

Harmony Bank & Trust



The Bankers' Bank

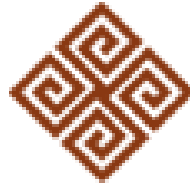
Expanding Light for the future of Humanity



Annual
Reports
Board and Annual Meetings
Economic Data
2022

DBA: Harmony Bank & Trust

Economic Change



History of Karamouzi's Bank Trust Ltd. (KBT)

Karamouzi's Bank & Trust, Ltd was licensed on January 19, 2004 in the Republic of Cameroon and operates under The Harmonised Business Law In Africa (OHADA). The company was granted a banking license for the duration of 99 years renewable under certain conditions. The bank is authorized for general financial activities, lending and borrowing, savings, financial management and credit operations, general commercial banking and all other normal authorized international banking activities.

Since 2004, KBT has operated as a private banking entity for the World Standing Together program and Jupiter Financial Group. During 2022 we established a series of new relationships with Indigenous people worldwide utilizing the Harmony Bank & Trust contract entity.

We are now in position to work with the new financial systems are being implemented to move forward in supporting all nations in a series of micro banking.

Our plans are to coordinate with Class A banks in each country and provide the additional collateral to support new economic growth across all segments of profit and non-profit entities by assuming most of the risk in on-lending relationship. This strategy will keep properly operate banks and financial institutions in place to service the Nations communities and raise the quality of life for all people.

Join us as we move forward aggressive to caring for all peoples in providing the largest transfer of wealth ever know in our history.

We look forward to working with each financial institution in leverage accounts already in place.

Issued by Management
Selected Financial Report Internal

Harmony Bank & Trust

To The Shareholders

Harmony Bank & Trust

We have completed a internal review of the financial status and the Board of Directors have approved selected financial statements for the years ended December 31, 2020, 2021 and 2022 of Harmony Bank & Trust. These financial statements are the responsibility of Harmony's Bank & Trust's management and Board of Trustee(s). Our responsibility is to express an opinion on this balance sheet based to our unit shareholders.

We conducted our audit in accordance with generally accepted auditing standards. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amount and disclosures in the balance sheet in now in process. We believe that our review provides a reasonable basis of the current financial status.

Management believes these financial statements referred to above presents fairly, in all material respects, the financial position of Harmony Bank & Trust as of December 31, 2020, 2021 and 2022, in conformity with generally accepted accounting principles in conjunction with the holding companies.

The financial statements have been prepared assuming that Harmony Bank & Trust will continue as a going concern under the current license or transition into a new system based on recent international treaties and agreements. These financial represent a name change of Kamaouzi's Bank and Trust Series established in 2006 under the original charter of 2004.

This balance sheet and profit represents the initial capital, assets and custodial deposits since the banks inception and operating as a private financial institution.

Issued by Management

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Dated March 19, 2023



Karamouzi's Bank & Trust Ltd.

Notes to Balance Sheet and P&L

For the Years Ending Dec 31, 2020, 2022 & 2022

1. History and Overview

Karamouzi Bank & Trust, Ltd (KBT) was formed January 19, 2004 in the Republic of Cameroon and operates under The Harmonized Business Law In Africa (OHADA). The company was granted a banking license for the duration of 99 years renewable under certain conditions. The bank is authorized for general financial activities, lending and borrowing, savings, financial management and credit operations, general commercial banking and all other normal authorized international banking activities. The institution has operated as a private bank in support of Jupiter Financial Group, National Sales Corps and World Standing Together for over 15 years.

In 2022, KBT signed a series of agreements, treaties and created Harmony Bank & Trust Series as the Bankers Bank support the transition into the a asset backed financial system as per the Basel Accord as amended. Our managing Director was appointed as a Honorary Diplomat in support of USA, Africa and Asia representing a series of Foundations, Dynasties, Bands, Nations, Societies, and Confederations. This appointment provides access to additional assets held worldwide in support new financial systems being implemented worldwide or at a continent level by specific countries.

The utilization of these assets and protocols are in place to provide new asset allocations worldwide in support of peaceful Nations. Harmony Bank & Trust Series was created to support these long term plans during this transition.

The bank intends to provide global investment opportunities and banking products and services to clients worldwide through an array of financial partnerships with banks, brokerage firms, and insurance companies and trusts.

2. Accounting Policies

Cash and cash equivalents. The bank includes cash and short term deposits including letters of credit, bank guarantees, bullion and those deposits less than ninety days as cash and cash equivalents in the balance sheet. These selected financial statements are based on the old system and a conservative position or worst case recovery into the new system over the next 24 months.

Investments and assets. The bank uses the cost basis method.


3. Commitments and Contingencies

The bank has liquidity and capital reserves necessary to meet the current capitalization and lending requirements. Management is seeking additional financial institutions in which to further execute the capitalization goals and objectives into the new system.

The Board has approved the ability to create acceptable corresponding bank relationships to support the new system pending subsequent events that will provided new opportunities and long-term relationships. The Bank signed a series of new relationships during 2023 in conjunction with National Sales Corps and World Standing Together, this created a new contract entity utilizing this license DBA " Harmony Bank & Trust. These agreements are held under treaties and other non-disclosable instruments to provide the additional asset base worldwide to balance and optimize the new digital systems.

Harmony Bank & Trust is positioned as a sovereign confederation financial institution. Its carries the protection Foundations, Dynasties, Bands, Nations, Societies, and Confederations working together in support of the optimization of the new systems being created by these NGOs to support unlocking Humans.

The bank has no pending legal liabilities and is in good standing and current on its license with the Republic of Cameroon.



Karamouzi's Bank & Trust Ltd.
Notes to Balance Sheet and P&L
For the Years Ending Dec 31, 2019, 2020 & 2021

4. Financial Guarantee/Certificates of Deposit

The bank accepted a financial guarantee in the amount \$1,622,400,000 issued by NSC in 2004, a Private Non-affiliated Trust backed by full recourse notes, gold and other securities held in trust. The bank issued certificates of deposit for the total amount of \$1,825,200,000 which includes 2.5% accrued annual interest rate for a period of 5 years. These are carried as equity, since non-voting preferred shares have been allocated to the trust in a exchange. These certificates of deposit have been extended for an additional 25 years at the same rate, new face value is \$7,946,500,000 USD, maturity date of December 11, 2029.

In 2006, an assignment of \$5,000,000,000 was made in the form of United States Treasury checks, on deposit at the Federal Reserve of New York, held under management by Jupiter Financial Group Trust. Each check in the amount of Five Hundred Million United States Federal Reserve Notes. Jupiter Financial Group is the account holder and completed an assignment to KBT in 2012. Jupiter filed additional UCC-1 against these assets and the management fees due. In 2022 the Bank has decided to books these assets at 25 basis points of total estimated value complete by outside source based as a receivable of management fees. A portion of these treasuries are lodged with other financial institutions.

World Standing Together has issued additional financial guarantees based on the collateralization of the world charters and financial commitment by NGOs.

5. Letters of Credits

No Letters of Credit or other significant instrument issued during 2022.

6. Shareholders Equity

The bank is now in a redevelopment stage company under the Harmony Bank & Trust Series Entity:

Harmony Bank & Trust is expected to release a Private Offering through Jupiter Financial Group by the end of first quarter 2023. The offering of 5000 unit shares of Equity Position Protection Notes, (EPPNs) at \$100,000,000 per share.

Harmony Bank & Trust will underwrite and provide to selected financial institutions. These notes will provide the ability to transition into our system and gain additional hard assets to support of the new system requirements, plus settlement across other approved systems.

Karamouzi Bank & Trust LTD will remain under the current treaties and share structure.

1000 units shares issued under the Harmony Bank & Trust entity and equally split between three parties with the Indigenous peoples as the ultimate beneficiaries.

7. Subsequent Events

The bank has developed a series of bank relationships in the Ghana and western Africa in support of new strategic position bank working with a private network of sovereign institutions. This will shift KBT into a new role in the future. KBT extends services through series trust to operate under different brands. In July 2022, KBT established Harmony Bank & Trust to provide services to support a series of entities worldwide and the new Financial system under the Basel accords. KBT has extended up to \$500M in financial instruments to support of the Harmony Bank & Trust Series, with additional support in excess of \$2 Trillion guaranteed by Jupiter Financial Group.



Selected Financial Information released by the Board of Directors

Harmony Bank & Trust		Internally Prepared Financial Statements		
Balance Sheet		Dec. 31, 2022	Dec. 31, 2021	Dec. 31, 2020
		USD	USD	USD
Assets				
Cash and Cash Equivalents				
US Treasury-Checks (1)		2,281,312,500	1,983,750,000	1,725,000,000
Long Term Assets				
Precious Metals		318,225,795	265,188,162	220,990,135
Total		\$ 2,599,538,295	\$ 2,248,938,162	\$ 1,945,990,135
Liabilities				
CDs and Time Deposits (2)		1,304,907	1,266,900	1,230,000
Shareholders' Equity				
Preferred Shares (4680) Shares		1,604,660,135	1,604,660,135	1,604,660,135
Common Shares		200,000	200,000	200,000
Shareholders' Equity		1,604,860,135	1,604,860,135	1,604,860,135
Cumulative Earnings		993,373,253	407,880,000	339,900,000
Net Shareholders' Equity		2,599,538,295	2,248,938,162	1,945,990,135
Total Liabilities and Shareholders' Equity		\$ 2,599,538,295	\$ 2,248,938,162	\$ 1,945,990,135

(1) Treasury Checks assignment from a FRB-NY 2003 10-447653INA ANNUAL EARNINGS ACCRUED -EARNINGS CAN BE AVAIL FOR PROJECTS

(2) Certificate #88-234-2-A Maturity date: december 11, 2023

<p>REPUBLIQUE DU CAMEROUN Paix - Travail - Patrie</p> <p>MINISTERE DE LA JUSTICE</p> <p>Bureau du Greffier en chef Tribunal de Première Instance SECTION COMMERCIALE De: Limbe</p> <p>PROVINCE DU SUD-OUEST</p>		<p>REPUBLIC OF CAMEROON Peace - Work - Fatherland</p> <p>MINISTRY OF JUSTICE</p> <p>Office of the Registrar in Chief Court of First Instance COMMERCIAL SECTION Limbe</p> <p>SOUTH WEST PROVINCE</p>
<p>REGISTER OF COMMERCE</p> <p>TRADE AND PERSONAL PROPERTY CREDIT, UNIFORM ACT OF OHADA.</p> <p>Reg. N° <u>B-0000304-04</u></p> <p>THE CHIEF REGISTRAR</p>		
<p>CERTIFICATE OF INCORPORATION</p> <p>THIS IS TO CERTIFY THAT:</p>		
<p><u>DIONYSIA KARAMOUZI</u> has today the <u>19TH</u> day of <u>JANUARY 2004</u> deposited an Application/ Memorandum and Articles of Association of a Private Company Limited by shares in view of Registration in the Trade and Personal Property Credit Register of the Registry of this Court entitled <u>KARAMOUZI'S BANK / TRUST Ltd.</u> The said Company has been registered under chronological number <u>TPPCR 007</u></p>		
<p>DONE AT LIMBE THIS <u>19th</u> DAY OF <u>JANUARY 2004</u></p>		
	<p> THE REGISTRAR TRADE AND PERSONAL PROPERTY CREDIT</p>	

REPUBLIC OF CAMEROON
THE HARMONISED BUSINESS LAW IN AFRICA
(OHADA)
THE UNIFORM ACTS RELATING TO COMMERCIAL COMPANIES
AND ECONOMIC INTEREST GROUPS
ARTICLES OF ASSOCIATION
OF
KARAMOUZI'S BANK / TRUST LTD

The rules and regulations contained in the uniform acts relating to commercial companies generally and specifically laws relating to the private limited companies shall apply to the company as well as the regulations and articles herein after contained, shall be regulations of the company.

1. THE REGISTERED HEAD OFFICE

The registered head office of the company shall be located at Limbe, P.O BOX 621 LIMBE, and branches may be elsewhere within the Republic of Cameroon. The general assembly of shareholders may pass a resolution to transfer the head office of the company to another location in the same town or by a simple decision of the company's management or administration.

2. SHARES

Shares shall have the same face value. The effective purchase of shares will warrant the delivery of a shareholder's certificate. This certificate must specify the shareholders name, the number of shares bought, and the corresponding monetary value of the shares. The shareholders shall constitute the company's General Assembly.

3. SHARE CAPITAL VARIATION

The company may from time to time increase, reduce share capital, pledge shares, consolidate, divide, convert, subscribe and may issue shares either as part of or as premium subject to the provisions of title 2, chapter 1, entitled "Transaction Relating to Company Shares" of the Uniform Act Relating to Commercial and Economic Interest Groups.



The share capital may vary by an increase or deduction in accordance with the applicable laws.

a) Increase of Capital

Share capital may be increased by resolution of an Extra Ordinary General Assembly meeting of shareholders, upon proposal of the General Manager or a director.

b) Reduction of Capital

Share capital may be reduced by resolution of an Extra Ordinary General Assembly of shareholders by reducing the face value of shares and reduction in the number of shares, refunding part of the shareholder's contributions or by attributing losses on the company.

c) However the share capital and the nominal value of the share shall not be reduced below the minimum prescribed by law.

d) The auditors of the company if appointed as a legal requirement shall have 30 days prior notice to appraise the cause, reasons and conditions of the reduction of the capital and such appraisal shall be presented to the extra ordinary general assembly.

4. TRANSFER OF SHARES

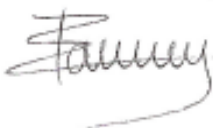
Shares can be transferable on conditions noted here below.

- Transfer of shares inter-vivos must be in writing.
- Any such transfer of shares shall be binding on the company only in a notarial deed.
- The original copy of the transfer agreement shall be deposited at the Registered office of the company and an attestation issued by the Managing Director.
- The transfer shall be binding on third parties only after accomplishment of the formalities of modification of the articles of Association to reflect the change and filing in the register of the Registrar of Companies in the Court of First Instance in the place where the head quarters of the company is situated.

5. RESTRICTION ON TRANSFER OF SHARES

Shares subscribed and issued to one shareholder shall not be transferred, encumbered or disposed of without having first been offered by the transferring shareholders to the other shareholder at the book value thereof on the date of notice. In the event of the



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other shareholder failing to accept the offer by paying for such shares within 90 days after notice, the transferring shareholder shall not be bound by this restriction.

6. RIGHT AND OBLIGATIONS RELATED TO SHAREHOLDING

- Shareholders have right to payment of dividends, which shall be proportionate to their respective shareholding and paid out of profits.
- Shareholders shall have a right to the company's net assets when shared following dissolution of the company or where company's capital is reduced.
- The right to participate in and all collective decision of shareholders.
- Shareholders may throughout the existence of the company have access to documents related to past three fiscal / financial years commencing from the date of request and may twice during each year present written questions to the managing director on all issues affecting the existence and functioning of the company.
- The response of the managing directors/directors shall be communicated to the appointed Auditors of the company.
- The rights and obligations on the shares shall be taken over by the transfer upon transfer of shares.

7. CALLS ON SHARES

The managing director may call on members to make payments in respect of money unpaid on the shares and any such payments by resolution may be authorized to be paid fully or partially by the General Assembly of shareholders.

8. SOLE SHAREHOLDER EVENT

The company in any event of being held by a person shall not entail the dissolution of the company pursuant to the provisions of the Uniform Act (OHADA) relating to Commercial Companies and Economic Interest Groups.

9. DEATH, DISSOLUTION, BANKRUPTCY OF SHAREHOLDERS

The death, bankruptcy and dissolution of a shareholder shall not dissolve the company.



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10. APPOINTMENT OF MANAGING DIRECTOR (S)

The managing director and/or other directors, who may be shareholders or non-shareholders, shall manage the company. A separate instrument upon decision of a majority of the shareholders or more than ½ of registered shares shall appoint the managing director.

11. POWERS AND DUTIES OF THE MANAGING DIRECTOR

- a) The managing director shall be the Chief Executive officer of the company, shall preside at all meetings of the shareholders and, shall have general and active management of the business of the company and shall see that all orders and resolutions of the board of directors are carried into effect. He shall have the power to call special meetings of the stockholders or of the board of directors.
- b) He shall execute bonds, mortgages and other contracts requiring a seal of the company, except where required or permitted by law to be otherwise signed and executed and except where the signing directors to some other officer or agent of the company.

12. BORROWING POWERS

The managing director may exercise all powers of the company to borrow money and to mortgage or charge its undertaking properly, and uncalled capital or any part thereof, and to issue debentures, debenture stock, and other securities whether outright or security for any debt, liability or obligation of the company or of any third party.

13. REMOVAL OF MANAGING DIRECTOR

- a. The removal of the managing director shall be effected by a resolution of shareholders of the general assembly meeting called by shareholders who hold at least 30% of the company shares.
- b. He may be removed by competent commercial court order.

14. ACCOUNT

The company must maintain a bank account with any reputable bank(s) and the company's account must be properly managed, and there must be periodic auditing



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and preparation of a financial report of the company's financial operations for examination by general assembly of shareholders.

15. PROFITS

Members would be paid dividends only out of the company's declared profits, which should be proportionate to their respective shareholdings.

16. WINDING UP – DISSOLUTION

- Shareholders of $\frac{3}{4}$ of the total shares of the company may pass a general assembly meeting resolution dissolving the company.
- The company shall be dissolved on the expiry of its duration if such duration is not extended.
- One year before the expiration of the duration, the directors shall convene a general meeting to pass resolutions to extend the duration of the company.

17. APPOINTMENT OF AUDITORS

- The appointment of auditors for the verification and control of company accounts shall be mandatory.
- However, the appointment of at least one auditor may be requested by a court order upon application by one or more shareholders controlling at least 30% of the registered capital.
- The appointment of an auditor shall be obligatory and shall be appointed at the end of each financial year.
- The appointment of an auditor shall be obligatory if the permanent staff exceeds 50 persons.

18. TERM OF OFFICE OF AUDITORS

If appointed, the term of office of auditors shall be renewable within a period of one (01) year.

19. COLLECTIVE DECISIONS

Collective decisions shall be taken in general assembly and extraordinary general assembly meetings or by written consultation of shareholders.



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- (I) **Ordinary General Assembly Meeting:**
- Shall be convened by the managing director.
 - General assembly meeting may be convened by one or more shareholders of at least 30% of the company's shares.
 - Any shareholder may petition the court for the designation of an authorized agent responsible for convening a meeting and drawing up its agenda.
 - Resolution shall be passed by simple majority.

- (II) **Extra Ordinary General Assembly Meeting;**
- Shall sit to amend the Articles of Association of the company.
 - Amendment shall be decided by shareholders of at least 30% of the registered capital.

20. MINUTES OF THE MEETING

- Deliberations shall be recorded in minutes indicating the time and venue of the meeting, names of shareholders present, documents, reports tabled for discussion, summary of proceedings.
- Draft resolution vote and resulting votes.
- Participants of the meeting shall sign minutes.
- Copies and extracts of minutes shall be certified by the managing director.

21. VOTING RIGHTS

Every shareholder has the right to participate in collective decision and has the number of votes proportionate to his or her shareholding. If there is only one shareholder in the company such shareholder shall make decisions as a competent general assembly until such time when the number of shareholders of the company shall be increased to two. Any shareholder may be represented by the other shareholders duly authorized or by any other person duly authorized. Due authorization shall be by way of a power of attorney.



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**CORPORATE MINUTES FROM THE
CONSENT MEETING OF MAJORITY SHAREHOLDERS
OF KARAMOUZI'S BANK & TRUST, LTD
HELD ON JUNE 9, 2007**

The Special Consent Meeting of Majority Shareholders of Karamouzi's Bank & Trust, Ltd, a Cameroon corporation, was held at 23 Ithakis Str. 15233 Athens - Hellas (Greece). The meeting was held by teleconference shareholders present and waiving notice of meeting of this Entity, to-wit: Mrs. Dionysia Karamouzi (Hellenic Passport T757448) and Mr. Dimitris Karamouzis (Hellenic Passport T757450) attended the meeting has shareholder. John W. Bush was asked to attend as a guess.

Mrs. Dionysia Karamouzi, President of the Corporation, called the meeting to order. As authorized by the bylaws, the president presided as chairman of the meeting. Call and Notice of the meeting having been made, the chairman declared that the meeting was lawfully and properly convened. The President read prior minutes and was ratified.

The purpose of the meeting was stated by the Mrs. Karamouzi as follows: The purpose of the meeting is: (i) the board was requesting to have Mr. John W. Bush take an active role as Managing Director and Board Member (ii) Establish corresponding relationships with HSBC and Piraeus as soon as possible.

BE IT RESOLVED, that the motions duly made while in business session; seconded when appropriate; passed by majority vote as Resolutions; and are Adopted and recorded herein as Minute (s); thereafter, to become the policy and procedure of this Entity, as follows:

MINUTE # 1:

RESOLVED THAT, The shareholders approve the immediate appointment of Mr. John W. Bush as a Co-Managing Partner and Director. Mr. Bush shall use the title as Managing Director.

MINUTE # 2:

RESOLVED THAT, The majority shareholders further approve that we establish a corresponding relationship with Piraeus and HSBC as soon as possible.

Registered Office: Limbe, Faco Division, P.B. 621, Cameroon, Reg. No: B-0000304-04

Management Office: 23 Ithakis Str. 15233 Athens - Hellas (Greece)

Tel: +30 6941, **Fax:** +1 206 984 0386, **Email:** kbtell@otenet.gr

MINUTE #3: The majority shareholders that Mr. Bush coordinate the initial deposits to both HSBC and Piraeus to secure a strong corresponding relationship.

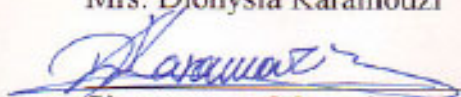
BE IT RESOLVED, that the motions duly made while in business session; seconded when appropriate; passed by majority vote as Resolutions; and are Adopted and recorded herein as Minute (s); thereafter, to become the policy and procedure of this Entity, as follows:

There being no further business, upon motion duly made, and ratified and adopted, the meeting was adjourned.



Signature, President/CEO
Mrs. Dionysia Karamouzi

Date: November 9, 2007



Signature, as Managing Partner
Mr. Dimitris Konstantinos Karamouzis

Date: November 9, 2007

Registered Office: Limbe, Feco Division, P.B. 621, Cameroon, Reg. No: B-0000304-04
Management Office: 23 Ithakis Str, 15233 Athens - Hellas (Greece)
Tel: +30 6941, **Fax:** +1 206 984 0386, **Email:** kbtell@otenet.gr



November 9, 2007

Mr. John W. Bush
301 North Missouri, Str 9
Corning, AR 72422


Dear Mr. Bush

It is with great pleasure that I extend an invitation from the Board of Directors a position of the Board, plus the position of Co-partner of the bank.

Your position is effective as of November 9, 2007, and shall carry the title of Managing Director.

Once again, we appreciate your support and look forward to your future efforts.

Sincerely,


Mrs. Dionysia Karamouzi
President /CEO



NOTE from Managing Director

The future belongs to the people, be part of saving our planet and reviving all Nations to care and protect all people.

Our commitment to the indigenous people worldwide in providing financial support and a online banking for all is now available though the **Love. Light.Delivery** platform

We are proud to be part of the future and bringing all human together.

John W. Bush



KBT

Karamouzi's Bank Trust Ltd.

Issue March 13, 2023