September 2026

OXBR

NASDAQ: OXBR

# Oxbridge Re Holdings Limited

## Building the Infrastructure Behind Tomorrow's AI Economy

Blockchain RWA Platform
Reinsurance & Infrastructure
Assets Built On
SOLANA

AiGridWorks
DATA CENTER SOLUTIONS

AI Data Center
Infrastructure

OXBRIDGE RE NS

Reinsurance

AI Infrastructure | Blockchain RWA Platform | Reinsurance

NASDAQ Capital Market | Investor Presentation

# Forward Looking Statements

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# Key Stats

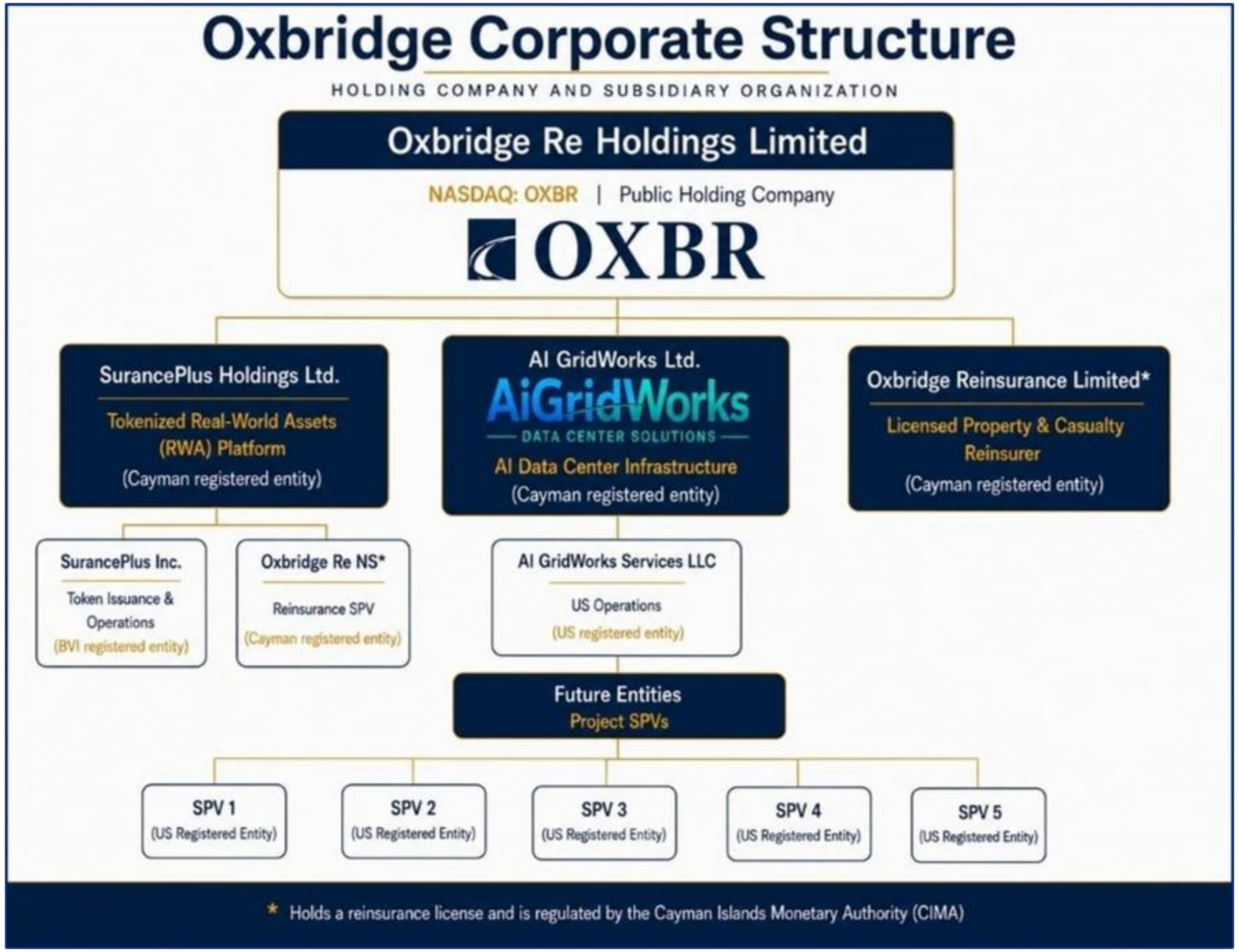
| | |
|---|---|
| Common Shares Outstanding | 8.14M |
| Free Float, est. | 7.26M |
| Avg. Daily Vol. (3 mo.) | 152,244 |
| Authorized Shares | 500 million |
| Fiscal Year End | Dec. 31 |
| Share Price (August 27, 2026) | $1.27 |

| | |
|---|---|
| Revenue (ttm) | $2.5M |
| Total Cash (mrq) | $19.82M |
| Total Assets (mrq) | $20.37M |
| Short-term debt | Nil |
| Insider Holdings | 11% |

**DRS Ready and on file with the SEC**

Legend: ttm = trailing twelve months; mrq = most recent quarter (6/30/26).

# Corporate Structure



STRATEGIC VISION

# Two High-Conviction Platforms. One Public Company.

### 01

## AI GridWorks

AI Infrastructure

Phased U.S. data center deployment, GPU inference infrastructure, and strategic power and site control.

### 02

## SurancePlus

SOLANA

Digital Financial Infrastructure

First tokenized reinsurance securities by a NASDAQ-listed subsidiary, built on regulated infrastructure.

*One Nasdaq-listed platform. Two differentiated growth engines.*

# Building the U.S. AI Infrastructure Layer

AI GridWorks intends to develop, own and operate data center infrastructure in the United States, targeting 10 - 100 MW deployments designed to support AI and other high-density computing workloads.

1. **Focused Deployment Strategy**

   Targeting 10 -100 MW projects where power, fiber and site conditions support efficient development.

2. **Power and Site Control**

   Targeting 10 - 100 MW projects where power, fiber and site conditions support efficient development.

3. **Disciplined Rollout**

   Capacity advanced in phases as development, technical and commercial milestones are achieved.

# A Multi-Trillion-Dollar Infrastructure Supercycle

**$6.7T**

Global data center investment required through 2030

McKinsey (1)

**82.3 GW → 219.0 GW**

AI-ready infrastructure investment by 2030

McKinsey (2)

**$5.3T**

Capital spending by major technology companies on AI and data centers, 2025 to 2030

Bain (3)

**44.0 GW → 155.5 GW**

Global AI-related data center capacity demand, 2025 to 2030

Goldman Sachs (4)

*Accelerating AI adoption and compute demand are driving one of the largest infrastructure buildouts in modern history.*

(1) https://www.mckinsey.com/industries/technology-media-and-telecommunications/our-insights/the-cost-of-compute-a-7-trillion-dollar-race-to-scale-data-centers
(2) https://www.mckinsey.com/featured-insights/charts/the-future-of-ai-workloads
(3) https://www.goldmansachs.com/insights/articles/private-markets-expected-to-have-growing-role-in-data-center-financing
(4) https://www.mckinsey.com/featured-insights/charts/the-future-of-ai-workloads

# Building a Platform for Tokenized Real-World Assets

SurancePlus has proven its tokenization infrastructure through reinsurance securities and is building toward a broader platform across additional real-world assets.


1. **Proven With Reinsurance**

   Successfully tokenized securities tied to Oxbridge Re's own reinsurance contracts.

2. **Expanded to Third Parties**

   Extended the platform through third-party reinsurance risk associated with HCI Group, Inc.'s (NYSE: HCI) and Fortex Reinsurance SPC, Ltd. ("Fortex Re")

3. **Broader Asset Potential**

   Built to support tokenization opportunities across additional asset classes and sectors.

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# From Proven Use Case to Multi-Asset Platform

SurancePlus proved the model with reinsurance, expanded it to a third-party counterparty and is building toward a broader tokenization platform across real-world assets.

1

PROVE

### Oxbridge Reinsurance Contracts

Tokenize securities tied to Oxbridge’s own reinsurance contracts.

→

2

VALIDATE

### Third-Party Reinsurance Contracts

Extend the platform to external reinsurance counterparties.

→

3

EXPAND

### AI Infrastructure

Potential to tokenize securities tied to AI data center and infrastructure opportunities.

→

4

PLATFORM

### Third-Party Real-World Assets

Build toward a broader platform supporting tokenization opportunities across sectors.

*Reinsurance proved the model. The larger opportunity is the platform.*

WHY INVEST

# Why OXBR

1

### Public Company

NASDAQ-listed with transparent PCAOB-audited quarterly and annual reporting.

2

### Two Growth Platforms With Significant Potential

Independent engines under one structure.

3

### AI Infrastructure

Exposure to the compute and power supercycle.

4

### Digital Financial Infrastructure

Tokenized real-world assets at institutional grade.

5

### Experienced Leadership

Depth across capital markets, infrastructure, and reinsurance.

6

### Institutional Governance

Compliance and controls built in from the start.

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# Experience Behind Both Platforms

### Jay Madhu

Chairman & CEO,
Oxbridge

30+ years across capital markets, insurance, real estate and emerging technology. Has helped take five companies public, including three Nasdaq and two NYSE listings, and led Oxbridge's expansion from reinsurance into tokenized real-world assets and AI infrastructure. Brings extensive experience building and scaling public companies.

### Wrendon Timothy

Chief Financial Officer, Director & Corporate Secretary,
Oxbridge

20+ years across public-company finance, SEC reporting, governance and capital markets, including senior experience at PwC and KPMG. Leads Oxbridge's financial strategy, reporting, compliance and corporate governance as the Company expands across multiple growth platforms. Brings deep experience supporting regulated and publicly traded businesses.

### Drew Madhu

President,
AI GridWorks

Technology executive with experience scaling high-growth technology companies globally, including Hesai Technology (NASDAQ: HSAI) and Quanergy. Stanford graduate with experience across emerging technology, strategic partnerships and global business development. Leads AI GridWorks' growth strategy and supports SurancePlus' expansion.

### Randy Lambert

Vice President, Data Center Infrastructure & Power,
AI GridWorks

17+ years in mission-critical infrastructure, including 7 years at Meta supporting 2.9 GW of data center development. His experience spans hundreds of infrastructure projects and significant power capacity, bringing institutional-scale technical expertise to AI GridWorks' power and infrastructure strategy.

### Abby Pflueger

Vice President, Real Estate & Site Development,
AI GridWorks

Data center real estate executive with experience sourcing and evaluating more than 3 GW of development opportunities. Leads site selection, land acquisition, due diligence and entitlements, helping AI GridWorks identify and advance sites capable of supporting next-generation AI infrastructure.

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# Contact Us

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