ASX Release

12 August 2026

FY26 Results and Dividend

Bravura Solutions Limited (ASX:BVS) (Bravura) announces its full-year results for the period ended 30 June 2026.

FY26 Results

- Underlying Revenue from Customers[1, 2] of $282.6m, 9.6% year over year growth despite 2H26 FX headwinds.
- Recurring Revenue[3] of $165.0m (up from $154.3m or 6.9% year over year growth).
- Underlying Cash EBITDA[1, 4] was $77.1m (27.3% Cash EBITDA margin), up $33.3m vs FY25.
- Underlying Net Profit after Tax (Underlying NPAT)[1] of $63.1m which is up $38.7m vs FY25.
- Ended the year with $50.3m of cash and no debt.
- Distributing a final ordinary dividend of $37.3m (8.31c per share) and a special dividend of $30.0m (6.69c per share).

Update

- Bravura was admitted to trading on AIM, a market operated by the London Stock Exchange, on 28 July 2026.
- Our dedicated team of approximately 950 made a strong impact in FY26. Key milestones include:
  - Midwinter Digital Advice solutions now available to over 6 million members
  - Tens of millions of transactions processed with no human touch (>99% straight through processing) via Sonata Alta.
  - 60% improvement in efficiency for a large Global Custodian with Orchestrator workflow automation.
  - Development of workplace pensions, employer engagement and annuity functionality in the UK.
- Bravura has announced a final dividend of 15.0 c per share comprising an ordinary dividend of 8.31c per share and a special dividend of 6.69c per share.
- Bravura has entered into new debt facilities with HSBC[5] providing funding of up to $100m.
- Bravura announces an on market buy back of up to $50m of shares over 12 months.
- Bravura is guiding for FY27 revenue to be $280-$300m and Cash EBITDA to be $84-$94m assuming an FX rate of 1.90 AUD: 1.00 GBP (compared to 1.98 AUD: 1.00 GBP in FY26).

Capital Management

- Bravura has announced a number of capital management initiatives, with further details below.

1. All Underlying figures exclude the impact of the perpetual licence agreement with Fidelity International in FY25 and the impact of deferred tax asset recognition in FY26.
2. Revenue from Customers is Group Revenue prior to interest income and R&D incentives.
3. Recurring Revenue is reported support, maintenance and hosting revenue, plus portion of licence fees that are recurring, less one-off support billed on a time and materials basis.
4. Cash EBITDA is revenue minus operating costs (including hosting asset depreciation) less capitalised development costs, PPE capex, lease costs and one-off revenue adjustments.
5. The Hongkong and Shanghai Banking Corporation Limited, Sydney Branch

Dividends

- Distributing a final FY26 ordinary dividend of $37.3m (8.31c per share) and a special dividend of $30.0m (6.69c per share).
- Total dividends declared for FY26 equate to $113.2m (25.23c per share).
- The dividends will be unfranked and the Dividend Reinvestment Plan remains suspended. The record date for the final and special dividend is 25 August 2026, and the payment date will be 3 September 2026. There are no special conditions applicable to either dividend.

Debt Financing

On 12 August 2026 the Company entered into a new debt facility agreement with HSBC[5], providing total committed funding of up to $100 million.

The agreement comprises two $50m secured facilities and will be used for working capital management purposes. Key details for the facility are provided below:

Key Terms	Facility A	Facility B
Type	Amortising term loan	Revolving credit
Maximum Commitment	A$50m	A$50m
Maturity	3 years	3 years
Interest Rate	BBSY + margin	BBSY + margin

The facilities are senior secured (by first ranking all-asset security).

Other terms and conditions and provisions are customary for facilities of this nature.

On-market Share Buy Back

The Company announces an on-market buy back of its ordinary shares of up to $50 million (Buy Back) as part of its capital management strategy.

Under the Corporations Act 2001 (Cth), companies are permitted to buy back up to 10% of the lowest number of voting shares on issue during the previous 12 months, without requiring shareholder approval. The Company proposes to acquire up to a maximum of approximately $50m based on our capital management strategy which is within the 10% allowance. In line with standard market practice, the on-market buy back program will be in place for a time period up to 12 months from 31 August 2026. Full details of the Buy Back are set out in Appendix 3C.

The number of shares purchased, the purchase price and timing of the Buy Back will depend on the Company's prevailing share price, market conditions, the Company's forecast future capital requirements and other considerations including any unforeseen circumstances.

The Buy Back will be funded from existing cash reserves and as required, Bravura's debt financing, referred to above. Bravura will maintain a strong balance sheet following completion of the Buy Back and the Board will continue to assess its capital management strategy.

There can be no certainty that Bravura will repurchase any or all of the shares announced under the Buy Back and Bravura reserves the right to vary, suspend or terminate the Buy Back at any time, subject to and in accordance with applicable legal requirements.

FY26 Results details

	FY26 A$m	FY25 A$m
EMEA underlying revenue	203.8	186.1
APAC underlying revenue	79.8	72.6
Underlying group revenue[1]	283.6	258.7
EMEA Employee benefits expense	81.7	83.4
APAC Employee benefits expense	37.2	38.6
Group Employee benefits expense	118.9	122.0
EMEA EBITDA	96.8	76.3
APAC EBITDA	35.7	27.3
Segment EBITDA	132.5	103.6
Unallocated costs	(47.9)	(53.2)
Non-recurring revenue on sale of licence[2]	-	56.2
PPE capitalised expenditure net of disposals	(3.6)	(0.9)
Developed software capitalised	(0.6)	(2.3)
ROU lease related expense	(3.3)	(4.2)
Material upfront licence fee revenue recognised	-	0.8
Cash EBITDA	77.1	100.0
Depreciation and amortisation expense	(8.6)	(7.5)
Net interest and foreign exchange gain	6.4	0.4
Profit before tax	74.9	92.9
Tax benefit/(expense)	36.0	(18.7)
Group reported NPAT	110.9	74.2
Underlying group reported NPAT[3]	63.1	24.4
Earnings per share (A$ cps)	25.0	16.6
Underlying earnings per share - cps	14.2	5.4
Underlying Cash EBITDA[4]	77.1	43.8

1. Group revenue figures include $1.1m of other income comprised of government-received incentives for research and development initiatives. (FY25: $2.0m).
2. Non-recurring revenue refers to the sale of a perpetual licence to Fidelity International in FY25 over the Fidelity Sonata software for a one-off licence fee of GBP 29 million (AUD 56.2 million).
3. Group underlying NPAT excludes the $47.8m effect of Deferred Taxation Asset recognition for FY26 and the post-tax effect of the Fidelity licence sale for FY25
4. Underlying Cash EBITDA for FY25 excludes the pre-tax effect of the Fidelity licence sale

Refer to page 3 of the annual report for additional information.

Underlying Cash EBITDA and NPAT

A$m	FY26	FY25	$ chg	% chg
Revenue	283.6	258.7	24.9	9.6%
Less: Operating Costs	(200.2)	(208.2)	8.0	3.8%
Less: Right of Use Asset (occupancy costs)	(3.3)	(4.2)	0.9	21.4%
Less: Capitalised R&D (employee costs)	(0.6)	(2.3)	1.7	73.9%
Add: Material upfront licence fee revenue recognised	0.8	0.8	–	–%
Less: PPE Capex net of disposals	(3.2)	(1.0)	(2.2)	(220.0)%
Underlying Cash EBITDA	**77.1**	**43.8**	**33.3**	**76.0%**
Add: PPE Capex and Software development	3.8	3.3	(0.5)	(15.2)%
Less: Depn and amortisation	(8.6)	(7.5)	1.1	(14.7)%
Less: Net interest and FX gain	2.5	(2.9)	5.4	186.2%
Less: Tax expense	(11.7)	(12.3)	(0.6)	4.9%
Underlying NPAT	**63.1**	**24.4**	**38.7**	**158.6%**

Teleconference details

As a reminder a teleconference and webcast briefing for analysts and investors will be held today at 9:30am Australian Eastern Standard Time (AEST). Participants **must** pre-register for the teleconference and can do so here:

https://s1.c-conf.com/diamondpass/10048302-6qdhq7.html

Once registered, participants will receive a calendar invite with dial-in numbers, a passcode and a unique PIN which are to be quoted when dialling into the call.

Webcast link: https://webcast.openbriefing.com/bvs-fyr-2026/

The webcast is accessible 15 minutes before the briefing starts.

If you are unable to listen to the announcement live, a recording of the call will be provided in the Investor section of the Bravura website.

– ENDS –

Authorised for release by the Board of Directors, Bravura Solutions Limited

For investor enquiries, please contact:

Neil Montford *(Chief Financial Officer & Joint Company Secretary)*

T: +61 430 035 096

Russell Baskerville *(Independent Non-Executive Chair)*

T: +61 422 224 822

Colin Greenhill *(Group Chief Executive Officer and Managing Director)*

T: +44 7365 153682

For media enquiries, please contact:

Pippa Russell

E: pippa@russellcommunications.co.uk

T: +44 7740 933 120

About Bravura Solutions Limited

Bravura Solutions Limited is a leading provider of software solutions for the wealth management, life insurance, and funds administration industries. Our solutions are underpinned by functionally rich technology that enables modernisation, consolidation, and simplification. Our software solutions enable our clients to increase speed to market, provide a seamless digital experience and address ongoing changes in financial services regulation. Backed by over 35 years of experience, our on-premise, managed, hosted and cloud solutions are used by many of the world's leading financial institutions, who entrust trillions of dollars in assets to our systems. We support our clients with a team of more than 950 people in offices across Australia, New Zealand, United Kingdom, Europe, Africa, and Asia.

To learn more, visit www.bravurasolutions.com.