

Hilbert Finance Launches Institutional Lending Desk

Hilbert Finance lets institutions borrow against digital asset collateral while professional lenders can provide lending capital through the same risk-managed loan book.

Hilbert Group AB (Nasdaq First North: HILB B) today announced the launch of an institutional Lending Desk through its **Hilbert Finance** division. The Lending Desk forms the foundation of Hilbert Finance's broader strategy to build institutional digital financial services, with additional capabilities planned over time.

The desk runs a single loan book comprising overcollateralised loans: institutions borrow against digital asset collateral, with loans disbursed in stablecoins, while qualified counterparties can deploy capital into the same book. Hilbert Finance earns revenue through lending spreads, structuring fees and servicing institutional credit relationships. The Lending Desk is the first commercial capability launched under Hilbert Finance, the Group's digital financial services platform.

On the borrowing side, loans are overcollateralised and disbursed in stablecoins, so institutions can unlock liquidity without selling their positions. Unlike standardised lending platforms that accept only predefined collateral and loan structures, Hilbert Finance underwrites each transaction individually, allowing institutions to finance a broader range of digital assets. Collateral is held with leading established institutional custodians.

On the lending side, qualified counterparties can take risk-managed exposure to that same overcollateralised, institutionally underwritten book. Participants receive real-time reporting on collateral, loan security and portfolio composition. For lenders with specific mandates, Hilbert can structure customised solutions.

Barnali Biswal, CEO of Hilbert Group, said: "Institutional demand for credit in the digital assets space has outpaced the supply of counterparties with the infrastructure and governance to meet it - the opportunity is huge for a platform like Hilbert's. On top of the natural borrowing demand, the Lending Desk lets Hilbert Finance also naturally serve our asset management clients."

"This desk is what we set out to build," said Jonathan Granath, Managing Director of Hilbert Finance. "We are flexible on collateral and can structure credit that standardised lenders cannot. We are already live with our first borrowers and expect our lending volumes to grow rapidly over the next six months and be a major source of revenue for Hilbert Finance. The lending is only the first step in a broader set of digital finance capabilities we will bring to market and Hilbert's reach and setup give us a real opportunity to become the largest digital asset lender in Europe."

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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 Nordic Growth AB as Certified Adviser.

For more information, visit: www.hilbert.group

Attachments

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