



The Bank for the New Economy

Redefining finance

Zug, October 2019

DLT – Setting the scene

DLT – Transforming non-bankable into bankable assets

The proliferation of Distributed Ledger Technology (DLT) is leading to the formation of new markets and innovative ways of creating value. Tangible and intangible assets can be digitally represented and made bankable.

Tangible Assets

Real estate assets

- Refinancing strategy
- LTV analysis
- Valuation

Private assets

- Collection value & tax implications
- Liquidity
- Distress scenario

Corporate assets

- Cash flow projection
- Macro – trend alignment
- Valuation

Financial assets

- Concentration risk
- Liquidity risk
- Credit risk

Intangible Assets

Rights

- Royalties
- Trademarks
- Patents

Social value

- Charity
- Recognition
- Knowledge

Personal data

- ID
- Health
- Consumer data



Why invest in crypto-assets?

Unleash a new source of return

- Bitcoin five year annualized return **89%** versus USD

Diversify Portfolios

- Alternative asset class with near **zero correlation** with traditional asset classes
- An “outside” **alternative to cash and safe assets**

Participate in the 4th industrial revolution

- A new wave of digitization after the Internet of Things (IoT)
- Access to a wide range of new technologies

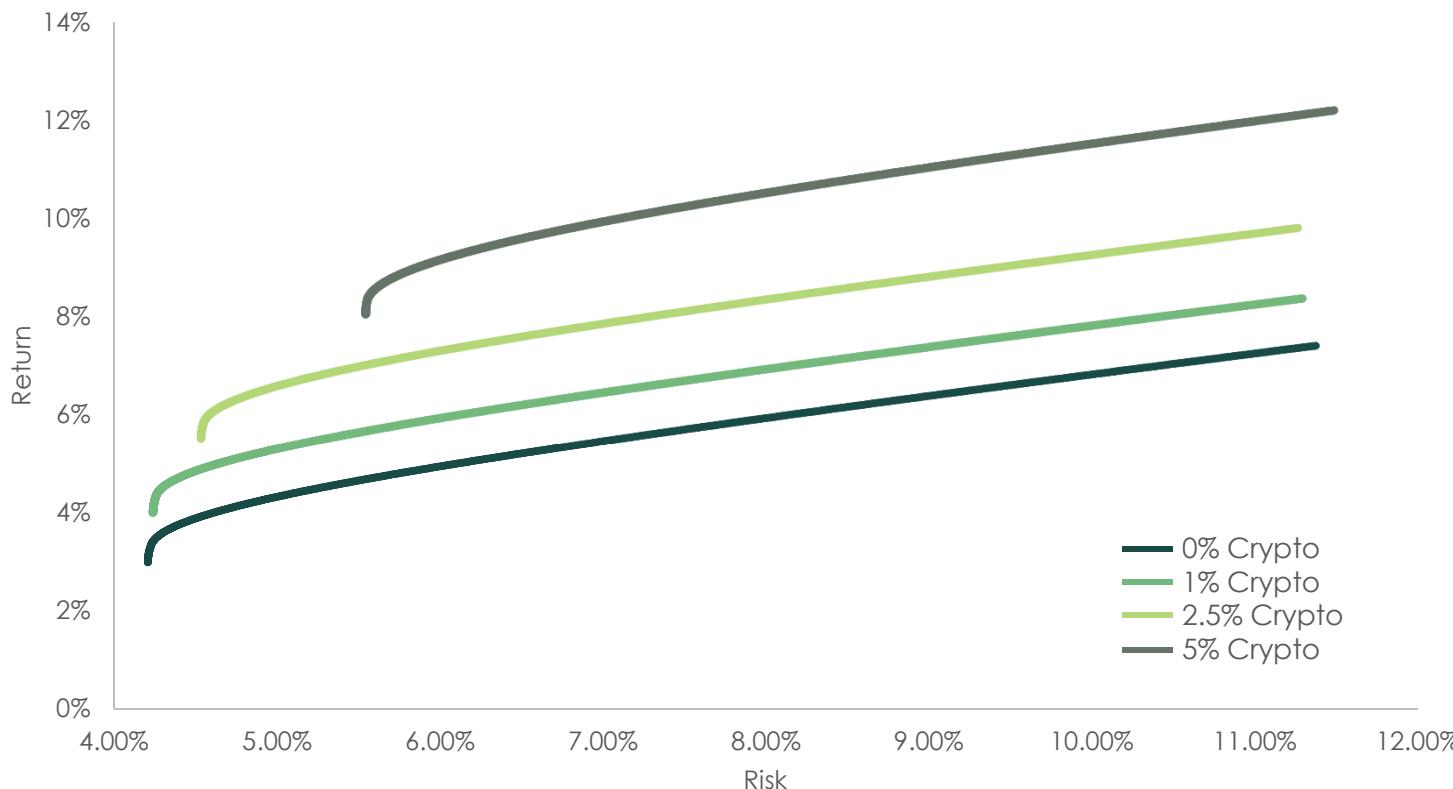
Supported by Tailwinds

- Growing comprehensive regulation and interest from key financial institutions (J.P Morgan, Facebook, Vontobel, Swissquote etc.)



Efficient Frontier

Adding crypto to a traditional portfolio **enhances risk adjusted return***



- The chart shows the impact on portfolio return and risk by adding Bitcoin to a traditional portfolio consisting of equities (**MSCI All country world net total return index**), bonds (**Barclays global aggregate total return index unhedged**) and commodities (**Bloomberg commodity total return index**). The portfolio is denominated in USD.
- The observed time period is from 1st Jan 2015 to 10th Sep 2019.

* Past performance is not indicative of future results



SEBA – Pioneer with a mission

Who is SEBA?



A **pioneer** in the financial industry offering a comprehensive technological **bridge** between the traditional and digital worlds

A **FINMA licensed Swiss Bank** providing **professional individuals and corporates as well as institutional clients** with industry leading investment solutions and services in digital assets

An **experienced diverse team** of technology, blockchain and finance experts headquartered in the **Crypto Valley** in Zug, Switzerland



Redefining Finance.
What We Offer.

SEBA – The bank for the new economy

SEBA's approach allows full exploration and adoption of emerging opportunities. Built by technology and blockchain experts supported by financial engineers.

What We Offer

Comprehensive ecosystem servicing the complete client lifecycle across new, emerging and traditional asset classes

- Fiat and cryptocurrencies
- Digital assets and traditional securities

Our Clients

- Banks
- Asset managers
- Entrepreneurs & family offices
- Private professional investors
- Swiss blockchain companies & their employees (restricted range of services)

Our Business Lines

Trading &
Liquidity
Management

Asset &
Wealth
Management

Asset
Tokenization

Custody Storage & Transaction Banking



Custody Storage – Details

Storage layers allow individual availability and security management

	Crypto Currency Account	Custody Storage Hot	Custody Storage Cold	Custody Storage Deep-Cold
Use Case	Trading (immediate availability)	Fast availability (approx. 1h availability)	Offline custody storage (approx. 2h availability)	Long-term safekeeping (approx. 48h availability)
Segregation	Non-segregated	Segregated		
Security Level	Digital assets secured via a hardware security module (HSM), hosted in a data centre compliant with highest security standards, including backup and disaster recovery	Internal multi-signature procedure		Access to private keys secured by biometric and physical access controls to radio frequency (RF) shielded storage facilities with the most secure computer equipment
				Encryption, deconstruction and reconstruction of data in retired alpine Swiss military bunker with required information stored in different locations
Availability		Security/Pricing		



Trading & Liquidity Management

What is it?

- Convenient, immediate, competitively priced liquidity
- Frictionless access to “nascent” crypto market exposure, underpinned by secure SEBA Custody Storage

Features

- Market making and positioning in BTC (Bitcoin), ETH (Ethereum), XLM (Stellar), LTC (Litecoin), ETC (Ethereum Classic), always acting as principal towards clients and markets
- Intuitive e-banking platform and mobile app for easy conversion of fiat and cryptocurrencies
- 24/7 service after short ramp-up period (expected Q1-2020)
- Support for other asset classes such as equities, FX and bonds
- Monitoring of client limit orders in all asset classes
- For active trading clients:
 - Electronic trading platform (UI)
 - Followed by margin trading for active trading clients, enabling leveraged crypto-positions and short selling (expected Q1-2020)

Why SEBA?

- The safest place to store and trade in and out of the crypto market
- SEBA acts as principal
- FINMA Banking and Securities Dealers licence
- Better credit risk compared to an unregulated, potentially unsafe trading venues



Asset & Wealth Management

What is it?

- Independent research based on a sound methodological approach
- Comprehensive wealth management services for digital and traditional assets

Features

- Institutional-grade investment management for digital assets
- Index services related to digital assets for institutional investors and bank partners
- Discretionary asset management with active investment strategies (Q4-2019)
- Blockchain technology-focused quantitative and fundamental research with new valuation metrics

Why SEBA?

- Secure environment for interaction with digital assets
- Highly skilled team with extensive experience in investment management and financial engineering
- Digital on-boarding and e-banking while having the choice of interacting with experienced professionals



Outlook

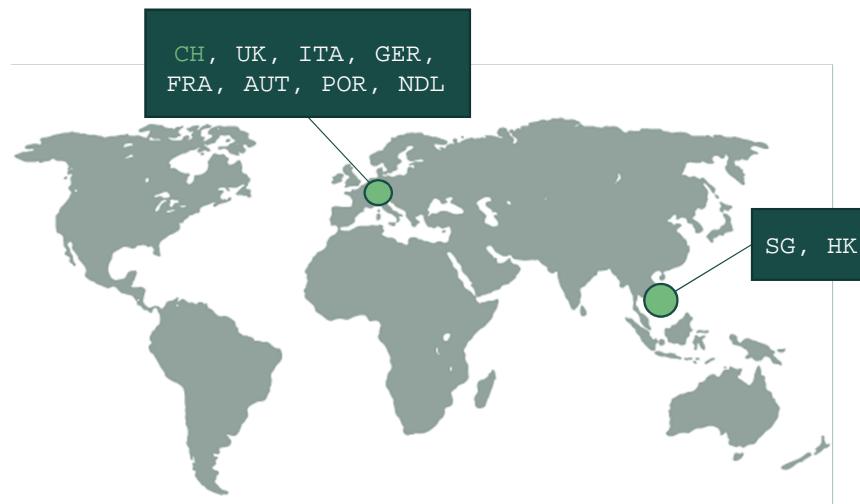
Geographical coverage

Reasonable expansion

Switzerland as **core market** at GoLive

9 **strategic markets** defined

- EU countries (UK, Italy, Germany, France, Austria, Portugal, Netherlands)
- Singapore, Hong Kong





Our New Address – Stadthaus Zug

November 2019





**The new economy is now.
Join our journey as we redefine finance.**

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