ASX ANNOUNCEMENT

20 August 2026

Cuscal achieves 49% Statutory NPAT growth for FY26 and provides FY27 outlook

Cuscal Limited (ASX: CCL) ("**Cuscal**" or the "**Company**"), a leading independent Australian B2B payments provider, announces its financial results for the 12 months ended 30 June 2026 (FY26).

Statutory Profit after tax increased by 49% to $42.7 million in FY26, compared to $28.7 million in FY25.

To provide a view of the Company's financial results that reflects operational performance, the following results are presented on an underlying basis, removing the impact of significant non-recurring, non-operational items and associated tax implications. These result in a $3.5 million increase to profit after tax and include fair value adjustments of equity investments, acquisition and integration costs associated with Indue and Paymark, as well as the recognition of tax losses associated with the 2023 acquisition of the Braavos Group. This announcement should be read in conjunction with Cuscal's FY26 Annual Report, which contains a comprehensive review of the Group's financial performance and financial position.

FY26 highlights:

- **Completed acquisition of Indue Ltd** ('Indue') on 1 December 2025, contributing $34.8 million to Net operating income
- **Completed acquisition of Paymark Limited** ('Paymark') on 29 May 2026, contributing $5.2 million to Net operating income
- **Aggregate transaction volume growth of 12%** reflects the acquisitions of Indue and Paymark, and continued growth across core capabilities
- **Underlying Net operating income increased 20%** to $347.7 million
- **Underlying Net profit after tax increased 20%** to $46.2 million
- **Robust capital adequacy position** supports final dividend of 7.0c, for **full year dividend of 11.5c**

Commenting on the result, Cuscal Managing Director Craig Kennedy said:

"FY26 was a defining year for Cuscal. The acquisitions of Indue and Paymark have significantly increased our scale, strengthened our position across Australia and New Zealand, and expanded the range of payments capabilities we deliver to clients. These acquisitions were completed against a backdrop of continued growth across our core business.

As we enter FY27, our focus is on supporting client growth, progressing integration, delivering synergies, and executing on the opportunities created by bringing these businesses together."

Outlook

On an Underlying basis, which excludes significant non-recurring items such as acquisition and integration costs, Cuscal expects to deliver strong profit growth in the financial year ending 30 June 2027, supported by resilient transaction volumes, recent acquisitions, and disciplined cost management. **Cuscal expects transaction volume growth and Underlying Net profit after tax growth to be in the mid-twenties (%).**

This includes expected synergies associated with the integration of Indue.

Cuscal remains focused on delivering value for its clients, extending its products to new segments and markets and realising strategic benefits from its recent acquisitions.

Conference Call Details

Following the release of the results, Cuscal Managing Director Craig Kennedy and Chief Financial Officer Jennifer Brice will host a webcast and conference call for analysts and investors.

Registration details are included below:

Date & time:	Thursday 20 August 2026 at 10:00am (AEST)
Conference call:	https://s1.c-conf.com/diamondpass/10055650-ka465s.html
Webcast:	https://webcast.openbriefing.com/ccl-fyr-2026/

ENDS

This announcement was authorised for release by the Cuscal Board.

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Forward-Looking Statements

This release contains certain forward-looking statements, which can be identified by the use of forward-looking terminology such as “may”, “will”, “expect”, “intend”, “anticipate”, “estimate”, “continue”, “assume”, “forecast”, “target”, or the negative thereof or comparable terminology. These forward-looking statements involve known and unknown risks, uncertainties and other factors which may cause Cuscal’s actual results, performance, achievements, and/or industry results to be materially different from any future results, performance, achievements and/or industry results, expressed or implied by such forward-looking statements. Cuscal undertakes no obligation to update or revise any forward-looking statements except as required by law.

About Cuscal Limited (ABN 95 087 822 455 AFSL 244116)

Cuscal is an authorised deposit-taking institution (ADI), with the licences, connectivity and processing capability to support all payment types and regulated data services. The combination of these capabilities and credentials within a single organisation in Australia is limited to the four major Australian banks and Cuscal. Cuscal powers seamless and secure connections for its clients and their customers. Having originally been formed in 1966 to service Australia’s mutual banking organisations, Cuscal’s business has focused on innovation and investment to expand its capabilities to be a leading player in Australian payments.