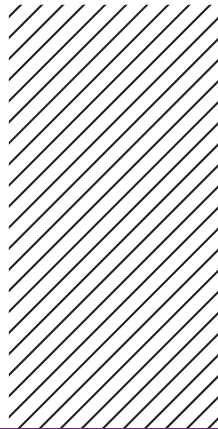


# Fintech Treasurers Day

**cosmofunding connects  
issuers and investors  
directly**



For institutional investors only / not for public viewing or distribution

April 29, 2025

**cosmofunding**  
by Vontobel

## New access to an extended capital market

### We connect issuers and investors directly



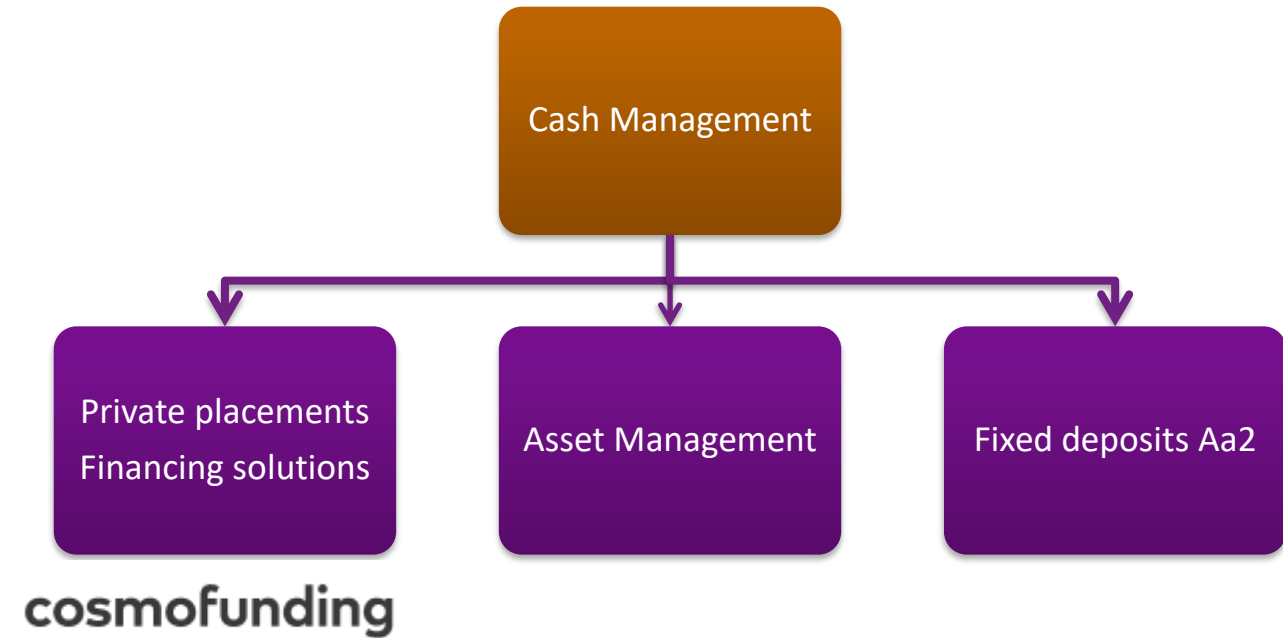
**Dominique Kowalski**  
Director  
Relationship Manager



**Dimitri van Woerden**  
Director  
Relationship Manager



**Pierre-Antoine Cottier**  
Executive Director  
Relationship Manager  
Cosmofunding



#### Faster access to new investment opportunities

New investment opportunities daily in the private financing market (primary market).



#### Independent rating of investment opportunities

Rating from a FINMA recognized rating agency.



#### Portfolio ready (bankable asset)

Easily booked in your portfolio via ISIN thanks to securitization, as well as automated, standardized processes and documentation.

## cosmofunding in a nutshell

### Platform

- ✓ Targeted investments
- ✓ Independent issuer rating from „fedafin“
- ✓ Intuitive and user-friendly
- ✓ Simple transaction processing

### Key Figures

#### Traded Volume

**CHF ~50 bn**  
since Q4 18

**CHF 12 bn**  
2024

**CHF 3.8 bn**  
YTD 2025

#### Duration / Volume

**2w /**  
**CHF 300T**  
Min.

**50y/**  
**CHF 300m**  
Max.

### Key Takes

- Simplified access to the financing market in Switzerland
- Vontobel acts as professional and experienced Platform provider
- Secured and trusted business thanks to long-term established banking processes
- Standardised, automated documentation
- Familiar booking process via ISIN thanks to securitization
- Overview of your investments and all associated interest and repayments

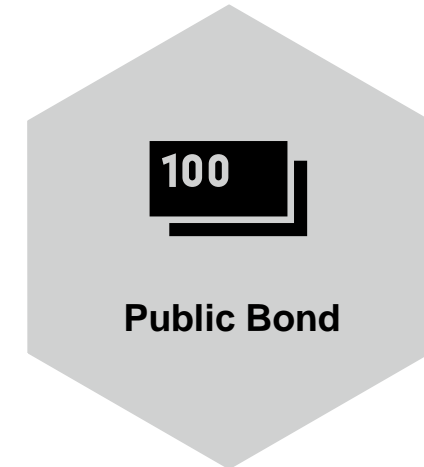
## cosmofunding provides access to the following instruments



- Bilateral agreement
- Not standardized
- Arranging only



- Not listed securities, uncertificated securities with ISIN
- Standardized contract
- Quick time to market
- Delivery against payment (settlement)
- Daily valuation prices
- Custodian SIX, uncertificated security



- Listed security with ISIN
- Public prospectus
- Suitable for retail investors
- HQLA, pot. Repo-eligible
- Daily valuation prices
- Suitable for CHF>50mn and >1y

Liquidity Premium

Secondary Market

# Extract from capital market transactions of Bank Vontobel AG

## Private Placements



**Private Placement**  
CHF 45m  
2024  
**Sole Lead Manager**



**Private Placement**  
CHF 50m  
2025-2026  
**Sole Lead Manager**



**Private Placement**  
CHF 10m  
2025  
**Sole Lead Manager**



**Private Placement**  
CHF 75m  
2024 - 2025  
**Sole Lead Manager**



**Private Placement**  
CHF 25m  
2024 - 2025  
**Sole Lead Manager**



**Private Placement**  
CHF 75m  
2024-2025  
**Sole Lead Manager**



**Private Placement**  
CHF 100m  
2025  
**Sole Lead Manager**



**Private Placement**  
CHF 20m  
2024 - 2026  
**Sole Lead Manager**



**Private Placement**  
CHF 16m  
2025  
**Sole Lead Manager**



**Private Placement**  
CHF 100m  
2024 - 2025  
**Sole Lead Manager**



**Private Placement**  
CHF 10m  
2024 - 2025  
**Sole Lead Manager**



Industrielle Werke Basel

**Private Placement**  
CHF 50m  
2024  
**Sole Lead Manager**

## From 0.15% to 0.45% with same counterparty

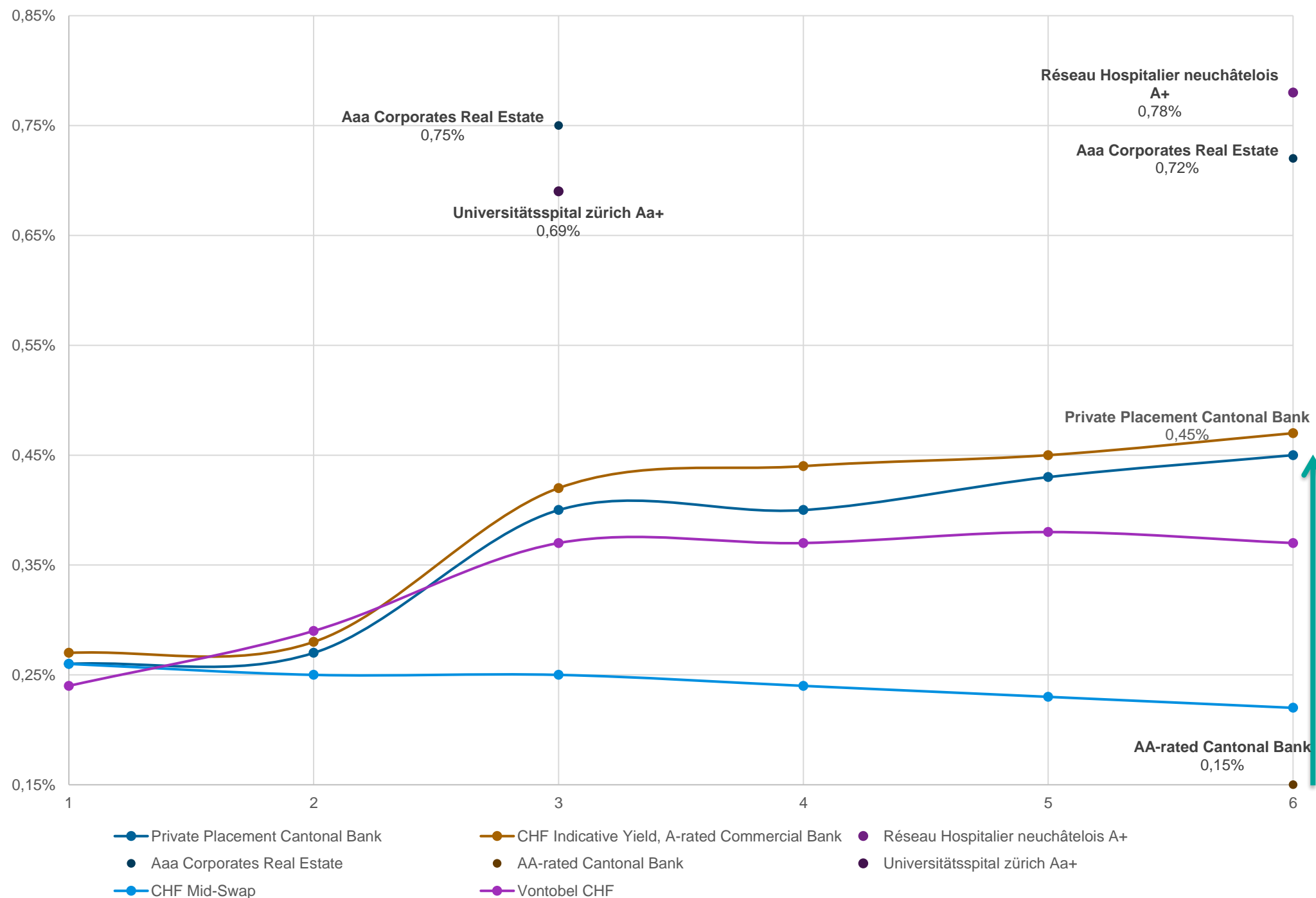
### Financials

- 6M term deposit, 30 Mios CHF, 17.3.25
- Average AA-rated Cantonal Bank yield 0.15%. MS-0.07%

Alternative : 0.45% with a Private Placement. Delta 0.30%

### Corporates

- Universitätsspital Zürich Aa+ (MS+48)
- Réseau Hospitalier neuchâtelois A+ (MS+55)
- Aaa Corporates Real Estate (MS+50)





## Investor Benefits



Access to a growing municipal and corporate debt market



No commissions



Bankable-Assets (ISIN) with daily valuation prices and secondary market (on demand)



Club deal/pooling of investors: Larger tickets can be shared with several investors.



Every investment based on the same, standardized legal framework



Independent issuer rating from rating agency fedafin



Vontobel (FINMA regulated) as a professional and experienced platform operator

Get started right away and book a demo



What other investors have to say:



### Portfolio Manager, Asset Management

"cosmofunding truly offers us everything we value to meet our needs. 1. Professional setup, including highly competent employees 2. A market offer that meets our investing needs 3. Professional handling of transactions. We are a satisfied customer of cosmofunding."



### Portfolio Manager, Pension Fund

"cosmofunding opens the door to new issuers for us, and helps us broadly diversify our portfolio."



### CFO, Swiss Bank

"Our treasury management appreciates the newly created market access to public law corporations and innovative products in the Swiss financing market."



### Group Treasurer, Holding

"Thanks to cosmofunding, I have access to a wide selection of new borrowers, in particular non-financial companies. I appreciate the bankalbe, securitized form with valuation prices and rating - especially with smaller issuers."