ATLAS CLEAR HOLDINGS

INVESTOR PRESENTATION – AUGUST 2026

AtlasClear Holdings, Inc.

BUILDING THE FUTURE OF FINANCIAL INFRASTRUCTURE

NYSE AMERICAN: ATCH

ATLASCLEAR.COM

Forward Looking *Statements*

FORWARD-LOOKING STATEMENTS AND OTHER IMPORTANT INFORMATION

This presentation contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, as amended, that reflect AtlasClear Holdings' current views with respect to, among other things, its future operations and financial performance. Forward-looking statements in this communication may be identified by the use of words such as "anticipate," "assume," "believe," "continue," "could," "estimate," "expect," "future," "intend," "may," "outlook," "plan," "potential," "predict," "project," "seek," "should," "target," "will," "would," and similar expressions.

Forward-looking statements include, but are not limited to, statements regarding expected future growth, strategic initiatives, the proposed acquisitions of an institutional digital asset business, Commercial Bancorp of Wyoming and Ark Financial Services, Inc., the anticipated timing and completion of such transactions, the execution of definitive documentation with respect to the digital asset business and/or Ark Financial Services, Inc., receipt of FINRA and other required regulatory and stockholder approvals, the anticipated growth of Dawson James's clearing activity through Wilson-Davis & Co., Inc., the expected revenue, net income and EBITDA contributions of the proposed acquisitions, the Company's intention to refile its application to acquire Commercial Bancorp of Wyoming, future financial performance, future capital markets activity, and the Company's ability to execute on its business strategy. The letters of intent for the planned digital asset and Ark Financial Services, Inc., acquisitions are non-binding (other than certain customary provisions), and there can be no assurance that definitive agreements will be executed or that the proposed acquisitions will be completed on the terms disclosed, or at all.

These statements are based on current expectations and assumptions that are subject to risks and uncertainties, many of which are beyond the Company's control, and actual results may differ materially from those anticipated. Factors that could cause actual results to differ include, but are not limited to: AtlasClear's failure to enter into definitive agreements with the digital asset business or the Dawson James parties, or its failure to complete the proposed acquisitions on favorable terms or at all; failure to receive the required regulatory approvals for the proposed acquisitions; AtlasClear's inability to integrate, and to realize the benefits of, the proposed acquisitions; the risk that AtlasClear does not refile its application for the acquisition of Commercial Bancorp or that the acquisition does not close as a result of the failure to satisfy the conditions to closing such acquisition (including, without limitation, the receipt of required regulatory or other approvals); changes in general economic or political conditions; changes in the markets that AtlasClear targets; slowdowns in securities or digital asset trading or shifting demand for trading, clearing and settling financial products; and any change in laws applicable to AtlasClear or any regulatory or judicial interpretation thereof. For additional information regarding risks and uncertainties, please refer to the Company's filings with the Securities and Exchange Commission, including its Annual Report on Form 10-K for the year ended June 30, 2025, as amended, and its Quarterly Report on Form 10-Q for the quarter ended March 31, 2026. AtlasClear undertakes no obligation to update or revise forward-looking statements, except as required by law.

This document is neither an offer to sell nor a solicitation to purchase any of AtlasClear's securities.

Building the Connective Tissue of Capital *Markets.*

AtlasClear is building a scalable, regulated financial infrastructure platform for smaller institutions, fintechs, and advisors. The backbone for the next generation of financial services.

AtlasClear Holdings, Inc.

Wilson Davis & Co., the clearing foundation *operating since 1968.*

SINCE 1968	Continuous broker-dealer operating history
STRUCTURE	Wilson-Davis & Co., wholly owned correspondent clearing broker-dealer subsidiary
REGULATED	SEC-registered, FINRA member, licensed in 50 states
SERVICES	Clearing, custody, settlement, and execution services
REVENUE	Generating correspondent clearing revenue today

ATLAS CLEAR HOLDINGS

Operating substance, *compounding.*

REVENUE GROWTH	TOTAL ASSETS	CASH & RESTRICTED CASH	STOCKHOLDERS' EQUITY
67%	$73.9M	$41.2M	$22.3M
$9M ended March 31, 2026 vs. $9M ended March 31, 2025.	+21% vs. June 30, 2025	$16.7M Liquidity to fund growth without near-term equity	Returned positive — ~$29.1M improvement vs. June 30, 2025

WILSON-DAVIS NET CAPITAL

$14.4M > $14.1M above minimum

CORRESPONDENT AGREEMENTS

5 executed

LIVE ON PLATFORM

LIVE Dawson James

Information is as of March 31, 2026 unless otherwise indicated.

ATLASCLEAR HOLDINGS

A High Demand,
Low Competition Market

AN UNDERSERVED SEGMENT:

Firms Up to $1B in Revenue

Thousands of regional broker-dealers, fintechs and financial institutions lack modern clearing & settlement infrastructure

Legacy incumbents prioritize large firms and operate with outdated technology

DEMAND IS SHIFTING TOWARD:

- Integrated custody and banking
- Lower-cost clearing
- Faster onboarding
- Digital asset capabilities

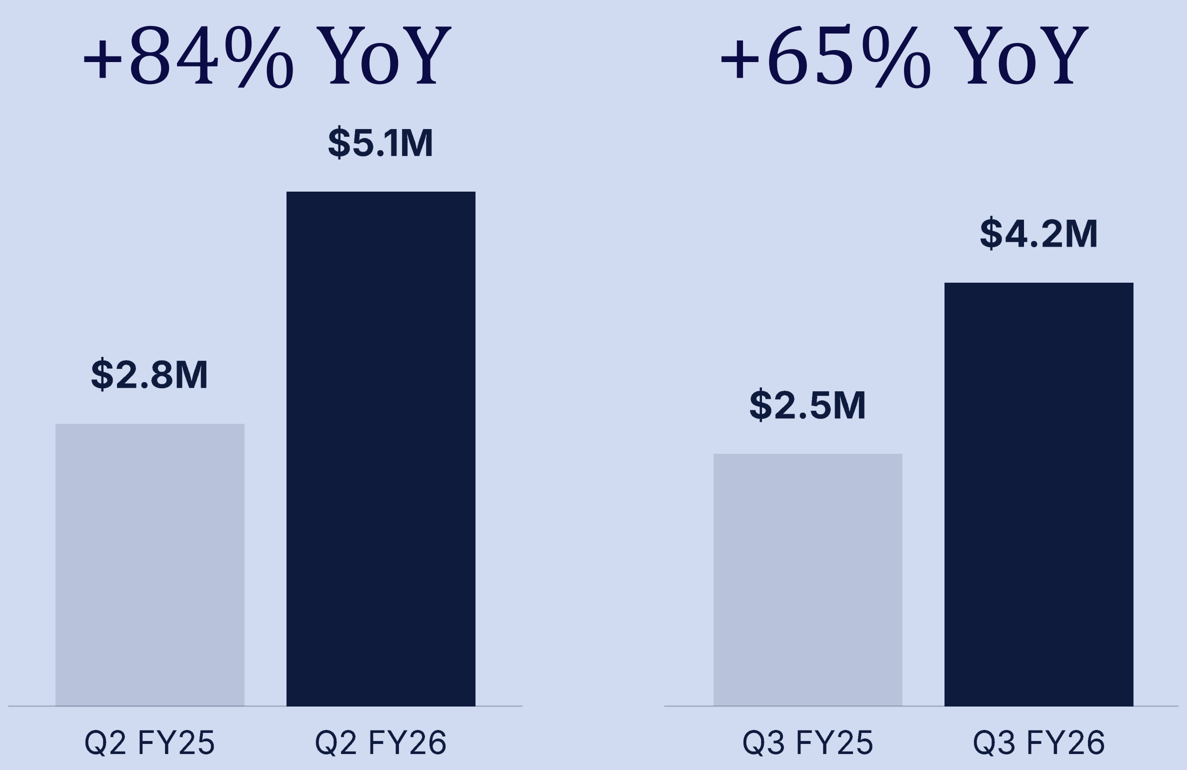
ATLASCLEAR'S STRATEGIC INFRASTRUCTURE BUILDOUT

INTEGRATED CLEARING + DIGITAL ASSETS + FED-MEMBER BANKING = A SCALABLE PLATFORM FOR THE NEXT GENERATION OF FINANCIAL INSTITUTIONS

Revenue accelerating, *earnings inflecting*

Three consecutive quarters of year-over-year revenue growth, with profitability achieved year-to-date

REVENUE TRAJECTORY



EARNINGS INFLECTION

Operating substance compounding ahead of planned Ark/Dawson James and Commercial Bancorp contributions.

Diluted earnings per share, nine months ended March 31. 9M FY26 net income of $4.4M versus net loss in the prior-year period.

Trade. Clear. Settle. *Bank.**

STEP 01

Trade.

ARK FINANCIAL / DAWSON JAMES

Investment firm, placement agent and underwriter.

PLANNED

STEP 02

Clear.

WILSON-DAVIS & CO.

Correspondent clearing broker-dealer with five executed agreements.

● LIVE

STEP 03

Settle.

WILSON-DAVIS & CO.

Custody and settlement infrastructure for the clearing platform.

● LIVE

STEP 04

Bank.

COMMERCIAL BANCORP

Federal Reserve member bank · deposit funding and payments integration.

PLANNED

Two pillars operating today; two more advancing.

**Trade and bank pillars planned; acquisition of Ark Financial/Dawson James subject to final documents; it and bank acquisitions subject to regulatory approvals and other closing conditions.*

One fixed cost base. *Three revenue layers.*

Revenue growth above the ~$14M fixed cost base drives **disproportionate margin expansion.**

LAYER 03 CAPITAL MARKETS PLANNED	Underwriting & placement fees · brings Dawson James clearing flow in-house	RUN-RATE ~$45M
LAYER 02 BANKING PLANNED	Deposit funding & net-interest-margin potential · expanded product monetization	NEW NIM & PAYMENTS + stream
LAYER 01 CORE CLEARING ● LIVE	Q3 annualized run-rate ~$17M · operating cost coverage achieved · high incremental contribution margins from correspondent onboarding	REVENUE ABOVE BASE ~$17M ARR
FOUNDATION FIXED INFRASTRUCTURE	Technology · Risk · Compliance · Clearing infrastructure	OPERATING COST BASE ~$14M

∗Trade and bank pillars planned; acquisition of Ark Financial/Dawson James subject to final documents; it and bank acquisitions subject to regulatory approvals and other closing conditions.

ATLAS CLEAR HOLDINGS

First major correspondent integration *completed.*

Validates platform scalability — incremental correspondent revenue scales against the fixed cost base.

● LIVE & CLEARING

Dawson James

ON WILSON-DAVIS ENHANCED PLATFORM

AGREEMENTS

5

Correspondent broker-dealer agreements executed

LIVE TODAY

1

First major introducing-broker integration

01 — **Multi-client integration template**

Onboarding established a reusable template for future correspondents — reducing expected timelines for the rest of the pipeline.

02 — **Infrastructure upgrades support scalability**

Multi-client architecture validated through Dawson James — supports the next wave of correspondents without proportional cost.

03 — **Five executed agreements across the platform**

Pipeline of correspondent broker-dealer agreements queued for activation — a clear forward indicator of revenue.

04 — **High-margin incremental revenue**

Incremental transaction and commission revenue contributes at high margins to the existing fixed cost base.

ATLAS CLEAR HOLDINGS

Origination, execution, *and* clearing — under one platform.

Captures execution and settlement economics in-house and expands the platform across the full transaction lifecycle.

COMBINED PRO-FORMA RUN-RATE	LOI SIGNED	TWO-STEP CLOSING
~$45M	Apr 24	24.9% on definitive agreement
Revenue	2026 — Letter of Intent executed	75.1% following FINRA approval
~$5M NET INCOME	CASH + ATCH COMMON STOCK	EXPECTED ACCRETIVE IN YEAR ONE

→ Brings Dawson James clearing in-house — captures economics currently flowing to a third party.

→ Dawson James: active placement agent & underwriter — #14 by transaction volume in Q1 2026.

ATLAS CLEAR HOLDINGS

The *Bank* pillar.

Federal Reserve member bank capabilities that would complete the Trade, Clear, Settle, Bank platform.

WHAT IT ADDS

Banking

Fed-member deposit funding

PAYMENTS & LENDING

DEAL STAGE

Signed

Definitive agreement executed

STOCK AND CASH

APPROVAL PATH

Planned

With the Federal Reserve and state banking regulator

SUBJECT TO REGULATORY APPROVAL

→ Would complete the fourth pillar of the platform, adding deposit funding alongside clearing and settlement.

→ Application refiling planned with an expanded business plan that includes digital assets and a revised pro forma.

Building the regulated bridge to *digital asset markets*.

AtlasClear has signed a letter of intent to acquire an institutional digital asset and crypto platform.

FULL-STACK INSTITUTIONAL PLATFORM

Trading & FX liquidity

Spot and FX execution across major assets

Derivatives & structured products

Regulated bilateral counterparty

Lending

Collateralized institutional borrowing

Clearing, settlement & payments

Banking and on and off ramp rails

Asset management

Regulated fund structures

ACTIVE REGULATORY FOOTPRINT

United States

FinCen MSB, state money transmitter licenses

Canada

FINTRAC MSB, Autorité des marchés financiers

United Kingdom

Financial Conduct Authority, AIFM authorization

$9.2M	$3.5M	650+
Revenue	EBITDA	Institutional clients
FY2025 year-end	*FY2025 year-end*	*reported by target*

Non-binding letter of intent signed. Due diligence to be completed. Definitive agreement, regulatory and stockholder approvals pending.

Capital & Balance *Sheet Transformation*

(AS OF MARCH 31, 2026)

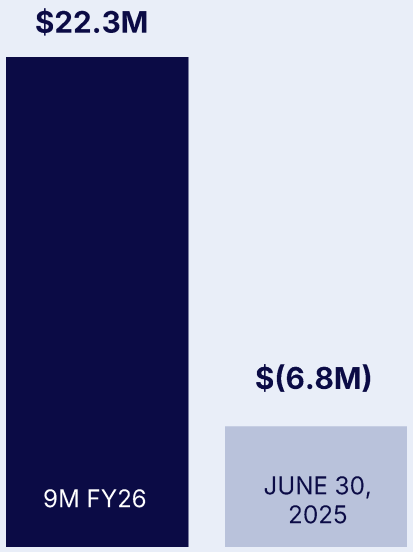
STOCKHOLDERS' EQUITY INFLECTION

$22.3M
MARCH 31, 2026

$(6.8M)
JUNE 30, 2025

~$29.1M	Improvement vs June 30, 2025
~$60M	Improvement vs Fiscal Year-End 2024

~$29.1M
Improvement vs June 30, 2025



STOCKHOLDERS' EQUITY

LIQUIDITY POSITION

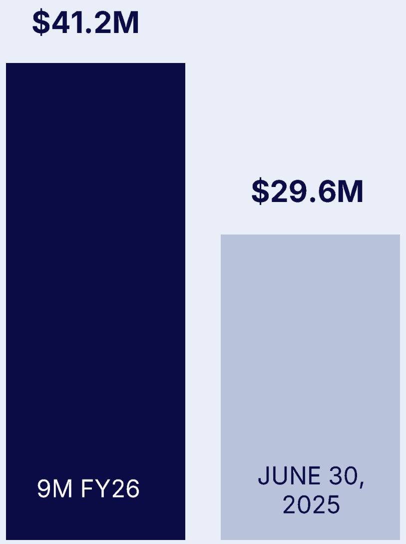
CASH & RESTRICTED CASH

$41.2M
MARCH 31, 2026

$29.6M
JUNE 30, 2025

~$11.6M	Increase vs June 30, 2025
$16.7M	Cash & Cash Equivalents (March 31, 2026)

~$11.6M
Increase vs June 30, 2025



LIQUIDITY POSITION

Growth *Strategy*

DISCIPLINED, TECHNOLOGY-DRIVEN EXPANSION

Client Base Expansion

Attracting traditional and fintech clients with turnkey solutions.

Correspondent Pipeline

Five executed agreements; active pipeline.

Capital Markets Distribution

Dawson James brings origination and execution in-house.

Digital Assets

Proposed acquisition adds institutional trading and settlement across digital markets.

Banking Integration

Commercial Bancorp refile would add deposit funding and NIM.

Leadership

John Schaible

Executive Chairman; Co-founder of Atlas Bank, AtlasBanc, and Atlas FinTech, with over 30 years founding and leading regulated financial institutions. Founder of NexTrade (sold to Citigroup) and a three-time EY Entrepreneur of the Year nominee.

Craig Ridenhour

President; Founding partner of Atlas FinTech Holdings and AtlasBanc Holdings, with over 30 years of experience in financial services, brokerage operations, and wealth management, including leadership roles at Anderen Financial and AtlasClear.

Sandip Patel

General Counsel and Chief Financial Officer; former General Counsel at WellCare, founder of the Orion Group, and co-founder of Anderen Bank and AtlasBanc, with over 25 years of legal, regulatory, and corporate finance experience.

Ilya Bogdanov

Chief Technology Officer; Former senior technology leader at Bank of America, Merrill Lynch, Citigroup, and DoubleClick, with over 20 years of experience in fintech infrastructure and systems engineering.

Board of Directors

John Schaible, Executive Chairman; Co-founder of Atlas Bank, AtlasBanc, and Atlas FinTech, with over 30 years founding and leading regulated financial institutions. Founder of NexTrade (sold to Citigroup) and a three-time EY Entrepreneur of the Year nominee.

Sandip I. Patel, Director; General Counsel and Chief Financial Officer; former General Counsel at WellCare, founder of the Orion Group, and co-founder of Anderen Bank and AtlasBanc, with over 25 years of legal, regulatory, and corporate finance experience.

Craig Ridenhour, Director; President; founding partner of Atlas FinTech Holdings and AtlasBanc Holdings, with over 30 years of experience in financial services, brokerage operations, and wealth management, including leadership roles at Anderen Financial and AtlasClear.

Steven J Carlson, Director; Co-Chairman of Magellan Global and Chairman of Marco Polo Securities, with over 35 years of experience in global financial services, investment banking, and capital markets, including senior leadership roles at Lehman Brothers, INTL FCStone, and as founder of The Provident Group.

Thomas J. Hammond, Director; Former President of ICE Clear U.S. and CEO of the Board of Trade Clearing Corporation, with over 30 years of leadership in clearing, trading operations, and market infrastructure.

Robert D. Keyser, Jr., Director; Founder, CEO, and Chairman of Dawson James Securities, and Managing Member of Sixth Borough Capital Management, with over 40 years of experience in investment banking, capital markets, and asset management, specializing in emerging growth and alternative investment strategies.

THANK YOU

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