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IntegraFin Holdings plc

FY26 Q4 Trading Update

Continued strong net inflows onto the Transact platform

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 and the financial year ended 30 September 2026.

Group headlines

- Quarter end funds under direction (FUD) on the Transact platform of £86.5bn, up 17% year-on-year (Q4 FY25: £74.2bn), driven by sustained net inflows and positive market movements.
- Net inflows to the Transact platform of £0.9bn in Q4 FY26, (Q4 FY25: £1.0bn), representing 4.0% of opening FUD for the quarter annualised. Full year net inflows were £4.2bn (FY25: £4.4bn) and equal to 5.7% of opening FUD.
- Continued gross inflows momentum onto the platform in Q4 FY26 of £2.6bn (Q4 FY25: £2.5bn), with gross inflows for the year at a record high of £11.2bn, up 11% (FY25: £10.1bn).
- Average daily FUD of £86.0bn in Q4 FY26, up 20% year-on-year (Q4 FY25: £71.9bn).
- Total Group revenue for FY26 expected to be c.£177m, a 13% increase over the previous year (FY25: £156.8m).

Outlook and guidance

- Transact delivered further robust net inflows of £0.9bn in Q4 FY26, with client deposits and withdrawals seeing a modest impact from the upcoming UK Budget, as we have seen in previous years. The Transact platform is well-positioned to continue to attract strong net inflows in FY27 and beyond, and to grow its share of the adviser platform market.
- We continue to enhance the Transact platform to ensure that we maintain our leading proposition and attract new clients and advisers. Recent updates focused on facilitating intergenerational financial planning in light of the changes to IHT on pensions that will come into force in 2027. During the past quarter, we have also launched an online chargeable gains calculator for investment bonds and introduced new functionality for transfers between family-linked wrappers.
- We reiterate our cost guidance. Total underlying administrative expense growth is expected to slow to c.3% in each of FY26 and FY27 as we continue to deliver our cost management initiatives and operational efficiencies. In FY26, the savings have been weighted towards H2 due to the timing of implementation of these initiatives. The other guidance issued at the HY26 results remains unchanged.

Alex Scott, IHP Group Chief Executive Officer:

"We have ended the year strongly with another quarter of robust net inflows onto the Transact platform. Net inflows of c.£0.9bn demonstrate Transact's continued ability to

grow platform FUD and attract new clients. We are confident that Transact will maintain a strong share of net flows into the growing adviser platform market in the coming year.

Our platform – distinct in offering both onshore and offshore bonds, among its broad range of in-house tax-efficient savings and investment solutions – provides advisers and clients with the tools necessary to navigate new developments and evolving tax rules. We also continue to focus on delivering enhanced data integrations between Transact and advice firm software and CRM systems, facilitating better access to data for financial advice firms and unlocking meaningful efficiencies for them as they increasingly adopt AI tools.

We have maintained our rigorous focus on cost control, implementing the next phase of our efficiency initiatives. Our continued strong momentum means we look ahead with confidence."

Notice of full year results

The Group will announce its results for the year ended 30 September 2026 on 9 December 2026.

Transact platform reporting for Q4 FY26:

£m	Quarter ended 30 September 2026	Quarter ended 30 September 2025	Financial year ended 30 September 2026	Financial year ended 30 September 2025
Opening FUD	85,506	69,537	74,173	64,065
Inflows	2,558	2,510	11,173	10,102
Outflows	-1,707	-1,498	-6,953	-5,750
Net flows	851	1,012	4,220	4,352
Market and other movements [(1)]	190	3,624	8,154	5,756
Closing FUD	86,547	74,173	86,547	74,173
Average daily FUD for the period	86,029	71,942	80,951	67,856
Number of platform clients	258,154	246,191	258,154	246,191

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

Transact platform historical information:

£m	Q1 FY25	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	Q4 FY26
Opening FUD	64,065	65,880	65,896	69,537	74,173	77,221	77,768	85,506
Inflows	2,418	2,692	2,482	2,510	2,874	3,145	2,596	2,558
Outflows	-1,498	-1,483	-1,271	-1,498	-1,839	-1,818	-1,589	-1,707
Net flows	920	1,209	1,211	1,012	1,035	1,327	1,007	851
Market and other movements [(1)]	895	-1,193	2,430	3,624	2,013	-780	6,731	190
Closing FUD	65,880	65,896	69,537	74,173	77,221	77,768	85,506	86,547
Average daily FUD for the period (£m)	65,462	67,148	66,847	71,942	76,051	78,896	82,803	86,029
Number of platform clients	237,978	241,197	244,734	246,191	249,907	254,667	256,796	258,154

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

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