Black Banx Reports Second Quarter and First Half 2026 Financial Results

Q2 Revenue of USD 5.8 Billion; H1 Revenue Reaches USD 10.7 Billion

Tortola, British Virgin Islands – 29 July 2026 – Black Banx Group today announced its financial results for the second quarter and first six months ended 30 June 2026.

During the second quarter of 2026, the Group generated revenue of USD 5.8 billion and net income of USD 2.3 billion, while improving its Cost/Income Ratio to 60.3%, compared with 64.0% in the second quarter of 2025.

For the first half of 2026, Black Banx generated USD 10.7 billion in revenue and USD 4.4 billion in net income. The Group maintained a Cost/Income Ratio of 60.8%, while customer deposits increased to USD 153.3 billion. As of 30 June 2026, Black Banx served 115.3 million customers across more than 180 countries and employed more than 10,000 people worldwide.

The results reflect continued customer growth, increasing transaction volumes and ongoing improvements in operating efficiency as the Group continued to invest in technology, automation and its global banking infrastructure.

Second Quarter 2026 Highlights

Metric	Q2 2026	Q2 2025	YoY Change
Revenue	USD 5.8 billion	USD 4.1 billion	+41.5%
Net Income	USD 2.3 billion	USD 1.5 billion	+53.3%
Cost/Income Ratio	60.3%	64.0%	-3.7%

First Half 2026 Highlights

For the six months ended 30 June 2026, Black Banx generated USD 10.7 billion in revenue and USD 4.4 billion in net income. Customer deposits totaled USD 153.3 billion, while the Group served 115.3 million customers across more than 180 countries. Black Banx employed more than 10,000 people globally, and the Cost/Income Ratio for the first half of 2026 was 60.8%.

Metric	H1 2026
Revenue	USD 10.7 billion
Net Income	USD 4.4 billion
Customer Deposits	USD 153.3 billion
Cost/Income Ratio	60.8%
Customers	115.3 million
Employees	10,000+
Countries Served	180+

Management Commentary

Michael Gastauer, Group CEO, commented:
“Our second-quarter and first-half results reflect continued execution of our long-term strategy. Growth remained broad-based across our banking and payments businesses, while ongoing investment in technology and automation contributed to further improvements in operating efficiency. We remain focused on disciplined growth, prudent capital allocation and continued investment in the infrastructure required to support our expanding global customer base.”

Daniel Dumitrascu, Group CFO, commented:
"The first half of 2026 demonstrated continued operating leverage across the Group. Revenue for the second quarter increased by 41.5% year-over-year, while net income grew by 53.3%. At the same time, we improved our Cost/Income Ratio to 60.3% for the quarter and 60.8% for the first half, reflecting disciplined expense management and the scalability of our operating platform. Customer deposits reached USD153.3 billion at the end of the first half, providing a strong funding base to support continued growth."

Business Update

During the second quarter, Black Banx continued to expand its global banking platform, serving customers in more than 180 countries through its integrated digital banking and payments infrastructure.

Investment remained focused on artificial intelligence, compliance automation, payment processing capabilities and customer experience. These initiatives continued to improve operational efficiency while supporting higher transaction volumes across both retail and business banking.

The Group also continued to strengthen its proprietary cross-border payments infrastructure and digital asset banking capabilities, supporting increasing customer adoption across international markets.

Outlook for 2026

Management continues to expect positive operating momentum through the remainder of 2026 and remains focused on executing its long-term strategic priorities.

The Group currently expects:

* Continued double-digit quarterly growth in revenue and net income.
* The customer base to exceed 125 million during 2026.
* Further improvements in operating efficiency and the Cost/Income Ratio.
* Continued investment in proprietary technology, automation and regulatory infrastructure.
* Ongoing expansion across high-growth emerging markets.

Management believes Black Banx remains well positioned to build on its financial performance while further strengthening its position as one of the world's leading global digital banking platforms.

About Black Banx Group

Black Banx Group is a global digital banking platform providing borderless financial services to more than 100 million private and business clients in 180 countries. The Group offers multi-currency accounts, global payments, and technology-driven financial solutions designed for the modern digital economy.

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Forward-Looking Statements

This press release contains forward-looking statements within the meaning of applicable securities laws. Forward-looking statements include, but are not limited to, statements regarding the Group's strategy, business plans, financial outlook, customer growth, operating performance, market opportunities and future prospects. These statements are based on management's current expectations and assumptions and are subject to risks, uncertainties and other factors that could cause actual results to differ materially from those expressed or implied. Readers are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this release. Except as required by applicable law, Black Banx Group undertakes no obligation to publicly update or revise any forward-looking statements to reflect subsequent events or circumstances.