

Institutional & Corporate Banking at IFB Bank



Our Banking Solutions for Legal Entities

Discretion. Structure. Global Reach.

At IFB Bank, we do not offer generic banking. We provide bespoke, legally precise, and strategically aligned financial solutions to legal entities operating across a multitude of industries, jurisdictions, and governance models. Our clients include corporate groups, regulated funds, foundations, family offices, trustees, and special purpose vehicles (SPVs) — all of whom demand not only technical competence but also legal finesse and transactional integrity.

Our services are built around the principle of trusted execution in a controlled environment, with particular emphasis on compliance reliability, cross-border flexibility, and the modular design of complex financial architectures.

Bespoke Solutions

Tailored financial services designed specifically for your legal entity's unique requirements

Legal Precision

Strategically aligned financial structures with emphasis on legal finesse and transactional integrity

Global Capabilities

Cross-border flexibility and complex financial architectures to support international operations



Corporate and Institutional Accounts

We offer multi-tiered account structures to support operational, treasury, and custodial needs. Features include:



Multi-currency accounts with SWIFT and other capabilities



Segregated sub-accounts for client money or fund administration



Tailored KYC pathways for holding companies, fund vehicles, and fiduciary entities



Embedded compliance documentation support, including UBO declarations, fund structure overviews, and regulatory classification (e.g. AIF, UCITS, RAIF)

Our compliance and legal onboarding teams are trained to assess complex legal setups with efficiency and discretion, including multi-jurisdictional ownership chains and trust-based holdings.

Cash Management, Treasury & Cross-Border Payments

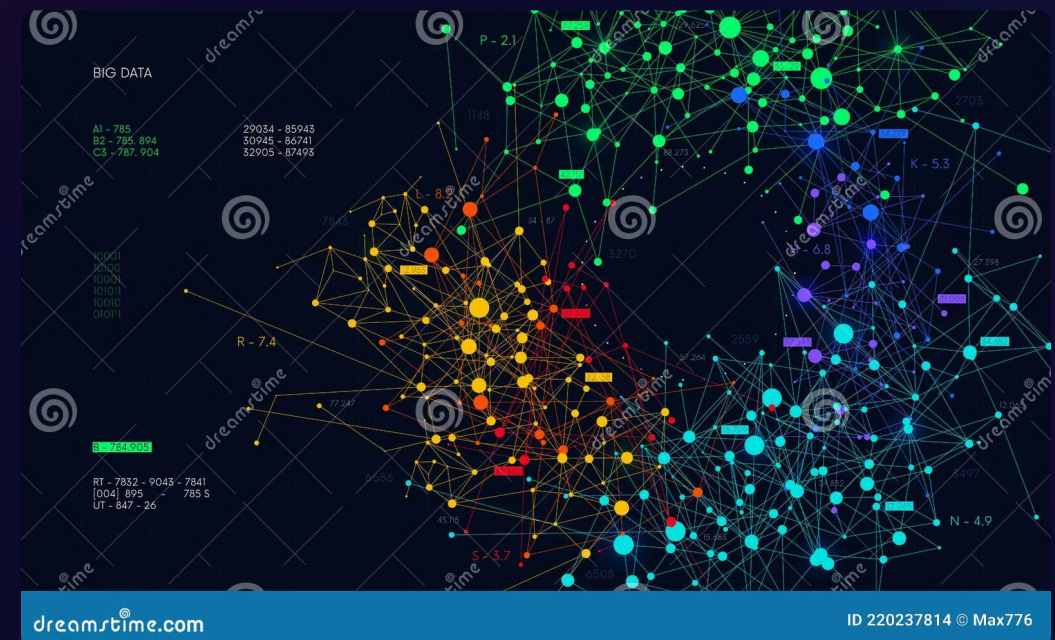
We provide real-time and high-value payment processing through a variety of institutional channels:

Payment Channels

- SWIFT GPI, SEPA Instant, RTGS, RTP, and internal book transfers
- Customised transaction monitoring and reporting dashboards
- FX spot, forward, and swap arrangements upon request
- Real-time settlement tracking and counterparty reconciliation

Benefits

Legal entities with frequent international payment needs benefit from our tailored liquidity frameworks and pre-approved transaction corridors, reducing execution risk and enhancing predictability.



Trade Execution, Settlement & Escrow Services

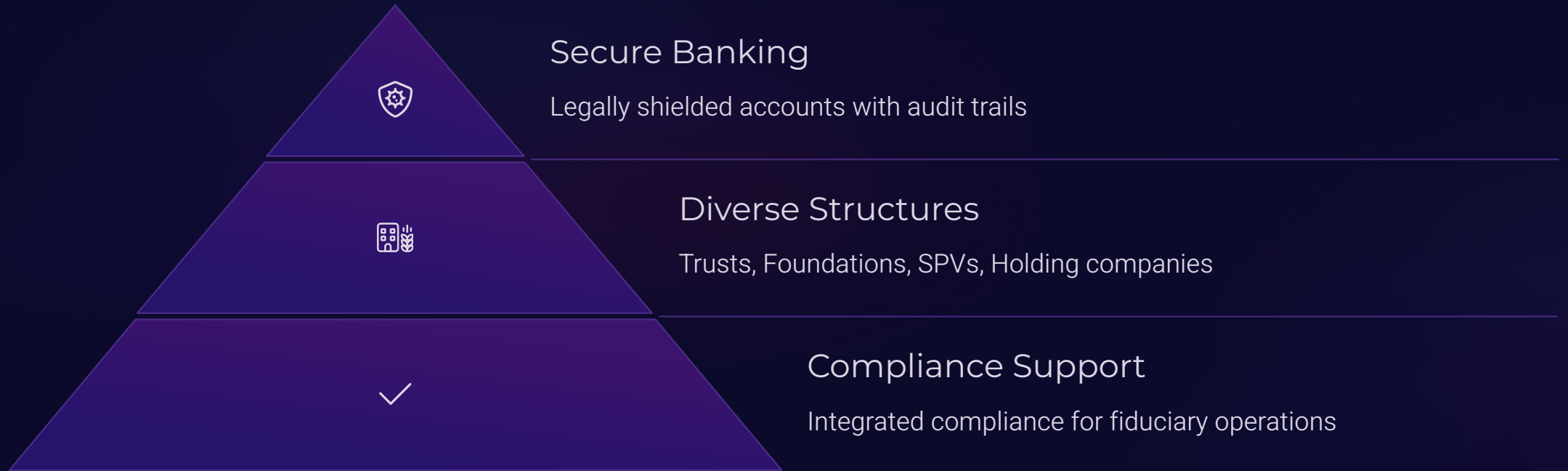


We facilitate regulated and over-the-counter (OTC) trades, with or without collateral, for institutional and project-based clients.

All escrow or settlement arrangements are governed by institutionally vetted agreements and supervised by our internal legal team.

Fiduciary and SPV Banking

We serve a wide range of structures including:



We understand the sensitivities of fiduciary operations and provide secure, legally shielded accounts for the administration of third-party interests, backed by audit trails and integrated compliance support.

Fund Vehicles & Custodial Integration



Custody Accounts

Segregated fund assets with highest security standards



NAV-linked Management

Sophisticated liquidity management tied to Net Asset Value



Verification Services

Independent account verification for fund auditors and regulators

For regulated or private investment vehicles, IFB Bank offers tailored custodial and administrative services. We work closely with fund administrators, auditors, and management companies to align fund flows with both legal obligations and investor transparency requirements.



Structured Finance & Capital Formation

| | |
|---------------------------------|--|
| Account Frameworks | For bond issuances, private placements, and convertible instruments |
| Project-specific Accounts | For infrastructure, energy, and cross-border trade initiatives |
| Safekeeping Receipt (SKR) | Recognition subject to compliance, with related monetisation architecture |
| Support for Complex Instruments | Asset-backed or revenue-linked notes, hybrid instruments, and trust certificate issuance |

Our banking infrastructure supports entities involved in capital raising, securitisation, or structured issuance. Legal documentation is reviewed internally and harmonised with our settlement and custody platforms to ensure continuity and enforceability.

Dedicated Relationship Management



Single point of contact

For ongoing operations



Responsiveness

For urgent fund movement or third-party coordination



Discretion

Alignment across confidential mandates



Advisory access

For cross-border structuring and transaction modelling

Each legal entity is assigned a dedicated relationship manager with direct access to our legal, compliance, and transaction structuring teams.



Why Legal Entities Choose IFB Bank



Regulatory Precision

We adhere strictly to international banking, AML/CFT, and tax compliance norms.



Confidentiality

Institutional discretion is embedded in our culture.



Execution Reliability

Our systems are designed for real-time responsiveness under legal safeguards.



Customisation

No structure is too complex. We adapt to your entity, not the other way around.



Innovative Financial Vehicles for Dynamic Funding Solutions

At International Finance Bank (IFB), we craft bespoke financial vehicles that empower clients to achieve funding and investment goals with precision.

Our expertise spans investment vehicles, debt and equity financing, structured solutions, and trade funding instruments.



Strategic Portfolio Growth



Investment Vehicles



Real Estate Investment Vehicles

REITs and Real Estate Funds pool capital for property investments, offering liquidity and diversification.



Capital Market Vehicles

Mutual Funds, ETFs, and Hedge Funds provide access to diversified portfolios with professional management.



Private Investment Vehicles

Private Equity, Venture Capital, and Family Office structures offer tailored wealth management solutions.



Debt Financing Vehicles

Traditional Debt

Syndicated Loans pool resources from multiple lenders. Bonds raise capital for corporations, governments, or green projects.

Securitisation

CLOs package corporate loans into tradable securities. MBS monetize mortgage loans, enhancing liquidity.

Hybrid Debt

Mezzanine Financing provides subordinated debt with equity-like returns. Structured Notes customize risk-return profiles.

Equity Financing Vehicles

SPACs

Expedited route to public markets

Special Purpose Acquisition Companies raise capital to acquire private companies. Leveraged Buyout Funds use borrowed money for acquisitions. ESG vehicles focus on sustainable investments.

LBO Funds

High returns through leveraged acquisitions

ESG Vehicles

Aligns investments with environmental and social values





Structured Finance Vehicles

Risk Isolation

SPVs isolate financial risk from parent companies

Project Finance

Fund large-scale infrastructure with limited recourse

Derivative Structures

CDS and Weather Derivatives hedge against specific risks

Asset Leasing

Finance high-value assets without requiring ownership



Tax-Optimised and Estate Planning

Offshore Trusts

Preserve wealth and minimize tax exposure in favorable jurisdictions. Ensures asset protection, confidentiality, and efficient wealth transfer.

Family Office Structures

Provide comprehensive wealth management for high-net-worth individuals. Consolidates financial management and aligns with family goals.

Foundations

Manage assets for philanthropic or family purposes. Provides tax advantages and ensures continuity of charitable goals.

Trade and Export Financing



Letters of Credit

Guarantees payment in international trade



Supply Chain Financing

Optimizes working capital for buyers and suppliers



Forfailing Vehicles

Provides liquidity by purchasing receivables

4

ECA-Backed Financing

Supports exporters with competitive terms

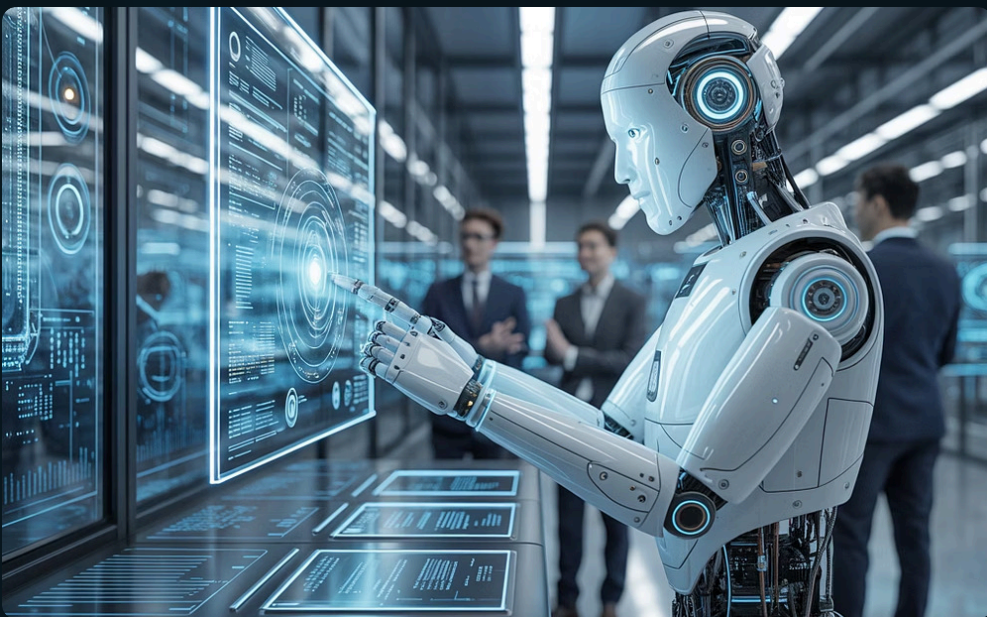


Specialized Investment Opportunities



Renewable Energy Funds

Finance sustainable energy projects like solar, wind, or hydroelectric. Aligns with ESG objectives while providing stable long-term returns.



Technology Innovation Funds

Invest in emerging technologies like AI, biotechnology, or fintech. Offers high-return potential in cutting-edge industries.



Distressed Debt Funds

Acquire underperforming debt for restructuring or asset recovery. Offers high returns while revitalizing troubled companies.



Investment Banking Services

Our Investment Banking division serves governments, corporations, and institutions with comprehensive financial solutions. We bridge the gap between investors and corporations requiring capital.





Our Core Services



Underwriting

Capital raising and risk assessment for financial instruments, helping clients access necessary capital.



M&A Advisory

End-to-end transaction support from target identification to post-merger integration.



Equity Research

In-depth company assessments examining financial health and performance.



Sales & Trading

Matching buyers and sellers of securities in the secondary market.

Underwriting Excellence



Capital Raising

Working between investors and companies seeking to raise money or go public.

2

Risk Assessment

Thoroughly analyzing underlying assets for bonds and notes.



IPO Process

Guiding companies through the complex journey of going public.





M&A Advisory Services

1

Target Identification

Finding the right acquisition opportunities aligned with client goals.



Valuation & Structuring

Determining fair value and optimal deal structure.



Negotiation

Expert guidance through complex deal terms.

4

Integration

Supporting successful post-merger business combination.

Equity Research Capabilities



2

3

Investment
Recommendations

Actionable
insights for
investors

Financial
Analysis

Performance
metrics and
projections

Company
Coverage

Comprehensive
security analysis

Our equity research team conducts in-depth assessments of companies, analyzing industry trends, competitive positioning, and growth prospects to provide valuable insights.

Sales & Trading Expertise

1

Market Making

Acting as agents for clients in the secondary market, facilitating efficient trading of securities.

2

Proprietary Trading

Strategic trading of the firm's own capital to generate returns while managing risk.

3

Client Solutions

Tailored trading strategies and execution services to meet specific client needs.

Educational Resources



Expand your knowledge with our recommended readings on valuation, LBOs, M&A, IPOs, and industry insights. Perfect for professionals seeking to deepen their understanding.



Comprehensive Banking & Investment Solutions

International Finance Bank offers tailored financial products and services for corporations, governments, and institutional investors. Our expertise spans corporate finance, sales and trading, and asset management.





Core Banking Products



Corporate Accounts

Business transaction accounts for deposits, withdrawals, and cash flow management.



Corporate Credit Cards

Convenient purchasing with rewards programs and expense tracking.



Business Loans

Term loans, working capital, and equipment financing for operations and expansion.



Trade Finance

Letters of credit and import/export financing to facilitate international trade.



Investment Banking Services

1

Mergers & Acquisitions

Comprehensive advice on strategic transactions, restructurings, and reorganizations.



Corporate Finance

Long-term advisory relationships for strategic growth and development.



Equity Capital Markets

IPOs, rights issues, and secondary transactions for listed companies.



Equities Research

Independent judgment and impartial advice from professional analysts.



Innovative Financial Instruments

Protected Investment in GOLD

Secure financing for independent mines in Brazil with proven reserves of Gold and Rare Earth Elements.

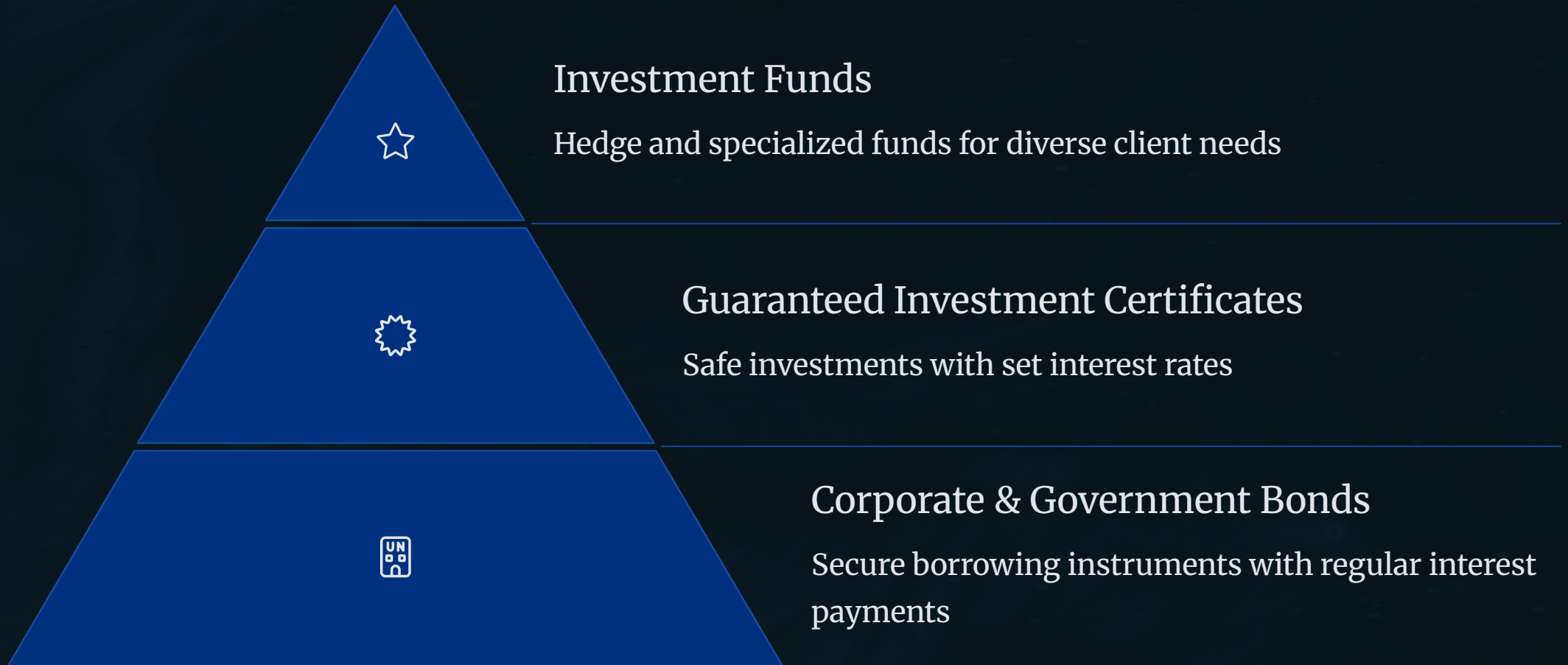
Structured Products

Customized risk management solutions covering equities, fixed income, foreign exchange, and credit issues.

Credit Derivatives

Products to help corporate clients manage credit risk without transferring underlying assets.

Investment Options



Personalized Client Relationships

Understanding Priorities

We place your needs at the heart of your wealth management strategy.

Constant Monitoring

Regular adjustments based on market conditions and personal circumstances.



Dedicated Relationship Manager

Experienced professionals who identify with your needs.

In-depth Analysis

Thorough assessment of your situation and ongoing priorities.

Wealth Management Services



Investing

Tailored investment strategies driven by your needs, not our products.

2

Holding & Transferring

Preserve and grow wealth during your lifetime while planning for the future.



Leveraging

Effective credit tools to help maximize returns on your investments.



Privacy & Security Advantages

100%

Confidentiality

Strict privacy regulations in
Comoros jurisdiction.

24/7

Account Security

Encrypted communications and
numbered accounts.

100%

Asset Protection

International business companies,
trusts, and foundations.



Financial Growth:
Navigating the Future

Financial Derivatives: Navigating Modern Finance

Financial derivatives are sophisticated instruments that derive value from underlying assets. They serve as tools for hedging risk, speculation, and arbitrage.



by Michael Herzog



Understanding Financial Derivatives



Definition

Contracts between parties whose value is based on an agreed-upon underlying financial asset, index, or security.



Trading

Can be traded on regulated exchanges or over-the-counter (OTC) markets.



Purpose

Used to hedge risk, speculate on price movements, and exploit market inefficiencies.



Strategic Uses of Derivatives

1

Risk Management

Mitigate risk of adverse price movements in assets through hedging strategies.

2

Speculation

Bet on future market directions to potentially earn significant returns.



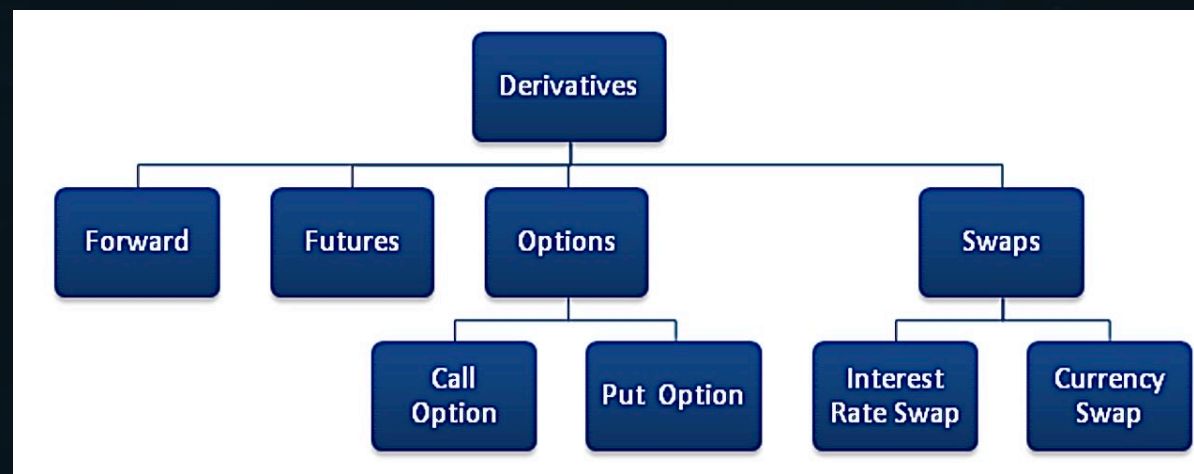
Arbitrage

Exploit price differences of the same asset across markets for risk-free profits.

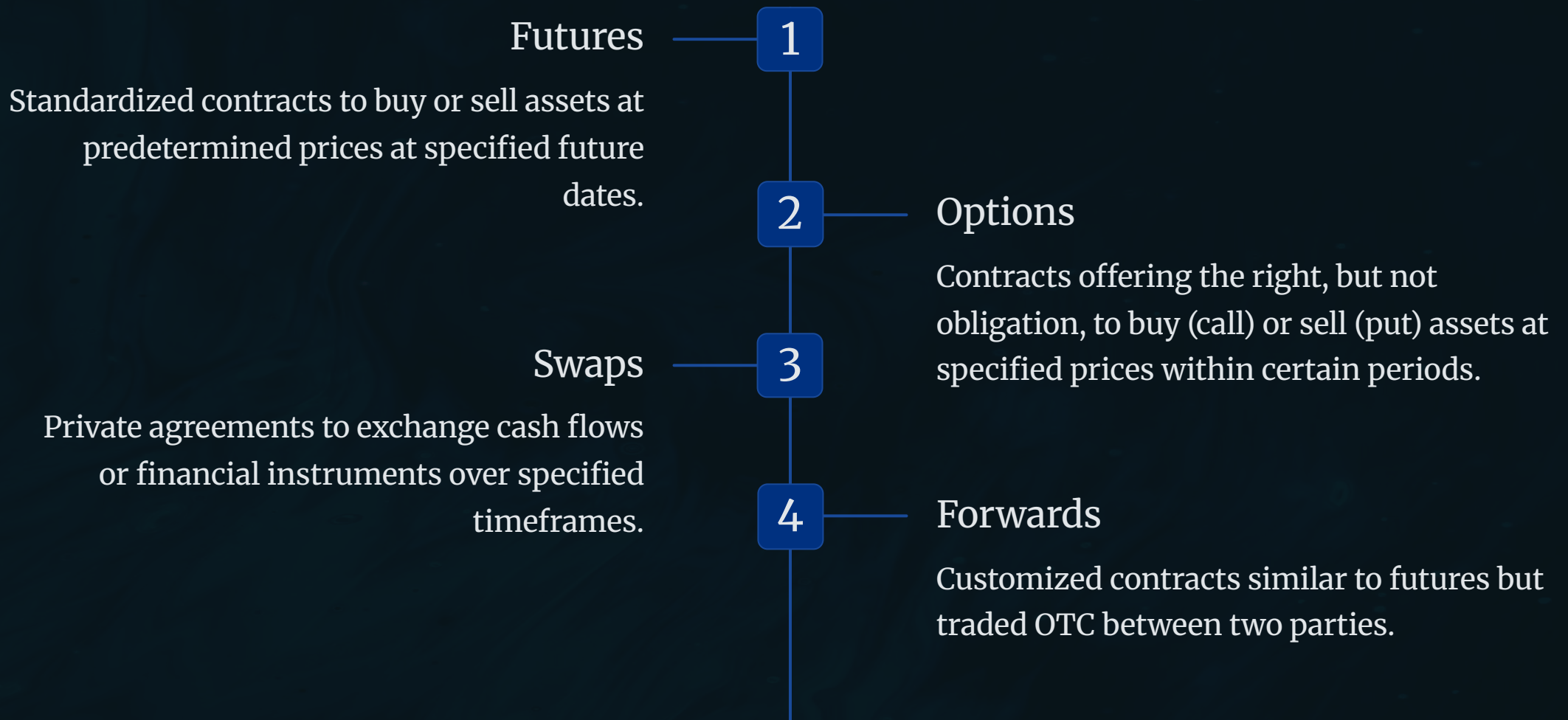


Price Discovery

Help determine future asset prices, reflecting market expectations.



Types of Financial Derivatives



Advantages of Financial Derivatives

Leverage

Gain significant exposure to assets with relatively small capital outlay.

Market Efficiency

Contribute to efficiency through arbitrage and price discovery mechanisms.

Market Access

Provide exposure to otherwise inaccessible assets or markets.

Risk Transfer

Allow transfer of specific risks to parties more willing to bear them.



Risks and Challenges



Complexity

Intricate nature leads to misunderstandings and mismanagement.



Leverage-Induced Losses

Magnifies losses as much as gains.

3

Counterparty Risk

Risk of default on contractual obligations.

4

Systemic Risk

Can potentially destabilize financial markets.



Mathematical Foundations

1 — Bachelier's Random Walk

Early 20th century theory suggesting stock prices evolve through random steps, making future movements unpredictable.

2 — Black-Scholes-Merton Model

Revolutionary framework for valuing options, enabling accurate pricing and risk mitigation.

3 — Quantitative Trading

Modern algorithms harness mathematical models to uncover patterns in seemingly chaotic market movements.

