



AFRICA BITCOIN
CORPORATION



U.S. INVESTOR INTRODUCTION

**TOP 5 INVESTOR QUESTIONS
AND OUR (SUCCINCT) RESPONSES**

JANUARY 2026

1 HOW SHOULD U.S. INVESTORS THINK ABOUT RISK WHEN YOU COMBINE BITCOIN WITH AFRICAN PRIVATE CREDIT AND HOW IS THAT RISK ACTUALLY SEPARATED OR MANAGED IN YOUR STRUCTURE?

The most important thing to understand is that we don't blend risk...**we separate it**. Bitcoin in our structure is never lent to SMEs and is never exposed to FX or borrower risk. It sits conservatively on the balance sheet as collateral at low loan-to-value ratios. The private credit risk lives entirely inside our operating credit platform, which has a multi-year track record and sub-1% defaults. So Bitcoin risk and credit risk are managed independently, not compounded, that's the key architectural distinction.

2 WHAT DIFFERENTIATES AFRICA BITCOIN CORPORATION FROM OTHER BITCOIN TREASURY COMPANIES THAT SIMPLY HOLD BITCOIN ON THEIR BALANCE SHEET?

Most Bitcoin treasury companies are passive, their value creation depends almost entirely on Bitcoin price appreciation. ABC is different because we have an operating engine underneath the treasury; creating an accretive synergistic flywheel. Our private credit business generates real cash flow, which allows us to grow the Bitcoin treasury **budget-neutrally**, even in flat markets. So instead of Bitcoin being the only source of value, it becomes part of a broader, compounding system. That materially changes the risk profile.

3 IF BITCOIN PRICES ARE FLAT OR VOLATILE FOR AN EXTENDED PERIOD, HOW DOES ABC CONTINUE TO CREATE VALUE FOR SHAREHOLDERS?

In flat or volatile Bitcoin markets, operating cash flow becomes critical. Our private credit platform continues to generate yield independent of Bitcoin price movements. Those earnings support the business, fund growth, and allow us to accumulate Bitcoin without forced sales or dilution. That's what gives the model resilience...we're not structurally dependent on price momentum to survive or to build value.

4 AFRICA IS OFTEN PERCEIVED AS HIGH-RISK BY U.S. INVESTORS. WHAT GIVES YOU CONFIDENCE THAT YOUR PRIVATE CREDIT PLATFORM IS SCALABLE AND DEFENSIBLE?

We've been operating publicly on the Johannesburg Stock Exchange for three years with a regulated credit platform and a default rate below 1%. The opportunity in Africa is structural; it's not about risk-taking, it's about mispriced capital. SMEs are starved of funding despite being viable businesses. Our edge comes from disciplined underwriting, local presence, and operating in a market where capital is scarce and yields are high...that's a defensible advantage."resilience...we're not structurally dependent on price momentum to survive or to build value.

5 WHY SHOULD A U.S. INVESTOR CONSIDER ABC AT THIS STAGE, GIVEN ITS CURRENT SIZE AND LIQUIDITY?

Every institutional platform looks illiquid before it isn't. The question is whether the architecture is sound. ABC offers early exposure to a Bitcoin-anchored financial model operating in one of the highest-yield environments in the world. As capital comes in, liquidity follows, not the other way around. For investors who understand Bitcoin's long-term role in capital markets, this is about helping shape something early rather than buying it once it's fully priced.

Bitcoin **solves** the money problem.

Africa **exposes** the capital problem.

ABC sits where those **two realities meet**.

Bitcoin **rewards** patience and conviction.

Africa **rewards** capital that's willing to work.

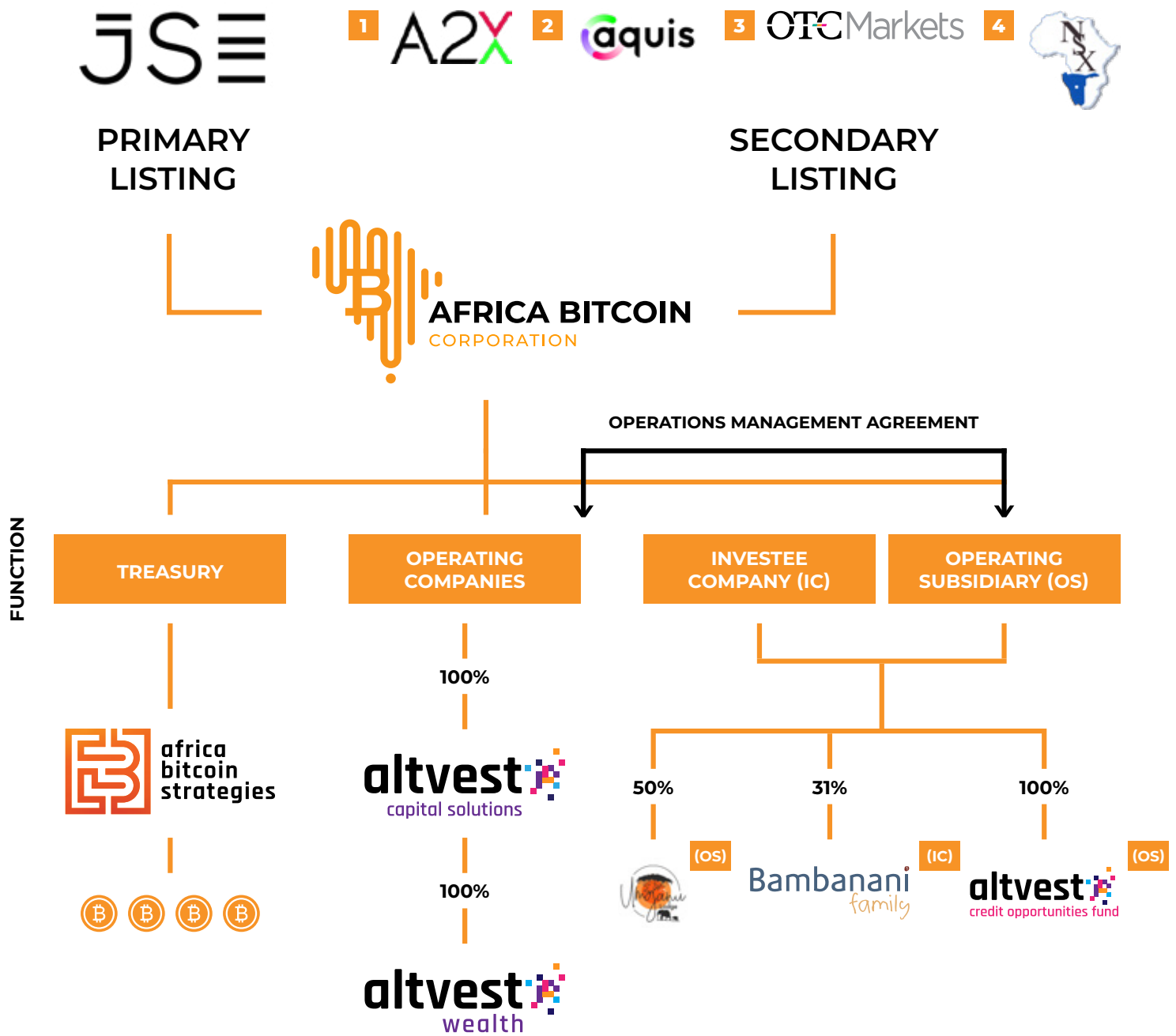
ABC exists at the intersection of both.

This is not a startup! Africa Bitcoin Corporation is not an early-stage startup experimenting with a new idea. The Group has been **publicly listed on the Johannesburg Stock Exchange for more than three years**, operating throughout that period as a regulated private credit and financial services platform funding African SMEs. Across this operating history, the Group's private credit loan book has maintained a **default rate of less than 1%**, reflecting disciplined underwriting, asset-backed lending structures, and conservative risk management through multiple market cycles. In 2025, the Company **strategically evolved**, rebranding from Altvest Capital to Africa Bitcoin Corporation, to integrate a Bitcoin treasury strategy alongside an already proven operating business. This transition was executed from a position of operational maturity, audited financial reporting, public-market governance, and an established balance sheet. Today, ABC combines the **track record, controls, and disclosure standards of a seasoned public company** with a forward-looking Bitcoin-native capital strategy, materially reducing execution risk relative to newly formed treasury vehicles. ABC is the only publicly listed Bitcoin Treasury Company in Africa.

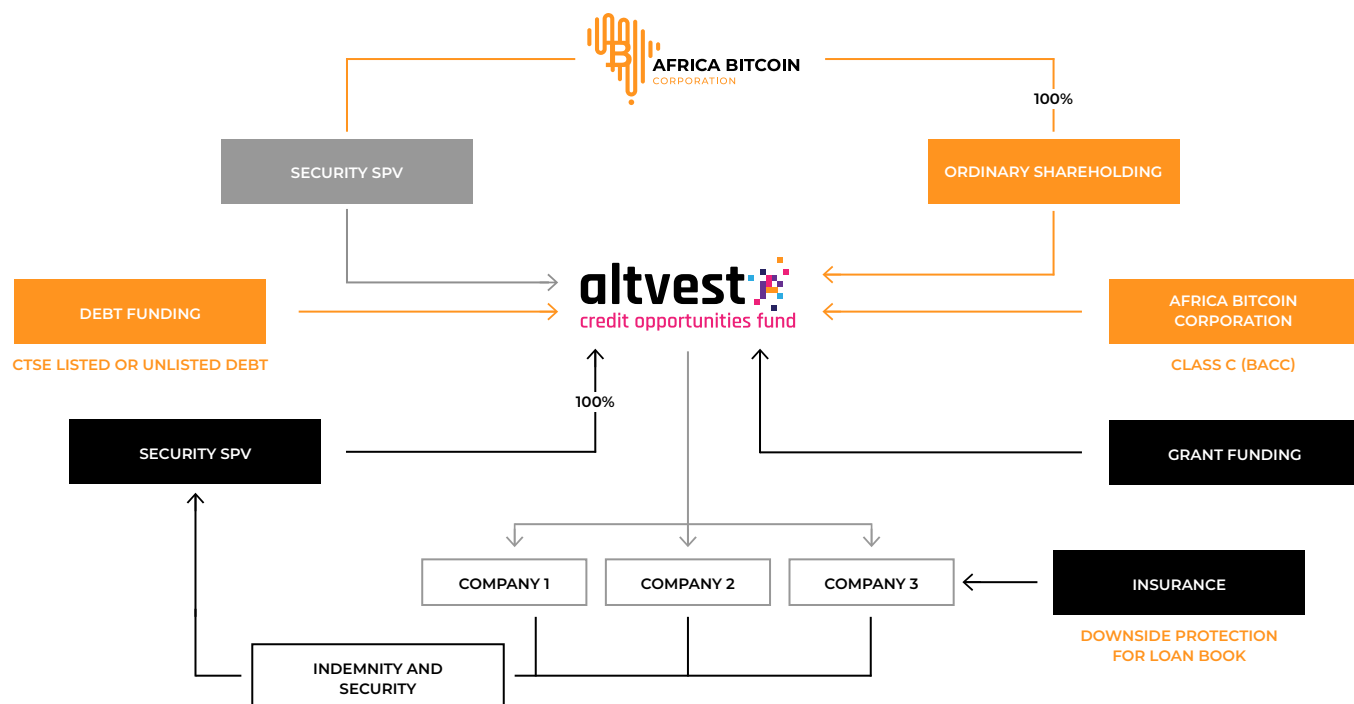
COMPANY REFERENCE FIELDS:

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TradeGate	4BC
LSX	A41NMZ

ABC, ALTVEST GROUP AND ACOF STRUCTURE



PRIVATE CREDIT “ACOF” STRUCTURE



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