Silvia Achieves Outperformance Against Frontier AI Models on Key Personal Finance Topics, Including Tax, Mortgage, and Credit Card Topics

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Proprietary technology stack delivers superior accuracy, lower costs, and faster responses for independent investors

NEW YORK--(BUSINESS WIRE)--Sep. 21, 2026-- ProCap Financial, Inc. (Nasdaq: BRR) (the "Company"), the first publicly traded agentic finance firm, today announced that Silvia, its AI agent lab exclusively focused on finance, has achieved industry-leading performance, outperforming frontier AI models evaluated on important personal finance topics including tax, mortgage, and credit cards.

This press release features multimedia. View the full release here: https://www.businesswire.com/news/home/20260921281102/en/

Over the past six months, Silvia's engineering team rebuilt its technology stack to own its own intelligence rather than rely on off-the-shelf, generic AI tools. The result is a custom system optimized exclusively for personal finance use cases, delivering higher accuracy, primary-source citations, faster response times, and lower costs.

Key results include:

- Silvia ranked #1 among seven AI products on the Company's public tax, mortgage, and credit card benchmarks for both accuracy and citing primary sources. The benchmarks are open sourced on Hugging Face.
- Since the new model began rolling out in July, median response time has dropped 48%, cost per question has dropped 59%, and the share of answers users rate negatively has fallen by more than half, while monthly active users have grown substantially since March.

The proprietary technology stack consists of three core components:

1. **Data pipelines**: Custom benchmarks graded on accuracy and primary-source citations, plus high-quality training data generation.
2. **Harness engineering**: Tight integration of the model router, tools, and agents so the system operates as a unified whole.
3. **Model training**: Silvia Analyst, a quantitative finance specialist model that handles market data, company financials, portfolio analysis, and document parsing at 97% lower cost than frontier models.

"Our mission is to help independent investors make money. By owning our own intelligence, we can deliver a meaningfully better product experience that is both more accurate and more efficient," said Anthony Pompliano, Chairman and CEO of ProCap Financial, Inc. (soon to be Silvia, Inc.). "We are not trying to be the best at everything. We are laser-focused on being the best at personal finance. Similar to Bitcoin's 'not your keys, not your coins' ethos, the AI industry is learning 'not your weights, not your intelligence.'"

Silvia began as a ChatGPT wrapper approximately 18 months ago and has since transitioned into a leading AI research lab focused exclusively on finance. The Company believes that superior performance and lower costs will drive more organizations to own their own intelligence over time. Finance organizations interested in similar capabilities are invited to contact the Company.

As previously announced, the Company's corporate name is expected to change to Silvia, Inc., with its common stock and warrants beginning to trade under the ticker symbols "SVIA" and "SVIAW," respectively, effective at market open on September 22, 2026.

About ProCap Financial

ProCap Financial, Inc. is the first publicly traded agentic finance firm. The Company's mission is to help independent investors make money. Products include Silvia, an AI agent lab exclusively focused on finance. Founded in 2025, the Company raised more than $750 million from leading investors and is traded on Nasdaq under the symbol BRR. Visit www.procapfinancial.com for more information. The Company's website is expected to transition to www.silvia.com.

Forward-Looking Statements

This press release contains forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, including statements regarding the performance of Silvia's technology, expected benefits of owning proprietary intelligence, the anticipated name and ticker changes, and the Company's strategy. These statements are based on current expectations and are subject to various risks and uncertainties that could cause actual results to differ materially. Such risks include those described under “Risk Factors” in the Company’s most recent SEC filings. We caution readers not to place undue reliance on forward-looking statements, which reflect our views only as of the date of this release. We undertake no obligation to update such statements, except as required by law.

Not Advice

The research and benchmark results described in this release are for informational purposes only and do not constitute tax, legal, investment, mortgage, credit card, or accounting advice. Silvia does not provide tax, legal, investment, accounting, or lending advice, and is not a lender, mortgage broker, or credit card issuer. Silvia may receive compensation from certain lenders, card issuers, or other financial institutions when users apply for or open products through links on the Silvia platform. Compensation did not influence benchmark design, scoring, or results, and benchmark results are not an endorsement of any specific lender, issuer, or product. Users should consult a qualified professional regarding their individual circumstances.

Benchmarks

Benchmark results are based on internal benchmarks conducted by Silvia evaluating seven AI products across expert-level scenarios in three subject areas: (1) U.S. federal tax law and the tax codes of California, Texas, New York, North Carolina, and Florida; (2) U.S. residential mortgage topics; and (3) U.S. consumer credit card topics. The benchmarks were designed and administered by ProCap Financial, Inc. and are not independent third-party rankings. Results reflect model performance as of each test date under controlled conditions; AI model performance changes over time, and results may not reflect performance on other topics, jurisdictions, loan products, card products, lenders, issuers, or question types, or in any individual user's circumstances. Full methodology, evaluation questions, and results are publicly available on Hugging Face at the links below. Response time, cost per question, user rating, and monthly active user figures referenced in this release are based on the Company's internal, unaudited data for the periods indicated and are subject to change.

Silvia: https://huggingface.co/cfosilvia
Tax: https://huggingface.co/datasets/cfosilvia/silvia-tax-bench
Credit Card: https://huggingface.co/datasets/cfosilvia/silvia-creditcard-bench
Mortgage: https://huggingface.co/datasets/cfosilvia/silvia-mortgage-bench

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