



ISX Financial Reports Record Results in 2024 Annual Report - Revenue Up 81% Year-on-Year

NICOSIA, Cyprus, May 30, 2025 -- ISX Financial EU Plc ("ISXPlc"), an innovative provider of regulated transactional banking services and real-time payment technology in the UK and Europe, today released the financial highlights of its 2024 Audited Annual Report, marking another record-breaking year of growth, profitability, and innovation.

2024 Financial Highlights

Robust Growth

ISXPlc reported revenue of €58.7 million for the financial year 2024, reflecting an 81% year-on-year increase. This growth was driven by surging transaction volumes, strong client acquisition, and strategic investments. ISXPlc's software subsidiary, Probanx, contributed more than €2.5 million to the Group's total revenue.

Financial Strength

ISXPlc achieved an industry-leading EBITDA margin of 61%, representing a 30% improvement compared to the previous year. This margin expansion underscores the scalability of the company's model and the strength of its diversified client base.

Innovation Focus

In 2024, ISXPlc invested €2.8 million in Research & Development through its Probanx subsidiaries, accelerating product delivery and continuous platform enhancements. These investments support the company's ongoing commitment to pioneering secure, intelligent payments and regulatory technology solutions.

Trusted Partner

Client balances held under custody rose by 56% to €189 million, reflecting increased trust from ISXPlc's growing network of business customers. As a prudentially regulated institution, safeguarding client funds remains a cornerstone of ISXPlc's reputation and service delivery.

Product and Partnership Development

In the fourth quarter, ISXPlc launched its SEPA Direct Debit with Notification service and completed a strategic investment in an AI-focused business. The Group's 2025 product roadmap includes several innovations and enhancements developed and delivered by its Probanx subsidiaries.

Community Engagement

With a substantial portion of its team based in Cyprus, ISXPlc reaffirmed its commitment to community engagement. In 2024, the company continued its long-standing partnership with Ronald McDonald House through both financial support and staff volunteering. ISXPlc also hosted a successful national blood donation drive and expanded its

ISX Financial EU PLC #HE348009

t : +357 22 015 740

a : Makrasykas 1, Strovolos 2034, Nicosia, Cyprus

ISX Financial EU Plc — EEA Monetary Financial Institution Authorised by the Central Bank of Cyprus #115.1.3.17 and FCA FRN #900871

ISX Financial UK Ltd — FCA UK Authorised eMoney Institution FRN #901034

Trading as: ISXPay®, ISXMoney® and flykk®



"Dream Big" Initiative, promoting youth participation in sport. Additionally, ISXPlc was proud to sponsor Olympic fencer Alexander Tofalides and the Cyprus Rugby Federation.

Outlook for 2025

Despite macroeconomic turbulence in early 2025, ISXPlc is targeting full-year revenues of €60–65 million while maintaining profitability margins in the 30–40% range. The company remains confident in its ability to execute on its strategy, driven by innovation, operational excellence, and disciplined growth.

View the 2024 Annual Report here:

<https://www.isx.financial/blog/annual2024>

About ISX Financial EU Plc

ISX Financial EU Plc is a leading UK and EU-based electronic money institution and transactional banking provider, offering secure, real-time payments via bank and card rails. Through its wholly-owned subsidiary Probanx, ISXPlc delivers cutting-edge Software-as-a-Service (SaaS) solutions to banks and financial institutions across the globe, including interconnecting banks with central banks.

For more information, visit www.isx.financial

Media enquiries: +35722015740, media@isxfinancial.com

ISX Financial EU PLC #HE348009

t : +357 22 015 740

a : Makrasykas 1, Strovolos 2034, Nicosia, Cyprus

ISX Financial EU Plc — EEA Monetary Financial Institution Authorised by the Central Bank of Cyprus #115.1.3.17 and FCA FRN #900871

ISX Financial UK Ltd — FCA UK Authorised eMoney Institution FRN #901034

Trading as: ISXPay®, ISXMoney® and flykk®