

Investor Relations Disclosure Pack

Annual Report 2024

Executive Summary

Global Dot Bank achieved significant milestones in 2024, growing assets under management by 210%, expanding to 10 countries, and serving over 2,100 customers globally.

Financial Statements (Audited)

- Total Assets: USD 1,500,000 (+210% YoY)
- Customer Deposits: USD 950,000 (+180% YoY)
- Net Revenue: USD 420,000 (+230% YoY)
- Operating Margin: 32% (+8% YoY)
- Return on Assets (ROA): 3.2%
- Return on Equity (ROE): 4.8%

Risk Management Commentary

GDB maintains a conservative risk appetite aligned with Basel III standards. Credit risk is managed through stringent underwriting, market risk through daily VaR analysis, and operational risk through comprehensive controls and automation. No material losses were recorded in 2024.

Capital Adequacy & Liquidity Ratios

- Tier 1 Capital Ratio: 18.5% (well above regulatory minimum)
- Liquidity Coverage Ratio (LCR): 145%
- Net Stable Funding Ratio (NSFR): 125%
- Leverage Ratio: 12.3%

Corporate Governance Review

The Board held 12 meetings in 2024, with 100% attendance from independent directors. All committee charters were reviewed and updated. Executive compensation remained aligned with long-term shareholder value creation.

ESG & Sustainability Disclosures

- Carbon-neutral operations achieved through renewable energy partnerships
- Digital-first approach reduced paper consumption by 95%
- Financial inclusion initiatives reached underserved communities in 3 countries
- Gender diversity: 45% female representation across all levels
- Committed to UN Sustainable Development Goals (SDGs)

Outlook and Forward-Looking Statements

GDB anticipates continued growth in 2025, targeting 150% increase in customer base, expansion into new regulatory jurisdictions, and integration with major payment networks (Visa/Mastercard). Management remains confident in achieving profitability milestones while maintaining conservative risk management.

Auditor Opinion

Independent auditors have issued an unqualified opinion on GDB's 2024 financial statements, confirming compliance with IFRS and accuracy of reported figures.