3rd November 2025

MARKET ANNOUNCEMENT

For Public Release

MINUTES OF THE PREVIOUS MEETING:

Minutes of the Previous AGM held on 30th October 2024:

Resolved to receive and adopt the Minutes of the previous Annual General Meeting held on 30th October 2024 as true and correct record of the Meeting.

Moved by H.Probert and seconded by S.Bolaira.

ORDINARY BUSINESS:

Item 1: Consideration of Financial Statements

EY auditors provided the Group's audited consolidated financial statements for the year ended 30 June 2025, 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 2026 and that the Board be authorized to fix their renumeration

Moved by H.Probert and seconded by S.Bolaira.

Item 3: Election of Directors

Resolution 1: To appoint Griffon Emose, 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	85,481,174
Summary of Votes	
In favour of the resolution	84,654,583
Against the resolution	0
Abstained from voting	0

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

Resolution 2: To appoint Des Kearse, 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	85,481,174
Summary of Votes	
In favour of the resolution	81,910,274
Against the resolution	2,391,727
Abstained from voting	352,582

Resolution 3: To appoint, pursuant to Article 7.5 of the Articles of Association of the Company, Mahipriya Meddepola, who was nominated by a shareholder and is hereby appointed as a Director of the Company.	
The motion was carried as an ordinary resolution on poll	
Total number of shares eligible for voting	85,481,174
Summary of Votes	
In favour of the resolution	78,011,781
Against the resolution	4,354,074
Abstained from voting	2,441,830

Resolution 4: 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	85,481,174
Summary of Votes	
In favour of the resolution	2,199,714
Against the resolution	2,569,214
Abstained from voting	80,038,757

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Resolution 5: To appoint, pursuant to Article 7.5 of the Articles of Association of the Company, Shirdhant Gounder, 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	85,481,174
Summary of Votes	
In favour of the resolution	106,911
Against the resolution	4,378,459
Abstained from voting	80,322,315

SPECIAL BUSINESS:

Approval of increase in Directors Fees

Resolved to approve an increase in the Directors' remuneration envelope from $325,000 to $371,000, for FY2026 to allow for seven directors, as permitted under the KFL Articles, compared to the previous budget for six directors. This reflects a maximum limit and may not necessarily be fully utilized.

Moved by C.Kwan and seconded by S.Bolaira.

Chirk Yam
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 (KFL) - CHAIRMAN'S ADDRESS

Dear shareholders, colleagues, and guests,

It is an honour to address you for the first time as Chair of Kontiki Finance Limited. I am pleased to report that the Group has delivered another strong year of performance — achieving excellent profits, expanding regionally, and reaffirming the resilience of our strategy and people.

Performance and Market Environment

Fiji's economy continues to strengthen, supported by the sustained recovery of the tourism sector and steady consumer spending. This favourable environment has underpinned another year of growth for Kontiki Finance.

For the 2025 financial year, the Group recorded a profit after tax of $12.2 million, up from $8.5 million in FY24 — a 44% increase year on year. We also recorded an increase in assets under management across the Group, demonstrating growing confidence from customers and investors alike.

The positive momentum has continued into the first quarter of FY26, with encouraging growth in our lending portfolio, early growth from Samoa operations, and continued strength in Group profitability.

Dividends and Shareholder Value

Reflecting this strong performance, the Board declared a 7% increase in dividends, bringing total distributions last year to seven cents per share. Kontiki Finance continues to deliver one of the highest dividends yields on the South Pacific Stock Exchange, underscoring our ongoing commitment to consistent and sustainable shareholder returns.

Regional Expansion and Diversification

A key milestone for the Group this year was the establishment of our Samoa operation, marking Kontiki's first presence beyond Fiji. This achievement also makes us the first Fijian Reserve Bank licensed entity to operate in another market — a proud step in our journey to becoming a regional financial services group.

Our diversification strategy also continues to strengthen the Group's foundations. Insurance Holdings Limited (IHL) remains a valuable contributor, recording a 16% increase in profit year on year, complementing our finance business, and supporting a broader earnings base.

Strategic Direction and Outlook

During the year, we undertook a review of our Strategic Plan, validating its core objectives and extending its horizon to guide the Group's next phase of growth. Our focus remains clear:

1. Sustain profitable growth through prudent lending and disciplined cost management;
2. Broaden and diversify our income streams by geography and product; and
3. Invest in technology, people, and governance to ensure long-term resilience, scalability and efficiency.

With Fiji's economy gaining strength and tourism continuing to grow, we are confident in our outlook for FY26. Our early results reinforce this confidence, showing that the Group is well-positioned to maintain its upward trajectory in the year ahead. We are also learning about Samoa's economy too.

Acknowledgements and Closing

On behalf of the Board, I extend my appreciation to our Group CEO and management team for their leadership and commitment, and to all our employees for their dedication to our customers and communities.

As we approach our eleventh year of operations, we do so with a strong balance sheet, clear purpose, and a shared vision — to grow sustainably, expand our presence across the Pacific, and deliver long-term value for all stakeholders.

KONTIKI FINANCE

Annual General Meeting

Tanoa Hotel

Suva, FIJI

30 October 2025

KONTIKI FINANCE

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

DIRECTORS

Mr. Desmond Kearse
(Independent Director)

1

Mr. Mark Halabe
(Independent Director)

2

Mr. Griffon Emose
(Director)

3

Mr. Chirk Yam
(Independent Chair)

4

Mr. Peter Dixon
(Independent Director)

5

Mr. Barry Whiteside
(Independent Director)

6

Top 6 Shareholders

Impala Investments Pte Limited 17.27 %

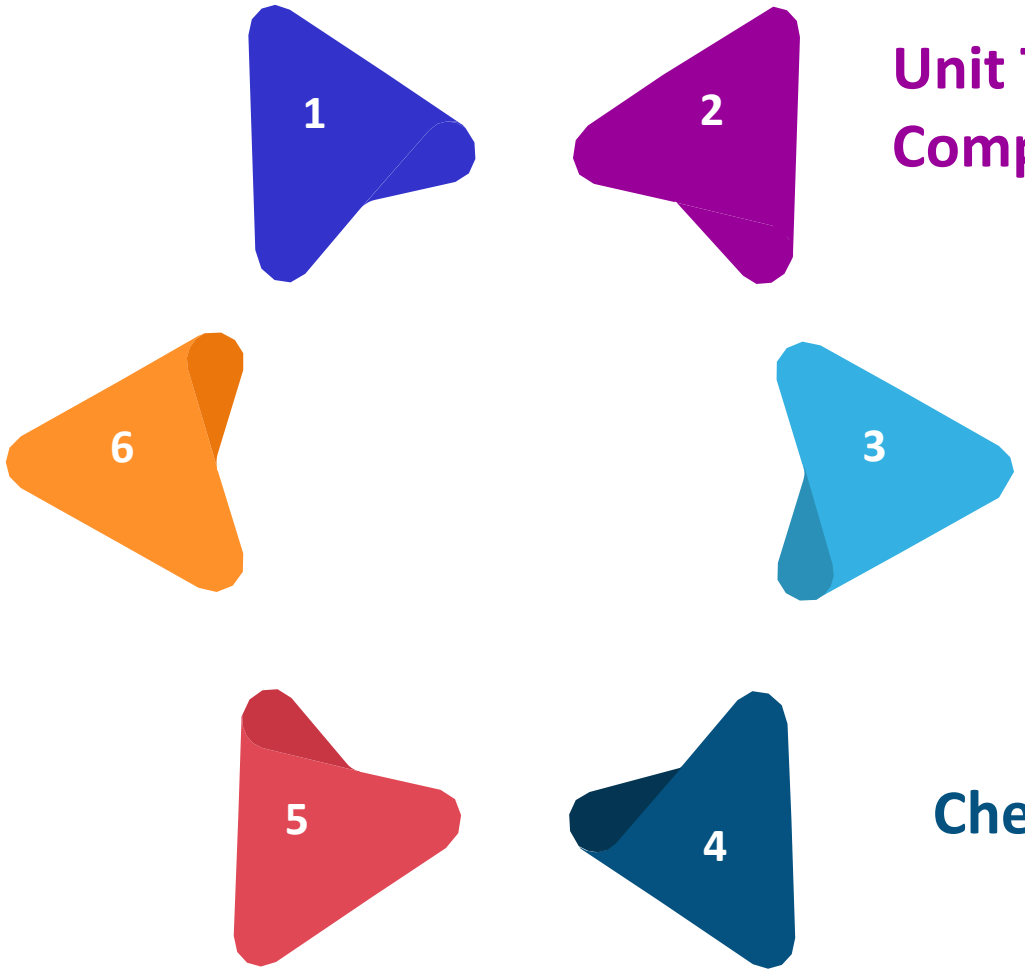
Unit Trust of Fiji (Trustee Company) Ltd 16.15%

Chen Li Lan 2.32%

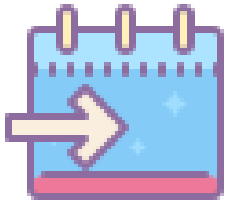
Corbett Holdings Pte Ltd 14.86%

ESTATE OF GEORGE NIUMATAIWALU 2.86%

Chen Hui Lin 3.07%



Key Investor Information



Date Listed
4th July 2018

Recent Market Price
$(F) 1.44

Issued Shares
105.65 million as at 30th June 2025

Sector Represented
Finance & Insurance

Dividend Yield
4.86%

Email
enquiries@kontikifinance.com

Online
www.kontikifinance.com

Financial Year (FY) Ending
30th June 2025

Market Capitalisation
$(F)139.4 million as at 30th June 2025

Phone
(+679) 330 3400

Product & Services

Term Deposits

Debt Consolidation Loans

Car Loans

Insurance Broking

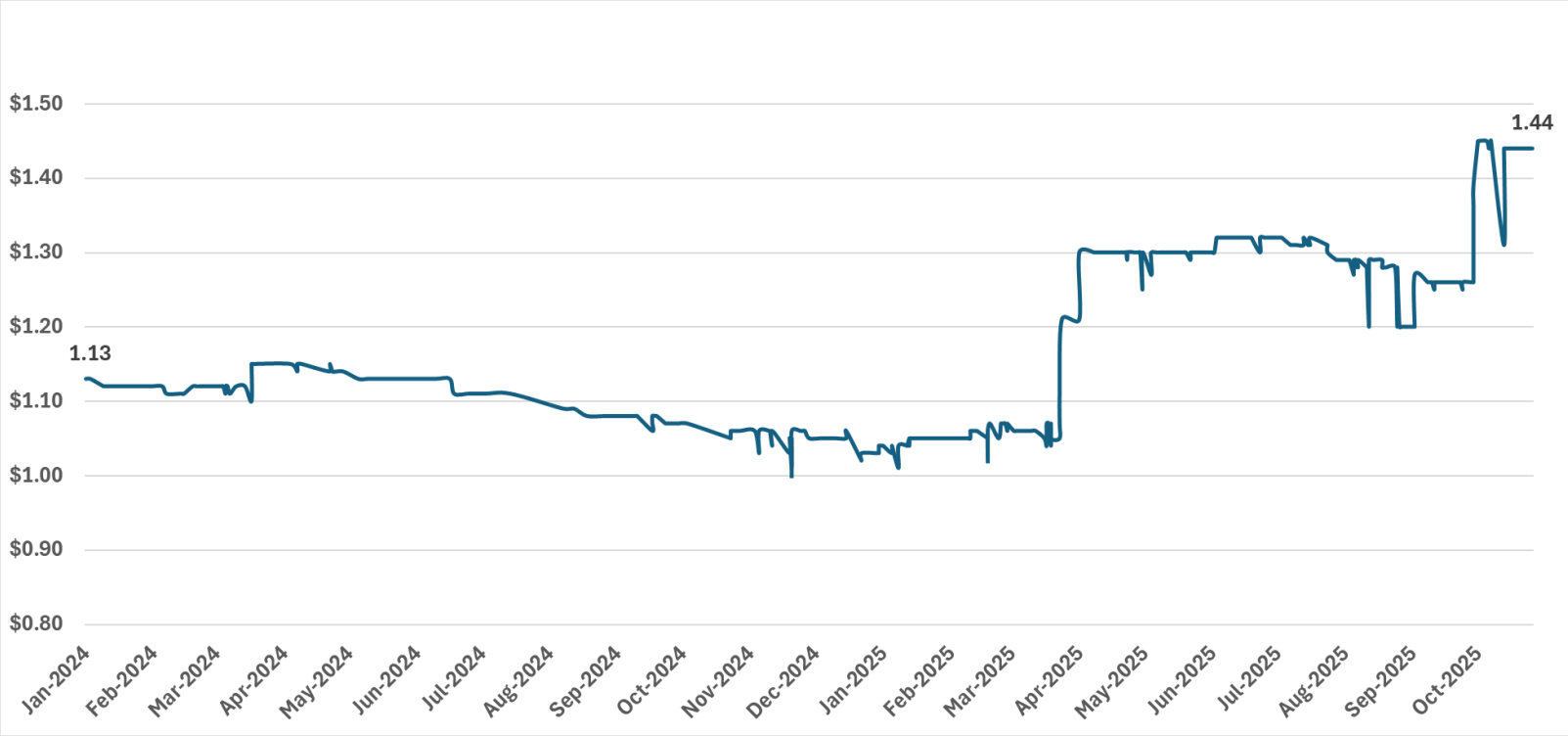
Insurance Premium Funding

Equity Release

Loan Protection Insurance

SHARE PRICE PERFORMANCE

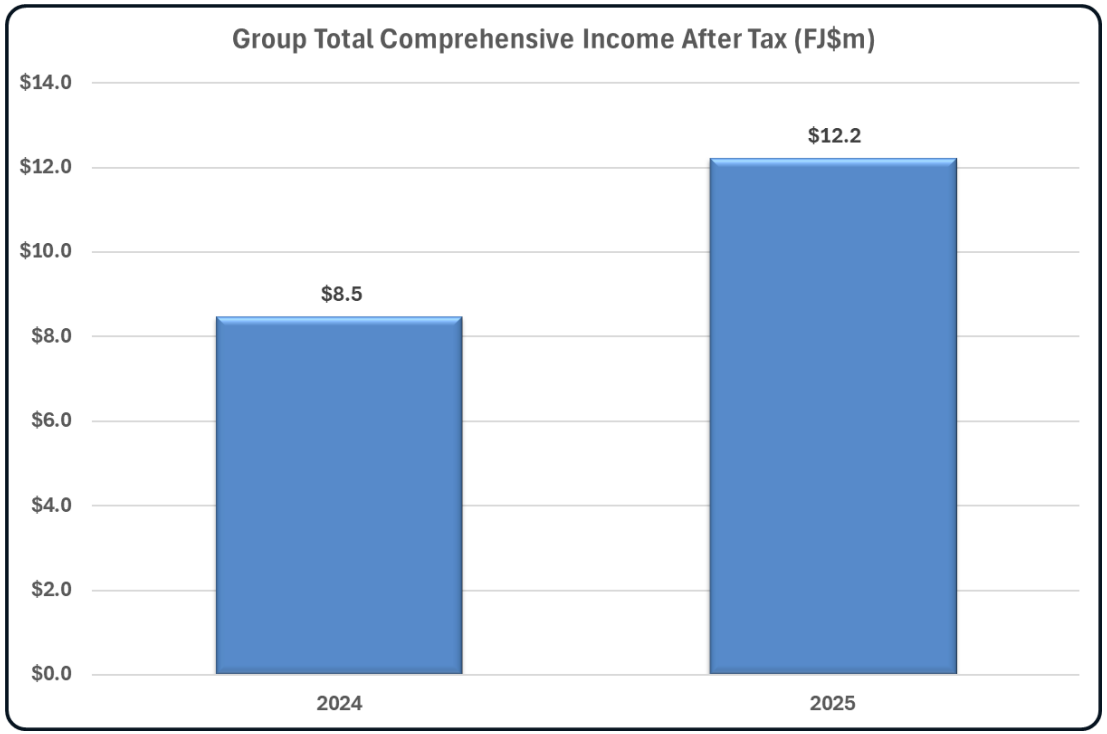
From 2024 until the most recent

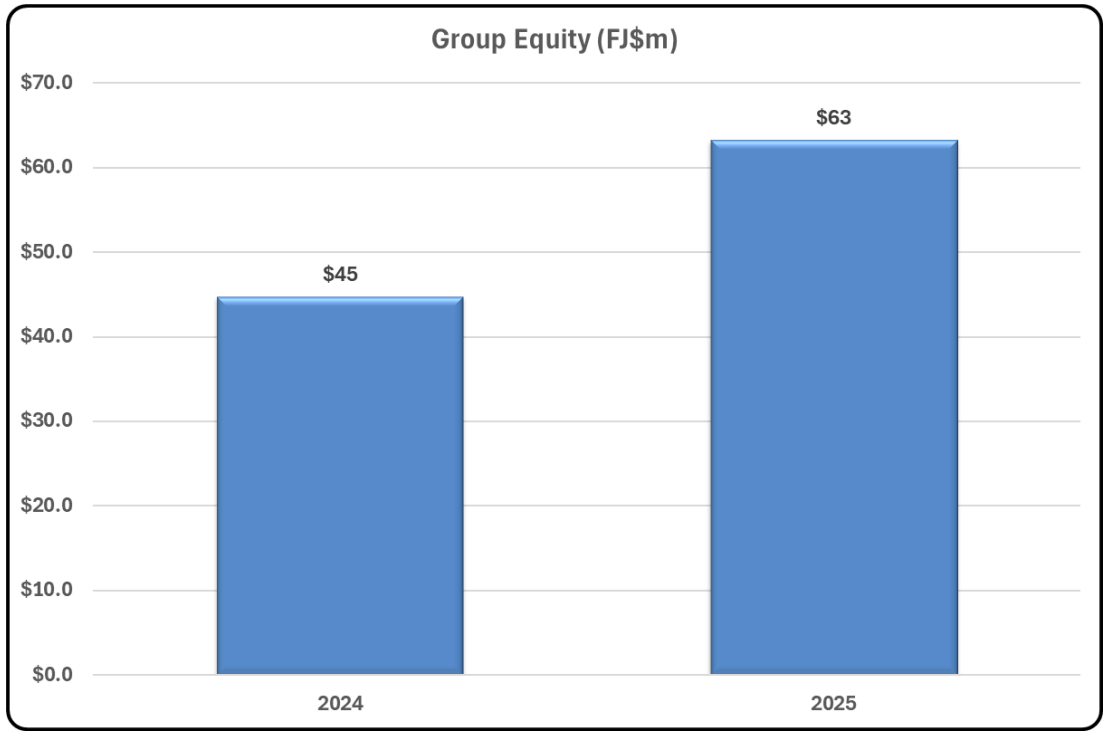


DIVIDEND PAYMENT HISTORY

Dividend per share from 2024 until 2025 (based on the financial year)

FINANCIAL FIGURES TREND
(over past 2 years)





Apia Office


KONTIKI
FINANCE
Secure. Local. Innovative


KONTIKI
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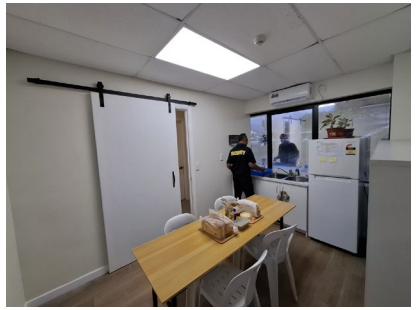
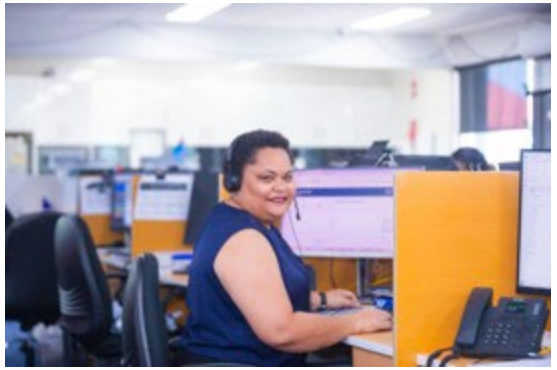
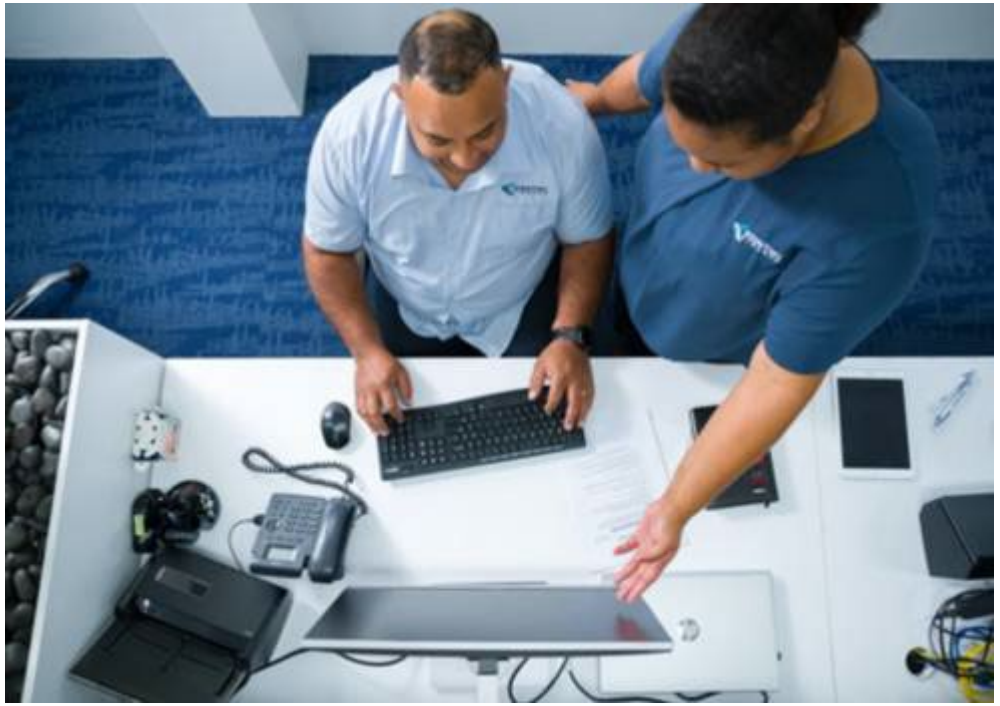
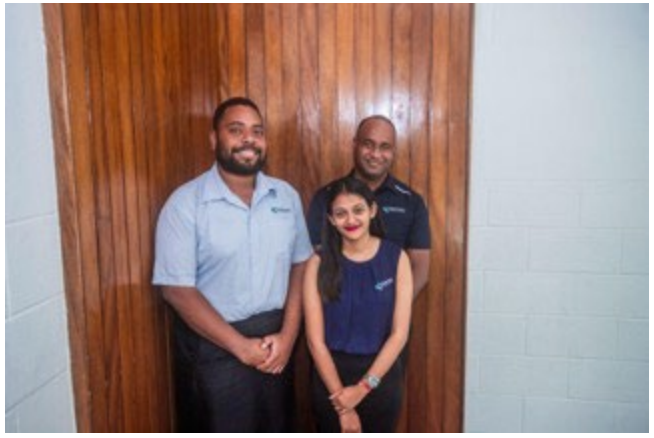


KFL STAFF IMAGES



KFL STAFF IMAGES





COMMUNITY ENGAGEMENT

Empowering Women and Girls

During the year, we gifted three sewing machines to the Fiji Girl Guides Association, restoring their ability to produce uniforms after their previous machines were stolen. This donation helped ease financial pressures for both the Association and the young girls it serves

COMMUNITY ENGAGEMENT | *Championing Inclusive Education – Beacon Media Learning Centre*

This year, KFL proudly supported Fiji's first registered inclusive school for children with special needs — Beacon Media Learning Centre in Nakasi.

We donated five laptops, which are now being used for one-on-one online learning, connecting students to an Australian-based curriculum, helping them access quality education tailored to their unique needs.

This initiative reflects our commitment to building an inclusive future, where every child, regardless of ability, has the opportunity to learn, grow, and thrive.

COMMUNITY ENGAGEMENT | *Strengthening Community Health Across Fiji*

Reliable transport is essential for reaching vulnerable communities. Through our long-term partnership with the Fiji Cancer Society and Diabetes Fiji Inc, KFL provides fully maintained vehicles — covering fuel, servicing, and upkeep and removing a major financial burden so these organisations can focus on patient care and community education.

This year, these vehicles played a critical role in supporting nationwide health programs:

- Fiji Cancer Society operates two vehicles supplied and maintained by KFL. These are used to conduct early detection outreach in some of the most remote communities, helping raise awareness and deliver vital screening services to people who would otherwise go without access to care.
- Diabetes Fiji Inc relies on its KFL vehicle to run mobile clinics across Fiji, offering blood sugar screenings, education, and treatment programs in hard-to-reach areas.

This partnership has grown stronger each year and remains one of KFL's most meaningful commitments to improving health and wellbeing across Fiji.

COMMUNITY ENGAGEMENT |

- **Koroipita Model Towns Charitable Trust** – Building on last year's donation of six laptops, KFL provided two additional laptops: one for secondary school students and another to streamline housing application processes. These tools continue to strengthen education and operational efficiency in the community.
- **Leadership Fiji** – Our ongoing partnership with Leadership Fiji invests in developing Fiji's next generation of leaders.
- **Foundation for the Education of Needy Children (FENC)** – Our team took part in their fundraising walkathon to raise funds for disadvantaged children.

Looking Ahead

The above initiatives reaffirm our commitment to driving sustainable change. By investing in health, education, and empowerment, we are not only addressing immediate needs but also shaping a stronger, more inclusive future for our communities.

AGM BUSINESS UPDATE | Group Income Statement

KONTIKI FINANCE

For the Year Ended 30th June (FJ$ '000)	2024	2025
Interest income	38,317	45,212
Interest expense	(7,819)	(7,512)
Net interest income	**30,498**	**37,700**
Fee and other income	14,510	15,763
Total operating income	**45,008**	**53,463**
Impairment charges on financial assets	(14,633)	(15,824)
Net operating income	**30,375**	**37,639**
Depreciation	(1,739)	(1,582)
Operating expenses	(19,656)	(25,131)
Profit/(Loss) before tax	**8,980**	**10,926**
Profit after tax for the year from discontinued operations	**266**	**0**
Net tax expense	(656)	1,115
Net profit after tax	**8,590**	**12,041**
Net (losses)/gain on debt instruments at fair value through (	(103)	112
Exchange differences on translating foreign operation	0	**72**
Total comprehensive income for the year, net of tax	**8,487**	**12,225**

AGM BUSINESS UPDATE | Group Balance Sheet

$000's	2024	2025
Assets		
Cash at Bank	37,930	23,855
Financial Assets	63,091	91,136
Finance Receivables	185,203	204,445
Total Provision	(13,287)	(19,557)
Other Receivables	15,109	18,744
Right of use assets	1,974	1,156
Property, plant & equipment	9,645	10,549
Total Assets	**299,665**	**330,328**
Current Liabilities		
Term Deposits	210,972	229,547
Corporate (Tier 2 Capital) bond	15,590	11,590
Lease liability	2,322	1,406
Other Creditors	25,975	24,510
Total Liabilities	**254,859**	**267,053**
Net Assets	**44,806**	**63,275**
Shareholders' funds		
Ordinary equity	15,551	28,125
Retained Earnings	29,270	34,981
Fair value reserve	(15)	97
Foreign currency translation reserve	0	72
Total Shareholders' Funds	**44,806**	**63,275**

AGM BUSINESS UPDATE| Group Highlights

- Profit (TCI) increased from $8.5m to $12.2m.
- Dividend increased from 6.5¢ to 7.0¢ per share during the financial year.
- Shareholders funds increased from $44.8m to $63.3m during the financial year.

AGM BUSINESS UPDATE | Any Questions

www.kontikifinance.com