



NEWS RELEASE

BitGo Launches Unified Digital Asset Financing Platform With Portfolio-Based Financing and On-Platform Lending

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New offering combines high-touch institutional service with streamlined on-platform borrowing and lending across liquid assets, locked tokens, staked positions, and diversified portfolios

NEW YORK--(BUSINESS WIRE)-- BitGo Prime, LLC ("BitGo Prime"), a subsidiary of BitGo Holdings, Inc. (NYSE: BTGO) ("BitGo"), today announced the launch of a unified, on-platform financing offering designed to give institutions collateralized borrowing and lending capabilities integrated within BitGo's institutional platform.

As institutional participation in digital assets has grown, financing infrastructure has often remained fragmented - requiring multiple counterparties, manual processes, and collateral movements across venues. BitGo Prime's financing platform is designed to address that complexity by bringing borrowing, lending, collateral management, and monitoring into a single workflow.

The offering is designed to give clients the best of both worlds: high-touch, white-glove service for more complex financing arrangements, combined with an intuitive platform experience for managing day-to-day activity. Whether clients are seeking straight-forward crypto-backed loans or more bespoke structures against locked tokens or staked positions, BitGo Prime supports financing solutions built around how institutions actually operate - without forcing portfolios to conform to rigid loan models.

BitGo Prime supports crypto-backed loans against eligible assets, including BTC, ETH, SOL, stablecoins, and other supported tokens, all subject to applicable terms, risk parameters and desk eligibility. The platform supports financing arrangements collateralized by certain locked tokens and staked positions held in segregated wallets. Clients can track and manage these positions directly within the BitGo platform, supporting transparency and operational control while preserving staking activity and long-term allocation strategies, subject to product terms and availability.

"Institutional clients want digital asset financing that works the way they manage capital and risk in practice - not as a collection of siloed products," said Mike Belshe, CEO and Co-founder of BitGo. "With

BitGo Prime, we are delivering a platform that meets institutional standards without requiring clients to restructure their portfolios to access capital. That's a meaningful shift for the industry."

Additionally, BitGo offers portfolio-based financing that may be established based on risk-based collateral parameters across supported assets held in a client's [Go Account](#), a multi-asset regulated custody wallet. This structure is designed to support cross-asset management and more flexible liquidity access as portfolio composition changes over time.

Beyond borrowing, clients can lend certain eligible assets to BitGo Prime as part of a broader treasury and capital strategies, subject to eligibility requirements and the applicable lending terms.

"For institutional clients, the differentiators are clear: multiple financing options, a white-glove service model for more complex structures, and a controlled framework without third-party or smart contract risk," said Adam Sporn, Head of Prime Brokerage and Institutional Sales at BitGo. "We've built this offering to pair responsive, high-touch support from our team with an on-platform experience that makes financing easy to manage. That combination of flexibility, service, and control is what institutions have been missing in digital asset markets."

Financing and lending are now accessible through on-platform workflows, with management, monitoring, and structured risk processes designed for institutional use. Funds may be deployed for trading through BitGo's trading entities or allocated toward working capital and strategic liquidity needs.

About BitGo

BitGo (NYSE: BTGO) is the digital asset infrastructure company delivering custody, wallets, staking, trading, financing, stablecoins, and settlement services from regulated cold storage. Since 2013, BitGo has focused on accelerating the transition of the financial system to a digital asset economy. BitGo maintains a global presence and multiple regulated entities, including BitGo Bank & Trust, National Association, the first federally chartered digital asset trust bank owned by a publicly traded company. Today, BitGo serves thousands of institutions, including many of the industry's top brands, financial institutions, exchanges, and platforms, and millions of investors worldwide. For more information, visit www.bitgo.com.

Forward-Looking Statements

Certain statements in this press release constitute "forward-looking statements" within the meaning of the federal securities laws. Words such as "may," "might," "will," "should," "believe," "expect," "anticipate," "estimate," "continue," "predict," "forecast," "project," "plan," "intend" or similar expressions, or statements regarding intent, belief, or current expectations, are forward-looking statements. These forward-looking statements are subject to various risks and uncertainties, many of which are difficult to predict, that could cause actual results to differ materially from current expectations and assumptions from those set forth or implied by any forward-looking statements. Important factors that could cause actual results to differ materially from current expectations include, among others, the highly volatile nature of digital assets, technical issues in connection with the integration of supported digital assets and changes and upgrades to their underlying network, heightened scrutiny of our industry and operations, the theft, loss, or destruction of private keys required to access any digital assets held in custody for our own account or for our clients, errors in executing client transactions or managing our own trading activities, and the other factors discussed in the Company's Final Prospectus filed with the U.S. Securities and Exchange Commission (the "SEC") on January 23, 2026, and its subsequent filings with the SEC, including subsequent periodic reports on Form 10-K, Forms 10-Q and 8-K. Such forward-looking statements are based on facts and conditions as they exist at the time such statements are made and predictions as to future facts and conditions. While the Company believes these forward-looking statements are reasonable, readers of this press

release are cautioned not to place undue reliance on any forward-looking statements. The information in this release is provided only as of the date of this release, and the Company does not undertake any obligation to update any forward-looking statement relating to matters discussed in this press release, except as may be required by applicable securities laws.

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