sakafinance

SAKA

HOLDING

COMPANY PROFILE

SAKA FINANCE

sakafinance

COMPANY PROFILE

TABLE OF CONTENTS

- SAKA FINANCE, under the umbrella of SAKA HOLDING, offers project-based financing solutions both in trade financing and financial partnerships and investment opportunities on a sectoral basis in the international global market, and serves in thirteen locations around the world with its managerial staff having a wide range in the fields of financial technology, asset management and wealth management.
- SAKA FINANCE supports the investment projects of SAKA HOLDING and also supports start-up companies and projects related to the development of financial technology products on a sectoral basis.
- SAKA FINANS generally prefers to use private capital in trade financing and project funding and provides the private capital it creates through relationship management and provides third party funding within the framework of the same procedures and principles.
- The private capital in question is sometimes provided through crowdfunding companies, and sometimes it is created based on the management of funds of large-scale private banks.
- Project funding can be in the form of direct capital transfer or on a project partnership basis.
- In the light of this information, we recommend that you follow our profile closely in order to better understand the capabilities of SAKA FINANS.

CORPORATE

CORPORATIONS & INSTITUTIONS

CORPORATIONS & INSTITUTIONS

❖**SMALL AND MEDIUM-SIZED ENTERPRISES (SME)**

Financing

- Business Finance
- Trade & Export Finance
- Project Finance

Cash Management

- Liquidity Management
- Integration &Infrastructure
- Corporate Reporting

❖**MULTINATIONALS**

Structured Finance

- Syndicated Financing
- Acquisition financing
- Management and Leveraged Buyouts
- Structured Trade Finance

SMALL AND MEDIUM-SIZED ENTERPRISES (SME)

We not only offer you customized solutions , but we also provide you with expert advice on all strategic and operational issues relating to your finances to help you make the right decisions.

FINANCING

- Our simple and competitive funding is designed to fit around the needs of your business, helping customers to buy or lease business assets. With an expert team and award winning services, we can provide access to the finance solution you need to help your business develop and grow.
- **ASSET FINANCE**
  - Invest in assets or technology that futureproof your business.
  - Make regular payments over an agreed period instead of paying cash up-front.
  - There are several asset finance products available to choose from based on your business requirements.
- **PROJECT FINANCE**
  - A flexible approach to accommodate your needs, lending today for tomorrows business model.
  - Supporting all stages of the sustainable project finance lifecycle, from development to operational phases.
  - Work alongside our specialist team who have 30 years' industry experience.

BUSINESS FINANCE

FINANCING

Finance products designed to manage cash flow effectively and help businesses grow.

- **B2B FINANCE**
  - Increase your sales by providing alternative payment options for your business customers.
  - Get instant cash for your business as the B2B finance provider pays you directly.
  - Submit proposals using an advanced online application system and receive quick decisions.
- **FUNDING FOR FRANCHISES**
  - Grow your franchise network with funding from £5,000.
  - Finance new equipment or upgrade assets for your franchise business.
  - With 40 years' experience, work with our highly experienced team.
- **STOCK FINANCE**
  - Stock financing allows both manufacturers and dealerships to raise working capital against the stock owned by your business without tying up vast sums of Money.
  - Release value from existing stock to improve your cash flow.
  - Enables you to grow your business or start new opportunities.

BUSINESS FINANCE

FINANCING

- **DOCUMENTARY CREDITS**
  - Documentary credits usually require the presentation of certain documents, which must be complied with before payment can take place. You must be aware that banks examine the documents only with respect to the documentary credit and do not look at contracts, agreements or the condition of the goods. We have compiled a set of checklists to help you make sure that every document is filled in correctly.
- **OVERVIEW OF DOCUMENTARY CREDITS**
  - **Documentary Credits for Exporters**
    - For an exporter, a documentary credit from the importer's bank removes the risk that the buyer will not pay.
  - **Documentary Credits for Importers**
    - For an importer, a documentary credit requires the importer to comply with the agreed conditions for payment is made.
  - **Bank Guarantees**
    - Bank guarantee is an effective way of securing performance and payment in an increasingly challenging business environment.
  - **Export Finance**
    - As a solution provider to world-wide exporters, SAKA FINANCE offers you individual financing solutions that optimally support the demands of your business.

TRADE & EXPORT FINANCE

FINANCING

➢ EXPORT

- Using documentary credits when you export goods or services means that the importer's bank commits itself to paying you when the conditions of the credit have been met. This offers a number of advantages:
    - Payment guaranteed by the importer's bank prior to shipment
    - Enhanced security of payment at the agreed time
    - Enhanced security that the order received will not be cancelled or changed without your agreement
    - Improved liquidity as payment often can be made shortly after shipment
    - Possibility of extending security to subcontractors through the documentary credit
    - The possibility of financing
- It is important to note that the importer's bank will make payment only after you have complied with all its requirements and conditions. You should therefore examine the documentary credit carefully when you receive it.

TRADE & EXPORT FINANCE

FINANCING

When you receive a documentary credit, you should examine it carefully, following the checklist below. You may want to involve the company employees responsible for:

- the deal has been closed
- ensuring that the goods are ready for shipment on time
- completing the documents
- arranging transport

D/C FOR EXPORT

- **Documentary credit checklist**
  - Is the text clear and unambiguous?
  - Are the terms and conditions the same as those you agreed on with your customer?
  - Is the documentary credit issued by an acceptable bank?
  - Is the documentary credit subject to the international rules for documentary credits - UCP 600?
  - Can you comply fully with ALL the requirements?
  - Are all the expressions in the documentary credit clear and unambiguous?
  - Does the documentary credit contain contradictory requirements?
  - Can the time limits for shipment and presentation of documents be met?
  - Are the insurance requirements, if any, acceptable?
  - Are the requirements for transport and transport documents acceptable?
  - Is partial delivery or transshipment allowed, if needed?
  - Are your name and address shown exactly as they appear in your documents?
  - Are the buyer's name and address shown correctly?
  - Is the description of goods the same as in all the other documents?

TRADE & EXPORT FINANCE

FINANCING

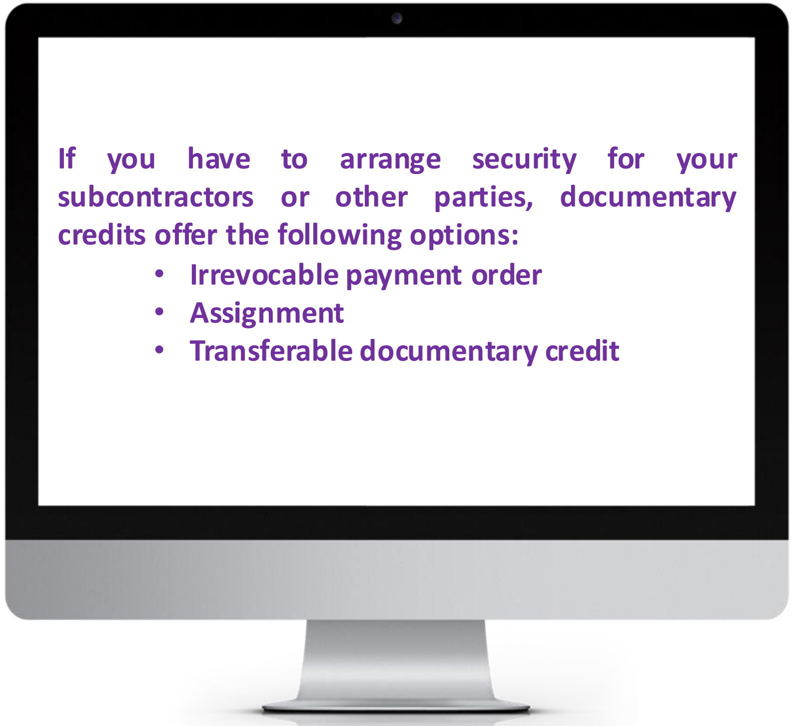
With documentary credits the SAKA FINANCE is, in most cases, able to help you reduce the risks of international trade in additional ways - regardless of the issuing bank’s ability to pay or political restrictions.

➢RISK & FINANCING

- **Confirmation**
  - The Bank will endeavor to confirm the documentary credit at the request of the issuing bank. This ensures that you will receive payment when you comply with the requirements of the documentary credit irrespective of the issuing bank's willingness or ability to pay. Nor will you be affected if the country stops payments or other unforeseen problems arise.
- **Silent confirmation**
  - Even if the issuing bank does not request the Bank to confirm the documentary credit, the Bank can usually offer you a silent confirmation. This puts you in exactly the same position as if the documentary credit had been confirmed. The only difference is that the issuing bank has not requested confirmation of the documentary credit.
- **Financing**
  - If you have granted your buyer extended credit (deferred payment) but you would like payment immediately, the Bank will endeavor to discount the draft under the documentary credit at a competitive rate.

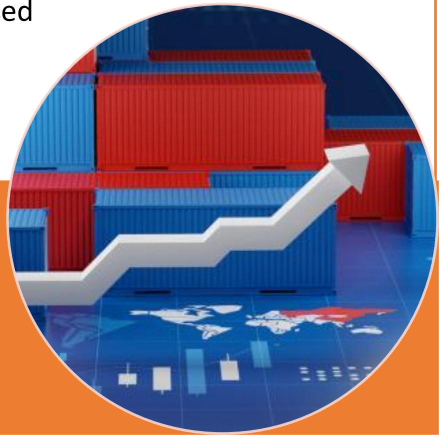
TRADE & EXPORT FINANCE

FINANCING



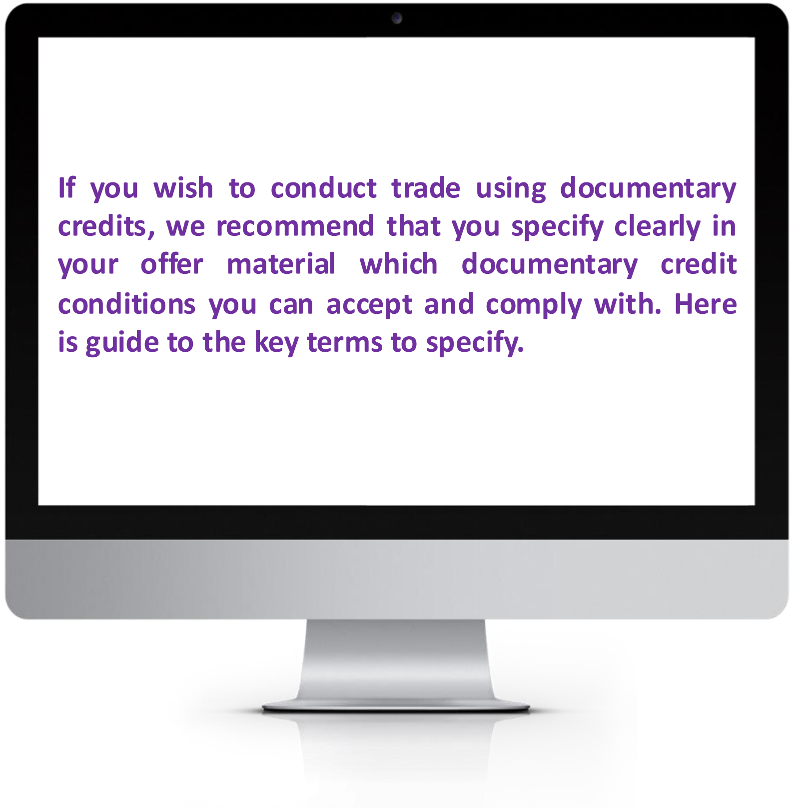
➢**SECURITY**

- **Irrevocable payment order**
  - An irrevocable payment order assures third parties that money will not be paid to you before they received the amount due to them. Be aware that payment orders are not subject to statutory regulations on debt. This means that, should you go bankrupt or suspend payments, an amount will be payable only after a court decision or arbitration.
- **Assignment**
  - An assignment also ensures that third parties will be paid ahead of you. Unlike an irrevocable payment order, an assignment is subject to statutory regulations on debt. This means that, in case of your bankruptcy or suspension of payments, an estate must respect the assignment if it is legally recorded, and the debtor is notified.
- **Transferable documentary credit**
  - If the documentary credit is issued as a transferable documentary credit, you can have it transferred, completely or in part, to a third party. When you transfer a documentary credit, the following conditions can be changed:
    - ✓the amount and any unit price can be reduced
    - ✓validity, shipment and presentation limits can be shortened
    - ✓any insurance percentage rate can be raised



TRADE & EXPORT FINANCE

FINANCING



➢EXPORT D/C CONDITIONS

- In our favor
- With Prime Bank's confirmation
- For the amount of
- Available for payment at sight or for payment ... days after shipment
- Following documents
- Covering
- Evidencing shipment from ... to ...
- Terms of delivery
- Partial delivery (Allowed/not allowed)
- Transshipment (Allowed/not allowed)
- Latest date of shipment
- The Credit to be valid until
- The documents to be presented not later than
- Charges outside country of issuance
- The documentary credit must include the issuing bank's debit or reimbursement authorization and must state that the credit is subject to Uniform Customs and Practice for Documentary Credits, ICC Publication No. 600.

TRADE & EXPORT FINANCE

FINANCING

Project finance is a long-term method of financing large infrastructure and industrial projects based on the projected cash flow of the finished project rather than the investors' own finances.

Project finance structures usually involve a number of equity investors as well as a syndicate of banks who will provide loans to the project.

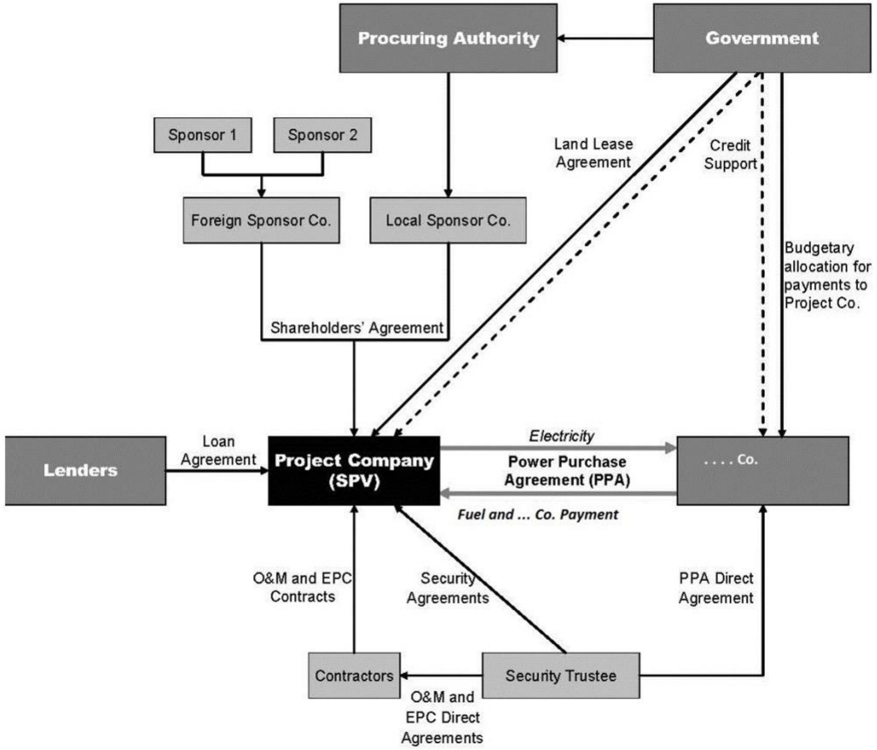
➢ **SAKA FINANCE combine strong legal skills with deep industry knowledge. We are regularly engaged in projects in diverse industries, including the following:**

- Oil and Gas – including exploration, production, storage, refining, gasification and production platforms
- Petrochemicals
- Power and Energy – including thermal, nuclear and renewable, as well as power transmission and distribution
- Infrastructure and Water – including pipelines and water desalination and treatment
- Telecommunications – including cellular, cable, fixed and mobile
- Space and Satellite – including direct broadcast, broadband and satellite imaging systems
- Waste disposal and recycling
- Mining and Metals
- Natural resources
- Pulp and paper
- Transportation – including airports, rail, roads and shipping

PROJECT FINANCE

FINANCING

Schematic contractual structure for a project financing by SAKA FINANCE :



PROJECT FINANCE

CASH MANAGEMENT

- You want to optimize your company's cash management in Europa , Asia & America and know your precise current cash positions at SAKA FINANCE Correspondences and your third-party banks. A customized cash management and payment transactions solution allows you to do this.
- SAKA FINANCE offers flexible and transparent total solutions to support your business activities in throughout the world.

- **SAKA FINANCE** knows treasuries. Working with some of the very best treasuries in the world has given us a solid knowledge and understanding of advanced treasury solutions. This knowledge we want to share with you.

- **SAKA FINANCE** offers full-scale cash management services and tailored solutions to match our clients' complex requirements. Our “One bank, one system” concept, a single technology banking platform, allows you to view and manage financial positions – across international borders, in real time.

- At **SAKA FINANCE** , we work with a client centric approach and engage in long-term strategic partnerships with clients. We use an advisory methodology to run through the different processes of your treasury organization. We work with you to establish the key aspects of your financial value chain, evaluating how they work today and looking at how they will work in the future. As a result, our advisory concept provides you with the implications and return on investments of strategic initiatives. We support you in making the right decisions and enable you to benchmark your financial processes against the best-in-class.

CASH MANAGEMENT

CASH MANAGEMENT

- **SAKA FINANCE offers several flexible solutions to help you make your liquidity management more transparent. Our unique IT platform makes it possible to deliver real-time information to our clients, taking treasury to the next level by maximizing decision-making ability and capital efficiency.**
- **Our solutions are accurate and reliable and provide you with increased visibility and control of your funds.**

➢SAKA FINANCE liquidity management systems provide you with the following benefits:

- Real-time visibility, access and control of group liquidity through our Business Systems
- Cross country, cross company and cross currency solutions, all in real-time
- Overlay and pooling structures create a truly automated and centralized set-up, making it easy to optimize and control your liquidity, all in real-time
- Support of intra-company limits and interest makes it easy to outsource internal risk and interest management
- Overlay and pooling structures to be built on top of current account structure, all in real-time
- Optimized interest income and cost reduction
- Flexible range of products which can be combined and tailored to your needs.

LIQUIDITY MANAGEMENT

CASH MANAGEMENT

- The importance of high-performing electronic systems is well known by our clients. A growing number of corporates exchange data electronically when they order goods and services, confirm orders, send invoices or make payment transfers.
- Consequently, the requirements towards straight through processing, security, standardization and communication have escalated and become crucial factors for corporates all over the world.

➢ **SAKA FINANCE help clients become the best in their industry by leveraging our technology to provide cost efficient and high-quality solutions to solve a problem or realize business opportunities.**

- At SAKA FINANCE , clients shape the future of technology developments, and our single IT platform enables us to be flexible and rapidly respond to our clients' new identified needs. We fully support the on-going industry move towards standardization.

- Our integration and infrastructure solutions provide you with the following benefits:
  - A single platform for all online banking activities
  - Multiple integration possibilities with clients' systems
  - Faster, secure and more efficient transaction processing
  - Communication channels and file format options to fit your specific need and setup.

INTEGRATION INFRASTRUCTURE

CASH MANAGEMENT

- Offering a strong portfolio of Corporate Reporting services, SAKA FINANCE ensures to strengthen and improve your daily overview of your business.
- Reports can be tailored to your specific needs and thus provide you with precise information helping you to become better.

➢ **SAKA FINANCE provides reports in a large variety of formats and channels to help you get transparency of your transactions, volumes and fees.**

Our solutions will, among other things, provide you with the below benefits:

- Fast and easy access to a transparent overview of transactions, volumes, fees and other banking charges
- Receive reports from the bank or create them yourself
- Simple to export information to Excel through our CRM
- Customization - different types and multiple different options for tailoring reports to fit your needs.

CORPORATE REPORTING

MULTINATIONALS

SAKA FINANCE offers major corporations and multinationals an integrated advisory service and individual, tailor-made product solutions.

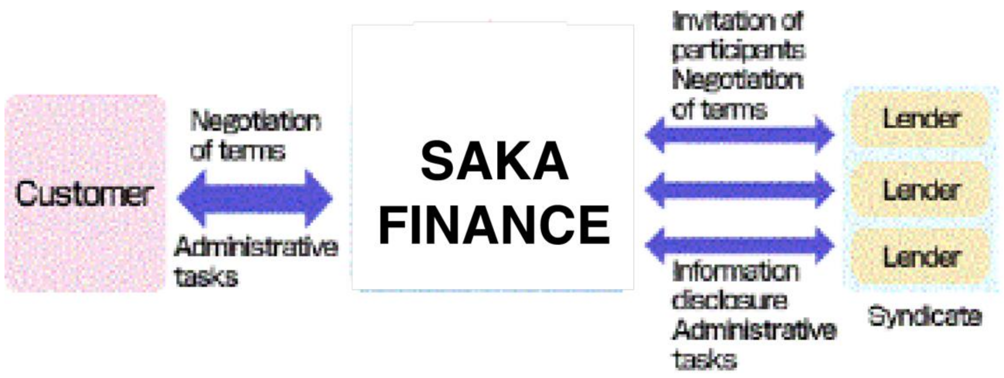
STRUCTURED FINANCE

We offer you personalized solutions – tailored to your needs and the requirements of the banking market. In so doing, we support you in the following areas:

- Syndicated Financing
- Acquisition financing
- Management and Leveraged Buyouts
- Structured Trade Finance

- **SAKA FINANCE Capital Markets' syndication teams,** each led by a senior banker, coordinate with our industry experts to deliver rapid decision-making; we understand that our clients need answers to respond to opportunities. When we commit, we execute. provides reports in a large variety of formats and channels to help you get transparency of your transactions, volumes and fees.

Diagram of the Syndication Process



SYNDICATED FINANCING

STRUCTURED FINANCE

We offer you personalized solutions – tailored to your needs and the requirements of the banking market. In so doing, we support you in the following areas:

- Syndicated Financing
- Acquisition financing
- Management and Leveraged Buyouts
- Structured Trade Finance

➢ **SAKA FINANCE's** Leveraged and Acquisition Finance team (LAF) develops solutions in all areas of debt financing, including the origination, arrangement, underwriting and syndication of buyouts and institutionally-led corporate acquisitions.

LAF provides and coordinates event-driven, large-scale financing solutions across the credit spectrum in the form of:

- Corporate acquisition financing
- Leveraged buyouts
- Infrastructure financing
- Emerging market financing
- Project finance
- Management buyouts and buy-ins

ACQUISITION FINANCING

STRUCTURED FINANCE

- SAKA FINANCE a supports management buyouts management buy ins and leveraged buyouts in Europe and Asia in connection, for example, with succession planning or the sale of a company.
- While the management and/or financial investors bear the entrepreneurial risk in the form of equity capital, SAKA FINANCE may arrange the debt capital required.

- **SAKA FINANCE** uses its wealth of experience and proven track record of advising on mergers and acquisitions (M&A) that use leveraged finance and management buy-outs to assist customers in raising funds.

Structure of a Typical MBO

MANAGEMENT & LEVERAGE BUYOUTS

STRUCTURED FINANCE

Structured Trade Finance (STF) is a specialized activity dedicated to the financing of high value commodity flows. STF transactions are structured around the supply chain and commercial terms of customers, usually involving large bilateral strategic relationships.

- **SAKA FINANCE `S STF team focuses primarily on “upstream” financing of cross-border commodity flows and limited recourse trade finance in order to:**

  - enhance the credit rating of the facility beyond that of the borrower
  - mitigate the cross border and country risk
  - produce a transaction where the whole proposition is more resilient than the sum of its parts.

- **Benefits for the customer include:**

  - securing strategic procurement
  - diversification of funding
  - greater access to finance for clients
  - enhanced management of transport costs and/or delivery timeframes.

STRUCTURED TRADE FINANCE

WEALTH MANAGEMENT

WEALTH MANAGEMENT

- **PRIVATE WEALTH MANAGEMENT**
  - Our Approach
  - Our People
  - Active Portfolio Advisory
  - Global Custody Services
- **ASSET MANAGEMENT**
  - Objective
  - Mutual Funds Management
  - Pension Funds Management
- **ALTERNATIVE INVESTMENT SOLUTIONS**
  - Tailor-Made Portfolios
  - Fund Solutions

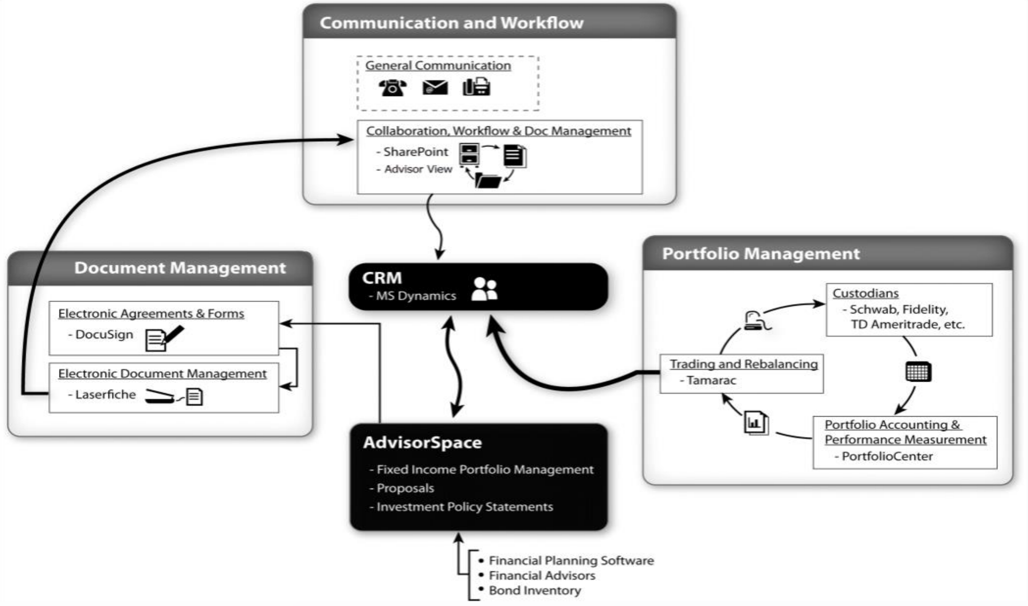
PRIVATE WEALTH MANAGEMENT

We help our clients pursue their wealth management goals through careful advice, astute investment management and access to the capabilities.

PRIVATE WEALTH MANAGEMENT

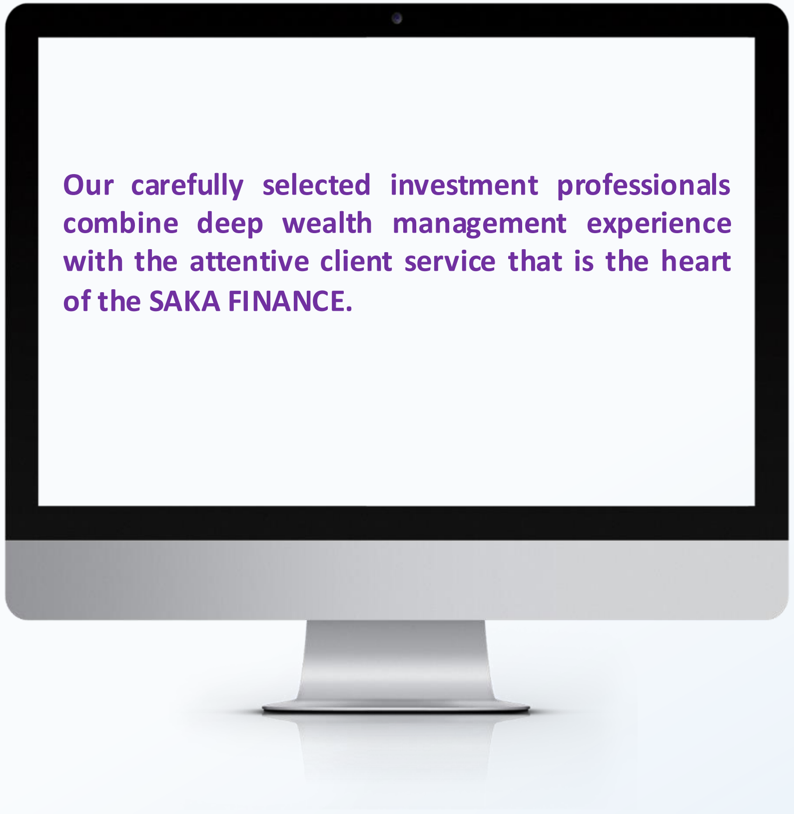
- SAKA FINANCE works closely with high-net-worth individuals, families and select foundations and endowments to develop wealth and investment management strategies.
- We then identify investment opportunities to help them reach their objectives. We complement these services with robust execution capabilities and attentive client service.

➢ **SAKA FINANCE** asks about our client's goals and help evaluate them. We analyze each client's financial profile, lifestyle objectives and attitude toward risk, and then develop a suitable wealth management plan.



OUR APPROACH

PRIVATE WEALTH MANAGEMENT



➢ **SAKA FINANCE** carefully selects our wealth advisors and investment professionals and vet them through a stringent recruiting process. Once they join us, they begin a rigorous training curriculum that continues throughout their careers. Even experienced professionals receive unusually extensive training to help them meet clients’ high expectations.

We aim to keep the number of client relationships per advisor low so that our teams can provide the focus and attention that our clients expect. Our efforts are always guided by SAKA FINANCE’s first Business Principle:

- Our clients' interests always come first.
- Our experience shows that if we serve our clients well, our own success will follow.
- Day in and day out, HR BANK Private Wealth Management professionals remain committed to client interests, investments and service .

OUR APPROACH

PRIVATE WEALTH MANAGEMENT

SAKA FINANCE offers support for investors who wish to take all their own portfolio decisions with advice, research and privileged access to investment opportunities.

- **SAKA FINANCE** `s active advisory service supports the clients by generating investment ideas and designing bespoke products – leaving them free to make their own choices. The active advisory team brings together specialists dedicated to all asset classes and products, offering clients a single gateway to ideas and markets.
- Members of **SAKA FINANCE**`s team are also available to answer your questions about specific investments and portfolios and provide analysis of the investment environment.
- **SAKA FINANCE's** investment strategy, as developed by the Investment Committee, is covered in the monthly Strategy Brief. We also provide single-page recommendations on specific products within all asset classes.

ACTIVE PORTFOLIO ADVISORY

PRIVATE WEALTH MANAGEMENT

A global custodian is ideally suited to helping wealthy investors administer their assets around the world.

- **SAKA FINANCE** provides a range of custody services that give you control over your investments and reduce administration costs, including investors with multiple managers.
- A global custodian simplifies the safeguarding of your assets, which would otherwise be held by separate custodians in the countries where you invest.
- When SA**KA FINANCE** appoints sub-custodians to hold assets in particular countries, we choose local banks only after rigorous scrutiny and careful selection and monitor these banks on a daily basis.
- **SAKA FINANCE** will organize securities lending, which gives investors an opportunity to earn revenues from collateralized loans of their assets to third parties.
- While **SAKA FINANCE** `s custody services leave you free to choose your own portfolio manager, you also have a single platform for executing investment decisions, trading, reporting and analysis. This arrangement usually produces economies of scale that can reduce costs but also makes it easier to monitor your portfolios.

GLOBAL CUSTODY SERVICES

ASSET MANAGEMENT

We provide advice on selecting and managing assets, ranging from equities, bonds and funds to specialized investments such as hedge funds and private equity.

ASSET MANAGEMENT

SAKA FINANCE provides advice on selecting and managing assets, ranging from equities, bonds and funds to specialized investments such as hedge funds and private equity.

- **Objective**
- **Mutual Funds Management**
- **Pension Funds Management**

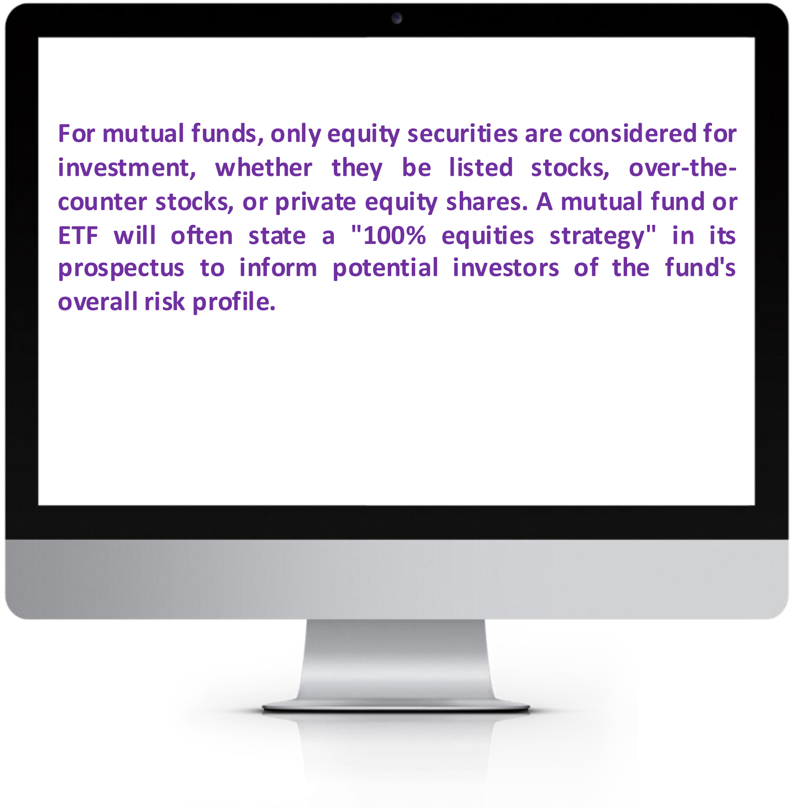
- The objective of **SAKA FINANCE** is to exceed benchmarks identified for each fund under management while protecting the value of the initial capital investment. The target is to maximize returns for mutual fund investors through dynamic portfolio management and risk diversification.

- Financial consultancy through research and analysis among diversified investment alternatives is the basis for expanding the client base and gaining the confidence of investors.

- **SAKA FINANCE**'s highly qualified research team is regarded very favorably by the financial community. Based on the risk perception of clients, discretionary portfolio management is provided by expert personnel.

OBJECTIVE

ASSET MANAGEMENT



For mutual funds, only equity securities are considered for investment, whether they be listed stocks, over-the-counter stocks, or private equity shares. A mutual fund or ETF will often state a "100% equities strategy" in its prospectus to inform potential investors of the fund's overall risk profile.

- A primary advantage of mutual funds is the access gained by small investors to professionally managed, diversified portfolios of equities, bonds and other securities that would otherwise not be available for investments of small capital. Each shareholder participates proportionally in the gain or loss of the fund. Mutual fund units, or shares, are issued and are typically purchased or redeemed as needed at the fund's current net asset value (NAV) per share (sometimes known as NAVPS).

- **SAKA FINANCE** has successfully attracted investors to its four mutual funds in spite of fierce competition from deposit taking banks that work to convert demand deposit clients into mutual fund investors. The total portfolio value of the funds under management stands at USD 1 Billion 250 Million. Through a fund supermarket approach, investors have a wide selection of equity funds, funds with fixed income instruments combined with domestic assets, and international funds.

MUTUAL FUNDS MANAGEMENT

ASSET MANAGEMENT

Pension funds are established by employers to facilitate and grow the investment of employee and employer contributions into retirement funds. The pension fund is a common asset pool meant to generate stable growth over the long term when employees reach retirement.

- Pension funds are commonly run by a financial intermediary, though some larger corporations manage pension funds in-house. Pension funds control relatively large amounts of capital and represent the largest institutional investors in many nations.
- The plan administrator is the person responsible for making strategic decisions and managing the day-to-day affairs of the group's pension fund/plan. This includes ensuring that contributions are made to the fund that assets are properly allocated and that pay-outs are promptly distributed among all qualified plan participants or beneficiaries.
- The cash balance pension plan is a defined-benefit plan, but unlike the regular defined-benefit plan, it is maintained on an individual account basis much like a defined-contribution plan. The cash balance plan acts similarly to a defined-contribution plan as changes in the value of the participant's portfolio do not affect the yearly contribution.
- **SAKA FINANCE** is confident that the resources it employs will lead to viable products and the establishment of new alliances. New opportunities will undoubtedly arise from recent developments in the pension fund industry.

PENSION FUNDS MANAGEMENT

ALTERNATIVE INVESTMENT SOLUTIONS

ALTERNATIVE INVESTMENT SOLUTIONS

Our investment solutions are constructed with funds run by the industry's leading alternative investment managers.

ALTERNATIVE INVESTMENT SOLUTIONS

- SAKA FINANCE works closely with high-net-worth individuals, families and select foundations and endowments to develop wealth and investment management strategies.
- We then identify investment opportunities to help them reach their objectives. We complement these services with robust execution capabilities and attentive client service.

➢ **SAKA FINANCE** manages such portfolios on a discretionary or advisory basis. The investment decisions in a discretionary mandate are fully delegated to **SAKA FINANCE** Advisors and managed according to our clients' specific investment objective. In the case of an advisory mandate, we work with the client to construct the most suitable portfolio, while allowing the final investment decision to rest with the client.

➢ **We are offering a wide range of tailor-made investment solutions**

- Benchmarked investment solutions
- Index-tracking & norm-based solutions
- Liability driven solutions
- Insurance company solutions
- Pension fund solutions

➢ **With the integration of additional services:**

- Asset & Liability Management
- Accounting Management (including accounting return forecasts and business plans, piloting guaranteed accounting returns on liabilities, …)
- Optimized Asset Allocation
- Downside Risk Control
- Solvency II Optimization
- SRI Alpha
- Management company services

TAILOR-MADE PORTFOLIOS

ALTERNATIVE INVESTMENT SOLUTIONS

SAKA FINANCE brings a wealth of industry experience and leading-edge technology to administration and back-office services.

- It's no secret that hedge fund investors are becoming more demanding. They want service beyond the industry standard, including institutional-level back-office operations, regardless of the size of the fund. They also want transparency, so much so that they're steadily raising the bar when it comes to defining the appropriate level of independence though third-party administrators. All while keeping expenses low.

- The **SAKA FINANCE** provides the necessary independence from the investment advisor. With our depth of experience and knowledge of the hedge fund industry, we ensure the due diligence process of our clients is robust enough to withstand the most rigorous investor scrutiny.

- The **SAKA FINANCE** has established an institutional-level back office, freeing you to better allocate your capital. We provide affordable, scalable and flexible services to our clients allowing them to add on layers when needed. The end goal is reducing expense ratios, managing operational costs and your bottom line.

FUND SOLUTIONS

FOREIGN EXCHANGE

FOREIGN EXCHANGE

Our foreign exchange team offers an expert, integrated and global foreign exchange service focused on you and your family, with the benefit of access to global networks.

FOREIGN EXCHANGE

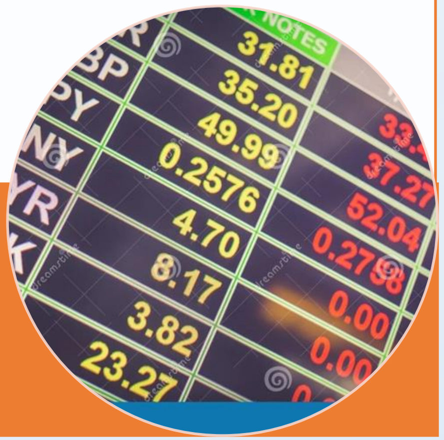
The foreign exchange markets are the largest liquid markets by daily traded volume in the world, with an average daily turnover in excess of USD4 trillion.

- Foreign exchange is simply the exchange of one currency for another, but it can take many forms. This article covers the two basic foreign exchange products - spot and forward exchange contracts. A spot contract is a binding obligation to buy or sell a certain amount of foreign currency at the current market rate, for settlement in two business days' time. To enter into a spot deal, you advise us of the amount, the two currencies involved and which currency you would like to buy or sell.

- A spot deal will settle (in other words, the physical exchange of currencies) two working days after the deal is struck. The difference between the deal and settlement date reflects both the need to arrange the transfer of funds and, the time difference between the currency centers involved.

- **SAKA FINANCE** trades spot and forward contracts in any convertible currency pair, including those in emerging-market currencies. **SAKA FINANCE** offers direct dealing services that enable you to speculate, access market views or get advice on FX risk and hedging solutions.

FX SPOT & FORWARD CONTRACTS



FOREIGN EXCHANGE

Foreign exchange rates can be volatile. Fluctuations in exchange rates can adversely impact your portfolios and your wealth.

- Any financial instrument that locks in a future foreign exchange rate. These can be used by currency or forex traders, as well as large multinational corporations. The latter often uses these products when they expect to receive large amounts of money in the future but want to hedge their exposure to currency exchange risk. Financial instruments that fall into this category include currency options contracts, currency swaps, forward contracts and futures contracts.

- **SAKA FINANCE** can tailor FX derivatives to suit you, while providing the liquidity you need. We have a dedicated team of trading and structuring professionals ready to support you in risk management and flexible hedging.

- **SAKA FINANCE** can offer exposure to FX moves through various structures, including over-the-counter and structured products, with varying degrees of capital protection and enhanced returns depending on prevailing market conditions.

FX DERIVATIVES

FOREIGN EXCHANGE

You may need to protect your portfolio, investments and/or businesses against adverse foreign exchange rate developments.

- A Dual Currency Placement is a complex short-term foreign exchange investment that lets you take advantage of our expertise in foreign exchange markets. As an investment product, it carries higher risks than short term savings products, but it can also offer potentially greater returns.

- Dual Currency Placements are sophisticated foreign exchange investments and may be of interest if your finances encompass multiple currencies. They offer higher potential rewards than other Wealth Management products, while reflecting this with a slightly higher risk.

- **SAKA FINANCE** can explain the workings of the product in detail and provide advice and guidance, whilst making sure you're happy with the potential risk and return.

DUAL CURRENCY INSTRUMENTS

FOREIGN EXCHANGE

Foreign exchange markets provide ample investment or trading opportunities.

- A classification of metals that are considered to be rare and/or have a high economic value. The higher relative values of these metals are driven by various factors including their rarity, uses in industrial processes and use as an investment commodity.
- Precious metals include, but are not limited to gold, silver, platinum, iridium, rhodium and palladium.
- **SAKA FINANCE** works with the banking institutions which is the leading metals custodian and the only over-the-counter market makers with foundations in gold, silver, platinum and palladium.
- **SAKA FINANCE** covers all aspects of precious metals and bullion trading on a daily basis.

PRECIOUS METALS

HR POLICY

SAKA FINANCE HUMAN RESOURCES POLICY

Our employees take pride in their work as they are given due respect, and by being empathetic and sensitive to each others needs.

HR POLICY

SAKA FINANCE's human resources potential is the main prerequisite of its efficient performance. Intensification of work of banking employees, adoption of new products and technologies, increase of authorities and responsibilities of the middle level managers and employees require implementation of the well-thought HR Policy.

- **SAKA FINANCE** believes that our employees are our most valuable asset. We make an effort to develop the abilities and productivity of our staff.

- **SAKA FINANCE** encourages a work culture, foster relationship with them at every level in the organization. and make them to express their views and share their ideas to bring about improvements in the organization towards the achievement of the common goal described in our vision and mission statements.

- **SAKA FINANCE** could make every endeavor to foster a productive culture through out the Bank.

- The Bank is a team –focused organization that is characterized by
  - Collaborative relationships;
  - Approachable and open communications;
  - Courteous ,efficient and effective services; and
  - Flexibility and fairness

POLICY STATEMENT

HR POLICY

HR Policy provides for the organization of set of measures aimed for the creation of team of professionals, who can ensure achievements of goals of the SAKA FINANCE's strategic development.

- The purpose of **SAKA FINANCE** policy is to ensure that the human resources values framework incorporates four key principles, which are;
- **Communication**
  SAKA FINANCE's management and staff will promote an environment where the principles of open communication will be upheld. For the purpose of this policy ,open communication encapsulates the idea of;
    * Mutual recognition and respect at all levels;
    * Freedom to express one's views and a commitment to resolving any interpersonal conflict;
    * Promotion and development of two-way communication incorporating constructive feedback;
    * Appropriate dissemination of dissemination of information.
- **Opportunity**
  SAKA FINANCE's management and staff will promote a work environment that provides opportunity for;
    * Improved work practices;
    * Support of individuals in pursuit of personal and career growth
    * Encouragement of self development by recognizing and using individual strengths.

PURPOSE

HR POLICY

HR Policy is built on the basis of principle of interrelation between the Bank's efficient performance and formation of the highly qualified and motivated team of employees, which serve as an integral part of the successful achievement of the SAKA FINANCE's actual and perspective aims.

➢ **Innovation**

SAKA FINANCE's management and staff will promote an environment to encourage initiative leading to flexibility and growth. This philosophy will facilitate improved work practices , which meet organizational needs through the challenging of preconceived ideas.

➢ **Individual**

SAKA FINANCE's management and staff acknowledge the importance of each individual's contribution to the work of the Bank by recognizing their qualities , strengths and abilities and sharing these across the Bank.

PURPOSE

HR POLICY

All the components of the Bank's HR Policy are lined up in such a way as to ensure maximal flexibility of the SAKA FINANCE, ability to adapt quickly and efficiently to the changes of internal and external economic factors, active initiation and successful introduction of required changes and innovations.

ROLES AND RESPONSIBILITIES

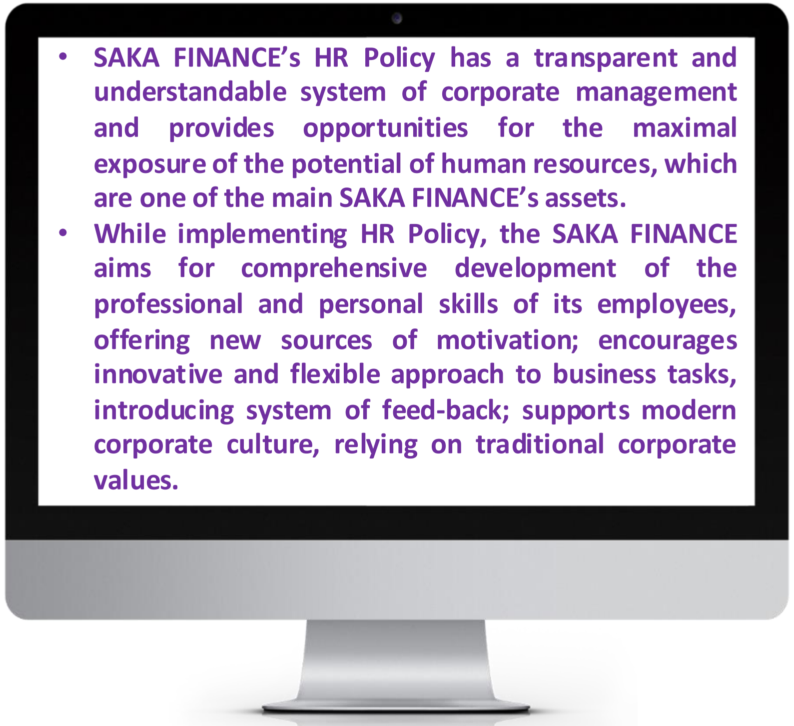
➢ **Management of Board**

- Board will endeavor to provide;
  - *direction and support to management and staff to attract ,retain motivate and develop
  - * quality staff in order to achieve the SAKA FINANCE's goals;
  - * assistance to management and staff to focus on the performance and productivity of individuals , teams and workgroups whilst meeting the Bank's objectives;
  - * remuneration under the current contract of employment and other employment conditions consistent with legislative requirements.

➢ **HR Department**

- HR Department is responsible for;
  - * regular review and development of human resource management practices;
  - * periodic review of the work priorities to determine skill requirements needed to meet the SAKA FINANCE's strategic plan;
  - * determination of an organizational structure that will facilitate and improve teamwork; and
  - * appointment and promotion of staff on merit and to ensure that treatment of all employees is fair and equitable.

HR POLICY



- SAKA FINANCE's HR Policy has a transparent and understandable system of corporate management and provides opportunities for the maximal exposure of the potential of human resources, which are one of the main SAKA FINANCE's assets.
- While implementing HR Policy, the SAKA FINANCE aims for comprehensive development of the professional and personal skills of its employees, offering new sources of motivation; encourages innovative and flexible approach to business tasks, introducing system of feed-back; supports modern corporate culture, relying on traditional corporate values.

➢ **Board of Directors**

- Board of Directors is empowered to;
  * provide necessary support to the Corporate Management to train the employees of the Bank where necessary.
  * provide necessary guidance and directions to the Corporate Management to maintain effective industrial peace and relations with the Union and other related institutions.

➢ **Employees**

- Employees are responsible for;
  * incorporation of the principles of this policy into their work practices and to make themselves personally accountable for implementing the human resource values framework;
  * use of initiative in relation to their own personal development;
  * utilization of their individual strengths in improvement of work practices;
  * achievement of organizational goals through participation in the development plans, policies and procedures;
  * adherence to all policies ,procedures, agreed code of conduct and standards; and
  * assistance in the prevention of discrimination and the promotion of equal opportunities when interacting with other employees.

ROLES AND RESPONSIBILITIES

HR POLICY

Education and advanced training are the key elements of the personnel development and promote for strengthening of the SAKA FINANCE's competitive advantages. This direction of HR Policy is carried out with a view of broadening existing knowledge or acquiring new professional skills in accordance with the requirements of scientific and technological progress, economic development, aiming to satisfy individual needs of the employees in the process of increasing their level of professional training.

➢ **Managers**

- Managers are responsible for;
  - * providing development opportunities for staff that relate to performance in order to achieve organizational and individual needs;
  - * agreed performance standards for staff and assistance with the achievement of identified goals;
  - * regular review and improve where necessary ,human resource structures and processes in line with Board directions. This will facilitate best practice, work flexibility and the ability to adapt quickly to changing needs;
  - * constructive feedback with an aim to improve work practices and relationships; and establishment and encouragement of team development.

➢ **Corporate Management**

- Corporate Management is responsible for:
  - * Counseling for career path development to the respective employees.
  - * provide necessary guidelines and directions to review and improve the skills of the employees to the respective Managers.
  - * providing coaching to the Managers to enable them to understand the hidden talents of the employees.

ROLES AND RESPONSIBILITIES

AFFILIATE-COMPANIES

BANKING & FINANCE

RENO FINANCIAL CONSULTANCY JSC

RENO FINANCE

RENO FİNANS

Reno Financial Consulting JSC has started to operate in Turkey on 2015. It has been providing consultancy service related to financial structuring, business development, solution partnership, asset management, project management, energy, infrastructure and mining issues with its extensive staff which is an international field career and also in the management of multinational corporations. RENO FINANCE, which serves four continents in the world on a sectoral basis, has taken the principle that it is the most valuable vehicle of the time and aimed to measure the services that it has provided with customer satisfaction in a timely manner.

- Financial Planning
- Investment Management
- Business Development
- Mergers Acquisitions
- Energy Infrastructure Services & Mining
- Asset and Wealth Management
- Project Financing
- Sector and Field Investigations
- Intermediation for Precious Mine and Stone Purchase

ABOUT US

RENO FİNANS

OUR SERVICES

Analysing the financing investment options of the operator, Estimating the future results of current decisions, Deciding on alternatives to be selected, The financial plan is a process consisting of measuring the performance achieved according to the determined targets.

The results you will find with our professional team are as follows:

- Provide the funds necessary to conduct business operations.
- Providing funds on the most favourable terms to minimize the cost of financing.
- Balance costs and risks without losing control over business owners.
- To adapt the financial structure of the business to variable conditions.
- To make expected cash surpluses timely, to look for financial deficits beforehand and to maintain financial balance

FINANCIAL PLANNING

OUR SERVICES

A surety bond is a guarantee that a company will live up to a specific obligation. The bond is issued by the insurance company (the **Surety**) after they have underwritten the company requesting the bond (the **Principal**). Underwriting involves scrutinizing a company's financial wherewithal to determine whether or not they are able to meet their obligation. The bond is then issued to the party (the **Oblige**) for whom the work is being completed or the obligation is being made. With this bond, the Surety is now a guarantor of the Principal. Depending on the obligation, there are many types of surety bonds. Some of them are:

- **Advance Payment Bond**: Surety against the risk of principal's failure to fulfill its obligations to the obligee, within a scope of a contract, project or commercial activity of goods and services, and failure to return the advance payment.
- **Warranty Bond/Maintenance Bond:** Surety against the occurrence of a damage after a specified time upon delivery due to faulty workmanship, in cases where the performance is measured after the delivery such as construction, engineering or machine production.
- **Bid Bond**: Surety against the risk of the bidder withdrawing from the bid before the tendering process is completed, not signing the contract if the tender is granted, failure to provide the necessary guarantees within the scope of the tender.
- **Payment Bond**: Surety against the failure to make payment to all the subcontractors and the labor.
- **Performance Bond**: Surety against the failure of the project owner to fulfill its obligations in compliance with the terms specified in the contract.
- This product is fairly new in Turkey, it became available only in February of 2014 with the publishing of its General Conditions but has been used around the world in many circumstances for many, many years.

SURETY BOND

RENO FİNANS

OUR SERVICES

If the legislation changes rapidly, financial values differ, and financial products for capital markets are constantly improving, Developed by differentiating their products, customer-oriented service providers, well-managed risks and costs, managed institutions in line with laws and regulations will continue to be successful institutions in the future.

Reno Finance is responsible for the preparation of projects for the investment processes of the institutions, completion of recruitment and placement processes of human resources, institutional system integrations, compliance with risk and cost management legislation and creation of analysis, reporting processes, strategic planning and management Services.

INVESTMENT MANAGEMENT

RENO FİNANS

OUR SERVICES

Business Development, in another widespread phrase, Business Development is the creation of long-term added value from a company's customers, the markets it serves, its employees and their relationships. Business Development, in its outline, involves making analytical preparations so that potential business opportunities can be evaluated, sequencing, implementation, support and follow-up of transactions. Business Development actually takes the approach of entrepreneurship, strategic management, sales management, marketing management and strategic partnerships. Targets include maximizing firm revenues, developing existing products, driving new products in line with the market, finding and penetrating new markets, reaching new users in existing markets, maximizing profitability with vertical and horizontal integrations.

BUSINESS DEVELOPMENT

RENO FİNANS

Reno Finance, with the aim of reaching the above-mentioned goals, supports the firm with highly experienced teams in starting business, growth and strategic positioning. In critical activities such as the development of products and services, the creation and implementation of marketing strategies, pricing, negotiation management and termination of agreements, Reno Finance teams are constantly involved with the client firm and in the field. The Reno Finance teams consist of experienced people who have worked in previous professional lives, as regional managers and have a sense of strategic management.

BUSINESS DEVELOPMENT

RENO FİNANS

OUR SERVICES

In today's rapidly changing world, the only constant agenda of business life is for company mergers and acquisitions for companies that are in a race ahead of us.

Over the past few years, the number of mergers and acquisitions has rapidly increased both in Turkey and in the world, making mergers and acquisitions an important worldwide issue. The most important factor behind this development is the increase in interest in the interest of both corporate companies and private equity funds in mergers and acquisitions. Although there has been a significant increase in the number and volume of corporate mergers and acquisitions worldwide, the vast majority of these transactions have not been achieved. Even though the purchase price is appropriate, it has been observed that the expected value cannot be obtained in many purchasing processes.

MERGERS & ACQUISITIONS

RENO FİNANS

The upward trend in cross-border mergers and acquisitions has resulted in the search for integrated consulting services covering financial, operational, commercial and market research work of corporate companies and private equity funds. Based on our experience at Reno Finance, we offer consulting services that can respond to any need during the buying process to prevent many of our customers from achieving their objectives in mergers and acquisitions for a variety of reasons.

We therefore provide operational, commercial and market review services to our customers in order to meet these needs and to help maximize profits for mergers and acquisitions. We work with our expert advisors in a single team in an integrated manner, helping our clients make a sound assessment of the target company by preparing integrated findings and reports.

MERGERS & ACQUISITIONS

RENO FİNANS

OUR SERVICES

Global development and change have created ever more intense pressure on existing limited energy and water resources. While the companies, governments and consumers are concerned with procurement security, environmental impacts and debt payment, the Energy, Infrastructure Services and Mining sectors have begun to attract attention.

The sector is on a great change journey. Beyond the existing technologies, it has entered into a world-wide anticipation of a wider variety of technologies and a completely changing industry pattern. Companies are looking for opportunities to expand their value chains in various countries and regions in both upper and lower segments to secure their resources and end-user markets. With its strategic location and ongoing liberalization processes, Turkey is a very important energy market for international players.

ENERGY,INFRASTRUCTURE SERVICES & MINING

RENO FİNANS

Reno Finance can help energy, infrastructure services and mining companies assess their priorities, identify risks and gain the trust of their stakeholders. We aim to provide professional services to companies of all sizes, from all sectors of the industry, including energy, infrastructure services and mining applications. We provide sector-specific audit, tax, financial services, performance improvement, human resources and crisis management services to help companies assess their business life problems.

ENERGY,INFRASTRUCTURE SERVICES & MINING

RENO FİNANS

OUR SERVICES

Competition in capital markets has increased significantly due to today's global economic conditions, the rapid change in legislation, the growth in financial product diversity and the emerging risk. In this framework, the development of new financial products and services for capital market institutions, the rapid change of legislation, increasing reporting and legislative compliance needs will come to the forefront.
In this competitive environment, winners will be able to diversify their products, provide customer-focused services, manage their risks and costs at the same time, and act accordingly. On the other hand, it is clear that there is significant opportunities in the ever-growing financial markets if the legislation is meticulously compliant and risk management is implemented effectively.

With a global network of specialists, Reno Finance is working to turn the challenges faced by capital market institutions into opportunities in product diversification, risk and cost management, regulatory compliance and reporting.

ASSET & WEALTH MANAGEMENT

RENO FİNANS

Project Finance is the process of project analysis taking into consideration such factors as the cash flow of an investment project, the sufficiency of the project sponsor, the credibility of the partners to realize the project, the developments expected in the sector in which the project belongs to the project, the buyers, the references of the firm that is committed to physically completing the project, Financing necessary for completion.

RENO FINANCE is closely related to debt and financing resources thanks to its prestige in the sector. In RENO FINANCE, specialist staff helps your company determine the most appropriate loan capital structure in the project process and offers financing alternatives considering their needs. It also prepares detailed reports on the financial feasibility and modelling of the project. Introducing the loan to the creditors and requesting the loan, the letter of intent, the protocol and the support and coordination of the loan contract phases and finalizing the process are also included in the services.

PROJECT FINANCING

RENO FİNANS

OUR SERVICES

Gold, silver, and other valuable products are instruments that investors often choose to diversify their portfolios. There is no need to have a lot of knowledge to invest in these instruments. Because they are products that we already have in daily life, and we have a preliminary idea about their prices. Therefore, the expected changes in time can be predicted correctly. As a result, investments can be profitably separated as a result.

RENO FINANCE is one of the leading precious metals intermediary institutions of Turkey, with ALTIN CUZDAN brand ,RENO FINANCE provides the opportunity for all domestic and foreign investors to physically purchase and sell gold, silver, platinum and palladium products on the Stock Exchange Istanbul Precious Metals and Precious Stones Market.

PRECIOUS MINE & STONE BUYING AND SELLING

EMPD TRADING

- EMPD TRADING is a financial advisory company based in the UK focused on delivering bespoke financial products to clients worldwide, bringing together a team of highly skilled professionals specializing in financial trade and investment solutions, it can offer a truly individual and innovative approach to its' client financial needs. It will not only work tirelessly to understand their needs but will offer a transparent, clear, concise, and importantly a jargon free explanation of the methods employed to bring their requirements to fruition.
- EMPD VISION
  - EMPD Ltd, was founded with a vision to deliver finance advisory solutions that were both bespoke and transparent offering customer-specific finance services. We strive to innovate within the finance industry and always try to supersede the expectations of our customers.
  - EMPD Ltd, are a well-recognised provider of finance consultancy services. Our experts work hard to understand your specific requirements and ensure that you get professional bespoke services delivered on a timely basis.

ABOUT US

EMPD TRADING

Sheldon Lingard

CEO

Keith Callanan

Operations

Francis Nwokedi

Legal General Council

Paul Atkinson

Head of FX

Florentino Kassanje

Head of Sales Africa

Adel Qureshi

Head of MENA and ASIA

EMPD APPROACH

honest and transparent approach to financial services, understanding client's requirement's is at the heart of EMPD's commitment to success supplying high levels of professionalism, integrity and ethics through EMPD highly qualified team.

EMPD EXPERTS

- **TRADE FINANCE**
  - Trade finance is a general term used in relation to the financing of goods or services used in international trade.
- **LOCKBOX / ESCROW**
  - Lock Box is a service provided by by EMPD Trading via our associates Trade and Merchant Solutions Limited to companies for their secure receipt of payment from senders of money and the subsequent secure payment to those beneficiaries designated by the payor under specific and supervised method.
- **PROJECT FINANCE**
  - EMPD offers its clients advice in the areas of project finance, proposing timely solutions from concept to implementation, building on and going beyond the traditional balance sheet basics.

EMPD SERVICES

- **FINANCIAL ADVISORY**
- EMPD provides bespoke financial advisory service to its clients with a quality of service which is built on trust and transparency.
- **LEGAL STRUCTURING**
- At setup any new business is required to choose a legal structure under which the company will operate. This structure will determine not only the type of Company but more importantly the liabilities of ownership and tax, our specialist legal associates can offer advice and planning during this period assisting in limiting any risk exposure.
- **M & A**
- Differentiating the two terms, Mergers is the combination of two companies to form one, while Acquisitions is one company taken over by the other.

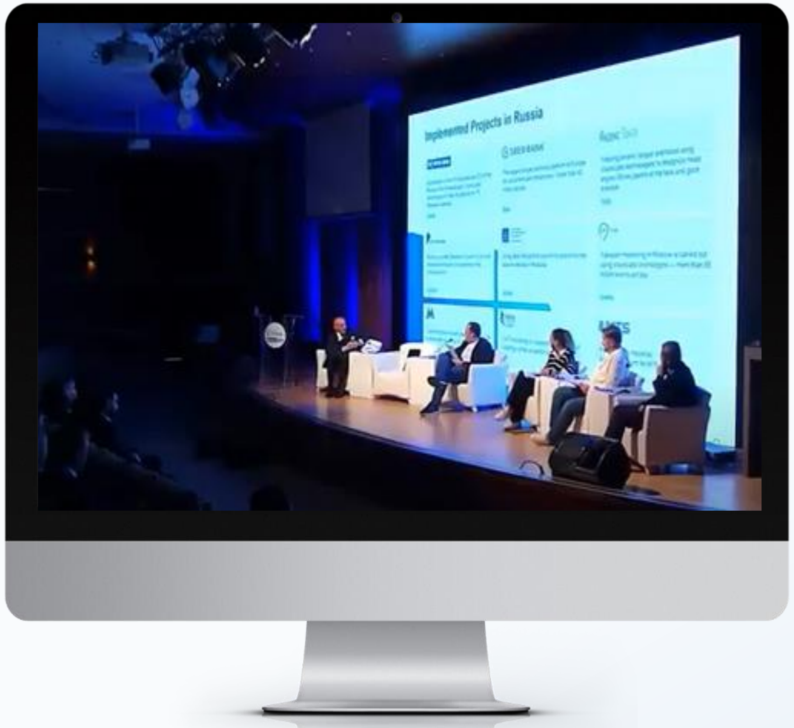
EMPD SERVICES

FINANCIAL TECHNOLOGY

sakafintech

FINANCIAL TECHNOLOGY

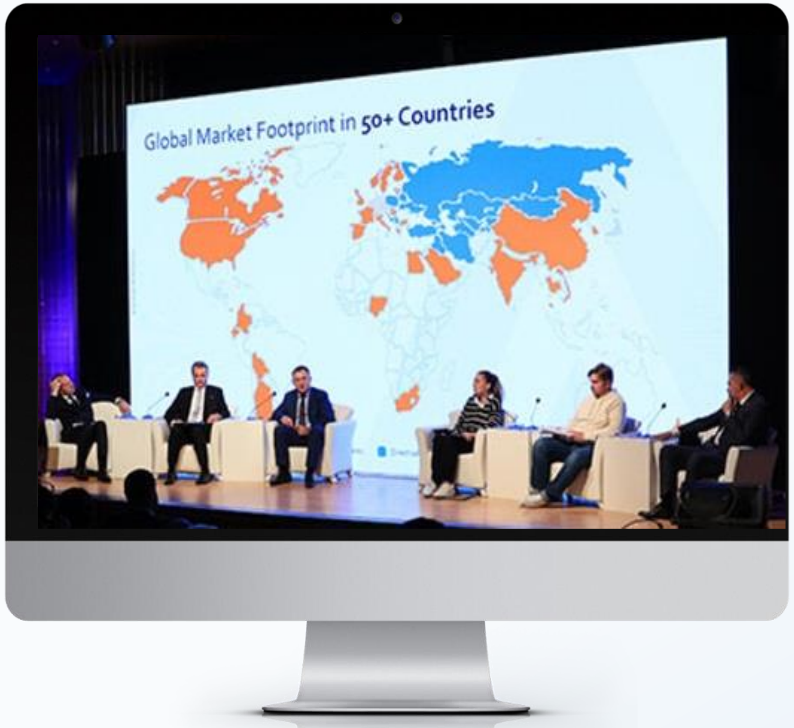
SAKA FINANCIAL TECHNOLOGY



- **What is Financial Technology (FinTech)?**
- FinTech (financial technology) is a catch-all term referring to software, mobile applications, and other technologies created to improve and automate traditional forms of finance for businesses and consumers alike. FinTech can include everything from straightforward mobile payment apps to complex blockchain networks housing encrypted transactions.
- In this guide, we'll discuss the various types of fintech, the skills needed to work in the field, and the job outlook for several fintech careers. We'll also take a closer look at a few effective ways to learn key industry skills, such as an immersive online fintech bootcamp — a great way for aspiring fintech professionals to get hands-on experience.
- **Simple Definition of FinTech**
- The term "fintech company" describes any business that uses technology to modify, enhance, or automate financial services for businesses or consumers. Some examples include mobile banking, peer-to-peer payment services (e.g., Venmo, CashApp), automated portfolio managers (e.g., Wealthfront, Betterment), or trading platforms such as Robinhood. It can also apply to the development and trading of cryptocurrencies (e.g., Bitcoin, Dogecoin, Ether).

FinTech

SAKA FINANCIAL TECHNOLOGY



- **How Does FinTech Work?**
- While fintech is a multifaceted concept, it's possible to gain a strong understanding. FinTech simplifies financial transactions for consumers or businesses, making them more accessible and generally more affordable. It can also apply to companies and services utilizing AI, big data, and encrypted blockchain technology to facilitate highly secure transactions amongst an internal network.
- Broadly speaking, fintech strives to streamline the transaction process, eliminating potentially unnecessary steps for all involved parties. For example, a mobile service like Venmo or CashApp allows you to pay other people at any time of day, sending funds directly to their desired bank account. However, if you paid instead with cash or a check, the recipient would have to make a trip to the bank to deposit the money.
- **The Technologies That Power FinTech**
- Modern fintech is primarily driven by AI, big data, and blockchain technology — all of which have completely redefined how companies transfer, store, and protect digital currency. Specifically, AI can provide valuable insights on consumer behavior and spending habits for businesses, allowing them to better understand their customers. Big data analytics can help companies predict changes in the market and create new, data-driven business strategies

FinTech

SAKA FINANCIAL TECHNOLOGY

- **FinTech TRENDS**
- Over the years, fintech has grown and changed in response to developments within the wider technology sector. In 2022, this growth was defined by several prevailing trends:
- Digital banking continues to grow: Digital banking is easier to access than ever before. Many consumers already manage their money, request and pay loans, and purchase insurance through digital-first banks. This simplicity and convenience will likely drive additional growth in this sector, with the global digital banking platform market expected to grow at a compound annual growth rate (CAGR) of 11.5 percent by 2026.
- Blockchain: Blockchain technology allows for decentralized transactions without a government entity or other third-party organization being involved. Blockchain technology and applications have been growing quickly for years, and this trend is likely to continue as more industries turn to advanced data encryption. Check out our guide to blockchain technology if you’re interested in learning more.
- Artificial Intelligence (AI) and Machine Learning (ML): AI and ML technologies have changed how fintech companies scale, redefining the services they offer to clients. AI and ML can reduce operational costs, increase the value provided to clients, and detect fraud. As these technologies become more affordable and accessible, expect them to play an increasingly large role in fintech’s continued evolution — especially as more brick-and-mortar banks go digital.

FinTech

SAKA FINANCIAL TECHNOLOGY

- **HOW SAFE IS FinTech?**

FinTech companies are generally trusted by consumers — according to Forbes, 68% of people are willing to use financial tools developed by non-traditional (e.g., non-financial, non-banking) institutions. However, many fintech applications are relatively new, and they're currently not subject to the same safety regulations as banks. This doesn't mean that consumers shouldn't trust fintech companies with their money — it just means that being careful can be beneficial. For most consumers, the benefits of working with a fintech company outweigh the perceived risks.

- **DIFFERENT TYPES of FinTech**
- FinTech has been used to revolutionize financial institutions for millions of people across the globe, changing how we pay each other, buy stocks and other financial instruments, and access financial advice. There are many different fintech companies offering unique services for their clients.

FinTech

WEALTH MANAGEMENT

TrusTfinco

NATIONAL CAPITAL TRUST KB

TRUSTFINCO

TrusTfinco

NATIONAL CAPITAL TRUST KB

-as unique as you are-

This can be seen immediately in the striking TRUSFINCO circle, which upon closer inspection is not geometrically round: because we attach great importance to the human, the individual and the distinctive.

The following pages outline the good reasons why your wealth will be in the best possible hands with us. As an independent banking group boasting outstanding financial strength and an advisory service of the very highest quality, we are ideally placed to satisfy your demanding requirements.

You want to make sure you are moving safely ahead? If so, we very much look forward to exchanging ideas with you in person.

TRUSTFINCO

TrusTfinco

NATIONAL CAPITAL TRUST KB

-as unique as you are-

"You are unique and deserve the very best. It is precisely these circumstances that form the focus of our thinking and of our actions."

Today TRUSFINCO has a worldwide presence with offices in Stockholm (head office), Istanbul , Zurich, Florida and Madrid.

Our core competencies lie in tailor-made asset management, investment advisory and wealth planning for sophisticated private clients.

We are also an established partner for financial intermediaries who particularly appreciate our long-standing experience and modern infrastructure.

TRUSTFINCO

TrusTfinco

NATIONAL CAPITAL TRUST KB

SERVICE PROFESSIONALISM

"YOUR PERSONAL NEEDS ARE A DECISIVE FACTOR IN THE CHOICE OF A SOLUTION PARTNER. FOR THAT REASON, AN EXCHANGE OF THOUGHTS WITH YOU IS IMPORTANT TO US. IN A FACE-TO-FACE DISCUSSION, WE CAN GET TO KNOW YOU – AND YOU US."

- For all your financial affairs we provide you with your own experienced personal contact person, who in turn can draw on the expertise of carefully selected specialists.
- Our global presence gives us a wide range of competencies that can be combined to produce customised solutions. In this way we can always take proper account of country-specific operating conditions whenever necessary.
- Our innovative TRUSFINCO e-banking allows you to decide when and where you carry out your banking transactions – independently, quickly and securely.
- You are always in the know: our publications and face-to-face meetings keep you informed as often as you prefer.

TRUSTFINCO

TrusTfinco

NATIONAL CAPITAL TRUST KB

TOP-NOTCH SOLUTIONS

"YOUR ADDED VALUE: OUR FIRST-CLASS SERVICE"

- Our open architecture approach means you are guaranteed to receive independent advice from us. Working with our partners around the globe, werecommend the investment method best suited to your needs or come up with innovative solutions.
- With the innovative financial technology product, we create a valid reason for your international fund transfers and offer bullion banking service for gold.
- With the Paymaster service, which is a subsidiary of TRUSFINCO, we offer a secure solution partnership where you can use fund storage solutions and ordered payment methods.

TRUSTFINCO

NATIONAL CAPITAL TRUST KB

OUR INVESTMENT EXPERTS

PERSONAL CLIENT ADVISORS

You have a central contact person at your side, reliably supporting you in all your investment decisions. Your client advisor possesses wide-ranging expertise and years of experience and can take advantage of TRUSFINCO's international network at any time.

COMPREHENSIVE INVESTMENT CONSULTING

Our investment consultants analyse your portfolio in direct contact with your personal client advisor – in a solution-oriented and responsible manner. We find first class solutions appropriate to your investment strategy. For complex portfolio solutions, we coordinate select specialists within our extensive network. As part of our premium advisory, our investment consultants are continually monitoring your portfolio in its overall context.

TRUSTFINCO

NATIONAL CAPITAL TRUST KB

OUR INVESTMENT EXPERTS

PROACTIVE ACTIVE ADVISORY

Our active advisory specialist team have their fingers on the pulse of the financial markets. As a professional investor, you will appreciate the direct contact with our investment specialists as they proactively provide you with short- and medium-term investment recommendations as well as investment themes with a long-term focus. You will receive tailored solutions, covering all asset classes, on an ongoing basis.

EFFICIENT DIRECT EXECUTION SERVICE

Thanks to our Direct Execution Service, you have direct, professional access to the trading of TRUSFINCO. As a trading-oriented client, you can quickly and easily execute your investment decisions regarding any exchange-traded and over-the counter investment methods. With our expertise and many years of trading experience, we make sure your transactions are executed without a hitch.

TRUSTFINCO

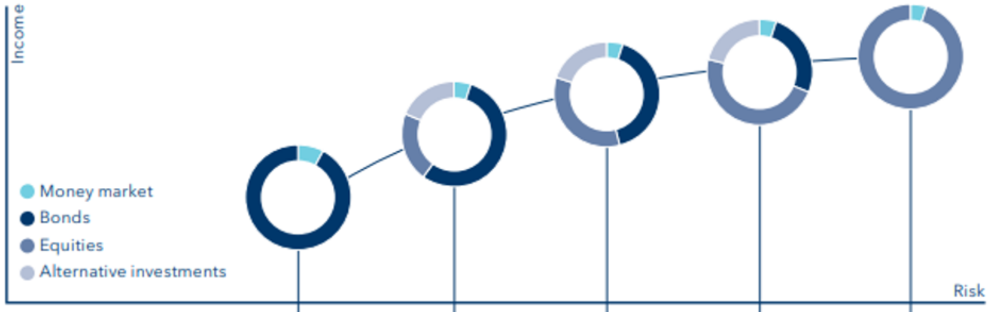
TrusTfinco NATIONAL CAPITAL TRUST KB

ASSET MANAGEMENT

TRUSFINCO has the capacity to keep in custody and manage assets like : Bonds, Equity, Commodities, Precious Metals, Real State.

INTEREST INCOME

The chief characteristics are regular income and the ready availability of your assets. The investment horizon is short-term. The investment risk is low, and the investment style is defensive.



	Fixed-income	Conservative	Balanced	Growth	Equity
Equity allocation	0%	10-30%	20-50%	30-70%	80-100%
Risk profile as per MiFID	Very low	Low	Moderate	Increased	High
Expected return	●○○○○	●●○○○	●●●○○	●●●●○	●●●●●
Investment horizon	3 years	5 years	7 years	>7 years	>10 years
Need for security	●●●●●	●●●●○	●●●○○	●●○○○	●○○○○

TRUSTFINCO

NATIONAL CAPITAL TRUST KB

TRADING EXECUTION

TRUSFINCO uses BLOOMBERG, refinitive trading desk and tools, clearing and settlement is done in DTCC ,CREST / EUROCLEAR.

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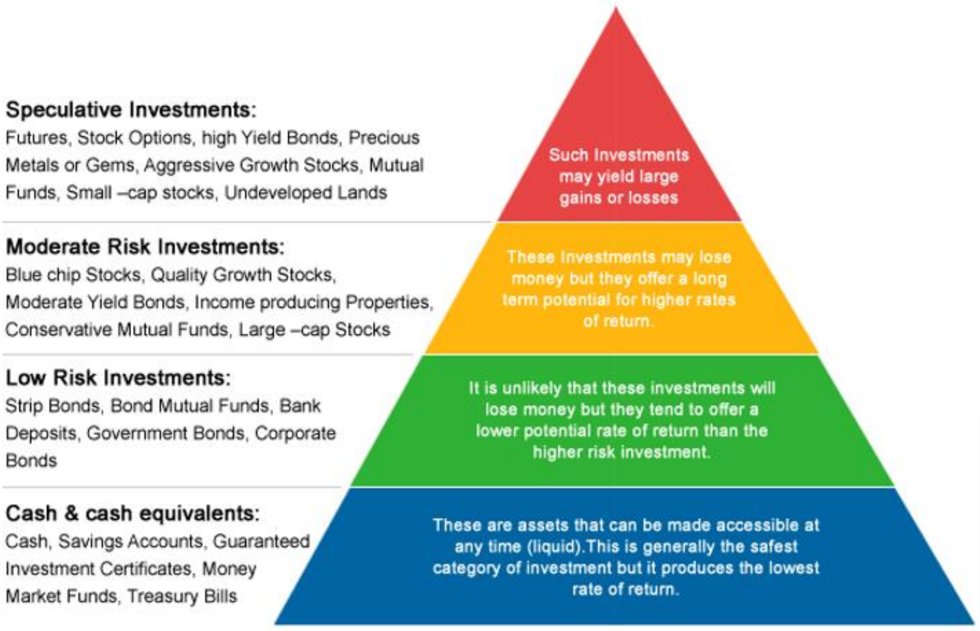
INVESTMENTS

"YOUR PROFIT IS OUR HAPPINESS"



TRUSFINCO invest in A, AA and AA rated money market and fixed income securities and follows strictly each Investor's guides according to their risk profile.

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RISK MANAGEMENT

	Client Centricity	Operational Resilience
Focus Area	▪ **Efflux of Remote operations & change in operating model** to ensure client safety and continuity of services ▪ **Focused analytics** to sustain surge in call demand and agent supply, along with dedicated helplines and personalized services ▪ Creative **customer engagement** & communication mechanisms ▪ Minimize **customer Complaints and drive positive conduct outcomes** ▪ **Deal with client challenges** by delivering out of the box services & customer centric risk management ▪ **EWI's** to effectively assess sectorial risks and drive mitigation	▪ **Identifying critical processes, staff and infrastructure** to prioritize mitigation and deliver remote services ▪ **Re-calibration of financial risk models** & streamlining model risk management frameworks ▪ Deliver **Capital optimization** ▪ Improvement in **controls effectiveness** across the enterprise with special focus on fin crime ▪ Execute **BCP & DR** plans ▪ Re-prioritize and **right-size book of work**

All transactions are screened using active monitoring to guarantee that it follows actual banking standards.

Moreover, the risk & compliance leadership is using pandemic impact (e.g. changed working practices), as a strong driver to accelerate their digital adoption roadmap. The upcoming two quarters will prove critical in determining the future course of the financial organization and industry.

Operational resilience and customer centricity will become the overarching theme for CROs to deliver confidence and continuity of services.

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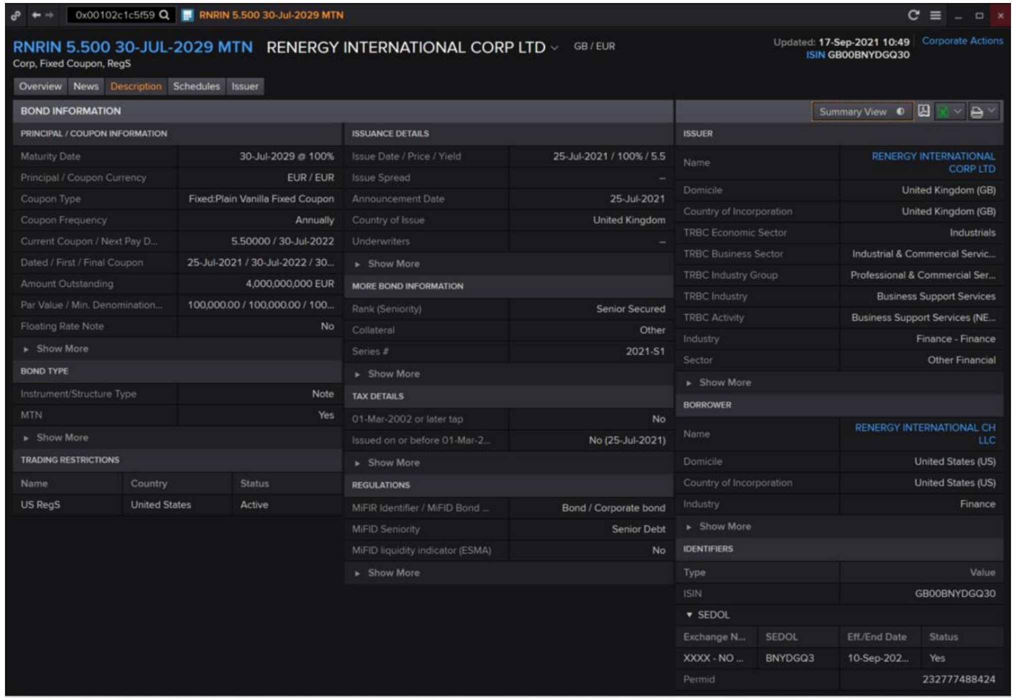
ACTIVE PORTFOLIO

IDENTIFIERS

Type	Value
ISIN	GB00BP2DDT10
SEDOL	

Exchange Name	SEDOL	Eff./End Date	Status
XXXX - NO MARKET (E.G. UNLISTED)	BP2DDT1	28-Sep-2021/--	Yes

Permid	232778038085



0x00102c1c5f59 RNRIN 5.500 30-Jul-2029 MTN

RNRIN 5.500 30-JUL-2029 MTN RENERGY INTERNATIONAL CORP LTD GB / EUR

Corp, Fixed Coupon, RegS

Updated: 17-Sep-2021 10:49 Corporate Actions

ISIN GB00BNYDGQ30

Overview News Description Schedules Issuer

BOND INFORMATION

Summary View

PRINCIPAL / COUPON INFORMATION	
Maturity Date	30-Jul-2029 @ 100%
Principal / Coupon Currency	EUR / EUR
Coupon Type	Fixed:Plain Vanilla Fixed Coupon
Coupon Frequency	Annually
Current Coupon / Next Pay D...	5.50000 / 30-Jul-2022
Dated / First / Final Coupon	25-Jul-2021 / 30-Jul-2022 / 30...
Amount Outstanding	4,000,000,000 EUR
Par Value / Min. Denomination...	100,000.00 / 100,000.00 / 100...
Floating Rate Note	No
▸ Show More	
BOND TYPE	
Instrument/Structure Type	Note
MTN	Yes
▸ Show More	

TRADING RESTRICTIONS

Name	Country	Status
US RegS	United States	Active

ISSUANCE DETAILS	
Issue Date / Price / Yield	25-Jul-2021 / 100% / 5.5
Issue Spread	--
Announcement Date	25-Jul-2021
Country of Issue	United Kingdom
Underwriters	--
▸ Show More	
MORE BOND INFORMATION	
Rank (Seniority)	Senior Secured
Collateral	Other
Series #	2021-S1
▸ Show More	
TAX DETAILS	
01-Mar-2002 or later tap	No
Issued on or before 01-Mar-2...	No (25-Jul-2021)
▸ Show More	
REGULATIONS	
MiFIR Identifier / MiFID Bond ...	Bond / Corporate bond
MiFID Seniority	Senior Debt
MiFID liquidity indicator (ESMA)	No
▸ Show More	

ISSUER	
Name	RENERGY INTERNATIONAL CORP LTD
Domicile	United Kingdom (GB)
Country of Incorporation	United Kingdom (GB)
TRBC Economic Sector	Industrials
TRBC Business Sector	Industrial & Commercial Servic...
TRBC Industry Group	Professional & Commercial Ser...
TRBC Industry	Business Support Services
TRBC Activity	Business Support Services (NE...
Industry	Finance - Finance
Sector	Other Financial
▸ Show More	
BORROWER	
Name	RENERGY INTERNATIONAL CH LLC
Domicile	United States (US)
Country of Incorporation	United States (US)
Industry	Finance
▸ Show More	
IDENTIFIERS	
Type	Value
ISIN	GB00BNYDGQ30
▾ SEDOL	

Exchange N...	SEDOL	Eff./End Date	Status
XXXX - NO ...	BNYDGQ3	10-Sep-202...	Yes

Permid	232777488424

INVESTMENT OWNERSHIP TRUSFINCO 10%	**RENERGY INTERNATIONAL CORP LTD** **4,000,000,000 USD 6.0 %** **Senior Notes due 2029**

TRUSTFINCO

NATIONAL CAPITAL TRUST KB

ACTIVE PORTFOLIO

Issuer	TRACK MANAGEMENT
Principal Paying Agent, Registrar and Transfer Agent	National Capital Trust KB (KommanditBolag)

INVESTMENT OWNERSHIP TRUSFINCO **100%**	**TRACK MANAGEMENT LTD** **4,000,000,000 USD EURO** **BOND** **March 2030**

TRUSTFINCO

NATIONAL CAPITAL TRUST KB

ACTIVE PORTFOLIO

GOVERNMENT OF ANTIGUA AND BARBUDA

200,000,000 USD Fixed Rate Secured Bonds due 2031

ISIN: XS243125815

Issue Price: 100%

Principal Paying Agent, Registrar and Transfer Agent	BNY MELLON	The Bank of New York Mellon
Issuer Trustee	Trusfinco	National Capital Trust KB (KommanditBolag)

TRUSFINCO FIXED INCOME 5%	**GOVERNMENT OF ANTIGUA AND BARBUDA 200,000,000 USD Fixed Rate Secured Bonds due 2031**

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ACTIVE PORTFOLIO

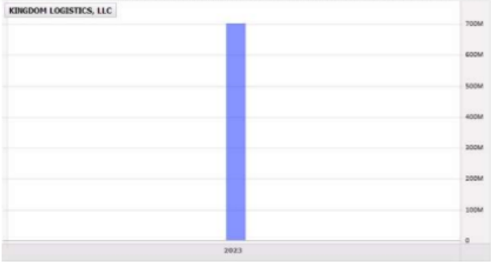
KNGLS 5.800 10/15/23/ KINGDOM LOGISTICS LLC

Yield to Maturity: 0.000
Coupon: Fixed:Plain Vanilla Fixed Coupon
Factsheet Date: Wednesday, August 4, 2021

ISSUE DESCRIPTION

Domicile of Issuer	US (United States)
Market of Issue	Eurobond
Ultimate Parent Issuer	KINGDOM LOGISTICS LLC
S&P Industry	Mining/Diversified - Coal
Program Type	--
Seniority	SR
Private Placement	No
Ownership Type	Registered
Warrants	No
ECB Indicator	Not ECB Eligible
Debt Type	Senior Note
Clearing House	Clearstream Banking SA, Euroclear Banking SA/NV

PARENT ISSUANCE TABLE



PRINCIPAL COUPON INFORMATION

Maturity Date	Sunday, October 15, 2023 @ --
Coupon Currency	USD
Amount Outstanding	350,000,000 USD
Coupon Type / Frequency	Fixed:Plain Vanilla Fixed Coupon/Semiannually
Current Coupon	5.800
Dated/ First / Last Coupon	Tuesday, October 6, 2020/ Thursday, April 15, 2021/ Saturday, April 15, 2023
Asset Status	Issued
Option	--

ISSUE DETAILS

Issue Date/Price/Yield	Tuesday, October 6, 2020/100.0000/--
Issue Spread	0.00 (USD)
CUSIP/ISIN	--/IE000NBHS7G3
Modified Duration	0.00
Final Redemption Value	100.000
Minimum Denomination	200,000.00
Denomination Increment	200,000.00 (USD)
Private Placement	No

PARENT ISSUANCE TABLE

Maturity	Issues	Outstanding (USD)	Issued (USD)
2023	2	700,000,000	700,000,000
--	--	--	--

TRUSFINCO FIXED INCOME 5%	**KINGDOM LOGISTICS LLC 350,000,000 USD 5.8% p.a Senior Secured Callable**

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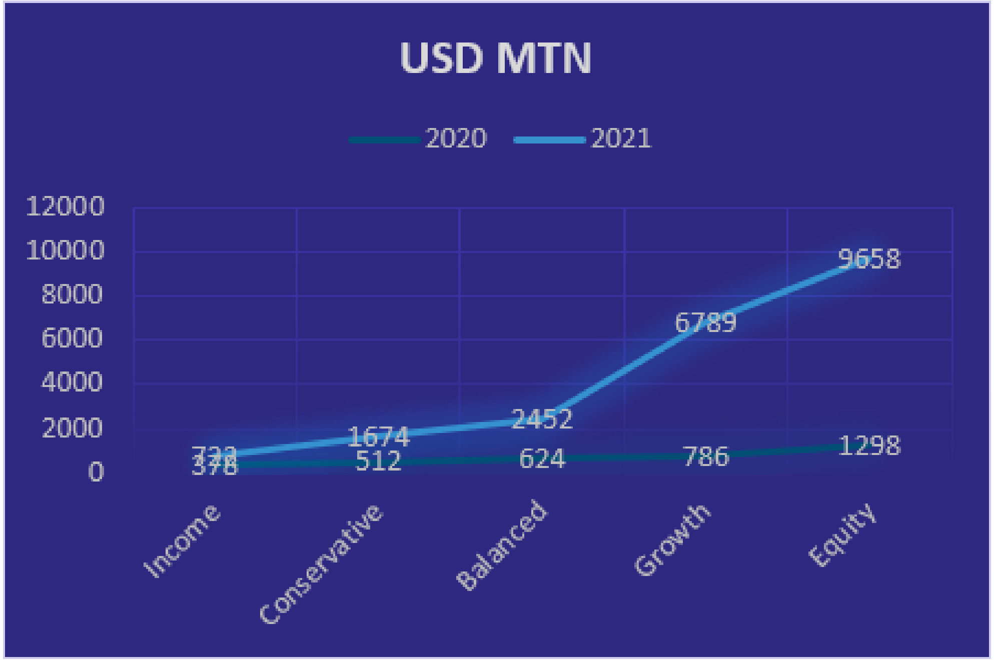
NATIONAL CAPITAL TRUST KB

HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES

BONDS

USD MTN	2020	2021
Income	3,78%	7,22%
Conservative	5,12%	16,74%
Balanced	6,24%	24,52%
Growth	7,86%	67,89%
Equity	12,98%	96,58%



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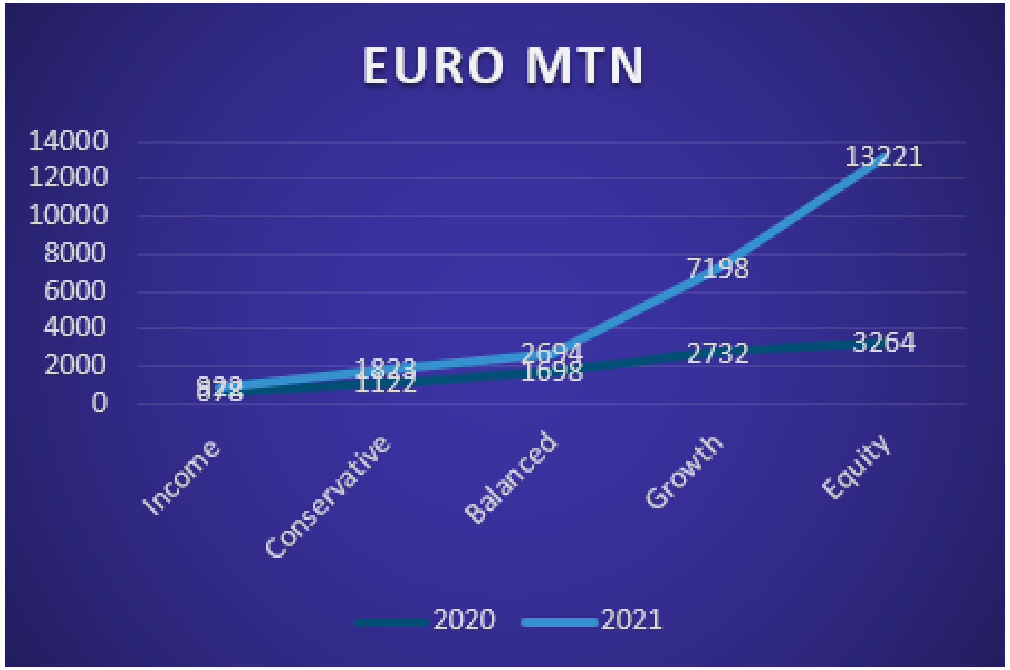
NATIONAL CAPITAL TRUST KB

HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES

BONDS

EUR MTN	2020	2021
Income	6,78%	9,22%
Conservative	11,22%	18,23%
Balanced	16,98%	26,94%
Growth	27,32%	71,98%
Equity	32,64%	132,21%



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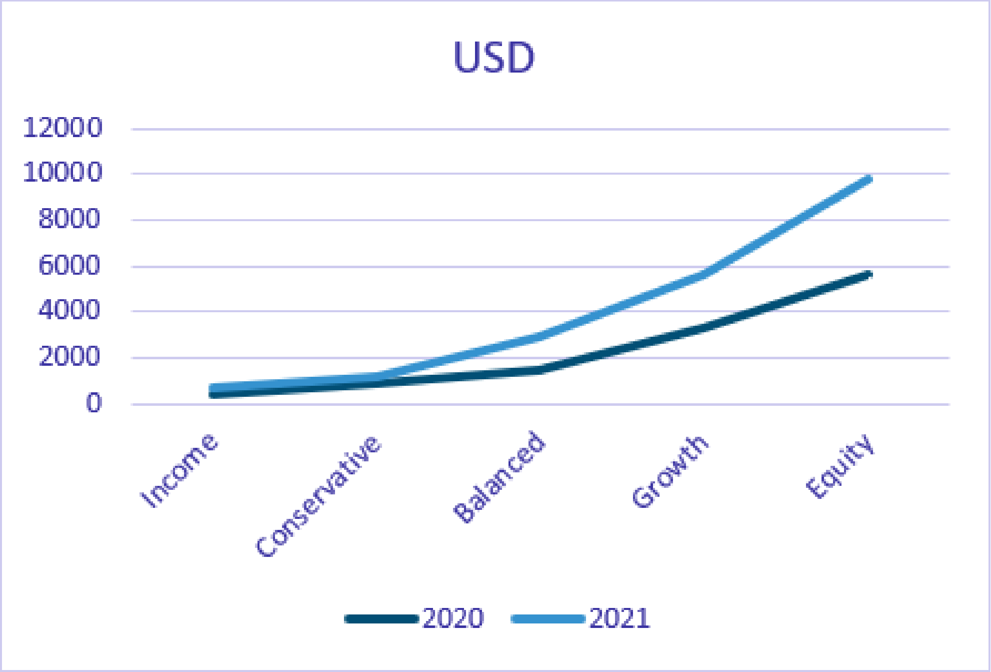
NATIONAL CAPITAL TRUST KB

HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES

USD

USD	2020	2021
Income	3,72%	6,75%
Conservative	9,12%	11,24%
Balanced	14,32%	28,95%
Growth	33,22%	56,24%
Equity	56,28%	98,12%



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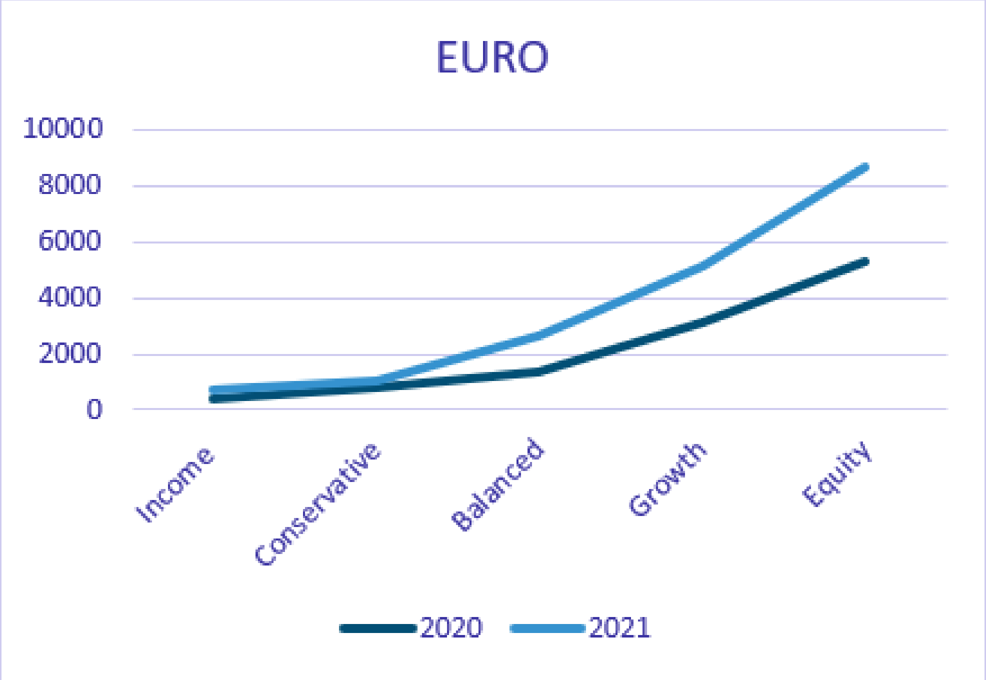
HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES

EURO

EURO	2020	2021
Income	4,12%	6,98%
Conservative	8,12%	10,44%
Balanced	13,42%	26,59%
Growth	31,12%	51,26%
Equity	53,18%	86,19%



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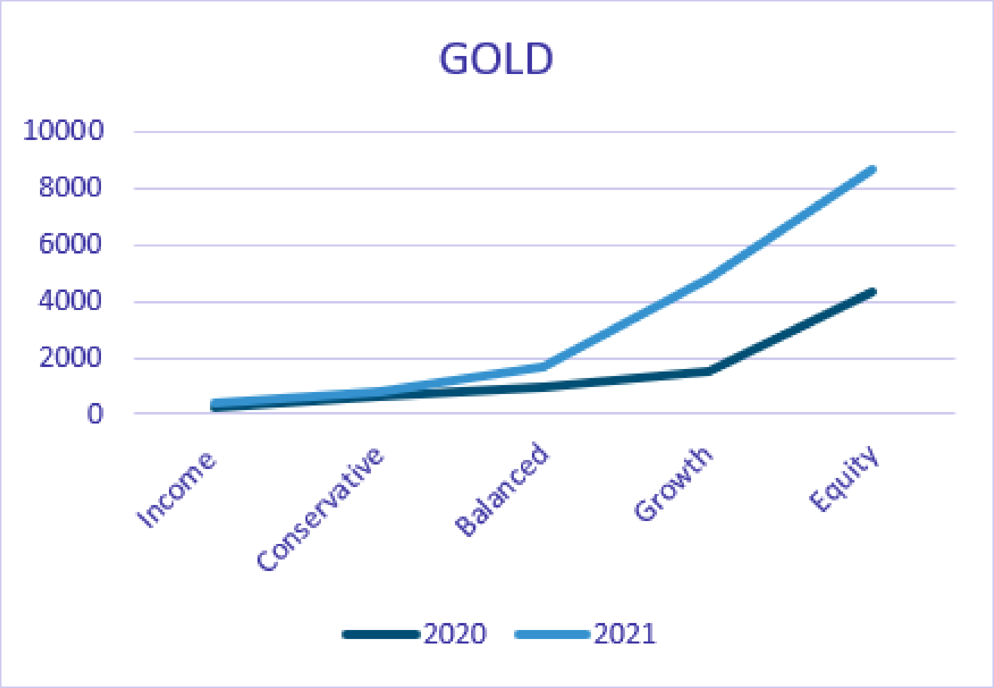
HISTORICAL GROSS PERFORMANCE OF ASSET MANAGEMENT MANDATES

GOLD

EURO	2020	2021
Income	2,21%	4,18%
Conservative	6,33%	8,24%
Balanced	9,62%	16,63%
Growth	15,24%	48,25%
Equity	43,22%	64,23%



TRUSTFINCO

LEGAL SERVICES

ANNA KRIMSHTEIN, ESQ.

LOAK

____________________________________WHO WE ARE

- Anna Krimshtein, Esq. is an experienced attorney, with over twenty years of experience. With no geographical boundaries confining her practice, Anna works on trust and estates, corporate, securities and transactions around the globe.
- Anna brings extensive big firm experience, garnered as an associate in the Miami office of the world's largest law firm, Baker and McKenzie, and the Miami office of the international law firm Kilpatrick Townsend.
- Her areas of expertise include trust and estates, representing family offices, mergers and acquisitions, private placements, corporate finance, commercial real estate transaction and acting as a concierge counsel for family offices, and general corporate counsel.
- Anna has been leading counsel on what amounts to billions of dollars of transactions. She has navigated a labyrinth of [illegible] legal and jurisdiction matters.

WHO WE ARE

LOAK

MISSION

- Our mission is to provide you with personalized, concierge level legal services. We represent clients from across the globe.
- When you retain our services, you will work directly with Anna Krimshtein, Esq. We specialize in transactional matters.
  - Reasons to Choose Concierge Legal Services
  - You work directly with a partner;
  - You receive concierge legal service at no additional fee;
  - You are always informed on the status of your transaction and/or services;
  - You can contact us, as needed, even outside normal business hours;
  - We provide services in a timely and cost-effective fashion;
  - We will work closely with your CPAs on complicated issues;
  - Our experience covers a broad spectrum of industries, including securities, real estate, construction, restaurants, health care, and telecommunications.

MISSION STATEMENT

LOAK

TRUST & ESTATE LAW

- We represent family offices in all aspects of operations, including, but not limited to:
  - Wealth planning and preservation
  - Wealth management
  - Tax planning, working closely with the CPA firms
  - Trusts and corporate services
  - Family governance
  - Charity and philanthropy
  - Estate Planning: living trusts, marital deduction trusts, irrevocable trusts, life insurance trusts, charitable trusts and foundations, and grantor retained income trusts
  - Succession planning: recapitalizations, buy/sell agreements, split interest acquisitions, partnerships, estate freezes, private annuities, self-cancelling installment notes and gifting
  - Asset protection matters: analysis of favorable jurisdictions, utilization of trusts, buy/sell agreements, limited liability companies, corporations and limited partnerships

SERVICES

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CORPORATE BUSINESS LAW

- We counsel entrepreneurs and start-up, small and midsized companies in general business and corporate matters including mergers and acquisitions, joint ventures, licenses, strategic alliances, corporate finance, technology law and commercial transactions.
- We have been counseling small, mid-sized and large companies in various aspects of corporate and business law. If you do not already have a legal department, then we can help with your company's day-to-day legal needs on a cost-effective basis. If you already have a legal department, we can help to alleviate the burden when the legal department becomes inundated with your company's important matters.
- **Outside General Counsel Services**
- We offer a turn-key solution for the equivalent function of in-house general counsel. This can be helpful for companies that do not wish to employ a full-time legal department or are not prepared to expand their legal department. We can offer these services remotely or in person at your office.

SERVICES

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____________________________SECURITIES LAW

- Our Firm provides advice and consultation with respect to all Federal and State securities laws, with special emphasis on the Securities Act of 1933, the Securities Exchange Act of 1934, and the Investment Company Act of 1940.
  - **Venture Capital** – negotiation and structuring of Venture Capital transactions with Investment Bankers, Institutions, Private Investors, and Offshore Capital Sources.
  - **Private Placements** – we provide advice on raising capital privately through limited private and intrastate offerings, as well as offshore offerings.
  - **Public Offerings** – we assist companies in raising money publicly through Initial Public Offerings, as well as secondary offerings of Equity Debt and Unit Offerings. Our services are available in all industries and markets, for clients of all size.
  - **Reverse Mergers and Public Shells** – we can help you create a Public Company utilizing a reverse merger of private operating company into an existing public shell.
  - **Broker Dealer Regulation** – we are available to advise parties desiring to form securities Broker Dealers and Investment Advisers, assisting them in their organization and compliance with SEC,

    State and NASD Rules and Regulations.

SERVICES

LOAK

ESCROW AND SPECIALIZED AGENCY SERVICES

- We have been providing Escrow and Specialized Agency services for commercial transactions. We provide a wide breadth of Escrow and Specialized Agency services, including:
  - Collateral agent.
  - Commercial real estate transactions.
  - Escrow agent for M&A holdbacks, indemnification escrows, subscription offerings, 363 bankruptcy sales, intellectual property, and other bespoke escrows.
  - Paying and disbursing agent for merger consideration, reorganizations and liquidations.
  - Qualified custodian.
  - Exchange and tender agent.

SERVICES

COOPORATION

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COOPORATION

SAKA HOLDING

https://sakaholding.co.uk

SAKA HOLDING Chile

https://sakaholding.co.uk

SAKA HOLDING Bolivia

https://sakaholding.co.uk

SAKA HOLDING Paraguay

https://sakaholding.co.uk

sakapetrol

https://sakapetrol.com

sakafintech

https://sakafintech.com

https://www.laugfsgas.lk

https://cirrusoilghana.com

https://www.mypetroleum.com

https://www.ayecarrltd.com

https://kmosolar.com

https://gand.global

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COOPORATION

SOLUTION
TRADING DEVELOPMENT

http://solutions.vpstrong.com

EMPD
TRADING

https://empdtrading.com

Shri Swastik
General Trading LLC

https://ssgtradinguae.com

EAGLE
CARGO
SERVICES

https://eaglecargoservices.com

http://imscertification.ae

AXEX

https://axex.com.tr

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COOPORATION

https://www.renofinans.com.tr

https://trustfinco.com

https://aklawplc.com

https://euroexchange.uk

https://euroexchangebank.com

https://aitc.argentfinancial.com

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COOPORATION

https://bankingcircle.com

https://banco.santander.cl

https://citynational.com

https://bankofamerica.com

https://goldinwallet.com

https://www.weforum.org

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COOPORATION

EY Building a better working world

https://www.ey.com/en_us

Baker McKenzie.

https://www.bakermckenzie.com

DLA PIPER

https://www.dlapiper.com/en

KAM
ACCOUNTANCY & BOOKKEEPING SERVICES

https://kamconsultancy.co.uk

INVESTBRASIL
INSTITUTO BRASIL DE INVESTIMENTOS E COOPERAÇÃO INTERNACIONAL

https://institutionvestbrasil.org

SYSTEM DEFENCE

https://www.systemdefence.com

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