

8COMMON LIMITED & CONTROLLED ENTITIES

ABN 168 232 577

ASX APPENDIX 4D FOR THE SIX MONTHS ENDED 31 DECEMBER 2025

The following information should be read in conjunction with both the Financial Report for the year ended 30 June 2025 and the Interim Report for the half year ended 31 December 2025 and the attached auditors' review report.

This Appendix 4D is prepared in accordance with ASX Listing Rule 4.2A.3.

Reporting period: Half-year from 1 July 2025 to 31 December 2025.

Previous corresponding period: Half-year from 1 July 2024 to 31 December 2024.

Results for announcement to the market

8common limited (8CO) and its controlled entities' (the 8common Group or Group) Results for Announcement to the Market are detailed below:

Financial Results

	Dec 2025	Dec 2024	\$ Change	% Change
Revenue and other income	3,225,732	3,741,021	(515,289)	(14%)
EBITDA	248,215	(318,420)	566,635	178%
Loss before tax	(171,404)	(698,975)	527,571	76%
Loss after tax	(171,404)	(698,975)	527,571	76%

	Dec 2025	Dec 2024
NTA backing		
Net tangible asset backing per ordinary share	(0.64) cents	(0.93) cents

Explanation of results

Please refer to the 'Directors Report' for an explanation of the results.

This information should be read in conjunction with the Consolidated Annual Financial Report of the 8common Group for the year ended 30 June 2025.

This report should also be read in conjunction with any public announcements made by 8common in accordance with the continuous disclosure requirements arising under the Corporations Act 2001 and ASX Listing Rules.

The information provided in the report contains all the information required by ASX Listing Rule 4.2A.

For personal use only

Details of individual and total dividends and payment dates

No dividends have been declared by the Company.

Dates: 27 February 2026

Approved by

Board of Directors

For personal use only



8COMMON LIMITED AND ITS CONTROLLED ENTITIES

ACN 168 232 577

INTERIM HALF YEARLY FINANCIAL REPORT

FOR THE PERIOD ENDED

31 DECEMBER 2025

For personal use only

Contents

Directors' Report	3
Auditors' Independence Declaration	8
Consolidated Statement of Profit or Loss and Other Comprehensive Income for the six months ended 31 December 2025	10
Consolidated Statement of Financial Position as at 31 December 2025	11
Consolidated Statement of Changes in Equity for the Half Year ended 31 December 2025	12
Consolidated Statement of Cash Flows for the Half Year ended 31 December 2025	13
Notes to the Financial Statements for the Half Year ended 31 December 2025	14
Directors' Declaration	23
Independent Auditors Review Report to the Members of 8common Limited	24

For personal use only

Directors' Report

Your directors present their report on the Company 8common Limited and its controlled entities for the half-year ended 31 December 2025.

Directors and Company Secretary

The following persons were directors of 8common Limited during or since the end of the financial half year;

Kah Wui "Nic" Lim	Executive Chairman
Adrian Bunter	Non Executive Director
John Du Bois	Non Executive Director
Kok Fui Lau	Non Executive Director
Zoran Grujic	Company Secretary

Principal activities

8common operates Financial Transaction and Payment Management technology platforms targeted at large enterprise and government segments. Its products, being Expense8 (travel and expense management) and CardHero (payment and funds distribution cards) deliver closed loop solutions to support regulated, large network and high volume requirements.

Our platforms manage a growing client base of 185k platform users and over \$1B in annualised transactions managed including enterprise customers Woolworths, Broadcast Australia, Amcor, and over 192 state and federal government entities.

More details of our 2 core offerings are as follows:

Expense8

The Expense8 platform is a leading pureplay provider of end to end travel and expense management software, card application and management. The innovative software solutions improve an organisation's productivity, incorporate company organisational policies and expense auditing to reduce fraud and increase compliance.

Notable clients include the whole of Northern Territory Government, Federal Department of the Prime Minister and Cabinet, Woolworths, NSW Department of Education. Approximately 75,000 employees within NSW Government, over 50,000 employees within the Australian Federal Government and 30,000 NT Government employees use Expense8.

CardHero

The CardHero platforms combine EML Payments (ASX:EML) issued prepaid Mastercards with 8common's Expense8 spend reconciliation solution. This combination brings together card application, issuance, transaction management and reporting to deliver a sophisticated, scalable and transparent solution. The CardHero and CardHero+ platforms have two distinctive use cases and clients in mind:

- **CardHero** drives payment approval and reconciliation efficiency. It integrates card payment with expense management and targets government and large enterprise clients.
- **CardHero+** delivers convenient fund distribution and spend data. It integrates fund payment with spend management and targets not for profits, grant providers, charities and government.

Review of Operations

1. Group Performance

Total revenue for 1HFY26 of \$3,225,732 down 14% on 1HFY25 driven by reduced implementation revenue.

Record transaction and recurring SaaS revenue of \$2,569,730 up 6% on 1HFY25. driven by a lift in user numbers. Average Revenue Per User (ARPU) held steady at \$27.85 for 1HFY26.

Within the broader ARPU figure, Federal Government ARPU averaged \$41.66 for the period. An increase in the number of Federal Government agencies and users which have a higher ARPU will driving an uplift in revenue and cashflow.

The group incurred an operating loss of \$171,404 vs \$698,975 in 1HFY25 and an EBITDA profit for the period of \$248,215 vs \$318,420 loss in 1HFY25. The significant improvements were driven by decreases in Cost of Services of \$375,155 which are primarily from cloud hosting costs and other Operational Expenses which fell by \$667,705.

Net cash in flow from operations of \$148,277 was a material improvement from pcp which was an outflow of \$8,708 in line with the savings from operational expenses and cost of services. We anticipate costs benefits to continue to be gained during 2HFY26.

Note that the costs savings were achieved whilst SaaS revenue grew 6% demonstrating continuous core business growth as the business continued to be optimised.

SUMMARY FINANCIAL RESULTS	PERIOD TO 31 DECEMBER			
	2025	2024	CHANGE	
	\$	\$	\$	%
Revenue from SaaS (subscription and transaction)	2,569,730	2,423,852	145,430	6%
Other revenue from continuing operations	656,002	1,317,169	(660,719)	(50%)
Total Revenue	3,225,732	3,741,021	(515,289)	(14%)
Total Expenses (inc Cost of services)	(3,397,136)	(4,439,996)	1,042,860	(23%)
EBITDA	248,215	(318,420)	566,635	178%
Loss for the period	(171,404)	(698,975)	527,571	75%
Net cash inflow/outflow	6,894	(8,708)	16,232	186%
Cash Receipts	3,801,354	4,658,584	(857,230)	(18%)
Cash and cash equivalents	109,296	123,873	(15,838)	(12%)

2. Segment Performance

Expense8

Key KPI highlights for 31 December 2025

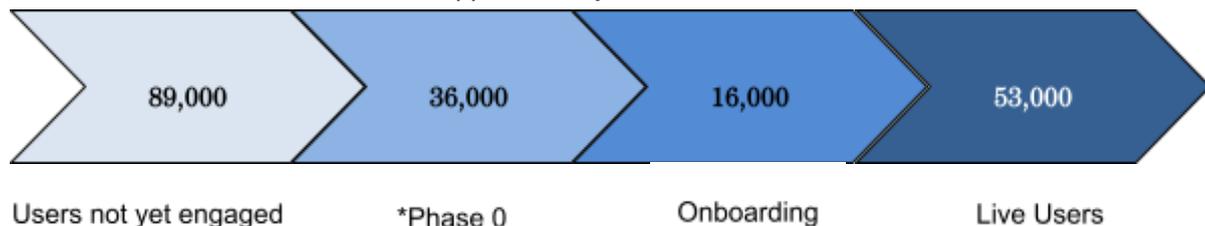
KPI	2025	2024	Change
Total Revenue	3,225,732	3,741,021	(14%)
SaaS Revenue	2,569,282	2,423,852	6%
Users	185k	183k	1%
Card Transactions	1.91m	1.86m	3%
Trips	50,496	42,073	20%

Key operational highlights include:

- \$118k inc GST contract signed for CardHero to develop enhancements and additional features to the product;
- NSW Department of Education (DoE) renewed their Expense8 contract for a 2-year fixed term representing an estimated value of \$1.56m with two 1-year extensions, representing an estimated total contract value of \$3.54m including GST;
- Expansion of the partner network with the successful onboarding of Callida and GreenCloud. This brings the total partner count to 7 which comprises a mix of specialist and comprehensive large scale firms.

Federal Government onboarding pipeline

As at 31 December 2025 there are approximately 194k Total Potential Users in Federal Government



* Phase 0 Discovery workshops are a key pre onboarding phase for Federal Government agencies on their path to adopting the Federal Government template and as such can be viewed as a precursor to future user additions. Over 55k users in Federal Government have commenced or completed Phase 0 Discovery workshops.

Source: https://budget.gov.au/content/bp4/download/bp4_10_staffing_of_agencies.pdf

The Company has seen unprecedented levels of interest in new customer enquiries and engagement during the reporting period and look forward to converting the opportunities into new business during the balance of FY26.

CardHero

CardHero continues to operate in a cash-flow positive manner as business development efforts continue along the path of it being a leading product to support large scale financial distributions with the requirements of efficient reporting and spend management.

3. Expenses and EBITDA

The Group's EBITDA was a profit of \$248,215 in the half year ended 31 December 2025. This compares to an EBITDA loss of \$318,420 in the pcp. The key drivers to the 31 December 2025 result were:

- 6% increase in SaaS revenue on a pcp basis to \$2,569,282;
- 28% decrease in Cost of Services on a pcp basis to \$983,224.
- 23% decrease in Total Expenses on a pcp basis to \$3,397,136;

4. Funding and Cash-flow

The Company recorded \$148,277 in net operating cash inflow for the six months ended 31 December 2025 driven by;

- growth in SaaS Revenue of 6%.
- significant decreases in Operating Expenses and Cost of Services

As at 31 December 2025, the Group has cash and cash equivalents of \$0.1 million. The cash position is supported by a \$1.5m financing facility from the Executive Chairman which ensures the Company remains adequately funded. \$141k was repaid during the half, leaving approximately \$300k outstanding at the end of the quarter. \$1.2m remains available for draw down, if required, under the facility from the Executive Chairman.

5. Outlook

Strong improvements within operational expenses and cost of services through management initiatives have significantly improved core financial metrics. This has been completed by strong SaaS revenue growth which demonstrates customer validation of 8CO products. The Company continues to expand its presence amongst government, not for profit and large enterprises. As more Federal Government and large enterprise entities progress to the on-boarding phase of Expense8, we anticipate user numbers to continue to grow in coming quarters. A growing proportion of users on our platforms from within Federal government is anticipated to grow our ARPU over FY26 and beyond, delivering material revenue growth for the Company and driving the business towards sustainable positive cashflow and broader financial strength.

Significant Events since Balance Sheet Date

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the consolidated group, the results of those operations, or the state of affairs of the consolidated group in future financial years.

A copy of the auditor's independence declaration as required under section 307C of the *Corporations Act 2001* is set out on page 8.

This report is made in accordance with a resolution of directors.



Kah Wui Lim

Managing Director

Dated this 27th of February 2026, Malaysia

For personal use only

**AUDITOR'S INDEPENDENCE DECLARATION
UNDER SECTION 307C OF THE CORPORATIONS ACT 2001
TO THE DIRECTORS OF 8COMMON LIMITED AND ITS CONTROLLED ENTITIES**

I declare that, to the best of my knowledge and belief, during the half-year ended 31 December 2025 there have been:

- (i) no contraventions of the auditor independence requirements as set out in the *Corporations Act 2001* in relation to the review; and
- (ii) No contraventions of any applicable code of professional conduct in relation to the review.

MVAB Assurance

MVAB ASSURANCE
Chartered Accountants



SAM CLARINGBOLD
Partner

Signed at Melbourne this 27th day of February 2026

For personal use only

For personal use only

Financial Statements



Consolidated Statement of Profit or Loss and Other Comprehensive Income for the six months ended 31 December 2025

	Note	31 December 2025 \$	31 December 2024 \$
Revenue from continuing operations	5	3,224,848	3,554,816
Other income		884	186,205
Total Revenue		3,225,732	3,741,021
Expenses from continuing operations			
Cost of services		(983,224)	(1,358,379)
Employee and contractor costs		(1,582,789)	(2,097,441)
Impairment of goodwill		-	-
Occupancy expenses		(1,331)	(10,116)
Administration expenses		(209,491)	(309,357)
Computer software and maintenance		(114,746)	(220,625)
Professional fees		(85,936)	(59,150)
Marketing costs		-	(4,000)
Finance costs		(34,533)	(27,501)
Depreciation and amortisation		(385,086)	(353,427)
Share based payments		-	-
Total Expenses		(3,397,136)	(4,439,996)
Net Loss Before Income Tax		(171,404)	(698,975)
Income tax (expense)		-	-
Net Loss After Tax		(171,404)	(698,975)
Other comprehensive income		-	-
(Loss)/gain on revaluation of financial assets at fair value through other comprehensive income		151,786	(27,061)
Total Comprehensive Loss for the Year		(19,618)	(726,036)
Earnings Per Share			
Basic loss per share – cents per share		(0.08)	(0.31)
Diluted loss per share – cents per share		(0.08)	(0.31)

The above statement of profit or loss and other comprehensive income should be read in conjunction with the accompanying notes.

Consolidated Statement of Financial Position as at 31 December 2025

	Note	31 December 2025 \$	30 June 2025 \$
Current assets			
Cash and cash equivalents		109,296	102,402
Trade and other receivables		395,558	662,945
Other assets		93,372	44,634
Total current assets		598,226	809,981
Non-current assets			
Financial assets	4	168,192	16,406
Property, plant and equipment		16,965	28,416
Intangible assets	6	1,019,505	1,387,686
Total non-current assets		1,204,662	1,432,508
Total assets		1,802,888	2,242,489
Current liabilities			
Trade and other payables		1,037,206	1,334,769
Loans		311,602	448,383
Contract liabilities		427,499	411,017
Provisions		382,818	403,812
Total current liabilities		2,159,125	2,597,981
Non-current liabilities			
Provisions		67,065	48,192
Total non-current liabilities		67,065	48,192
Total liabilities		2,226,190	2,646,173
Net assets		(423,302)	(403,684)
Equity			
Contributed equity	7	16,946,815	16,946,815
Accumulated losses		(15,358,564)	(15,229,640)
Asset revaluation reserve		(2,159,239)	(2,311,025)
Share based payment reserve		147,686	190,166
Total shareholders' (deficiency)/equity		(423,302)	(403,684)

The above statement of financial position should be read in conjunction with the accompanying notes.

Consolidated Statement of Changes in Equity for the Half Year ended 31 December 2025

Consolidated Entity	Contributed Equity	Accumulated Losses	Asset Revaluation Reserves	Share based payment reserve	Total
BALANCE AT 1 July 2024	16,946,815	(15,304,470)	(2,283,972)	1,058,941	417,314
Comprehensive income	-	-	-	-	-
Loss for the period	-	(698,975)	-	-	(698,975)
Other comprehensive income	-	-	(27,061)	-	(27,061)
Total comprehensive loss	-	(698,975)	(27,061)	-	(726,036)
Share based payment	-	-	-	-	-
Transfer to Accumulated losses	-	652,528	-	(652,528)	-
BALANCE AT 31 December 2024	16,946,815	(15,350,917)	(2,311,033)	406,413	(308,722)
BALANCE AT 1 July 2025	16,946,815	(15,229,640)	(2,311,025)	190,166	(403,684)
Comprehensive income	-	-	-	-	-
Loss for the period	-	(171,404)	-	-	(171,404)
Other comprehensive income	-	-	151,786	-	151,786
Total comprehensive loss	-	(171,404)	151,786	-	(19,618)
Issue of shares	-	-	-	-	-
Share based payment	-	42,480	-	(42,480)	-
Transfer to Accumulated losses	-	-	-	-	-
BALANCE AT 31 December 2025	16,946,815	(15,358,564)	(2,159,239)	147,686	(423,302)

The above statement of changes in equity should be read in conjunction with the accompanying notes.

Consolidated Statement of Cash Flows for the Half Year ended 31 December 2025

	31 December 2025 \$	31 December 2024 \$
CASH FLOW FROM OPERATING ACTIVITIES		
Receipts from operating activities	3,801,354	4,658,584
Interest received	225	188
Interest paid	(11,216)	0
Payments to suppliers and employees	(3,642,086)	(4,667,480)
Net cash (used in) operating activities	148,277	(8,708)
CASH FLOW FROM INVESTING ACTIVITIES		
Payments for Software development costs	-	-
Disposal of financial assets	-	-
Purchase of fixed assets	-	-
Net cash (used in) investing activities	-	-
CASH FLOW FROM FINANCING ACTIVITIES		
Issue of shares via placement	-	-
Conversion of options	-	-
Costs related to issue of shares	-	-
Repayment of borrowings	(141,383)	-
Net cash provided by financing activities	(141,383)	-
NET (DECREASE)/INCREASE IN CASH HELD	6,894	(8,708)
Cash and cash equivalent at beginning of financial period	102,402	132,581
CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	109,296	123,873

The above statement of cash flows should be read in conjunction with the accompanying notes.

Notes to the Financial Statements for the Half Year ended 31 December 2025

Note 1—Basis of Preparation of Half-Year Report

These general purpose financial statements for the half-year reporting period ended 31 December 2025 have been prepared in accordance with the requirements of AASB 134 *Interim Financial Reporting* and the *Corporations Act 2001*. Compliance with AASB 134 ensures compliance with International Financial Reporting Standard IAS 34 *Interim Financial Reporting*. The Group is a for-profit entity for financial reporting purposes under Australian Accounting Standards

This interim financial report does not include all the notes of the type normally included in an annual financial report. Accordingly, this report is to be read in conjunction with the annual report for the year ended 30 June 2025, together with any public announcements made during the following half year in accordance with the continuous disclosure requirements of the *Corporations Act 2001*.

The same accounting policies and methods of computation have been followed in this interim financial report as were applied in the most recent annual financial statements except to the matters discussed below.

These financial statements were authorised for issue by the board of directors on 27th February 2026.

New and Revised Accounting Requirements Applicable to the Current Half-year Reporting Period

A number of new or amended standards became applicable for the current reporting period, however, the group did not have to change its accounting policies or make retrospective adjustments as a result of adopting these standards since they did not have an impact on the Group

The Group has not early adopted any new and revised Accounting Standards that are not yet mandatory.

Reporting Basis and Conventions

The half-year report has been prepared on an accruals basis and is based on historical costs modified by the revaluation of selected non-current assets, financial assets and financial liabilities for which the fair value basis of accounting has been applied.

Judgement and Estimates

When preparing the interim financial statements, management undertakes a number of judgments, estimates and assumptions about recognition and measurement of assets, liabilities, income and expenses. The actual results may differ from the judgments, estimates and assumptions made by management, and will seldom equal the estimated results.

The judgments, estimates and assumptions applied in the interim financial statements, including the key sources of estimation uncertainty were the same as those applied in the Group's last annual financial statements for the year ended 30 June 2025.

Notes to the Financial Statements for the Half Year ended 31 December 2025

Note 1—Basis of Preparation of Half-Year Report (cont)

Going concern basis of accounting

The Group incurred a net loss after tax of \$171,404 in 1HFY26 (1HFY25: \$698,975) and a net cash inflow from operations of \$148,277 (1HFY25: \$8,708 outflow). As at 31 December 2025, the Group held a cash balance of \$109,296 (1HFY25: \$102,402) and had net current liabilities of \$1,560,899 (1HFY25: \$1,788,000). Included within current liabilities is a payment plan with the Australian Taxation Office (ATO) in relation to Goods and Services Tax (GST) and Pay As You Go (PAYG) installments, amounting to \$298,181 at half year end.

These conditions indicate material uncertainties that may cast significant doubt on the Group's ability to continue as a going concern. The Directors, however, believe there are reasonable grounds that the Group will be able to continue in operation and meet its obligations as they fall due, after considering the following factors:

- SaaS revenue grew 6% year on year, supported by stronger client adoption and new customer wins. Gross and net margins expanded due to improvements in billing practices, procurement, and operational processes.
- The EBITDA result improved from a loss of \$0.32m in 1HFY25 to a EBITDA profit of \$0.25m in 1HFY26.
- The Group continues to have access to a \$1.5m financing facility provided by the Executive Chairman.
- Cost efficiency initiatives implemented in FY25/FY26 have materially lowered the Group's operating cost structure, which is now stable and expected to remain at this level over the coming 18 months.
- Multi-year contracts with major clients including NSW Department of Education, Department of Climate Change, Energy, the Environment and Water, and The Treasury provide recurring revenues and underpin forecast cash flows.
- The Directors remain committed to the long-term business plan that is contributing to improved results as the business progresses; and
- The budgets and forecasts reviewed by the Directors for the next twelve months anticipate the business will continue to produce improved results.

The Directors believe that the above indicators demonstrate that the Group will be able to pay its debts as and when they become due and payable, and to continue as a going concern, and be in a position to realise its assets and settle its liabilities and commitments in the normal course of business and at the amounts stated in the financial report. Accordingly, the Directors believe that it is appropriate to adopt the going concern basis in the preparation of the financial statements.

In the event that the Group does not achieve the conditions stated by the Directors, the ability of the Group and therefore the Group to continue as a Going Concern may be impacted, and therefore the Group may not be able to realise its assets and extinguish its liabilities in the ordinary course of operations and at the amounts stated in the financial report. No adjustments have been made to the recoverability and classification of recorded asset values and the amount and classification of liabilities that might be necessary should the Group not continue as going concerns.

Notes to the Financial Statements for the Half Year ended 31 December 2025

Note 2—Loss from Ordinary Activities

All revenue and expense items that are relevant in explaining the financial performance for the interim period have been included in the statement of profit or loss and other comprehensive income.

Note 3—Dividends

No dividends have been declared or paid during the period.

Note 4 — Financial Assets

The Group holds shares in Cloudaron Berhad as part of the sale of Realtors8 Pte Ltd. These shares are included as a Financial Asset with a non-current asset classification measured at a fair value of \$168,192 based on the market price on the Bursa Stock Exchange as at 31 December 2025.

	31 December 2025	30 June 2025
	\$	\$
Financial assets at fair value through other comprehensive income	168,192	16,406
	168,192	16,406

Notes to the Financial Statements for the Half Year ended 31 December 2025

Note 5: Revenue from continuing operations

	31 December 2025 \$	31 December 2024 \$
Change requests and implementations	655,118	1,130,964
Annual Licence fees & SaaS revenue	2,569,730	2,423,852
Other Income	884	186,205
	3,225,732	3,741,021

Note 6: Intangible Assets

	Acquired Intellectual property \$	Software Development Costs – Expense8 \$	Software Development Costs – CardHero \$	Total \$
Consolidated Group:				
Carrying value at 1 July 2025	-	581,138	806,548	1,387,686
Additions	-	-	-	-
Amortisation charge	-	(102,884)	(265,297)	(368,181)
Period ended 31 December 2025	-	478,254	541,251	1,019,505

Intangible assets, other than intellectual property, have finite useful lives and are carried at costs less any accumulated amortisation and impairment losses. The current amortisation charges for intangible assets are included under depreciation and amortisation expense per the statement of profit or loss.

Once ready for use, the Group amortises Software Development costs over their useful lives which is estimated to be over a period of 5 years.

Note 7 — Contributed Equity

(a) Share Capital

	Note	As at 31 December 2025	As at 30 June 2025
		\$	\$
Ordinary Shares 224,094,903 (30 June 2025: 224,094,903)			
Fully paid shares		16,946,815	16,946,815

	Date and Price	No.	\$
Opening Balance 1 July 2025		224,094,903	16,946,815
Shares issued		-	-
Total issued		-	-
Closing balance 31 December 2025		224,094,903	16,946,815

Note 8 —Contingent Assets and Contingent Liabilities

There are no contingent liabilities or contingent assets as at the date of this half yearly report.

Note 9 – Fair Value Measurement

a) Valuation techniques

The Group selects a valuation technique that is appropriate in the circumstances and for which sufficient data is available to measure fair value. The availability of sufficient and relevant data primarily depends on the specific characteristics of the asset or liability being measured. The valuation techniques selected by the Group are consistent with one or more of the following valuation approaches:

- Market approach: valuation techniques that use prices and other relevant information generated by market transactions for identical or similar assets or liabilities.
- Income approach: valuation techniques that convert estimated future cash flows or income and expenses into a single discounted present value.
- Cost approach: valuation techniques that reflect the current replacement cost of an asset at its current service capacity.

Each valuation technique requires inputs that reflect the assumptions that buyers and sellers would use when pricing the asset or liability, including assumptions about risks. When selecting a valuation technique, the Group gives priority to those techniques that maximise the use of observable inputs and minimise the use of unobservable inputs. Inputs that are developed using market data (such as publicly available information on actual transactions) and reflect the assumptions that buyers and sellers would generally use when pricing the asset or liability are considered observable, whereas inputs for which market data is not available and therefore are developed using the best information available about such assumptions are considered unobservable.

The following notes (b) and (c) provide the fair values of the Group's assets and liabilities measured and recognised on a recurring basis after initial recognition and their categorisation within the fair value hierarchy:

b) Financial Instruments

The fair values of the group's financial asset and financial liabilities equate to the carrying values at the respective reporting dates of 31 December 2025. The carrying amounts of trade and other payables and trade and other receivables are assumed to approximate their fair values due to their short term nature.

c) Fair value hierarchy

Set out below, is a comparison of the carrying amounts and fair values of financial assets as at 31 December 2025 and 30 June 2025:

	31 December 2025		30 June 2025	
	Carrying amount	Fair value	Carrying amount	Fair value
	\$	\$	\$	\$
Consolidated Group:				
Financial assets at fair value through other comprehensive income	168,192	168,192	16,406	16,406
Total	168,192	168,192	16,406	16,406

For personal use only

Notes to the Financial Statements for the Half Year ended 31 December 2025

Note 10 – Fair Value Measurement (Cont.)

The following table provides the fair value measurement hierarchy of the Group's financial assets as at 31 December 2025:

	Fair value measurement using			
	Total	Quoted prices in active markets (Level 1)	Significant observable inputs (Level 2)	Significant unobservable inputs (Level 3)
	\$	\$	\$	\$
As at 31 December 2025:				
Financial assets measured at fair value:				
Financial assets at fair value through other comprehensive income	168,192	168,192	-	-

	Fair value measurement using			
	Total	Quoted prices in active markets (Level 1)	Significant observable inputs (Level 2)	Significant unobservable inputs (Level 3)
	\$	\$	\$	\$
As at 30 June 2025:				
Financial assets measured at fair value:				
Financial assets at fair value through other comprehensive income	16,406	16,406	-	-

There were no transfers between Level 1 and Level 2 fair value measurements during the period, and no transfers into or out of Level 3 fair value measurements during the six months ended 31 December 2025.

Fair value hierarchy

All financial instruments for which fair value is recognised or disclosed are categorised within the fair value hierarchy, based on the lowest level input that is significant to the fair value measurement as a whole, as follows:

Level 1 – Quoted (unadjusted) market prices in active markets for identical assets or liabilities

Level 2 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable

Level 3 – Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

For assets and liabilities that are recognised at fair value on a recurring basis, the Group determines whether transfers have occurred between levels in the hierarchy by re-assessing categorisations (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

There were no changes in the Group's valuation processes, valuation techniques, and types of inputs in the fair value measurements during the period.

Notes to the Financial Statements for the Half Year ended 31 December 2025

Note 11 —Share based payments reserve

No shares were issued to Directors or staff during the six months ended 31 December 2025, pursuant to the employees share options plan. As at 31 December 2025 the following options were on issue:

	Number	Weighted Average exercise price \$
Balance as at 30 June 2025	5,574,594	0.081
Options lapsed	(800,000)	-
Balance as at 31 December 2025	4,774,594	0.084

Note 12 —Events Occurring after the Balance Sheet Date

No matters or circumstances have arisen since the end of the financial year which significantly affected or may significantly affect the operations of the consolidated group, the results of those operations, or the state of affairs of the consolidated group in future financial years.

Note 13 —Related Party Transactions

Transactions between related parties are on normal commercial terms and conditions no more favourable than those available to other parties unless otherwise stated. The following transactions occurred with related parties:

As previously disclosed, the Group had entered into a Loan Facility Agreement dated 30 April 2025 with the Executive Chairman. The facility limit is \$1,500,000, unsecured and bears interest of 6% per annum. \$141,383 of the loan was repaid during 1HFY26 in cash. \$1,188,419 remains available under the facility from the Executive Chairman. The payable balance on the loan at 31 December 2025 was \$311,602.

Directors' Declaration

In the directors' opinion:

- (a) The financial statements and notes set out on pages 10 to 21 comply with the Corporations Act 2001 and are in accordance with:
 - (i) Accounting Standard AASB 134 *Interim Financial Reporting*, other mandatory professional reporting requirements; and
 - (ii) giving a true and fair view of the Group's financial position as at 31 December 2025 and of its performance, for the half-year ended on that date; and
- (b) there are reasonable grounds to believe that 8common Limited will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of directors.



Kah Wui Lim

Managing Director
Kuala Lumpur

Dated this 27th day of February 2026

**INDEPENDENT AUDITOR'S REVIEW REPORT TO THE MEMBERS OF 8COMMON LIMITED AND ITS
CONTROLLED ENTITIES
ABN 51 168 232 577**

Report on the Half-year Financial Report

Conclusion

We have reviewed the accompanying half-year financial report of 8common Limited and its Controlled Entities ("8common Limited"), which comprises the consolidated condensed statement of financial position as at 31 December 2025, the consolidated condensed statement of profit or loss, the consolidated condensed statement of comprehensive income, the consolidated condensed statement of changes in equity and the consolidated condensed statement of cash flows for the half-year ended on that date, notes comprising a summary of material accounting policies and other explanatory information, and the directors' declaration.

Based on our review, which is not an audit, we have not become aware of any matter that makes us believe that the half-year financial report of 8common Limited and its Controlled Entities is not in accordance with the Corporations Act 2001, including:

- (i) giving a true and fair view of 8common Limited's financial position as at 31 December 2025 and of its performance for the half-year ended on that date; and
- (ii) complying with Accounting Standard AASB 134: Interim Financial Reporting and the Corporations Regulations 2001.

Basis for Conclusion

We conducted our review in accordance with ASRE 2410 Review of a Financial Report Performed by the Independent Auditor of the Entity. Our responsibilities are further described in the Auditor's Responsibilities for the Review of the Financial Report section of our report. We are independent of the Company in accordance with the auditor independence requirements of the Corporations Act 2001 and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES 110 Code of Ethics for Professional Accountants (including Independence Standards) (the Code) that are relevant to our audit of the annual financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code

Material Uncertainty Related to Going Concern

We draw attention to Note 1 in the financial report, which indicates that the Group incurred a net loss of \$171,404 for the half-year ended 31 December 2025 and had net current liabilities of \$1,560,899 at 31 December 2025.. As stated in Note 1, these events or conditions, along with other matters as set forth in Note 1, indicate that a material uncertainty exists that may cast significant doubt on the Group's ability to continue as a going concern. Our opinion is not modified in respect of this matter.

Directors' Responsibility for the Half-year Financial Report

The directors of 8common Limited are responsible for the preparation of the half-year financial report that gives a true and fair view in accordance with Australian Accounting Standards (including Australian Accounting Interpretations) and the Corporations Act 2001 and for such internal control as the directors determine is necessary to enable the preparation of the half-year financial report that gives a true and fair view and is free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express a conclusion on the half-year financial report based on our review. We conducted our review in accordance with Auditing Standard on Review Engagements ASRE 2410: Review of a Financial Report Performed by the Independent Auditor of the Entity, in order to state whether, on the basis of the procedures described, we have become aware of any matter that makes us believe that the half-year financial report is not in accordance with the Corporations Act 2001 including: giving a true and fair view of 8common Limited's financial position as at 31 December 2025 and its performance for the half-year ended on that date; and complying with Accounting Standard AASB 134: Interim Financial Reporting and the Corporations Regulations 2001. As the auditor of 8common Limited, ASRE 2410 requires that we comply with the ethical requirements relevant to the audit of the annual financial report.

A review of a half-year financial report consists of making enquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Australian Auditing Standards and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Independence

In conducting our review, we have complied with the independence requirements of the Corporations Act 2001.



MVAB ASSURANCE
Chartered Accountants



SAM CLARINGBOLD
Partner

Signed at Melbourne this 27th day of February 2026

Melbourne

Level 5 North Tower
485 La Trobe Street
Melbourne, Vic 3000

T. +61 9642 8000
E. info@mvabennett.com.au