



INTRODUCING
LYKKE





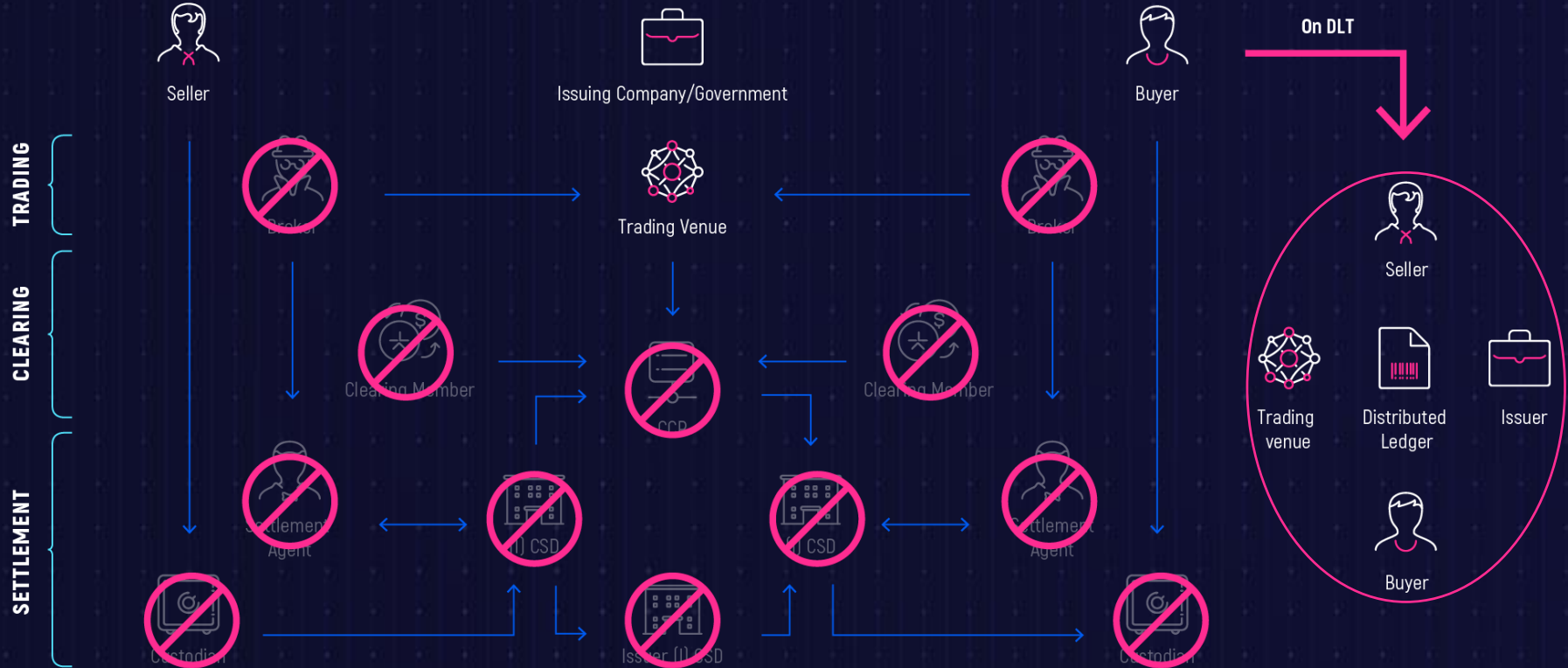
Lykke Vision



Markets Today



Markets Tomorrow



Lykke at a Glance

Lykke builds a global marketplace for all asset classes and financial instruments, that is a level playing field and where everyone has access.

42'274

Accounts opened

168

Countries

20%

Users growth, MoM

\$2M

Daily volume

6'547

LKK holders

6.2M

Lines of code

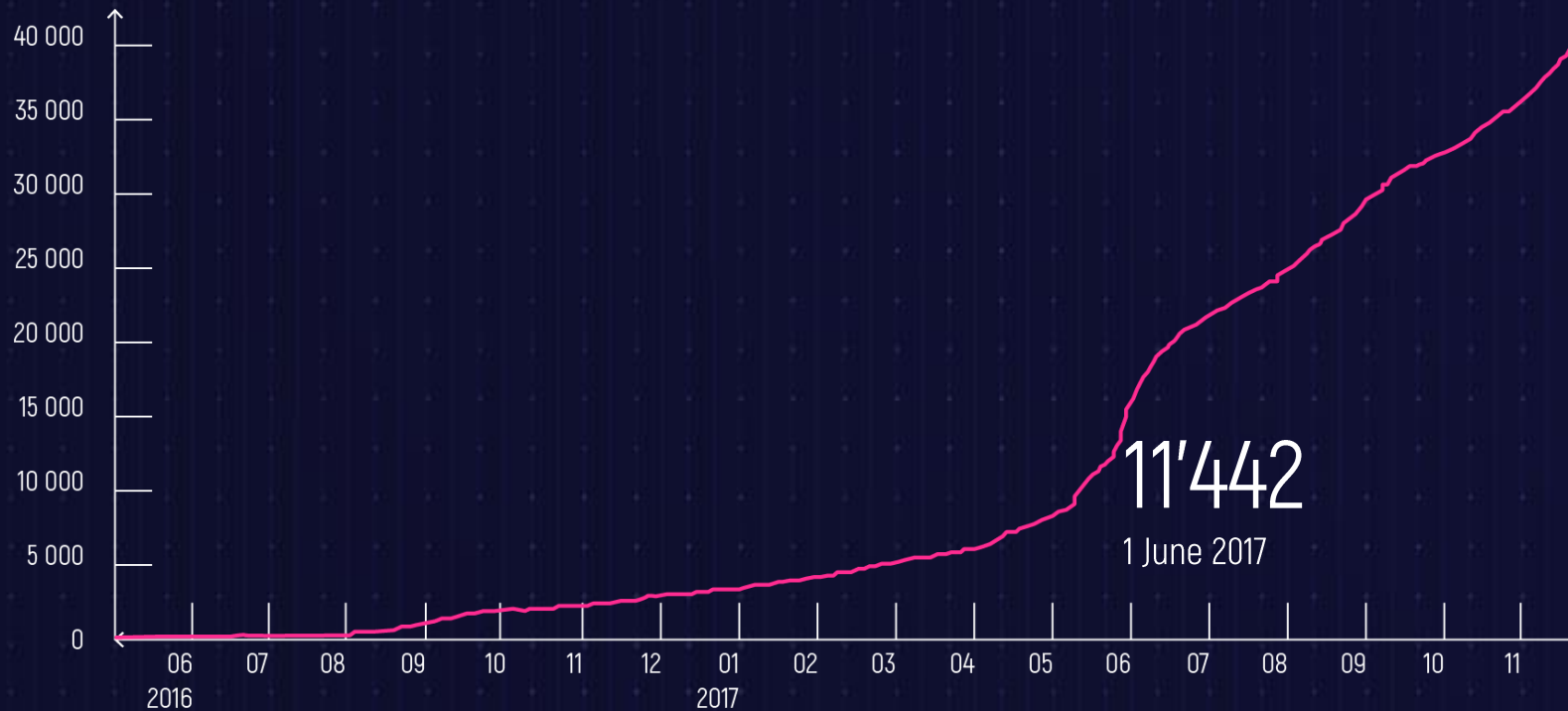
100+

Team members

\$4.8M

Total investments

Accounts Opened



Daily Traded Volume



Business & Technology Roadmap

2015

Q1 Creation of Lykke

Q2 Seed funding

Q3 Design competition

Q4 Team assembling

2016

Q1 Lykke Exchange β

Q2 Lykke Wallet

Q3 LKK ICO

Q4 Lykke Streams

2017

Q1 LKK1Y ICO

Q2 Ethereum

Offchain settlement

Q3 ICO Platform

Q4 Debit cards

Trading API

ERC20 trading

2018

Q1 Algo store

Crypto ETF

ModernMoney wallet

Lykke.Blue wallet

Q2 Payment networks

Q3 Securities lending

Q4 Data Wiki

10

Assets

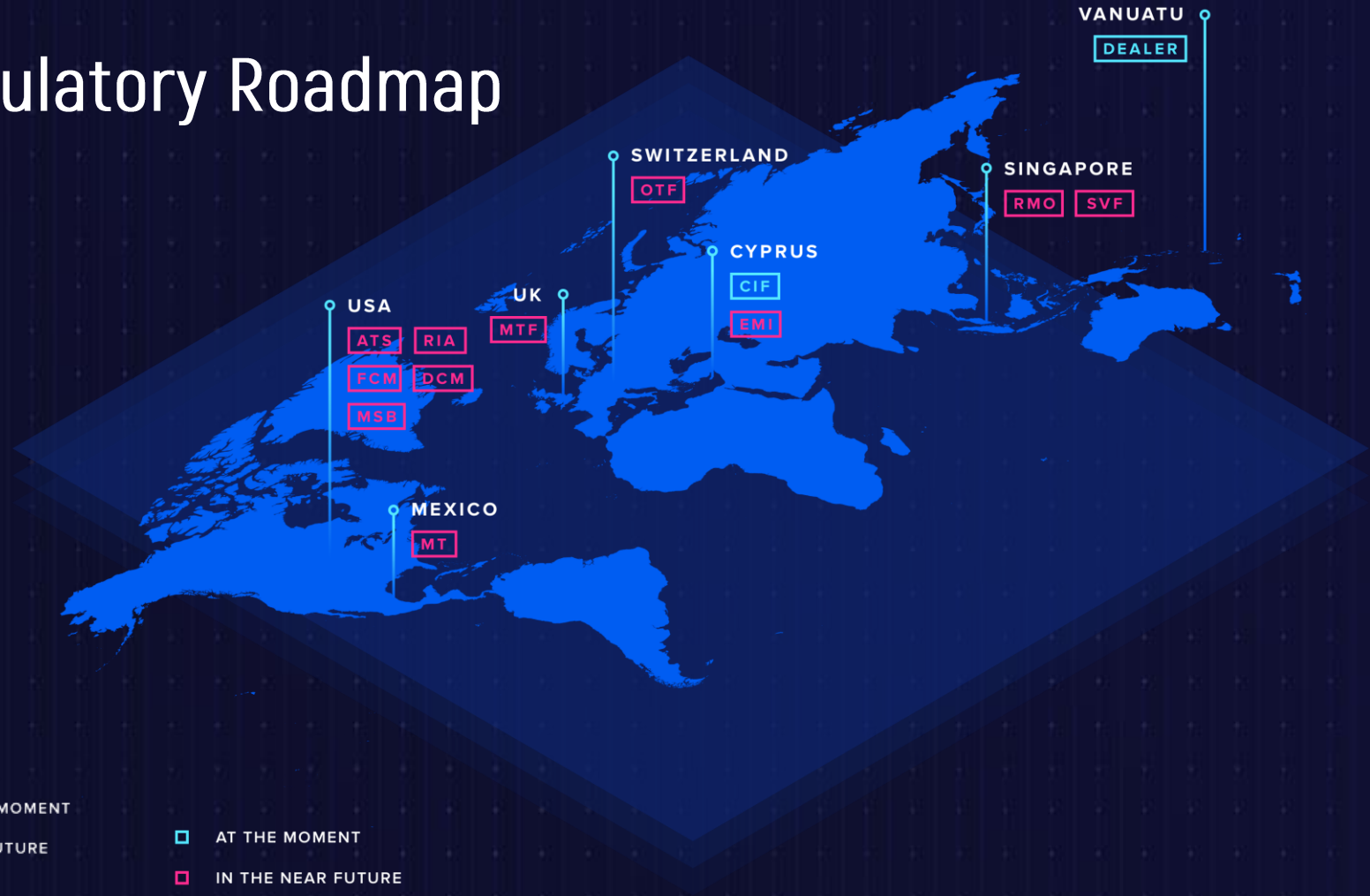
100

Assets

10000

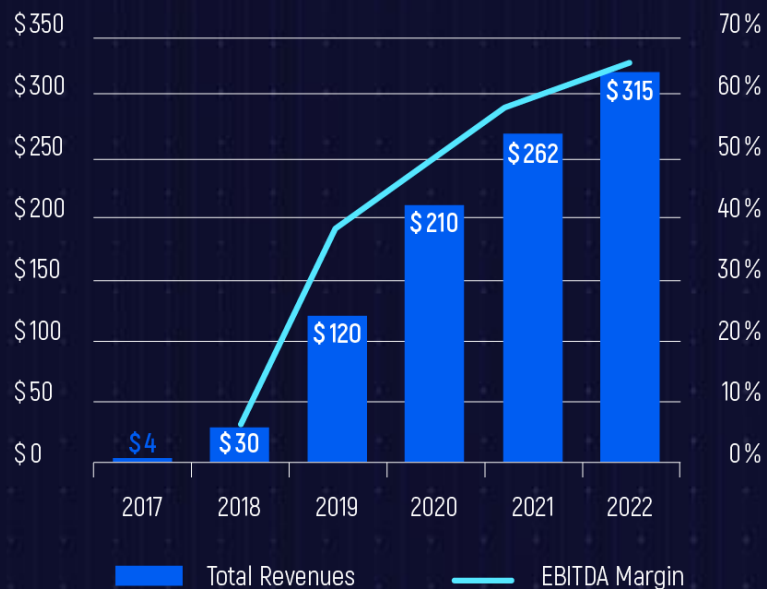
Assets

Regulatory Roadmap



Financial Outlook

OPERATING SUMMARY



EBITDA (\$USD M)





Lykke Products

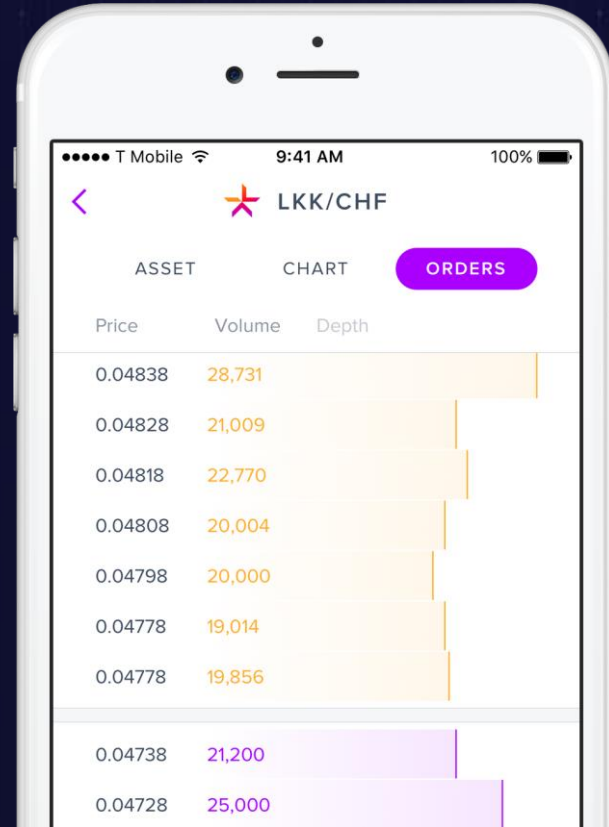


Lykke Wallet

- Online onboarding
- Digital assets trading
- Private and cold wallets
- Blockchain payments

Features:

- 0% commission trading
- Instant blockchain settlement
- Direct ownership with client private key
- 24*7 service

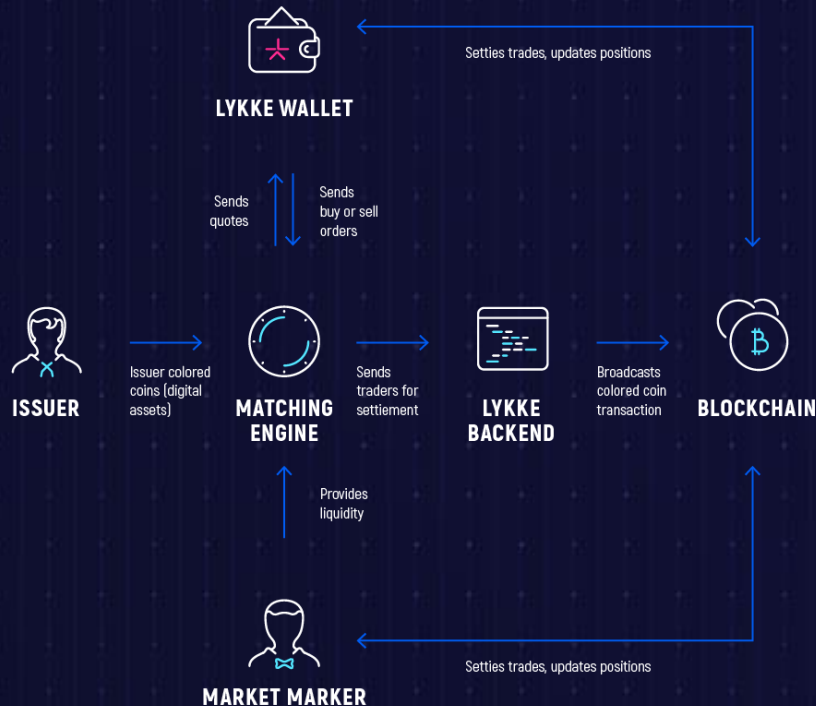


Lykke Exchange

- Low-latency API (REST/Websocket)
- Open source code base
- Market maker protection
- Maker/taker fee schedule

Asset classes:

- FX cash coins (22 in total)
- Cryptocurrencies (Bitcoin, Ethereum)
- Crypto-equity (Lykke coin)
- Derivatives (Lykke 1-year forward)
- Metals (XAU, XAG, XPT, XPD)



Lykke Margin Trading^{NEW}

- Mobile native
- Web-terminal*
- Trading on chart
- p2p-funding market*

Products:

- 200:1 leverage FX
- 5:1 leverage crypto

Regulation:

- VFSC Dealer license
- CySEC Broker license*

*Q1 2018

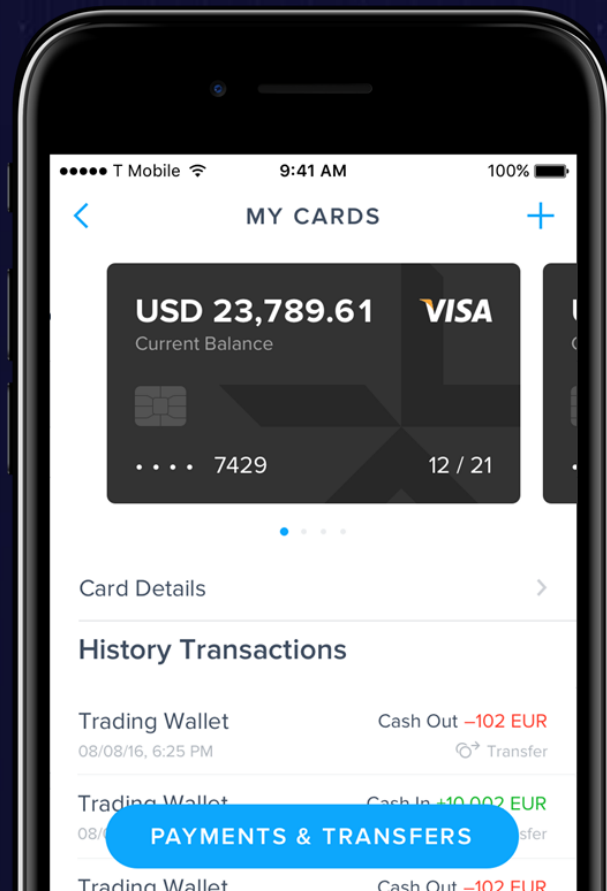


Lykke Pay **COMING SOON**

- Blockchain payments & transfers
- Debit card linked to digital wallet
- Credit card powered by securities lending
- Crypto POS terminal
- Crypto ATM
- eCommerce plugins
- Exchange services for PSPs

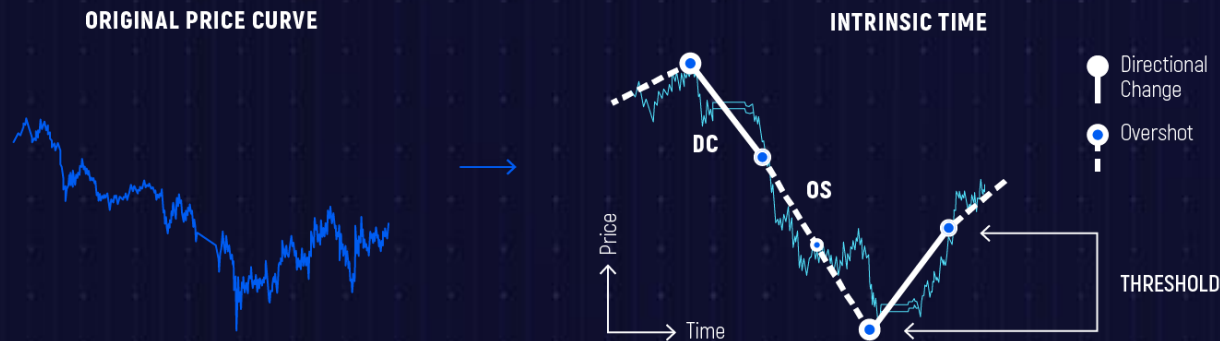
Features:

- Client pays with available digital assets
- Merchant receives asset of choice
- 'On-the-fly' conversion in matching engine
- Stable coins (FX Forward-at-the-run)



Alpha Trading

- Counter-trending liquidity provision
- Targeted daily turnover 10x the AMU.
- Annual targeted return is 15%
- Sharpe ratio 2.0
- Maximum drawdown 20%





Lykke Accelerator



ICO Platform

- Business analysis
- Legal assistance
- Smart contract audit
- KYC services
- Cryptocurrency exchange
- ICO wallet
- Listing
- Market making programs
- Corporate events (e-voting)



1. Apply



2. Qualify



3. Token Delivery



4. ITO/ICO Launch

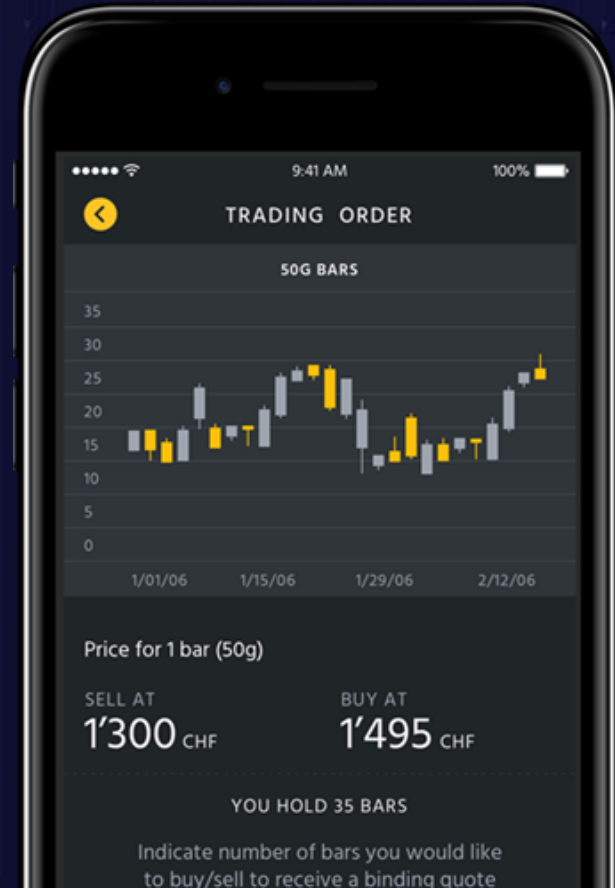
Physical Gold

- Allocated gold tokenization
- Storage fees accounting
- Secondary market
- Underlying asset delivery

Features:

- Online onboarding
- Direct ownership with a private key
- In app communication with clients

Partner: AlpineVault AG



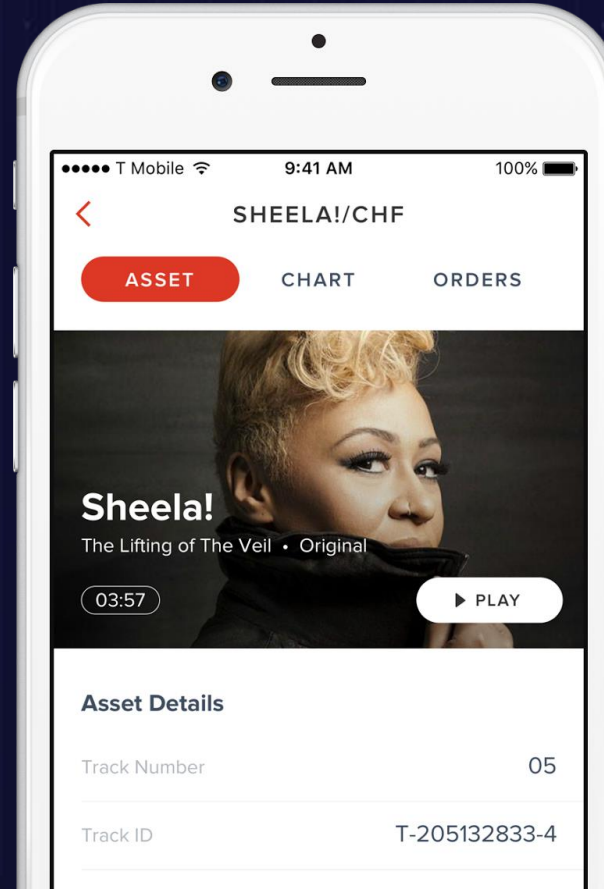
Music Shares

- Tokenized IP rights on music
- Royalties distribution
- Secondary market

Features:

- Online onboarding
- Integration with STIM

Partner: Zeptagram



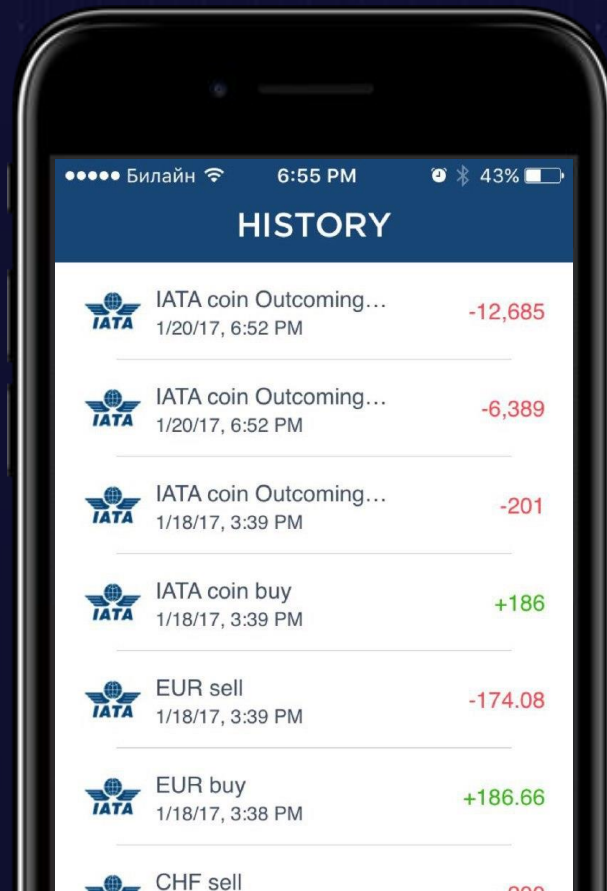
Corporate Coins

- Corporate coin issuance (POC)
- Realtime blockchain payments
- Invoice database integration

Metrics:

- Settlement time <10 minutes
- Settlement cost <\$1/tx
- Immutable record of transactions

Client: IATA

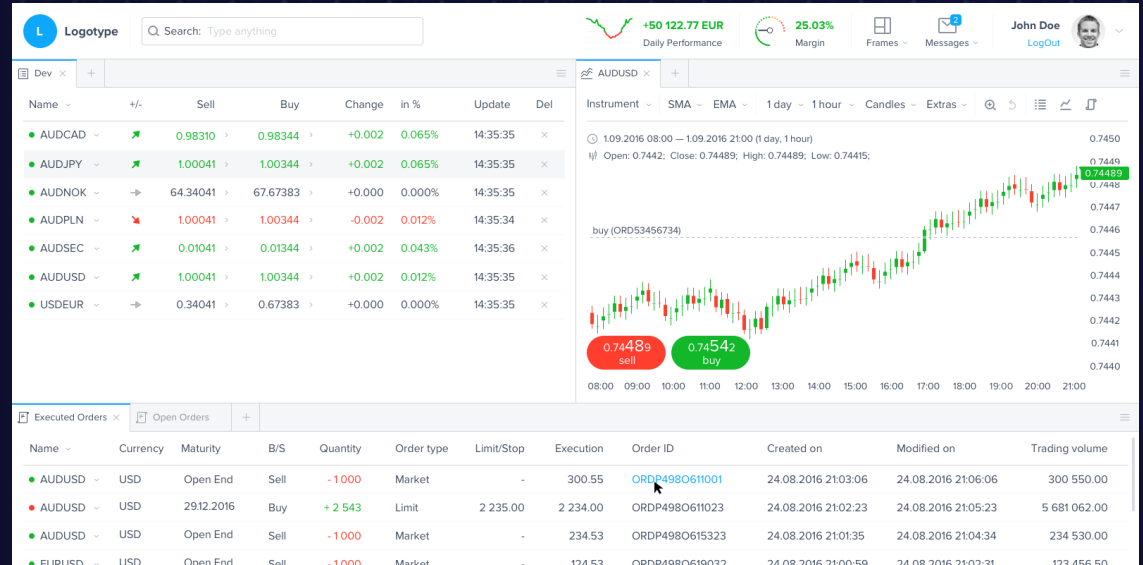


Trading Platform

- FX&CFD trading
- Interactive charts
- Watchlists
- Internal messages

Features:

- Configurable layouts
- Tax calculation
- Bank backend integration



Client: Top EU Bank



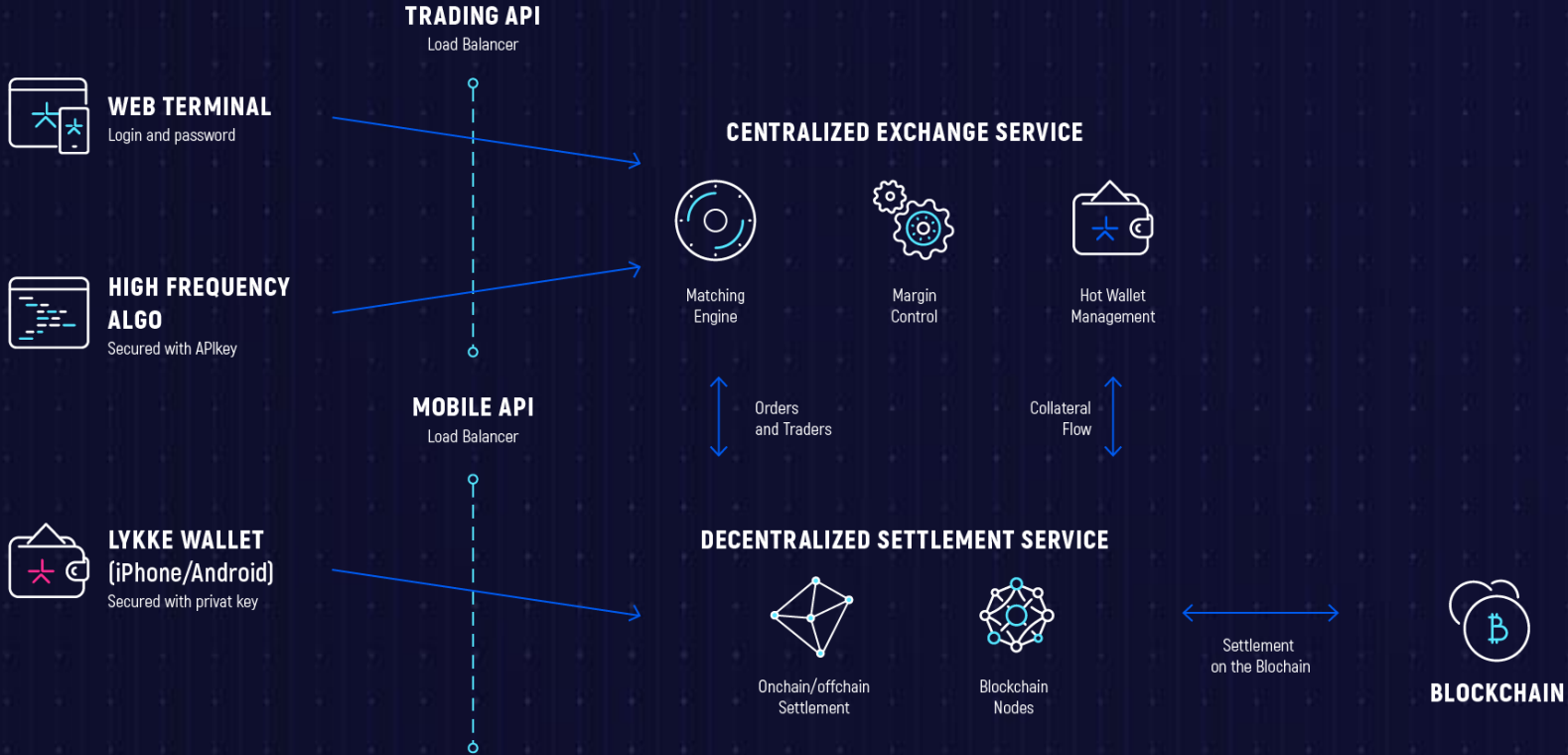
Lykke Technology



Lykke Technology Infrastructure



Lykke Exchange Architecture



MultiSig Wallets

Trading wallets multisig: 2-of-2 "permissioned-over-permissionless"
Exchange doesn't take custody of the assets



Onchain Settlement

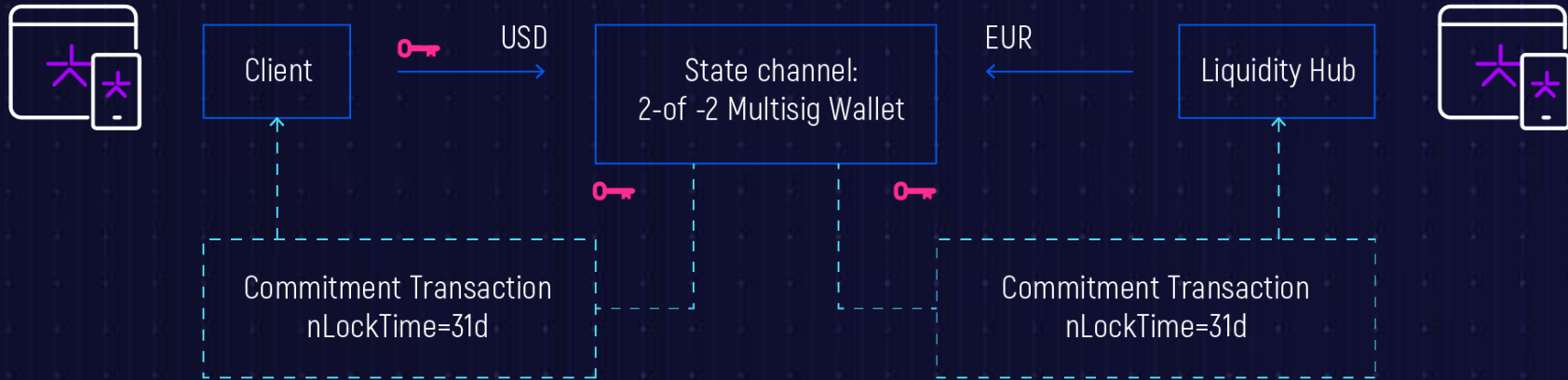
Onchain atomic swap transactions: "delivery vs. payment"



Swap has to have 2 signatures: buyer and seller

Offchain Settlement

Channel is opened as 2-of-2 multisig wallets.
Clients and liquidity hub deposit collateral.



When trade occurs commitment transaction is signed that has the new balance.
Channel is closed by broadcasting the latest commitment transaction.

https://www.lykke.com/city/blog/lykke_offchain_settlement

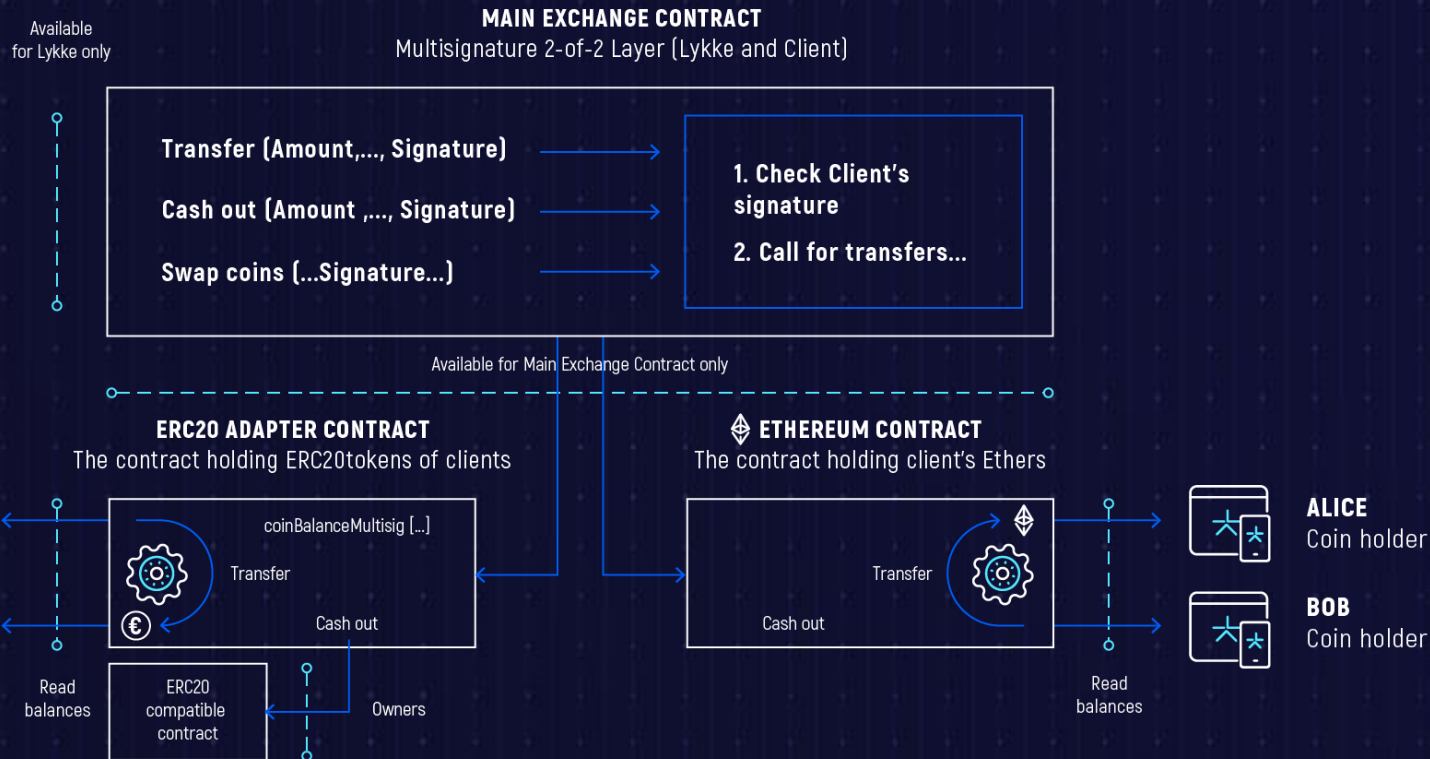
Ethereum Settlement



ALICE
Coin holder



BOB
Coin holder



https://www.lykke.com/city/blog/lykke_wallet_ethereum_integration



Lykke Ecosystem



Lykke Team

- Lean and digital
- Flat and crowdbased
- Global and distributed
- Experienced and passionate
- Just awesome



100+

Team members

24

Countries

1000+

Years of combined experience

Responsibility

- Ownership
- Transparency
- Inclusivity
- Self-sovereign identity
- Carbon offsetting
- SDG-committed
- TREE coin project
- Lykke Blue Wallet
- BlueLife Alliance

\$22'000

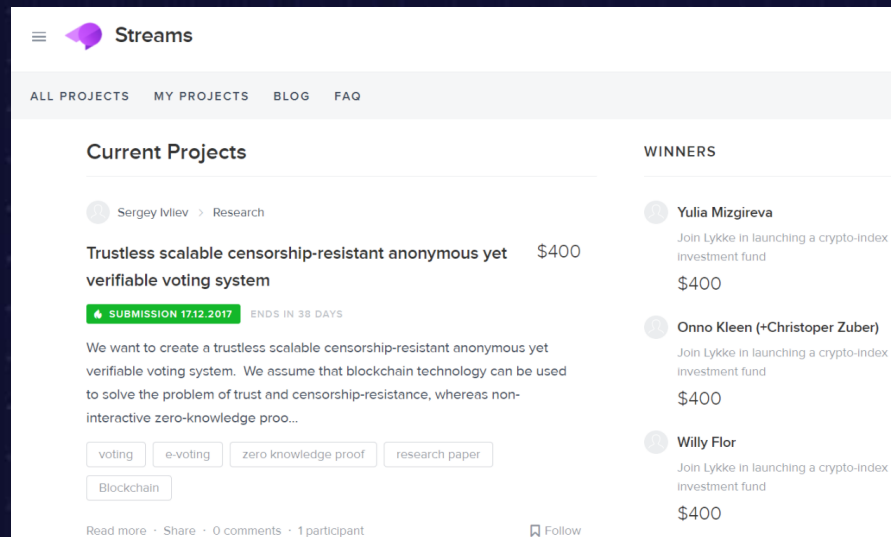
Pledged to mitigate carbon footprint

Lykke Research

- Cryptomarkets microstructure and scaling laws
- Price discovery in distributed markets
- Intraday yield curves estimation and impact to liquidity
- Market participants ecology and behavioral studies
- Market abuse prevention
- Blockchain settlement finality
- Consequences for systemic risk
- Macroeconomic impact of digitizing financial assets

Lykke Streams

- Crowdsourcing of creative tasks
- Prize cascades
- Community building
- Spark crowdwisdom



The screenshot shows the Lykke Streams website interface. At the top, there's a navigation bar with a menu icon, the 'Streams' logo, and links for 'ALL PROJECTS', 'MY PROJECTS', 'BLOG', and 'FAQ'. The main content area is divided into two columns. The left column, titled 'Current Projects', features a project by Sergey Ivlev titled 'Trustless scalable censorship-resistant anonymous yet verifiable voting system' with a prize of \$400. It includes a submission deadline of 17.12.2017 and a description of the project's goal. Below the description are tags for 'voting', 'e-voting', 'zero knowledge proof', 'research paper', and 'Blockchain'. The right column, titled 'WINNERS', lists three winners: Yulia Mizgireva, Onno Kleen (+Christopher Zuber), and Willy Flor, each with a prize of \$400 and a brief description of their win. At the bottom of the project card, there are links for 'Read more', 'Share', '0 comments', and '1 participant', along with a 'Follow' button.

Streams

ALL PROJECTS MY PROJECTS BLOG FAQ

Current Projects

Sergey Ivlev > Research

Trustless scalable censorship-resistant anonymous yet verifiable voting system \$400

SUBMISSION 17.12.2017 ENDS IN 38 DAYS

We want to create a trustless scalable censorship-resistant anonymous yet verifiable voting system. We assume that blockchain technology can be used to solve the problem of trust and censorship-resistance, whereas non-interactive zero-knowledge proo...

voting e-voting zero knowledge proof research paper

Blockchain

Read more · Share · 0 comments · 1 participant Follow

WINNERS

Yulia Mizgireva
Join Lykke in launching a crypto-index investment fund
\$400

Onno Kleen (+Christopher Zuber)
Join Lykke in launching a crypto-index investment fund
\$400

Willy Flor
Join Lykke in launching a crypto-index investment fund
\$400

40

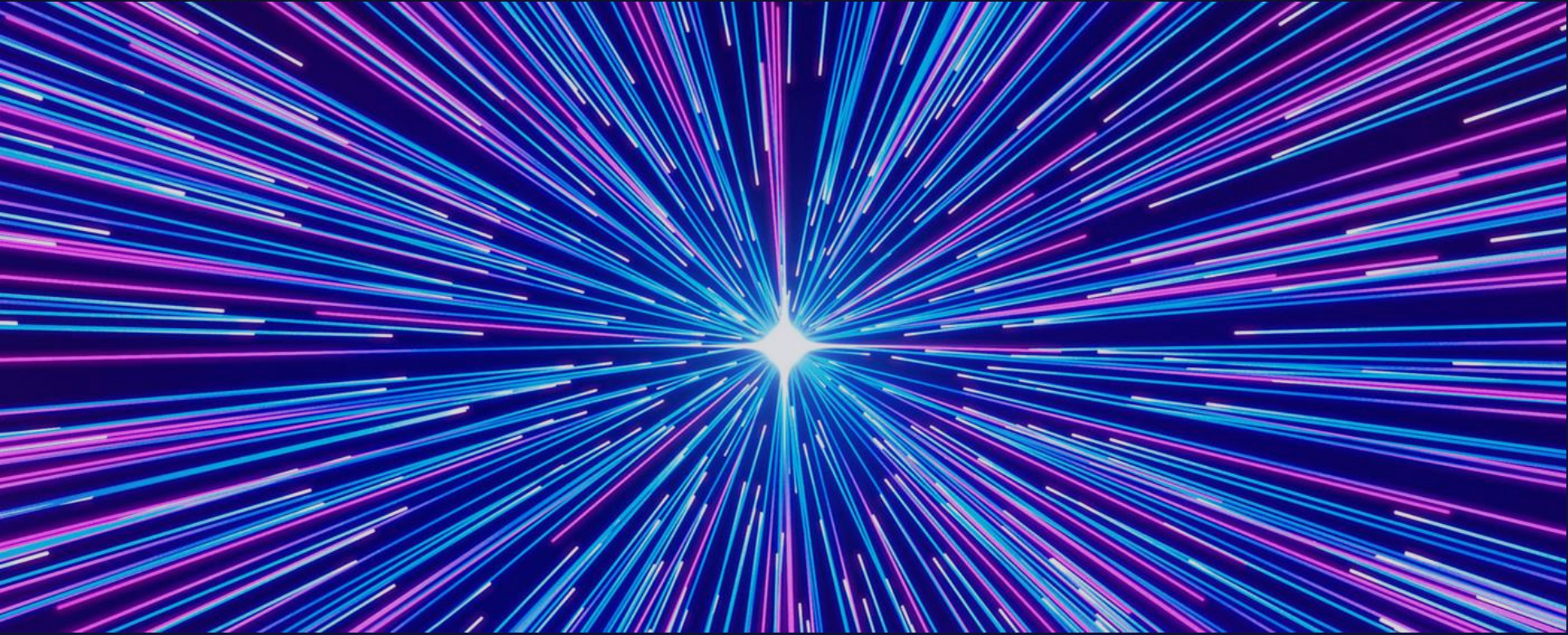
Competitions

320

Participants

\$18'355

Paid in prizes



Thank you!