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Oggetto	:	NEXI SPA BOD APPROVED THE GROUP FINANCIAL RESULTS AS OF SEPTEMBER 30th 2026

Testo del comunicato

Vedi allegato

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NEXI SPA BOD APPROVED THE GROUP FINANCIAL RESULTS AS OF SEPTEMBER 30th 2026. CONTINUED DELIVERY OF GROWTH WITH MERCHANT SOLUTIONS RE-ACCELERATING

- ***Revenues at € 2,678 million in 9M26, +1.1% vs 9M25, with underlying growth at +4% Y/Y in both 9M26 and 3Q26. As expected, Merchant Solutions revenues re-accelerating***
- ***EBITDA at € 1,400 million in 9M26, stable Y/Y, thanks to enhanced cost efficiencies, with an EBITDA margin at 52.3%***
- ***Upgraded to Investment Grade by Moody's in September 2026***
- ***Nexi and Deutsche Telekom selected by the ECB to provide the Digital Euro Network Service Provider (NSP) Connectivity***
- ***2026 guidance confirmed***

Milan, November 5th, 2026 – The Board of Directors of Nexi S.p.A. approved the Group's consolidated financial results as of September 30th, 2026.

Key consolidated financial managerial results[1]

€M	9M25	9M26	Δ% vs.9M25	3Q25	3Q26	Δ% vs. 3Q25
Merchant Solutions	1,523	1,524	*+0.1%*	539	548	*+1.6%*
Issuing Solutions	852	872	*+2.4%*	297	300	*+1.2%*
Digital Banking Solutions	274	283	*+3.0%*	93	94	*+0.3%*
Net revenues	**2,649**	**2,678**	***+1.1%***	**929**	**942**	***+1.3%***
Personnel Costs	(560)	(581)	*+3.8%*	(174)	(179)	*+2.9%*
Operating Costs	(693)	(697)	*+0.6%*	(229)	(233)	*+1.7%*
Total Costs	**(1,253)**	**(1,278)**	***+2.0%***	**(403)**	**(412)**	***+2.2%***
EBITDA	**1,396**	**1,400**	***+0.3%***	**527**	**530**	***+0.6%***

In the first nine months of 2026, the Group delivered revenues of € 2,678 million, up +1.1% Y/Y, and € 942 million in the third quarter, up +1.3% Y/Y. The underlying[2] revenue growth was at +4% Y/Y both in 9M26 and 3Q26.
In 9M26 the Group delivered EBITDA at € 1,400 million, up +0.3% Y/Y, thanks to enhanced cost efficiencies, with an EBITDA margin at 52.3%. In 3Q26, EBITDA was at € 530 million, up +0.6% Y/Y, with an EBITDA margin at 56.3%.

Nexi Group's operating businesses delivered the following results in 9M26:

- **Merchant Solutions,** representing approximately 57% of Group's total revenues, reported revenues of € 1,524 million in 9M26, +0.1% Y/Y, confirming the expected gradual recovery through the period given the phasing of bank contract effects. In 3Q26

[1] Managerial data at constant FX.

[2] Excluding known Banks lost due to M&A mainly in Italy and other discontinuities (e.g. banks' contracts renegotiations).

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Milan Register of Economic Activities (REA) 2093618 • Share Capital € 118.942.097,41 fully paid-up

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revenues reached € 548 million, +1.6% Y/Y, gradually re-accelerating in spite of continued macro softness, especially in Germany in the hospitality sector. The underlying[2] revenue growth was at +3% Y/Y both in 9M26 and 3Q26.
In 9M26, 15,934 million transactions were processed, +5.7% Y/Y, with value of processed transactions at € 658 billion, +2.8% Y/Y. The continued volume growth has been also supported by national scheme in Italy thanks to Nexi Bancomat processing hub ramp-up.
Lastly, the performance in 9M26 continued to benefit from the good progress of ISV and direct channels, as well as from the positive contribution from the up-selling of Value Added Services, together with a double-digit revenue growth in E-commerce in 3Q26.

- **Issuing Solutions,** representing approximately 33% of Group's total revenues, reported revenues of € 872 million in 9M26, +2.4% Y/Y, and € 300 million in 3Q26, +1.2% Y/Y. The revenue performance has been supported by healthy volume dynamics and initiatives, notwithstanding, as expected, the bank contracts effects in 3Q26.
  In 9M26, 17,504 million transactions were processed, +7.9% Y/Y, with value of processed transactions at € 740 billion, +6.4% Y/Y. International schemes continued to deliver growth
  during 9M26; national schemes also registered a solid growth in the period, sustained by
  the ramp-up of Nexi Bancomat processing hub in Italy. Additionally, the Group continued
  to see success in international debit in Italy, alongside the up-selling / cross-selling of Value
  Added Services.

- **Digital Banking Solutions,** representing approximately 11% of Group's total revenues, reported revenues of € 283 million in 9M26, +3.0% Y/Y, and € 94 million in 3Q26, +0.3% Y/Y, reflecting some phasing effects. The revenue performance has been sustained by continued volume growth, thanks to SEPA Clearing, Open Banking and Bank Instant Payment Hub transactions, as well as positive contributions from new strategic initiatives, including the Digital Euro offline project, the Zippay A2A solution for Irish banks, new customers from Network and PagoPA Bill Payments campaigns. Lastly, Nexi and Deutsche Telekom have been selected by the ECB to provide the Digital Euro Network Service Provider (NSP) Connectivity.

In 9M26, **Total Costs** were at € 1,278 million, +2.0% Y/Y, thanks to the strong focus on efficiencies and the initial benefits coming from the Group organisation simplification, notwithstanding volume and business growth, inflationary pressure, and strategic investments to drive future growth. In 3Q26, Total Costs were at € 412 million, +2.2% versus 3Q25.

As of September 30th 2026, the **Net Financial Debt** was at € 5,009 million, while the Net Financial Debt / EBITDA ratio decreased to 2.6x, 2.4x excluding the dividend distribution in May 2026 and the completion of Banca Popolare di Sondrio deal in April 2026. In addition, the Cash position at the end of the period reflects, as usual, the tax payments.

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As of September 30th 2026, the weighted average debt maturity was at ~2.8 years with an attractive weighted average pre-tax cash cost of debt at ~2.7%, showing a well-balanced debt profile in terms of maturities and mix. Lastly, Nexi has been upgraded to Investment Grade by Moody's in September 2026, while both Fitch Ratings and S&P Global Ratings reaffirmed its Investment Grade status in July 2026.

2026 Guidance confirmed

For 2026 Nexi confirms the following targets:

- Net revenues: Y/Y growth broadly in line with 2025, with Merchant Solutions reaccelerating;
- EBITDA: absolute amount broadly stable after strategic investments;
- Excess cash: ~€ 750 million after strategic investments and higher taxes;
- Capital allocation: 0.30 € per share[3] equal to ~350 €M dividend distribution. Commitment to Investment Grade status.

* * *

Pursuant to paragraph 2 of article 154 bis of the Consolidated Finance Act, the undersigned, Enrico Marchini, in his capacity as the manager in charge of preparing Nexi's financial reports, declares that the accounting information contained in this press release corresponds to the accounting documents, books and records of Nexi S.p.A..

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Disclaimer: This is the English translation of the original Italian press release "Il CDA di Nexi SpA ha approvato i risultati finanziari di Gruppo al 30 settembre 2026". In any case of discrepancy between the English and the Italian versions, the original Italian document is to be given priority of interpretation for legal purposes.

[3] The dividend has been paid on May 20, 2026, with record date May 19, 2026 and ex-dividend date May 18, 2026, coupon n.2.

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Nexi

Nexi is Europe's PayTech company operating in high-growth, attractive European markets and technologically advanced countries. Listed on Euronext Milan, Nexi has the scale, geographic reach and abilities to drive the evolution of digital payments in Europe. With its portfolio of innovative products, e-commerce expertise and industry-specific solutions, Nexi provides flexible support for the digital economy and the entire payment ecosystem globally, across a broad range of different payment channels and methods. Nexi's technological platform and the best-in-class professional skills in the sector enable the company to operate at its best in three market segments: Merchant Solutions, Issuing Solutions and Digital Banking Solutions. Nexi constantly invests in technology and innovation, focusing on two fundamental principles: meeting, together with its partner banks, customer needs and creating new business opportunities for them. Nexi is committed to supporting people and businesses of all sizes, transforming the way people pay and businesses accept payments. It offers companies the most innovative and reliable solutions to better serve their customers and expand. By simplifying payments and enabling people and businesses to build closer relationships and grow together, Nexi promotes progress to benefit everyone. www.nexi.it/en www.nexigroup.com

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