



ISX Financial Reports €6.3M Profit in Q2 2025 Amid Continued Operational Efficiency and Strategic Investment

NICOSIA, Cyprus, July 31, 2025 -- ISX Financial EU Plc ("ISXX"), an innovative provider of regulated transactional banking services and real-time payment technology across Europe and the UK, today announced its unaudited Q2 2025 financial results, demonstrating strong profitability, disciplined cost management and ongoing investment in technology and talent.

Profit Milestones: ISXX delivered an unaudited profit of €6.3 million, representing a 2% increase from Q1 2025 and a 7% increase year-over-year (YoY), despite a quarter-on-quarter (QoQ) decline in revenue and transaction volumes. The result was supported by efficiency gains, a reduction in tax and operating expenses, and a reversal of impairment related to assets.

ISXX achieved a 57% EBITDA margin, reflecting continued operational strength and a scalable cost structure, even amid a softer quarterly revenue environment.

"This quarter's performance reaffirms the strength of our business model and our commitment to long-term growth" said Ajay Treon, Chief Financial Officer of ISXX. "We remain disciplined in cost control, focused on innovation, and intentional in how we invest in our people and technology. Despite short-term variability, our strategy continues to deliver sustainable profitability, product advancement, and growing shareholder value."

Total Transaction Volume: ISXX maintained YoY growth of 4% in total transaction volumes. This indicates continued underlying demand across ISXX's core services despite seasonal or cyclical variability.

Revenue: for Q2 stood at €13.7 million, down from Q1 but reflecting a 5% YoY increase, underscoring ISXX's growth trajectory over the medium term.

Balance sheet: resilience remained a hallmark in Q2. Own Funds increased by 13% QoQ and 82% YoY, while Net Assets rose by 95% YoY, reinforcing financial strength and capital efficiency. Despite a €20.4 million reduction in funds held on behalf of business customers, the Group's book value per share increased by 13% to €0.492, reflecting ongoing value creation.

ISX Financial EU PLC #HE348009

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Q2 2025 Key Financial Highlights:

- Profitability: Unaudited profit of €6.3 million, up 7% YoY and 2% QoQ
- EBITDA Margin: Maintained at a strong 57%
- Revenue: €13.7 million, up 5% YoY, down 14% QoQ
- Transaction Volumes: Increased 4% YoY, decreased 12% QoQ
- Operating Expenses: Decreased €2.0 million, 23% QoQ
- Own Funds: Increase of €5.3 million, 13% QoQ, €20.1 million 82% YoY
- Net Assets: Increased €6.1 million 13% QoQ, 95% YoY
- Book Value per Share: Rose by €0.06 to €0.492, up 13% over the quarter

You can view the report in full here:

<https://www.isx.financial/hubfs/isxreports/25Q2.pdf>

About ISX Financial EU Plc

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

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