



Profile Group: Strong EBITDA growth, solid profitability and significant revenue increase in 2025

Athens, 31 March 2026: Profile Group announces its financial results for 2025, reflecting another year of strong growth, with EBITDA increasing by 27%, revenues rising by 18.5% to new record levels, a significant increase in net profitability and further improvement in liquidity.

These results reflect the Group's consistent strategy, focused on investment in innovation, expansion into new markets, and the execution of large-scale projects, reinforcing its position among the world's leading fintech solutions providers.

These performances, combined with strong liquidity, enable the seamless execution of the three-year investment plan, aiming to maintain strong growth rates, as well as a simultaneous strengthening of the dividend policy for 2025 by 25%.

Financial Results 2025

At a consolidated level, the revenues of Profile Group increased by 18.5% and amounted to € 47.5 million compared to € 40.1 million in the corresponding period of 2024.

Earnings Before Interest, Tax, Depreciation and Amortisation (EBITDA) increased by 26.9% amounting to € 13.1 million compared to € 10.3 million in 2024, with the EBITDA margin improving to 27.6% from 25.8% in the prior year.

Profit before Taxes increased by 13.3% to € 8.2 million from € 7.3 million, whilst Profits after Tax increased by 13.7% to € 6.4 million from € 5.6 million.

The Group's liquidity improved significantly, with total cash amounting to € 31.2 million (compared to € 21.2 million at the end of 2024), driven by strong operating cash flows.

Net cash amounted to € 15.2 million. The debt/equity ratio stood at 39.8% and the current ratio at 1.7x, ensuring the seamless financing of the Group's investment plan.

The Board of Directors will propose to the next General Meeting the distribution of a dividend increased by 25% compared to last year, of a total amount of € 2mil. (gross amount), that is, € 0.08 per share.

Innovation and new implementations

The Group significantly enhanced its solutions portfolio, with a focus on Artificial Intelligence and regulatory compliance:

- **Axia Suite – Next-Gen Investment Management:** Upgrade with embedded AI tools, expansion to Retail & Mass Affluent clients and advanced analytics.
- **AI.Adaptive – Agentic AI:** Upgrade with autonomous workflow orchestration, Document Intelligence, Compliance Checker and Text-to-Action on bank-grade infrastructure.

- **AI for DORA Compliance:** New solution enabling financial institutions to comply with the European Digital Operational Resilience Act (DORA), using AI for contract analysis and deviation detection.
- **Digital Investment Hub (DI.hub):** Integrated digital banking and investment platform, fully compatible with Axia Suite and Finuevo Core.

During 2025, the Group entered into new partnerships and implementations, as illustrated below by product category: Norse Forvaltning AS (Centevo Suite), Valletta Credit Finance Corporation (Finuevo Suite), Kommuninvest (Finuevo Core), Access Bank UK (Axia Wealth), GK Capital – Caribbean (Axia Suite), CrediaBank (RiskAvert – Basel IV / CRR III), Allwyn (RegiStar).

Profile Group received significant distinctions in 2025 from renowned analysts, including Gartner, IBS Intelligence and Celent, as well as other important industry bodies, for the technological excellence and specialisation of its solutions.

Major projects in both the “Financial Solutions & Related Applications” and the “Business & Technical Solutions” segments are being implemented seamlessly, with the majority concerning the Group’s own proprietary software and related services, whilst the Group systematically monitors new tenders announced by organisations in Greece and internationally, participating either autonomously or through joint ventures.

Outlook and strategic growth

Management remains optimistic for the 2026 fiscal year and the years ahead. The robust financial position, high project backlog and recurring revenues, the continued demand for AI-driven fintech solutions, combined with the two strategic acquisitions completed in January 2026, create strong prospects for significant growth in revenue and profitability over the next three years.

In particular, the acquisition of an 87.23% majority stake in Algosystems S.A. was completed, strengthening the Group’s service portfolio in Cybersecurity and ICT support, for financial institutions, enterprises and private and public sector organisations.

Furthermore, the acquisition of 100% of Contemi (UK) was completed, enhancing the Group’s presence in the United Kingdom and expanding its capabilities in wealth management, with specialisation in UK-specific practices.

These moves are part of the Group’s strategy for:

- geographic expansion into high-value-added markets
- enhancement of the product offering in areas such as cybersecurity and wealth management
- leveraging synergies and economies of scale

Management remains committed to the execution of its strategy for organic growth and selective acquisitions, with the objective of maintaining strong revenue and profitability growth rates in the years ahead.