LEI Number: 213800CYIZKXK9PQYE87

14 July 2026

IntegraFin Holdings plc

FY26 Q3 Trading Update

Continued strong net inflows momentum

IntegraFin Holdings plc ("IHP" or the "Group"), operator of Transact, the UK's premium investment platform for clients and UK financial advisers, is pleased to provide an update on performance for the three months ended 30 June 2026.

Group headlines

- Quarter end funds under direction (FUD) on the Transact platform of £85.5bn, up 23% year-on-year (Q3 FY25: £69.5bn) due to positive momentum in global equity markets combined with ongoing strength in net inflows.

- Net inflows to the Transact platform of £1.0bn in Q3 FY26, (Q3 FY25: £1.2bn), representing 5.2% of opening FUD for the quarter annualised. This is the 6th consecutive quarter with net inflows above £1bn and demonstrates the ongoing strength of the Transact proposition and delivery of net inflows performance.

- High levels of gross inflows to the platform in Q3 FY26 of £2.6bn, 5% ahead of the previous year (Q3 FY25: £2.5bn).

- Record average daily FUD for the quarter of £82.8bn in Q3 FY26, up 24% year-on-year (Q3 FY25: £66.8bn).

Outlook and guidance

- The Transact platform is well-positioned to continue to attract and grow its strong share of adviser platform market net inflows. The Transact proposition is distinctive in offering in-house onshore and offshore bond wrappers. These wrappers are increasingly important for financial planning as advisers and clients navigate the changing tax environment, as pensions become included within the estate for Inheritance Tax from April 2027. We recently launched our Flexible Reversionary Trust, a new solution for intergenerational planning to complement our long standing onshore and offshore bond offerings. In addition, we have continued to deliver platform digital enhancements with online set-up for bonds, and online bond withdrawals and tax calculation reporting.

- We reiterate our cost guidance from December 2025. Total underlying administrative expense growth is expected to slow to c.3% in each of FY26 and FY27 as a result of our cost management initiatives and operational efficiencies. In FY26, these savings will be more meaningfully realised in H2 as initiatives phase through.

- The combination of our compelling recurring revenue growth fundamentals, our scale, and the implementation of cost management initiatives put the Group in a strong position to accelerate profit growth and enhance profit margin in the coming years.

Alex Scott, IHP Group Chief Executive Officer, commented:

"The Transact platform continues to deliver strong net inflows, driven by high levels of transfers in from other providers, as well as additional contributions from new and existing clients. We delivered strong net inflows of £1bn in the third quarter of the financial year, despite both an uncertain macroeconomic backdrop and the pre-tax year-end period being concentrated in the previous quarter. Client numbers also continued to grow, as we added over 2,000 net new clients in the period. Markets recovered strongly in the quarter, pushing Transact platform FUD to new highs and lifting average daily FUD to £82.8bn, which directly benefits our revenue.

We remain highly confident in the ability of our distinctive client- and adviser-focused proposition to drive value and attract new business. Meanwhile, our transparent pricing and leading cash interest rates augment our leading proposition, delivering superior value for money for clients. As we implement efficiencies and operational leverage across the Group, we expect to deliver strong, sustainable earnings growth."

Transact platform reporting for Q3 FY26:

£m	Quarter ended 30 June 2026	Quarter ended 30 June 2025	Financial year to date 30 June 2026	Financial year to date 30 June 2025
Opening FUD	77,768	65,896	74,173	64,065
Inflows	2,596	2,482	8,615	7,592
Outflows	-1,589	-1,271	-5,246	-4,252
Net flows	1,007	1,211	3,369	3,340
Market and other movements(1)	6,731	2,430	7,964	2,132
Closing FUD	85,506	69,537	85,506	69,537
Average daily FUD for the period	82,803	66,847	79,239	66,479
Number of platform clients	256,796	244,734	256,796	244,734

Notes:(1) Includes fees, taxes, investment income and investment returns

Transact platform historical information:

£m	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26
Opening FUD	62,420	64,065	65,880	65,896	69,537	74,173	77,221	77,768
Inflows	2,162	2,418	2,692	2,482	2,510	2,874	3,145	2,596
Outflows	-1,370	-1,498	-1,483	-1,271	-1,498	-1,839	-1,818	-1,589
Net flows	792	920	1,209	1,211	1,012	1,035	1,327	1,007

Market and other movements[1]	853	895	-1,193	2,430	3,624	2,013	-780	6,731
Closing FUD	64,065	65,880	65,896	69,537	74,173	77,221	77,768	85,506
Average daily FUD for the period (£m)	63,044	65,462	67,148	66,847	71,942	76,051	78,896	82,803
Number of platform clients	234,998	237,978	241,197	244,734	246,191	249,907	254,667	256,796

Notes: (1) Includes fees, taxes, investment income and investment returns

Enquiries:
Investors
Luke Carrivick, Investor Relations Director +44 020 7608 5463
Media
IHP@fgsglobal.com
FGS Global: Mike Turner +44 7775992415
FGS Global: Chris Sibbald +44 7855955531