BankSocial DABL Press Release

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BankSocial's DABL™ Puts Banks and Credit Unions Back in Charge of Digital Asset Lending, with Nearly $1 Million in Loans in the First 48 Hours

Regulated institutions can now underwrite, originate, and service loans backed by multiple digital assets, opening a new revenue line as members and customers look for a safer alternative to DeFi

DALLAS, Texas, Oct. , 2026. BankSocial® (Fivancial™ Inc.), a leader in AI, Open Banking and Web3 infrastructure, today announced that its patent-pending Digital Asset-Backed Loans (DABL™) platform is live in production with a multi-billion-dollar U.S. financial institution. The launch partner originated nearly $1 million in loans within the first 48 hours of going live. For the first time, a regulated community institution is lending against digital assets such as Bitcoin (BTC), Ethereum (ETH), Solana (SOL), Chainlink (LINK), Hedera (HBAR), and Ripple (XRP), with support for more than 250 digital assets in total. The institution handles the underwriting, origination, and servicing itself, inside its own digital banking app.

Until now, people who wanted to borrow against their digital assets had two choices: offshore lenders or decentralized finance (DeFi) protocols. Both have been hit hard. Billions of dollars have been lost to bridge exploits, smart-contract hacks, and failed crypto lenders, and borrowers were left with no recourse. DABL offers a regulated alternative. The lender is the borrower's own bank or credit union, and the collateral sits in regulated, insured, institutional-grade custody.

"For years, banks and credit unions watched digital asset lending happen without them, often in places where consumers had no protection at all," said John Wingate, Founder and CEO of BankSocial. "That era is over. Our launch partner originated nearly $1 million in loans in its first 48 hours, which shows that members and customers want this from the institution they already trust. Regulated institutions should be leading this market. With DABL, the bank or credit union owns the loan, the relationship, and the revenue. It keeps full control of the collateral from the first day to the last. And to the institution's team, a

DABL loan looks and works like any other loan in the core. There's nothing new to learn, only a new revenue source."

A New Line of Business, Not Just a New Feature

DABL is a complete lending business, not a referral partnership or a white-labeled third-party product. BankSocial provides the technology that connects the institution's core, digital banking channels, and custodian. The institution makes every lending decision. It chooses which digital assets it accepts as collateral and sets the interest rates, loan-to-value limits, margin call and liquidation thresholds, and underwriting criteria. It originates and services every loan, owns the relationship with its members and customers, and earns the interest and fees.

Many community institutions have never had a revenue stream like this one. They earn recurring interest and non-interest income on fully collateralized loans, and they keep the deposits and member and customer relationships that are now moving to crypto exchanges.

Built to Protect the Lender Before a Loan Goes Underwater

Traditional lending often finds out about problems only after the collateral is impaired. Digital asset collateral is different: its value is visible in real time, 24 hours a day. DABL monitors loan-to-value continuously across every supported asset and sends automated alerts when thresholds are crossed. It runs governed liquidation workflows that let the institution act well before the collateral value falls below the loan balance. Loan officers get full visibility into collateral health without needing any protocol-level crypto expertise.

It's Just Another Loan in Your Core

DABL connects directly to the institution's core banking system, so each loan appears in the core like any other loan on the books. Borrowers pay the way they already pay their auto loans or personal loans: automatic transfer, online or mobile banking, ACH, at the branch, or any other channel the institution offers. Staff service, report on, and manage these loans with the same systems and workflows they use today. Loan origination, general ledger postings, and account synchronization all run automatically in real time.

For the institution, there's nothing new to learn, only a new source of revenue. For members and customers, borrowing against their digital assets fits into the banking relationship they already have, through BankSocial's Prospera™ wealth management

experience in mobile and online banking, while the Nuron™ administrative portal gives the institution's team a single view of collateral health.

What's Next

DABL launched with support for more than 250 digital assets, and each institution chooses which ones it accepts as collateral. BankSocial plans to announce more collateral types, more participating banks and credit unions, and the full partner reveal during Q4 2026.

DABL also lays the groundwork for tokenized lending. Institutions running DABL already custody digital collateral, monitor it in real time, and service the loans in their core. That same foundation positions them to lend against tokenized real-world assets, such as tokenized securities, deposits, and funds, and eventually to originate tokenized loans of their own, all inside a regulated framework.

Compliance & Regulatory Disclosures

Digital Asset-Backed Loans (DABL™) products are subject to credit qualification, collateral eligibility, and institutional underwriting standards. Not all applicants will qualify, and loan approval is not guaranteed. Digital asset values are volatile; loan-to-value (LTV) ratios and collateral liquidation policies apply. Digital assets held as loan collateral are secured with regulated, institutional-grade custodians that maintain insurance coverage, subject to the terms, limits, and exclusions of the applicable policies. Digital asset collateral is not insured by the NCUA or FDIC, and custody insurance does not protect against declines in market value.

Forward-Looking Statements

This press release contains forward-looking statements, including statements about planned collateral types, additional participating institutions, partner announcements, product availability, and the potential use of the DABL™ platform for tokenized assets and tokenized lending. Words such as "plans," "expects," "will," "positions," "lays the groundwork," and similar expressions identify these statements. They reflect BankSocial's current expectations and are not guarantees of future results. Actual outcomes may differ materially because of factors including changes in laws, regulations, or regulatory guidance affecting digital assets and lending; the decisions of partner institutions and their regulators; digital asset market volatility; technology, custody, and cybersecurity risks; and market adoption. BankSocial undertakes no obligation to update these statements except as required by law.

About BankSocial

BankSocial® (Fivancial™ Inc.) is a leader in AI, Open Banking, and Web3 infrastructure. We provide a unified, cloud-native ecosystem that spans wealth stock and crypto-asset experiences (Prospera™), traditional, real-time and cross-border payments orchestration (Remint™), proactive AI fraud resilience (Secura®), and digital identity and onboarding (Verifiied®), with API and prebuilt experiences powered by an underlying employee API layer (Axon™) and AiOS™ (Ai Operating System) (Substrate™). We bridge traditional finance with distributed ledger technology and AI-driven innovations to empower financial institutions to deploy modern business and consumer experiences, enhance operational efficiency, and drive significant value. Our infrastructure is built for integration and scale, enabling credit unions and community banks to launch cutting-edge, compliant services faster while maintaining full control of their brand and market-facing relationships. For more information, visit BankSocial | Modern Banking Technology for Community Fi's

Media Contact

Joy Erickson, Marketing Coordinator, BankSocial
Email: press@banksocial.io
Phone: 855-568-3275