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AmeriTrust Announces 2025 Annual Financial Results

TORONTO, ON / ACCESS Newswire / April 22, 2026 / AmeriTrust Financial Technologies Inc. (TSXV:AMT) (OTCQB:AMTFF)(Frankfurt:1ZVA) ("**AmeriTrust**", "**AMT**" or the "**Company**"), a fintech platform targeting automotive finance, is announcing that it has filed its audited Consolidated Financial Statements and Management's Discussion and Analysis report for the years ended December 31, 2025, and 2024. These documents may be viewed under the Company's profile at www.sedarplus.ca.

Cash on hand at December 31, 2025, was $36,968,923 compared to $10,231,191 as at December 31, 2024. At December 31, 2025, the Company reported a working capital surplus of $30,417,979 as compared to a working capital surplus of $4,002,995 at December 31, 2024.

Revenue for the fourth quarter of 2025 decreased to $401,838 in comparison to Q4/2024 revenue of $477,232. The revenues are primarily generated from the servicing of lease contracts.

	Three months ended		Twelve months ended	
	December 31, 2025	December 31, 2024	December 31, 2025	December 31, 2024
	$	$	$	$
Revenue	401,838	477,232	1,637,721	2,160,874
Gross Profit (loss)	171,827	317,304	616,943	1,118,108
Net income (loss)	(5,050,962)	6,987,406	(12,250,171)	6,229,527
EBITDA	(4,719,260)	7,054,370	(11,468,435)	6,417,277
Adjusted EBITDA	(3,866,337)	(1,479,613)	(9,109,310)	(5,437,748)

Jeff Morgan, AmeriTrust's CEO, commented:

"2025 marked a foundational year for AmeriTrust. The progress we made throughout the year significantly strengthened our platform, balance sheet, and organizational readiness, positioning the Company for what we believe will be a sustained period of growth.

During the year, we enhanced our proprietary leasing technology platform, including the integration of AI-enabled functionality to improve credit risk assessment, automate underwriting and decisioning processes, and strengthen predictive analytics. We broadened access to U.S. investors through our listing on the OTCQB market, resolved multiple legacy corporate and legal matters, and expanded our management and operational teams to support scalable growth.

We also established three dedicated operating subsidiaries-AmeriTrust Financial, AmeriTrust Serves, and AmeriTrust Auto-to better align our business lines and execution strategy. In addition, we welcomed new shareholders and raised nearly $40 million to support the start of AmeriTrust lease originations, while securing a revolving line of credit with the Bank of Texas to further strengthen our liquidity position.

Entering 2026, we have commenced lease originations and are actively onboarding new dealers nationwide, while educating them on AmeriTrust's financing solutions. We have increased brand and market awareness through targeted social media outreach, participation in a leasing industry conference, and coverage across automotive publications and podcasts. With our technology, capital, and operating infrastructure now in place, we believe 2026 will be a defining year for AmeriTrust and its shareholders."

About AmeriTrust Financial Technologies Inc.

AmeriTrust Financial Technologies Inc., listed on the TSX Venture Exchange, OTCQB, and Frankfurt markets, is a finance solution and fintech provider disrupting the automotive industry. AmeriTrust's integrated, cloud-based transaction platform facilitates transactions amongst consumers, dealers, and funders. AmeriTrust's platform is being made available across the United States.

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Neither the TSXV nor its Regulation Services Provider (as that term is defined in the policies of the TSXV) accepts responsibility for the adequacy or accuracy of this news release.

Non-IFRS Measures:

This news release makes reference to "EBITDA" and "Adjusted EBIDTA" which are non-IFRS financial measures. The Company believes that these measures provide investors with useful supplemental information about the financial performance of its business, enable comparison of financial results between periods where certain items may vary independent of business performance, and allow for greater transparency with respect to key metrics used by management in operating its business. Although management believes these financial measures are important in evaluating the Company's performance, they are not intended to be considered in isolation or as a substitute for, or superior to, financial information prepared and presented in accordance with IFRS. These non-IFRS financial measures do not have any standardized meaning and may not be comparable with similar measures used by other companies. For certain non-IFRS financial measures, there are no directly comparable amounts under IFRS. These non-IFRS financial measures should not be viewed as alternatives to measures of financial performance determined in accordance withIFRS. Moreover, presentation of certain of these measures is provided for year-over-year comparison purposes, and investors should be cautioned that the effect of the adjustments thereto provided herein have an actual effect on the Company's operating results.

"EBITDA" is defined as Earnings before Interest, Taxation, Depreciation and Amortization. Management believes this is a useful metric in evaluating the ongoing operating performance of the Company.

"Adjusted EBITDA" is defined as Earnings before Interest, Taxation, Depreciation, Amortization, Share Based Compensation expense, Provision for expected credit loss on lease contracts and revision to the provision, foreign exchange loss, and other one-time costs is an additional measure used by management to evaluate cash flows and the Company's ability to service debt. Adjusted EBITDA is a non-IFRS measure and should not be considered an alternative to operating income or net income (loss) in measuring the Company's performance.

FORWARD-LOOKING STATEMENTS

This news release contains forward-looking statements relating to the Company and other statements that are not historical facts. Forward-looking statements are often identified by terms such as "will", "may", "should", "anticipate", "expects" and similar expressions. All statements other than statements of historical fact, included in this release, including, without limitation, statements regarding future plans and objectives of the Company, the intention to grow the business, operations, and existing and potential activities of the Company, future prospects of the Company, the ability of the Company to execute on its business plan and the anticipated benefits of the Company's business plan, negotiations with potential funding partners and the ability of the Company to secure additional funding, are forward looking statements that involve risks and uncertainties. There can be no assurance that such statements will prove to be accurate and actual results and future events could differ materially from those anticipated in such statements.

The reader is cautioned that assumptions used in the preparation of any forward-looking information may prove to be incorrect. Events or circumstances may cause actual results to differ materially from those predicted, as a result of numerous known and unknown risks, uncertainties, and other factors, many of which are beyond the control of the Company. As a result, we cannot guarantee that any forward-looking statement will materialize, and the reader is cautioned not to place undue reliance on any forward-looking information. Such information, although considered reasonable by management at the time of preparation, may prove to be incorrect and actual results may differ materially from those anticipated.

Forward-looking statements contained in this news release are expressly qualified by this cautionary statement. The forward-looking statements contained in this news release are made as at the date of this news release, and the Company does not undertake any obligation to update publicly or to revise any of the included forward-looking statements, whether as a result of new information, future events or otherwise, except as expressly required by Canadian securities law.

This press release does not constitute an offer to sell or a solicitation of an offer to buy any of the securities in the United States. The securities have not been and will not be registered under the United States Securities Act of 1933, as amended (the "U.S. Securities Act") or any state securities laws and may not be offered or sold within the United States unless registered under the U.S. Securities Act and applicable state securities laws, unless an exemption from such registration is available.

SOURCE: AmeriTrust Financial Technologies Inc.