

ASX Announcement

17 February 2026

Centrepont Alliance reports normalised EBITDA of \$6.2 million¹, up 17%, and announces divestment of lending aggregation business expected to deliver \$0.4 million uplift to annual EBITDA from FY27

Centrepont Alliance Limited (ASX: CAF) ("Centrepont") today reports strong unaudited financial results for the first half of FY26 and announces the divestment of its lending aggregation business through a strategic agreement with Astute Financial Management Pty Ltd ("Astute").

Performance Highlights – H1 FY26

Centrepont delivered a strong first-half performance, exceeding prior earnings expectations and demonstrating continued operating leverage across its core advice, licensee and investment businesses.

- Unaudited normalised EBITDA of \$6.2m¹, up 17% on H1 2025
- Upgraded FY26 guidance with normalised EBITDA increased to \$11.75m – \$12.25m (previously \$11.5m – \$12.0m), reflecting strong H1 momentum and organic growth
- Accretive transaction with \$0.4m uplift to annual EBITDA from FY27 via nil-cash strategic agreement with Astute
- Centrepont is now the number 2 licensee in Australia, supporting 588 licensed advisers² as of 31 December 2025.

Strategic Agreement with Astute

Under the agreement

- Centrepont will divest its lending aggregation business to Astute, excluding the back-book revenue, which will remain with Centrepont.
- Centrepont secures 100% of the financial advice licence margin that Astute currently derives from Astute-aligned advisers operating under Centrepont's AFSL.
- Astute will receive all new-business revenue generated from the lending aggregation business divested by Centrepont to Astute under the agreement.

This agreement follows a cooperative relationship between the parties and formalises a long-term, strategically aligned commercial operating model.

Strategic Rationale

The transaction enables both organisations to focus on their core competencies:

For Centrepoint Alliance

- A clear focus on licensee services, financial advice, managed accounts and platforms consistent with Centrepoint's long-term strategy.
- Retention of the Lending-as-a-Service ("LaaS") business, credit licence, and salaried brokers ensuring advisers continue to access integrated lending solutions without operating a sub-scale aggregator.
- Simplification of operational functions and removal of a non-core business line.
- Securing recurring licence margin on Astute-aligned advisers under Centrepoint's AFSL.

For Astute Financial

- Acquisition of Centrepoint's front-book aggregation capability, enhancing scale in its national broker network.
- Consolidation of broker support, lender relationships, and processing under a single specialist aggregator platform.
- Strategic alignment with Astute's mortgage and financial services growth plans.

Both organisations remain committed to ensuring business as usual with no disruption to advisers, brokers, or clients throughout the transition.

Commercial Impact to Centrepoint

The revenue exchange and resulting simplification are expected to deliver an EBITDA uplift of approximately \$0.4 million per annum from FY27.

The transaction is earnings-accretive and strengthens Centrepoint's long-term capital allocation framework through greater margin stability.

John Shuttleworth, CEO of Centrepoint, said:

"This agreement represents a natural next step in Centrepoint's transformation. By divesting a non-core, sub-scale aggregation business and securing the full licence margin from Astute-aligned advisers under our AFSL, we strengthen our recurring revenue base and sharpen our focus on delivering high-quality advice services.

We have enjoyed a long and constructive relationship with Astute, and this new operating model aligns both organisations to what they do best. Most importantly, it ensures advisers continue to receive outstanding lending and advice support through a seamless transition."

Brad Wood, Director of Astute, said:

"Astute is pleased to deepen its partnership with Centrepoint. This agreement allows us to expand our aggregation platform, support more brokers nationally, and deliver greater value through scale and specialisation.

The combined strengths of both organisations will ensure advisers and clients benefit from a coordinated, high-quality lending and advice experience. We look forward to continuing our strong partnership with John and the Centrepoint team."

Timing

Completion of the transaction is expected 31 March 2026 and is subject to execution of all associated documents and standard regulatory and operational transition processes.

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

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Notes

1. EBITDA (normalised) Excluding LTI, One-Off Costs & Contingent Consideration Release
2. 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 as a Service supports advisers with a credit licence, technology, lending panel, training and education.