



CORRESPONDENT BANKING RELATIONSHIP PROPOSAL

Submitted to: **First Bank of Nigeria Limited · Lagos, Nigeria**

Date: June 15, 2026

Relationship Type: Correspondent Banking & Nostro/Vostro Account Services

Reference: NVC-CBR-June 15, 2026

Classification: Confidential

PROPOSING INSTITUTION

NVC Fund Holding Trust

Legal Name: NVC Fund Holding Trust
Type: Sovereign Estate Trust — Institutional Banking Division
Credit Rating: AAA (independently verified)
Contact: Rev. Frank O. Ekejija · fekejija@nvcfund.com
Phone: +1 (214) 532-5773



PROSPECTIVE CORRESPONDENT BANK

First Bank of Nigeria Limited

Headquarters: Lagos, Nigeria
Region: West Africa
Focus: NGN settlements, West African Economic and Monetary Union (WAEMU) corridor
Strategic Value: Nigeria's oldest bank (1894), gateway to West African markets and NGN liquidity

EXECUTIVE SUMMARY

About NVC Fund Holding Trust

- Estate trust with independently verified sovereign asset backing
- Fully over-collateralized obligations — independent CPA certified
- Comprehensive compliance framework with institutional-grade KYC/AML
- Multi-currency daily transaction volume with growth trajectory
- Advanced blockchain bridge technology infrastructure

Relationship Objective: NVC Fund Holding Trust seeks to establish a correspondent banking relationship with First Bank of Nigeria Limited to facilitate multi-currency settlement, SWIFT messaging, nostro/vostro account services, and institutional-grade treasury operations across global markets.

PROJECTED TRANSACTION VOLUMES

| Metric | Projection |
|---------------------------|---|
| Daily Transaction Volume | \$25.00M / day |
| Annual Transaction Volume | \$6.300B / year |
| Daily Transaction Count | 50 transactions / day |
| Annual Transaction Count | 12600 transactions / year |
| Average Transaction Size | \$500.0K |
| SWIFT Fee per Wire | \$35 per transaction (per First Bank of Nigeria Limited fee schedule) |
| Settlement Float Rate | 4.5% (current Fed Funds benchmark) |

SERVICE REQUIREMENTS

Payment Services

- SWIFT MT103/202 message processing
- Multi-currency nostro/vostro accounts
- Real-time gross settlement (RTGS) access
- ACH and wire transfer capabilities

Cash Management

- Multi-currency liquidity management
- Overnight investment facilities
- Intraday credit facilities
- Cash concentration services

Trade Services

- Documentary credit issuance
- Trade finance facilities
- Supply chain finance
- FX hedging instruments

ENTITY INFORMATION

| |
|---|
| LEGAL NAME NVC Fund Holding Trust |
| TRUST TYPE Estate Trust |
| JURISDICTION United States |
| HEADQUARTERS 100 Crescent Ct, Suite 700, Dallas, TX 75201 |

FINANCIAL STRENGTH & ASSET VERIFICATION

| Indicator | Detail |
|--------------------------|--------------------------------------|
| Total Assets | Available upon execution of NDA |
| Verification | Independent CPA certification |
| Collateralization | Fully over-collateralized — verified |
| Audit Status | Independent CPA verified |

Compliance Framework: NVC Fund Holding Trust maintains a comprehensive KYC/AML policy aligned with Wolfsberg Group principles, FATF recommendations, and FinCEN regulatory guidance. Full compliance documentation — including the Wolfsberg CBDDQ, Beneficial Ownership Certificate, and Regulatory Status Letter — is available upon request.

IMPLEMENTATION TIMELINE

| | |
|----------|---|
| 1 | Phase 1 Account opening and KYC (expedited as per bank requirements) |
| 2 | Phase 2 Technical integration (customized based on bank capabilities) |
| 3 | Phase 3 Pilot transactions (minimal duration for validation) |
| 4 | Phase 4 Full production launch (immediate upon successful testing) |
| Σ | Total Implementation Timeline Flexible timeline optimized for efficiency - can be accelerated based on bank processes and mutual readiness |

NVC FUND HOLDING TRUST — EXECUTIVE CONTACTS

| Role | Name & Credentials | Contact |
|----------------------------------|---------------------------------|--|
| Estate Trust Executor | Rev. Frank Ojogwa Ekejija | fekejija@nvcfund.com · +1 (214) 532-5773 |
| Chief Financial Officer | Cecil Lucy, JD, MBA, CPA | trustee@nvcfund.com |
| Chief Operating Officer | Dr. Linus S. Etube, MBA, PhD | trustee@nvcfund.com |
| Global Compliance Officer | Dr. Hashiru OL. Ajadi Muniru | compliance@nvcfund.com |
| Managing Attorney | N. Jude Menes, FCI Arb | legal@nvcfund.com |
| Corporate Counsel | Carlos A. Ryerson, Esq. | legal@nvcfund.com |

PROPOSED NEXT STEPS

| # | Action Item | Responsibility |
|---|--|-------------------------------|
| 1 | Acknowledge receipt of this proposal and schedule introductory call | First Bank of Nigeria Limited |
| 2 | Provide Due Diligence Questionnaire (DDQ) and account opening documentation | First Bank of Nigeria Limited |
| 3 | Deliver complete KYC package (Wolfsberg CBDDQ, Beneficial Ownership Certificate, financials) | NVC Fund |
| 4 | Technical connectivity review: SWIFT BIC registration, API integration assessment | Both Parties |
| 5 | Execute Correspondent Banking Agreement and Nostro Account Agreement | Both Parties |
| 6 | Pilot transaction batch: initial settlement testing with agreed volume parameters | Both Parties |

AUTHORIZATION & SUBMISSION

Rev. Frank Ojogwa Ekejija

Estate Trust Executor
NVC Fund Holding Trust
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Authorized Representative

First Bank of Nigeria Limited
Global Transaction Banking / Correspondent Banking
Division
Date: _____

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