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Press Release

Finexity AG: FINEXITY and Volksbank Launch VB Token, a Platform for Tokenized Real-Asset Investments

- ***FINEXITY enables German Cooperative Bank to Bring Tokenized Real-Asset Investments to Retail Customers for the First Time***
- ***VB Token lowers the barrier to private market investing to EUR 500***
- ***FINEXITY's White-Label Infrastructure lets Banks Offer Digital Securities Without Building the Technology Themselves***

Hamburg/Germany, April 27, 2026 - FINEXITY, operator of a digital capital markets and trading venue infrastructure for tokenized securities and private market investments, has enabled Ihre Volksbank eG Neckar Odenwald Main Tauber to launch VB Token, a platform for digital private debt investments within Germany's cooperative banking network. Via FINEXITY's technical infrastructure solution, Volksbank customers gain direct access to audited tokenized bonds in areas such as renewable energy, real estate, and infrastructure.

A Platform Built on Network Effects

VB Token positions itself as a central marketplace for digital real-asset investments within Germany's cooperative banking (Volksbanken) network. Additional cooperative banks can contribute their own regional projects to the platform while participating in cross-regional investment opportunities at the same time. This will result in a growing network for tokenized bonds that offers investors transparent and regulatory-compliant investments.

First Project: Solar Zeven & Pforzheim

The inaugural project is the sustainable investment offering "Solar Zeven & Pforzheim," structured by FINEXITY's in-house Capital Markets Team and listed on the OTC trading venue infrastructure. The project encompasses two rooftop photovoltaic installations with battery storage systems at commercial sites in Lower Saxony and Baden-Wuerttemberg, with a combined installed capacity of approximately 720 kWp. Investors can participate from as little as EUR 500 and receive a fixed coupon of 4.00–5.50 percent p.a. plus a performance-linked additional component.

A Win-Win for Investors and Banks

For retail customers of Volksbanken, VB Token provides unprecedented access to alternative asset classes previously reserved predominantly for institutional or high-net-worth investors. Investments can be executed and made tradable entirely digitally – with full transparency on duration, coupon,

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and project data for investors. Investment brokerage is conducted via the VB Token marketplace, which is built on the FINEXITY infrastructure.

At the same time, Volksbanken gain the ability to expand their product portfolio to include digital real-asset investments without having to manage the regulatory and technical burden themselves. FINEXITY's end-to-end infrastructure covers the entire process – from structuring and tokenization through placement to secondary trading and custody.

"The partnership with Volksbank and VB Token is a significant step toward further democratizing access to private capital market investments," says **Michael Ost, Deputy CEO of FINEXITY Group**. "Our technology and investment expertise make it possible to invest in real assets – such as photovoltaic installations or real estate – transparently, digitally, and with low minimum ticket sizes. Together with Ihre Volksbank eG Neckar Odenwald Main Tauber, we are building a modern bridge between regional customer proximity and the digital capital markets."

"As a community-rooted regional Volksbank, our mission is to provide our members and customers with access to attractive investment opportunities – transparent, in plain language, and as a trusted partner," adds **Tobias Silberzahn, Ihre Volksbank eG Neckar Odenwald Main Tauber**. "With our VB Token, we are therefore creating a new, digital gateway to selected projects in infrastructure, social impact, sustainability, and renewable energy. Many investors today ask a simple but important question: What does my investment actually achieve? Our goal is to make projects accessible that strengthen our region, improve our infrastructure, and support the transition to a more sustainable economy."

Built to Scale Across the Banking Sector

VB Token is a further example of how FINEXITY, as an infrastructure provider, enables banks to independently offer tokenized bonds without having to bear the regulatory and technical burden themselves. The FINEXITY ecosystem provides the complete value chain: from structuring by the in-house Capital Markets Team through tokenization and placement to secondary trading as a marketplace solution. Alongside the cooperative banks, Germany's savings bank segment and offerings in the European bond primary market business are among FINEXITY's most important growth areas.

Disclaimer

This announcement does not constitute a public offering or a solicitation of a public offering of securities, particularly within the meaning of Regulation (EU) 2017/1129 (Prospectus Regulation).

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About FINEXITY

FINEXITY (XETRA: FXT) operates in the digital assets space with offices in Germany, Switzerland, Liechtenstein, and the United Arab Emirates. Through its proprietary OTC platform infrastructure, FINEXITY connects over 50 issuers of tokenized private market investments with six trading partners and more than 84,000¹ registered investors. The platform enables access to a wide range of Private Market asset classes – including private equity, private credit, real estate, infrastructure, renewable energy, and collectibles. Trading partners include independent financial advisors, wealth managers, as well as German Sparkassen and Volksbanken.

This infrastructure is complemented by an in-house capital markets team that supports issuers with efficient structuring and investment brokerage services targeting both retail and professional investors. Combining exchange infrastructure and capital markets expertise, FINEXITY provides the full value chain of tokenized securities – from structuring and tokenization to placement, OTC trading, and settlement.

Over the past few years, the group has raised more than EUR 27 million in growth capital from business angels, strategic investors, and venture capital firms.

¹FINEXITY Group: 14.000 + Effecta GmbH: 70.000; The figures shown are pro forma, unaudited, and provided for illustrative purposes only. The acquisition of 90.10 % of the Effecta GmbH remains subject to the successful completion of the ownership control procedure.

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