

Crunchfish publishes half-year report 2026

Malmö, August 21st, 2026.

Today, Crunchfish AB publishes the company's half-year report for the second quarter and the first six months of 2026. This report highlights the company's move toward scaling governed offline payments as resilient digital payment infrastructure while strengthening its commercial go-to-market strategy. Below is a brief summary of the report.

Group financials	2026-04-01 2026-06-30	2025-04-01 2025-06-30	2026-01-01 2026-06-30	2025-01-01 2025-06-30
Net sales (SEK)	73 577	156 262	397 672	441 436
Profit or loss before tax (SEK)	-5 653 509	-5 070 531	-10 319 981	-10 179 219
Earnings per share (SEK)	-0,07	-0,07	-0,13	-0,16
Equity-assets-ratio (%)	89,5%	85,6%	89,5%	85,6%
Total cash and bank balances (SEK)	13 118 525	13 175 238	13 118 525	13 175 238

The report is available as an attached document to this press release as well as through the [company's website](#).

"For several years, Crunchfish has been proving something that was not obvious when we started: digital payments can continue when connectivity or central payment infrastructure is unavailable, without compromising institutional control over money, risk and settlement. We have now reached a different stage. The important question is not whether Governed Offline Payments work. We have demonstrated the technology in regulatory sandboxes, with commercial banks and in central-bank initiatives. The question is how this capability becomes part of payment infrastructure at scale and how Crunchfish establishes a sustainable commercial position as that happens.", **says Joachim Samuelsson, Crunchfish's CEO.**

For more information, please contact:

Joachim Samuelsson, CEO of Crunchfish AB
+46 708 46 47 88
joachim.samuelsson@crunchfish.com

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Västra Hamnen Corporate Finance AB is the Certified Adviser. Email: ca@vhcorp.se. Telephone +46 40 200 250.

About Crunchfish – crunchfish.com

Crunchfish is a deep fintech company developing governed offline payments technology for payment systems, banks, and payment applications. The company enables offline payments as a Layer-2 solution on top of existing payment systems, allowing transactions to be executed without connectivity while ledger authority and settlement remain unchanged. Through a reservation-based model, resilience is achieved without creating parallel forms of money or unmanaged credit risk. Crunchfish's architecture is patented and enables interoperability across multiple payment systems and markets. The solution strengthens system stability while also supporting economic incentives by ensuring that liquidity backing offline payments remains within the regulated financial system.