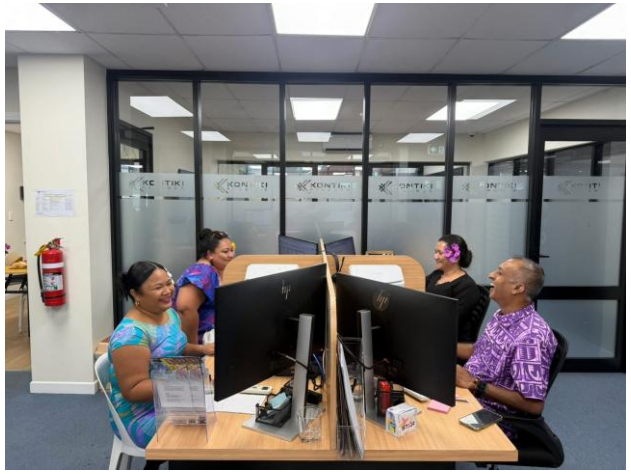
# KFL Staff Images









# COMMUNITY ENGAGEMENT | *Fiji Cancer Society*

For seven years, KFL has proudly supported the Fiji Cancer Society in extending essential healthcare services to communities across Fiji. In 2026, KFL replaced one of the Society's two outreach vehicles with a new SUV, helping medical professionals reach rural and remote communities and improve access to cancer awareness, screening and care.




FIJI CANCER SOCIETY

# COMMUNITY ENGAGEMENT | *Diabetes Fiji*

For the past four years, KFL has supported Diabetes Fiji's community outreach programme by providing a dedicated vehicle to help healthcare teams deliver diabetes screening, education and follow up care across the country. This support helps improve access to essential health services, promote early detection and raise awareness of diabetes prevention and management.




DIABETES FIJI INC
*Diabetes in better hands*

# COMMUNITY ENGAGEMENT | *Medical Assistance and ongoing support for Giya*

During the year, KFL supported 13-year-old Giya's overseas medical treatment in India for an urgent eye condition requiring specialised surgery. Following her return to Fiji, KFL representatives met with Giya and her family to check on her recovery.

KFL continued its support by sponsoring 12 prizes for a fundraising raffle to assist with Giya's second trip to India for further treatment. The proceeds were presented to the family to help fund the next stage of her medical journey.

Through its financial assistance and fundraising efforts, KFL helped ease the family's financial burden and improve access to essential specialised medical care, demonstrating its ongoing commitment to supporting families facing critical medical challenges.



# COMMUNITY ENGAGEMENT |

**Supporting Samoa's Manusina Rugby Team** – KFL hosted its first corporate table at the Manusina Corporate Dinner Farewell at Apia Park, Samoa, in support of the team ahead of the Rugby World Cup. The event celebrated women in sport, leadership and Manusina's achievement in representing Samoa on the international stage. KFL's participation demonstrated its commitment to supporting women in sport and celebrating Pacific sporting excellence.



**Supporting Women's Empowerment – WIN 2026 Convention**
KFL proudly supported the WIN 2026 Convention, hosted by the Women Entrepreneurs Business Council (WEBC) at the Grand Pacific Hotel. A KFL representative attended the event, engaging with discussions and presentations celebrating women's leadership and achievements. KFL's participation reflects its commitment to supporting women's empowerment and recognising their contributions to business and society.



**Leadership Development – Leadership Fiji**
Partnered with Leadership Fiji for three years. KFL demonstrates its commitment to nurturing leadership talent, empowering employees and encouraging meaningful contributions to the wider community.



# AGM Business Update | Group Highlights

- KFL Samoa delivered a maiden profit of $193k.
- Dividend increased from 7.0¢ to 8.0¢ per share related to the financial year, and total dividends paid since listing amounts to $48m.

# AGM Business Update | Any Questions



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