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Germany's First Bitcoin Treasury Company: aifinyo AG Launches Billion-Dollar Strategy



Berlin (ots) -

FinTech firm becomes first German publicly traded company to convert balance sheet to Bitcoin – targeting 10,000 BTC by 2027. MicroStrategy investor UTXO Management selects aifinyo for its first German investment.

aifinyo AG (ISIN DE000A3EX2X7, Ticker: EBEN) is becoming Germany's first publicly traded Bitcoin treasury company. With Bitcoin purchases already totaling €3 million and an initial investment from strategic partner UTXO Management, the FinTech firm is positioning itself as a "pure-play" Bitcoin treasury company. This model, established by Michael Saylor with Strategy (formerly MicroStrategy), has delivered a stock performance of 2,000% since 2020.

"Within five years at most, every DAX company will have to consider whether they need Bitcoin on their balance sheet – as inflation protection and strategic reserve," Garry Krugljakow, Board Member & Head of Bitcoin Strategy, aifinyo AG

Krugljakow, a Forbes 30 Under 30 listee and former Entrepreneur in Residence during the buildout of N26, sees aifinyo as a pioneer: "Any CFO who doesn't have a position on Bitcoin today will have to explain to investors

tomorrow why their returns are lagging behind international competitors." With a German business model and German regulation, he aims to prove that the international Bitcoin strategy works there too – "not as speculation, but as a strategic asset."

Pure-Play Bitcoin Treasury: The aifinyo Model

aifinyo is pursuing a consistent pure-play approach: continuous Bitcoin accumulation from operating cash flows, no trading, long-term balance sheet treatment. The operating FinTech business with 8,000 B2B customers in invoice management and corporate financing generates the ongoing funds for Bitcoin purchases.

We're building Germany's first corporate Bitcoin machine, Stefan Kempf, Chairman of the Board & Co-Founder, aifinyo AG

Every invoice that aifinyo's customers pay, will now generate Bitcoin for shareholders. "No speculation, no market timing – just systematic accumulation of a deflationary asset," Kempf explains.

With the initial investment from UTXO Management and planned follow-on investments from its own reserves, aifinyo intends to accelerate Bitcoin accumulation in the coming quarters. The planned expansion into business accounts and credit cards in 2026 is expected to further strengthen the cash flow base.

UTXO Management Makes First German Investment

Strategic investor UTXO Management, which specializes in Bitcoin treasury transformations, is contributing €3 million at launch, flowing directly into Bitcoin.

„It was high time Germany got a Bitcoin treasury approach of this quality"

Tyler Evans, Co-Founder UTXO Management

Evans decided early on to invest in aifinyo: "because here all the factors for success come together: profitable business, experienced management, and a solid regulatory framework."

UTXO Management has seeded several Bitcoin treasury companies internationally through its hedge fund *210k Capital, LP*, and invests in companies including Strategy (formerly MicroStrategy, currently holding over 640,000 BTC), Metaplanet, and Moon Inc. In 2024, the fund achieved a return of [640%](#) and reached rank 5 among global hedge funds. In May 2025, UTXO announced plans to invest \$1 billion in Bitcoin treasury companies.

Founded 2012, Stock Exchange and Regulatory Expertise

aifinyo AG was founded in 2012 and went public in 2018. Today, the company is the parent company of two BaFin-supervised subsidiaries: aifinyo finance GmbH (factoring and leasing institution) and aifinyo payments GmbH (payment institution). Bitcoin custody is handled through institutional cold storage solutions with German, BaFin-regulated custodians following banking standards.

Ambitious Goal: 10,000+ Bitcoin by 2027

With the goal of accumulating over 10,000 Bitcoin by 2027, aifinyo is positioning itself as Germany's first pure-play approach in a global market of only 20-40 comparable companies.

aifinyo AG (ISIN: DE000A3EX2X7, Ticker: EBEN, publicly traded since 2018) is Germany's first Bitcoin treasury company. The FinTech firm, founded in 2012 with 8,000 B2B customers and two BaFin-supervised subsidiaries, systematically invests operating profits into Bitcoin. Founders: Stefan Kempf (Chairman of the Board), Matthias Bommer (Board Member). Bitcoin Strategy: Garry Krugljakow (Board Member).

UTXO Management is an investment firm specializing in Bitcoin. Through its hedge fund *210k Capital, LP*, it has seeded Bitcoin treasury companies in multiple countries.

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Matthias Bommer (Board Member, Co-Founder), Stefan Kempf (Chairman of the Board, Co-Founder), Garry Krugljakow (Board Member, Head of Bitcoin Strategy)/ aifinyo AG / More information via ots and www.presseportal.de/en/nr/135791 / The use of this image for editorial purposes is permitted and free of charge provided that all conditions of use are complied with. Publication must include image credits.

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