

OTO9 EMERGES FROM STEALTH TO BUILD 1,000 PROFITABLE EUROPEAN FINTECHS BY 2045

Fintech venture builder and investor ØTO9 (Zero to Nine) assembles all-star team to make Europe the fintech capital of the world

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OTO9 (www.Oto9.com), a pan-European fintech venture builder and investor, emerges from stealth today with the ambition to start and scale 1,000 profitable fintechs by 2045.

OTO9's mission is to make Europe the world's most attractive destination for fintech by helping entrepreneurs navigate common barriers to market entry, such as complex regulations, high capital requirements, and lengthy licensing procedures. OTO9 addresses these challenges by providing entrepreneurs with the end-to-end legal, compliance, talent, technical, and funding infrastructure needed to start and scale licensed financial companies in months rather than years.

Founder [Oliver Hildebrandt](#), a serial entrepreneur who sold his first fintech company at the age of 20 and has since founded four more, including the AI-powered financing platform [Gilion](#) (€40M total equity raised) and the consumer credit platform [Plus 1](#) (with 100% YoY growth), has assembled some of Europe's most accomplished fintech entrepreneurs to join him on this mission. They include CEO [Tord Topsholm](#), who has served as CEO of four banks and driven successful exits like [KKR](#); Partner and CEO Germany [Jessica Holzbach](#), a two-time exited fintech founder and the youngest supervisory board member in German banking history; and Partner and CMO [Siduri Poli](#), co-founder of startup factory [Changers Hub](#) and board member of state-owned VC [Saminvest](#). [Henrik Landgren](#), ex-Spotify VP Analytics and ex-EQT Ventures Partner, is serving on OTO9's board.

OTO9 was founded and headquartered in Stockholm and has offices in Berlin, with operations in Finland and Norway.

Regulation, Capital, Licensing: The Obstacle is the Way

Nearly three-quarters of fintech startups fail within their first three years because of avoidable regulatory and compliance issues, according to a recent [report](#) by consulting firm Hare Strategy Group. This suggests regulation itself is not the problem; instead, the challenge for European fintech founders is navigating compliance processes without compromising growth, profitability, and speed of execution.

OTO9's model is rooted in Founder Hildebrandt's firsthand experience building Plus 1. During that decade-long process, he saw how complex regulatory frameworks and high capital requirements can put undue pressure on founders, with investors demanding impressive growth metrics too early in a company's journey. Research from [Carta](#) suggests many early-stage startups are forced to make cost-cutting moves like layoffs to extend their capital runway, and prioritise profitability at the expense of growth to satisfy impatient investors.

Hildebrandt designed OTO9 to resolve this tension between founders and investors by giving early-stage fintechs capital runway until they are profitable, access to deposit funding, full compliance and legal support, brand development, technology infrastructure, and advice on go-to-market strategies that help them break into the European market.

Bank of Entrepreneurship: OTO9's Portfolio Companies

OTO9 emerges from stealth with several strong businesses already in its portfolio, including [Fuels Capital](#) (financing for entrepreneurs and investors, profitable after six months), [NordKronan](#) (financing for real estate projects and companies, profitable after six months), [Flow & Partners](#) (factory and business loans for SMEs, launching today), and [HUGO](#) (AI-powered savings assistant, launching today).

Oliver Hildebrandt, Founder of OTO9, comments: "The prolonged process of starting and scaling fintechs is killing innovation. Building a financial product takes months, getting regulatory approval can take years, and before you know it, your capital runway is gone. It's also heartbreaking to see how these market barriers are crushing people's business dreams. OTO9 encourages people to quit their day job and join us in future-proofing Europe's financial system. We're doing it by making it easier than ever to start and scale a financial business. Building Plus 1 took me a decade; with OTO9, it would have taken me some years. Our entrepreneurs are never alone, as we help them make their dreams become reality."

Jessica Holzbach, Partner and CEO Germany at OTO9, comments: "Regulation isn't the enemy; it protects consumers and maintains market integrity. The real challenge for fintech founders is that navigating Europe's complex rules takes time, money, and energy. By centralising and assisting with this work for our portfolio founders, we let them focus on building to create a financial system that constantly improves, works for everyone and is built to last."

About OTO9

OTO9 is a fintech venture builder and investor aiming to launch 1,000 profitable European fintechs by 2045. Founded in Sweden in 2025, the company provides entrepreneurs with capital, compliance, talent, technical, and operational support needed to start and scale licensed financial companies in months rather than years. OTO9 operates under European financial services licences, allowing its portfolio companies to launch regulated financial products immediately. Led by [Oliver Hildebrandt](#) (Founder), alongside [Tord Topsholm](#) (CEO), [Jessica Holzbach](#) (Partner and CEO Germany), [Siduri Poli](#) (Partner and CMO), and [Henrik Landgren](#) (Board Member), OTO9

has offices in Stockholm and Berlin, with operations in Finland and Norway. OTO9's portfolio includes [Plus 1](#), [Fuels Capital](#), [NordKronan](#), [Flow & Partners](#), and [HUGO](#).

For more information, visit www.Oto9.com.

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