

Minutes of the Annual General Meeting

International Bank & Finance Association in Sweden (IBFA)

Date: 17 June 2026

Location: Scandic Anglais

Chair of the Meeting: Emma Mardi

Secretary: Sophie Svala

The meeting was held in accordance with the agenda outlined in IBFA AGM June 2026 Agenda.

1. Opening of the Meeting

The meeting was opened by Emma Mardi.

2. Election of Chair of the Meeting

The meeting elected Emma Mardi as Chair of the Meeting and Sophie Svala as Secretary.

3. Preparation and Approval of the Voting List

The voting list as presented to the meeting was approved and attached to these minutes.

4. Approval of the Agenda

The proposed agenda was approved without amendments.

5. Election of Persons to Approve the Minutes

The meeting elected Joachim Eriksson and Eric Kindblom to approve the minutes.

6. Determination of Whether the Meeting Had Been Duly Convened

The meeting determined that it had been duly convened. Notice of the Annual General Meeting had been circulated on 28 May 2026.

7. Proposal for Change of Bylaws

The proposed bylaws amendments were presented and approved by the meeting. Two comments to the proposal:

- Limiting the Chairperson to a maximum of two consecutive terms.
- Clarifying that Honorary Board Members do not hold voting rights despite the title "Board Member".

8. Presentation of the Annual Report and Financial Accounts for 2025

The Annual Report and Financial Accounts for 2025 were presented to the meeting. The meeting noted the report.

9. Presentation of the Auditor's Report for 2025

The Auditor's Report for 2025 was presented and noted by the meeting.

10. Adoption of the Financial Statements and Resolution Regarding Discharge from Liability of the Board Members for 2025

The meeting resolved to:

- Adopt the Financial Statements for 2025.
- Grant discharge from liability to the Board Members for the financial year 2025.

The Treasurer reported that:

- IBFA had 29 members during the year.
- Membership fees generated SEK 72,500 in income.
- The ambition is to maintain approximately SEK 100,000 in cash reserves.
- The Auditors had no remarks concerning the accounts.

11. Approval of the Membership Fee for 2026

The membership fee for 2026 was approved without change.

12. Election of Board Members

The proposed Board was approved by the meeting:

- Emma Mardi (Chairperson)
- Sophie Svala (Vice Chairperson)
- Peter Grinups (Treasurer)
- Eric Kindblom (Secretary)
- Joachim Eriksson
- Tom Pedersen
- Senait Asgede
- Salvatore Santoro
- Kristian Terling
- Niklas Ljungquist
- Sverre Hana

The meeting noted the election of the new Board members.

13. Election of Auditor and Deputy Auditor

The meeting elected:

- Senait Asgede as Auditor.
- Jyrki Ranta as Deputy Auditor.

14. Election of Members of the Election Committee

The meeting elected:

- Eric Kindblom as Chairperson of the Election Committee.
- Josef Lamy as Deputy Chairperson of the Election Committee.

15. Other Questions

The meeting discussed the importance of applying Know Your Customer (KYC) procedures to all newly elected Board members. The Board was tasked with ensuring that appropriate KYC processes are completed.

16. Closing of the Meeting

There being no further business, the Chair declared the meeting closed.

Signatures

Chair of the Meeting



Electronically signed by: Emma Margaretha Mardi
Identity verified by: OneID ID Check
Date: Jul 3, 2026 09:52:23 GMT+2

Emma Mardi

Secretary



Electronically signed by: Sophie Aurora Anna Svala
Identity verified by: OneID ID Check
Date: Jul 2, 2026 13:26:51 GMT+2

Sophie Svala

Minutes Approved By



Electronically signed by: Pär Joachim Eriksson
Identity verified by: OneID ID Check
Date: Jul 2, 2026 11:17:00 GMT+2

Joachim Eriksson



Electronically signed by: Eric Christoffer Kindblom
Identity verified by: OneID ID Check
Date: Jul 2, 2026 10:29:55 GMT+2

Eric Kindblom

IBFA_Minutes of the Annual General Meeting for 2025

Final Audit Report

2026-07-03

Created:	2026-07-02
By:	Sophie Aurora Anna Svala (sophie.svala@natwest.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAXYupIPH0rp35-50lcoi-rVm2CclKKTdX

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2026-07-02 - 08:21:12 GMT- IP address: 145.248.195.1



Eric Christoffer Kindblom (eric.kindblom@ca-cib.com) verified Identity with Digital Identity Gateway

Identity Provider: OneID ID Check

Level of Assurance: Medium (UK DIATF certified)

Service Description: Verify the full name of the signer. OneID is a fully digital identity service providing bank-verified identity data and advanced counter-fraud controls.

Reference ID: 4fF4YfuZUeyc88E7Rzfrq5

Subject Identifier: 3adfff46-88db-5829-a0e8-5e2df2b3c7dd

Verification Date: 2026-07-02 - 08:28:19 GMT- IP address: 145.248.195.1



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✓ Pär Joachim Eriksson (joachim.eriksson@db.com) verified Identity with Digital Identity Gateway

Identity Provider: OneID ID Check

Level of Assurance: Medium (UK DIATF certified)

Service Description: Verify the full name of the signer. OneID is a fully digital identity service providing bank-verified identity data and advanced counter-fraud controls.

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Subject Identifier: 01335558-39db-5c01-93d0-591b70d49161

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📧 Email viewed by Emma Margaretha Mardi (emma.mardi@bnpparibas.com)

2026-07-02 - 11:18:11 GMT- IP address: 155.140.91.76

✓ Sophie Aurora Anna Svala (sophie.svala@natwest.com) verified Identity with Digital Identity Gateway

Identity Provider: OneID ID Check

Level of Assurance: Medium (UK DIATF certified)

Service Description: Verify the full name of the signer. OneID is a fully digital identity service providing bank-verified identity data and advanced counter-fraud controls.

Reference ID: GyXk5gFwV2zGsptSBZ8FXN

Subject Identifier: 44460383-907a-57a5-ba43-ba3209e6a0bd

Verification Date: 2026-07-02 - 11:26:17 GMT- IP address: 213.100.219.144

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✓ Emma Margaretha Mardi (emma.mardi@bnpparibas.com) verified Identity with Digital Identity Gateway

Identity Provider: OneID ID Check

Level of Assurance: Medium (UK DIATF certified)

Service Description: Verify the full name of the signer. OneID is a fully digital identity service providing bank-verified identity data and advanced counter-fraud controls.

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✓ Agreement completed.

2026-07-03 - 07:52:23 GMT