

Positive EBITDA & PBT, debt repaid. New contracts for FY27**June 2026 Quarterly Report and Appendix 4C**

Fintech company 8common Limited (**8common** or the **Company**) (ASX: **8CO**), is pleased to release its quarterly cashflow and business update for the quarter ended 30 June 2026 (4Q FY26).

Outlook:

- SaaS revenue of \$1.3m and gross SaaS margin averaging 84% for the quarter.
- New contract wins including The Australian Taxation Office.

Key financial highlights during Q4 FY26:

- **Transaction and recurring SaaS revenue:** \$1.3 million, down 18% vs PCP*.
- **Total revenue:** \$1.7 million, down 18% vs PCP*.
- **Cash receipts from operations:** \$2.29 million.
- **Net operating cash inflow:** \$399k.
- **Annualised Recurring Revenue (ARR):** ~\$5.4 million (based on June SaaS and transaction revenue).
- **ARPU:** \$26.62 with an increased user base of over 192,000.
- **EBITDA/Profit:** The company achieved positive EBITDA of \$554k in 4QFY26 (\$855k for the FY26 year) and a Net Profit Before Tax (NPBT) of \$359k in 4QFY26 (\$45k for the FY26 year)
- **Cash position:** \$0.1 million at 30 June 2026 (stable from 31 March 2026), supported by a \$1.5 million loan facility.
- **Loan Repayment:** Remaining \$305k loan balance was fully repaid during Q4 FY26 leaving the facility unused. Additionally, the ATO payment plan has been paid in full.

Key operational highlights:

- New customer contract signing of The Australian Taxation Office with a TCV of \$1.9m inc GST over 3 years (signed after the end of the quarter).
- Customer contract extensions including Department of Finance, Department of Home Affairs (1 year) and Federal Courts of Australia (1 year).

FY26 highlights:

- Total Revenue of \$6.4 million and over \$5m in transaction and recurring SaaS revenue.
- Cash receipts from operations of \$7.5 million.
- Full year Net Operating Cash In-Flow of \$556k.
- TCV secured of \$7.4m inc GST in FY26 and an additional \$1.9m inc GST after the end of the quarter.

* Historical change in SaaS billing schedule resulting in one-off increased SaaS revenue in April 2025 of \$674k (approx. \$220k additional SaaS revenue due to the billing change).

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	Q4FY25	Q4FY26	Var	Var %	FY26
Total Revenue (\$k)	2,092	1,700	(392)	(18.7%)	6,404
SaaS & Transaction Revenue (\$k)**	1,582	1,293	(289)	(18.3%)	5,057
COGS (\$k)	530	313	(217)	(40.9%)	1,754
Gross Margin	73.3%	80.8%	7.5%	10.2%	72.6%
Expenses (\$k)	981	758	(223)	(22.7%)	3,793
EBITDA (\$k)	538	554	17	3.2%	855
Net Profit (Loss) (\$k)	313	360	47	15.0%	45
Number of users (k)	185	192	7	3.8%	192
ARPU – Total (A\$)	34.01	26.62	(7.39)	(21.7%)	26.85

* Unaudited management accounts

** Historical change in SaaS billing schedule resulting in one-off increased SaaS revenue in April 2025 of \$674k (approx. \$220k additional SaaS revenue due to the billing change).

8common CEO, Andrew Bond said “Our performance this year marks a significant milestone and inflection point. A big shoutout to the team, partners and our clients. Financial milestones aside, our refined approach to product development and delivery has positioned us to do more for our core enterprise and government clients’ segments.

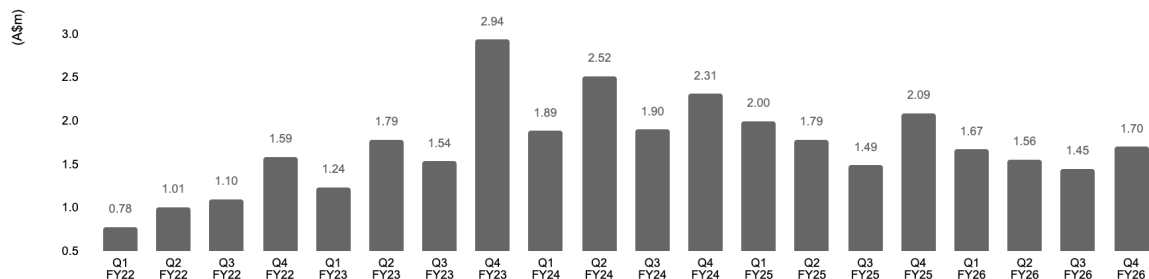
Looking ahead for FY27, we have initiated new growth plans to leverage our deep understanding of our core client segment whilst financial performance is underpinned by Expense8”

Financial and operational review

The Company delivered transaction and recurring SaaS revenue of \$1.3 million and total revenue of \$1.7 million. ARPU for Q4FY26 was \$26.62, with user base of 192k users. On a trailing twelve months (TTM) basis, SaaS revenue has grown at a 3-year CAGR of 12% p.a.

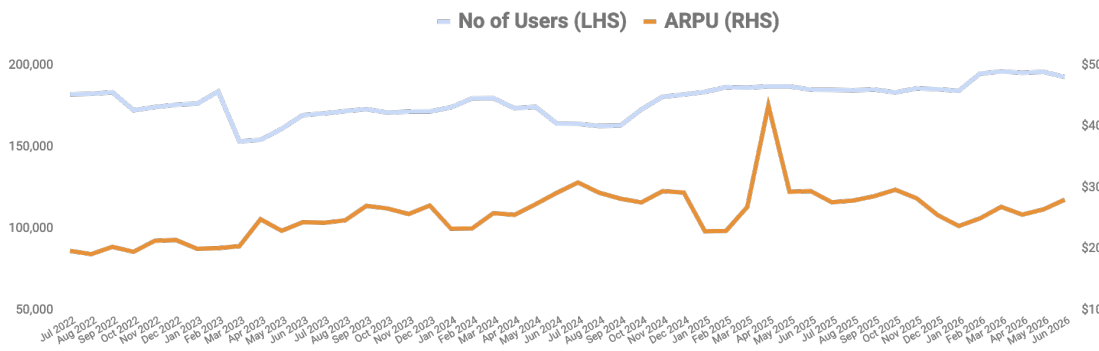
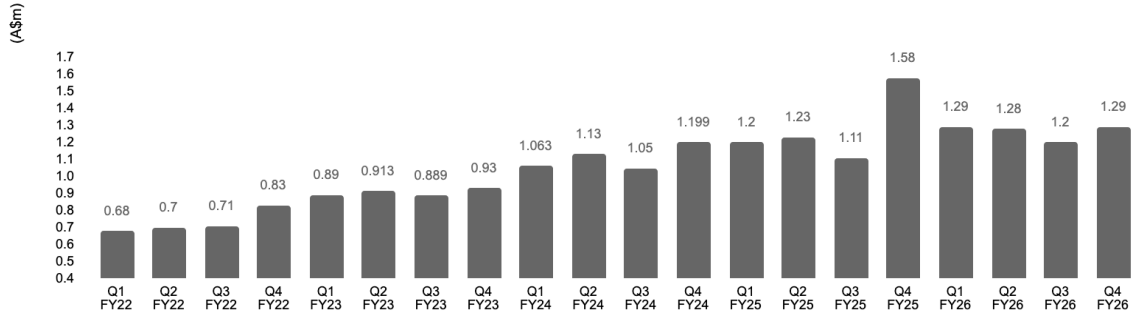
Payments to the Directors of the entity, consisting of salaries and fees for Executive and Non-Executive Director, totalled \$120k during the quarter (see section 6 of the Appendix 4C). Additionally \$305k was repaid to the loan facility provided by the Executive Chairman. No other payments were made to any related parties or their associates of the entity.

Total revenue



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Recurring SaaS & Transaction revenue



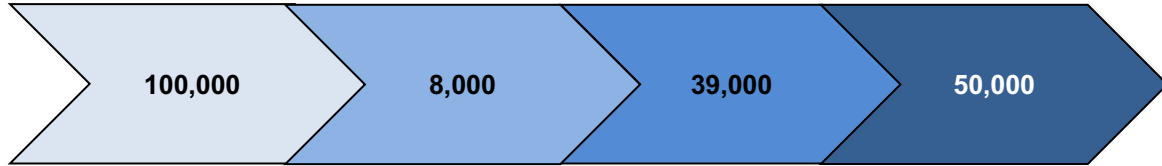
Expense8

- Momentum in Federal Government Sector continues with a new multi-year agreement for the Australian Taxation Office for over 20,000 users.
- Expansion to over 192,000 total users (up 4.2% PCP), bolstered by the onboarding of the Australian Centre for International Agricultural Research.
- High revenue retention confirmed through successful contract extensions with Department of Finance and the Department of Home Affairs.

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Fed Gov onboarding pipeline (as at 30 June 2026)

There are approximately 197k Total Potential Users of Expense8



Users not yet engaged *Phase 0 Onboarding Live Users

* Phase 0 Discovery workshops are a key pre onboarding phase for Federal Government agencies on their path to adopting Expense8 and as such can be viewed as a precursor to future user additions. Over 8k users have commenced or completed Phase 0 Discovery workshops

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

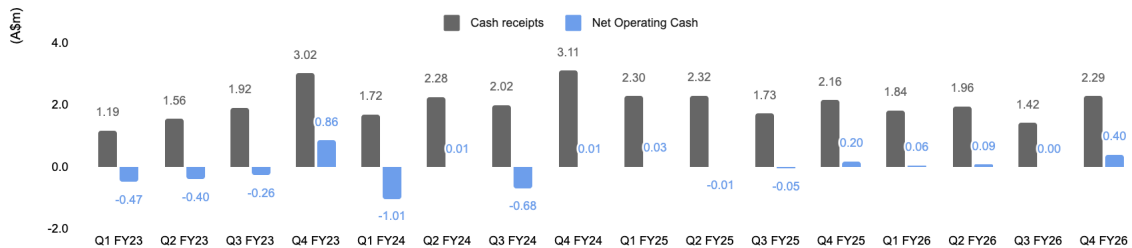
CardHero

CardHero contributed \$162k in revenue during the quarter and continues to operate cashflow positive. Renewed interest from customers has brought on more pre sales activity.

Cash Flow performance

Net cash flow from operations for 4Q FY26 was \$399k, supported by strong cash receipts and healthy gross margins which should continue through the rest of the year.

The Company had a cash position of \$0.1 million as at 30 June 2026. The Executive Chairman has provided a loan facility of up to \$1.5 million. \$305k was repaid during the quarter, leaving no outstanding amount at the end of the quarter. \$1.5m remains available for draw down, if required, under the facility from the Executive Chairman. The facility has an expiry date of 1 May 2027.



Further information

Corporate

Nic Lim
nic@8common.com
 Executive Chairman

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About 8common Limited

8common (ASX:8CO) solutions deliver enterprise grade financial transaction processing for government entities and large enterprise businesses. Its flagship Expense8 platform is a leading pureplay provider of end-to-end travel expense management software, card application and management. The innovative software solutions improve organisation, productivity, incorporate company organisational policies and expense auditing to reduce fraud.

CardHero (prepaid card fund distribution) delivers a closed loop solution to support regulated, large network and high-volume requirements. 8common specialises in large enterprise and government segments.

Its growing client base of more than 192,000 platform users include enterprise customers Woolworths, Broadcast Australia, Amcor, and over 190 state and federal government entities. For more information, visit <https://www.8common.com/>

Appendix 4C

Quarterly cash flow report for entities
subject to Listing Rule 4.7B

Name of entity

8common Limited

ABN

51 168 232 577

Quarter ended ("current quarter")

30 June 2026

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (12 months) \$A'000
1. Cash flows from operating activities		
1.1 Receipts from customers	2,289	7,514
1.2 Payments for		
(a) research and development		
(b) product manufacturing and operating costs		
(c) advertising and marketing		
(d) leased assets		
(e) staff costs	(671)	(2,949)
(f) administration and corporate costs	(1,218)	(3,993)
1.3 Dividends received (see note 3)		
1.4 Interest received	0	1
1.5 Interest and other costs of finance paid	(1)	(17)
1.6 Income taxes paid		
1.7 Government grants and tax incentives		
1.8 Other (provide details if material)		
1.9 Net cash from / (used in) operating activities	399	556
2. Cash flows from investing activities		
2.1 Payments to acquire:		
(a) entities		
(b) businesses		
(c) property, plant and equipment		
(d) investments		
(e) intellectual property	(91)	(91)

Consolidated statement of cash flows	Current quarter \$A'000	Year to date (12 months) \$A'000
(f) other non-current assets		
2.2 Proceeds from disposal of:		
(a) entities		
(b) businesses		
(c) property, plant and equipment		
(d) investments		
(e) intellectual property		
(f) other non-current assets		
2.3 Cash flows from loans to other entities		
2.4 Dividends received (see note 3)		
2.5 Other (provide details if material)		
2.6 Net cash from / (used in) investing activities	(91)	(91)

3. Cash flows from financing activities		
3.1 Proceeds from issues of equity securities (excluding convertible debt securities)		
3.2 Proceeds from issue of convertible debt securities		
3.3 Proceeds from exercise of options		
3.4 Transaction costs related to issues of equity securities or convertible debt securities		
3.5 Proceeds from borrowings		
3.6 Repayment of borrowings	(305)	(453)
3.7 Transaction costs related to loans and borrowings		
3.8 Dividends paid		
3.9 Other (provide details if material)		
3.10 Net cash from / (used in) financing activities	(305)	(453)

4. Net increase / (decrease) in cash and cash equivalents for the period		
4.1 Cash and cash equivalents at beginning of period	111	101
4.2 Net cash from / (used in) operating activities (item 1.9 above)	399	556
4.3 Net cash from / (used in) investing activities (item 2.6 above)	(91)	(91)

Consolidated statement of cash flows		Current quarter \$A'000	Year to date (12 months) \$A'000
4.4	Net cash from / (used in) financing activities (item 3.10 above)	(305)	(453)
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	Cash and cash equivalents at end of period	113	113

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter \$A'000	Previous quarter \$A'000
5.1	Bank balances	113	111
5.2	Call deposits		
5.3	Bank overdrafts		
5.4	Other (provide details)		
5.5	Cash and cash equivalents at end of quarter (should equal item 4.6 above)	113	111

6. Payments to related parties of the entity and their associates

- 6.1 Aggregate amount of payments to related parties and their associates included in item 1
- 6.2 Aggregate amount of payments to related parties and their associates included in item 2

Current quarter \$A'000
120

Note: if any amounts are shown in items 6.1 or 6.2, your quarterly activity report must include a description of, and an explanation for, such payments

Relates to payment of Director wages and Director fees for the quarter.

7. Financing facilities

Note: the term "facility" includes all forms of financing arrangements available to the entity.

Add notes as necessary for an understanding of the sources of finance available to the entity.

	Total facility amount at quarter end \$A'000	Amount drawn at quarter end \$A'000
7.1 Loan facilities	1,500	-
7.2 Credit standby arrangements	-	-
7.3 Other (please specify)	-	-
7.4 Total financing facilities	1,500	-

7.5 Unused financing facilities available at quarter end

1,500

7.6 Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.

Facility is provided by Mr Nic Lim, Executive Chairman of the Company. The facility is unsecured and has an interest rate of 6% per annum. The loan facility expires on 1 May 2027.

8. Estimated cash available for future operating activities	\$A'000
8.1 Net cash from / (used in) operating activities (Item 1.9)	399
8.2 Cash and cash equivalents at quarter end (Item 4.6)	113
8.3 Unused finance facilities available at quarter end (Item 7.5)	1,500
8.4 Total available funding (Item 8.2 + Item 8.3)	1,613
8.5 Estimated quarters of funding available (Item 8.4 divided by Item 8.1)	N/A

8.6 If Item 8.5 is less than 2 quarters, please provide answers to the following questions:

1. Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?

Answer: N/A

2. Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?

Answer: N/A

3. Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?

Answer: N/A

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Compliance statement

- 1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.
- 2 This statement gives a true and fair view of the matters disclosed.

Date:09 July 2026.....

Authorised by:Board of Directors.....
(Name of body or officer authorising release – see note 4)

Notes

- 1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity’s activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.
- 2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.
- 3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.
- 4. If this report has been authorised for release to the market by your board of directors, you can insert here: “By the board”. If it has been authorised for release to the market by a committee of your board of directors, you can insert here: “By the [name of board committee – eg Audit and Risk Committee]”. If it has been authorised for release to the market by a disclosure committee, you can insert here: “By the Disclosure Committee”.
- 5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council’s *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.

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