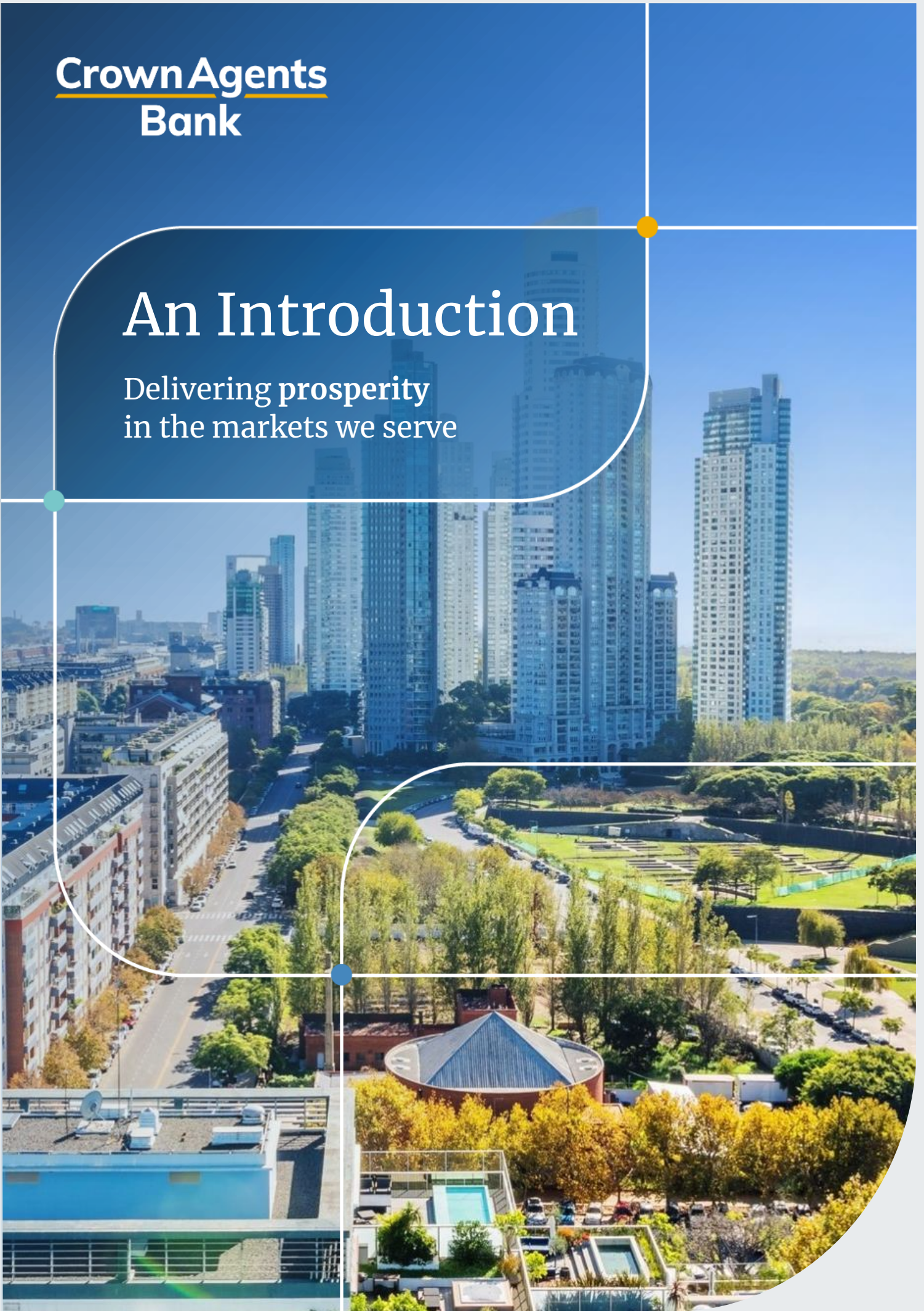


Crown Agents
Bank

An Introduction

Delivering prosperity
in the markets we serve



At Crown Agents Bank, we deliver prosperity in the markets we serve, by providing cross-border payment solutions that power opportunities across the Global South.

With decades of experience, proven expertise in complex cross-border payments, and specialist market knowledge, we help organisations and institutions move money with total confidence.

Our extensive network, built through trust and time, opens access to a range of currencies and ensures the flow of funds to and within markets across the Global South – connecting to markets others can't.

As partners, our approach is long term. We forge enduring relationships based on deep understanding and an unwavering commitment to our clients, who can count on us to deliver, even in times of friction.

Through it all, we are dedicated to having a meaningful impact. With a focus on responsible business, transparent operations, and sustainability, we ensure we make a positive mark on the communities we operate in.

Crown Agents Bank is regulated by both the Prudential Regulatory Authority (PRA) and Financial Conduct Authority (FCA) in the UK. We specialise in FX and cross-border payments for hard-to-reach markets. Our strength of network and deep expertise means we can move money into and out of the world's most complex financial markets.

We are trusted by a global ecosystem of leading financial institutions, central banks, governments, International Development Organisations (IDOs) and multilateral agencies, and are uniquely placed to improve liquidity, manage risk and build new market connections, creating opportunities for individuals, businesses, and economies around the world.

Crown Agents Bank is one of the first banks to achieve B Corporation™ status and we have been awarded the Platinum award Sustainability Rating by EcoVadis in 2025, putting us in the top 1% of 130,000 companies assessed across 160 countries and 200+ industries.

We are a member of the Bank of England's Sterling Monetary Framework through which we have a Bank of England (BOE) Reserve Account and access to the BoE's liquidity and funding schemes. Our holding company CAB Payments plc is UK FTSE-listed.

When you partner with us

We work with governments, financial institutions, international development organisations and multinational development organisations globally.

120+

Currencies and markets

800+

Currency pairs

90%

Coverage of global GDP

30

Central Banks

20+

Major Banks





ARTICLE

The trust premium

As a UK-regulated, B Corp-certified FX and payments specialist, Crown Agents Bank has spent decades building the networks and expertise required to operate in hard-to-reach markets. Today, it provides access to more than 120 currencies and over 800 currency pairs, supported by direct relationships with 30 central banks. In 2025 alone, the bank moved more than £13.6bn into emerging markets.

Trust too is emerging as a central theme across the payments landscape. In the UK and other regulated markets, the safeguarding of client funds by Electronic Money Institutions (EMIs) has come under increasing focus. This has created what might be described as a “trust premium” for regulated banking institutions.

As compliance expectations rise, the ability to offer robust safeguarding within a fully regulated banking framework becomes a differentiating factor – not just for regulators, but for clients seeking security and reliability in their payment partners. Such consistency in standards cannot be underestimated when partnering with national reserve banks and international development organisations.

This convergence of trust, regulation and innovation is also reshaping how institutions position themselves. Payments can no longer be viewed as a standalone function or a simple extension of foreign exchange services. Instead, they are becoming a core component of broader financial platforms that enable clients to operate seamlessly across markets.

For institutions like Crown Agents Bank, this represents a natural evolution, towards an integrated platform-and-payments model that reflects the needs of a global, digitally connected client base.

The future of cross-border payments will not be defined by a single technology or region, but by the ability to connect systems, markets and institutions in a way that builds trust and reduces friction.

To learn more about cross-border payments, contact: sales@crownagentsbank.com



David Smithson
Financial Institutions
Coverage Banker

We move money where others cannot

£41.9bn

FX & FX Payment Volumes in 2025, of which...

£13.6bn

...in emerging market
volumes 2025

£8.3bn

in fintech and corporate payments in 2025 (incl. remittance flows)

Our reach is truly global

We work with governments, financial institutions, international development organisations and multinational development organisations globally.



The service you can expect...

As a client of Crown Agents Bank, you will have access to tailored solutions for your organisation's specific FX and cross-border payments needs.

You will be allocated a dedicated service team, with a wealth of experience in delivering solutions for your business.

Partnering with us gives you access to:

- Efficient cross-border payments including secure processing of international currencies via multi-currency solutions
- Competitive foreign exchange services
- Robust risk management
- Treasury services to assist in maintaining liquidity and managing currency reserves
- Safe investment options for surplus funds
- Trade finance support through letters of credit and guarantees for international trade agreements
- Stringent compliance and regulatory standards, ensuring funds are safeguarded
- Capacity building through financial training, policy advisory and market insights

...the expertise you deserve



Neeraj Kapur
CEO of CAB



David Bee
Chief Commercial Officer



Arif Khan
CEO of CAB Global Markets



Jeff Angard
CEO of CAB Americas



John Sam-Kubam
CEO of CAB Africa



Michael Goodenough
CEO of CAB Europe



Claire Gates
Global Head of Sales



Duarte Pedreira
Global Head of Lending Financial Markets and Banking



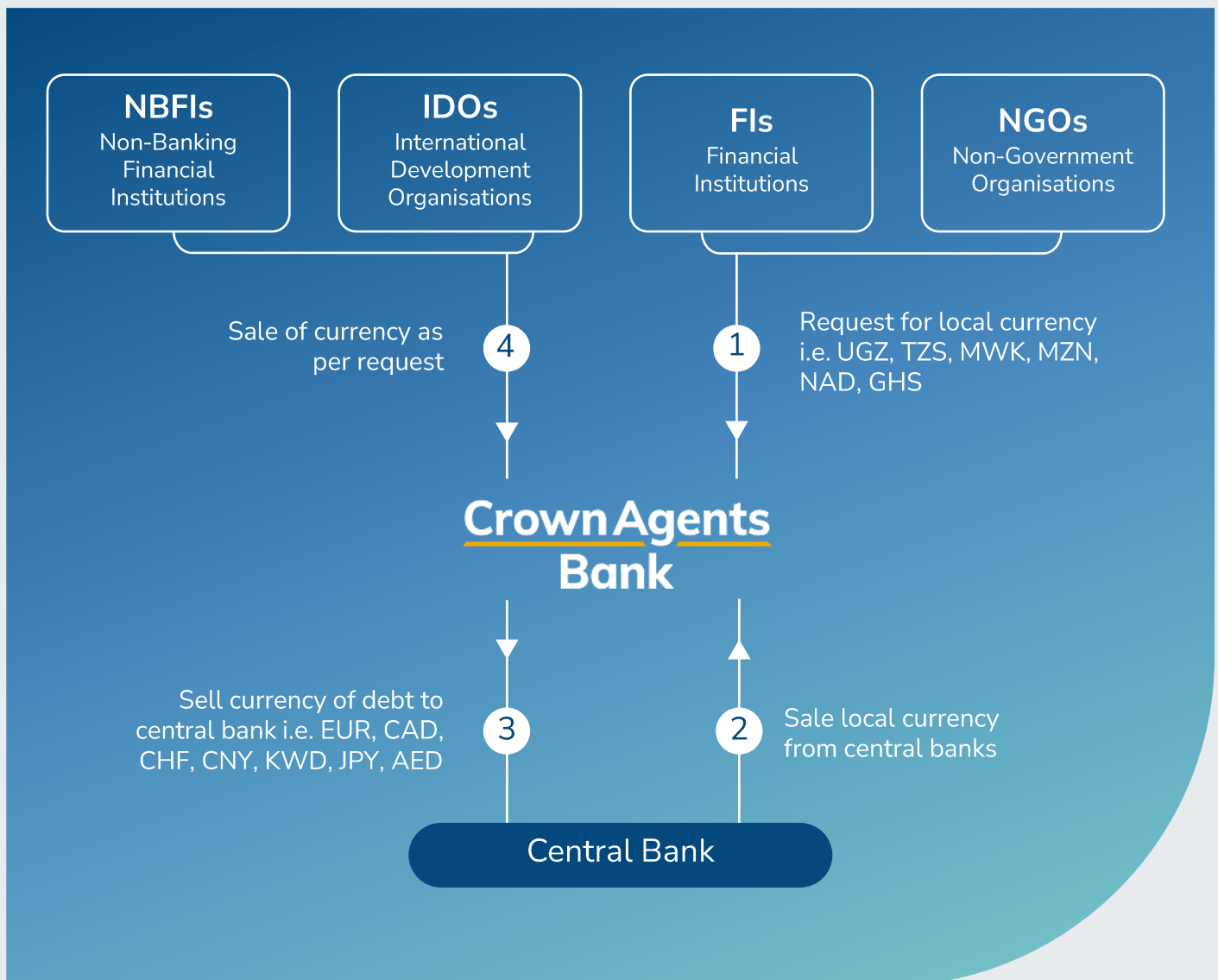
Charles Mangin
Global Head of Trading



Darren Gaffney
Global Head of Network Management

Local currency solutions

We design local currency solutions, so that your organisation can retain value in, and alleviate pressure on, your international reserves.



We partner with local financial institutions across the globe, so that we can support our clients with the provision of FX liquidity and cross-border payments. It is this regular client demand for global currencies that when partnering with us, allows your central bank to fund international payments from your own local currency, ultimately preserving your organisations' international reserves for important local development and infrastructure projects.

Africa

Algeria	DZD	Rep. of Congo	XAF	Guinea Bissau	XOF	Mozambique	MZN	Tanzania	TZS
Angola	AOA	Cote d'Ivoire	XOF	Kenya	KES	Namibia	NAD	Togo	XOF
Benin	XOF	DRC	CDF	Lesotho	LSL	Niger	XOF	Tunisia	TND
Botswana	BWP	Egypt	EGP	Liberia*	LRD	Nigeria	NGN	Uganda	UGX
Burkina Faso	XOF	Equatorial Guinea	XAF	Madagascar	MGA	Rwanda	RWF	Zambia	ZMW
Burundi	BIF	Eswatini	SZL	Malawi	MWK	Senegal	XOF	Zimbabwe	ZWG
Cameroon	XAF	Ethiopia	ETB	Mali	XOF	Sierra Leone	SLE		
Cape Verde	CVE	Gabon	XAF	Mauritania	MRU	South Africa	ZAR		
C.A.R	XAF	Gambia	GMD	Mauritius	MUR	South Sudan	SSP		
Chad	XAF	Ghana	GHS	Morocco	MAD	Sudan	SDG		

Americas

Anguilla*	XCD	Chile*	CLP	Mexico	MXN		
Antigua and Barbuda*	XCD	Colombia*	COP	Montserrat*	XCD		
Argentina*	ARS	Costa Rica*	CRC	Nicaragua*	NIO		
Bahamas*	BSD	Dominica*	XCD	Paraguay*	PYG		
Barbados*	BBD	Dominican Republic*	DOP	Peru*	PEN		
Belize*	BZD	Grenada*	XCD	Saint Kitts and Nevis*	XCD		
Bermuda	BMD	Guatemala*	GTQ	Saint Lucia*	XCD		
Bolivia*	BOB	Guyana*	GYD	Saint Vincent and the Grenadines*	XCD		
Brazil	BRL	Haiti	HTG	Suriname*	SRD		
Canada	CAD	Honduras*	HNL	Trinidad and Tobago*	TTD		
Cayman Islands*	KYD	Jamaica	JMD	United States	USD		

Asia Pacific

Afghanistan	AFN	Georgia	GEL	Malaysia*	MYR	Philippines	PHP	Tajikistan	TJS
Armenia	AMD	Hong Kong	HKD	Mongolia	MNT	Samoa	WST	Thailand	THB
Australia	AUD	India	INR	Myanmar	MMK	Singapore	SGD	Tonga	TOP
Bangladesh	BDT	Indonesia	IDR	Nepal	NPR	Solomon Islands*	SBD	Vanuatu	VUV
Cambodia	KHR	Japan	JPY	New Zealand	NZD	South Korea	KRW	Vietnam	VND
China	CNY	Kazakhstan	KZT	Pakistan	PKR	Sri Lanka	LKR		
Fiji	FJD	Laos	LAK	Papua New Guinea	PGK	Taiwan*	TWD		

Europe

Albania*	ALL	Finland	EUR	Malta	EUR	Slovakia	EUR
Austria	EUR	France	EUR	Moldova	MDL	Slovenia	EUR
Belgium	EUR	Germany	EUR	Montenegro	EUR	Spain	EUR
Bosnia & Herzegovina*	BAM	Greece	EUR	Netherlands	EUR	Sweden	SEK
Bulgaria	BGN	Hungary	HUF	North Macedonia	MKD	Switzerland	CHF
Croatia	EUR	Ireland	EUR	Norway	NOK	Turkey	TRY
Cyprus	EUR	Italy	EUR	Poland	PLN	Ukraine	UAH
Czech Republic	CZK	Latvia	EUR	Portugal	EUR	United Kingdom	GBP
Denmark	DKK	Lithuania	EUR	Romania	RON		
Estonia	EUR	Luxembourg	EUR	Serbia	RSD		

Middle East

Bahrain	BHD	Oman	OMR
Iraq	IQD	Qatar	QAR
Israel	ILS	Saudi Arabia	SAR
Jordan	JOD	U.A.E	AED
Kuwait	KWD		

Online list



Our currency capabilities span Africa, the Caribbean, Latin America, Asia Pacific and the Middle East, as well as G10

OUR SERVICES

Cross border payments

Build a partnership based on shared values.

We build enduring partnerships with central banks and trusted local partners, and we are committed to staying in the markets we serve for the long term. When others leave, we stay, ensuring reliable operational continuity in even the most complex environments. We provide bespoke solutions crafted around your needs, delivered through a high-touch, relationship-driven service that always puts you first. Backed by a dedicated team of people committed to your success, we deliver consistency, trust, and support you can rely on.

Trade finance

Our range of solutions are designed to assist clients in import and export, operations and international business, including:

- Confirmation of letters of credit (with discounting facilities for beneficiaries)
- Confirmation of standby letters of credit (trade, performance and financial)
- Guarantee re-issuance (performance and financial)
- Bilateral trade loans to refinance international trade finance transactions
- Forfeiting of payment undertakings under letters of credit, promissory notes and bills of exchange.

Economies of scale and scope and existing networks and relationships enable Crown Agents Bank to offer cost effective trade finance solutions for our clients.

Crown Agents Bank has the experience, range of solutions and global capabilities enabling us to efficiently and rapidly deploy solutions for clients.

Unique, flexible structuring provides the ability to draw, repay and re-borrow to our clients.

Benefits

- Dedicated support in drafting instruments to reflect the requirements of the underlying trade
- Customised trade finance solutions
- Effective risk transfer mechanisms and depth of liquidity
- Substantive market coverage in Africa, Latin America, Eastern Europe and Asia
- Backed by a UK regulated bank



Guaranteed Deposit Solution

Backed by investment grade rating

By partnering with Crown Agents Bank your organisation can secure high-quality USD deposits for central bank reserves management, with the additional guarantee of an investment grade A+ regulated third party.

Trusting us with your central bank deposits means you can safely, securely, and efficiently diversify and manage finances, with added regulatory protection and compliance benefits.

- Strong investment grade credit quality
- Competitive rates
- Flexible short-term liquidity



Other ways we can help

Reach out to us to find out more about how we can help your organisation to move money where it's needed.

Pensions

Solution: Optimised payments process for timely pension payroll delivery

Benefits: Competitive pricing/ exchange rates, dedicated bank accounts, simplified reconciliation and an experienced customer service team for pension fund queries.

Money Market Deposits

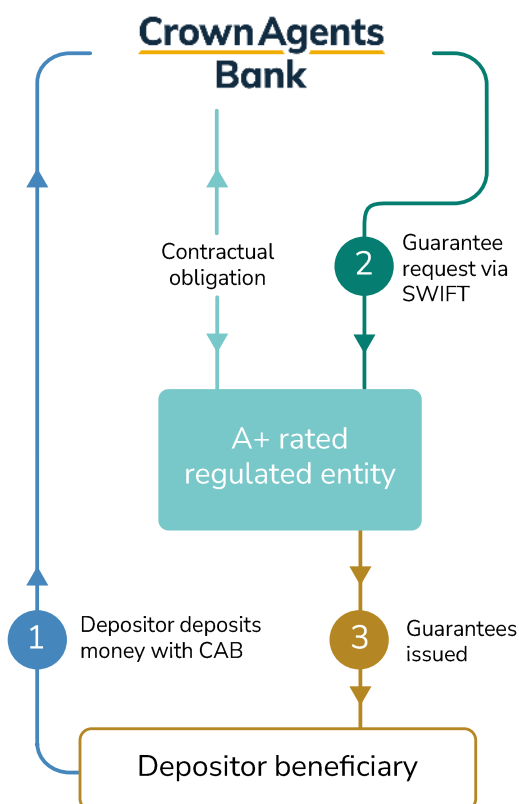
Solution: In leading currencies

Benefits: Highly competitive, secure and transparent.

Derivatives

Solution: FX risk management solutions to manage currency exposure

Benefits: FX Spot, Payments and or FX Derivatives from one partner.



CASE STUDY

Mozambique

Trade finance fuels Mozambique's grain imports

Challenge

Around 10% of Mozambique's population faces acute food insecurity, with many uncertain where their next meal will come from.

Solution

A partnership between FCB Mozambique, local industry, global grain exporters, and Crown Agents Bank used trade finance to enable critical grain imports.

Impact

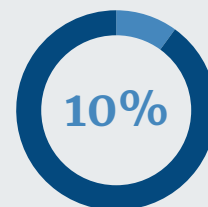
- 60,000+ metric tonnes of grain imported from global markets.
- Helped 380,000+ people access sufficient grain for their daily dietary needs.
- Delivered despite a challenging global grain market and heightened risks from the conflict in Eastern Europe.

Crown Agents Bank's Role

- Provided over US\$22 million in trade finance.
- Leveraged local expertise, relationships, and market knowledge to facilitate successful trade.

Long-Term Value

- Expanded access to trade finance for smaller businesses and increased Mozambique's participation in global trade.
- Supported economic diversification and reduced reliance on single-commodity exports, creating lasting social impact.



of the population faces acute food insecurity

380,000

Mozambicans received sufficient grain



CASE STUDY

Malawi

Facilitating fuel imports in Malawi

In Malawi, Crown Agents Bank partnered with FCB Malawi and Ecobank Malawi to address a critical fuel shortage. With the country facing severe foreign exchange constraints, Crown Agents Bank provided letters of credit to facilitate the urgent importation of fuel.

In total, Crown Agents Bank facilitated 19 transactions amounting to approximately \$36 million USD total.

This ensured the continuation of essential infrastructure and services while stabilising supply chains in a challenging financial environment. Crown Agents Bank's ability to deliver under such circumstances demonstrates its commitment to supporting smaller markets with practical and impactful financial solutions.

19

transactions

\$36m

Of deals facilitated

Essential
infrastructure

What our clients say

“

We sincerely appreciate your efficient, gracious customer service, the level of detail and accountability you and your team demonstrated on this case, and the way you conduct business as a whole. As a matter of fact, you have been going beyond our expectation on majority email queries such request to tracking GPI while it is a perfectly responding as we can respond to our value client to advice their beneficiaries about the fund status), other email confirmation and so on.

We have and will continue to recommend your service to other financial institutions and contacts. Our Senior management could not be more satisfied with your work, and we look forward to continuing this relationship.”

Emerging Market Financial Institution client

“

We experience the contact with CAB as pleasant. CAB is a welcome addition to the trading platform. Pricing is often sharp and competitive.”

International Development Organisation client

“

Excellent communication ensures we're always aligned; competitive pricing makes CAB' services a great fit for our needs.”

International Development Organisation client



We are a business built on impact

ESG strategy and accomplishments

In several markets, our infrastructure is integral to keeping countries connected to international payments rails. This is a huge responsibility, and consequently, we undertook the process to formalise our approach to ESG and positively contribute to society and the planet under the B Corp certification process. Our business strategy and our culture is permeated by our vision of a more equitable and global market for more people. B Corp, and its mission to transform the economic system into a more inclusive, equitable, and regenerative global economy, felt like a natural fit.

Social Impact Flows

£2.5 billion

in development aid flows

£8.3 billion

in fintech and corporate payments (incl. remittance flows)

£13.6 billion

in emerging market volumes

£623 million

in trade finance loans
(total lending provided)

124 currencies

up from 120 in 2024

Contact us today

Sales@crownagentsbank.com

+44 (0)203 903 3000

Global HQ

3 London Bridge Street, London, SE1 9SG, United Kingdom. Crown Agents Bank Limited (Company Number 02334687). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register number: 204456).

CAB | Payments

www.crownagentsbank.com/investors

ir@cabpayments.com

T: +44 (0)20 3903 3000

Holding company

CAB Payments Holdings plc. Company registered in England and Wales under registration number 09659405. Registered Office: 3 London Bridge Street, London SE1 9SG, U.K.

CAB | Global Markets

www.crownagentsbank.com/offices/

enquiries@cabglobalmarkets.com

Part of Crown Agents Bank

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CAB | Americas

cabamericas@crownagentsbank.com

One Rockefeller Plaza, Fl 10, New York, NY 10020, United States

CAB | Europe

www.crownagentsbank.com/offices/europe

info@cabeurope.com

T: +31 (0)20 899 6518

Part of Crown Agents Bank

CAB Europe B.V. (KvK number 88072649). Authorized by the Dutch Central Bank. DNB Register number: R192360. Gustav Mahlerplein 2, Amsterdam, 1082 MA, NL

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