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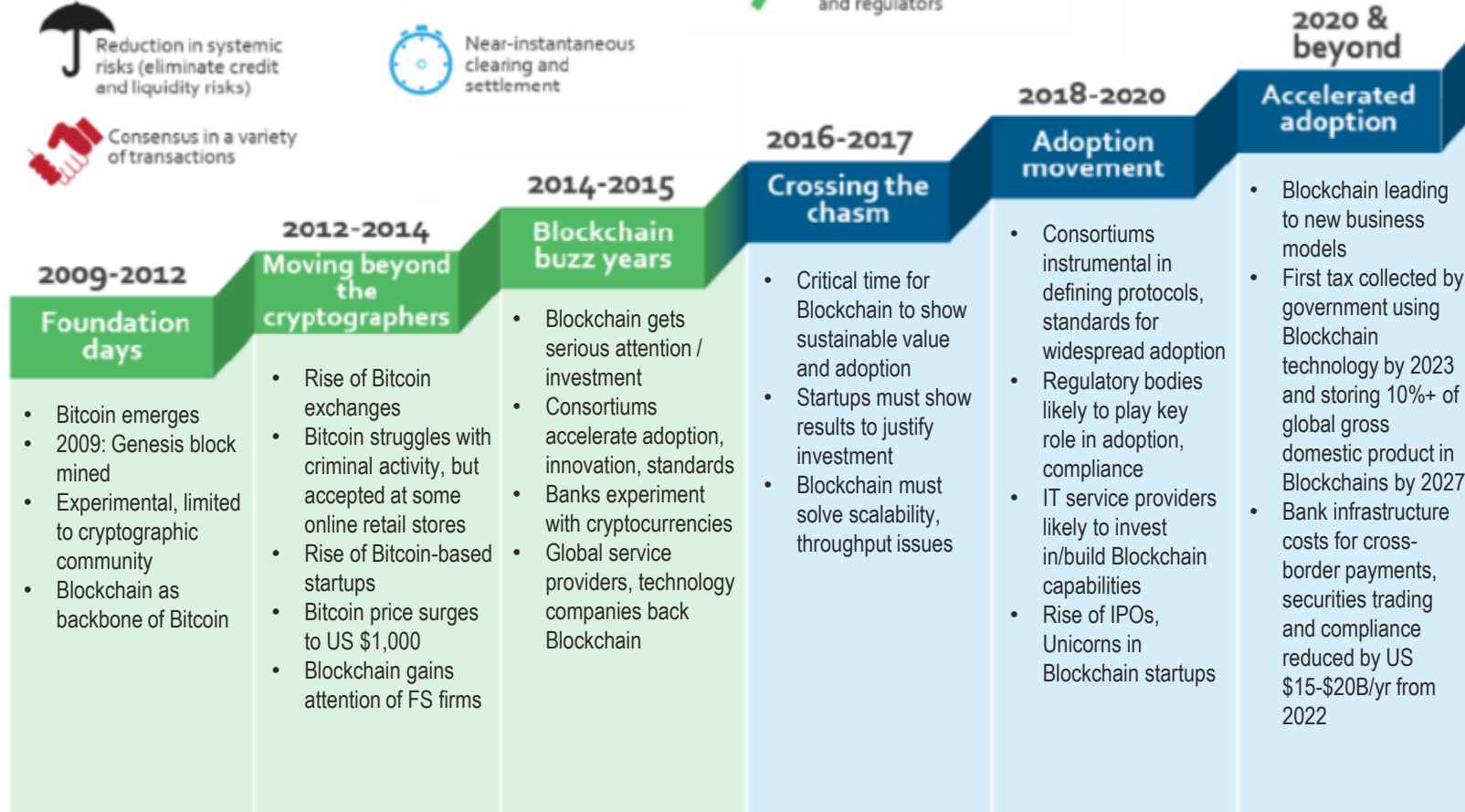
January 2018

Agenda

- I. The Abbreviated History of Crypto-Assets
- II. Regulation
- III. Public vs Permissioned Blockchains
- IV. Smart Contracts
- V. Crypto Currencies as a Valid Mechanism for Payment and Settlement
- VI. The ICO Markets
- VII. Forecast

The Abbreviated History of Crypto- Assets

Potential benefits of Blockchain technology for the financial services industry



A photograph of three business professionals walking in a modern office hallway. On the left, a woman with dark hair in a ponytail, wearing a white shirt and dark trousers, carries a blue folder. In the center, a blonde woman in a light grey blazer and black skirt carries a black folder. On the right, a man in a dark suit and tie walks towards them. The hallway has a glass railing on the left and glass-walled offices on the right. A large red semi-transparent banner is overlaid on the right side of the image.

Regulation

Market Overview

Regulatory Progression

Country	Trading Exchanges Supported?	Status
China	✘	Crackdown on cryptocurrency trading, closed down exchanges and banned ICOs.
Japan	✔	Recognizes Bitcoin as legal payment method and has approved cryptocurrency exchanges.
South Korea	✘?	Considering banning cryptocurrency trading due to increased incidence of breaches.
Singapore	✔	Advise caution but not currently enforcing restrictions on trading.
European Union	✔	Reviewing tighter controls to prevent money laundering and terrorists financing
Switzerland	✔	Encouraging investment in cryptocurrency with tight AML controls
United Kingdom	✔	Similar to EU – allowed but trading will be regulated with focus on AML controls
USA	✔	Allowed, but subject to regulatory controls. (see following page).



Public vs Permissioned Blockchains

Is your company preparing
for using crypto-currency
as a payment mechanism?

A hand is pointing at a tablet screen. The screen displays a bar chart with several bars of varying heights. The background is dark and out of focus.

Smart Contracts

Is your company planning
to use smart contracts?



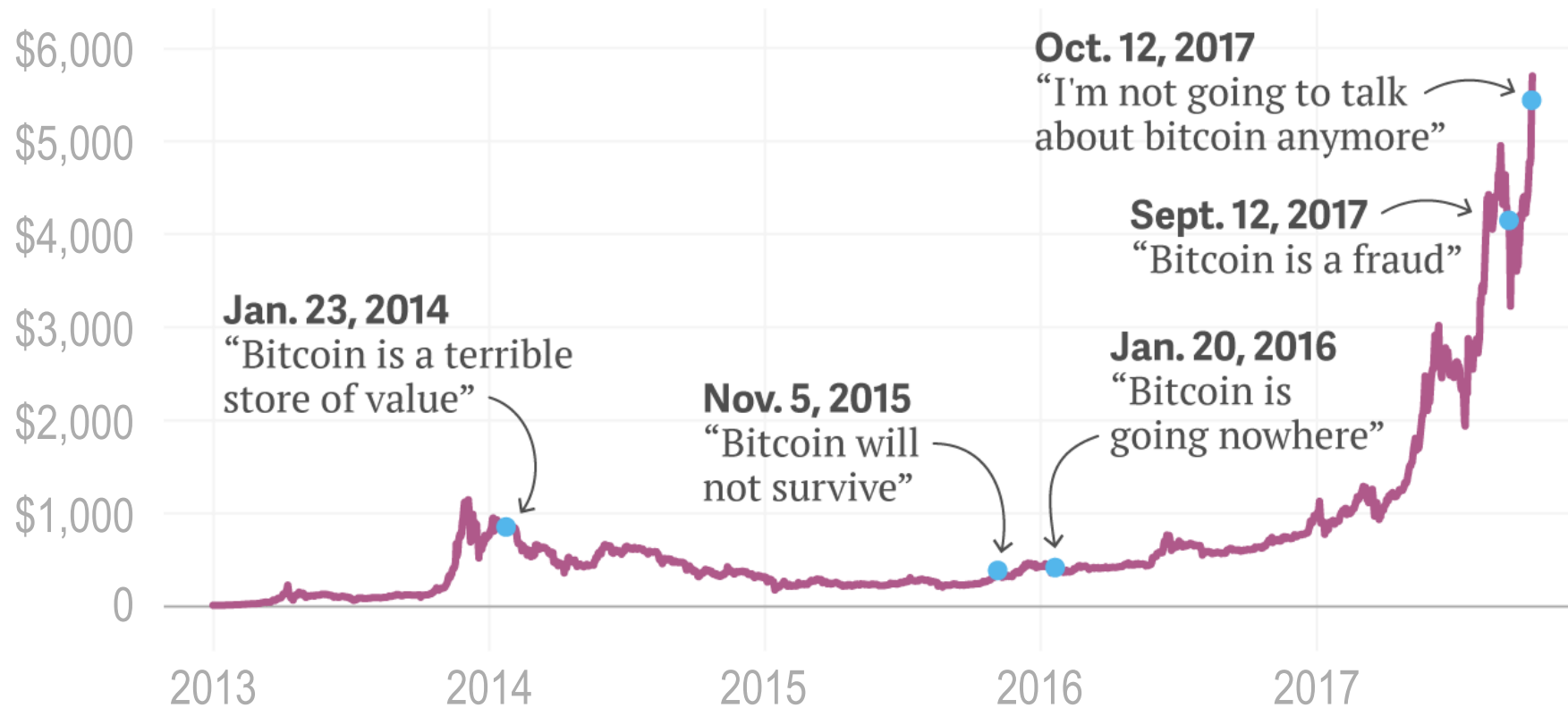
Crypto Currencies as a Valid Mechanism for Payment and Settlement



The ICO Markets

Have you participated in an ICO?

Who believes Bitcoin is a fraud?



- See Source: [Here](#)
- Source: ATLAS. Data: CoinDesk, Quartz.

Is the current market price
of Bitcoin overvalued?

The background of the slide is a complex digital visualization of financial data. It features a dark blue grid with various charts overlaid. At the top, there's a candlestick chart in light blue. Below it, several colorful line graphs (green, yellow, blue, purple) show fluctuating trends. On the right side, there are blurred digital numbers and symbols in green and red, suggesting a stock market ticker or data feed. A prominent red horizontal bar is positioned across the middle of the slide, containing the word 'Forecast' in white text.

Forecast

Will Bitcoin be valued at \$16,250 at 12/31/18?

Bitcoin surpassed \$16,250 on December 7, 2017 and traded to a high of near \$20,000 by December 17, 2017

Results from the 1st S&P Global Platts Digital Commodities Summit in London

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Is your company developing a permissioned blockchain solution?

Yes **41%** | No **47%** | Don't know **12%**

Is your company planning to use smart contracts?

Yes **81%** | No **15%** | Don't know **4%**

Is your company applying blockchain to supply chain improvements?

Yes **47%** | No **38%** | Don't know **16%**

Is your company preparing to use crypto-currency as a payment mechanism?

Yes **25%** | No **57%** | Don't know **18%**

Have you participated in an ICO?

Yes **10%** | No **90%**

Is Bitcoin a fraud?

Yes **8%** | No **68%** | Don't know **24%**

Will Bitcoin be valued 12,500 GBP by 31 Dec 2018?

Yes **35%** | No **65%**

Thank You



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