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Tap Global Group PLC
15 June 2026

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15 June 2026

Tap Global Group plc

("Tap", the "Company" or the "Group")

Tap Earn Update

AUM surpasses US 5 million milestone, up 43% despite market drawdown

Tap Global Group plc (AIM: TAP), an innovative digital finance hub that brings money payments and crypto settlement services together in a single user-friendly app, is pleased to provide a further update on Tap Earn - a yield product offering the Group's customers competitive variable yields on eligible cryptocurrency and stablecoin holdings, directly within the Tap mobile application.

Highlights

- **Continued growth in AUM:** Tap Earn Assets Under Management ("AUM") surpassed US 5 million - up approximately 43% from the US 3.5 million reported on 18 May 2026.
- **Early demonstration of counter-cyclical revenue stream:** AUM growth and associated yield-based revenue achieved despite price weakness of Bitcoin and Ethereum during the past month since Tap Earn AUM was last reported.
- **Stablecoin yields increased to up to 8.0%:** the Group has increased customer-facing yields on supported stablecoins from up to 7.0% at launch to up to 8.0%, further strengthening Tap Earn's position delivering among the highest published rates in the retail crypto-yield market.

Growth through the drawdown

Tap Earn generates revenue from the spread between the gross yield earned by the Group's treasury management programme and the variable yield paid to participating customers.

As set out on 7 May 2026, the Board's strategic objective is to build an additional revenue base aligned with assets held on platform rather than solely with assets traded, enabling the Group to generate revenue through all phases of the market cycle. The first weeks of Tap Earn have coincided with a material market-wide decline in cryptocurrency prices - conditions in which transactional revenue across the sector typically contracts.

Against that backdrop, Tap Earn AUM grew by approximately 43%, driven by net customer deposits rather than market-price appreciation. The Board considers this an early demonstration of the counter-cyclical characteristics for which the product was designed: yield-based revenue accrued on growing AUM during a period of declining prices and subdued trading activity.

Arsen Torosian, Chief Executive Officer of Tap, commented:

"Crypto prices have fallen sharply since our last update, yet Tap Earn AUM has risen 43% and passed US 5 million. Customers continued to deposit through the drawdown, which is precisely the behaviour this product was built around: earning a return on what you hold matters most when markets are difficult.

"For the Group, every dollar of AUM adds recurring yield revenue that does not depend on trading volumes. We set out to build a revenue base that works through all phases of the market cycle; the past four weeks is evidence of that strategy in play. We have also raised our stablecoin yield to up to 8.0% - a statement of intent: we want Tap to be the obvious home for crypto asset owners' idle balances."

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Important Risk Information

Tap Earn is a high-risk product for customers and creates specific financial, operational and reputational risks for the Group itself. Customer-facing yields are variable, are not guaranteed and may at any time be reduced (including to zero). Digital asset prices can fall significantly and a customer's overall position may lose value notwithstanding any yield received. Tap Earn is not a bank deposit and is not protected by the Financial Services Compensation Scheme ("FSCS") or any equivalent deposit guarantee scheme in any jurisdiction in which it is offered. Customers may lose some or all of their holdings. Access to funds may be restricted in periods of market stress under the Group's pre-defined operational liquidity framework, with withdrawals potentially queued on a rules-based basis.

The full risk disclosures applicable to Tap Earn - including spread compression and yield-environment risk, counterparty default risk, liquidity and withdrawal-stress risk, operational and technology risk, regulatory and enforcement risk, reputational and franchise risk, concentration risk, and litigation and customer-claim risk - are set out in the Group's announcement of 7 May 2026 and should be read together with the risk factors in the Group's most recent annual report and interim results.

This announcement and the product information referred to herein do not constitute financial advice or a personal recommendation. Customers should consider their own circumstances and, where appropriate, seek independent advice before depositing.

About Tap Global Group plc

Tap Global Group plc bridges the gap between traditional finance and blockchain technology. It offers over 400,000 registered individual and business customers an innovative and fully integrated fiat payments and cryptocurrency settlement service including access to several major cryptocurrency exchanges. Through the Tap app, customers can trade over 70 cryptocurrencies and store them directly in their customer wallet, while benefiting from proprietary AI middleware for real-time best-execution and pricing.

Tap Group's European business, Tap Global Limited, was the first cryptocurrency FinTech company to be approved by Mastercard in Europe. Through the Tap card, European users can convert their cryptocurrencies to fiat and spend at more than 37 million merchant locations worldwide. Tap Global Limited is registered in Gibraltar and licensed and regulated by the Gibraltar Financial Services Commission under the DLT with licence No. 25532. Tap's Bulgarian subsidiary has been granted a VASP registration by the National Revenue Agency of Bulgaria in order to qualify for the EU MiCA regulations grandfathering provisions.

Forward-Looking Statements

This announcement contains forward-looking statements, including (without limitation) statements regarding the expected timing and content of the Group's year-end trading update, the expected trajectory of Tap Earn AUM, the impact of changes to customer-facing yields and the Group's broader strategic framework. Forward-looking statements are subject to known and unknown risks and strategic framework. Forward-looking statements are subject to known and unknown risks and uncertainties, and actual outcomes may differ materially from those expressed or implied. Forward-looking statements speak only as at the date of this announcement and the Company undertakes no obligation to update them, save as required by applicable law or regulation. Nothing in this announcement should be construed as a profit forecast.