

[3 February 2026]

Fintel plc

("Fintel", the "Company", the "Business" or the "Group")

Year End Trading Update

Notice of Full Year Results and Capital Markets Event

Transformational year underpinned by our new simplified operating structure

Fintel (AIM: FNTL), a leading provider of fintech and support services to the UK retail financial services sector, today announces a trading update for the year ended 31 December 2025, its notice of full year results and confirmation of its Capital Markets Event on 23 April 2026.

Financial highlights

- Significant strategic progress with full year results in line with Board expectations with adjusted EBITDA slightly ahead of market expectations
- Revenue increased **c.10% to £85.9m** (FY24: £78.3m)
 - Organic revenue growth was £0.6m, and Inorganic revenue growth was £7.0m reflecting timing of acquisitions in the prior year.
- SaaS & Subscription revenue **up c.10% to £48.7m** (FY24: £44.1m), representing 57% of all revenue
- Adjusted EBITDA1 growth of **c.17% to £25.9m** (FY24: £22.2m), following investment to expand products, services and capabilities
- Strong balance sheet with **£17.3m** of cash, and **£72.5m** of headroom in our £120m Revolving Credit Facility, enabling further investment in organic and acquisition initiatives
- Net debt position of **£31.1m²** (FY24: £25.3m), representing comfortable leverage of 1.2x (FY24: 1.1x), following acquisitions and additional investment into new divisional operating structure during the year

Strategic and operational highlights

- Successful implementation of new simplified operating structure into two divisions ("Software & Data" and "Services"), accelerating the Group's transition to a software, data and recurring revenue model, and embedding our technology-driven platform
- Investment in technology and data propositions including:
 - release of market intelligence software, Defaqto Matrix360, with 23 institutional customers onboarded, along with continued investment in AI, customer experience and data set
 - development of digital compliance solutions ready to deploy across significant membership base
- Launch of whole of market distribution platform ("Omnicores") including Protection and Mortgage panel
- Continued focus on M&A integrations, synergy realisation and improved operational leverage:
 - Integration of acquired portfolio into distinct product lines within the Software & Data division, supported by a unified product and sales team structure, and a single customer data view to accelerate cross sell and upsell, thereby increasing the organic growth opportunity.

Outlook

Fintel enters 2026 in a strong position, with a simplified structure, significant customer base and a recurring revenue model providing a solid foundation for organic growth.

The acquisition of Pearson Ham's Market Pricing Business in January 2026 further strengthens the Software & Data division and is expected to be earnings accretive in FY26.

Both divisions are well positioned to benefit from the rising demand for technology, data and regulatory support from the UK retail financial services sector, and the Bank of England's efforts to support the UK's financial services sector.

across the most dynamic segments of the UK Retail Financial Services market, and the Board remains confident in delivering further progress during 2026.

Matt Timmins, CEO of Fintel plc, said:

"2025 has been a transformational year for Fintel, underpinned by our new simplified operating structure. This has reshaped the business with focus and ambition, whilst strengthening our position as a technology driven platform for the UK retail financial services market. With market leading technology and data solutions targeting a significant customer base, and a resilient, cash generative model with a strong balance sheet to fund investment, we enter 2026 strongly positioned to seize the significant growth opportunities ahead."

Notice of Full Year Results and Capital Markets Event

Fintel intends to announce its Full Year Results for the year ended 31 December 2025 on 17 March 2026.

The Group also intends to host a capital markets event on the 23 April 2026, details of which will be announced in due course. If you would like to register your interest for the event, please email fintel@mhpgroup.com.

Footnote

¹Adjusted EBITDA earnings before interest, tax, depreciation, amortisation, share option charges and exceptional operating costs.

² Net debt includes IFRS 16 lease liabilities and is presented net of prepaid arrangement fees. The prior period figure has been restated to align with this definition, having previously reflected bank debt only.

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Notes to Editors

Fintel is a UK fintech and support services business, combining award-winning intermediary business support services, and leading research, ratings and fintech businesses.

Fintel provides technology, compliance and regulatory support to thousands of intermediary firms, data and targeted distribution services to hundreds of product providers and empowers millions of consumers to make better informed financial decisions.

Through its two divisions, Software & Data and Services, and portfolio of trusted brands including Defaqto, Simplybiz and threesixty, Fintel provides technology and expert support services to thousands of intermediary businesses, data and distribution services to hundreds of financial institutions, and expert product ratings that empower millions of consumers to make better informed financial decisions.

For more information about Fintel, please visit the website: www.wearefintel.com

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