



LOA-PROTOCOL

LOA PROTOCOL LIGHT PAPER

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C2C

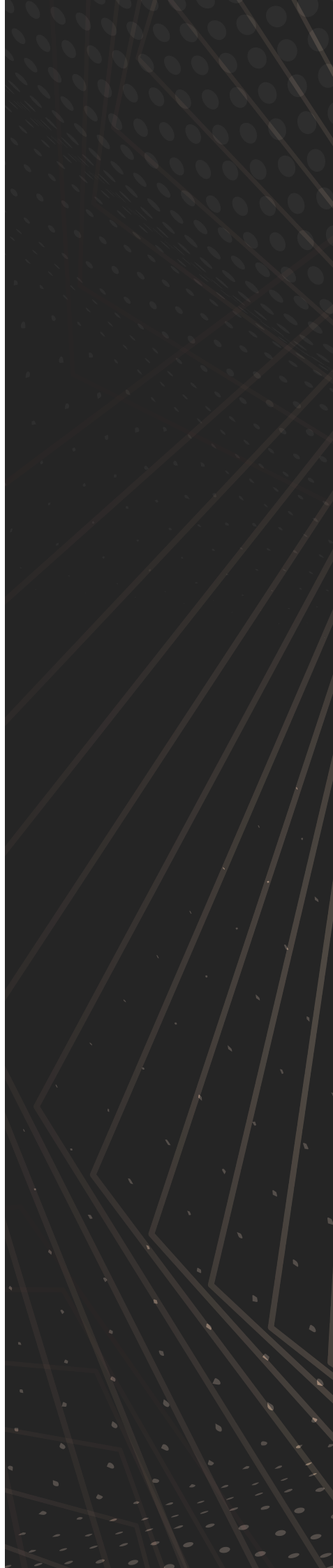
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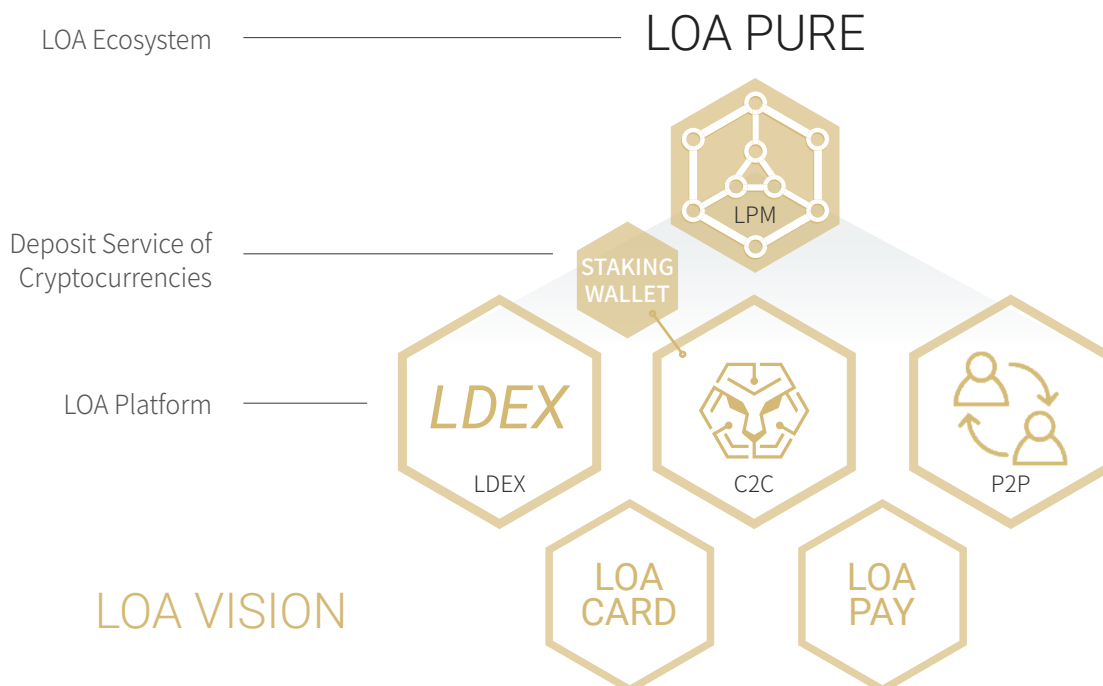
LOA PURE



Summary

With the limitations of the existing cryptocurrency markets overcome, a new profit model is presented and the requirements and expectations of the customers are satisfied by grafting the financial services. Based on the services implemented on top of the platform of cryptocurrencies, the customer value is enhanced and we aim to be the vanguard amidst the economic streams of the modern times. We have defined each of the services as **C2C (Coiner to Coiner Lending)** and **P2P (Peer to Peer Lending)**, which constitute the core models business in the LOA platform.

Moreover, for activation of the utilization internally within the platform, the **LOA tokens** and the **LDEX transaction platform**, where the tokens can be exchanged and traded, are provided. The LOA tokens are the currency accepted and utilized within the platform as well as the policy tool to encourage the internal activation of the platform. Within the LOA platform, if the same currency is used, **innovative benefits are awarded in terms of the fees.**



We promote the entry of cryptocurrency into the global sphere and the uses in the real-world living in association with **LSDT, LOA PAY, LOA CARD** and others as the tools to facilitate the propagation of cryptocurrency through global and real-world markets. The visions of LOA are the **domination of the global markets** and the provision of a new paradigm in the cryptocurrency markets. This will eventually cause LOA to pioneer the area of new business models and, in this wake, **the ecosystem (LOA PURE) of the virtuous cycle structure** will ultimately be created at the platform as the life cycle to autonomously create the demand and supply.

Fundamental Business Areas

LOA PLATFORM

On the basis of the cryptocurrency multi-financing platform coming with the cryptocurrency combined with the financing, 3 types of services are provided. They are

- ① **the LDEX transaction platform** where the dedicated coins of LOA platform can be purchased and traded,
- ② **the innovative financing service based on cryptocurrency C2C** which will present a new business model of the cryptocurrencies and
- ③ **the P2P real property loan and investment services** based on the cryptocurrencies as the fundamental services of LOA.

LDEX

The LDEX exchange is the transaction platform developed on the basis of the decentralized transactions (DEX) and serves the role of an exchange to enable the users to purchase the LOA tokens. The LOA tokens can be used in this platform for C2C and P2P services to earn the benefits of **the additional investment interest and the discount of interest on loans** but particularly they can still be used as the tokens for utilization of **the world-first cryptocurrency deposit service**.

C2C

This is **the cryptocurrency financing service to enable the realization of additional profits** through loans, investment, funding or others with the cryptocurrencies possessed by oneself provided as the security while still retaining the 100% ownership thereof.

The C2C platform comes with the Staking Wallet as a special service and this presents the innovative product to have **the additional interest accrued only with the deposit** of the cryptocurrencies.

P2P

This is the online P2P real property security service which can be utilized with ease without unnecessary visits to financial institutions or submission of documents. LOA P2P supports LSDT which is **free from the income taxes and the restrictions of investment limits with the limitations of the currencies overcome**. In addition, the borrowers can have **the loans granted without the credit inquiries and the restrictions in the loan amount** and both the investors and borrowers can be awarded **the benefits in terms of the fees** if they use the LOA coins.

Core Business Areas

Staking Wallet

As a core business item in the LOA platform, the Staking Wallet (referred to as the “staking product” hereinafter) is a new business model of the cryptocurrencies which is presented for the first time in the world.

STAKING WALLET

Short term

Min 100,000 ~ MAX 1,000,000 EA

1day	7day	30day
18.25%	25.5%	36.5%

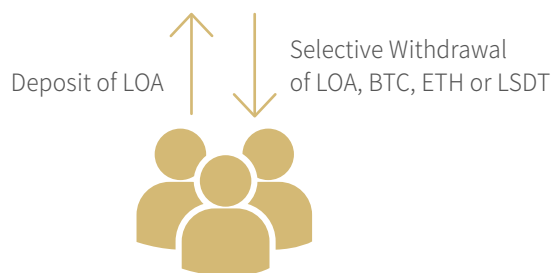
Long term

Min 100,000 ~ MAX 500,000 EA

3Months	6Months	12Months
54.75%	73%	109.5%

* The value is determined by measuring the value of LOA at the time of deposit and the interest is paid on the basis of the value determined at inception at the time of withdrawal.

* It can be safe from downturn risk. Because for the revenue payment, you can choose from LOA, BTC, ETH or LSDT.

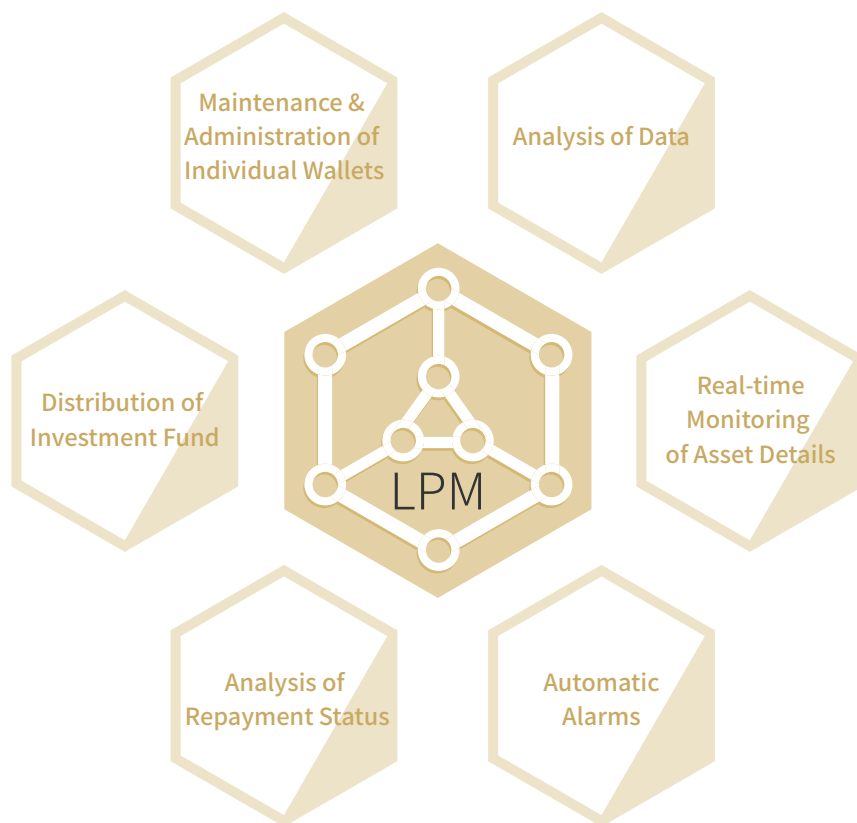


The staking product is divided into the Short Term and Long Term categories and allows the customers to place the deposits for the time of period they wish. Based on this, the value at maturity of investment is determined on the basis of the value at the time when the investment was initially placed even if the value of LOA should be decreased in the meantime. For this reason, the investment is safe from the risk of depreciation with the cryptocurrencies. The investment has a significant advantage in terms of utilization since the interest can be withdrawn by BTC, ETH, LOA or LSDT of the equivalent value depending on the choice of the investor. Besides, the demand on LOA is maintained by restricting the currency for placement of investment to the LOA tokens. Accordingly, the staking product can be regarded as the key role player for activation of the platform and it will serve to furnish the business model which is more attractive than those of any other cryptocurrencies.

Core Business Areas

LPM

LPM (LOA PROTOCOL MODULE) is the key driving force as well as the heart of the LOA platform. Based on the analysis of the assets of all customers who use the platform, not only does it suggest the optimal products and match the investment to the products but it also contributes to the minimization of risks related to the investment and loans.

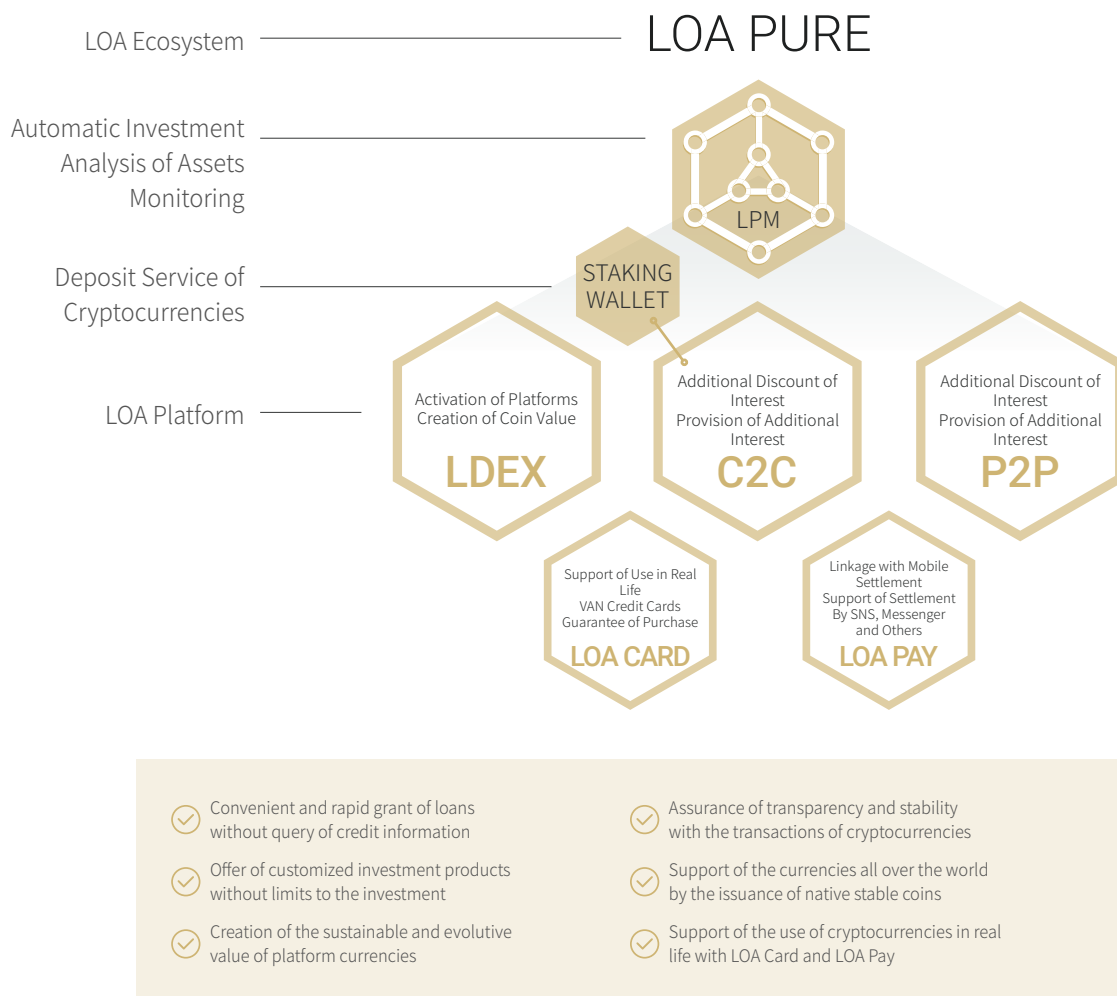


LPM comprises 6 types of core technologies and was designed to maximize the benefits of the users and to minimize the risks. The effect of personal care for individuals implemented on top of LPM will enhance the reliability of the LOA platform as well as the customer satisfaction to an even higher level.

Core Business Areas

LOA PURE

Based on the establishment of the LOA ecosystem (LOA PURE), LOA ultimately aims the entry into the real-world living, the financial markets and the global domains. All of the platforms and services related to LOA are combined in an organic way for creation and propagation of the demand as well as supply and all of these are poised for a great leap forward as the global service to solve the problems in the cryptocurrency markets.



Going forward in the future as well, with our stress laid on the continuous development of the sturdy foundation based on the continued updates, the appreciation of token value and the establishment of the online and off-line infrastructure, we will keep on developing the services to lead the market trends.