

Chairman's Statement

April 2026



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Marianna Ranalli

As we close another year at Tolomeo Bank International, Corp., I would like to reflect on what we have achieved together and set our direction for the 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. Operating from Puerto Rico, a US jurisdiction recognized for financial integrity, we continue to provide our clients with a secure and internationally connected banking platform.

Throughout the year, we have taken meaningful steps to strengthen our foundations and position Tolomeo Bank International, Corp., for long-term growth. A key milestone has been the successful upgrade of our core banking platform, 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 clients' experience.

In parallel, we have continued to strengthen our network of counterparties, a critical element in delivering a flexible and internationally connected banking platform. 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.

We have also finalized the build of our new office, moving in Q4 of last year. A strategic investment, reflecting our long-term commitment to the jurisdiction, the new office offers a space designed to reflect the professionalism, ambition, and identity of the Bank. It will support collaboration, enhance the client experience, and reinforce our presence as we continue to grow.

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 International, Corp., 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, and 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 International, Corp.,



Marianna Ranalli
Chairman
Tolomeo Bank International, Corp.