

DIGITAL ASSETS: THE FUTURE OF BANKING

Digital Assets
The Future of Banking

Let's Redefine Finance
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SEBA BANK

SEBA, the Bank for the New Economy

SEBA Bank is the preferred partner for investors looking for secure, transparent and cost-efficient access to digital assets.

The demand for digital assets is growing rapidly as institutional investors, family offices and wealth managers discover digital assets as a new asset class. SEBA Bank offers a range of investment solutions that are secure, transparent and cost-effective.

This unique offering is supported by our independent buy-side research, providing analytics, insights and access to this new asset class on a secure, professional and individualized platform. As in traditional banking, the discretionary management of client assets sets the institutional framework conditions in asset management and risk management. Mandates are particularly interesting for family offices and high net worth individuals, who require an actively managed and tailor-made investment strategy in crypto assets.

We are proud to be the first licensed bank to offer discretionary mandates for crypto assets.

For professional and institutional investors entering the market, an optimal fit of their risk profile and investment needs is critical – and best served by discretionary mandates. Mandates on digital assets are a natural extension of SEBA Bank's asset management capabilities and a testament to SEBA Bank's mission to serve as a secure and convenient bridge into the digital asset world. Digital asset strategies are selected according to a rigorous process combining

quantitative metrics and in-depth qualitative analysis. The value accrual mechanism, tokenomics and the underlying protocol play a central role in this process to identify investable coins.

Crypto assets add significant diversification to portfolios.

Crypto assets have new value drivers, independent from what drives traditional assets like equities and bonds. The key value driver for crypto assets is adoption – the network effect that propels successful protocols and applications up the S-curve. Many institutional investors have discovered digital assets, not just for their idiosyncratic value drivers but also for the significant diversification effects they offer. According to our research, adding just 4% Bitcoin to a traditional portfolio will add markedly to its risk/return efficiency. Adding an actively-managed coin index like the SEBAX® Crypto Asset Select to a traditional portfolio will even double the 'sharpe ratio' of said portfolio.

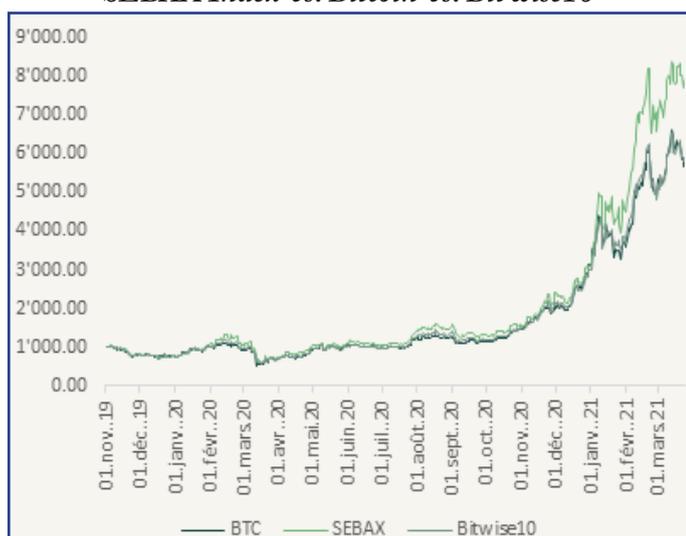
SEBA Bank is not only a bank for cryptocurrencies.

We cover start-ups, banks, tech companies, asset managers, institutional investors, family offices—and we offer both traditional products and digital assets. So we provide the missing link to bridge the gap between the traditional world and the new economy—no other financial institution

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SEBAX Index vs. Bitcoin vs. Bitwise10



can currently offer the service breadth that SEBA Bank provides. We are not a bank only for professional investors and institutions looking for an experienced bank in the area of crypto, but also for professional investors and institutions that are seeking for positive interest rates which traditional banks are not able to provide. So our structure is quite unique, and we understand our customers and their new demands, and offer innovative financial products and banking services from both worlds.

With the DLT law, which came into force in February, Switzerland demonstrated to be one of the most innovative jurisdictions in the world that now fully supports the issuance of digital securities on a native blockchain basis. This marks a major step forward in enabling and securing the innovation expected of security token issuance. Our strategic position provides a secure bridge between the traditional and the digital banking worlds now includes a fully integrated, banking grade asset tokenization capability that puts SEBA Bank at the forefront of digital security issuance under one roof.

SEBA Bank at a glance.

- ▶ SEBA Bank is trusted: a Swiss Bank with a FINMA banking license.
- ▶ SEBA Bank is a thought leader in the so-called crypto world and the New Economy by providing high-quality research and education with our SEBAversity,

which provides comprehensive education backed by the experts with content curated from leading academic institutions in blockchain, banking and finance and delivered by industry leaders. Therefore, we give you the tools to start investing in crypto or spread your expertise to your clients or organisation.

Our Service Offering and our business lines.

SEBA Bank is proud to provide a fully universal suite of regulated banking services in the emerging digital economy:

- **Digital Banking Services**
SEBA Bank can facilitate on/off ramping and provide cards to corporate clients with instant conversion fiat/crypto.
- **Digital Investment Solutions**
Widest digital product shelf of any regulated players, 2nd generation trackers: competitive fees, solid research, institutional grade custody, 100% physical replication.
- **Digital Corporate Finance—One-stop shop**
The first, true end-to-end asset tokenization service that is both regulated and integrated into a digital native banking platform.
- **Trading & Credit Solutions**
World-class digital assets spot & derivatives trading for global institutional clients and broadest and most sophisticated digital & crypto credit & lending services.

Our investment products highlights.

- ▢ Excellent performance of our flagship SEBAX® Index vs peers and vs Bitcoin.
- ▢ Launched broadest investment product shelf in the regulated crypto space.
- ▢ Product range encompasses yield enhancement, directional trackers & smart Beta.
- ▢ Launch of discretionary mandate offering which is unique in the regulated space.

Stefan Schwitter
Head Investment Solutions
SEBA BANK AG
Membre Partenaire du GSCGI

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ABOUT SEBA BANK:

THE FUTURE OF DIGITAL BANKING, INVESTING & FINANCING.

Founded in April 2018 and headquartered in Zug (Switzerland), SEBA Bank is a pioneer in the financial industry and is the only global smart bank providing a fully universal suite of regulated banking services in the emerging digital economy.

In August 2019, SEBA Bank received a Swiss banking and securities dealer licence – the first time a reputed, regulatory authority such as FINMA has granted a licence to a financial services provider with a core capability in digital assets.

The broad and vertically integrated spectrum of services, combined with the highest security standards, make SEBA Bank's value proposition unique—that is why Banque de France selected SEBA Bank to test the integration of Central Bank Digital Currency (CBDC). CVVC Global Report and CB Insights names SEBA Bank among Top 50 Companies within the blockchain ecosystem.

For more information about SEBA Bank, please visit seba.swiss

AUTHOR'S BIOGRAPHY



Stefan Schwitter

*Head Investment Solutions
SEBA Bank AG*

Stefan Schwitter has 25 years of relevant experience in executive and senior roles in Wealth-, Asset Management and Trading. Before joining SEBA Bank as head investment solutions, Stefan ran the global Investment & Products division for VP Bank Group. Before that he led the Investment Services Europe department for LGT Bank and the global Active Advisory for EFG Bank. Stefan started his career as an option market maker at UBS and structured product trader at Credit Suisse. He is an expert in building global cross-asset product shelves and has hands-on experience in the Fintech space. Stefan holds master degrees in Business Administration, Management and Innovation.

LE SPONSOR D'AVRIL 2021

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SEBA BANK

**Secure & cost-efficient
access to Crypto Asset**

For more information

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SEBA Bank Tracker Certificates

SEBA Bank Tracker Certificates are designed to provide investors with secure, convenient and cost-effective access to crypto currencies.

Your advantages at a glance

- Fully backed by coins
- Low management fees
- Institutional-grade custody
- Highest quality processes of a licensed Swiss bank
- Excellent live performance track record of the SEBAX® Crypto Asset Select Index
- Counterparty risk mitigated by fully collateralized SPV
- Daily liquidity and listed at the SIX Exchange

Tracker Certificates

Underlying	Currency	ISIN	Valor	Maturity	Management Fee
Bitcoin	USD	CH0558875933	55887593	Open-end	0.75% p.a.
Bitcoin	CHF ¹	CH0574683683	57468368	Open-end	1.50% p.a.
Ether	USD	CH0587418630	58741863	Open-end	0.75% p.a.
SEBAX® Index	USD	CH0568452707	56845270	Open-end	1.50% p.a.

¹ currency hedged