AGM FY26 Investor Presentation

20 November 2026

8common

(ASX:8CO)

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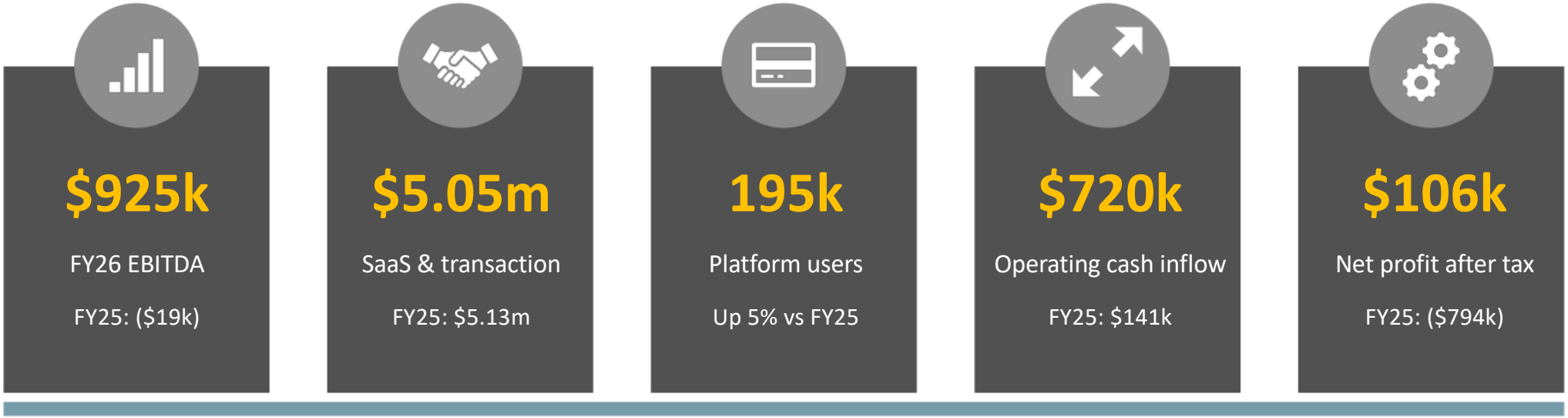
FY26: Maiden full-year profit

$925k EBITDA and $720k operating cash inflow



FY26 turned profitable as margins expanded

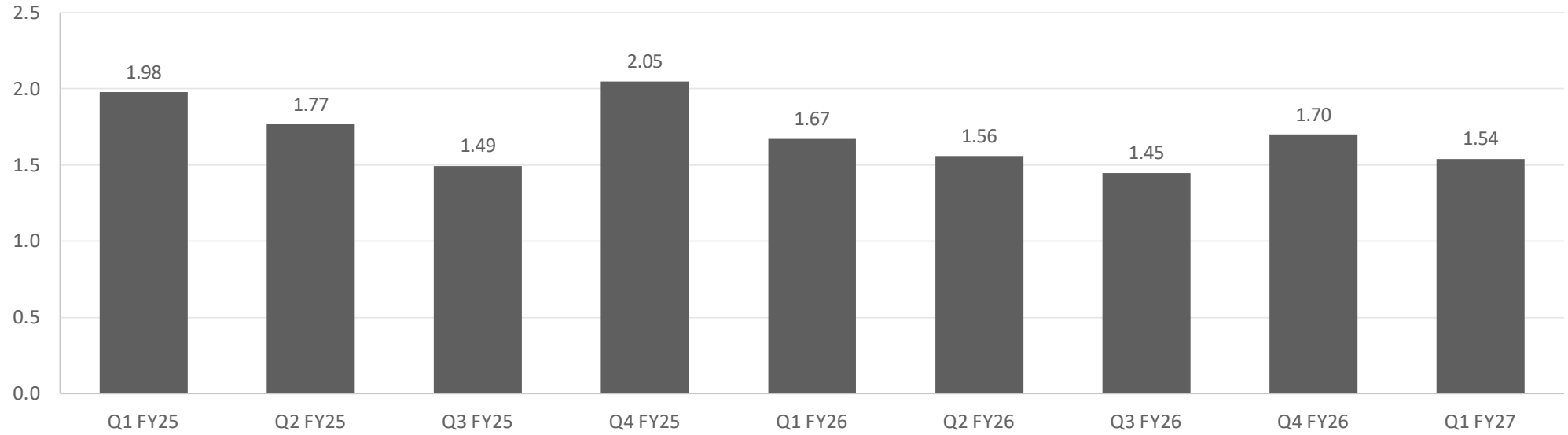
- Consolidated FY26 gross margin rose to 71.8% from 66.5% in FY25 led by SaaS gross margin.
- Operating expenses fell 24% in FY26, offsetting lower implementation revenue.
- AI initiatives have increased operational capacity and effectiveness.

Financial performance	FY25	FY26
Total revenue (A$k)	7,285	6,416
SaaS & transaction revenue (A$k)	5,128	5,054
Consolidated gross margin	66.5%	71.8%
Operating expenses (A$k)	4,866	3,680
EBITDA (A$k)	(19)	925
Net profit / (loss) after tax (A$k)	(794)	106

Total Revenue

- FY26 revenue was $6.42m, down 12% from FY25, mainly due to lower implementation revenue.
- Q1 FY27 revenue was $1.54m, down 7.8% on the prior corresponding quarter.
- Australian Tax Office contract to drive 2H FY27 revenue.

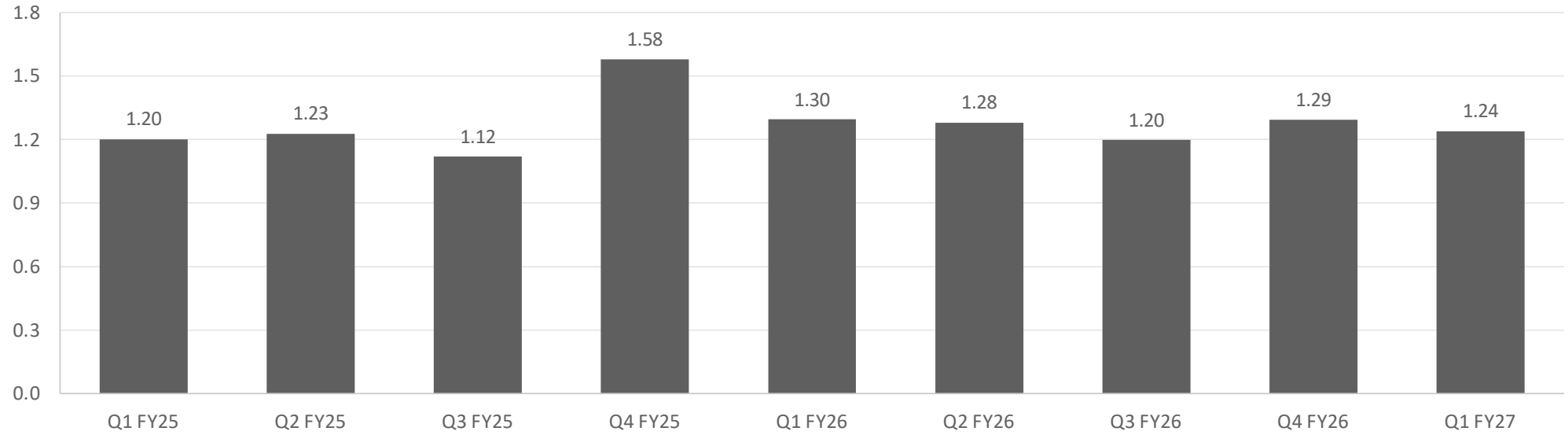
Quarterly total revenue (A$m)



Recurring & Transaction SaaS Revenue

- FY26 recurring SaaS and transaction revenue was $5.05m, about 79% of Group revenue.
- Q1 FY27 recurring SaaS and transaction revenue was $1.24m, with a 73% SaaS gross margin.

Quarterly recurring SaaS & transaction revenue (A$m)

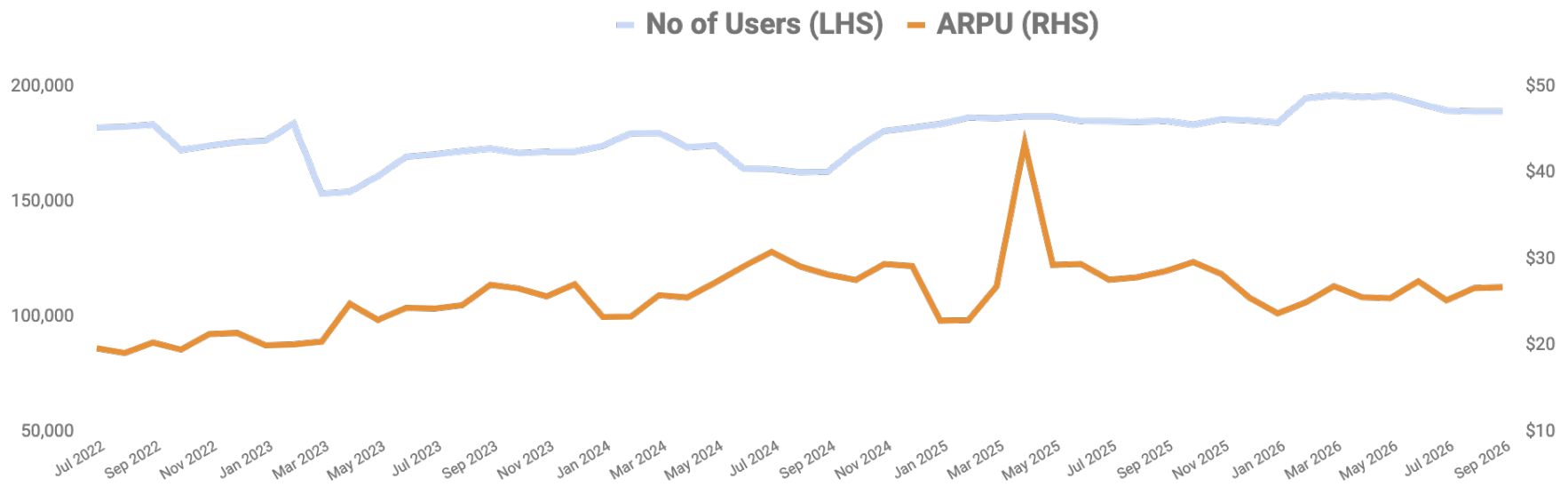


Q4 FY25 included approximately $220k of one-off SaaS revenue from a billing schedule change.

User Growth and ARPU

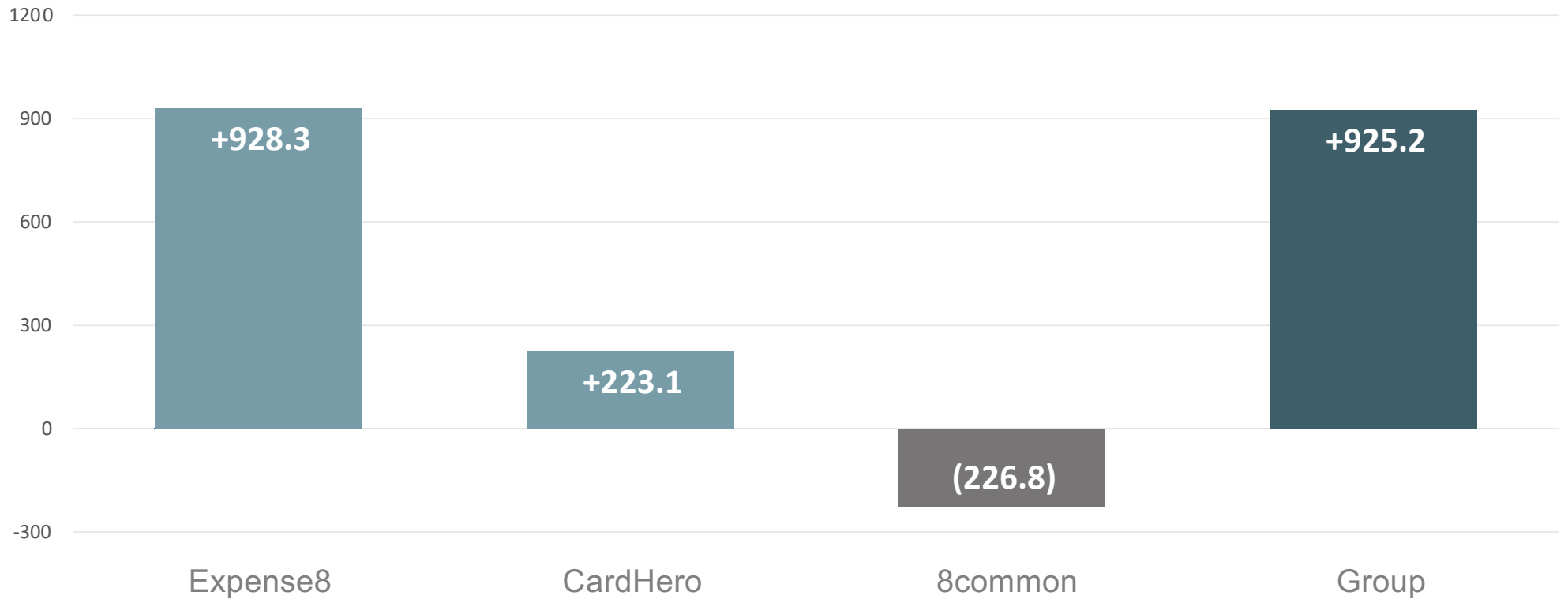
- 195k platform users for FY26 versus 185k for FY25.
- FY26 ARPU was $27.37 overall and $44.72 in Federal.
- Australian Tax Office onboarding an estimated 20,000 users in 2027.

Monthly users and ARPU



FY26 EBITDA

Standalone company results to reported Group EBITDA (A$000)



Federal Government opportunity

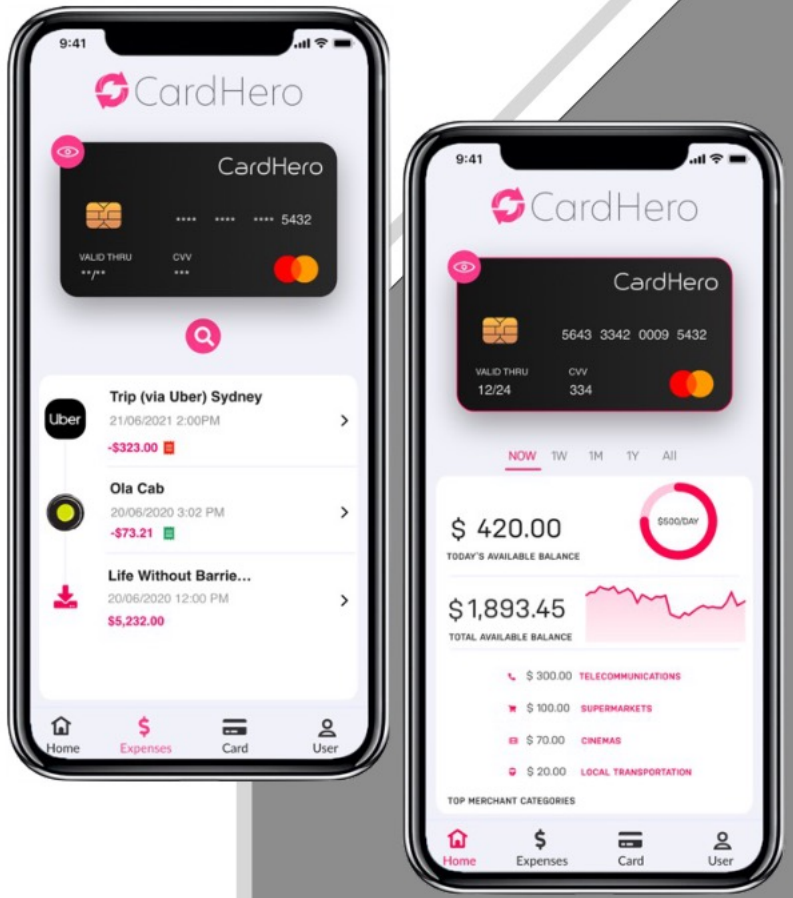
- Expense8 expanded its federal footprint through new contracts and renewals.
- The ATO signed a three-year Expense8 contract after year-end, with three one-year options.
- Initial ATO software contract value is approximately $1.95m including GST, excluding implementation.
- Federal Government ARPU was $44.72 in FY26 compared with $47.37 in FY25.

Federal Government onboarding pipeline at 30 September 2026



Employee Purchasing

- Pre-approval and post-transaction reporting
- Merchant type, geography and currency controls
- Balances, recent top-ups and transaction visibility



Fund Disbursement

Prepaid card distribution for community care, not-for-profit and government programs.

$223k

FY26 CardHero EBITDA

$406k

Recurring SaaS & transaction revenue

+12% on FY25, positive operating cash flow

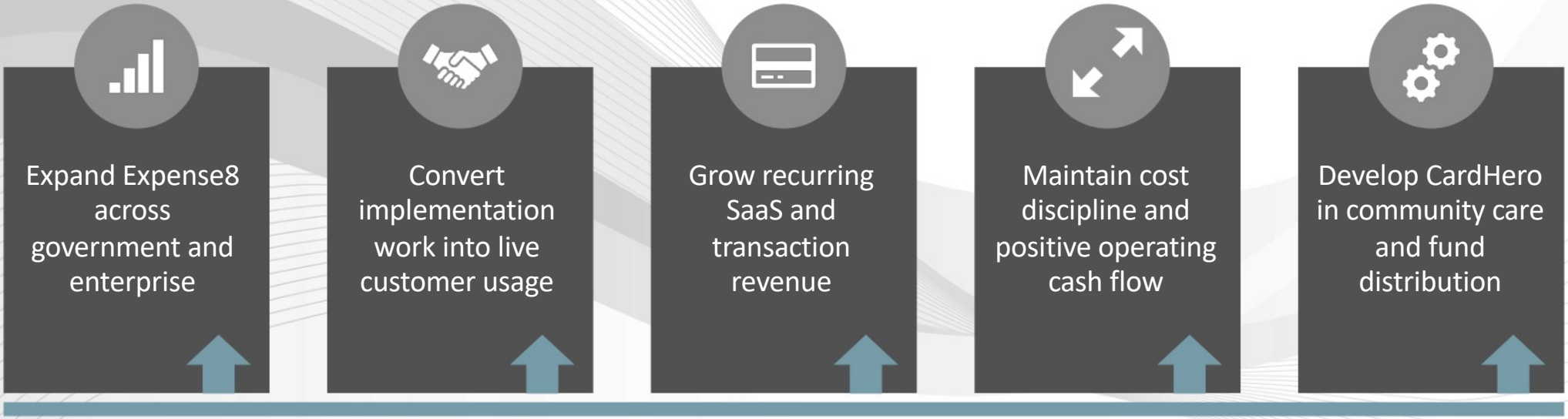
CardHero

CardHero +

The outlook

FY27 priorities: bring contracted customers live and grow recurring platform usage.

A clear focus on:



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