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28 August 2026

ASX Limited
Level 27
39 Martin Place
SYDNEY NSW 2000

ASX Announcements

BY ELECTRONIC LODGEMENT

2026 Appendix 4E, Annual Report

Attached is SIV Capital Limited's (**SIV Capital)** Appendix 4E and Annual Report.

In accordance with the relief from dual lodgement of financial statements under *ASIC Corporations (Electronic Lodgement of Financial Reports) Instrument 2016/181*, the Annual Report will not be lodged separately with ASIC.

****

Printed annual report and Annual General Meeting

Copies of the 2026 Annual Report are expected to be despatched in the third week of September 2026 to shareholders who have elected to receive a hard copy of the Annual Report.

The date of SIV Capital's Annual General Meeting has not been finalised but will not be held before the third week of November 2026.

Yours faithfully

Don Mackenzie
Company Secretary

Authorised for lodgement by SIV Capital's Board of Directors

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ACN 011 045 828

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Registered Office 13 Kurilpa Street, West End, QLD 4101
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Appendix 4E

Under ASX Listing Rule 4.3A

Current reporting period	1 July 2025 to 30 June 2026
Prior corresponding period	1 July 2024 to 30 June 2025

RESULTS FOR ANNOUNCEMENT TO THE MARKET

Key information

		Movement		$
Revenue from ordinary activities	down	33%	to	362,325
(Loss) from ordinary activities after tax attributable to members	up	244%	to	(388,049)
Net (loss) for the period attributable to members	up	244%	to	(388,049)

Details relating to dividends

In respect of the financial year ended 30 June 2026 no dividends have been declared.

In respect of the financial year ended 30 June 2025 no dividends were declared.

NET TANGIBLE ASSETS PER SHARE

	30 JUNE 2026	30 JUNE 2025
Net tangible assets per share	16 cents	17 cents

DETAILS OF SUBSIDIARIES

No control has been gained or lost over any entities during the period.

OTHER

Additional Appendix 4E disclosure requirements and further information, including commentary on significant features of the operating performance and other factors affecting the results for the current period, are contained in the 2026 Financial Report.

The Consolidated Financial Statements contained within the 2026 Financial Report, upon which this report is based, have been audited by Hall Chadwick QLD.

This document was authorised for release by the SIV Capital Limited Board.

Don Mackenzie
Company Secretary
28 August 2026

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SIV Capital Limited
2026 Annual Report
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SIV Capital Limited
Chairman's Report

REVIEW AND RESULTS OF OPERATIONS

RESULTS

The statutory accounting loss for the Group for the year to 30 June 2026 was $388,049.

Summary results	FY26 $	FY25 $
Group profit and loss and other comprehensive income		
Loss before income tax of continuing operations	**(388,049)**	(112,789)
Other comprehensive income net of tax	**-**	-
Total comprehensive loss attributable to owners of the Company	**(388,049)**	(112,789)

OPERATIONS

GoGetta business

The legacy rental book now comprises only two live contracts as at 30 June 2026.

CORPORATE

The loss before income tax for the FY26 year is the net of rental asset income, bad debts and proceeds of the sale of rental assets recovered from the GoGetta business, bank interest and administrative and corporate outgoings appropriate to the Company's scaled down operations.

FINANCIAL POSITION

Net Equity

Net assets at 30 June 2026 total $7,798,394, with cash at bank and deposits totalling $7,809,395. The Group remains debt free other than for liabilities comprising normal trade creditors and the GoGetta customer bonds of $866.

Tax Position

In respect of taxation matters, the Company has carry forward revenue tax losses of $66.8 million and capital losses of $24.5 million. (No deferred tax asset is carried on the balance sheet in respect to these tax losses.) The franking account balance is $21.6 million.

Corporate Activity

During the 12 months, the Company had extensive discussion with one party and lodged an "Application for in-principle Advice" with the ASX regarding approval for the transaction the Company was seeking to undertake with this party.

On 25 June 2026, the Company received a letter from ASX advising that there was significant likelihood that SIV Capital Ltd would fail to satisfy ASX listing rule 1.1 condition 1 if it proceeded with this proposed application for admission to the official list.

As a result, the Company immediately searched for alternative opportunities.

A new opportunity is currently being evaluated and an "Application for in-principle Advice", accompanied by a non-binding term sheet, was lodged with the ASX on 20 August 2026, seeking preliminary approval to relist subject to the proposed transaction taking place. As the transaction is dependent on approval from the ASX, the Directors are not able to provide any further detail.

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ASX Suspension

SIV Capital's securities were suspended from quotation on 18 December 2024. ASX had determined that SIV's operations were not adequate to warrant continued quotation of its securities and SIV was therefore in breach of Listing Rule 12.1.

The suspension will continue until ASX is satisfied that SIV is in compliance with the Listing Rules, including Listing Rules 12.1 and 12.3, and that it is otherwise appropriate for SIV's securities to be reinstated to quotation.

The Company will continue to release periodic disclosure to ensure the market is fully informed under Listing Rule 3.1-3.1B, while it remains suspended.

SUBSEQUENT EVENTS

Other than the matters disclosed above, there are no other matters or circumstances that have arisen since the end of the reporting period, which significantly affected or may significantly affect the operations of the consolidated entity, the results of those operations, or the state of affairs of the consolidated entity in future financial years.



Allan English AM
Non-Executive Chairman
28 August 2026

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Directors' Report

The Directors present their report together with the consolidated Financial Statements of SIV Capital Limited (the Company) and its controlled entities (the Group) for the financial year ended 30 June 2026.

PRINCIPAL ACTIVITIES

The principal activities of the Group were renting commercial equipment to businesses and recovery of outstanding monies.

THE DIRECTORS

The Directors of the Company at any time during or since the end of the financial year are:

Allan English AM Non-Executive Chairman	Allan was the founder of SIV Capital Limited (formerly Silver Chef Limited) in 2005 and since that date he has remained as a Director. Initially he held the position of Managing Director until 2010 following which he was appointed Chairman in both a non-executive and executive role until he stood down from that position in November 2019 but resumed the role on 14 October 2022. Allan is currently a member of the Audit and Risk Management Committee. Allan's career has been in the hospitality and rental industries, specialising in equipment sales and service. He is now a director of The English Family Foundation and World Tree. In January 2025, Allan was appointed by the Queensland Government as the Chair of the Queensland Social Impact Advisory Roundtable.
Bede King Non-Executive Director	Bede was appointed a Non-executive Director in March 2005 and is a member of the Audit and Risk Management Committee. Bede is the senior partner at Tobin King Lateef, Solicitors and Notaries. Bede is a fellow of the Financial Services Institute of Australasia. Bede is a director and chair of Firstmac Limited, a director of Channel Investment Management Limited both being unlisted public companies.. He is the former National Chairman of YHA Australia, having occupied that position for over 10 years and a former board member of St. Aidan's Foundation Limited, a not-for-profit organisation, and a former Trustee of the Board of Trustees of the State Public Sector Superannuation Scheme (QSuper), a former director of QSuper Limited and QInvest Limited (now part of Australian Retirement Trust).
Oliver Schweizer Non-Executive Director	Oliver was appointed a Non-executive Director on 23 August 2022 and is Chairman of the Audit and Risk Management Committee. Oliver has over 20 years' experience in the corporate advisory and investment industry and has held senior positions at a number of large advisory and investment firms. He began his career in corporate finance and valuations at FMV Opinions in Irvine, California and later worked at Pacific Investment Management Company (PIMCO) as a portfolio associate in the global and diversified income portfolios in the firm's Newport Beach offices. Upon returning to Australia in 2005, Oliver joined the corporate finance division of KordaMentha QLD and, later, co-founded its affiliate 22 Corporate Advisory. In 2012 he joined FTI Consulting as a Managing Director and resigned in January 2016. He is currently a Director of 22 Corporate Advisory. Oliver has an economics degree from the University of California, Irvine, USA. Oliver is also a Chartered Financial Analyst.

COMPANY SECRETARY

Don Mackenzie was appointed Company Secretary in November 2019 and previously held this position until his resignation in June 2018. Don commenced his professional career with a firm of chartered accountants and from 1976 he was employed by several listed entities in accounting and taxation roles over a wide range of industries. From 1993 he commenced practice as a Chartered Accountant and also provided corporate services to unlisted and listed public companies, and then from 2008 he has acted as a person of record in providing those services as a non-executive director or company secretary.

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MEETINGS OF DIRECTORS

The table below sets out the Directors of the Company and their attendance at board and committee meetings during the financial year ended 30 June 2026.

	BOARD MEETINGS		AUDIT AND RISK MANAGEMENT COMMITTEE	
DIRECTOR	(A)	(B)	(A)	(B)
Allan English AM	15	15	4	4
Bede King	13	15	4	4
Oliver Schweizer	15	15	4	4

A – number of meetings attended **B** – number of meetings held during the year whilst a Director

GROUP FINANCIAL PERFORMANCE

Summary results	FY26 $	FY25 $
Group profit and loss and other comprehensive income		
Loss before income tax of continuing operations	**(388,049)**	(112,789)
Total comprehensive loss attributable to owners of the Company	**(388,049)**	(112,789)
Group balance sheet		
Cash	**7,809,395**	8,177,066
Investments	**-**	-
Net receivables and rental assets	**-**	11,878
Other assets	**61,249**	111,079
Security bonds and other amounts payable	**(72,250)**	(113,580)
Net assets	**7,798,394**	8,186,443
Group cash flow		
Net cash from/(used in) operating activities	**(367,671)**	428,527
Net cash from/(used in) investing activities	**-**	424,900
Net cash used in financing activities	**-**	-
Net increase (decrease) in cash held	**(367,671)**	853,427

Earnings per share and dividends	FY26	FY25
Weighted average ordinary shares on issue	**47,352,839**	47,352,839
Basic EPS (cents)	**(0.8)**	(0.2)
Diluted EPS (cents)	**(0.8)**	(0.2)
Dividends per share (cents)	**-**	**-**
Capital return paid per share (cents)	**-**	-

REVIEW OF OPERATIONS

Operations for the period comprised the continuation of the GoGetta rental business and recovery of rental assets. There were no new rental asset acquisitions for the year and some existing contracts were finalised in the normal course of business.

DIVIDEND

No dividend has been declared in respect of the current period (2025: No dividend declared).

GOVERNANCE

In recognising the need for the highest standard of corporate behaviour and accountability, the Board of Directors of SIV Capital Limited are committed to achieving and demonstrating the highest standards of corporate governance. The Board continues to endorse the 4th edition of the ASX Corporate Governance Council's Corporate Governance Principles and Recommendations (ASX Principles). The Company's Corporate Governance Charter and Corporate Governance Statement are available on the Company website www.sivcapital.com.au. In this endorsement, the Directors highlight that due to the nature and scale of its current operations, it is not practicable to fully comply.

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RISKS

For the whole period, Directors ensured there was diligent control of Group cash flows and that the management of credit and residual asset risk continued with business processes used to manage credit and residual asset risk and included:

- Receiving rental payments weekly in advance by direct debit, allowing the early identification of issues if a customer defaults.
- Managing security bonds taken at the start of the contracts to offset any overdue amounts if the customer defaults.
- Retaining title over rental assets and maintaining the assets on the Personal Property Securities Register.
- Proactively working with business customers to rectify any defaults early to avoid further defaults.
- Engaging external collection and asset recovery agencies to recover debts and assets where required.
- Selling returned or repossessed assets through auction houses.

DIRECTORS' AND OFFICERS' INDEMNITY/INSURANCE

The Company has agreed to indemnify to the maximum extent permitted by law, any current or former Director, secretary or other officer of the Company or a wholly owned subsidiary of the Company against:

(a) Any liability incurred by the person in that capacity;

(b) Legal costs incurred in defending, or otherwise in connection with proceedings, whether civil, criminal or of an administrative or investigatory nature in which the person becomes involved because of that capacity; and

(c) Legal costs incurred in good faith in obtaining legal advice on issues relevant to the performance of their functions and discharge of their duties.

During or since the end of the financial year, the Company has paid a premium in respect of insuring Directors and officers and employees of the Company and its subsidiaries, against certain liabilities incurred in respect of those capacities. Disclosure of the amount of the premiums and the nature of the liabilities in respect of such insurance is prohibited by the contract of insurance.

NON-AUDIT SERVICES

For the 2025-26 financial year, the Company's auditor, Hall Chadwick QLD, did not perform any other services in addition to their statutory duties.

AUDITOR EXTENSION

On 22 June 2026, following a recommendation from the audit committee, the Directors granted an approval to a two year extension to the eligibility term for Clive Massingham (Hall Chadwick QLD) per section 324DAA of the Corporations Act 2004 to conduct the audit of the SIV Capital Limited.

The Directors are satisfied that the approval is consistent with maintaining the quality of the audit provided to the Company and that the extension would not give rise to a conflict-of-interest situation as defined in section 324CD of the Corporations Act.

The Directors were happy with the performance of the current auditors and felt that a change in the audit engagement partner at this time would place undue stress on the organisation and be a distraction from the achievement of the Group's key objectives.

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OTHER INFORMATION

The following information, contained in other sections of this Annual Report, forms part of this Directors' Report:

- Details of dividends and franking credits in Note 4.2 to the financial statements.
- Matters subsequent to the end of the financial period as outlined in Note 6.2 to the financial statements.
- Directors' interests in shares as set out in the Remuneration Report. There has been no movement in Directors' interests in shares between 30 June 2026 (as disclosed in the Remuneration Report) and the date of this Directors' Report.
- Remuneration Report from pages 8 to 9.
- Auditor's Independence Declaration on page 32.

This Report is made in accordance with a Resolution of the Directors of the Company and is dated 28 August 2026.



Allan English AM

Non-Executive Chairman

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Remuneration Report

This Remuneration Report sets out the remuneration information relating to the Company's Directors who comprised the Key Management Personnel (KMP) of the Group in the year ended 30 June 2026 and included:

NAME
Non-executive Directors
Allan English AM (Non-Executive Chairman)
Bede King
Oliver Schweizer

PRINCIPLES OF COMPENSATION

KMP have the authority and responsibility for planning, directing and controlling the activities of the Group. Remuneration levels for KMP are competitively set to attract and retain appropriately qualified and experienced Directors and reward the achievement of strategic objectives and achieve the creation of value for shareholders. The remuneration structures consider the capability and experience of the KMP and their ability to control the Group's performance.

NON-EXECUTIVE DIRECTORS

Following the appointment of a new Director in August 2022 whose remuneration was set at $60,000 per annum, a review of the remaining Directors' remuneration was undertaken. With effect from 1 December 2022, the Directors' fees for each Board member were set at $60,000 per annum, with the Chairman receiving an additional allowance of $20,000. The amount paid for remuneration for non-executive Directors was within the maximum of $455,000 that was approved in aggregate at the Annual General Meeting held on 3 November 2016.

Directors' fees cover all Board activities including attendance at committee meetings of the Board.

KMP REMUNERATION

The table below sets out the remuneration of KMP of SIV Capital Limited. Amounts represent the payments relating to the period during which the individuals were KMP.

		SHORT-TERM BENEFITS		POST-EMPLOYMENT BENEFITS		
		SALARY AND FEES	CASH INCENTIVES	TERMINATION	SUPERANNUATION	TOTAL
		$	$	$	$	$
Non-executive Directors						
Allan English AM	**2026**	**80,000**	**-**	**-**	**-**	**80,000**
	2025	80,000	-	-	-	80,000
Bede King	**2026**	**60,000**	**-**	**-**	**-**	**60,000**
	2025	60,000	-	-	-	60,000
Oliver Schweizer	**2026**	**60,000**	-	-	-	**60,000**
	2025	60,000	-	-	-	60,000

KMP SHARE MOVEMENTS

The table below summarises the movements in FY26 of interests in shares of SIV Capital Limited relating to the period during which individuals were KMP.

Number	OPENING BALANCE	MOVEMENTS	CLOSING BALANCE
Non-executive Directors			
Allan English AM	11,043,058	-	11,043,058
Bede King	262,766	-	262,766
Oliver Schweizer	1,275,000	-	1,275,000

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INDIVIDUAL DIRECTORS' AND EXECUTIVES' COMPENSATION DISCLOSURES

No material contracts have been entered into between the Group and KMP since the end of the previous financial year and there were no material contracts involving Directors' interests existing at year-end.

KMP TRANSACTIONS

There were no transactions with Key Management Personnel

END OF REMUNERATION REPORT

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2026 Financial Report
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Consolidated Statement of Profit or Loss
For the year ended 30 June

	NOTE	2026 $	2025 $
Continuing operations			
Revenue	2.1	**362,325**	546,453
Depreciation and amortisation expense		**-**	-
Sale of equipment recovered that had previously been written off		**-**	190,636
Gain (loss) on sale of plant and equipment		**-**	(8,432)
Recovery of arrears		**-**	13,158
Expenses from ordinary activities	2.3	**(750,374)**	(854,604)
Operating loss		**(388,049)**	(112,789)
Income tax expense	3.5	**-**	-
Loss from continuing operations		**(388,049)**	(112,789)
Loss attributable to members of the Company		**(388,049)**	(112,789)

		CENTS	CENTS
Earnings per share (EPS) attributable to members of the Company			
Basic EPS	4.1	**(0.8)**	(0.2)
Diluted EPS	4.1	**(0.8)**	(0.2)
Earnings per share (EPS) attributable to members of the Company from continuing operations			
Basic EPS		**(0.8)**	(0.2)
Diluted EPS		**(0.8)**	(0.2)

The Consolidated Statement of Profit or Loss should be read in conjunction with the accompanying Notes to the Consolidated Financial Statements.

Consolidated Statement of Other Comprehensive Income
For the year ended 30 June

	2026 $	2025 $
Loss for the period	**(388,049)**	(112,789)
Other comprehensive income	**-**	-
Total comprehensive loss attributable to members of the Company	**(388,049)**	(112,789)

The Consolidated Statement of Other Comprehensive Income should be read in conjunction with the accompanying Notes to the Consolidated Financial Statements.

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Consolidated Statement of Financial Position
As at 30 June

	NOTE	2026 $	2025 $
Current assets			
Cash and cash equivalents	4.5	**7,809,395**	8,177,066
Trade and other receivables	3.1	**8,220**	11,878
Prepayments		**53,029**	111,079
Property, plant and equipment	3.2	**-**	-
Total current assets		**7,870,644**	8,300,023
Non-current assets			
Investments	3.3	**-**	-
Total non-current assets		**-**	-
Total assets		**7,870,644**	8,300,023
Current liabilities			
Trade and other payables	3.4	**71,384**	112,714
Customer security bonds		**866**	866
Total current liabilities		**72,250**	113,580
Total liabilities		**72,250**	113,580
Net assets		**7,798,394**	8,186,443
Equity			
Share capital		**110,443,521**	110,443,521
Accumulated losses		**(91,359,125)**	(90,971,076)
Reserves	4.4	**(11,286,002)**	(11,286,002)
Total equity attributable to members of the Company		**7,798,394**	8,186,443

The Consolidated Statement of Financial Position should be read in conjunction with the accompanying Notes to the Consolidated Financial Statements.

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Consolidated Statement of Changes in Equity
For the year ended 30 June

2026	NUMBER OF SHARES ON ISSUE	SHARE CAPITAL $	ACCUMULATED LOSSES $	PROFIT RESERVE $	ACCUMULATED CAPITAL LOSS RESERVE $	TOTAL RESERVES $	TOTAL EQUITY $
Balance at 1 July 2025	**47,352,839**	**110,443,521**	**(90,971,076)**	**5,997,998**	**(17,284,000)**	**(11,286,002)**	**8,186,443**
Loss for the period	-	-	**(388,049)**	-	-	-	**(388,049)**
Other comprehensive income for the period, net of tax	-	-	-	-	-	-	-
Total comprehensive loss for the period, net of tax	-	-	**(388,049)**	-	-	-	**(388,049)**
Transactions with owners of the Company	-	-	-	-	-	-	-
Total contributions by and distributions to owners of the Company	-	-	-	-	-	-	-
Balance at 30 June 2026	**47,352,839**	**110,443,521**	**(91,359,125)**	**5,997,998**	**(17,284,000)**	**(11,286,002)**	**7,798,394**

2025	NUMBER OF SHARES ON ISSUE	SHARE CAPITAL $	ACCUMULATED LOSSES $	PROFIT RESERVE $	ACCUMULATED CAPITAL LOSS RESERVE $	TOTAL RESERVES $	TOTAL EQUITY $
Balance at 1 July 2024	**47,352,839**	**110,443,521**	**(90,858,287)**	**5,997,998**	**(17,284,000)**	**(11,286,002)**	**8,299,232**
Loss for the period	-	-	**(112,789)**		-	-	**(112,789)**
Other comprehensive income for the period, net of tax	-	-	-	-	-	-	-
Total comprehensive loss for the period, net of tax	-	-	**(112,789)**	-	-	-	**(112,789)**
Transactions with owners of the Company	-	-	-	-	-	-	-
Total contributions by and distributions to owners of the Company	-	-	-	-	-	-	-
Balance at 30 June 2025	**47,352,839**	**110,443,521**	**(90,971,076)**	**5,997,998**	**(17,284,000)**	**(11,286,002)**	**8,186,443**

The Consolidated Statement of Changes in Equity should be read in conjunction with the accompanying Notes to the Consolidated Financial Statements.

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Consolidated Statement of Cash Flows
For the year ended 30 June

	NOTE	2026 $	2025 $
Cash flows from operating activities			
Receipts from customers		**80,065**	192,245
Insurance claim on stolen rental assets		**-**	499,725
Sale of recovered rental assets		**-**	190,636
Payments to suppliers and corporate costs		**(812,157)**	(829,398)
Interest received		**290,904**	321,104
GST (paid)/recovered		**73,517**	54,215
Net cash provided by/(used in) operating activities	4.5	**(367,671)**	428,527
Cash flows from investing activities			
Payments for investments		**-**	-
Sale of investments		**-**	424,900
Proceeds from the sale of plant and equipment		**-**	-
Net cash provided by/(used in) investing activities		**-**	424,900
Cash flows used in financing activities			
Dividends paid		**-**	-
Net cash used in financing activities		**-**	-
Net increase (decrease) in cash and cash equivalents		**(367,671)**	853,427
Cash and cash equivalents at start of period		**8,177,066**	7,323,639
Cash and cash equivalents at end of period		**7,809,395**	8,177,066

The Consolidated Statement of Cash Flows should be read in conjunction with the accompanying Notes to the Consolidated Financial Statements.

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Notes to the Consolidated Financial Statements

1 BASIS OF PREPARATION

1.1 BASIS OF PREPARATION

SIV Capital Limited (the Company) is a for-profit company which is incorporated and domiciled in Australia. The Financial Report of the Company is for the 12-month period ended 30 June 2026 and comprises the Company and its subsidiaries (together referred to as the Group).

The Financial Report was authorised by the Directors on 28 August 2026.

The Consolidated Financial Statements are presented in Australian dollars, which is the Company's functional currency, and amounts have been rounded to the nearest whole dollar unless otherwise stated.

The Consolidated Financial Statements have been prepared on the historical cost basis except for derivative financial instruments, which are measured at fair value.

The accounting policies, estimates and judgements applied in the preparation of the Financial Report are consistent with those applied in the Company's Financial Report for the year ended 30 June 2025 (2025 Financial Report), unless otherwise stated.

The Consolidated Financial Statements of the Group are general purpose financial statements which have been prepared in accordance with the *Corporations Act 2001*, and Australian Accounting Standards and Interpretations.

Compliance with Australian Accounting Standards ensures that the Financial Report complies with International Financial Reporting Standards (IFRS) as issued by the International Accounting Standards Board (IASB). Consequently, this Financial Report has been prepared in accordance with and complies with IFRS as issued by the IASB.

1.2 GOING CONCERN

In preparing the financial report, the Directors have assessed the ability of the Group to continue as a going concern, which contemplates that there is no intention to liquidate the Group or to cease trading.

The GoGetta rental business continues to operate, albeit with only a few contracts, in addition to on-going legal recoveries relating to material debts. Cash on hand at 30 June 2026 was $7.8m and on 20 August 2026 the company submitted to the ASX an "Application for in-principle Advice", accompanied by a non-binding term sheet, on 20 August 2026, seeking preliminary approval to relist subject to the proposed transaction taking place. As the transaction is dependent on approval from the ASX, the Directors are not able to provide any further detail.

Accordingly, the Directors have prepared the 2026 Financial Report on a going concern basis. Consequently, no further adjustments have been made to the financial report relating to the recoverability and classification of asset carrying amounts or the amounts and classifications of liabilities that might be necessary should the Group not continue as a going concern.

1.3 SIGNIFICANT ACCOUNTING POLICIES

1.3.1 Basis of consolidation

The Consolidated Financial Statements of the Company incorporate the assets, liabilities, and results of all subsidiaries as at and for the period ended 30 June 2026. Subsidiaries are all entities over which the Group has control. The Group controls an entity when it is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. Subsidiaries are fully consolidated from the date on which control is transferred to the Group and are deconsolidated from the date that control ceases.

Intragroup balances and transactions, and any unrealized income and expenses arising from intragroup transactions, are eliminated in preparing the Consolidated Financial Statements.

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1.3.2 Provisions

A provision is recognised if, as a result of a past event, the Group has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of an economic benefit will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and the risks specific to the liability.

1.3.3 Impairment of financial assets

Provisions for impairment reflect expected credit losses for trade and other receivables, which consists of both trade and finance lease receivables. Expected credit losses are calculated as the probability of default multiplied by exposure at default. The credit models are calibrated to reflect historical observed experience, as well as reflecting the influence of unbiased forward-looking views of macroeconomic variables that influence credit losses.

Financial assets that are subject to credit risk are assigned to one of three stages and could be reassigned based on changes in asset quality.

Stage 1 are performing and/or new originated finance lease receivables and reflect expected credit losses for a period of 12 months.

Stage 2 assets have experienced a significant increase in credit risk since origination which reflect operating and finance lease receivables where payments have fallen into arrears. Provisions for stage 2 reflect lifetime expected credit loss for the receivable.

Stage 3 are impaired assets and provisions reflect lifetime expected credit losses.

Expected credit losses are recognised for all receivables including newly originated and performing receivables.

The expected credit loss as a percentage of the receivable balance increases from stage 1 through to stage 3. At stage 3, trade receivables are fully impaired at 30 days past due and finance lease receivables are fully impaired at 40 weeks past due. The Group continues to book impairments at a collective level using historical information on the likelihood of recoveries until these time periods are reached. Losses are recognised in profit or loss and reflected in an allowance account.

The Group continues to attempt recovery of fully impaired receivables and only writes off the net book debt of the contract when it has exhausted all reasonable efforts in a recovery.

1.3.4 Goods and Services Tax (GST)

Revenue, expenses and assets are recognised net of GST, except where the GST incurred is not recoverable from the Australian Tax Office (ATO), in which case the GST is recognised as part of the expense or cost of the asset.

Receivables and payables are stated with the amount of GST included. The net amounts of GST recoverable from or payable to the ATO are included as a current asset or current liability in the Consolidated Statement of Financial Position.

Cash flows are included in the Consolidated Statement of Cash Flows on a gross basis. The GST components of cash flows arising from investing and financing activities which are recoverable from or payable to the ATO are classified as operating cash flows.

1.3.5 Issued standards and interpretations not early adopted

A number of new standards, amendments to standards and interpretations are effective for annual periods beginning after 1 July 2026 and have not been applied in preparing these Consolidated Financial Statements. The Group does not plan to adopt new standards or amendments to standards early, and none are expected to have a material impact on the Group.

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1.4 CRITICAL ACCOUNTING ESTIMATES AND JUDGEMENTS

In preparing these Consolidated Financial Statements, management are required to make estimates, judgements, and assumptions that affect amounts reported in this Financial Report. The estimates, judgements, and assumptions are based on historical experience, adjusted for current market conditions, and other factors that are believed to be reasonable under the circumstances, and are reviewed on a regular basis. Actual results may differ from these estimates.

The estimates and judgements which involve a higher degree of complexity or that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next period are included in the following notes:

- Notes 3.1 and 3.2 – Impairment of financial and non-financial assets
- Note 3.5 – Tax effect accounting
- Note 1.2 – Going Concern

As set out in Note 3.3 and in respect of 2024 financial year, the Group's investment portfolio consisted of one unquoted hybrid debt security that was considered to be a Level 3 valuation and options over unquoted ordinary shares in the same entity considered to be a Level 2 valuation.

The Directors considered Level 2 valuations relate to investments for which a recent price transaction is available from a substantial capital raising transaction on arms-length terms. In determining the applicability of this measurement basis, the Directors considered that the "recent" relates to an observable transaction in that investment not greater than 12 months, "substantial capital raising transaction applies to at least a 5% change in the overall capital structure of the investment and that there is no further information publicly available that would otherwise materially alter the value priced into the observable transaction as at reporting date.

For Level 2 investments the Directors also considered that "recent" equity transactions would include pricing data where shares in investment companies have been bought and sold off-market in the previous 12 months.

The Directors considered Level 3 valuations to be those for investments where no recent price information is available. In such situations alternative valuation bases are set applied.

In Level 3 equity securities that have historical revenues and are loss-making, the Directors may apply a valuation basis premised upon observable multiples supporting valuations of like-for-like enterprises in observable market data (adjusted for leveraged of the entity). The Directors may also consider applying a probability weighted expected return method where there is a lack of market observable data available from like-for-like enterprises.

For pre-revenue enterprises, this valuation would alternatively be reflected on a Milestone Adjusted Scorecard basis.

For hybrid debt securities this typically incorporates an assessment of the likelihood of a conversion to an equity investment (and then, by analogy, applying a valuation appropriate to an equity security) or if to be carried as a debt-bearing instrument an assessment of a discount rate appropriate to the security that takes into account both market interest rates and an assessment of credit risk of the investee.

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2 GROUP PERFORMANCE

2.1 REVENUE

	2026 $	2025 $
Rental income	**19,875**	98,471
Interest Income	**290,904**	336,021
Refund on overpayment	**4,144**	15,225
Bad debt recoveries	**47,402**	96,736
Total	**362,325**	546,453

The Group recognises revenue from its Rent.Grow.Own contracts as rental income. Rental income from operating leases is recognised in profit or loss on a straight-line basis over the lease term as it falls due. Operating leases arise where substantially all of the risks and benefits incidental to ownership of the leased asset remain with the Group. Receipts from operating leases are due and payable by the lessee on a weekly, or in some cases monthly, basis in advance.

2.2 SEGMENT DISCLOSURES

The Group now consists only of the GoGetta business and a small corporate function. The Group's results are reviewed on a consolidated basis by the Board and so there are no reportable segments within the Group.

2.3 EXPENSES FROM ORDINARY ACTIVITIES

	2026 $	2025 $
Cost of rental services	**-**	19,592
Other administrative expenses	**750,374**	835,012
Total	**750,374**	854,604

Cost of rental services include commissions paid to brokers.

Other administrative expenses include legal and professional fees, debt and asset recovery costs, Board fees, ASX listing fees and ASIC Industry Funding Levy.

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3 ASSETS AND LIABILITIES

3.1 TRADE AND OTHER RECEIVABLES

	2026 $	2025 $
Current receivables		
Trade receivables	-	31,376
Allowance for impairment losses	-	(28,256)
Other receivables	**8,220**	8,758
Total current receivables	**8,220**	11,878
Non-current receivables		
Total non-current receivables	-	-
Total receivables	**8,220**	11,878

The main non-derivative financial assets held by the Group are contract debtors and lease receivables. Contract debtors and lease receivables are measured at amortised cost and are held with the objective of collecting contractual cash flows on a specific date consisting of principal and interest.

In accordance with AASB 9 Financial Instruments, provisions for impairment are recognised in relation to financial assets and reflect the expected credit losses of those assets.

Operating Leases – Group is lessor

Plant and equipment is leased to various industries on rental contracts. Rental contracts are normally for a minimum duration of twelve months and are classified as operating leases for accounting purposes.

OPERATING LEASES – GROUP IS LESSOR	2026 $	2025 $
Included in current receivables		
Lease commitments receivable	-	31,376
Less provision for impairment	-	(28,256)
Net operating lease commitments receivable	-	3,120
Future minimum lease receipts in respect of non-cancellable operating leases according to the time expected to elapse to the expected date of receipt.		
Not later than one year	-	-
Total future minimum lease receipts	-	-

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3.2 PROPERTY, PLANT AND EQUIPMENT

RENTAL ASSETS	2026 $	2025 $
Cost	**27,236**	276,368
Less accumulated depreciation and impairment	**(27,236)**	(276,368)
Carrying amount at end of period	**-**	-
Rental assets classified as current	**-**	-
Rental assets classified as non-current	**-**	-
Carrying amount at end of period	**-**	-
Movement		
Carrying amount at start of period	**-**	8,431
Depreciation and amortisation expense	**-**	-
Disposals	**-**	(8,431)
Carrying amount at end of period	**-**	-

Carrying value

The Group's property, plant and equipment are measured at cost less accumulated depreciation, amortisation and impairment losses. Cost includes expenditure that is directly attributable to the acquisition of the asset.

Depreciation

Rental assets are depreciated over the period of time that management estimates it can utilise the leased assets to generate income. Assets may be depreciated on a straight-line basis or on an expected pattern of usage basis which accelerates the depreciation calculation in the asset's initial year of use. Rental assets are assigned useful lives of between one to five years.

Deferral of upfront costs

Under AASB 16 Leases, a lessor shall recognise in the carrying amount of an asset subject to an operating lease the initial direct costs incurred in negotiating and arranging the operating lease and amortise such upfront costs as an expense over the lease term on the same basis as the lease income.

Proceeds from sale of assets

The net gain or loss on sale of rental assets is recognized in the Consolidated Statement of Profit or Loss.

Impairment

The carrying amount of the Group's rental assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognized if the carrying amount of an asset exceeds its recoverable amount.

Rental assets are classified as idle if they have been returned to the Group and have been warehoused for reconditioning or are being held by external vendors. The recoverable amount for each asset is estimated by management based on expected re-leasing rates and historical sales information.

Impairment assessments are made on rental assets that are linked to rental contracts where there is significant doubt on the ability of the customer to meet rental payments and the asset has been flagged for recovery. The assets are grouped by risk profile and assigned an expected loss reflective of historical experience and management estimates.

Impairment losses are recognized in profit or loss and reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

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3.3 INVESTMENTS

Investments in portfolio assets held at fair value through the profit or loss

Fair value, valuation technique(s) and unobservable inputs used in measuring investments

Fair value as at 30 June 2026

Investment Type	Valuation technique(s) and unobservable input(s)	Fair Value ($)
Level 2		
- AMAG options	Share price well below exercise price	-

Fair value as at 30 June 2025

Investment Type	Valuation technique(s) and unobservable input(s)	Fair Value ($)
Level 2		
- AMAG options	Recent share issue well below exercise price	-

3.4 TRADE AND OTHER PAYABLES

	2026 $	2025 $
Creditors and accruals	**71,384**	112,714

3.5 INCOME TAXES

CURRENT TAX EXPENSE RECOGNISED IN PROFIT OR LOSS	2026 $	2025 $
Current year		
Adjustments recognised in the current period in relation to the current tax of prior periods	**-**	-
Deferred tax expense	**(116,415)**	(38,329)
Change in corporate tax rate	**-**	(4,546,508)
Movement in deferred tax assets not recognised	**116,415**	4,584,837
	-	-

RECONCILIATION OF EFFECTIVE TAX RATE	2026 %	2026 $	2025 %	2025 $
Loss before income tax		**(388,049)**		(112,789)
Add tax expense from discontinued operation		**-**		-
Loss before tax		**(388,049)**		(112,789)
Tax using the Company's domestic tax rate	30.0	**(116,415)**	30.0	(33,837)
Change in corporate tax rate		**-**		(4,546,508)
Non-deductible expenses		**-**		4,493
Movement in deferred tax asset not recognised		**116,415**		4,584,837
Other		**-**		-
Tax expense from continuing operations		**-**		-
Tax expense from discontinued operations		**-**		-

Tax consolidation

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The Company and its wholly-owned Australian operating resident entities are part of a tax-consolidated group. Consequently, all members of the tax-consolidated group are taxed as a single entity. The head entity within the tax-consolidated group is SIV Capital Limited.

Recognition and measurement

Income tax expense in the Consolidated Statement of Profit or Loss comprises current and deferred tax. Current and deferred tax is recognised in the Consolidated Statement of Profit or Loss except to the extent that it relates to a business combination, or items recognised directly in equity or in other comprehensive income.

Deferred tax assets were de-recognised in FY19 as it was considered improbable that these assets would be realised in the foreseeable future.

Current tax

Current tax is the expected tax payable or receivable on the taxable income or loss for the year, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Current tax payable also includes any tax liability arising from the declaration of dividends.

Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is measured at the rates that are expected to apply in the period in which the liability is settled, or asset realised, based on tax rates enacted or substantively enacted at the reporting date. In FY21, the Group's revenue fell below the aggregated turnover threshold of $50 million for base rate entities and so the company tax rate was previously 25%. However, in FY2025 passive income was greater than 20% of total income and as a result the Group's company tax rate was increased to 30% which increased the value of its deferred tax assets. Tax rate again in FY2026 is 30%.

A deferred tax asset is recognised only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences or unused tax losses and tax offsets can be utilised. Deferred tax assets are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Deferred tax assets and liabilities are offset when they relate to income taxes levied by the same taxation authority and the Group intends to settle its current tax assets and liabilities on a net basis.

Unrecognised deferred tax assets

At the reporting date, the Group has unused capital losses of $24.5 million (2025: $24.5 million) available for offset against future capital gains. A deferred tax asset has not been recognized in association with these capital losses as it is not probable that there will be sufficient capital gains available against which these capital losses can be utilised in the foreseeable future.

At the reporting date, the Group has unused revenue losses of $66.8 million (2025: $66.3 million). A deferred tax asset has not been recognized in respect of these revenue losses as it is not probable that there will be sufficient profit available against which these losses can be utilised in the foreseeable future.

The utilisation of carry forward losses is subject to 'continuity of ownership' and 'same business' tests being met. Capital losses carried forward can only be utilised against future capital gains.

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UNRECOGNISED DEFERRED TAX ASSETS	2026 $	2025 $
Capital losses carried forward	**7,358,372**	7,358,372
Deductible temporary differences	**33,656**	50,536
Carried forward tax losses	**20,041,764**	19,908,470
	27,433,792	27,317,377

DEFFERED TAX ASSETS AND LIABILITIES	2026 $	2025 $
Deferred tax assets		
Rental assets	**2,010**	26,696
Allowance for impairment of receivables	**-**	8,477
Provisions	**12,612**	13,500
Other	**19,034**	1,862
Carried forward tax losses	**27,400,136**	27,266,842
Total deferred tax assets	**27,433,792**	27,317,377
Total net deferred tax assets before derecognition	**27,433,792**	27,317,377

MOVEMENT IN DEFERRED TAX BALANCES DURING THE YEAR	2026 $	2025 $
Deferred tax liabilities		
Lease receivables	**-**	-
Deferred tax assets		
Rental assets	**(24,686)**	(21,835)
Allowance for impairment of receivables	**(8,477)**	(3,325)
Provisions	**(888)**	260
Accrued expenses	**17,172**	(2,569)
Carried forward tax losses	**133,294**	65,798
Revaluation of deferred tax assets with change in tax rate	**-**	4,546,508
Movement in deferred tax asset balance not recognised	**(116,415)**	(4,584,837)
Net movement in deferred tax balances for the period	**-**	-

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4 CAPITAL STRUCTURE, FINANCING AND RISK MANAGEMENT

4.1 EARNINGS PER SHARE

	2026	2025
Basic earnings per share	$	$
Loss attributable to ordinary shareholders		
Loss for the period from continuing operations	**(388,049)**	(112,789)
Loss for the period	**(388,049)**	(112,789)
Weighted average number of ordinary shares	No.	No.
Issued ordinary shares at the beginning of the period	**47,352,839**	47,352,839
Movements in issued shares during the period	**-**	-
Weighted average number of ordinary shares at the end of the period	**47,352,839**	47,352,839

	2026	2025
Diluted earnings per share	$	$
Loss attributable to ordinary shareholders (diluted)		
Loss the period from continuing operations	**(388,049)**	(112,789)
Loss for the period	**(388,049)**	(112,789)
Weighted average number of ordinary shares (diluted)	No.	No.
Issued ordinary shares at the beginning of the period	**47,352,839**	47,352,839
Movements in issued shares during the period	**-**	-
Weighted average number of ordinary shares at the end of the period	**47,352,839**	47,352,839

Earnings per share represents the amount of profit generated for the reporting period attributable to shareholders divided by the weighted average number of shares on issue. The potential for any shares issued by the Group to dilute existing shareholders' ownership are also presented.

4.2 DIVIDENDS AND FRANKING CREDITS

No dividends were declared and paid by the Group during the current or prior financial year.

	2026	2025
	$	$
Franking credits available for future financial periods (tax paid basis)	**21,628,227**	21,628,227

The ability to utilise the franking credits is dependent upon declaration of dividends.

4.3 CONTRIBUTED EQUITY

SHARE CAPITAL	2026	2025
	No.	No.
Number of shares on issue at start of period	**47,352,839**	47,352,839
Movement in shares issued	**-**	-
Number of shares on issue at end of period	**47,352,839**	47,352,839

Share capital

Holders of ordinary shares are entitled to receive dividends as declared and are entitled to one vote per share at shareholders' meetings. In the event of winding up the Company, ordinary shareholders rank after creditors and are fully entitled to any proceeds on liquidation.

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4.4 RESERVES

2026	PROFIT RESERVE $	ACCUMULATED CAPITAL LOSS $	TOTAL $
Balance at start of period	**5,997,998**	**(17,284,000)**	**(11,286,002)**
Dividends recognised for the year	**-**	**-**	**-**
Transfer from profits	**-**	**-**	**-**
Balance at end of period	**5,997,998**	**(17,284,000)**	**(11,286,002)**

2025	PROFIT RESERVE $	ACCUMULATED CAPITAL LOSS $	TOTAL $
Balance at start of period	5,997,998	(17,284,000)	(11,286,002)
Dividends recognised for the year	-	-	-
Transfer from profits	-	-	-
Balance at end of period	5,997,998	(17,284,000)	(11,286,002)

Profit reserve

The profit reserve comprises an appropriation of net profits from continuing and discontinued operations and available for payment of fully franked dividends.

Accumulated capital loss reserve

The accumulated capital loss reserve comprises the net loss on sale of discontinued operations.

4.5 CASH AND CASH EQUIVALENTS

CASH AND CASH EQUIVALENTS IN THE STATEMENT OF CASH FLOWS	2026 $	2025 $
Bank balances	**7,809,395**	8,177,066

RECONCILIATION OF PROFIT FOR THE PERIOD TO NET CASH PROVIDED BY OPERATING ACTIVITIES	2026 $	2025 $
Loss for the period	**(388,049)**	(112,789)
Adjustments for:		
Loss or (gain) on sale of fixed assets	**-**	8,432
Changes in:		
Trade and other receivables	**3,658**	511,400
Other current assets and inventories	**58,050**	29,002
Creditors and accruals	**(41,123)**	10,524
Deferred revenue, advances and bonds	**(207)**	(18,042)
Net cash provided by (used in) operating activities	**(367,671)**	428,527

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4.6 FINANCIAL RISK MANAGEMENT

The Group has exposure to the following financial risks:

- Liquidity risk (refer to Note 4.6.1);
- Credit risk (refer to Note 4.6.2); and
- Market risk (refer to Note 4.6.3).

These risks affect the fair value measurements applied by the Group, which are detailed in Note 4.6.4.

The Group adheres to the risk management policies and framework established by the Board of Directors. Responsibility for control and risk management is delegated to the appropriate level of management within the Group. Compliance with the risk management policies is reviewed periodically by the Board.

4.6.1 Liquidity risk

Liquidity risk is the risk that the Group will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset. The Group's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Group's reputation.

The Group aims to maintain the level of its cash and cash equivalents at an amount in excess of expected net cash outflows over the succeeding 30 days.

At reporting date, the Group had no undrawn committed facilities available.

The following tables detail the Group's undiscounted non-derivative liabilities and their contractual maturities.

2026	MATURITY ANALYSIS OF FINANCIAL LIABILITIES				
	LESS THAN SIX MONTHS	SIX TO TWELVE MONTHS	ONE TO FIVE YEARS	OVER FIVE YEARS	TOTAL
	$	$	$	$	$
Non-derivative financial liabilities					
Trade accounts payable	**71,384**	**-**	**-**	**-**	**71,384**
Customer security bonds	**866**	**-**	**-**	**-**	**866**
Total	**72,250**	**-**	**-**	**-**	**72,250**

2025	MATURITY ANALYSIS OF FINANCIAL LIABILITIES				
	LESS THAN SIX MONTHS	SIX TO TWELVE MONTHS	ONE TO FIVE YEARS	OVER FIVE YEARS	TOTAL
	$	$	$	$	$
Non-derivative financial liabilities					
Trade accounts payable	**112,714**	**-**	**-**	**-**	**112,714**
Customer security bonds	**866**	**-**	**-**	**-**	**866**
Total	**113,580**	**-**	**-**	**-**	**113,580**

4.6.2 Credit risk

Credit risk is the risk of financial loss to the Group if a customer or counterparty to a financial instrument fails to meet its contractual obligations and arises principally from the Group's receivables from customers.

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The gross carrying amount of financial assets represents the maximum exposure and at reporting date was as follows:

	2026	2025
	$	$
Cash and cash equivalents	**7,809,395**	8,177,066
Convertible Note	**-**	-
Trade and other receivables	**8,220**	11,878
Total	**7,817,615**	8,188,944

Expected credit loss measurement

The Group's exposure to credit risk is influenced mainly by the individual characteristics of each customer

The trade and other receivables and finance lease receivables that remain have been assessed as having limited potential for recovery and so have been fully provided for. The allowance made for these receivables is calculated on the gross receivable less any bonds held on each contract and less any GST that is refundable when the receivable is written off.

Options over unlisted securities

	2026		2025	
	Face value	Fair value	Face value	Fair value
	$	$	$	$
Options over shares AMAG Holdings Australia Pty Ltd	**-**	**-**	-	-

The options were issued at no cost however the exercise price is higher than recent share price and any value ascribed to the fact that they still have a remaining one year expiry (time value) would be less than this premium. Accordingly, it is the view of Directors that the options have no value as at 30 June 2026.

Trade and receivables

AGEING OF TRADE RECEIVABLES	2026		2025	
	Gross	Allowance	Gross	Allowance
	$	$	$	$
Not past due	**-**	**-**	-	-
One to four weeks in arrears	**-**	**-**	2,753	-
Five to seven weeks in arrears	**-**	**-**	-	-
Eight to twelve weeks in arrears	**-**	**-**	2,753	(2,386)
Over twelve weeks in arrears	**-**	**-**	25,870	(25,870)
Total trade receivables and allowances	**-**	**-**	31,376	(28,256)

MOVEMENT IN ALLOWANCE FOR IMPAIRMENT OF TRADE RECEIVABLES	2026	2025
	$	$
Balance at start of period	**28,256**	33,563
Impairment loss recognised	**(28,256)**	(5,307)
Write-back of allowances no longer required	**-**	-
Net movements relating to discontinued operations	**-**	-
Balance at end of period	**-**	28,256

The write-back of allowances occurs when receivables are written off or are no longer credit impaired

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Bonds

Included in the Consolidated Statement of Financial Position are customer bond liabilities totalling $866 (2025: $17,026). These bonds are cash deposits received from customers at the start of their contracts and form a part of the Group's operating cash flows. These bonds are held as security over the rental assets leased by the customer and any outstanding amounts owed by the customer.

The bond liabilities have been classed as current as it is likely that the liabilities will be extinguished within the next 12 months. Those customers who have rental contracts will either have their bonds refunded if they return their rental asset or the bond will reduce the purchase price of the asset if they decide to retain the asset.

The bonds associated with aged receivables will be retained to offset any outstanding amounts owed by the customer to the Group.

4.6.3 Market risk

Market risk is the risk that changes in market prices, such as interest rates, will affect the Group's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures with within acceptable parameters, while optimizing the return.

At the end of the period, the Group had a cash balance of $7.8 million (2025: $8.2 million). The impact of variability in interest rates on the Group's profit and equity is illustrated below:

	2026		2025	
	Profit	Equity	Profit	Equity
	$	$	$	$
+50 basis points	**39,047**	**41,359**	40,885	43,306
-50 basis points	**(39,047)**	**(41,359)**	(40,885)	(43,306)

4.6.4 Fair value measurement of financial instruments

A number of the Group's accounting policies and disclosures require the determination of fair value, for both financial and non-financial assets and liabilities. When measuring the fair value of an asset or a liability, the Group uses observable market data as far as possible. Fair values are categorized into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

Level 1 Fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2 Fair value measurements are those derived from inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).

Level 3 Fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

Fair value of financial assets and financial liabilities that are not measured at fair value on a recurring basis

The carrying value of cash and cash equivalents, trade and finance lease receivables, trade payables and customer security bonds approximate their fair value.

5 GROUP STRUCTURE

5.1 SUBSIDIARIES

Details of wholly owned subsidiaries of SIV Capital Limited are as follows:

COMPANY	COUNTRY OF INCORPORATION
SIV Finance Company Pty Ltd	Australia
GoGetta Equipment Funding Pty Ltd	Australia

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5.2 PARENT ENTITY INFORMATION

Financial information for the parent entity, SIV Capital Limited, is as follows:

	2026 $	2025 $
Assets		
Current assets	**7,852,038**	8,287,246
Non-current assets	**6,000,000**	6,000,000
Total assets	**13,852,038**	14,287,246
Liabilities		
Current liabilities	**1,511,028**	1,510,790
Total liabilities	**1,511,028**	1,510,790
Net Assets	**12,341,010**	12,776,456
Equity		
Share capital	**110,443,521**	110,443,521
Retained earnings	**(85,754,886)**	(85,319,440)
Reserves	**(12,347,625)**	(12,347,625)
Total equity	**12,341,010**	12,776,456

	2026 $	2025 $
(Loss) for the year	**(435,445)**	(253,105)
Other comprehensive income for the period	**-**	-
Total comprehensive income for the period	**(435,445)**	(253,105)

6 OTHER

6.1 AUDITORS' REMUNERATION

	2026 $	2025 $
Audit and review of financial reports	**41,850**	40,480
Other services		
Tax compliance services	**-**	-
Other non-assurance services	**-**	-
Total	**41,850**	40,480

6.2 SUBSEQUENT EVENTS

Other than the matters disclosed in the Financial Report and in the Directors' Report and Chairman's Report, there are no other matters or circumstances that have arisen since the end of the reporting period, which significantly affected or may significantly affect the operations of the consolidated entity, the results of those operations, or the state of affairs of the consolidated entity in future years.

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Consolidated Entity Disclosure Statement

As at 30 June 2026

Name of entity	Type of entity	Trustee, partner or participant in JV	% of share capital	Country of incorporation	Australian or foreign resident for tax	Foreign jurisdiction(s) of foreign residents for tax
SIV Capital Limited	Body Corporate	-	-	Australia	Australian	n/a
GoGetta Equipment Funding Pty Ltd	Body Corporate	-	100	Australia	Australian	n/a
SIV Finance Company Pty Ltd	Body Corporate	-	100	Australia	Australian	n/a

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Directors' Declaration

The Directors of SIV Capital Limited (the Company) declare that:

(a) in the Directors' opinion, there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable;

(b) in the Directors' opinion, the attached Consolidated Financial Statements are in compliance with International Financial Reporting Standards, as stated in Note 1.1 to the Consolidated Financial Statements;

(c) in the Directors' opinion, the attached Consolidated Financial Statements and notes thereto are in accordance with the *Corporations Act 2001*, including compliance with accounting standards and giving a true and fair view of the financial position and performance of the Group; and

(d) the information disclosed in the attached Consolidated Entity Disclosure Statement is true and correct.

The Directors have been given the declarations required by s.295A of the *Corporations Act 2001*.

Signed in accordance with a resolution of the Directors made pursuant to s.295(5) of the *Corporations Act 2001*.

On behalf of the Directors.



Allan English AM
Non-Executive Chairman
28 August 2026

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HALL CHADWICK
CHARTERED ACCOUNTANTS & BUSINESS ADVISORS | QLD

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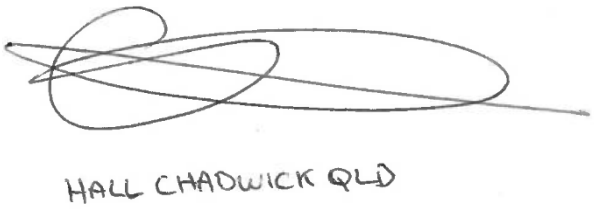
Auditor's Independence Declaration under Section 307C of the Corporations Act 2001 to the directors of SIV Capital Limited

As auditor of the financial report of SIV Capital Limited for the financial year ended 30 June 2026, I declare to the best of my knowledge and belief, there have been no contraventions of:

(i) the auditor independence requirements as set out in the Corporations Act 2001 in relation to the audit; and

(ii) any applicable code of professional conduct in relation to the audit.

This declaration is in respect of SIV Capital Limited and the entities it controlled during the financial period.



Clive Massingham
Director
Hall Chadwick Qld, Chartered Accountants

Date at Brisbane this 28th day of August 2026

HALL CHADWICK
CHARTERED ACCOUNTANTS & BUSINESS ADVISORS | QLD

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INDEPENDENT AUDITOR'S REPORT – TO THE MEMBERS OF SIV CAPITAL LIMITED

Report on the Audit of the Financial Report

Opinion

We have audited the accompanying financial report of SIV Capital Limited and its controlled entities (the Group), which comprises the consolidated statement of financial position as at 30 June 2026, the consolidated statement of profit or loss and other comprehensive income, the consolidated statement of changes in equity, and the consolidated statement of cash flows for the year then ended and notes to the financial statements, including a summary of significant accounting policies, the consolidated entity disclosure statement and the directors' declaration.

In our opinion the accompanying financial report of the Group is in accordance with the *Corporations Act 2001*, including:

(a) giving a true and fair view of the Group's financial position as at 30 June 2026 and of its financial performance for the year then ended; and

(b) complying with Australian Accounting Standards and the *Corporations Regulations 2001*.

Basis for Opinion

We conducted our audit in accordance with Australian Auditing Standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the audit of the financial report* section of our report. We are independent of the Group in accordance with the auditor independence requirements of the *Corporations Act 2001* and the ethical requirements of the Accounting Professional and Ethical Standards Board's APES *110 Code of Ethics for Professional Accountants (including Independence Standards)* (the Code) that are relevant to our audit of the financial report in Australia. We have also fulfilled our other ethical responsibilities in accordance with the Code.

We confirm that the independence declaration required by the *Corporations Act 2001*, which has been given to the directors of the company, would be in the same terms if given to the directors as at the time of this auditor's report.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial report for the year ended 30 June 2026. We did not identify any key audit matters for the Group for the year ended 30 June 2026.

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Information Other Than the Financial Report and Auditor's Report Thereon

The directors are responsible for the other information. The other information comprises the information in the Group's annual report for the year ended 30 June 2026 but does not include the financial report and our auditor's report thereon.

Our opinion on the financial report does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial report, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial report or our knowledge obtained in the audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Director's Responsibility for the Financial Report

The directors of the company are responsible for the preparation of

(a) the financial report (other than the consolidated entity disclosure statement) that gives a true and fair view in accordance with Australian Accounting Standards and the *Corporations Act 2001*; and

(b) the consolidated entity disclosure statement that is true and correct in accordance with the *Corporations Act 2001*, and

for such internal control as the directors determine is necessary to enable the preparation of

(i) the financial report (other than the consolidated entity disclosure statement) that gives a true and fair view and is free from material misstatement, whether due to fraud or error; and

(ii) the consolidated entity disclosure statement that is true and correct and is free of misstatement, whether due to fraud or error

In preparing the financial report, the directors are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the Group or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Report

Our objectives are to obtain reasonable assurance about whether the financial report as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the Australian Auditing Standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this financial report.

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As part of an audit in accordance with the Australian Auditing Standards, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial report, whether due to fraud of error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.

- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.

- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial report or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial report, including the disclosures, and whether the financial report represents the underlying transactions and events in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the financial report. We are responsible for the direction, supervision and performance of the Group audit. We remain solely responsible for our audit opinion.

We communicate with the directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the directors with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the directors, we determine those matters that were of most significance in the audit of the financial report of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on the Remuneration Report

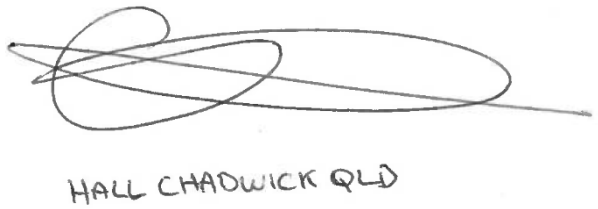
Opinion on the Remuneration Report

We have audited the remuneration report included in pages 8 to 9 of the directors' report for the year ended 30 June 2026.

In our opinion the remuneration report of SIV Capital Limited for the year ended 30 June 2026 complies with section 300A of the *Corporations Act 2001*.

Responsibilities

The directors of the company are responsible for the preparation and presentation of the Remuneration Report in accordance with section 300A of the *Corporations Act 2001*. Our responsibility is to express an opinion on the Remuneration Report, based on our audit conducted in accordance with Australian Auditing Standards.



Clive Massingham
Director
Hall Chadwick Qld, Chartered Accountants

Date at Brisbane this 28th day of August 2026

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ASX Additional Information

Distribution of equity securities

The Company has one class of shares on issue and are fully paid.

Holding	Number of Investors	Number of Securities	%
1 to 1,000	273	58,980	0.12
1,001 to 5,000	332	917,823	1.94
5,001 to 10,000	129	940,912	1.99
10,001 to 100,000	156	5,128,747	10.87
100,001 and over	45	40,306,377	85.08
Total	**935**	**47,352,839**	**100.00**
Unmarketable parcels	516	602,519	1.27

Equity security holders

The names of the twenty largest holders of quoted securities at 18 August 2026 are listed below

		NUMBER OF SHARES	PERCENTAGE OF TOTAL SHARES ISSUED (%)
1	MBL FOOD & PACKAGING LIMITED	9,423,214	19.90
2	TESSANA PTY LTD <A ENGLISH FAMILY A/C>	5,692,904	12.02
3	ENGLISH FAMILY FOUNDATION PTY LTD <ENGLISH FAM FOUNDATION A/C>	5,268,422	11.13
4	WAVET FUND NO 2 PTY LTD <WAVET SUPER FUND NO 2 A/C>	3,485,000	7.36
5	CITICORP NOMINEES PTY LIMITED	3,029,760	6.40
6	OLCAR PTY LTD <OLCAR FAMILY A/C>	1,275,000	2.69
7	CONTEMPLATOR PTY LTD <ARG PENSION FUND A/C>	1,193,422	2.52
8	MINOAN CORPORATION LIMITED	670,941	1.42
9	DELH INVESTMENTS PTY LTD <DELH SUPER FUND A/C>	581,579	1.23
10	MR MILTON YANNIS	560,834	1.18
11	PPK INVESTMENT TRADING PTY LTD	549,899	1.16
12	QUALITY DISPENSERS SUPER FUND PTY LTD <QUALITY DISPENSERS S/F A/C>	517,602	1.09
13	BIG KAHUNA INVESTMENTS PTY LTD <BIG KAHUNA A/C>	500,000	1.06
14	EGP CAPITAL PTY LTD	430,000	1.91
15	STITCHING PTY LTD <SSG SUPERANNUATION FUND A/C>	421,053	0.89
16	HSBC CUSTODY NOMINEES (AUSTRALIA) LIMITED	387,300	0.82
17	ELFIC INDUSTRIES PTY LTD <ELFIC SUPER FUND A/C>	360,000	0.76
18	BAAUER PTY LTD <THE BAAUER FAMILY A/C>	348,236	0.74
19	SHEFFIELD MANAGEMENT PTY LTD <MARK S HANCOCK S/F A/C>	335,005	0.71
20	NOKAOI PTY LTD <SBG SUPER FUND A/C>	313,158	0.66

Substantial Shareholders

1	MBL FOOD & PACKAGING LIMITED	9,423,213	19.90
2	TESSANA PTY LTD <A ENGLISH FAMILY A/C>	5,692,904	12.02
3	ENGLISH FAMILY FOUNDATION PTY LTD <ENGLISH FAM FOUNDATION A/C>	5,268,422	11.13
4	WAVET FUND NO 2 PTY LTD <WAVET SUPER FUND NO 2 A/C>	3,485,000	7.36

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Company directory

REGISTERED OFFICE

13 Kurilpa Street
West End QLD 4101
Email: corporate@sivcapital.com.au
Web: www.sivcapital.com.au

NON-EXECUTIVE DIRECTORS

Allan English AM (Non-Executive Chairman)
Bede King
Oliver Schweizer

COMPANY SECRETARY

Donald Mackenzie

AUDITORS

Hall Chadwick QLD

SOLICITORS

Hamilton Locke

SHARE REGISTER

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Tel: 1300 737 760
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SECURITIES EXCHANGE

ASX:SIV

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