4th September 2026

MARKET ANNOUNCEMENT

For Public Release

KONTIKI FINANCE LIMITED DECLARES FIVE-CENT FINAL DIVIDEND; FY2026 TOTAL DIVIDENDS UP 14% TO EIGHT CENTS PER SHARE; KFL SAMOA PROFITABLE IN ITS FIRST FULL FINANCIAL YEAR

Kontiki Finance Limited's (KFL) Board of Directors has released the Group's financial results for the year ended 30 June 2026 and declared a final dividend of five cents per share. Together with three interim dividends of one cent per share, total FY2026 dividends are eight cents per share, 14% higher than FY2025.

The Group's Samoa business generated a net profit after tax of FJ$0.2 million in its first full financial year of operations.

Group total comprehensive income attributable to owners was $5.5 million (2025: $12.2 million). The lower result reflected the expiry of the Group's seven-year tax incentive rate for SPX-listed companies, which resulted in a movement from a $1.1 million tax benefit in FY2025 to a $1.7 million tax expense in FY2026. Fee and non-trading income combined decreased from $8.1 million in FY2025 to $3.6 million in FY2026. The FY2025 amount was bolstered by a $4.4 million unrealised fair-value gain on the captive insurer's listed equity portfolio, compared with a $0.2 million unrealised fair-value loss in FY2026.

The Group’s financial position continued to strengthen. Total assets increased 6% to $350.0 million (2025: $330.3 million), cash and cash equivalents increased to $50.8 million (2025: $23.9 million), and net cash flow from operating activities rose 12% to $24.9 million.

Credit performance improved materially, with expected credit loss expense falling 25% to $8.1 million (2025: $10.8 million).

Chairman Chirk Yam said he was pleased to see KFL Samoa achieve profitability in its first full financial year, alongside the improvement in the Group's credit performance. He said these results reflected the resilience of KFL's core business and stronger collections and credit disciplines.

The final dividend will be payable on or before 2nd October 2026, with a record date of 24th September 2026.

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

Kontiki Finance Limited
Declaration of Dividend

Annexure F: Dividend Declaration - Final Dividend

PART A: Basic Details

Sr. No.	Particulars	Answer
1	Type of dividend/distribution	**X 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 **X a period of twelve months** – any other (specify)
3	The dividend/distribution relates to the period ended/ending (date)	30 June 2026
4	Date of dividend declaration/approval	4th September 2026
5	Record date	24th September 2026
6	Date of Ex-benefit	21st September 2026
7	Date of payment of dividend	2nd October 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]
Dividend per share	5 cents	4 cents
Amount of dividends ($)	$5,362,409	$4,226,104
Turnover	$47,232,214	$47,933,779
Gross Profit	$37,443,793	$38,674,023
Income from other sources	$3,621,082	$8,062,056
Income tax (expense)/benefit	($1,676,363)	$1,115,531
Net profit after tax	$5,658,440	$12,041,649
Net gain/(losses) on debt instruments at FVOCI	($1,286)	$111,909
Exchange differences on translating foreign operation	($35,285)	$71,760
Total comprehensive income for the year, net of tax	$5,621,869	$12,225,318

Chairman/Chief Executive Officer/Managing Director/Company Secretary's comments to record further information not included above:

The final dividend of 5 cents per share is declared out of the profits of the Company for the financial year ended 30 June 2026. Together with three interim dividends of 1 cent per share declared and paid during the year, total dividends for the 2026 financial year are 8 cents per share.

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Director

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Company Secretary

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR END 30 JUNE

(FJ$ '000)	2026	2025	% Change
Interest income	45,013	45,212	0%
Less Interest expense	(7,129)	(6,431)	11%
Less Other interest and similar expense	(1,005)	(1,081)	-7%
Net interest income	**36,879**	**37,700**	**-2%**
Fee and other income	4,186	9,036	-54%
Total operating income	**41,065**	**46,736**	**-12%**
Less Net Impairment charges on financial assets	(8,144)	(10,845)	-25%
Net operating income	**32,921**	**35,891**	**-8%**
Less Personnel expenses	(13,541)	(13,699)	-1%
Less Depreciation	(1,475)	(1,582)	-7%
Less Operating expenses	(10,571)	(9,684)	9%
Profit before tax	**7,334**	**10,926**	**-33%**
Less Income tax benefit/(expense)	(1,676)	1,115	
Net profit after tax	**5,658**	**12,041**	**-53%**
Less Non-controlling interest	124	0	
Net profit after tax attributable to Members of the Company	**5,534**	**12,041**	**-54%**
Net gain/(losses) on debt instruments at fair value through other comprehensive income	(1)	112	
Exchange differences on translating foreign operation	(35)	72	
Total comprehensive income for the year, net of tax attributable to Members of the Company	**5,498**	**12,225**	**-55%**
Retained Profit at the Beginning of the Year	34,981	29,270	20%
Total Available for Appropriation	**40,515**	**41,311**	**-2%**
Less Ordinary Dividends paid out	(7,531)	(6,330)	19%
Retained Profit at the end of the Year	**32,984**	**34,981**	**-6%**
Basic and Diluted earnings per share	**5.2 cents**	**12.1 cents**	**-57%**

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

AS AT 30 JUNE

(FJ$ '000)	2026	As Shown in Annual Report For Year Ended 30 June 2025	% Change
Assets			
Cash at bank	50,837	23,855	113%
Financial assets	79,388	91,136	-13%
Finance receivables	202,755	204,445	-1%
Provisions	(16,383)	(19,557)	-16%
Other receivables	22,054	18,744	18%
Right of use assets	1,676	1,156	45%
Property, plant & equipment	9,708	10,549	-8%
Total Assets	**350,035**	**330,328**	**6%**
Liabilities			
Term deposits	248,316	229,547	8%
Corporate (Tier 2 Capital) bond	12,590	11,590	9%
Lease liability	992	1,406	-29%
Other creditors	24,647	24,510	1%
Total liabilities	**286,545**	**267,053**	**7%**
Net Assets	**63,490**	**63,275**	**0%**
Shareholders' funds			
Ordinary equity	30,085	28,125	7%
Retained earnings	32,985	34,981	-6%
Fair value reserve	95	97	-2%
Foreign currency translation reserve	36	72	-50%
Non-controlling interest	289	0	
Total Shareholders' Funds	**63,490**	**63,275**	**0%**

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES

CONSOLIDATED STATEMENT OF CASH FLOW

FOR THE FINANCIAL YEAR END 30 JUNE

(FJ$ '000)	2026	2025	% Change
Operating activities cash flows from continued operations			
Interest income received	43,626	43,361	1%
Interest expense paid	(8,050)	(7,486)	8%
Interest paid on lease liabilities	(84)	(129)	-35%
Non interest income received	10,925	8,474	29%
Premium income received	3,051	3,943	-23%
Payments to suppliers and employees	(42,106)	(20,809)	102%
Payments for claims	(2,084)	(985)	112%
Payment of claims handling	(105)	(105)	0%
Payment of reinsurance	(55)	(55)	0%
Net customer loans repayments including granted	2,596	(20,781)	
Net term deposits redeemed/(received)	18,761	18,575	1%
Income taxes paid	(1,571)	(1,789)	-12%
Net cash flows (used in)/from operating activities	**24,904**	**22,214**	**12%**
Investing activities			
Acquisition of property, plant and equipment	(1,261)	(2,345)	-46%
Proceeds from sale of plant and equipment	226	74	205%
Acquisition of intangible asset	(3,597)	(3,124)	15%
Placement of term deposits/disposals of debt financial instruments	1,026	(23,634)	-104%
Proceeds from sale of financial asset through profit or loss	10,490	6	174733%
Dividends received	49	150	-67%
Proceeds from issue of corporate bond	5,000	0	
Payments for corporate bond	(4,000)	(4,000)	
Investment in subsidiary	0	(8,919)	
Net cash flows (used in)/from investing activities	**7,933**	**(41,792)**	
Financing activities			
Capital contribution from shareholders	1,960	12,573	-84%
Dividends paid to owners of the Company	(7,431)	(6,330)	17%
Dividends paid to non-controlling interests	(100)	0	
Proceeds from disposal of interest in subsidiary without loss in control	165	0	
Principal lease payments	(437)	(740)	-41%
Net cash flows (used in)/from financing activities	**(5,843)**	**5,503**	
Net increase/(decrease) in cash and cash equivalents	26,994	(14,075)	
Net foreign exchange difference	(12)	0	
Cash and cash equivalents at 1 July	23,855	37,930	-37%
Cash and cash equivalents at 30 June	**50,837**	**23,855**	**113%**