ASX ANNOUNCEMENT
26 August 2026

FY26 Financial Results

Monvia Limited Ltd (ASX: MNV) ("MNV" or the "Company") is pleased to announce its audited financial results for the year ended 30 June 2026 ("FY26").

FY26 Results

- **ARR[1] of $14m at 1 July 2026 up 21% year on year**
- **Adjusted Revenue[2] from customers of $27.7m**
- **Adjusted EBITDA[3] of $6.9m (versus IPO Prospectus forecast of $6.6m)**
- **Adjusted Net Profit After Tax (Adjusted NPAT)[4] of $6.5m**
- **Ended the year with Pro Forma Cash[5] of $11.1m and Pro Forma Debt[6] of $6.0m**

Update

- The Company exceeded financial forecasts contained in its IPO Prospectus dated 8 July 2026
- ARR growth was the standout result, continuing to improve quality of Revenue. Underpinned by strong client renewals, pricing uplifts and expansion of the cloud native life insurance platform
- Renewed Monvia's largest client on a 5 Year contract with improved terms
- Successfully completed the acquisition of Monvia Australia Pty Ltd and listed Monvia Limited on the ASX
- On a statutory basis, the reported loss reflects the impact of acquisition-related costs, IPO costs, non-cash fair value movements and amortisation of acquired intangible assets. These items are important to understand, but do not reflect the underlying profitability of the operating business
- On an adjusted basis, Monvia delivered a strong earnings result and exited FY26 with a clean corporate structure, greater market visibility and an improved balance sheet following the IPO in July 2026

Outlook

- The Company will prioritise ARR growth throughout the course of FY27
- Focus on securing new client contracts to diversify our revenue base
- Establish strategic partnerships to increase market distribution and accelerate sales cycle
- Continue to invest in the Company's modern, cloud native life insurance platform
- Accelerate expansion of sales channels and opportunity pipeline across ANZ and Asia

Commentary

FY26 was a defining year for Monvia. We completed the acquisition of Monvia Australia, successfully listed on the ASX and delivered a financial result ahead of prospectus forecasts, reflecting the strength of our operating model and disciplined execution through a significant period of corporate change.

The result was underpinned by continued growth in recurring revenue, with ARR of $14 million at 1 July 2026 up 21% year on year. We also delivered strong customer retention, secured major contract renewals and continued to progress our transition towards a higher-quality revenue mix, with ARR growing to 50% of Adjusted Revenue in FY26.

During the year we strengthened our strategic position in the life insurance technology market. The execution of the five-year cornerstone contract with MetLife, the ongoing development of the cloud native life insurance platform and progress in our product and AI initiatives provide a solid foundation to secure new client wins in FY27. Our pipeline has also continued to mature, supported by increasing market interest in modern, cloud-native core insurance platforms.

As we enter FY27, our priorities are clear: convert the strategic sales pipeline, deepen our relationships with existing customers, continue to grow recurring revenue, invest in platform excellence and build the operating discipline required of a listed company. We are pleased with the progress made in FY26 and remain focused on delivering long-term value for shareholders.

[1] ARR is measured as contracted revenue at 1 July each year

[2] Adjusted Revenue excludes pass-through services that have ceased.

[3] Adjusted EBITDA is earnings before interest, tax, depreciation and amortisation, adjusted for acquisition-related costs, IPO costs, one-off contract renegotiation costs, non-cash fair value movements on financial liabilities and capital raise costs.

[4] Adjusted net profit after tax excludes acquisition-related costs, IPO costs, one-off contract renegotiation costs, non-cash fair value movements on financial liabilities, capital raise costs and amortisation of intangible assets acquired as part of the acquisition of Monvia Australia Pty Ltd

[5] Pro forma cash includes cash balance of $5,641,580, Overdue customer receipts delayed due to contract renewal $ 1,562,017, IPO Proceeds of $17,499,999, Series B Preference shares redemption payment $12,500,000 and capital raise costs payment $1,117,920

[6] Pro forma debt includes loan of $6,000,000 with Microequities Asset Management Pty Ltd (as trustee for the Microequities Private Credit Fund 1)

For detailed commentary, please refer to Monvia's FY26 Annual Report and FY26 Results Presentation.

This announcement has been approved for release by the Board of Monvia Limited.

Ends

FOR MORE INFORMATION

Monvia Limited

Tel: +61 2 8081 6300

Investor email: investors@monvia.io

Investor Centre: www.monvia.io/investors

About Monvia

Monvia is an Australian-based provider of cloud-native software solutions for the life insurance industry. Its technology platform delivers end-to-end capabilities across policy administration, new business, claims management and digital integration, helping insurers modernise operations and enhance customer outcomes. Headquartered in Australia, Monvia has offices in Sydney, Melbourne and Perth and serves life insurers and reinsurers across multiple distribution channels.

To learn more, please visit www.monvia.io