



FOUNDING INVESTORS INVESTMENT PITCHDECK

TERMS

Analog Financial Group is a corporate entity with a financial services business concept and is not a bank. Analog Financial Group cannot operate as a bank until all applicable regulatory applications are filed and approved. There is no guarantee the required applications will be submitted or approved.

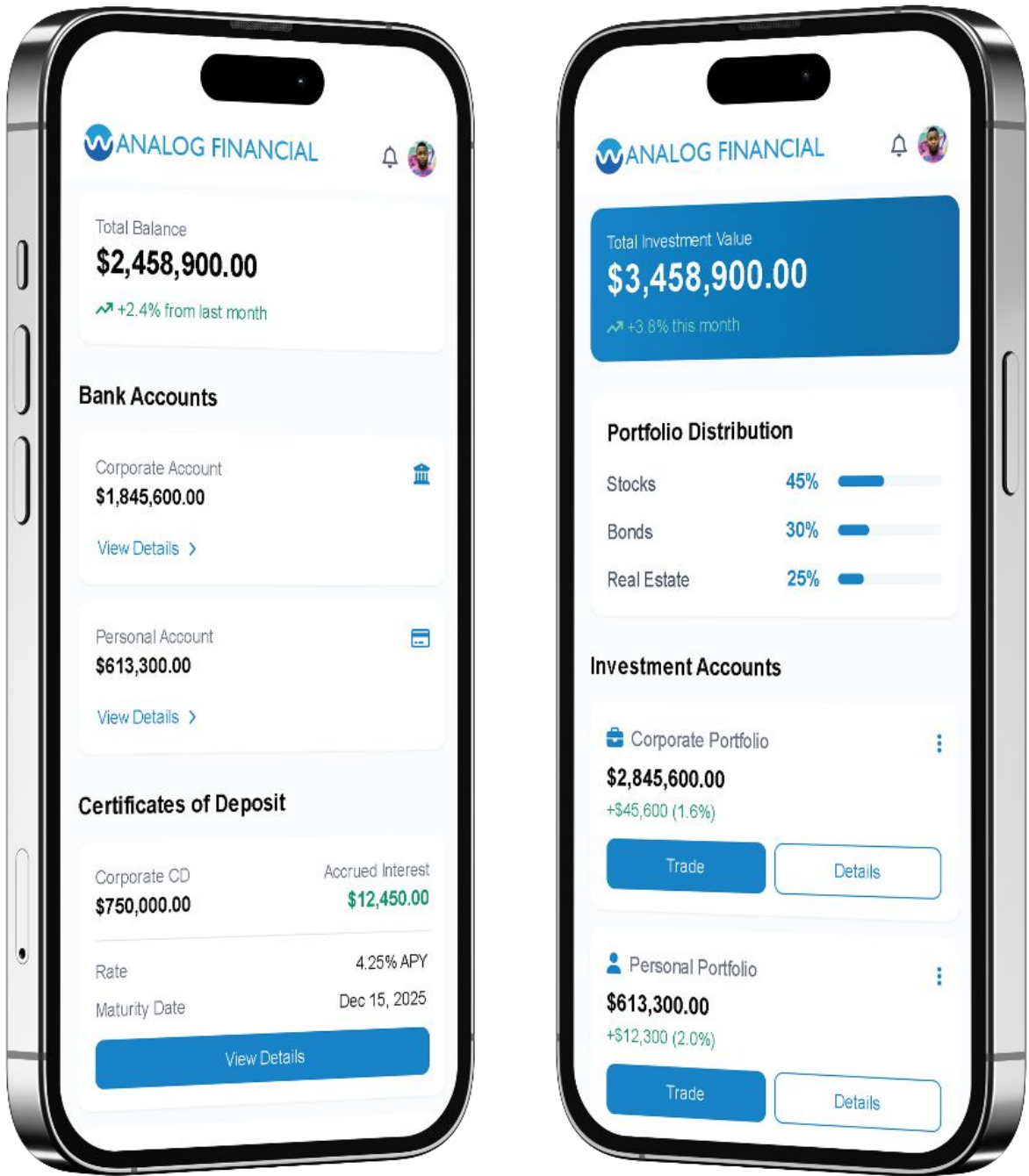
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INVESTMENT OPPORTUNITY



**Creating the First Global “Full Reserve”
Federally Chartered U.S. Bank**

**YOUR WEALTH, LIQUID
YOUR FUTURE, SECURE**



BANK FORMATION TEAM



Adam Pluemer
CEO



Dwight Alexander
COO



Benjamin Strub
CFO



Guillermo Fernandes
CRO



Andreas Pluemer
CTO



Aniefiok Akpe
CLO

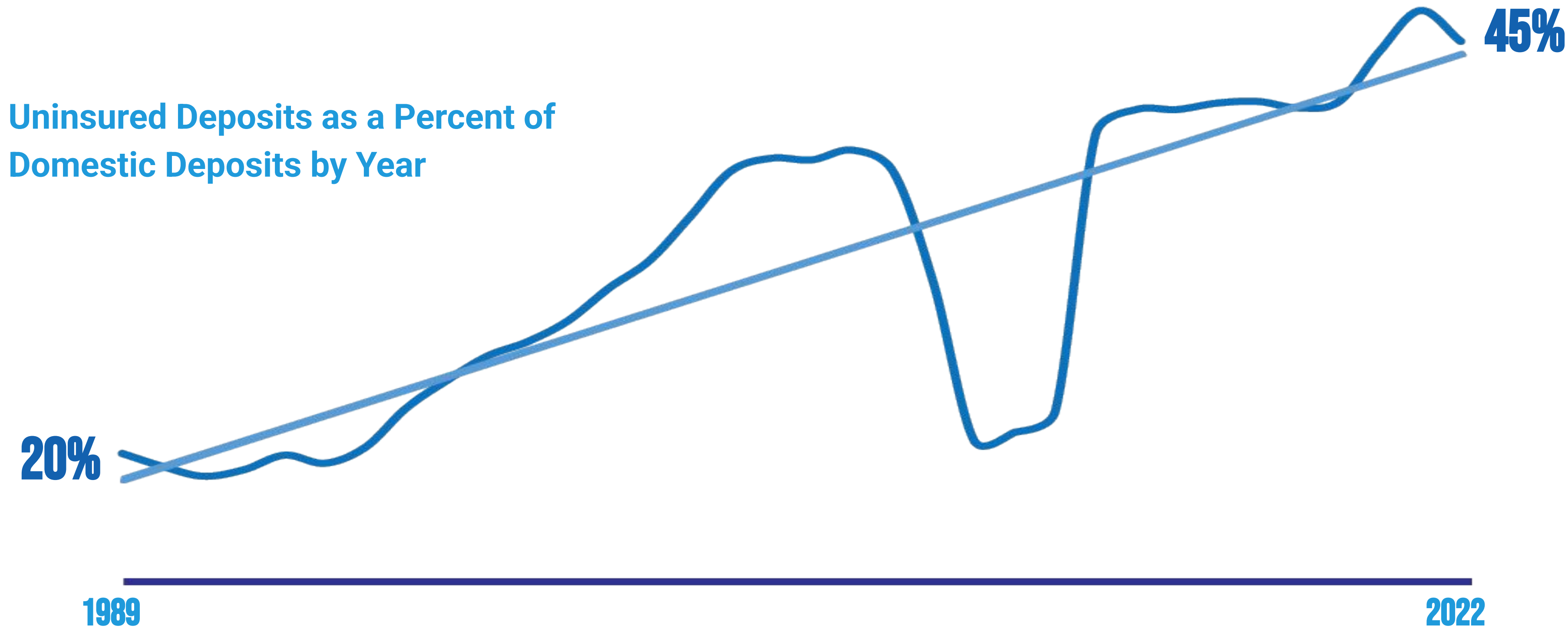




Analog Bank: Creating the first global “full reserve” federally chartered U.S. bank focusing on individuals and corporations with account balances above the FDIC insurance limit.

1. **100% Backed Demand Deposits:** Address FDIC deposit limits by holding reserves in highly liquid, secure assets.
2. **Direct Global Access:** Provide individuals and institutions in 120+ countries with direct access to a US bank account.
3. **Money Transmission & 24/7 Digital Banking:** Full-reserve banks don't need to balance overnight reserves, enabling faster, more flexible money movement.
4. **Personalized Banking Support & Service:** Dedicated relationship bankers serve as clients' primary point of contact for enhanced customer service and support.
5. **Digital & Physical Banking:** Strategic physical U.S. branches will provide "white glove" customer service.
6. **Loan Origination:** Originate, syndicate, and sell loans using balance sheet capital, generating income through origination and servicing while transferring risk off the balance sheet.
7. **Trust Services:** Bespoke trust and asset management services for individuals, custodians, and institutions around the world.

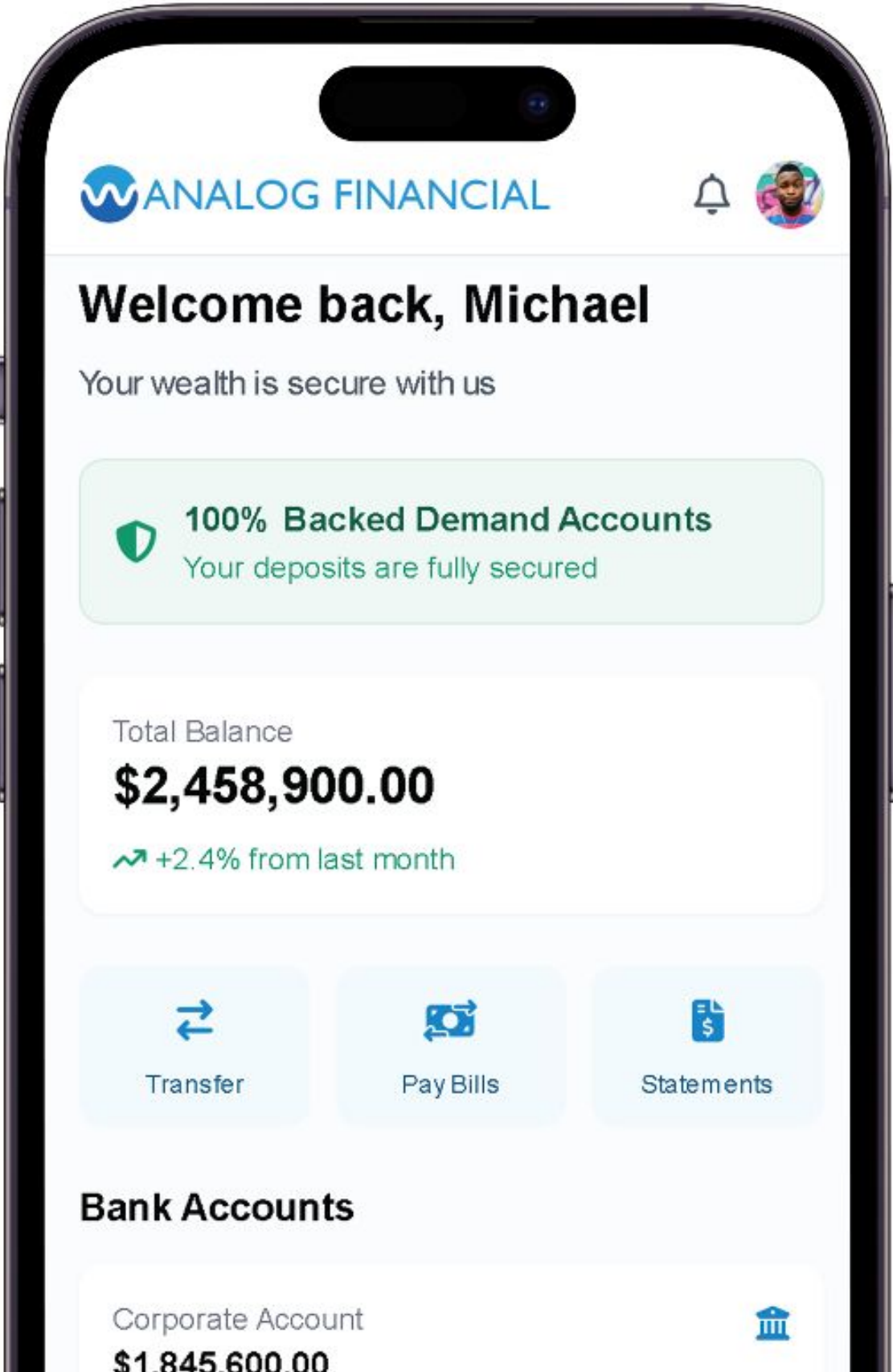
MORE DEPOSITS EXCEED FDIC INSURANCE LIMITS



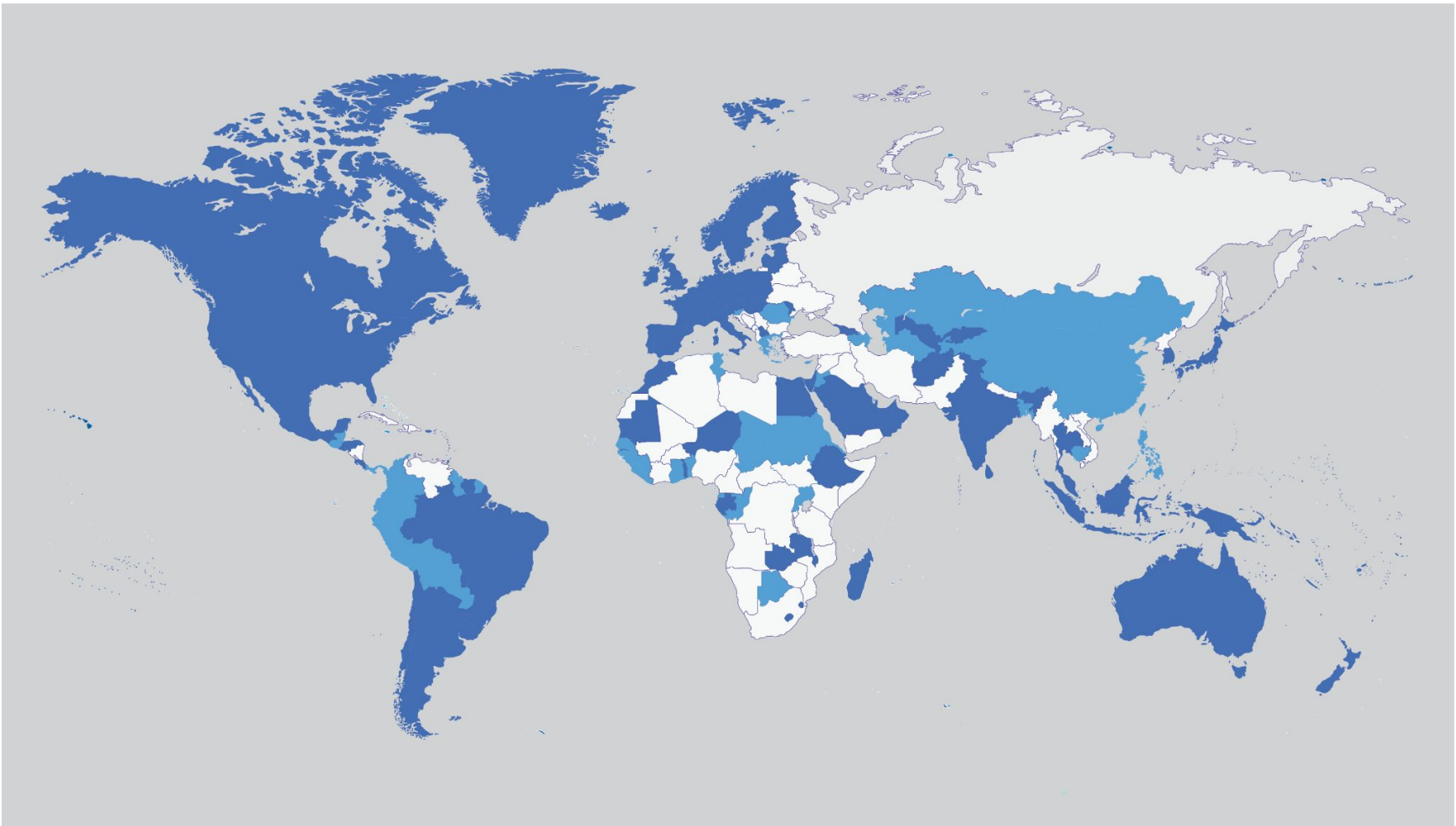
SAFER BANKING WITH

100%

BACKED DEMAND ACCOUNTS



OPENING THE WORLD TO DIRECT U.S. BANKING



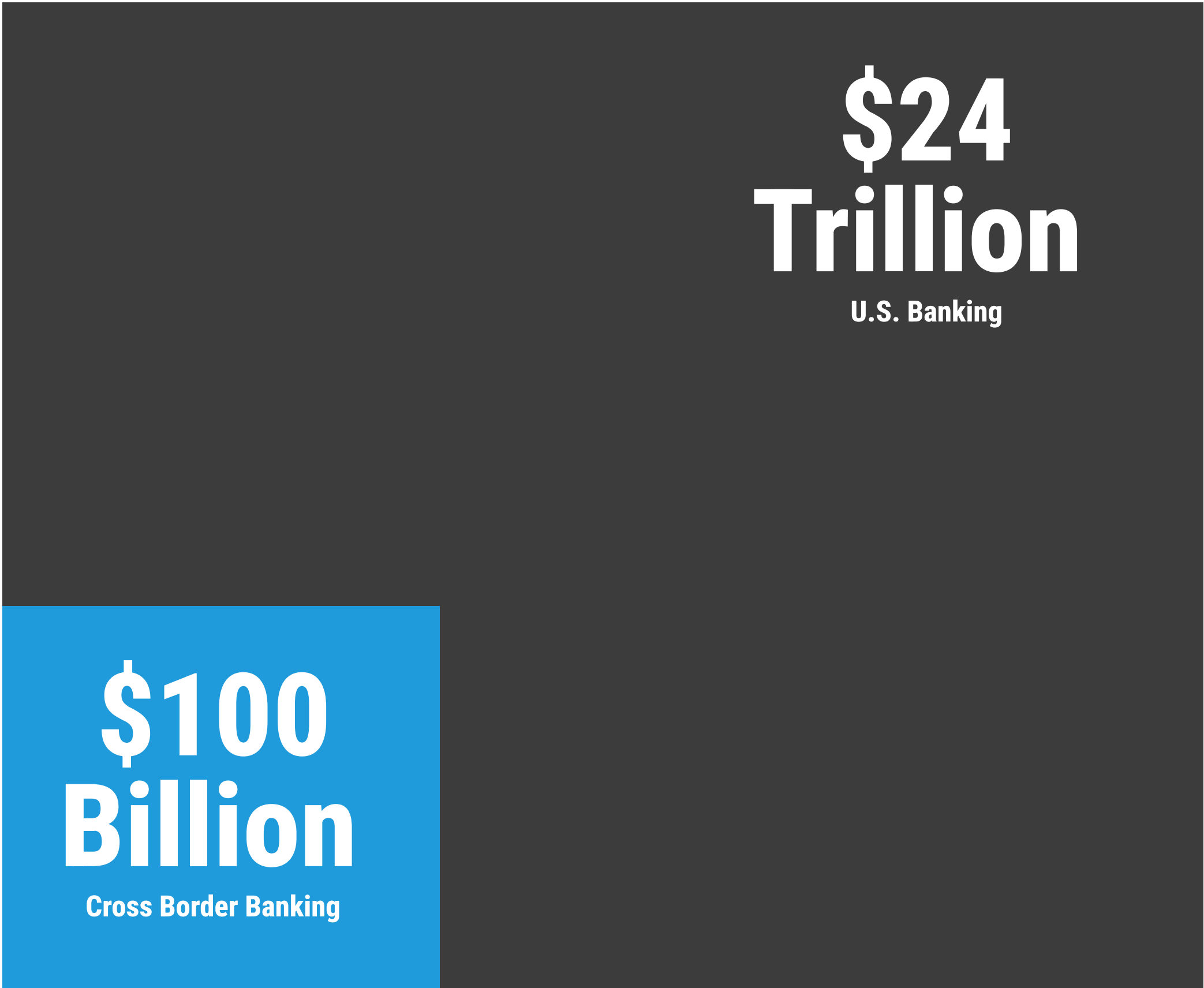
Open an Account
from 120+ Countries

Initial Focus:

United States
Germany
Japan
India
United Kingdom

France
Italy
Canada
South Korea
Australia

■ Primary ■ Secondary □ Restricted



Initial Target Customers

3 Million Clients

Addressable Market

120+ Addressable Countries

420 Million Potential Clients

OUR TARGET CUSTOMERS

- **High Net Worth Individuals**
- **Private Funds**
- **Corporations**

Global and domestic customers that want a U.S. bank account with balances that exceed FDIC insurance limits

AN ALTERNATIVE TO SIBs (SYSTEMICALLY IMPORTANT BANKS)



ANALOG FINANCIAL

“FULL RESERVE”



JPMorganChase

BANK OF AMERICA



U.S. “TOO BIG TO FAIL”

4,455
Banks

December 31, 2024

U.S. Banking

HOW DOES A “FULL RESERVE” BANK MAKE MONEY

The U.S. Government pays interest on money banks store at the Federal Reserve

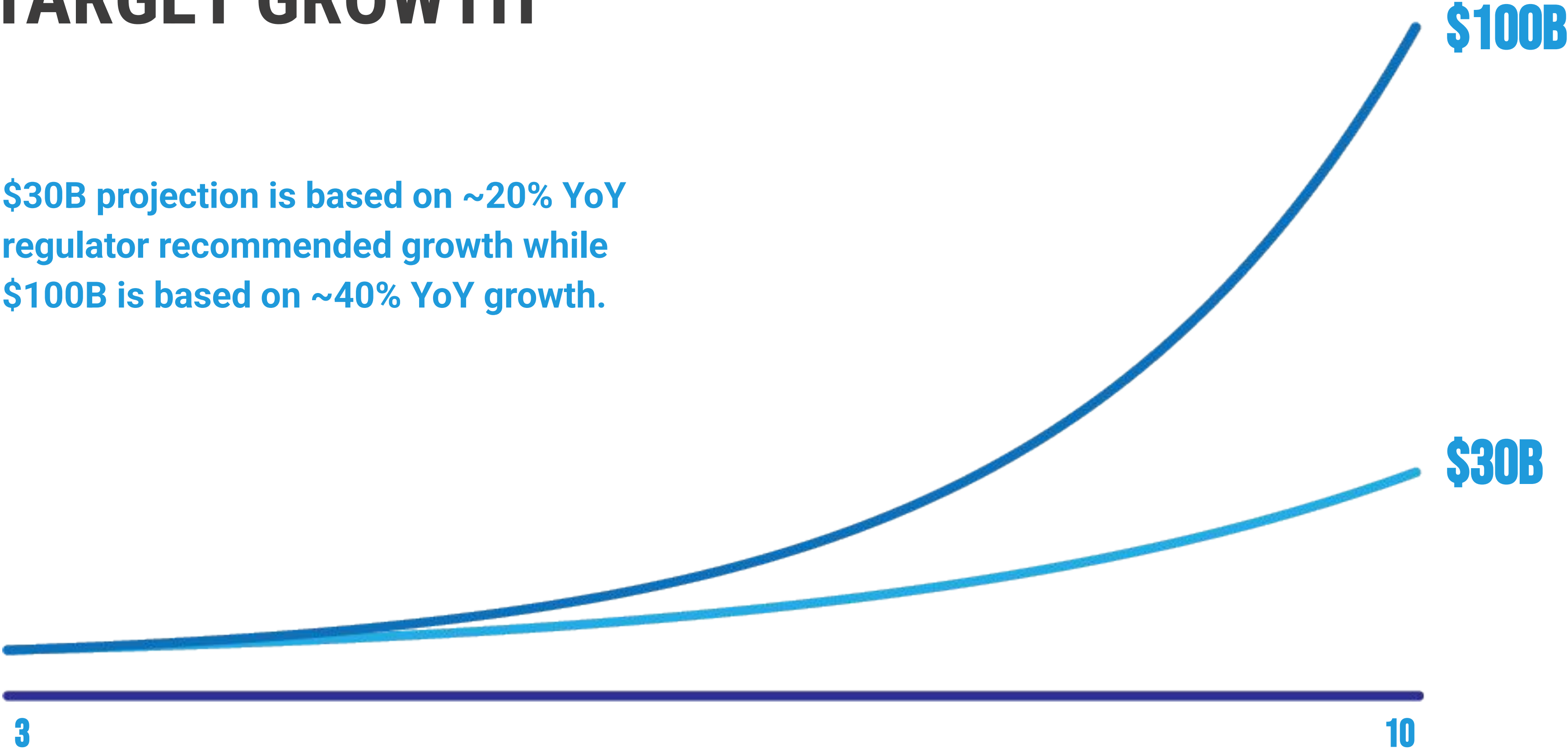
Interest on Reserve Balances (IORB) is currently at 4.40%

The current IORB rate: [Current IORB Rate](#)

We also hold assets in a mix of U.S. dollars, short term U.S. treasuries, and other equivalents

TARGET GROWTH

\$30B projection is based on ~20% YoY regulator recommended growth while \$100B is based on ~40% YoY growth.



FAVORABLE REGULATORY ENVIRONMENT

Analog is engaging directly with key rule-makers that are encouraging change



Analog Financial with the **Acting Head of the OCC**
Rodney Hood after their meeting in D.C.



The OCC is open to new ideas within the regulatory framework

WORKING WITH THE TOP EXPERTS



PAUL
HASTINGS

Lawrence Kaplan
Banking Regulatory



 **KLAROS**
GROUP

Michele Alt
Bank Application



JONES
DAY

Nathan Brownback
Global Banking



DENTONS

Travis Leach
Corporate Counsel



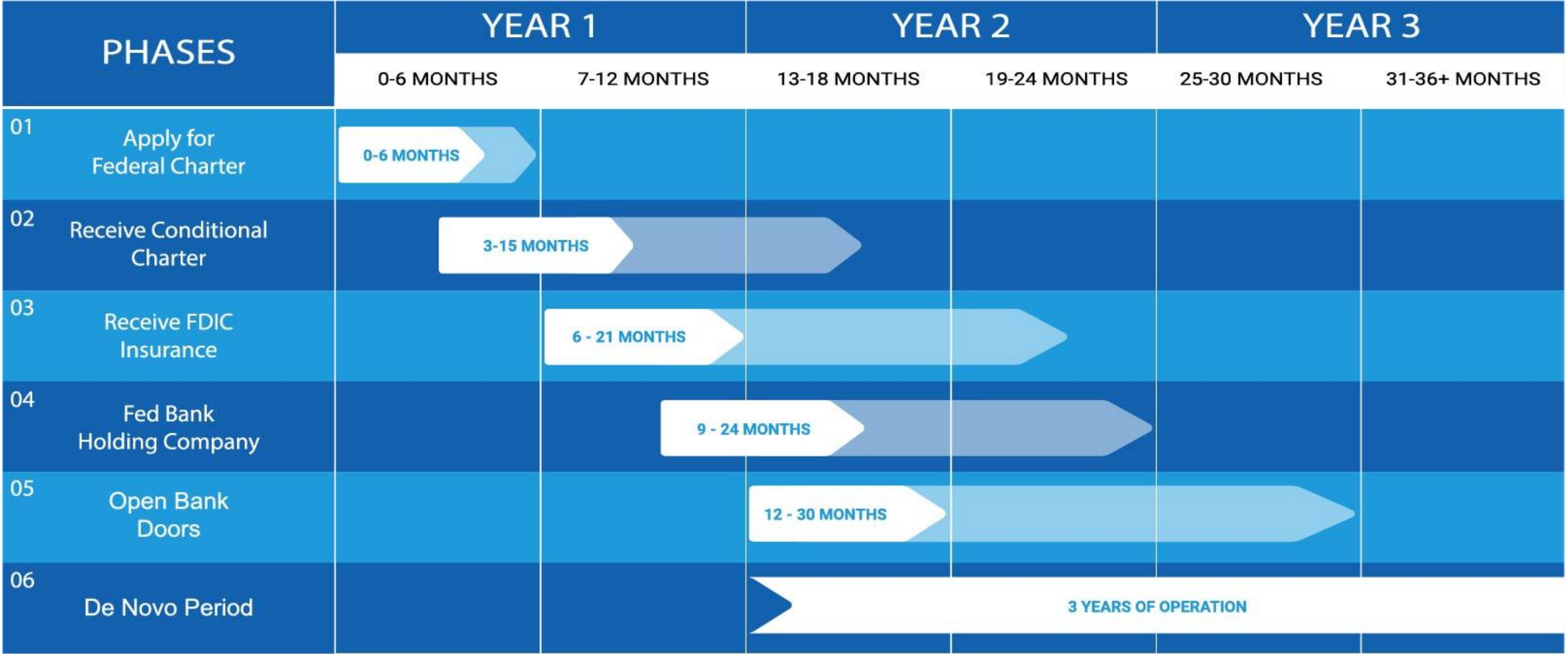
PAUL
HASTINGS

Molly Schwartz
Fintech & Payments



PAUL
HASTINGS

Jason Shafer
Bank Securities



WE ARE RAISING

\$75 MILLION FORMATION RESERVE CAPITAL

\$300 Million Pre Money Cap SAFE Note

Funds from formation reserve capital are required for the charter application process. Until conditional approval is granted, these funds will be invested in cash and short-term U.S. treasuries.

Once conditional charter approval is received, Analog will use the reserve capital for statutory purposes and banking operations during the de novo period.

If Analog fails to obtain conditional charter approval, reserve capital investors will receive their principal investment plus any accrued interest after expenses.

RESERVE CAPITAL MANAGEMENT PARTNERS

Administration



Reserve assets and treasuries will be managed by a top bank

Corporate Audits



Corporation and reserve assets will be audited by a top 25 US audit and tax firm

YOUR WEALTH, LIQUID
YOUR FUTURE, SECURE

THANK YOU

LET’S CONTINUE THE CONVERSATION

