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AN INSTITUTIONAL EDUCATIONAL PRESENTATION

# Why International Finance Bank *is different.*



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## SUBJECT

How IFB is positioned within the international financial ecosystem — what it is, what it is not, and how it creates value.

## AUDIENCE

Governments · Sovereign Wealth Funds · Central Banks · Institutional Investors · Multinational Treasuries · Family Offices

## METHODOLOGY

Descriptive institutional analysis aligned with recognised international frameworks — Basel III, BIS, IMF, ICMA, ISDA, IFRS.

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# The question this presentation answers

Why the label "bank" spans institutions with fundamentally different mandates

EXECUTIVE SUMMARY

*The word "bank" is used interchangeably across institutions whose mandates, clients, balance-sheet mechanics and regulatory perimeters are not comparable. Confusing them mis-prices risk, mis-sets expectations and mis-directs capital.*

THE CENTRAL QUESTION

"Why is International Finance Bank different from the bank on my high street?"

A retail depositor, a corporate treasurer, a sovereign wealth manager and a central-bank counterparty ask this question for different reasons. Each answer has different consequences.

THIS PRESENTATION SUPPLIES A SINGLE, INSTITUTIONAL ANSWER

DIAGRAM D-03 · TWO INSTITUTIONS, SAME WORD

| DIMENSION        | Retail / commercial bank             | Institutional financial platform     |
|------------------|--------------------------------------|--------------------------------------|
| PRIMARY MANDATE  | Deposit-taking & lending at scale    | Bespoke structuring & advisory       |
| CLIENT BASE      | Millions of individuals & SMEs       | Institutions, sovereigns, MNCs       |
| TYPICAL TICKET   | USD 10 <sup>3</sup> –10 <sup>5</sup> | USD 10 <sup>7</sup> –10 <sup>9</sup> |
| PROCESS          | Standardised, automated              | Individually structured, gated       |
| ONBOARDING       | Minutes to hours                     | Weeks to months                      |
| REGULATORY FRAME | Consumer protection                  | Institutional & cross-border         |
| VALUE MECHANISM  | Volume & net-interest margin         | Advisory judgement & execution       |

DIAGRAM SPECIFICATION · Comparative matrix — seven dimensions on which the two models differ in kind, not degree.

KEY MESSAGE

The two models share a word. They do not share a business.

# The evolution of banking

Six centuries of specialisation — the modern institutional platform is the endpoint of a long trajectory

**EXECUTIVE SUMMARY**

*Banking did not emerge as a single industry. It emerged as a sequence of specialisations, each solving a problem the previous form could not. Institutional banking is the current terminus.*



DIAGRAM D-08 · TIMELINE — seven inflections on a 600-year trajectory. Each stage specialised further; institutional banking is the current terminus.

**INTERPRETATION**

Each era created a new type of institution because the previous type could not serve the new client. Institutional platforms serve clients whose needs commercial and retail structures cannot address.

**KEY MESSAGE**

Specialisation is the story of banking. IFB is the current chapter, not a departure from it.

# The twelve institution types

A single word — "bank" — covers twelve distinct mandates, each with its own clients and regulation

EXECUTIVE SUMMARY

The industry is not a single category. It is twelve, each solving a distinct problem for a distinct constituency. Position within the taxonomy determines everything downstream.

|                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>01 · MONETARY AUTHORITY</div> <div>Central Banks</div> <div>Issue currency, set monetary policy, act as lender of last resort. Serve the state, not commercial clients.</div> <div>e.g. Federal Reserve · ECB · BoE</div>          | <div>02 · DEPOSIT-TAKING · MASS-MARKET</div> <div>Retail Banks</div> <div>Deposits, payments, mortgages and consumer credit for individuals. Volume business, standardised products.</div> <div>Consumer protection perimeter</div>              | <div>03 · SME &amp; MID-MARKET</div> <div>Commercial Banks</div> <div>Working capital, trade finance and cash management for SMEs and mid-market corporates.</div> <div>Domestic focus, balance-sheet lending</div>                     | <div>04 · HIGH-NET-WORTH</div> <div>Private Banks</div> <div>Wealth management, discretionary portfolios and estate structuring for HNW and UHNW clients.</div> <div>e.g. UBS WM · Julius Baer</div>                                  |
| <div>05 · CAPITAL-MARKETS &amp; ADVISORY</div> <div>Investment Banks</div> <div>Underwriting, M&amp;A advisory, sales &amp; trading. Fee &amp; spread income, not deposit funding.</div> <div>e.g. Goldman Sachs · Morgan Stanley</div> | <div>06 · TRADE &amp; STRUCTURED FINANCE</div> <div>Merchant Banks</div> <div>Historical archetype: bespoke credit and structured finance for merchants. Modern form: boutique advisory.</div> <div>Origin of modern institutional banking</div> | <div>07 · SOVEREIGN &amp; DEVELOPMENT MANDATE</div> <div>Development Banks</div> <div>Long-tenor financing for infrastructure and development projects. Concessional or blended capital.</div> <div>e.g. IBRD · EIB · AfDB · IsDB</div> | <div>08 · EXPORT SUPPORT · STATE-BACKED</div> <div>Export Credit Agencies</div> <div>Guarantees and insurance underwriting national exports. Public-policy instrument.</div> <div>e.g. UKEF · US EXIM · Hermes</div>                  |
| <div>09 · PAYMENT INTERMEDIATION</div> <div>Correspondent Banks</div> <div>Provide access to clearing systems and cross-border settlement for other banks. Nostro/vostro accounts.</div> <div>Backbone of cross-border payments</div>   | <div>10 · DIGITAL-NATIVE RETAIL</div> <div>Digital Banks &amp; Fintechs</div> <div>Technology-first banking &amp; payments; typically retail or SME focus. Narrow, standardised products.</div> <div>e.g. Revolut · Wise · N26</div>             | <div>11 · BESPOKE INSTITUTIONAL &amp; SOVEREIGN</div> <div>Institutional Banks</div> <div>Bespoke corporate, institutional and sovereign solutions — the category in which IFB operates.</div> <div>→ M3.11 · Where IFB fits</div>      | <div>12 · INTERNATIONAL PUBLIC MANDATE</div> <div>Multilateral Institutions</div> <div>IMF, World Bank Group, regional MDBs, BIS. Provide stability, standards and sovereign finance.</div> <div>Frame the whole system's rules</div> |

DIAGRAM D-01 · ECOSYSTEM CARDS — twelve categories, colour-coded by function class (blue = authority, teal = deposit-taking, amber = capital-markets, gold = institutional / sovereign).

KEY MESSAGE

Institutional banks are one of twelve categories — sharing only a word with the other eleven.

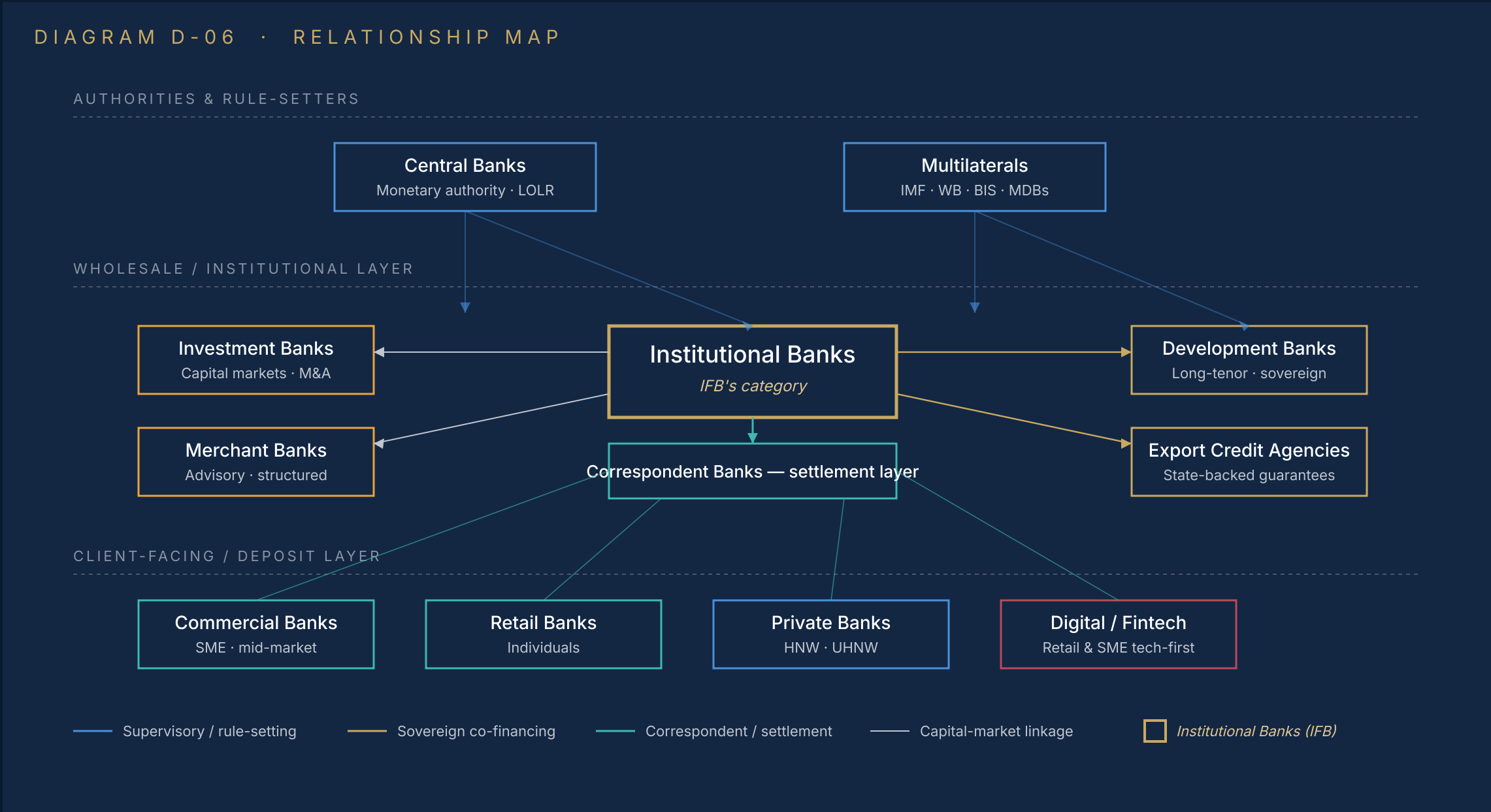
# How the twelve types interact

Correspondent, capital-market and settlement linkages tie the ecosystem together

EXECUTIVE SUMMARY

*The categories do not operate in isolation. Value moves between them via correspondent networks, capital-market issuance and settlement infrastructure — a directed graph rather than a hierarchy.*

DIAGRAM D-06 · RELATIONSHIP MAP



THREE LINK CATEGORIES

## How value moves between the twelve types

01 · SUPERVISORY LINKS

### Authority → institution

Central banks and multilaterals set rules, supervise capital adequacy and hold institutions accountable to Basel III and national frameworks.

02 · SETTLEMENT LINKS

### Correspondent banking

Nostro/vostro accounts and SWIFT messaging move cash across borders; correspondent banks are the connective tissue of international payments.

03 · MANDATE LINKS

### Sovereign co-financing

Institutional banks co-arrange with development banks, ECAs and multilaterals on infrastructure and sovereign mandates — where IFB's connective role becomes visible.

KEY MESSAGE

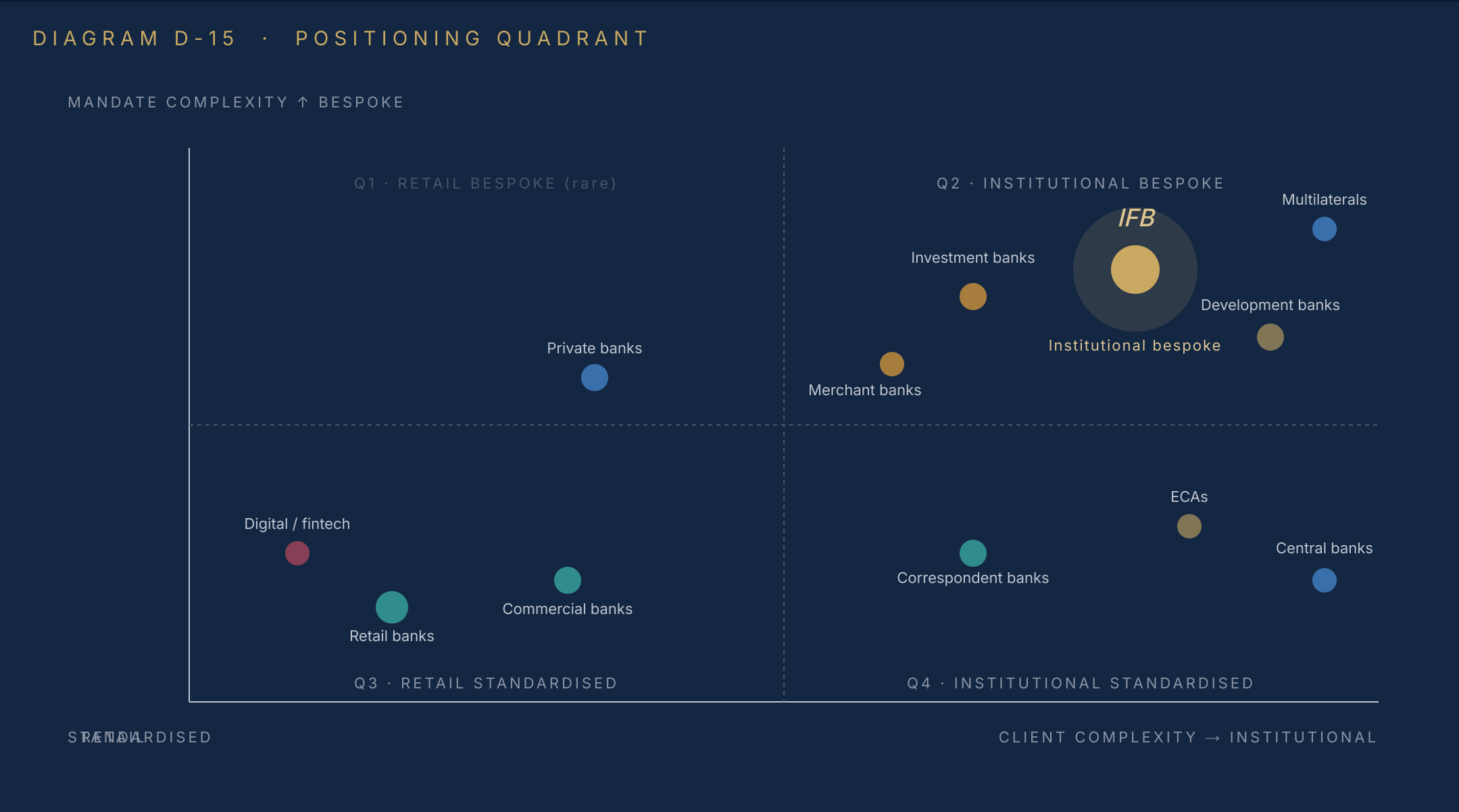
The ecosystem is a directed graph. Institutional banks sit at the wholesale layer, linking authorities, capital markets and settlement infrastructure to end-clients.

# Where IFB sits in the ecosystem

Two axes — client complexity and mandate bespoke-ness — locate IFB precisely

**EXECUTIVE SUMMARY**

*Plotted on the axes of client complexity and mandate bespoke-ness, the twelve institution types cluster into four quadrants. IFB occupies the upper-right — the institutional-bespoke quadrant.*



HOW TO READ THE MAP

## Two axes, four quadrants, one location for IFB

**Q2 · INSTITUTIONAL BESPOKE**

**Where IFB sits**

Clients are institutions, sovereigns and multinational corporates. Mandates are individually structured. IFB shares this quadrant with investment banks, merchant banks, development banks and multilaterals.

**Q1 · RETAIL BESPOKE**

Private banking — bespoke solutions for HNW individuals. Adjacent to IFB but different client type.

**Q3 · RETAIL STANDARDISED**

Retail, commercial and digital banks. Standardised products at scale — the opposite of IFB.

**Q4 · INSTITUTIONAL STANDARDISED**

Central banks, ECAs and correspondent banks — institutional counterparties served by standardised infrastructure.

KEY MESSAGE

IFB is not adjacent to retail banking. It is in a different quadrant, with different neighbours, different clients and different mechanics.

# What IFB is - and what IFB is not

Precise negative definitions eliminate the seven most common misconceptions

EXECUTIVE SUMMARY

*Because "bank" is used loosely, defining what IFB is not is as important as defining what it is. The seven negations below eliminate the recurring category errors.*

IFB IS NOT

Seven categories IFB does not occupy

01

**A retail bank** — IFB does not offer consumer chequing, mortgages or credit cards.

02

**A high-street commercial bank** — IFB does not serve local SMEs with domestic working capital.

03

**A universal bank** — IFB is not a full-service group combining retail, commercial and investment banking.

04

**A fintech or digital bank** — IFB is not a technology-first retail platform substituting judgement with automation.

05

**A central bank or monetary authority** — IFB does not issue currency or set monetary policy.

06

**A multilateral or development institution** — IFB does not provide concessional finance under a public mandate.

07

**An asset manager or fund** — IFB does not sell pooled investment products to third-party investors.

IFB IS

An international institutional financial platform

Serving governments, sovereign wealth funds, central banks, institutional investors, multinationals, family offices and HNWIs with bespoke corporate, institutional and sovereign institutional.

FOUR DEFINING ATTRIBUTES

i

**Institutional**

Every counterparty is an institution — never a retail depositor.

ii

**International**

Every mandate crosses jurisdictions — currencies, legal systems, regulators.

iii

**Bespoke**

Every engagement is individually structured — never off-the-shelf.

iv

**Advisory-led**

Value is created by judgement and execution, not by scale of balance sheet.

KEY MESSAGE

Institutional. International. Bespoke. Advisory-led. Four attributes, applied together, define the category.

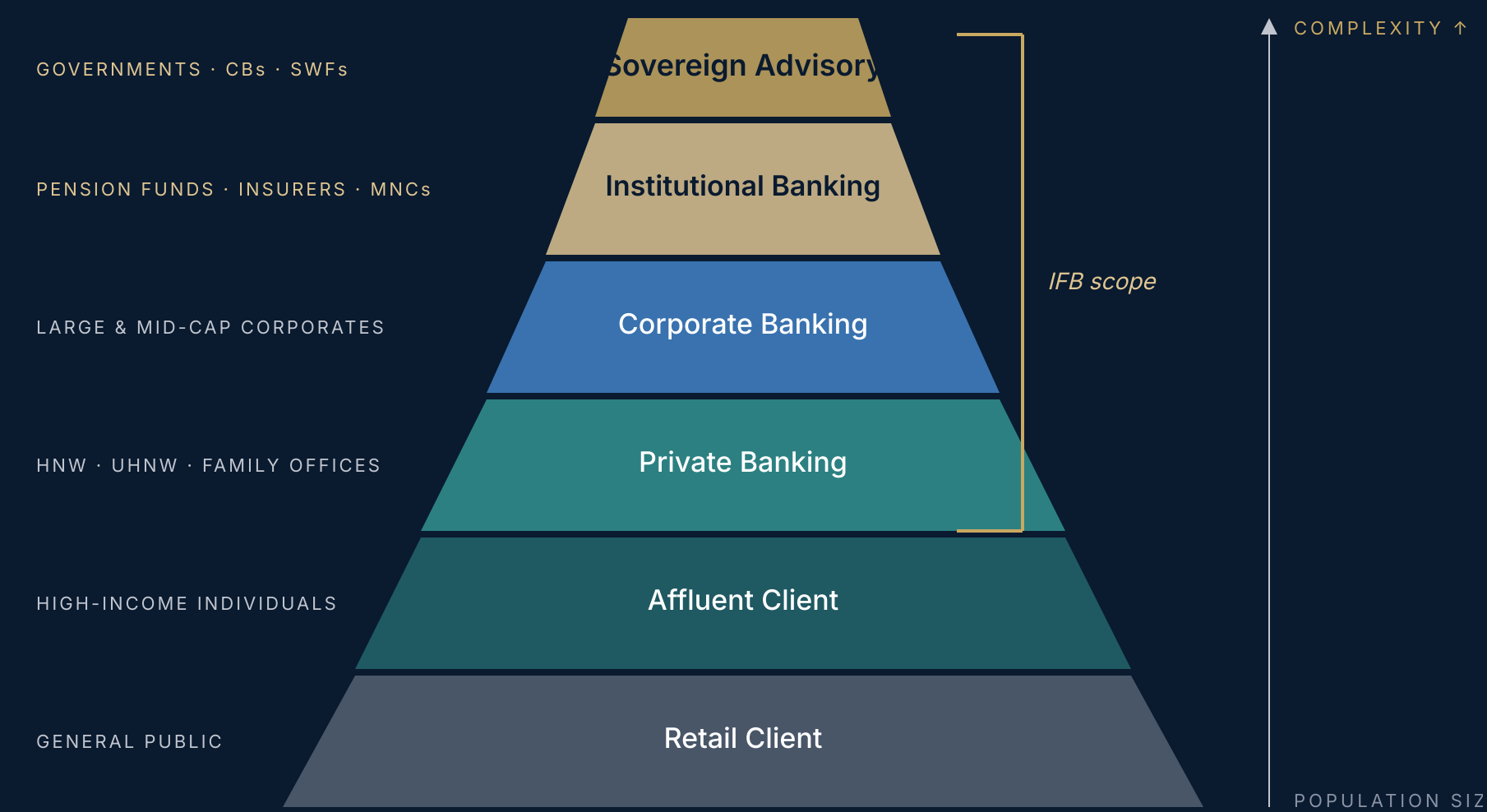
# The client segmentation pyramid

Six layers of client complexity — product, process and price all shift with the client

EXECUTIVE SUMMARY

*Different institutions serve different clients because different clients have different problems. Product complexity, process depth and price mechanism all move up together with client complexity.*

DIAGRAM D-02 · CLIENT HIERARCHY



WHAT SHIFTS AS YOU MOVE UP

## Three variables move together with client complexity

| LAYER              | PRODUCT                 | PROCESS                  | ONBOARDING      |
|--------------------|-------------------------|--------------------------|-----------------|
| Sovereign advisory | Individually engineered | Multi-party negotiation  | Months          |
| Institutional      | Bespoke, structured     | Committee-approved       | Weeks to months |
| Corporate          | Semi-bespoke            | Relationship-managed     | Weeks           |
| Private banking    | Discretionary portfolio | Relationship-managed     | Days to weeks   |
| Affluent           | Curated menu            | Advisor-assisted         | Days            |
| Retail             | Standard catalogue      | Self-service · automated | Minutes         |

DIAGRAM SPECIFICATION · Cross-layer view — product, process and onboarding time all move together with client complexity.

INTERPRETATION

A retail bank cannot serve a sovereign for the same reason a sovereign advisor cannot serve a retail depositor: their processes are engineered for opposite ends of the pyramid.

KEY MESSAGE

IFB serves the top three layers of the pyramid. Its operating model is engineered for that clientele — and only for that clientele.

# The four service pillars

One integrated platform, organised as four interlocking mandates — never sold in isolation

EXECUTIVE SUMMARY

*Institutional banks are structured around service architectures, not product catalogues. IFB organises capability into four pillars that share a foundation and a client interface. The interlock is the differentiator.*

CLIENT INTERFACE · SINGLE RELATIONSHIP MANAGER · SINGLE MANDATE VIEW · SINGLE PRICING FRAMEWORK



SHARED INSTITUTIONAL FOUNDATION

Compliance & AML · Risk management · Technology & cybersecurity · Correspondent network · Regulatory relationships

DIAGRAM D-10 · SERVICE ARCHITECTURE — four vertical pillars rising from a shared foundation to a shared client interface.

KEY MESSAGE

No single pillar operates in isolation. A single mandate — a cross-border acquisition — routinely draws on all four.

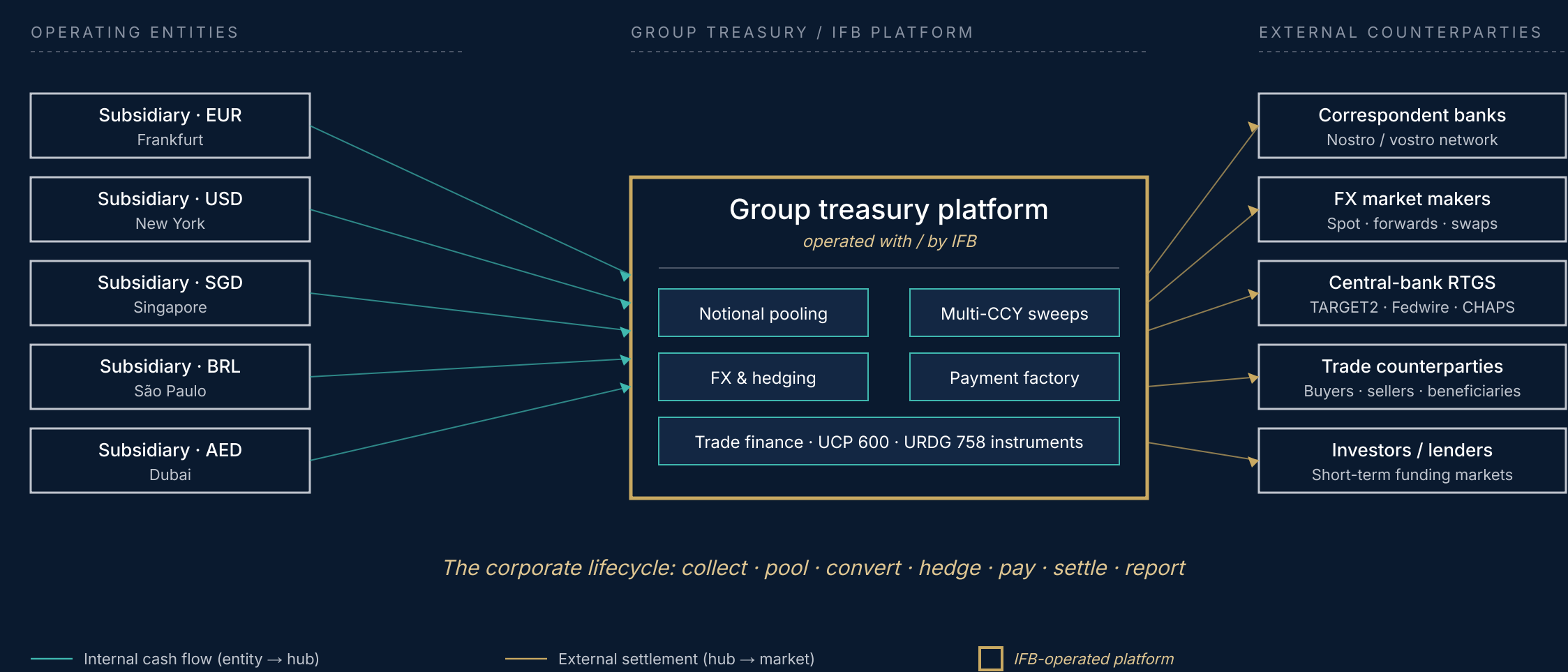
# Corporate banking — treasury, trade & liquidity

The mechanics by which multinational corporates move working capital across borders

## EXECUTIVE SUMMARY

*Institutional corporate banking exists to move capital, not to hold it. Its purpose is to keep a multinational's working capital productive across dozens of currencies, jurisdictions and settlement systems.*

DIAGRAM D-09 · MULTINATIONAL TREASURY FLOW



## SIX INSTITUTIONAL SERVICES

### What corporate banking delivers

#### International accounts & multi-currency

Nostro / vostro structures across jurisdictions.

#### Treasury & liquidity management

Notional pooling, sweeps, in-house banking.

#### Foreign exchange & hedging

Spot, forwards, swaps and structured hedges (ISDA-documented).

#### Trade finance

Letters of credit (UCP 600), demand guarantees (URDG 758), collections.

#### Cash & payment management

Payment factories, ISO 20022 rails, reconciliation.

#### Cross-border settlement

Access to RTGS, CLS, and correspondent networks.

#### NOT PART OF CORPORATE BANKING AT IFB

Consumer chequing · retail cards · SME overdrafts · domestic mortgages · point-of-sale acquiring.

## KEY MESSAGE

Corporate banking's function is to keep working capital productive, not to warehouse deposits.

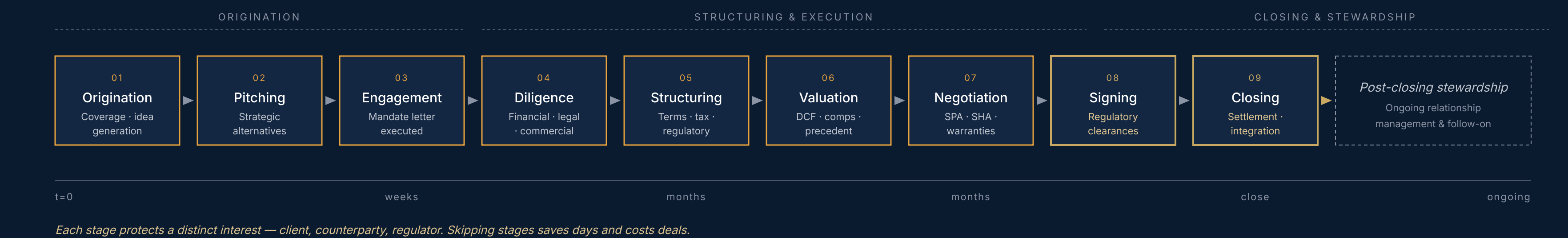
# Investment banking — the transaction lifecycle

Every mandate — advisory, M&A or capital raising — follows a nine-stage lifecycle

EXECUTIVE SUMMARY

*Investment banking is disciplined by a lifecycle. The stages exist because each protects a distinct interest — the client's, the counterparty's, the regulator's — and none can be skipped without cost.*

DIAGRAM D-04 · NINE-STAGE MANDATE LIFECYCLE



|                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                         |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>CATEGORY A · ADVISORY</p> <p><b>Strategic &amp; corporate finance</b></p> <ul style="list-style-type: none"><li>• Strategic reviews &amp; scenario analysis</li><li>• Fairness opinions</li><li>• Board-level advisory</li><li>• Shareholder-value analysis</li></ul> | <p>CATEGORY B · M&amp;A</p> <p><b>Mergers, acquisitions &amp; divestments</b></p> <ul style="list-style-type: none"><li>• Sell-side and buy-side mandates</li><li>• Cross-border transactions</li><li>• Joint ventures &amp; strategic alliances</li><li>• Carve-outs &amp; spin-offs</li></ul> | <p>CATEGORY C · CAPITAL RAISING</p> <p><b>Debt &amp; equity issuance</b></p> <ul style="list-style-type: none"><li>• Bond issuance (per ICMA standards)</li><li>• Equity placements &amp; rights issues</li><li>• Convertibles &amp; hybrids</li><li>• Private capital raises</li></ul> | <p>CATEGORY D · SPECIAL SITUATIONS</p> <p><b>Restructuring &amp; engineering</b></p> <ul style="list-style-type: none"><li>• Balance-sheet restructuring</li><li>• Distressed &amp; special-situation mandates</li><li>• Liability management</li><li>• Financial engineering</li></ul> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

KEY MESSAGE

Investment banking is a disciplined lifecycle applied to four categories of mandate — never an opportunistic product sale.

# Capital markets — the capital stack

Capital is a waterfall, not a menu. Instrument choice is dictated by seniority, covenant and duration

EXECUTIVE SUMMARY

*Every financing decision is a choice on the capital stack — where in the seniority order the new capital sits. That choice determines cost, covenant intensity, control implications and downside protection.*

DIAGRAM D-05 · THE CAPITAL STACK



FIVE STRUCTURED-FINANCE FAMILIES

## Where IFB structures & distributes

- 01 **Debt Capital Markets (DCM)**  
Bond issuance across sovereigns, corporates and FIs. Documentation aligned with ICMA Primary Market Handbook.
- 02 **Equity Capital Markets (ECM)**  
IPOs, follow-ons, block trades and rights issues. IOSCO-aligned disclosure standards.
- 03 **Private placements**  
Direct issuance to qualified institutional investors. Bespoke covenants, no public disclosure regime.
- 04 **Project & infrastructure finance**  
Long-tenor, limited-recourse financing structured around a specific asset's cash flows.
- 05 **Asset-backed & structured financing**  
Securitisation of receivables, leases, or portfolios into tranching instruments.

INTERPRETATION

The right instrument is dictated by where in the stack the client can accept capital and what covenants they can bear — not by product-shelf preference.

KEY MESSAGE

Instrument selection is a decision about seniority, not a decision about product. IFB's role is to structure the right layer for the right client.

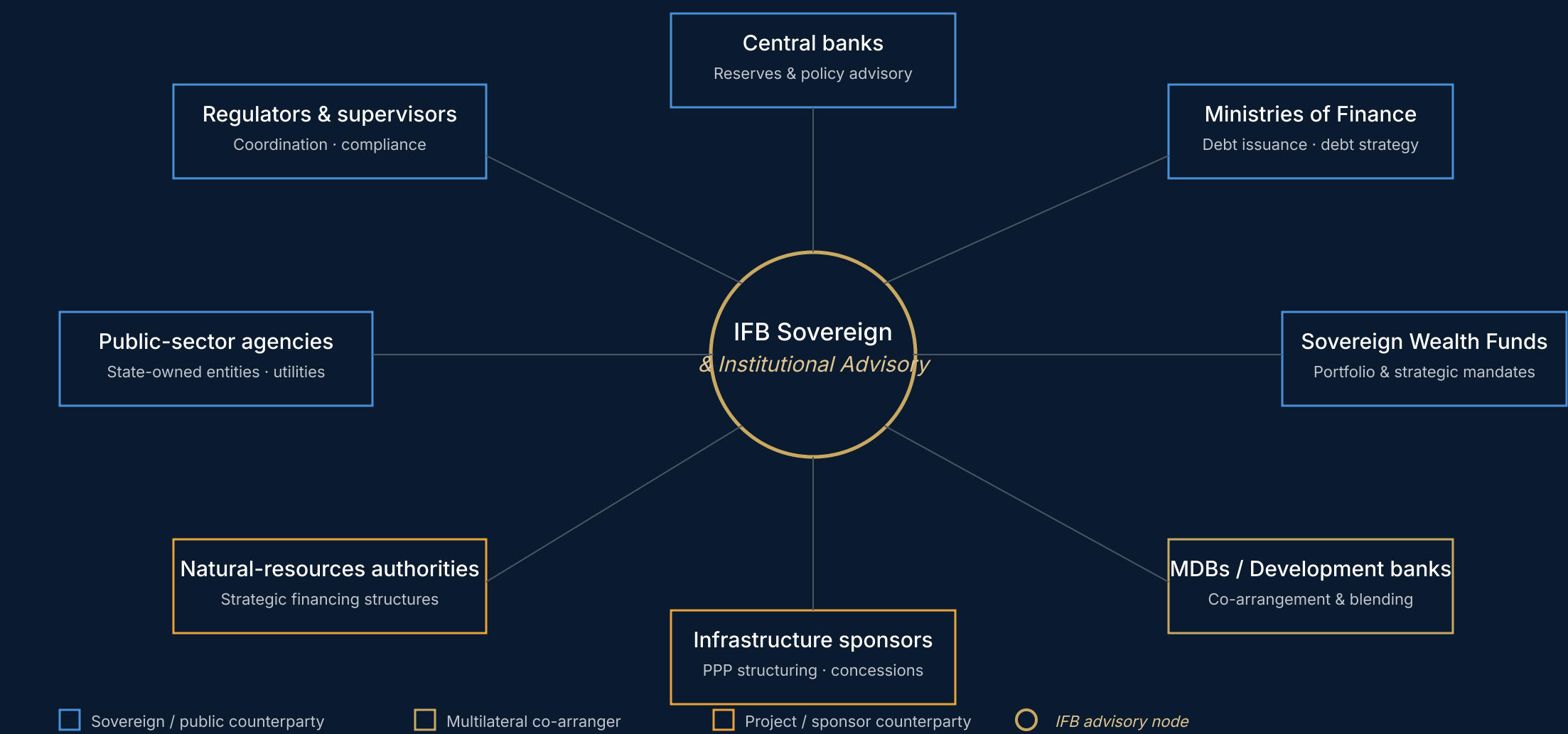
# Institutional & sovereign advisory

Sovereign engagements demand institutional counterparties — not commercial vendors

EXECUTIVE SUMMARY

*Sovereign, central-bank and SWF mandates are structurally different from corporate mandates — multi-party, multi-year, multi-stakeholder. They require institutional counterparties whose governance, discretion and institutional memory match the client's own.*

DIAGRAM D-13 · SOVEREIGN COUNTERPARTY LANDSCAPE



SEVEN MANDATE FAMILIES

## Where IFB advises

### Central-bank & reserves advisory

Reserve composition, hedging, foreign-asset structures.

### Sovereign-debt strategy

Issuance timing, curve building, liability management.

### Sovereign Wealth Fund mandates

Strategic asset allocation, co-investment structuring.

### Infrastructure & PPP structuring

Ports, airports, energy, transport concessions.

### Natural-resources financing

Mining, energy, agricultural strategic mandates.

### Public finance

Municipal, sub-sovereign, state-owned enterprise financing.

### Multilateral co-arrangement

Blended-finance structures with MDBs, ECAs and DFIs.

DISCRETION AS AN INSTITUTIONAL REQUIREMENT

Sovereign mandates operate under confidentiality regimes commercial vendors are not equipped to honour.

KEY MESSAGE

Sovereign work requires an institutional counterparty — one whose own governance mirrors the client's.

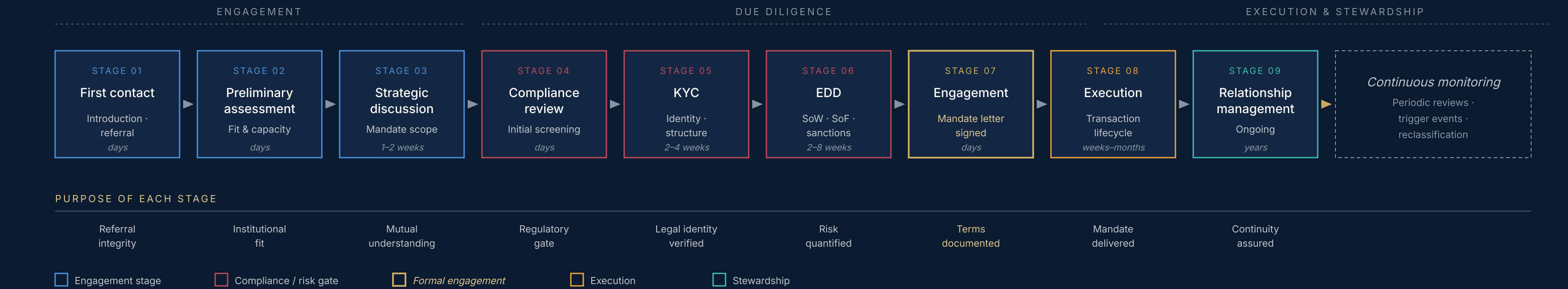
# The client journey — nine stages

Every stage exists to protect both parties; none can be skipped

EXECUTIVE SUMMARY

*Institutional onboarding is not a checkout. It is a nine-stage protocol in which each stage discharges a specific fiduciary duty. Every stage protects the client as much as the institution.*

DIAGRAM D-04 · NINE-STAGE PROTOCOL



# Why institutional onboarding takes longer

Onboarding time is a function of legal complexity — not of administrative friction

**EXECUTIVE SUMMARY**  
The gap between retail and institutional onboarding is not a difference in effort. It is a difference in what must be verified - six categories of complexity that retail onboarding does not encounter.

DIAGRAM D-03 · ONBOARDING VERIFICATION SCOPE

| DIMENSION              | Retail account      | Institutional mandate                            |
|------------------------|---------------------|--------------------------------------------------|
| LEGAL ENTITIES         | 1 natural person    | 5 – 50 entities across jurisdictions             |
| BENEFICIAL OWNERSHIP   | Self-evident        | Multi-layer, traced to natural persons           |
| SoW / SoF EVIDENCE     | Payroll · benefits  | Audited accounts · asset registers · contracts   |
| AUTHORISED SIGNATORIES | 1 account holder    | Mandate matrix · dual controls · thresholds      |
| REGULATORY OVERLAY     | One consumer regime | Multi-jurisdictional · sanctions · tax residency |
| DOCUMENTARY FOOTPRINT  | 1 – 3 documents     | 50 – 500 documents, apostilled & translated      |
| TYPICAL DURATION       | Minutes             | Weeks to months                                  |

DIAGRAM SPECIFICATION · Comparative matrix of what must be verified in each onboarding, holding the standard of proof constant.

SIX DRIVERS OF DURATION

## What consumes the calendar weeks

- 01

**Beneficial-ownership tracing**  
Following the ownership chain through holding vehicles until reaching natural persons who meet the 25% threshold — or lower, per jurisdiction.
- 02

**Source-of-wealth substantiation**  
Building a documentary narrative — often decades long — that explains how the client's total wealth was accumulated, from primary sources.
- 03

**Multi-jurisdictional legal opinions**  
Confirming corporate authority, enforceability and tax residency across each jurisdiction the client operates in.
- 04

**Sanctions & PEP screening depth**  
Every ultimate beneficial owner, director and authorised signatory screened against multiple regimes, with match adjudication.
- 05

**Document authentication**  
Apostille (Hague Convention) or legalisation, certified translation, verification against issuing registries.
- 06

**Committee approval**  
Independent client-acceptance committee review — no single individual can accept an institutional relationship.

KEY MESSAGE

Onboarding duration is dictated by what must be verified, not by administrative slowness.

# Compliance — protection, not bureaucracy

Eight compliance disciplines protecting the institution, the client and the wider system

EXECUTIVE SUMMARY

*Compliance is not overhead. It is the guarantee that value moves through the international system without contamination — protecting the client's standing as much as the institution's.*

DIAGRAM D-09 · COMPLIANCE ARCHITECTURE

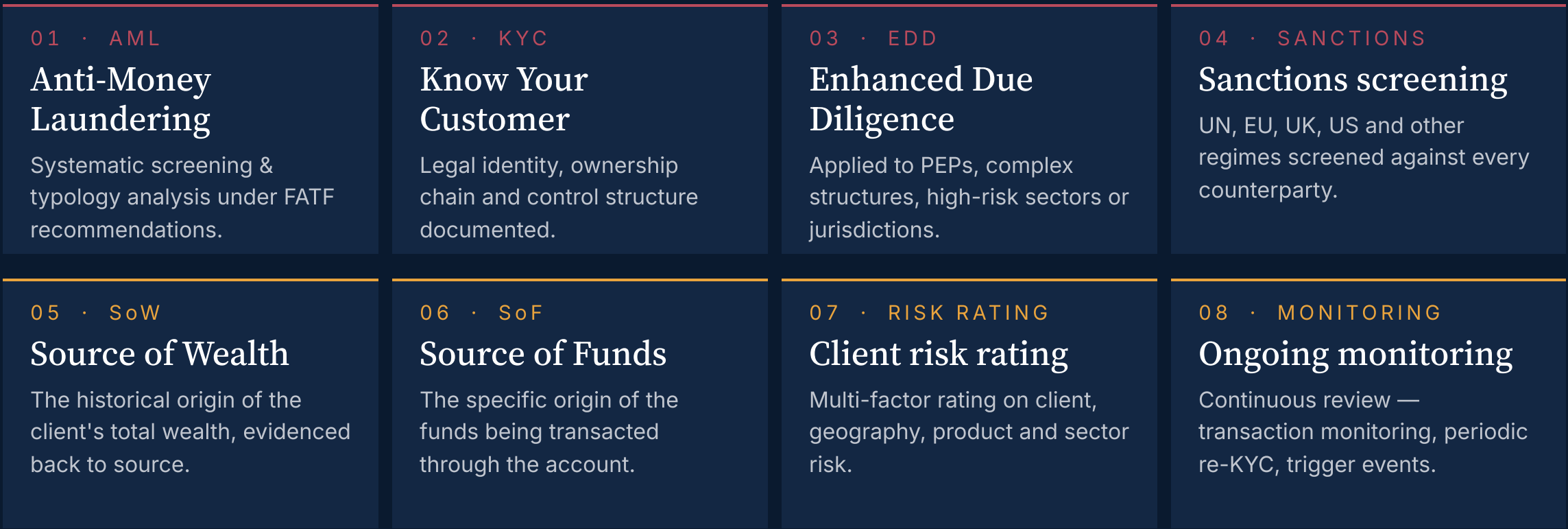


DIAGRAM SPECIFICATION · Crimson = onboarding-gate disciplines · Amber = mandate-level assessment · All eight run continuously in parallel across the client life.

| WHOM COMPLIANCE PROTECTS                                                  |                                                                                 |                                                                  |
|---------------------------------------------------------------------------|---------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>The client</b><br>against reputational contamination & future scrutiny | <b>The institution</b><br>against regulatory, correspondent & reputational risk | <b>The system</b><br>against illicit financial flows & contagion |

STANDARDS INFORMING PRACTICE

## The internationally recognised framework

- FATF Recommendations**  
The 40 Recommendations on AML/CFT — the international standard.
- Basel Committee guidance**  
Sound management of risks related to money laundering.
- Wolfsberg Principles**  
Industry-set standards for correspondent banking & private banking.
- Sanctions regimes**  
UN Consolidated List · EU · OFAC · OFSI · national lists.
- National regulation**  
Home & host jurisdiction requirements integrated into procedures.

**GOVERNANCE POSTURE**

Compliance reports independently of business lines. Its authority to decline or exit a relationship is absolute — this independence is the guarantee.

KEY MESSAGE

Compliance is the client's protection first and the institution's protection second — never a formality.

# Institutional risk management

Eight risk types, each with named mitigants — nothing left implicit, aligned with Basel III

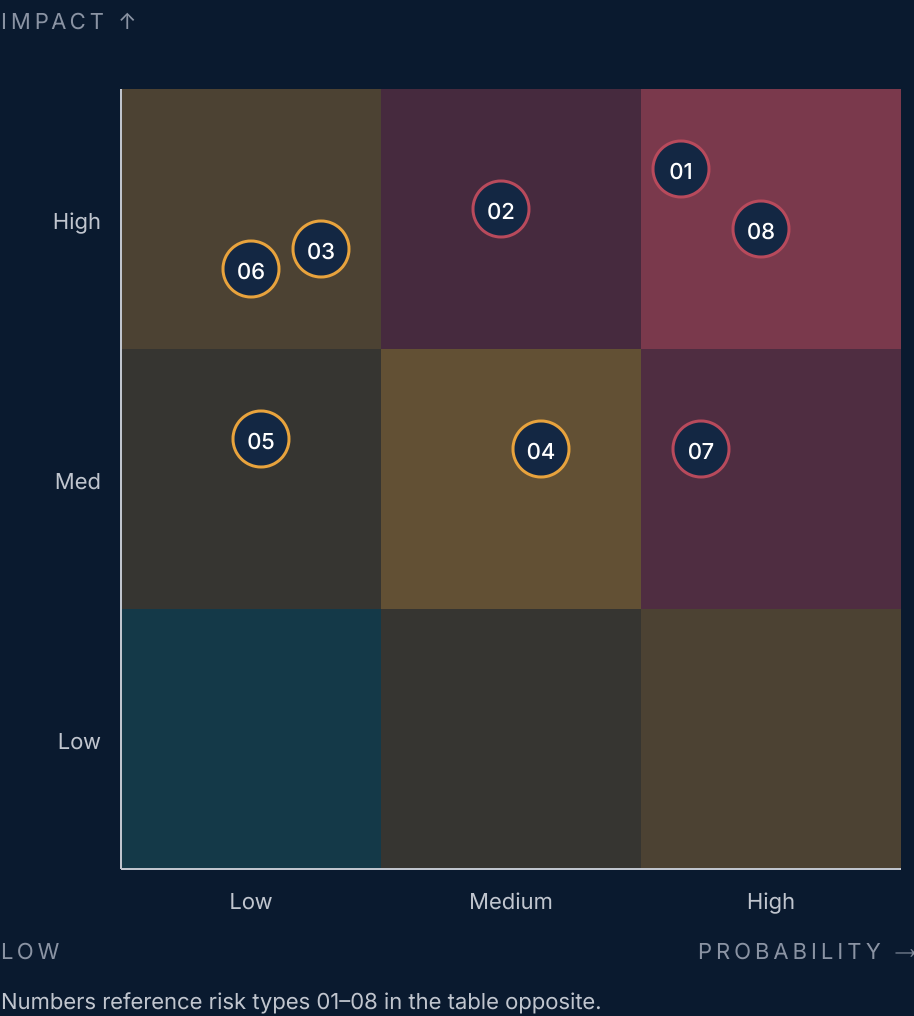
EXECUTIVE SUMMARY

*Institutional risk is managed as an enumerated set — not a general concern. Every risk type has a named owner, a measurement discipline and a specific mitigant. The list below is exhaustive, not indicative.*

DIAGRAM D-11 · EIGHT RISK TYPES · MEASUREMENT · MITIGATION

| RISK TYPE               | DEFINITION                                     | MEASUREMENT                  | PRINCIPAL MITIGANTS                                    |
|-------------------------|------------------------------------------------|------------------------------|--------------------------------------------------------|
| 01 · Credit             | Counterparty failure to meet obligations       | PD × LGD × EAD               | Collateral · covenants · limits · provisioning         |
| 02 · Market             | Adverse moves in prices, rates or FX           | VaR · SVaR · stress tests    | Hedging (ISDA) · position limits · greeks              |
| 03 · Liquidity          | Inability to meet obligations as they fall due | LCR · NSFR · gap analysis    | HQLA buffer · diversified funding · contingency        |
| 04 · Operational        | Loss from failed processes, people or systems  | Loss data · KRIs · scenarios | Segregation of duties · resilience · training          |
| 05 · Country            | Sovereign or transfer risk of a jurisdiction   | Country risk score · limits  | Concentration limits · sovereign hedges · ECA cover    |
| 06 · Political          | Government action affecting mandate delivery   | Scenario & expert review     | MIGA-style insurance · structural mitigation · clauses |
| 07 · Reputational       | Loss of stakeholder confidence                 | Qualitative & ESG review     | Client acceptance policies · governance oversight      |
| 08 · Compliance / Legal | Sanctions, tax, regulatory or legal breach     | Control testing · audit      | Independent compliance · legal review · monitoring     |

IMPACT × PROBABILITY MATRIX



KEY MESSAGE

Risk is enumerated, owned, measured and mitigated — not managed by generalities.

# Technology as enabler, not substitute

Digital infrastructure accelerates institutional judgement — it does not replace it

EXECUTIVE SUMMARY

*Institutional banking benefits from digital acceleration exactly where judgement is not required — verification, monitoring, evidence, secure exchange. Every technology layer below serves human judgement; none replaces it.*

DIAGRAM D-10 · TECHNOLOGY STACK — SIX ENABLING LAYERS



INTERPRETATION

Retail fintech replaces judgement with process. Institutional technology amplifies judgement without replacing it — a fundamentally different design principle.

KEY MESSAGE

Every layer serves human judgement. When the technology decides, the mandate has been misclassified.

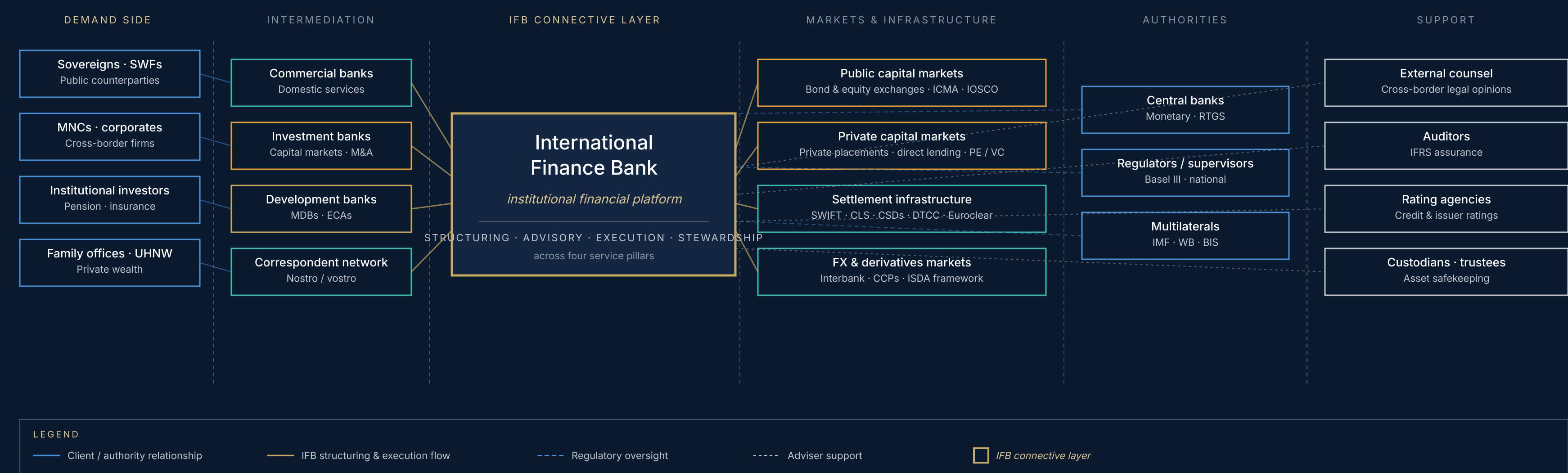
# The international financial ecosystem

Eight actor classes; value flows through the system continuously — IFB is the connective tissue

EXECUTIVE SUMMARY

*Value moves through eight actor classes — clients, banks, correspondent institutions, central banks, regulators, capital markets, settlement infrastructure and professional advisers. IFB's role is the connective tissue linking each to each.*

DIAGRAM D-14 · VALUE FLOW ACROSS EIGHT ACTOR CLASSES



KEY MESSAGE

Institutional value creation happens between actors. IFB's function is to be the coherent connection where each institution alone is only partial.

# Frequently asked questions — Part I

Onboarding, compliance and pace — objectively explained

## EXECUTIVE SUMMARY

*Three recurring questions from clients newly encountering the institutional model. Each answer is a mechanism, not an apology.*

## Q1 Why are the onboarding requirements different from those of my retail bank?

### ANSWER

A retail bank verifies one natural person against one consumer regime. An institutional mandate verifies a corporate structure — often multi-tier, multi-jurisdictional — against sanctions regimes, tax residency rules, beneficial-ownership standards and correspondent-banking expectations. The two workloads are not comparable, and neither is the outcome: the institutional file must remain defensible against future regulatory, audit and correspondent scrutiny for the life of the relationship.

## Q2 Why are compliance procedures so extensive?

### ANSWER

Institutional compliance is calibrated to the client's risk profile, not to the bank's convenience. FATF Recommendations, Basel Committee guidance and Wolfsberg Principles set the international standard; national regulators layer additional requirements. Applied rigorously, they protect the client's reputation as much as the institution's — a well-documented file is what allows a sovereign or multinational to withstand later scrutiny without disruption. The alternative — light-touch compliance — creates fragility that surfaces exactly when it is least welcome.

## Q3 Why are institutional processes slower than retail banking?

### ANSWER

Retail processes are optimised for standardisation and volume. Institutional processes are optimised for correctness at scale — where a single mis-structured decision may cost multiples of the entire retail relationship. "Slower" is not the right frame: the calendar length reflects the number of parties who must be aligned (committees, counsel, correspondents, regulators) and the depth of the documentary record required. Institutional clients experience net-faster mandate execution once onboarding is complete — the up-front time is recovered many times over.

## KEY MESSAGE

**Every institutional friction is a mechanism protecting the client, not an obstacle serving the bank.**

# Frequently asked questions — Part II

Bespoke structuring, international specialisation and technology — objectively explained

## EXECUTIVE SUMMARY

*Three further questions — on bespoke structuring, on why international specialisation matters, and on the role of technology.*

## Q4 Why are bespoke transactions individually structured rather than drawn from a product catalogue?

### ANSWER

Institutional mandates rarely fit a standard product because they combine several considerations at once — seniority in the capital stack, currency and hedging exposures, tax residency, jurisdictional enforceability, sponsor risk-sharing and regulatory approvals. An off-the-shelf instrument that resolves one variable inevitably mis-prices the others. Bespoke structuring is not a preference; it is a consequence of the problem's dimensionality.

## Q5 Why does international banking require specialised expertise beyond a good domestic bank?

### ANSWER

Cross-border finance requires simultaneous fluency in multiple legal systems, tax regimes, regulatory perimeters, market conventions and settlement systems. Domestic banks — however competent — are engineered for a single jurisdiction. Every cross-border mandate encounters currency risk, jurisdictional conflicts of law, correspondent-banking dependencies and multiple regulators. Serving that reality demands institutions whose everyday operating model is international, not institutions whose international activity is exceptional.

## Q6 Is IFB behind on technology relative to digital-first banks?

### ANSWER

The comparison is category-mismatched. Digital-first banks deploy technology to substitute for judgement; institutional platforms deploy technology to amplify judgement. Different design goals produce different technology stacks. IFB's stack — secure client portals, ISO 20022 payment rails, verification automation, monitoring analytics, sovereign-grade data governance — is engineered for the client's real requirements, not for demonstration effect. Where a fintech UX would replace the relationship manager, IFB's technology equips the relationship manager.

## KEY MESSAGE

Bespoke structuring, international specialisation and institutional-grade technology are three expressions of the same category difference.

# Case study — cross-border infrastructure financing

Illustrative structure — no confidential client information

ILLUSTRATIVE SITUATION

A regional government awards a 30-year concession for a deep-water port in an emerging market. The sponsor consortium — a mix of international operators and domestic pension capital — requires USD 850 m of limited-recourse financing structured across four tranches.

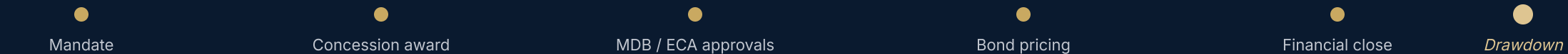
DIAGRAM D-04 · TRANSACTION STRUCTURE & PARTY MAP



IFB'S ROLE ACROSS ALL FOUR PILLARS



TIMELINE · 22 MONTHS FROM MANDATE TO FIRST DRAWDOWN



MANDATE PROFILE

## Why this required an institutional platform

TENOR

30 years — matching concession life

CURRENCIES

3 (revenue) · 2 (debt) · hedged

JURISDICTIONS

Host state · sponsors' domiciles · SPV domicile · listing venue

COUNTERPARTIES

Government · MDB · ECA · commercial bank club · pension fund · institutional bond investors

DOCUMENTATION

Common terms agreement · intercreditor · direct agreements · concession contract

STANDARDS APPLIED

Basel III · ICMA · IFRS · Equator Principles · OECD due-diligence

CATEGORY LESSON

A retail or commercial bank could not have arranged this — the counterparty range, tenor and inter-creditor complexity require an institutional platform operating across all four pillars.

KEY MESSAGE

The institutional platform is validated by transactions that no single-pillar bank could originate, structure or close.

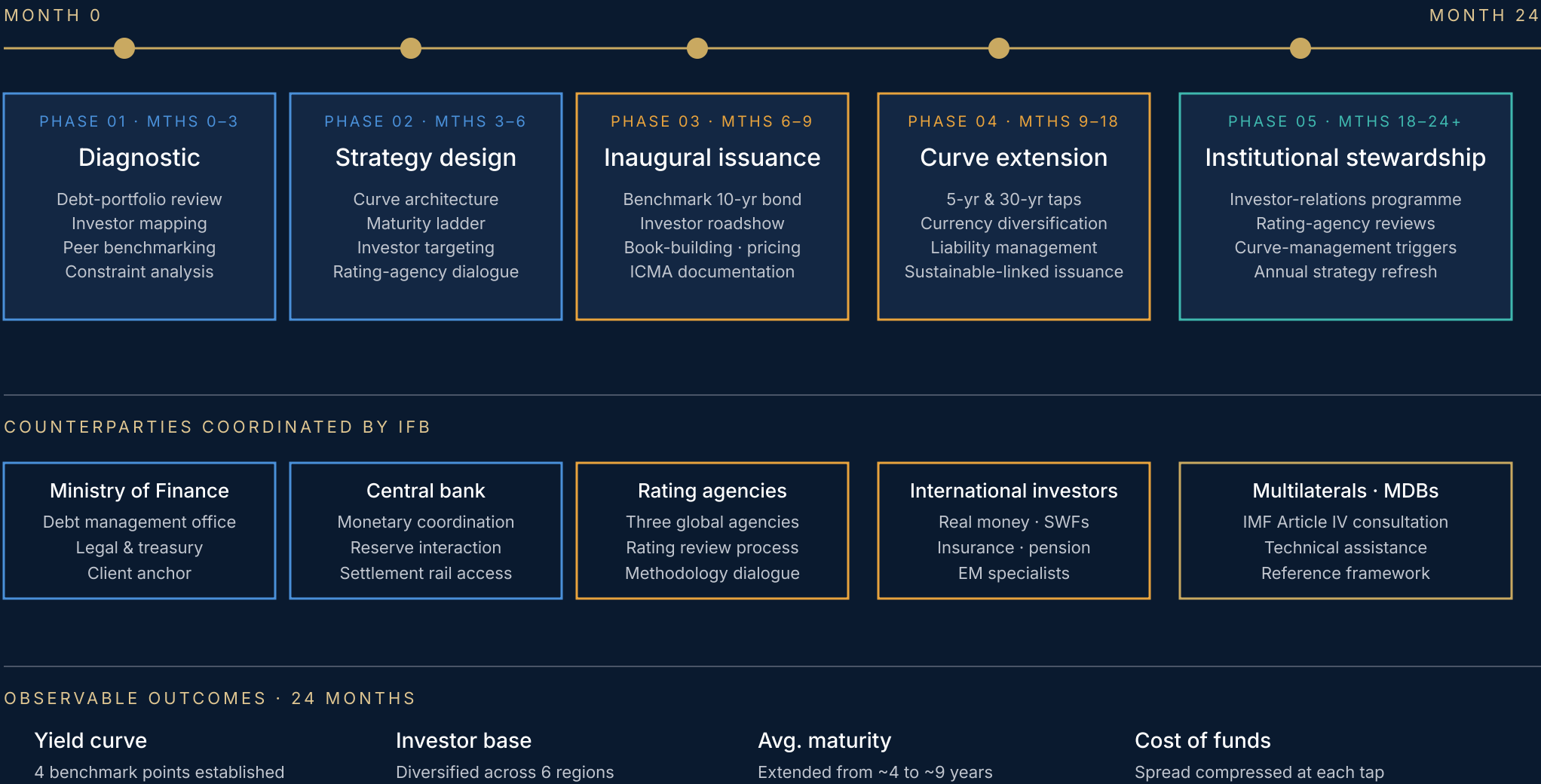
# Case study — sovereign advisory mandate

Illustrative structure — no confidential client information

ILLUSTRATIVE SITUATION

*A sovereign ministry seeks a new debt-management strategy — building a benchmark yield curve in international markets, extending average maturity and diversifying the investor base. Two-year engagement across advisory, execution and stewardship.*

DIAGRAM D-04 · ENGAGEMENT LIFECYCLE



MANDATE PROFILE

## What sovereign advisory actually is

CLIENT

Ministry of Finance · debt management office

DURATION

24 months formal · open-ended stewardship

OUTPUT

A functioning sovereign curve accessible to international investors — not a single transaction

CONFIDENTIALITY

Absolute — no market participant is aware of strategy until issuance

STANDARDS APPLIED

ICMA · IOSCO · IMF debt-sustainability framework · IFRS

WHY AN INSTITUTIONAL COUNTERPARTY

A sovereign engaging on debt strategy requires a counterparty whose governance, memory and discretion match its own. Retail-facing institutions have neither the capability nor the confidentiality regime for this work.

KEY MESSAGE

Sovereign advisory is not a transaction. It is a stewardship relationship in which each phase compounds the value of the next.

# The future of institutional banking

Seven forces reshaping the institutional platform through 2030 and beyond

**EXECUTIVE SUMMARY**

*Institutional banking evolves — but along its own trajectory. Seven forces will reshape the platform without altering its fundamental posture: institutional, international, bespoke, advisory-led.*

|                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p><b>FORCE 01 · ANALYTICAL</b></p> <h2>Artificial intelligence</h2> <p>AI accelerates diligence, monitoring, research aggregation and anomaly detection. Every material output remains subject to named-analyst review — judgement is not automated.</p> <p>HORIZON: ACTIVE NOW</p>                                                          | <p><b>FORCE 02 · INSTRUMENT</b></p> <h2>Tokenisation of assets</h2> <p>Real-world assets (bonds, funds, real estate) issued as on-chain instruments — expanding secondary liquidity for historically illiquid classes under emerging regulatory frameworks.</p> <p>HORIZON: 2026–2028</p>                         | <p><b>FORCE 03 · SETTLEMENT</b></p> <h2>Digital settlement &amp; wholesale CBDCs</h2> <p>Wholesale CBDC pilots (Project Agorá, mBridge, others) may reshape cross-border settlement rails. Atomic settlement compresses risk windows and cuts intermediation layers.</p> <p>HORIZON: 2027–2030</p>                    | <p><b>FORCE 04 · NETWORK</b></p> <h2>Future of correspondent banking</h2> <p>De-risking has thinned correspondent networks. Restoration depends on shared KYC utilities, ISO 20022 richness and payment-versus-payment mechanisms replacing raw trust.</p> <p>HORIZON: STRUCTURAL</p> |
| <p><b>FORCE 05 · MANDATE</b></p> <h2>ESG &amp; sustainability integration</h2> <p>Sustainability-linked instruments, green &amp; blue bonds, transition finance and mandatory sustainability disclosure are becoming default features of institutional mandates — not add-ons.</p> <p>HORIZON: EMBEDDED · Sources: ICMA GBP · ISSB · TCFD</p> | <p><b>FORCE 06 · IDENTITY</b></p> <h2>Digital identity &amp; portable KYC</h2> <p>Verifiable-credential frameworks and cross-institution KYC utilities will compress onboarding time for repeat institutional counterparties — without lowering the underlying standard of proof.</p> <p>HORIZON: 2026 ONWARD</p> | <p><b>FORCE 07 · ARCHITECTURE</b></p> <h2>Programmable finance</h2> <p>Smart-contract-native instruments allow covenant enforcement, escrow triggers and inter-creditor mechanics to execute deterministically — with human oversight preserved at every governance gate.</p> <p>HORIZON: EXPERIMENTAL → STANDARD</p> |                                                                                                                                                                                                                                                                                       |

**INTERPRETATION** · All seven forces amplify the institutional model. None inverts its premise — that judgement, discretion and relationship remain the foundation.

**KEY MESSAGE**

**Institutional banking evolves along its own trajectory. Its category does not converge with retail; the tools do.**

# Appendix A — Glossary of terms

Definitional reference for the terminology used throughout the deck

EXECUTIVE SUMMARY

*Concise institutional definitions of the terms used across this presentation. Aligned with recognised international usage; original expressions to avoid reproducing external publications verbatim.*

| TERM                             | DEFINITION                                                                                                                     |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| Bespoke mandate                  | An individually structured engagement, distinct from any pre-existing product template.                                        |
| Correspondent banking            | An arrangement in which one bank provides services (typically settlement) to another in a different jurisdiction.              |
| Capital stack                    | The ordered layering of a company's financing by seniority — from senior secured debt at the top to common equity at the base. |
| Concessional finance             | Financing extended on terms more favourable than market — typically by multilaterals for development purposes.                 |
| Discretionary portfolio          | A portfolio managed under authority delegated by the client, without transaction-by-transaction consent.                       |
| Enhanced Due Diligence (EDD)     | Elevated compliance review applied to higher-risk relationships — PEPs, complex structures, high-risk jurisdictions.           |
| Institutional financial platform | A bank whose operating model is engineered exclusively for institutional, sovereign and multinational clients.                 |
| KYC (Know Your Customer)         | The regulatory obligation to establish and document a client's legal identity and beneficial-ownership structure.              |
| Limited-recourse financing       | Lending secured principally by the cash flows of a specific project, with restricted claim on sponsors' assets.                |
| Nostro / Vostro                  | "Our account with them" / "your account with us" — the two sides of a correspondent-banking relationship.                      |
| PEP (Politically Exposed Person) | An individual entrusted with prominent public function; triggers Enhanced Due Diligence.                                       |
| RTGS                             | Real-Time Gross Settlement — central-bank system for large-value interbank transfers with immediate finality.                  |

| TERM                             | DEFINITION                                                                                                         |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------|
| Sanctions screening              | Systematic checking of counterparties against UN, EU, UK, US and other national sanctions lists.                   |
| Source of Wealth (SoW)           | The historical origin of a client's total wealth, evidenced back to its primary source.                            |
| Source of Funds (SoF)            | The specific origin of the funds being transacted through an account, in the context of a given transaction.       |
| Sovereign counterparty           | A state, ministry, central bank, sovereign wealth fund or state-owned entity acting in its official capacity.      |
| SPV (Special Purpose Vehicle)    | A legal entity created to isolate financial or operational risk for a specific project or transaction.             |
| Structured finance               | Financing engineered by tranching, credit enhancement or asset-backing to meet specific risk and yield objectives. |
| Sustainability-linked instrument | Debt or equity whose economic terms adjust based on achievement of pre-defined sustainability performance targets. |
| Syndicated loan                  | A loan extended by a group of lenders acting jointly under a common set of documents.                              |
| Tokenisation                     | The issuance of real-world assets — bonds, funds, real estate — as digital instruments on a distributed ledger.    |
| Trade finance                    | Instruments facilitating cross-border commerce — letters of credit, demand guarantees, documentary collections.    |
| Ultimate Beneficial Owner (UBO)  | The natural person who ultimately owns or controls a legal entity, traced through any intermediate structures.     |
| Universal bank                   | A full-service group combining retail, commercial and investment banking within a single corporate group.          |

REFERENCE NOTE

Definitions are original expressions aligned with recognised international usage — not reproductions of external publications.

# Appendix B — international standards reference

The eleven internationally recognised frameworks referenced throughout this presentation

EXECUTIVE SUMMARY

*Institutional banking is governed by an interlocking set of international standards. The eleven listed below are the reference points cited throughout this deck.*

|                                                                                                                                                                                                                                            |                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                   |                                                                                                                                                                                                                                       |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>01 · PRUDENTIAL</div> <div>Basel III / IV</div> <div>Basel Committee on Banking Supervision</div> <div>Capital adequacy, liquidity (LCR, NSFR), leverage &amp; operational-risk standards for internationally active banks.</div>     | <div>02 · INSTITUTIONAL</div> <div>BIS</div> <div>Bank for International Settlements</div> <div>Central-bank cooperation forum · host of Basel Committee, CPMI &amp; the Innovation Hub for wholesale-CBDC pilots.</div>    | <div>03 · MONETARY</div> <div>IMF</div> <div>International Monetary Fund</div> <div>Global monetary cooperation, balance-of-payments financing &amp; the Debt Sustainability Framework for sovereign issuance.</div>                              | <div>04 · DEVELOPMENT</div> <div>World Bank Group</div> <div>IBRD · IDA · IFC · MIGA · ICSID</div> <div>Long-tenor development finance, private-sector co-investment &amp; political-risk insurance for institutional mandates.</div> |
| <div>05 · POLICY</div> <div>OECD</div> <div>Organisation for Economic Co-operation and Development</div> <div>Tax transparency (CRS, BEPS), export-credit consensus &amp; responsible business conduct guidance.</div>                     | <div>06 · MARKETS</div> <div>IOSCO</div> <div>International Organization of Securities Commissions</div> <div>Global standards for securities markets — disclosure, market integrity &amp; systemic-risk supervision.</div> | <div>07 · ISSUANCE</div> <div>ICMA</div> <div>International Capital Market Association</div> <div>Primary Market Handbook, Green &amp; Social Bond Principles &amp; standards for cross-border debt issuance.</div>                               | <div>08 · DERIVATIVES</div> <div>ISDA</div> <div>International Swaps and Derivatives Association</div> <div>Master Agreement architecture, close-out netting &amp; the standard documentation for OTC derivatives.</div>              |
| <div>09 · TRADE FINANCE</div> <div>UCP 600</div> <div>Uniform Customs &amp; Practice for Documentary Credits · ICC</div> <div>The universally adopted framework for letters of credit — the backbone of international trade finance.</div> | <div>10 · GUARANTEES</div> <div>URDG 758</div> <div>Uniform Rules for Demand Guarantees · ICC</div> <div>The international rules governing bank-issued demand guarantees and standby letters of credit.</div>               | <div>11 · REPORTING</div> <div>IFRS</div> <div>International Financial Reporting Standards · IFRS Foundation</div> <div>Global accounting standards — IFRS 9 (financial instruments), IFRS 15, IFRS 16 &amp; ISSB sustainability standards.</div> |                                                                                                                                                                                                                                       |

READING NOTE

Each standard is authored by its issuing body. This deck references — never reproduces — their content.

# Appendix C — acronyms

Full expansion of every acronym used across this presentation

EXECUTIVE SUMMARY

*Institutional finance runs on abbreviations. The list below expands every acronym used in the preceding modules for the reader's reference.*

A — INSTITUTIONS & FRAMEWORKS

|       |                                                      |
|-------|------------------------------------------------------|
| BIS   | Bank for International Settlements                   |
| BCBS  | Basel Committee on Banking Supervision               |
| CPMI  | Committee on Payments & Market Infrastructures       |
| ECA   | Export Credit Agency                                 |
| FATF  | Financial Action Task Force                          |
| IBRD  | International Bank for Reconstruction & Development  |
| ICC   | International Chamber of Commerce                    |
| ICMA  | International Capital Market Association             |
| IFRS  | International Financial Reporting Standards          |
| IMF   | International Monetary Fund                          |
| IOSCO | International Organization of Securities Commissions |
| ISDA  | International Swaps & Derivatives Association        |
| ISSB  | International Sustainability Standards Board         |
| MDB   | Multilateral Development Bank                        |
| OECD  | Organisation for Economic Co-operation & Development |

READING NOTE

Every acronym used in the deck is expanded above. First mention in prose is spelled out; subsequent mentions use the acronym.

B — COMPLIANCE & RISK

|            |                                      |
|------------|--------------------------------------|
| AML        | Anti-Money Laundering                |
| CDD        | Customer Due Diligence               |
| CFT        | Combating the Financing of Terrorism |
| CRS        | Common Reporting Standard (OECD)     |
| EDD        | Enhanced Due Diligence               |
| EAD        | Exposure at Default                  |
| KRI        | Key Risk Indicator                   |
| KYC        | Know Your Customer                   |
| LCR        | Liquidity Coverage Ratio             |
| LGD        | Loss Given Default                   |
| NSFR       | Net Stable Funding Ratio             |
| PD         | Probability of Default               |
| PEP        | Politically Exposed Person           |
| SoF · SoW  | Source of Funds · Source of Wealth   |
| VaR · SVaR | Value at Risk · Stressed VaR         |

C — MARKETS & SETTLEMENT

|           |                                         |
|-----------|-----------------------------------------|
| CBDC      | Central Bank Digital Currency           |
| CCP       | Central Counterparty                    |
| CLS       | Continuous Linked Settlement            |
| CSD       | Central Securities Depository           |
| DCM · ECM | Debt · Equity Capital Markets           |
| DvP · PvP | Delivery · Payment vs Payment           |
| FX        | Foreign Exchange                        |
| HQLA      | High-Quality Liquid Assets              |
| M&A       | Mergers & Acquisitions                  |
| PPP       | Public-Private Partnership              |
| RTGS      | Real-Time Gross Settlement              |
| SPA · SHA | Share Purchase · Shareholders Agreement |
| SPV       | Special Purpose Vehicle                 |
| SWF       | Sovereign Wealth Fund                   |
| UBO       | Ultimate Beneficial Owner               |

# Appendix D — further reading

Primary institutional publishers — for readers who wish to study the frameworks referenced in this deck

**EXECUTIVE SUMMARY**

*Curated list of publications by the standard-setting bodies referenced throughout the deck. All are published by the issuing institution itself — original sources rather than commentary.*

| SECTION I · SUPERVISION & STABILITY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SECTION II · MARKETS & INSTRUMENTS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | SECTION III · COMPLIANCE, ESG & FUTURE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <div>Prudential &amp; monetary</div> <div><div>Basel III: Finalising post-crisis reforms</div><div>Basel Committee on Banking Supervision · BIS</div></div> <div><div>Core Principles for Effective Banking Supervision</div><div>BCBS · BIS</div></div> <div><div>Principles for Financial Market Infrastructures (PFMI)</div><div>CPMI · IOSCO</div></div> <div><div>Global Financial Stability Report (biannual)</div><div>International Monetary Fund</div></div> <div><div>Sovereign Debt Sustainability Framework</div><div>IMF · World Bank</div></div> <div><div>BIS Annual Economic Report</div><div>Bank for International Settlements</div></div> | <div>Capital markets &amp; documentation</div> <div><div>ICMA Primary Market Handbook</div><div>International Capital Market Association</div></div> <div><div>Green, Social &amp; Sustainability Bond Principles</div><div>ICMA</div></div> <div><div>ISDA Master Agreement — Users Guide</div><div>International Swaps &amp; Derivatives Association</div></div> <div><div>UCP 600 · Uniform Customs and Practice</div><div>International Chamber of Commerce</div></div> <div><div>URDG 758 · Uniform Rules for Demand Guarantees</div><div>International Chamber of Commerce</div></div> <div><div>IFRS 9 · Financial Instruments</div><div>IFRS Foundation</div></div> | <div>Standards, sustainability &amp; horizon</div> <div><div>FATF Recommendations (40)</div><div>Financial Action Task Force</div></div> <div><div>Wolfsberg Correspondent Banking Principles</div><div>Wolfsberg Group</div></div> <div><div>OECD BEPS &amp; CRS documentation</div><div>Organisation for Economic Co-operation &amp; Development</div></div> <div><div>ISSB S1 &amp; S2 Sustainability Standards</div><div>International Sustainability Standards Board</div></div> <div><div>BIS Innovation Hub project reports (Agorá, mBridge)</div><div>Bank for International Settlements</div></div> <div><div>Equator Principles — Financial Sector Framework</div><div>Equator Principles Association</div></div> |

**READING NOTE**

Publications are freely accessible from each issuing body's official website. This deck cites, not reproduces.

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IN CLOSING

International Finance Bank is different because the *institutional model itself is different* — engineered for clients whose needs no other category can serve.

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FOUR DEFINING ATTRIBUTES

- |   |                                                               |    |                                                              |     |                                                                |    |                                                                  |
|---|---------------------------------------------------------------|----|--------------------------------------------------------------|-----|----------------------------------------------------------------|----|------------------------------------------------------------------|
| i | <b>Institutional</b><br>Every counterparty is an institution. | ii | <b>International</b><br>Every mandate crosses jurisdictions. | iii | <b>Bespoke</b><br>Every engagement is individually structured. | iv | <b>Advisory-led</b><br>Value is created by judgement, not scale. |
|---|---------------------------------------------------------------|----|--------------------------------------------------------------|-----|----------------------------------------------------------------|----|------------------------------------------------------------------|

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A NOTE ON INSTITUTIONAL DISCRETION

*This presentation contains no confidential client information, no jurisdiction-specific representations, and no promotional claims. Onward engagement is by direct institutional contact only.*

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CONTACT PROTOCOL

Referred contact via existing counterparty or professional adviser.

DETAILS PROVIDED SEPARATELY