

## 2025 FINANCIAL REPORT: +94.8% OPERATIONAL GROWTH AND ACCELERATION TOWARDS A REGULATED FINTECH INFRASTRUCTURE

TRACTIAL, a French FinTech company listed on Euronext Growth Paris, licensed as a Payment Institution by the ACPR and registered as a Digital Asset Service Provider (DASP) with the AMF, announces the availability of its 2025 Financial Report.

Financial year 2025 marked a year of transformation, refocusing and strong operational growth. The Group confirms its ambition to build a regulated European financial infrastructure at the intersection of payments, Fintech-as-a-Service, embedded finance, digital assets and stablecoins.

### STRONG GROWTH DRIVEN BY PAYMENT SERVICES

In 2025, the Group's consolidated revenue reached €4.37 million, up 74%. At TRACTIAL S.A. level, revenue from operational activities amounted to €4.15 million, compared with €2.13 million in 2024, representing growth of 94.8%.

This momentum confirms the scaling up of the Group's regulated FinTech activities, driven by payment services, the onboarding of new partners and the use of its proprietary technology platform, [Payment.net](https://payment.net).

### EMBEDDED FINANCE AND STABLECOINS: GROWTH DRIVERS

The Fintech-as-a-Service offering aims to enable partners to integrate regulated financial services directly into their own platforms: payment accounts, flow management, compliance, APIs and, progressively, services linked to digital assets.

The work carried out around MiCA and IBEXIAL is part of this trajectory: preparing regulated bridges between euro payments, embedded finance, digital assets and stablecoin use cases, subject to the applicable authorisations.

### 2026: FOCUS ON COMMERCIAL DEPLOYMENT

Following the strong growth recorded in 2025, TRACTIAL is entering a phase of commercial deployment for its regulated FinTech infrastructure.

Priorities will focus on scaling up payment services, developing the Fintech-as-a-Service offering and activating embedded finance use cases within partner platforms. The refocusing initiated after the closing date aims to concentrate the Group's resources on these growth drivers, with a more agile structure.

#### **Daniel Dorra, Chairman and Chief Executive Officer of TRACTIAL, said:**

*"2025 marked an important milestone for TRACTIAL: strong operational growth, clarification of the model and refocusing on our businesses of the future. Our priority is now to accelerate the commercial deployment of our regulated FinTech infrastructure, serving payments, Fintech-as-a-Service and embedded finance."*

The 2025 Financial Report is available on TRACTIAL's website, under Investors / Regulated Information.



TRACTIAL - Euronext Ticker : ALTRA code - ISIN Code : FR0014014ZV8

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## ABOUT TRACTIAL

TRACTIAL is a French financial infrastructure group listed on Euronext Growth Paris, developing payment infrastructures and regulated financial services for the European market.

Authorized as a Payment Institution by the ACPR and registered as a Digital Asset Service Provider (PSAN) with the AMF, the Company operates technological infrastructures and financial platforms used by businesses to integrate payments, financial accounts, stablecoins and conversion solutions between traditional currencies and digital assets (crypto-assets), notably through gateways between traditional finance and certain cryptocurrencies such as Bitcoin, within a European regulatory framework.

At the intersection of traditional finance, blockchain and digital currencies, TRACTIAL develops infrastructures designed to support the evolution of payment systems and the emergence of a new generation of digital financial services.

### Regulatory information :

- Payment Institution supervised by the ACPR – CIB 16748
- Registered with the REGAFI register of the Banque de France – identifier n°61076
- Registered as a Digital Asset Service Provider (PSAN) with the AMF (procedures underway under the European MiCA regulation)

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(ISIN Code: FR0014014ZV8 – Ticker: ALTRA)



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