

GFT Group Reports Solid 9M 2025 Results and Confirms Full-Year Guidance

Earnings Trend Strengthened Quarter-over-Quarter; AI Expansion and Strategy Execution Advancing

NEW YORK CITY, NY, UNITED STATES, November 18, 2025 /EINPresswire.com/ --

- Group revenue up 2% (5% in constant currencies), driven by strong growth in Insurance (+15%), Industry & Others (+13%), and continued momentum in Latin America (+20%) and North America (+11%)
- Highly successful AI deployment and expansion led by [Wynxx](#) across eight countries; clients up 38% quarter-over-quarter; EUR 42 million in total contract value; major client reference confirms 40% productivity improvement across a 180-person team at Bradesco Seguros, Latin America's largest insurance company
- New AI, data and software platform contract signed with a leading German cognitive robotics company
- [Smaragd](#) selected by a tier-1 German bank as its core AML transaction monitoring platform
- Megawork acquisition closed on September 2, already generating cross-selling success
- 2025 guidance confirmed: growth set to continue; revenue of approx. EUR 885 million, adjusted EBIT of approx. EUR 65 million
- GFT's business with USA clients grew revenue by 18% year-on-year

GFT Technologies SE (GFT) confirmed its full-year guidance for 2025 and reported continued progress in executing its strategy to become the AI digital transformation challenger. Group revenue after nine months increased by 2% over the previous year (+5% in constant currencies). Growth was driven by strong performance in the Americas, as well as the Insurance and Industry & Others lines of business. Business in Continental Europe softened (-5% vs. 9M 2024) due to ongoing macroeconomic headwinds, particularly in Spain, Italy and Germany. As expected, the adjusted EBIT was below prior-year level (-16%).

GFT's generative AI product Wynxx continued to gain traction across continents. The number of corporate clients using Wynxx rose by 38% quarter-over-quarter (from 42 to 58), reflecting increasing adoption of the platform. Bradesco Seguros, the largest insurance group in Brazil and Latin America, confirmed publicly that Wynxx has improved its productivity in the software development lifecycle (SDLC) and legacy modernization by 40%. This underscores Wynxx's impact on quality and delivery speed. The product has now been rolled out to eight countries: the USA, the UK, Germany, Italy, Spain, Canada, Colombia, and Brazil, and it is available on the global marketplaces of Microsoft and AWS. More than 10,000 GFT engineers have been trained

on the platform.

During the first nine months of 2025, GFT further strengthened its position as a trusted AI transformation partner. The company earned the AWS GenAI Competency for its expertise in generative AI and was named an Emerging Specialist in Gartner's Innovation Guide for Generative AI Consulting and Implementation Services. A German tier-1 bank selected GFT's Smaragd Compliance Suite as its core transaction monitoring platform, confirming Smaragd's position as a leading solution in the fight against financial crime. GFT Software Solutions closed a major 3-year contract with Audi AG, one of the largest global automakers, for extending Audi's central platform for digitalized project planning and management, based on GFT's [Engenion](#) technology. In addition, GFT successfully signed a new AI, Data and Software Platform development contract with a leading German cognitive robotics company. Lastly, the acquisition of SAP specialist Megawork, closed on September 2, has already generated initial cross-selling success. Together, these milestones underscore GFT's consistent progress in scaling AI-driven innovation across industries.

"Our performance in the first nine months of 2025 strongly underpins our ambition to become the artificial intelligence digital transformation challenger in the market," said Marco Santos, Global CEO of GFT Technologies. "We have been advancing rapidly in our AI-centric strategy to become the trusted partner of our clients and challenge the traditional IT Services industry and incumbent competition. Strong client demand for artificial intelligence modernization with Wynxx and continued delivery excellence give us differentiation in our path ahead."

"Whether U.S. financial institutions are piloting large-scale AI projects or beginning to migrate legacy systems to cloud infrastructures, it's clear that AI is shifting how they operate. And it has not yet reached its peak. Drawing from our years of experience navigating different technology market moments, GFT has been on the ground, helping U.S. institutions navigate every step of their digital transformation journeys this year. As financial institutions and firms continue to adopt AI, we are uniquely positioned to ensure that these institutions remain competitive in an ever evolving space," said Rishi Chohan, CEO, USA at GFT.

The GFT Group generated revenue of EUR 655.26 million in the first nine months of 2025. The company thus exceeded the prior-year figure of EUR 645.54 million by 2% (in constant currencies +5%). GFT achieved growth of 15% in the Insurance sector and 13% in the Industry & Others sector. Revenue in the Banking business declined by 3%.

Strong Growth in Americas and APAC, Reduction in Europe

Revenue with Latin American clients grew by 20% and by 11% with North American clients. The increase was driven by strong growth in Brazil, the USA, Canada and Colombia. APAC also achieved double-digit growth (+22%). Revenues with European clients declined by 6% due to macroeconomic challenges (Spain -4%, Italy and Germany -3%). Business with UK clients was 25% below the previous year's figure.

“Our results confirm that GFT remains on a sound financial path,” said Jochen Ruetz, Chief Financial Officer of GFT Technologies. “Our improving earnings trend reflects a clear focus on cost discipline and scalable, high-value projects. We continue to invest in innovation and operational efficiency, supporting long-term, profitable growth. With a strong order backlog and confirmed full-year guidance, we are on track to meet our financial goals for the year.”

Outlook and Mid-Term Targets Confirmed; Growth and Strategic Execution on Track

Although headwinds in some markets persist, GFT expects continued growth of group revenue in the financial year 2025. Strong performances in key markets such as Brazil, the USA and Canada support this outlook. The company confirms its guidance for 2025.

The company continues to expect revenue to grow by 2% in 2025 to EUR 885 million (+5% in constant currencies). Adjusted EBIT is projected to decline to EUR 65 million.

Looking ahead to 2029, GFT targets revenue of EUR 1.5 billion with an adjusted EBIT margin of 9.5%. The company expects sustained top-line growth, supported by organic expansion and selective acquisitions in core markets. Continued investment in proprietary assets will reinforce this trajectory. Profitability is projected to rise as the service mix evolves toward higher-margin offerings and smartshore delivery expands. A focus on existing markets will further strengthen scale, efficiency, and resilience.

This press release is also available for download via the GFT newsroom.

About GFT

GFT Technologies is a responsible AI-centric global digital transformation company. We deliver advanced Data & AI transformation solutions, modernize technology architectures, and develop next-generation core systems for industry leaders in Banking, Insurance, Manufacturing and Robotics. Partnering closely with our clients, we push boundaries to unlock their full potential. With deep industry expertise, cutting-edge technology, and a strong partner ecosystem, GFT delivers responsible AI-centric solutions that combine engineering excellence, high-performance delivery, and cost efficiency. This makes us a trusted partner for sustainable impact and customer success.

Our team of 12,000+ technology experts operate in 20+ countries worldwide, offering career opportunities at the forefront of software innovation. GFT Technologies SE (GFT-XE) is listed in the SDAX index of the German Stock Exchange.

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Kieran Powell
GFT USA
kieran.powell@channelvmedia.com

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