



**Making access to crypto easy
and accessible for everyone**
Business Updates and Plans

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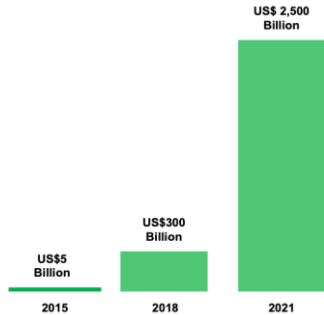
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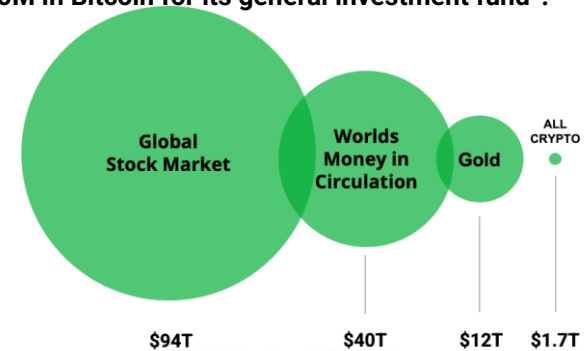
Exponential growth of BLOCKCHAIN FINANCE

Growth Record of Cryptocurrency



- Market capitalization of cryptocurrency have reached over 2.5 trillion USD in 2021¹
- Listed American companies as Microstrategy², Tesla³ have started holding cryptocurrency as portfolio assets.
- What is more significant is that even amongst the most conservative institutional investors, Massachusetts Mutual invested over \$100M in Bitcoin for its general investment fund⁴.

- Market capitalization of cryptocurrency is still relatively small compared to global stock market, world money circulation or gold
- Cryptocurrency users make up ~7% of people who has access to internet (4.8B people)
- Expecting more user and asset flow as the cryptocurrency product evolves



1. Crypto market cap breaks \$2.5T — Is this the season for ETFs? (2021, October 19). Coin Telegraph. <https://cointelegraph.com/news/crypto-market-cap-breaks-2-5t-is-this-the-season-for-etfs>

2. Roberts, J. J. (2020, August 11). Software firm MicroStrategy makes a massive bet on Bitcoin with a \$250 million purchase. Fortune. <https://fortune.com/2020/08/11/buying-bitcoin-microstrategy-cryptocurrency/>

3. Bursztynsky, J. (2022, February 7). Tesla says it held nearly \$2 billion worth of bitcoin at the end of 2021. CNBC. <https://www.cnbc.com/2022/02/07/tesla-held-nearly-2-billion-worth-of-bitcoin-at-the-end-of-2021.html#:~:7E:text=Tesla%20said%20Monday%20in%20a,31>

4. Insurance Giant MassMutual Buys \$100 Million of Bitcoin. (2020, December 16). Investopedia. <https://www.investopedia.com/decoding-insurance-giant-massmutuals-bitcoin-investment-5092586>

Advantages of Blockchain Finance

Public blockchain is non-restrictive and permissionless.

Traditional banks and financial institutions typically building products for the target customers that already have sufficient funds and means to invest. Unfortunately this results in a lack of inclusion when those who do not have sufficient funds cannot participate.

The non-restrictive and permissionless nature means that anyone with internet access can sign on to a blockchain platform to become an authorized node. Financial products are provided fairly, and investors can participate with small amount of funds. Moreover, as the financial product are backed by smart contracts or in decentralized manner, the mechanism and rules behind each product can be evaluated, explained, and understood by anyone.

OIO VISION

Complying with the accountability of a public-listed company, OIO is fully committed to contributing in a righteous and fair manner towards the evolution of the blockchain industry.



Fairness of access to finance

Through the PoS validator service of Moonstake, OIO contributes an essential and basic layer to sustain blockchain



Credibility of Product

Through wallet and new products, OIO provides the cryptocurrency market access to a diversified pool of users



Enlightenment of users

Educating users to make a right decision based on correct knowledge, professional analysis, and investment opportunity



Contribution to the industry

Through the blockchain consulting service of OIO SG, OIO further contributes to the blockchain industry as a whole

OIO

Current Business

	Moonstake	OIO SG	Upwards (New Product)
Business	Proof of Stake Validator Decentralized Wallet	Asset Management Consulting Blockchain Consulting	Asset Management Platform
Model	B2C	B2B	B2C (+B2B in the future)
Target User	Intermediary users	Institutional Investors Family Offices Enterprise	Crypto beginners
Revenue Model	Commission (from Validator)	Consulting Fee Commission of results of investment	Commission (Difference in yield generated and provided)
Position	Only validator with wallet operation	Listed company credibility matching the needs of customers	Beginner focus + Learning

Moonstake

Asia's Second Largest Staking Platform



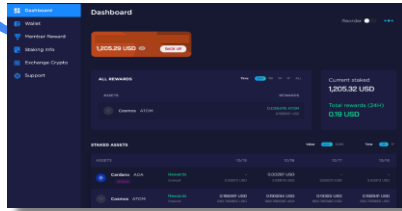
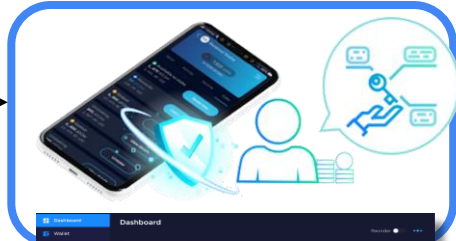
- OIO acquired Moonstake, the second largest staking pool in Asia, on 31 May 2021
- B2C staking platform business through digital wallets with good security features and UI
- B2B staking software sales business

What Is Staking?

- Staking is a way to use your crypto holdings or coins to earn additional rewards.
- Compared to traditional savings or finance, there may be slightly higher risk, but with potential larger returns.
- Staking means participating in a consensus protocol according to the number of crypto assets (cryptocurrencies) that the user holds. The consensus protocol is the process of checking and approving data and queries on the Blockchain. The mechanism of performing this work via staking is called **Proof of Stake ("PoS")**.
- Technical innovation is progressing day-by-day.

Moonstake's "Staking Made Easy"

Users



1

Hold digital assets

Web/Mobile Wallets



2

Stake digital assets

Moonstake's Staking Pool

5

Distribution of staking rewards

PoS Blockchain



3

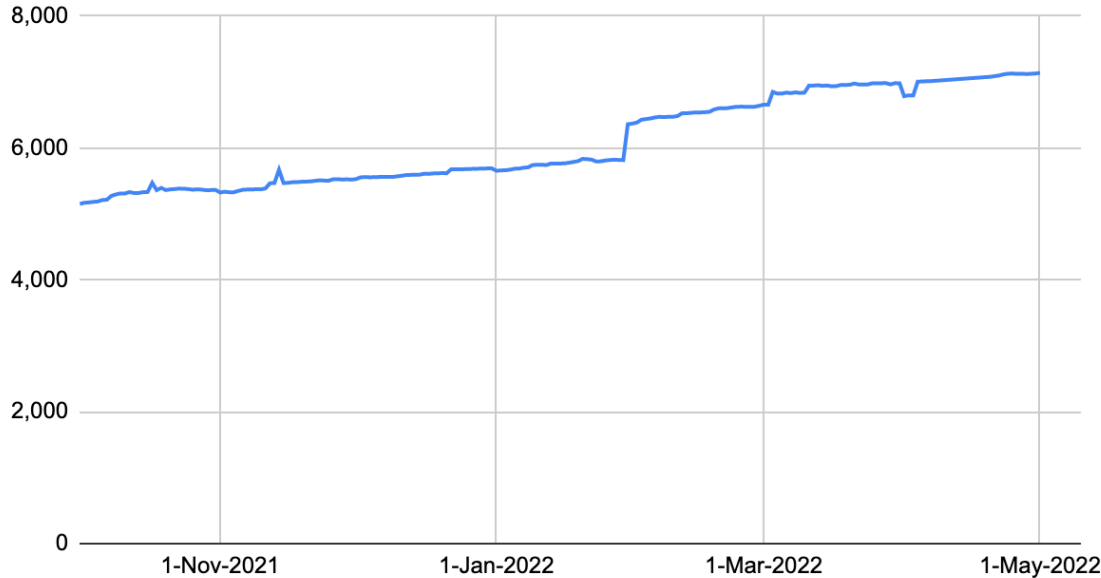
Join staking by aggregating assets locked by multiple users

4

Distribution of staking rewards (commission for Moonstake)

Track Record of Moonstake's Staking Asset Growth

Staking User Growth



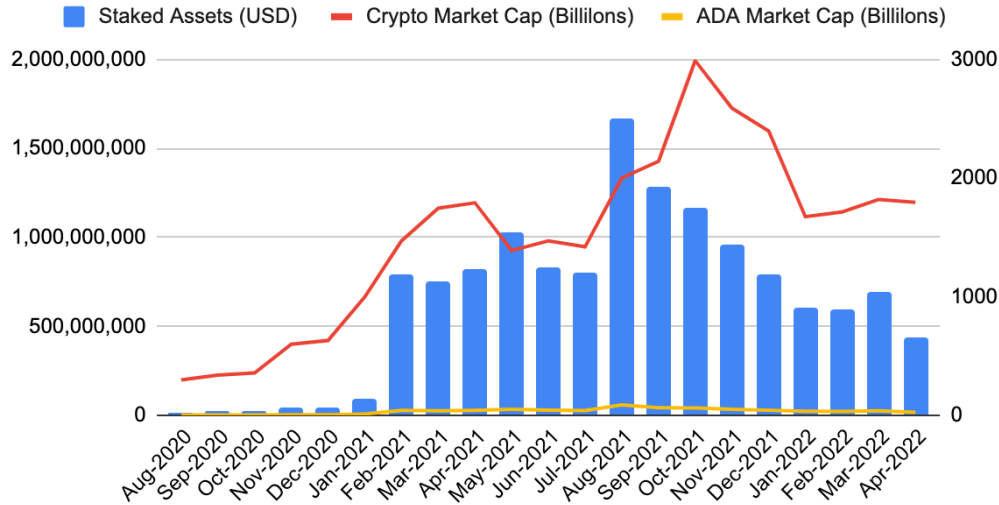
- **Stable and Sustained Growth of Staking Users**
- **Staking User : 7,000+**
- **High retention of tokens being staked over time**

Number of Moonstake Staking users

Based on Moonstake Internal Tracking of Staking Users

Track Record of Moonstake's Staking Asset Growth

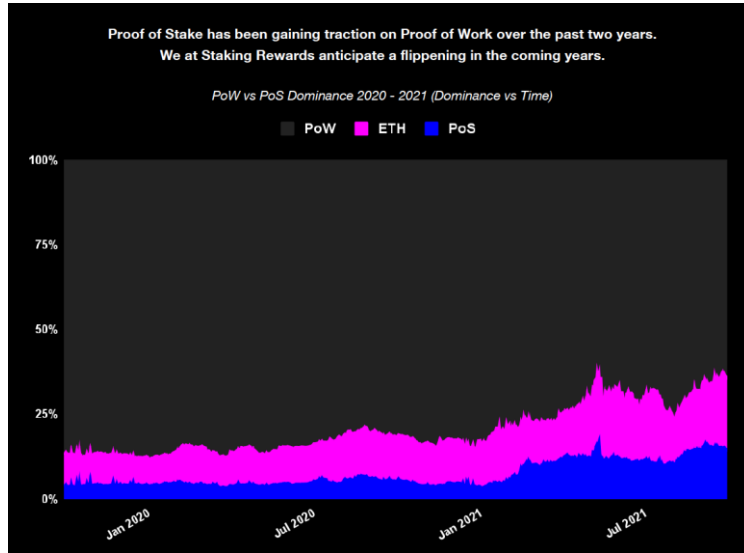
Staked Assets (USD) , Crypto Market Cap (Billilions) and ADA Market Cap (Billilions)



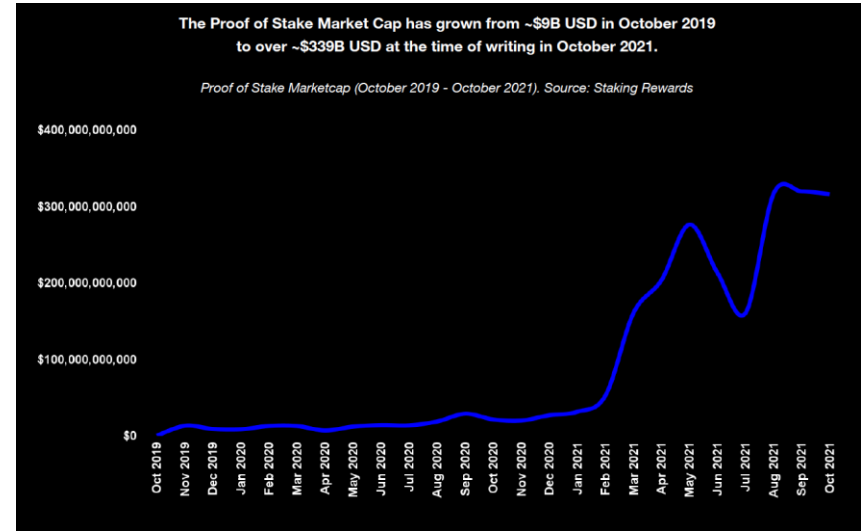
- **Value of Staked Assets peaked above USD1.5B as of Aug 2021**
- **Sustainable growth in volume of staked assets , changes in value of staked assets largely due to changes asset prices.**

Value of digital assets staked through Moonstake's staking pool at the end of each month (USD)

Growth of Staking Market



- Increase in trend of PoS coin donating cryptocurrency

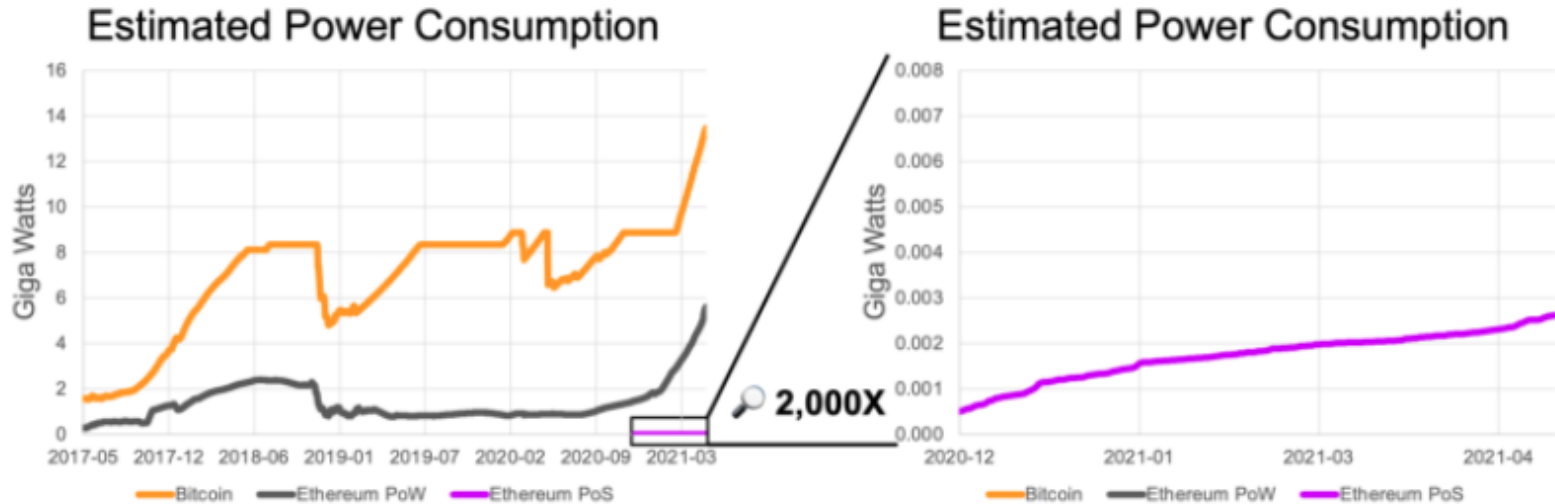


- PoS coin market capitalization is growing rapidly

Proof of Stake is sustainable-oriented

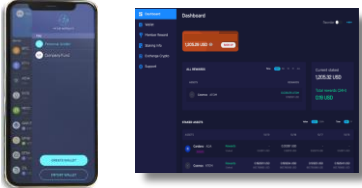


Proof of Stake (“**PoS**”) technology is energy-efficient and much more environmentally friendly than Proof of Work. PoS is also expected to improve issues such as power consumption and computational power costs in blockchain technology.



Competitive Strengths of Moonstake Business

Convenience of the products



Credibility as public-listed company



Network



Commission



- ★ Convenience of being able to stake multiple currencies from one wallet
- ★ Decentralized wallet that enables access to DeFi
- ★ Most validators only manage the validator itself only and not the wallet. Moonstake is advantaged to have both capabilities.

- ★ As a subsidiary of public-listed company, Moonstake provides credibility through duties imposed such as accountability and information disclosure
- ★ The traction of Moonstake helps to create a partnership with new PoS Blockchain

- ★ Real time information and quick updates through partnership with each blockchain.

- ★ Staking commission is set below average and is appropriate considering the credibility and convenience provided

Growth Strategy

Action

Increase Total Value Locked (Staking amount)

- *Enter new market - Asia and Africa*

Increase in revenue stream

- *Addition on validator with high demand*
- *DeFi/GameFi connection*
- *Strategic Investment*

- *Partnership building*
- *Test marketing complete for Africa*

- *Q1: Everscale, FIO, deBridge validator*
- *Investment and product level partnership with Astarter/Fourier*
- *Moonstake Game Guild*

Summary of Moonstake

- ★ Moonstake is positioned to acquire intermediary crypto users
- ★ Currently over 500M USD Total Value Locked (only 2 years operation)
- ★ Developed wallet specifically for staking which is a competitive advantage
- ★ Achieved this through a strong management team with:
 - *a deep knowledge on the needs of the industry*
 - *the ability to network with other blockchain industry players*
- ★ Traction as one of the major validator from Asia operated by listed company subsidiary allows Moonstake to partner with new PoS Blockchain for validator set up and marketing campaigns
- ★ Achieved constant growth of wallet users and staking users
- ★ Stock type earnings = Commission-based model (0.2-0.4% of TVL annually)
- ★ Scalability (growth potential) is obvious both from both aspects of moonstake marketing and market expansion

OIO SG

OIO SG Consulting Business

Asset Management Consulting

- ★ OIO SG is providing a white-glove, educative, service-oriented crypto navigation service to the institutional investor and is in the process to further enhance its suite of customer-centric initiatives.
- ★ More institutional investors are looking for investment in the crypto space. However, a lack of knowledge on their part and their apprehensiveness with regards to security are matters of concern. OIO SG is in the process of aligning with these.

Blockchain Consulting

- ★ Utilizing blockchain technology for services that align with financial services (eg. payment gateway, retail transactional solutions etc)
- ★ Blockchain development consulting

Market Expansion

“Some **38 percent of family offices** in Asia are planning to increase crypto exposure, according to the survey which covered 365 respondents worldwide, including 76 in the region. General interest in alternative investments was also high with **80 percent of APAC family offices** invested in private equity and **90 percent planning** to maintain or increase such investments in 2022.”¹

According to the [KPMG Pulse of Fintech report](#), crypto-related investments in Singapore grew from \$110 million in 2020 to **\$1.48 billion in 2021**.

The Asia-Pacific fintech space received \$27.5 billion worth of investments in 2021.²

1. R. (2021, November 18). APAC Leads in Family Office Crypto Interest Worldwide. Finews.Asia. <https://www.finews.asia/finance/35775-apac-leads-in-family-office-crypto-interest-worldwide>

2. Pulse of Fintech H2 2021 – ASPAC. (2022, January 25). KPMG. <https://home.kpmg/xx/en/home/insights/2022/01/pulse-of-fintech-h2-21-aspac.html>

Track Record for OIO SG

Asset Management Consulting

- Over 1M USD Asset Under Management (“**AUM**”) in test phase
- Setting up multisig wallet and customer’s internal process of investments

Blockchain Consulting

- Indocyber - Graduation certificates stored on blockchain for proof
- Arbitrage Program for Israeli Exchange

Competitive Strengths - Asset Management Consulting

Position within the Group

- Connection of blockchain and traditional finance

Current Status

- Achieved 1M USD AUM in test phase

Background

- Connection with traditional finance sector through OIO SG CEO Rudy Lim
- Knowledge sharing with Moonstake on crypto asset investments

Revenue stream

- Consulting fee + commission based

Market Position

- Customer who requires credibility of public-listed company

Growth Strategy

Action

★ Increase AUM

This market is showing high growth and the room for players is still there. By increasing sales resource, we aim to reap first-mover advantage.

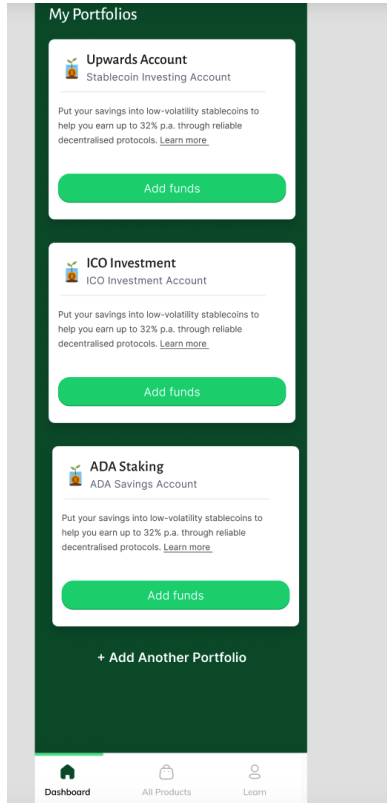
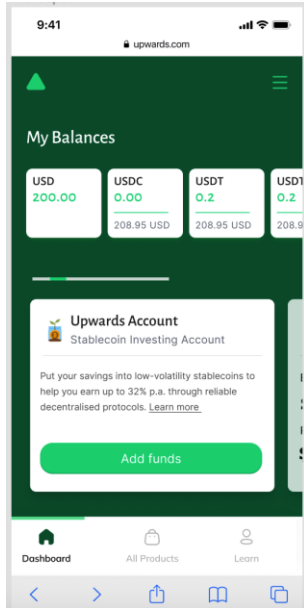
- ★ Ongoing research and offering of new crypto products with high Annual Percentage Yield (~ above 5%) based on investor's needs

- Agent system setup
- Partnership creation with Decentralized Finance (“**DeFi**”) Projects
- DeFi research and knowledge sharing among the group
- Connection with Moonstake

MOONSTAKE'S NEW PRODUCT

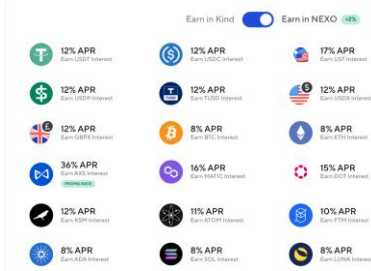
Upwards

Upwards is an Asset Management Platform



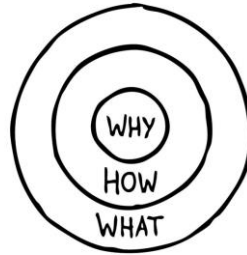
- ★ **Purchasing of different blockchain financial products**
(USDT Savings, ADA Savings, etc.)
- ★ **Education-oriented**
 - learn how the yield is generated
 - encouraging user to understand the risk

Moonstake's New Product - UPWARDS



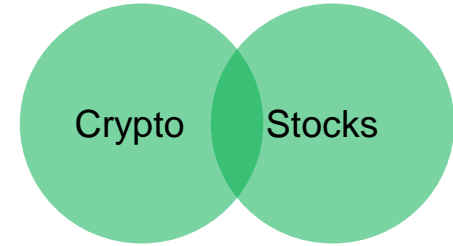
Simplified

Offer the simplest proposition so it is not difficult to make a choice. **One product** - and the best product for the consumer.



Start with How & Why

Focus more on **“How the yield is generated”** instead of just educating people about **“What is this Cryptocurrency”**



Beyond “Only” Crypto

A **single platform** that offers both stock and crypto investing with position on popular themes like finance, technology and ESG.

Competitive Strengths Of Upwards

Position Within The Group

Product to target crypto beginners

Current Status

User needs research and verification complete

Initial product design complete

Background

High yield generated from DeFi; connection with market players and deep knowledge

Credibility of listed company when depositing funds

Revenue Stream

Commission-based

Market Position

Crypto beginners especially those who wish to understand the whole picture of DeFi investment so that they can make investment decisions on their own in the future

Growth Strategy

Action

★ Creation of market position

Majority of people have not invested in cryptocurrency.

Focusing on needs of **learning**

★ Synergy with OIO existing business

Utilization of Moonstake validator

- OIO SG knowledge on yield generation and B2B connection

- Marketing program including agent system and referral system
- Education based investment product
- Complying with regulation
- Expansion of financial products

Target User - based on research

- **To reach out to a wider base, Upwards is targeting non-crypto holders / Crypto beginners**—Based on 2021 estimates, only about 7% of the population with internet access holds crypto assets¹
- Based on more than 60% of users reporting to store crypto on centralized exchanges, general users do not seem to have a strong preference for decentralization²
- Many users find difficulty understanding the characteristics of underlying blockchain technology and wallets often report poor UI/UX³
- Based on research, Passive/Trend followers consists 62% of investor types⁴

1. TripleA crypto payment. (2021, October 14). *Global Cryptocurrency Ownership Data 2021*. TripleA. <https://triple-a.io/crypto-ownership/>

2. Binance Research. (2021, January). *2021 Global Crypto Index*. https://research.binance.com/static/pdf/Global_Crypto_Index_2021.pdf

3. Artemij Voskobojnikov, Oliver Wiese, Masoud Mehrabi Koushki, Volker Roth, and Konstantin (Kosta) Beznosov. 2021. The U in Crypto Stands for Usable: An Empirical Study of User Experience with Mobile Cryptocurrency Wallets. In *CHI Conference on Human Factors in Computing Systems (CHI '21)*, May 8–13, 2021, Yokohama, Japan. ACM, New York, NY, USA 14 Pages. <https://doi.org/10.1145/3411764.3445407>

4. Lo, Andrew W. and Remorov, Alexander and Ben Chaouch, Zied, Measuring Risk Preferences and Asset-Allocation Decisions: A Global Survey Analysis (February 4, 2019). Available at SSRN: <https://ssrn.com/abstract=3328342> or <http://dx.doi.org/10.2139/ssrn.3328342>

Positioning

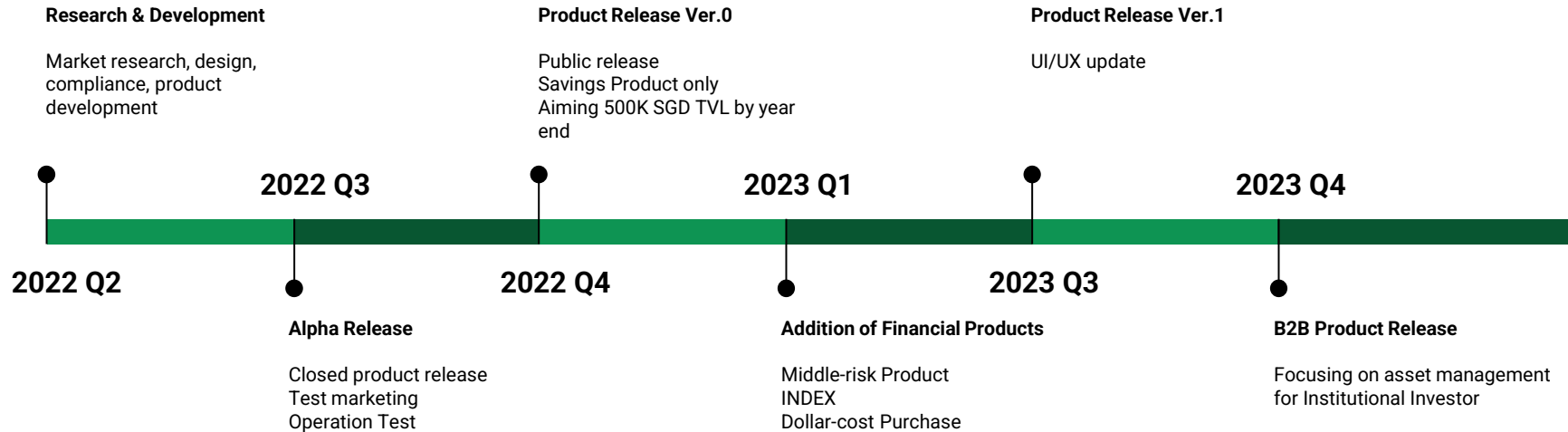
Key Attributes

- Beginner-centric product
- Solving the problem of UI/UX complexity of decentralized product
- Providing high yield of decentralized finance
- Credibility provided through listed company accountability
- User-journey oriented product

Competitors

- ★ **Crypto.com** operates similar product targeting intermediary users who have sufficient knowledge. Crypto beginners would find difficult due to **complex UI/UX** and variety of options in which they cannot make a decision what to choose from.
- ★ **Binance** operates exchange as their main service and also offers financial products. However, since they have their system based on exchange, there is **a limitation on UI/UX and product range** in which they can offer.

Roadmap



Summary

Summary

- Accountability and credibility of a **public-listed company** is a unique position of OIO Holdings
- **Moonstake** is a B2C business targeting the intermediary user in a decentralized space and constantly growing its user and stake volume solving the problem of access to staking by operating wallet.
- **OIO SG** is targeting Business user in decentralized space where credibility is a key factor of choice.
- New product **Upwards** will target beginners in centralized space (B2C)
- In future, **Upwards** will create B2B solution (centralized) together with OIO SG
- Blockchain market is expanding

Meet The Team

Experienced Management Team in Blockchain Operations



Yusaka Mishima

Executive Director of OIO Holdings Ltd

- Leads the entire blockchain business segment for OIO group
- Experienced CEO having held the position across multiple blockchain companies including QRC JP Co. Ltd. and Infinity Blockchain Labs Co., Ltd.
- Joined OIO in Dec 2019



Mitsuru Tezuka

CEO of Moonstake

- Founder/CEO of Moonstake leading the management of assets and business development
- Early investor of Cardano and Centrality
- Consulting over 50 blockchain projects including Jasmy



Rudy Lim

CEO of OIO Singapore Pte Ltd

- Leads Financial & Consulting services at OIO
- Head of Fintech at DBS (2017 to 2019)
- Head of Venture Accelerator SPH Plug & Play (2016 to 2018)

THANK YOU

Appendix

Current Challenges of the Industry

In order for cryptocurrency and blockchain to evolve further, there are multiple problems that need to be solved. Exponential growth of blockchain finance will take some time.



Credibility of service operator

- History in which fraud or money game without substantial product
- Difficult to identify trustworthy service and serious product developing projects



Polarization of information / knowledge

- Complexity of technical architecture of blockchain itself
- Thread and thrum information. Bias is there too
- Lack of knowledge sharing and education on purchase/store cryptocurrency



Evolution of infrastructure

- Risk of hacking and other security related matters
- Infrastructure to connect different blockchains require enhancement



Complexity of service

- Most of the current services are targeting users who are familiar with handling cryptocurrency
- To increase the number of users, a service with better UI/UX and educational processes is necessary

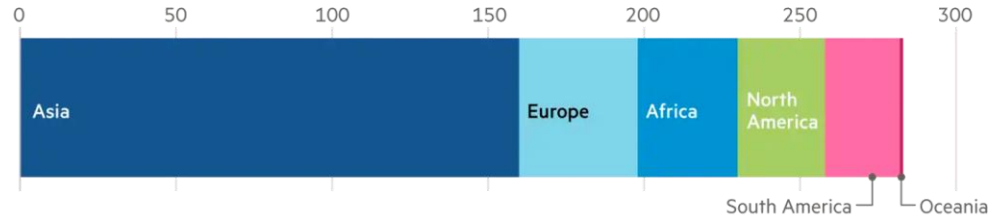
Increase in crypto services in Asia and Africa

As a region, Asia accounts for half of all cryptocurrency users, 4x larger than Europe or Africa, the next largest markets. (7% Penetration)

Culturally relevant and operationally feasible - our core team is based in SG & VN

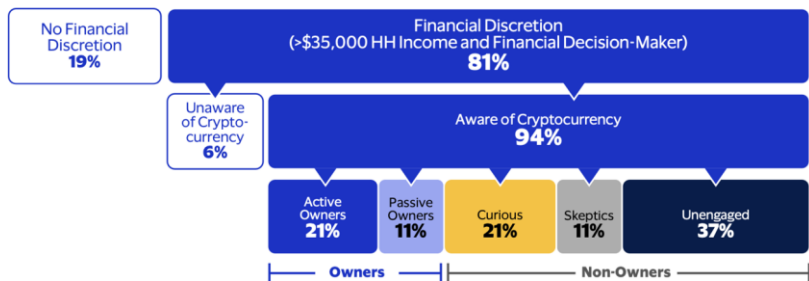
Africa and Europe are at very similar rates of penetration and overall size - however, Africa offers an edge because of strategic partners in the region

US already a relatively mature market, many players, multiple jurisdictions. South America language is a major barrier.



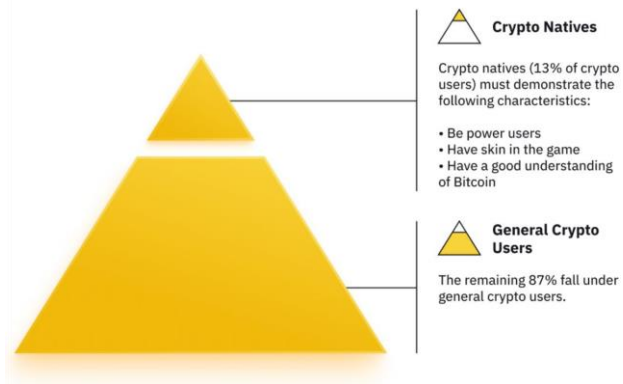
Only 30% of the people who are aware of cryptocurrency have invested in it. Among them, heavy users comprise only 13%

Global Adult Population (18+)



Globally, out of adults with financial discretion and crypto awareness - only 20% are owners but only lesser percentage are really active owners¹

1. *The Crypto Phenomenon: Consumer Attitudes & Usage*. (2021, December). <https://usa.visa.com/dam/VCOM/regional/na/us/Solutions/documents/the-crypto-phenomenon-technical-paper.pdf>



Binance survey with 60,000 respondents report only 13% as crypto natives, with 87% general users²

2. Binance Research. (2021, January). *2021 Global Crypto Index*. https://research.binance.com/static/pdf/Global_Crypto_Index_2021.pdf

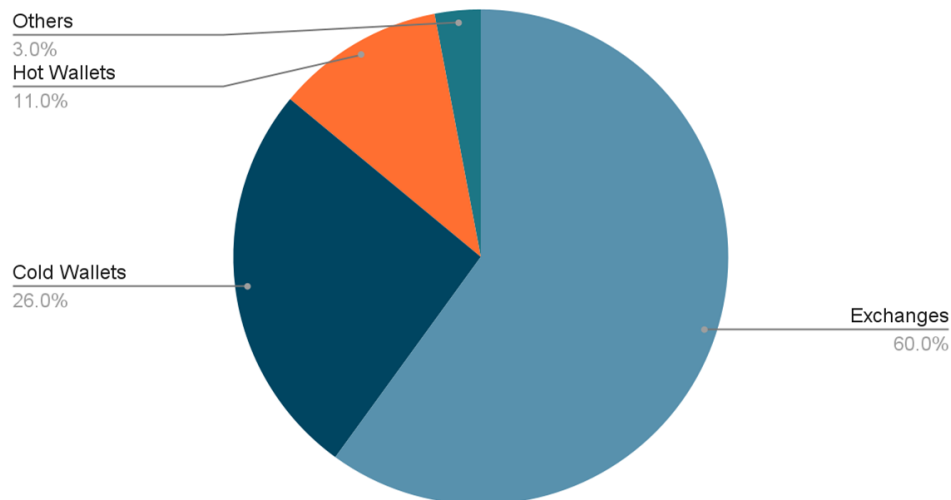
Majority of cryptocurrency holders are positive on utilizing centralized exchanges due to ease in usability

In the same Binance survey of 60,000 crypto users – 60% expressed that they stored crypto on centralized exchanges.

Based on the percentage of users who store their crypto on exchanges, it seems that majority do not have an issue of trust with centralized organizations.

However, it seems Cold wallets are a 2nd popular choice for the perception of extra security.

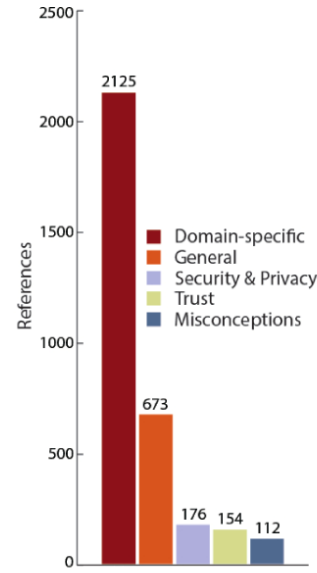
Where do users store their crypto?



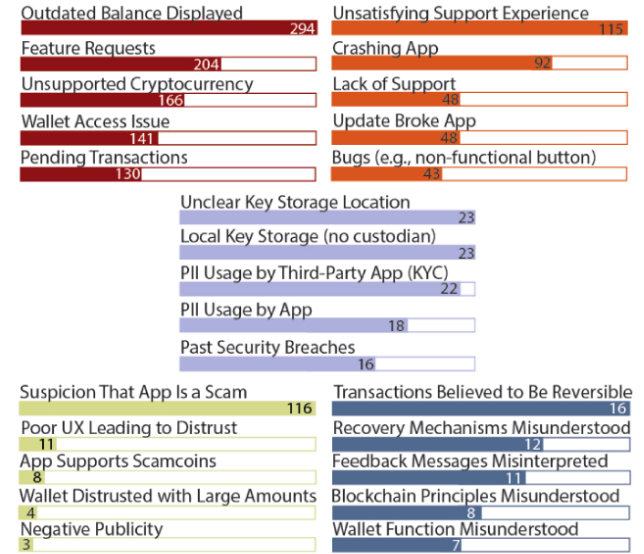
Many users find difficulty in understanding the investment opportunity correctly (poor UI/UX)

In a study that qualitatively analyzed 6,859 reviews pertaining to the user experience (UX) of Top 5 Wallets – showed that New and experienced users struggle with general and domain-specific UX issues that, aside from frustration and disengagement, might lead to dangerous errors and irreversible monetary losses.

For example, some users believed that transactions were free, reversible, and could be canceled anytime, which is not the case in reality. Correspondingly, these beliefs often resulted in unmet expectations.



(a) Number of referenced review segments per theme



(b) Five most frequent codes per theme (PII: personally identifiable information)

Majority of investors are passive or trend followers

Measuring Risk Preferences and Asset-Allocation Decisions: A Global Survey Analysis*

Andrew W. Lo[‡], Alexander Remorov[‡], Zied Ben Chaouch[§]

January 19, 2019

Abstract

We use a global survey of over 22,400 individual investors, 4,892 financial advisors, and 2,060 institutional investors between 2015 and 2017 to elicit their asset allocation behavior and risk preferences. We find substantially different behavior among these three groups of market participants. Most institutional investors exhibit highly contrarian reactions to past returns in their equity allocations. Financial advisors are also mostly contrarian; a few of them demonstrate passive behavior. However, individual investors tend to extrapolate past performance. We use a clustering algorithm to partition individuals into five distinct types: passive investors, risk avoiders, extrapolators, contrarians, and optimistic investors. Across demographic categories, older investors tend to be more passive and risk averse.

Keywords: Asset Allocation; Risk Aversion; Behavioral Finance; Retail Investors; Institu-

Source: Lo, Andrew W. and Remorov, Alexander and Ben Chaouch, Zied, Measuring Risk Preferences and Asset-Allocation Decisions: A Global Survey Analysis (February 4, 2019). Available at SSRN: <https://ssrn.com/abstract=3328342> or <http://dx.doi.org/10.2139/ssrn.3328342>

1. **Passive Investor (35%):** Tend not to react to market movements. Believe in buy and hold. Often invest in index funds. Make no changes to portfolio over several years, possibly linked to inertia.
2. **Trend Followers/ Extrapolator (27%):** Decrease equities holding following bad performance, Increase when there is good. Tend to chase market trends – to buy when the market goes up and sell when the market goes down.
3. **Risk Avoiders (19%):** significantly cut their equities allocation when they see large moves in the S&P 500 in either direction. Value safety over anything else but may expect investment return that doesn't match the risk tolerance level. According to the research, 19% of investors are safety seekers.
4. **Optimistic Investors (11%):** Will increase not matter what direction the market moves
5. **Contrarian (8%):** The opposite of trend followers. Tend to buy when the market goes down and the sell when the market goes up. Most institutional investors, FA likely to be contrarian

Trend of Blockchain Finance

~2016 traditional Centralized Finance (CeFi) was dominating the finance market

2016-2019 Blockchain CeFi such as cryptocurrency exchange and other centralized product hold the power
(Binance, Huobi, Blockchain.com, etc.)

2019-2021 Decentralized Finance (DeFi) utilizing smart contract became the mainstream
(Uniswap, Sushiswap, MakerDAO, Compound, etc.)

2022- New trend is the hybrid model of CeFi and DeFi *convenient UI/UX/performance of centralized system. Generating high yields from decentralized platform*

OIO will solve the problem of trade off between credibility and convenience with

- *Credibility and accountability of listed company*
- *Technical knowledge accumulated through node management*