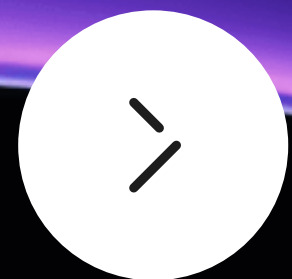


○ Puerto Rico Bank IFE Opportunity

US-MENA Smart Capital

IFE Business Model Presentation



SPV Launch AbuDhabi 2025

Title Page

✉ US–MENA Smart Capital Bank (IFE)

US–MENA Smart Capital Bank (IFE) leverages innovative financial technologies to bridge markets, enhancing cross-regional investments and smart capital flow between the US and Middle East–North Africa regions.

✓ A Puerto Rico Regulated International Financial Entity

A Puerto Rico Regulated International Financial Entity operates under strict local regulations, offering tax advantages and facilitating global financial transactions within a compliant and secure framework.

🗨 Bridging AI and Institutional Capital

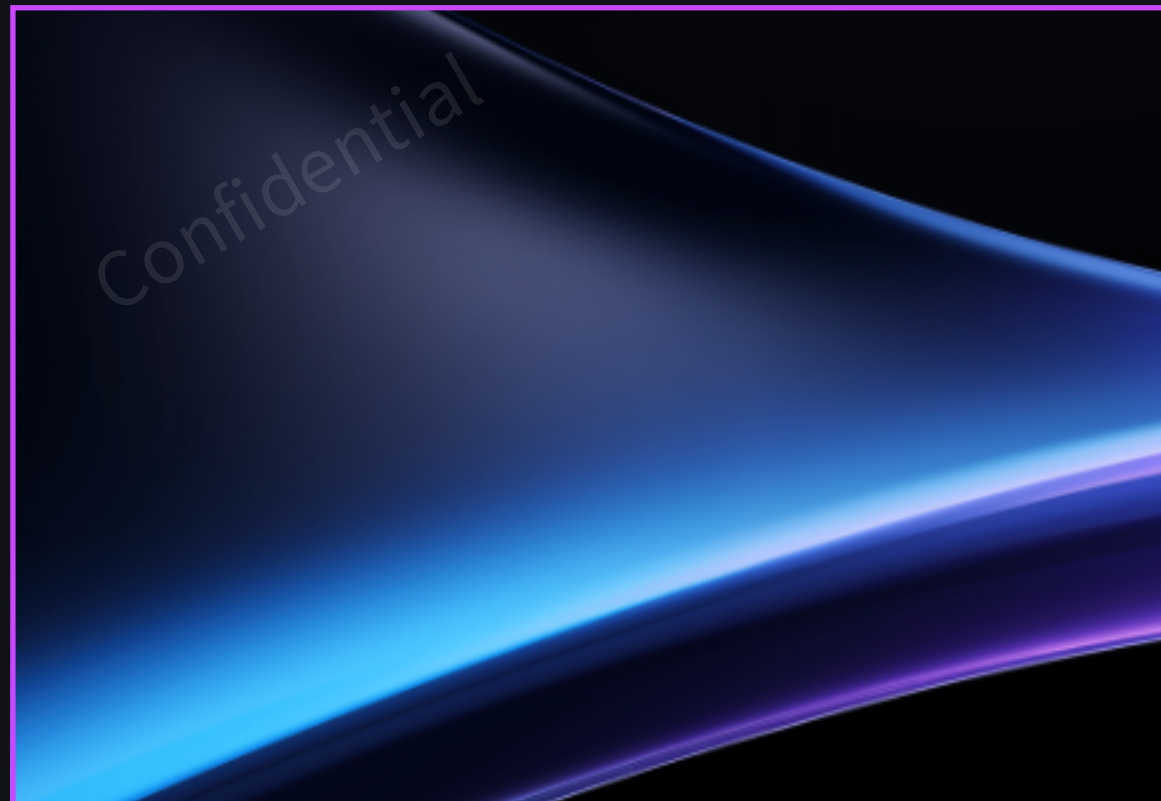
Connecting advanced AI technologies with large-scale institutional investments to drive innovative growth, optimize decision-making, and unlock new financial opportunities in the evolving business landscape.

Puerto Rico and IFE Licensing



Unique U.S. Jurisdictional Advantages

Puerto Rico's unique U.S. jurisdiction offers tax incentives, streamlined regulatory processes, and access to U.S. markets, enhancing IFE licensing efficiency and competitive positioning in the in-flight entertainment sector.



Act 273 and Act 60 Explained

Act 273 offers tax incentives for film and entertainment production, while Act 60 consolidates tax benefits, enhancing Puerto Rico's appeal for IFE licensing and business growth opportunities.



Regulatory Benefits for IFE

Puerto Rico offers favorable IFE licensing regulations, including tax incentives, streamlined approval processes, and supportive government policies, enhancing market entry ease and operational cost efficiency for IFE businesses.

Capital Bridge between MENA and U.S.

✉ **AI, Fintech, and Structured Investments Focus**

The MENA-U.S. capital bridge leverages AI-driven fintech innovations and structured investments to unlock cross-border growth, enhance capital flow efficiency, and address regional funding gaps.

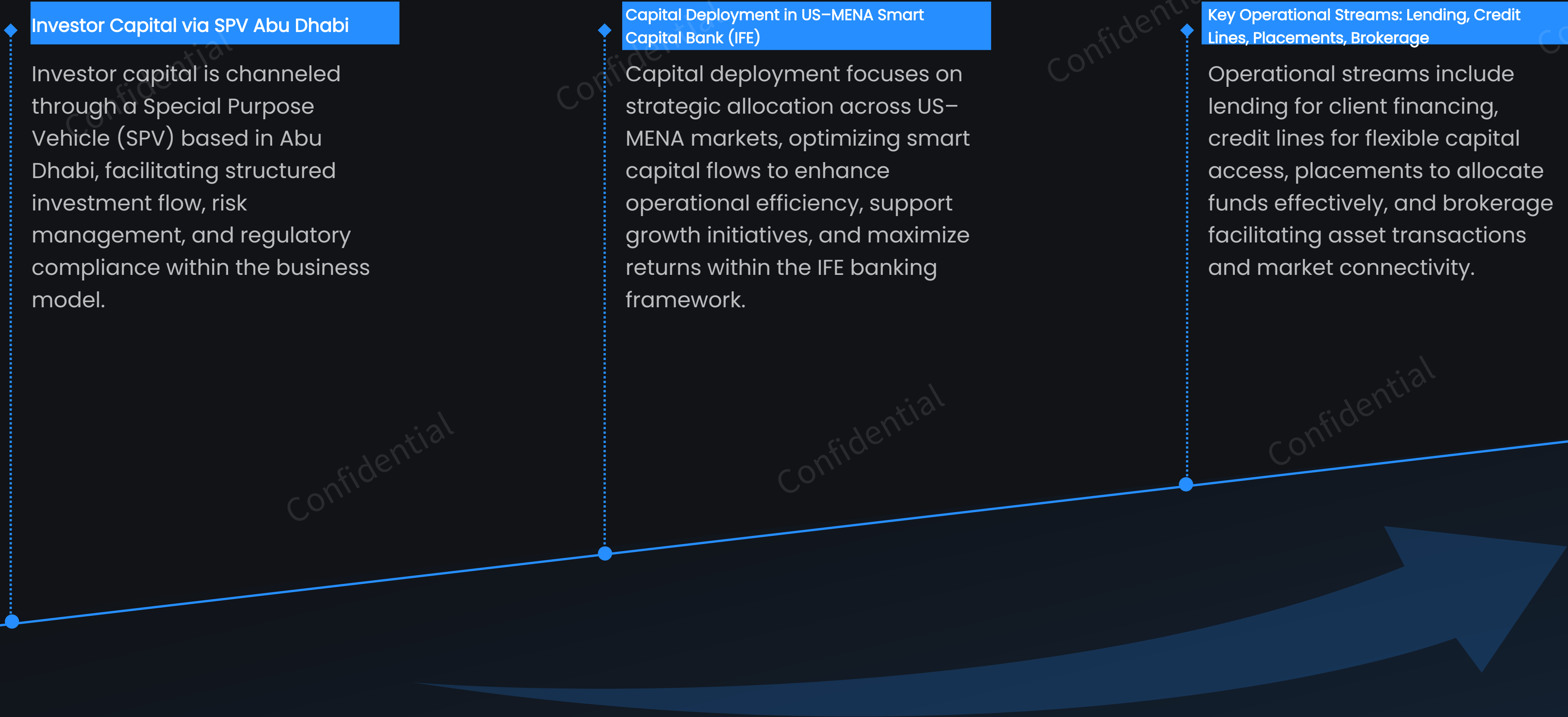
✓ **Access to U.S. Financial System**

Provides MENA businesses streamlined access to the U.S. financial system, enabling efficient capital flow, reduced transaction barriers, and enhanced investment opportunities in the world's largest market.

🗨 **Global Tax Incentives including 0% Tax on Dividends and Gains**

Global tax incentives, including 0% tax on dividends and capital gains, significantly enhance investment attractiveness, facilitating capital flow between MENA and U.S. markets and driving cross-border economic growth.

Business Model Flow Diagram



Strategic Highlights



SPV Capital Becomes Paid-in Reserve

SPV capital transitioning to paid-in reserve strengthens financial stability, enhances liquidity management, and supports long-term operational funding, aligning with strategic goals for sustainable business growth.



Capital Deployment in AI Private Credit and Structured Deals

Focus on strategic capital allocation towards AI-driven private credit and structured deals, enhancing risk-adjusted returns through advanced analytics and targeted investment in high-potential, technology-enabled sectors.



Regulatory Leverage and USD Denomination

Leveraging favorable regulatory frameworks enhances market entry and compliance, while USD denomination stabilizes transactions, mitigates currency risk, and attracts international investors.

Leverage Magnitude and Mechanisms

✉ 1x–2x via Secured Deposits

Secured deposits enable leverage between 1x and 2x by providing collateralized funds, enhancing borrowing capacity while mitigating risk through asset-backed security, optimizing capital efficiency in the IFE model.

✓ 2x–3x Structured Borrowing Access

Structured borrowing access of 2x–3x enhances financial leverage by amplifying capital deployment capacity, optimizing returns, and enabling strategic expansion while maintaining controlled risk exposure.

📊 3x–5x Institutional Trading Capacity

Institutional trading capacity increases by 3x–5x through financial leverage, optimizing capital efficiency and enabling larger market positions while managing risk via structured debt and equity multipliers.

💻 Leveraged Equity via AI and Tech Allocation

AI and tech allocation amplifies leveraged equity by optimizing capital deployment, enhancing return on investment, and accelerating scalability, driving higher financial leverage through innovative resource efficiency and data-driven decision-making.

Jurisdictional Responsibilities

Abu Dhabi (ADGM) – Capital Raising and Onboarding

Abu Dhabi Global Market (ADGM) oversees capital raising and onboarding, ensuring compliance with regulatory frameworks, investor protection, and seamless integration of financial entities within its international financial center.

Puerto Rico (IFE) – Regulated Banking and Investment Execution

Puerto Rico's IFE operates under strict regulatory oversight, combining banking regulations with investment execution rules to ensure compliance, risk management, and secure financial operations within its jurisdiction.

U.S. Mainland – Correspondent Banking and Compliance

U.S. Mainland correspondent banking requires strict adherence to AML/CFT regulations, ensuring compliance with OFAC sanctions, KYC protocols, and ongoing transaction monitoring to mitigate jurisdictional risks.

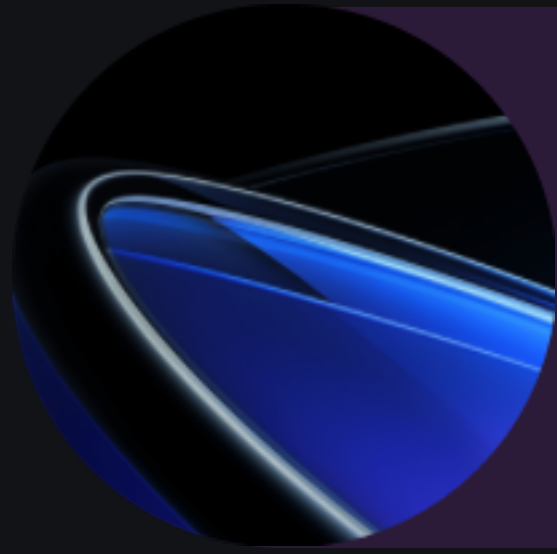


Compliance and Connectivity



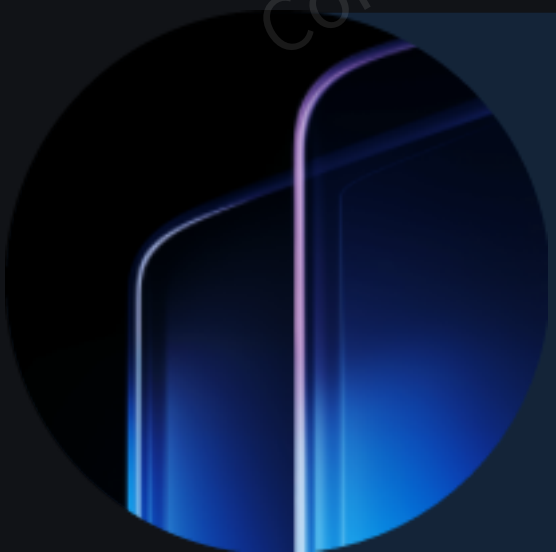
FinCEN Regulations

FinCEN regulations mandate strict compliance for IFE businesses, focusing on anti-money laundering, customer due diligence, and transaction monitoring to ensure secure and transparent connectivity across financial networks.



U.S. Market Access Strategies

Strategies for U.S. market access involve strict adherence to FCC regulations, securing necessary certifications, establishing partnerships with local carriers, and ensuring robust cybersecurity compliance for seamless connectivity.



Risk and Regulatory Management

Effective risk and regulatory management ensures compliance with aviation standards, mitigates legal exposure, and maintains secure connectivity, enabling seamless IFE operations and safeguarding passenger data integrity.

Expansion Opportunities

✉ Further Institutional Partnerships

Pursuing further institutional partnerships will enhance resource sharing, expand market reach, and drive innovation, positioning the IFE business model for sustained strategic growth and long-term competitive advantage.

✓ AI and Fintech Market Trends

Rapid AI advancements and fintech integration drive personalized financial services, enhancing customer experience and operational efficiency, presenting significant expansion opportunities in emerging digital markets.

🗨 Additional MENA–U.S. Capital Integration

Exploring enhanced capital flows between MENA and U.S. markets to strengthen investment synergies, diversify funding sources, and accelerate cross-border business expansion opportunities within the IFE ecosystem.

Long-Term Value Creation

Scaling Capital Multiplication

Leveraging scalable investments to amplify returns, optimizing resource allocation, and fostering innovation drives sustainable capital growth, ensuring long-term value creation and competitive advantage in evolving markets.

01

Sustainable Regulatory Positioning

Proactive compliance with evolving regulations ensures competitive advantage, mitigates risks, and fosters trust, supporting sustained growth and long-term value creation in the dynamic IFE industry.

02

Investor Returns and Impact

Consistent revenue growth and diversified income streams enhance investor returns, while sustainable practices drive positive social impact, ensuring long-term value creation and resilience in evolving markets.

03

Key Takeaways



Unique Positioning of US–MENA Smart Capital Bank

The US–MENA Smart Capital Bank uniquely bridges markets by leveraging advanced tech, cross-regional expertise, and tailored financial solutions, fostering innovation and strategic growth between the US and MENA regions.



Robust Business Model and Capital Leverage

The IFE business model demonstrates strong resilience through diversified revenue streams and effective capital leverage, optimizing resource allocation to sustain growth and maximize shareholder value.



Advantageous Regulatory Framework

The advantageous regulatory framework fosters innovation, ensures compliance, and provides a competitive edge, enabling sustainable growth and enhancing investor confidence in the IFE business model.

Questions and Discussion

Addressing Investor Queries

Clarify revenue streams, scalability, and competitive advantages; address risk management strategies; highlight market growth opportunities; ensure transparent financial projections; and encourage open dialogue to build investor confidence.

Clarifications on Model Execution

Clarifications on model execution focus on practical implementation steps, potential challenges, resource allocation, and performance metrics to ensure effective adoption and measurable outcomes.

Next Steps and Contact Information

Outline next steps for implementation, assign responsibilities, set timelines, and provide key contact details for further inquiries and support to ensure seamless follow-up and collaboration.