FY2026 Financial Results

Presented by

Anthony Wamsteker CEO
Emma Stepcic CFO

31 AUGUST 2026

At Praemium we acknowledge the traditional custodians of country.

We pay our respect to their elders past and present.

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Praemium is a next-generation investment and wealth management platform trusted by financial advisers, private wealth firms and high-net-worth investors.

Our integrated technology brings together managed accounts, portfolio administration, reporting, and digital client experiences - helping advice businesses scale efficiently and deliver exceptional outcomes.

Presenters

01 Business Highlights

02 Financial Results

03 Strategy and Outlook

04 Questions

Anthony Wamsteker
CEO

Emma Stepcic
CFO

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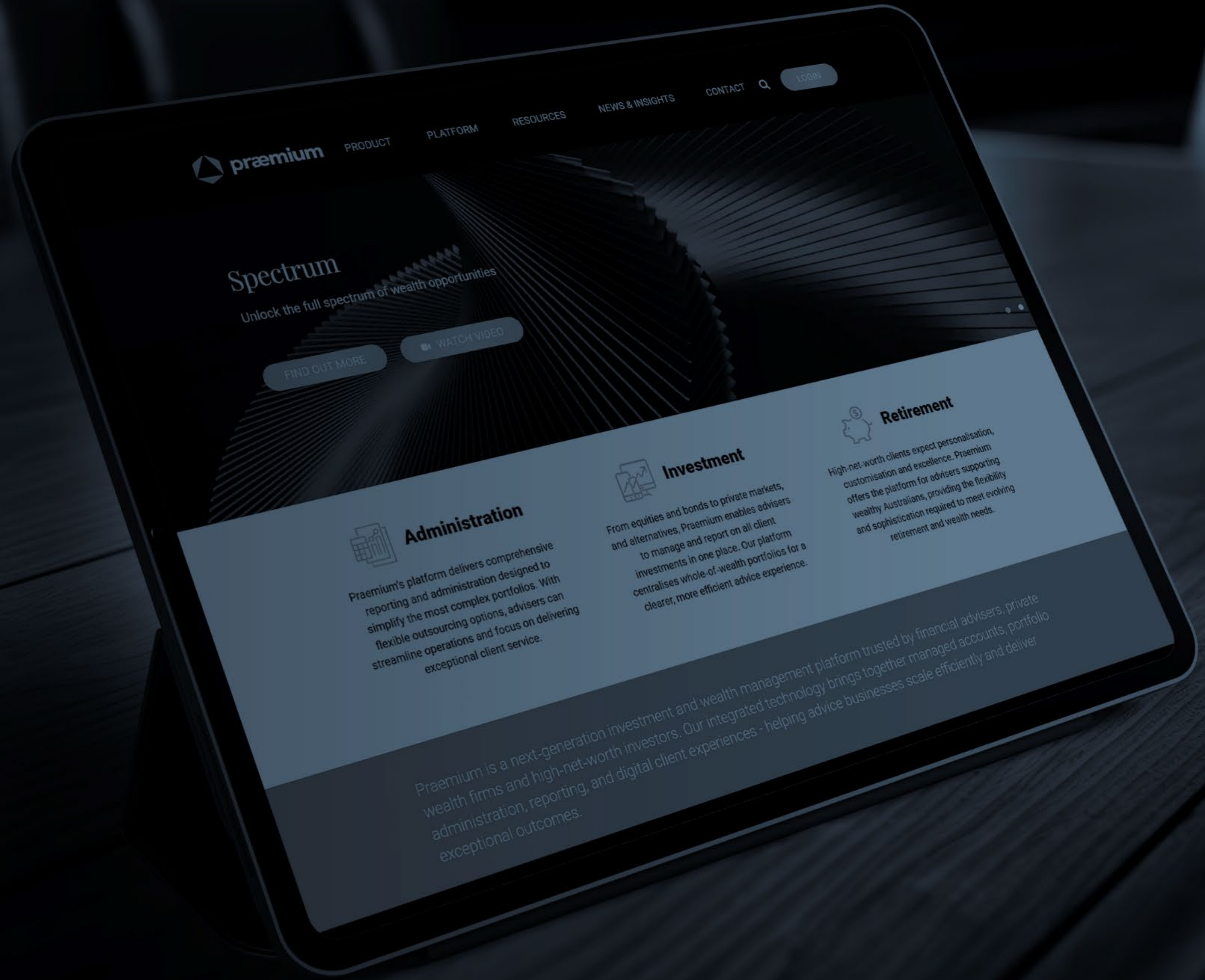
01

Business **Highlights**



Business highlights

FY26

Leading

Leading HNW solutions with Scope and Spectrum

Strong penetration of broker segment

Multi-year renewals of enterprise agreements with key groups

Strong underlying earnings growth

Scaling

OneVue migration completed with ~$3m synergies fully embedded in FY27 ($0.7m synergies achieved in FY26)

Technology restructure completed with ~$9m synergies in FY27 ($3.1m synergies achieved in FY26)

Key account model expansion to support enterprise growth

Transforming

Technotia platform transformation progressing to plan

Custom integrations to support seamless and personalised HNW advice

Superannuation Admin progressing

Financial highlights

FY26

$77.9b
Custodial and non-custodial FUA
Up 21.1% pcp

Platform FUA up 10.8%

Market-leading Scope+ FUA up 30.5%

$1.9b
Net inflows
Up 130.1% pcp

Strategic focus on HNW market is delivering with strong demand for Spectrum

$32.1m
EBITDA (underlying)
Up 14.5% pcp

Increased operating leverage with underlying EBITDA margin increasing 223 bps to 29.1%

2.5 cps
Fully franked dividend declared
Up 11.1% pcp

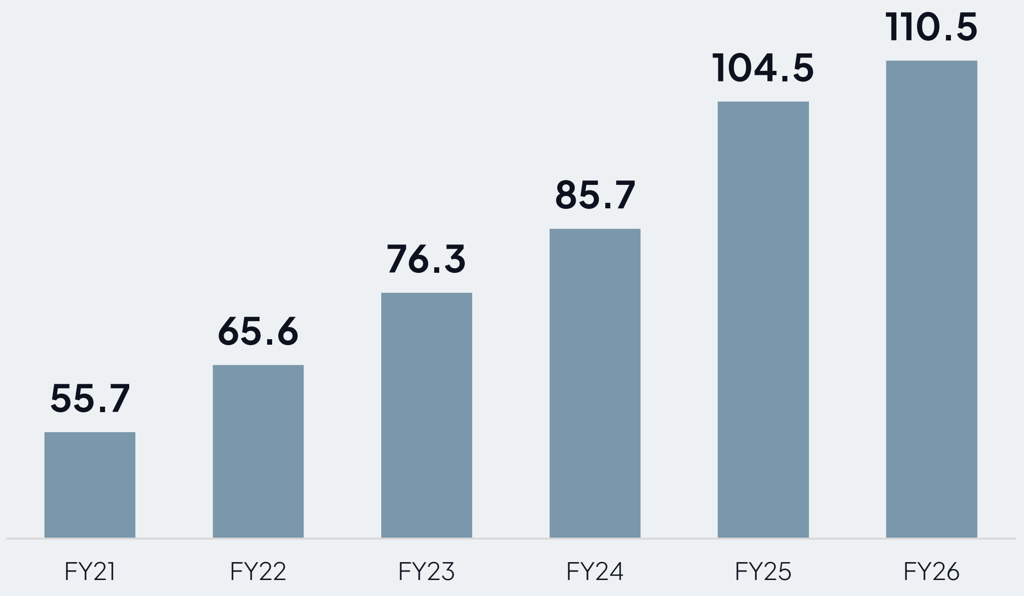
Final $6.1m fully franked final dividend declared

Interim $6.1m fully franked dividend declared for 1H26

Sustained growth trajectory

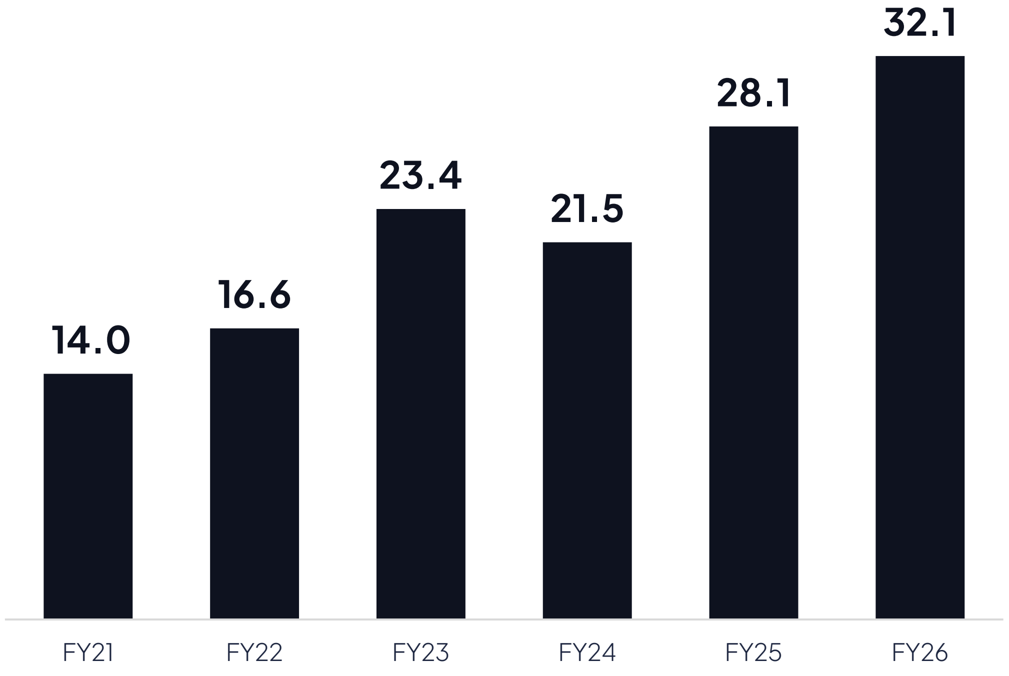
Revenue* Growth ($'m)

5 Year CAGR **14.7%***



Underlying EBITDA Growth ($'m)

5 Year CAGR **18.1%**



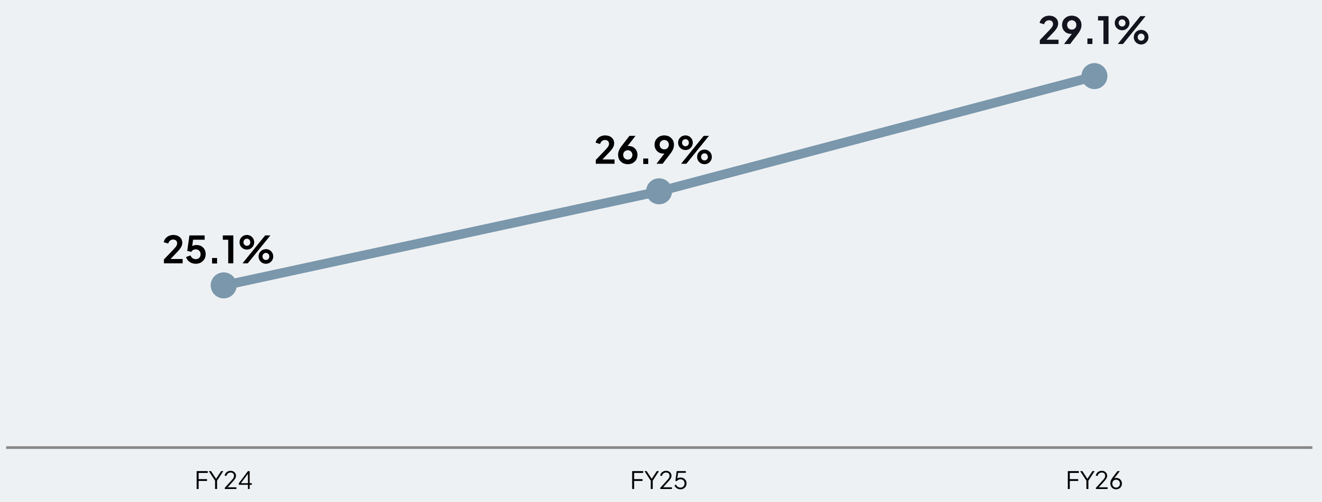
 | *Excludes discontinued operations revenue

Operating leverage

Revenue growth converting into expanding margins

+5.7%	+2.5%	+14.5%
FY26 yoy Revenue	FY26 yoy Underlying operating costs	FY26 yoy Underlying EBITDA

Underlying EBITDA margin +400bps since FY24



The operating leverage engine

- Technology & AI automation plus Technotia removing manual processing
- Disciplined cost base lifting margin to 29.1%

RUNWAY AHEAD

- Full year OneVue and Technology synergies achieved in FY26 to be realised in FY27
- OneVue FY26 EBITDA uplift of $0.7m to increase to ~$3m in FY27
- Technology FY26 EBITDA uplift of $2.6m to increase to ~$7m in FY27

High-quality growth led by active advisers

+21%

increase in active adviser platform FUA

85%

Active adviser share of platform FUA

+$5.1bn

Growth in FUA in FY26 from active advisers

High adviser engagement underpins low churn and sustained growth in high-quality FUA and platform revenue

| Active adviser = adviser with platform activity in the period

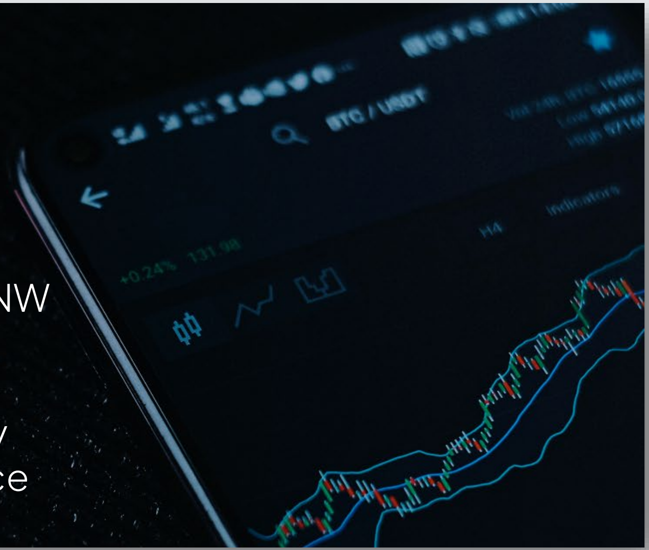
A competitive HNW advantage

A diversified deeply embedded platform built on capabilities and foundations that competitors are still striving to replicate

Purpose built for HNW Not adapted for it

Non-custody administration from day one is the foundation of our HNW platform, not a bolt-on feature

Our custody solutions intentionally integrate for a seamless experience



25+
Years of HNW expertise

80%+
of top 20 clients hold multiple products

Resilient revenue streams

Scalable platform revenue engine (Spectrum, SMA, Super) plus recurring flat fee administrations anchored in long-term adviser relationships (Scope, Scope+)

True integration with sophisticated solutions

A deep understanding of the HNW advice segment and a breadth of solutions to meet their requirements

Winning where we focus

No.1
Data & Integration[1]

No.1
Sophisticated client offer[2]

| 1. 2025 Investment Trends Competitor Analysis and Platform Benchmarking
2. SuitabilityHub & CoreData APEX Adviser Platform Experience 2026

Leading the market, early in the opportunity

The FUA uplift is just beginning — the largest firms are still early in onboarding

65%

of stockbroking segment serviced by Praemium [1]

$3.5t [2]

in Chess holdings with a segment looking to move into recurring revenue streams

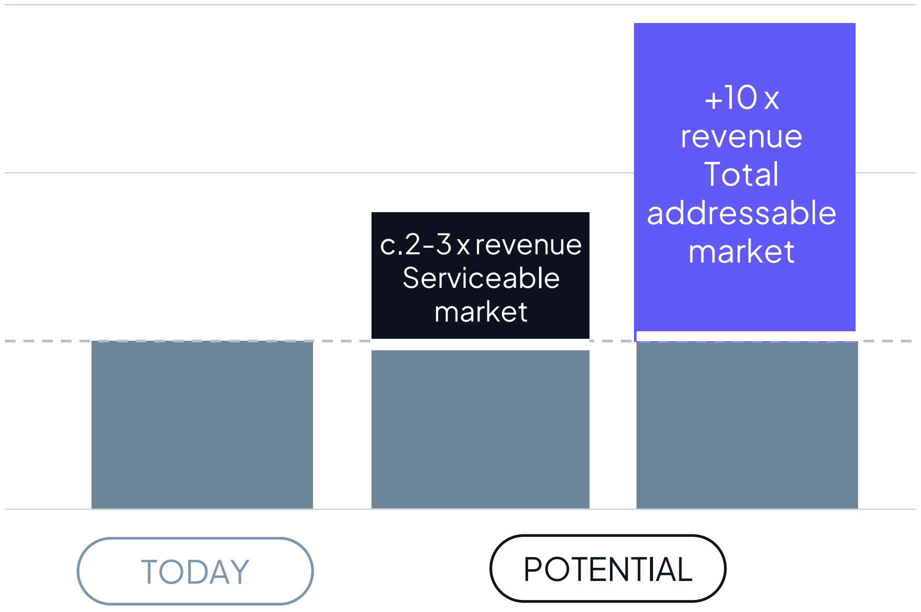
49%

Of brokers expect advice-led models to take share from transactional broking [3]

79%

of brokers say half or more of their clients are HNW [3]

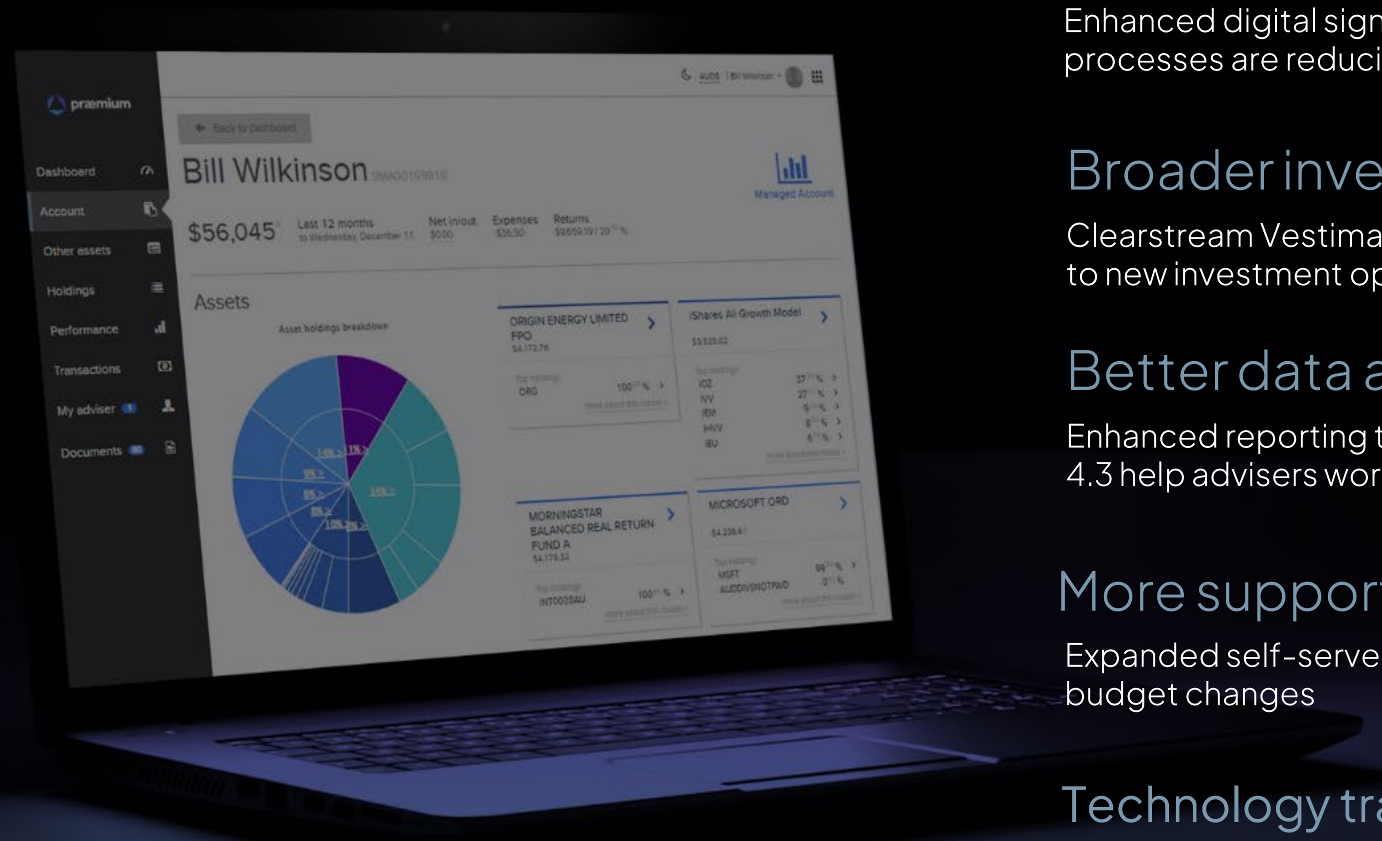
Where Praemium sits today vs the opportunity ahead



| 1. Based on number of firms with execution only service that have advisers with FUA on Praemium
2. ASX Chess Holdings June 30 2026
3. Praemium/CoreData Stockbroking research March 2026 sample of 100 advisers from stockbroking firms

Delivering today while building for tomorrow

Practical improvements that expand capability and strengthen the client experience



Simpler administration

Enhanced digital signatures, cash management and streamlined account processes are reducing friction for advisers and investors

Broader investment access

Clearstream Vestima and margin lending integrations expand access to new investment options

Better data and reporting

Enhanced reporting tools and stronger integrations including Xplan EPI 4.3 help advisers work more efficiently

More support and transparency

Expanded self-serve training options and support with Div296 and budget changes

Technology transformation

Rebuilding core architecture, modernising the user experience and creating the foundation for faster innovation, greater scalability and improved performance

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Financial **Results**

Underlying financial performance improving

Income Statement ($'000)	FY26	FY25^ (restated)	% change
Platform revenue	88,900	83,628	6.3%
Portfolio Services revenue	21,562	20,848	3.4%
Revenue	**110,462**	**104,475**	**5.7%**
Cost of operations	(37,774)	(35,147)	(7.5%)
Information technology	(18,358)	(19,825)	7.4%
Sales & marketing	(9,475)	(9,473)	0.0%
General & admin	(12,734)	(11,975)	(6.3%)
Corporate expenses	**(78,341)**	**(76,420)**	**(2.5%)**
Underlying EBITDA	**32,121**	**28,055**	**14.5%**
Underlying EBITDA margin %	**29.1%**	**26.9%**	
Underlying net profit after tax	**15,427**	**14,986**	**2.9%**
Statutory net profit after tax	**6,542**	**11,929**	**(45.2%)**

^Statutory net profit after tax for FY25 has been restated, see Note 1(h) of the Financial Report

- Underlying EBITDA up 14.5% to $32.1m from $28.1m in FY25, with underlying EBITDA margin up 223bps to 29.1%
- Platform revenue increase driven by record FUA from strong flows, offset by revenue losses from the OneVue exiting advisers
- Portfolio services revenue impacted by a managed client exit early in the year. With onboarding of new portfolios into the second half of the year, the full run rate of these portfolios is expected in FY27
- Cost of operations increased due to additional headcount added to support Scope+ growth and higher super trustee fees
- Sales & marketing – higher incentives and investment into sales development offset by reduced Spectrum marketing post launch
- General & admin – capabilities added to the project management office and legal function
- Revenue categorisation revisited in FY26*
  Net impact to revenue: FY26 +$2.1m; FY25 +$1.4m.
  There is no impact to EBITDA

* Trading and Expense recovery fees included in revenue; and
Receipt of reduced input tax credits (RITC) realigned to cost of operations as a contra-expense

Financial performance
Underlying EBITDA to Statutory NPAT

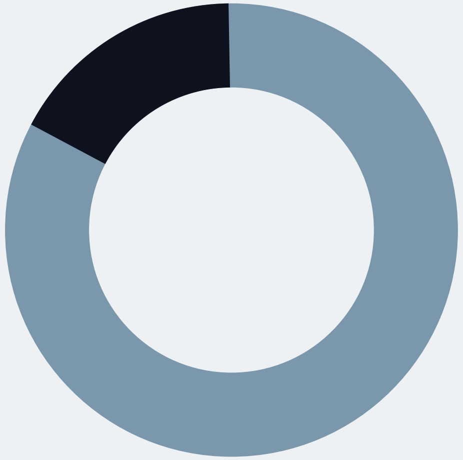
Income Statement ($'000)	FY26	FY25^ (restated)	% change
Underlying EBITDA	**32,121**	**28,055**	**14.5%**
Underlying EBITDA margin %	**29.1%**	**26.9%**	**8.1%**
Share based payments	(2,096)	(1,837)	(14.1%)
Depreciation & amortisation	(9,534)	(7,105)	(34.2%)
Interest & other	505	1,884	(73.2%)
Underlying Tax	(5,569)	(6,012)	7.4%
Underlying net profit after tax	**15,427**	**14,986**	**2.9%**
Underlying effective tax rate (%)	**26.5%**	**28.6%**	
OneVue acquisition, transition and restructure	(2,644)	(3,593)	26.4%
Technotia Laboratories acquisition and incentive arrangements	(3,070)	-	N/A
Restructure and other	(3,613)	(244)	(1,377.8%)
Discontinuation of software assets under development	(5,866)	-	N/A
OneVue earn out release	3,161	-	N/A
Other	-	(429)	100%
Tax impact of adjustments	3,147	1,211	159.9%
Statutory net profit after tax	**6,542**	**11,929**	**(45.2%)**
Statutory effective tax rate (%)	**27.0%**	**28.7%**	

^Statutory net profit after tax for FY25 has been restated, see Note 1(h) of the Financial Report

- Depreciation & amortisation increase arising from substantial development assets brought into use in late FY25 and early FY26
- Interest decreased due to a reduction in interest income on lower cash holdings, higher interest expenses for new leases and interest on the Income tax shortfall identified
- See the appendices for information on the changes for the income tax shortfall
- OneVue transition costs reduced with exiting the transition services agreement in February 2026
- Technotia Laboratories costs included the change to the incentive arrangements announced in June 2026, with a contingent liability for any further payments
- Restructure costs relate to the organisational changes to the technology division announced in February 2026
- Discontinued software assets under development expensed following the transition to build a new core technology platform

Two revenue engines

One grows with markets, one independent of markets



Platform revenue 80%

Spectrum | SMA | Powerwrap | Super

Portfolio services revenue 20%

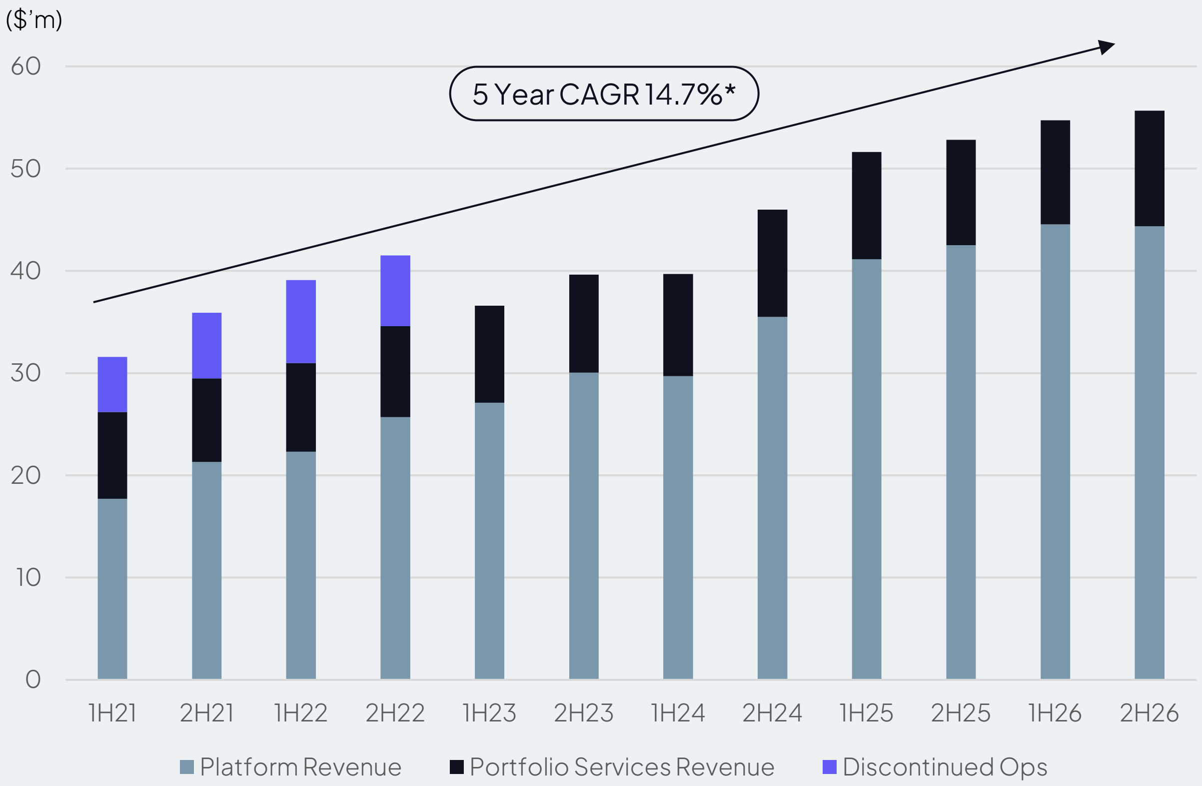
Scope (software) | Scope+ (outsourced administration services)

	Platform revenue	Portfolio services revenue
Fee Model	% of AUM (capped) + transactions + cash margins	Flat fee per portfolio
Revenue Driver	Adviser and FUA growth, market performance, inflow, cash holdings, transaction volumes	Growth in number of portfolios served
Market Sensitivity	Varies with market performance and transaction volumes	Largely insulated from market movements
Value Proposition	Full platform infrastructure and reporting	Eliminates back-office burden for advisers

Result | The majority of revenue scales with markets and adviser growth, while the administration base holds steady through market cycles

Strong underlying total revenue growth

Revenue

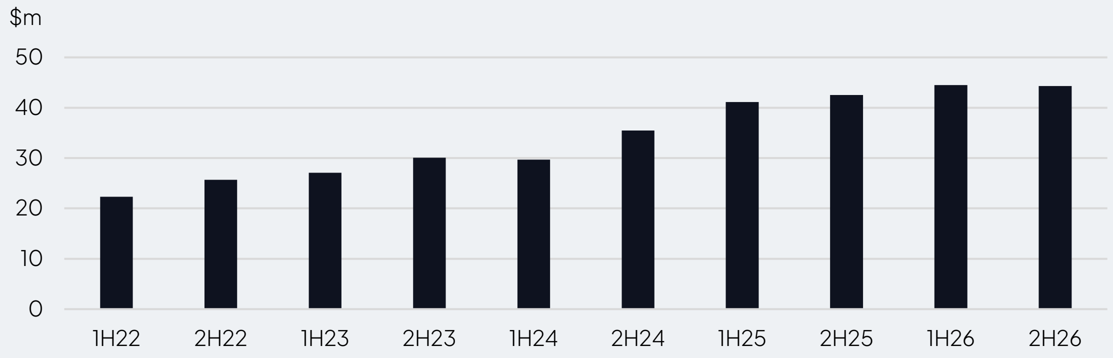


- Total revenue grew 9.3%** excluding the impact of the OneVue adviser exits
- Portfolio services revenue grew 3.4% with growth impacted by a reduction in Scope portfolios with a managed client exit
- Annualised run rate for portfolio services revenue for June 2026 was $23.2m following onboarding of new portfolios in 2H26
- Strong 5yr CAGR of 14.7%* driven by Platform revenue up 129% since FY21
- Portfolio services revenue growth 29% over the 5 years

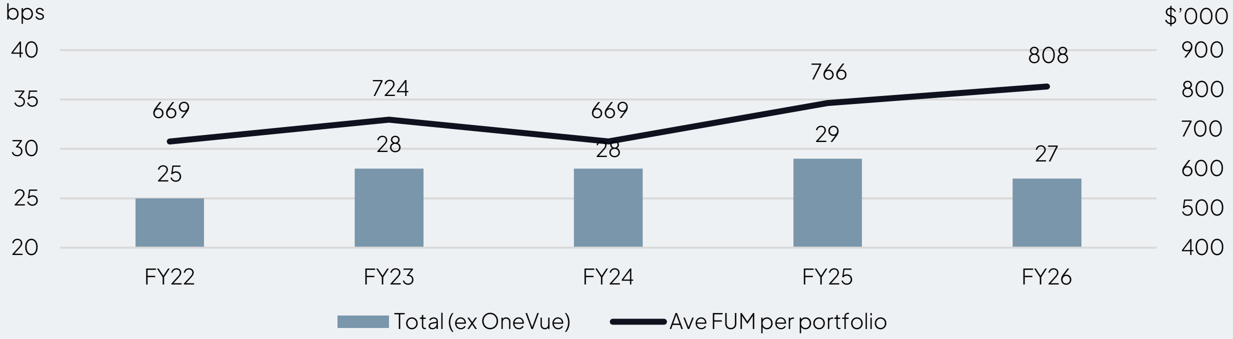
| * Excludes discontinued operations revenue
| ** Excludes the negative revenue impact of OneVue adviser exits of $3.8m, which were offset by cost-savings from the OneVue migration during the year

Platform revenue growth 10.8%* vs pcp

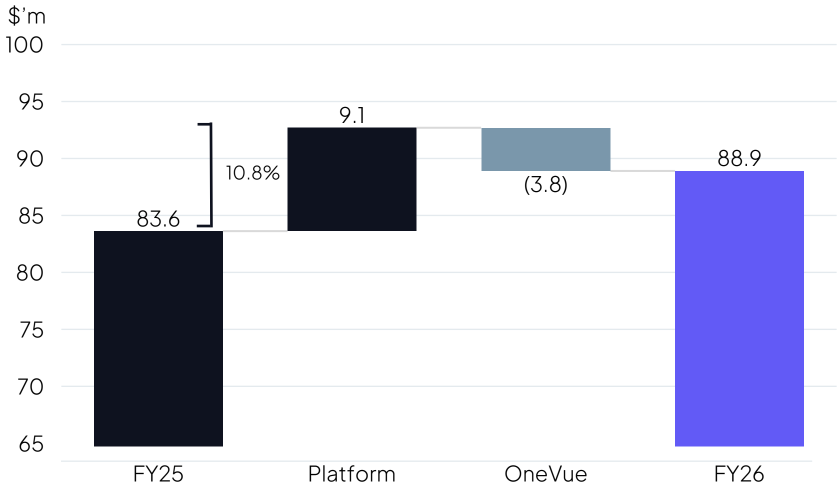
Platform Revenue



Platform Revenue Margin



Platform Revenue

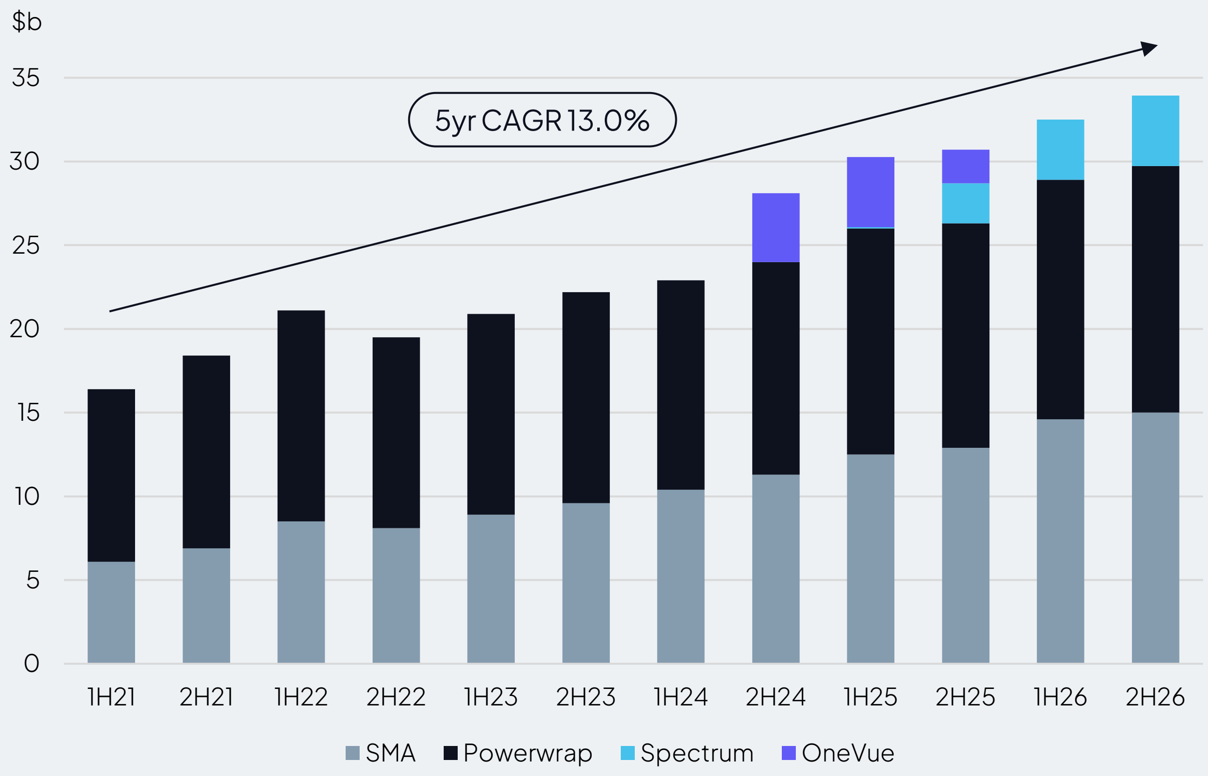


- Platform revenue grew 10.8% excluding the impact of OneVue adviser exits
- Platform revenue margin down slightly with average account balances increasing and growth in enterprise customers
- Spectrum revenue margin below the platform average, with Spectrum margin expected to increase over time

| *Excludes the negative revenue impact of OneVue adviser exits of $3.8m, which were offset by cost-savings from the OneVue migration during the year

Strong platform FUA growth with Spectrum traction

Platform FUA



FUA (June 2026 v June 2025) – $34.0b – up 10.8%

Spectrum – up 78.2% supported by new business gross inflows of $2.3b since launch in October 2024

OneVue fully transitioned on to Praemium platform – Spectrum ($1.9b), SMA ($1.0b) and Scope ($0.2b)

13.0% Platform FUA CAGR 5 years to June 2026

Net Flows FY26 – $1,926m – up 130.1% on FY25

Net flows excluding adviser exits – $2,448m up 62.8%

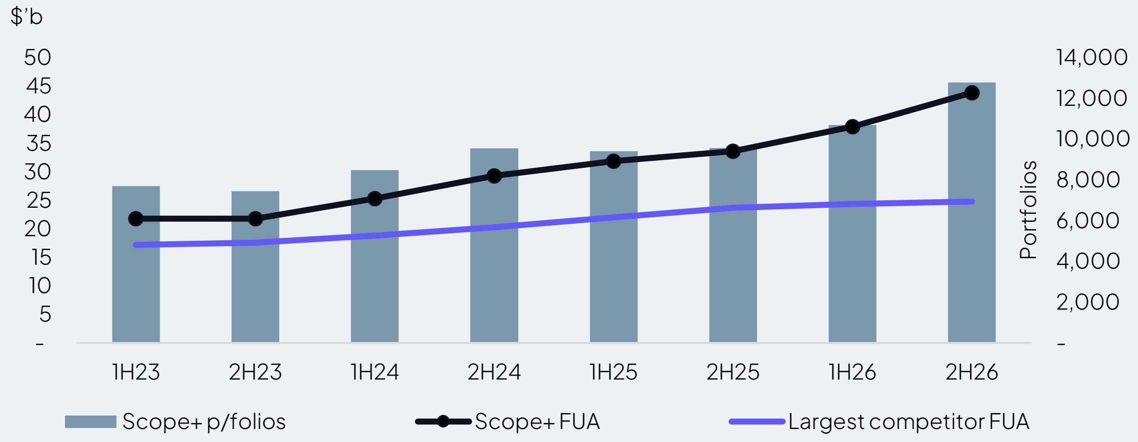
Strong Spectrum net inflow

Powerwrap back to positive net inflows after net outflow in FY25 from adviser exits

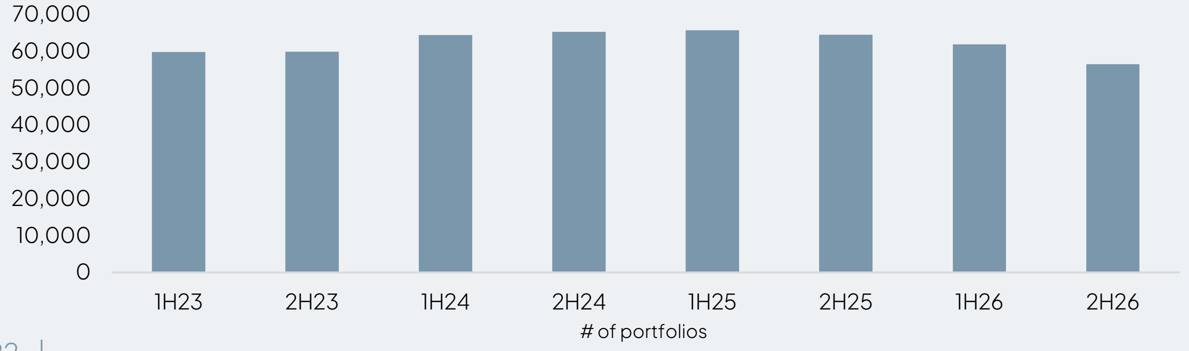
Market movement $1,379m – 4.5% of opening FUA

Market-leader in non-custody portfolio services

Scope+



Scope Services

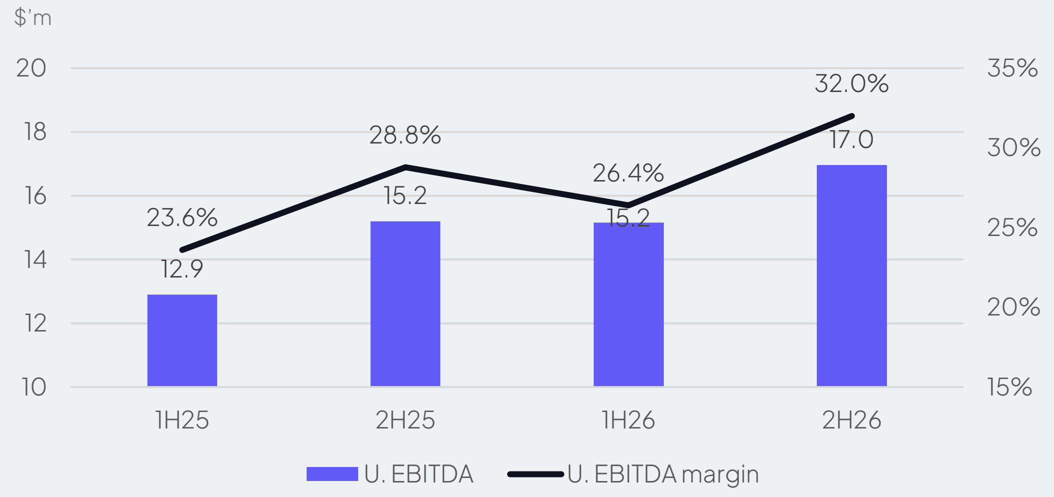


Scope+ **FUA $43.9b** and **12.8k** portfolios	Up **30.5%** and **33.7%** respectively on FY25	Up **15.7%** and **19.6%** respectively on 1H26

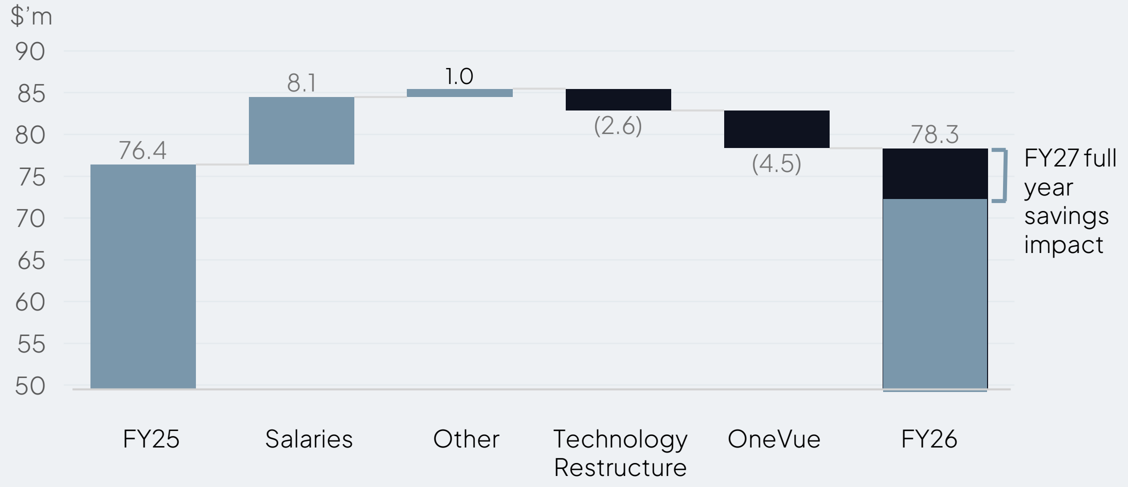
- Portfolio services revenue grew 3.4% in FY26 with growth impacted by a reduction in Scope portfolios with a managed client exit
- Annualised portfolio services revenue run rate for June 2026 was $23.2m following onboarding of new portfolios in 2H26
- Deep adviser relationships and recurring revenue
- Focused growth in non-custodial services with 11 new client firms signed and onboarding efficiency a key priority
- Scope 56.5k portfolios, down from 64.4k due to a managed client exit and contract expiry. Impact was partially offset by new portfolios onboarded in Q2 FY26
- New Scope and Scope+ portfolios committed for FY27
- Pipeline remains strong with continued engagement and success with stockbroking

Disciplined focus embedding operating leverage

Underlying EBITDA



Underlying operating expenses



Revenue growth outpaces expenses

Underlying EBITDA increased 14.5% on FY25 with the margin increasing by 223 bps from 26.9% to 29.1%

Underlying operating expenses grew 2.5% due to annual salary increases and STI outcomes offset by a reduction in marketing, OneVue synergies and the technology restructure cost reductions

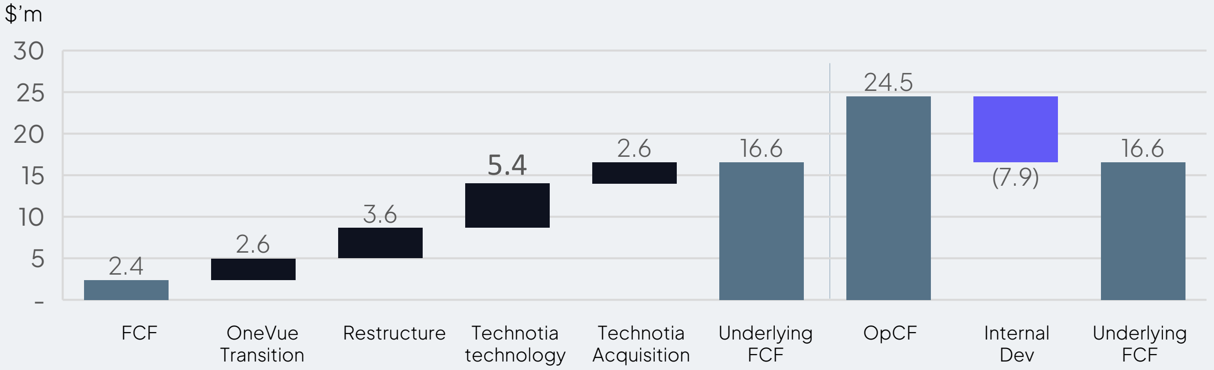
Expected technology cost synergies of ~$9m is split between operating expenses ~$7m and capex ~$2m Opex savings of $2.6m and capex savings of $0.5m in FY26

OneVue cost synergies of $4.5m achieved in FY26 but offset by revenue reduction of $3.8m, resulting in net FY26 EBITDA uplift of $0.7m. The full EBITDA uplift of ~$3.0m is expected in FY27 including OneVue growth

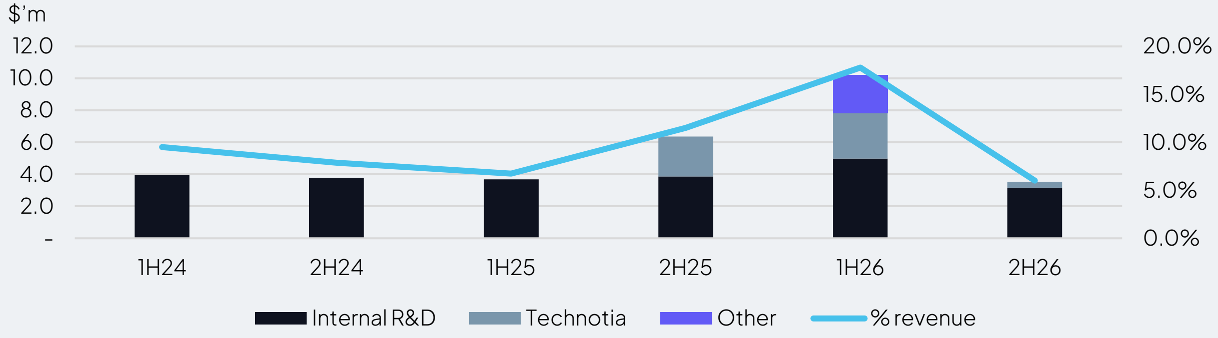
Operational cashflow remains strong

FCF uplift in FY27

Underlying Free Cash Flow



Technology and Associated Additions



Free Cash Flow impacted by significant one-off items in FY26

OneVue transition and restructure costs $2.6m

Restructure redundancy costs $3.6m

Technotia technology investment $5.4m pre-acquisition capital development

Technotia acquisition and incentive $3.1m less cash acquired net of costs ($0.5m)

Free Cash Flow tailwinds

FUA and revenue growth from strong relationship with OneVue retained advisers

OneVue synergies fully integrated

Reduction in IT costs from Technotia synergies

Improved client onboarding driving stronger revenue growth

 | * Excludes OneVue adviser exits

03

Strategy
and Outlook

Structural tailwinds for growth

A larger, more sophisticated client base meeting a broader, better-connected platform

No.1
Platform

In key HNW segments Ranked #1 for Data & Integration and Sophisticated Client Offer[1]

$4.4t
HNW demand

HNW investable assets in Australia[2] — a market ~8,000 advisers short of demand

+12%
Growth in alternatives

Growth in demand for alternatives 12% YOY growth in alternatives FUA – 11% of total FUA on the market's largest alts platform[3]

$3.5t
Broker segment

In ASX Chess Holdings[4] with many broker firms looking to move this book to revenue generating model

$4.5t
Super segment[5]

Projected growth in SMSFs and Super following Federal Budget changes

 | 1. 2025 Investment Trends Competitor Analysis and Platform Benchmarking/ SuitabilityHub & CoreData APEX Adviser Platform Experience 2026; 2. CoreData 2026; 3. Praemium 30 June 2026; 4. ASX as at 30 June 2026; 5. ABS

Strategy focused on leveraging structural tailwinds

Grow	Simplify	Differentiate	Improve returns
HNW adviser reach	Technology transformation	Lead HNW segment	Operating leverage
Strong net inflows	Onboarding efficiency	Non-custody offer	Cost discipline
Grow wallet share	Simplify operating model	Integrated wealth	Acquisition synergies
		Superannuation offering	Cash earnings growth > than expenses

Foundation | Client NPS | Employee Engagement | Risk and Governance

Technology transformation underpinning earnings growth

Stronger foundations, a sharper experience and faster delivery

Architecture transformation	Interface rebuild	Trading experience	Digital onboarding workflows	User experience
Cleaning up the codebase and strengthening the foundations — better accuracy and speed, and faster time-to-market for future development	Streamlined workflows, built-in task monitors and intuitive dashboards with an improved view of total wealth	An intuitive, automated trading experience for managed funds and alternative assets	Faster, easier onboarding with automated ID verification	Greater efficiency and transparency for users including client-tested enhancements AI-enhanced support centre and a structured training program

Outlook

Strong operating and financial momentum carrying into FY27

01

OneVue and Technotia synergies now flowing through to earnings

02

Building momentum in new business wins and enterprise onboarding

03

Technology transformation underpinning scalable, sustainable earnings growth

04

04

Questions

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05

Appendices
Analyst and Investor information

Financial history – 5 years

$ million unless stated	FY22	FY23	FY24	FY25	FY26	3-yr CAGR FY23–26	5-yr CAGR FY21–26
FINANCIAL PERFORMANCE ($'m)							
Revenue	65.5	76.3	85.7	104.5	110.5	13.1%	14.7%
Platform Revenue (restated)	48.1	57.2	65.2	83.7	88.9	15.8%	18.0%
Portfolio Revenue	17.6	19.1	20.5	20.8	21.6	4.1%	5.1%
Underlying EBITDA	**16.6**	**23.4**	**21.5**	**28.1**	**32.1**	**11.1%**	**18.1%**
U.EBITDA Margin	25.3%	30.7%	25.1%	26.9%	29.1%	–	–
EBITDA (statutory)	14.2	21.7	17.6	23.8	22.8	1.7%	16.5%
EBIT	7.6	12.3	9.6	14.8	5.3	(24.5%)	(1.8%)
Profit Before Tax	46.2	13.7	11.6	16.7	9.0	(13.1%)	23.5%
Operating Expenses	64.0	52.9	64.2	76.4	78.3	14.0%	7.9%
CASH FLOW ($'m)							
Operating Cash Flow	10.4	23.5	17.2	20.5	15.2	–	–
Investing Cash Flow	49.7	(8.4)	(8.5)	(10.9)	(13.2)	–	–
Capital Expenditure	6.7	8.1	8.4	10.3	13.7	–	–
Free Cash Flow	60.1	15.1	8.7	9.6	2.4	–	–
Underlying Free Cash Flow	6.1	17.1	12.7	17.0	16.6	-	-
FUNDS UNDER ADMINISTRATION & OPERATING METRICS							
Funds Under Administration (FUA) ($'bn)	**45.9**	**44.0**	**57.4**	**64.3**	**77.9**	**21.0%**	**13.3%**
Platform FUA ($'bn)	24.9	22.2	28.1	30.7	34.0	15.3%	7.8%
Number of Portfolios (Scope)	57,552	59,863	65,228	64,436	56,513	(1.9%)	(0.8%)
Number of Portfolios (Scope+)	7,398	7,460	9,559	9,570	12,793	19.7%	15.5%
PER SHARE METRICS (cents)							
EPS	8.6	3.0	1.8	2.8	1.4	–	–
DPS	5.0	–	1.0	2.3	[2.5]	–	–
FCFPS	1.2	3.4	2.6	3.6	3.3		
Issued Shares (m)	513.9	501.9	482.0	477.7	487.5	(1.0%)	(0.6%)

| * Comparative information presented in this table differs from amounts disclosed in prior Annual Reports for the following reasons :

- FY25 has been restated for Revenue, see Note 3 of the Financial Report for the year ended 30 June 2026
- FY22 comparative revenue amounts reflect continuing operations only and exclude revenue from discontinued businesses for the Financial Performance section

Balance Sheet

Financial Position remains sound

Balance Sheet ($m)	As at 30 June 2026	As at 30 June 2025 (restated)^
Cash	30.1	41.0
Receivables	13.1	10.4
Financial assets	2.6	2.6
Intangibles	77.4	72.9
Other assets	13.3	8.3
Assets	**136.5**	**135.2**
Tax liabilities	5.3	6.3
Other liabilities	21.7	22.6
Liabilities	**27.0**	**28.9**
Net Assets	**109.5**	**106.3**

- Strong balance sheet available to fund future growth
- Of the $30.1m cash, the Group regulatory net tangible asset requirement is ~$18m, down due to a reduction in the OneVue requirement following the transition to Praemium
- Focus on AFSL rationalisation which would result in a reduction in regulatory net tangible asset requirements
- Tax liabilities were impacted by an internal review of the income tax treatment of certain expenses incurred, resulting in an additional current income tax liability of $4.5m recognised in FY25

^ Tax liabilities for FY25 have been restated, see Note 1(h) of the Financial Report

Revenue recognition and tax reconciliation

Platform revenue adjustment

- Trading and Expense recovery fees included in revenue
- RITC retained realigned to cost of operations as a contra-expense
- No impact to EBITDA or cashflow

Revenue adjustment ($'000)	FY26	1H26	FY25	FY24	FY23	FY22
Platform revenue (original)	**86,822**	**45,735**	**82,194**	**62,229**	**55,194**	**45,750**
Trading & Expense recovery fees	7,668	1,533*	6,881	6,703	5,644	5,625
Reduced Input Tax Credits	**(5,590)**	**(2,726)**	**(5,447)**	**(3,725)**	**(3,646)**	**(3,281)**
Platform revenue (adjusted)	**88,900**	**44,541**	**83,628**	**65,207**	**57,191**	**47,728**
% revenue change	2.4%	2.3%	1.7%	4.8%	3.6%	4.3%
Platform FUA ($'b)	34.0	32.6	30.7	28.1	22.2	19.5
Platform revenue margin (inc OneVue)	**27 bps**	**29 bps**	**28 bps**	**28 bps**	**28 bps**	**25 bps**

Tax expense adjustment

- Tax expense during the year was impacted by an internal review of the income tax treatment of certain expenses incurred resulting in a historical income tax shortfall

Tax expense adjustment ($'000)	FY26	FY25
Profit before tax – underlying	**20,996**	**20,997**
Tax expense (previous)	3,892	4,378
Tax – adjustment	1,677	1,634
Tax expense (adjusted)	**5,569**	**6,012**
Effective Tax Rate – adjustment	8.0%	7.8%
Effective Tax Rate – underlying	**26.5%**	**28.6%**

 | * HY26 Platform revenue (original) included Expense recovery adjustment of $2.2m

| ** See Note 1(h) of the Financial Report for more details