



INTERNATIONAL FINANCE BANK

Annual Report 2024

Building Tomorrow's Financial Excellence Today

Executive Summary

International Finance Bank delivered exceptional financial performance in 2024, demonstrating unwavering resilience and strategic acumen in navigating a complex global economic landscape. Our institution has emerged stronger, more innovative, and better positioned for sustained growth.

\$10.1B

Assets Under
Management
(+5.2% YoY)

\$287M

Net Income
(+12.1% YoY)

14.2%

Return on Equity
(vs. industry average of
11.5%)

18.5%

Tier 1 Capital Ratio
(well above regulatory
requirements)

1.12%

Return on Assets
(exceeding industry
benchmarks)

Our success in 2024 reflects the successful execution of our strategic initiatives, including the expansion of private banking services, implementation of cutting-edge digital banking platforms, and the strengthening of our comprehensive risk management framework. Our unwavering commitment to sustainable finance and Environmental, Social, and Governance (ESG) principles continues to drive long-term value creation for all stakeholders.

The Bank's conservative approach to risk management, combined with our innovative service delivery model, has enabled us to maintain our position as a trusted partner for high-net-worth individuals, corporations, and institutional clients worldwide.

Financial Highlights

Key Financial Metrics 2024

Revenue Performance

- Total Revenue: \$581 million (+7.6% YoY)
- Net Interest Income: \$425 million (+6.8% YoY)
- Non-Interest Income: \$156 million (+9.9% YoY)

Profitability Metrics

- Net Income: \$287 million (+12.1% YoY)
- Return on Equity: 14.2%
- Return on Assets: 1.12%
- Net Interest Margin: 4.21%

Balance Sheet Strength

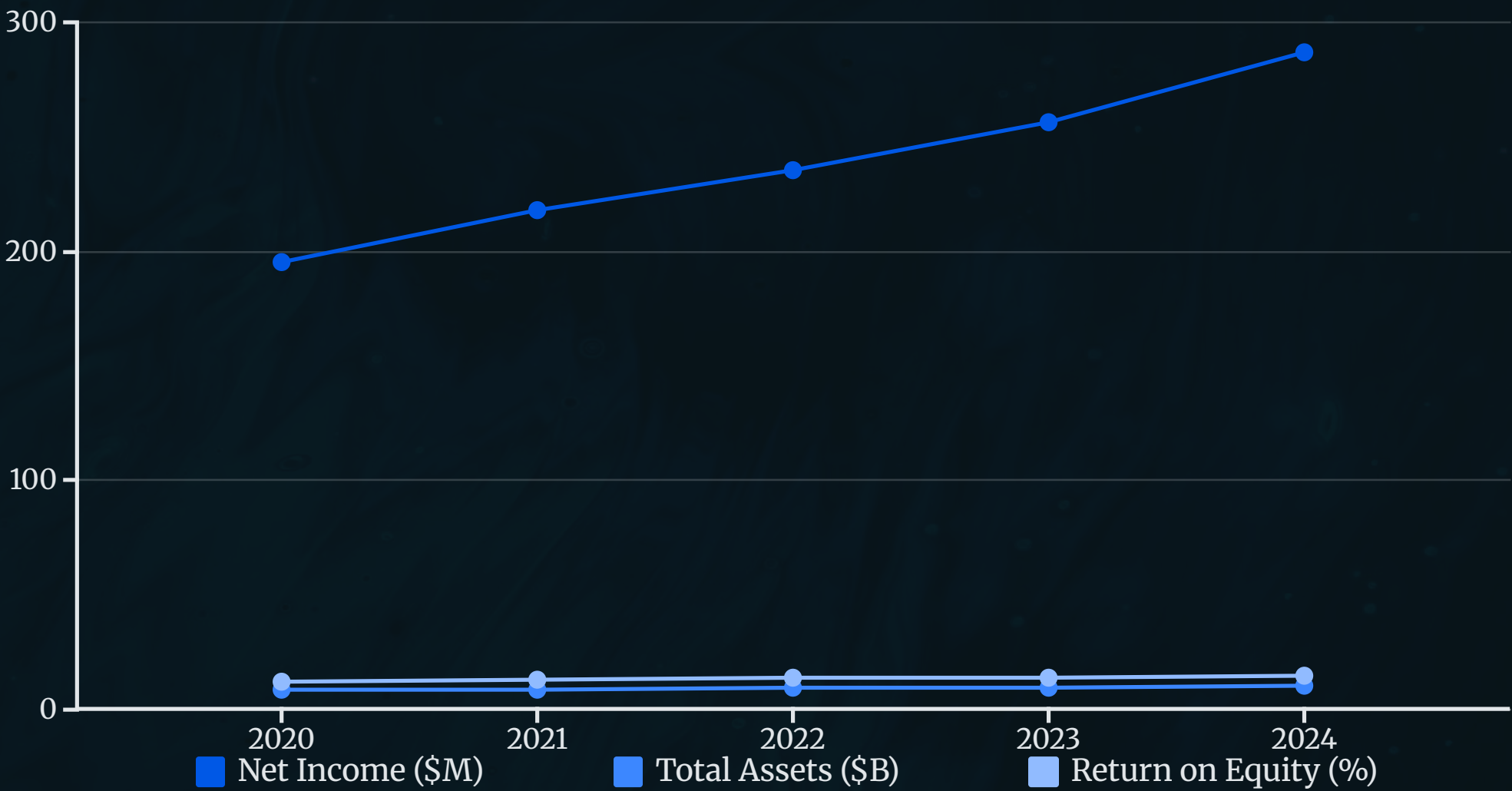
- Total Assets: \$10.1 billion
- Loans and Advances: \$6.8 billion
- Customer Deposits: \$8.2 billion
- Shareholders' Equity: \$2.0 billion

Capital and Risk Metrics

- Tier 1 Capital Ratio: 18.5%
- Net Charge-Off Rate: 0.35%
- Efficiency Ratio: 42.7%

Five-Year Financial Trend

Our consistent performance over the past five years demonstrates our ability to deliver sustainable returns while maintaining prudent risk management practices.



Leadership Messages

Chairman's Message



2024 represents a milestone year for International Finance Bank as we continued to build upon our robust foundation while successfully navigating an increasingly complex global financial environment. Our strategic focus on disciplined growth, operational excellence, and prudent risk management has enabled us to deliver exceptional returns to our shareholders while upholding the highest standards of fiduciary responsibility.

Mohamed Elamine
Chairman of the Board

The Board of Directors remains steadfast in our commitment to overseeing the Bank's long-term strategic direction, ensuring robust governance practices, and maintaining the unwavering trust that our clients and stakeholders place in us. Throughout 2024, we continued to make significant investments in technology infrastructure, talent acquisition, and regulatory compliance frameworks to position the Bank for sustained growth and success in the years ahead.

Our specialized offshore banking expertise, combined with our unwavering commitment to transparency and regulatory compliance, continues to differentiate International Finance Bank in the increasingly competitive global marketplace. We remain optimistic about our future prospects and our ability to deliver superior value to all stakeholders.

The strength of our institution lies not only in our financial performance but also in our commitment to sustainable banking practices and our responsibility to the communities we serve. As we look toward the future, we are confident in our strategic direction and our ability to adapt to the evolving needs of our clients and the global financial landscape.

Chief Executive Officer's Letter

I am pleased to report that International Finance Bank achieved outstanding financial results in 2024, with net income of \$287 million representing a robust 12.1% increase over the previous year. Our return on equity of 14.2% reflects the effective execution of our strategic initiatives and the unwavering dedication of our exceptionally talented team.

Mohamed Fayyad
Chief Executive Officer



Our remarkable success in 2024 was driven by several key strategic factors: exceptional performance in our private banking division, successful implementation of cost management initiatives, and our continued commitment to prudent credit risk management. We maintained our conservative approach to lending while strategically identifying and capitalizing on opportunities for profitable growth in our core markets.

The comprehensive digital transformation of our banking services continues to significantly enhance client experience while simultaneously improving operational efficiency. Our innovative digital platform, launched in Q3 2024, has been exceptionally well-received by our clients and has contributed to substantially improved client retention rates and satisfaction scores.

Strategic Achievements in 2024:

- Successful expansion of private banking services to new market segments
- Implementation of advanced digital banking platforms
- Enhancement of our risk management framework
- Strengthening of our ESG initiatives and sustainable finance offerings
- Improvement in operational efficiency metrics

Looking ahead, we remain focused on sustainable growth, maintaining our strong capital position, and continuing to invest in the advanced capabilities that will drive long-term success. Our commitment to innovation, client service excellence, and prudent risk management positions us well for continued success.

I want to express my sincere gratitude to our employees, clients, and shareholders for their continued support and confidence in International Finance Bank.

Business Overview and Strategy

Our Business Model

International Finance Bank operates as a premier specialized offshore banking institution, providing comprehensive and sophisticated financial services to high-net-worth individuals, multinational corporations, and institutional clients worldwide. Our core business lines encompass:



Private Banking

Tailored wealth management solutions for ultra-high-net-worth individuals



Wealth Management

Investment advisory and portfolio management services



Corporate Banking

Commercial lending and treasury services for corporations



Treasury Services

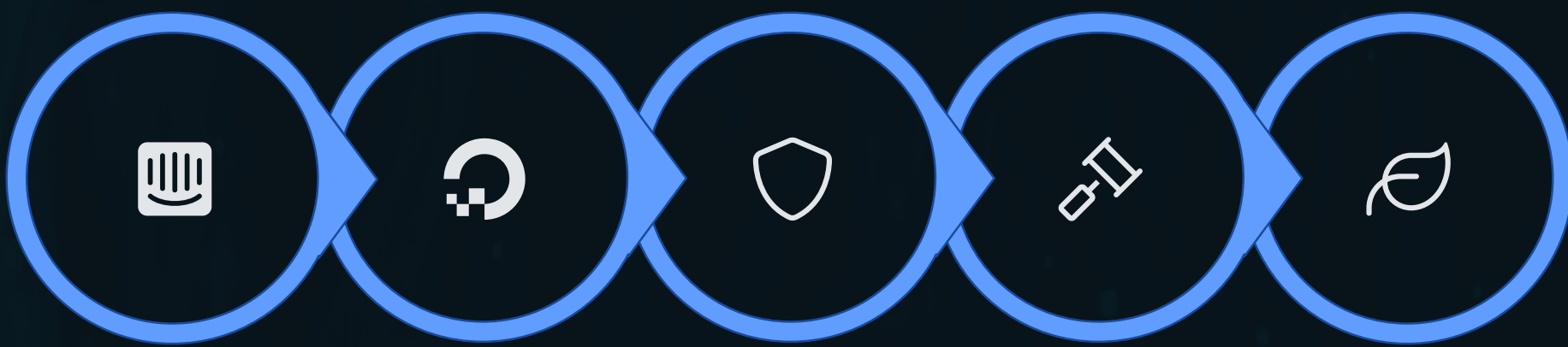
Foreign exchange, money market, and securities trading



Investment Services

Alternative investments and structured products

Strategic Priorities



Client-Centric

Digital Innovation

Risk Management

Regulatory Compliance

Sustainable Growth

1. Client-Centric Excellence

Delivering personalized banking solutions and exceptional service quality through:

- Dedicated relationship management teams
- Customized financial solutions
- 24/7 client support services
- Regular client satisfaction assessments

2. Digital Innovation

Investing in cutting-edge technology to enhance client experience and operational efficiency:

- Advanced mobile banking platforms
- Artificial intelligence-powered analytics
- Blockchain technology integration
- Enhanced cybersecurity infrastructure

3. Risk Management

Maintaining robust risk controls and conservative lending practices:

- Comprehensive risk assessment frameworks
- Regular stress testing and scenario analysis
- Diversified portfolio management
- Proactive monitoring systems

4. Regulatory Compliance

Ensuring adherence to all applicable regulatory requirements and international standards:

- Anti-money laundering (AML) programs
- Know Your Customer (KYC) procedures
- International sanctions compliance
- Regular compliance audits and assessments

5. Sustainable Growth

Pursuing profitable growth opportunities while maintaining capital strength:

- Strategic market expansion
- Product innovation and development
- Strategic partnerships and alliances
- Sustainable finance initiatives

Market Position

As a mid-sized offshore bank with \$10.1 billion in assets under management, International Finance Bank occupies a unique and advantageous position in the global financial services market. We offer the personalized service and flexibility of a boutique institution combined with the comprehensive capabilities and resources of a larger organization.

Geographical Diversification

Strategic presence in key international financial centers

Expertise in International Finance

Deep understanding of cross-border financial services

Regulatory Excellence

Strong compliance record and regulatory relationships

Technology Leadership

Investment in innovative banking technologies

Client Relationships

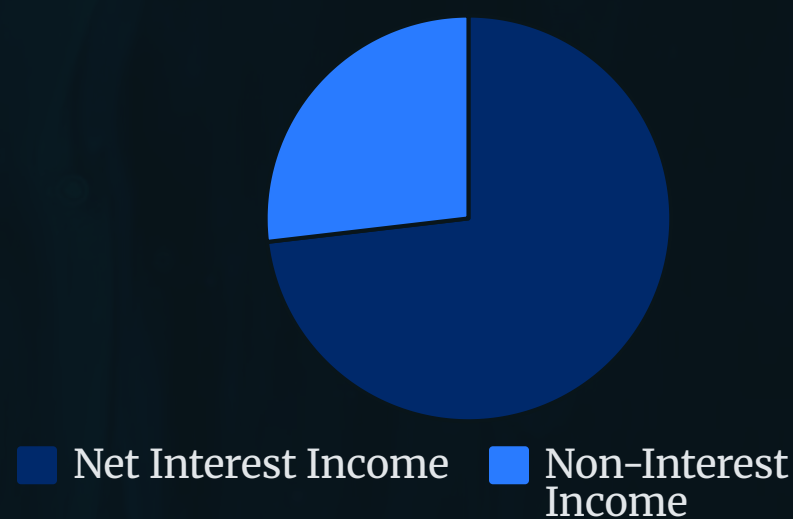
Long-standing relationships with sophisticated global clients

Financial Performance Analysis

Income Statement Analysis

Revenue Growth and Diversification

Total revenue increased by 7.6% to \$581 million in 2024, driven by strong performance across all business segments. Net interest income grew by 6.8% to \$425 million, reflecting our disciplined approach to asset pricing and effective balance sheet management. Non-interest income showed particularly strong growth of 9.9% to \$156 million, demonstrating the success of our fee-based revenue diversification strategy.

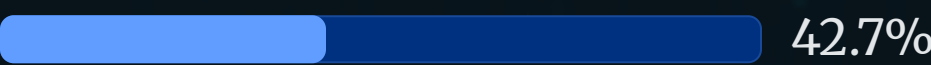


Operating Efficiency

Operating expenses decreased by 1.2% to \$248 million, reflecting our successful cost management initiatives and operational efficiency improvements. This resulted in an improved efficiency ratio of 42.7%, significantly outperforming the industry average of 58.3%.

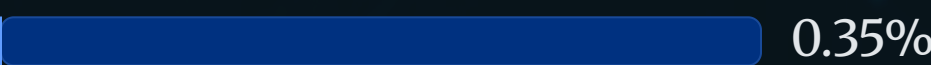
Credit Quality

The provision for loan losses increased by 14.3% to \$32 million, reflecting a proactive approach to credit risk management in the current economic environment. Despite this increase, our net charge-off rate of 0.35% remains well below industry averages, demonstrating the quality of our loan portfolio.



Efficiency Ratio

vs. Industry Average: 58.3%



Net Charge-Off Rate

vs. Industry Average: 0.65%

Balance Sheet Analysis



Asset Quality and Growth

Total assets grew by 5.2% to \$10.1 billion, driven by strategic growth in high-quality lending opportunities. Loans and advances increased by 6.3% to \$6.8 billion, reflecting strong demand from our corporate and private banking clients while maintaining our stringent underwriting standards.



Funding and Liquidity

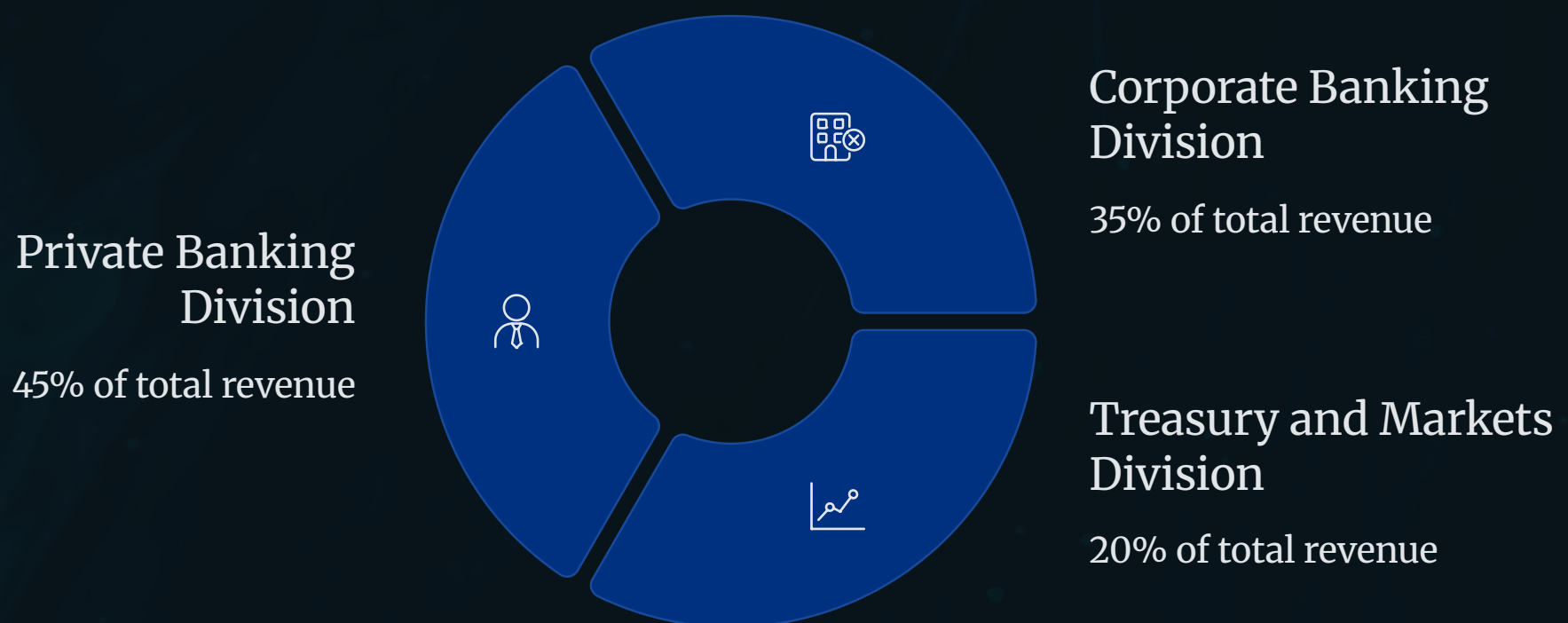
Customer deposits increased by 5.1% to \$8.2 billion, providing a stable and cost-effective funding base. Our deposit base is well-diversified across client segments and geographical regions, reducing concentration risk and enhancing funding stability.



Capital Strength

Shareholders' equity grew by 5.3% to \$2.0 billion, reflecting strong earnings retention and prudent capital management. Our Tier 1 Capital Ratio of 18.5% provides substantial capacity for growth and economic stress absorption.

Business Segment Performance



Private Banking Division

Performance Highlights:

- Assets under management: \$4.2 billion (+8.5% YoY)
- Revenue contribution: 45% of total revenue
- Client satisfaction score: 94%
- New client acquisitions: 125 clients

The Private Banking division continued to be our strongest performer in 2024, driven by increasing demand for sophisticated wealth management solutions among high-net-worth individuals. The division successfully launched new investment products and enhanced digital service capabilities.

Corporate Banking Division

Our Corporate Banking division demonstrated strong performance through disciplined credit underwriting and strategic client relationship development. The division expanded its trade finance capabilities and enhanced treasury services offerings.

Performance Highlights:

- Loan portfolio: \$3.8 billion (+6.2% YoY)
- Revenue contribution: 35% of total revenue
- Net charge-off rate: 0.28%
- New corporate relationships: 45 clients

Treasury and Markets Division

Performance Highlights:

- Trading revenue: \$78 million (+15.2% YoY)
- Revenue contribution: 20% of total revenue
- Foreign exchange volumes: \$12.5 billion
- Fixed income trading volumes: \$8.7 billion

The Treasury and Markets division delivered exceptional performance in 2024, benefiting from favorable market conditions and enhanced trading capabilities. The division successfully implemented new risk management systems and expanded product offerings.

Risk Management

Risk Management Framework

International Finance Bank maintains a comprehensive and sophisticated risk management framework designed to identify, assess, monitor, and control all material risks across our organization. Our risk appetite remains conservative, reflecting our steadfast commitment to protecting shareholder value and maintaining financial stability in all market conditions.



Credit Risk Management

Credit risk represents our most significant risk exposure and receives the highest level of attention and resources. We maintain stringent underwriting standards, actively manage diversified loan portfolios, and implement robust monitoring processes throughout the credit lifecycle.

Credit Risk Metrics:

- Net charge-off rate: 0.35% (industry average: 0.65%)
- Non-performing loans ratio: 1.2%
- Loan loss provision coverage: 2.8%
- Average loan-to-value ratio: 68%

Credit Risk Management Practices:

- Comprehensive borrower analysis and due diligence
- Regular portfolio stress testing and scenario analysis
- Diversification across industries and geographies
- Proactive early warning systems and monitoring

Market Risk Management

We actively manage interest rate risk, foreign exchange risk, liquidity risk, and trading risk through sophisticated modeling techniques and hedging strategies. Our Asset-Liability Committee meets monthly to review market risk exposures and ensure strict compliance with established risk limits.

\$2.3M	\$8.7M	\$45M	145%
Value-at-Risk (1-day, 99% confidence)	Interest Rate Sensitivity (200bp shock)	Foreign Exchange Exposure	Liquidity Coverage Ratio

Operational Risk Management

We have implemented comprehensive operational risk management procedures, including business continuity planning, advanced cybersecurity protocols, and fraud prevention measures. Regular risk assessments and control testing ensure the ongoing effectiveness of our operational risk framework.

 Enhanced Cybersecurity Infrastructure	 Business Continuity and Disaster Recovery Planning
 Fraud Detection and Prevention Systems	 Employee Training and Awareness Programs

Digital Transformation

Technology Strategy

International Finance Bank has embraced digital transformation as a core strategic priority, recognizing that technological innovation is essential for maintaining our competitive advantage and meeting evolving client expectations. Our comprehensive technology strategy focuses on enhancing client experience, improving operational efficiency, and strengthening risk management capabilities.

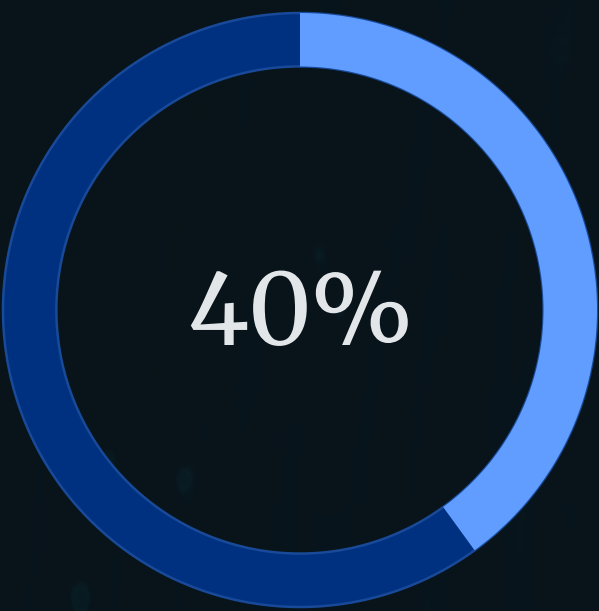
Digital Banking Platform

In Q3 2024, we successfully launched our next-generation digital banking platform, which has been exceptionally well-received by our clients. The platform features:

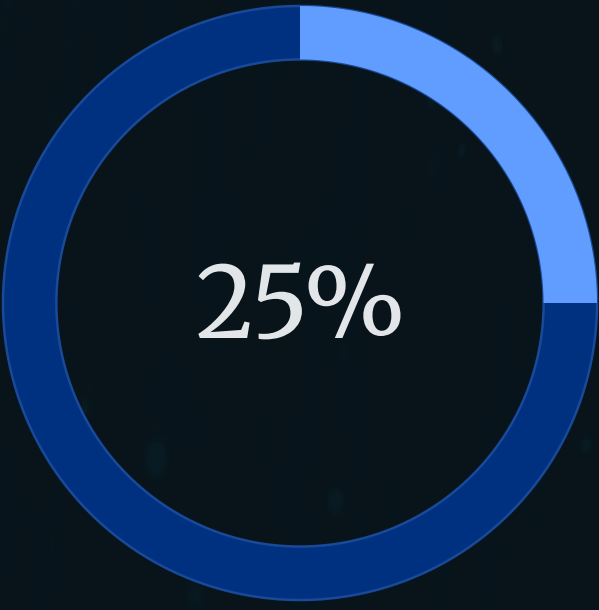
Advanced Features:

- Intuitive user interface and user experience design
- Real-time transaction processing and reporting
- Advanced security features including biometric authentication
- Comprehensive portfolio management tools
- Integrated communication and advisory services

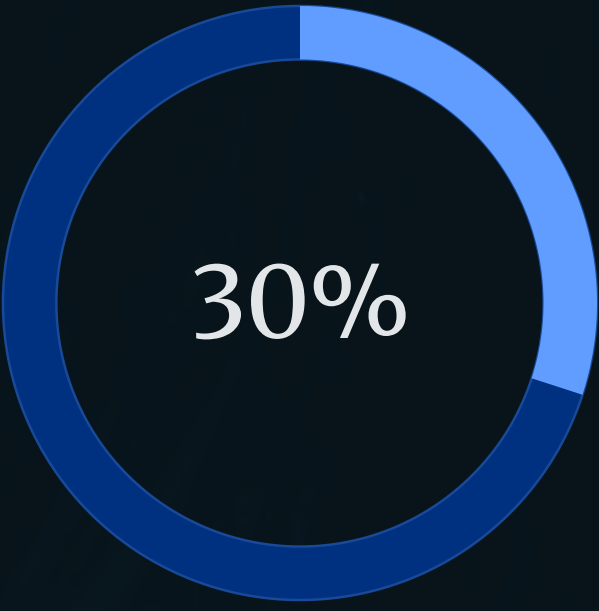
Client Impact:



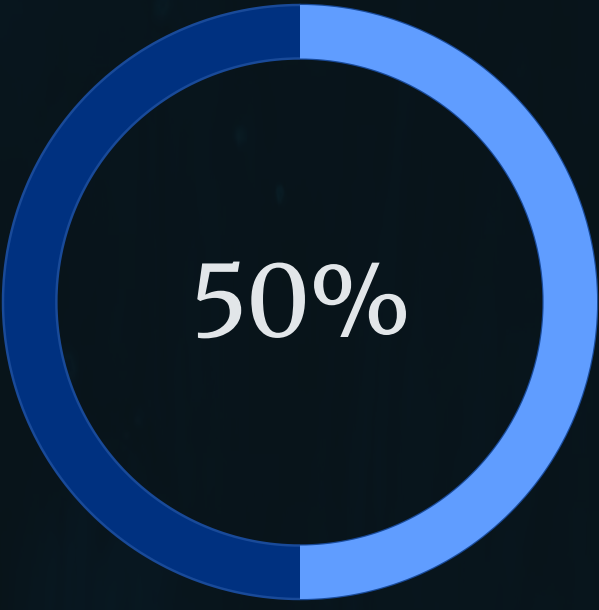
Increase in digital platform adoption



Improvement in client satisfaction scores



Reduction in transaction processing time



Decrease in client service inquiries

Technology Infrastructure Investments

Cloud Computing

Migration to secure cloud infrastructure for enhanced scalability and reliability

Artificial Intelligence

Implementation of AI-powered analytics for risk management and client service

Blockchain Technology

Pilot programs for secure transaction processing and identity verification

Cybersecurity

Advanced threat detection and prevention systems

Future Technology Initiatives

Looking ahead to 2025 and beyond, we plan to continue our technology investments with focus areas including:

- Advanced data analytics and machine learning capabilities
- Enhanced mobile banking applications
- Integration of emerging financial technologies
- Expansion of digital service offerings

Corporate Governance

Board of Directors

Our Board of Directors consists of nine highly qualified members, including seven independent directors, providing diverse expertise in banking, finance, technology, risk management, and international business. The Board meets quarterly and maintains three specialized committees: Audit Committee, Risk Committee, and Compensation Committee.

7/9

Independent
Directors
(78%)

6.2

Average Tenure
(years)

33%

Female
Representation

89%

International
Experience

Board Committees

Compliance and Ethics

International Finance Bank is committed to maintaining the highest standards of ethical conduct and regulatory compliance across all aspects of our operations. We have implemented comprehensive policies and procedures addressing:

Key Compliance Areas:

- Anti-money laundering (AML) and sanctions compliance
- Know Your Customer (KYC) requirements
- Data protection and privacy regulations
- Insider trading and market conduct rules
- Tax compliance and reporting requirements

Internal Controls

Our internal control framework includes independent risk management and compliance functions, regular internal audits, and comprehensive reporting to senior management and the Board of Directors. We maintain certifications with international regulatory bodies and undergo regular external audits to ensure the effectiveness of our control environment.

Sustainability and ESG Initiatives

Environmental Responsibility

International Finance Bank recognizes the critical importance of environmental stewardship and is committed to reducing our environmental footprint while promoting sustainable business practices throughout our operations and investment activities.

25%

Carbon Footprint Reduction

Reduction in operational carbon emissions

80%

Renewable Energy

Energy consumption from renewable sources



Architectural rendering of our forthcoming headquarters

90%

Paperless Initiative

Reduction in paper consumption through digital processes

Sustainable Finance Initiatives:

- Green bond issuance program for environmentally beneficial projects
- ESG investment criteria integration across all investment products
- Climate risk assessment framework for lending decisions
- Sustainable finance advisory services for corporate clients

Social Impact

Our commitment to social responsibility extends beyond our business operations to include meaningful contributions to the communities where we operate and serve.



Educational Scholarships

\$2.5 million in scholarships awarded to 250 students



Financial Literacy

Training programs reaching 5,000 individuals



Charitable Giving

\$3.2 million in charitable contributions



Volunteer Programs

1,200 employee volunteer hours

Employee Development and Diversity:

- Gender Equality: 45% female representation in leadership positions
- Professional Development: \$1.8 million investment in employee training
- Workplace Diversity: Comprehensive diversity and inclusion programs
- Employee Satisfaction: 92% employee satisfaction score

Governance Excellence

Our governance framework emphasizes transparency, accountability, and stakeholder engagement, ensuring that our operations align with stakeholder expectations and social responsibilities.

Governance Highlights:

- Regular stakeholder engagement sessions
- Transparent reporting and communication practices
- Strong ethical guidelines and code of conduct
- Comprehensive risk management and oversight

Human Capital Development

Our People Strategy

International Finance Bank recognizes that our employees are our most valuable asset and the foundation of our success. Our comprehensive human capital strategy focuses on attracting, developing, and retaining top talent while fostering a culture of excellence, innovation, and integrity.

Talent Acquisition and Development

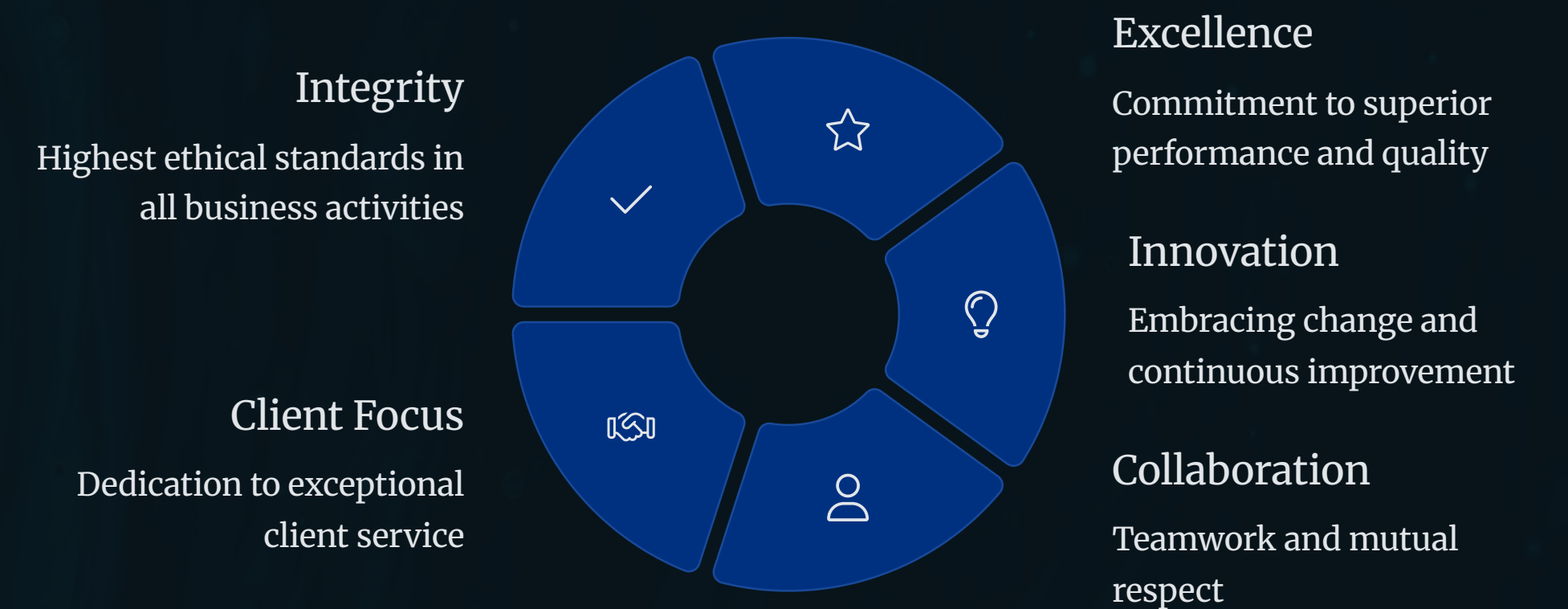
Recruitment Excellence:

- Global talent acquisition programs targeting top universities and institutions
- Comprehensive graduate training programs
- Executive leadership development initiatives
- Strategic partnerships with professional associations

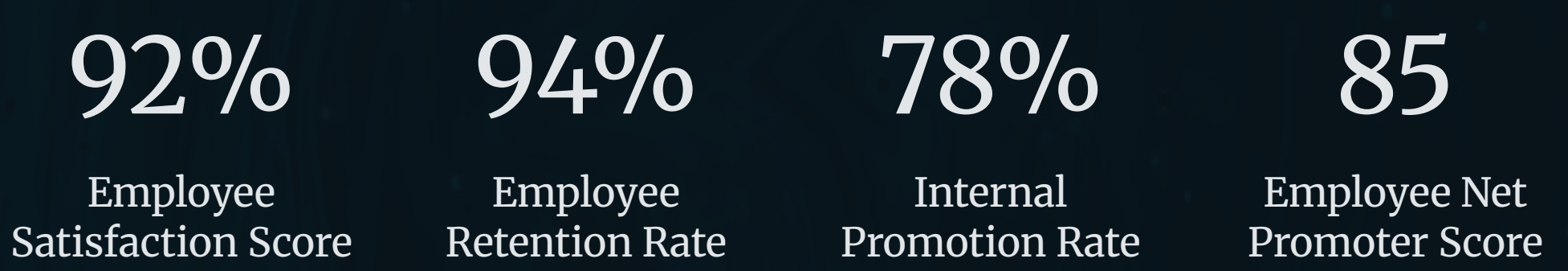
Professional Development:

- Training Investment: \$1.8 million invested in employee development
- Leadership Programs: 95% of management participated in leadership development
- Technical Certifications: Support for professional certifications and continuing education
- Cross-functional Mobility: Internal career advancement opportunities

Employee Engagement and Culture

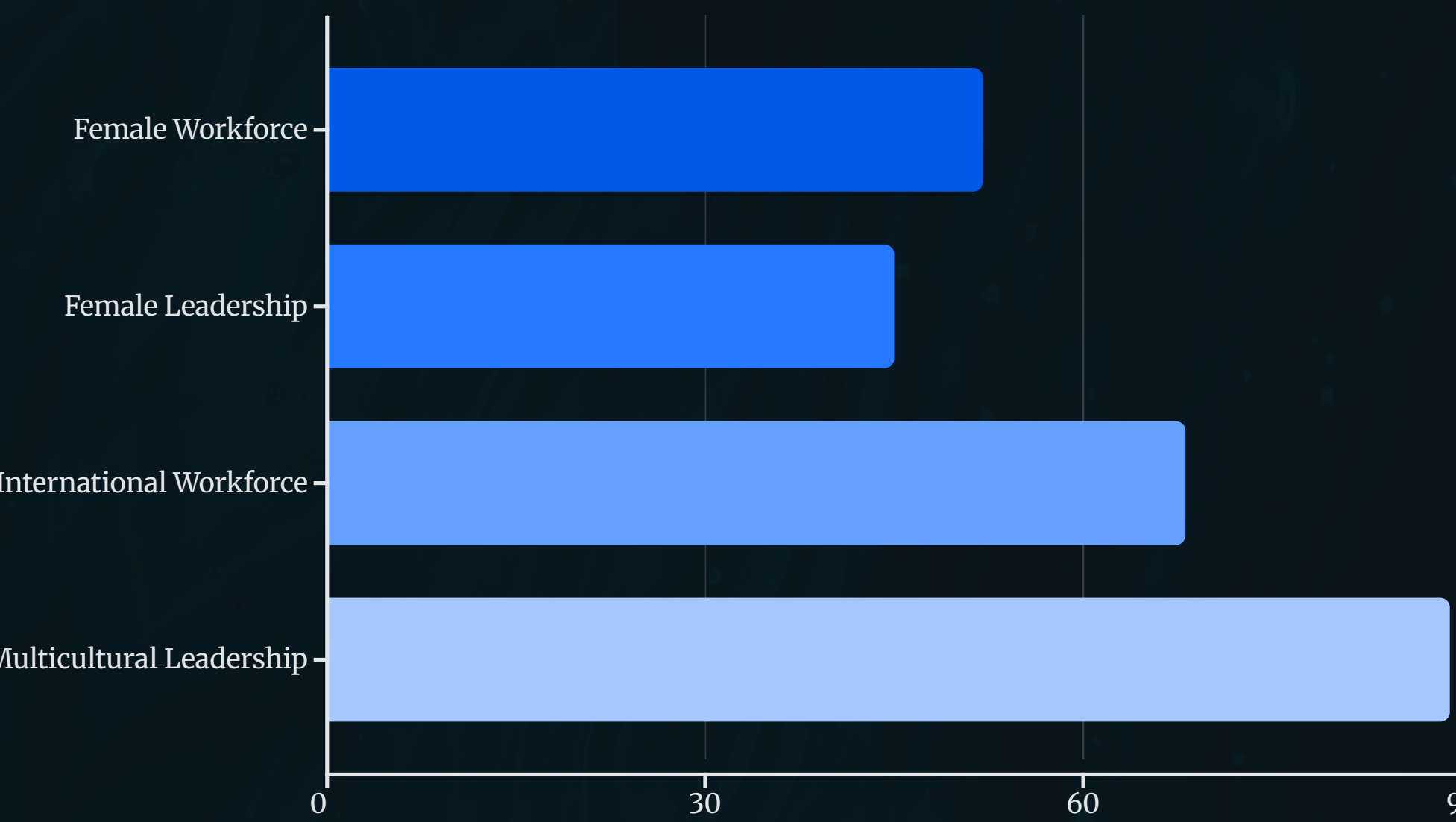


Employee Engagement Metrics:



Diversity and Inclusion

We are committed to fostering a diverse and inclusive workplace that values different perspectives, backgrounds, and experiences.



Market Position and Competitive Advantage

Market Leadership

International Finance Bank has established itself as a leading provider of offshore banking and wealth management services, serving a sophisticated global clientele with diverse and complex financial needs. Our market position is built on several key competitive advantages that differentiate us from our competitors.



Competitive Advantages

1. Specialized Expertise

- Deep understanding of international finance and cross-border transactions
- Sophisticated product offerings tailored to high-net-worth clients
- Expert knowledge of regulatory requirements across multiple jurisdictions
- Strong relationships with correspondent banks and financial institutions worldwide

2. Technology Leadership

- Investment in cutting-edge banking technology and digital platforms
- Advanced data analytics and artificial intelligence capabilities
- Robust cybersecurity infrastructure and protocols
- Innovative mobile and online banking solutions

3. Client Relationship Excellence

- Dedicated relationship management approach
- Personalized service delivery model
- Long-standing client relationships with high retention rates
- Comprehensive understanding of client needs and objectives

4. Financial Strength

- Strong capital ratios well above regulatory requirements
- Diversified revenue streams and geographic presence
- Conservative risk management approach
- Consistent financial performance and profitability

Market Opportunities

Growth Markets:

- Expanding wealth creation in emerging markets
- Increasing demand for sophisticated financial solutions
- Growing importance of digital banking services
- Rising focus on sustainable and ESG-compliant investments

Strategic Opportunities:

- Strategic partnerships and alliances
- Technology-driven service enhancements
- Expansion into adjacent market segments
- Development of innovative financial products

Future Outlook and Strategic Priorities

Strategic Priorities for 2025

As we look ahead to 2025 and beyond, International Finance Bank will continue to focus on sustainable growth, digital innovation, and operational excellence while maintaining our commitment to prudent risk management and exceptional client service.

Key Strategic Initiatives



1. Digital Banking Expansion

- Enhancement of mobile banking capabilities
- Implementation of advanced analytics and AI technologies
- Expansion of digital service offerings
- Integration of emerging financial technologies



2. Wealth Management Platform Enhancement

- Development of sophisticated investment products
- Expansion of alternative investment capabilities
- Enhancement of advisory services
- Implementation of advanced portfolio management tools



3. Market Expansion

- Strategic expansion into emerging markets
- Development of new client segments
- Enhancement of product offerings
- Strategic partnerships and alliances



4. Sustainability Leadership

- Expansion of sustainable finance offerings
- Enhancement of ESG investment capabilities
- Implementation of comprehensive climate risk management
- Development of innovative green financial products

Economic Environment and Outlook

We remain cautiously optimistic about the global economic outlook while maintaining our conservative risk management practices and approaches. Our strong capital position, diversified revenue streams, and experienced management team position us well to navigate potential economic challenges while capitalizing on emerging growth opportunities.



Key Economic Considerations:

- Global economic uncertainty and geopolitical risks
- Interest rate environment and monetary policy changes
- Regulatory developments and compliance requirements
- Technology disruption and competitive dynamics

Investment in Future Growth

The background of the slide features a blue-toned digital interface. On the left, the word "Secureflow" is written in a large, white, sans-serif font. Behind the text and across the entire background are various abstract digital elements: glowing blue particle trails, faint grid lines, and small icons representing data charts and network connections.

Secureflow



Technology Infrastructure

We plan to continue our significant investments in technology infrastructure, including artificial intelligence applications, blockchain technology implementation, and enhanced cybersecurity measures. These strategic investments will improve operational efficiency, enhance client experience, and maintain our competitive position in the rapidly evolving financial services landscape.



Human Capital

Continued investment in talent acquisition, professional development, and organizational capabilities to support our growth objectives and maintain our culture of excellence and innovation.



Market Expansion

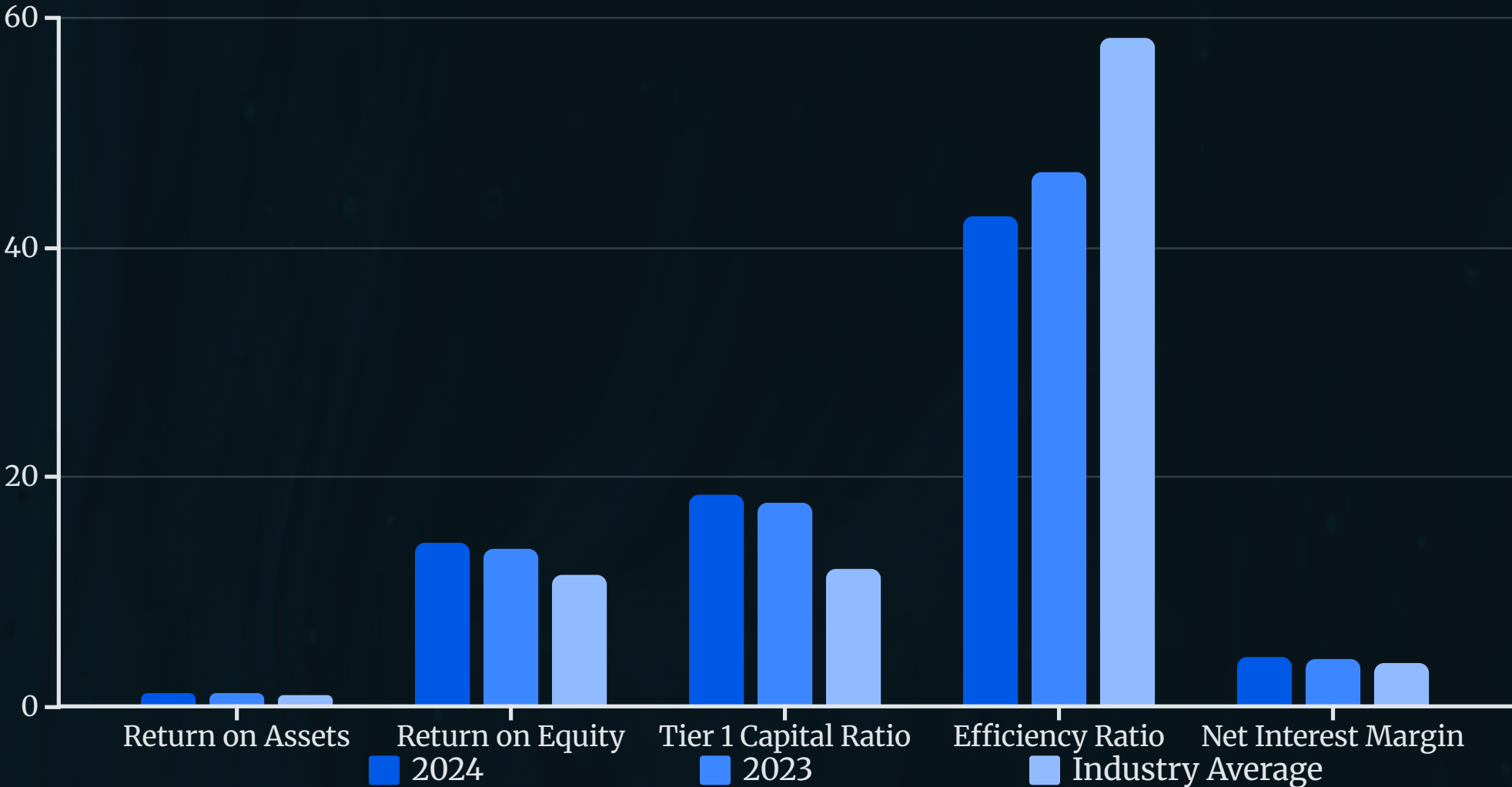
Strategic investments in market expansion opportunities, new product development, and client relationship enhancement to drive sustainable long-term growth.

Financial Statements Summary

Five-Year Financial Summary

Key Metrics (\$ Millions)	2024	2023	2022	2021	2020
Income Statement					
Net Interest Income	\$425	\$398	\$375	\$348	\$325
Non-Interest Income	\$156	\$142	\$135	\$128	\$115
Total Revenue	\$581	\$540	\$510	\$476	\$440
Operating Expenses	\$248	\$251	\$245	\$238	\$235
Net Income	\$287	\$256	\$235	\$218	\$195
Balance Sheet					
Total Assets	\$10,100	\$9,600	\$9,150	\$8,750	\$8,200
Loans and Advances	\$6,800	\$6,400	\$6,100	\$5,850	\$5,500
Customer Deposits	\$8,200	\$7,800	\$7,450	\$7,100	\$6,750
Shareholders' Equity	\$2,000	\$1,900	\$1,785	\$1,680	\$1,585

Key Financial Ratios Comparison



Capital Adequacy

International Finance Bank maintains exceptionally strong capital ratios well above regulatory requirements across all jurisdictions in which we operate. Our Tier 1 Capital Ratio of 18.5% provides substantial buffer capacity for potential economic stress scenarios and supports our strategic growth objectives.

The Bank’s comprehensive capital planning process ensures adequate capitalization under various economic scenarios and stress conditions, demonstrating our commitment to financial stability and regulatory compliance.

Credit Quality Metrics

Credit Quality Indicators	2024	2023	2022
Net Charge-Off Rate	0.35%	0.32%	0.28%
Non-Performing Loans Ratio	1.2%	1.0%	0.9%
Loan Loss Reserve Coverage	2.8%	2.6%	2.4%
90+ Days Past Due	0.8%	0.7%	0.6%

Corporate Information

Corporate Headquarters

International Finance Bank

Villa IFB, Mutsamudu,

Anjouan,

Union des Comoros, KM

Incorporation: 2005

Banking License: Type A Banking License,

Regulatory Status: Licensed and regulated
Anjouan Offshore Financial by Authority



Contact Information



Investor Relations



Email:

investor.relations@infiba.com



Client Services

Email:

client.services@infiba.com

Board of Directors and Senior Management

Board of Directors

- **Mohamed Elamine** – Chairman of the Board
Former CEO, Regional Investment Bank
M.B.A.
- **Dr. Sarah Richardson** – Independent Director
Former Chief Risk Officer, Global Financial Services
Ph.D. Economics
- **James Fabre** – Independent Director
Former Managing Director, International Private Banking
CFA, Chartered Financial Analyst
- **Maria Gonzalez** – Independent Director
Technology Executive and Digital Transformation Expert
- **Robert Chen** – Independent Director
Former Regulatory Affairs Director
J.D.
- **Dr. Ahmed Hassan** – Independent Director
International Finance Expert
Ph.D. Finance
- **Catherine Williams** – Independent Director
ESG and Sustainable Finance Leader M.B.A.
Sustainable Business,
- **Mohamed Fayyad** – Chief Executive Officer
25+ years banking and financial services experience
M.B.A. Finance
- **David Thompson** – *Chief Financial Officer*
Former Senior Finance Executive,
International Banking
CPA, Chartered Professional Accountant

Senior Management Team

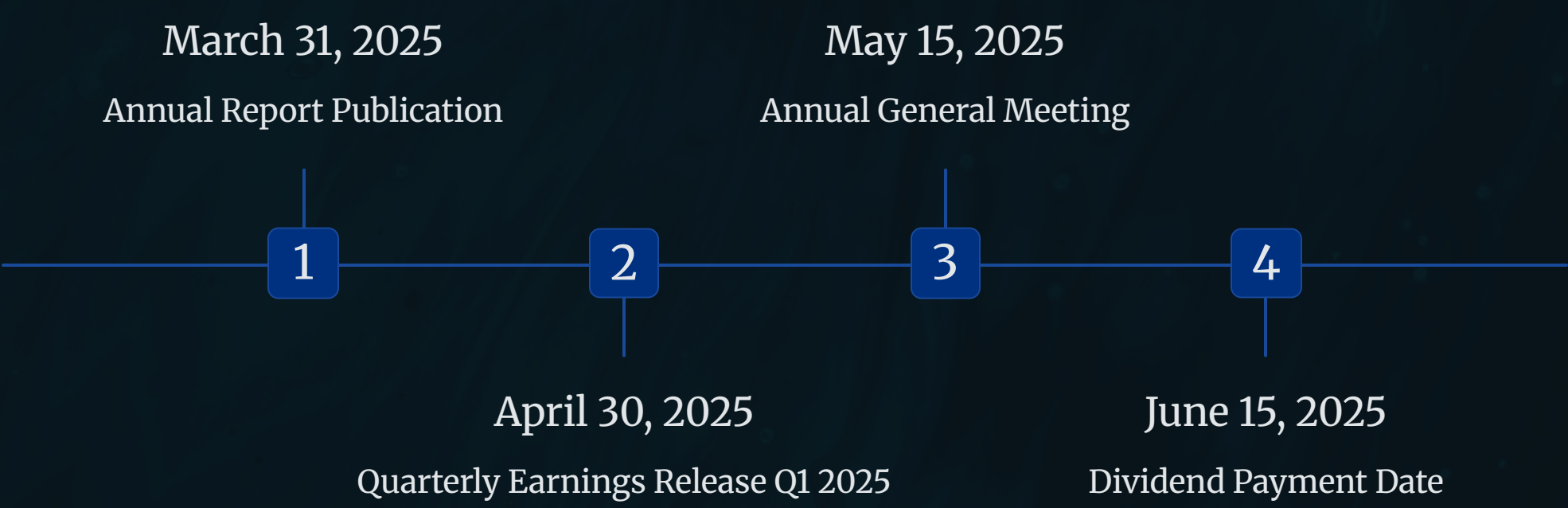
- **Mohamed Fayyad** – *Chief Executive Officer*
- **David Thompson** – *Chief Financial Officer*
- **Lisa Park** – *Chief Risk Officer*
- **Michael Brown** – *Chief Operating Officer*
- **Dr. Jennifer Liu** – *Chief Technology Officer*
- **Robert Martinez** – *Chief Compliance Officer*
- **Sarah Ahmed** – *Head of Private Banking*
- **Thomas Anderson** – *Head of Corporate Banking*
- **Rachel Green** – *Head of Human Resources*
- **Mark Davis** – *Head of Treasury and Markets*

External Partners

External Auditors
PricewaterhouseCoopers LLP
Chartered Accountants and Business Advisors

Legal Counsel
Conyers Cohen & Pearlman Limited
International Legal and Corporate Services

Important Dates



The Annual General Meeting of Shareholders will be held on May 15, 2025 at 10:00 AM AST at our Corporate Headquarters in Hamilton, Bermuda.

Forward-Looking Statements Disclaimer

GLOBAL MARKET
TRENDS RENDE

- ⊗ This Annual Report contains forward-looking statements that involve risks and uncertainties. Actual results may differ materially from those expressed or implied in such statements. Factors that could cause actual results to differ include economic conditions, regulatory changes, competitive factors, and other risks detailed in our regulatory filings.

© 2024 International Finance Bank. All rights reserved.

Thank You

We extend our sincere gratitude to our shareholders, clients, employees, and partners for their continued support and confidence in International Finance Bank.

Building Tomorrow's Financial Excellence Today

As we move forward, we remain committed to our mission of providing exceptional financial services while creating sustainable value for all our stakeholders.