

Chairman's Statement

April 2026



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Marianna Ranalli

As we close another year at Tolomeo Bank Limited, I would like to reflect on what we have achieved together and set our direction for years ahead.

This has been a year of important progress for our Bank. In a global environment marked by cautious economic recovery, geopolitical uncertainty and continued structural shifts across the financial sector, we have remained disciplined, focused and proactive. Despite external challenges, our ability to move the Bank forward is a direct reflection of the dedication, professionalism and pride demonstrated by our people.

Throughout the year, we have taken meaningful steps to strengthen our foundations and position Tolomeo Bank Limited for long-term growth. A key milestone has been the successful upgrade of our core banking system, enhancing both functionality and flexibility. This investment not only improves our operational efficiency but also enables greater integration and innovation as we continue to upgrade our services.

We have also embarked on a multi-year strategic initiative to increase our visibility and expand our client base. The introduction of a refreshed brand identity, a redesigned website and the development of a modern banking application mark the beginning of a broader transformation. A transformation aimed at meeting the expectations of a new generation of clients while reinforcing our established strengths and enhancing our existing client's experience.

In parallel, we have continued to strengthen our network of counterparties, a critical element in delivering a true boutique banking experience. These relationships expand the opportunities we can offer our clients, External Asset Managers and business partners and reinforce our competitive positioning in an increasingly demanding market.

Another significant development has been the planning and recent move to our new office, a space that reflects the ambition, professionalism and the identity of our Bank. It is designed not only to support our teams but also to enhance how we welcome and serve our clients.

Looking ahead, the economic outlook remains measured. Growth across advanced economies is expected to stay modest, while technological change, particularly in digital banking and artificial intelligence continues to reshape our industry. These developments present both opportunities and responsibilities. Success will require careful judgment, disciplined execution and continued investment in our capabilities.

At the heart of Tolomeo Bank Limited remains a clear purpose: to build long-term relationships based on trust, expertise and professionalism. This principle guides our strategy and underpins our ambition to be a partner of choice for our clients.

I would like to extend my sincere thanks to all colleagues for their commitment and contribution over the past year. Your efforts are the foundation of our progress and the reason for our continued success and confidence in the future.

As we move forward, we will continue to focus on client satisfaction, sustainable growth, operational excellence, alongside maintaining the highest standards of service and governance. With the strength of our team and the clarity of our strategy, we are well positioned to continue building momentum.

Thank you for your continued dedication to Tolomeo Bank Limited.



Marianna Ranalli
Chairman
Tolomeo Bank Limited