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IntegraFin Holdings plc

FY26 Q1 Trading Update

Strong Q1 net inflows during a period of UK Autumn Budget uncertainty

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 31 December 2025.

Group headlines

- Strong Q1 FY26 net inflows to the Transact platform of £1.0bn, up 11% year-on-year (Q1 FY25: £0.9bn) and representing 5.6% of opening funds under direction (FUD) for the quarter annualised.
- Record quarter end FUD on the Transact platform of £77.2bn, up 17% year-on-year (Q1 FY25: £65.9bn).
- Record average daily FUD on the platform of £76.1bn in Q1 FY26, up 16% year-on-year (Q1 FY25: £65.5bn).
- Record high levels of gross inflows to the platform in Q1 FY26 of £2.9bn, up 21% year-on-year (Q1 FY25: £2.4bn).
- The Transact platform experienced both heightened inflows and outflows in the lead up to the UK Autumn Budget in October and November 2025, caused by elevated pension wrapper activity as clients reacted to extensive pre-Budget speculation. Flows have since returned to normalised levels.

Outlook and guidance

- The Transact platform is well-positioned to continue to attract and grow its strong share of adviser platform market net inflows in FY26 and beyond.
- 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 leverage.
- A combination of our compelling revenue growth fundamentals and the implementation of the cost management initiatives put the Group in a strong position to accelerate profit growth in the coming years.

Alex Scott, IHP Group Chief Executive Officer, commented:

"The Group continues to build on the strong flows momentum from FY25 and has started the new financial year by delivering impressive net inflows of £1.0bn despite the uncertainty caused by the 2025 UK Autumn Budget. We also achieved record gross inflows in the quarter, marking our eighth consecutive quarter in which gross inflows exceeded

£2 billion. Digital enhancements to the platform continue to yield excellent results and attract new business.

We remain focused on the three core levers that will drive our earnings growth: enhancing our market-leading proposition; growing the platform’s FUD and revenue while focusing on managing platform revenue margin; and finally, implementing our cost and efficiency programme. Together, these components position the Group to deliver accelerated earnings growth.”

Transact platform reporting for Q1 FY26:

£m	Quarter ended 31 December 2025	Quarter ended 31 December 2024
Opening FUD	74,173	64,065
Inflows	2,874	2,418
Outflows	-1,839	-1,498
Net flows	1,035	920
Market movements	2,001	880
Other movements ⁽¹⁾	12	15
Closing FUD	77,221	65,880
Average daily FUD for the period (£m)	76,051	65,462
Number of platform clients	249,907	237,978

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

Transact platform historical information:

£m	Q2 FY24	Q3 FY24	Q4 FY24	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
Opening FUD	58,010	61,020	62,420	64,065	65,880	65,896	69,537	74,173
Inflows	2,268	2,017	2,162	2,418	2,692	2,482	2,510	2,874
Outflows	-1,478	-1,358	-1,370	-1,498	-1,483	-1,271	-1,498	-1,839
Net flows	790	659	792	920	1,209	1,211	1,012	1,035
Market movements	2,196	745	838	880	-1,213	2,420	3,639	2,001
Other movements ⁽¹⁾	24	-4	15	15	20	10	-15	12

Closing FUD	61,020	62,420	64,065	65,880	65,896	69,537	74,173	77,221
Average daily FUD for the period (£m)	58,567	61,435	63,044	65,462	67,148	66,847	71,942	76,051
Number of platform clients	231,581	234,084	234,998	237,978	241,197	244,734	246,191	249,907

Notes:

(1) Includes fees, taxes and investment income.

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