0TO9 strengthens German leadership team with fintech pioneers from Solaris and Penta

The European venture builder and investor 0TO9, known as Zero to Nine, expands its German leadership team with two prominent figures from the country's fintech scene. Together with Germany CEO Jessica Holzbach, Delia D. König, and Sir Gabriel Holbach will further advance the development of Europe's fintech ecosystem in Germany.

Berlin, 29 October 2025 – 0TO9 the European fintech venture builder and investor, continues to strengthen its presence in Germany. With Delia D. König, formerly of Solaris, and Sir Gabriel Holbach, Co-Founder of Penta (now Qonto), the company adds two of Germany's most experienced fintech builders to its leadership team. Working alongside Jessica Holzbach, Partner and CEO Germany, they will help shape 0TO9's strategic growth in one of its core European markets. The team is jointly planning five new portfolio companies by the end of the year.

Delia D. König joins the German leadership team of 0TO9. As former CPO at Solaris, she played a key role in building one of Europe's leading Banking-as-a-Service platforms and is regarded as one of the foremost experts in developing regulated business models. In the past, she advised the German Federal Ministry of Finance as part of the "Digital Finance Forum" and continues to serve as Chair of Bitkom's "Fintech & Digital Banking" working group:

"I strongly believe in a united Europe - but we're not there yet. Europe's financial markets remain diverse, complex, and sometimes fragmented — and that's exactly where our opportunity lies. 0TO9 builds on this diversity, combining local excellence with a truly European mindset."

Sir Gabriel Holbach completes the German management team. Alongside Holzbach, he co-founded Penta (now Qonto), where he led product design from MVP to over 50,000 customers. Most recently, he was responsible for UX strategy and design systems at the U.S. healthtech company Index Health. He brings over 13 years of experience in product development, product design, and digital brand strategy across the U.S. and Europe to 0TO9's venture landscape.

"In Europe, product, design, and brand are still underestimated as growth drivers — especially in finance, where branding remains one of the biggest untapped opportunities," says Sir Gabriel Holbach. "At 0TO9, we focus on building products that solve real problems, simplify complex markets, and truly understand their users."

With Delia D. König and Sir Gabriel Holbach, 0TO9 adds exactly the kind of expertise that defines its model: regulation and product - shaped by experienced entrepreneurs who have not only helped define Germany's fintech scene but also gained relevant experience across international markets. Together, they embody 0TO9's start & scale approach - from idea to profitable company.

Jessica Holzbach, CEO Germany and Partner of 0TO9, adds:

"I'm incredibly proud to welcome Delia and Sir to our team. Sir and I co-founded Penta together, and Delia and I have collaborated for years through the Finleap ecosystem. We've built the kind of co-founding team I wish every founder could have — from Zero to Nine."

About 0TO9

0TO9 is a fintech venture builder and investor aiming to launch 1,000 profitable European fintechs by 2045. Founded in Sweden in 2025 by serial entrepreneur Oliver HIldebrandt, 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. 0TO9 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. 0TO9's portfolio includes Plus 1, Fuels Capital, NordKronan, Flow & Partners, and HUGO.

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