



## Market Announcement

For Public Release

5<sup>th</sup> September 2025

### **Kontiki Finance Limited - Annual Result and Final Dividend for the Year Ended 30 June 2025 – Total Comprehensive Income net of Tax up 44%.**

Kontiki Finance's Board of Directors has released the Group's audited financial results for the fiscal year ended 30 June 2025. The Group reported a Total Comprehensive Income for the year, net of tax of \$12.2 million, representing a strong 44% improvement from the prior year's \$8.5 million.

Retained Profit at the close of the period rose to \$35 million, marking a 20% growth compared to the prior year.

Assets under management saw substantial growth, increasing to \$330m whilst Net Assets also experienced a solid 41% growth over the year.

The Group's Total Shareholders' funds reached \$63.3 million, a 41% increase from the \$44.8 million reported last year.

The Directors have declared a final dividend of 4 cents per share for the year ended 30 June 2025, to be paid on or before 6<sup>th</sup> October 2025. The record date is 26<sup>th</sup> September 2025. This brings the total dividends paid for the 2024/25 financial year to 7 cents per share, an increase of 8% over the prior financial year.

Chairman Chirk Yam congratulated the team on their performance, describing it as a reflection of hard work and shared commitment. He said the results not only reward shareholders today but also strengthen the company's capacity to grow with confidence and resilience into the future.

A handwritten signature in black ink, appearing to read 'Chirk Yam', written over a dotted line.

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

KFL Board Chair

A handwritten signature in black ink, appearing to read 'Beatrice Wong', written over a dotted line.

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

**CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME**

FOR THE FINANCIAL YEAR END 30 JUNE

<b>(FJ\$ '000)</b>	<b>2025</b>	<b>2024</b>	<b>% Change</b>
Interest income	45,212	38,317	18%
Less Interest expense	(6,431)	(6,329)	2%
Less Other interest and similar expense	(1,081)	(1,490)	-27%
<b>Net interest income</b>	<b>37,700</b>	<b>30,498</b>	<b>24%</b>
Fee and other income	15,763	14,510	9%
<b>Total operating income</b>	<b>53,463</b>	<b>45,008</b>	<b>19%</b>
Less Impairment charges on financial assets	(15,824)	(14,633)	8%
<b>Net operating income</b>	<b>37,639</b>	<b>30,375</b>	<b>24%</b>
Less Personnel expenses	(13,699)	(11,491)	19%
Less Depreciation	(1,582)	(1,739)	-9%
Less Operating expenses	(11,432)	(8,165)	40%
<b>Profit before tax</b>	<b>10,926</b>	<b>8,980</b>	<b>22%</b>
add Profit after tax for the year from discontinued operations	0	266	
Less Income tax benefit/(expense)	1,115	(656)	
<b>Net profit after tax</b>	<b>12,041</b>	<b>8,590</b>	<b>40%</b>
Net (losses)/gain on debt instruments at fair value through other comprehensive income	112	(103)	
Exchange differences on translating foreign operation	72	0	
<b>Total comprehensive income for the year, net of tax</b>	<b>12,225</b>	<b>8,487</b>	<b>44%</b>
Retained Profit at the Beginning of the Year	29,270	25,812	13%
<b>Total Available for Appropriation</b>	<b>41,311</b>	<b>34,402</b>	<b>20%</b>
Less Ordinary Dividends paid out	(6,330)	(5,132)	23%
<b>Retained Profit at the end of the Year</b>	<b>34,981</b>	<b>29,270</b>	<b>20%</b>
<b>Basic and Diluted earnings per share</b>	<b>12.3 cents</b>	<b>9.1 cents</b>	<b>35%</b>

**CONSOLIDATED STATEMENT OF FINANCIAL POSITION**

AS AT 30 JUNE

<b>(FJ\$ '000)</b>	<b>2025</b>	<b>As Shown in Annual Report For Year Ended 30 June 2024</b>	<b>% Change</b>
<b>Assets</b>			
Cash at bank	23,855	37,930	-37%
Financial assets	91,136	63,091	44%
Finance receivables	204,445	185,203	10%
Provisions	(19,557)	(13,287)	47%
Other receivables	18,744	15,109	24%
Right of use assets	1,156	1,974	-41%
Property, plant & equipment	10,549	9,645	9%
<b>Total Assets</b>	<b>330,328</b>	<b>299,665</b>	<b>10%</b>
<b>Liabilities</b>			
Term deposits	229,547	210,972	9%
Corporate (Tier 2 Capital) bond	11,590	15,590	-26%
Lease liability	1,406	2,322	-39%
Other creditors	24,510	25,975	-6%
<b>Total liabilities</b>	<b>267,053</b>	<b>254,859</b>	<b>5%</b>
<b>Net Assets</b>	<b>63,275</b>	<b>44,806</b>	<b>41%</b>
<b>Shareholders' funds</b>			
Ordinary equity	28,125	15,551	81%
Retained earnings	34,981	29,270	20%
Fair value reserve	97	(15)	
Foreign currency translation reserve	72	0	
<b>Total Shareholders' Funds</b>	<b>63,275</b>	<b>44,806</b>	<b>41%</b>

KONTIKI FINANCE LIMITED AND ITS SUBSIDIARIES  
**CONSOLIDATED STATEMENT OF CASH FLOW**  
FOR THE FINANCIAL YEAR END 30 JUNE

(FJ\$ '000)	2025	2024	% Change
<b>Operating activities cash flows from continued operations</b>			
Interest income received	43,361	35,916	21%
Interest expense paid	(7,486)	(7,674)	-2%
Interest paid on lease liabilities	(129)	(285)	-55%
Bad debts recovered and other fees and charges	8,474	8,216	3%
Premium income received	3,942	4,892	-19%
Payments to suppliers and employees	(17,517)	(13,177)	33%
Payments for claims	(985)	(986)	0%
Payment of claims handling	(105)	(96)	9%
Payment of reinsurance	(55)	(55)	0%
Net customer loans repayments including granted	(20,781)	(22,924)	-9%
Net term deposits redeemed/(received)	18,575	(1,335)	
Income taxes paid	(1,789)	(1,010)	77%
<b>Net cash flows from/(used in) operating activities from continued operations</b>	<b>25,505</b>	<b>1,482</b>	<b>1621%</b>
Net cash flows from operating activities from discontinued operations	0	359	
<b>Net cash flows from/(used in) Operating Activities</b>	<b>25,505</b>	<b>1,841</b>	<b>1285%</b>
<b>Investing activities</b>			
Acquisition of property, plant and equipment	(2,345)	(2,004)	17%
Proceeds from sale of plant and equipment	74	35	111%
Acquisition of intangible asset	(6,416)	(15,418)	-58%
Placement of term deposits/disposals of debt financial instruments	(23,633)	(7,199)	228%
Acquisition of/(net proceeds from sale of) financial asset through profit or loss	6	7	-14%
Dividends received	150	147	2%
Payments for corporate bond	(4,000)	(4,000)	0%
Acquisition of subsidiaries, net of cash acquired	(8,919)	0	
<b>Net cash flows (used in)/from investing activities from continued operations</b>	<b>(45,083)</b>	<b>(28,432)</b>	<b>59%</b>
Net cash flows from investing activities from discontinued operations	0	17	
<b>Net cash flows (used in)/from Investing Activities</b>	<b>(45,083)</b>	<b>(28,415)</b>	<b>59%</b>
<b>Financing activities</b>			
Capital contribution from shareholders	12,573	491	2461%
Dividends paid	(6,330)	(5,132)	23%
Principal lease payments	(740)	(959)	-23%
<b>Net cash flows (used in)/from financing activities from continued operations</b>	<b>5,503</b>	<b>(5,600)</b>	
Net cash flows used in financing activities from discontinued operations	0	(365)	
<b>Net cash used in Financing Activities</b>	<b>5,503</b>	<b>(5,965)</b>	
Net (decrease)/increase in cash and cash equivalents	(14,075)	(32,539)	-57%
Cash and cash equivalents at 1 July	37,930	70,469	-46%
<b>Cash and cash equivalents at 30 June</b>	<b>23,855</b>	<b>37,930</b>	<b>-37%</b>

## **Annexure F: Dividend Declaration**

**Kontiki Finance Limited**

**Declaration of Dividend**

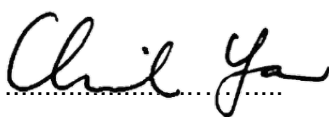
### **PART A: Basic Details**

Sr. No.	Particulars	Answer
1.	Type of dividend/distribution	<input checked="" type="checkbox"/> Final <input type="checkbox"/> Interim <input type="checkbox"/> Any other (specify) _____
2.	The dividend/distribution relates to	<input type="checkbox"/> a period of one month. <input type="checkbox"/> a period of one quarter. <input type="checkbox"/> a period of six months. <input checked="" type="checkbox"/> a period of twelve months. <input type="checkbox"/> any other (specify) _____
3.	The dividend/distribution relates to the period ended/ending (date)	30th June 2025
4.	Date of dividend declaration/approval	5 <sup>th</sup> September 2025
5.	Record date	26 <sup>th</sup> September 2025
6.	Date of Ex-benefit	23 <sup>rd</sup> September 2025

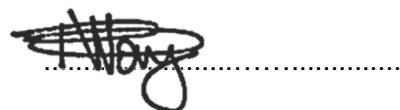
7. Date of payment of dividend	6 <sup>th</sup> October 2025
8. Are the necessary approvals as required under the Companies Act 2015, SPX Listing Rules and Articles of Association of the Company obtained?	Yes

**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	4 cents	3.5 cents
Amount of dividends (\$)	\$4,226,104	\$3,277,124
Turnover	\$47,933,779	\$40,741,129
Gross Profit	\$40,421,853	\$32,921,843
Income from other sources	\$13,040,983	\$12,086,341
Income tax expense	(\$1,115,531)	\$656,352
Net profit after tax	\$12,041,649	\$8,589,633
Net gain/(losses) on debt instruments at fair value through other comprehensive income	\$111,909	(\$102,652)
Exchange differences on translating foreign operation	\$71,760	-
Total comprehensive income for the year, net of tax	\$12,225,318	\$8,486,981



Board Chair



Company Secretary