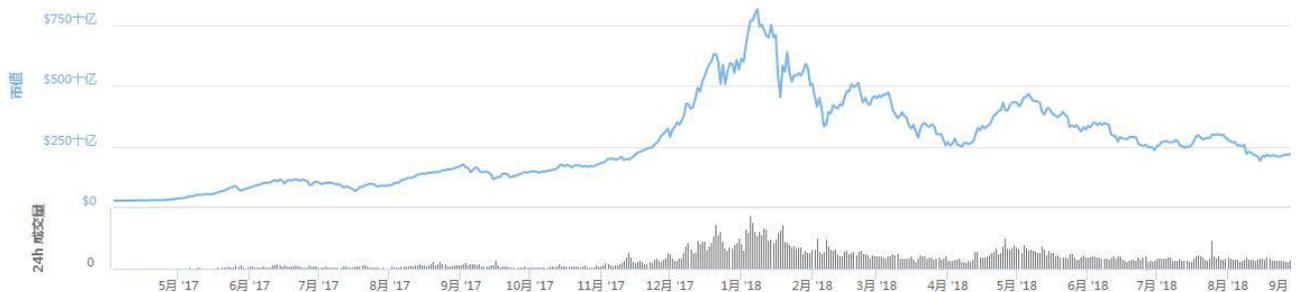


# Mars Digital Asset Bank Prospectus

## I. Introduction

Blockchain technology is considered to be a revolutionary innovation similar to the steam engine, electricity, and the Internet. As a machine for building trust, it will change the way value is delivered. Benefiting from the blockchain consensus mechanism, the digital currency market ushered in explosive growth in 2017, with a total market capitalization of over US\$800 billion and a cumulative growth of over 3,000%. In 2018, the digital asset market as a whole was in a downward trend, with the total market value falling below \$220 billion, but the industry is still optimistic about the long term market of this medium.

**Global digital currency total market capitalization chart**



The sluggish market trend and the fierce capital wrestling constitute the main theme for the first half of 2018. The global blockchain and digital asset industry chain was in full swing, with blockchain market discussions and summit forums were being held around the world. The blockchain industry including exchanges, wallets, financial media, project parties, capital parties, mining machines and mines are all booming. However, there are few platforms for providing comprehensive professional financial services for these digital asset fields. The emergence of Mars Digital Asset Bank has effectively compensated for the current market gap and occupied the advantage of being one of the first of its kind in digital asset financial services.

## II. Mars Digital Asset Bank Introduction

### 2.1. Introduction to Mars Digital Asset Bank

Mars Digital Asset Bank is established and registered in Colorado, USA. Blockchain

digital asset finance, digital currency pledge, digital currency trading leverage, capitalized digital currency trading, and digital currency asset management are provided users with a full range of professional and superior financial services.

Mars Digital Asset Bank is committed to building a safe and stable “blockchain+ finance” digital asset investment bank. The background of shareholders covers securities, banks, leasing, IT, investment banks and capital parties. Currently, it has cooperated with many domestic and foreign investment funds and gold securities. Licensing licensed consortiums, mining plants, and large trading houses reached a consensus to provide sufficient liquidity support for the platform with a scale of cooperation of more than 10 billion US dollars, emboldening the value chain of the blockchain, and opening a new era of digital asset banking!

Mars Digital Asset Bank is about to receive an MSB (Monetary Service Provider) license and is currently associated with “American Family Fund”, “Front Capital”, “Floating Capital”, “Cole Bean Capital”, “GAEA Digital Asset Derivatives Exchange”, “Wall Street Befund” "The British Labor Society" and "Fire Capital" and all parties have reached strategic partnerships to strengthen the integration of industry resources.

## 2.2.Core business segment

### 2.2.1.Based on the type of currency transaction business

<b>General Financial Products</b>	<b>Supply chain financial products</b>
Practical financial products (Example: creditor's rights, income rights recirculation)	Mining machine financing and leasing.
Targeted asset management plans	Mining infrastructure, custody, computing crowdfunding, etc.
Blockchain- determined asset securitization products (Example: film, copyright, games, etc.)	Mining machine inventory and mortgages.
Node Margin	Mining machine securitization recirculation.
Derivatives such as CFDs, indices, hedging, futures, etc.	Calculation contractual products, transfer of income rights, etc.
Blockchain data assets combined with online support community.	Digital currency asset management provider.

### 2.2.2. Production section

Distribution of financial strategy and financial products in the field of high-quality digital assets.

### 2.2.3. Financial innovation

- Insurance products in the field of digital assets;
- Arbitrage business in the field of traditional financial assets and digital assets.

### 2.2.4. Private Bank Asset Management

In depth recognition of price fluctuations in the field of digital assets by traversing tools such as trading, futures, and hedging the current market price error to achieve asset preservation and appreciation.

### 2.2.5. Traditional financial and digital assets combined business

- Mortgage of traditional financial assets to obtain digital currency.
- Mortgage between digital currencies.
- Channeling the business of digital currency and traditional financial assets.

2.2.6. Issued US dollars fund products used for the bidding of digital currencies.

2.2.7. Issued trading products with bulk commodities and digital currency anchors.

## 2.3. Core competitiveness

### 2.3.1. Efficient/ convenient/ safe platform

The platform is experienced and the risk control measures are perfect, relying on the Global Digital Currency Exchange (BihuEx.com), Processing through the Ethernet smart contract to protect transactions, This achieves the dual protection of the users security and privacy.

### 2.3.2. Innovative advantage

Mars Digital Asset Bank is the world's first decentralized digital asset to launch "blockchain+finance". This financial service platform with new financial eco top-level system design and an innovative use of emerging blockchain technology gives the user multi-dimensional digital asset allocation services that occupy this innovative advantage in the field of digital asset financial services.

### 2.3.3. Robust background support

- The core of finance is credit. A large part of credit is solved by endorsement:
- The Global Fund of the Tiger Tiger has been fully supported and invested in by numerous large capital banks from .
- Mars Digital Bank has several international associations with traditional financial giants. The currency capital, etc.
- Mars Digital Bank proposed to introduce 20 capital institutions from and 10 international consortia and sovereign funds as shareholders and 20 traditional financial giants as shareholders

#### 2.3.4. Complete risk control mechanism

Bihuex.com exchange platform Depository, powerful intelligent and diversified investment technology, perfect network security defense measures and professional risk control to protect the safety of users' funds.

#### 2.3.5. Expert management team

The central members have a long background in investment banking, blockchain, and multiple fortune 500 and Internet founding companies. The trading strategy, asset management and internet finance fields have a rich experience and a global perspective.

#### 2.4. Core team

Janus Yeo: Co-founder of the project

graduated from the National University of Singapore with a bachelor's degree in business administration; President of Deutsche Bank Southeast Asia, Deputy Director of DBS Private Bank. Janus Yeo is a financial expert with rich experience in banking and investment management. He is an investment expert focusing on high net worth family, corporate and institutional investments and the current director of Singapore Petroleum Kaiwan Investment Co. He is an investment director and member of the official organization of Southeast Asia Alliance .

Lei Lu: Co-founder and Senior Advisor of Mars Digital Asset Bank

Manager of financial engineering department of GAFA digital asset derivatives trading platform. China's first generation of OTC options creator, focusing on contract design and market-making strategy research of financial derivatives. Rich in digital currency hedging and quantitative model development. He has combination of practical experience and theoretical knowledge. He has also successively obtained a doctorate in mathematics and a postdoctoral fellowship in financial engineering from Fudan University.

Zeng Limin: Mars Digital Asset Bank CTO

Nanjing University EMBA degree. In 2012, he joined the technical director of Tuniu Tourism Network and presided over the R&D management and development of the Tuniu website (Nasdaq: TOUR). Founded in 2015, Nanjing Robin Network Technology Co., Ltd. is engaged in internet technologies and investment business. At present, it has invested in Miao Mi Technology, Pipe Robot, Philippine Regular Purchase, Cement House, Eight Plates, Japan Post Cross-border E-commerce Platform.

Donnie Shao: Co-founder of the BihuEx Fund Mgmt

Serving as a technical consultant and market consultant for multiple blockchain projects. In the past 10 years, he has worked for well-known Internet finance companies such as Renren Lending, Zendai Up Financial Services, and Resonance Times, and has participated in the research and development of many financial transaction systems. He has extensive experience in securing the security and stability of digital asset systems, and has extensive research and extensive processing experience in the areas of multi-level concurrency, information matching transactions, big data storage and analysis.

Gu Yi: Co-founder of Mars Digital Asset Bank

Bachelor of Hunan University, Master of Shanghai Institute of Applied Physics and Chinese Academy of Sciences. Joined the project manager of Shanghai Xiangyingxin Industry in 2007 with successive entrepreneurs. Then helped establishing in 2013, Haikou Jingshun Consulting Services Co. Ltd. In 2016, was a primary investor in Hainan Longxiang Xinyuan Technology Co., Ltd. This company, invested in Zhongkeyun (Hainan) Industrial Co., Ltd. in 2017, and has excellent market operation and management capabilities.

Aliwel Huang: Director of Financial Innovation, Mars Digital Asset Bank

Master of Finance from Renmin University of China, specializing in mathematical modeling, financial theory, macroeconomics. He won the second prize of the International College Students Mathematical Modeling Competition. He has served as an investment consultant for many well-known securities institutions such as China Merchants Securities and Fortune Securities. He has rich professional theories and practices in the financial field, and has in-depth research on blockchain financial products. He joined Mars Digital Asset Bank in 2017.

### **III. Financial Calculations**

#### **Mars Digital Asset Bank Financial Measurement Table (2018)**

Serial Number	Business Type	Rate of Return	Total Cost	Bad Debt Cost	Net Rate of Return	Business Volume (Ten thousand U.S. dollars)	Net Income (Ten thousand U.S. dollars)
1	Wealth Management	54.00%	10.00%	4.00%	40.00%	1231	492
2	Digital Assets Pledge	15.00%	10.50%		4.50%	1538	69
3	Private Bank Management Business	40.00%			12.00%	1538	185
4	Supply Chain Financial Business	2.50%			2.50%	769	19
5	Channel Service	2.50%			2.50%	1538	38
6	Capital Allocation Business	36.00%			36.00%	2308	831
7	Derivatives						231
	Total						1865
Cost accounting (ten thousand US dollar)	Labor Cost	Venue Fees	Miscellaneous Fees	Total Costs	<b>Total Profit</b>		
	554	74	446	1074	<b>792</b>		

### 3.1. Business Description

The wealth management business is divided into the two sectors of current wealth management and regular wealth management, in which the cost of current wealth management is 5.6%, 30, 60, 90, 120, 180, and 360 days of regular financial management costs are 10%, 14%, 16%, 18%, 20%, and 22% according to the digital currency industries user investment term habits. The company's current and regular

business scale accounted for 4:3:1:0.5:0.3:0.1:0.1.

		Cost (%)	Business Size
Current Financial Management		5.6%	40%
Regular Financial Management	30 Days	10%	30%
	60 Days	14%	10%
	90 Days	16%	5%
	120 Days	18%	3%
	180 Days	20%	1%
	360 Days	22%	1%
Wealth Business Capital Cost 40%*5.6%+30%*10%+10%*14%+5%*16%+3%*18%+1%*20%+1%*22%			9.8%

There are three main funds for wealth management business: One is for funds to pay, 20% of funds are used, while the other is for quantitative management. Then 40% of funds are used, and the rate of return is 35%. The third is for project investment, which takes up 40% funds, the yield is 100%, and the total yield is 54%.

In the pledge business, the fixed income of the bank is 15%, and the cost is 10.5%. Mars Digital Asset Bank has signed a large loan agreement with the strategic partner and the cost of the borrowed funds is 10.5% per year. Thereby measuring the net rate of return  $15\% - 10.5\% = 4.5\%$ .

Private banking is based on high-net-worth customer -customized asset management and general customer collective asset management. The revenue share ratio agreed between the platform and the customer is 3:7, and the comprehensive return rate of the platform asset management is 40%. Therefore, the net profit rate of the private banking business of the platform is 12%.

Supply chain finance mainly targets upstream mining machines. Mines and mining pools accept the pledge of assets such as mining machine's calculation power of users, and provides supply chain financial services for the platform. The service fee charged is 2%-3% on average. The average net rate of return is 2.5%.

The channel business is mainly based on the financial products of other institutions, and the comprehensive net rate of return is 2.5%.

### 3.2. Cost accounting instructions

The company's team is about 200 people. The average per capital salary is 27.7 thousand U.S. dollars / year. The annual labor cost is about  $200 * 2.77 = 5.44$  million U.S. dollars. The venue rental cost is 61.5 thousand U.S. dollars/ month (including property fees). Each year the venue fee is:  $6.15 * 12 = 74$  thousand U.S. dollars.

The other service primarily includes marketing expenses. As the company is currently in a period of rapid development. The cost of marketing is expected to account for about 5% of the business scale. The total business scale of the company is 89.23 million U.S. dollars. Thus, we estimate this expense will be about 4.46 million U.S. dollars ( $89.23 * 5\%$ ).

### 3.3. Platform Current Data

Mars Digital Asset Bank is one of the main formats of the Global Fund for the Tiger Tiger Global Eco-Fund. The former registered stock of 500,000 users. At least for the Mars digital asset bank to guide 200,000 users, plus the promotion of the platform and the operation and promotion of other partner companies. It is expected that the number of registered users of the platform will exceed 300,000 by the end of 2018, with the business scale exceeding 150 million US dollars.

## **IV. valuation**

According to the above analysis, the annual net profit of Mars Digital Asset Bank is about 7.92 million U.S. dollars. According to the bank's 15 times PE, the valuation of Mars Digital Asset Bank is  $7.92 * 15 = 118.73$  million U.S. dollars .

## **V. Directions for the use of raised funds**

Mars Digital Asset Bank is currently valued at 118.73 million thousand U.S. dollars, releasing 8% of the shares in the first phase and raising 9.5 million U.S. dollars for bank operating funds. This will be mainly used for technical security, global brand promotion, team building, legal currency licenses, and digital banking turnover provisions.

<b>Mars Digital Bank Funds</b>	<b>Amount</b>
<b>Technical Security Expenditure</b>	1.54 million U.S. dollars per year
<b>Global brand promotion</b>	3.08 million U.S. dollars per year
<b>Team building</b>	5.54 million U.S. dollars per year
<b>Industry related licensing (Single investment)</b>	3.08 million U.S. dollars per year
<b>Digital bank deposit</b>	4.62 million U.S. dollars per year
<b>Other (rent water, electricity, tax, etc.)</b>	2.31 million U.S. dollars per year
<b>Total:</b>	20.15 million U.S. dollars per year

Based on the existing business and growth the company will expect to have an operating cash inflow of 18.65 million U.S. dollars to ensure the operation of the project. The first phase will release 8% of the equity, as it plans to raise 9.5 million U.S. Dollars to supplement the capital demand for rapid growth of the digital currency market. It can be seen that Mars Digital Asset Bank is a cash flow project that can achieve respectable revenues through digital asset-related financial business. With the expansion of scale the marginal cost will gradually decrease, and corporate income and net profit will continually grow.

Before making an investment decision investors should first read the full text of the prospectus and use the full text as the basis for investment decisions.