ASX ANNOUNCEMENT

30 October 2026

Quarterly Activities Report – 30 September 2026

Monvia Limited (ASX: MNV) ("MNV" or the "Company") is pleased to release its Appendix 4C and provide shareholders with an overview of its activities for the quarter ended 30 September 2026 (Q1FY27).

Quarter Highlights

- **Adjusted Operating Cash Flow of $1.0m[1] for the quarter and Closing cash balance of $8.0m (The Company also has a $6.0m debt facility)**
- **Strategic new client sales opportunities progressed significantly during the quarter**
- **The Company's total sales pipeline, including number of new prospective clients expanded**
- **Trading performance tracked in-line with management expectations with an update to be provided at the upcoming AGM**
- **Continued development of AI-enabled capabilities within the Monvia Life Platform, including the launch of an AI Claims Summarisation tool that will be sold as an add-on to our Life Claims and Group Life Claims Modules**
- **Significant investment was undertaken in the Monvia Life platform to develop extensions to the Claims module to support new distribution channels.**
- **Implemented broader initiatives to embed AI across internal operations and expanded our offshore capability**
- **Following the end of quarter the Company entered into a key strategic teaming arrangement with Capgemini, one of the largest Systems Integrators in the world to collaborate on new business opportunities and accelerate Monvia's go to market strategy**

Commentary

Managing Director, Simon Bright said "I am delighted with the progress the company has made in our first quarter following IPO."

"We have been clear that our strategic objective this financial year is to expand our sales ecosystem and to deliver a new major client win. We are confident that the teaming arrangement announced yesterday with Capgemini, one of the world's largest digital services firms, materially expands our sales ecosystem and will lead to new and accelerated client opportunities."

"The expansion of sales pipeline, and the signing of the Capgemini teaming agreement, also sets us up well to achieve our next strategic objective, to deliver a new major client win. We are excited about the period ahead."

Monvia remains focused on building a platform for sustainable long-term growth, underpinned by increasing recurring revenue, winning new clients, establishing strategic partnerships and continued investment in the Monvia Life Platform.

Continued investment in technology remains a key priority, including ongoing development of Monvia's cloud-native life insurance platform and AI-enabled capabilities. These initiatives will be pursued alongside continued operating discipline, profitability and cash generation.

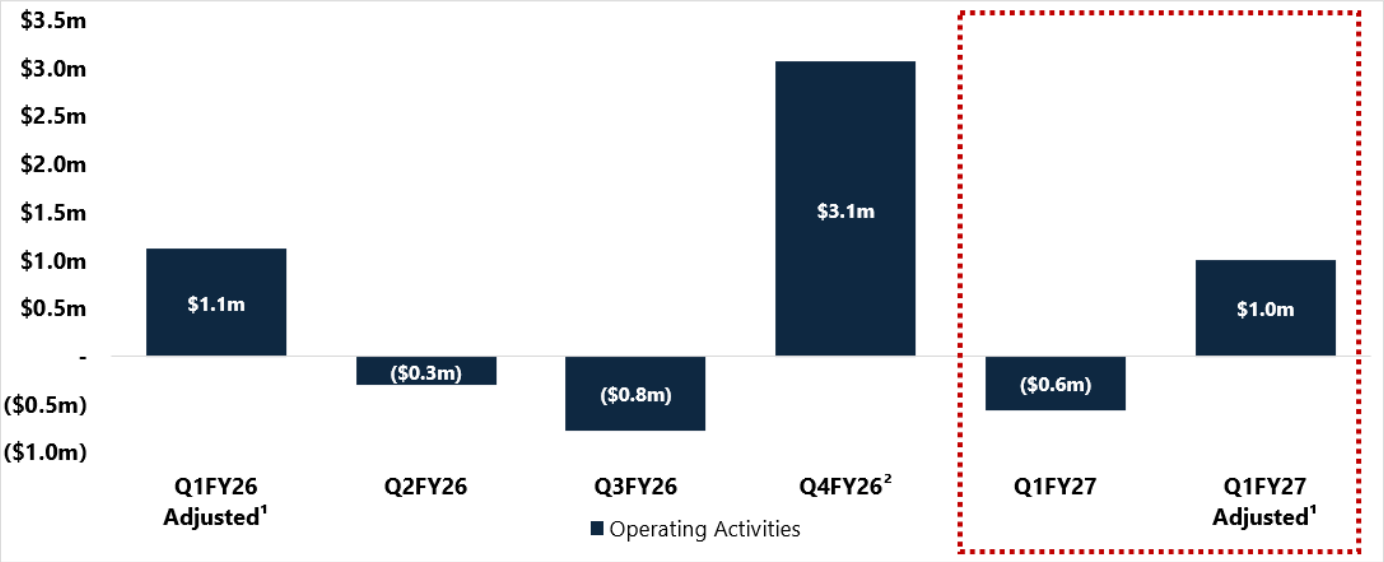
Quarterly cash flow performance

The Company closed the quarter with $8.0 million in cash and a $6.0 million debt facility.

Adjusted Operating Cash Flow was $1.0m[1] for the September quarter. One Off Adjustments included approximately $1.6m of one-off and timing-related payments, comprising IPO-related and restructuring costs, a one-off additional income tax instalment amount and the transitional cash flow impact of the new Payday Super requirements effective from 1 July 2026, including the final quarterly superannuation guarantee payment and contributions under the new payday-based regime.

The Company also invested $1.6m in product development with $1.0m of the total investment capitalised during the quarter, reflecting accelerated investment in the Group and Legacy Life Claims modules. This investment forms part of Monvia's ongoing product development program. This investment is expected to reduce in H2FY27. The Company invested a total of $4.5m, with 2.0m capitalised in product development in FY26.

Cash receipts can vary between quarters due to the timing of customer billings and collections. Monvia's billing arrangements vary by customer, with many contracts billed annually in advance. Accordingly, quarterly cash flows may not directly align with underlying trading performance and can be influenced by the timing and concentration of annual contract renewals.



[1]Adjusted operating cashflows above exclude one-off receipt from Vendors, one-off IPO costs and business acquisition costs in Q1FY26. Q1FY27 cashflow excludes one-off and timing-related payments, comprising IPO-related and restructuring costs, an additional income tax instalment amount and the transitional cash flow impact of the new Payday Super requirements effective from 1 July 2026, including the final quarterly superannuation guarantee payment and contributions under the new payday-based regime

[2]Q4 historically sees higher receipts due to receipts relating to annual billings in advance.

Use of funds statement

In accordance with ASX Listing Rule 4.7C, Monvia Limited provides the following comparison of actual expenditure against the proposed use of funds disclosed in its Prospectus:

Prospectus Use of Funds (A$m)	Prospectus Amount	Actual	% of proposed Amount Utilised	Reference
Redemption of Series B Preference Shares	12.5	12.5	100%	1
Investment in sales and marketing and international expansion	1.7	0.1	6%	2
Cost of the Offer	1.4	1.6	114%	3
General working capital	3.8	1.3	34%	4
	19.4	**15.5**	**80%**	

Reference	Notes
1	The Series B Preference Shares were issued to the Monvia Australia Vendors in July 2025 as part consideration for the acquisition of Monvia Australia, in lieu of a $12.5m cash payment. Upon completion of the IPO, the Series B Preference Shares were redeemed and cancelled for $12.5m in accordance with their terms.
2	Relates to expenditure on sales and marketing activities and international expansion incurred since completion of the IPO.
3	Relates to costs associated with the IPO, including Joint Lead Manager and underwriting fees, ASX and ASIC fees, legal and expert fees, and other Offer-related costs. Of these costs, $0.4m was incurred prior to completion of the IPO. As these costs form part of the Cost of the Offer disclosed in the Prospectus, they have been included in actual expenditure for the purpose of this comparison.
4	The actual working capital funding is apportioned based on the prospectus allocation of 50% towards R&D costs ($0.6m), 22% towards staff costs ($0.3m) and 28% towards administrative expenses, including regulatory, legal, compliance and other operational costs ($0.4m).

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

Ends

FOR MORE INFORMATION

Monvia Limited

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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

Appendix 4C

Quarterly cash flow report for entities subject to Listing Rule 4.7B

Name of entity	
Monvia Limited	
ABN	**Quarter ended ("current quarter")**
39 685 591 280	30 September 2026

Consolidated statement of cash flows		**Current quarter $A'000**	**Year to date (3 months) $A'000**
1.	**Cash flows from operating activities**		
1.1	Receipts from customers	7,752	7,752
1.2	Payments for		
	(a) research and development (staff costs excluding capitalised amounts in 2.1e)	(695)	(695)
	(b) product manufacturing and operating costs	(1,182)	(1,182)
	(c) advertising and marketing	(19)	(19)
	(d) leased assets	0	0
	(e) staff costs	(3,805)	(3,805)
	(f) administration and corporate costs	(915)	(915)
1.3	Dividends received (see note 3)	0	-
1.4	Interest received	77	77
1.5	Interest and other costs of finance paid	(180)	(180)
1.6	Income taxes paid	(801)	(801)
1.7	Government grants and tax incentives (R&D Tax Refund)	99	99
1.8	Other (provide details if material)		
	Net GST payments to the ATO	(851)	(851)
	GST attributable to investing and financing activities	(43)	(43)
1.9	**Net cash from / (used in) operating activities**	**(564)**	**(564)**

Consolidated statement of cash flows		Current quarter $A'000	Year to date (3 months) $A'000
2.	**Cash flows from investing activities**		
2.1	Payments to acquire or for:		
	(a) entities	0	0
	(b) businesses	0	0
	(c) property, plant and equipment	(30)	(30)
	(d) investments	0	0
	(e) intellectual property	(964)	(964)
	(f) other non-current assets	0	0
2.2	Proceeds from disposal of:	0	0
	(a) entities	0	0
	(b) businesses	0	0
	(c) property, plant and equipment	0	0
	(d) investments	0	0
	(e) intellectual property	0	0
	(f) other non-current assets	0	0
2.3	Cash flows from loans to other entities	0	0
2.4	Dividends received (see note 3)	0	0
2.5	Other (provide details if material)	0	0
2.6	**Net cash from / (used in) investing activities**	**(994)**	**(994)**

3.	**Cash flows from financing activities**		
3.1	Proceeds from issues of equity securities (excluding convertible debt securities)	17,489	17,489
3.2	Proceeds from issue of convertible debt securities	0	0
3.3	Proceeds from exercise of options	0	0
3.4	Transaction costs related to issues of equity securities or convertible debt securities	(1,077)	(1,077)
3.5	Proceeds from borrowings	0	0
3.6	Repayment of borrowings	(12,500)	(12,500)
3.7	Transaction costs related to loans and borrowings	0	0
3.8	Dividends paid	0	0
3.9	Other (provide details if material)	0	0
3.10	**Net cash from / (used in) financing activities**	**3,911**	**3,911**

Consolidated statement of cash flows		Current quarter $A'000	Year to date (3 months) $A'000
4.	**Net increase / (decrease) in cash and cash equivalents for the period**		
4.1	Cash and cash equivalents at beginning of period	5,642	5,642
4.2	Net cash from / (used in) operating activities (item 1.9 above)	(564)	(564)
4.3	Net cash from / (used in) investing activities (item 2.6 above)	(994)	(994)
4.4	Net cash from / (used in) financing activities (item 3.10 above)	3,911	3,911
4.5	Effect of movement in exchange rates on cash held	(3)	(3)
4.6	**Cash and cash equivalents at end of period**	**7,992**	**7,992**

5.	Reconciliation of cash and cash equivalents at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts	Current quarter $A'000	Previous quarter $A'000
5.1	Bank balances	7,992	5,642
5.2	Call deposits	0	0
5.3	Bank overdrafts	0	0
5.4	Other (provide details)	0	0
5.5	**Cash and cash equivalents at end of quarter (should equal item 4.6 above)**	**7,992**	**5,642**

6.	Payments to related parties of the entity and their associates	Current quarter $A'000
6.1	Aggregate amount of payments to related parties and their associates included in item 1	374
6.2	Aggregate amount of payments to related parties and their associates included in item 2	0

Payments disclosed in item 6.1 comprise director fees and wages paid to key management personnel of $356,844 and digital branding costs of $16,669.

7.	**Financing facilities** *Note: the term "facility' includes all forms of financing arrangements available to the entity.* *Add notes as necessary for an understanding of the sources of finance available to the entity.*	**Total facility amount at quarter end $A'000**	**Amount drawn at quarter end $A'000**
7.1	Loan facilities	6,000	6,000
7.2	Credit standby arrangements	0	0
7.3	Other (please specify)	0	0
7.4	**Total financing facilities**	6,000	6,000

7.5	**Unused financing facilities available at quarter end**	0

7.6 Include in the box below a description of each facility above, including the lender, interest rate, maturity date and whether it is secured or unsecured. If any additional financing facilities have been entered into or are proposed to be entered into after quarter end, include a note providing details of those facilities as well.

The Group has a $6.0 million fully drawn loan facility with Microequities Asset Management Pty Ltd as trustee for the Microequities Private Credit Fund 1. The facility bears fixed interest at 12% per annum, payable monthly, and matures on 31 August 2027. The facility is secured by first-ranking general security over the assets of the Group and is supported by corporate guarantees.

8.	**Estimated cash available for future operating activities**	**$A'000**
8.1	Net cash from / (used in) operating activities (item 1.9)	(564)
8.2	Cash and cash equivalents at quarter end (item 4.6)	7,992
8.3	Unused finance facilities available at quarter end (item 7.5)	-
8.4	Total available funding (item 8.2 + item 8.3)	7,992
8.5	**Estimated quarters of funding available (item 8.4 divided by item 8.1)**	14.2

Note: if the entity has reported positive net operating cash flows in item 1.9, answer item 8.5 as "N/A". Otherwise, a figure for the estimated quarters of funding available must be included in item 8.5.

8.6 If item 8.5 is less than 2 quarters, please provide answers to the following questions:

8.6.1 Does the entity expect that it will continue to have the current level of net operating cash flows for the time being and, if not, why not?

Answer: N/A

8.6.2 Has the entity taken any steps, or does it propose to take any steps, to raise further cash to fund its operations and, if so, what are those steps and how likely does it believe that they will be successful?

Answer: N/A

8.6.3 Does the entity expect to be able to continue its operations and to meet its business objectives and, if so, on what basis?

Answer: N/A

Note: where item 8.5 is less than 2 quarters, all of questions 8.6.1, 8.6.2 and 8.6.3 above must be answered.

Compliance statement

1 This statement has been prepared in accordance with accounting standards and policies which comply with Listing Rule 19.11A.

2 This statement gives a true and fair view of the matters disclosed.

Date: ..30 October 2026.....

Authorised by: ...The Board of Directors.....
(Name of body or officer authorising release – see note 4)

Notes

1. This quarterly cash flow report and the accompanying activity report provide a basis for informing the market about the entity's activities for the past quarter, how they have been financed and the effect this has had on its cash position. An entity that wishes to disclose additional information over and above the minimum required under the Listing Rules is encouraged to do so.

2. If this quarterly cash flow report has been prepared in accordance with Australian Accounting Standards, the definitions in, and provisions of, *AASB 107: Statement of Cash Flows* apply to this report. If this quarterly cash flow report has been prepared in accordance with other accounting standards agreed by ASX pursuant to Listing Rule 19.11A, the corresponding equivalent standard applies to this report.

3. Dividends received may be classified either as cash flows from operating activities or cash flows from investing activities, depending on the accounting policy of the entity.

4. If this report has been authorised for release to the market by your board of directors, you can insert here: "By the board". If it has been authorised for release to the market by a committee of your board of directors, you can insert here: "By the [*name of board committee – eg Audit and Risk Committee*]". If it has been authorised for release to the market by a disclosure committee, you can insert here: "By the Disclosure Committee".

5. If this report has been authorised for release to the market by your board of directors and you wish to hold yourself out as complying with recommendation 4.2 of the ASX Corporate Governance Council's *Corporate Governance Principles and Recommendations*, the board should have received a declaration from its CEO and CFO that, in their opinion, the financial records of the entity have been properly maintained, that this report complies with the appropriate accounting standards and gives a true and fair view of the cash flows of the entity, and that their opinion has been formed on the basis of a sound system of risk management and internal control which is operating effectively.