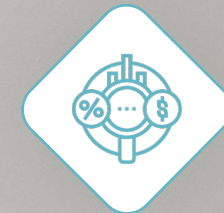
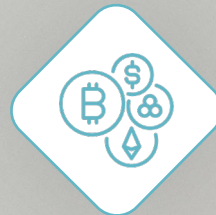


Solving alternative investments

We bring new asset classes to retail investors, fintechs and banks

DIS Digital
Investment
Solutions



Based in Germany. Regulated in Europe. Used Worldwide.

Solving alternative investments

We bring new asset classes to retail investors, fintechs and banks

DIS Digital Investment Solutions

6736 6.7897852 4.566456 13.145343 9.4563 15.756789

10% 15% 20%

6736 6.7897852 4.566456 13.145343 9.4563 15.756789

Based in Germany. Regulated in Europe. Used Worldwide.

The image features a hand holding a glowing white line graph against a dark background with bokeh effects. The graph has several data points and is surrounded by various financial icons: a diamond with three coins, a house with a hand, a plant with a dollar sign, a hand holding a coin, and a document with a dollar sign. A pie chart is also visible in the upper right. The text 'DIS Digital Investment Solutions' is in the top right, and 'Based in Germany. Regulated in Europe. Used Worldwide.' is at the bottom.

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DIS Digital Investment Solutions

3,690.47

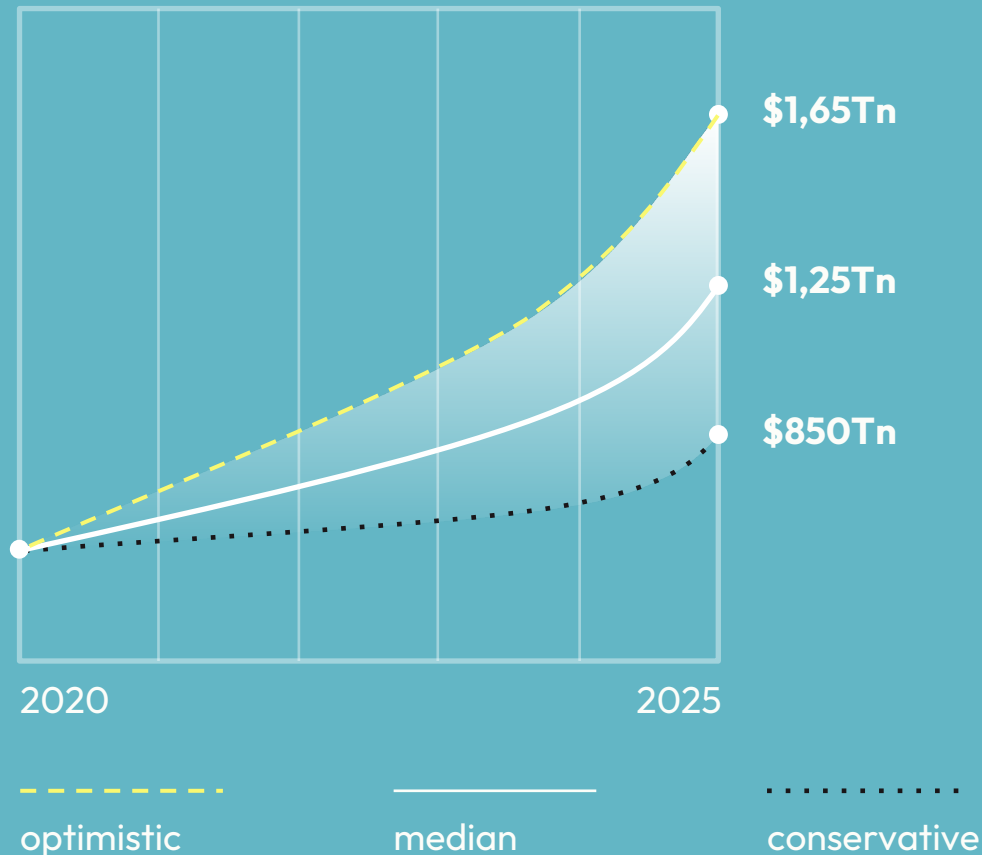
124,825

Based in Germany. Regulated in Europe. Used Worldwide.



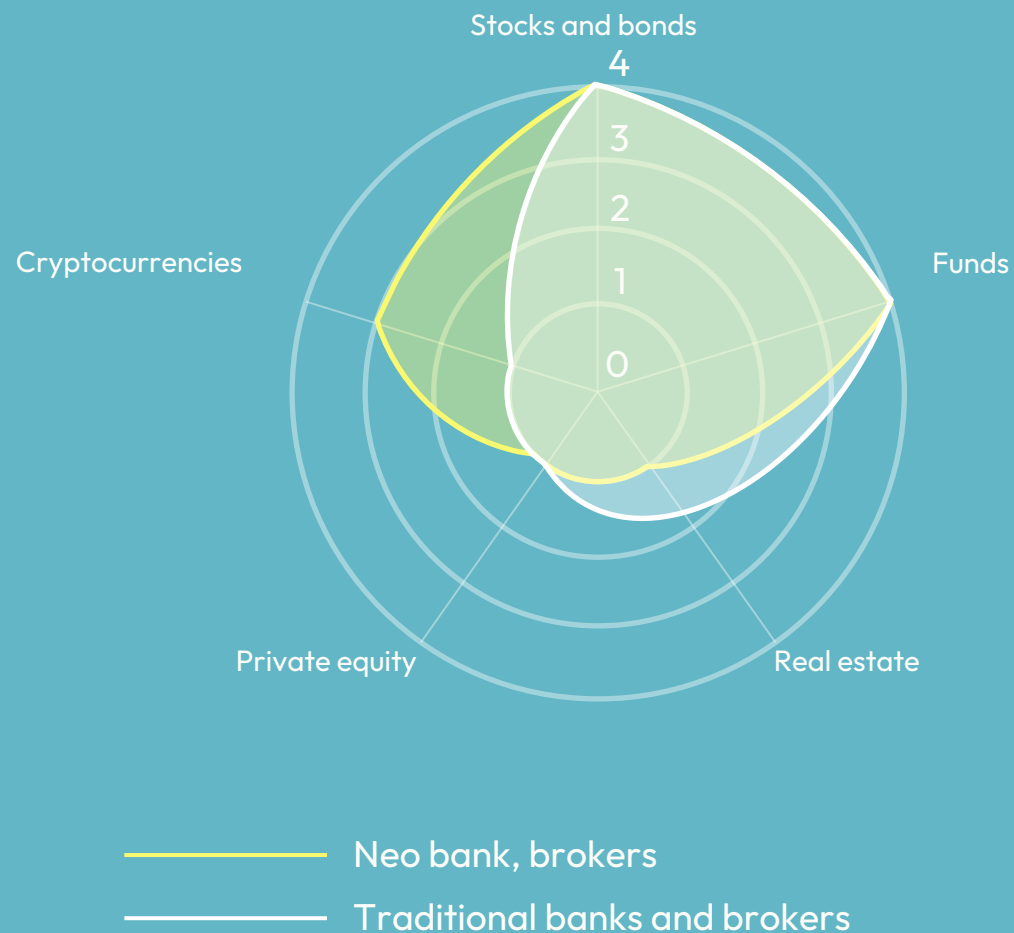
Alternative asset classes for retail investors are growing exponentially

Sources: FT and McKinsey



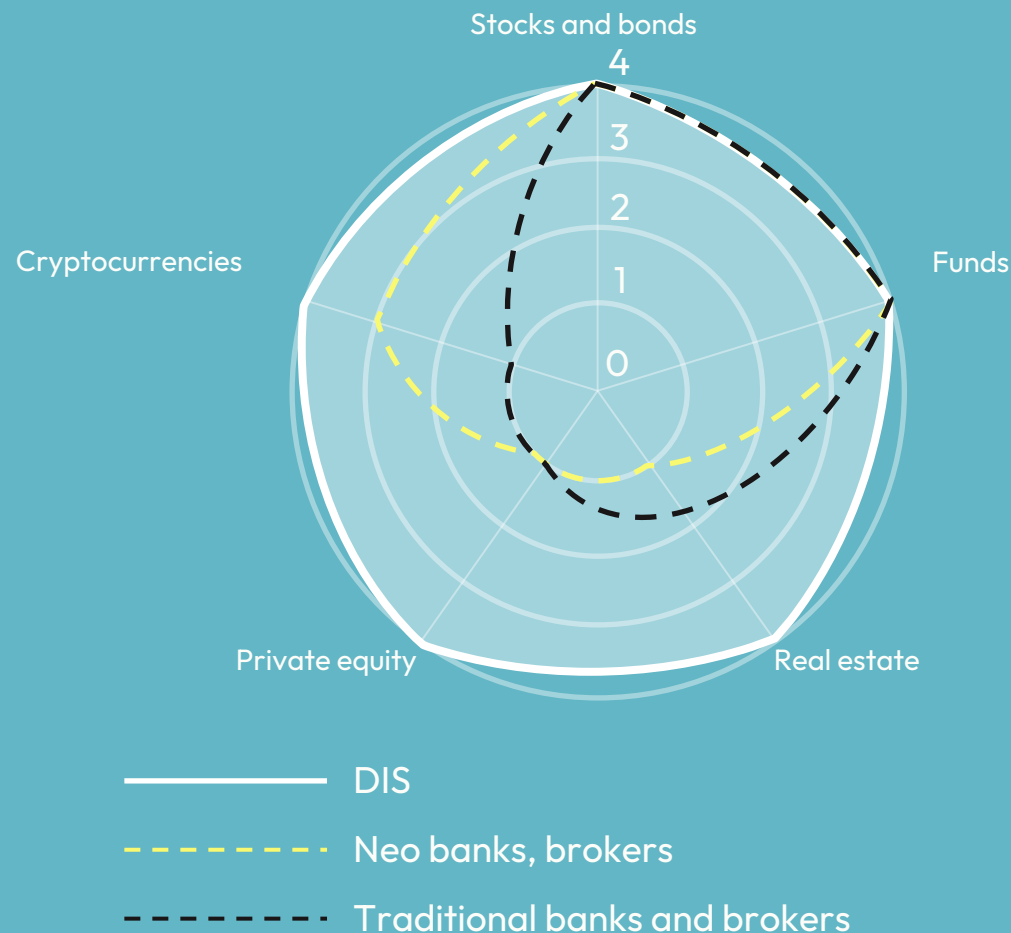


Banks and fintechs offer for alternative assets is limited.
This is our opportunity!





DIS platform can be embedded or used standalone and covers all alternative assets: crypto, real estate, private equity and VC



Strong legal setup

Contract signed with **CM-Equity AG** as strategic partner to get access to:



Directly

- ✓ Investment Brokerage: §2 Sec. 2 Nr. 3 WpIG
- ✓ Investment Advice : §2 Sec. 2 Nr. 4 WpIG
- ✓ Placement Transactions: §2 Sec. 2 Nr. 8



Via CM-Equity AG

- ✓ Contract Brokerage : §2 Sec. 2 Nr. 5 WpIG
- ✓ Portfolio Management: §2 Sec. 2 Nr. 9 WpIG
- ✓ Proprietary Trading: §2 Sec. 2 Nr. 10 WpIG
- ✓ Proprietary Business: §15 Sec. 3 WpIG



For banks

- Widen their investment offering
- Help them to save customers
- Minimize integration effort



For product providers

- Distribution network
- Direct investment whitelabel solution
- Legal and technical framework

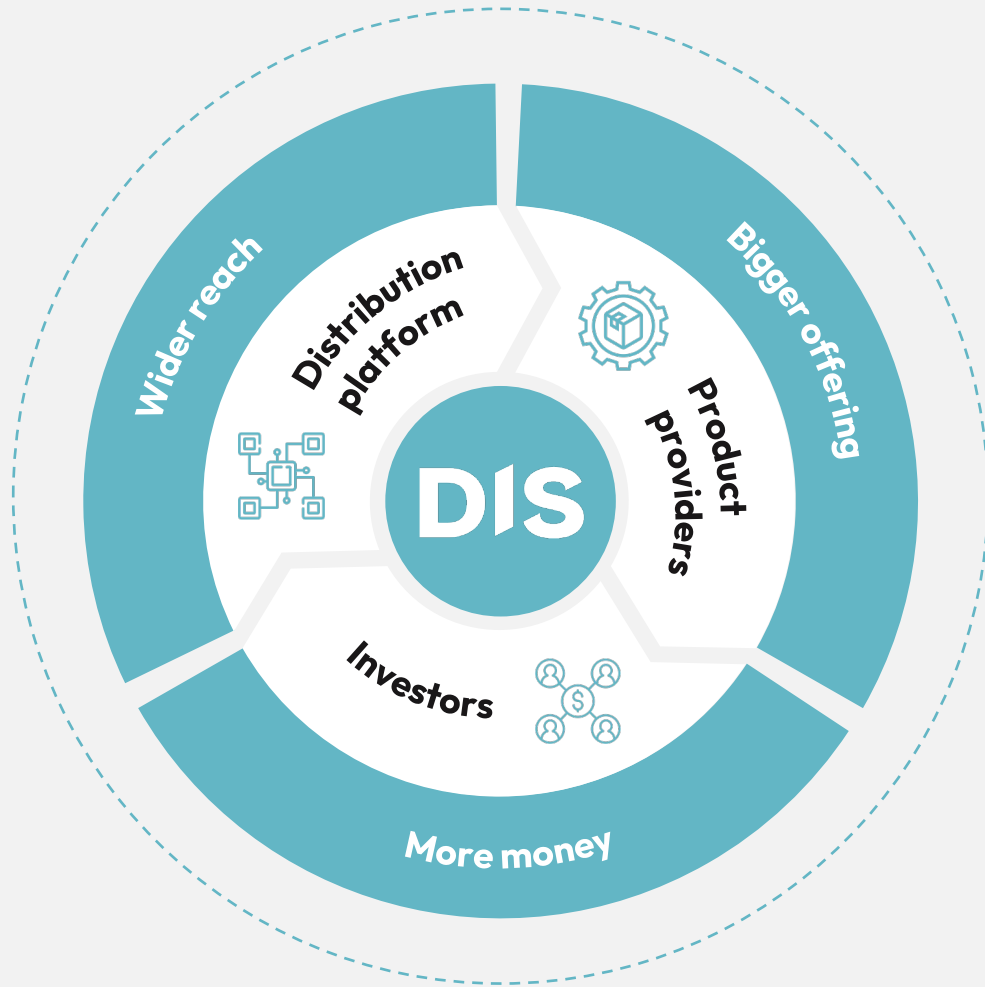


For fintechs

- Additional revenue stream
- Access to all investment classes
- Range of integration scenarios



Network effect



CM-Equity AG: legal framework

Every additional party increases the utility of the DIS ecosystem

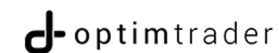
**Signed contracts and LOIs
with banks, product
originators and fintechs
with est. EUR >200K MRR.**

 Volksbanken
Raiffeisenbanken

 GPO

 ERL

 stock³

 optimtrader

Contract pipeline for 2023



Partner

 Volksbanken
Raiffeisenbanken

 **GPO**

 **ERL**

 optimtrader

EWA Happy



Contract status

Contract signed

LOI signed

LOI signed

LOI signed

LOI signed



Planned go-live

Q1 2023

Q1 2023

Q1 2023

Q1 2023

Q3 2023



Estimated MMR*

30K EUR

25K EUR

5K EUR

45K EUR

100K EUR

Total 205K EUR

*by 2024



First traditional bank that enabled their customers to **invest in Bitcoin**



Over 600K customers



Estimated MRR 30K EUR



Contract is signed



Going live in Q1 2023

GPO

**Fund with over 300
Mio. AuM.
GPO is a recognized
investment brand**



100K monthly visits



Estimated MRR 25K EUR



LOI is signed



Going live in Q1 2023

 **optimtrader**

Leading digital trading platform in eastern EU



1B EUR monthly trading volume



Estimated MRR 45K EUR



LOI is signed



Going live in Q2 2023

Competitive landscape

Features



Product emission



Secondary market



API integration



White Label



Implementation time



Regulated in EU

DIS



1 month



upvest



12 months



tokenstreet



WealthKernel



12 months





Monthly subscription

To reduce pricing discrimination and keep transaction fees in check



Laddered transaction fee

To serve active traders and long-term investors with equal efficiency



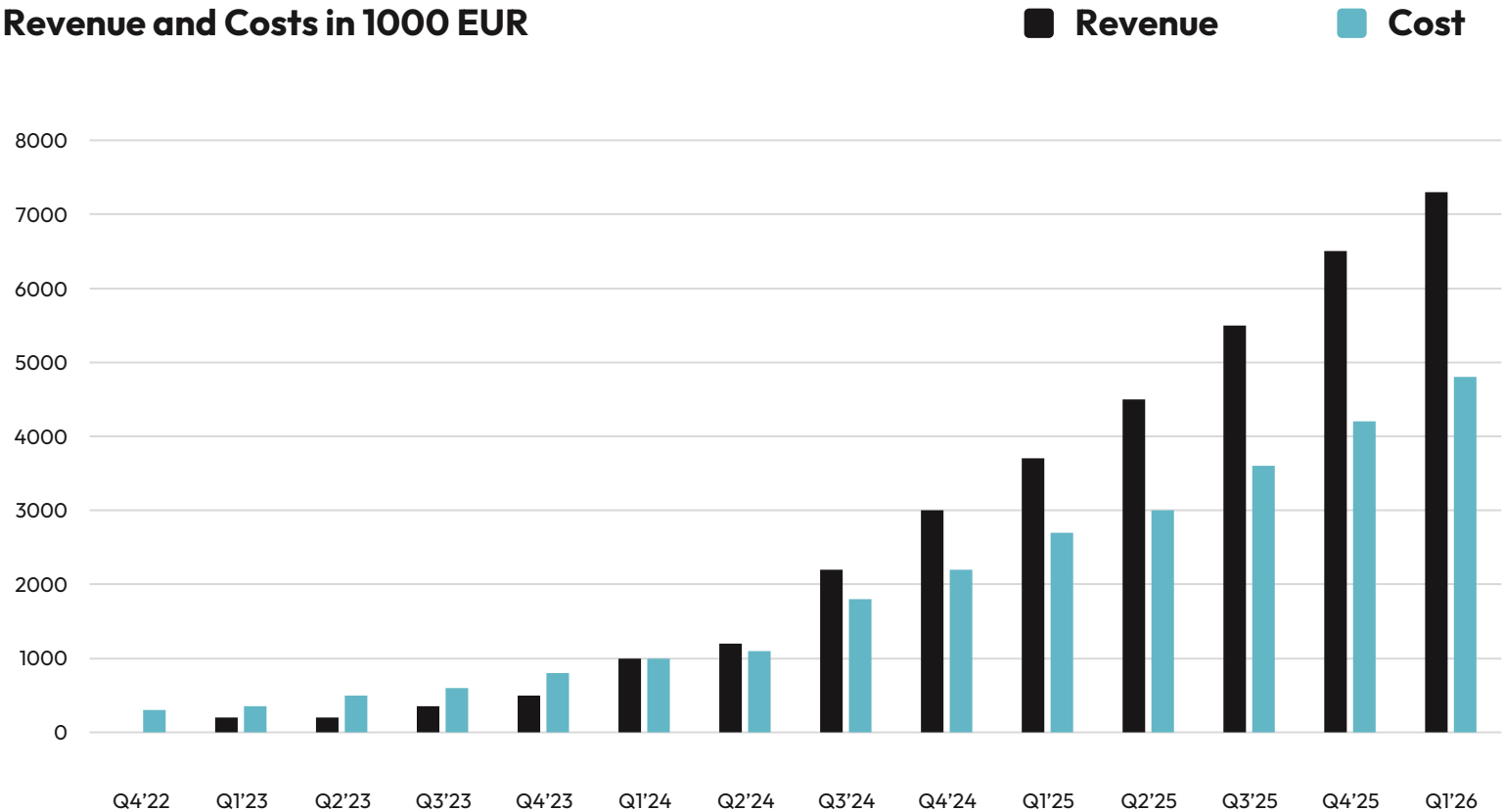
AUM fee

To offer managed products with regular rebalancing

Revenue projection

Cashflow positive Q1'24.
€1M monthly recurring revenue in 2024.

Revenue and Costs in 1000 EUR



Now to Q2 '23

Going live and integrating with first partners



Q2 '23 - Q4 '23

- Several integrations are live
- Break-even point is achieved



Post Q1 '24

Increasing growth-rate



Network effect

1 million Euro in monthly recurring revenue achieved

Raising €3M: €2M to make it happen + 1M buffer

Human resources



Engineering team is complete!
Business development/sales added in Q1 2023.
Conservative and break-even

Sales & Marketing



Invest in brand / public relations rev-share with partners

Regulation/Licensing



Acquire crypto custodial license for 2023

Cost structure

42,7%
Distribution



31,3%
Team



14,2%
BaaS and Infrastructure



11,8%
Regulation



€3M



Andrei Galitski
CEO & Founder



With 19 published
first paper on neural
networks



Master in computer
science and
economics (cum
laude / top 1% of the
class)



Dropped PHD Program
to start own company
for software development. Focus on
large Banks and Fintechs. Profitable
from day one, scaled to +100
employees.



Strong Team

- C-level has worked together for +10 years
- Strong engineering team of 12
- Average 8 years experience developing banking software
- Core-team has been working together on the DIS platform for the past 4 years

DIS



Advisory board

- Michael Kott - CEO, CM-Equity
- Matthias Lamberti - exCEO, FinanceScout24
- Michael Brehm - CEO, i2x

Cap table

45%

**Andrei
Galitski**

15%

Michael Kott

16%

**Markus
Banach**

15%

**CM-Equity
AG**

**Matthias
Lamberti** **6,37%**

ESOP
(to be distributed) **5%**

2,63%
**Michael
Brehm**



**Andrei Galitski,
CEO**



Digital Investment Solutions GmbH



Kaufingerstr. 20 80331 Munich



andrei@dis42.com
+49 170 37 555 64



**Michael Kott,
CEO**



CM-EQUITY
GLOBAL INVESTMENT SOLUTIONS



CM-EQUITY AG



Kaufingerstr. 20 80331 Munich



kott@cm-equity.de
+49 172 8847596

Appendix

DIS Digital
Investment
Solutions



Stages & Goals:

	Sales Unqualified Lead (Stage 1)	Qualification (Stage 2)	Opportunity (Stage 3)	Proposal (Stage 4)	Negotiation (Stage 6)	Won
Forecast Stage	Omitted	Pipeline	Best Case	Best Case	Commit	
Weighted Pipeline	5%	15%	25%	50%	85%	100%
Pipeline Status	Unqualified	Qualified	Qualified	Qualified	Qualified	Revenue
Stage start	Lead has been qualified by Sales and potential unqualified opportunity identified	Prospect / Customer confirms use cases and priorities	Potential Champions & key players identified and solutions defined	Buyer agreement to create a value proposal	Proposal accepted deliver business outcomes agreed	
Stage Objective	High level review of Lead	Identify business use cases & potential solution to size opportunity for sales	Confirm champions and coaches and align proposed solution	Value Proposal created and business outcomes agreed	Mutually beneficial negotiation completed, and commitment to buy	Customer onboarding and implementation plan initiated
Type	Suspect	Prospect	Prospect	Prospect	Prospect	Customer

Everything we do is driven by 3 core values: efficiency, diversity and transparency



Founders

- FAndrei and Markus has worked together since 2012 managing a software development company and have over dozen successful projects and companies under their belt including finAPI, MockBank, lastminute.com.



Advisory board

- Michael Kott (founder and CEO or CM-Equity AG), Entrepreneur & Investor, regulation and license
- Matthias Lamberti (founder of yavalu, Index capital GmbH), fintech investor and advisor.
- Michael Brehm (I2X, StudyVZ) - Managing Director & Founder of i2x, serial entrepreneur and investor.

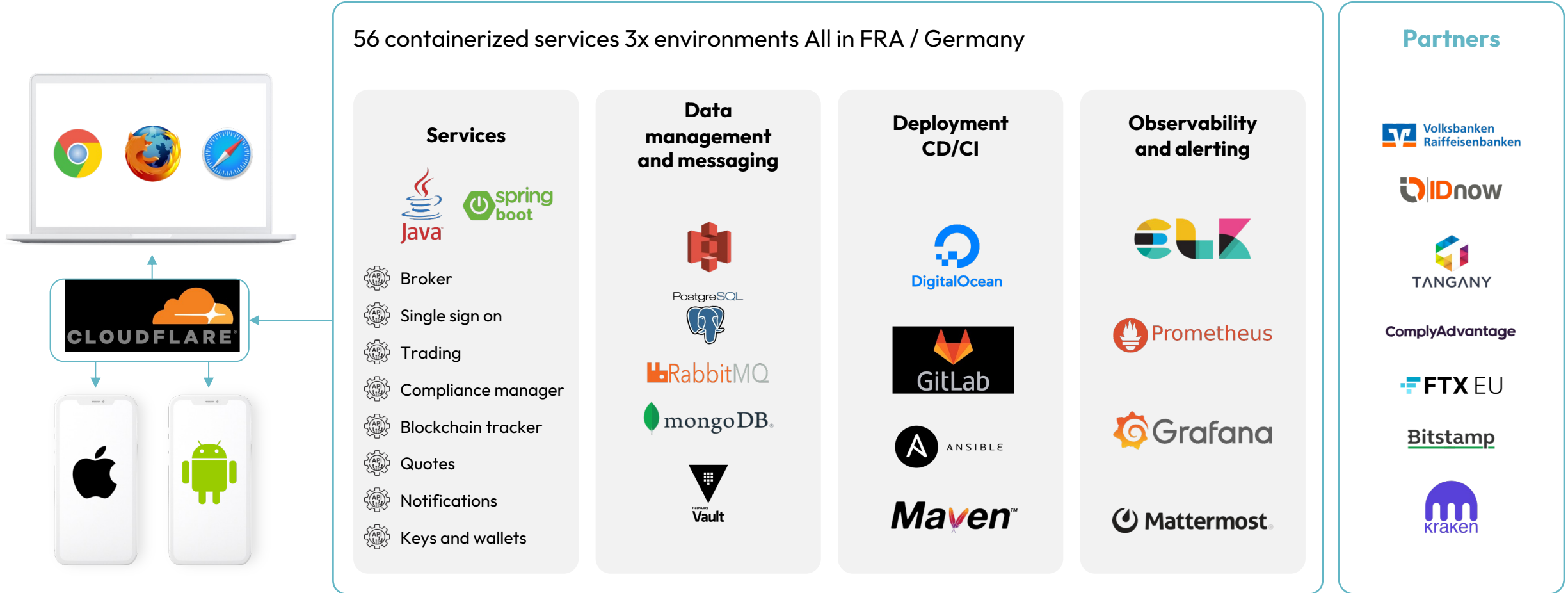


Engineering

- Strong engineering team of 12 with average of 7,8 years experience in fintech covering all aspects from development to operations. The core-team has been working together on the platform for the past 4 years.

Built with state of the art technology and partners

DIS solution under the hood





Professionally managed real estate is a multi-trillion market

"...The market is tripled in the last decade showing 181 bn dollar growth in 2021

Source: Preqin



“Retailisation” of private equity

"...the retailisation of the industry is also a major topic for asset managers and policymakers in Europe."

Source: Preqin



Secondary market is a completely new opportunity

There is practically no secondary market for the two asset classes above.

Source: Ownera

Wide selection of regulated and transparent products that we can offer today

Digital Assets

Cryptocurrencies and tokenized assets

Crypto Derivatives

Fractional coins and derivatives

Fractional Shares and ETFs

Stocks and ETFs

Structured Products

Baskets with rebalancing

Total Return Certificates

Tracking performance of different markets strategies

Active Managed Strategies

Managed portfolios