ISX Financial EU Plc Reports Profitable Growth and Strong Capital Position in H1 2025

NICOSIA, Cyprus, Oct. 3, 2025 -- ISX Financial EU Plc (ISXX), a leading provider of regulated transactional banking and real-time payment solutions, today announced its unaudited H1 2025 financial results for the six months ended 30 June 2025. ISXX delivered profitable growth, improved capital strength, and continued commercial momentum across its core offerings.

Financial Highlights – H1 2025 (vs. H1 2024):

- **Profit after tax increased 6%** to €12.3 million
- **Revenue rose 5%** to €27.7 million, supported by open banking services and customer growth
- **Operating expenses increased by just 3%** to €15.6 million, reflecting investment in people and technology
- **Net assets grew 29%** to €54.1 million; **Own funds rose to €44.7 million**
- **Working capital strengthened** to €39.4 million; **liabilities declined by 8%** to €181.4 million

"The first half of 2025 demonstrated the strength and scalability of our business model. Despite a dynamic market environment, we grew profitably while investing in our platform and people," said Ajay Treon, Chief Financial Officer, ISXX.

"Our strategic focus on lower-cost, instant interbank payments continues to resonate with customers, and our financial discipline ensures we are well-positioned for long-term growth. We enter the second half of the year with strong momentum, robust liquidity, and a clear strategy for continued innovation and operational scale."

ISXX's revenue growth was driven by expanding demand from new and existing customers, particularly in open banking payment solutions. ISXX continues to shift away from traditional card acquiring toward more efficient, real-time account-to-account (A2A) payments via its proprietary PaidBy® product.

The modest increase in operating expenses was primarily due to investment in headcount and IT infrastructure. ISXX also recognised a €0.9 million fair value gain on its NSX investment, while maintaining lower impairment levels.

ISXX's balance sheet remains strong. ISXX reported higher cash and investment balances and reduced customer fund liabilities. These improvements contributed to a stronger capital base and enhanced operational flexibility.

ISXX continues to invest in core technology and compliance infrastructure to support scalable growth across Europe and global markets. In H2 2025, ISXX plans to expand its central bank connectivity, enhance its instant payment capabilities, and further strengthen its regulatory posture ahead of PSD3, FIDA, and DORA frameworks.

Nikogiannis Karantzis, ISXX Chief Executive Officer, said: "We are also pleased to announce that our prospectus was lodged today with the Cyprus SEC ('CySEC') for admission to the Cyprus Stock Exchange.

"As ISXX has submitted a prospectus for admission to list, it is now bound by the listing regulations. ISXX will no longer be publishing quarterly reports as it is now subject to timely disclosures, semi-annual financial report and annual report requirements."

View ISXX H1 2025 – Interim Six Month Results below:
https://www.isx.financial/hubfs/ISX%20Announcements/2025/Interim%20Report%20H1%202025.pdf

Website: www.isx.financial

About ISX Financial EU Plc

Headquartered in Nicosia, ISX Financial EU Plc (ISXX, LEI: 213800NGHVYL5PFZI692) is a leading banktech company EEA authorised as an Electronic Money Institution by the Central Bank of Cyprus and regulated in the UK by the Financial Conduct Authority. The company develops and operates a proprietary payments ecosystem, offering multi-currency accounts, open banking solutions, FX, remittance, and payment processing. ISXX combines financial strength, regulatory resilience, and innovation to deliver value to businesses and communities across Europe and beyond.

Nikogiannis (Nickolas John) Karantzis has more than 30 years broad industry experience, 20 years of which are in secure digital enterprises, including telecommunications, IPTV, payments and electronic money. Mr Karantzis holds degrees in Engineering, Law and Business Enterprise, and is a registered Trans Tasman IP Attorney, a Fellow of Engineers Australia and a multi-state registered disputes Adjudicator.

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