

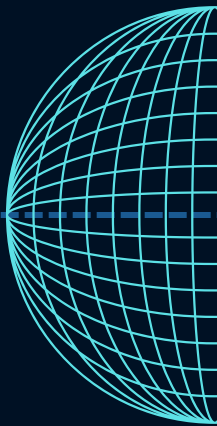
AN EVOLUTIONARY APPROACH TO TECHNOLOGY AND AUTOMATION

At NAV, technology and automation are treated as an evolving system rather than a fixed outcome. Each automation initiative begins with identifying operational inefficiencies or scalability constraints. What started as manual, spreadsheet-driven processes progressively evolved into macros, rule-based scripts, and fully integrated automation pipelines.



This structured progression reduced manual intervention, improved data accuracy, and enhanced operational resilience. Systems are continuously reviewed and refined as they mature, enabling modular enhancements and deeper integration across workflows.

NAV's IT strategy emphasizes scalable architecture, iterative improvement, and controlled optimization, ensuring processes remain efficient, adaptable, and future-ready. In this approach, technology functions as a foundational driver of operational maturity and sustained innovation, not merely a support tool.



INNOVATIVE AUTOMATION FOR STREAMLINED WORKFLOWS

Expanded automation via the strategic use of AI/ML significantly reduced our manual effort and timelines, enabled new tools, boosted accuracy, and condensed service delivery time.

- Launched the Investment Tracker tool, a comprehensive portfolio document management and activity-tracking solution
- Integrated AI-based email analysis to improve response quality and turnaround times
- Went live with AI-driven activity mapping of RTA cash transactions for capital calls
- Rolled out scripting support for multicurrency and tokenized funds, weighted-average ROR calculations, expense reallocation, LexisNexis integration, and financial statement validation
- Introduced significant advancements across investor management, compliance workflows, and third-party integrations with banks and risk management vendors
- Automated reporting workflows
- Delivered a real-time monitoring dashboard and kicked off a new audit visibility dashboard project

2025 marked a year of strong execution and strategic progress, with technology playing a central role in enabling scale, resilience, and superior client outcomes across the organization. For a full summary of NAV technology development achievements in 2025, read here:

<https://www.navfundservices.com/articles/technology-development-focused-on-client-features-workflow-upgrades-in-2025>

Huge credit and thanks to the award-winning NAV Technology team, who worked tirelessly to plan, develop, test, and launch an impressive number of significant projects.

NAV HELPS MODERNIZE LOANS WITH BLOCKCHAIN TECHNOLOGY

At NAV, progress is driven not only by innovation but also by expertise, commitment, and forward-thinking mindset of our teams.

In a significant milestone, NAV Fund Services partnered with Galaxy Digital Inc. on its first-ever tokenized loan offering, built on Avalanche. This initiative represents a major step in modernizing how traditional loans are administered, using blockchain technology to enable faster transactions, enhanced transparency, and improved tracking.

Behind this advancement is the collective effort of NAV professionals who continue to adapt, learn, and deliver excellence in an evolving financial landscape.



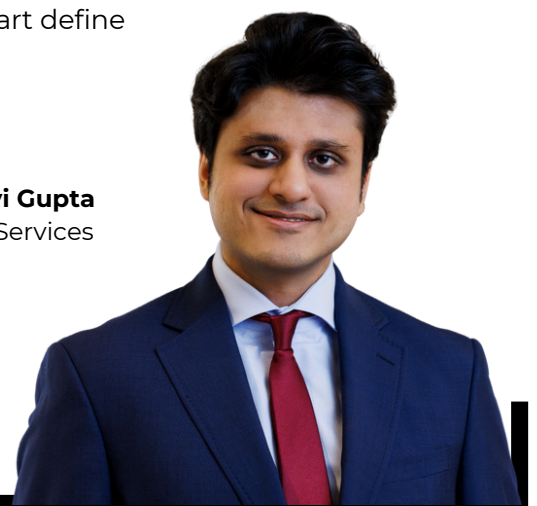
RAVI GUPTA: TOKENIZATION IS NO LONGER JUST A BUZZWORD.

Tokenization is converting fund investments into digital tokens, allowing faster transactions, a broader investor base, and round-the-clock trading instead of traditional monthly or quarterly windows.

It sounds simple, but the reality is far more complex. There is no standard blueprint. Every fund builds its own approach from scratch, covering compliance, technology, vendor relationships, and smart contract design. The decisions made at the very start define what the fund can and cannot do going forward.

The opportunity is real. So is the preparation it demands.

~ Ravi Gupta
Chief Strategic Solutions Officer, NAV Fund Services



Read the full article here:
<https://www.navfundservices.com/articles/tokenization-gap-article>

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