

MAAT CORPORATE PROFESSIONAL SERVICES WHITE PAPER

Title: Enabling Financial Infrastructure, FinTech Innovation, and Capital Markets Access

Executive Summary

Maat International Group and its affiliated technology platforms provide a unique convergence of strategic corporate advisory, FinTech innovation, and structured financial services under a non-regulated consultancy framework. Through the integration of its SIGTB FinTech infrastructure, structured finance advisory, and its alliance with capital markets infrastructure (e.g., Portfolio Stock Exchange, Altarius ETI, and AICentrix Data Infrastructure), Maat delivers an advanced platform to support financial innovation, project funding, and digital asset integration.

1. Corporate Advisory Framework (Maat Group)

Maat offers non-regulated strategic consulting to design hedging frameworks, internal treasury policies, and structured finance blueprints using instruments such as SBLCs, MTNs, and ETIs. All regulated actions (execution, custody, issuance) are delegated to licensed partners.

Key Features: - ALM & Risk Mapping - MTN structuring & SPV design - Trade Finance policy integration - Euroclear-compatible settlement flows

Compliance Boundaries: - MiFID II, MiFIR – No execution, no product recommendation - PSD2 – No custody, payment initiation - AMLD5 – Full KYC/KYB with non-speculative engagement

2. FinTech Infrastructure: SIGTB Platform

Maat's proprietary SIGTB FinTech system is a next-gen modular, blockchain-ready digital finance platform for banks, corporates, and financial operators.

Core Capabilities: - Cloud-native, distributed architecture - Smart contract integration & digital ledger transparency - Presentation layer & logic customizable for client needs - Support for hybrid IT, AI-driven finance & DLT-based compliance

Technological Assets: - 475,000+ software components in ESCROW - Valued above EUR 137M by independent valuation - Infrastructure supports scalable compliance and productization of financial workflows

3. Circular Economy & Intelligent Assets (TradeChain®)

TradeChain, built by Maat, is a blockchain-based infrastructure to manage circularity in digital and physical assets, unlocking smart infrastructure financing.

Use Cases: - Urban infrastructure asset reuse - Real-time condition and location tracking - Finance-backed performance and predictive contracts

Impacts: - Sustainability alignment (ESG) - Extended asset life cycles - Enables securitization of intelligent infrastructure

4. Capital Markets Integration: Portfolio Stock Exchange (MTF)

Portfolio SE is a fully integrated MTF offering: - Primary & Secondary Markets - Built-in custody, CSD, and settlement (Euroclear) - 90% cost savings vs traditional exchanges - Legal structuring via Ashurst, Garrigues, Uría, etc.

Maat leverages Portfolio SE to list: - Private or public ETIs - SBLC-backed structured notes - Equity or tokenized asset vehicles

5. ETI Structuring Partner: Altarius ETI AG (Liechtenstein)

Maat collaborates with Altarius ETI AG for issuance and listing of ETIs across Europe.

Structure: - EU Prospectus (FMA approved) - Linked to real estate, NPLs, or bespoke instruments - Listed on Börse Frankfurt, Portfolio SE - Available to institutional and retail investors

6. Project Finance Methodology (Securities-to-Cash / STC Model)

Maat provides bond issuance advisory through: - SPV setup (Luxembourg, Cayman, Delaware) - Collateral validation & legal wrapping - Insurance-backed credit enhancement - MTN/ETI issuance listed on MTFs

Execution Flow: 1. Risk & collateral assessment 2. Bond design with trustee model 3. MTF listing and Euroclear integration 4. Credit line disbursement (LOC Facility)

7. Digital Infrastructure Alliance: AICentrix AI Compute Campus (Madrid)

Through AICentrix, Maat aligns with digital infrastructure for AI and FinTech compute power.

Key Metrics: - 50 MW total IT load (Tier III certified) - SLA: 99.9999% uptime - PUE 1.15 | WUE = 0 | 100% renewables - Modular racks up to 200 kW for AI workloads - Location: Madrid-Getafe, connected to EU backbone

Strategic Role: - Host for digital financial infrastructure - Compute for AI-enhanced finance modeling - Sovereign-grade cybersecurity

8. Target Sectors and Value Creation

Maat's integrated advisory and FinTech services address: - Government-backed infrastructure funding (PPP, EPC/BOT) - SME securitization and funding - Digital bond programs - Climate finance & ESG-aligned investment vehicles - AI-enhanced investment banking services

9. Legal Disclaimer

Maat International Group provides only professional services under commercial law and does not conduct regulated financial activities. Investment, custody, or securities issuance must be carried out by duly licensed partners.

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