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30 July 2026

Australian Bond Exchange Holdings Limited (ASX: ABE) – Appendix 4C and Quarterly Business Update for Q4 FY26

Australian Bond Exchange Holdings Limited (ASX: ABE) ("ABE" or "the Company") is pleased to release its Appendix 4C Cash Flow Report and provide a business update for the quarter ended 30 June 2026 (Q4 FY26). During the quarter, ABE delivered positive operating cashflow, reflecting the benefits of the Company's cost reduction programme together with continued growth across its operating businesses.

Quarterly Highlights

- **Delivered positive operating cashflow of $0.19 million**
- **Reduced the Company's loan liabilities by approximately $0.79 million, primarily from existing cash reserves and cash generated from operations**
- **Successfully completed three Deferred Purchase Agreement (DPA) transactions**
- **Expanded institutional trading capability through the onboarding of Tradeweb and new institutional clients**

Q4 FY26 represents an important milestone for the Company, with positive operating cashflow achieved while continuing to invest in institutional capability, proprietary technology and new product development.

Strategic Overview

ABE is an Australian financial services and financial technology company providing institutional and private investors with access to Australian and international fixed income markets through proprietary trading, settlement and investment infrastructure. The Company's strategy focuses on:

- expanding access to fixed income products
- improving execution efficiency through proprietary infrastructure
- enabling faster and more transparent settlement of transactions

Financial and Operational Performance

ABE reported a net operating cash inflow of $0.19 million for the quarter, a significant improvement on prior quarters which were net outflows.

Client brokerage and institutional trading continued to contribute to revenue during the quarter. In addition, the Company's private client base includes a significant volume of fixed income securities that mature on a recurring basis, resulting in regular client portfolio reviews and reinvestment activity. The positive operating cashflow achieved during Q4 reflects the combined benefit of prior cost reduction initiatives, increased institutional trading activity and the continued diversification of revenue streams.

Institutional Trading

During Q4, ABE successfully completed the onboarding of Tradeweb Markets LLC (Tradeweb) to further enhance institutional pricing and execution capability. The institutional business also onboarded a number of new clients and commenced trading across both primary and secondary fixed income markets, providing additional recurring revenue opportunities.

Expansion of Product Offering

During Q4, ABE successfully completed three tranches of a new Deferred Purchase Agreement (DPA), providing our clients with access to offshore investment opportunities without the foreign exchange exposure usually associated with them. These transactions demonstrate continued demand from Australian investors for international investment opportunities and ABE's ability to originate and distribute differentiated investment products.

Cost Reduction Programme

Cost reduction initiatives implemented in prior periods have begun to improve the Company's cashflow profile. The lower operating cost base established through the restructuring programme continued to contribute to improved cash generation during Q4 that has resulted in positive operating cash flow for the period.

Technology and Innovation

During Q4 ABE continued to enhance its proprietary trading and settlement platform, with a focus on execution reliability, operational resilience and real-time analytics.

Institutional Fixed Income Order Management Services (OMS) and Trading Capability – continuous improvements made

- Development of Institutional trading OMS functionality continued, with an emphasis on reliability, execution accuracy, and operational resilience, supporting monthly trading order volume.

- Desk-facing analytics and reporting capabilities were expanded and maintained to enable real-time monitoring and more informed trading decisions.

Technology development remained closely integrated with institutional trading operations, enabling continued rapid deployment of enhancements supporting client execution and operational efficiency.

Financing Activities

During Q4, ABE utilised existing cash reserves and new cash generated from operations to reduce outstanding loan liabilities from $2.11 million to $1.32 million, strengthening the Company's balance sheet while maintaining adequate working capital.

Related Party Payments

In accordance with ASX Listing Rule 4.7C.3, the Company advises that $212,439 was paid to related parties during the quarter, as disclosed in Item 6 of the Appendix 4C. These payments relate to director remuneration including salaries, allowances, superannuation and director fees.

Authorised for release by the Board

Vicki Grey
Company Secretary

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About Australian Bond Exchange Holdings

Australian Bond Exchange Holdings (ASX: ABE) is an Australian financial services and financial technology company developing the next generation of fixed income and digital capital markets infrastructure.

The Company combines proprietary technology with licensed financial services to provide institutional investors, wealth managers and private investors with access to Australian and international fixed income securities, structured products and investment solutions.

ABE's technology supports trading, execution, settlement and product distribution, while its expanding digital securities capability positions the Company to participate in the evolution of tokenised financial markets.

ABE's strategy is to grow recurring revenues by expanding institutional trading, investment management and technology-enabled financial services while delivering greater efficiency, transparency and accessibility across capital markets.

Appendix 4C

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

Name of entity

Australian Bond Exchange Holdings Limited

ABN	**Quarter ended ("current quarter")**
11 629 543 193	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	11,660	49,586
1.2	Payments for	-	-
	(a) research and development		
	(b) product manufacturing and operating costs	(10,561)	(46,973)
	(c) advertising and marketing	(6)	(64)
	(d) leased assets	(98)	(558)
	(e) staff costs	(524)	(2,028)
	(f) administration and corporate costs	(289)	(1,105)
1.3	Dividends received (see note 3)	-	-
1.4	Interest received	9	83
1.5	Interest and other costs of finance paid	0	(260)
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**	191	(1,321)

2.	**Cash flows from investing activities**	-	-
2.1	Payments to acquire or for:		
	(a) entities		
	(b) businesses	-	-
	(c) property, plant and equipment	-	-
	(d) investments	-	-
	(e) intellectual property	0	(78)
	(f) other non-current assets	-	-

Consolidated statement of cash flows		Current quarter $A'000	Year to date (12 months) $A'000
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**	0	(78)

3.	**Cash flows from financing activities**		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	0	901
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	0	290
3.6	Repayment of borrowings	(546)	(546)
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**	(596)	595

4.	**Net increase / (decrease) in cash and cash equivalents for the period**		
4.1	Cash and cash equivalents at beginning of period	610	1,008
4.2	Net cash from / (used in) operating activities (item 1.9 above)	191	(1,321)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	0	(78)

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)	(546)	645
4.5	Effect of movement in exchange rates on cash held	-	-
4.6	**Cash and cash equivalents at end of period**	254	254

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	254	610
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)**	254	610

6.	**Payments to related parties of the entity and their associates**	Current quarter $A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	(212)
6.2	Aggregate amount of payments to related parties and their associates included in item 2	-

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.

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	1,321	1,321
7.2	Credit standby arrangements	-	-
7.3	Other (please specify)	-	-
7.4	**Total financing facilities**	1,321	1,321

7.5	**Unused financing facilities available at quarter end**	-
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.	
	Loan from Australian Credit Opportunities Fund $A1,321k, unsecured, at 8.0% p.a. maturing in three years.	

8.	**Estimated cash available for future operating activities**	**$A'000**
8.1	Net cash from / (used in) operating activities (item 1.9)	191
8.2	Cash and cash equivalents at quarter end (item 4.6)	254
8.3	Unused finance facilities available at quarter end (item 7.5)	-
8.4	Total available funding (item 8.2 + item 8.3)	254
8.5	**Estimated quarters of funding available (item 8.4 divided by item 8.1)**	**N/A**

Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.

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

8.6.1 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

8.6.2 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

8.6.3 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

Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.

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: 30 July 2026..

Authorised by: ABE 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.