



December Quarter FY26:

**Payments AU/NZ –
Four consecutive EBITDA positive quarters***

Novatti Group Limited (ASX:NOV)

30 January 2026

*Excludes corporate overheads

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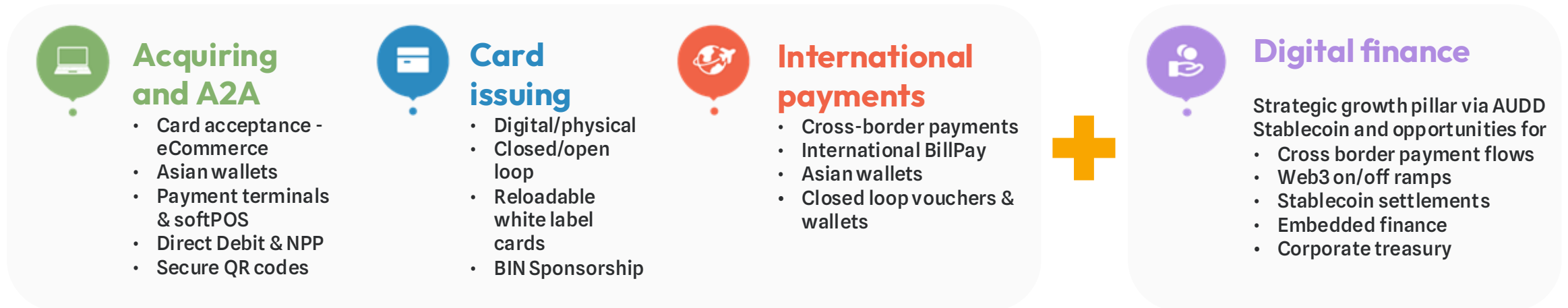
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Q2 FY26: Highlights

4

Consecutive quarters
Payments AU/NZ
positive EBITDA¹

+\$0.4m

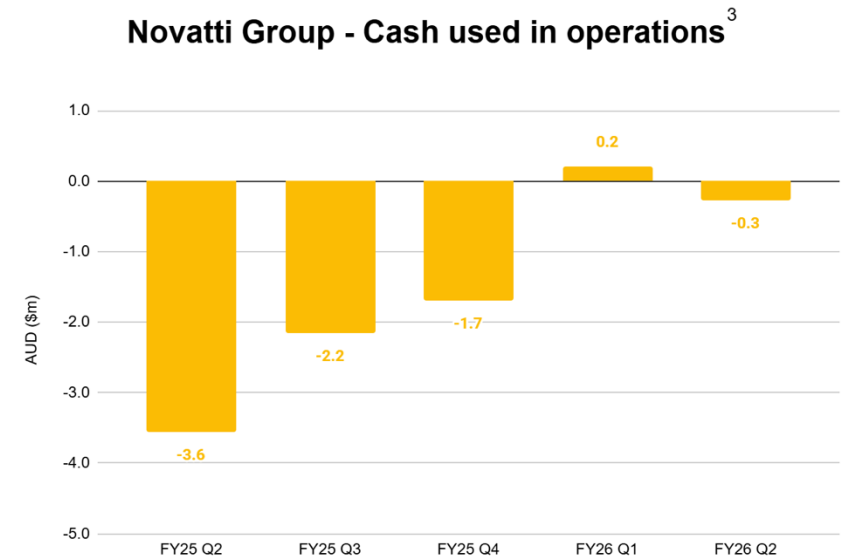
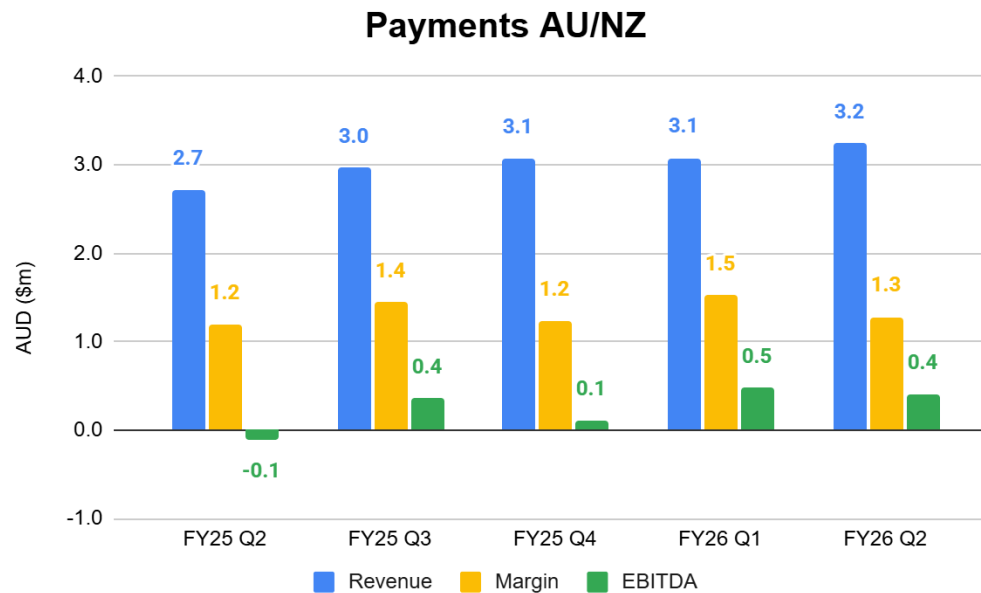
Payments AU/NZ
EBITDA in
Q2 FY26¹

-\$0.1m

Group
EBITDA in
Q2 FY26²

\$3.7m

Available
cash as at
end of Q2 FY26



1. Excludes corporate overheads 2. Excludes non-cash entries and historic liabilities. 3. Reflects Net cash from/(used in) operating activities (as reported in quarterly 4C)

Pivot to growth: Issuing

The performance of Issuing⁴ highlights Novatti's pivot back to growth, announced at the end of FY25

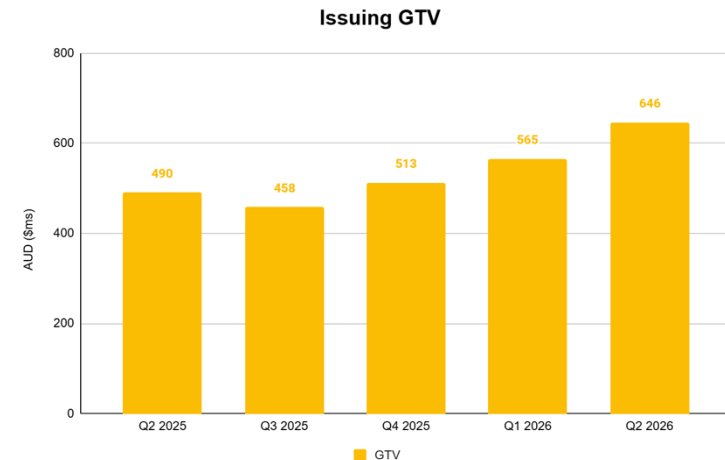
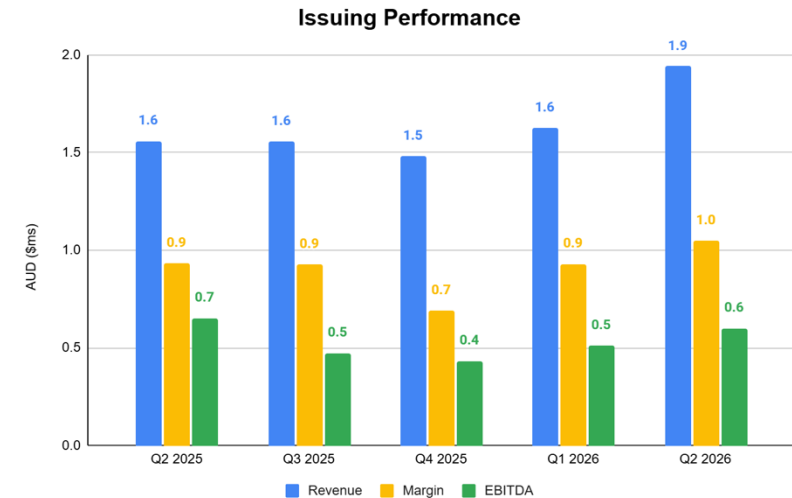
Strategy

- Sales drive implemented H2 FY25
- Leads generated
- Momentum gained

Recent results

- Two contracts signed
- One contract under review
- Three proposals in development

Replicating strategy across other offerings...

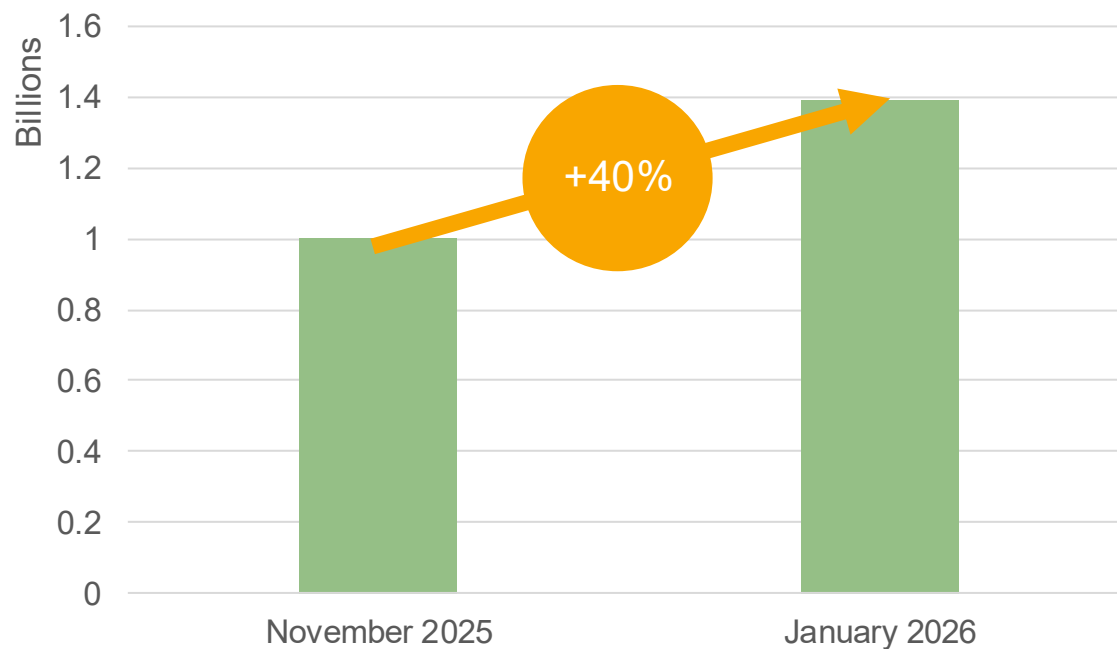


4. Issuing EBITDA excludes corporate overheads

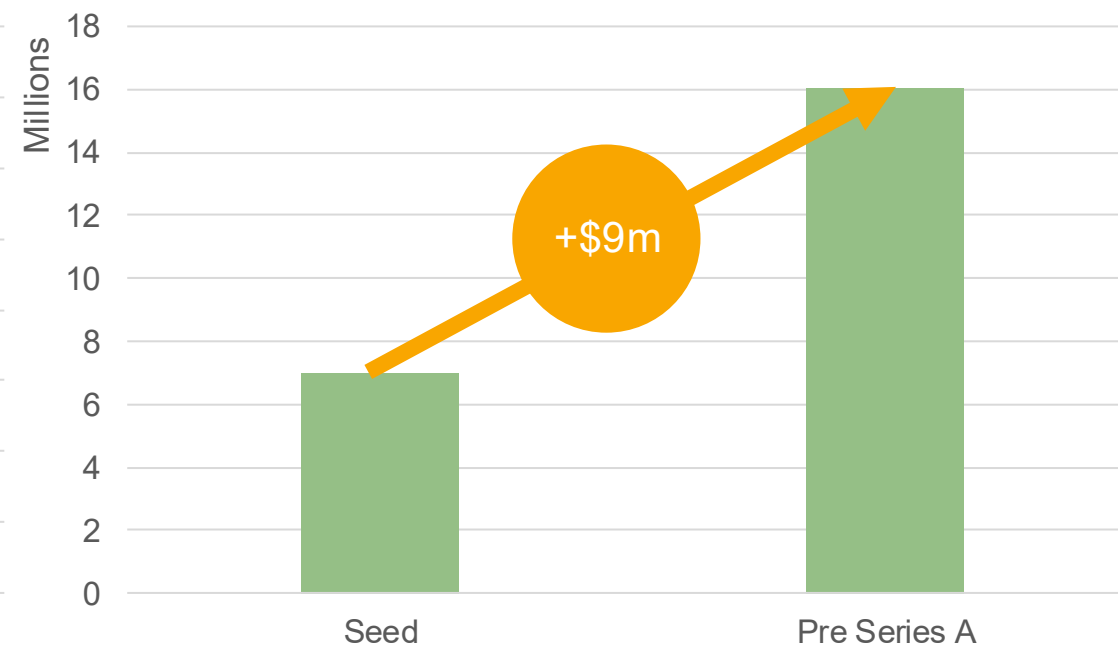
Investments: AUDD

Novatti's interest in the issuer of AUDD is now valued at \$16m*. AUDD provides strategic exposure to digital finance, including web3 and is positioned for global scaling.

Growth in AUDD use on Stellar Blockchain**



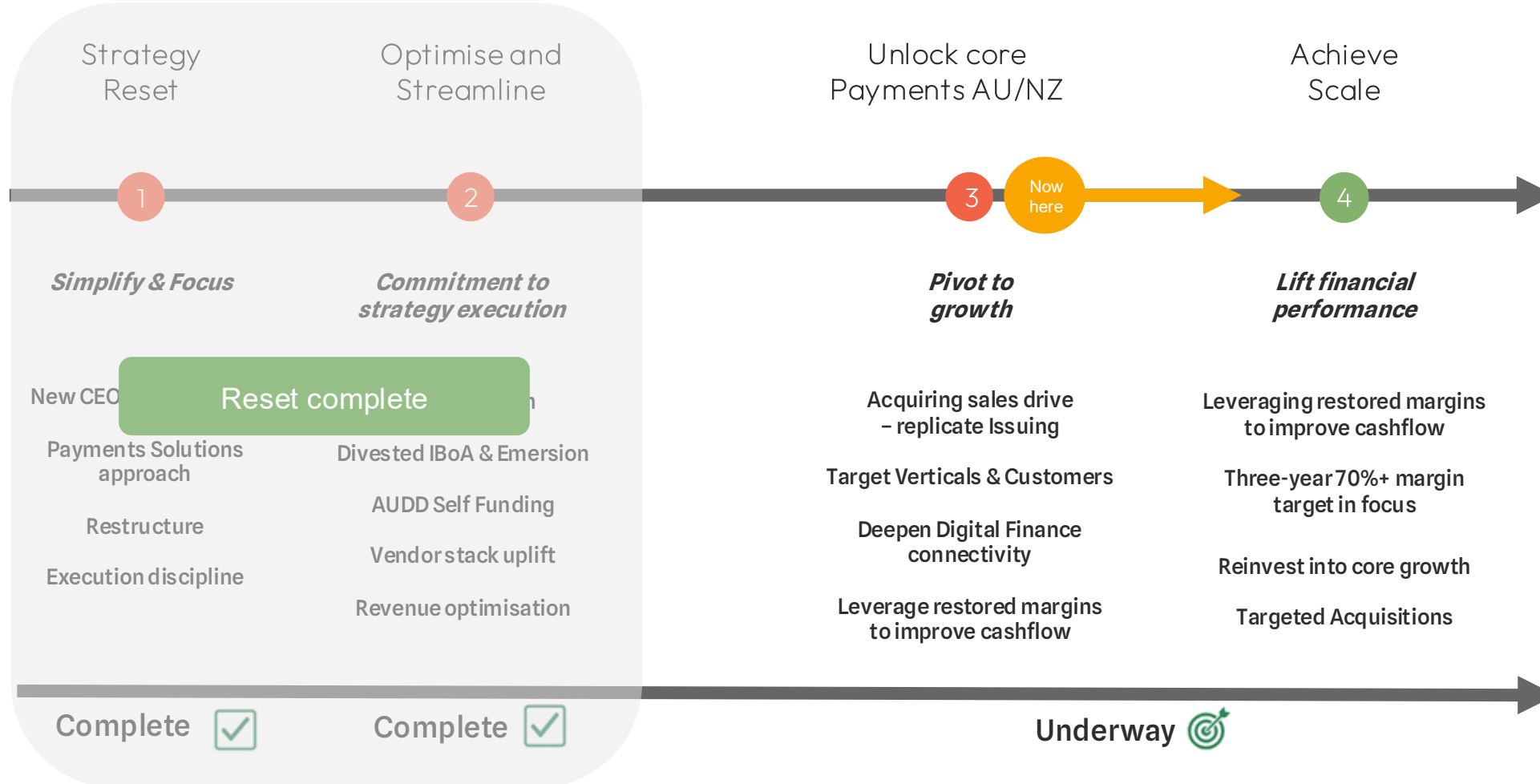
Value of Novatti's interest in AUDD issuer



* Based on pricing for AUDC Pty Ltd's Pre Series A Round in December 2025

** Total transaction values as at 18/11/2025 and 29/01/2026

Where to from here: Execution on growth





This presentation has been approved for release to the ASX by Mark Healy, CEO, and the Board