

ASX Announcement

24 February 2026

Centrepont Alliance delivers strong H1 FY26 earnings growth and adviser network expansion

Centrepont Alliance Limited (ASX: CAF) (“Centrepont” or “the Company”), a leading provider of advice and business services to financial advice firms throughout Australia, is pleased to provide the Company's Interim Financial Report and Appendix 4D for the six months ended 31 December 2025.

The Group delivered a strong first-half performance, underpinned by continued adviser recruitment, expansion of the adviser network and strong earnings growth from salaried advice, supporting higher-quality, recurring earnings.

H1 FY26 Financial Highlights

- EBITDA excluding LTI, One-Off Costs and Contingent Consideration (normalised EBITDA) of \$6.2m, up 17% on H1 FY25, driven by net revenue growth and disciplined cost management
- Gross revenue of \$179.4m, up 12% on H1 FY25, primarily reflecting adviser recruitment and recurring fee growth
- Net revenue of \$21.5m, up 7% on H1 FY25, supported by salaried advice growth and adviser fee uplift
- Cost to income ratio improved to 71% (H1 FY25: 74%), reflecting operating leverage and scale benefits
- NPBT of \$3.5m (H1 FY25: \$4.9m), reflecting the one-off release of contingent consideration associated with the FAM acquisition earn-out in the prior corresponding period. On a normalised basis, NPBT was \$4.5m, up 18% on H1 FY25
- Net cash provided by operations of \$4.5m, supporting dividends, debt reduction and ongoing investment
- Closing cash balance of \$11.5m at 31 December 2025, maintaining a strong and flexible balance sheet position

H1 FY26 Operational Highlights

- **Strong organic growth and market position:** with Centrepont now the number 2 ranked licensee in the Australian market, driven by ongoing adviser recruitment and strong retention
- **Adviser network expansion:** As at 31 December 2025, the Group supported 587 licenced advisers¹, representing net growth of 14 advisers since 1 July 2025
- **Recruitment pipeline and conversion:** As at 20 February 2026, 15 more advisers had joined the Group, with a further 16 advisers signed and progressing through onboarding, supporting continued growth into H2 FY26

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- **Scalable salaried advice growth:** Productivity uplift within the existing adviser base continues to drive incremental revenue and margin expansion, with salaried advice revenue increasing by \$1.0m (+24%) compared to H1 FY25, reflecting the Brighter Super acquisition and pricing changes aligned to service scope
- **Investment and platform adoption:** Increasing adviser adoption of managed accounts and the IconIQ platform drove 72% growth in combined funds under management and funds under administration to \$565m
- **Platform transition pipeline:** Approximately \$1b of adviser platform transitions are underway, primarily from early adopter advisers, supporting future recurring revenue growth
- **Strategic focus on core businesses:** The partial divestment of the non-core lending aggregation business sharpens Centrepoint's focus on advice and platform operations, while retaining Lending as a Service to continue supporting advisers with integrated lending solutions

Outlook

Centrepoint enters the second half of FY26 with positive momentum across its core businesses. The Group remains focused on adviser recruitment, scaling salaried advice, platform transitions and continued cost discipline, supporting sustainable earnings growth and improved earnings quality.

The Group expects full year Normalised EBITDA to be in the range of \$11.75m to \$12.25m.

The release of this announcement has been authorised by the Board of Directors.

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Notes

1. Wealthdata – Analysis of ASIC Register

About Centrepoint Alliance

Centrepoint Alliance (ASX: CAF) offers a range of financial services to financial advice firms and customers throughout Australia. The company operates five core business lines: Licensee Services, Financial Advice, Investments, Platforms and Lending.

Licensee Services provides services to licenced and self-licenced advisers, consisting of licencing options, practice management, compliance, research, education and technology. Financial Advice is an in-house network of financial advisers, who provide personalised and holistic advice to clients. Investment Solutions source high quality underlying investments and construct diversified managed account portfolios. Platform Solutions provides portfolio services for investment and superannuation. Lending Solutions supports advisers with credit licence, technology, lending panel, training and education.

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