

## Executive Summary

The Currency Market is the largest in the world and the least understood. More than half of publicly listed companies in the United States remain 'unhedged' to their currency exposures and claim "Currency Headwinds" when they lose millions or billions due to FX rate changes. Meanwhile, the big banks that should be facilitating hedging for them are being prosecuted for manipulating FX markets. More recently, the global banking industry is being cannibalized by Bitcoin and Blockchain technologies. Previously behind the tech innovation curve, banks are scrambling ahead as the challenge is existential.

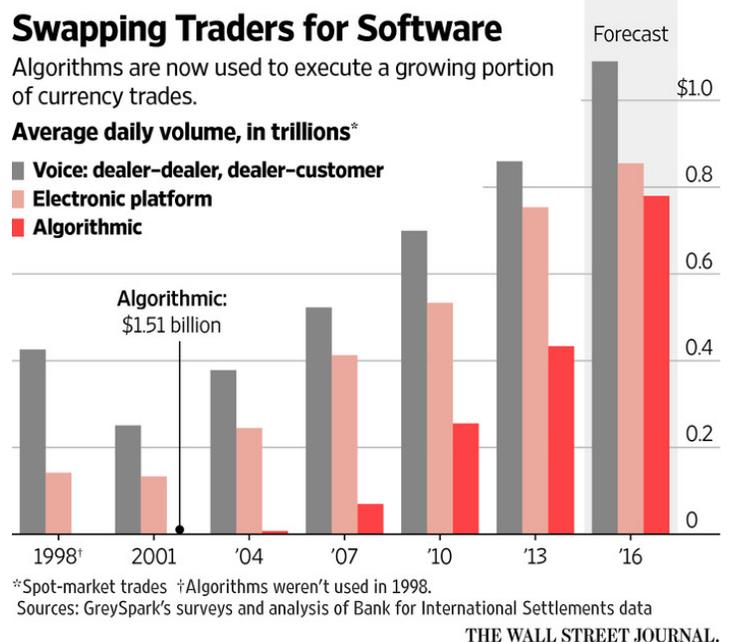
The big wave of Blockchain is only starting – the huge move will be the institutional one, when it's possible to trade Crypto Currencies at regulated institutions such as "Our Bank". Because the big banks have shied away from retail FX and more recently institutional FX too, it's not likely they will compete with us for Crypto Currency related business (the FX brokers will). Wall St. remains focused on securities, lending, and other markets leaving our niche for FX wide open. Bitcoin has shone a spotlight on Currency Trading and shown examples of how it is interesting for investing compared to traditional markets.

In recent years, every FX market making startup has been extremely profitable, including LMAX, XTX Markets, Virtu, and others. FX Banks such as Dukascopy Bank, Swissquote Bank, and Saxo Bank have recently expanded their businesses rapidly. XTX was started only 2 years ago and made \$60 Million and \$80 Million in 2015 and 2016 in taxable profits according to the UK Companies house. Virtu (VIRT) a public company, earned \$135 Million in Gross Profit last quarter (Q3, 2017). While the big banks make an untold fortune in FX it's not possible to separate their market making profits from other types of FX profits, suffice to say that their FX units are consistently profitable.

Still, even as FX grows, huge opportunities exist in niche markets (exotics), USA corporates, market making (such as negative spread arbitrage opportunities), synthetics, derivatives, and Crypto currencies. Also, a major demographic shift in the retail market has given rise for the need of a high tech broker offering tools for robot traders and High Frequency Traders (HFT) specifically, that cater to institutional traders familiar dealing with regulated exchanges.

### **Building the new standard in Currency Exchange. Automated, Algorithmic, Global.**

Blockchain is simply a technology, banks have been using systems created more than 80 years ago such as "FedWire" – transformative change in the financial sector is well overdue. Mispricing risk was largely a cause of the 2007 crisis. Blockchain may cannibalize more than half of the global financial industry, but the survivors will be stronger, larger, more profitable, and more resilient.

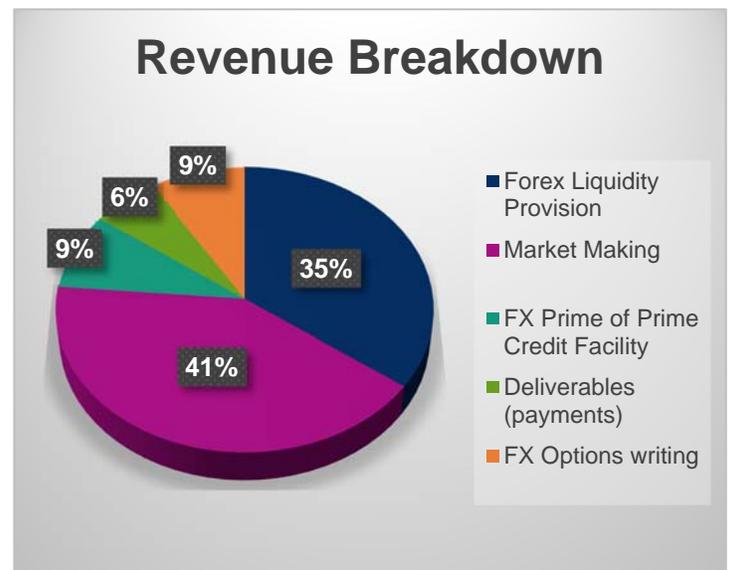


### Business Summary

How we are going to capitalize on these opportunities

- **By being a bank** – we are ‘banking’ on having a charter – these startups like Crypterium<sup>1</sup> and other ‘banks’ are not banks, not chartered, not licensed. Our clients will be central banks, institutions, large funds.
- **Custodial Services** – We will be the first FX bank to offer individual segregated accounts.
- **By having an all-star team** – we’ve stacked our deck with A+ FX All Stars, covering primary areas of Sell Side market making, Sales & Marketing, Business Development, Quantitative Trading, and technology development.
- **We are regulated**, we will work with regulated institutions only – We’re skipping retail lending or traditional retail banking. We will partner with retail brokers. We will provide B2B FX Banking Services.
- **Using what works** – What we’re bringing to the table are all systems with a proven track record for success. Managers that have proven systems, or with existing client books, make for good customers.
- **Regulated Crypto** – Crypto Currencies are exploding in popularity, but until now there are few regulated options to trade and use Crypto Currencies.
- **Market Making** – We know FX markets work. Markets are fragmented and opportunities are near limitless.

Large banks have made billions in FX, but they were unfair to their customers. Now a large opportunity exists to provide fair and high tech FX platform and solution to institutions. Bitcoin is fueling a global interest in Currency trading and investing, while still there is no regulated way to trade it. Big account holders can be owners – where is the safest place to keep your money? In your own bank, of course. This FX Bank will be a lean no-risk FX machine, facilitating algorithmic traders and corporates alike. Unless there is only a single currency in the entire world (which will not likely happen in this century), FX will exist, Crypto trading will exist, and opportunity will exist. As fiduciaries, we must capitalize on these opportunities fairly, with integrity, honor, and honesty.



*After all, the only real Currency is intelligence. By combining these pieces in the correct order we're unlocking the maximum potential capital growth, as a potent nuclear fuel rod.*

*The real paradigm shift started long before Bitcoin – it's about automation. Markets, investing, and related tasks are being automated. Blockchain is just a technology – the largest value is having a system that will trade markets by itself and 'self-learn' in real time. That is the end game, but we need a bank to trade it, a safe custodian, with high tech tools. Exchange Bank*

<sup>1</sup> <https://crypterium.io/> recently raised \$20 Million for “Crypto Banking” ICO