Crunchfish publishes Q3 interim report 2026

Malmö, November 12th, 2026.

Today, Crunchfish AB publishes its interim report for the third quarter and the first nine months of 2026. In India, technical specifications for interoperable offline acceptance of the Digital Rupee have been completed, while IP monetization opportunities through patent licensing have emerged in relation to the Digital Rupee and UPI. International interest in Governed Offline continues to grow as payment systems increasingly recognise the need for offline payment resilience. As revenue generation takes longer than anticipated, principal shareholders have offered a SEK 10 million credit facility to support Crunchfish in converting its technology and intellectual property into commercial agreements and sustainable revenues.

Group financials	2026-07-01 2026-09-30	2025-07-01 2025-09-30	2026-01-01 2026-09-30	2025-01-01 2025-09-30
Net sales (SEK)	75 169	154 500	472 841	595 936
Profit or loss before tax (SEK)	-4 423 490	-5 259 626	-14 743 471	-15 438 845
Earnings per share (SEK)	-0,05	-0,07	-0,18	-0,23
Equity-assets-ratio (%)	89,2%	87,8%	89,2%	87,8%
Total cash and bank balances (SEK)	6 614 435	17 427 459	6 614 435	17 427 459

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

"Crunchfish won the Established Trendsetter category of the Discover Perfect Pitch competition at Sibos 2026 in Miami. This international recognition reflects the position we have established as an innovator in resilient digit al payments. Over several years, we have developed, patented and validated technology that enables digital payments to continue even when payment systems are unavailable. Our focus is now on translating this technological leadership and growing market recognition into commercial agreements and sustainable revenues.", **says Joachim Samuelsson, Crunchfish's CEO.**

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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.