

Annual Financial Overview - FY 2024

Executive Summary:

The fiscal year 2024 reflected substantial resilience across our global customer base despite significant market volatility. Key performance indicators demonstrate stable account growth, improved customer engagement, and effective risk containment across all operating regions.

Customer Retention & Growth:

- The UK and Germany exhibited outstanding customer retention rates, both exceeding 95%.
- In India, new customer acquisition surged by 12.3%, particularly among mid-tier investment profiles.
- High Net-Worth Individual (HNWI) segments in Canada and USA showed increased participation, with average account balances reaching \$17,500, up from \$15,200 the previous year.

Account Performance Metrics:

- The average account balance increased by 8.1% YoY, with notable gains in segments managed by FinCo, WealthPlus, and InvestHub.
- Over 72% of customers had at least one transaction every month, indicating sustained engagement.
- The last transaction activity metric highlighted that over 85% of active accounts made their most recent transaction within the last 10 days of Q4.

Risk & Compliance Overview:

- No critical red flags were reported by the Risk Assessment Unit across all monitored regions.

- Minor anomalies in fund transfers were logged in the India region, involving two accounts with unusually high withdrawal frequencies. These were cleared after manual review.

Strategic Initiatives for 2025:

- Launch of Smart Portfolio Recommendations driven by AI, aimed at personalized financial planning.
- Expansion of customer support hours and integration of real-time compliance alerts for high-risk account behaviors.
- Enhanced data pipelines will ensure daily transaction anomaly monitoring to proactively detect irregular activities.

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