FINEXITY
GROUP

Corporate News

Finexity AG: FINEXITY issues 2026/2030 bond with a minimum of 7.00% p.a. – either conventionally in a securities account or as a crypto security in a wallet

- **Floating rate:** 6-month EURIBOR plus 6.00% p.a., minimum 7.00% p.a., no cap – semi-annual interest payments
- **Key terms:** up to EUR 4.5 million, maturity 27 November 2030, minimum subscription EUR 1,000 – from 6 November 2026 at bond.finexity-group.com
- **Proprietary infrastructure:** issuance, subscription and distribution via the Group's own infrastructure – investors choose between securities account (Series A) and wallet (Series B)

Hamburg, 6 November 2026 – Finexity AG (ISIN DE000A40ET88, XETRA: FXT), a provider of infrastructure for tokenized securities, is issuing its 2026/2030 bond in two tranches with a total placement volume of up to EUR 4.5 million. The bond is offered in two series with identical economic terms: as a conventional security held in a securities account (Series A, ISIN DE000A5GS8A5) and as a crypto security under the German Electronic Securities Act (Gesetz über elektronische Wertpapiere, eWpG), entered in a crypto securities register and held in a wallet (Series B, ISIN DE000A5GS8B3). The bond bears interest at the 6-month EURIBOR plus 6.00% p.a., subject to a minimum of 7.00% p.a. The public offering in Germany runs from 6 November 2026 to 5 November 2027; investors can subscribe from EUR 1,000 – online at finexity-group.com/de/investor-relations/bond-2026-2030.

"We finance ourselves via the same infrastructure that we offer to issuers," says **Paul Huelsmann, CEO of Finexity AG**. "The same bond is available in a securities account and in a wallet, issued via a single infrastructure. This is how the capital market will work in the future: securities are created in an electronic register, issuance and settlement become faster and cheaper – which makes smaller volumes viable, too. With this bond, our investors can join us on exactly this path: with a minimum interest rate of 7.00% p.a. and no upper limit."

FINEXITY is building infrastructure for the digital capital market – in Europe, where the EU is creating the framework with the Savings and Investments Union, and in the United Arab Emirates. With four brands, FINEXITY Group covers the chain from issuance to investor: nolivius for the structuring of issuances, Nundara for technical subscription processing, Effecta[1] as an investment firm with a liability umbrella and more than 45 tied agents, and VolksInvest as an online broker for retail investors. Hundreds of securities have already been issued via this infrastructure; all four brands operate on a shared technical infrastructure.

The proceeds from the bond are intended to be used to expand the Group and for general corporate purposes – in particular to expand its proprietary infrastructure

and to integrate acquired issuances as well as further platforms whose investor bases and issuances are being migrated onto the Group's own infrastructure.

The bond bears interest at a floating rate: the coupon comprises the 6-month EURIBOR plus a margin of 6.00% p.a. and is reset semi-annually. The EURIBOR is subject to a floor of 1.00%, so investors receive at least 7.00% p.a.; there is no cap. The interest rate for the first interest period will be fixed on 25 November 2026 – based on the 6-month EURIBOR as of 2 November 2026 (2.994%), it would amount to approximately 9.0% p.a.; the actual rate may be higher or lower. Interest is payable semi-annually on 27 May and 27 November, for the first time on 27 May 2027. The bond matures on 27 November 2030; the issue price and redemption price are each 100%. The issuer may redeem the bond early (issuer call) from 27 November 2027 at 103%, from 27 November 2028 at 101.5% and from 27 November 2029 at 100% of the principal amount, in each case plus accrued interest.

The bond is unsecured and unsubordinated. To protect investors, the terms and conditions include a negative pledge, a restriction on dividends and payments on subordinated shareholder loans to a combined 50% of the previous year's net income, and a put option at 101% in the event of a change of control. Subscriptions can be made online at bond.finexity-group.com – for either Series A or Series B – and by subscription form, including via the tied agents under the liability umbrella of Effecta GmbH and other distribution partners. For the crypto security, a wallet is set up with the qualified crypto custodian Tangany GmbH upon subscription; the crypto securities register is maintained by Cashlink Technologies GmbH. Investors receive a key information document and the terms and conditions for each series; all documents are available at finexity-group.com in the Investor Relations section ("Bond 2026/2030").

"Hundreds of securities have already been issued via our infrastructure – now we are using it for our own bond: structuring, subscription and distribution from a single source, either into a securities account or into a wallet," adds **Michael Ost, Deputy CEO of Finexity AG**. "This allows us to demonstrate with our own security that our model works in practice. And this is exactly the path we also offer to other issuers."

In addition, the Management Board is considering a capital increase excluding shareholders' subscription rights in order to strengthen the Company's equity base.

Key Terms of the Bond

Feature	Terms
Issuer	Finexity AG, Hamburg (Hamburg Local Court, HRB 153232)
Type	Bearer bonds, unsecured, unsubordinated, ranking pari passu among themselves

FINEXITY GROUP

Feature	Terms
Volume	Up to EUR 4.5 million
Offering	Public offering exclusively in Germany, subscription period 6 Nov 2026 to 5 Nov 2027; key information document for each series
Interest rate	6-month EURIBOR + 6.00% p.a., EURIBOR floor 1.00% (minimum 7.00% p.a.), no cap; day count convention Act/Act (ICMA)
Interest rate fixing, first period	25 Nov 2026; thereafter semi-annually, in each case two TARGET business days before the start of the interest period
Interest accrual and payment	From 27 Nov 2026, semi-annually on 27 May and 27 November, first payment on 27 May 2027
Term	27 Nov 2026 to 27 Nov 2030
Issue price and redemption	Issue price 100%; redemption at maturity at 100%
Issuer call rights	From 27 Nov 2027 at 103%, from 27 Nov 2028 at 101.5%, from 27 Nov 2029 at 100% of the principal amount (in each case plus accrued interest); clean-up call if less than 20% of the volume remains outstanding; redemption for tax reasons
Investor protection	Negative pledge; restriction on dividends and payments on subordinated shareholder loans to a combined 50% of the previous year's net income; put option at 101% upon change of control; cross-default from EUR 3 million
Minimum subscription	EUR 1,000 (Series A: denomination EUR 1,000; Series B: denomination EUR 1, minimum 1,000 units)
Formats	Series A (ISIN DE000A5GS8A5, WKN A5GS8A): conventional security, global note deposited with Clearstream, held in a securities account; Series B (ISIN DE000A5GS8B3, WKN A5GS8B): crypto security under the eWpG, held in a wallet
Documents	Key information document and terms and conditions for each series as well as subscription form: finexity-group.com, Investor Relations, section "Bond 2026/2030" finexity-group.com/de/investor-relations/bond-2026-2030.
Subscription	Online at bond.finexity-group.com (Series A or Series B), and by subscription form via the tied agents of Effecta GmbH and other distribution partners

FINEXITY GROUP

Feature	Terms
Value date	27 Nov 2026 (receipt of payment by 25 Nov 2026, 12:00 noon), 11 Dec 2026, 23 Dec 2026, from January 2027 monthly on the 27th; from 2027 plus accrued interest
Paying agent and register	Series A: paying agent mwb fairtrade Wertpapierhandelsbank AG, Gräfelfing; Series B: paying agent the issuer, crypto securities register Cashlink Technologies GmbH, crypto custodian Tangany GmbH

Important Notice

This announcement is a MARKETING COMMUNICATION. The information in this announcement regarding the 2026/2030 bond is directed exclusively at persons domiciled or habitually resident in the Federal Republic of Germany. This information constitutes neither an offer to purchase or subscribe for the bonds nor a solicitation of an offer to acquire bonds of the issuer. In particular, this information does not constitute financial or other investment advice. The information contained herein cannot replace advice that is tailored to the individual circumstances of the investor and suitable for both the investor and the investment. The issuer expressly points out that only the information contained in the key information document and in the terms and conditions of the respective series is authoritative for the assessment of the bonds; these documents have been published on the issuer's website (finexity-group.com, Investor Relations, section "Bond 2026/2030") and can be downloaded there free of charge. Before investing, investors should read the information contained therein in order to weigh the opportunities and risks of an investment. The key information document has not been reviewed by any supervisory authority.

Statutory risk warning: The acquisition of these securities (Series A bonds, Series B tokenized bonds) involves considerable risks. The maximum risk is the total loss of the capital invested.

This announcement is not intended for distribution or forwarding in or into the United States of America, Canada, Australia or Japan.

About FINEXITY

FINEXITY Group (Xetra: FXT · ISIN DE000A40ET88) builds and operates the infrastructure for the digital capital market: issuance, register connectivity and distribution of tokenized securities from a single source – in operation since 2020 – complemented by the display of sell offers on the DLT OTC (bulletin board). The Group has six locations in Germany, Switzerland, Liechtenstein and the United Arab Emirates.

Capital Markets Solutions comprises nolivius (advisory & structuring) and VolksInvest (online broker brand of Finexity Invest GmbH); Infrastructure Solutions comprises Nundara (tech infrastructure for tokenization, subscription and register connectivity) and Effecta[1] (distribution hub and liability umbrella).

[1] The acquisition of 90.1% of Effecta GmbH remains subject to the successful completion of the qualifying holding procedure (Inhaberkontrollverfahren).

More information at: www.finexity-group.com

Media contacts FINEXITY
Robin Tillmann
E-Mail: presse@finexity.com
Mobile: +49 175 389 7878

Sascha Dettmar
E-Mail: sascha@dettmar.email
Mobile: +49 151 1007 0566

Investor contact FINEXITY
E-Mail: support@finexity.com
Phone: +49 40 8221 7720