# Advanzia Bank publishes its 2025 results



**The European digital bank reports solid performance, continued digital progress and disciplined growth across core markets**

Luxembourg, 23 March 2026 – Advanzia Bank, the European digital bank specialising in credit cards and Cards?as?a?Service (CaaS) solutions, today announces its results for the financial year 2025. In a mixed macroeconomic environment, the Bank reported strong full-year results, advanced its digital transformation and reinforced the foundations of its long?term strategy.

Advanzia closed the year with 2.8 million credit card customers, a gross loan balance of EUR 3.9 billion, and a net profit of MEUR 189 (a 25% increase compared to 2024). Alongside higher profitability, the Bank maintained its focus in 2025 on responsible lending, operational resilience and long-term sustainability, as well as its ongoing digital transformation.

**Continued digital progress**

A key milestone in 2025 was the rollout of the instant digital card, enabling approved customers to start using their card immediately via a secure digital wallet. Advanzia also launched new customer frontends, improved onboarding flows and strengthened internal systems. These developments further support a simple, fully digital and user?friendly customer journey, in line with the Bank’s mission to make finance easier and more accessible.

**Stable growth across core markets**

Advanzia welcomed 395 000 new active credit card customers during 2025, ending the year with 2.8 million cards in force. Growth was driven by increased activity in core markets, supported by disciplined portfolio management in developing markets. The CaaS business continued to expand with new institutional partnerships and increased portfolio activity.

**Disciplined risk management and diversified funding**

Responsible lending continued to guide Advanzia's underwriting and portfolio management. Stable yields, prudent risk management and lower funding costs supported the Bank's results. In 2025, Advanzia further broadened its funding base, supporting its investment?grade profile and long?term funding flexibility.

**Strengthened ESG and governance foundations**

Following the publication of its first sustainability report in 2024, Advanzia continued developing its ESG approach across the organisation. Advanzia's environmental footprint remains low due to its fully digital model, as well as the Emerald building's carbon?neutral operations. The Bank's focus on responsible lending, robust governance and operational sustainability reflects its commitment to simple, transparent and responsible banking.

**Leadership statements**

*"Our 2025 results reflect a year of solid performance in a complex market environment,"* said Nishant Fafalia, CEO of Advanzia Bank. *"We continued to strengthen our digital capabilities, improve the customer experience and pursue growth with a disciplined approach to risk. As we mark 20 years since receiving our banking licence, we remain focused on providing simple, responsible and accessible financial solutions for customers and partners across Europe."*

Chairperson Bengt A. Rem added: *"The Bank demonstrated its operational stability and resilience throughout 2025. Strategic investments in technology and governance continued to support Advanzia's long?term direction and operational resilience. The Board is confident in the Bank's ability to deliver sustainable value in its core markets."*