BACKER & INVESTOR UPDATE

Ovanti: New Corporate Strategy

Building a **Connected Trade Corridor** across Southeast Asia, South Asia and Central Asia.

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Vision

The trust infrastructure for borderless, agentic finance.

Mission

We connect banks, regulators, and enterprises across Asia's fastest-growing markets onto one programmable trust rail — turning fragmented, informal financial flows into transparent, borderless infrastructure.

GROUP STRATEGY

One Strategy, Three Regions

Ovanti Group's core offering is programmable financial rails for financial institutions: remittance, cross-border settlement, and the payment, financing, and digital-asset services built on top of them. Ovanti Group is pursuing this strategy across three connected regions at once: Southeast Asia, South Asia, and Central Asia. Every specific initiative in this update, whether a licensed digital asset exchange, a digital bank pilot, a CBDC platform, or a supply-chain financing product, sits under this same group-wide programmable-rails strategy, rather than being a separate, unrelated bet in each market.

SOUTHEAST ASIA

Malaysia
Cambodia
Indonesia
Vietnam

SOUTH ASIA

Nepal
Sri Lanka
Pakistan

CENTRAL ASIA

Kazakhstan
Uzbekistan
Tajikistan

Every product and pilot in this update — OmiCloud, a payment infrastructure platform; Ominari, the prediction-market exchange built on OmiCloud; and JuncturaX, the deep-tiered financing platform — are products under the Ovanti Group, developed either as a commercial product line or as a proof-of-concept for a prospective client, with TEIZA independently providing the shared protocol layer they operate on. Each is a building block toward the same vision.

THE PROTOCOL LAYER — TEIZA

These rails run on the TEIZA Protocol. TEIZA is an institutional-grade blockchain protocol focusing on developing sovereign financial networks for digital trade corridors; Ovanti is a strategic partner building its products on TEIZA's infrastructure.

These regions are bound together by the world's largest labour-migration, remittance and trade corridors, yet remain served by fragmented and often informal financial rails. Each market entry is a node on the same underlying infrastructure, building toward a single connected trade and remittance corridor, with Ovanti connecting trade, remittances, and capital flows.

These regions remain behind in financial-technology maturity relative to global markets, which is what positions them to leapfrog straight to new financial infrastructure rather than retrofit legacy systems — the value blockchain technology creates here is proportionally far higher than in more developed financial ecosystems. Leadership across these markets has also shown a consistent willingness to collaborate with innovators to digitally transform their financial ecosystems.

EXECUTIVE SUMMARY

Status at a Glance

Malaysia — SOUTHEAST ASIA

The team is working closely with the government on e-gov blockchain projects; active regulator dialogue on e-gov ambitions. JuncturaX validated through a successful anchor-client proof-of-concept, targeting commercial launch early Q1 2027; eLabuan progressing with Labuan Financial Services Authority (LFSA) and Labuan Corp.

Nepal — SOUTH ASIA

Following the team's invited presentation at Central Bank of Nepal's stakeholder consultation, Central Bank of Nepal has nominated its Payment Services Director as point of contact for a proposed training programme and CBDC proof-of-concept. The team is now working closely with the Central Bank's Payment Systems Department on the CBDC discussion and its upcoming PoC.

Pipeline

Tracked opportunities in Vietnam, Indonesia, and Pakistan. In Pakistan, over 40 million crypto users, one of the most active markets in the space, and new leadership focused on crypto regulation; the team is interested in securing licensing there to serve the region.

Protocol & Products

TEIZA tokenization platform, e-Labuan, JunctureX, Ominari, OmiCloud, OTC-based institutional USD-to-USDT (stablecoin) conversion, and Zakat Care (a decentralised zakat collection-and-distribution platform) at proof-of-concept stage.

Central Asia

Digital Asset Exchange (DAX) pilot, OTC conversion is one part of the DAX offering, and neobank ambition in active conversations with banks.

iSentric — MALAYSIA

Expanding toward project management and integration of Ovanti's new programmable financial rails, leveraging its established relationships with the region's top banks built over 20+ years.

Cambodia & Sri Lanka

Progressing from early exploration toward direct central-bank and government engagement.

Engagement

Board-level training delivered to the boards of directors of Bursa Malaysia (the national stock exchange) and Kenanga (one of Malaysia's leading investment banks), covering digital assets, tokenization, and blockchain infrastructure, with a similar training programme now part of the proposal under discussion with the Central Bank in Nepal; recurring industry events hosted at the group's office, connecting senior leaders across fintech, blockchain, banking, and payments through roundtables, technical sessions, and networking evenings; and active bank-level engagement across the strategy, including direct conversations with major banks in Central Asia on the Central Asia DAX and neobank pilots, deep-tier financing discussions with Indonesian banks, and two licensed Malaysian financial institutions exploring JuncturaX's supply-chain financing model.

01

MARKET UPDATE

Southeast Asia

Southeast Asia's digital economy has grown from roughly US$40 billion in gross merchandise value a decade ago to more than US$300 billion in 2025[1], with digital payment transaction value projected to reach approximately US$789 billion in 2026 and grow at nearly 17% annually through 2030[2]. The region is not a card-first market: checkout behaviour is shaped by domestic e-wallets, QR schemes, and real-time bank transfers that differ from country to country. Alongside payments, several governments in the region are separately advancing national digital-identity and blockchain infrastructure programmes, opening a second, parallel opportunity in government-facing digital infrastructure.

US$300B+
digital economy gross merchandise value, 2025

US$789B
projected digital payment transaction value, 2026

~17%
projected annual payments growth through 2030

The long-term ambition across Southeast Asia is to become a trusted digital-economy infrastructure layer. The build sequence leads with a full digital-asset exchange and digital banking stack — the parts of the model that generate revenue from day one — before expanding into digital identity and trade finance, which are typically government-funded, longer-cycle infrastructure builds without a clear revenue line of their own, built market by market rather than through a single regional rollout. Ovanti's strategic pilot toward that ambition is JuncturaX, Ovanti's deep-tiered supply chain protocol: a proof of concept launched first in Malaysia, with extension into further Southeast Asian markets such as Indonesia under evaluation, proving the model on real anchor-client relationships before the fuller product suite follows in each market.

MALAYSIA · CAMBODIA · INDONESIA · VIETNAM

[1] Bain & Company, e-Conomy SEA 2025 · [2] Statista, Digital Payments Outlook — Southeast Asia

SOUTHEAST ASIA · ANCHOR MARKET

Malaysia

Malaysia is the anchor market for this approach. Ovanti is engaging directly with Malaysian regulators and industry bodies through UDECO (the United Digital Economies, a global non-profit organization) and its Malaysia-specific initiative, the Malaysia Digital Consortium (MYDC), a cross-sector network spanning Digital Finance, Digital Economy, Digital Government, Digital Social, Digital Venture, and Infrastructure & Network, built on TEIZA's protocol, with more than 40 partners already on board.

40+

partners already on board across the Malaysia Digital Consortium (MYDC)

6

cross-sector pillars, from Digital Finance to Infrastructure & Network

TEIZA

the protocol layer the consortium is built on

WHAT WE'RE DOING

Ovanti held a direct meeting with the leadership of the Labuan Financial Services Authority (LFSA) on Malaysia's role in global Islamic digital finance and the regulatory and infrastructure conditions needed to extend that leadership into digital assets, including a proposal for UDECO, through MYDC, to take a leading role in developing Islamic digital asset standards for the Islamic market, in collaboration with Labuan IBFC and global Islamic finance and Sharia advisory bodies. Both sides indicated alignment on the broader direction, with further engagement expected as specific initiatives are scoped.

Meeting with the Labuan Financial Services Authority

SOUTHEAST ASIA · MALAYSIA

Building the Digital-Infrastructure Position

WHAT WE WANT TO BUILD

A trusted digital-infrastructure position in Malaysia's ecosystem, built through UDECO's Malaysia Digital Consortium (MYDC) alongside direct regulatory engagement through bodies like LFSA. This includes UDECO forming a Sharia Working Group with LFSA's support to develop open, voluntary technical standards for Islamic digital assets (such as digital sukuks or bonds) with the aim of eventual recognition by international standards bodies such as Ethereum's EIP process and ISO.

MDEC Industry Roundtable chaired by the Minister of Digital, YB Tuan Gobind Singh Deo

Malaysia's Operating Business: iSentric

iSentric is Ovanti's Malaysian digital-solutions subsidiary and the group's longest-standing operating business, with more than two decades serving banks, telcos, and enterprises across Malaysia and the wider ASEAN region. iSentric is shifting toward a new direction centred on project management and integration of Ovanti's programmable financial rails, leveraging the deep, established relationships it has built with the region's top banks over 20+ years. iSentric's bank-facing distribution gives the group an established channel into the same Malaysian financial institutions the wider strategy targets.

WHAT WE'RE DOING

iSentric continues onboarding new banking clients onto its platform, including the email and WhatsApp product recently launched with one of the world's largest omnichannel communications platforms as its pilot technology partner. Concurrently, the team is building out a new project management and systems-integration line for banking, Zakat collection body, pilgrimage fund, and university relationships as the entry point for that expansion.

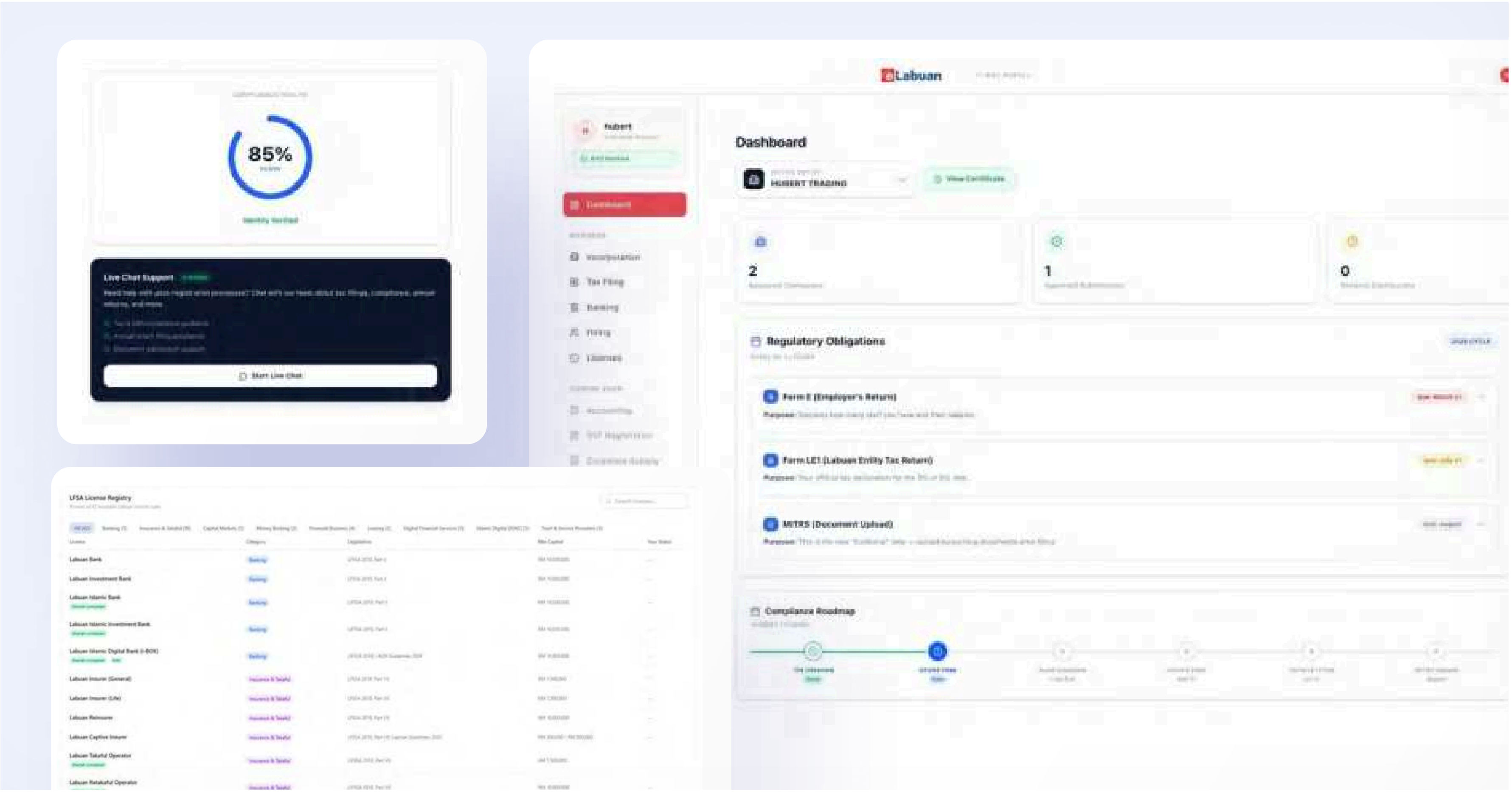
WHAT WE WANT TO BUILD

iSentric growing from a bank-messaging provider into a broader partner for Malaysia's banks, government-linked institutions, and universities provides higher-value revenue lines. Alongside its existing messaging business it gives the group a commercial engine in Malaysia that complements the proof-of-concept work.

SOUTHEAST ASIA · MALAYSIA · PROOF-OF-CONCEPT

eLabuan

eLabuan is Ovanti's digital incorporation and compliance platform concept for Labuan IBFC, Malaysia's international business and financial centre, currently at proof-of-concept stage.



eLabuan Dashboard

WHAT WE'RE DOING

The eLabuan proof-of-concept has been introduced to the Director General of the Labuan Financial Services Authority (LFSA), and the team has separately met with the Chairperson of Labuan Corp to push the concept forward. Both conversations are steps toward validating the concept with the relevant regulatory and corporate bodies.

WHAT WE WANT TO BUILD

A fully digital front door into Labuan's regulated business environment, covering company incorporation, banking introductions, tax filing, corporate secretarial services, and ongoing compliance, positioning Ovanti as the digital rails for Malaysia's own international financial centre.

SOUTHEAST ASIA · MALAYSIA · PROOF-OF-CONCEPT

JuncturaX

A repeatable deep-tiered supply chain financing product that scales anchor-client by anchor-client and market by market, targeting one of the largest structural gaps in global finance. Suppliers get meaningfully cheaper working capital, and Ovanti captures a recurring, subscription-based revenue line that scales with every new anchor network brought onto the protocol.

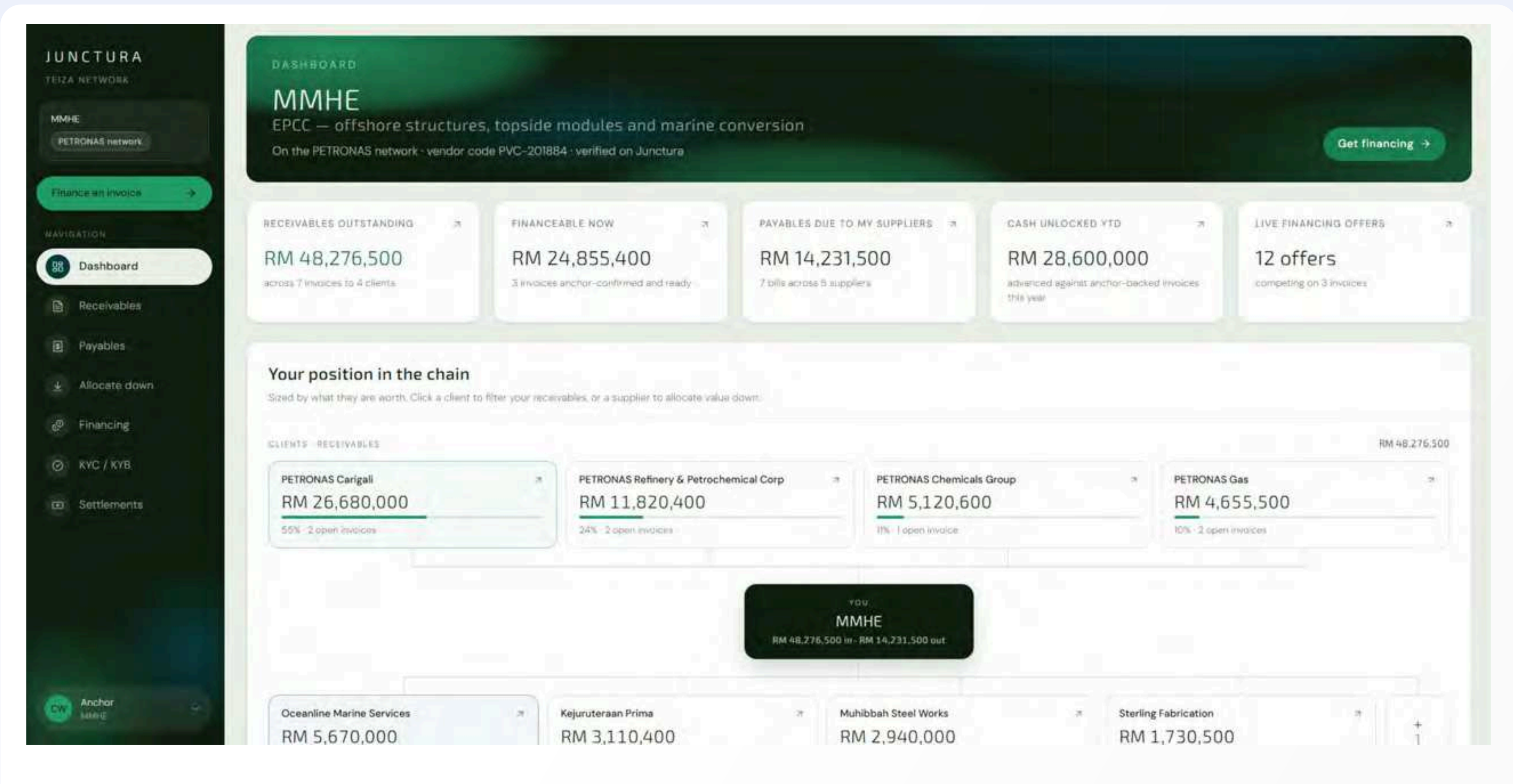
US$2.5T

global trade finance gap in 2025 — roughly 10% of global trade[3]

US$1.5T

of that shortfall is specifically an SME supply-chain financing gap[4]

Within that gap, financing access deteriorates sharply the further a supplier sits from a large anchor buyer: smaller suppliers are typically invisible to financiers due to thin credit histories and limited transaction data, and the gap widens further at each tier down. JuncturaX addresses this directly.



JuncturaX Dashboard

[3] adb.org — ADB Global Trade Finance Gap survey · [4] timechainlabs.io — How blockchain is simplifying deep-tier supply chain finance

SOUTHEAST ASIA · JUNCTURAX

From Pilot to Platform

WHAT WE WANT TO BUILD

JuncturaX is working with two licensed Malaysian financial institutions to explore deep-tiered supply chain financing for the upstream suppliers of a major oil & gas anchor client in Malaysia. The proposed model is intended to support financing at indicative rates below 10% per annum, compared with rates reported by prospective participants as exceeding 20% through certain existing channels. Final rates would be determined by participating financial institutions and remain subject to credit approval and commercial terms.

POC	Q1 2027	<10% p.a.
launched successfully with an anchor client — a meaningful milestone	targeted full commercial launch	indicative financing rates vs. 20%+ reported through certain existing channels

The model is designed to be repeated: each new anchor client brings its own network of upstream suppliers onto the protocol, so the addressable opportunity scales with the number of anchor networks captured rather than with the value of any individual contract. Ovanti is searching for additional anchor clients, focused on listed oil & gas and real estate development groups — two industries with acute supply-chain financing gaps and large, recurring supplier networks that a single relationship can unlock.

> **“ The addressable opportunity scales with the number of anchor networks captured — not with the value of any individual contract.**

SOUTHEAST ASIA · PROTOCOL & PRODUCTS

Platform Building Blocks

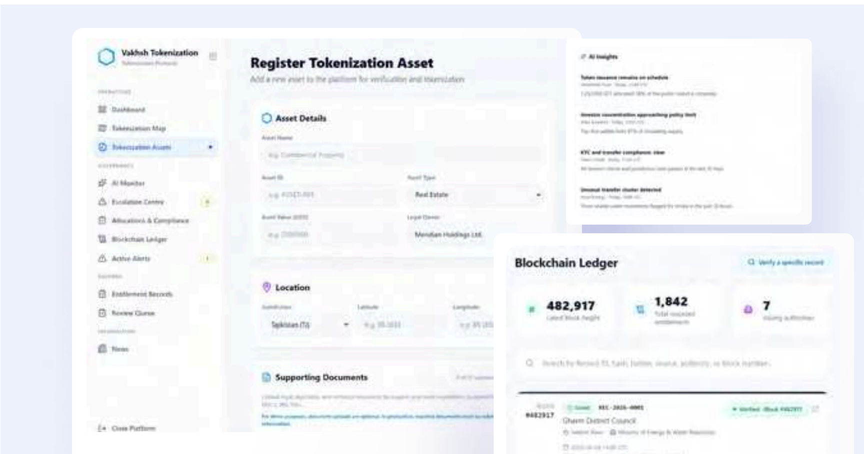
Tokenization Platform

WHAT WE'RE DOING

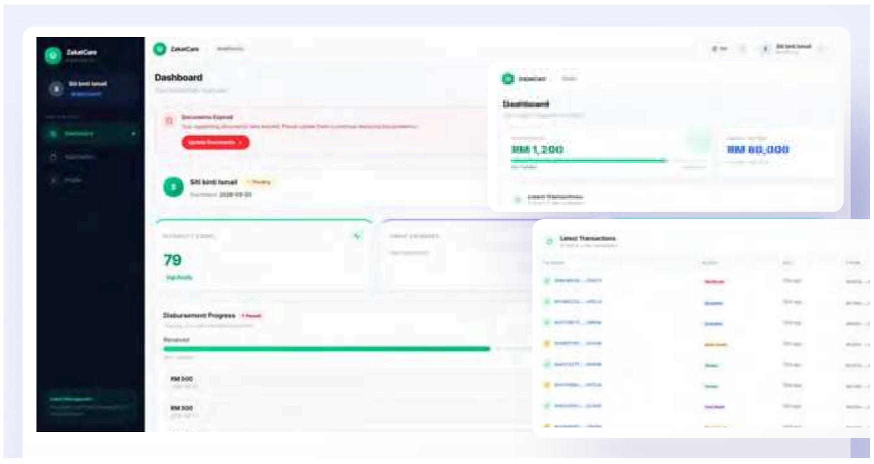
A proof-of-concept is in development for a universal tokenization platform: a single engine to tokenize any type of asset, providing the issuance and lifecycle tooling for representing assets on the TEIZA protocol.

WHAT WE WANT TO BUILD

The instrument layer for the corridor: one tokenization engine that lets trade receivables, real-world assets, and investment products move across the same underlying infrastructure, complementing the group's digital-asset ambitions in Southeast Asia, South Asia and Central Asia.



Tokenization Asset Platform



Zakat Management Platform

Zakat Care

WHAT WE'RE DOING

Zakat Care, currently at proof-of-concept stage, is a decentralised platform that collects zakat (donations) contributions and automatically distributes them to verified recipients in need, bringing end-to-end transparency and auditability to one of the largest recurring charitable flows in the world.

WHAT WE WANT TO BUILD

A trusted digital rail for zakat collection and distribution, starting in Malaysia, where the group is already engaging the national zakat collection ecosystem and extendable to zakat bodies across the region. Automated, auditable distribution addresses the sector's core challenge: donor confidence that contributions reach the people they are intended for.

SOUTHEAST ASIA · ENGAGEMENT

Industry Engagement: Ecosystem Events

Alongside the market and product workstreams, the group is building direct relationships at the most senior levels of the financial ecosystem, through recurring series of industry events.

Ovanti hosts UDECO KL Conclave,
the launch of United Digital Economies

Ovanti initiates the TEIZA x MYDC Roundtable Session

A TEIZA Industry Event (Digital Nexus) hosted in Ovanti's office KL,
onboarding partners to TEIZA protocol

VC Connect hosted in Ovanti KL's office to bring VCs together

WHAT WE'RE DOING

Hosting a series of industry events at the group's office, connecting with senior leaders across fintech, blockchain, banking, and payments, from working roundtables and technical sessions to networking evenings with founders and institutional partners. These sessions keep the team close to where the industry is moving and surface partnership and client opportunities directly.

WHAT WE WANT TO BUILD

A standing forum in the group's markets, where the relationships formed in these sessions feed the partnership pipeline across every market in this update, positioning the group as a convener.

SOUTHEAST ASIA · ENGAGEMENT

Institutional & Board Training

Training has become a distinct workstream in its own right, and one of the group's most effective doors into senior institutional relationships.

Bursa Board of Directors Training

Kenanga Board of Directors Training

WHAT WE'RE DOING

The group has delivered training to the boards of directors of Bursa Malaysia, the national stock exchange, and Kenanga, one of Malaysia's leading investment banks, covering digital assets, tokenization, and blockchain infrastructure. Educating the institutions that will regulate, list, and trade these instruments places the group at the front of the conversation as Malaysia's digital-asset framework takes shape. The same model has also evolved into a training programme as part of the proposal under discussion with the Central Bank of Nepal.

Alongside these direct engagements, the group is closing strategic partnerships to build the capacity and talent needed to extend its training programmes further, a precursor to a series of MoU announcements the team plans to make. The group also has ambitions to take some of these courses digital, extending the training model beyond in-person delivery.

WHAT WE WANT TO BUILD

A repeatable executive-education offering for boards, regulators, and central banks across the group's markets. Training is how the group earns trusted-advisor status before commercial mandates are on the table, and each engagement creates senior relationships that the wider strategy can build on.

SOUTHEAST ASIA · MARKET 02

Cambodia

Cambodia is progressing from early evaluation toward direct engagement. Cambodia's national payment rail, Bakong, processed US$104.8 billion in transactions in 2024, equivalent to roughly 330% of GDP[5], across a highly dollarised economy, and the central bank published its first digital-asset rules for banks and payment providers in January 2025.

US$104.8B
processed by the Bakong national payment rail in 2024

~330%
of GDP — Bakong transaction volume, in a highly dollarised economy

Jan 2025
central bank publishes first digital-asset rules for banks & payment providers

WHAT WE'RE DOING

The team is pursuing two parallel routes into Cambodia: a banking channel, already running a CBDC wallet project on the Bakong blockchain with one of the country's top 10 banks, and a local channel partner. The partner channel has progressed furthest with a proposal to engage on cross-border settlements using USDT as the transit rail.

WHAT WE WANT TO BUILD

A cross-border payments product for Cambodia. The opportunity is access to a payment network in a market whose central bank is already comfortable regulating digital assets, and where cross-border interoperability is the immediate need.

> **"A payment network in a market whose central bank is already comfortable regulating digital assets.**

[5] khmertimeskh.com — Bakong volume now more than 300 percent of Cambodia's GDP

SOUTHEAST ASIA · MARKET 03

Indonesia

Indonesia, Southeast Asia's largest economy with a digital economy exceeding US$100 billion in gross merchandise value (GMV), is a further priority market, entered through its banking sector. Indonesia's underlying SME financing is projected to grow to more than US$22 billion by 2028.[6]

Indonesia is also one of the largest Islamic finance markets in the world. As home to the world's largest Muslim population, Indonesia's Islamic finance sector now represents roughly 30% of the country's total national financial assets[7]. Southeast Asia's broader Islamic finance industry, led by Malaysia and Indonesia, is on track to surpass US$1 trillion by the end of 2026. Malaysia and Indonesia together already account for nearly half of the world's outstanding sukuk (Islamic bonds).

US$100B+
digital economy gross merchandise value

US$22B
projected SME financing by 2028

~30%
of national financial assets are Islamic finance

US$1T
SEA Islamic finance industry by end-2026

WHAT WE'RE DOING

Ovanti is in active discussions with Indonesian banks to explore deep-tier financing and other trade and working-capital finance products, extending credit further down the supply chain. JuncturaX is extending the same approach into a second Southeast Asian market. These conversations also cover Islamic digital products, including a sukuk tokenization launchpad and Sharia-compliant structuring options.

WHAT WE WANT TO BUILD

Growth for JuncturaX adapted to Indonesia's much larger SME base. Indonesia's scale in Islamic banking and sukuk also makes it a logical market to extend the tokenization engine and Islamic digital asset standards.

[6] digitalinasia.com — Indonesia digital market overview 2026 · [7] iaei.or.id — Indonesia ready to lead global Islamic economic integration

SOUTHEAST ASIA · MARKET 04

Vietnam

Vietnam ranks among the top five markets globally for Web3 adoption, with an estimated US$220 billion in on-chain value received and roughly 55% year-on-year growth, driven substantially by remittances[8]. The government is developing new legislation specifically to regulate digital assets.

US$220B
estimated on-chain value received

~55%
year-on-year growth, driven substantially by remittances

Top 5
global market for Web3 adoption

WHAT WE'RE DOING

Ovanti has been engaging directly with Vietnam's government on its developing digital-asset legislation since November 2025, including a meeting with Vietnam's Ministry of Finance at the Vietnam FinTech Summit. This groundwork is aimed at positioning Ovanti's ambitions ahead of the legislation's finalisation.

Meeting with Vietnam's Ministry of Finance at Vietnam Fintech Summit

WHAT WE WANT TO BUILD

A licensed digital asset bank for remittance and cross-border settlement. The opportunity Ovanti sees here is regulatory-led rather than bank-led, tied to the shape of the new digital-asset legislation as it develops.

[8] e.vnexpress.net — Vietnam crypto market value tops $220B, ranking 3rd in Asia-Pacific (Chainalysis)

02

MARKET UPDATE

South Asia

South Asian markets combine large, young populations, historically low formal-banking penetration, and among the highest remittance volumes in the world, layered onto digital-payment ecosystems maturing quickly through mobile wallets and government-backed real-time rails. Digital wallet consolidation, rapid remittance growth, and a large digitally-active unbanked population are common threads across the region's key markets.

3
parallel pilots: a CBDC proof-of-concept, a remittance product, and OmiCloud

CBDC
flagship end goal — a CBDC Management Platform for regional central banks

+38%
growth in Nepal's remittance inflows, first eight months of FY2025/26

The long-term ambition is a full digital banking and asset layer for underserved populations, anchored by a flagship end goal: a Central Bank Digital Currency (CBDC) Management Platform for regional central banks. Ovanti is entering through three parallel pilots: a CBDC proof-of-concept with Central Bank of Nepal, a remittance product aimed at the region's large digital-remittance corridors, and OmiCloud, Ovanti's payment infrastructure platform that is built as a standalone product. The entry strategy leans on regulatory relationships and credibility-building engagement with central banks and ministries, prioritising the market where that groundwork is most advanced.

NEPAL | SRI LANKA | PAKISTAN

SOUTH ASIA · MARKET 01

Nepal

Nepal is the most advanced entry point in the region. Central Bank of Nepal and Nepal's Ministry of Finance have progressed a proposed amendment to the Nepal Rastra Bank Act (Central Bank of Nepal) that would legally recognise Central Bank Digital Currency as tender. Nepal's remittance inflows grew nearly 38% year-on-year in the first eight months of FY2025/26, to roughly US$10.1 billion, underscoring the scale of the digital-remittance opportunity this regulatory groundwork supports[9].

+38%
year-on-year growth in remittance inflows

US$10.1B
remittance inflows, first eight months of FY2025/26

13 Aug 2026
invited presentation at the CBDC Stakeholder Consultation Workshop

Central Bank of Nepal's Stakeholder Consultation Workshop

WHAT WE'RE DOING

Two weeks ahead of that amendment's progress through committee, Ovanti met with Nepal's Ministry of Finance, Central Bank of Nepal's Governor, and other institutional stakeholders in Kathmandu on digital currency and CBDC infrastructure readiness, and was subsequently invited to present at Central Bank of Nepal's Stakeholder Consultation Workshop on Central Bank Digital Currency on 13 August 2026. Ovanti was addressing the Governor, senior Central Bank of Nepal officials, and the country's banking and fintech community.

[9] nrb.org.np — Current macroeconomic and financial situation (based on eight months' data of 2025/26)

SOUTH ASIA · NEPAL

The Path to a CBDC Platform

Following the stakeholder meeting, the Central Bank's Governor responded positively to the presentation and discussion, and is moving toward CBDC adoption with a stated aim of moving proof-of-concept work forward quickly. The Governor has directed Central Bank of Nepal's Payment Services Director to liaise directly with the Ovanti team on a proposed training programme and proof-of-concept, with the Central Bank planning to allocate a budget covering both wholesale and retail CBDC. A follow-up meeting with Central Bank of Nepal's Payment Systems Department is being arranged to define next steps.

Governor
engaged directly, responding positively and moving toward CBDC adoption

Wholesale + retail
CBDC scope, with a budget planned by the Central Bank

Template
for the broader regional CBDC Management Platform ambition

When this proof-of-concept advances as planned, it becomes the template for the team's broader CBDC Management Platform ambition, with a potential path to supporting Nepal's own CBDC issuance directly.

WHAT WE WANT TO BUILD

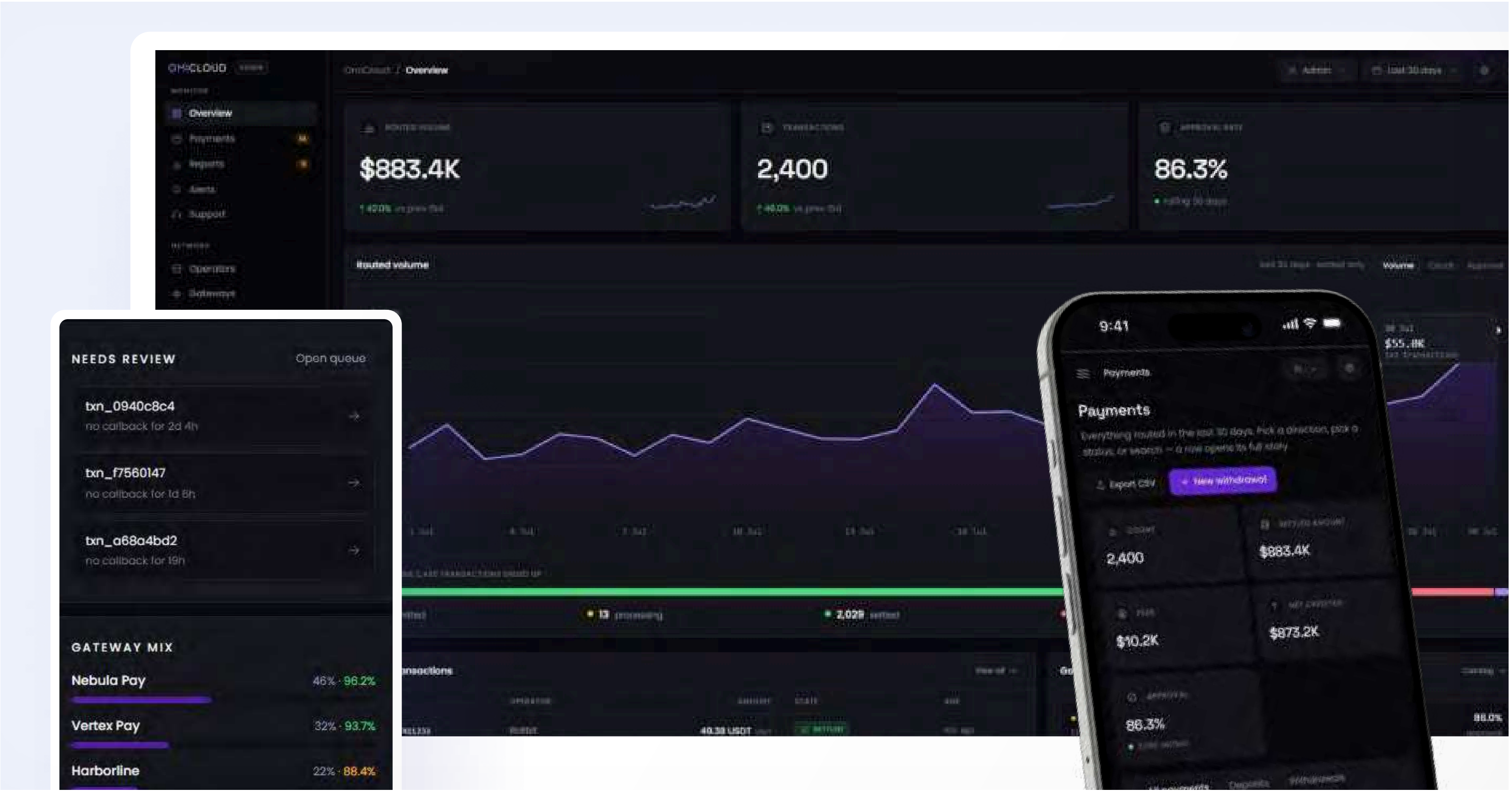
Starting from the CBDC proof-of-concept, the end goal is a CBDC Management Platform. Landing this positions Ovanti as the Central Bank's trusted technical partner on one of the Central Bank's stated priorities, and creates a template Ovanti could offer to other central banks in the region.

> **"A potential path to supporting Nepal's own CBDC issuance directly — and a template Ovanti could offer to other central banks in the region.**

SOUTH ASIA · PLATFORM

OmiCloud

OmiCloud, a payment infrastructure and operator-enablement platform, is being built as a standalone product.



OmiCloud Dashboard

WHAT WE'RE DOING

The platform gives operators a single integration point for payment processing, backed by Ovanti's payment options and a panel of third-party regional payment gateways. Nepal is OmiCloud's priority market for onboarding additional operators given Ovanti's existing relationships in-country.

WHAT WE WANT TO BUILD

A payment and operator-enablement layer that stands on its own commercially. The impact is recurring, scalable infrastructure revenue across every operator and market that plugs in, rather than a one-off build tied to a single product.

SOUTH ASIA · MARKET 02

Sri Lanka

Sri Lanka is a further advancing conversation within the region. Sri Lanka's digital-payments market is projected to grow to roughly US$17 billion[10] by 2028, supported by over 160 active fintech ventures[11] and a government-backed push toward digital financial inclusion.

US$17B
projected digital-payments market by 2028

160+
active fintech ventures in-market

Gov-backed
push toward digital financial inclusion

WHAT WE'RE DOING

Ovanti has active communications underway in-market and is now arranging direct meetings with Sri Lanka's central bank and government toward building fintech products such as a new neobank and digital identity infrastructure.

WHAT WE WANT TO BUILD

A neobank and digital identity platform for a market actively rebuilding financial credibility after its economic crisis. The opportunity is an early, trusted position in a market with limited existing competition and a government motivated to demonstrate a modern, digital-first financial system.

> **“ An early, trusted position in a market with limited existing competition and a government motivated to demonstrate a modern, digital-first financial system.**

[10] ft.lk — Visa on driving digital payments growth in Sri Lanka for 2025 · [11] thefintechtimes.com — Sri Lanka: can digital finance help rebuild trust in the economy?

SOUTH ASIA · PIPELINE

Pakistan

Pakistan has become the world's third-largest cryptocurrency market by user count on external estimates (27.1 million active users, roughly US$25 billion[12] in crypto transaction volume in 2025), and an estimated digital asset wallet usage closer to 40 million. Pakistan's new leadership has been focusing on crypto regulation, and Pakistan's Virtual Asset Regulatory Authority (PVARA) has introduced new legislation covering virtual-asset licensing, advisory, brokerage, custody, and tokens. The team is interested in securing licensing in Pakistan to serve the wider region.

27.1M
active crypto users — world's third-largest market by user count

US$25B
crypto transaction volume in 2025

~40M
estimated digital asset wallets in use

PVARA
new virtual-asset licensing legislation introduced

WHAT WE'RE DOING

Ovanti is preparing to meet with PVARA's founder, who also serves as Pakistan's Minister for AI and Blockchain, to push this narrative directly with the regulator shaping the market's legal foundation.

WHAT WE WANT TO BUILD

A remittance and cross-border settlement product for Pakistan, built on programmable settlement rails, following the same regulatory-engagement narrative and product line Ovanti is pursuing in Nepal.

> **One of the most active crypto markets in the world, with new leadership focused on regulation — and licensing that could serve the wider region.**

[12] blog.mexc.com — Pakistan's blockchain revolution: 27.1M users banking the unbanked in 2026

03

MARKET UPDATE

Central Asia

Central Asia is where Ovanti Group's strategy is focusing on remittance opportunities first. Its economies are among the most remittance-dependent in the world, with cross-border labour flows, chiefly from workers based in other countries, driving demand for faster, cheaper, more transparent ways to move and hold US dollars. In the region's most remittance-dependent economy, Tajikistan, inbound transfers reached roughly US$5.8 billion[13] in 2024.

US$5.8B
inbound remittance transfers to Tajikistan in 2024

DAX
the entry pilot — a licensed Digital Asset Exchange with OTC conversion

Digital bank
the long-term ambition for the corridor's underserved population

The long-term ambition in this corridor is a full digital bank: a licensed home for deposits, USD/stablecoin conversion, and digital financial services for a population currently underserved by traditional banking. Rather than seeking a banking licence first, Ovanti is entering through a pilot: a licensed Digital Asset Exchange (DAX), starting with OTC-based institutional USD-to-USDT (stablecoin) conversion. Tajikistan is the entry point, given its position as the world's most remittance-dependent economy and an existing network of institutional relationships in-country.

KAZAKHSTAN | UZBEKISTAN | TAJIKISTAN

[13] worldbank.org — Tajikistan country overview

CENTRAL ASIA · TAJIKISTAN

The Digital Asset Exchange Pilot

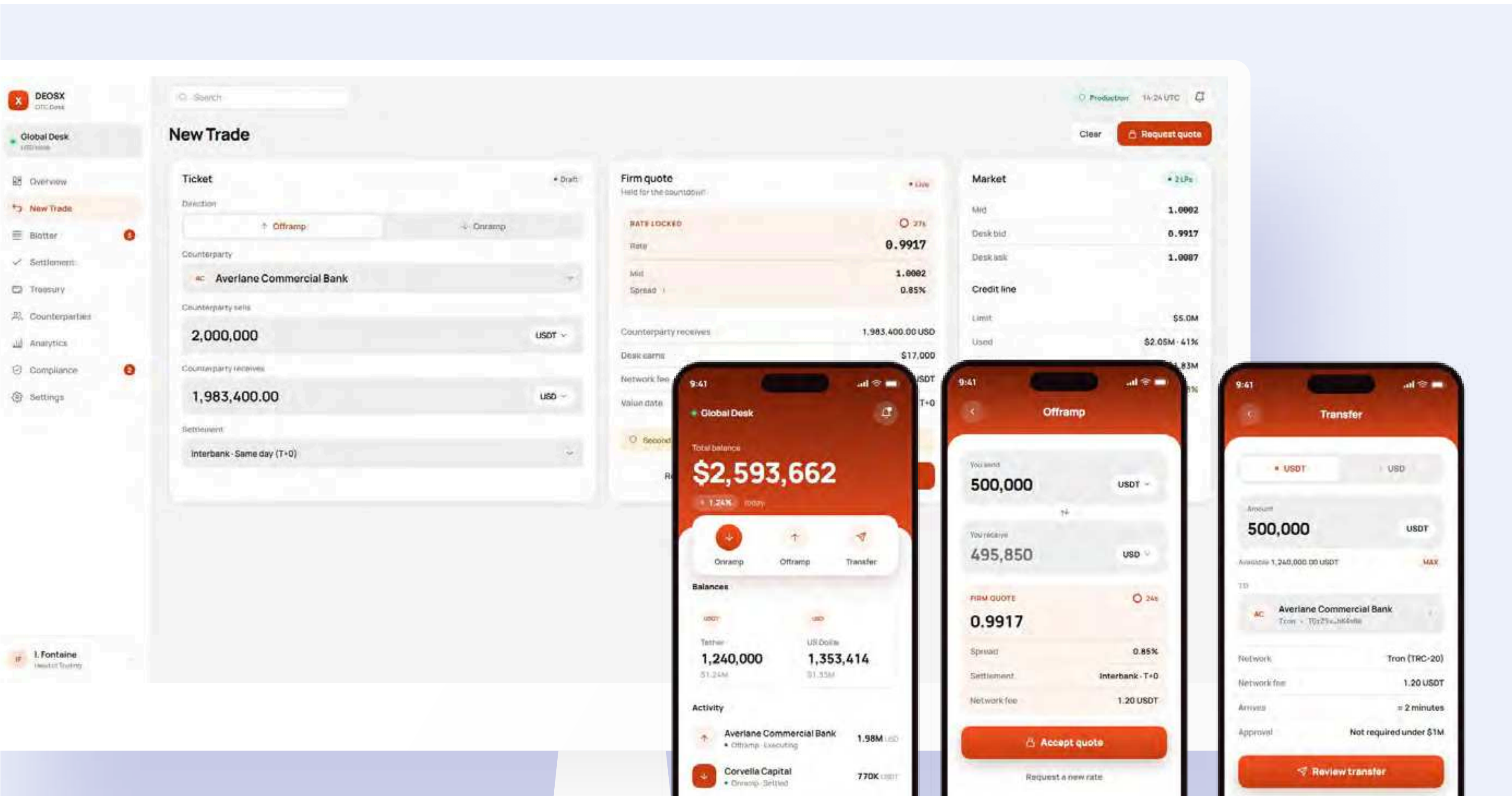
WHAT WE'RE DOING

Ovanti is in direct conversations with several of the country's major banks, with both the near-term DAX pilot and the longer-term neobank product already in development. In parallel, three working sessions on 12 August evaluated 3 regulated liquidity partners for the Digital Asset Exchange's OTC offering itself: a leading global digital-asset custodian, a leading B2B payments platform, and the NexStox Group. The broader proposal under discussion in Tajikistan also includes Islamic digital products, specifically a tokenization launchpad through local partner-bank issuance.

3
regulated liquidity partners evaluated across three working sessions on 12 August

OTC
institutional USD-to-USDT conversion as the pilot's starting offer

Banks
major in-country banks in direct conversations on the DAX and neobank

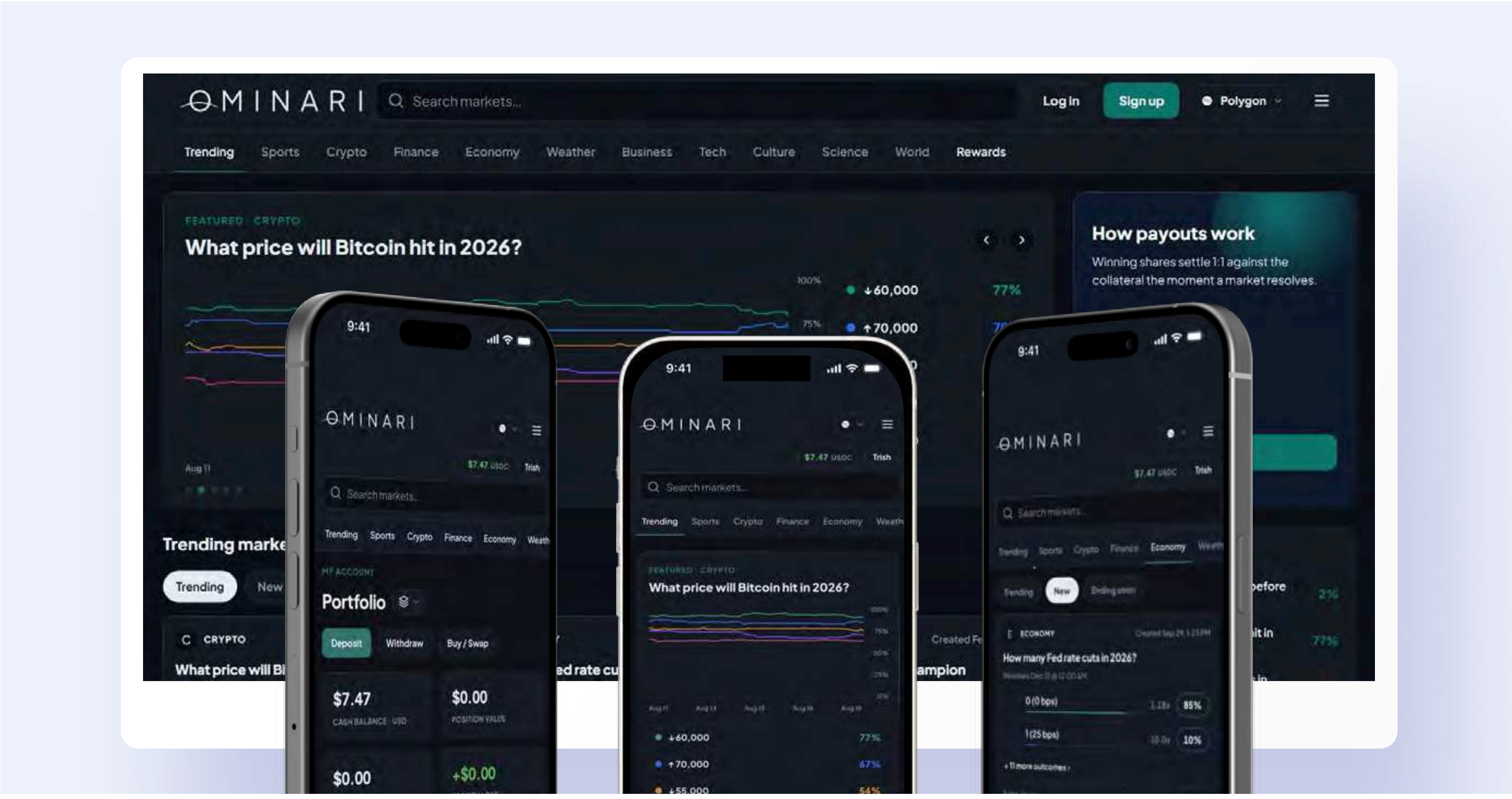


Digital Asset Exchange (DAX) Pilot — OTC Conversion Platform

CENTRAL ASIA · TAJIKISTAN

Ominari & the Digital Bank Ambition

Separately, Ovanti's Ominari platform has shared an early-stage proposal with Tajikistan's largest national bookmaker to embed its outcome-market infrastructure into their platform.



Ominari Platform

WHAT WE WANT TO BUILD

The Digital Asset Exchange is the pilot; the end goal is a licensed digital bank for a population underserved by traditional banking. The impact is an alternative to the informal peer-to-peer conversion market currently handling billions of dollars in remittances, and a template Ovanti can repeat across other high-remittance corridors.

> “ **A template Ovanti can repeat across other high-remittance corridors.**

GROUP · CLOSING

Institutional & Infrastructure Partnerships

Beyond the three regional workstreams above, Ovanti is in active discussions with two categories of global infrastructure partner that would underpin the broader digital-asset-bank ambition across all three regions.

STABLECOIN ISSUER

One of the world’s largest stablecoin issuers — in discussion on stablecoin management services for institutional clients and partner banks.

DIGITAL-ASSET CUSTODIAN

A leading global digital-asset custodian — in discussion on a custody and liquidity relationship that would also support the Digital Asset Exchange offerings.

ONE CORRIDOR, ONE ECOSYSTEM

These regional workstreams point toward a single ambition: a connected financial and trade corridor linking Southeast Asia, South Asia, and Central Asia. TEIZA is the coordination protocol layer that lets Ominari, OmiCloud, JuncturaX, and the CBDC Management platform pull toward the same corridor as one ecosystem.

About Ovanti Limited (ASX: OVT)

Ovanti Limited (ASX: OVT) provides fintech and digital commerce software solutions and services that enable its institutional customers to securely authenticate end-user customers and process banking, purchase and payment transactions. The Company’s core technology platform enables large customer communities to connect to end user customers using any mobile device and integrate mobile technology throughout their existing business and customer product offerings. The Company’s business divisions consist of Mobile Banking and Digital Payments, which service leading banks in Malaysia and large telcos and corporates in Malaysia and Indonesia.

Building on this platform, Ovanti Group is developing programmable financial rails for financial institutions, spanning remittance, cross-border settlement, payments, financing and digital-asset services, across Southeast Asia, South Asia and Central Asia, with the ambition of connecting these markets as a single digital trade and remittance corridor.

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Building the trust infrastructure for borderless, agentic finance.

BACKER & INVESTOR UPDATE

Ovanti Limited (ASX: OVT)

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