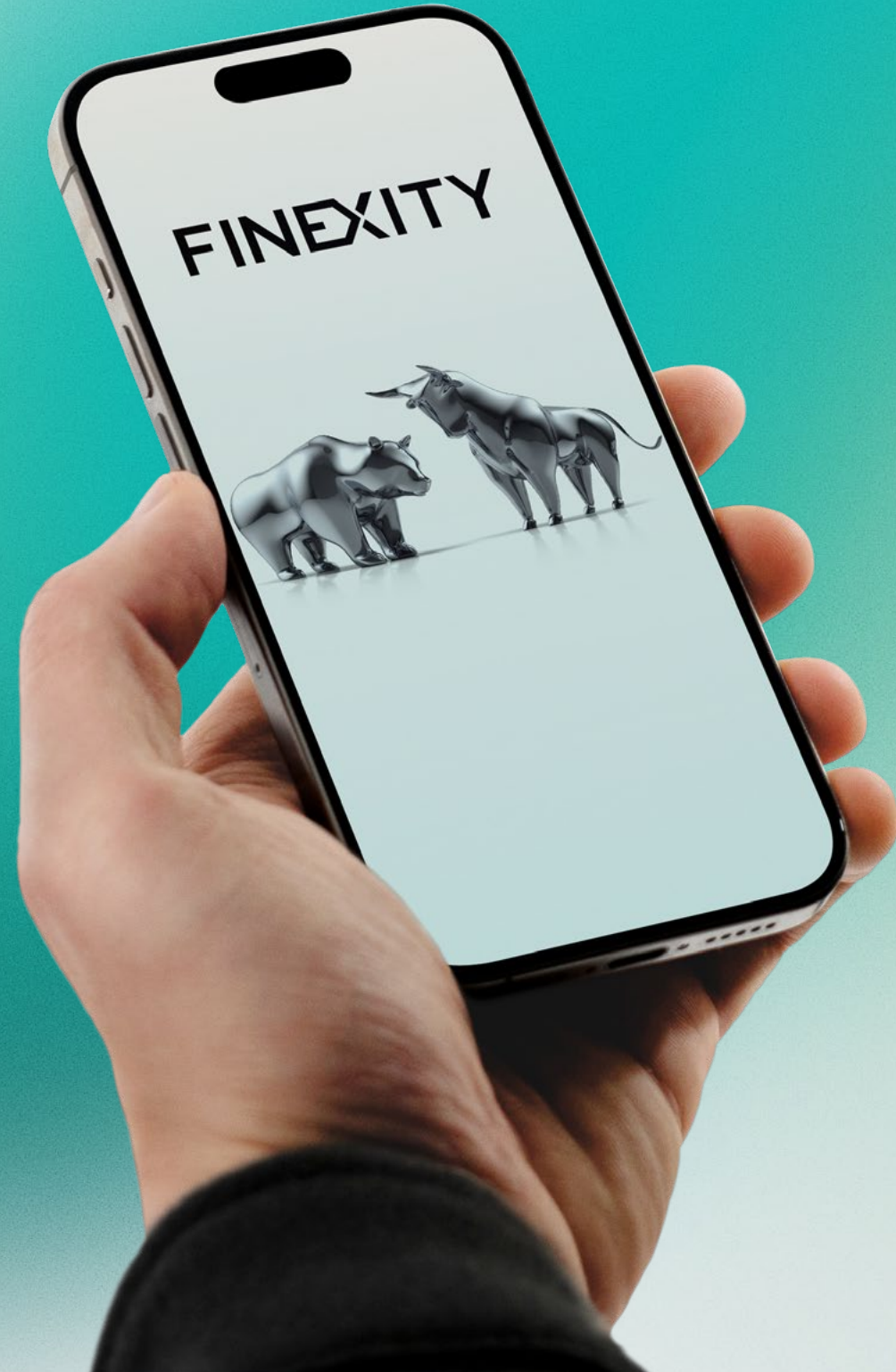


FINEXITY

Re-Inventing Capital Markets





OUR MISSION

Driving Opportunities in Private Markets

FINEXITY Group at a Glance



Pro forma key figures incl. acquisition of Effecta GmbH*

- 84,000 registered investors (14,000 FINEXITY + 70,000 Effecta GmbH)
- EUR 6.9+ mn revenue FY 2024 (EUR 3 mn FINEXITY + EUR 3.9 mn Effecta GmbH)
- 45+ tied agents (Effecta GmbH)

*Note: Hypothetical revenue figures are pro forma, including 100% Effecta GmbH; minority stake (9.90%) is reported separately. Figures are unaudited and are for illustrative purposes only. Acquisition of Effecta GmbH is currently subject to the completion of the ownership control procedure.



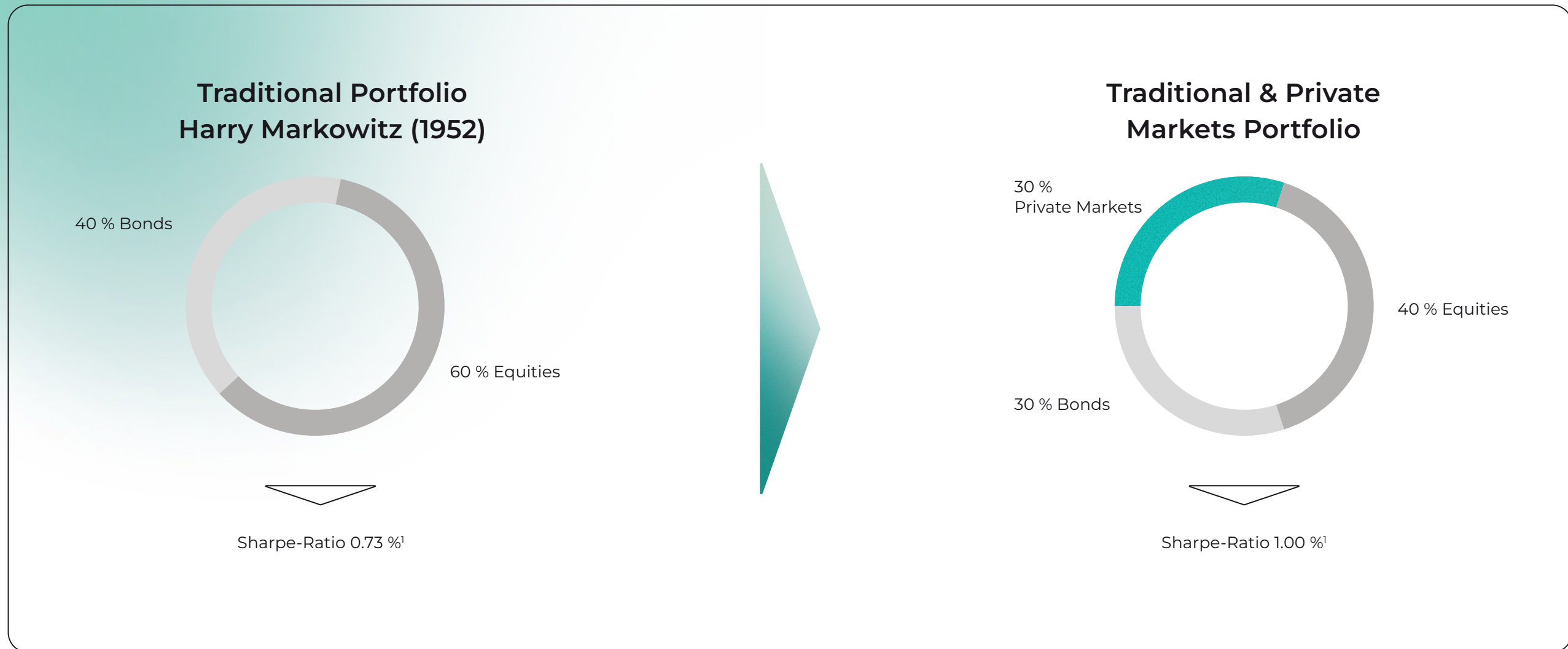


OUR AMBITION

Creating the leading Exchange for Digital Assets

- Scalable, DLT-based trading platform for tokenized securities
- Increased transparency, improved liquidity, and reduced settlement risk

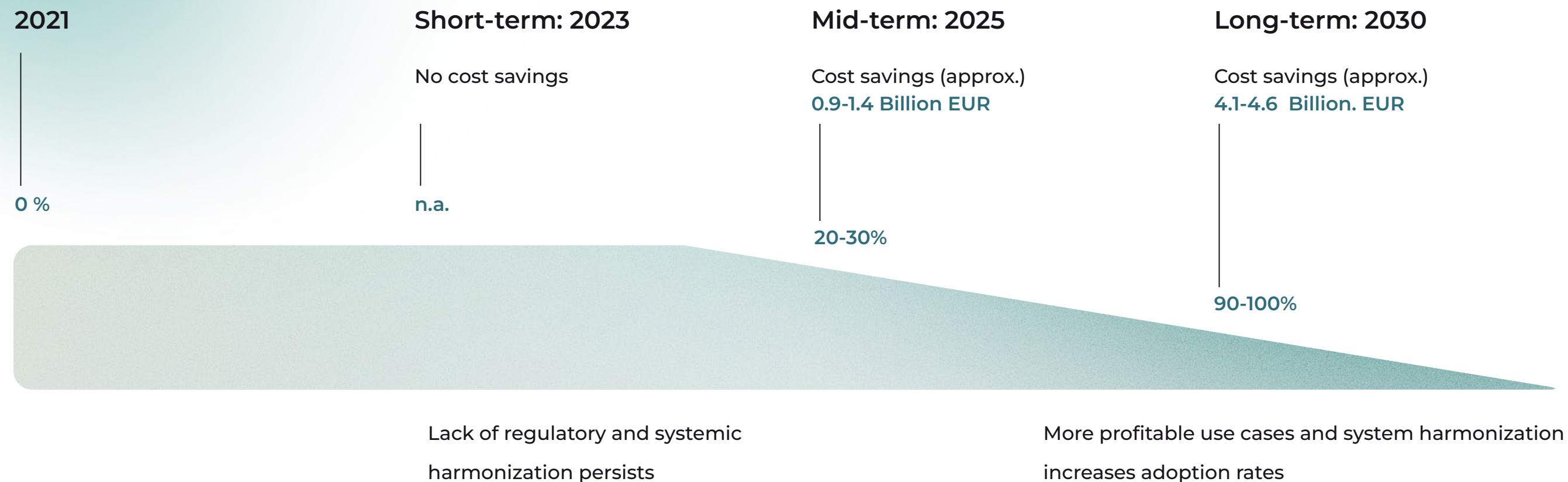
Enhancing risk-adjusted returns through access to private market investments



¹ KKR 2022, Regime Change: Enhancing the 'Traditional' Portfolio, 2022:

Massive cost savings are expected from the tokenisation of securities

Tokenisation offers trading cost savings of up to €4.6 billion by 2030¹



¹ Roland Berger 2021, Tokenization: The future of financial markets?

Expected cost savings by 2030



Clearing

Clearing costs

Through real-time validation on the blockchain, the need for central counterparties (CCPs) as a clearinghouse is eliminated.

Medium-term savings potential

(30 %)
up to 200 mn EUR



Settlement

Settlement costs

Atomic settlement replaces T+2/T+3, reduces counterparty risks, and thereby lowers capital commitment and financing costs.

(6 %)
up to 90 mn EUR



Custody Costs

Custody costs

Tokenized assets are held on-chain, making complex custody and intermediary structures obsolete.

(3 %)
up to 500 mn EUR



Asset Servicing

Asset Servicing

Corporate actions can be automated via smart contracts, significantly reducing operational risks and costs.

(minor)
minor



Risk Premium

Elimination of the risk premium

The increased transparency and risk reduction in the settlement process lower risk surcharges and improve refinancing conditions.

(30 %)
up to 900 mn EUR

Long-term savings potential

(100 %)
up to 700 mn EUR

(20 %)
up to 300 mn EUR

(10 %)
up to 1,700 mn EUR

(40 %)
up to 10 mn EUR

(100 %)
up to 1,900 mn EUR

Tokenisation offers trading cost savings of up to 4.6 bn EUR by 2030¹

¹ Roland Berger 2021, Tokenization: The future of financial markets?

FINEXITY – Powerful trading venue for all target groups



For issuers accessing the capital market of tomorrow

FINEXITY offers issuers an efficient and cost-effective way to raise capital for their projects.



For trading partners accessing a digital trading platform

FINEXITY offers 24/7 access to investments – digital and seamlessly integrated into partners' existing infrastructure.



For investors investing in private markets

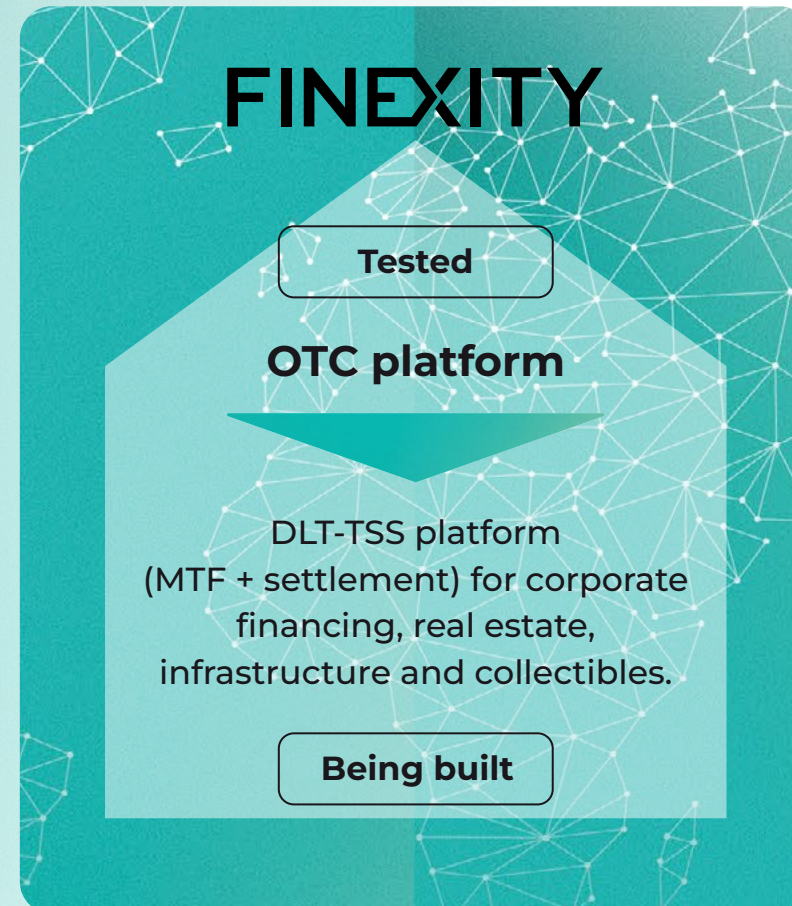
FINEXITY provides investors with access to high-yield and tradable private market investments.

Established and regulated trading venue for private market investments



250+ Listings

Issuers of tokenized securities (security tokens, crypto-securities) benefit from access to trading partners and investors.



6 trading partners

(pro forma¹: plus 45+ tied agents*)

Trading partners gain access via the

- **Enterprise SaaS solution (banks)**
- **SMB SaaS solution (asset managers; investment intermediaries)**

to pre-qualified private market investments, enabling them to attract new investors, retain existing ones, and at the same time build more resilient portfolios.

*not technically connected to the OTC platform via the SaaS solution, but instead making use of the Effecta liability umbrella infrastructure.



14,000 registered investors (pro forma¹: 84,000 registered investors)

Investors (retail/professional) gain access to private market investments with lower capital requirements, lower costs, and greater transparency – via online banking, apps, or web platforms of the trading partners.

Presentation is on a pro forma basis to illustrate the scope of business. Figures are unaudited and are for illustrative purposes to show the potential common market position only. Acquisition of Effecta GmbH is currently subject to the completion of the ownership control procedure.

Issuing and accessing a diverse range of asset classes

Corporate



Real Estate



Infrastructure



Collectibles



Private Equity



Private Debt



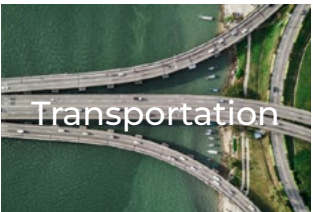
Residential



Commercial



Renewables



Transportation



Musical Instruments



Fine Wine



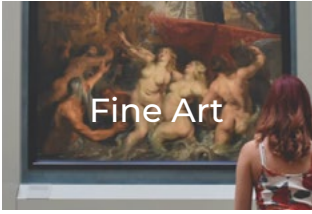
Venture Capital



Healthcare



Hospitality



Fine Art



Diamonds



Luxury Watches



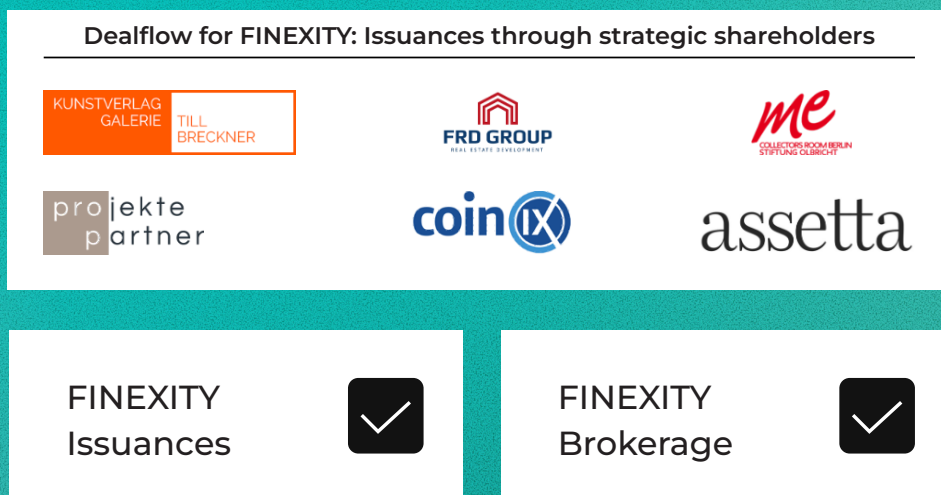
Classic Cars

The DLT trading platform enables listing and trading of stocks, bonds, and funds

Type of Security	Classification	Subordinated	Secured
eShares (ZuFinG / eWpG)	Equity Coming soon	n/a	n/a
UCITS	Equity Coming soon	n/a	n/a
Security „sui generis“ (WpPG)	Mezzanine	x	
Crypto-Securities (eWpG)	Mezzanine	x	
	Junior		
	Senior		x

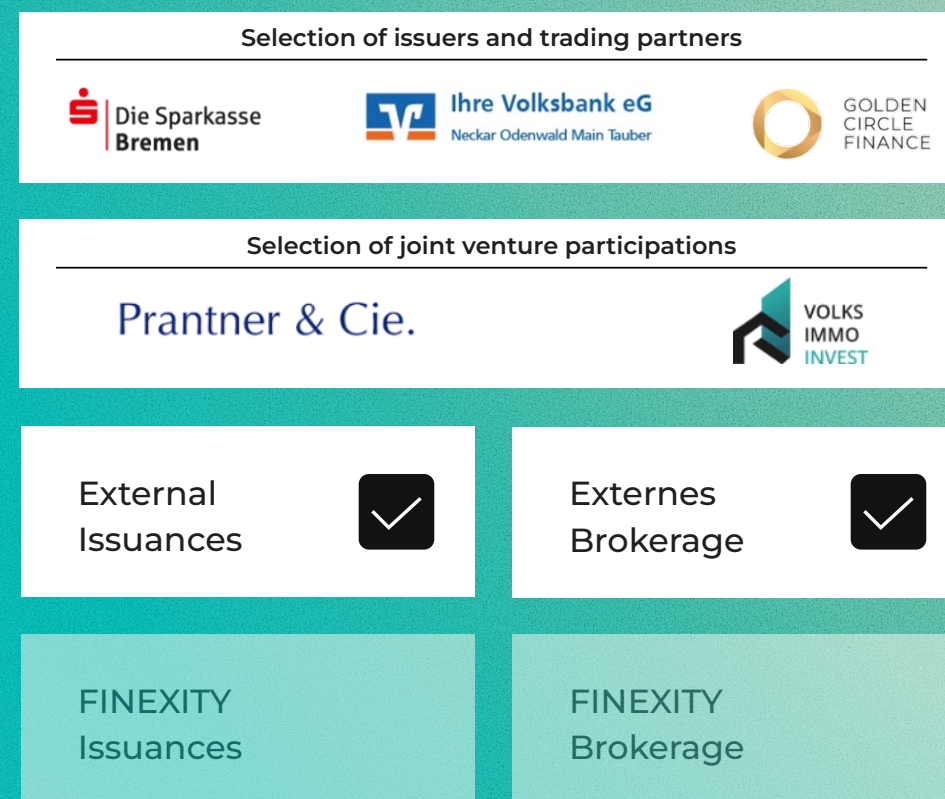
Bottom-up approach leads to a leading DLT-based trading platform

Stage I



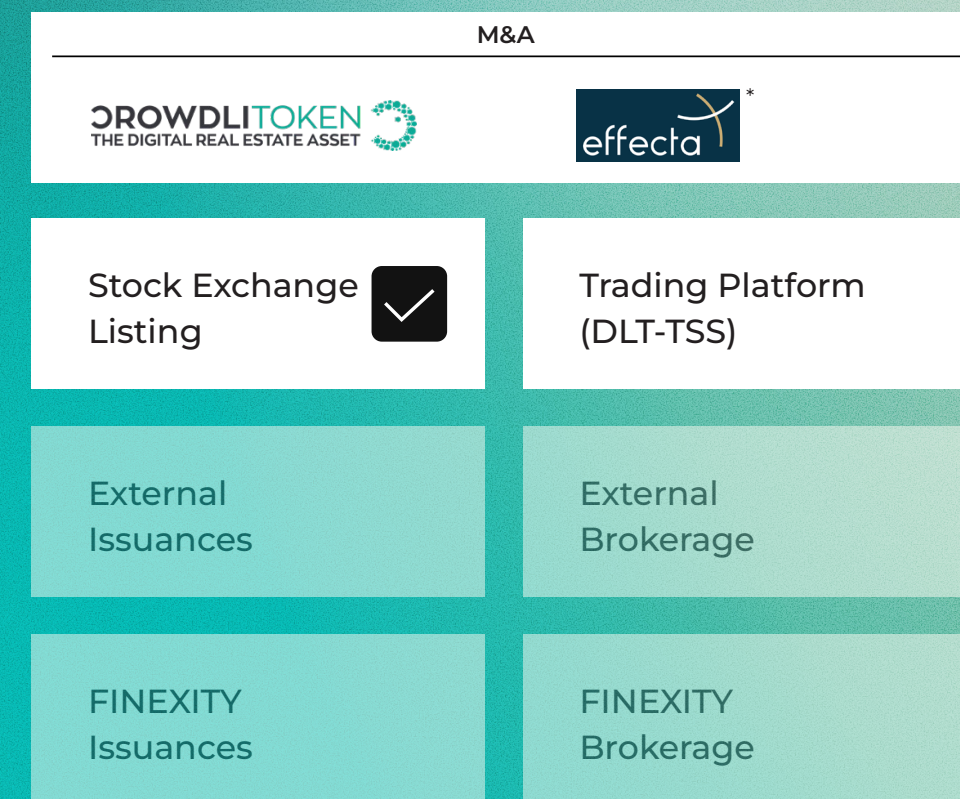
2020 – 2022

Stage II



2022 – Q2 2025

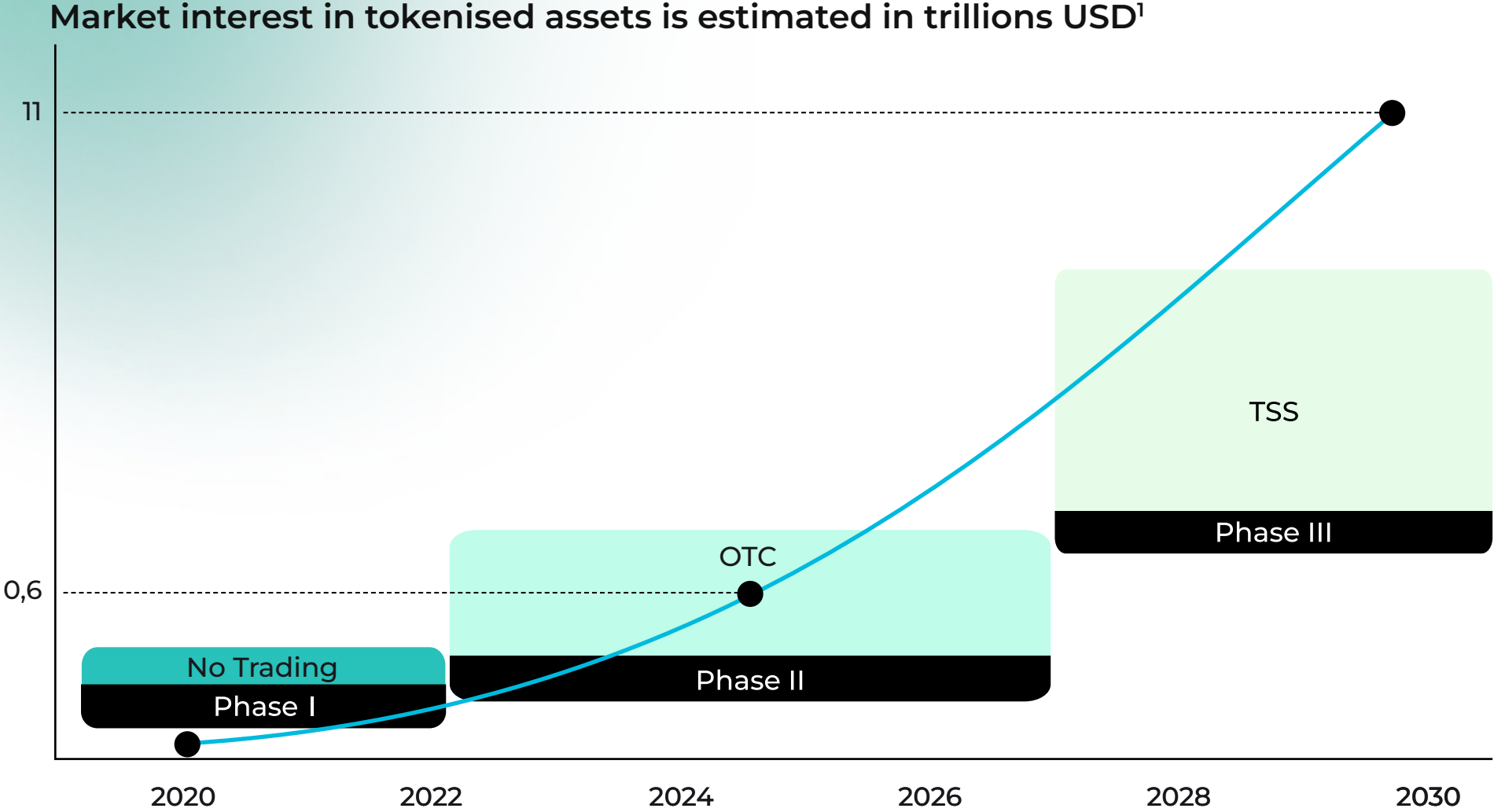
Stage III



From Q3 2025

* Acquisition of Effecta GmbH is currently subject to the completion of the ownership control procedure.

The market is ready for a MTF with post-trade services



“
The volume of tokenised assets is expected to grow significantly, from USD 600 bn in 2024 to nearly USD 11 tn by 2030, representing an annual growth rate of over 60 %.¹
”

¹ Tokenisation: 2024 Marks an Acceleration in Digital Assets
- FERI Cognitive Finance Institute (05/2024)

FINEXITY is creating a new capital market for investors

The range of services extends across the entire value chain

CAPITAL MARKETS SOLUTION

"Investment Banking" for Issuers

- ✓ Advisory and securities structuring
- ✓ Legal and transactional support
- ✓ Investors and market access
- ✓ Active Investment Management

Investor Solutions - Europe

- ✓ Investment brokerage for private and professional investors

Investor Solutions - UAE

- ✓ Access for professional investors through funds

Soon

EXCHANGE SOLUTION

Tech services for Issuers

- ✓ Listing of securities
- ✓ Tokenization of securities
- ✓ Securities registrar
- ✓ Asset Servicing (tax reporting and filing)

Soon

Tech services for Trading Partners

- ✓ **Enterprise SaaS (for banks):** holistic investment brokerage (MiFID II), customer relationship, integration into the core banking system or online banking (savings banks) on-demand.
- ✓ **SMB SaaS (for investment brokers and wealth managers):** Modular technology, including a digital subscription, customer relationship
- ✓ API access to our DLT-TSS
- ✓ Smart-wallet service (self-custody solution)

Pilot-Phase

Soon

Soon

Advisory and securities structuring

Register management and tokenization

Listing

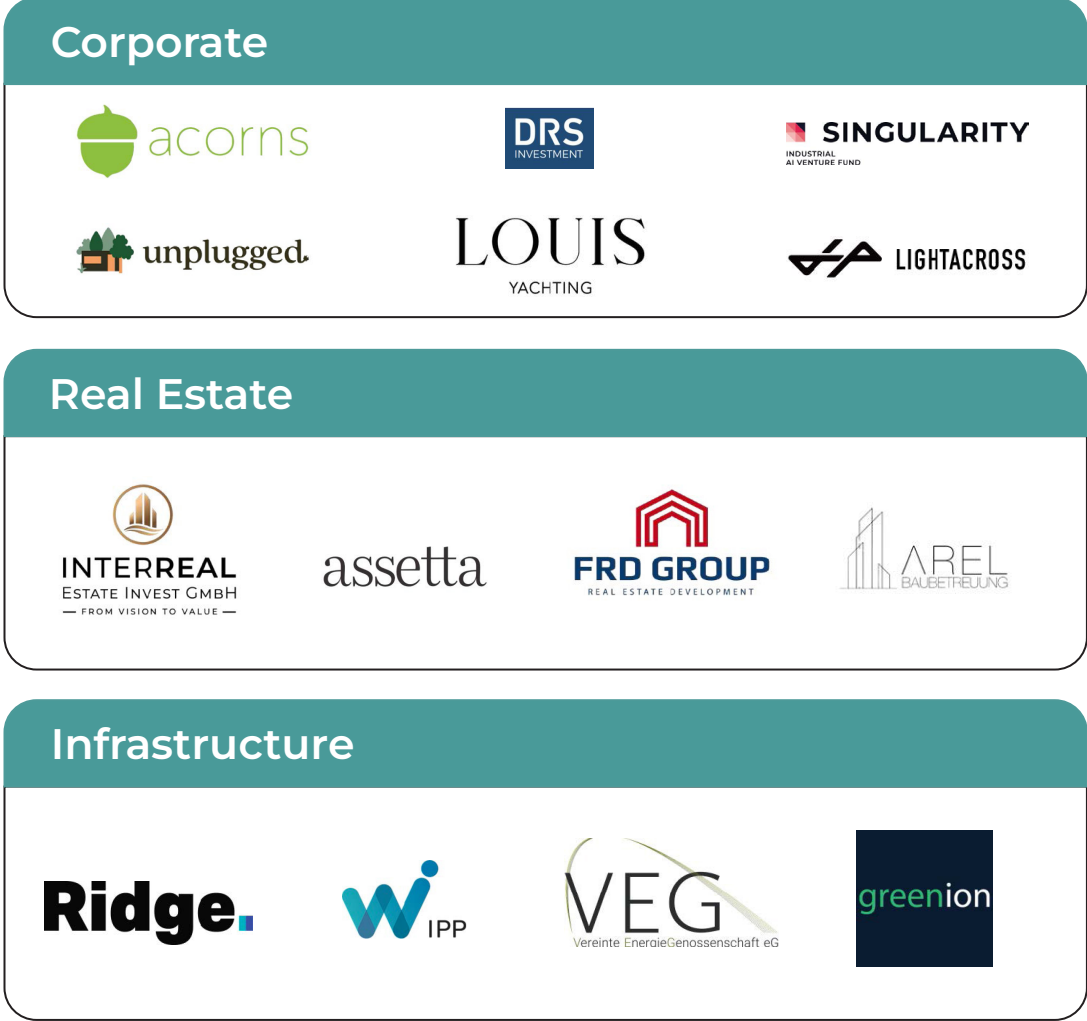
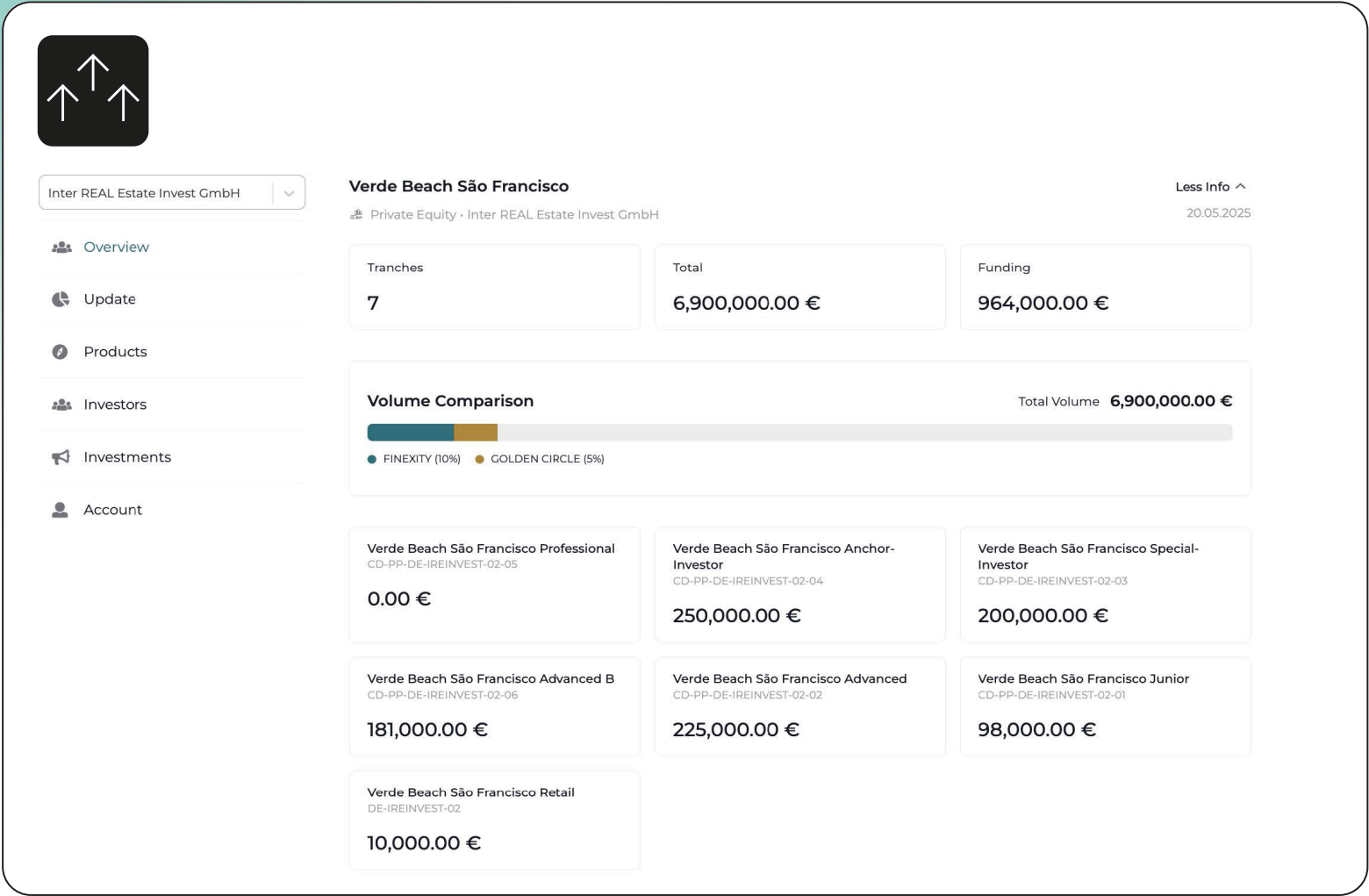
Primary market distribution

Secondary market trading and settlement

Asset-Servicing

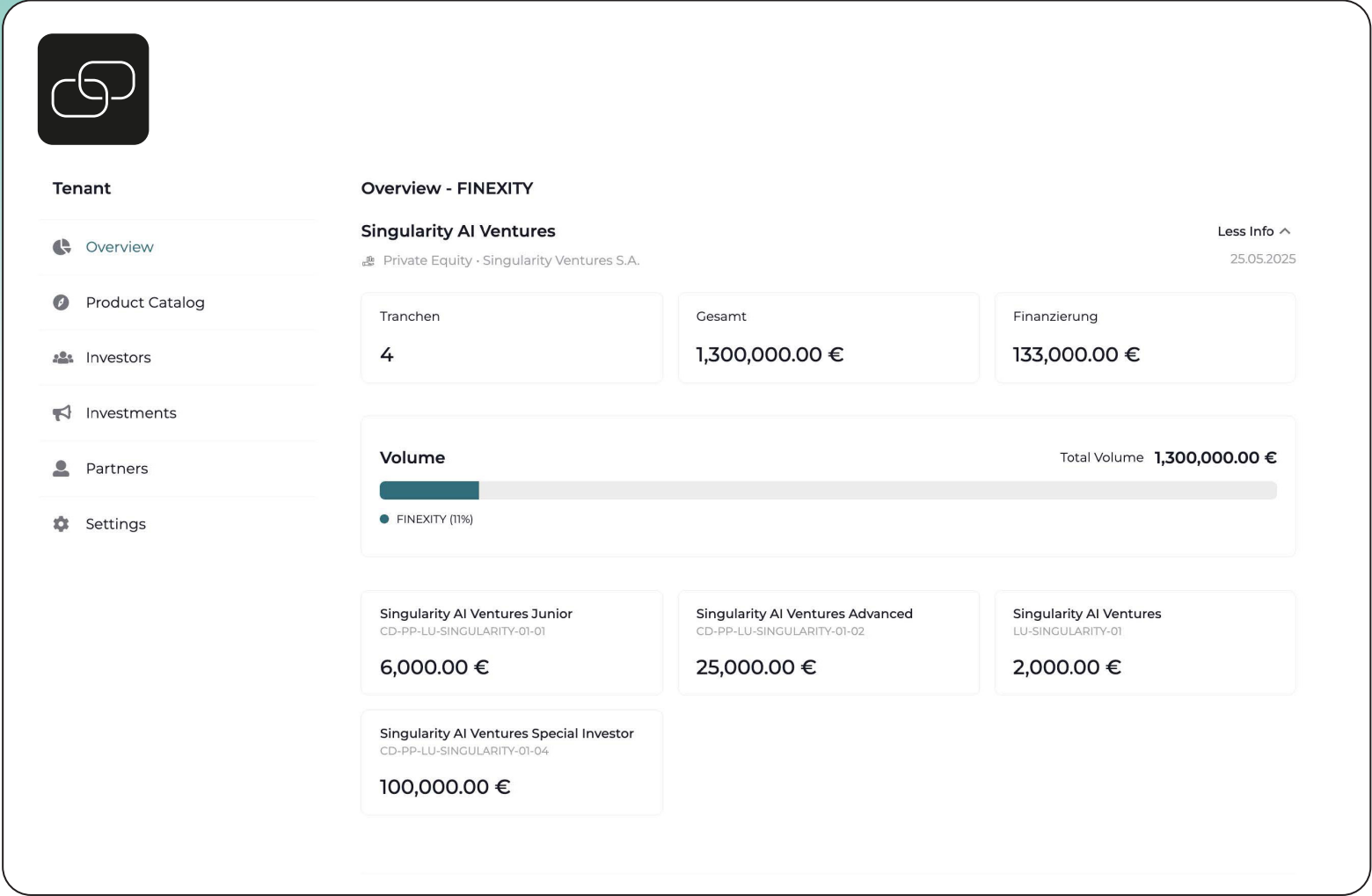
Efficient structuring, listing, and management of issuances

Issuer's perspective



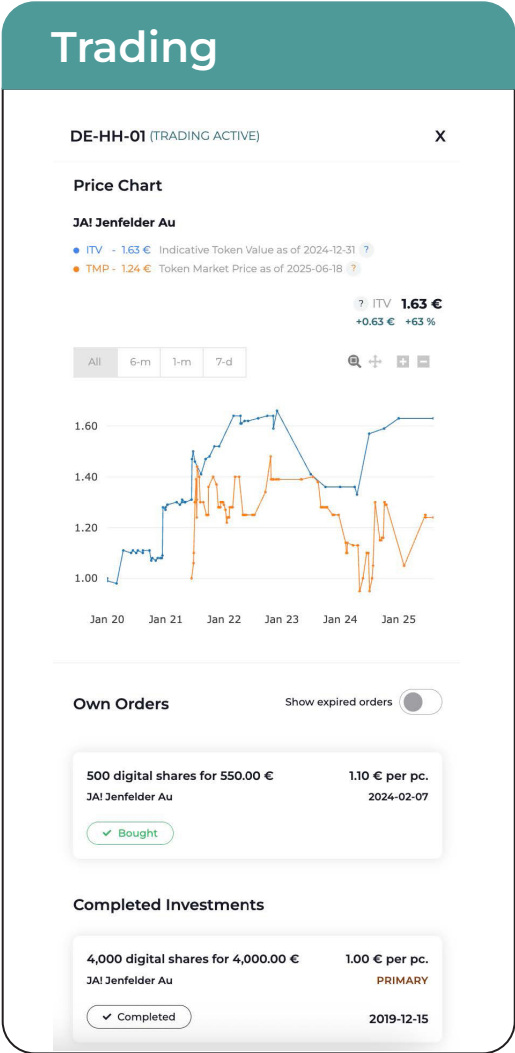
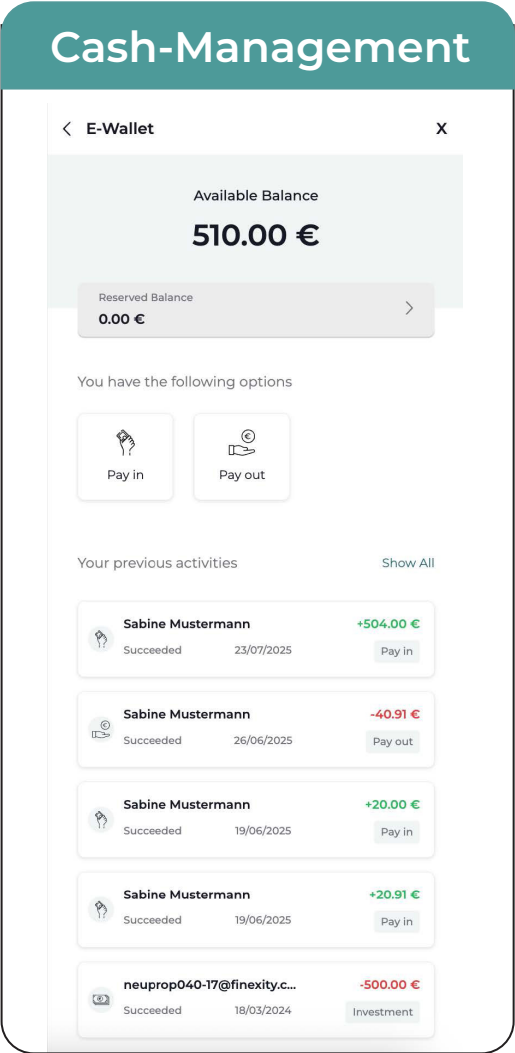
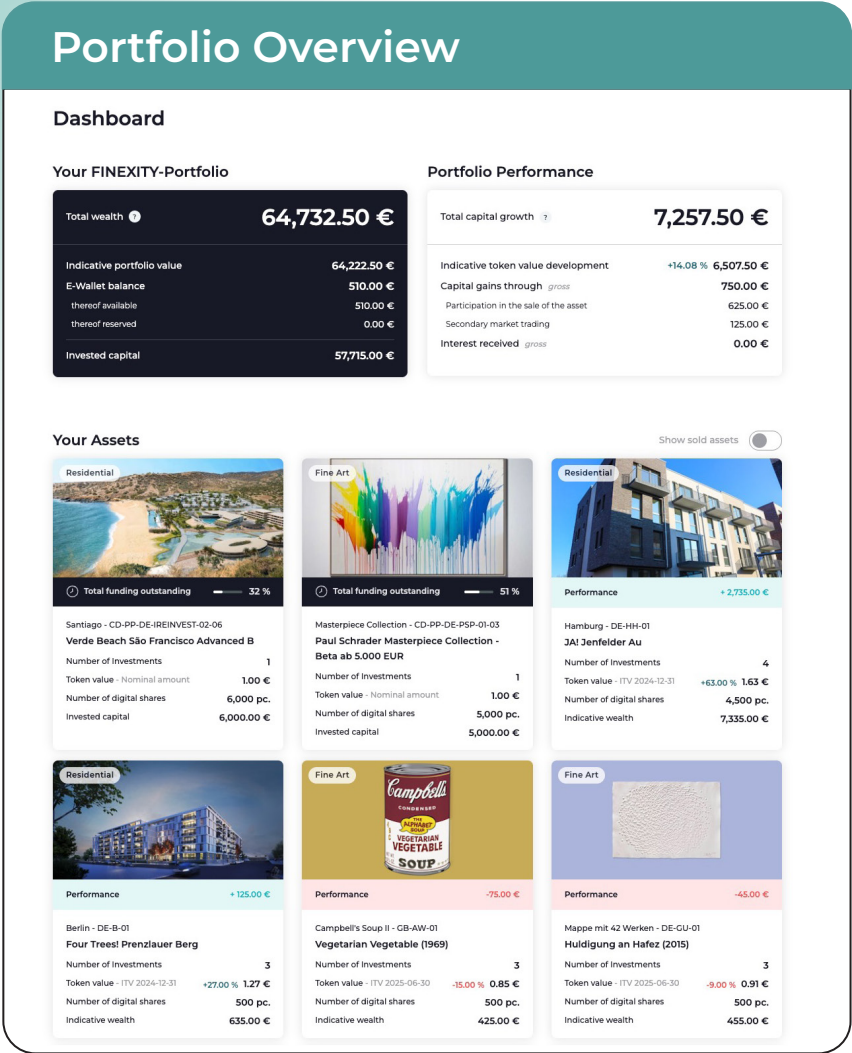
Digital subscription, CRM, and custody solution

Trading partner perspective



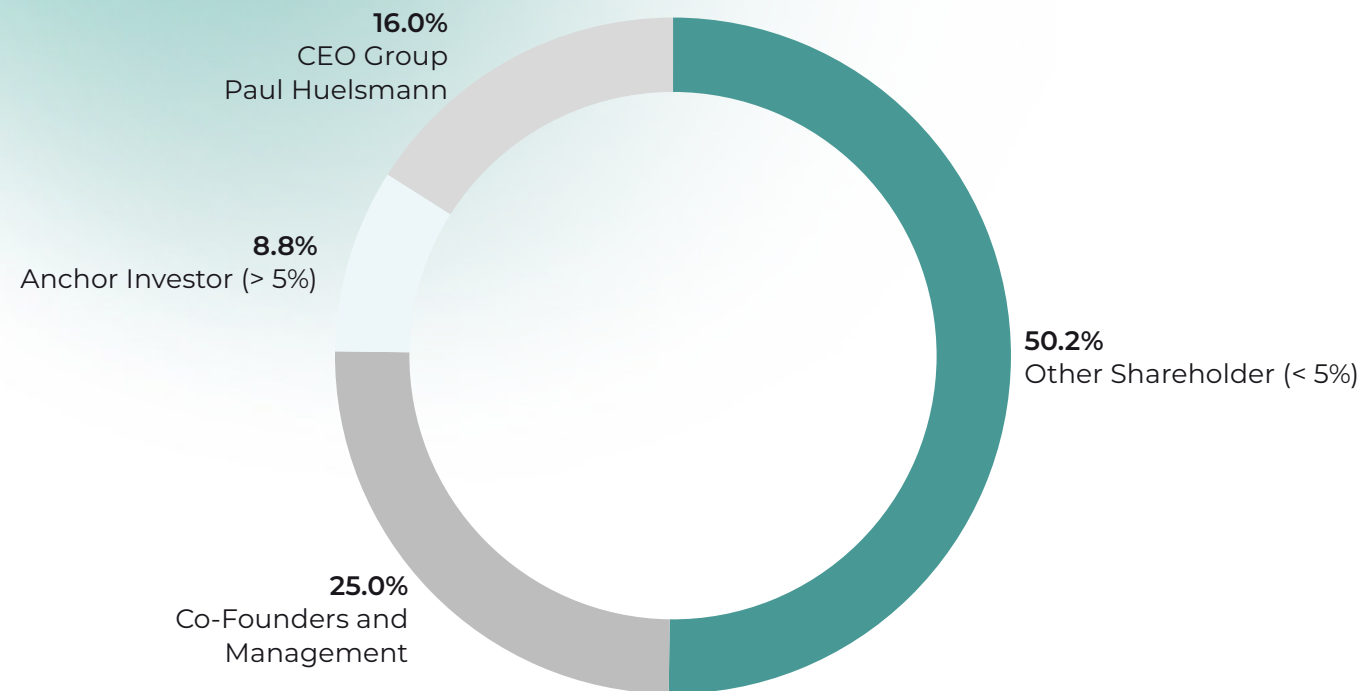
Primary market subscription and secondary market trading via web and app

Investor's perspective



Founders and management hold a significant equity stake

Shareholder structure



1,146,083
Total Number of Shares



100 +
Number of
strategic shareholders



30 months
Management Board
member lock-up¹



24 months
Anchor Investor
lock-ups²

Global Investor Base



¹The shares held directly by the members of the Executive Board and those held by them through controlled companies are subject to a lock-up obligation of 30 months until March 4, 2028.

²Strategic shareholders, business angels and VC companies have also committed to a lock-up period of 24 months for the majority of their shares until 4 August 2027.

Our mid-term strategic targets: 3-5 years

Total revenue	> 50 mn EUR p.a.
Capital Market Solutions (as a % of total revenue)	30%
Exchange Solutions (as a % of total revenue)	70%
Cost of revenue (as a % of total revenue)	10%
Gross profit (as a % of total revenue)	90%
Total operating expenses (as a % of total revenue)	35-40%
Wages and social security contributions (as a % of total revenue)	20%
Research and development (R&D) (as a % of total revenue)	5%
Marketing expenses (as a % of total revenue)	5%
Legal and advisory expenses (as a % of total revenue)	3-5%
Other expenses (as a % of total revenue)	2-5%
EBITDA margin (as a % of total revenue)	50-55%

Planning parameters

Exchange Solutions are the central revenue driver in the medium term. The Enterprise Solution is fully developed and already in use at savings banks (Sparkassen) and cooperative banks (Volksbanken). Existing enterprise trading partners provide partial revenue predictability based on jointly agreed business plans. The development of the SMB SaaS solution is expected to be largely completed by the end of the year; an intensive sales launch is planned for Q1 2026. Capital Market Solutions act as a strategic catalyst for the Exchange Solutions, with growth potential supported by extensive expertise and a proven track record.

Exchange Solutions generate recurring revenue streams that scale with the listed volume – driven, among other factors, by our Capital Markets Solutions – as well as by the onboarding of new trading partners, resulting in significant gross profits.

Exchange Solutions operate with a lean staffing structure thanks to a high degree of automation, while ongoing R&D activities are required to ensure competitiveness. Capital Market Solutions, on the other hand, account for the majority of personnel costs and require targeted marketing efforts for client acquisition, but do not entail continuous product development needs.

Given the regulatory complexity of our offering, robust legal structures are essential; ongoing legal and advisory costs are required for both the Exchange and Capital Markets business units.

Exchange Solutions offer high EBITDA margin potential, with a long-term target aligned with industry benchmarks of established exchanges. Value-added Capital Markets services are necessary to attract clients to the Exchange.

Note: The figures shown represent mid-term strategic targets and should not be considered as forecasts or binding earnings expectations. Actual results may differ significantly from these targets.

Management team with strong expertise in banking, M&A, tech, and private markets



Paul Huelsmann

CEO FINEXITY Group
Managing Director Capital Markets

- 7+ years of experience as CEO of FINEXITY Group
- Accredited Financial Advisor; B.Sc. Warwick; M&A and Controlling-background
- Former Co-Head of an international start-up incubator



Michael Ost

Deputy-CEO FINEXITY Group
Managing Director Exchange

- 32+ years of experience at Deutsche Bank Group
- Former Deputy CEO of BHW Bausparkasse AG, Hameln
- Former Head of Private Clients Germany, Deutsche Bank AG, Frankfurt



Tim Janssen

CTO
FINEXITY Group

- 7+ years of experience in senior management and as CTO of FINEXITY Group
- Software engineer and blockchain enthusiast
- Expert in tokenisation, trading, settlement and payment solutions



Zhengyu Sindra Hu

CFO
FINEXITY Group

- 20 years of experience in investment banking and private equity
- Global Coordinator of IPOs in the
- Prime Standard in Frankfurt am Main
- 10+ cross-border transactions with a total value of over EUR 1bn



Why FINEXITY – A scalable and sustainable business model

Proven business model (bottom-up)



Over 250 issuances from more than 50 issuers and six active trading partners, including two enterprise clients (credit institutions), form the foundation of the business. Further growth is expected through the acquisition of Effecta GmbH*.

Profitability complements scalability



Profitable capital markets business (excluding allocation of service center overhead costs) is complemented by scalable, high-margin SaaS exchange solutions for banks and asset managers/financial intermediaries to drive future growth.

Trillion-dollar market opportunity



With an anticipated market volume of over USD 11 trillion in tokenised assets by 2030, the business model offers immense growth potential.

Act local, think global, grow inorganically



With operating offices in Germany, Switzerland, the UAE, we've worked on issuances from Europe, UK, USA, and Africa and cater 14,000+ clients in Germany. M&A expertise allows us to take advantage of a consolidating market.

Strong founder and shareholder alignment



The founders and management hold more than 40% of the company; the members of the management board or companies controlled by them are subject to a 30-month lock-up.

Diverse Management with strong track-record



Experienced banking, tech, start-up and M&A management with major track-records in their careers and strong ties in the industry enable quicker scaling.

* Acquisition of Effecta GmbH is currently subject to the completion of the ownership control procedure.

Thinking Global: Our Worldwide Presence

Hamburg (HQ) Frauenfeld



Holzdammm 28-32
20099 Hamburg
Germany



Zürcherstrasse 310
8500 Frauenfeld
Switzerland

Liechtenstein



Austrasse 15
9495 Triesen
Liechtenstein

Abu Dhabi



Al Maqam Tower
Abu Dhabi
United Arab Emirates

Dubai



Churchill Tower
Dubai
United Arab Emirates

**Ready for
the next stage
of growth**

FINEXITY

**Creating the
Leading Exchange
for Digital Assets**

Contact



Paul Huelsmann

CEO FINEXITY Group
Managing Director Capital Markets

paul.huelsmann@finexity.com



Michael Ost

Deputy-CEO FINEXITY Group
Managing Director Exchange

michael.ost@finexity.com

Disclaimer / Legal notice

This company presentation and the information contained herein are made available on the website of Finexity AG (the „Company“), Hamburg, Germany, for general informational purposes only. They do not constitute or form part of an offer to sell or a solicitation of an offer to buy or subscribe for any securities of FINEXITY AG in Germany or any other jurisdiction, and should not be construed as such, in particular where such an offer or solicitation is prohibited or not authorized. Potential investors are advised to inform themselves about and comply with any such restrictions. This document and the information contained herein do not constitute an advertisement for a public offering of securities, particularly within the meaning of Regulation (EU) 2017/1129 (Prospectus Regulation).

Separately and exclusively under the terms and conditions communicated to a limited group of eligible investors, a private placement of the Company's securities is currently being conducted. No prospectus within the meaning of the European Prospectus Regulation has been or will be published in connection with this private placement.

The Company has applied for the inclusion of its shares in the open market (Freiverkehr) of the Munich Stock Exchange, segment m:access. Until a decision is made on the application, there is no certainty as to whether and when such inclusion will take place.

The financial figures presented in this presentation, to the extent that they refer to FINEXITY without Effecta GmbH, are unaudited consolidated figures from the issuer's accounting. To the extent that the figures are pro forma or include Effecta GmbH, they represent a hypothetical situation as if the currently pending acquisition of a stake in Effecta GmbH (which is still subject to an owner control procedure) had already been effectively completed on January 1, 2024. In this case, Effecta GmbH was consolidated with 100% of its revenue; the profit share of the minority shareholder (9.90%) is reported as a non-controlling interest. All internal sales between the FINEXITY Group, Effecta GmbH, and the wholly-owned subsidiary Finexity Invest GmbH were eliminated to avoid double counting.

The pro forma figures are unaudited and serve solely to illustrate the economic situation of the consolidated group and do not constitute a binding forecast or guidance. Due to the different financial year of Effecta GmbH (October 1, 2023–September 30, 2024), the periods shown do not correspond exactly to the calendar year of the FINEXITY Group.

To the extent permitted by law, the Company expressly excludes any liability for the content of this document. This applies in particular to forward-looking statements. Forward-looking statements are based on current plans, estimates, assumptions, and projections of the management of the Company. Forward-looking statements are based on current expectations and involve a number of known and unknown risks, uncertainties and other factors that could cause the Company's or its industry's actual results, levels of activity, performance or achievements to be materially different from any future results, levels of activity, performance or achievements expressed or implied by such forward-looking statements. You should not place undue reliance on forward-looking statements and the Company does not undertake to update or revise any forward-looking statement that may be made herein, whether as a result of new information, future events or otherwise. Nor will the Company update any other information contained in this document.

This company presentation and the information contained herein do not constitute investment advice or any other form of advice and do not create any legal relationship whatsoever with the Company, such as a mandate or agency relationship. Any investment or transaction decision regarding securities of the Company should be made on the basis of an independent review by the investor and such professional advice as the investor deems appropriate. Potential investors who acquire securities issued by the Company from third parties, particularly through the capital markets, cannot rely on the information contained in this document still being up-to-date, accurate, or complete.

Any violation of the restrictions described in this disclaimer may constitute a violation of the securities laws of certain jurisdictions, in particular the United States.

As of Sep 2, 2025