

## GenAI productivity platform for institutional investors



# Public and Private Income Portfolios are Data Intensive

Data is fragmented across currencies, tenors, capital structures making it far more complex and leading to:



Portfolio Optimisation being multidimensional and complex



Investment Research being time consuming



Risk Management processes being laborious and eroding margins



# IBT Provides an AI Augmented <sup>SOLUTION</sup> Platform and Predictive data products for Debt Investment Management



Optimise and AI-monitors Portfolios for Performance and Risk in Real Time



Automate Analysis and Reporting with AI co-pilots



Predictive risk scoring and trade ideas



# Unique Selling Points

01

## Purpose-Built for Debt Investors

Unlike generic platforms, IBT is engineered specifically for the complexities of fixed income and private debt – multi-currency, multi-instrument, multi-issuer environments.

02

## Analytical and Generative Intelligence at the Core

IBT doesn't just analyze, it acts. Our autonomous co-pilots monitor portfolios, flag risks, and suggest trades, reducing decision latency and operational drag.

03

## Unified Data Fabric

We resolve the data labyrinth. IBT integrates fragmented vendor feeds, internal models, and compliance data into investment view. Multiple AI-augmented workflows.

04

## Workflow Automation

Compress analysis-to-trade timelines. Automated processes deliver consistent outcomes at scale, freeing senior talent for complex decisions, stakeholder management and differentiated insights.

05

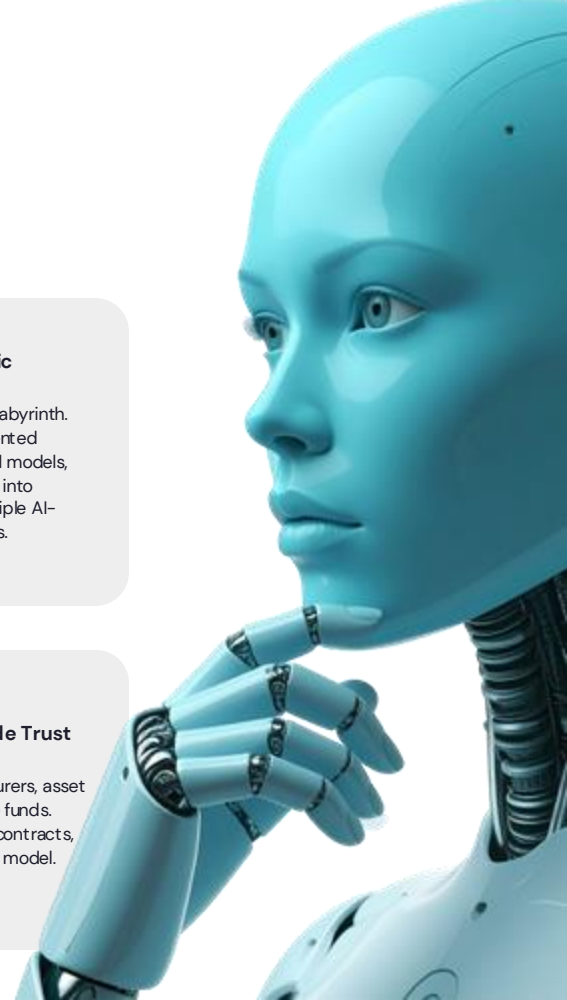
## Instant Value Creation

Customers realise an immediate c.20bps uplift in portfolio profit margin through faster price discovery, better execution and automated optimization, delivering measurable impact from week one.

06

## Institutional-Grade Trust

Already in use by insurers, asset managers, and hedge funds. Proven traction, real contracts, and scalable revenue model.



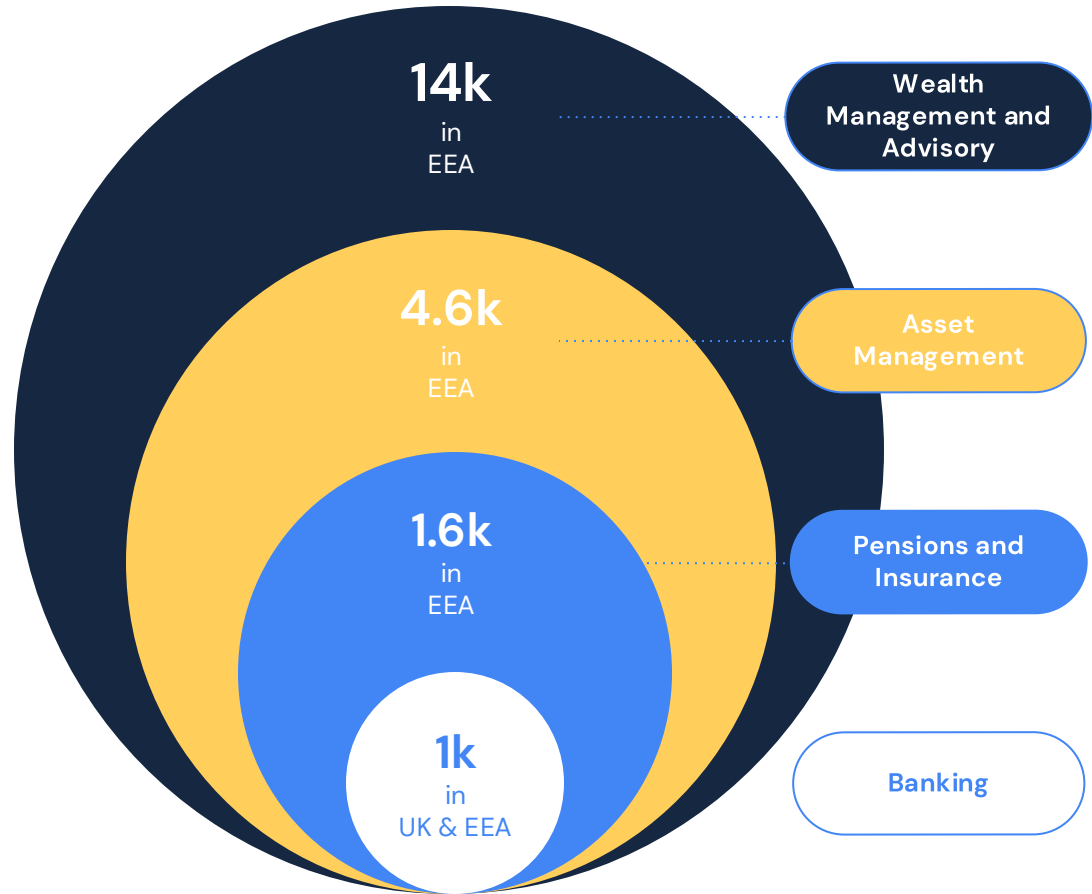
# \$2.4bn is Spent on Technology by Europe's Institutional Investors

This figure expected to grow with CAGR of 10% as businesses look to modernise.

IBT targets front-office professionals in public and private debt, this clear target gives a focused GTM strategy.

Achieving 10% penetration gives a potential for IBT to generate \$200m in ARR, before taking into account income from agentic/co-pilot revenue streams.

Source: Deloitte



# IBT has Multiple Revenue Streams

IBT blends SaaS, project fees, and proprietary signals data to drive high-margin growth.

## Modular Subscription Revenue

Clients have flexibility to configure a modular solution:

- Portfolio co-pilots for Investment Professionals
- Predictive Risk and Value Assessment Scores
- AlphaOne

License Fee: \$27-50k per seat

Additional Revenue Streams

Project and Implementation Fees

Future:  
Licence fee from signals derived from IBT proprietary data

# And is Now Working with Top Institutions


IBT has commercialised and has Asset Manager, Banks, Insurance and Hedge Funds as customers or on trial.

## Asset Management





## Insurance




## Hedge Funds

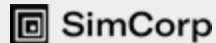


## Market Infrastructure



## Our Key Partners








# IBT will Hit \$15m ARR in 3 Years


ARR has grown from \$0 - \$250k in 10 months. We expect to hit \$1.36m in ARR in 2026.

Our contracts are already substantial with TCV of over \$500k from our first 4 clients.

Contract length of 3 years of a major client and one recurring client showing strong confidence in our offering.

IBT Technologies Ltd Forecast					
	Actuals	Forecast	Forecast	Forecast	
<b>Profit and Loss Summary</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>	<b>2028</b>	
ARR	\$240k	\$1,364K	\$5,261k	\$20,731k	
Revenue	\$145k	\$928k	\$3,143k	\$11,084k	
Clients	4	10	18	28	
Products					
Analyst Co-Pilot (\$30k)	\$60k				
PM Co-Pilot (\$40k)	\$160k				
Alpha One (\$20k+performance fee)	\$20k				
Cost of Revenue	(\$99k)	(\$268k)	(\$653k)	(\$1,826k)	
Gross Profit	\$46k	\$660k	\$2,490k	\$9,258k	
Expenses					
Total Expenses	(\$502k)	(\$1,118k)	(\$1,644k)	(\$5,054k)	
EBITDA	(\$456k)	(\$458k)	\$846k	\$4,201k	
Cash Balance	\$117k	\$467k	\$790k	\$13,630k	
	<b>Assumed seed round \$1,500k Nov 2026</b>				

Additional two products developed for 2026-7



\*Series A expected Q1 2027

# IBT is the one-stop-shop for Debt Investors

	ibt Technologies	bondIT	IMTC	Bloomberg	QONTIGO
Credit Rating Predictions	●	●			
Portfolio Optimization	●	●	●	●	●
AI-Powered and Hyper-personalisation	●				
Predictive risk & trade ideas	●				
End-to-end (credit+portfolio+trading)	●	●		●	
API Connectivity and Data Integration	●	●	●		●

# Led by Top Tier Finance Professionals



**IGOR TESINSKY**

Founder & CEO

Fixed Income professional with 15+ years of experience in credit risk and portfolio management, Ex-Conning, Swiss Re and UniCredit.



**PAUL HATFIELD**

Co-Founder & CFO

Former Chief Investment Officer at Alcentra, current Non-Executive Director and business consultant to the credit industry.



**MARC STEINER**

Co-Founder & COO (PT)

Former Head of Pension and Insurance solutions for Germany & Austria at Morgan Stanley and Credit Suisse. 20 years of experience in FICC.



# Led by Top Tier Finance Professionals



**Prof. BRIAN HEALY**

NED + AI advisor

15 years of experience, specialising in transforming complex data sets into actionable investment insights.



**SANJEEV MISHRA**

Head of Development

AI/ML-fintech architect, 20+ years; ex-Morgan Stanley; Founder-CEO, Vremember Technologies; Head of Tech, IntelliBonds.



**MATTHEW MARR**

Head of Data Science

Head of Data Science at IBT Technologies; 7+ years' experience; previously Data Scientist at IntelliBonds and Data Analyst at UBP.



**ANDREW BAILEY**

Non Executive Director

Insurance & investment risk leader; board-experienced; ex-Bank of England (7+ yrs); integrates risk, liquidity & counterparty frameworks.



BANK OF ENGLAND

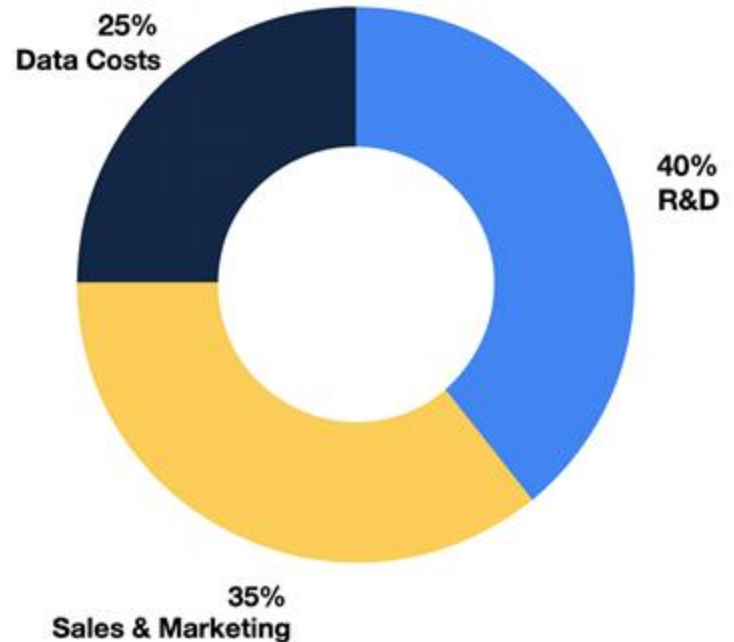
# IBT is Now Seeking Investment of £250k to reach \$1m in contracted revenue: EIS Eligible

An investment of £250k to extend the runway and:

1. Convert existing Pilots to paid customers
2. Expand existing contracts

This investment will bring contracted revenue to \$1m in the next 6-12 months.

Current total investment YTD: £364k investment (£78k from Founders)



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