OIO HOLDINGS LIMITED

(Company Registration No: 201726076W)
(Incorporated in the Republic of Singapore)

BUSINESS UPDATE

The Board of Directors (the "**Board**") of OIO Holdings Limited (the "**Company**", and together with its subsidiaries, the "**Group**") wishes to update shareholders on the Group's business, the industry in which it operates, and key industry risks, as set out in the presentation slides attached to this announcement (the "**Presentation**").

The Presentation provides an overview of
(a) the Group's business operations;
(b) the industry landscape in which the Group operates; and
(c) key risks relevant to the industry that may affect the Group's business.

Shareholders and potential investors should note that the information in the Presentation is intended for informational purposes only and does not constitute an offer or invitation to subscribe for or purchase any securities in the Company. The Presentation should be read together with the Company's other announcements made on SGXNet, including its annual report and financial results announcements.

Shareholders and potential investors are advised to exercise caution when dealing in the shares of the Company and if in doubt as to the action they should take, they should consult their stockbrokers, bank managers, solicitors, or other professional advisers.

BY ORDER OF THE BOARD

Yusaku Mishima
Executive Chairman

4 September 2026

*This announcement has been reviewed by the Company's sponsor, PrimePartners Corporate Finance Pte. Ltd. (the "**Sponsor**"). It has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**Exchange**") and the Exchange assumes no responsibility for the contents of this announcement, including the correctness of any of the statements or opinions made or reports contained in this announcement.*

The contact person for the Sponsor is Mr. Shervyn Essex, 16 Collyer Quay, #10-00 Collyer Quay Centre, Singapore 049318, sponsorship@ppcf.com.sg.

OIO Holdings Limited

Business Updates

(August 2026)

Digital Wallet and Staking Services

- **Forward-Looking Statements**
- **Market Volatility Risk**
- **Regulatory Considerations**
- **Singapore Restrictions**

Important Notice

This presentation contains forward-looking statements based on current expectations and assumptions. Actual results may differ materially due to market conditions, regulatory changes and operational factors. The information provided is for general purposes only and does not constitute investment advice or an offer of securities. Digital asset markets are highly volatile and subject to evolving regulatory frameworks across jurisdictions.

Certain blockchain and digital asset services may require licenses or regulatory approvals in various jurisdictions. OIO Holdings Limited “OIO”, and together with its subsidiaries, “the Group”, does not hold a Major Payment Institution license under Singapore's Payment Services Act.

The Group does not onboard Singapore customers for digital wallet and staking activities. Investors should conduct their own due diligence and seek professional advice before making investment decisions. Shareholders and investors should consult their stockbrokers, bank managers, solicitors or other professional advisers if they have any doubt about the actions they should take.

Executive Summary

Overview of our blockchain business framework covering digital wallet ecosystem, staking operations and strategic priorities for sustainable growth.

01 Current Business

Digital wallet ecosystem providing user access and staking participation. Proof-of-Stake validator operations generating recurring commission-based revenue.[1]

02 Key Priorities

Regulatory compliance across jurisdictions. Cybersecurity and operational resilience. Sustainable business growth through disciplined expansion.

03 Strategic Focus

Recurring commission-based revenue model with emphasis on operational sustainability, infrastructure reliability and compliance-focused operations.

04 Risk Management

Governance oversight and accountability as SGX-listed company. Internal controls, operational monitoring and proactive risk identification processes.

[1] The principal activity of the Group is provision of digital wallets and staking services, which are conducted by Moonstake Pte Ltd and its subsidiary, Moonstake Limited, collectively referred to as "Moonstake". Moonstake was acquired by OIO on 31 May 2021.

What is Blockchain

Distributed Ledger

A blockchain is a shared, decentralized digital ledger that stores data securely across a network of computers. It groups data into blocks, links them in a chronological chain, and relies on network agreement rather than a central authority

How a new block is generated

In a Proof-of-Stake (PoS) blockchain, a new block is generated through a random selection of validators, transaction packaging, and network attestation rather than energy-heavy computing of Proof-of-Work (PoW).

What are blockchain characteristics

Decentralization: No single group or bank controls the network. Many computers (nodes) share the work and keep identical copies of the data.

Immutability: Data saved on the chain cannot be changed or erased. If you write something down, it stays permanent.

Transparency: Every person on the network can see the same records. This makes it easy to track actions and build trust.

Consensus: Computers in the network use special rules to agree on new data before adding it.

Security: The system uses complex math codes (cryptography and hashes) to lock each block of data securely to the one before it

Current Business Structure

Our blockchain business ecosystem comprises three integrated components working together to deliver staking infrastructure services and generate recurring commission-based revenue through validator operations and digital wallet participation.

Digital Wallet Ecosystem

User wallet access and staking participation interface. Secure user access management enabling seamless engagement with supported blockchain networks.

Staking Infrastructure

Validator operations and blockchain participation. Staking reward infrastructure enabling commission-based income generation through Proof-of-Stake networks.

Operational Support

System monitoring and security management. Technical infrastructure oversight. Operational support ensuring platform reliability and cybersecurity compliance.

How the Staking Business Works

Proof-of-Stake blockchain systems allow participants to support blockchain validation activities while earning staking rewards. Moonstake earns commission-based revenue from these staking operations.

Wallet Access

Users access the digital wallet platform to manage their digital assets and initiate staking participation.

Staking Participation

Users participate in staking through supported Proof-of-Stake blockchain networks via the platform.

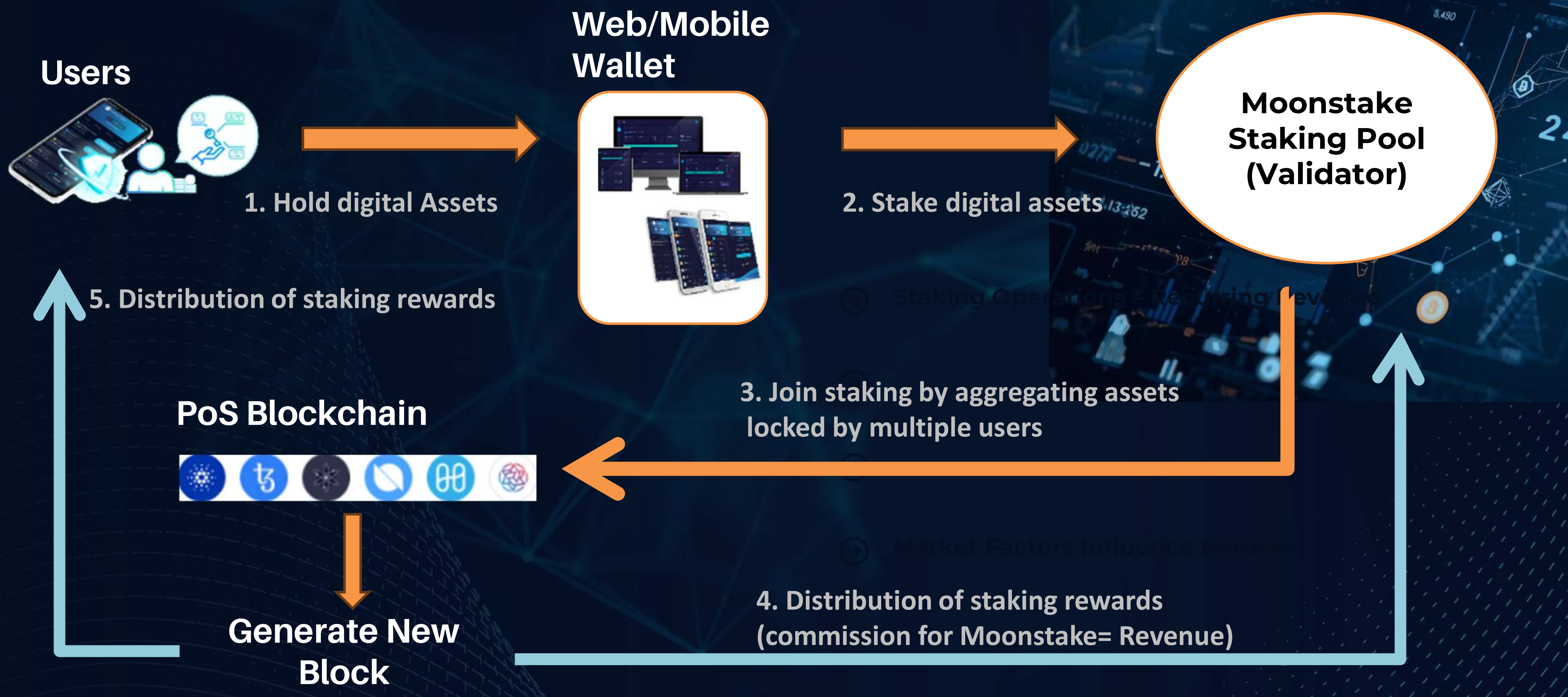
Validator Delegation

Assets are delegated into staking pools and validator infrastructure for blockchain validation.

Commission Revenue

Blockchain validation generates staking rewards, from which Moonstake earns commission-based revenue.

Staking Mechanism



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Revenue Model

Our revenue streams are built on commission-based models across staking operations, validator infrastructure and wallet ecosystem activities. Revenue is influenced by staking participation levels, blockchain ecosystems supported and digital asset market activity.

- **Staking Operations – Recurring Revenue**
- **Validator Infrastructure – Scalable Income**
- **Wallet Ecosystem – Activity-Driven**
- **Market Factors Influence Returns**

Blockchain Business Platform

Moonstake Capabilities

Tested and proven Moonstake ecosystem, enabling integrated wallet and staking infrastructure capabilities.

Staking Infrastructure

Established staking infrastructure services with validator operations and recurring commission-based revenue streams.

Compliance Strengthening

Operational and compliance strengthening initiatives with focus on governance, risk management and regulatory alignment.

No onboarding of Singapore customers for current wallet servies..

- No SG Customers
- PSA Considerations
- No MPI Licence
- Regulatory Monitoring

Regulatory and Compliance Position

The Singapore Payment Services Act 2019 (PSA) states that a "digital payment token service" requires licenses. However, the Group does not fall into "digital payment token service" and therefore does not require licenses.
This is due to the fact that,

1. Our wallet is non-custody service
2. The wallet geo-blocks access from Singapore.
3. Staking validator operation does not facilitate transfer and exchange of crypto currencies.

All operations are conducted with regulatory compliance as a core focus. The Group maintains ongoing monitoring of evolving regulatory developments across all operating jurisdictions.

Industry Landscape

The blockchain and digital asset ecosystem continues its global evolution, with increasing institutional participation and heightened regulatory focus shaping the competitive environment.

- Global Blockchain Evolution
- PoS Networks Expanding
- Institutional Awareness Rising
- Regulatory Scrutiny Growing

Key Industry Risk Factors

Regulatory & Licensing Risk

Evolving regulations across jurisdictions may impact operations. Certain digital asset services require licensing under Payment Services Act and other regulatory frameworks. In Singapore, the Monetary Authority of Singapore ("MAS") has introduced measures to restrict and safeguard retail customers' access to digital payment token ("DPT") services, including customer risk-assessments and restrictions on trading and financing activities. Sudden changes in regulation and potential restriction of our service is a concern. We closely monitor the recent updates on legal requirements and acquire legal opinion if necessary to assure our position.

Cybersecurity & Technology Risk

Wallet security threats, cyber attacks, blockchain protocol vulnerabilities and infrastructure disruption pose ongoing operational challenges. We closely monitor such events in the industry and take necessary actions to improve or implement any potential risks we realize.

Market & Operational Risk

Digital asset price volatility, reduced participation activity, system outages and scalability challenges affect business performance. As our revenue is in token format, the volatility of token significantly impacts our revenue. We try to minimize this risk by holding little crypto assets by converting to fiat assets at point of time,

Reputational Risk

Negative perception from broader crypto industry incidents may impact stakeholder confidence and business relationships. A negative event in blockchain project may influence the whole market. Digital assets are sometimes associated with money laundering, fraud, scams and other unlawful activities. Adverse publicity concerning such misuse could negatively affect the perception of the industry. We closely monitor the recent activities in the industry and sell crypto assets before a huge impact is made.

Competitive Environment

Understanding the competitive landscape and OIO's differentiated positioning in the blockchain staking ecosystem.

01 Industry Competitors

Global crypto exchanges, wallet providers, validator operators and decentralised finance platforms competing in the digital asset ecosystem.

02 User Accessibility

Integrated wallet participation and user accessibility enabling seamless staking activities across supported blockchain networks.

03 Staking Infrastructure Focus

OIO focuses on staking infrastructure and wallet ecosystem with emphasis on operational discipline and governance standards.

04 Public-Listed Accountability

SGX-listed company accountability framework providing transparency, governance oversight and regulatory compliance commitment.

Operational Priorities

Near-Term Priorities:
- Strengthen operational resilience
- Enhance cybersecurity monitoring
- Maintain compliance-focused operations
- Improve infrastructure reliability

Medium-Term Priorities:
- Sustainable ecosystem growth
- Strategic technology partnerships

Technology Partnerships

Building robust technology partnerships to strengthen platform capabilities and market positioning. Maintaining close partnership with Layer 1 Blockchains is a must to receive latest updates and obtain technical advisory.

Infrastructure Enhancement

Enhancement of staking infrastructure capabilities and operational scalability improvements. Selecting and maintaining appropriate servers to obtain stability as a validator leads to credibility.

Strategic Expansion

Selective market expansion subject to regulatory considerations and disciplined risk management approach. As the industry is shifting towards Finance layer, the group requires to analyze and adopt such services with compliance.

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As a public-listed company, OIO Holdings Limited maintains rigorous governance standards and accountability frameworks to ensure sustainable, compliant business operations across all blockchain activities.

Governance and Risk Oversight

- Public-Listed Accountability
- Operational Risk Monitoring
- Cybersecurity Awareness
- Sustainable Compliance

- **Dynamic Industry**
- **Evolving Regulations**
- **Sustainability Focus**
- **Risk Discipline**

Looking ahead...

The blockchain and digital asset industry remains dynamic and highly competitive, with new market participants and evolving technologies continuously reshaping the landscape. Regulatory developments continue to evolve across jurisdictions worldwide, requiring ongoing monitoring and adaptive compliance strategies.

The Group remains focused on operational sustainability, regulatory compliance and infrastructure reliability as core business priorities.

The Group will evaluate opportunities selectively with disciplined risk management. Management remains cautious but committed to long-term sustainability.

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Thank You

For further information, please contact investor relations:
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