Interim Report

FY27



serko

Interim Financial Statements

For the six months ended 30 September 2026

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Consolidated statement of comprehensive income

For the six months ended 30 September 2026

	Notes	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
		$ (000)	$ (000)	$ (000)
Revenue	3	71,747	61,112	119,391
Other income	3	580	654	1,488
Total income		**72,327**	**61,766**	**120,879**
Remuneration and benefits		(41,483)	(37,526)	(76,132)
Other operating expenses		(22,483)	(18,144)	(38,216)
Amortisation and depreciation		(7,498)	(9,418)	(18,013)
Expenses from ordinary activities	4	**(71,464)**	**(65,088)**	**(132,361)**
Profit / (loss) before finance items, asset impairments and disposals		**863**	**(3,322)**	**(11,482)**
Foreign exchange gains / (losses) - net		(393)	(261)	(520)
Forward exchange contract gains / (losses)		(495)	(3,451)	(3,832)
Asset impairments and disposals		(698)	(2,078)	(2,119)
Finance income		749	837	1,540
Finance expenses		(405)	(249)	(609)
Loss before income tax		**(379)**	**(8,524)**	**(17,022)**
Income tax expense		(491)	(992)	(715)
Net loss		**(870)**	**(9,516)**	**(17,737)**
Movement in foreign currency translation reserve		304	(32)	332
Movement in cashflow hedge reserve		(629)	(1,851)	(1,116)
Total comprehensive loss for the period		**(1,195)**	**(11,399)**	**(18,521)**
Earnings per share				
Basic and diluted (loss) per share (dollars)	11	(0.01)	(0.08)	(0.14)

The accompanying notes form part of these interim financial statements.

Consolidated statement of changes in equity

For the six months ended 30 September 2026

6 months Unaudited 30 September 2026	Notes	Share capital	Share-based payment reserve	Cashflow hedge reserve	Foreign currency translation reserve	Accumulated losses	Total
		$ (000)	$ (000)	$ (000)	$ (000)	$ (000)	$ (000)
Balance as at 1 April 2026		**255,329**	**10,963**	**(1,116)**	**939**	**(177,452)**	**88,663**
Net loss for the period		-	-	-	-	(870)	(870)
Other comprehensive income / (loss)*		-	-	(629)	304	-	(325)
Total comprehensive loss for the period		**-**	**-**	**(629)**	**304**	**(870)**	**(1,195)**
Transactions with owners							
Equity-settled share-based payments		3,736	(1,774)	-	-	-	1,962
Balance as at 30 September 2026	10	**259,065**	**9,189**	**(1,745)**	**1,243**	**(178,322)**	**89,430**

6 months Unaudited 30 September 2025	Notes	Share capital	Share-based payment reserve	Cashflow hedge reserve	Foreign currency translation reserve	Accumulated losses	Total
Balance as at 1 April 2025		**249,673**	**9,482**	**-**	**607**	**(159,824)**	**99,938**
Net loss for the period		-	-	-	-	(9,516)	(9,516)
Other comprehensive income / (loss)*		-	-	(1,851)	(32)	-	(1,883)
Total comprehensive loss for the period		**-**	**-**	**(1,851)**	**(32)**	**(9,516)**	**(11,399)**
Transactions with owners							
Equity-settled share-based payments		4,717	(1,120)	-	-	99	3,696
Balance as at 30 September 2025	10	**254,390**	**8,362**	**(1,851)**	**575**	**(169,241)**	**92,235**

12 months Audited 31 March 2026 As presented in the 31 March 2026 Annual Report	Notes	Share capital	Share-based payment reserve	Cashflow hedge reserve	Foreign currency translation reserve	Accumulated losses	Total
Balance as at 1 April 2025		**249,673**	**9,482**	**-**	**607**	**(159,824)**	**99,938**
Net loss for the period		-	-	-	-	(17,737)	(17,737)
Other comprehensive income / (loss)*		-	-	(1,116)	332	-	(784)
Total comprehensive loss for the year		**-**	**-**	**(1,116)**	**332**	**(17,737)**	**(18,521)**
Transactions with owners							
Equity-settled share-based payments		5,656	1,481	-	-	109	7,246
Balance as at 31 March 2026	10	**255,329**	**10,963**	**(1,116)**	**939**	**(177,452)**	**88,663**

* Items in Other comprehensive income / (loss) may be reclassified to the income statement and are shown net of tax.

The accompanying notes form part of these interim financial statements.

Consolidated statement of financial position

As at 30 September 2026

	Notes	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
		$ (000)	$ (000)	$ (000)
Current assets				
Cash at bank		16,004	20,023	14,146
Short-term deposits		47,000	45,000	40,000
Trade and other receivables	5	29,588	27,560	29,997
Income tax receivable		266	-	-
Derivative financial instruments	6	30	-	21
Total current assets		**92,888**	**92,583**	**84,164**
Non-current assets				
Property, plant and equipment	7	8,475	5,443	8,565
Intangible assets	8	17,146	23,764	21,353
Deferred tax asset		1,070	323	1,095
Other non-current assets		278	1,323	802
Total non-current assets		**26,969**	**30,853**	**31,815**
Total assets		**119,857**	**123,436**	**115,979**
Current liabilities				
Trade and other payables	9	18,458	18,494	14,923
Deferred income		2,224	1,867	1,938
Lease liabilities		1,527	815	1,423
Derivative financial instruments	6	2,405	5,692	2,330
Income tax payable		1,072	273	366
Total current liabilities		**25,686**	**27,141**	**20,980**
Non-current liabilities				
Lease liabilities		4,691	3,008	5,511
Deferred tax liability		50	1,052	825
Total non-current liabilities		**4,741**	**4,060**	**6,336**
Total liabilities		**30,427**	**31,201**	**27,316**
Equity				
Share capital	10	259,065	254,390	255,329
Share-based payment reserve	10	9,189	8,362	10,963
Cashflow hedge reserve	6	(1,745)	(1,851)	(1,116)
Foreign currency translation reserve		1,243	575	939
Accumulated losses		(178,322)	(169,241)	(177,452)
Total equity		**89,430**	**92,235**	**88,663**
Total equity and liabilities		**119,857**	**123,436**	**115,979**

The financial statements are signed on behalf of the Board of Directors on 16 November 2026

Claudia Batten
Chair

Jan Dawson
Chair of Audit, Risk and Sustainability Committee

The accompanying notes form part of these interim financial statements.

Consolidated statement of cash flows

For the six months ended 30 September 2026

	Notes	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
		$ (000)	$ (000)	$ (000)
Cash flows from operating activities				
Receipts from customers		72,286	60,668	119,080
Interest received		514	1,208	1,917
Receipts from government grants		-	-	1,351
Taxation paid		(805)	(1,194)	(1,798)
Payments to suppliers and employees		(59,151)	(52,761)	(114,527)
Interest payments on lease liabilities		(380)	(173)	(553)
Net GST refunded		1,286	806	1,560
Net cash flows from / (used in) operating activities	12	**13,750**	**8,554**	**7,030**
Cash flows from investing activities				
Purchase of property, plant and equipment		(1,436)	(740)	(1,324)
Capitalised development costs and other intangible assets		(2,483)	(3,601)	(8,596)
Business combinations		-	622	(2,845)
Investment in term deposits		(37,000)	(60,000)	(110,000)
Proceeds from matured term deposits		30,000	60,000	115,000
Net cash flows from / (used in) investing activities		**(10,919)**	**(3,719)**	**(7,765)**
Cash flows from financing activities				
Payment of lease liabilities		(691)	(783)	(1,344)
Net cash flows from / (used in) financing activities		**(691)**	**(783)**	**(1,344)**
Net increase / (decrease) in total cash		2,140	4,052	(2,079)
Net foreign exchange difference		(282)	(433)	(179)
Cash and cash equivalents at beginning of period		14,146	16,404	16,404
Cash and cash equivalents at the end of the period		**16,004**	**20,023**	**14,146**
Cash and cash equivalents comprise the following:				
Cash at bank and on hand		16,004	20,023	14,146
		16,004	**20,023**	**14,146**

The accompanying notes form part of these interim financial statements.

Notes to the Interim Financial Statements

For the six months ended 30 September 2026

1. Corporate information

The unaudited interim consolidated financial statements of Serko Limited (Company or Serko) and subsidiaries (Group) were authorised for issue in accordance with a Board resolution.

The Company is a limited liability company domiciled and incorporated in New Zealand under the Companies Act 1993 and is listed on the New Zealand Stock Exchange (NZX) and the Australian Securities Exchange (ASX) as an ASX Foreign Exempt Listing. The Company is a for-profit entity and is required to be treated as an FMC reporting entity under the Financial Markets Conduct Act 2013.

Its registered office is at Level 2, Unit 20, 125 The Strand, Parnell, Auckland.

The Group provides online business travel booking software solutions and is headquartered in Auckland, New Zealand.

2. Basis of accounting

The interim financial statements have been prepared in accordance with generally accepted accounting practice in New Zealand (NZ GAAP) and comply with NZ IAS 34: *Interim Financial Reporting*. The unaudited interim financial statements have been prepared using the going concern assumption and are presented in thousands of New Zealand Dollars.

a. Accounting policies and disclosures

The interim financial statements have been prepared using the same accounting policies and methods of computation as, and should be read in conjunction with, the financial statements and related notes included in the Group's Annual Report for the financial year ended 31 March 2026.

Certain comparative amounts have been reclassified to conform to the current period's presentation.

b. Sales Tax

The Consolidated statement of comprehensive income and the Consolidated statement of cash flows have been prepared so that all components are stated exclusive of sales tax, except where sales tax is not recoverable. All items in the Consolidated statement of financial position are stated net of sales tax except for trade receivables and trade payables, which include sales tax payable / receivable. Sales tax includes Goods and Services Tax.

c. Application of new and revised standards, amendments and interpretations

There are no new, revised or amended IFRS Standards that have a material impact on the Group for the period. The accounting policies adopted are consistent with the prior period.

3. Revenue and other income

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Revenue - transaction and usage fees			
Travel platform booking revenue	20,802	20,478	39,053
Expense platform revenue	1,836	2,484	4,237
Supplier commissions revenue	48,216	36,517	73,387
Services revenue	711	1,469	2,375
Other revenue	182	164	339
Total revenue	**71,747**	**61,112**	**119,391**
Government grants	580	631	1,267
Other	-	23	221
Total other income	**580**	**654**	**1,488**
Total revenue and other income	**72,327**	**61,766**	**120,879**

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Geographic information			
Australia	14,441	12,861	25,590
New Zealand	1,328	1,376	2,614
US	7,281	9,084	16,038
Europe and Other	48,697	37,791	75,149
Total revenue	**71,747**	**61,112**	**119,391**

Serko reduces Supplier commissions revenue by the amount of consideration payable to customers relating to jointly agreed marketing fees. For the six months ended 30 September 2026, consideration payable to customers was $3.6 million (30 September 2025: $2.5 million; 31 March 2026: $6.1 million).

4. Expenses

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Profit / (loss) before finance and taxation includes the following expenses:			
Employee remuneration	37,031	34,633	68,203
Capitalised development costs	(510)	(3,601)	(5,403)
Contributions to pension plans	1,568	1,421	3,181
Share-based payment expenses	1,962	3,696	7,246
Other remuneration and benefits	1,432	1,377	2,905
Total remuneration and benefits	**41,483**	**37,526**	**76,132**
Hosting expenses	4,902	4,838	9,440
Third-party connection costs	46	109	196
Other platform-related costs	2,029	1,963	4,237
Auditor remuneration and other assurance fees	116	173	306
Directors' fees	279	282	548
Directors' fees – subsidiaries	3	18	29
Movement of expected credit loss allowance on receivables	25	164	138
Bad debts written off	-	-	126
Rental and other lease expenses	432	369	957
Professional fees	1,015	2,813	3,587
External software development	5,954	1,095	5,333
Software licenses and cloud services	2,708	1,545	3,587
Insurance costs	769	755	1,456
Marketing expenses	1,320	1,426	2,386
Recruitment fees	161	215	347
Donations	-	3	18
Travel and entertainment	978	1,087	2,194
Other expenses	1,746	1,289	3,331
Total other operating expenses	**22,483**	**18,144**	**38,216**
Amortisation	6,056	8,296	15,743
Depreciation	1,442	1,122	2,270
Total amortisation and depreciation	**7,498**	**9,418**	**18,013**
Expenses from ordinary activities	**71,464**	**65,088**	**132,361**

4. Expenses (continued)

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Finance income and expenses includes:			
Finance income			
Interest received	747	836	1,539
Dividends received	2	1	1
Total finance income	**749**	**837**	**1,540**
Finance expenses			
Interest expense on lease liabilities	(380)	(217)	(553)
Other finance expenses	(25)	(32)	(56)
Total finance expenses	**(405)**	**(249)**	**(609)**
Total finance income and expenses	**344**	**588**	**931**

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Asset impairments and disposals includes:			
Other asset impairments	-	79	79
Loss on disposal of fixed and intangible assets	698	1,999	2,040
Total asset impairments and disposals	**698**	**2,078**	**2,119**

5. Trade and other receivables

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Trade receivables	6,594	8,469	6,798
Expected credit loss provision	(526)	(516)	(497)
Trade receivables (net)	**6,068**	**7,953**	**6,301**
GST receivable	1,257	703	1,294
Sundry debtors	4,351	4,395	3,541
Contract assets	13,875	11,198	13,320
Prepayments	4,037	3,311	5,541
Total trade and other receivables	**29,588**	**27,560**	**29,997**

6. Derivative financial instruments

The Group uses derivatives in the form of forward exchange contracts (FECs) to reduce the risk that movements in the exchange rate will affect the Group's New Zealand dollar cash flows. Derivatives are carried as financial assets when the fair value is positive and as financial liabilities when the fair value is negative.

The following table presents the Group's foreign currency forward exchange contracts measured at fair value:

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Derivative assets:			
Foreign currency forward exchange contracts - not designated as hedging instruments	30	-	21
Foreign currency forward exchange contracts - designated as hedging instruments	-	-	-
Total derivative assets	**30**	**-**	**21**
Disclosed as:			
Current	30	-	21
Non-current	-	-	-
	30	**-**	**21**
Derivative liabilities:			
Foreign currency forward exchange contracts - not designated as hedging instruments	659	3,841	1,214
Foreign currency forward exchange contracts - designated as hedging instruments	1,746	1,851	1,116
Total derivative liabilities	**2,405**	**5,692**	**2,330**
Disclosed as:			
Current	1,804	4,786	2,330
Non-current	601	906	-
	2,405	**5,692**	**2,330**

6. Derivative financial instruments (continued)

The following table presents the contractual amounts of the Group's derivatives:

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Derivative assets:			
Foreign currency forward exchange contracts - not designated as hedging instruments	2,744	-	618
Foreign currency forward exchange contracts - designated as hedging instruments	-	-	-
Derivative liabilities:			
Foreign currency forward exchange contracts - not designated as hedging instruments	22,539	53,555	24,597
Foreign currency forward exchange contracts - designated as hedging instruments	106,630	63,251	63,251

Hedge position

The Group's derivative financial instruments designated as hedging instruments are as follows:

	6 months Unaudited 30 Sep 26 Average forward price	6 months Unaudited 30 Sep 26 Fair value	6 months Unaudited 30 Sep 26 Notional amount hedged (NZD)	6 months Unaudited 30 Sep 25 Average forward price	6 months Unaudited 30 Sep 25 Fair value	6 months Unaudited 30 Sep 25 Notional amount hedged (NZD)	12 months Audited 31 Mar 26 Average forward price	12 months Audited 31 Mar 26 Fair value	12 months Audited 31 Mar 26 Notional amount hedged (NZD)
		$ (000)	$ (000)		$ (000)	$ (000)		$ (000)	$ (000)
Derivative liabilities									
Buy NZD - Sell EUR	0.50	1,429	96,081	0.51	1,851	63,251	0.51	1,116	63,251
Buy NZD - Sell AUD	0.85	317	10,549	-	-	-	-	-	-

The Group's derivative financial instruments have been determined to be within level 2 of the fair value hierarchy. Foreign currency forward exchange contracts fair values are determined using observable market inputs, including published market foreign exchange rates and contract forward points, discounted at rates that reflect the credit risk of the counterparties.

7. Property, plant and equipment

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Opening balance	8,565	3,482	3,482
Additions	1,436	3,659	8,043
Lease modifications	-	(339)	(340)
Disposal and impairment	(58)	(161)	(212)
Depreciation	(1,442)	(1,122)	(2,270)
Currency translation	(26)	(76)	(138)
Closing balance	**8,475**	**5,443**	**8,565**

8. Intangibles

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Opening balance	21,353	30,692	30,692
Additions	2,483	3,601	8,596
Disposal and impairment	(640)	(2,027)	(2,039)
Amortisation	(6,056)	(8,296)	(15,743)
Currency translation	6	(206)	(153)
Closing balance	**17,146**	**23,764**	**21,353**

9. Trade and other payables

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Trade payables	3,478	2,100	940
Accrued expenses	5,626	6,228	6,381
Annual leave accrual	3,990	4,018	3,322
Other payables	5,364	6,148	4,280
Total trade and other payables	**18,458**	**18,494**	**14,923**
Disclosed as:			
Current	18,458	18,494	14,923
Non-current	-	-	-
	18,458	**18,494**	**14,923**

10. Equity

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
				Number of shares	Number of shares	Number of shares
	$ (000)	$ (000)	$ (000)	(000)	(000)	(000)
Ordinary shares:						
Balance at 1 April	255,329	249,673	249,673	124,882	123,126	123,126
Issue of shares pursuant to RSU scheme	3,736	4,717	5,656	1,257	1,474	1,756
Share capital at 30 September	**259,065**	**254,390**	**255,329**	**126,139**	**124,600**	**124,882**
Share-based payment reserve:						
Balance at 1 April	10,963	9,482	9,482			
Share based payment expense	1,962	3,696	7,246			
Shares vested to employees via RSU scheme	(3,736)	(4,717)	(5,656)			
Share options expired	-	(99)	(109)			
Share-based payment reserve at 30 September	**9,189**	**8,362**	**10,963**			

11. Earnings per share (EPS)

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Loss attributable to ordinary equity holders of the parent			
Continuing operations	(870)	(9,516)	(17,737)
	(870)	**(9,516)**	**(17,737)**

	Number (000)	Number (000)	Number (000)
Basic earnings per share			
Issued ordinary shares	126,139	124,600	124,882
Weighted average of issued ordinary shares	125,706	124,141	124,467
Adjusted for unallocated employee restricted share plan shares	(1,264)	(1,264)	(1,264)
Weighted average of issued ordinary shares outstanding	**124,442**	**122,877**	**123,203**
Basic and diluted earnings / (loss) per share (dollars)	**(0.01)**	**(0.08)**	**(0.14)**

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	Cents	Cents	Cents
Net tangible assets per security*	56.86	55.73	53.92

* Net tangible assets per security is a non-GAAP measure and is provided for NZX reporting purposes. Net tangible assets per security is calculated as Total assets less Total liabilities less Intangible assets divided by the issued ordinary shares (excluding treasury shares) at the reporting period end.

12. Reconciliation of operating profit to net cash outflow from operating activities

	6 months Unaudited 30 Sep 2026	6 months Unaudited 30 Sep 2025	12 months Audited 31 Mar 2026
	$ (000)	$ (000)	$ (000)
Net loss	(870)	(9,516)	(17,737)
Add non-cash items			
Amortisation	6,056	8,296	15,743
Depreciation	1,442	1,122	2,270
Asset impairments and disposals	698	2,078	2,119
Deferred tax (gain) / loss	(743)	(96)	(1,087)
Unrealised foreign currency (gains) / losses	169	2,302	(549)
Share-based compensation	1,962	3,696	7,246
Other non-cash items	-	33	-
	8,714	**7,915**	**8,005**
Add / (less) movements in working capital items			
(Increase) / decrease in receivables	666	568	(1,223)
Increase / (decrease) in income tax payable	695	(107)	(4)
Increase / (decrease) in trade and other payables	3,675	178	252
	5,036	**639**	**(975)**
Net cash flows from / (used in) operating activities	**13,750**	**8,554**	**7,030**

13. Events after balance sheet date

There were no material events between the balance sheet date and the date these financial statements were authorised for issue.

14. Contingent liabilities

There were no contingent liabilities as at 30 September 2026 (30 September 2025: $nil, 31 March 2026: $nil).

Company Directory

Serko is a company incorporated with limited liability under the New Zealand Companies Act 1993

New Zealand Companies Office registration number 1927488

Australian Registered Body Number (ARBN) 611 613 980

For investor relations queries contact: investor.relations@serko.com

Registered office

New Zealand
Level 2, Unit 20
125 The Strand
Parnell
Auckland 1010, New Zealand
+64 9 309 4754

Australia
Boardroom Pty Limited
Level 8, 210 George Street
Sydney NSW 2000
Australia

Principal administration office

New Zealand
Level 2, Unit 20
125 The Strand
Parnell
Auckland 1010, New Zealand
+64 9 309 4754

Australia
Level 35
1 Elizabeth Street
Sydney NSW 2000
Australia
+61 2 9435 0380

Share registrar

New Zealand
MUFG Corporate Markets
A division of MUFG Pension
& Market Services
Level 30, PwC Tower
15 Customs Street West
Auckland 1010, New Zealand
+64 9 375 5998
serko@cm.mpms.mufg.com

Australia
MUFG Corporate Markets
A division of MUFG Pension
& Market Services
Liberty Place, Level 41
161 Castlereagh Street
Sydney NSW 2000
Australia
+61 1300 554 474

Directors

Claudia Batten (Chair)
Jan Dawson
Sean Gourley
Darrin Grafton
Robert (Bob) Shaw

Auditor

Deloitte Limited
Deloitte Centre
1 Queen Street
Auckland 1140, New Zealand
+64 9 303 0700

Serko's ESG Report, available at serko.com/investors.

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