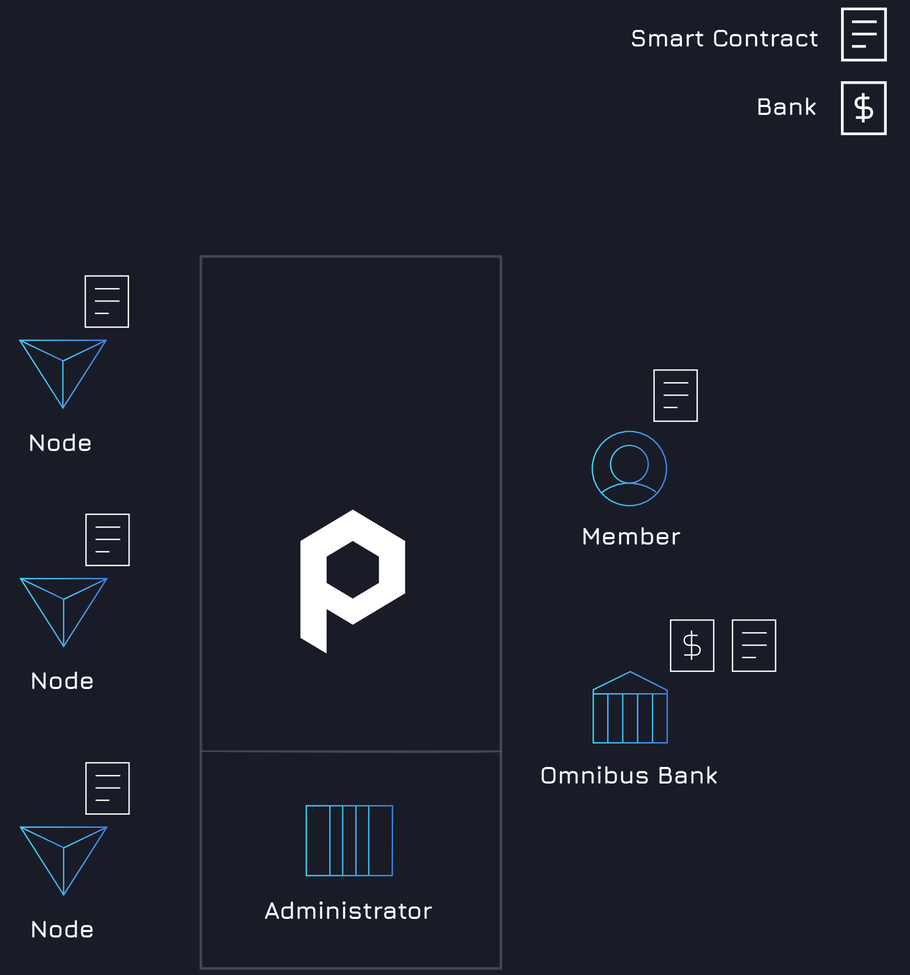
P R O V E N A N C E

BLOCKCHAIN FOR THE FINANCIAL SERVICES INDUSTRY.

WHAT IS IT?

- Proof of Work versus Proof of Stake
- Public versus Private
- Smart Contracts



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WHAT DOES IT DO?

Trustless Data

Data is authenticated by source, processed by smart contracts. A will always equal B, and you don’t need to trust A.

Immutable History

Information can never change, only be appended. Chain of custody on blockchain.

Distributed Information

Blockchain and smart contracts are held by multiple parties. Redundancy and certainty.

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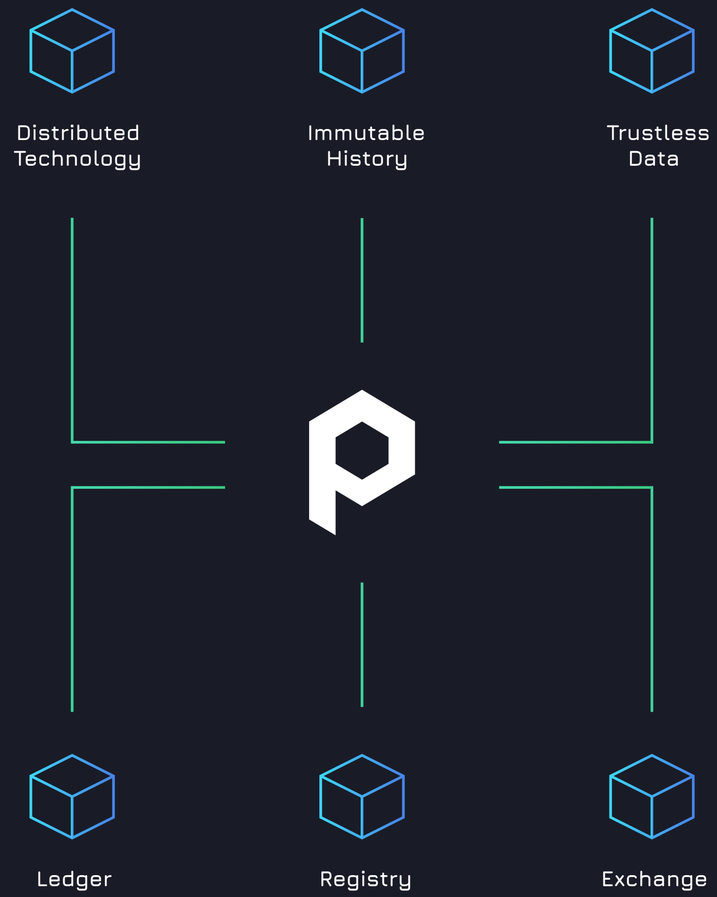
WHY DOES IT MATTER?

- Ledger provides auditable trail of all activity
- Registry provides ownership, encumbrance and chain of custody
- Exchange provides a way to move assets without friction



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SECURITIZATION

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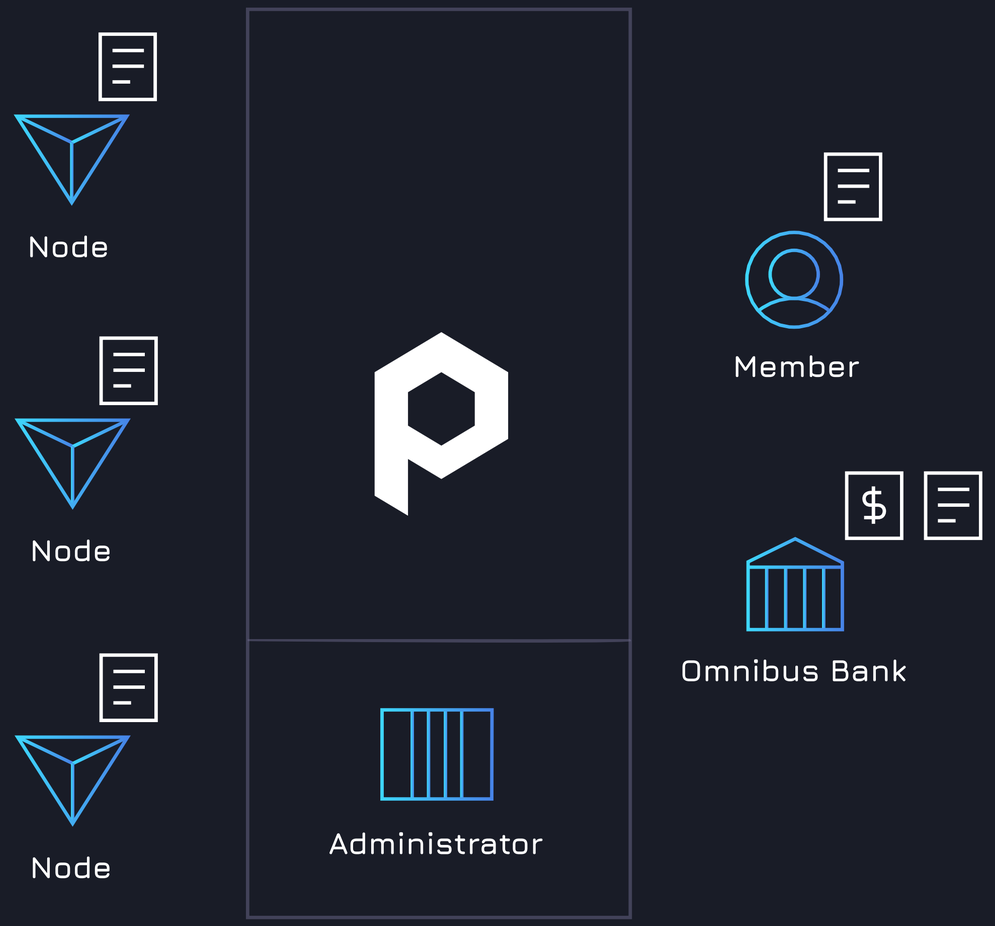
ADDING A MEMBER



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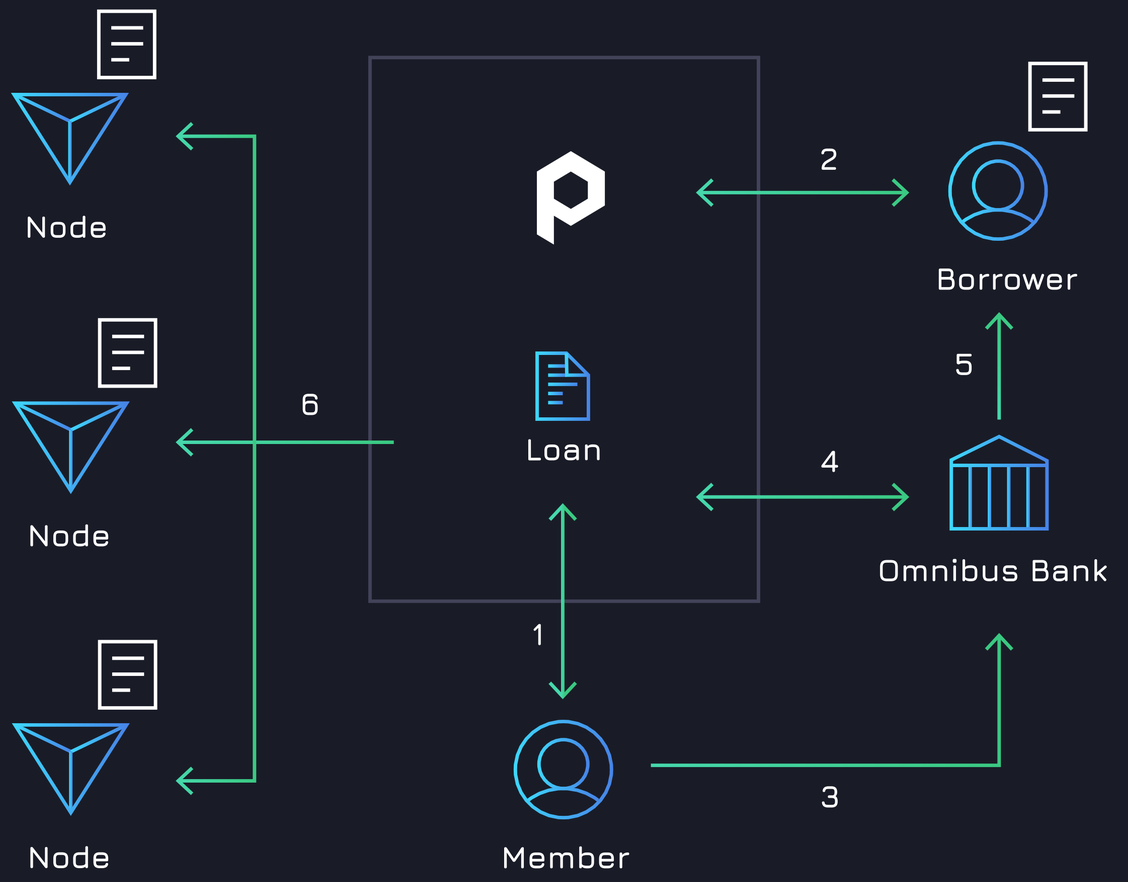
ORIGINATING A LOAN

Smart Contract



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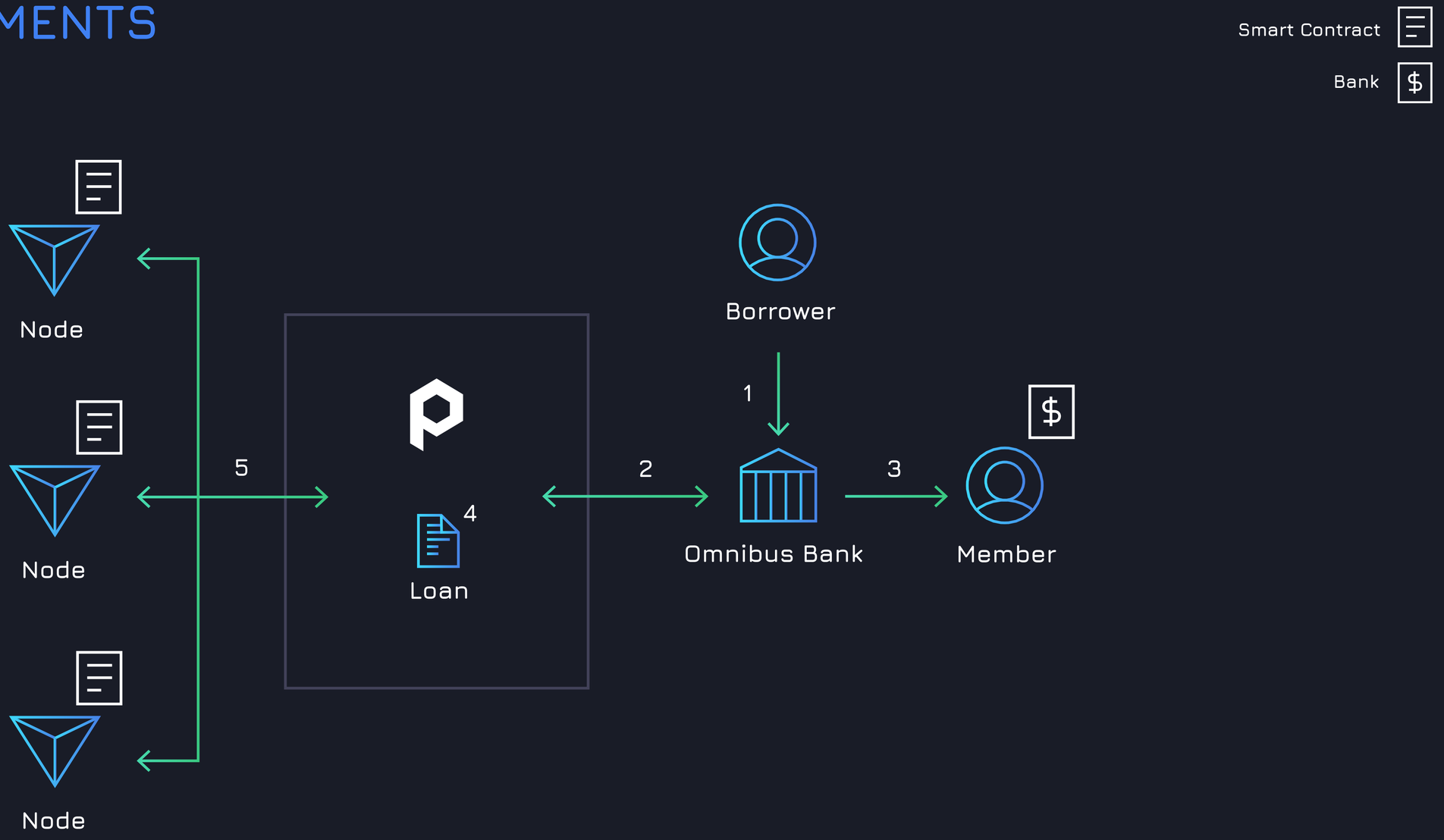
RECEIVING PAYMENTS



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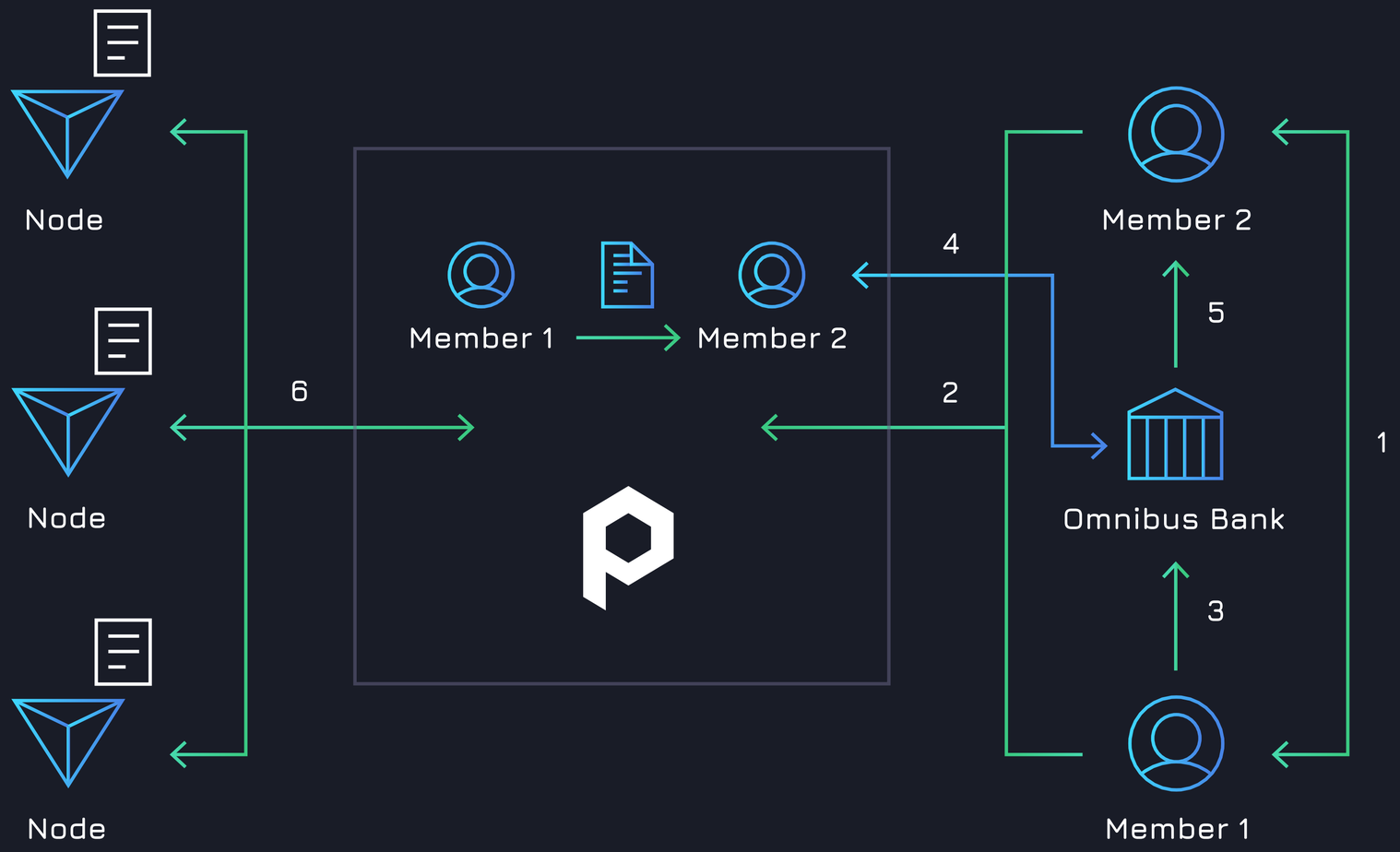
TRADING LOANS

Smart Contract



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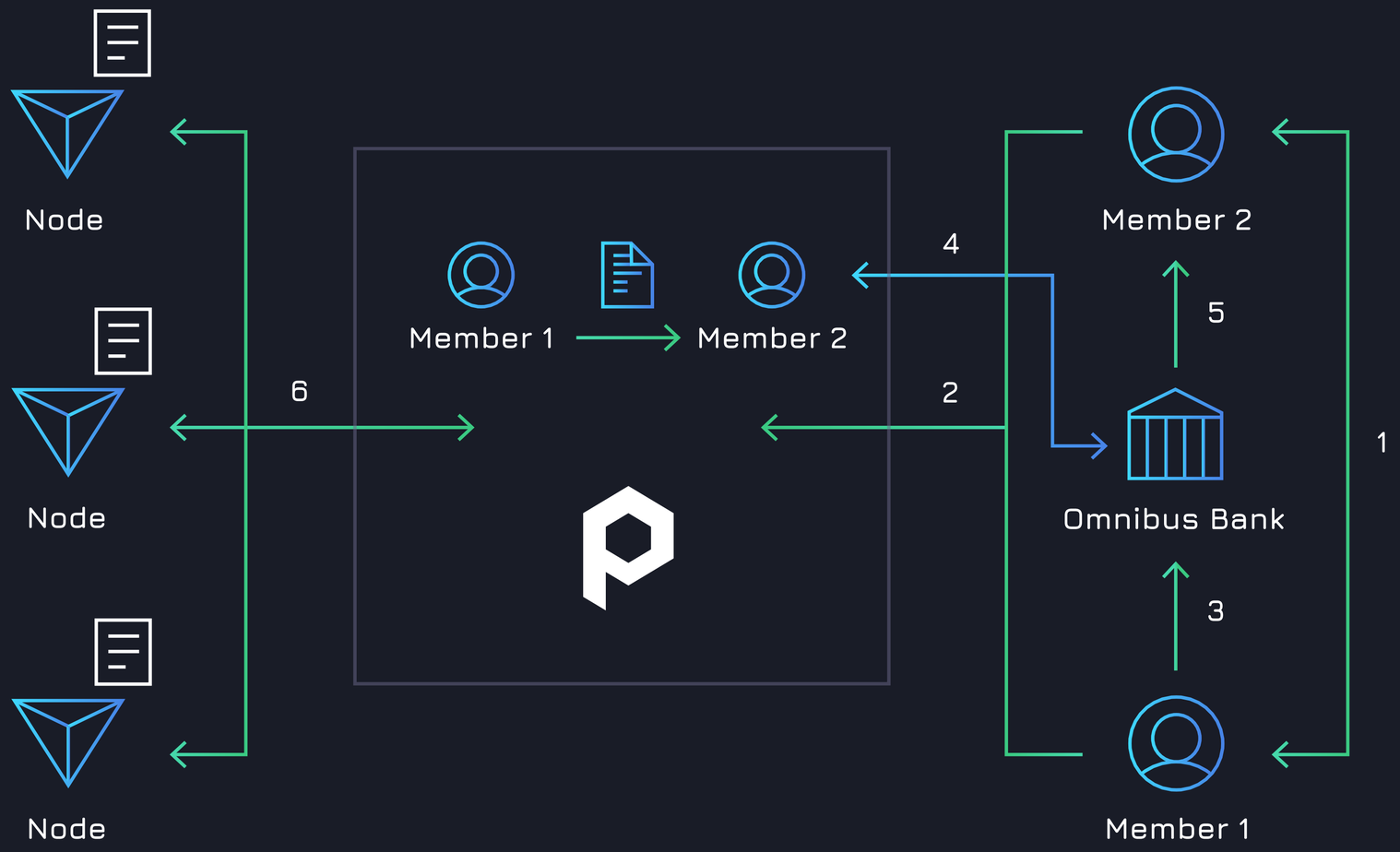
FINANCING LOANS

Smart Contract



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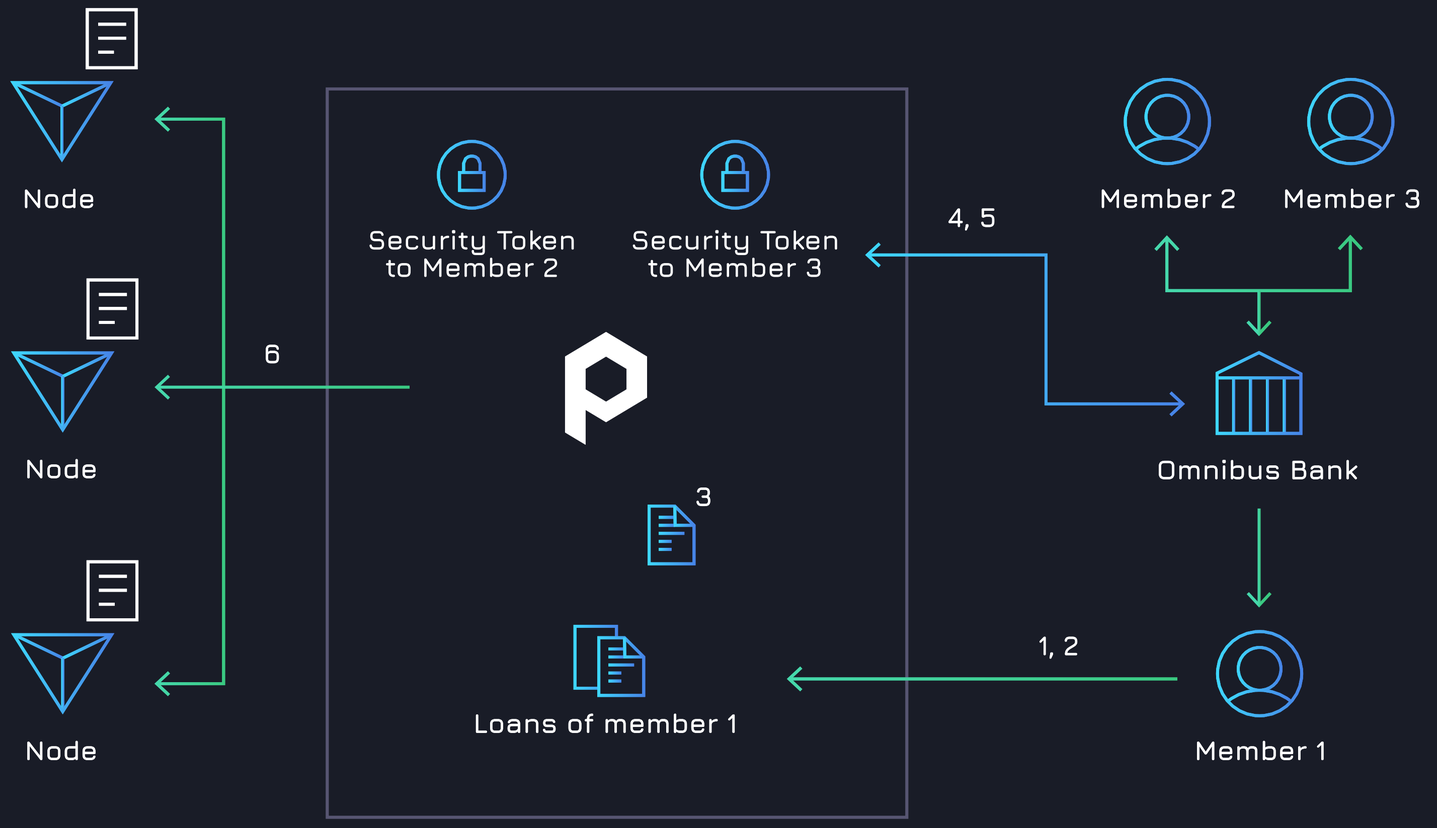
SECURITIZING LOANS

Smart Contract



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VALUE PROPOSITION

150 – 200+ bps on $3 Trillion USD Annual = $45 - $60+ Billion TAM

Lower Origination and Aggregation Costs	25-50 BPS
Lower Deal Costs	25-50 BPS
Improved and More Efficient Ratings	?
Improved Liquidity	100+ BPS

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LARGER OPPORTUNITY

MARKET	OUTSTANDING ($TR)	PROVENANCE BENEFIT ($BN)	PROVENANCE OPPORTUNITY ($BN)
SECURITIZED LOANS	$13	$75	$25
NON SECURITIZED LOANS	63	100	33
CORPORATE BONDS	94	100	33
PUBLIC DEBT	63	15	6
PUBLIC EQUITY	71	18	6
PRIVATE EQUITY	1	3	1
TOTAL	$305	$311	$104

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WHAT ABOUT TOKENS?

We aren’t fans of tokenizing this…

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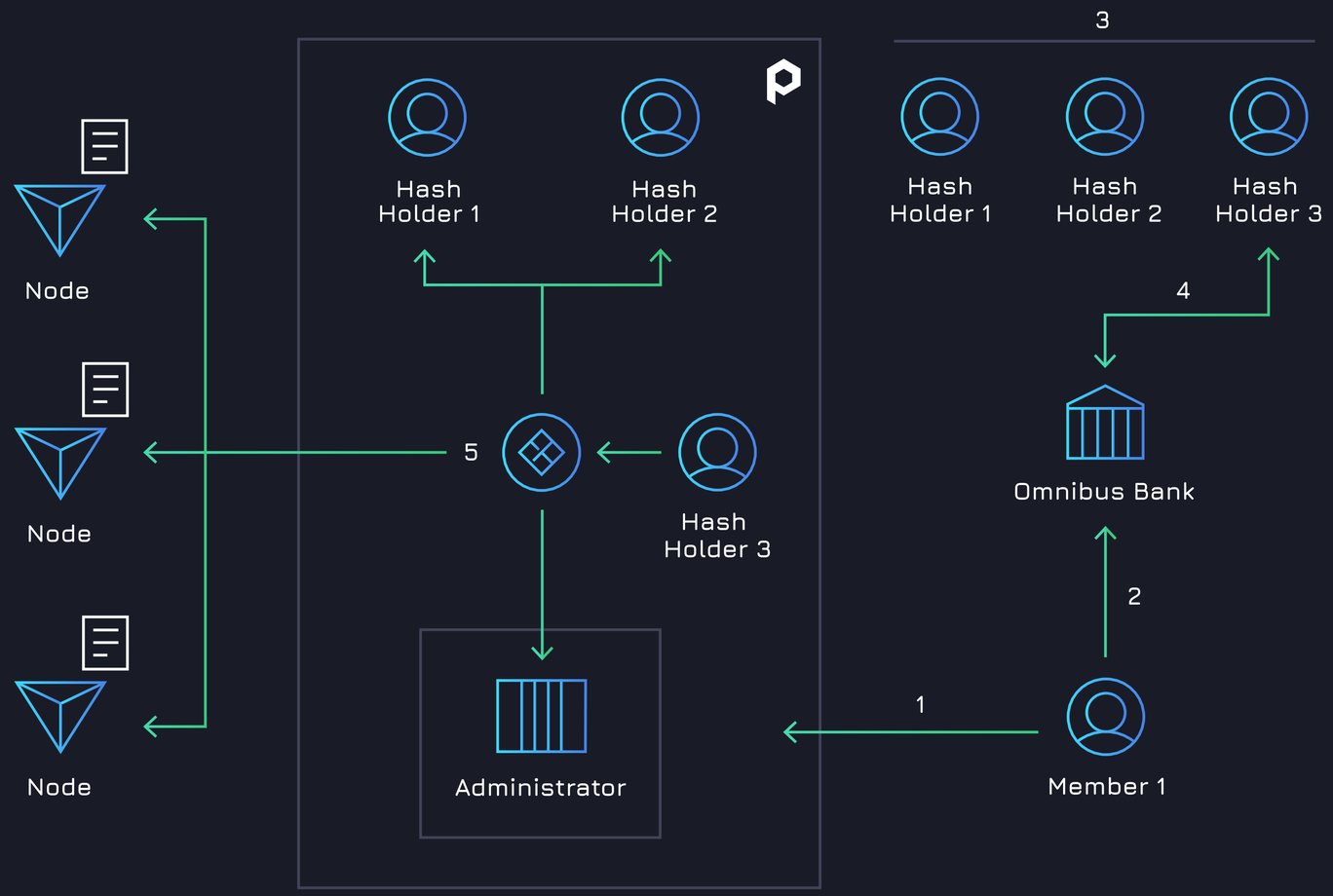
WHAT ABOUT TOKENS?

Smart Contract

But we do like Hash (and other security) tokens...



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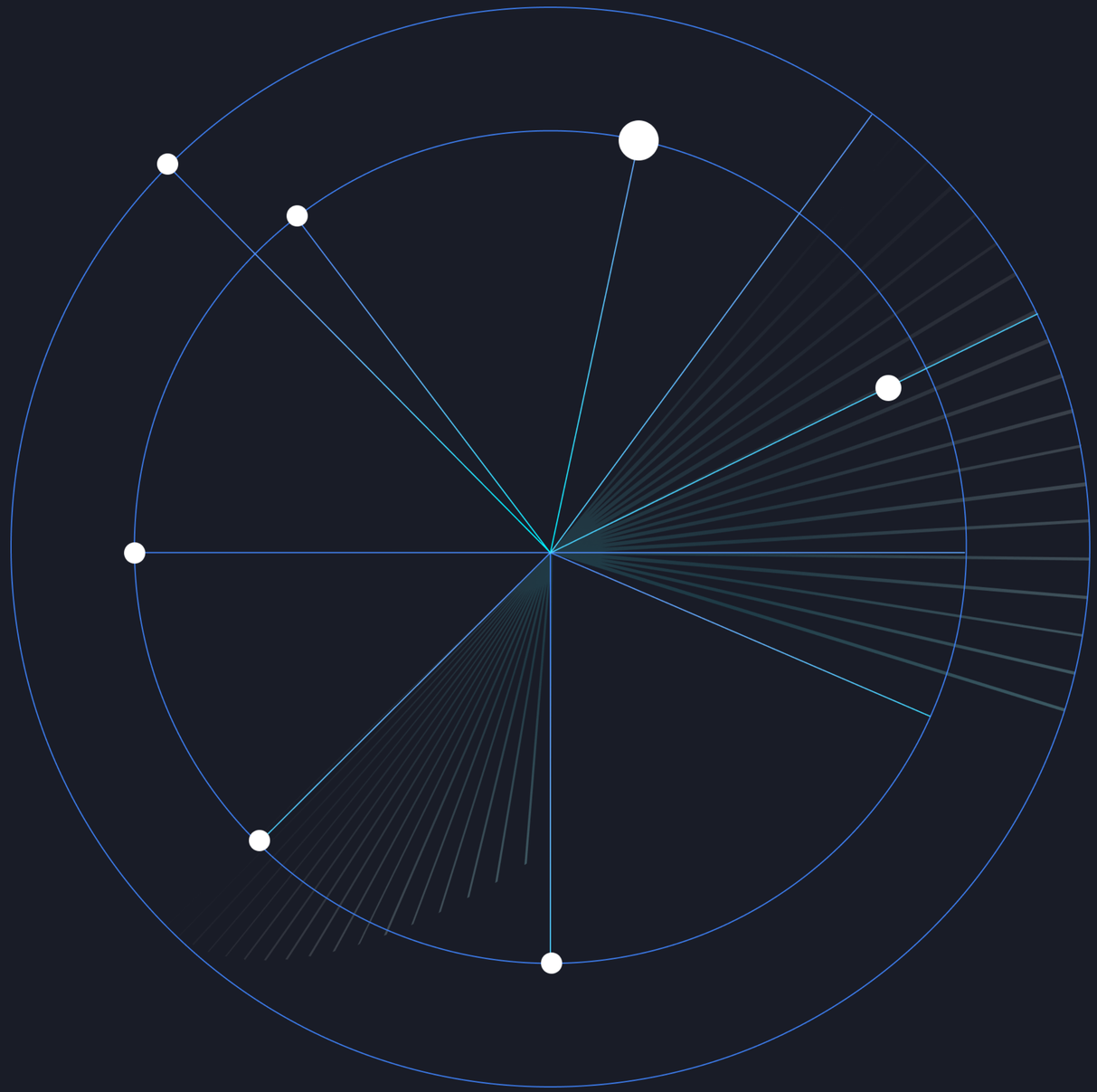
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