

Hilbert Group Partner Xapo Bank Secures Gibraltar Regulatory Approval for New Bitcoin Yield

Innovative product allows Xapo Bank customers to invest in the Xapo Byzantine Bitcoin Credit Fund, managed by Hilbert Capital, with near-term inflows projected at 10,000 BTC

Hilbert Group (Nasdaq: HILB B) today announced that its partner Xapo Bank has received full regulatory approval from the Gibraltar Financial Services Commission for its latest investment product. The new product, to be rolled out this autumn, enables the bank's eligible customers to grow the yield on their bitcoin holdings through a seamless, easy to use, app.

"With this approval, we will enable our members to put their bitcoin to work and generate secure returns through a model that we have tried, tested, and refined over many years," said Joey Garcia, Executive Director of Xapo Bank. "Our mission is to protect, store, and grow our members' wealth. Owning bitcoin is one part of that - and putting it to work in a secure environment, is another. Just as we offer traditional banking services to put USD to work, as a Bitcoin native Bank we wanted to bring the same principle to BTC, allowing our members to grow their holdings within a tried, tested, and fully regulated environment."

The innovative product enables eligible customers to invest their Bitcoin into the Xapo Byzantine Bitcoin Credit Fund, a dedicated investment vehicle managed by Hilbert Capital, the digital-asset management arm of Hilbert Group. By deploying Bitcoin into this fund, customers benefit from professional portfolio management alongside robust risk controls.

Xapo Bank anticipates strong market demand, forecasting inflows of approximately 10,000 BTC from existing customers in the near term.

"Hilbert Capital is proud to manage the Xapo Byzantine Bitcoin Credit Fund," said Barnali Biswal, Chief Executive Officer of Hilbert Capital. "The Hilbert and Xapo partnership combines institutional-grade risk management with deep expertise in digital assets. Together we deliver a user-friendly experience that doesn't compromise on compliance or security".

The approval in Gibraltar, a jurisdiction renowned for its progressive approach to crypto and banking regulations, reinforces the commitment of both companies to regulatory excellence. Xapo Bank's app employs industry-leading security protocols, multi-signature custody solutions, and real-time compliance monitoring to safeguard customer assets.

About Xapo Bank

Xapo Bank is a Gibraltar regulated digital banking app specializing in banking and investment services for Bitcoin and USD. The Xapo Bank app seamlessly combines institutional-grade infrastructure with consumer-friendly technology, enabling clients worldwide to hold, send, and earn yield on their USD and digital-asset portfolios.

For further information, please contact:

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About Us

Hilbert group is a quantitative investment company specializing in algorithmic trading strategies in digital asset markets.

Hilbert Group is a Swedish public company and is committed to providing operational infrastructure, risk management and corporate governance that meets the ever-increasing demands of institutional investors.

Hilbert Group is listed on Nasdaq First North Growth Market (ticker HILB B) with Redeye AB as Certified Adviser.

For more information, visit: www.hilbert.group

Attachments

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