Black Banx Group Reports Record Full-Year 2025 Results, Strong Year-on-Year Growth and Quantified Outlook for 2026

Road Town, British Virgin Islands — 30/01/2026

Black Banx Group today announced its full-year financial and operational results for the year ended 31 December 2025, highlighting record revenue and profitability, continued operational efficiency gains, and a year-end customer base just short of 100 million clients.

Financial Performance Overview

Key Financial Metrics*

USD (billions)	FY 2024	FY 2025	YoY Change
Revenue	14.2	17.1	+20.4%
Profit before tax (PBT)	4.9	6.5	+32.6%
Cost / Income Ratio	65.5%	62.0%	▼ 350 bps
Year-end clients (millions)	78.1	99.9	+28%
Employees	8,212	10,081	+23%

The improvement in the cost/income ratio reflects operating leverage, automation, and disciplined cost management, with profit growth materially outpacing revenue growth.

Full-Year 2025 Highlights

- Revenue: USD 17.1 billion
- Profit before tax: USD 6.5 billion
- Global client base: 99,998,982 customers
- Employees: more than 10,000 globally
- Client reach: services provided in over 180 countries

While the Group narrowly missed its internal target of reaching 100 million customers by year-end — falling short by 1,018 clients — Black Banx significantly exceeded expectations on revenue and profitability, reinforcing the scalability and resilience of its digital banking platform.

Quarterly Momentum in 2025

- Q1 2025: Revenue USD 4.3bn, PBT USD 1.6bn
- Q1–Q3 2025: Revenue USD 12.7bn, PBT USD 4.7bn
- Q4 2025: Revenue USD 4.4bn, PBT USD 1.8bn

The consistent quarterly performance underpinned full-year revenue of USD 17.1bn and profit before tax of USD 6.5bn.

Management Commentary

“The comparison with 2024 clearly demonstrates the transformation underway at Black Banx,” said Michael Gastauer, Group CEO.
“In just one year, we increased revenues by over 20%, profits by over 32%, and reduced our cost/income ratio by more than three percentage points — all while scaling our client base to almost 100 million globally.”

“Our 2025 results confirm the financial strength and scalability of the Black Banx platform,” said Daniel Dumitrascu, Group Chief Financial Officer.
“With USD 17.1 billion in revenue and USD 6.5 billion in profit before tax, we enter 2026 from a position of strength. Our focus remains on disciplined growth, further margin expansion, and sustaining a low cost/income ratio as we continue to scale globally.”

Quantified Outlook for 2026

Based on its current run-rate, operational scale, and expansion plans, Black Banx provides the following management outlook for 2026:

- Clients: 125 –130 million by year-end
- Revenue: USD 20 – 22 billion
- Profit before tax: USD 8.0 – 8.5 billion
- Cost / Income Ratio: low 60% range

Growth is expected to be driven by continued client acquisition, increased transaction volumes, higher monetisation per customer, and further efficiency gains from automation and technology investments.

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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*The figures in this release are preliminary and unaudited. Black Banx will provide its 2025 Annual Report on March 11, 2026.