

# Black Banx Group — Third Quarter 2025 Results

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Black Banx reports USD 4.3 billion revenue and USD 1.6 billion pre-tax profit in third quarter 2025

Black Banx Group today announced its results for the third quarter ended 30 September 2025, delivering strong performance with further progress toward its full-year targets.

Key figures for Q3 2025:

- Revenue: USD 4.3 billion
- Profit before tax (PBT): USD 1.6 billion
- Cost-to-income ratio:  $\approx 62\%$
- Customer base (period-end):  $\sim 92$  million clients

YTD (first nine months) results: Revenue USD 12.7 billion, PBT USD 4.7 billion, positioning the Group on track toward its full-year ambitions of  $\sim$ USD 17 billion revenue and  $\sim$ USD 6.4 billion PBT.

“Our Q3 results reaffirm the scalability and resilience of our platform,” said Michael Gastauer, Group CEO. “By continuing to scale our client base, deepen engagement, and drive operational efficiencies, we maintain momentum toward our 100 million-customer milestone and full-year ambitions.”

Daniel Dumitrascu, Group CFO, added: “We are pleased to demonstrate sequential improvement in our cost/income ratio despite ongoing investment in growth markets. With the first nine months delivered, our Q4 plan is well calibrated to close the year strongly.”

Business highlights:

- Net customer adds of approximately 8 million during Q3, bringing the total client count to  $\sim 92$  million as of 30 September 2025. On pace for the 100 million-customer target by year-end.
- Continued growth across emerging markets, driven by expansion efforts in Africa, South Asia and Latin America.
- Strong transaction volumes across cross-border payments and cryptocurrency-adjacent services, contributing to top-line resilience.
- Ongoing initiatives to optimise operations and automate processes delivered a sequential improvement in cost/income ratio to  $\sim 62\%$  from  $\sim 64\%$  in Q2.
- Strategic investments sustained in growth markets while preserving profitability and shareholder value.

Outlook:

With three quarters behind it, Black Banx remains aligned with its 2025 full-year targets of

approximately USD 17 billion in revenue and ~USD 6.4 billion in pre-tax profit. The company anticipates a seasonally stronger Q4 performance, underpinned by ongoing global client acquisition and further monetisation of its platform.

**About Black Banx Group:**

Black Banx Group is a global digital banking and fintech platform serving tens of millions of private and business clients across more than 180 countries. The Group offers seamless, borderless banking services, including multi-currency accounts, cross-border payments and cryptocurrency-compatible solutions. Headquartered in the British Virgin Islands, Black Banx is dedicated to innovation, financial inclusion and delivering value to its stakeholders.

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**Forward-looking statements:** This press release contains forward-looking statements that involve risks and uncertainties, including statements regarding the Group's business strategy, financial prospects, targets and trajectory. Actual results may differ materially from those anticipated.