INTERPOLITANMONEY.COM

ANNUAL REPORT & FINANCIAL STATEMENTS

INTERPOLITAN MONEY HOLDINGS LIMITED
For The Year Ended 31st December 2024
Company registration number 14131298 (England and Wales)

2024

INTERPOLITAN

INNOVATION
BREAKS BARRIERS

We focus on solutions, rather than problems, and encourage team members to share and explore new ideas and better processes. The relationships and networks we cultivate help us drive innovation.

INTERPOLITAN

NON-RESIDENT | PRIVATE | CORPORATE | FUNDS & INSTITUTIONAL

Contents

Director
Mr R Patel

Company number
14131298

Registered office
2 Leman Street
London E1W 9US

Auditor
Gravita Audit II Limited
Aldgate Tower, 2 Leman Street
London E1 8FA

Business address
33 Cavendish Square
London W1G 0PW

About Interpolitan Money Holdings Limited

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Our business is founded on a deep understanding of what matters most to each client. We then build comprehensive, personalised alternative banking solutions that align with business needs, cross-border investment plans and wealth management strategies.

Interpolitan Money Holdings Limited is an FCA-regulated alternative banking group based in the UK with regional offices in London, Dubai and Mumbai. We provide confidential, tailored accounts with unique named IBANs for high-net-worth individuals and business owners worldwide.

We also work with intermediaries, including lawyers, accountants, wealth managers, corporate registries and family offices. Our commission-based and non-revenue partnership opportunities help affiliates grow and retain existing clients.

On average, we open accounts within 7–10 days. To fulfil security and compliance requirements, all Interpolitan client funds are held in safeguarding accounts with tier one banks to separate them from Interpolitan group assets.

Purpose

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We empower global opportunities.

In a fragmented financial system, our clients often face unnecessary complexity and constraints. We exist to remove that friction by enabling action, unlocking international potential and delivering smart, fast financial solutions.

Whether we are helping a business expand overseas, supporting a family office with cross-border structures or facilitating a high-value escrow transaction, we focus on empowerment: making things possible where others see limits. Our purpose connects our people, clients and mission, and in 2025, it continues to guide the way we grow, solve and lead.

Clients

Private

We work with a range of private clients, including resident and non-resident HNW and UHNW individuals and politically exposed persons (PEPs). Our multi-currency accounts support wealth management and succession plans across jurisdictions.

Corporate

Leveraging a deep understanding of our clients, we provide public and private companies with the alternative banking services they need to operate worldwide. Our bespoke solutions simplify global payroll distribution, overseas supplier payments and expansion while remaining compliant.

Funds and Institutions

We understand the financial friction facing complex structures, from SPVs and foundations to trusts and family offices. Our high-touch approach and specialised AML and KYC compliance procedures streamline onboarding and funds management for a range of organisations and advisors.

Highlights for 2023

REVENUE FY 2023 (£)

£8.22M

2024	£8.22M
2023	£4.56M

GROSS PROFIT FY 2024 (£)

£6.80M

2024	£6.80M
2023	£3.79M

2024

May The Sunday Times lists Interpolitan Money on its Best Places to Work 2024.

June We are listed on the FEBE Growth 100 index for the second year in a row.

October Interpolitan expands into Canada, receiving FINTRAC approval

November We appear on the Fast Growth 50 Index (London 2024) for the second time.

CEO'S STATEMENT ANOTHER GROUNDBREAKING YEAR

This has been a year of meaningful change and extraordinary growth at Interpolitan Money Group.

Following a record-breaking 2023, the Group has gone from strength to strength, and I am delighted to confirm that 2024 has also been an outstanding success.

Over the past 12 months, we've transformed our platform, moved our headquarters into a new London office, strengthened our client portfolio and expanded the team to support the continued delivery of exceptional service and innovative solutions in line with our rapid development.

In June, we were listed on the FEBE Growth 100 for the second year in a row. Then, in November 2024, Interpolitan made the London Fast Growth 50, again for the second year running. It is tremendously satisfying to see the Group continue its upward trajectory, reflecting the team's strategic focus and dedication.

With 80% revenue growth YoY in FY2024 and a strong first quarter, we've entered 2025 with solid momentum and a strong foundation for continued success. There's never been a more exciting time to lead, and I'm proud to share this annual report with you all.

Celebrating another strong year

Global trading conditions in 2024 were better than those we encountered in 2023. Following a 1.3% decline the previous year, the United Nations Conference on Trade and Development (UNCTAD) reported a 3.3% annual growth in December, surpassing the World Trade Organization's (WTO) April estimate of 2.6%.

Much of this growth resulted from a 7% increase in global services trade. As an alternative banking provider, we both contributed to that growth and benefited from it. Improved trading conditions created the perfect environment for development and innovation, allowing us to concentrate on acquiring more customers and expanding our business.

As a result, the Group's total revenue increased dramatically, going from £4.6 million in 2023 to £8.2 million in 2024.

At the same time, our focus on expansion and essential hiring meant that our total operating expenses increased to £4.4 million, up from £3.2 million the previous year. However, judicious decision-making, carefully implemented strategy, and several new revenue streams resulted in our profit before taxation rising to £2.5 million – a £1.9 million increase year on year.

By reinforcing our presence in existing markets and breaking into new ones, we have positioned the Group even more strongly than last year. With an expanded strategy in place for 2025, we are confident that our progress from 2024 will continue, and that growth will keep accelerating.

Enhancing the client experience with new technology

One of Interpolitan's most exciting achievements in 2024 was developing and launching our new alternative banking platform. Designed from the ground up to enhance the client experience, this platform sets the stage for future expansion, allowing us to introduce new products and services over time.

As demand grows for platforms that integrate seamlessly with external services, our new

solution allows us to capitalise on this trend. It also enhances our industry-leading compliance processes, incorporating tools that accelerate both domestic and international compliance checks while streamlining onboarding.

In 2025, we will continue improving the platform with new features that simplify financial management for our clients. To support this, we plan to expand our product and technology team, ensuring we remain agile and at the forefront of financial innovation.

Breaking into new regions

Access to financial products is a key driver of economic growth in any region. However, traditional banks often struggle to meet the diverse needs of all demographics – particularly businesses with complex structures. Often, banks are hesitant to serve these customers because of the extensive due diligence needed to manage accounts that fall outside their standard risk parameters.

With a skilled and dedicated compliance team on board, we can consider applications from an underserved segment of the consumer base with more complicated due diligence needs. This will set us apart in the marketplace as consumer awareness of alternative banking continues to grow.

Overall, our core target market is expanding, with the number of businesses and individuals in our Total Serviceable Market expected to increase globally over the next five years. Our research indicates that our total current and future serviceable market is vast, topping £1.2 billion in 2024 and rising to a projected £2.3 billion by 2029.

To serve this growing consumer base, we have set in motion a plan to expand internationally. Last year, we submitted licence applications in several regions, including Mauritius and Canada, and added Interpolitan Money (Mauritius) Ltd to the Group. In November, we were delighted to receive approval from the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) for our Canadian entity.

This year, our plans include developing our presence in India's Gujarat International Finance Tec (GIFT) City, opening offices in several new global locations and reviewing licencing options for other regions to further strengthen our international profile.

Celebrating our people and culture

Our team's senior talent continues to flourish, creating a strong pipeline of future leaders to support our expansion. With a high retention rate and a deeply experienced global leadership team, we have a solid foundation that makes our growth more predictable and gives us real confidence in the future.

As we expand into new regions, building on these strong foundations – our people being one of the most important – will be key to executing our strategy effectively and sustaining long-term success.

At Interpolitan, our culture is shaped by a senior leadership team with 125 years of combined experience, nurturing an environment of collaboration, innovation and excellence. This earned us a place on The Sunday Times Best Places to Work 2024 list – an accolade we are incredibly proud of.

As a response to feedback gathered in 2023, we introduced several new benefits in 2024, including improved health (and where appropriate, family) insurance in all global offices, plus Interpolitan Unplugged, a global wellness week designed to encourage our teams to reset, recharge and prioritise their well-being.

As we expand into new regions, we remain committed to preserving our thriving culture, ensuring that our values, people-first approach and high standards continue to drive our success globally.

Moving forward with vision

Looking ahead, the evolving payments and fintech landscape presents exciting opportunities for growth. As the number of international SMEs continues to rise, so will the demand for tailored cross-border solutions – particularly for businesses with complex, multi-jurisdictional structures. With our personalised approach and innovative mindset, we are well positioned to meet this need and drive further expansion.

None of this would be possible without our incredible team, whose expertise and dedication fuel our success. We are also deeply grateful to our clients and partners for their trust and collaboration. Together, we look forward to another year of progress, innovation, and shared achievements.

Rishi Patel
— Chief Executive Officer
Interpolitan Money Holdings Limited

Interpolitan Values

Together, these values drive us and shape our company culture.

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INSPIRATION

Inspired leadership, data-driven decisions and collective upskilling help us achieve success. We use deep insight to find inspiration and create financial solutions that empower our clients.

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INTEGRITY

Our clients can depend on us to guide them respectfully, with integrity and honesty. We adhere to industry regulations, data protection laws and compliance requirements at all times.

-

INNOVATION

We look for solutions, rather than problems, and encourage team members to share and explore new ideas and better processes. The relationships and networks we cultivate help us drive innovation.

-

INTERACTION

We interact and collaborate with each other and our clients to build strategy, deliver services and find solutions. Every interaction is an opportunity to grow, evolve and find a better way.

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INFORMATION

Positive and approachable, we offer constructive advice and make information easy to find and understand. We put our clients first and believe in the power of effective communication.

Empowering growth across regions

Interpolitan Money provides the essential alternative banking infrastructure and regulatory expertise global families, businesses and advisors need to thrive. We deliver tailored multi-currency solutions for private funds, family offices, multinational companies and intermediaries, allowing them to focus on their core objectives while we handle complexity behind the scenes.

High-touch solutions, worldwide

Our unrivalled financial expertise and dedicated approach to customer service sets us apart from other alternative banking companies. We match every client with an experienced relationship manager to help them make payments, move funds and understand foreign exchange risk. Account holders can monitor funds, view statements, check exchange rates and initiate transfers in 55+ currencies online or via the Interpolitan app. Other services, like escrow and mass payments, are available upon request. Clients can access personalised support via email or telephone 24 hours a day.

Our Market Opportunity

We have never been better positioned as a group. With a strong culture, optimised structure and a strategy to further disrupt our target markets by developing and delivering enhanced financial solutions that represent tremendous value for our clients, we remain confident of the future growth and expansion potential of Interpolitan Money Holdings.

Our Investment Case

1. Dynamic leadership team

As an alternative banking provider operating in a highly regulated environment, we are driven by an experienced and dedicated senior management team.

135+ years of combined leadership experience

2. Solid growth strategy

Our growth stems from steadily increasing revenue from existing accounts, plus partnerships with a range of intermediaries, including law firms and family offices.

80% revenue growth YoY (2024)

3. Increasing revenue per client

Our average income per client rose by £2,976 in 2024, representing a 50% increase year over year, indicating that our clients recognise the value of our services.

£8,907 average income per client

4. Expanding target market

Intepolitan is robustly positioned to capitalise on a serviceable market worth £1.3 billion, which is projected to grow by £1 billion over the next four years.

£2.3b serviceable market by 2029

5. Strong compliance and risk management

As an FDA-registered company with a global presence, we have a world-class compliance team and strictly adhere to all AML and ATF regulations.

A+ top-tier compliance

6. Ongoing tech investment

We regularly invest in the technology behind Interpolitan Money, including our platform and associated smartphone app.

Five star cutting-edge systems

7. Broad range of services

Our multi-currency accounts and associated services are suitable for private and corporate clients, complex entities, foundations, SPVs, trusts and more.

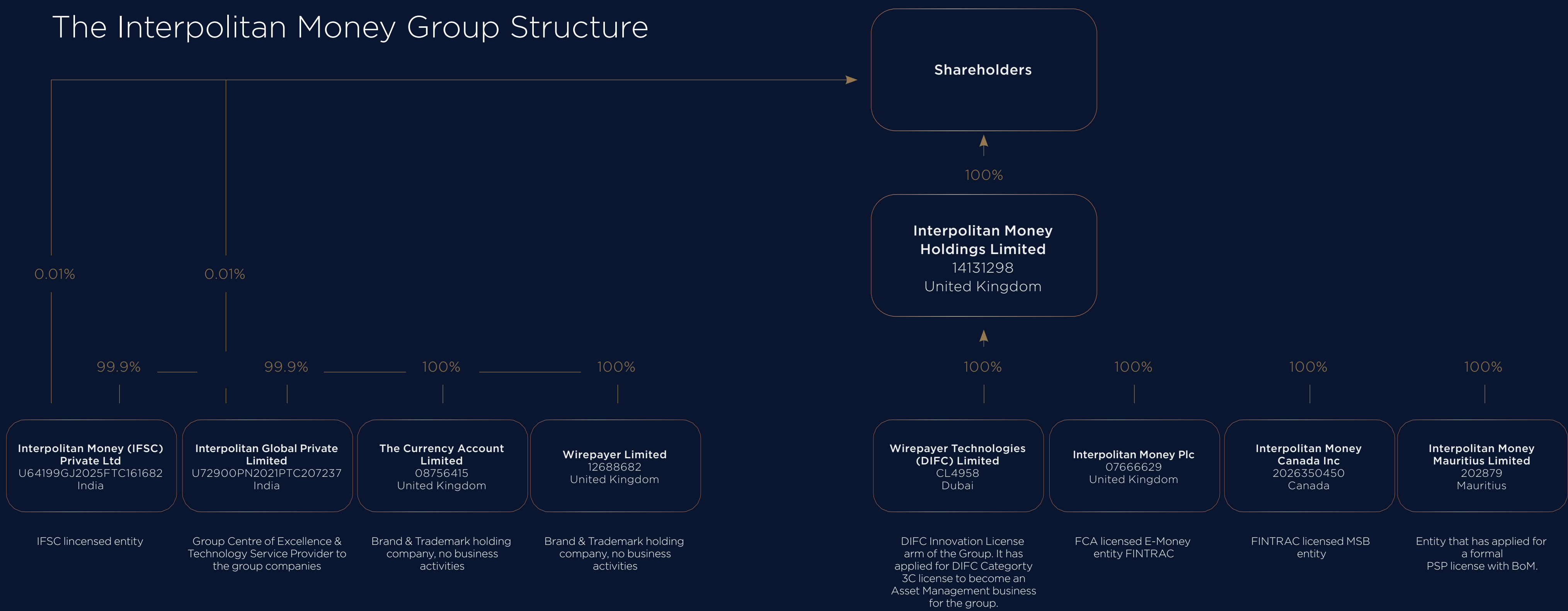
50+ currencies available

8. Global expansion plans

In 2025, we will continue expanding in Canada, complete the Dubai licensing process, move into GIFT city and explore additional jurisdictions.

Multiple new territories in 2025

The Interpolitan Money Group Structure



The Interpolitan Money Group of Companies is bound together through Interpolitan Money Holdings Limited.

The Currency Account Limited and Wirepayer Limited are historic legal and brand names. The purpose of both companies is to hold legacy intellectual property, including the names. Interpolitan Money (Mauritius) Ltd has been incorporated as the applicant entity.

GOVERNANCE

Strategic Report FOR THE YEAR ENDED 31 DECEMBER 2024

The Director is pleased to present the strategic report of Interpolitan Money Holdings Limited and its subsidiaries (together "the Group") for the year ended 31 December 2024. This report has been prepared for the Group as a whole, and therefore gives greater emphasis to those matters which are significant to the Group when viewed as a whole.

FINANCIAL PERFORMANCE

Once again, Interpolitan Money Holdings Limited has maintained its strategic course and surpassed initial expectations for the financial year, with Group revenue rising to:

£8,218,706

We achieved critical goals, setting new client revenue records and gaining licences in several additional regions.

Key financial highlights:

Group revenue rose by

80%

Gross profits increased by

79%

Profits for the financial year are

£2m

Net assets at year-end increased by

63%

Once again, Interpolitan Money Holdings Limited has maintained its strategic course and surpassed initial expectations for the financial year, with Group revenue rising to £8,218,706. We achieved critical goals, setting new client revenue records and gaining licences in several additional regions.

As mentioned, average revenue per client increased by more than 50% continued enthusiasm for our solutions and the cross-border advantages they bring.

Favourable interest rates continue to generate additional interest income for the group, which we have recognised in our overall revenue since last year. We are generating this interest from our own balances, plus sterling, euro and dollar-denominated client funds, which are all now included on our balance sheet.

These outcomes, together with the figures presented in the financial statements below, place us in a robust position to achieve further gains in 2025 and beyond. The financial statements have been prepared on a going concern basis.

Strategic Report
— Continued

Addressing Principal Risks and uncertainties

The CEO continues to hold the prime responsibility for the identification, assessment, management and monitoring of risks to the Group.

A risk register is maintained, which scorecards risks identified and the appropriate policies and procedures to mitigate those risks. A risk appetite statement has been developed and approved. Below is a summary of the risks which the Group believe are highly rated and the controls put in place to mitigate them.

Principal Risks and Uncertainties

Data Integrity and Security

Description of Risk:
- Losses from a cyber-attack or other associated malicious events.
- Loss of revenue.
- Reputational risk.

Control/Mitigation:
- Dedicated resources with responsibility for data security and data governance.
- Penetration testing, training and awareness, system access controls and encryption, physical security.
- Introduced new comprehensive training modules through 'cyber security awareness' covering cyber/security risk and data protection.

Business Continuity/Disaster Recovery

Description of Risk:
- **Business disruption and potential business failure.**

Control/Mitigation:
- Detailed business continuity plan and disaster recovery plan.
- Periodic testing of the above plan.
- Increased adoption of cloud-based services.

Fraud

Description of Risk:
- Financial loss, reputational risk, potential to lose customers and reduce growth, supplier chain risk.

Control/Mitigation:
- Senior management awareness.
- Staff training.
- Fraud reporting to risk committee.
- Automated transaction monitoring.
- Appropriate people in fraud roles to oversee and manage risk.

Liquidity

Description of Risk:
- Unable to meet liabilities as they fall due.

Control/Mitigation:
- Regular reporting of cash movements.
- Regular cashflow forecasts run with sensitivities.
- Longer term budgets and forecasts.

Governance

Description of Risk:
- Lack of Board oversight leading to failure to fulfil legal and regulatory responsibilities

Control/Mitigation:
- Regular Board and Committee meetings

Development and performance The Company Faces Market Competition

Description of Risk:
- A reduction to competitive advantage resulting in slower business growth and ultimately financial loss.

Control/Mitigation:
- Engineering development to maintain research and development, and innovation.
- New products.
- Improved CX to enhance usability of products - IT development to maintain research and development, and innovation.
- Quality of people in business.
- Maintain the Group's reputation.
- Investment in marketing and product development.
- Increased investment in IT development.
- Increased sales development.
- Review of costs to ensure cost efficiency.
- Development of the solutions line, creating significant revenue opportunities.

Key Person Absence

Description of Risk:
- The CEO or other key persons become ill, or incapacitated.

Control/Mitigation:
- The Group does not have silo management, and there are overlaps in skills between executives.

Failure of Key Suppliers Impacts Performance

Description of Risk:
- Loss of productivity, potential to lose customers and reduce growth.

Control/Mitigation:
- Carry out regular review of supplier performance and seek alternatives where necessary.

Macro Environment

Description of Risk:
- Loss of revenue, operational resilience.

Control/Mitigation:
- Monitor key performance indicators, increased controls on expenditure and large single expenditures.

IT Platform Rebuild

Description of Risk:
- Out-of-date technology which results in development delays

Control/Mitigation:
- Re-platform tech stacks in more modern computer language and move away from on-premises solution to cloud.

Regulatory compliance

Description of Risk:

Emerging regulations and adherence to existing regulations. Non-compliance: fines; sanctions; prison and reputational risk .

Control/Mitigation:
- Review and update Group policies and procedures.
- Review of new statutes and financial regulation.
- Annual regulatory audits by expert third parties.
- Periodic staff training.

Promoting the Success of the Company

Under Section 172 of the Companies Act 2006, a director of a company must act in the way they consider, in good faith, would be most likely to promote the success of the company* for the benefit of its members as a whole, and in doing so have regard (amongst other matters) to:

(a) The likely consequences of any decision in the long term,
(b) The interests of the company's employees,
(c) The need to foster the company's business relationships with suppliers, customers and others,
(d) The impact of the company's operations on the community and the environment,
(e) The desirability of the company maintaining a reputation for high standards of business conduct, and
(f) The need to act fairly as between members of the company.

*The directors consider that references to company extend to both the Company and the Group

The Group's stakeholders include, but are not limited to, its employees; suppliers; customers; regulators; and investors. The board endeavours to achieve and maintain a reputation for high standards of conduct amongst its stakeholders which it regards as crucial in its ability to successfully achieve its corporate objectives. During the development of the Group's strategies and decision-making processes, the board will consider its stakeholders and their interests. The differing interests of stakeholders require the board to assess and manage the impact of its policies in a fair and balanced manner to the benefit of its stakeholders as a whole.

The board considers below these different stakeholder groups, their material issues and how the Group engages with them. Relevant board engagement with key stakeholders is detailed in the corporate governance report.

Strategic Report
— Continued

Employees
The employees are one of the greatest assets to the Group. Their interests, which include training and development; a safe environment to work; diversity and inclusion; fair pay and benefits; reward and recognition are a high priority.

On a day-to-day basis, directors engage directly with employees to promote an open, non-hierarchical culture in which employees have an active contribution to the Group's success. Weekly meetings are conducted, periodic company updates are provided, and feedback is always encouraged. The board will actively reflect on this when making decisions. Regular management training, personal development and performance reviews all contribute to the development of staff.

Suppliers
Supplier interests include fair trading, payment terms and working towards building a successful relationship. The Group will regularly review its supplier payments and performance alongside its monitoring of its performance. The Group's modern slavery statement sets out the processes put in place in order to combat modern slavery in the business and its supply chains.

Customers
Customers are interested in successful product availability and usage; fair pricing and adherence to regulations. The Group wants to achieve the highest level of customer service and will regularly review feedback and reviews it receives from its customers. The Group operates under an open and transparent pricing model with its customers.

Regulators and Compliance
The Group holds licenses with the Financial Conduct Authority and must adhere to the regulatory requirements of these licenses. The Group ensures that staff have sufficient knowledge and regular training, if necessary, to ensure that these regulations are met.
The nature of the business undoubtedly results in a higher risk of money laundering. All staff receive the relevant anti-bribery and anti-money laundering training. Procedures and communications are in place to ensure that staff can comply with anti-money laundering should there ever be a case.

Investors
Investors expect to be informed of the financial performance and developments of the Company. This is done by providing trading updates, publication of the annual reports and press releases.

On behalf of the Board

Rishi Patel

Mr R Patel - Director
Date: 09/06/2025

INFORMATION
IS EVERYTHING

Positive and approachable, we offer constructive advice and make information easy to find and understand. We put our clients first and believe in the power of effective communication.

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Director Rishi Patel

Rishi Patel
Chief Executive Officer

Rishi is an innovative and versatile leader with twenty years of experience in financial services, financial markets, and financial technology. Prior to founding Interpolitan Money, Rishi was part of the founding team for an online start-up foreign exchange business that floated on AIM. His previous career also included positions at the investment bank Credit Suisse.

INTERPOLITAN RESTS ON A FOUNDATION OF INNOVATION, OFFERING ENHANCED FINANCIAL SOLUTIONS AND PERSONALISED SERVICE TO PRIVATE CLIENTS AND BUSINESSES WORLDWIDE.

Rishi Patel
— Chief Executive Officer

Directors' Report

— Interpolitan Money Holdings Limited is a company limited by shares. The director presents the annual report and audited financial statements for the year ended 31 December 2024. .

Business Review
An analysis of the Group's development (including likely future developments) and performance is contained in the strategic report. Information on the financial risk management strategy of the Company and its exposure to its principal risks is on page 20.

Principal activities
The principal activity of the Company is as an investment holding company for the Interpolitan Money Group of companies.

Interpolitan Money Holdings Limited (the 'Company') is a private limited company incorporated and domiciled in England and Wales. The registered office of the Company is Aldgate Tower, 2 Leman Street, London, E1W 9US. The registered company number is 14131298.

The Group's principal activity is the development of alternative banking solutions including: current accounts, FX, interest income generated from client cash balances and mass payments for international businesses from start-ups to publicly listed global brands.

A trading subsidiary, Interpolitan Money PLC, is authorised and regulated by the United Kingdom Financial Conduct Authority under the Electronic Money Regulations and the Payment Services Regulations for the issuing of electronic money and the provision of payment services with FCA registration number 900413. .

Equal opportunities
We are committed to ensuring our workplace is equal, diverse and inclusive. We operate a true meritocracy, recruiting and promoting staff based on their attitude, skills and experience. We do not discriminate between employees or prospective employees on the grounds of age, race, disability, religion, gender or any other criteria. We are also committed to ensuring all employees feel respected and can perform to the best of their ability.

Revenue Growth YoY (2024)
80%

INTERACTION

CREATES CONNECTION

We interact and collaborate with each other and our clients to build strategy, deliver services and find solutions. Every interaction is an opportunity to grow, evolve and find a better way.

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Results and dividends
The results for the year are set out on pages 32-43.

No ordinary dividends were paid. The director does not recommend payment of a further dividend.

Directors
The directors who held office during the year and up to the date of signature of the financial statements were as follows:
Mr R Patel

Auditor
In accordance with the company's articles, a resolution proposing that Gravita Audit II Limited be reappointed as auditor of the company will be put at a general meeting.

Statement of directors' responsibilities
So far as each person who was a director at the date of approving this report is aware, there is no relevant audit information of which the company's auditor is unaware. Additionally, the director has taken all the necessary steps that they ought to have taken as a director in order to make themselves aware of all relevant audit information and to establish that the company's auditor is aware of that information.

Strategic report
The company has chosen in accordance with Companies Act 2006, s. 414C(11) to set out in the company's strategic report information required by Large and Medium-sized Companies and Groups (Accounts and Reports) Regulations, Sch.7 to be contained in the director's report.

Director's Responsibilities Statement
The directors are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and company, and of the profit or loss of the group for that period. In preparing these financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and accounting estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the group's and company's transactions and disclose with reasonable accuracy at any time the financial position of the group and company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the group and company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the Board

Mr R Patel - Director
Date: 09/06/2025

Independent Auditor's Report

—To the members of Interpolitan Money Holdings Limited

Opinion

We have audited the financial statements of Interpolitan Money Holdings Limited (the 'parent company') and its subsidiaries (the 'group') for the year ended 31 December 2024 which comprise the group profit and loss account, the group statement of comprehensive income, the group balance sheet, the company balance sheet, the group statement of changes in equity, the company statement of changes in equity, the group statement of cash flows, the company statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice)..

In our opinion the financial statements:

- Give a true and fair view of the state of the group's and the parent company's affairs as at 31 December 2024 and of the group's profit for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

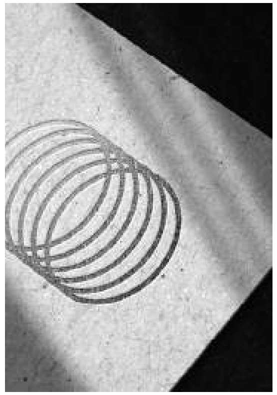
In auditing the financial statements, we have concluded that the director's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the director with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The director is responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read



the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- The information given in the strategic report and the director's report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The strategic report and the director's report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent company and their environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the director's report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept by the parent company, or returns adequate for our audit have not been received from branches not visited by us; or
- The parent company financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of the director's remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit.

Responsibilities of directors

As explained more fully in the director's responsibilities statement, the director is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the director determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the director is responsible for assessing the parent company's ability to

Independent Auditor's Report

— Continued

continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the director either intends to liquidate the parent company or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

We ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations. The laws and regulations applicable to the company were identified through discussions with directors and other management, and from our commercial knowledge and experience of the multi-currency e-banking and payments service industry. Of these laws and regulations, we focused on those that we considered may have a direct material effect on the financial statements or the operations of the company, including the Electronic Money Regulations 2011 as amended by the Payment Service Regulations 2017, the Money Laundering and Terrorist Financing Regulations 2019, European Market Infrastructure Regulations, the Companies Act 2006, taxation legislation, data protection, anti-bribery, employment, environmental and health and safety legislation. The extent of compliance with these laws and regulations identified above was assessed through making enquiries of management and inspecting legal correspondence. The identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- Making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the company's remuneration policies.

To address the risk of fraud through management bias and override of controls, we:
- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates set out in note 2 were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:
- Agreeing financial statement disclosures to underlying supporting documentation;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC, relevant regulators including the FCA and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Gravita

On behalf of the board

Daniel Rose
— Senior Statutory Auditor
For and on behalf of
Gravita Audit II Limited

Aldgate Tower
2 Leman Street
London E1 8FA

Date: 09/06/2025

Group Profit and Loss Account

	Notes	2024 (£)	2023 (£)
TURNOVER	3	8,218,706	4,558,083
Cost of sales		(1,420,394)	(770,495)
GROSS PROFIT		6,798,312	3,787,588
Administrative expenses	4	(4,388,367)	(3,156,094)
OPERATING PROFIT		2,409,945	631,494
Interest receivable and similar income	8	182,038	55,957
Interest payable and similar expenses	9	(69,551)	(34)
Change in fair value of financial instruments	10	(22,192)	(86,735)
PROFIT BEFORE TAXATION		**2,500,240**	600,682
Tax on profit	11	(526,174)	(191,198)
PROFIT FOR THE FINANCIAL YEAR		**1,974,066**	409,484

Profit for the financial year is all attributable to the owners of the parent company.

Group Statement of Comprehensive Income

	2024 (£)	2023 (£)
PROFIT FOR THE YEAR	**1,974,066**	**409,484**
Other comprehensive income	-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	**1,974,066**	**409,484**

Total comprehensive income for the year is all attributable to the owners of the parent company.

Group Balance Sheet

	Notes	2024 (£)	2024 (£)	2023 (£)	2023 (£)
FIXED ASSETS					
Intangible assets	12		72,960		215,515
Tangible assets	13		185,581		120,498
			258,541		336,013
CURRENT ASSETS					
Debtors	17	2,337,302		574,671	
Cash at bank and in hand	18	73,394,016		57,050,949	
		75,731,318		57,625,620	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	19	(70,886,437)		(54,840,262)	
NET CURRENT ASSETS			4,844,881		2,785,358
TOTAL ASSETS LESS CURRENT LIABILITIES			5,103,422		3,121,371
PROVISIONS FOR LIABILITIES					
Deferred tax liability	20	38,110		30,125	
			(38,110)		(30,125)
NET ASSETS			5,065,312		3,091,246
CAPITAL AND RESERVES ASSETS					
Called up share capital	22		36,935		36,935
Profit and loss reserves			5,028,377		3,054,311
TOTAL EQUITY			**5,065,312**		**3,091,246**

The financial statements were approved and signed by the director and authorised for issue on 28/05/2025

Mr R Patel - Director

Company registration number 14131298
(England and Wales)

Company Balance Sheet

	Notes	2024 (£)	2024 (£)	2023 (£)	2023 (£)
FIXED ASSETS					
Investments	14		38,044		38,044
CURRENT ASSETS		-		-	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	19	(1,109)		(1,109)	
NET CURRENT LIABILITIES			(1,109)		(1,109)
NET ASSETS			36,935		36,935
CAPITAL AND RESERVES ASSETS					
Called up share capital	22		36,935		36,935

"OUR TEAMS' DEPTH OF SENIOR TALENT CONTINUES TO GROW, FORMING A ROSTER OF POTENTIAL LEADERS TO SUPPORT BUSINESS EXPANSION."

Rishi Patel
— Chief Executive Officer

As permitted by s408 Companies Act 2006, the company has not presented its own profit and loss account and related notes. The company's profit for the year was £0 (2023 - £0 profit).

The financial statements were approved and signed by the director and authorised for issue on 28/05/2025

Mr R Patel - Director

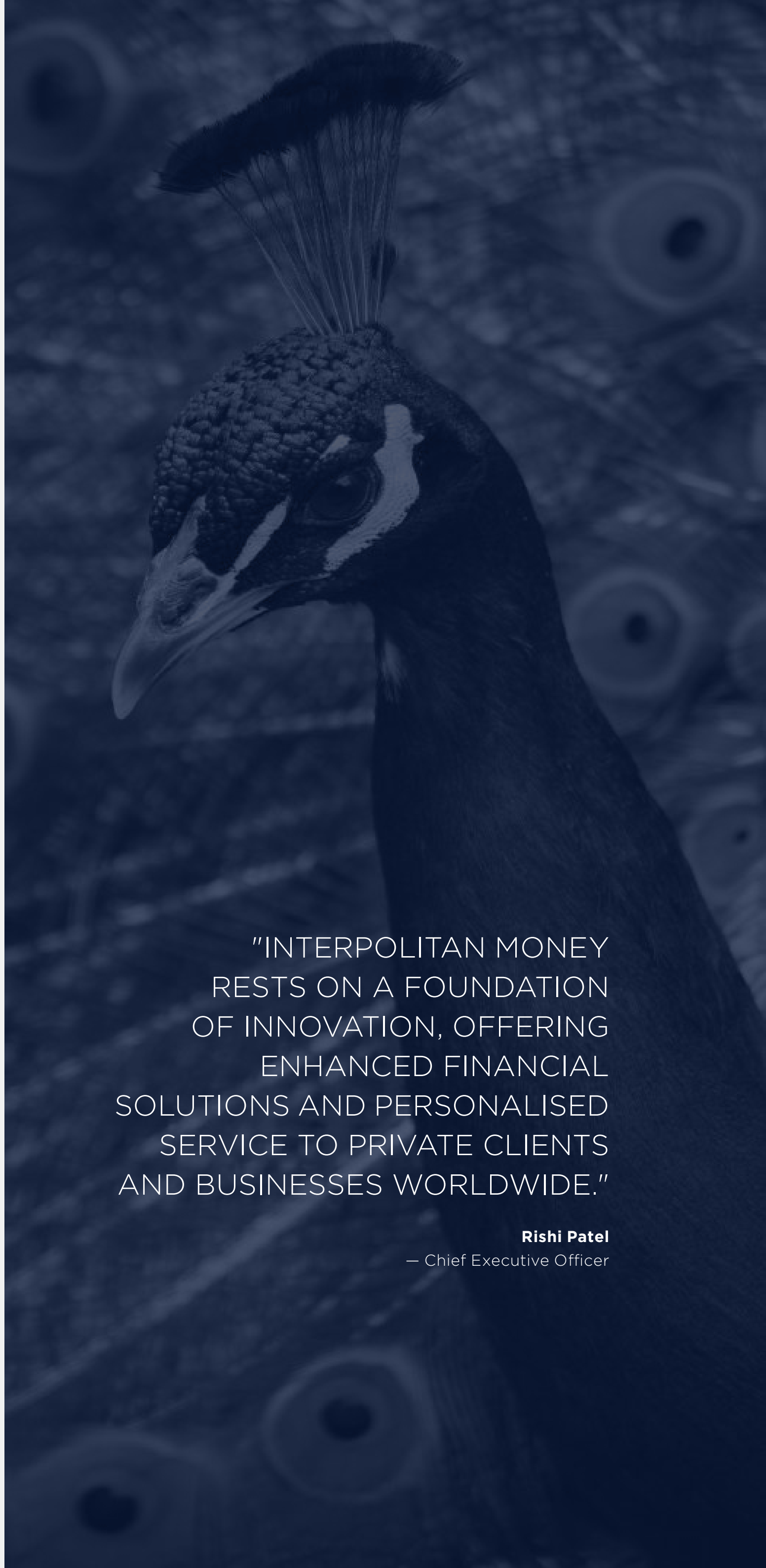
Company registration number 14131298 (England and Wales)

Group Statement of Changes in Equity

	Notes	Share capital (£)	Profit & loss reserves (£)	Total (£)
BALANCE AT 1 JANUARY 2023		36,935	2,644,827	2,681,762
YEAR ENDED 31 DECEMBER 2023:				
Profit and total comprehensive income		-	409,484	409,484
BALANCE AT 31 DECEMBER 2023		36,935	3,054,311	3,091,246
YEAR ENDED 31 DECEMBER 2024:				
Profit and total comprehensive income		-	1,974,066	1,974,066
BALANCE AT 31 DECEMBER 2024		**36,935**	**5,028,377**	**5,065,312**

Company Statement of Changes in Equity

	Notes	Share capital (£)
BALANCE AT 1 JANUARY 2023		36,935
YEAR ENDED 31 DECEMBER 2023:		
Profit and total comprehensive income for the year		-
BALANCE AT 31 DECEMBER 2023		36,935
YEAR ENDED 31 DECEMBER 2024:		
Profit and total comprehensive income		-
BALANCE AT 31 DECEMBER 2024		**36,935**



"INTERPOLITAN MONEY RESTS ON A FOUNDATION OF INNOVATION, OFFERING ENHANCED FINANCIAL SOLUTIONS AND PERSONALISED SERVICE TO PRIVATE CLIENTS AND BUSINESSES WORLDWIDE."

Rishi Patel
— Chief Executive Officer

Group Statement of Cash Flows

	Notes	2024 (£)	2024 (£)	2023 (£)	2023 (£)
CASH FLOWS FROM OPERATING ACTIVITIES					
Cash generated from operations	26		16,586,195		55,527,488
Interest paid			(69,551)		(34)
Income taxes paid			(147,508)		-
NET CASH INFLOW FROM OPERATING ACTIVITIES			16,369,136		55,527,454
INVESTING ACTIVITIES					
Purchase of intangible assets		(43,550)		(88,862)	
Purchase of tangible fixed assets		(164,557)		(76,609)	
Interest received		182,038		55,957	
NET CASH USED IN INVESTING ACTIVITIES			(26,069)		(109,514)
NET INCREASE IN CASH AND CASH EQUIVALENTS			16,343,067		57,050,949
Cash and cash equivalents at beginning of year			57,050,949		(72,552)
CASH AND CASH EQUIVALENTS AT END OF YEAR			73,394,016		57,050,949

"AS LEADERS IN THE MULTI-CURRENCY SPHERE, WE TAKE A HOLISTIC APPROACH TO ALTERNATIVE BANKING. WITH INTERPOLITAN, YOU CAN MOVE INTO THE FUTURE AND FULFIL FINANCIAL AMBITIONS SWIFTLY AND EASILY."

DISCOVER **OPPORTUNITY**

ACCELERATE **AMBITIONS**

FORGE **PARTNERSHIPS**

Company Statement of Cash Flows

	Notes	2024 (£)	2024 (£)	2023 (£)	2023 (£)
CASH FLOWS FROM OPERATING ACTIVITIES					
Cash (absorbed by)/generated from operations	27		-		6
INVESTING ACTIVITIES					
Purchase of subsidiaries		-		(6)	
NET CASH USED IN INVESTING ACTIVITIES			-		(6)
NET INCREASE IN CASH AND CASH EQUIVALENTS			**-**		**-**
Cash and cash equivalents at beginning of year			**-**		**-**
CASH AND CASH EQUIVALENTS AT END OF YEAR			-		-

1. Accounting policies Notes to the Group Financial Statements

Company information
Interpolitan Money Holdings Limited ("the company") is a private limited company domiciled and incorporated in England and Wales. The registered office is 2 Leman Street, London, United Kingdom, E1W 9US.

The group consists of Interpolitan Money Holdings Limited and all of its subsidiaries.

The Group's principal activity is the development of alternative banking solutions including: current accounts, FX, interest income generated from client cash balances and mass payments for international businesses from start-ups to publicly-listed global brands.

1.1 Accounting convention

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the requirements of the Companies Act 2006.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Business combinations

In the parent company financial statements, the cost of a business combination is the fair value at the acquisition date of the assets given, equity instruments issued and liabilities incurred or assumed, plus costs directly attributable to the business combination. The excess of the cost of a business combination over the fair value of the identifiable assets, liabilities and contingent liabilities acquired is recognised as goodwill. The cost of the combination includes the estimated amount of contingent consideration that is probable and can be measured reliably, and is adjusted for changes in contingent consideration after the acquisition date. Provisional fair values recognised for business combinations in previous periods are adjusted retrospectively for final fair values determined in the 12 months following the acquisition date. Investments in subsidiaries, joint ventures and associates are accounted for at cost less impairment.

Deferred tax is recognised on differences between the value of assets (other than goodwill) and liabilities recognised in a business combination accounted for using the purchase method and the amounts that can be deducted or assessed for tax, considering the manner in which the carrying amount of the asset or liability is expected to be recovered or settled. The deferred tax recognised is adjusted against goodwill or negative goodwill.

1.3 Basis of consolidation

The consolidated group financial statements consist of the financial statements of the parent company Interpolitan Money Holdings Limited together with all entities controlled by the parent company (its subsidiaries).

All financial statements are made up to 31 December 2024. Where necessary, adjustments are made to the financial statements of subsidiaries to bring the accounting policies used into line with those used by other members of the group.

All intra-group transactions, balances and unrealised gains on transactions between group companies are eliminated on consolidation. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the asset transferred.

Subsidiaries are consolidated in the group's financial statements from the date that control commences until the date that control ceases.

1.4 Going concern

At the time of approving the financial statements, the director has a reasonable expectation that the group has adequate resources to continue in operational existence for the foreseeable future. Thus the director continues to adopt the going concern basis of accounting in preparing the financial statements.

1.5 Turnover

Turnover is recognised at the fair value of the consideration received or receivable for goods and services provided in the normal course of business, and is shown net of VAT and other sales related taxes. The fair value of consideration takes into account trade discounts, settlement discounts and volume rebates.

When cash inflows are deferred and represent a financing arrangement, the fair value of the consideration is the present value of the future receipts. The difference between the fair value of the consideration and the nominal amount received is recognised as interest income.

Interest generated from client cash balances is due as a result of the increased interest rates. The recognition of interest income on client balances is recognised as revenue on the face of the Consolidated Statement of Comprehensive Income.

Turnover represents the value of work carried out in respect of services provided and translation of foreign currency fees to customers and interest generated on customer cash balances.

Spot and forward revenue is recognised when a binding contract is entered into by a client and the rate is fixed and determined. Revenue represents the difference between the rate offered to clients and the rate the Group receives from its banking counterparties.

Interest generated from group and client cash balances is recognised using the effective interest rate method on corporate 'cash and cash equivalents'. The recognition of interest income on client balances is recognised as turnover on the face of the Group Profit and Loss Account.

Revenue from contracts for the provision of professional services is recognised by reference to the stage of completion when the stage of completion, costs incurred and costs to complete can be estimated reliably. The stage of completion is calculated by comparing costs incurred, mainly in relation to contractual hourly staff rates and materials, as a proportion of total costs. Where the outcome cannot be estimated reliably, revenue is recognised only to the extent of the expenses recognised that are recoverable.

1.6 Intangible fixed assets - goodwill

Goodwill represents the excess of the cost of acquisition of a business over the fair value of net assets acquired. It is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses.

For the purposes of impairment testing, goodwill is allocated to the cash-generating units expected to benefit from the acquisition. Cash-generating units to which goodwill has been allocated are tested for impairment at least annually, or more frequently when there is an indication that the unit may be impaired. If the recoverable amount of the cash-generating unit is less than the carrying amount of the unit, the impairment loss is allocated first to reduce the carrying amount of any goodwill allocated to the unit and then to the other assets of the unit pro-rata on the basis of the carrying amount of each asset in the unit.

In this instance, the directors have not considered it necessary to fair value the shares

1. Accounting policies Notes to the Financial Statements — Continued

issued as consideration for the acquisition of the group. They also do not feel it is cost effective to fair value the assets of the group acquired. Hence, negative goodwill has been created. The negative goodwill has been amortised in its entirety in the first year..

1.7 Intangible fixed assets other than goodwill

Intangible assets, which relate to the costs associated with developing the Interpolitan platform, are acquired separately from a business are recognised at cost and are subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Intangible assets acquired on business combinations are recognised separately from goodwill at the acquisition date if the fair value can be measured reliably.

Amortisation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Development costs
Straight line over 5 - 10 years

1.8 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and machinery
Straight line over 3 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the profit and loss account.

1.9 Fixed asset investments

Equity investments are measured at fair value through profit or loss, except for those equity investments that are not publicly traded and whose fair value cannot otherwise be measured reliably, which are recognised at cost less impairment until a reliable measure of fair value becomes available.

In the parent company financial statements, investments in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses.

A subsidiary is an entity controlled by the group. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

1.10 Impairment of fixed assets

At each reporting period end date, the group reviews the carrying amounts of its tangible and intangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any). Where it is not possible to estimate the recoverable amount of an individual asset, the group estimates the recoverable amount of the cash-generating unit to which the asset belongs.

The carrying amount of the investments accounted for using the equity method is tested for impairment as a single asset. Any goodwill included in the carrying amount of the investment is not tested separately for impairment.

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

If the recoverable amount of an asset (or cash-generating unit) is estimated to be less than its carrying amount, the carrying amount of the asset (or cash-generating unit) is reduced to its recoverable amount. An impairment loss is recognised immediately in profit or loss, unless the relevant asset is carried at a revalued amount, in which case the impairment loss is treated as a revaluation decrease.

Recognised impairment losses are reversed if, and only if, the reasons for the impairment loss have ceased to apply. Where an impairment loss subsequently reverses, the carrying amount of the asset (or cash-generating unit) is increased to the revised estimate of its recoverable amount, but so that the increased carrying amount does not exceed the carrying amount that would have been determined had no impairment loss been recognised for the asset (or cash-generating unit) in prior years. A reversal of an impairment loss is recognised immediately in profit or loss, unless the relevant asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as a revaluation increase.

1.11 Cash and cash equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks.

Customer cash deposits

The Group recognises financial assets and liabilities for the funds customers hold on their accounts ('Interpolitan accounts') and the funds collected from customers, as part of the money transfer settlement process, that have not yet been processed. The liability is recognised upon receipt of cash or capture confirmation (depending on pay-in method), and is derecognised when cash is delivered to the beneficiary. Additionally, pursuant to IAS 32, the Group considers it does not have a legally enforceable right to set off these financial assets and liabilities, or an intention to settle them on a net basis, or to settle them simultaneously.

Principles to determine the point of delivery are the same as applied in revenue recognition, see note 1.5.

The Group is subject to various regulatory safeguarding compliance requirements with respect to customer funds. As safeguarding requirements may vary across the different jurisdictions in which the Group operates, the Group holds customer funds in segregated accounts and other high quality liquid assets such as savings deposit accounts, as allowed by local regulations.

1.12 Financial instruments

The group has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the group's balance sheet when the group becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset and the net amounts presented in the financial statements when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction

1. Accounting policies Notes to the Financial Statements
— Continued

is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Other financial assets

Other financial assets, including investments in equity instruments which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price. Such assets are subsequently carried at fair value and the changes in fair value are recognised in profit or loss, except that investments in equity instruments that are not publicly traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Impairment of financial assets

Financial assets, other than those held at fair value through profit and loss, are assessed for indicators of impairment at each reporting end date.

Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected. If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in profit or loss.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in profit or loss..

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the group transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Classification of financial liabilities

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the group after deducting all of its liabilities.

Basic financial liabilities

Basic financial liabilities, including creditors, are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Other financial liabilities

Derivatives, including interest rate swaps and forward foreign exchange contracts, are not basic financial instruments. Derivatives are initially recognised at fair value on the date a derivative contract is entered into and are subsequently re-measured at their fair value. Changes in the fair value of derivatives are recognised in profit or loss in finance costs or finance income as appropriate, unless hedge accounting is applied and the hedge is a cash flow hedge.

Debt instruments that do not meet the conditions in FRS 102 paragraph 11.9 are subsequently measured at fair value through profit or loss. Debt instruments may be designated as being measured at fair value through profit or loss to eliminate or reduce an accounting mismatch or if the instruments are measured and their performance evaluated on a fair value basis in accordance with a documented risk management or investment strategy.

Derecognition of financial liabilities

Financial liabilities are derecognised when the group's contractual obligations expire or are discharged or cancelled.

1.13 Equity instruments

Equity instruments issued by the group are recorded at the proceeds received, net of transaction costs. Dividends payable on equity instruments are recognised as liabilities once they are no longer at the discretion of the group.

1.14 Derivatives

Derivatives are initially recognised at fair value at the date a derivative contract is entered into and are subsequently remeasured to fair value at each reporting end date. The resulting gain or loss is recognised in or immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in or depends on the nature of the hedge relationship.

A derivative with a positive fair value is recognised as a financial asset, whereas a derivative with a negative fair value is recognised as a financial liability.

1.12 Taxation

The tax expense represents the sum of the tax currently payable and deferred tax.

Current tax

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The group's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the reporting end date.

Deferred tax

Deferred tax liabilities are generally recognised for all timing differences and deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Such assets and liabilities are not recognised if the timing difference arises from goodwill or from the initial recognition of other assets and liabilities in a transaction that affects neither the tax profit nor the accounting profit.

The carrying amount of deferred tax assets is reviewed at each reporting end date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Deferred tax is calculated at the tax rates that are expected to apply in the

1. Accounting policies Notes to the Financial Statements — Continued

period when the liability is settled or the asset is realised. Deferred tax is charged or credited in the profit and loss account, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset if, and only if, there is a legally enforceable right to offset current tax assets and liabilities and the deferred tax assets and liabilities relate to taxes levied by the same tax authority.

1.16 Employee benefits

The costs of short-term employee benefits are recognised as a liability and an expense, unless those costs are required to be recognised as part of the cost of stock or fixed assets.

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the group is demonstrably committed to terminate the employment of an employee or to provide termination benefits..

1.17 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

1.18 Leases

Rentals payable under operating leases, including any lease incentives received, are charged to profit or loss on a straight line basis over the term of the relevant lease except where another more systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed.

2. Judgements and key sources of estimation uncertainty

In the application of the group's accounting policies, the director is required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Key sources of estimation uncertainty

The estimates and assumptions which have a significant risk of causing a material adjustment to the carrying amount of assets and liabilities are as follows.

Tangible fixed assets

Tangible fixed assets, are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values.

Intangible fixed assets

Intangible fixed assets, are amortised over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. In re-assessing asset lives, factors such as technological innovation, product life cycles and maintenance programmes are taken into account. Residual value assessments consider issues such as future market conditions, the remaining life of the asset and projected disposal values

Investments

The most critical estimates and assumptions for investments relate to the determination of cost of unlisted investments at cost less any accumulated impairment losses through profit and loss. In determining this amount, the investments are assessed for impairment at each reporting date. The nature, facts and circumstance of the investment drives the valuation methodology.

Deferred tax

A deferred tax liability is provided on accelerated capital allowances and deferred tax asset on carried forward tax losses. It is expected that the tax losses will be relieved against future profits, therefore the decision has been made to recognise this asset in the current period.

Client balances

The Group recognises financial assets and corresponding liabilities for the funds customers hold on their Interpolitan accounts and the funds the Group receives as part of the money transfer settlement process. At the point that the cash is received from the customer, the Group becomes party to a contract and has a right and an ability to control the economic benefit from the cash flows associated with this balance. Additionally, pursuant to IAS 32, the Group considers it does not have a legally enforceable right to set off these financial assets and liabilities, or an intention to settle them on a net basis or settle them simultaneously. Therefore, Management has concluded that the recognition of the financial assets and their respective liabilities on the balance sheet is appropriate.

3. Turnover and other revenue

	2024 (£)	2023 (£)
TURNOVER ANALYSED BY CLASS OF BUSINESS		
Commissions	6,422,129	3,851,109
Interest generated from client cash balances	1,796,577	706,974
	8,218,706	**4,558,083**
OTHER REVENUE		
Interest income	182,038	55,957

4. Operating profit

Operating profit for the year is stated after charging/(crediting):

	2024 (£)	2023 (£)
Exchange gains	(62,541)	(12,334)
Depreciation of owned tangible fixed assets	99,474	29,701
Amortisation of intangible assets	106,274	98,715
Loss on write off of intangible assets	79,831	-
Operating lease charges	205,508	169,019

Goodwill represents the excess of the cost of acquisition of a business over the fair value of net assets acquired. It is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Goodwill was created in 2023 as a result of the assets acquired relating to the acquisition of a business in 2023. The company did not consider it necessary to fair value the shares issued as consideration for the acquisition of the group. The value of assets acquired relating to the acquisition of a business exceeded the cost of acquisition creating Negative Goodwill. The Negative Goodwill was amortised in its entirety in the first year.

5. Auditor's remuneration

Fees payable to the company's auditor and associates:

	2024 (£)	2023 (£)
FOR AUDIT SERVICES		
Audit of the financial statements of the group and company	40,500	35,500
FOR OTHER SERVICES		
Taxation compliance services	5,000	-
Taxation advisory services	9,615	4,787
Consultancy	19,000	-
	33,615	**4,787**

6. Employees

The average monthly number of persons (including directors) employed by the group and company during the year was:

	Group 2024 Number	2023 Number	Company 2024 Number	2023 Number
Administrative staff	34	18	-	-
Sales staff	23	16	-	-
Total	**57**	**34**	-	-

Their aggregate remuneration comprised:

	Group 2024 Number	2023 Number	Company 2024 Number	2023 Number
Wages and salaries	2,691,813	1,579,542	-	-
Social security costs	124,076	95,547	-	-
Pension costs	39,359	14,461	-	-
	2,855,248	**1,689,550**	-	-

7. Directors' remuneration

	2024 (£)	2023 (£)
Remuneration for qualifying services	227,739	62,500

The amounts disclosed above relate to governance and oversight responsibilities and comply with all relevant disclosure obligations under the Companies Act 2006, including those concerning the highest remunerated director.

8. Interest receivable and similar income

	2024 (£)	2023 (£)
INTEREST INCOME		
Interest on bank deposits	182,038	55,957
Investment income includes the following: Interest on financial assets not measured at fair value through profit or loss	182,038	55,957

9. Interest payable and similar expenses

	2024 (£)	2023 (£)
OTHER FINANCE COSTS:		
Other interest	69,551	34

10. Amounts written off investments

FAIR VALUE GAINS/(LOSSES) ON FINANCIAL INSTRUMENTS	2024 (£)	2023 (£)
Loss on financial assets held at fair value through profit or loss	(22,192)	(86,735)

11. Taxation

	2024 (£)	2023 (£)
CURRENT TAX		
UK corporation tax on profits for the current period	477,057	99,069
Adjustments in respect of prior periods	(7,307)	-
Total UK current tax	**469,750**	**99,069**
Foreign current tax on profits for the current period	(7,307)	-
Total current tax	**518,189**	**99,069**
DEFERRED TAX		
Origination and reversal of timing differences	7,985	92,129
Total tax charge	**526,174**	**191,198**

The actual charge for the year can be reconciled to the expected charge for the year based on the profit or loss and the standard rate of tax as follows:

	2024 (£)	2023 (£)
Profit before taxation	2,500,240	600,682
Expected tax charge based on the standard rate of corporation tax in the UK of 25.00% (2023: 23.50%)		141,160
Tax effect of expenses that are not deductible in determining taxable profit	625,060	41,064
Tax effect of income not taxable in determining taxable profit	69,395	(2,784)
Tax effect of utilisation of tax losses not previously recognised	(58,780)	(75,578)
Adjustments in respect of prior years	-	-
Permanent capital allowances in excess of depreciation	(7,307)	(11,257)
Deferred tax	(7,309)	92,129
Profit/loss activity from subsidiaries outside the UK	7,985	6,464
Foreign tax	(151,309)	-
Taxation charge	**48,439**	**191,198**

12. Group intangible fixed assets

	Negative goodwill (£)	Development costs (£)	Total (£)
COST			
At 1 January 2024	(2,814,884)	353,411	(2,461,473)
Additions - internally developed	-	43,550	43,550
Disposals	-	(289,311)	(289,311)
At 31 December 2024	**(2,814,884)**	**107,650**	**(2,707,234)**
AMORTISATION AND IMPAIRMENT			
At 1 January 2024	(2,814,884)	137,896	(2,676,988)
Amortisation charged for the year	-	106,274	106,274
Disposals	-	(209,480)	(209,480)
At 31 December 2024	**(2,814,884)**	**34,690**	**(2,780,194)**
CARRYING AMOUNT			
At 31 December 2023	**-**	**72,960**	**72,960**
At 31 December 2022	**-**	**215,515**	**215,515**

The company had no intangible fixed assets at 31 December 2024 or 31 December 2023.

"INTERPOLITAN MONEY IS AN **FCA-REGULATED** FINANCIAL INSTITUTION, OFFERING A **TRUSTED ALTERNATIVE** TO TRADITIONAL BANKING, BUILT AROUND CLIENT NEEDS AND THE DEMANDS OF AN INTERCONNECTED WORLD."

13. Group tangible fixed assets

	Plant and machinery (£)	Fixtures and fittings (£)	Computers (£)	Motor vehicles (£)	Total (£)
COST					
At 1 January 2024	162,308	-	-	-	162,308
Additions - internally developed	146,519	2,827	7,559	7,652	164,557
At 31 December 2024	**308,827**	**2,827**	**7,559**	**7,652**	**326,865**
DEPRECIATION AND IMPAIRMENT					
At 1 January 2024	41,810	-	-	-	41,810
Depreciation charged in the year	97,264	622	1,174	414	99,474
At 31 December 2024	**139,074**	**622**	**1,174**	**414**	**141,284**
CARRYING AMOUNT					
At 31 December 2023	**169,753**	**2,205**	**6,385**	7,238	185,581
At 31 December 2022	**120,498**	**-**	**-**	-	120,498

The company had no tangible fixed assets at 31 December 2024 or 31 December 2023.

14. Fixed asset investments

	Notes	Group 2024 (£)	2023 (£)	Company 2024 (£)	2023 (£)
Investments in subsidiaries	15	-	-	38,044	38,044

COMPANY	**Shares in subsidiaries (£)**
COST OR VALUATION	
At 1 January 2024 and 31 December 2024	38,044
CARRYING AMOUNT	
At 31 December 2024	38,044
At 31 December 2023	38,044

15. Subsidiaries

Details of the company's subsidiaries at 31 December 2024 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held
Interpolitan Money PLC	Aldgate Tower, 2 Leman Street, London, England, E1 8FA	Development of alternative banking solutions	Ordinary	100.00
Wirepayer Technologies (DIFC) Limited	Level 1 Gate Avenue, South Zone, DIFC UAE	Technology research & development	Ordinary	100.00
Interpolitan Global Private Limited	2905 Marathon Futurex, NM Joshi Marg, Lower Parel, Mumbai, 400013	Technology research & development	Ordinary	100.00
Wirepayer Limited	2 Leman Street, London, England, E1 8FA	Dormant	Ordinary	100.00
The Currency Account Limited	2 Leman Street, London, England, E1 8FA	Dormant	Ordinary	100.00
Interpolitan Money (Mauritius) Limited	Sayed Hossen Road Unit 13, Socota Phoenicia Phoenix, Mauritius	Dormant	Ordinary	100.00

16. Financial instruments

CARRYING AMOUNT OF FINANCIAL ASSETS	Group 2024 (£)	2023 (£)	Company 2024 (£)	2023 (£)
Instruments measured at fair value through profit or loss	560	22,752	-	-

17. Debtors

Amounts falling due within one year:

	Group 2024 (£)	2023 (£)	Company 2024 (£)	2023 (£)
Derivative financial instruments	560	22,752	-	-
Other debtors	1,815,691	509,064	-	-
Prepayments and accrued income	521,051	42,855	-	-
	2,337,302	**574,671**		

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18. Cash and cash equivalents

	2024 (£)	2023 (£)
Own cash and cash equivalents held at bank	3,673,230	2,536,800
Client cash deposits held on behalf of the customers	69,720,786	54,514,149
	73,394,016	**57,050,949**

Cash and cash equivalents comprise cash balances for the group held at call with the banks.

Client cash deposits held represents safeguarded funds held on behalf of customers in relation to regulatory safeguarding compliance requirements. Client funds are held in accounts specifically opened with authorised credit institutions to safeguard Interpolitan holding clients client deposits only in line with the FCA's Payment Services. The corresponding Client Cash Deposit liability is recognised in the financial statements.

During 2023 the group changed its strategy of holding customer cash deposits to generate revenue for the group. As a result it generated interest on customer deposits of £1,796,577 (2023 : £706,974) which is included in turnover.

19. Creditors: amounts falling due within one year

	Group 2024 (£)	2023 (£)	Company 2023(£)	2023 (£)
Trade creditors	39,609	585	-	-
Corporation tax payable	469,750	99,069	-	-
Other taxation and social security	141,499	20,932	-	-
Client cash deposit liabilities	69,720,786	54,514,149	-	-
Other creditors	7,008	32,475	1,109	1,109
Accruals and deferred income	507,785	173,052	-	-
	70,886,437	**54,840,262**	**1,109**	**1,109**

20. Deferred taxation

The following are the major deferred tax liabilities and assets recognised by the group and company, and movements thereon:

GROUP	Liabilities 2024 (£)	Liabilities 2023 (£)
Accelerated capital allowances	38,110	30,125

The company has no deferred tax assets or liabilities.

MOVEMENTS IN THE YEAR:	Group 2024 (£)	Company 2024 (£)
Liability at 1 January 2024	30,125	-
Charge to profit or loss	7,985	-
Liability at 31 December 2024	38,110	-

The deferred tax asset set out above is expected to reverse in over 12 months and relates to the utilisation of tax losses against future expected profits of the same period. The deferred tax liability set out above is expected to reverse in over 12 months and relates to accelerated capital allowances that are expected to mature within the same period.

21. Retirement benefit schemes

DEFINED CONTRIBUTION SCHEMES	2024 (£)	2023 (£)
Charge to profit or loss in respect of defined contribution schemes	39,359	14,461

A defined contribution pension scheme is operated for all qualifying employees. The assets of the scheme are held separately from those of the group in an independently administered fund.

22. Share Capital

Group and company Ordinary share capital Issued and fully paid

	2024 Number	2023 Number	2024 (£)	2023 (£)
Ordinary shares of £1 each	36,935	36,935	36,935	36,935

23. Operating lease commitments

Lessee
At the reporting end date the group had outstanding commitments for future minimum lease payments under two operating leases, for which one has a 6 month notice period, which fall due as follows:

	Group 2024 (£)	2023 (£)	Company 2024 (£)	2023 (£)
Within one year	249,247	106,301	-	-
Between two and five years	171,212	399,012	-	-
	420,459	**505,313**	-	-

24. Events after the reporting date

There are no events post period end date to report.

25. Related party transactions

Remuneration of key management personnel
The remuneration of key management personnel is as follows.

	2024 (£)	2023 (£)
Aggregate compensation	264,739	112,546

Other information

Remuneration of £34,185 (2023: £nil) was paid to close family members of key management
During the year, the group incurred consultancy fee expenses on an arms length basis of £6,000 (2023: £6,000) to a director of Interpolitan Money PLC, a wholly owned subsidiary. At the year ended 31 December 2024, £500 (2023: £500) was owed to this group.

Disclosure of entities that are part of the group is not required as 100% of the voting rights of the company are controlled within the group.

26. Cash generated from group operations

	2024 (£)	2023 (£)
Profit for the year after tax	1,974,066	409,484
ADJUSTMENTS FOR:		
Taxation charged	526,174	191,198
Finance costs	69,551	34
Investment income	(182,038)	(55,957)
Loss on write off of intangible assets	79,831	-
Amortisation and impairment of intangible assets	106,274	98,715
Depreciation and impairment of tangible fixed assets	99,474	29,701
Other gains and losses	22,192	86,735
MOVEMENTS IN WORKING CAPITAL:		
Decrease/(increase) in debtors	(1,784,823)	83,984
Increase in creditors	468,857	169,445
E-money recognised in the year	15,206,637	54,514,149
Cash generated from operations	**16,586,195**	**55,527,488**

27. Cash generated from operations - company

	2024 (£)	2023 (£)
Profit for the year after tax	-	-
MOVEMENTS IN WORKING CAPITAL:		
Increase in creditors	-	6
Cash generated from operations	**-**	**6**

28. Analysis of changes in net funds - group

	1 January 2024 (£)	Cash flows (£)	31 December 2024 (£)
Cash at bank and in hand	57,050,949	16,343,067	73,394,016

29. Analysis of changes in net funds - company

	1 January 2024 (£)	Cash flows (£)	31 December 2024 (£)
Cash at bank and in hand	-	-	-

We help clients overcome financial barriers and build connections.

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Interpolitan in Statistics

Average income per client:

£8,907

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+123

PARTNERS

Onboarded

164

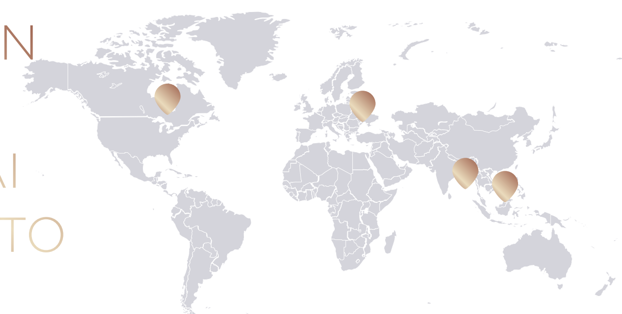
NEW ACCOUNTS

"**EMPOWERING GLOBAL OPPORTUNITIES** OUR PURPOSE. OUR COMPASS. OUR CHALLENGE TO THE STATUS QUO"

738

TOTAL ACCOUNTS

LONDON
DUBAI
MUMBAI
TORONTO



Security and Compliance

The Interpolitan Money Group adheres to strict regulations and has robust internal controls in place to safeguard client funds and minimise any risks to the business or client monies. All transactions are initiated using a secure payment system which ensures each payment is approved internally by multiple users and processed or held with our existing counterparty banking partners. We don't speculate on the currency markets or invest clients' money. When transactions are entered with us, we enter a matching and binding trade with a counterparty bank.

Regulations
All entities within the Interpolitan Money Group that carry out regulated activity hold suitable regulatory permissions to do so.
Acting with integrity at all times is one of our values, shared across the Group from the Board of Directors to the most junior employee. This value naturally extends to ensuring that proactive engagement with our regulators in an open, transparent manner is maintained, always.

Audit
Where regulated services are provided, that entity within the Interpolitan Money Group is independently audited each year by third party compliance specialists to ensure that all processes, procedures, and controls are in line with their regulatory guidelines.

Anti-Money Laundering
We take our anti-money laundering and counter terrorist financing responsibilities very seriously. We ensure that robust customer due diligence is performed, including the monitoring of suspicious activity as required and directed both under law and through industry guidance.

Data
All entities within the Interpolitan Money Group applies UK General Data Protection standards ("UK GDPR") and / or local data protection requirements depending on which has the higher standards. Where required, entities within the Interpolitan Money Group are registered as data controllers or equivalent with their home data protection regulator.

Trade Associations
Engaging with our peers locally yet acting globally as a wider group is a key tenet for the Interpolitan Money Group. We believe that working and engaging with local trade associations that acts as the voice of the industry and liaises with government departments and regulatory bodies on important legislative matters is important as a member of the global payments community.

INTEGRITY

FIRST, ALWAYS

Our clients can depend on us to guide them respectfully, with integrity and honesty. We adhere to industry regulations, data protection laws and compliance requirements at all times.

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We provide alternative banking solutions for clients who struggle to access traditional financial services.

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