FINEXITY
GROUP

Ad hoc announcement

FINEXITY AG: FINEXITY issues 2026/2030 bond

- Floating rate: 6-month EURIBOR plus 6.00% p.a., minimum 7.00% p.a.
- Key terms: up to EUR 4.5 million, maturity 27 November 2030, minimum subscription EUR 1,000
- Proprietary infrastructure: issuance, subscription and distribution via the Group's own infrastructure

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.

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. Subscriptions can be made online at bond.finexity-group.com or by means of a subscription form.

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

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Important Notice
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. 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.
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

The FINEXITY Group (Xetra: FXT · ISIN DE000A40ET88) builds and operates the infrastructure of the digital capital market: issuance, register connectivity and distribution of tokenized securities from a single source — operational 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 ownership control procedure.

More information at: www.finexity-group.com

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