26 November 2026

ASX Announcement

2026 AGM Chair and CEO addresses

MONEYME Limited (ASX: MME) attaches the following materials in relation to its 2026 Annual General Meeting (AGM) being held at 11.00am this morning at the Sheraton Grand Sydney Hyde Park, 161 Elizabeth Street, Sydney:

1. the text of the addresses to be given by the Chair and the CEO at the AGM; and

2. the presentation slides accompanying those addresses.

Authorised for release to the market by Sarah Prince, Company Secretary.

– ENDS –

For more information, visit investors.moneyme.com.au or contact investors@moneyme.com.au.

MONEYME LIMITED

ANNUAL GENERAL MEETING – FORMAL SCRIPT

11.00 AM, THURSDAY 26 NOVEMBER 2026

CHAIR'S ADDRESS – JAMIE MCPHEE

Good morning, everyone, and welcome to the 2026 Annual General Meeting of MONEYME. My name is Jamie McPhee, and I am the Chair of MONEYME's Board of Directors.

I would like to begin by acknowledging the Traditional Custodians of the land on which we meet today – the Gadigal people of the Eora Nation – and their connections to land, sea and community. I pay my respects to their Elders past and present and extend that respect to all Aboriginal and Torres Strait Islander people joining the meeting today.

It is 11.00am in Sydney, which is the nominated time for the meeting. I have been advised by the Company Secretary that a quorum is present, so I am pleased to declare the meeting open.

Joining me here at the venue today are:

- Clayton Howes, our Managing Director and Chief Executive Officer;
- Belinda Hogan, Non-Executive Director and Chair of the Audit and Risk Management Committee;
- Dave Taylor, Non-Executive Director and Chair of the Remuneration and Nomination Committee;
- Scott Emery, Non-Executive Director;
- Susan Hansen, Non-Executive Director;
- David Wright, our Chief Financial Officer;
- Sarah Prince, our Company Secretary; and
- Claire Scott, Audit Partner from our Auditor, Grant Thornton.

The agenda for today's meeting is set out in the Notice of Meeting. The Notice of Meeting was made available to shareholders and lodged with the ASX on the 27th of October 2026, and I propose to take this as read.

This year's AGM has been convened as a physical meeting, and we are also providing an audio webcast of the meeting for shareholders who prefer to listen to the proceedings of the meeting remotely.

Before I begin, I draw your attention to the important notice at the end of today's presentation, which applies to the forward-looking statements that Clay and I will make.

I will briefly cover Board matters, our responsibilities to shareholders and the strategic environment before handing over to Clay for the business performance and outlook.

Board of Directors

The Board continues to strengthen its capabilities as MONEYME grows.

We welcomed Belinda Hogan as an Independent Non-Executive Director in July. Belinda brings extensive financial services, credit, treasury and capital markets experience, including as the inaugural CFO of 86 400. She became Chair of our Audit and Risk Management Committee in September and stands for election today.

I thank Dave Taylor for serving as Interim Chair of that Committee.

I would also like to take this opportunity to recognise and thank all of my fellow Board members for their expertise and contributions throughout the year.

ESG performance aligned to future needs

As a Certified B Corporation, MONEYME is committed to long-term shareholder value alongside positive outcomes for customers, people and communities.

Our B Impact Assessment score of 91.2 remains well above the certification threshold of 80.

In FY26, we sponsored 291 children through World Vision, and more than 150,000 customers have now used our free Credit Score tool.

We strengthened customer data security, maintained ISO 27001 certification and achieved PCI-DSS compliance.

We are also preparing for mandatory sustainability reporting in FY27. Yesterday, MONEYME released its 2026 Climate Report, its first standalone climate report, which bridges to that first mandatory disclosure.

Our Scope 1 and Scope 2 emissions remained within our validated target, and financed Autopay emissions intensity fell 5.8%.

Turning to the broader environment, the major banks' focus on capital efficiency and mortgages continues to create opportunities for specialist lenders with differentiated technology, funding and distribution.

Interest rates and economic conditions will continue to shape the market. But MONEYME is better positioned to perform through the cycle, with stronger credit quality, diversified funding and greater scale.

The Board has supported deliberate investment in technology, products and portfolio quality, at times ahead of short-term profitability. We are now seeing the benefits emerge in improving performance and momentum entering FY27.

Our priority remains disciplined execution and sustainable shareholder value creation. I thank Clay and the team for their commitment and results. Clay will now take you through the performance, strategy and opportunities ahead. Clay, over to you.

CEO'S ADDRESS – CLAYTON HOWES

Thanks, Jamie. Good morning, everyone.

MONEYME enters FY27 in its strongest competitive position to date. We have spent years improving the quality of our lending, strengthening funding, expanding our products and investing in technology. Those decisions are now translating into financial performance: three consecutive quarters of positive normalised profitability, record-low credit losses and improving risk-adjusted returns.

Today I want to focus on what that means for our customers, our earnings and the opportunity ahead.

Bank-beating loans and credit cards

Our proposition remains simple: competitive rates, decisions in near real time and a digital experience that still feels personal. Customers want their time back. Horizon, our proprietary platform, helps us deliver that experience at scale.

Scaling up with industry-first innovation

Since founding MONEYME in 2013, we have expanded from personal loans into vehicle finance, credit cards and financial wellness. We have now served approximately 540,000 customers and originated around $5.8 billion since inception. The point is not the number of products; it is that they run on one technology platform, with growing reach and capability.

Executing through the cycle

Jamie has covered the market backdrop. Our response is to build resilience through variable-rate lending, diversified funding and faster, lower-cost technology. As banks concentrate on their core franchises, we see an opportunity to win customers through speed, value and service.

FY26 strategy creating competitive separation

Our priorities reinforce each other. Better credit quality reduces losses; stronger funding improves economics; and AI and automation help us scale without adding costs at the same rate. That is the competitive separation we are working to create.

FY26 earnings platform

Turning to FY26: originations reached a record $1.23 billion, the loan book grew 34% to $2.08 billion, and revenue increased 20% to $249 million. Most importantly, net credit losses fell to 2.4%. We grew the business while improving the quality of that growth.

Scale and operating leverage

FY26 also marked an earnings inflection. Normalised NPAT improved to a loss of $4.1 million for the full year, with the second half returning to a normalised profit. The statutory loss was $40.1 million, reflecting, among other things, upfront expected credit

loss provisioning and investment. Our task now is to convert the improvement in underlying performance into sustainable statutory profitability.

Portfolio optimisation and risk-adjusted returns

We have deliberately prioritised risk-adjusted returns over headline yield. Secured assets were 57% of the book at September, as higher-quality personal loans and cards grew. Risk-adjusted net interest margin reached 2.9% in 1Q27, up one percentage point year on year. We are optimising the mix for returns, not chasing volume for its own sake.

1Q27 performance

The first quarter shows that momentum continuing. The loan book reached $2.24 billion, up 36% year on year. Revenue was $76 million, originations were $366 million, and credit losses fell to a record-low 2.0% — our sixth consecutive quarterly improvement.

Normalised NPAT was positive at $0.6 million, our third consecutive profitable quarter on that measure. The combination matters: greater scale, lower losses and improving risk-adjusted margins are working together.

Customer experience

Customers are seeing the benefit. We approve and settle loans rapidly, seven days a week, and answer 71% of customer calls within ten seconds. Our Net Promoter Score is +71. Technology is not just about cost: it is about delivering a service people prefer.

One platform, three products

We now have three core products on Horizon: vehicle loans, personal loans and credit cards. The Cashback Rewards card and our Luxury Escapes white-label partnership expand how we reach customers and create opportunities to deepen relationships over time.

Brand presence and direct channels

We are also building our brand and direct channels. Over time, more direct distribution should improve acquisition economics and customer lifetime value.

FY27 strategy and priorities

For FY27, our focus is straightforward: scale AI and automation, protect credit quality, optimise funding, grow our product ecosystem and maintain customer trust. These are not separate projects. Together, they are designed to improve the economics of every dollar we lend.

Scale and operating leverage

This is the central investment proposition. We have built much of the technology, funding and distribution infrastructure. As the portfolio grows, our ambition is for earnings to grow faster than operating costs.

The evidence is emerging. Average loan portfolio size increased from $1.3 billion in FY25 to $1.7 billion in FY26 and approximately $2.1 billion in 1Q27. Over that period, normalised NPAT moved from a $15.5 million annual loss in FY25 to a $4.1 million annual loss in FY26, and then a $0.6 million profit in the first quarter of FY27 alone — not annualised.

We are continuing to invest, while maintaining FY27 normalised NPAT guidance of breakeven to $7 million, subject to the risks and assumptions in our published outlook.

Medium-term targets

Our medium-term targets set out the next step: a $2.8 billion to $3.3 billion average loan portfolio, risk-adjusted NIM of 3.0% to 3.5%, cost-to-income of 18% to 21%, and normalised NPAT of $20 million to $30 million, and statutory NPAT of breakeven to $10m. These are targets, not achieved results. Execution and operating leverage will determine whether we get there.

We are not simply building a larger lender. We are building a better business — better customers, better products, stronger funding and technology designed to outperform as we scale. The progress is visible in the numbers. The opportunity is what comes next.

Thank you to our team, customers, partners and shareholders. Jamie, back to you for the formal business.

END OF ADDRESSES

MONEYME

2026 Annual General Meeting

Thursday 26 November 2026

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Public



Chair’s Address

Jamie McPhee

MONEYME Board of Directors



Jamie McPhee

Independent Non-Executive Chair

- Joined the Board in March 2024
- Chair of the Board



Clayton Howes

Managing Director & Chief Executive Officer

- Co-founder and Director since inception in 2013



David Taylor

Independent Non-Executive Director

- Joined the Board in March 2022
- Chair of the Remuneration and Nomination Committee



Scott Emery

Non-Executive Director

- Co-founder
- Joined the Board in 2014



Susan Hansen

Non-Executive Director

- Joined the Board in December 2023



Belinda Hogan

Independent Non-Executive Director

- Joined the Board in July 2026
- Chair of the Audit & Risk Management Committee

ESG performance aligned to future needs

As a Certified B Corporation, our purpose is to deliver returns to shareholders while having an overall positive impact on society and the environment.

Certified B Corporation

91.2

Certified B Impact Assessment score[1]



Social impact and customers

- 291 children sponsored via World Vision, more than double FY25
- Over 150,000 customers have used our free Credit Score tool to improve their credit health
- +71 Net Promoter Score
- Employee engagement above 80%



Governance and data protection

- Enhanced customer data protection through added security layers and advanced threat detection
- Maintained ISO 27001:2022 certification and achieved PCI-DSS compliance
- Commenced transition of sustainability reporting ahead of FY27 mandatory Australian Sustainability Reporting Standards (ASRS) disclosure



Sustainable growth

- Scope 1 and 2 (market-based) GHG emissions of 4.1 tCO2e, maintained well within our SBTi-validated target
- 5.8% reduction in financed Autopay emissions intensity to 55.1 tCO2e/$M, meeting our FY26 ambition
- Energy Upgrade Personal Loan launched, offering discounted rates to homeowners financing energy-efficient home improvements through accredited suppliers

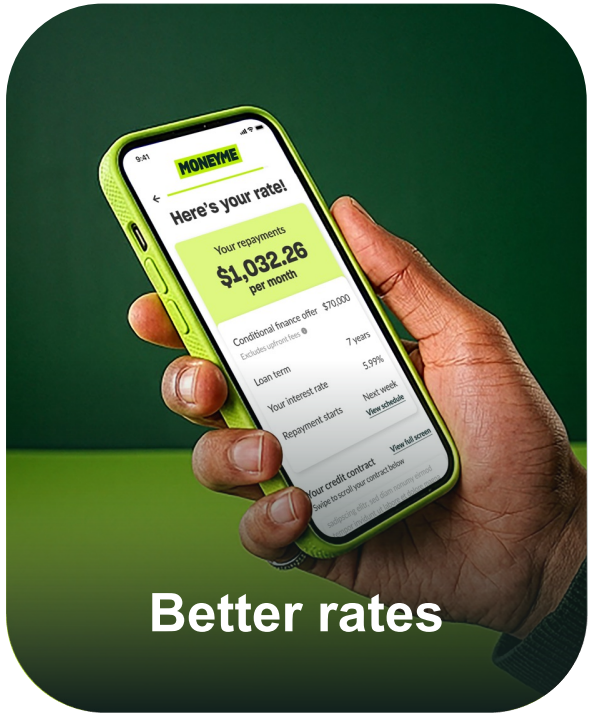
1. MONEYME's current Certified B Impact Assessment Score is 91.2. According to B Lab, the median score for ordinary businesses who complete the assessment is currently 50.9. The certification threshold is 80.



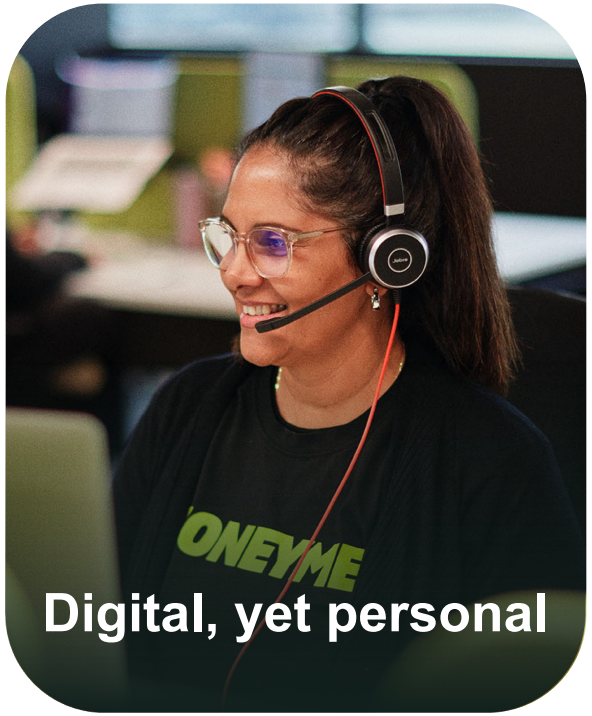
CEO’s Address

Clayton Howes

Bank-beating loans and credit cards



Competitive personal and auto loan rates compared to the major banks



Seamless borrowing experiences and customer calls answered within seconds, not hours



Near real-time credit decisioning to loans that settle within minutes, not days

Our innovation continues to be recognised by Australia's most reputable consumer finance platforms

CANSTAR Finder WeMoney

Scaling up with industry-first innovation for over half a million customers

FY13-19

- Founded May 2013
- Launched **Personal Loans** and **Freestyle**
- Established proprietary technology platform, **Horizon**

FY20

- **IPO on the ASX** in December 2019
- Institutional warehouse funding
- $134m loan book

FY21

- Launched **Autopay**
- 1st Major Bank funding
- $333m loan book

FY22

- Acquired **SocietyOne** in March 2022
- Inaugural ABS deal
- $1.35bn loan book

FY23

- Launched **Credit Score**
- Transitioned from high growth to profit
- $1.15bn loan book

FY24

- **B Corp Certification** in August 2023
- $1.22bn loan book

FY25

- $125m iPartners corporate facility
- Two ABS deals completed, including our first in the auto asset class
- $1.56bn loan book

FY26 *and beyond*

>$2 billion
Loan book achieved

~$5.8 billion
Cumulative originations since inception

~540,000
Total unique customers

9 ABS deals
completed to-date with total value over $2 billion

mastercard
Mastercard principal issuer

LUXURYESCAPES
Announced white-label credit card offering with first partner **Luxury Escapes**

Executing through the cycle, positioning for sustained outperformance



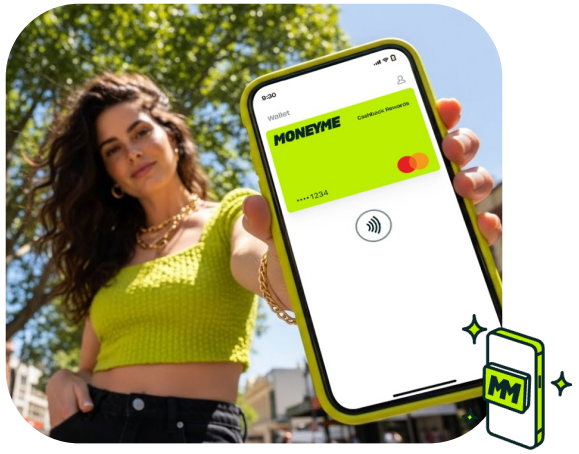
Market dynamics

- Built to perform through the interest rate cycle
- Variable-rate portfolio supports pricing discipline and margin resilience
- Diversified funding continues to support growth at an attractive cost of capital



Structural market opportunity

- Banks remain focused on capital efficiency and mortgage lending
- Non-bank market share has expanded
- MONEYME is well positioned to capture increasing share of the customer demand



Technology creating separation

- AI and automation drive faster decisions, lower costs and better customer outcomes
- Scalable proprietary platform expands operating leverage as volumes grow
- Rapid innovation delivered Australia's #1 ranked[1] Cashback Rewards Credit Card launch

1. "Get money $$ back with a cashback credit card: April's top deals", Finder, accessed 21 April 2026.

FY26: strategy creating competitive separation



Technology leadership

Lower costs, faster decisions

- AI embedded across credit, operations and customer experience
- Automation continues to improve scalability and operating leverage
- Platform capability expanded to support multi-branded credit cards, scale and operating efficiencies



Portfolio quality

Better quality growth

- Secured asset mix at 57%, providing portfolio resilience
- Portfolio credit quality strengthened, with average Equifax credit score rated “Very Good”
- Net credit losses reduced to 2.0% in 1Q27, supporting lower funding costs



Funding strength

Higher returns and capacity

- Funding capacity expanded to more than $3.0bn
- More than $2bn raised through ABS markets to date
- Lower funding costs improving long-term earnings



Product innovation and expansion

New revenue opportunities

- Cashback Rewards Credit Card successfully launched
- Luxury Escapes partnership will expand customer ecosystem
- White-label card platform will position MONEYME for scalable growth



Trusted brand

Reputation and resilience

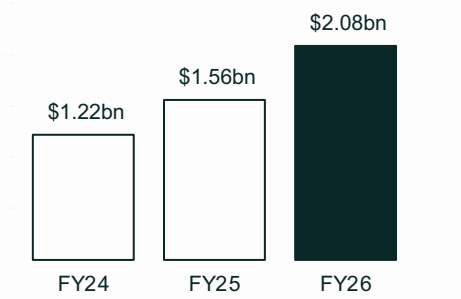
- ESG framework continues to strengthen governance and transparency
- Continued investment in enhanced customer data protection
- +71 Net Promoter Score
- 4.7 Google star rating

FY26 execution has built a stronger earnings platform for FY27

Closing loan book

$2.08bn

↑34%
FY25 to FY26

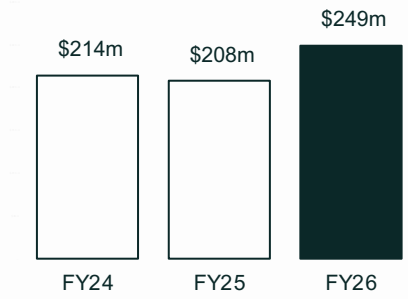


Record loan book provides a materially larger earnings base entering FY27.

Gross revenue

$249m

↑20%
FY25 to FY26

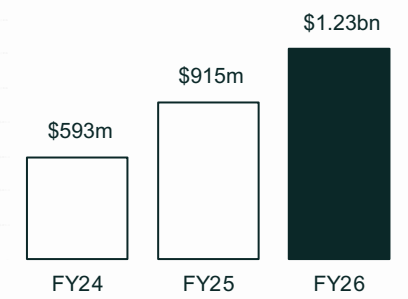


Higher-quality growth and improving funding economics continue to strengthen earnings.

Loan originations

$1.23bn

↑34%
FY25 to FY26

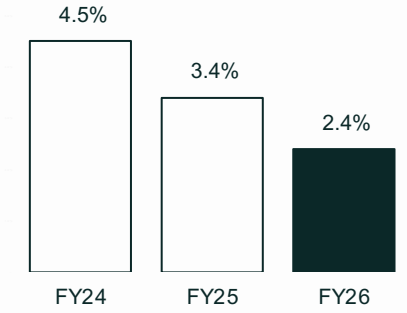


Record originations and a stronger exit run rate underpin FY27 growth.

Net credit losses

2.4%

↓1.0pp
FY25 to FY26



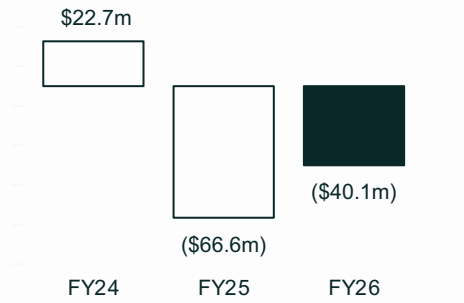
Lower credit losses despite rapid growth demonstrate disciplined execution.

Scale and operating leverage created a normalised NPAT inflection point in 2H26

Statutory NPAT Loss

$40.1m

↑40% FY25 to FY26

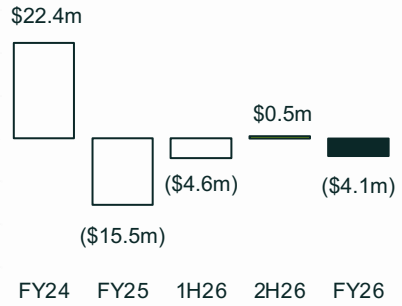


Statutory NPAT improved 40% despite significant investments and the upfront ECL provisioning required for the loan book growth.

Normalised NPAT Loss

$4.1m

↑74% FY25 to FY26



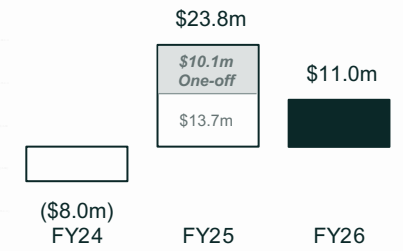
FY26 marked an important earnings inflection point, returning to positive normalised profitability for 2H26, as operating leverage emerges as scale increases.

Operating cash profit

$11.0m

↓20%* FY25 to FY26

** Based on $13.7m operating cash profit excluding $10.1m one-off in 1H25*

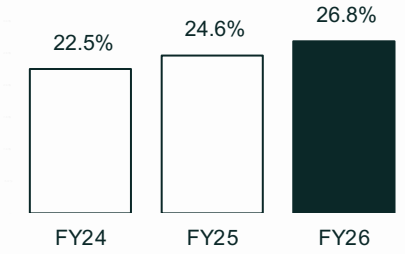


Strong underlying cash generation continues to fund investment and growth.

Operating cost-to-income

26.8%

↑2.2pp FY25 to FY26



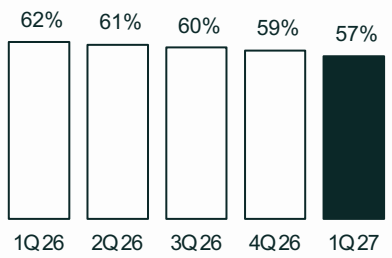
Cost-to-income increased with deliberate investment in tech, AI, brand and growth initiatives. Importantly, revenue growth outpaced expense growth in 2H26.

1Q27: portfolio optimisation continues to lift risk-adjusted returns

Secured assets on book

57%

↓5.0pp
1Q26 to 1Q27

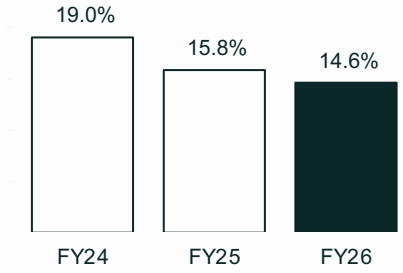


Secured assets 57% of the book, down 5pp on the pcp, reflecting the deliberate growth in personal loans and credit cards.

Revenue yield

14.6%

↓1.2pp
FY25 to FY26

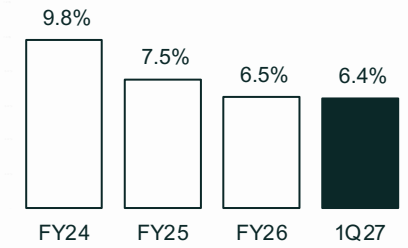


Lower revenue yield reflects a deliberate shift towards higher-quality lending and more sustainable earnings.

Net interest margin

6.4%

↓0.6pp
1Q26 to 1Q27

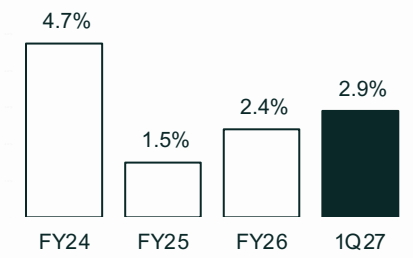


NIM 6.4%, down 0.6pp on the pcp, reflecting the higher credit quality of the loan book with corresponding lower losses.

Risk-adjusted net interest margin[1]

2.9%

↑1.0pp
1Q26 to 1Q27



Risk-adjusted NIM improved 1.0pp on the pcp to 2.9% and is continuing to increase. FY26 front book originations generate >3.5%.

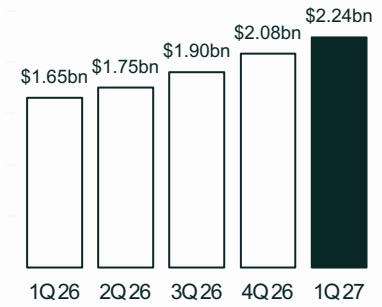
1. FY24 RNIM benefited from a higher-margin, less scalable portfolio mix, before the strategic shift to higher-quality secured lending and market-aligned commissions. Quarterly NIM, RNIM and net credit loss figures reflect the year to date result, per the 1Q27 Trading Update (ASX, 19 October 2026).

1Q27: continued growth, lower credit losses and three consecutive quarters of positive normalised NPAT

Closing loan book

$2.24bn

↑36%
1Q26 to 1Q27

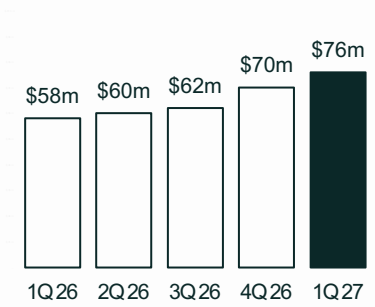


Loan book reached $2.24bn at 30 September, up 36% on the prior corresponding period.

Gross revenue

$76m

↑33%
1Q26 to 1Q27

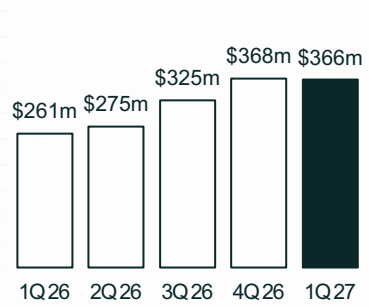


Gross revenue of $76m, up 33% on the pcp and 9% on the prior quarter, reflecting the larger loan book.

Loan originations

$366m

↑40%
1Q26 to 1Q27

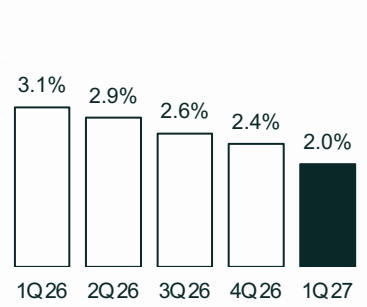


Originations of $366m, up 40% on the pcp, including a record month for personal loans in September.

Net credit losses

2.0%

↓1.1pp
1Q26 to 1Q27

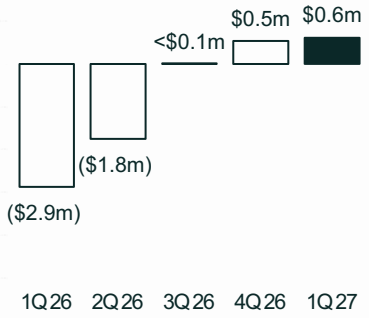


Net credit losses fell to a record low of 2.0%, the sixth consecutive quarterly improvement.

Normalised NPAT

$0.6m

↑$3.5m
1Q26 to 1Q27



Third consecutive quarter of positive normalised NPAT, up $3.5m on the prior corresponding period.

Our AI-enabled technology innovation delivers premium customer experiences that drive loyalty and advocacy

- Intuitive digital application process for all products
- Near real-time approval and settlement capability, 7 days a week
- Easy account management on the MONEYME app
- Fast customer support on all platforms, with 71% of all customer calls answered within 10 seconds



1. Major banks' NPS based on latest data reported by the banks to market
2. Major banks' ratings from Product Review and Trust Pilot on 30 June 2026

One platform, three products

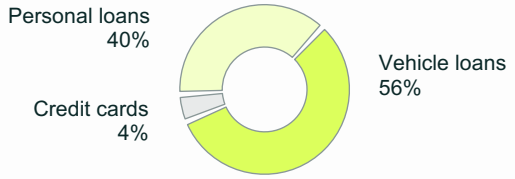
Offering more products through more channels, all running on MONEYME's proprietary Horizon platform

Horizon technology platform

Near real time approval and settlement, seven days a week, across every product

- Artificial intelligence
- Security and data protection
- Efficiency through AI and automation
- Enhancing credit decisioning
- Microservice architecture
- Data analytics
- Product innovation
- Seamless customer experience

Three core products



Based on $2.24bn loan book at 30 Sept 2026

Vehicle loans

Secured vehicle finance up to $150,000

$1.25bn	$41k	38%
Up 28% on 1Q26	Average borrowing	3-year loan book CAGR

Personal loans

Unsecured and secured, up to $70,000

$0.91bn	$23k	$2.9bn
Up 58% on 1Q26	Average borrowing	Originated since product launch

Credit cards

FY26 relaunch as cashback rewards card

$87m	$7.5k	#1
As at 30 Sept 2026[1]	Average credit limit	Finder[2] ranked cashback credit card

Multiple distribution channels

Creating more ways for customers to access MONEYME, as their needs evolve

	Direct to consumer	Broker	Dealer	Private sales	White label and retail partner
Vehicle loans	✓	✓	✓	✓	
Personal loans	✓	✓			
Credit cards	✓				✓

1. Includes the legacy Freestyle loan book still to be migrated to the Cashback Rewards card.
2. Ranked #1 cashback credit card by Finder with 9.9 rating within 2 months of launch, see https://www.finder.com.au/news/top-cashback-credit-cards-roundup-april-2026

In addition to digital marketing, we are building above-the-line brand presence to support direct channel growth









FY27 strategy and key areas of focus

MONEYME enters FY27 with greater scale, stronger credit quality and a more efficient operating platform



Technology leadership

- Scale AI across every customer and operational workflow
- Increase automation to expand operating leverage
- Continue improving customer experience and credit decisioning



Portfolio quality

- Continue disciplined growth while maintaining industry-leading credit performance
- Optimise product mix to maximise risk-adjusted returns
- Expand higher-quality personal loans and credit card portfolios



Funding strength

- Further reduce funding costs through scale and programmatic issuance
- Expand domestic and offshore funding relationships
- Support continued loan book growth with diversified capital sources



Product innovation and expansion

- Increase customer lifetime value through broader product adoption
- Scale direct distribution and white-label partnerships
- Improve unit economics through brand, marketing and product expansion

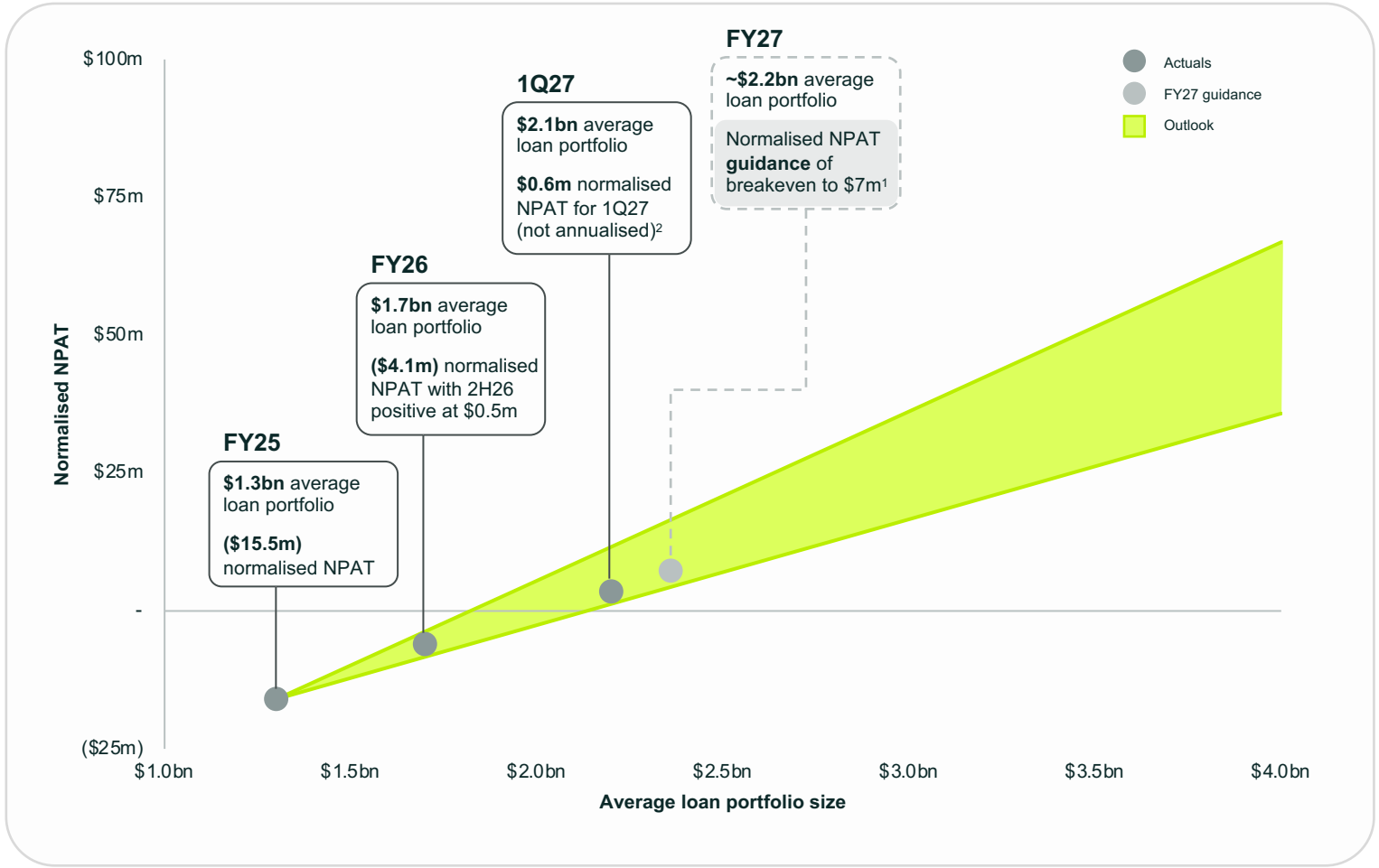


Trusted brand

- Maintain strong governance and responsible lending
- Continue strengthening customer trust and B Corp leadership
- Enhance long-term value for customers, employees, investors and partners

Scale is driving increasing operating leverage

Average loan portfolio size vs. **Normalised NPAT**



1Q27: Momentum continues

- Third consecutive quarter of positive Normalised NPAT
- $2.24bn loan book at 30 September
- Record-low net credit losses of 2.0%

FY27: Investment continues

- Scaling operating leverage
- Cashback Rewards credit card
- White-label
- Direct channels
- AI for direct customer interactions, real time credit decisioning and automating business processes

Beyond FY27: Operating leverage accelerates

- Higher unit economics
- Stronger RNIM
- Lower acquisition costs
- Increasing earnings

1. Targets are based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2026 Annual Report.
2. The 1Q27 point is the quarter's Normalised NPAT of $0.6m on a $2.1bn average loan portfolio and is NOT annualised.

Medium-term targets, as set in August 2026

Measure	Key strategies for the medium term	Medium-term targets[1]	FY26 *(vs. FY25)*	Tracking status
Average loan portfolio	Target loan book range over the medium term with originations leveraging Autopay, new credit card product and growth in personal loans in line with recent growth performance	$2.8bn to $3.3bn	$1.7bn *($1.3bn, FY25)*	On track
Originations	Growth in originations through channel diversification and expansion of our product ecosystem, to reach loan portfolio targets	$2.5bn to $3.0bn	$1.2bn *($0.9bn, FY25)*	On track
Secured assets on book	Balancing our asset mix through continued origination of secured assets, leveraging the success of Autopay, alongside a new credit card product and growth in personal loans	51% to 57%	59% *(62%, FY25)*	On track
Revenue *(as % of average loan portfolio)*	Balancing the product mix to maintain revenue margin	14.0% to 14.5%	14.6% *(15.8%, FY25)*	On track
Risk-adjusted NIM *(including corporate interest)*	Product mix improvements and a continued loss reduction trajectory	3.0% to 3.5%	2.4% *(1.5%, FY25)*	On track
Cost-to-income	Operating leverage and further automation	18% to 21%	26.8% *(24.6%, FY25)*	On track
Statutory NPAT	Convert earnings growth and operating leverage into statutory profitability as the loan portfolio grows	$0m to $10m	($40.1m) *(($66.6m), FY25)*	On track
Normalised NPAT	Continue to build on the normalised NPAT profitability achieved for 2H26	$20m to $30m	($4.1m) *(($15.5m), FY25)*	On track

1. Targets are based on MONEYME's current strategies and subject to market conditions, RBA cash rate movements and other risks disclosed in the 2026 Annual Report.

Thank you for your attendance

Definitions

Closing loan book: Gross outstanding balance of all loans on balance sheet, removing the impact of capitalised deferred income.

Loan originations: Net amount financed in the period, being the sum of principal funded and upfront fees.

Loan portfolio: The interest-bearing balance, excluding deferred acquisition costs, accrued interest and charges. Average loan portfolio is its average over the period.

Net interest margin (NIM): Gross revenue less trust facility interest expense less transaction costs, as a % of average loan portfolio (annualised).

Risk-adjusted net interest margin (RNIM): NIM less trust undrawn fees, net losses and corporate debt interest costs, as a % of average loan portfolio (annualised).

Net credit losses: Principal write-offs in the period (net of recoveries, including proceeds from debt sales to collection agencies) as a % of average principal receivables. This is a cash loss measure and does not include losses related to accounting accruals or effective interest rates.

ECL provision to loan book: Accounting provision closing balance as a % of gross loan receivables.

Operating cost-to-income: Sales and marketing, product design and development, and general and administrative expenses as a % of gross revenue in the period (annualised).

Operating cash profit: A management model, unaudited, representing the net impact of the cash inflows and outflows from MONEYME's core business activities. It does not include cash movements related to principal repayments received or the funding of loan originations.

Normalised NPAT: Statutory profit adjusted for non-cash depreciation and amortisation, expected credit loss provision movements, non-cash employee incentives and significant infrequent items. It gives a clearer view of the Company's underlying operating performance.

pcp: Prior corresponding period.

Definitions as used in the FY26 Results Presentation (19 August 2026). 1Q27 figures are preliminary unaudited management results, as in the 1Q27 Trading Update (19 October 2026).

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