

Balancing Tradition with Innovation Produces Excellence

Faced with geopolitical and economic situation that has been uncertain for quite some time, Cornèr Group's prudent policy and long-held pragmatic approach have proven again to be winning qualities, navigating an incredibly complex landscape with an awareness of its own stability and capital strength.





THE FAMILIAL FOOTPRINT IN ENTERPRISE SUCCESS

Values are most often passed on from generation to generation, and Cornèr Bank as a family-owned company of three generations has kept true to its values of adherence to sound business traditions, a penchant for simplicity and transparency, and a sensitivity to the society and environment at large.

These values steered the launch of 'AcrossGen' (Across Generations), Cornèr Bank's new approach to managing clients' portfolios. Pioneering, it has garnered the organisation much deserved recognition by financial services pundits, and also by the bank's clients who are already enraptured by the services.

AcrossGen offers new asset classes; specialising in shares in family-owned businesses; using structured products and providing an all-inclusive fee structure. Underscoring the AcrossGen approach,

"Family businesses are built on decades of experience, collective decision making and mutual trust. We believe in the power of values and convictions that have been passed on from generation to generation."

"Cornèr Bank identifies with the AcrossGen concept as a family-owned bank for three generations," said CEO of the Bahamas-based operation, Christine Russell.

"We strongly believe in this investment philosophy. In addition, we have many entrepreneurs among our clients who also identify with this concept. Investments in family-owned companies, an important aspect of the professional asset management services offered by the bank, are also interesting from an investment optimisation point of view. Family-owned companies are usually more stable and more resilient to successfully withstand economic downturns, which is reflected, in higher performances and reduced risk levels."

The innovation that preceded AcrossGen changed the way Bahamians and residents in The Bahamas interact with international markets. When the Central Bank of The Bahamas relaxed exchange controls, Cornèr Bank launched its Cornèrtrader platform, allowing Bahamians and residents within The Bahamas to invest in foreign currencies on the international markets. Local access to financial markets remains an important milestone for the Bahamian financial services industry.

INVEST SMART, BANK EASY

When Cornèrtrader launched in 2018, there was nothing like it on the market in The Bahamas, and true to its ethos, since its launch day, the company has held new users by the hand and guided them through the use of the system, giving less savvy investors a gateway to new trading and investment opportunities.

"The all-in-one digital banking solution for investments covers all the financial requirements. Whether it concerns trading, comprehensive financial research, simple payments processing – we can provide

everything the clients need to achieve their financial goals. We are continuously innovating and updating our product offerings; funds with special themes are analysed and introduced to our investment offerings, structured products are adapted to new requirements and new trends. We balance innovation with a focus on the human factor, building long-term relationships based on trust, we work alongside our clients to find the ideal solution for enhancing their portfolio,” Mrs. Russell explained.

Whether working on multiple charts on a single screen and benefit from integrated cutting-edge technical analysis tools or taking advantage of broad flexibility of use through pre-defined layouts featuring charts prices, watchlists, and much more: The intuitive Cornèrtrader platform offers a limitless trading experience.

An independent private Swiss bank founded in 1952, the Cornèr Group offers a full range of products and services to meet the requirements of private, business and institutional clients. The group comprises the Lugano-based parent bank Cornèr Bank Ltd., the four branches in Chiasso, Geneva, Locarno and Zurich, and affiliates including Cornèr Bank (Overseas) Limited in Nassau, the capital city of The Bahamas. From its parent company's deeply-rooted foundation, Cornèr Bank (Overseas) has been successfully offering an extensive suite of private banking and investment solutions to the islands since 1996.

Cornèr Bank (Overseas) Ltd. is regulated by both The Central Bank of The Bahamas and The Securities Commission of The Bahamas. Its parent company has been ranked number one in Switzerland for four years in succession due to its financial soundness.

“In Cornèr Bank’s culture, compliance remains paramount to ensure clients’ needs are met and to maximise investment goals. Compliance ensures that our investment strategy closely aligns with the clients’ risk profile and that only investment products in line with the clients’ knowledge, timelines, and risk appetite are offered to our clients,” Mrs. Russell added.

“Our investment strategy is geared towards managing your assets proactively, as if they were our own. We have measures and controls in place to guarantee that

client assets are safeguarded at all times. Consequently, innovation and compliance enhance our level of client service and are therefore critical components for maximising client investment goals. At its core, Cornèr Bank retains its well-preserved values of excellent client service and world-class compliance.”

Some say that the world of private banking has largely remained on the sidelines of the banking sector's technological transformation of recent years. Cornèr Bank (Overseas) Ltd. remains a standout in this area, continuously innovating as a bank that has moved quickly to meet changing demands and those created by the pandemic of the last two years, without losing sight of their clients' needs.

THE FUTURE:

The area of ESG (Environmental, Social, and Governance) is of growing importance to the financial services sector. How is Cornèr Bank embracing this shift?

Aspects of ESG have long been embedded in the way we do business at Cornèr Bank through our deeply rooted corporate social responsibility strategy. From supporting at-risk youth to spearheading financial literacy programs in the Bahamian community to ensuring that the companies we invests in are also strong climate and social leaders, Cornèr Bank ensures the best of humanity aligns with the best of its offerings.

In today's environment, we apply ESG filters to our 'Family-Owned Companies Universe', where we choose our investments. We exclude companies in direct violation of international standards including the United Nations Global Compacts and those involved in controversial weapons (absolute exclusions) and companies with revenues from weapons and defense, firearms, tobacco, gambling, adult entertainment, coal mining, power generation from coal and GMO (relative exclusions). In our asset allocation, the bank overweights "climate leaders" and underweights "climate laggards" and our financial analysis is based on a carbon risk rating, which looks at a company's CO2 efficiency.

Note: Cornèr Bank is member of Swiss Sustainable Finance (SSF) to reinforce its efforts on current and future challenges related to Sustainable Finance and to ensure full alignment with industry priorities in this area. The mission of SSF is to strengthen Switzerland's position as a leading voice and actor in sustainable finance.

The logo for Cornèr Bank, featuring the word "corner" in a blue sans-serif font, with a red horizontal bar above the letter "e".



Wealth Management

Live, While We Work!

Wealth management is our business.

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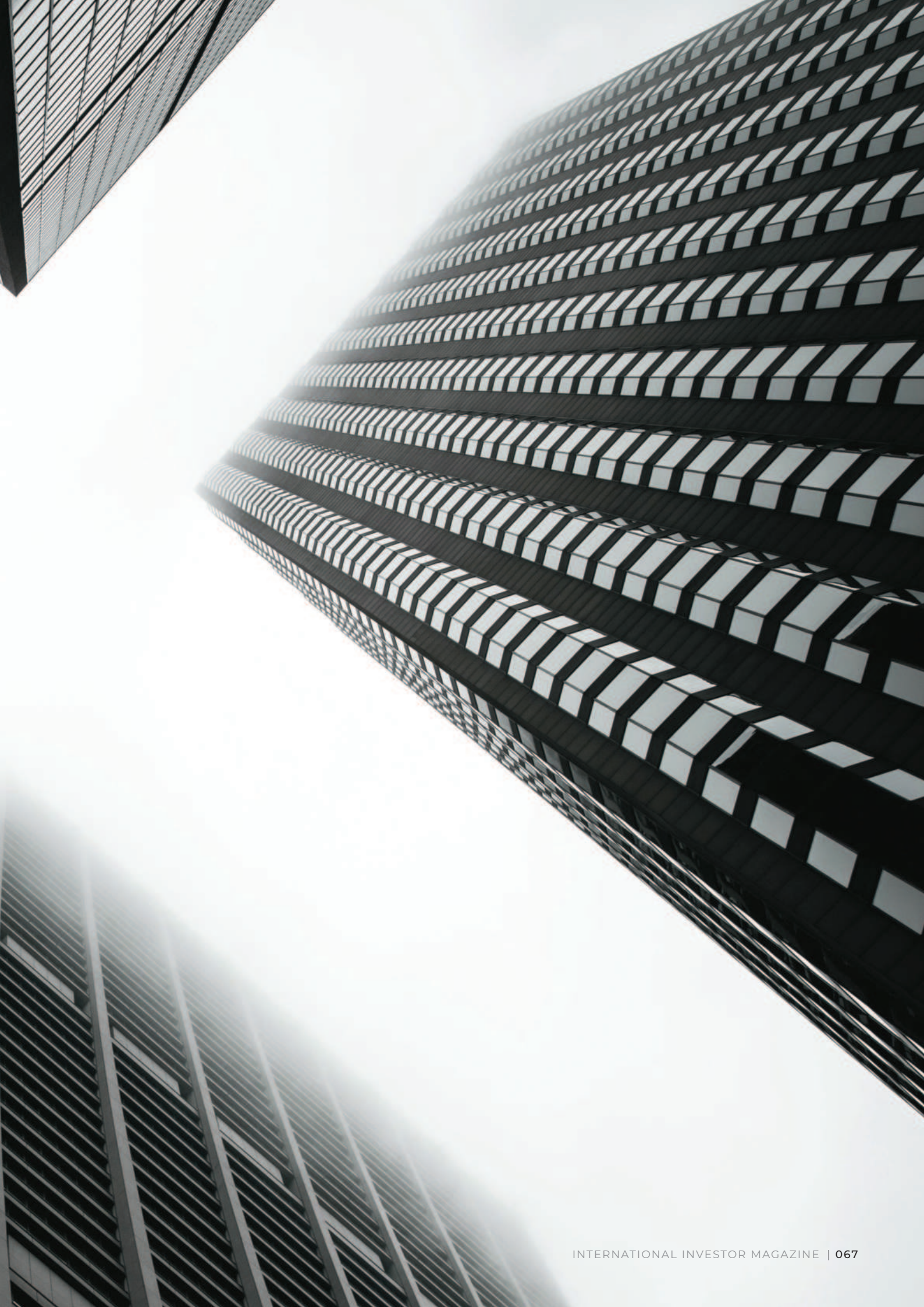


International Investor Awards Winners

Amongst our award winners there are some exceptional banks, businesses and leaders and we want to recognise their roles and achievements.

The awards are open to any business, large, mid-size or small, established or start-up, provided they display first rate service, opportunity, innovation and performance.

The following pages celebrate organisations that drive forward the world of international business and investment.





CHRISTINE RUSSELL

Banking CEO OF The Year // Bahamas 2025

Christine Russell is the first woman CEO of Cornèr Bank (Overseas) Ltd. and has more than 33 years of service in the financial services sector; she has carved an illustrious career. In 2015, Christine's business acumen led her to Cornèr Bank, where she joined as Head of Management Services and in 2017, she was appointed Chief Executive Officer. As CEO, Christine continues to make waves as a pioneer and has led her team through the launch of its Cornèrtrader "online trading" platform, making Cornèr the first local international private bank to give Bahamians direct online access to international financial markets. Additionally, in 2020 and again in 2022, Cornèr Bank Bahamas, under her leadership won the award best Private Bank Bahamas by the International Investor UK.

Christine sits on the Board of Directors of the Association of International Bank & Trust Companies (AIBT). She has also served as a director on the board of the Bahamas Association of Compliance Officers (BACO), and in 2023, she was nominated as one of twenty-five most influential women in business in the Bahamas.



CORNÈR BANK

Best Private Bank // Bahamas 2025

Excellence Banking Innovation // Bahamas 2025

Founded in Lugano in 1952, the Cornèr Group is an independent Swiss private bank group operating as a full-service bank. Lugano is Switzerland's third-largest banking center, after Zurich and Geneva.

Active across the whole range of traditional banking services, the Cornèr Group specializes in the private banking sector, as well as in the areas of lending, Visa, Mastercard and Diners Club payment cards (Cornèrcard) and online trading (Cornèrtrader) – the core businesses on which the growth of the Cornèr Group is based.

The Cornèr Group comprises the Lugano-based parent bank Cornèr Bank Ltd., the four branches in Chiasso, Geneva, Locarno and Zurich, and the affiliates Cornèr Bank (Overseas) Limited, Cornèr Bank Limited, Guernsey Branch, Cornèr Europe SA and Finpromotion.

Cornèr Bank (Overseas) Ltd, has been successfully operating in the Commonwealth of The Bahamas since 1996. It is licensed and supervised by both the Central Bank of The Bahamas and the Securities Commission of The Bahamas.



CRYPTOPROCESSING BY COINS PAID

Most Advanced Crypto Payment Processing Firm // 2024

CryptoProcessing, developed by CoinsPaid, is a crypto payment gateway that connects businesses with the growing world of crypto users. Headquartered and licensed in Estonia and recently registered to operate in the US as MSB, CryptoProcessing supports customers internationally, allowing companies to unlock new markets and engage crypto users as customers. Named the best cryptocurrency payment gateway for high-volume transactions of 2024 by Forbes Advisor, the platform currently serves hundreds of merchants and processes over €700 million in monthly transaction volume.

Designed specifically to serve the B2B sector, CryptoProcessing offers valuable enterprise features, such as a variety of payment options tailored to different business models, near-instant crypto-to-fiat conversions, and mass payouts for maximum efficiency.