

# FY26 Half Year Results

—  
19 February 2026

**HUB**<sup>24</sup>

# Overview

## Highlights & operating review

Andrew Alcock, Managing Director & CEO

## Financial results

Kitrina Shanahan, Chief Financial Officer

## Strategy & outlook

Andrew Alcock, Managing Director & CEO



# HUB24 – Australia's leading platform

## Our market-leading platform...



**Australia's  
best platform**  
4<sup>th</sup> year running<sup>1</sup>



2025 Platform Competitive  
Analysis and Benchmarking  
Report

Best Platform Overall  
HUB24



**#1 managed  
account capability**  
(awarded to HUB24 in 9 of  
the last 10 years)<sup>1</sup>



2025 Platform Competitive  
Analysis and Benchmarking  
Report

Best Platform Managed  
Accounts Functionality  
HUB24

...driving strong  
adviser advocacy



**\$10.7b of net inflows**  
a company record for a half-year



**#1 platform net inflows**  
for eight consecutive quarters<sup>3</sup>




**#1 platform market share gains**  
over the last quarter and year<sup>3</sup>



**#1 net inflows from super member  
switching**  
across all super funds<sup>4</sup>

# Recognised for innovation, customer service and product leadership



2025 Platform Competitive Analysis and Benchmarking Report

**Best Platform Overall**

**WINNER** HUB24

**#1 Best Platform Overall<sup>1</sup>**  
4 years running

**#1 Best Platform Managed Accounts Functionality<sup>1</sup>**

- #1 Best in Product Offering<sup>1</sup>
- #1 Best in Decision Support Tools<sup>1</sup>
- #1 Best in Reporting<sup>1</sup>
- #1 Best in Online Business Management<sup>1</sup>



2025 Adviser Technology Needs Report

**Overall Satisfaction: Wrap Platform**

**WINNER** HUB24

**#1 Overall Satisfaction Wrap Platforms<sup>2</sup>**

**#1 Actual Advocacy<sup>2</sup>**

- #1 NPS for all platform users<sup>2</sup>
- #1 Platform Reliability<sup>2</sup>
- #1 Tax Optimisation tools<sup>2</sup>
- #1 Contact Centre Support<sup>2</sup>
- #1 Cyber Security Measures<sup>2</sup>
- #1 Regulatory Support Tools<sup>2</sup>
- #1 Online Transaction Capabilities<sup>2</sup>
- #1 Range of investment Options<sup>2</sup>

## Investment Trends 2025 Managed Accounts Report

- #1 Overall Satisfaction
- #1 Innovation
- Equal #1 Good Communication

## Investment Trends 2025 SMSF Accountant Report

### Class ranked:

- #1 Feature Rich
- #2 Primary market share
- #2 Brand awareness
- #2 Good Service
- #2 Educator

### NowInfinity ranked:

- #1 Innovative
- #1 Primary market share
- #2 Brand awareness



## Adviser Ratings 2025 Australian Financial Advice Landscape Report

### HUB24 Platform ranked:

- #1 Overall Satisfaction<sup>3</sup>

### HUB24 Super ranked:

- #1 Super Fund Satisfaction<sup>3</sup>
- #1 Best Adviser Experience<sup>3</sup>
- #1 Best Client Experience<sup>3</sup>
- #1 Ease of Onboarding<sup>3</sup>
- #1 Overall Functionality<sup>3</sup>
- #1 Best Investment Options<sup>3</sup>



## 2025 Wealth Insights Platform Service Level Report

- **#1 Platform Offering<sup>4</sup>**
- #1 Ease of Doing Business<sup>4</sup>
- #1 Reporting & Communication<sup>4</sup>
- #1 IT/Web functionality<sup>4</sup>

# Highlights & operating review

**Andrew Alcock**  
Managing Director &  
CEO



# 1HFY26 financial highlights<sup>1</sup>

Total FUA  
**\$152.3b** ▲ 26%

Platform FUA  
**\$127.9b** ▲ 29%

\$129.8b as at 16 Feb 2026<sup>3</sup>

PARS FUA  
**\$24.4b** ▲ 11%

## Revenue

Total Group  
**\$245.9m** ▲ 26%

Platform  
**\$199.7m** ▲ 30%

Tech Solutions  
**\$41.9m** ▲ 10%

## Underlying EBITDA<sup>2</sup>

Total Group  
**\$104.9m** ▲ 35%

Platform  
**\$93.3m** ▲ 40%

Tech Solutions  
**\$14.1m** ▲ 2%

Statutory NPAT  
**\$59.7m** ▲ 80%

Underlying NPAT<sup>2</sup>  
**\$68.3m** ▲ 60%

Interim Dividend  
Fully franked<sup>4</sup>  
**36.0cps** ▲ 50%

Underlying EPS (diluted)  
**82.9cps** ▲ 63%

# 1HFY26 business highlights



## Leadership and growth

- Record half-year net inflows of \$10.7 billion in 1HFY26
- Continued industry recognition as platform market-leader
- Strong early adoption of Private Invest (launched FY25) with FUA growing to \$0.3 billion
- Largest annual increase in Class accounts since 2020<sup>1</sup>
- NowInfinity growing faster than system<sup>2</sup>



## Executing our strategy

- Commenced development of myhub, an ecosystem integrating leading advice technology solutions leveraging HUB24 Group capabilities
- Launched Engage, market-leading customised and interactive reporting capability now with ~4,700 users<sup>3</sup>
- Expanding retirement solutions with development of an Innovative Lifetime Retirement Solution (IRIS) with TAL



## Building for the future

- Evolving and investing in our organisation to support growth and strategic execution while maintaining market leadership
- Investing in new solutions and leveraging technology to drive increased growth and opportunity
- Continuing to build a strong risk culture and advocating across the industry for positive change
- Strategic decision to transition trustee for HUB24 Super Fund into HUB24 Group<sup>4</sup>



# Consistently delivering growth and profitability

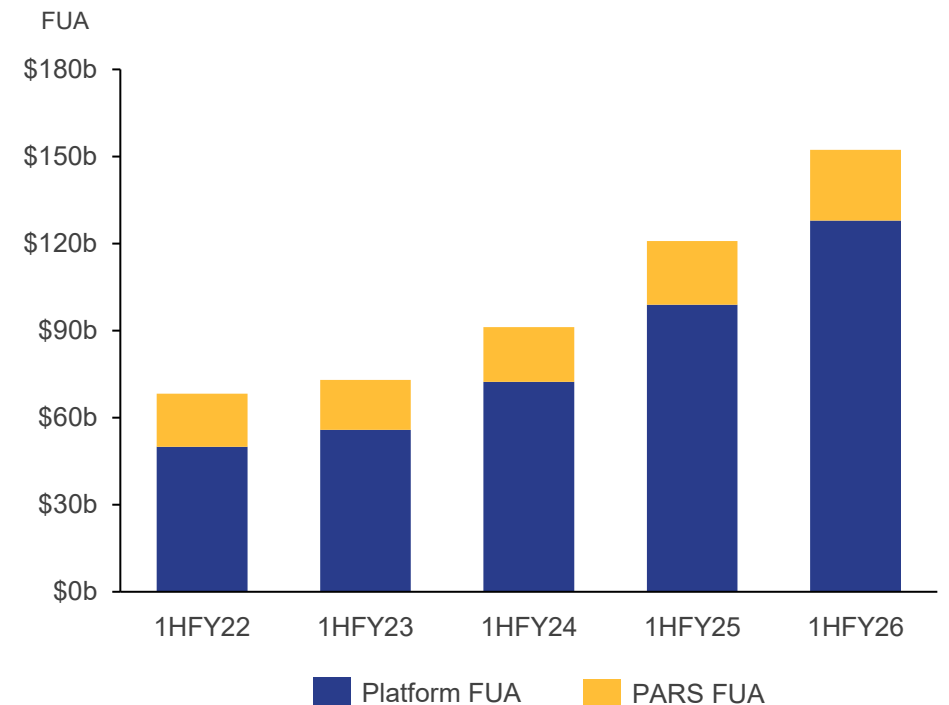
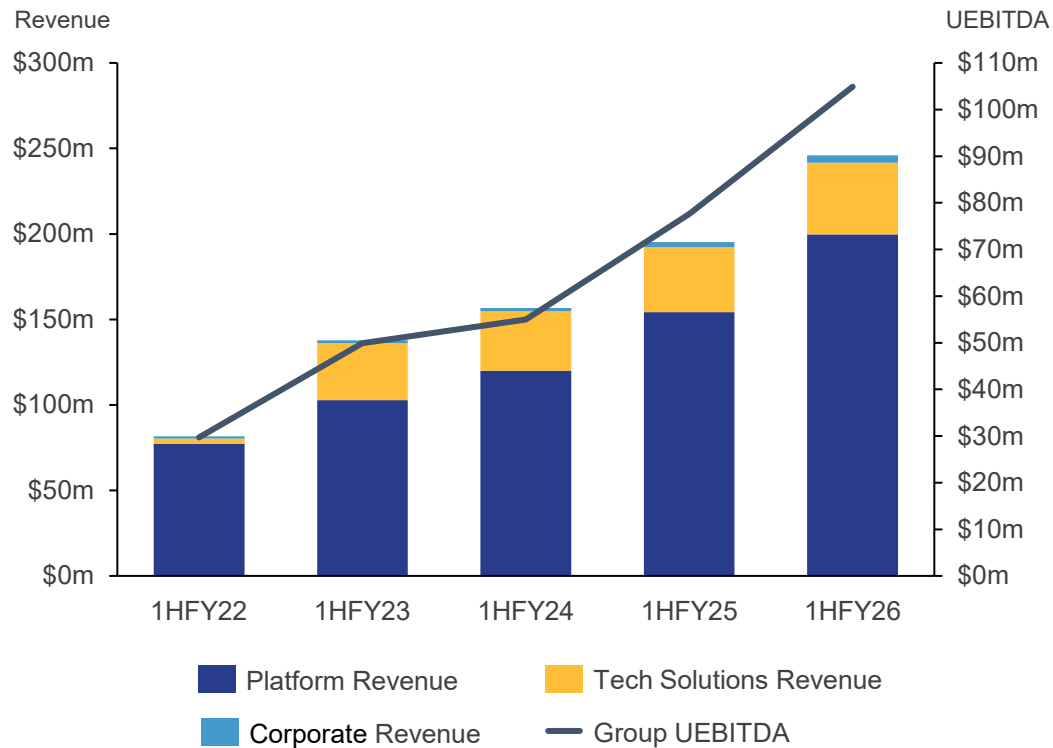
Group Revenue<sup>1</sup> 4-YR CAGR +32% 

Group UEBITDA<sup>1</sup> 4-YR CAGR +37% 



Funds under administration

4-YR CAGR +22% 

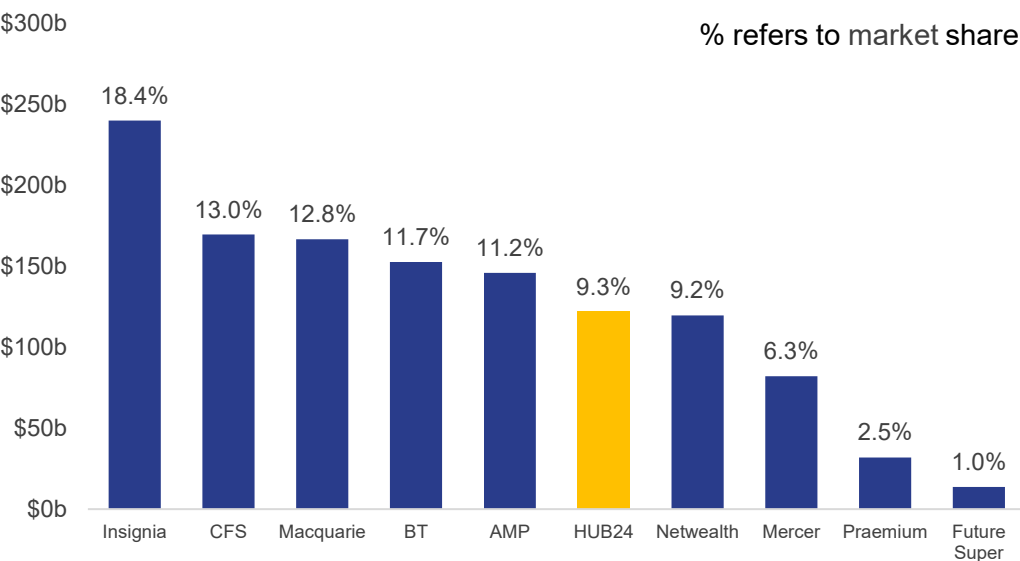




# Growing our market share

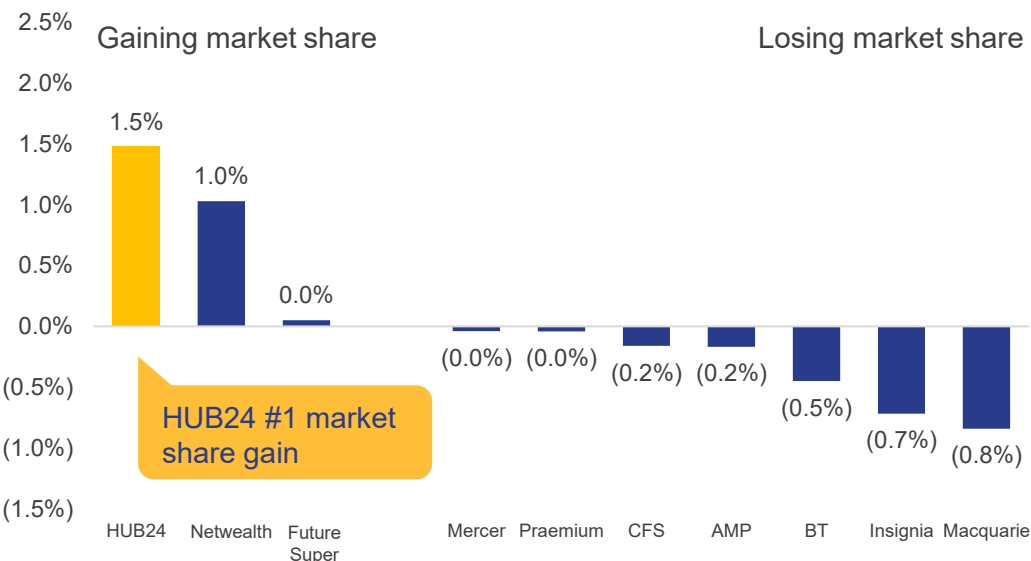
HUB24 ranked #6 by FUA (up from #7)<sup>1</sup>

Top 10 platforms by FUA as at September 2025<sup>1</sup>



HUB24 increased market share by 1.5% to 9.3% over last 12 months<sup>1</sup>

12-month change in market share of top 10 platforms<sup>1</sup>



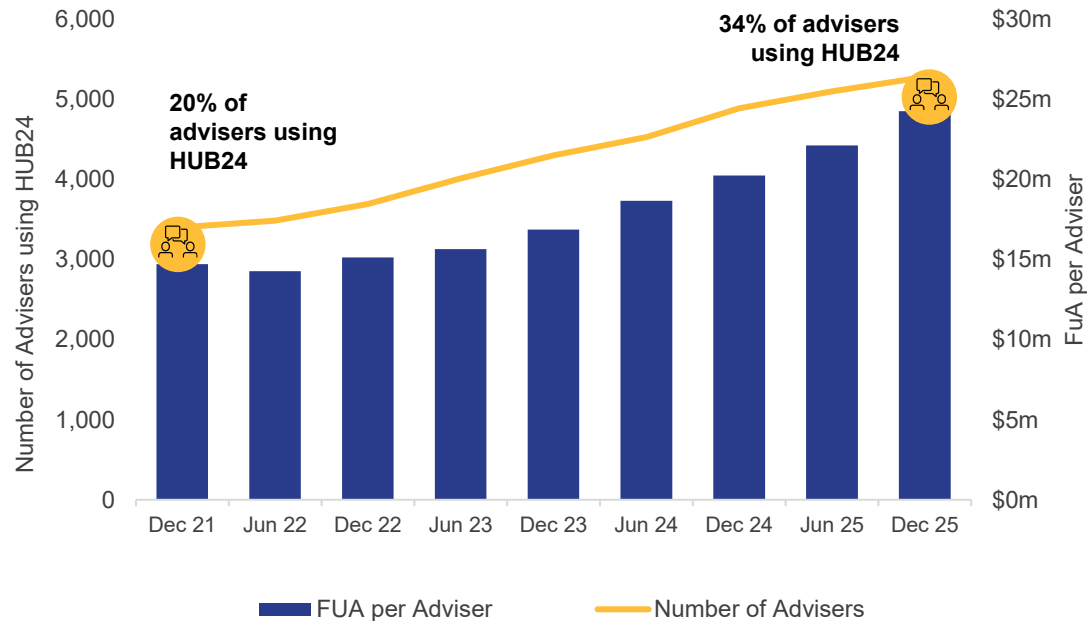
Record industry annual net flows of \$45b (pcp \$21b)<sup>1</sup>

# Growing adviser base and increasing FUA per adviser

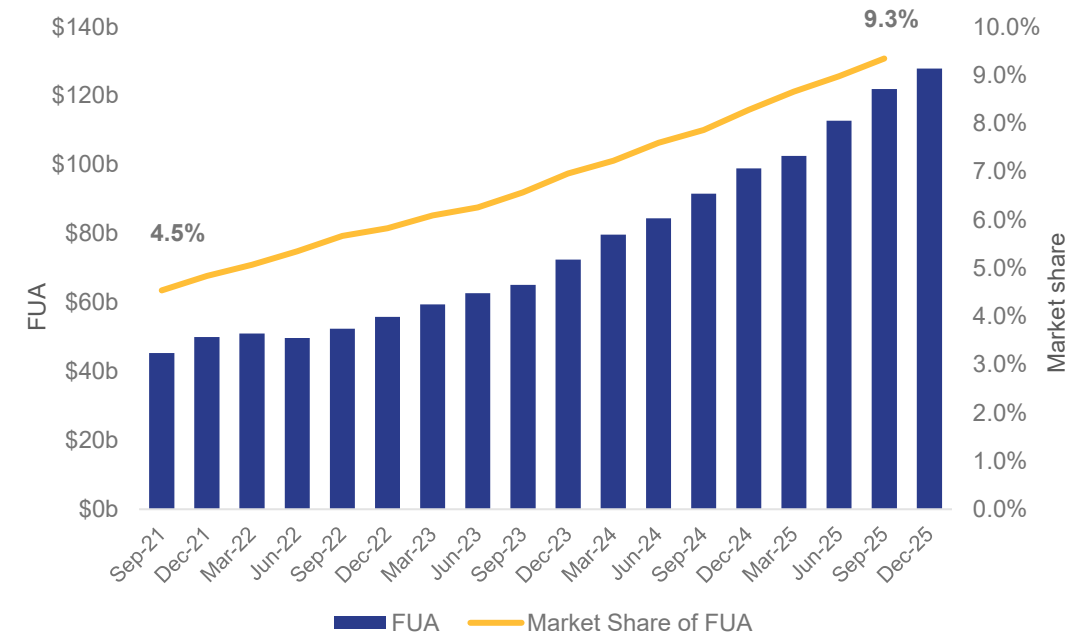
Advisers 4-YR CAGR +12%  
34% of advisers use HUB24<sup>1</sup>

Market share increased from 4.5% to 9.3% over last 4 years<sup>2</sup>  
#1 market share gains over last 12 months<sup>2</sup>

## Advisers using HUB24 and FUA per adviser<sup>1</sup>



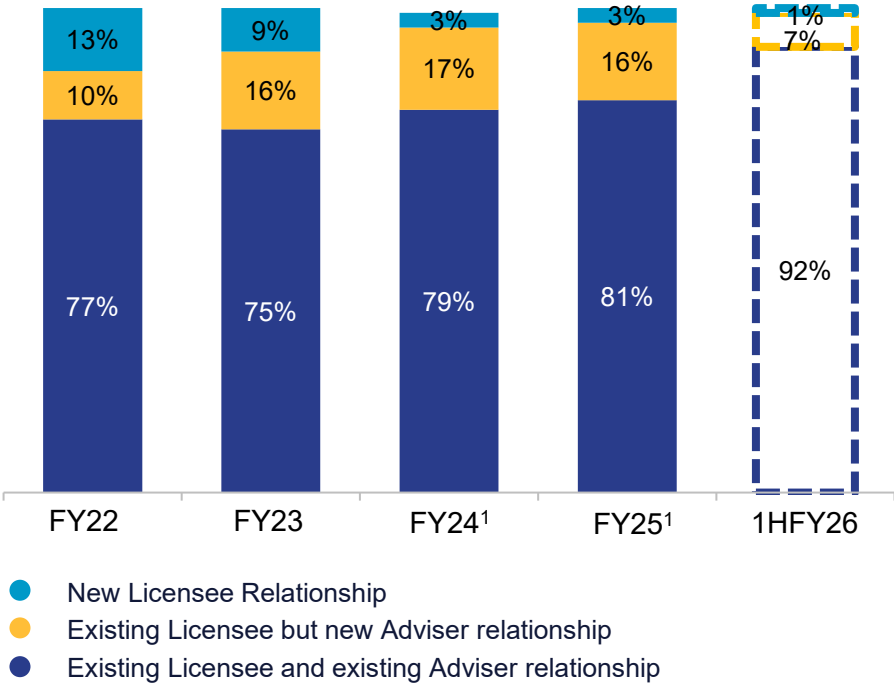
## HUB24 Platform FUA and market share<sup>2</sup>



# Significant growth opportunity from existing and new advisers

## Net inflows from new and existing advisers

Composition of net inflows by tenure of adviser relationship



## Latent opportunity



HUB24 has access through relationships to more than **79%** of the total adviser market<sup>2</sup>



- Active advisers using HUB24<sup>2</sup> (34% of market)
- Advisers covered by a HUB24 licensee agreement who are not using the platform (45% of the market)<sup>2</sup>

FUA per adviser at 1HFY26 was \$24m, up from \$15m in 1HFY22

Industry average FUA per adviser estimated to be \$85m per adviser, providing further opportunity for growth<sup>4</sup>

12% of advisers using the platform at 1HFY26 have more than \$50m FUA on HUB24, up from 11% in 1HFY25

New adviser relationships deliver transition/flow benefits for up to 6 years<sup>5</sup>

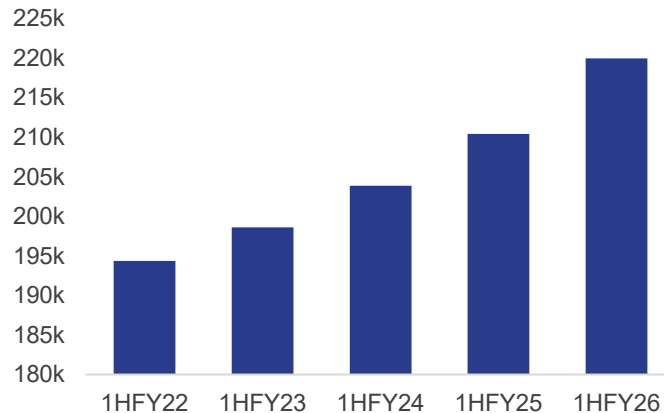
# Class, NowInfinity and myprosperity continuing to grow and support group capability



Class accounts  
4-YR CAGR +3%



Class accounts



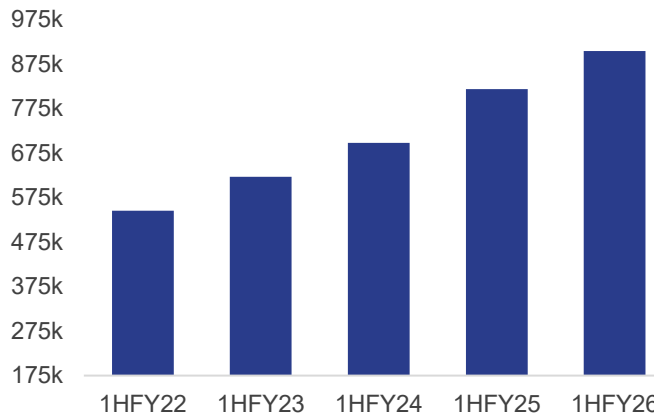
- ➔ Class SMSF market share 30.3%<sup>1</sup>
- ➔ Growth accelerating with largest annual increase in Class accounts since 2020<sup>2</sup>



Companies on Corporate  
Messenger 4-YR CAGR +13%



Companies on CM



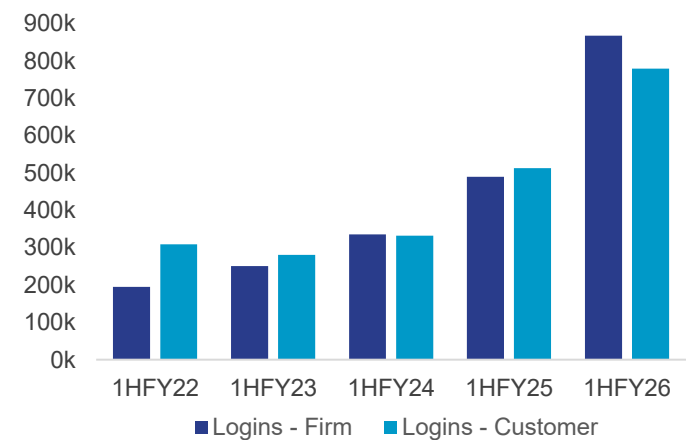
- ➔ Corporate Messenger market share 24.7%<sup>3</sup>
- ➔ Companies on Corporate Messenger growing at 1.8x system growth<sup>3</sup>



535 wealth practices  
118k households



myprosperity logins



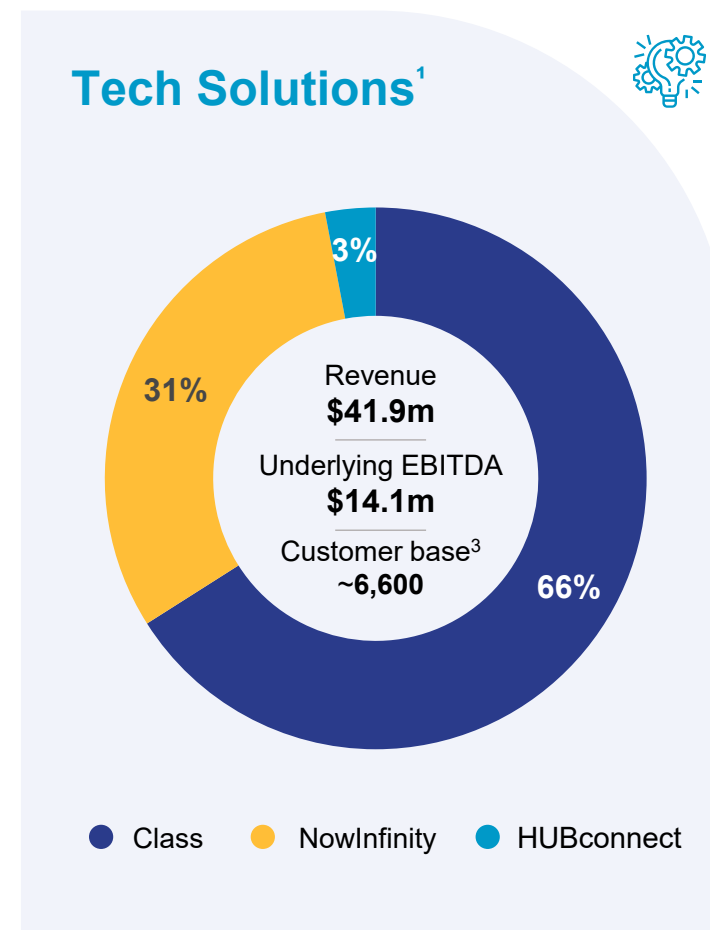
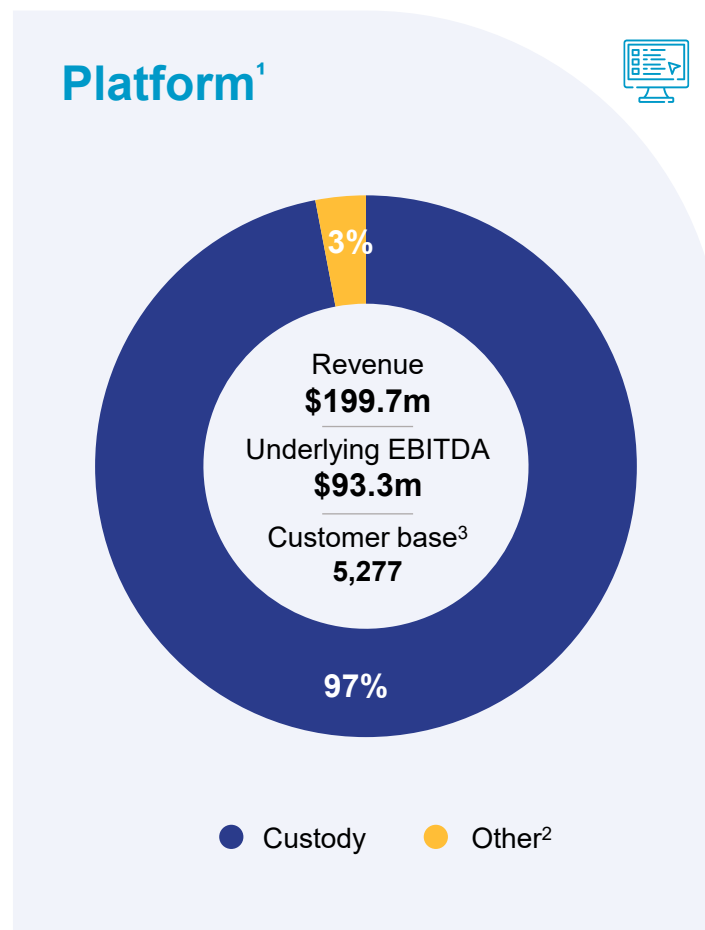
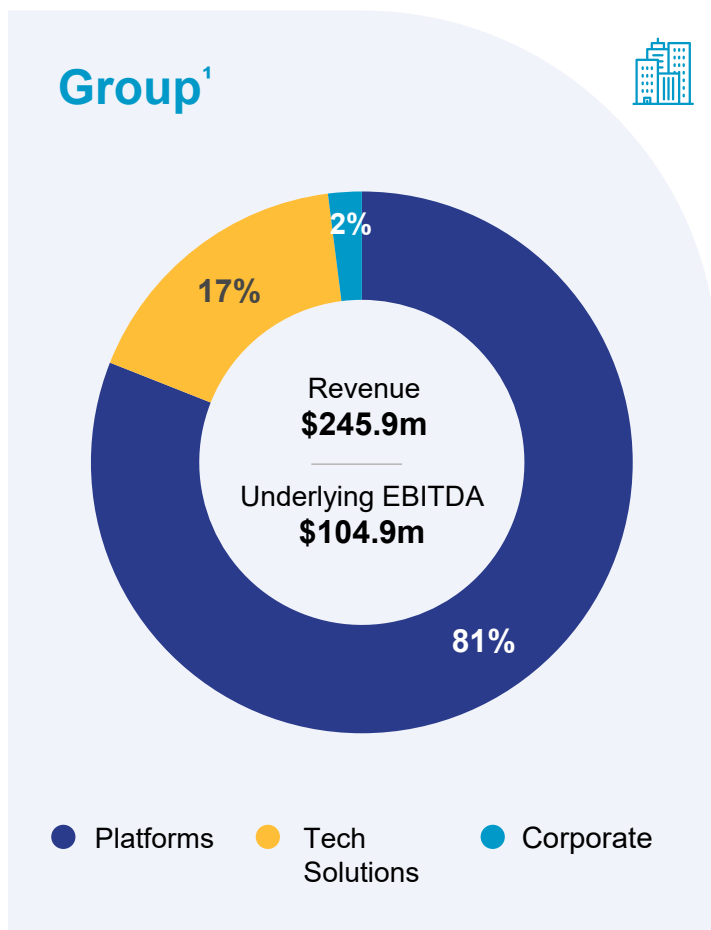
- ➔ Increasing user engagement
- ➔ myprosperity for Class in extended beta with general release expected in 2HFY26

# Financial results

**Kitrina Shanahan**  
Chief Financial Officer



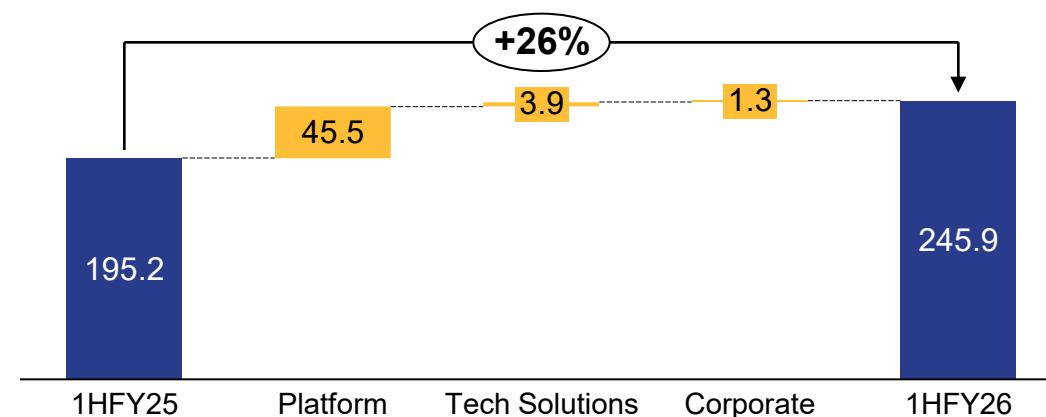
# Group snapshot as at 31 December 2025<sup>1</sup>



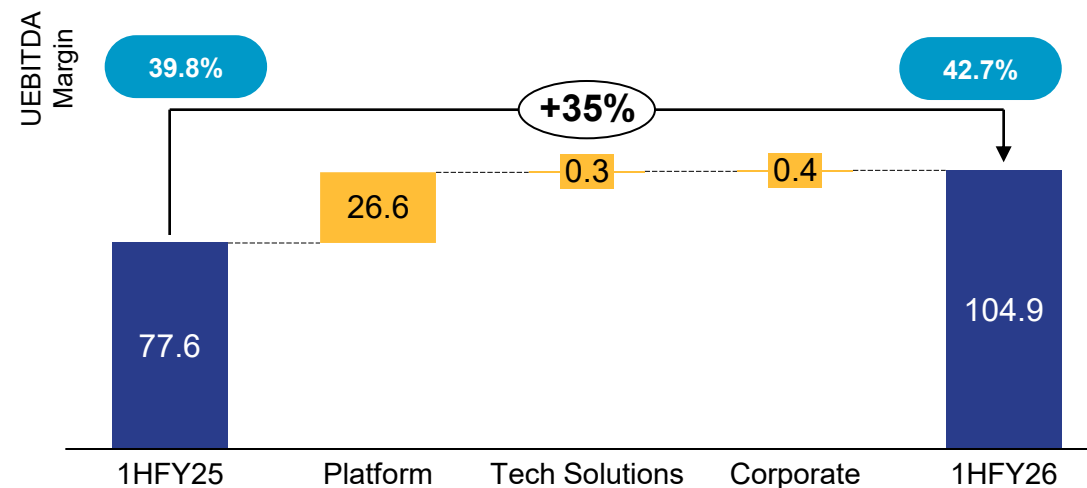
# Group financial results

	1HFY26	1HFY25	Change
Operating Revenue (\$m)	245.9	195.2	26%
Operating Expenses (\$m)	(141.0)	(117.6)	20%
Underlying EBITDA (\$m) <sup>1</sup>	104.9	77.6	35%
<b>Underlying EBITDA margin (%)<sup>1</sup></b>	<b>42.7</b>	<b>39.8</b>	<b>2.9</b>
EBITDA (\$m)	98.9	70.9	39%
Underlying NPAT (\$m) <sup>2</sup>	68.3	42.6	60%
Statutory NPAT (\$m)	59.7	33.2	80%
<b>Interim Dividend (cents per share, fully franked)</b>	<b>36.0</b>	<b>24.0</b>	<b>50%</b>
<b>Underlying Diluted Earnings per share (cents)</b>	<b>82.9</b>	<b>51.0</b>	<b>63%</b>

Operating Revenue (\$m)



Underlying EBITDA (\$m)



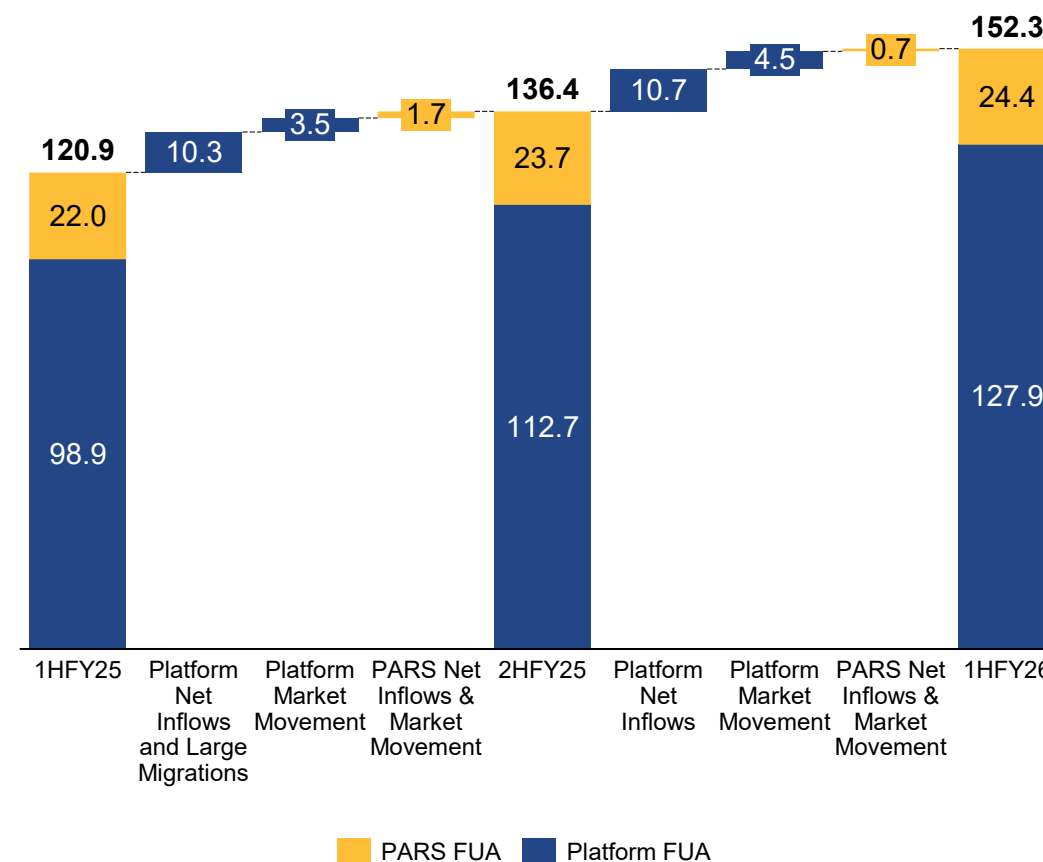


# Platform financial results

- Strong Platform FUA growth of 29% to \$127.9b in 1HFY26 as a result of record half-year net inflows of \$10.7b and positive market movements
- Platform UEBITDA growth of 40% in 1HFY26 due to strong revenue growth and UEBITDA margin expansion to 46.7%

	1HFY26	1HFY25	Change
Platform FUA (\$b)	127.9	98.9	29%
PARS FUA (\$b)	24.4	22.0	11%
<b>Total FUA (\$b)</b>	<b>152.3</b>	<b>120.9</b>	<b>26%</b>
Platform Net Inflows (\$b)	10.7	9.5	13%
<b>Revenue (\$m)</b>	<b>199.7</b>	<b>154.2</b>	<b>30%</b>
<b>Operating Expenses (\$m)</b>	<b>(106.4)</b>	<b>(87.5)</b>	<b>22%</b>
<b>Underlying EBITDA (\$m)<sup>1</sup></b>	<b>93.3</b>	<b>66.7</b>	<b>40%</b>
<b>Underlying EBITDA margin (%)<sup>1</sup></b>	<b>46.7</b>	<b>43.2</b>	<b>3.5</b>

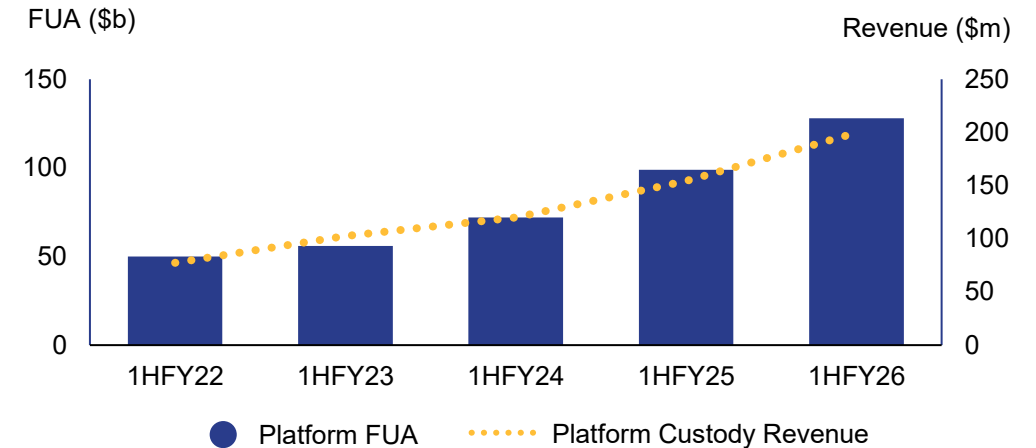
## Funds Under Administration (\$b)



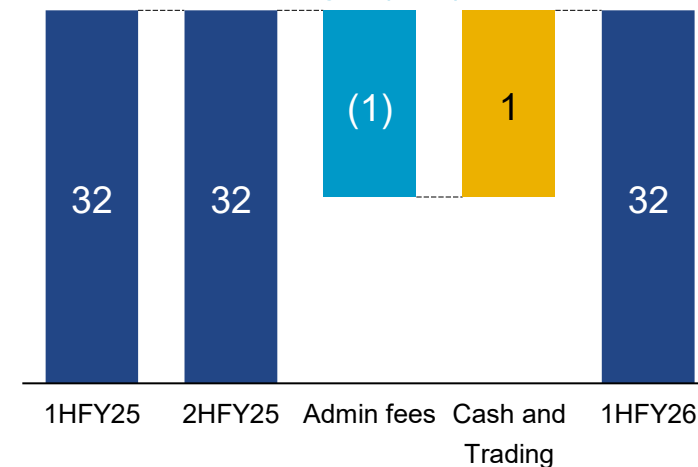
# Platform custody revenue and revenue margin

- ➔ Strong correlation of Platform FUA growth to Platform revenue growth which increased 30% on 1HFY25
- ➔ Platform revenue margin of 32bps in 1HFY26 was stable on both 1HFY25 and 2HFY25
  - Lower admin fee margins as a result of tiering and capping offset by higher revenue margin contribution from cash management fees and trading
- ➔ The number of accounts on the Platform for 1HFY26 was up 27% on 1HFY25

Platform FUA and Custody Revenue<sup>1</sup>

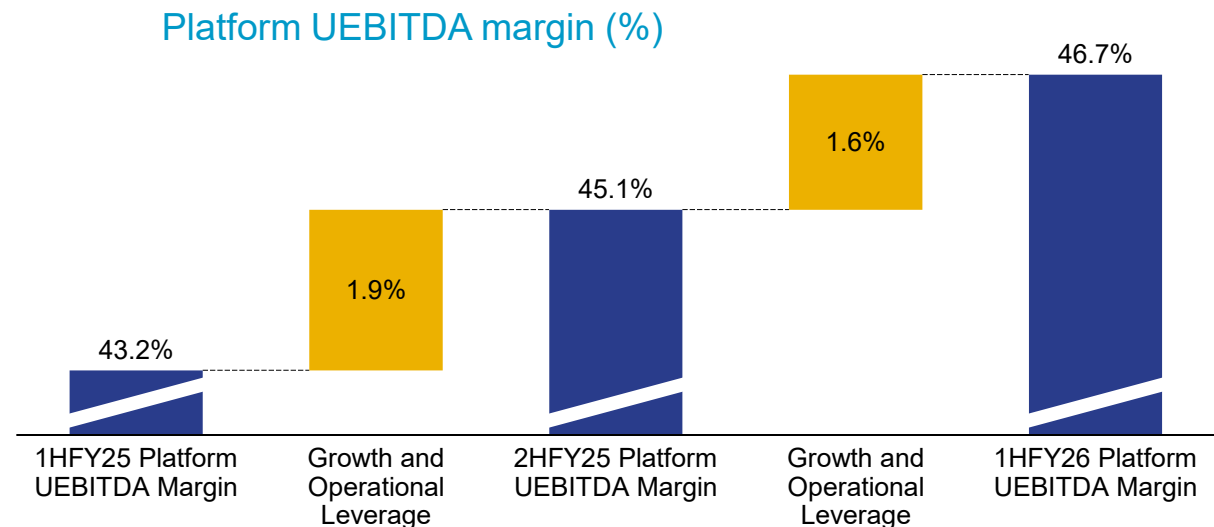
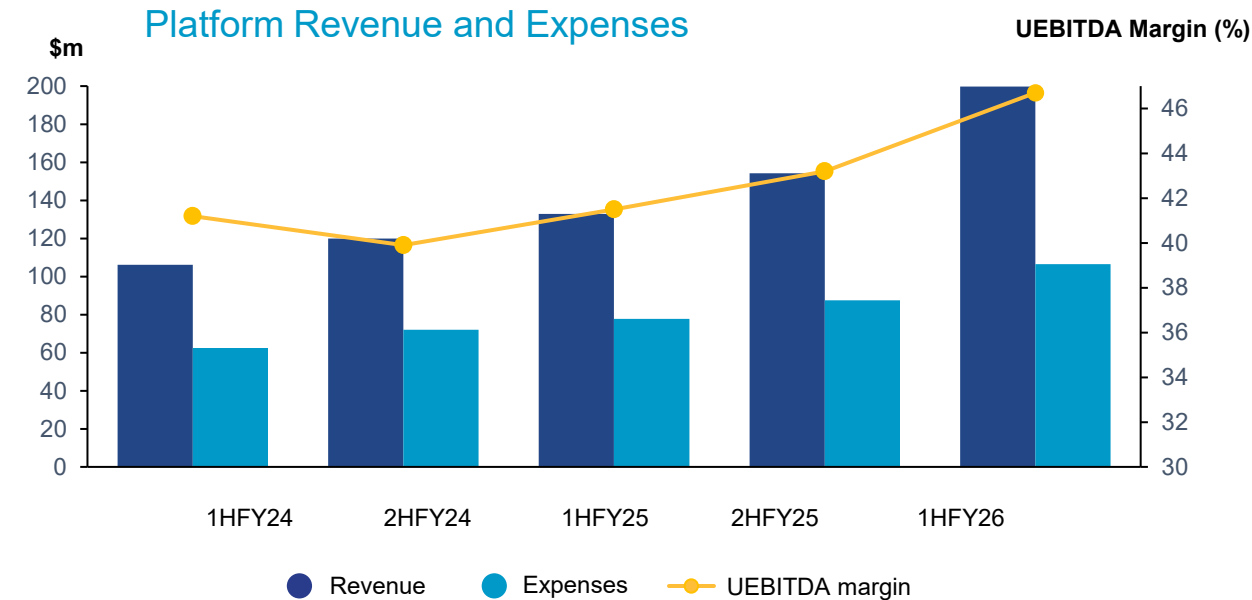


Platform Revenue Margin (bps)<sup>2</sup>



# Platform UEBITDA and margins

- ➔ Platform UEBITDA growth of 40% on 1HFY25 to \$93.3m in 1HFY26
  - Higher Platform net inflows, growth in FUA and associated revenues
  - Continued investment in people and resources to support growth
- ➔ Delivering consistent growth with Platform UEBITDA 4-year CAGR of 33%
- ➔ Platform UEBITDA margin increased 3.5% on 1HFY25 to 46.7% supported by scale benefits



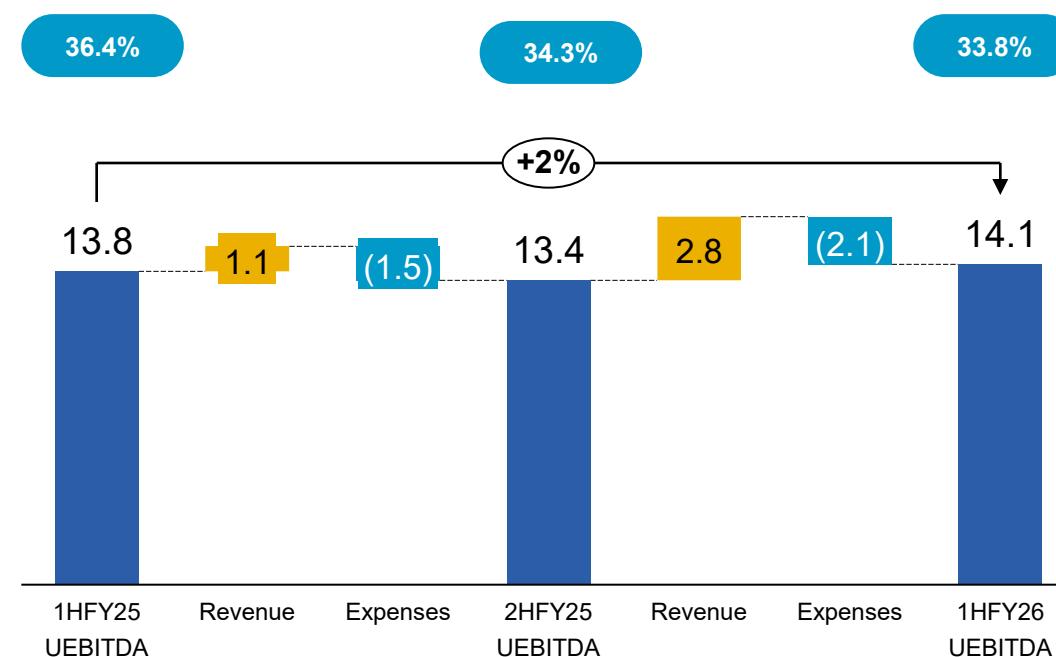
# Tech Solutions financial results

- ➔ Tech Solutions UEBITDA \$14.1m for 1HFY26, up 2% YoY
- ➔ UEBITDA margin 33.8%, down 2.6% as a result of:
  - Revenue growth of 10% from price increases and growth in Class accounts and companies on Corporate Messenger
  - Operating expenses increased 15% from higher data related expenses, increased investment, salary increases and the timing of other operating expenses

	1HFY26	1HFY25	Change
Class accounts <sup>1</sup>	219,973	210,414	5%
Class Document Orders <sup>2</sup>	231,577	200,440	16%
Companies on Class Corporate Messenger <sup>3</sup>	904,344	818,486	10%
<b>Revenue (\$m)</b>	<b>41.9</b>	<b>38.0</b>	<b>10%</b>
<b>Operating Expenses (\$m)</b>	<b>(27.8)</b>	<b>(24.2)</b>	<b>15%</b>
<b>Underlying EBITDA (\$m)</b>	<b>14.1</b>	<b>13.8</b>	<b>2%</b>
<b>Underlying EBITDA margin (%)</b>	<b>33.8</b>	<b>36.4</b>	<b>(2.6)</b>

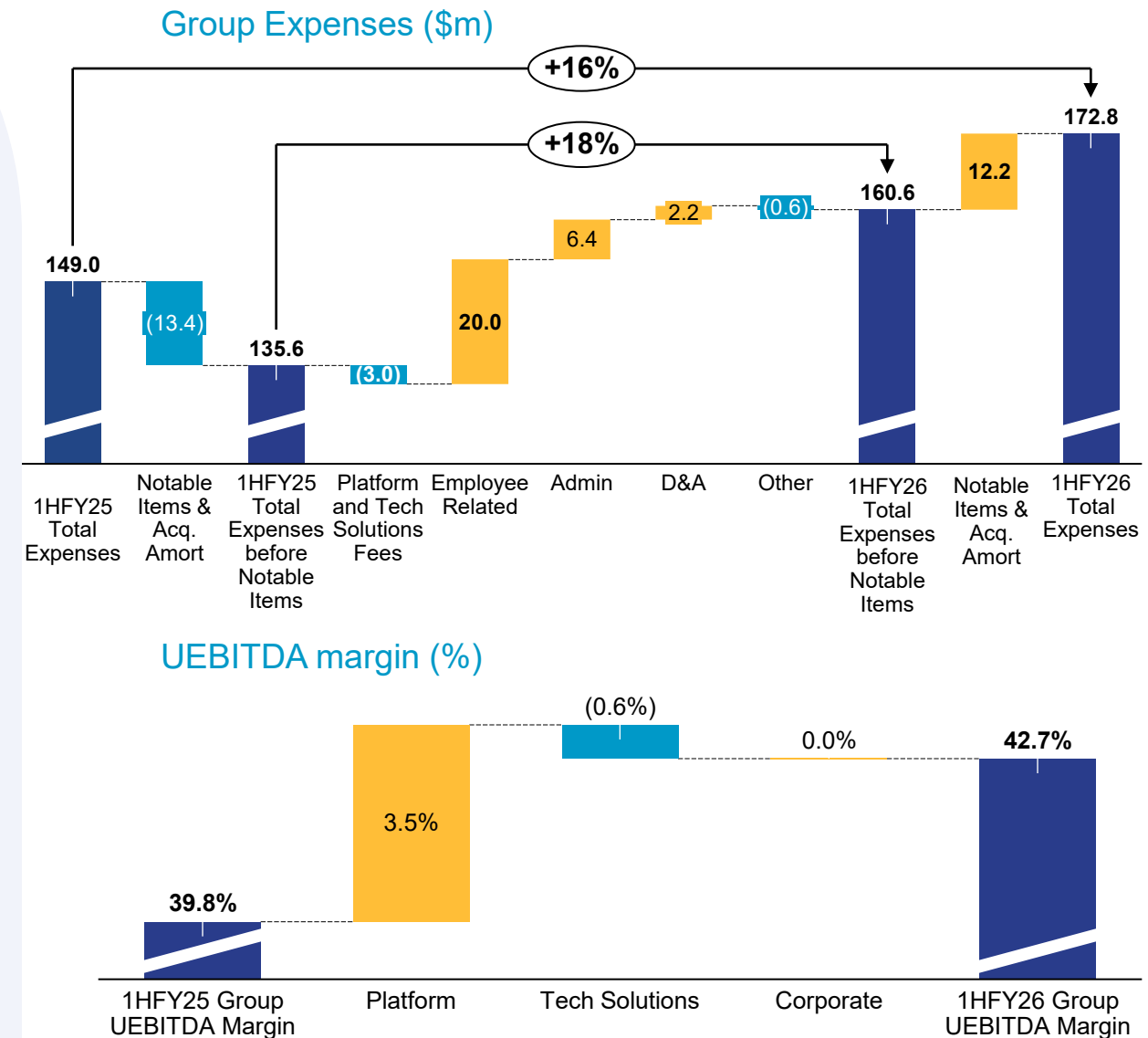
## Underlying EBITDA (\$m)

### UEBITDA Margin



# Group expenses and margins

- ➔ Investing to support both increased scale and strategic growth objectives
- ➔ Total Expenses before Notable Items increased 18% from increased employment related costs due to continued investment in people in technology and operations and higher administrative expenses
  - Group FTE increased by 15% YoY to 1,010 (1H FY25: 882)
  - Uplift in investment to accelerate Create Tomorrow strategic pillar
- ➔ UEBITDA margin up 2.9% to 42.7% demonstrating scalable operating model and benefits of automation
- ➔ Group operating expenses expected to increase ~18-20% in FY26<sup>1</sup>
  - Higher variable expenses supporting the strong growth in FUA and net inflows
  - Further investments to support future scale and new solutions within our existing businesses
  - Accelerated investment into solutions and capabilities to support the Group strategy (eg myhub ecosystem)



# Increasing profitability

Underlying NPAT  
up 60% and Statutory  
NPAT up 80%



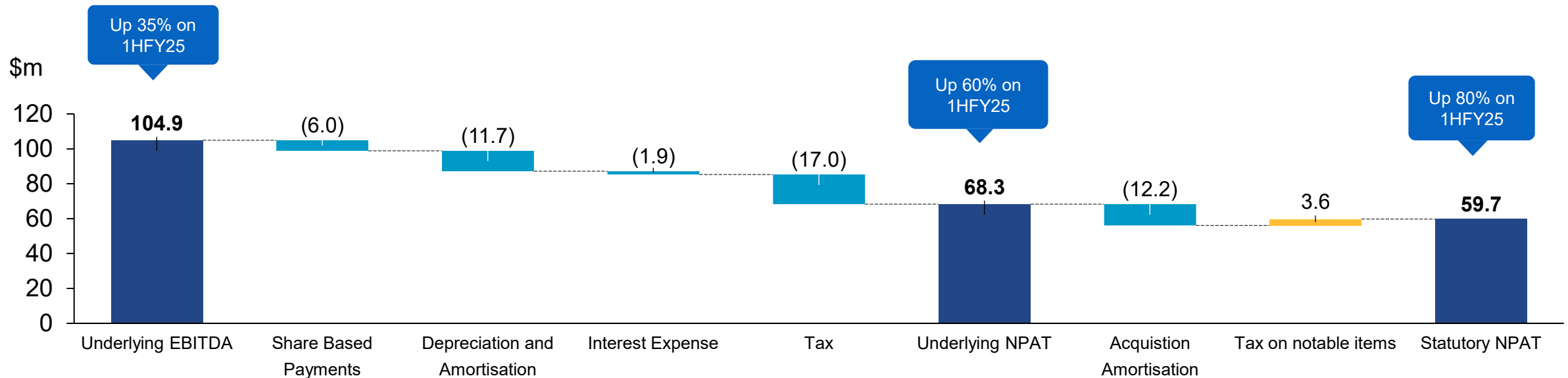
Higher depreciation and amortisation due to increased capex levels and increased depreciation relating to new premises



Notable items reflect only non-cash acquisition amortisation from previous strategic M&A transactions

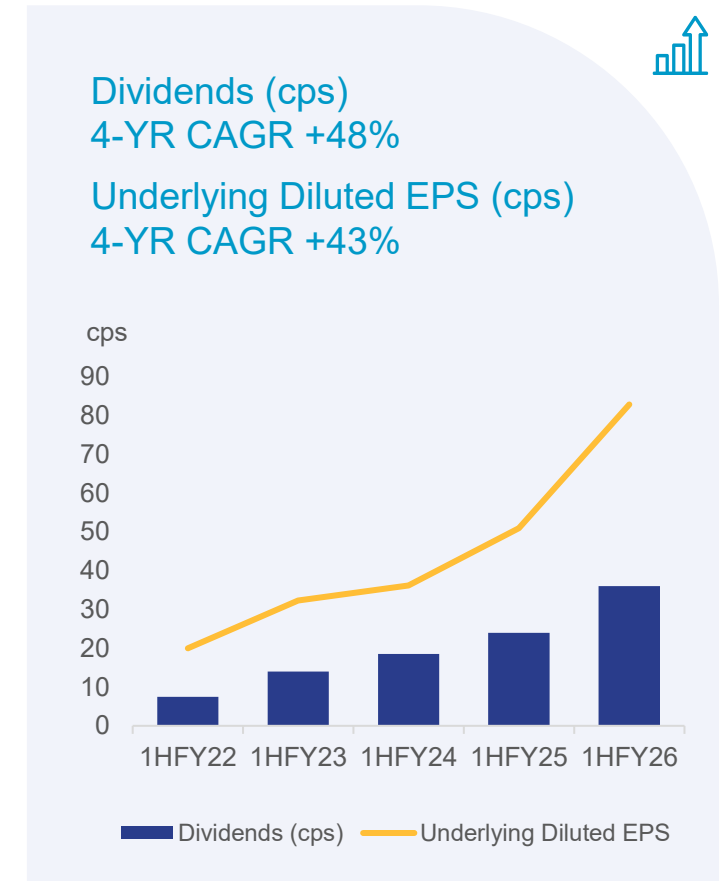
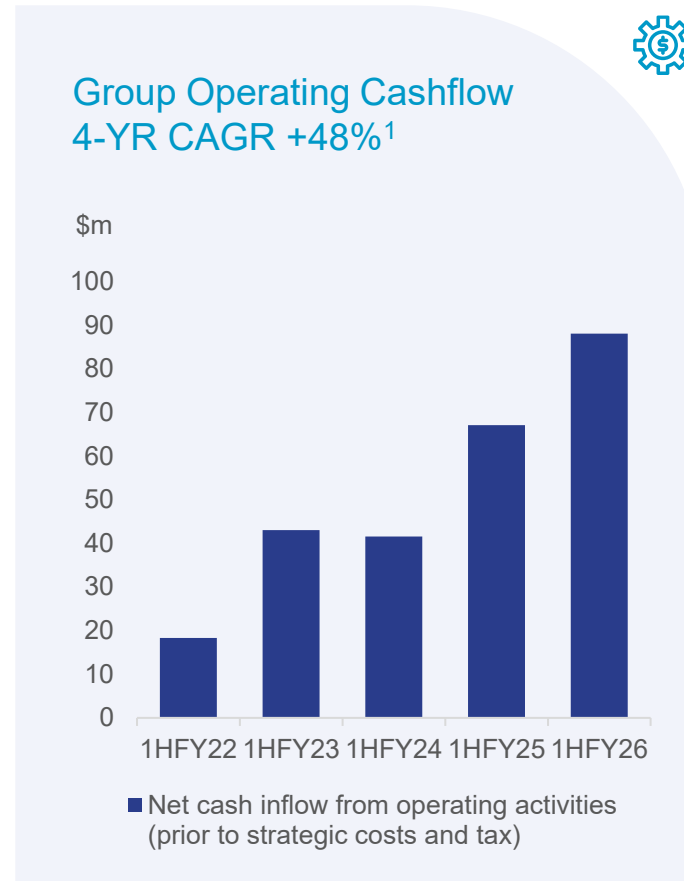


Statutory effective tax rate of 18% (1H FY25: 28%) with the lower rate in 1H FY26 due to employee share schemes and R&D benefits



# Strong cashflows & balance sheet supporting dividend growth

- Fully franked interim dividend of 36.0 cps up 50% on 1HFY25
- 1HFY26 dividend payout ratio of 43%
  - In line with target payout of 40-60% of UNPAT
- Strong operating cashflows of \$88.1m in 1HFY26 with 84% UEBITDA correlation<sup>1</sup>
- Strong balance sheet with net cash of \$27m
  - Expecting to roll \$30m debt maturing in June 2026 to retain flexibility
- Mitigating dilution from Employee Share Schemes (ESS) with \$26m of treasury shares purchased on-market in 1HFY26
  - Ongoing purchases expected annually
- \$100m loan agreement to HUB24 Super Fund Trustee to meet ORFR requirements with \$78m drawn as at 31 December 2025 reflecting an uplift from 1 July 2025 for regulatory changes<sup>2</sup>







# Strategy & outlook

**Andrew Alcock**  
Managing Director &  
CEO

# Shareholder value through leading today and creating tomorrow



## Strong growth outlook in existing established businesses

### HUB24 Platform

Market leadership with significant opportunity to capture further market share

- Market leading platform, managed accounts and client portal capability
- Ranked #1 for net inflows<sup>1</sup>
- Strong and growing relationships with advisers including privately owned groups
- Well positioned to increase market share from current ~9%<sup>1</sup>
- Continue to benefit from industry transformation

### Class & NowInfinity

Delivering consistent and sustainable growth

- Leading SMSF and Corporate Compliance solutions
- Class growth accelerating and NowInfinity growing above system, supported by structurally growing markets (SMSFs and company registrations)
- Ongoing investment in customer solutions to enable growth



## Creating additional shareholder value through tech solutions

### Technology & data solutions

Building solutions that create value and strengthen competitive advantage

- Leveraging Group capabilities to build solutions that drive efficiencies for financial professionals and their clients – myhub, HUBconnect, client portals, Engage
- Unique data capability to safely enable industry transformation
- Harnessing Group footprint to deliver more products to more customers
- Strengthening customer relationships and driving advocacy for HUB24 and Class



Creating growth synergies



# Uniquely positioned to capitalise on structurally growing markets and industry transformation

## Strong growth driven by structural tailwinds



Growing and maturing superannuation system and household wealth



Shifting demographics including transition to retirement and intergenerational wealth transfer



Demand for advice expected to increase

## With industry dynamics providing opportunities to disrupt



- Separation of aligned advisers to private licensees and emergence of large advice networks leveraging technology and scale
- Continued uncertainty of ownership and strategy of institutionally owned platforms
- Complexity, compliance and disparate data and tech challenging advice firm productivity
- Demand for safe, reliable and trusted solutions with strong governance
- Emerging technologies (including AI) are creating opportunities to enhance efficiency

## Significant market share opportunity



Platform consolidation with 81% of industry net inflows captured by two platforms over the last year – with 47% flowing to HUB24<sup>1</sup>



Advisers choosing to use fewer platforms with 36% of advisers indicating they use a single platform (up from 13% in 2021)<sup>2</sup>

# Leveraging our capabilities to lead industry change



## Lead today

Delivering customer value and growth



## Create tomorrow

Creating integrated wealth technology and platform solutions



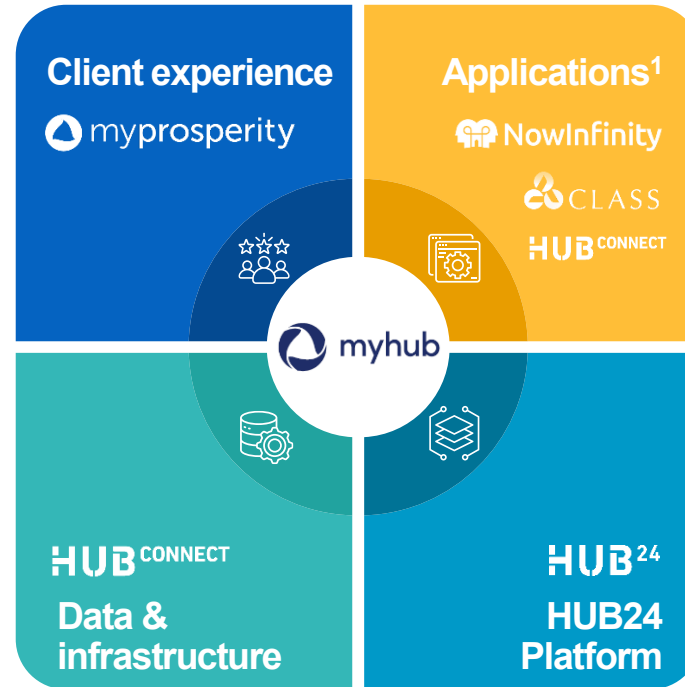
## Build together

Collaborating to shape the future of the wealth industry



## Be future ready

Developing our people, capabilities and infrastructure to support our future growth strategies



**Be the best provider of integrated platform, technology and data solutions**

## To enhance productivity for financial professionals through

- One way of doing business with access to market-leading solutions
- Single view of wealth for financial professionals and their clients
- Efficient access to ecosystem partners
- Flexibility for advisers and insights for networks
- Reporting and insights for businesses



**And deliver solutions to meet needs across the customer lifecycle**

# Developing myhub, a connected ecosystem designed to redefine advice productivity

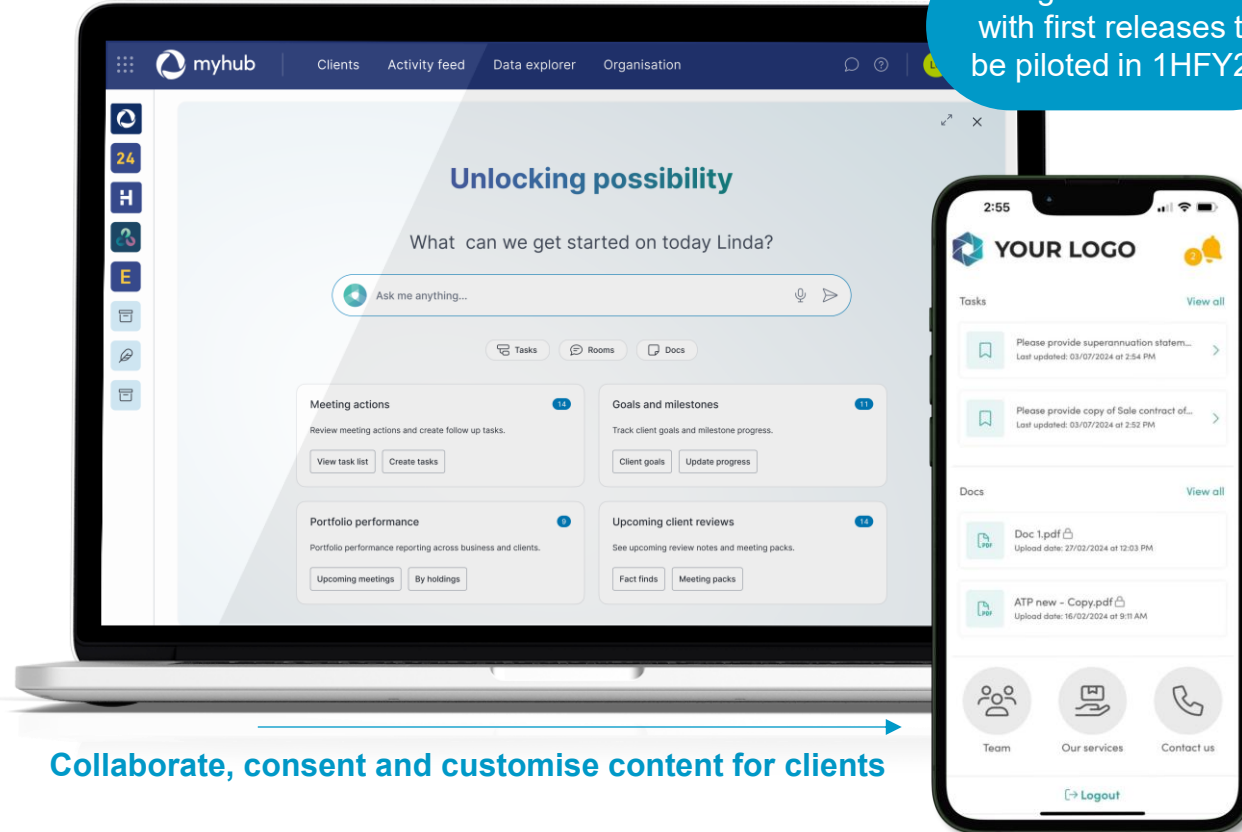
Partner Portal



Access to HUB24  
Group solutions



HUB<sup>24</sup>



Progressive rollout  
with first releases to  
be piloted in 1HFY27



AI + Human  
Intelligence



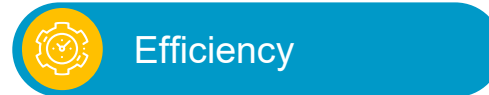
Driving productivity  
gains



Single-point access  
to HUB24 and  
external partner  
applications

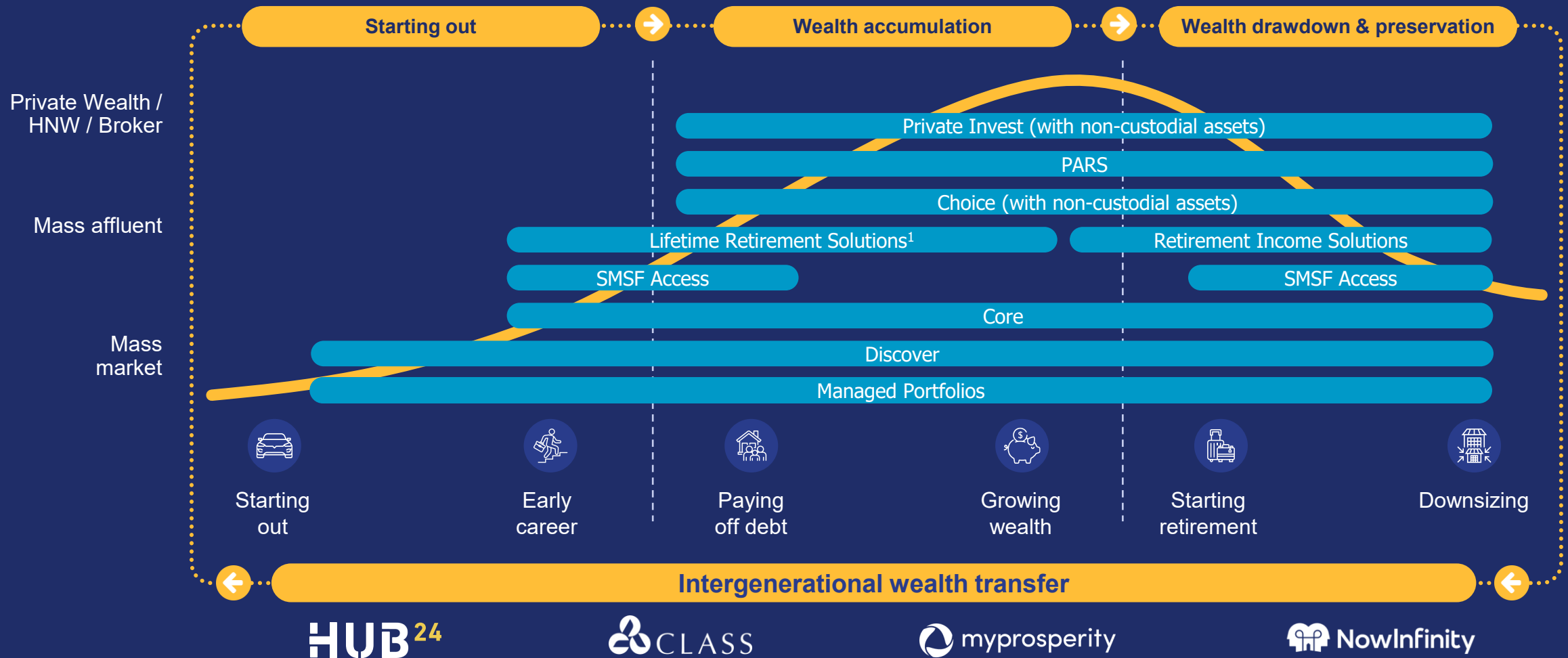


Underpinned by  
quality data





# HUB24 Platform solving adviser and client needs across segments and life stages



# Continuing to expand our retirement solutions with launch of Lifetime Retirement Solutions

## Empowering advisers to deliver greater confidence in retirement

### Demand for retirement solutions



**68%**

Of Australians say they're worried about outliving their retirement savings<sup>1</sup>



**3.6m**

Australians expected to transition to retirement phase over next 20 years<sup>2</sup>

### Expanding retirement offerings available through HUB24

**HUB<sup>24</sup>**

HUB24 Super account-based pension

**challenger** 

Lifetime and term annuities

**Allianz Retire+**

Allianz Guaranteed Income For Life

**HUB<sup>24</sup> TAL**

Lifetime retirement solutions (under development)

### HUB24's lifetime retirement solutions



- Meets requirements of Innovative Lifetime Retirement Solution (IRIS)
- Developed in partnership with TAL
- Provides income for life
- Manages longevity risk
- Access to concessional Centrelink asset test treatment

**Expected launch from 2HFY26**



# Investing in innovative technologies to deliver new solutions, customer value and further competitive advantage

## Significant opportunities from AI for the wealth industry and HUB24



### Industry productivity & growth

AI driving productivity for financial professionals, enabling accessible advice and growing our markets



### Best-in-class client solutions

Delivering solutions leveraging AI e.g. myhub, advice fee consent capability and Virtual Mailroom<sup>1</sup>



### Increasing our productivity

Internal applications of AI driving efficiency e.g. AI productivity tools, proactive servicing, and automated testing for product development

## Our competitive advantage



- Established technology leader with demonstrated value creation for customers and shareholders
- Operating in licensed, complex and regulated environment, built on trust
- Respected industry leader with deep client relationships, growing customer footprint, technology expertise, and 300 data integrations
- Strong track record of investment in innovation (including AI and ML) delivering commercialised AI solutions and building AI champions, underpinned by cost-effective proprietary technology
- Focus on developing reliable 'human in the loop' AI solutions that are necessary for the secure delivery of financial services
- Market-leading wealth 'infrastructure' including platform and data solutions critical to underpin SaaS (data, scale, safe-custody, asset trading, and administration)
- Open architecture enabling integration with third party solutions that drive efficiency for financial professionals resulting in HUB24 customer growth
- Secure access and storage of sensitive data with robust cybersecurity framework

# Significant opportunity for growth and value creation for customers and shareholders



Leverage structurally growing markets and demand for integrated solutions



Strong and reliable growth from both existing and new customer relationships



HUB24 Platform positioned to significantly grow market share



Capitalise on unique Group capabilities and technology leadership to unlock value



Scalable operations enabling both UEBITDA margin expansion and ongoing investment



Strong balance sheet, increasing profitability and cash flows supporting ongoing investment and shareholder returns



**FY27 Platform FUA target upgraded to**



**\$160b-\$170b<sup>1</sup>**

(from \$148-\$162b)

**Platform FUA target comprises**

- Continued net inflow momentum
- Majority of Xplore MDA FUA expected to be retained
- Range of market growth assumptions

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Questions?

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## About HUB24

HUB24 Limited is listed on the Australian Securities Exchange, and includes the award-winning HUB24 Platform, HUBconnect, Class, NowInfinity and myprosperity.

The HUB24 Platform offers advisers and their clients a comprehensive range of investment options, including market-leading managed portfolio solutions, and enhanced transaction and reporting functionality. As one of the fastest growing platforms in the market, the platform is recognised for providing choice and innovative product solutions that create value for advisers and their clients.

HUBconnect focuses on leveraging data and technology to provide solutions to common challenges for stockbrokers, licensees and advisers and enable the delivery of professional advice to more Australians.

Class is a pioneer in cloud-based wealth accounting software and is recognised as one of Australia's most innovative technology companies. Class delivers SMSF administration, trust accounting, portfolio management, legal documentation and corporate compliance solutions to financial professionals across Australia who depend on Class to drive business automation, increase profitability and deliver better client service.

myprosperity is a leading provider of client portals for accountants and financial advisers, enabling streamlined service delivery, increased productivity and enhanced customer experience for finance professionals and their clients.

For further information, please visit [www.HUB24.com.au](http://www.HUB24.com.au)

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# Disclaimer

## SUMMARY INFORMATION

The material herein is a presentation of general background information about HUB24 Limited's ('HUB') activities current as at date of presentation. This information given in summary form does not purport to be complete and should be read in conjunction with previous ASX filings, Half Year Report and the audited Annual Report as applicable. Any arithmetic inconsistencies are due to rounding.

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This presentation was authorised for release to the market by the Managing Director.

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