

STRATEGIC FOCUS SHIFT: OPTIMIZING SCOPE TO STRENGTHEN TRACTIAL'S FINTECH TRAJECTORY

Paris, February 2, 2026 – TRACTIAL (Euronext Growth: ALTRA), a regulated digital finance provider (licensed payment institution – ACPR; registered PSAN – AMF), announces a targeted business reorganization to sharpen its focus on core activities: regulated financial infrastructure for payments, digital assets, and Bitcoin treasury management. Initiated in H2 2025, this strategic shift aims to align the Group's operational scope with its next phase of development while preserving long-term financial and operational stability.

CONTEXT: RESPONDING TO THE UNEXPECTED WORSENING OF A STRUCTURAL DEFICIT

As of June 30, 2025, TRACTIAL reported a consolidated net profit of €82K, driven by the strength of its regulated financial activities. However, this result masked growing structural strain in legacy business segments.

The community business unit, historically tied to digital publishing, had already experienced a post-COVID decline. While a phased rationalization was initially planned, this segment remained under operational supervision. In H1 2025, performance deteriorated sharply, with revenue falling by -27.8% and an operating loss of €281K.

This unexpected downturn revealed a clear financial risk for the Group as a whole. Without immediate corrective action, these loss-making operations could have outweighed the margins of profitable divisions and driven the Group into deficit.

ACTIONS: DISCONTINUATION OF LOSS-MAKING UNITS AND RESOURCE REALLOCATION

Beginning in H2 2025, TRACTIAL undertook a targeted reorganization including:

- The progressive phase-out of community-based activities, in line with an orderly exit from non-strategic areas;
- The pause or shutdown of exploratory initiatives launched between 2021 and 2023, such as Uniquire, Metacollector, and Capla, which no longer align with the Group's refined strategic focus;
- The implementation of an economic redundancy plan, fully compliant with applicable labor regulations, covering teams affected by these closures.

These measures are expected to reduce annual operating expenses by approximately €300,000, with financial impact starting in H2 2026.

OUTLOOK: A STREAMLINED PLATFORM BUILT FOR DURABLE VALUE IN REGULATED FINANCE

With its historical non-core activities exited, TRACTIAL can now fully concentrate on its mission: to build a Fintech-as-a-Service platform — regulated, interoperable, and designed to orchestrate the core components of programmable finance (payments, KYC, IBAN, digital assets).

In 2025, the Group also formalized its Bitcoin treasury strategy, structuring long-term accumulation as part of a transparent and conviction-driven view of Bitcoin as a digital reserve asset. TRACTIAL views recent market volatility as a strategic buying opportunity, without altering its overarching goal: to build a resilient, regulated infrastructure driving financial innovation across Europe.

Daniel Dorra, Chairman of the Board of TRACTIAL, commented:

“This reorganization is an act of clarity and focus. By exiting unviable segments and doubling down on our strategic pillars, we’re enhancing the readability of our model and reinforcing our ability to scale. The context is demanding, but our direction is clear: to build a stable financial infrastructure aligned with tomorrow’s use cases and the structural transformation of embedded finance.”

ABOUT TRACTIAL :

TRACTIAL is a French company listed on Euronext Growth Paris (ISIN: FR0014014ZV8 – Ticker: ALTRA).

A regulated EU Payment Institution and one of the first financial entity in France to obtain PSAN (Digital Asset Service Provider) registration, TRACTIAL combines deep fintech infrastructure expertise with a long-term vision in digital assets.

In 2025, it became the first regulated financial institution in Europe to fully embrace the BTC Treasury Company model — allocating part of its treasury to Bitcoin in a structured, transparent, and strategic way.

Beyond its proprietary platform Payment.net and Fintech-as-a-Service (FaaS) offer, TRACTIAL sees its treasury as a core engine for growth and value creation over time.

GROUP COMPANIES :

- The parent company obtained Payment Establishment approval from the French regulator (ACPR) in 2015. Since 2023, the company has also been authorized to manage crypto-assets on behalf of third parties (wallet management, crypto exchange, etc.) thanks to its PSAN (digital asset service provider) status obtained from the AMF.
- The BD MULTIMEDIA HK LTD subsidiary publishes software solutions dedicated to payment services.
- Our subsidiary METACOLLECTOR is a platform for integrating old public domain art into the world of NFTs. These NFTs can then be viewed in the metaverse and exchanged between collectors.
- The UNIQUIRE subsidiary is responsible for the Group's Curated Fine Art NFTs platform project.
- Subsidiary OLYMPUS GAME is developing a "Play to Earn" game with a blockchain-based economy centered on the \$OLYMP token and in-game NFTs.
- The PAYCOM subsidiary publishes ToneoFirst prepaid Mastercard cards, which are distributed to tobaccoists throughout France.
- The CAPLA subsidiary is in charge of the fractional real estate project.

TRACTIAL is listed on Euronext Growth (ISIN code: FR0014014ZV8 / ALTRA).



TRACTIAL S.A. - Euronext Ticker : ALTRA

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