THE POWER OF **CLEAN DATA**

Visualize Your Entire Wealth

canopy

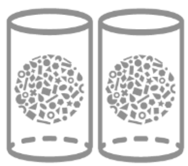
180309s v.3.4

Make Sense of your Wealth

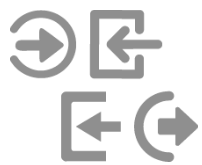
Canopy is an anonymous financial data aggregation and insights platform for high net-worth individuals to **make better investment decisions**.

- **All banks, all assets**
- **From PDF, or any data**
- **Anonymous**

The Problem for HNWIs



Complex assets
Siloed data



Multiple logins,
cumbersome access

Time-consuming
manual data entry

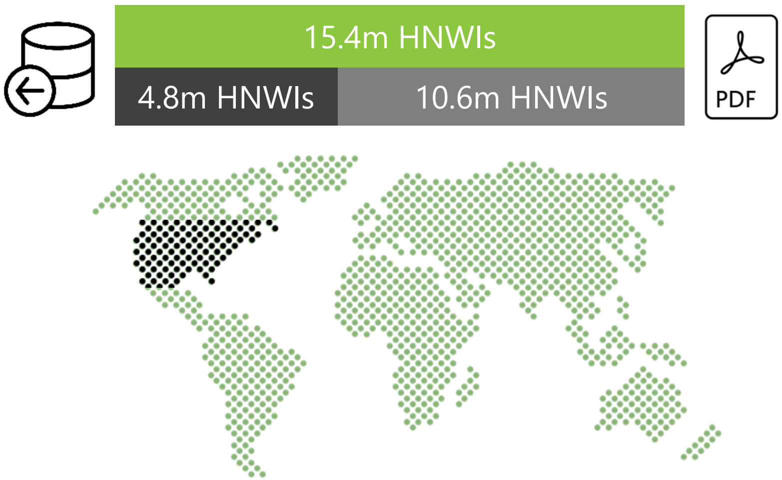
Lack of alerts,
not enough insights

The Bottleneck, and Our Solution

Data feed from private banks are largely unavailable

- Most account aggregation services are non-comprehensive due to general unavailability of data feed except the US.
- Even where data feeds are available in US, Alternative Assets are not covered.

Global number of HNWIs* and data feed availability



*2016 Capgemini Wealth Report

Canopy takes data in any format, including PDF statements

- Canopy is the **only** platform that can digitally process PDF statements AND data feeds.
- **We eliminate manual data entry.**

- PDF
- SWIFT
- Secure FTP
- CSV, Excel
- APIs

Canopy Platform

visualizer

Make sense of your data with easy to understand charts

excel-frontend

Organize and analyze clean data to draw out new insights

reporter

Generate customized portfolio summary reports on demand

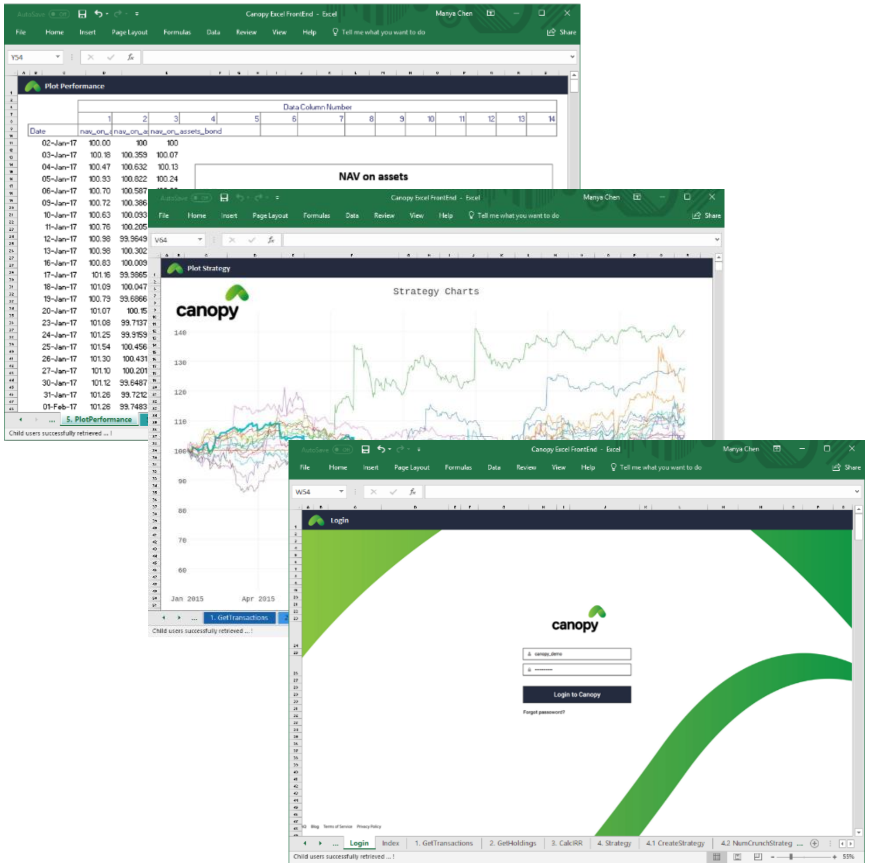
Make Sense of Your Data

visualizer

An intuitive and interactive web application that allows you (and your client) to view and better understand the aggregated wealth portfolio.

- Better understand asset allocation and risks
- Compare performance between accounts
- Understand what caused the changes in the net worth between any two custom dates

Your Data, Your Way



excel-frontend

A powerful interface that enables you to view, organize and analyze data to draw out new insights.

- Create custom investment strategies and calculate returns
- Compare performance across strategies, tickers, asset classes and users
- Track leverage for efficient risk management

Accessing Excel Frontend

Better Reports, Better Communication

reporter

Generate customizable portfolio summary reports to review on-the-go.

- Download as PDF or PowerPoint
- Choose a template from our expanding reports library

Accessing Reporter

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What about Security?

We take your privacy seriously.

We use bank-level, 256-bit SSL encryption to protect your data.

No personally identifiable information is requested, and your data remains anonymous*.

*You are encouraged to remove any personal information from account statements uploaded into Canopy. Even if you do not remove such information before sending data, Canopy will make best efforts to not capture nor store personal information.

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Why Canopy

Aggregate All Assets
From Any Data Source

Anonymous
and Secure

Complete Data
Rigorous Reconciliation

Deep Analytics
Actionable Insights

Tailored Reports
Push Updates & Alerts

Simple
Fast and Cost Effective

APPENDIX

Our Story

How do you manage your wealth if you don't have an accurate picture of your entire wealth to start with?

Faced with this issue in 2013, recently retired banker Tanmai Sharma set out to conquer this problem.

Hence Canopy was born.

Led by management with significant global banking and IT experience, we are a team of 40+ and growing

Tanmai Sharma
CEO (& Founder)

Former Managing Director at Deutsche Bank (Credit Trading, Credit Structuring)

PGDBM (MBA) – IIM Ahmedabad

Michiel van Selm
Chief Operating Officer

Former Director at PwC Consulting and IBM (Private Banking and Wealth Mgmt)

MSc – VU Amsterdam

Martin Pickrodt
Chief Product Officer

Former Director at Deutsche Bank (Commercial, Credit Trading, Cross Asset Class Structuring)

BS – Frankfurt University of Finance and Management

Amit Gupta
Chief Technology Officer

Former Head of Technology at Instarem

MBA – Alagappa University

Canopy Data Process

Simple Client Workflow

Prepare

Collect the statements from the necessary banks in one of the following file formats:

- Original electronic PDF
- CSV
- Excel
- Secure FTP
- SWIFT

The statements should contain the holdings, transactions, and cash data.

Anonymize

Canopy is an anonymous platform. We strongly recommend clients to remove personally identifiable information from the statements.

You have three options to choose from:

- Canopy PDF Anonymizer*
- Third party text replacement software
- Non-anonymized statements**

Upload

Send us your data in two ways:

- UPLOAD via the Canopy Visualizer
- Via email

* Available on the platform
** If a client submits personally identifiable information, Canopy makes best efforts to prevent it from going into our database.

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Canopy Data Acquisition Process

Data input from <u>ANY</u> source*

Canopy Processing

Data Extraction, Normalization and Tabulation using

Computer Programs
+
Machine Learning
+
Human Processing

Transactions

Canopy Engine

Transactions <u>Only</u> booking system

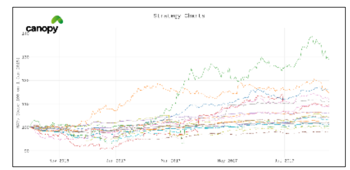
Holdings are calculated from transactions

Holdings from statement

Reconciliation I

Reconcile Cash in each currency and holdings to the <u>cent</u>

Reconciliation II



Plot NAV and check for 'kinks'

Market data

CLEAN DATA

*Canopy accepts data from any source, including:

- Internal data systems
- PDF
- Data feed
- SWIFT
- XLS

Complete and Accurate Data Processing

1

Extraction

Canopy extracts text (and numerical) data from the data feed and PDF statements, and also table headers and layouts from the data source.

2

Normalization

Canopy converts each bank's data into a common format, and fills in certain critical information missing from the statements.

3

Aggregation

Canopy calculates the current market value of all Positions and aggregate portfolio performance.

4

Reconciliation

Canopy verifies that the data is complete and accurate by reconciling the holdings, transactions, and cash statements using a proprietary "triangulating" methodology.

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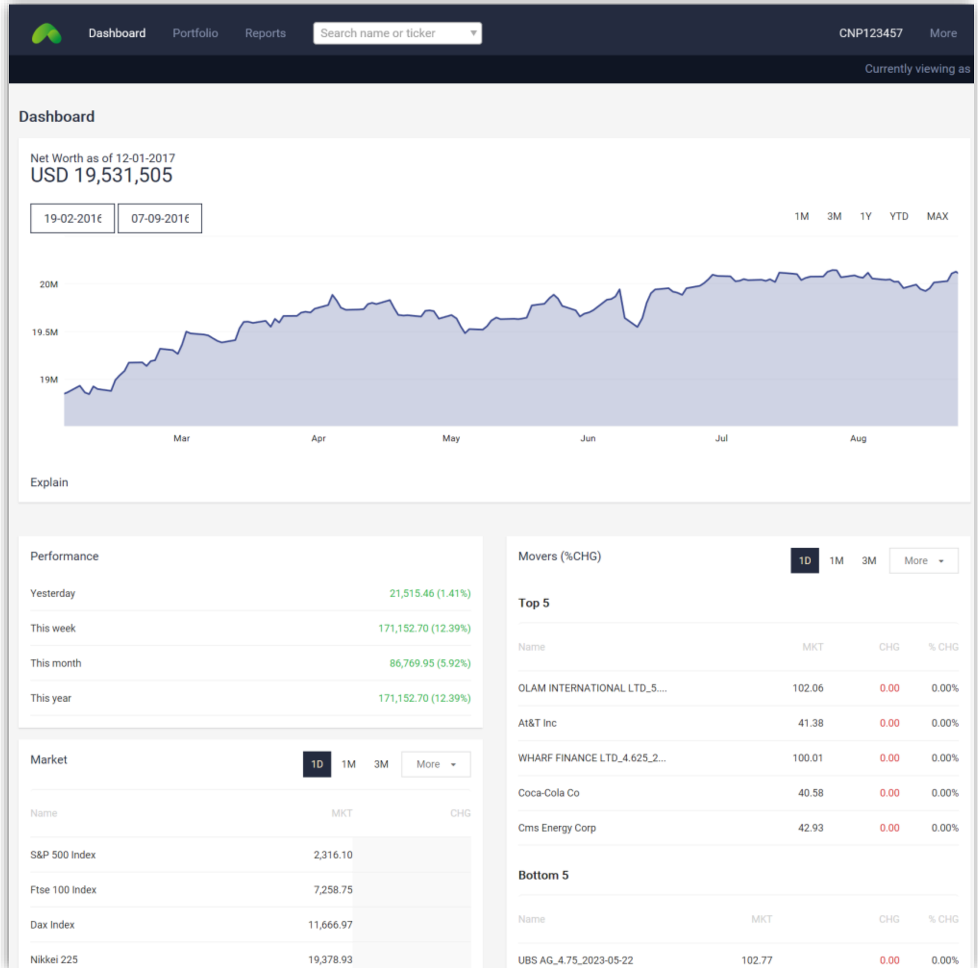
Canopy Visualizer Screenshots

Dashboard

Upon logging into the Canopy app, you are first greeted by the Dashboard.

Get an overview of your aggregated portfolio at a glance; such as Net Worth, Performance to date, and the Top Movers in your portfolio.

The Net Worth chart is interactive; change the time period, select starting and ending dates, and highlight sections of the graph to Explain the change in movement.



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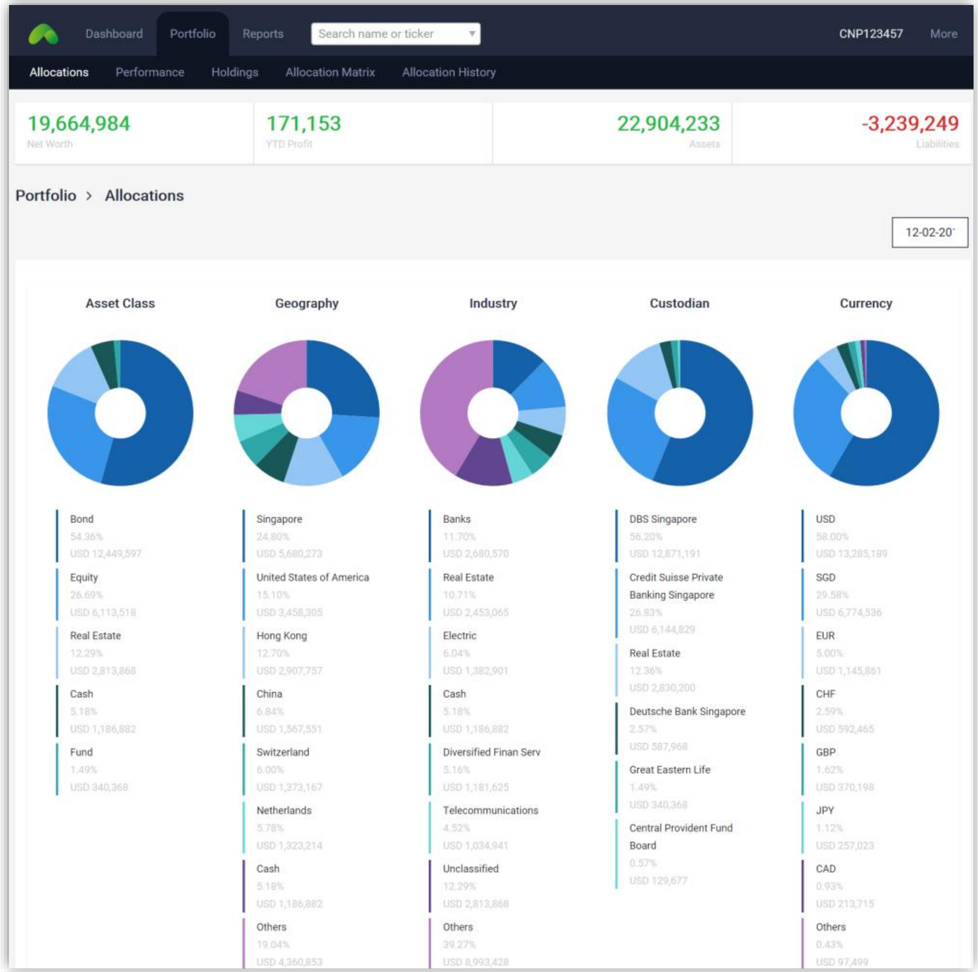
Allocation

The Allocation page shows the asset allocation by five categories: Asset Class, Geography, Industry, Custodian, and Currency.

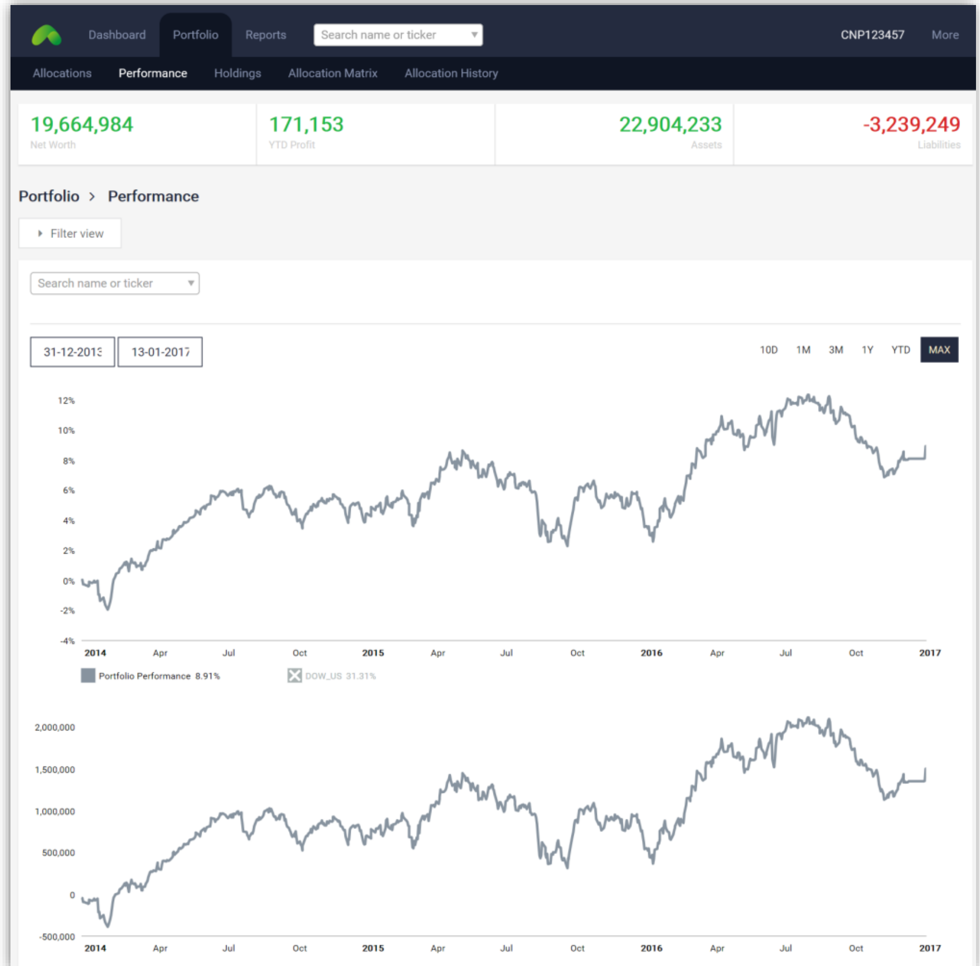
Click through any of the pie chart elements to drill down to the individual security level in each sub-category.



Performance

The Performance page shows the aggregated portfolio NAV and profit line.

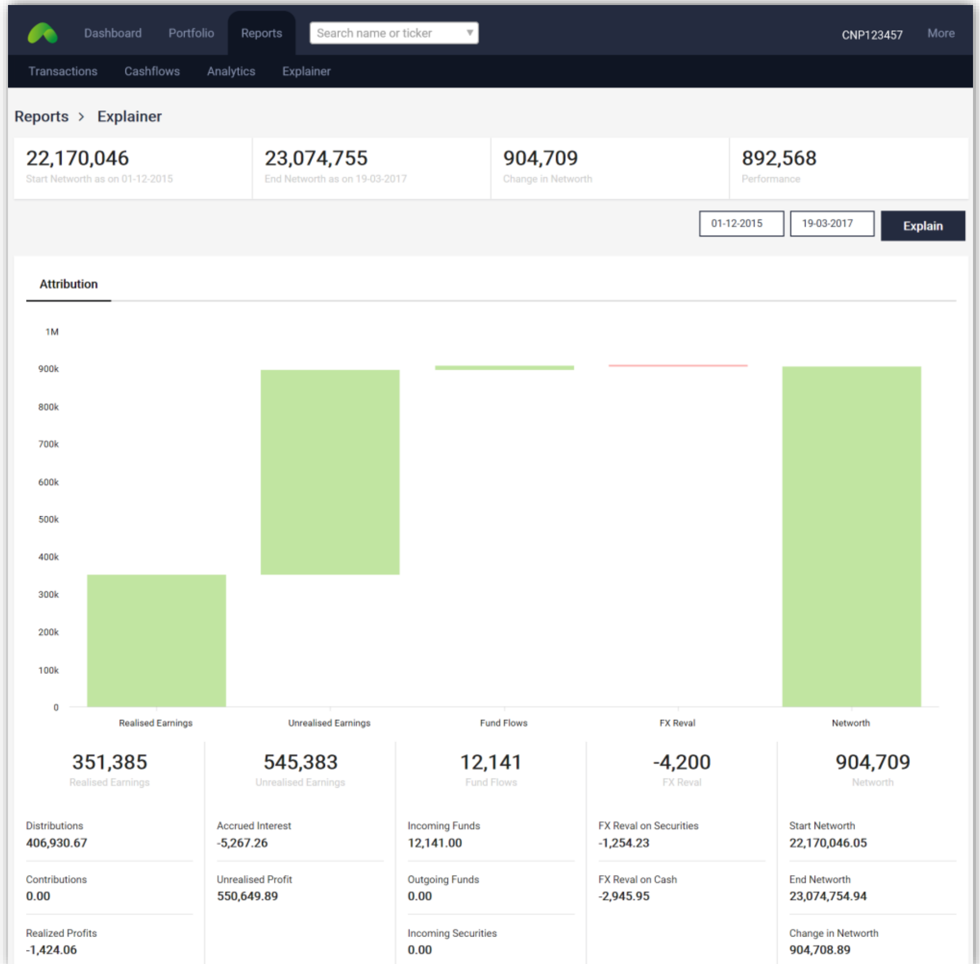
Compare portfolio performance against benchmarks or between individual accounts.



Explainer

The Explainer is our performance attribution module; it explains where money was made (or lost) between any two dates. The change in net worth is categorized into realized earnings, unrealized earnings, fund flow, and FX revaluations.

Within each category, you can further drill down to see the individual factors, and rank individual securities that contributed most to that factor.



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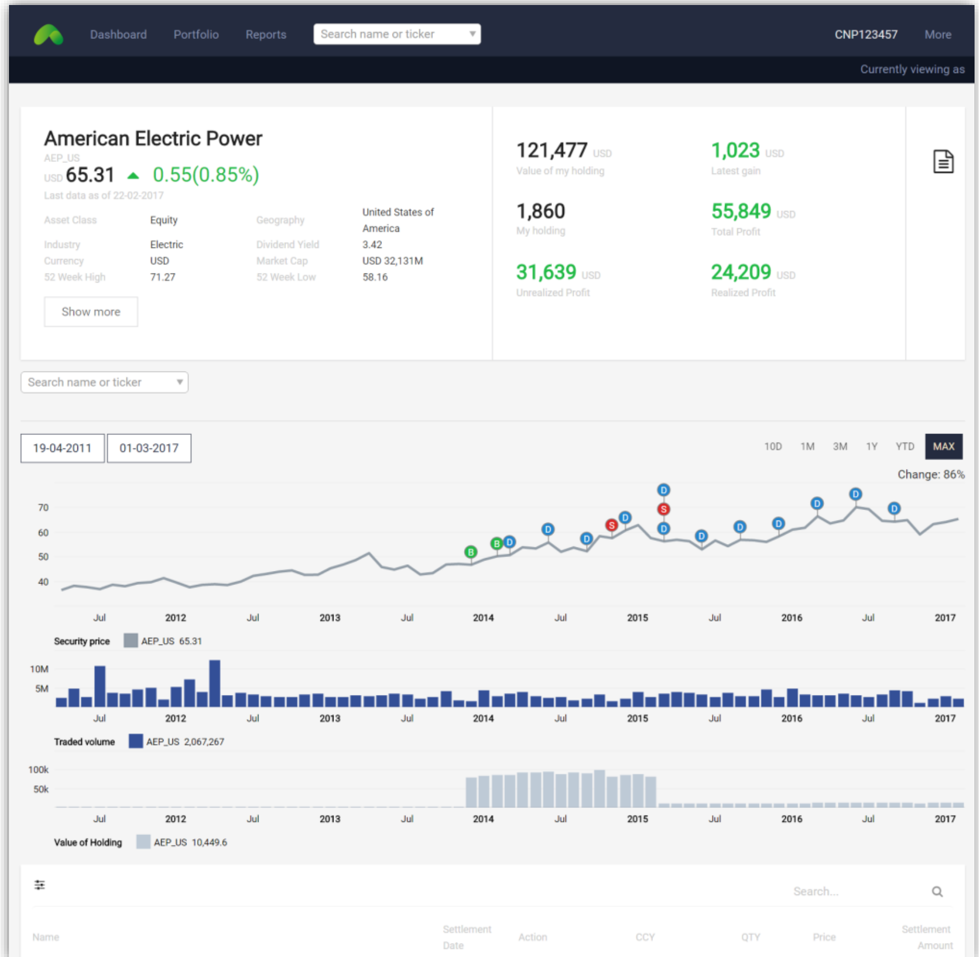
Securities

The individual Security page shows the full history, across all accounts, of when the security was bought or sold, when dividends and coupons were paid, the current value and P/L of the aggregated holding, and more.

Each buy and sell transaction, and dividend or coupon payment history is shown as individual tickets and displayed here in a list.

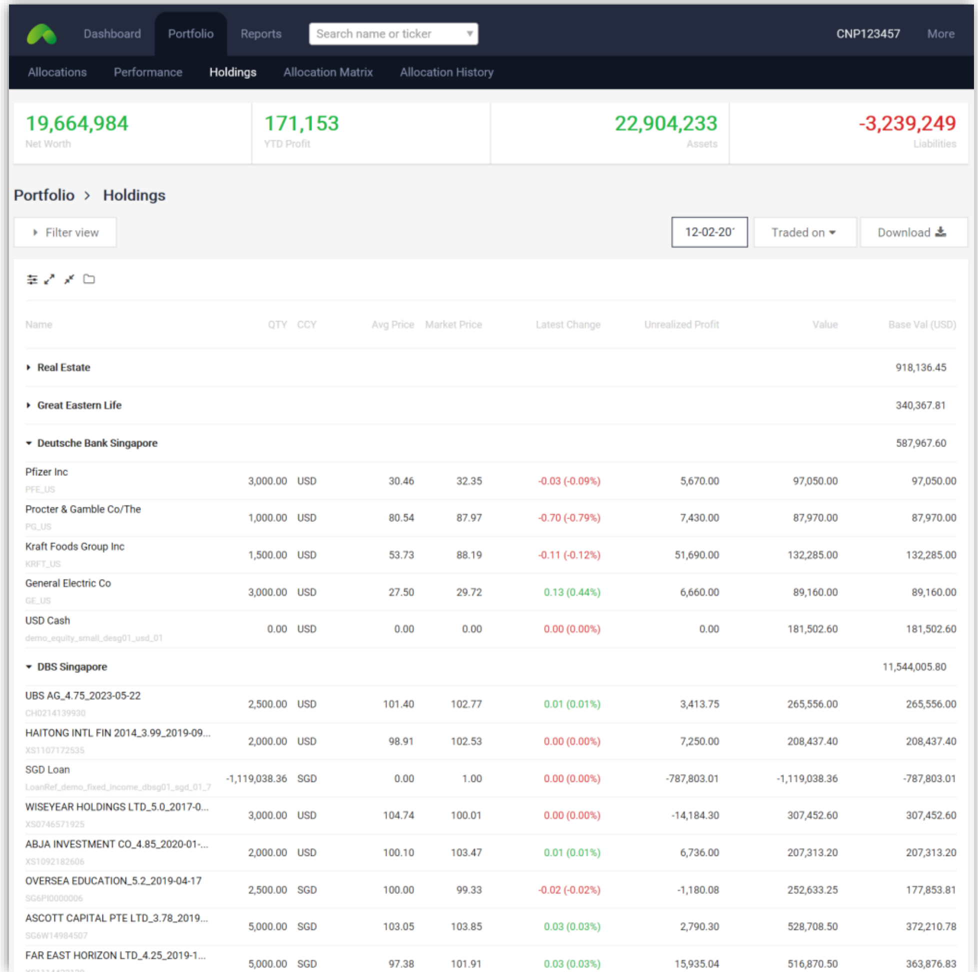


Holdings

The Holdings page shows a snapshot of the portfolio on any chosen date.

List holdings by the category of choice (default is by custodian bank) and easily sort information using the smart filter function and column selector.

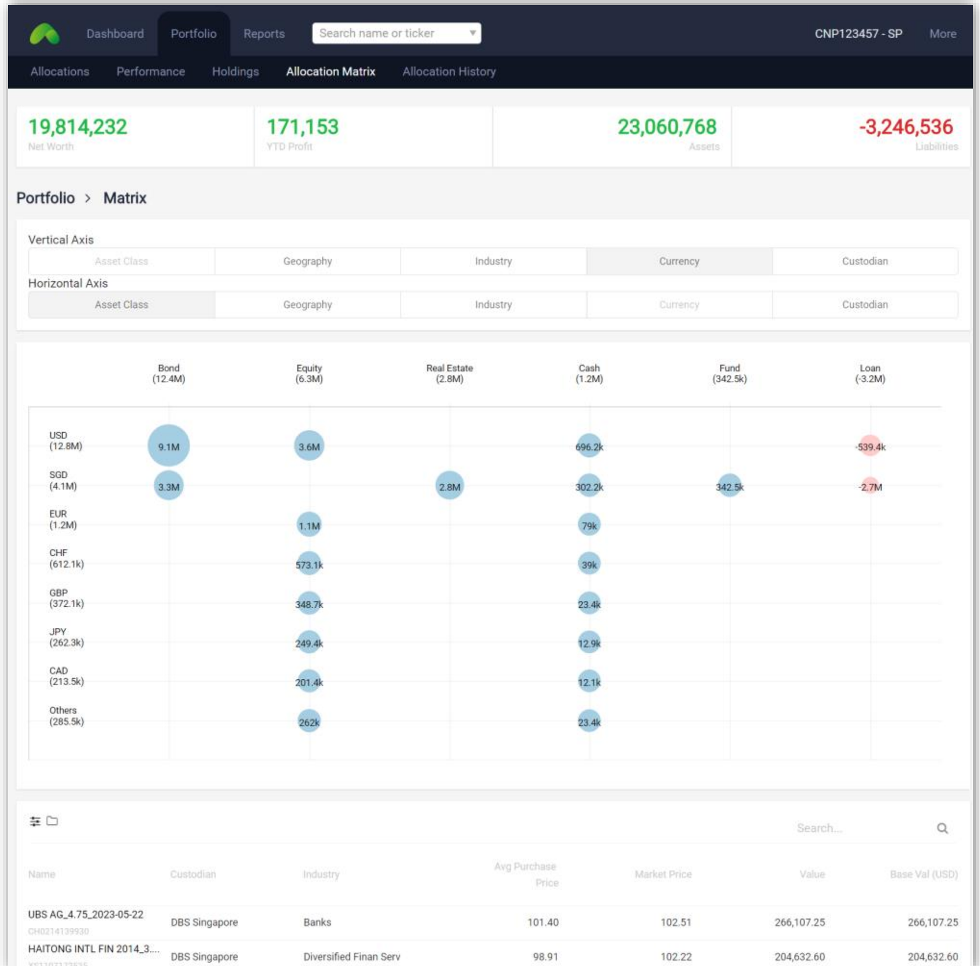
Download data from the Holdings page into excel for reporting or additional analysis.



Allocation Matrix

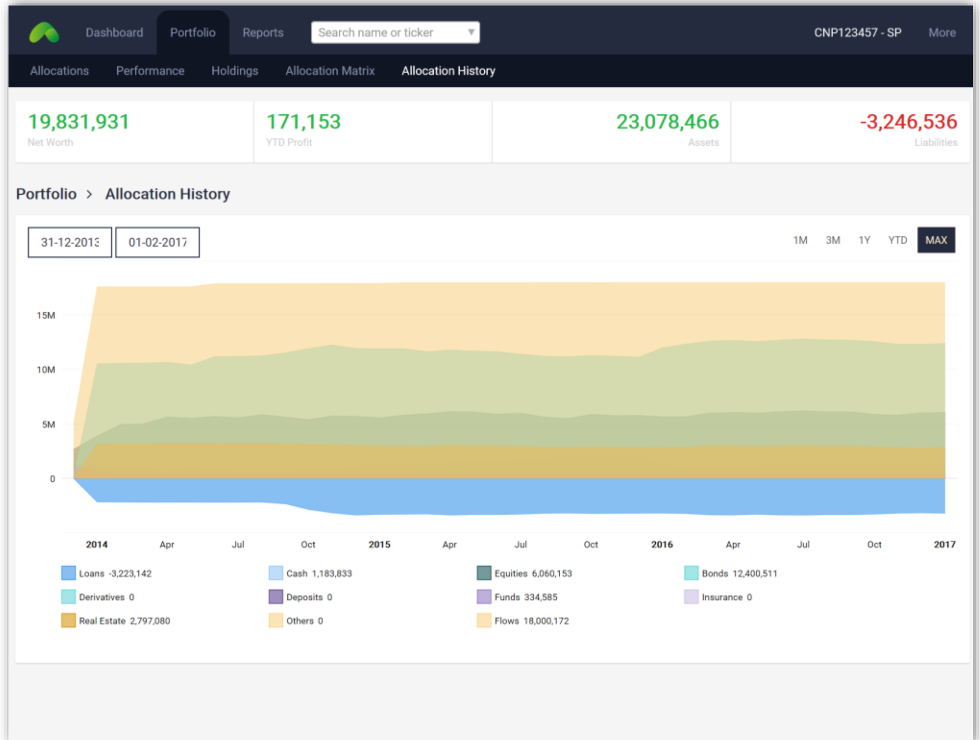
The Allocation Matrix shows the asset allocation in two dimensions and helps you to understand your portfolio exposure quickly.

As with the Allocation view, there are five categories: Asset Class, Geography, Industry, Custodian and Currency.



Allocation History

The Allocation History helps you to understand how asset allocation has changed over time. The surface graph will show your net worth by different asset classifications.

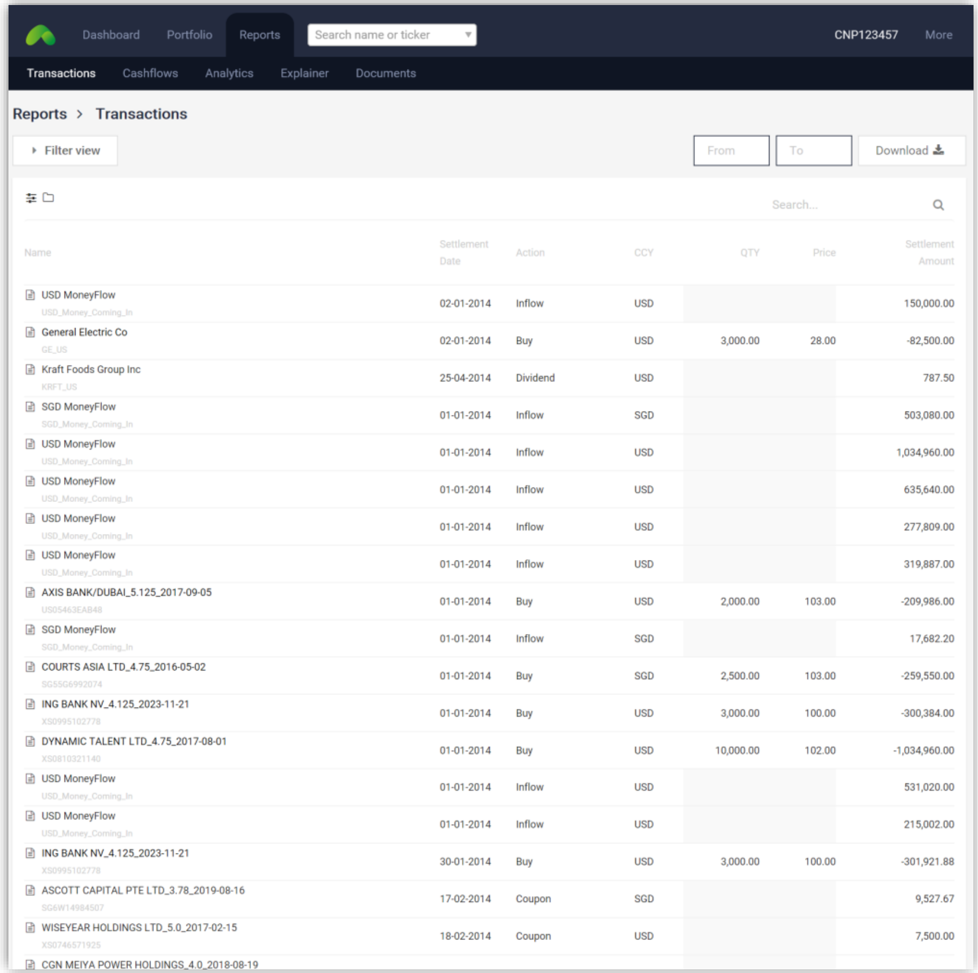


Transactions

The Transactions page is the master list of every line item extracted from statements.

You can quickly search the list for a specific transaction or use the smart filter to sort by account or transaction type.

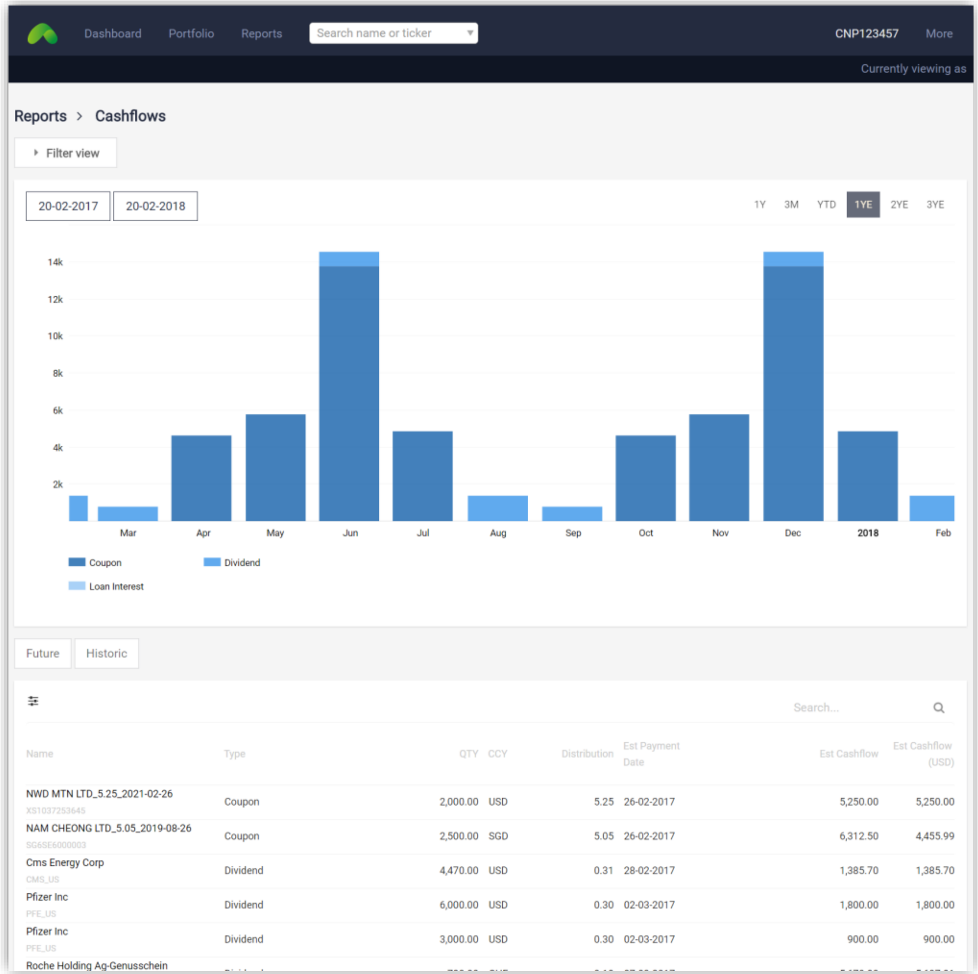
Download data from the Transactions page into excel for reporting or additional analysis.



Name	Settlement Date	Action	CCY	QTY	Price	Settlement Amount
USD MoneyFlow USD_Money_Coming_In	02-01-2014	Inflow	USD			150,000.00
General Electric Co GE_US	02-01-2014	Buy	USD	3,000.00	28.00	-82,500.00
Kraft Foods Group Inc KRFT_US	25-04-2014	Dividend	USD			787.50
SGD MoneyFlow SGD_Money_Coming_In	01-01-2014	Inflow	SGD			503,080.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			1,034,960.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			635,640.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			277,809.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			319,887.00
AXIS BANK/DUBAI_5.125_2017-09-05 US05463EAB48	01-01-2014	Buy	USD	2,000.00	103.00	-209,986.00
SGD MoneyFlow SGD_Money_Coming_In	01-01-2014	Inflow	SGD			17,682.20
COURTS ASIA LTD_4.75_2016-05-02 SG55G6992074	01-01-2014	Buy	SGD	2,500.00	103.00	-259,550.00
ING BANK NV_4.125_2023-11-21 XS0995102778	01-01-2014	Buy	USD	3,000.00	100.00	-300,384.00
DYNAMIC TALENT LTD_4.75_2017-08-01 XS0810321140	01-01-2014	Buy	USD	10,000.00	102.00	-1,034,960.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			531,020.00
USD MoneyFlow USD_Money_Coming_In	01-01-2014	Inflow	USD			215,002.00
ING BANK NV_4.125_2023-11-21 XS0995102778	30-01-2014	Buy	USD	3,000.00	100.00	-301,921.88
ASCOTT CAPITAL PTE LTD_3.78_2019-08-16 SG6W14984507	17-02-2014	Coupon	SGD			9,527.67
WISEYEAR HOLDINGS LTD_5.0_2017-02-15 XS0746571925	18-02-2014	Coupon	USD			7,500.00
CGN MEIYA POWER HOLDINGS_4.0_2018-08-19						

Cashflows

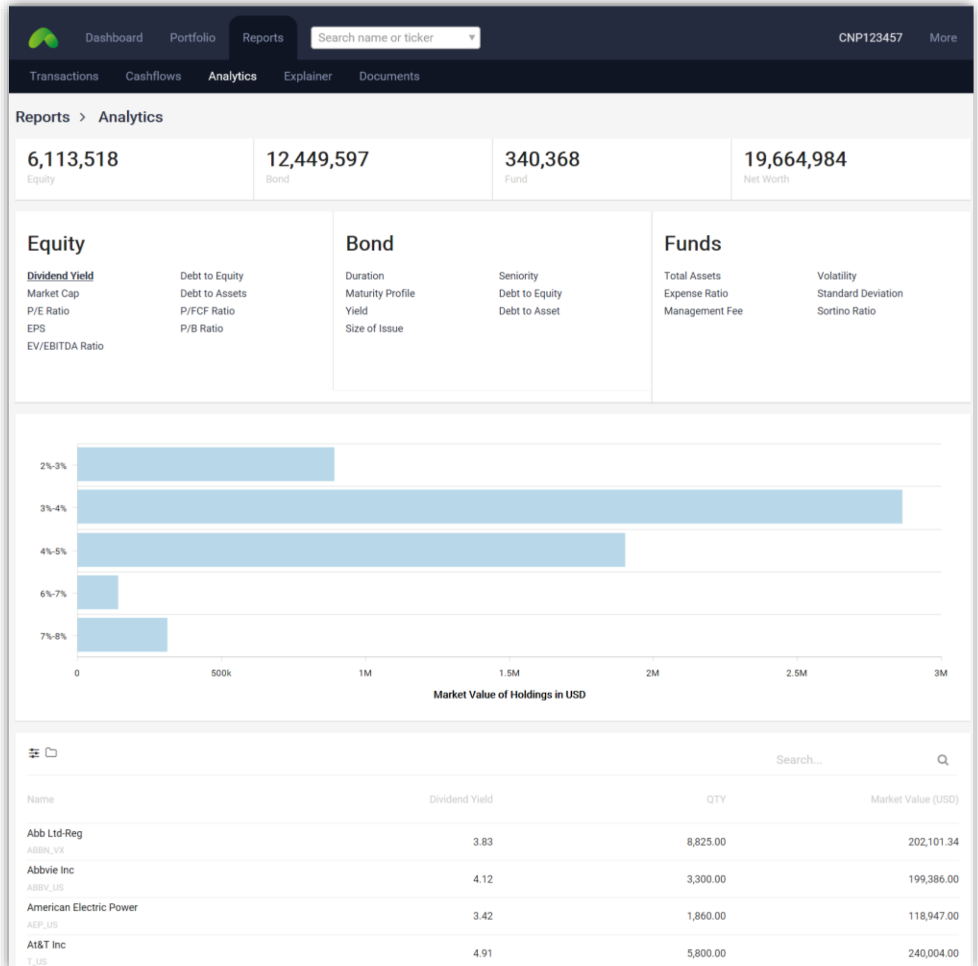
The Cashflows report is a pro-forma historical record and projection of the cashflows from coupons and dividends based on the current bond and equity holdings.



Analytics

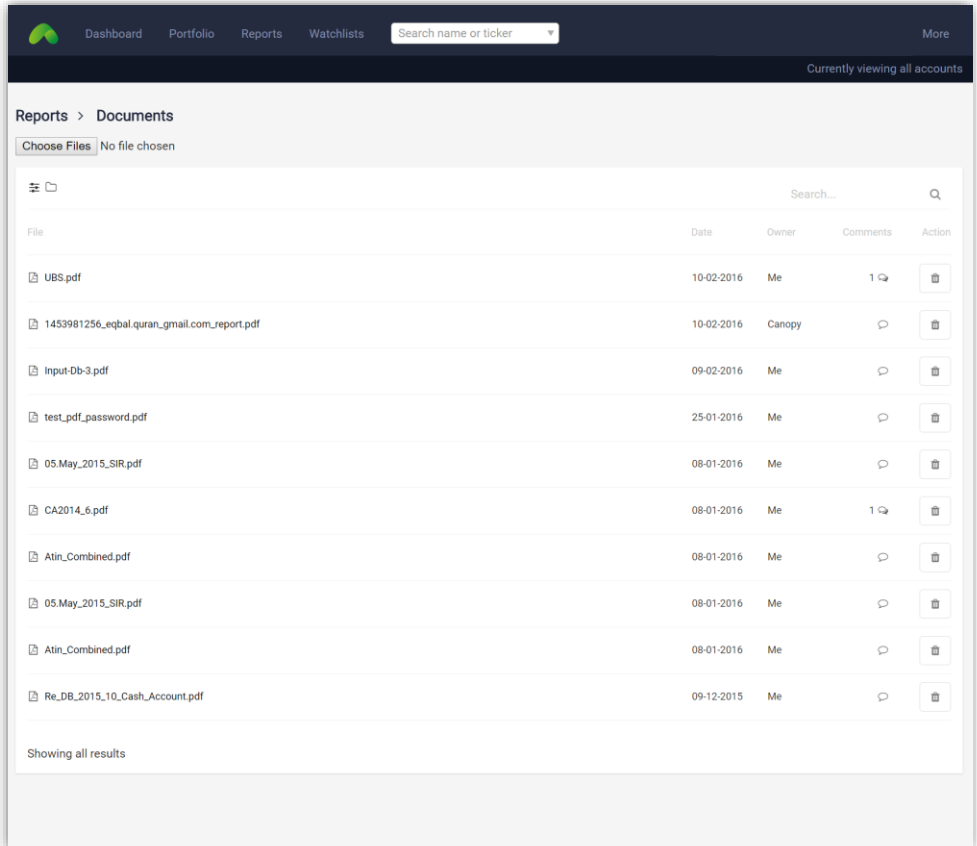
The Analytics page allows you to slice and dice the equity, bond and fund portfolio by various financial ratios to help you understand the financial health of the portfolio.

Click through each chart element to drill down to the list of securities belonging to that bucket, and further drill down to the individual security level from the list.



Documents

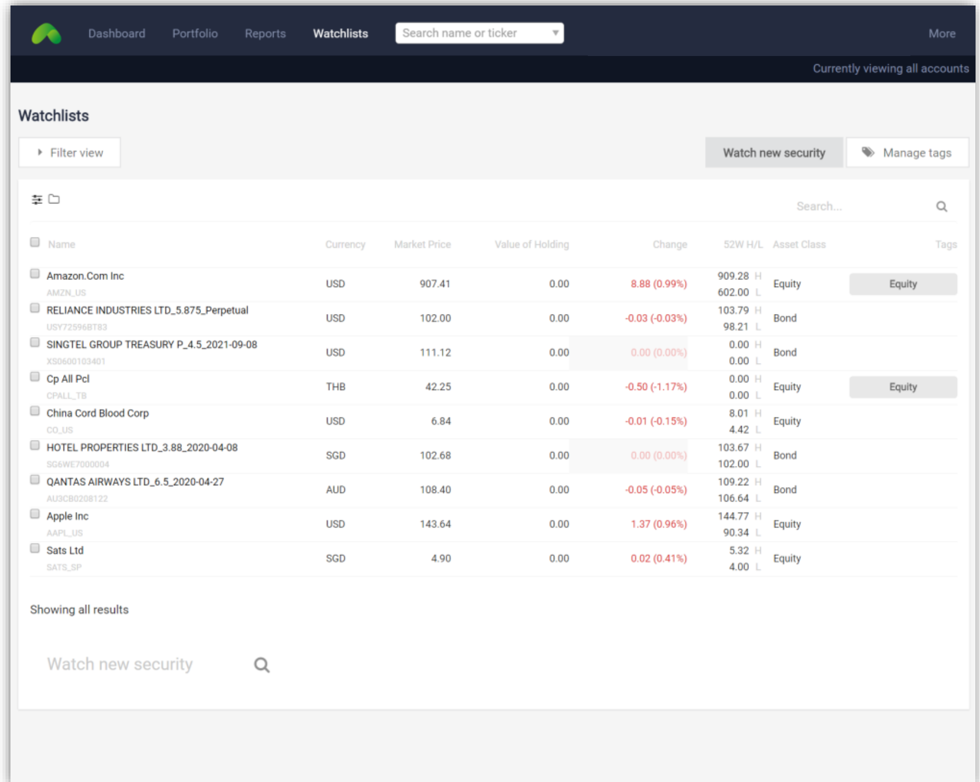
The Documents page allows you to upload statements and view the list of files shared with Canopy. Documents can include bank statements, investment reports or consolidated portfolio reports.



Watchlists

The Watchlist allows the user to track the latest prices of a list of Stocks, ETFs, Bonds etc.

Add tags to securities as a way of grouping.



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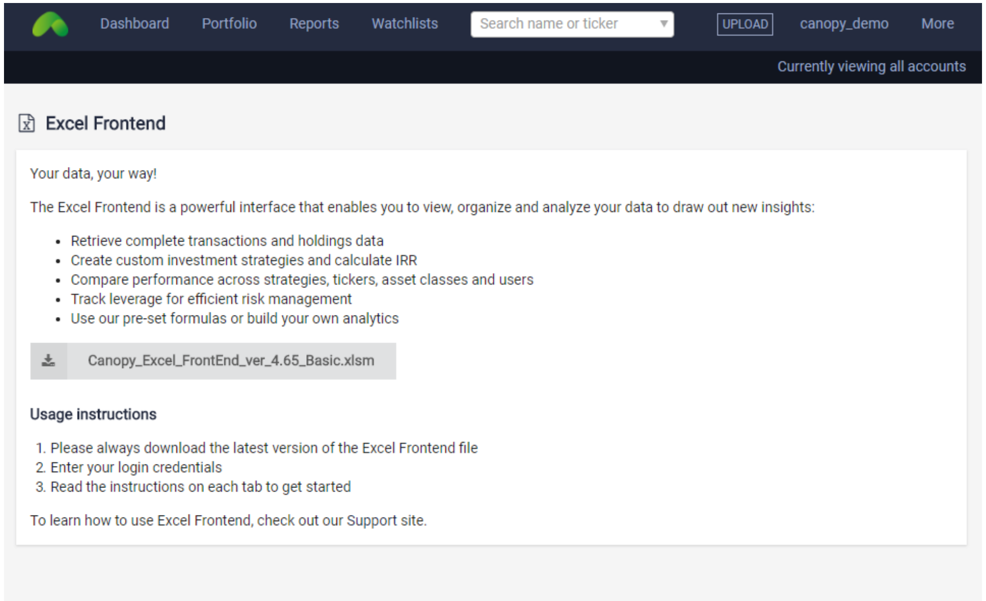
Accessing Canopy Excel Frontend

Download

Access **More** > **Excel Frontend**

More analytics at your fingertips. Download the latest version right from your platform.



Return to Excel Frontend

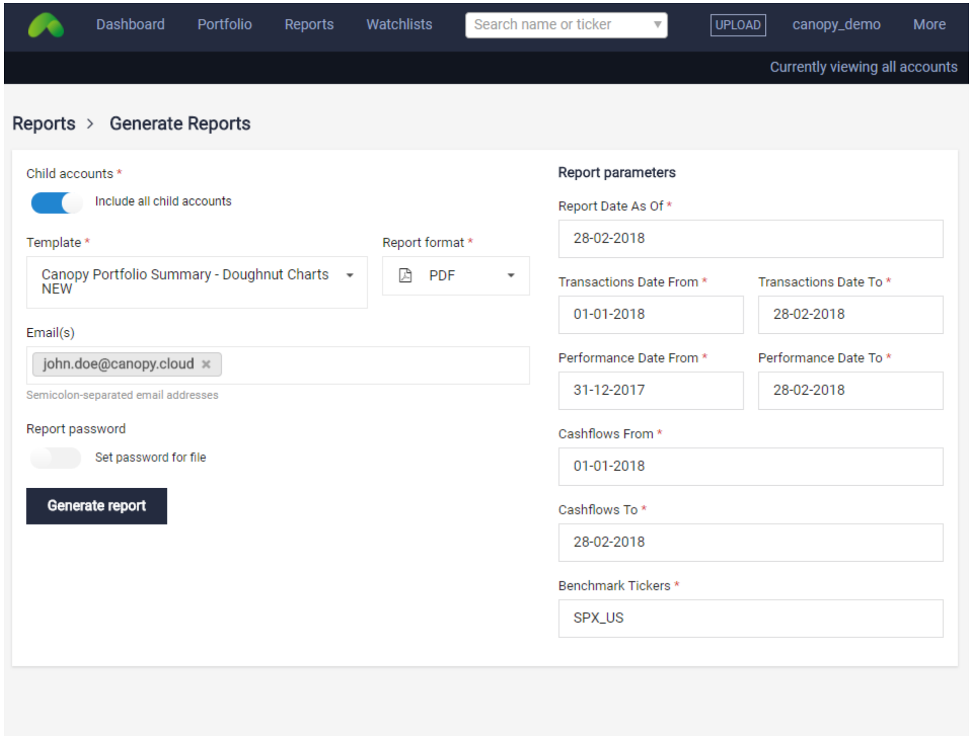
Accessing Canopy Reporter

Generate Reports

Access **Reports** > **Generate Reports**

Select a template from the list and generate a report in PDF or PPT. You may download a copy to your desktop or send the report to a specified email address.

Performance Date should be one day before the start date of the report period.



Return to Reporter

Contact us at: hello@canopy.cloud

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