



Q3 FY26 Operating Update

Kinatico Ltd. (ASX: KYP)

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Agenda

Q3 Review

Sales Update

Market Context

AI Update

Q&A



Q3 Execution Amid Market Turbulence

The SaaS Rout

- Global software sector: **-25%** in Q1 2026
- "SaaSocalypse": **AI fears** peaked Feb–March
- ASX Tech: **-19%** YTD
- Result is Enterprise procurement extending

"Consensus shifted: vertical compliance software is structurally protected."
Deutsche Bank, March 2026

Why Kinatico is Different

- ✓ **Goldman, Bain, Gartner:** Compliance excluded
- ✓ **Regulatory-driven:** Non-discretionary
- ✓ **Counter-cyclical:** Uncertainty INCREASES demand
- ✓ **AI-native:** 12 months deployed

"Vertical specialists with proprietary data are best protected."
Forrester, 2026



SaaS Revenue
\$5.2m

27%↑

On Q3 FY25 pcp



Existing Customers
SaaS Growth

10%↑

On Q3 FY25 pcp



EBITDA \$1.3m

30%↑

On Q3 FY25 pcp

Kinatico: AI-native vertical compliance SaaS
The segment identified as structurally protected

SaaS 61% of Revenue

Three Years of Consistent Execution

Multi-Period Q3 Comparison

	Consolidated Revenue	SaaS Revenue	SaaS % of Total Revenue	Annual SaaS Run-rate	EBITDA
	5% Increase from Q3 FY25	27% Increase from Q3 FY25	11pp Increase from Q3 FY25	27% Increase from Q3 FY25	30% Increase from Q3 FY25
Q3 FY26	\$8.5m	\$5.2m	60.7%	\$20.6m	\$1.3m
Q3 FY25	\$8.1m	\$4.0m	50.1%	\$16.2m	\$1.0m
Q3 FY24	\$7.0m	\$2.5m	35.9%	\$10.1m	\$0.8m

Increasing Operating Leverage despite economic turbulence

Sales Pipeline

Building Momentum to H2 calendar year

- Market Validation with platform acceptance beyond screening
- Kinatico Compliance gaining traction across new sectors
- Enterprise and mid-market segments pipeline growing quarter-on-quarter
- Revenue growth trajectory demonstrating predictable sustainable future performance
- Deal quality strengthening – larger, strategic opportunities with long term compliance needs.
- Kinatico Compliance strongly positioned with a solid foundation for H2 calendar year acceleration.

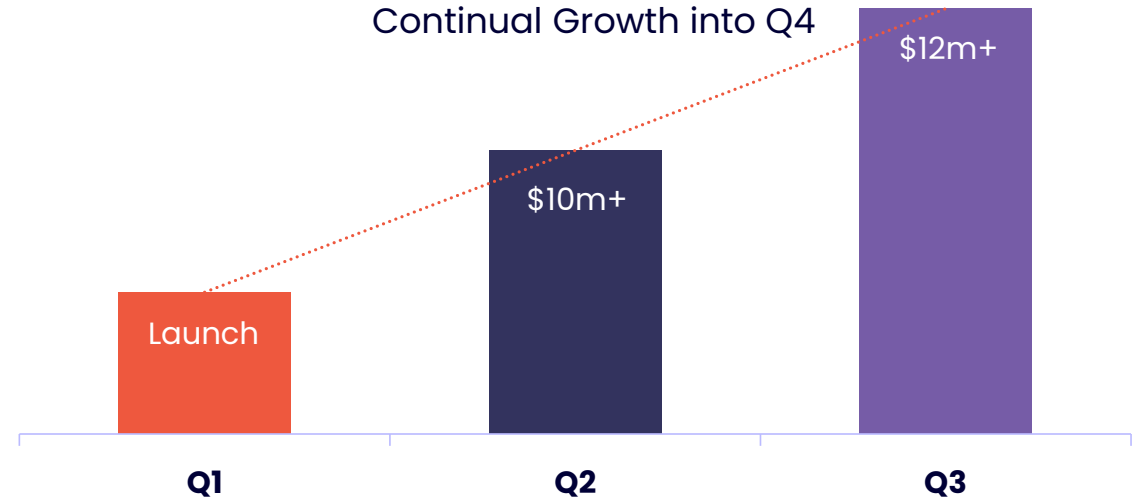
Pipeline Growing

QoQ Momentum ↑

Pipeline Growth

Q1 -> Q2 -> Q3

Continual Growth into Q4



Market Tailwinds

Demand Driving Compliance Adoption Across All Sectors

New Regulation AML/CTF Regulatory Expansion

~80,000 newly regulated entities from 1 July '26 (Tranche 2)
Kinatico Compliance (KC) positioned to capture this demand for structured people compliance verification
AML fully automated workflow within KC

Economic Uncertainty Workforce Diversification

Businesses navigating economic uncertainty are diversifying workforce models. Contractors, casuals, outsourced roles = increasing compliance complexity, accelerating demand for scalable compliance platforms.

Increased Risk With Hybrid & Distributed Workforce

Organisations with distributed workforces, increasing work-from-home requirements =
Real-time digital verification is essential and increasingly non-negotiable across every sector.

Enterprise Interest Across All Sectors

Kinatico Compliance is appearing on shortlists with growing regularity for large organisations seeking structured lifecycle compliance solutions.
Active pipeline across healthcare, childcare, recreation, transport and professional services.

Navigating Global Macro Challenges

The Macro Reality

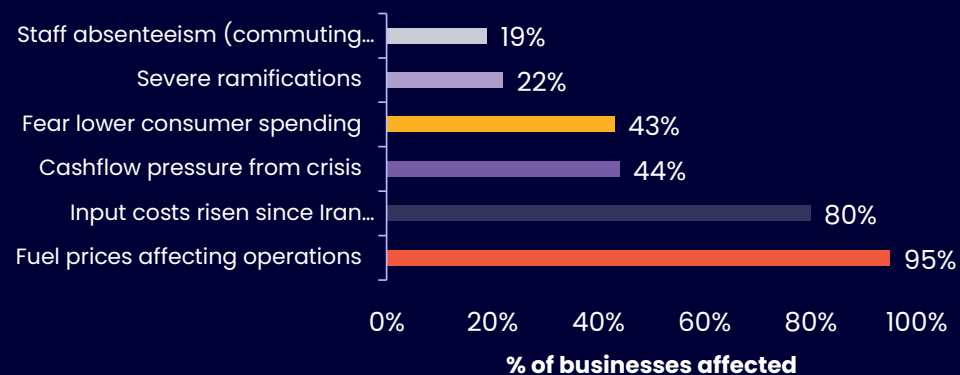
Hiring market, pre-employment transactional review

- Lead indicators point to a hiring downturn
- Possible short-term affect on transactional revenue

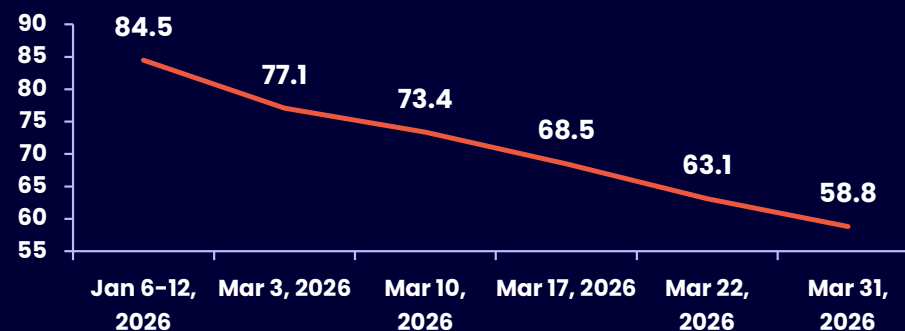
Enterprise buying demand increasing while decisions delayed:

- CFO approval needed: 79% (was 45%)
- Software sales cycle increased: 134 days (up 25%) delaying decision
- Yet opportunity growing quarter-over-quarter
- \$12m+ qualified opportunities

Fuel Crisis Impact on Australian Businesses
ACCI Survey: ~2300 businesses (March 24–April 6, 2026)



ANZ–Roy Morgan Consumer Confidence – Weekly Trajectory



Navigating Global Macro Challenges

Why We're Confident

2026 Regulatory Tsunami

July 1, 2026, Fixed Deadlines

- AML/CTF Tranche 2: 80,000 newly regulated entities — Largest AML expansion in 20 years. Fully automated solutions when using Kinatico.
- Payday Super: Every AU employer — Operational systems overhaul required
- Wage Theft (penalties \$7.8m), Modern Slavery, WHS enforcement.

Counter-Cyclical Logic:

- Uncertainty → More contractors/casuals → MORE compliance complexity

Pipeline Quality

- Larger strategic deals
- Multi-sector engagement

KC Traction

- SMB scaling
- Self-service working
- Product-led growth

Our Response

Protecting Performance:

- Discretionary opex discipline
- protecting operational leverage
- AI automation delivering leverage

Financial Strength:

- **Cash accretive** (generating cash)
- >\$10m cash, zero debt
- Positive operating cash flow

Continued focus on the future:

- NOT cutting KC development
- NOT reducing marketing
- NOT pulling back distribution development

Macro pressure makes compliance MORE critical. Requirements don't pause for geopolitics.

Extending Our AI-Native Advantage.

Credential Recognition LLM

Developed

Recognises and processes ANY credential:

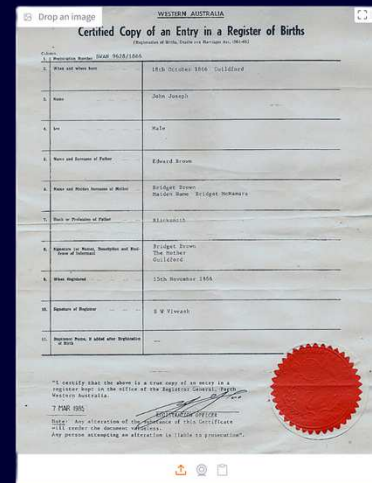
- Unlocks:
 - Old Birth Certificates
 - Proprietary industry licenses
 - Custom certification cards
 - Auto-extracts expiry, type, authority
 - Automated tracking
 - Renewal workflow
- Works without sample training
- Supports multiple languages
- Expands offering possibilities without introducing development or operation al cost

Customer Impact:

- Manual entry: Hours → Seconds
- Legacy credentials: Finally automated
- Scales without admin headcount growth

Why competitors can't replicate:

- 17 years of Kinatico data + proprietary formats + custom LLM



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2 2 "State": "WESTERN AUSTRALIA",
3 3 "Document Name":
4 4 "Certified Copy of an Entry in a Register
5 5 of Births"
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7 7 "Registration Number": "SWAN 9628/1866",
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10 10 "Name": "John Joseph",
11 11 "Sex": "Male",
12 12 "Name and Surname of Father":
13 13 "Edward Brown",
14 14 "Name and Maiden Surname of Mother":
15 15 "Bridget Brown",
16 16 "Maiden Name": "Bridget McNamara",
17 17 "Rank or Profession of Father":
18 18 "Blacksmith",
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20 20 Residence of Informant":
21 21 "Bridget Brown The Mother Guildford",
22 22 "When Registered": "15th November 1866",
23 23 }
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Extending Our AI-Native Advantage.

Virtual Verification Officers

Learn and perform back to source verification activities

Human Oversight- Manage, control, approve

Resource management – allocated and managed in the same way as human resources.

Operate 24/7 without weekends or holidays.

Business Impact:

- Order of magnitude increase in output.
- Operating leverage: Revenue scales with minimal cost.
- Faster verification turnaround for customers.

• Operate across all platforms

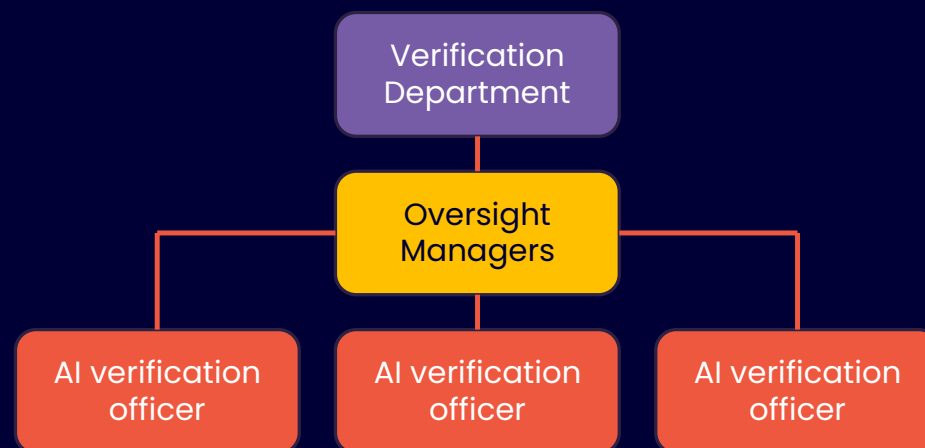
Developed

Margin Impact:

- Efficiency gains visible in EBITDA expansion

Competitive Moat:

Verification domain expertise + Access to data sources + AI = unreplaceable combination



Disciplined Growth Through Global Uncertainty

- ✓ Expand KC + marketing pace
 - ✓ Protect margins
- ✓ Cash accretive
- ✓ Position for FY27

Executing with discipline.

Questions...



Thank you

