

WHITE PAPER

BESPOKE COMMERCIAL BANKING
First fully licensed block chain bank



Block Bank

www.theblock-bank.com

PRESALE

20/11/2017 - 20/12/2017

TARGET:

\$ 2 MILLION

TOKEN PRICE:

20¢

V2.05 / 02.11.17

BESPOKE COMMERCIAL BANKING
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Introduction

Due to the technical nature of this document some elements have been subdued as to maintain the confidentiality and competitiveness of the technology being discussed.

The purpose of this document is to outline the framework consisting of technology, corporate structure, and regulatory obligations necessary to create a decentralized digital commercial banking entity.

Block Bank will provide low cost funding to commercial entities throughout the world, bridging the access gap for low cost funding products.

1.1. Mission and Vision

Block Bank's mission is to revolutionize the banking industry to make credits more available and affordable even to the unbanked or under banked countries. Block Bank will serve as a crypto funded decentralized funding platform. Designed to serve as a funding source focused on meeting human needs.

The Block Bank concept is the first of its kind, a digital funding platform designed to serve human needs rather than profits alone. The platform will operate automatically online opening up low cost commercial products to previously unreachable markets.

We are at a critical moment , we are living in the world with 21st century technology and 19th century application of that technology. Global financial markets currently provide low interest products solely to financial institutions while the environment, infrastructure, social and health care institutions are in desperate need of funding.

1.2. Solution

"Banking is necessary, banks are not." – Bill Gates

Crypto Banks will become the basis of a new decentralized economy due to the expanding payment possibilities, minimum taxes, improved speed and enhanced security.

We believe banks tomorrow will look totally different from banks today and Block Bank is the one that leads that change.

Block Bank is one of the first worldwide crypto banks who will provide services to meet the global need for decentralized commercial funding.

Operational Provision

The decentralized funding source will provide financial services in line with International Legislation (Base III) digitally and directly to commercial entities. Clients will benefit from bespoke funding products and low cost funding options, as well as International compliant banking and financial services.

Clients will be able to lend against acceptable assets as well as cryptocurrency.

Fiat Lending

Fiat money is a currency without intrinsic value established as money by government regulation or law such as USD EUR GBP. Block will be able to lend fiat money to businesses.

Crypto Lending

Cryptocurrency (or crypto currency) is a digital asset designed to work as a medium of exchange using cryptography to secure the transactions and to control the creation of additional units of the currency. Block Bank will allow businesses and institutions to lend and secure funding with cryptocurrency.

Block Bank will benefit corporate markets by providing access to low cost funding products in line with terms, conditions and legislations of their jurisdictions via the online branch and crypto exchange. Block Bank will provide custom products designed to meet needs and improve efficiency.

Why Block Bank?

Block Bank will utilize blockchain technology to deliver products to customers through smart contracts. This means that the core banking system will perform much of its tasks automatically. Smart contracts will provide transparency to external parties and communities. Smart contracts also give Block Bank clients added security and trusted transactions.

Blockchain technology completely solves the problem of cross-border participation in the banking system. It allows you to unite users from all corners of the world, minimizing transaction costs, maximizing the efficiency of the capital movement around the world. The ability to obtain loans with minimum fees and taxes regardless of the user location, became achievable through innovative blockchain technology.

What makes Block Bank different?

Block Bank is the next generation of B2B banking. It puts its users in the position to make money and help people develop businesses. We do not offer personal accounts. We offer secured lending products and financial services..

Key partnerships

Block Bank has interbank relationships as well as accounts with three separate international banking entities. This is to provide interbank access as well as clearing services. This is a key element to enable Block Bank to fulfil its mandate and provide services to clients. Stellar.org will provide interbank connectivity solutions for Block Bank as a strategic partner.

This technology represents a powerful new tool for improving financial inclusion, potentially disrupting many financial institutions and increasing the efficiency of banks in the global economy.

Licenses and Regulatory Compliance

Our advantage is that we have already submitted our application for our International Banking license to operate in international markets. This separates Block Bank from other crypto banking projects who have struggled or failed to secure the appropriate licenses following their ICOs. Failing to obtain licensing has caused problems and distress to ICO investors as token value for such projects has decreased. Block Bank has an advantage due to the fact it already has its license in principal and has invested heavily to mitigate this risk for investors.

All the following regulatory requirements have been satisfied:

- International Banking License (requirements)
- Basel ii Compliance
- Basel iii Compliance (2019)
- Data Protection license
- Public liability insurance

Sources

- Google
- BIS
- FSA
- BOE
- Federal Reserve System

DDAMS BLOCKCHAIN

DDAMS BLOCKCHAIN — Digital Direct Application Management System API or DDAMS.

What is the DDAMS blockchain?

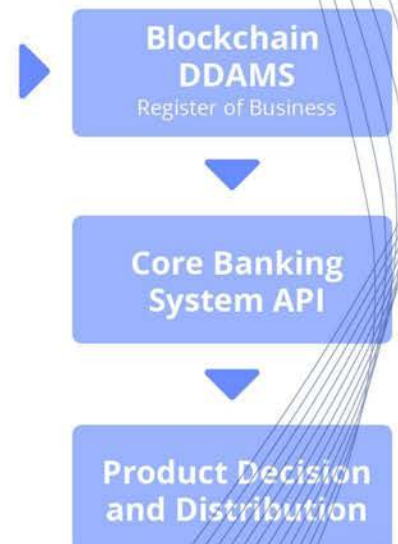
DDAMS is a cryptographic algorithm built in the Ethereum blockchain which clients will use to submit their funding application into the core banking system. The DDAMS blockchain will store all banking information as well as a register of banking activity.

What does the system do?

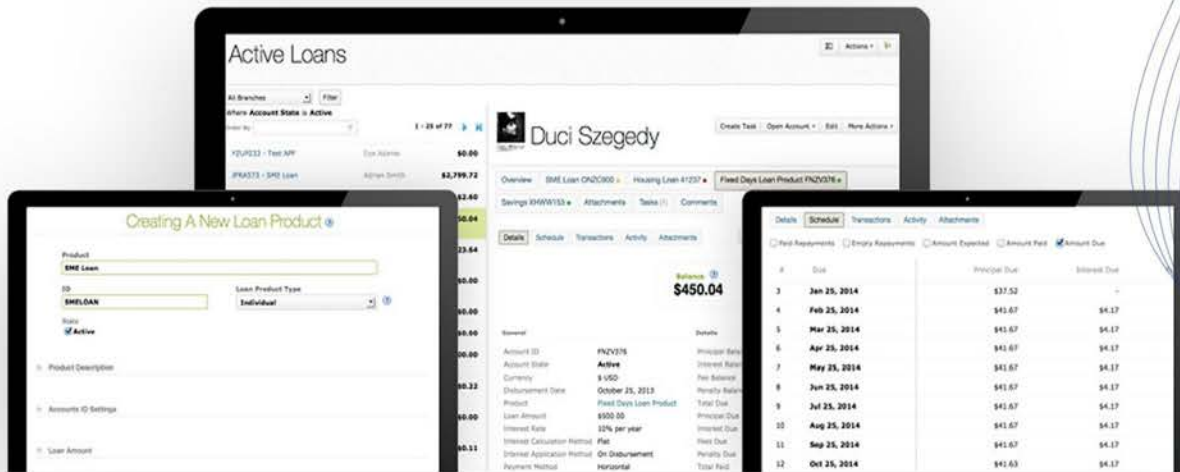
DDAMS will provide a streamlined protocol to deliver all client information to the core banking system to calculate product features in real time. DDAMS will also provide the crypto register of token holders, the route to claim their drawing rights on annual profits.

DDAMS System Benefits.

DDAMS allows partners and institutions to connect directly to core banking system minimizing application time and product delivery. DDAMS will serve as the backbone of the decentralized funding platform connecting clients to the institutions and funding products they need in real time.



Block Bank core banking system



Create Distribute Service

Streamline Workflows

Accelerated account openings, loan approval and overdue repayment collections with Block Bank streamlined custom workflows. Assign roles to your team and quickly move clients and accounts from one workflow to another as required, ensuring the right people look at the right accounts all the right time.



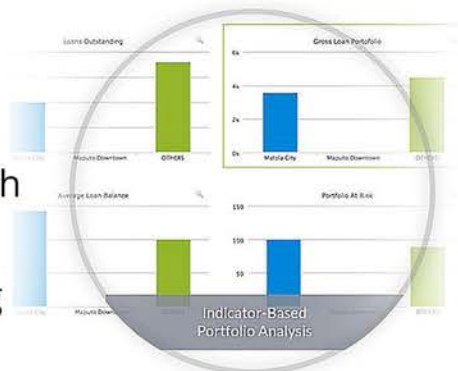
Real-Time Consolidation

Block Bank allows you consolidate key performance indicators as well as accounting in real-time, regardless of location or the size of your business. Whether you want to empower senior staff to review accounts in multi-geographies or generate accounting books in seconds, Block Bank real-time cloud environment eliminates the manual, error-prone, expensive efforts typical of many legacy systems.



One-Click Reporting

Blockbank makes it easy to generate stakeholder reports with just one click. With Block Bank interactive filtering and reporting tools you can build completely customized and branded reports that are tailored for every stakeholder, producing a PDF, Excel or Word document with just one click using the latest real-time data from across your organisation.

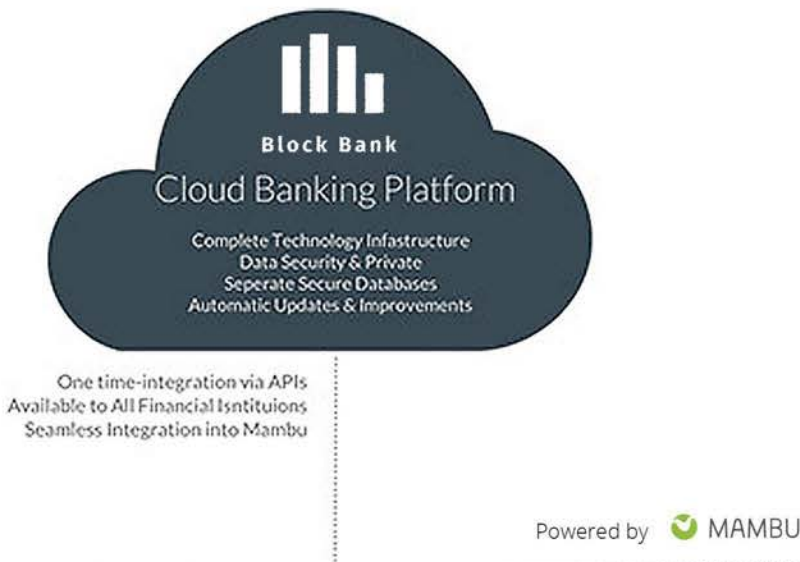


Automatic Customer Notifications

Block Bank keeps clients easily updated on account approvals, when repayments are due or a loan has been **disbursed with automatic email and SMS notifications.**



Branded templates with customizable placeholders for client details to create more personal interaction, with a fraction of the effort required to do the work manually.



Payment Gateway



Credit & Debit Card Processors

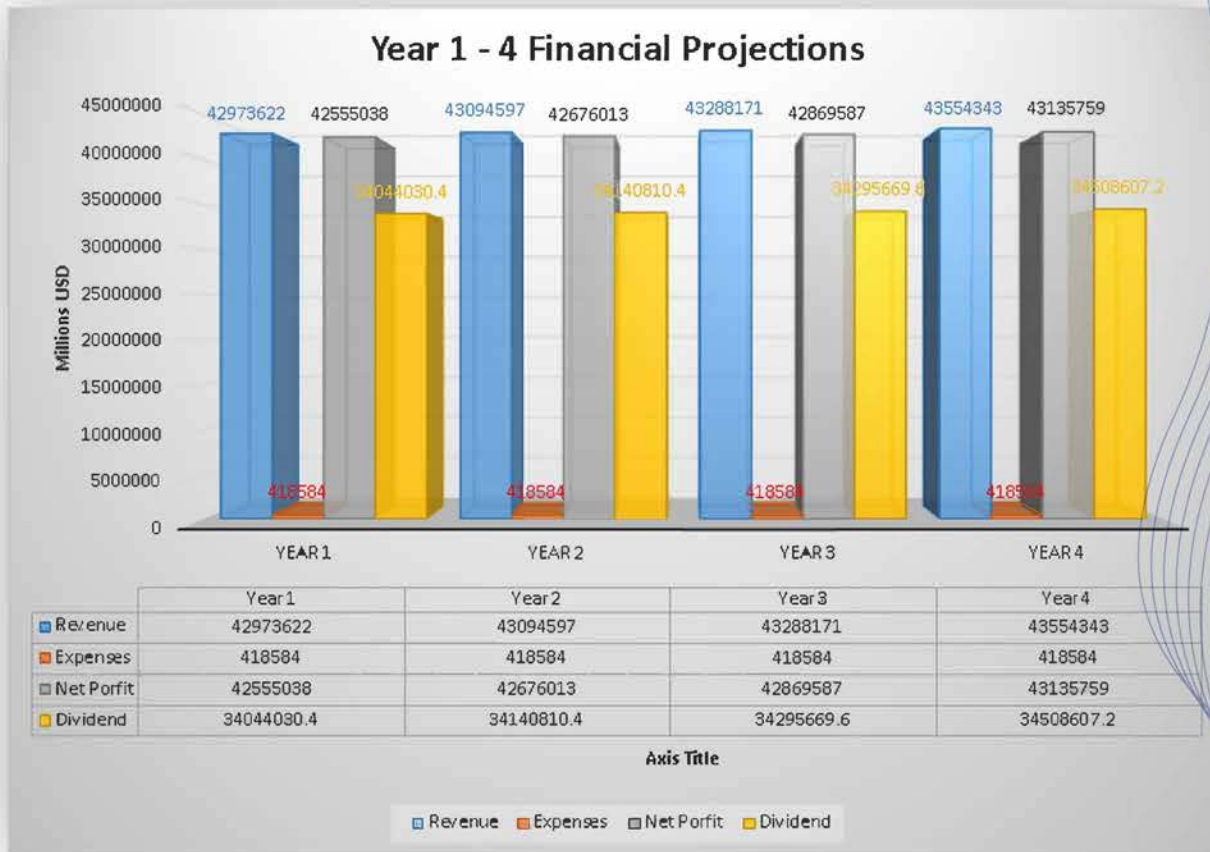


Credit Scoring Provider



ATM Switch

Financial Projections



The financial projections are based on business revenues which have been calculated from sales projections on a monthly basis as well as pre-contract agreements and letters of intent from partners.

Revenue

Block Bank revenue consists of fees and interest charged on lending and all other products.

Expenses

Represent all scheduled outgoings for regulatory requirements and annual operations of the business. Due to the automation and unlimited scalability of the core system annual running cost will not change.

Net profit

Net profits are the amount the bank will generate after paying expense on an annual basis.

As a Block Bank partner

You can earn money by setting up deals and send them to Block Bank. With a Block Bank partner code you can earn up to 30% commission on fees for a deal.

Here is an example:

- Simon gets his referral code
- In Simon's network his friend Joe needs money in amount of \$100,000 for his business
- Simon gives Joe his referral code and tells him to apply with Block Bank to get the money he needs.
- Joe applies for the money he needs and is offered a commercial loan.
- The Fees for Joe's commercial loan are \$6169.00
- Joe pays his fees and receives his commercial loan of \$100,000.00
- Simon is now entitled to his commission of \$1850.7 which is 30% of the fees.

You can use these figures to get an idea of how much you can make as a Block Bank capital investor.

Block Bank Token owners receive an annual dividend share from a profit pool, the profit pool is 80% of annual net profits.

Profit share will be distributed on a quarterly basis.

Here is an example

Overall Block Bank capital owned by investors **\$400,000,000.00** Token Equivalent
Invest A owns **0.25%** of Block Bank Capital **\$1,000,000.00** Token Equivalent.

Year One Block Bank generates **17%** Net Return on capital.

$\$400,000,000 + 17\% = \mathbf{\$468,000,000.00}$

$\$68,000,000 \times .80 = \mathbf{80\%}$ Investor Share Dividend Pool **\$54,400,000**

Investor A receives **0.25%** Of **\$54,400,000**

$\$54,400,000 \times 0.0025 = \mathbf{136,000}$ equivalent to **13.5%** APR

You can use this example to get an idea of how much you can make as a Block Bank capital investor.

Overall Block Bank capital owned by investors **\$400,000,000.00** Token Equivalent.
Invest B owns **0.025%** of Block Bank Capital **\$100,000.00** Token Equivalent.

Year One Block Bank generates 17% Net Return on capital.

$\$400,000,000 + 17\% = \mathbf{\$468,000,000.00}$

$\$68,000,000 \times .80 = \mathbf{80\%}$ Investor Share Dividend Pool **\$54,400,000**

Investor B receives **0.025%** Of **\$54,400,000**

$\$54,400,000 \times 0.0025 = \mathbf{13,600}$ equivalent to **13.5%** APR.

Overall Block Bank capital owned by investors **\$400,000,000.00** Token Equivalent.
Invest C owns **0.0025%** of Block Bank Capital **\$10,000.00** Token

Year One Block Bank generates **17%** Net Return on capital.

$\$400,000,000 + 17\% = \mathbf{\$468,000,000.00}$

$\$68,000,000 \times .80 = \mathbf{80\%}$ Investor Share Dividend Pool **\$54,400,000**

Investor C receives **0.0025%** Of **\$54,400,000**

$\$54,400,000 \times 0.00025 = \mathbf{1360}$ equivalent to **13.5%** APR

HOW BLOCK BANK TOKEN GAINS VALUE

Secondary market demand

To provide stable demand for BBRT tokens customers will need to secure their deposits with BBC or (Block Bank coins). Previous ICO tokens have fallen significantly in demand due to their being on secondary market.

For example, Sam has successfully applied for a Block Bank commercial loan at 90% loan to value for \$100,000.00

To complete the loan application and receive his money he must make a deposit as security of \$10,000.00

To do this Sam logs on to the Block Bank Exchange purchases his BBC (Block Bank Coins) and uses them to buy BBRT (Block Bank Reserve Tokens). Once Sam has his BBRT he can send them to Block Bank to secure his deposit. Block Bank confirms the receipt of Sams funds and releases his money.

How does this add value?

BLOCK BANK TOKENS AND COINS WILL ALWAYS BE IN CIRCULATION AND IN DEMAND.

Because there is a limited supply of (BBC) Block Bank Coins and (BBRT) Block Bank Reserve Tokens as well as a continuous demand for funding. Block Bank tokens and (Block Bank Coins) value will increase in line with the demand. The main reason for this is that Block Bank will only accept Block Bank coins as method of payment for Block Bank Reserve Tokens. A further benefit is that by securing your deposit in BBRT as the value of BBRT increases you can offset these increases against your lending.

Spare tokens will be held in reserve by BLOCK BANK.

Any unsold Block Bank tokens will be held in reserve to provide funding for future partnerships and projects.

WHITE LIST QUE SERVICE FOR INVESTORS TO PARTICIPATE

Investors will be allocated set periods purchase tokens to avoid congestion and allow everyone the opportunity to purchase tokens.

KNOW YOUR CUSTOMER

As ICO markets evolve and begin to self-regulate, we believe transparency and security will only benefit the community for a long term. Block Bank investors will be required to provide relevant ***KNOW YOUR CUSTOMER INFORMATION***. This will be used to protect investor's rights and provide transparency to future partners.

Road Map



06/09/2017 to 20/10/2017

IBC license Application preparation, Interbank Swift network/clearing banking license application, Core banking software License Application.



11/09/2017 to 15/09/2017

Block Bank ICO PACKAGE development, Back office (DIGITAL DIRECT APPLICATION MANAGEMENT SYSTEM) DDAMS Blockchain and BLOCK BANK RESERVE TOKEN Smart Contract distribution.



01/10/2017 to 07/10/2017

Barcelona Blockchain Event. Crypto friends meeting up.



20/10/2017 to 27/10/2017

Banking license application payment and submission.



27/10/2017 to 03/11/2017

Swift Network Alliance 2 application and Clearing bank application payment and submission.



02/11/2017 to 30/11/2017

Initial payment and Training on core banking software. Core products and interface development. Relevant banking software, Swift network and clearing bank APIs connecting to core banking software.



01/12/2017

Block Bank ICO marketing campaign launch.



26/01/2018 to 09/02/2018

Banking License acquisition.



11/02/2018

Block Bank Capital Pre ICO Launch.

Token Sale Structure

PreSale - one token price: 0.2\$
HardCap = 10 000 000 tokens (2 000 000\$)

PreICO - one token price: 0.5\$
HardCap = 100 000 000 tokens (50 000 000\$)

«**Bonus**» only on PreICO&ICO: depends on tokens amount
per 1 user, prize pool - 30 000 000 tokens

ICO - one token price: 0.6\$
HardCap = 500 000 000 tokens (300 000 000\$)

Bounty prize pool - 30 000 000 tokens

Team+Advisory Board: 20% of raised CAP on preSale,
pre-ICO, ICO stages (HardCAP: 134 000 000 tokens)

TOTAL MAXIMUM SUPPLY
804 000 000

ICO Project Introduction

International digital commercial lending business establishment.

The business will develop as it begins the application process to become an International Bank in line with International Regulations.

Project Outlay following Pre-sale ICO

PreSale - one token price: 0.2\$

HardCap = 10 000 000 tokens (2 000 000\$)

Stage 1 - International Commercial Lending Business Establishment

- International company incorporation
- Banking license acquisition
- Banking network access acquisition
- Banking software acquisition
 - Relevant system integration APIS development
 - Stellar System Integration
- International IFA appointed rep status acquisition
- Compliance standards systems implementation
 - Payment card gateway system integration
- Staff Training on core banking system
- Online platform launching
- International commercial lending business establishment
- DDAMS DEVELOPMENT AND SYSTEM INTEGRATION

Stage 2 - First stage balance sheet expansion, commercial lending products establishment

PreICO - one token price: 0.5

HardCap = 100 000 000 tokens (50 000 000\$)

«**Bonus**» only on PreICO&ICO: depend on purchased tokens amount per 1 transaction, prize pool - 30 000 000 tokens

- First commercial business processing
- Pre-arranged business transfer to Block Bank Balance sheet
- International operations mobilization
- International business development in the South American and African markets
- Initial Development of the commercial lending book

Financial planning services offering to a current client book

Stage 3 -Further business development, institutional and government products

ICO - one token price: 0.6\$

HardCap = 500 000 000 tokens (300 000 000\$)

- Main ICO capital raising
- Commercial market Business portfolio further development
- Tier one products and financial planning services offering to international clients and markets
- Institutional and government product suite development

ICO Token1

- BBRT
 - Block Bank Reserve Token
- Is the initial coin offering token which will represent ownerships rights in the Decentralized Banking Platform.*
- Initial Allocation: 500,000,00 tokens
 - Pre-Sale: 10,000,000 tokens
- Dates: November 6th 2017 to December 15th 2017

Acceptable Collateral

- Legal charge
- Fiat Cash Deposits
- Physical Assets
- Cryptocurrency
- BTC
- Ethereum
- Litecoin
- Ripple
- Dash
- Neo

Core Business**Structure Block Bank**

- Core Banking Software
- Block Bank

Token features

- Conversion rights
- Voting rights
- Profit drawing rights
- Funding requests
- Project submission

Revenue Sources

- Financial Planning Services
- Commercial Lending Portfolio
- Commercial Banking Business Assets
- Physical and securitized Assets
- Profit Share
- BBRT ownership grants
- Relative share of profits up to value of 80% of NET profits annually

Bounty Program

You can find detailed information about the bounty program below.

The program started on November 1 and will last until the end of the ICO.

We don't know the total participants number in the program, so tokens will be calculated according to the gained points percentage in each particular category.

Bounty rewards distribution

Bounty prize pool: 30 000 000 tokens

- Facebook campaign - 5%
- Twitter campaign - 5%
- LinkedIn campaign - 5%
- Telegram campaign - 5%
- Media campaign - 15%
- Translation campaign - 10%
- Bitcointalk signature campaign - 10%
- Reservation for future campaigns and airdrops - 10%
- Opinion Leaders and brand ambassadors - 25%
- Advertising campaign - 15%

For each post about Block Bank or share posts from our pages in social networks (Facebook, Twitter, LinkedIn) you will receive points depending on your friends number:

- 0.5 stake per share or 1 stake per post - 200-300 friends
- 1 stake per share or 1.5 stake per post - 300-1000 friends
- 1.5 stake per share or 2 stake per post - 1000+ friends

BitcoinTalk Signatures Campaign Rewards:

Signature for Jr. Member - 2 stakes per week

Signature for Member - 4 stakes per week

Signature for Full Member - 8 stakes per week

Signature for Sr. Member - 10 stakes per week

Signature for Hero - 15 stakes per week

Signature for Legendary - 20 stakes per week

Media campaign

Write an article and receive stakes as following

- 1 stake – for an article (max 1 per day), which must be at least 400 words long, be unique and contain an active link to <http://theblock-bank.com> posted on popular blogs or sites with a site rating - Alexa Rank is in range 250,000 – 500 000
- 5 stake – for an article (max 1 per day), which must be at least 400 words long, be unique and contain an active link to <http://theblock-bank.com> posted on popular blogs or sites with a site rating - Alexa Rank is in range 100,000 – 250,000
- 10 stake – for an article (max 1 per day), which must have a length of at least 400 words, be unique and contain an active link to <http://theblock-bank.com> placed on popular blogs or sites with a site rating - Alexa Rank is in range 10,000 – 100,000
- 15 stake – for an article published on news websites about the cryptocurrency (minimum 2,000 unique visitors per day)
- 30 stake – for an article published on one of the top 10 crypto sites (minimum 10,000 unique visitors per day)
- from 50 stakes - for an article published in a popular and famous publishing house

Make a video about Block Bank and receive stakes as following:

- *1 stake – for a video with 100-500 views*
- *2 stakes – for a video with 500-1500 views*
- *3 stakes – for a video with 1500-4500 views*
- *5 stakes – for a video with 4500-9500 views*
- *10 stakes – for a video with more than 9500 views*
- *100 stakes – for popular and famous channels*

If you want to help convey the idea of Block Bank to a global audience, you can participate in the Translations and moderation bounty. Please contact Block Bank support in telegram / bitcointalk before starting the translation.

- *[ANN]Thread Translation - 10 stakes*
- *Thread moderation - 1 stakes per post*
- *Website translation - 15 stakes*
- *White Paper translation - 30 stakes*

Telegram campaign.

Join the group – 1 stake

Be an active member and earn between 5 and 50 stakes as follows

Based on Activity % showed by Combot (attention: bad "flood ratio" could disqualified you)

- *If you are in top 3: 50 stakes.*
- *If you are ranked 4 to 10: 25 stakes.*
- *If you are ranked 11 to 20: 15 stakes.*
- *If you are ranked 21 to 50: 5 stakes.*
- *If you are ranked 777: 7 stakes.*
- *Extra 300 stakes for the person that is ranked #1 at the end of the Pre-Sale!*

Rewards and terms for Opinion Leaders, Brand Ambassadors and Advertising Campaigns are negotiated individually.

Bonus

Bonus prize pool 30 000 000 tokens.

Award parameters purchased tokens*:

2 000-10 000 tokens - 3% Bonus
10 001 - 50 000 tokens - 5% Bonus
50 001 - 250 000 tokens - 7% Bonus
250 001+ tokens - 9% Bonus

When the Bonus prize pool is exhausted other tokens purchasing will not be awarded.

In the event the bonus pool is not exhausted all undistributed tokens will be burnt.

*Bonus tokens will be allocated to 1 transaction only.

Implement Appropriate Controls

One of the most important tasks is to define and identify risks. The next step is to implement appropriate controls for each one. Often this process cannot be implemented all at once. The section below describes the risks and corresponding control activities.

Risks profiling and business legal structure - should be a title

The client risk will be individually assessed from a relative perspective. This will give Block Bank an edge in how to manage the client risk by creating low risk solutions to meet the needs of our clients.

Each particular jurisdiction will have its own legal frame work and processes. In order to manage risks and be competitive will identify appropriate legal partners to manage risks with the relevant experience in their respectable jurisdictions.

For Example, specific jurisdictions may present higher risks than others. Block Bank will have dedicated legal advice in each jurisdiction. Block bank will be able to deliver bespoke solutions to deliver products with the lowest possible risk to Block Bank and its partners.

Legal Team

UK Commercial Markets

- DAVID CHAN, Squire Patton Boggs

East Caribbean Markets

- GRAHAME BOLLERS, Regal Chambers

Russia (Eastern Europe)

Dmitry Machikhin , Gmt Legal

ICO Financial Security

An escrow managed with trustees is a secure way for investors to ensure that their funds are being managed appropriately.

For this reason ethereum and bitcoin funds will be accepted via escrow.

Escrow Trustees:

- David Chan, Squire Patton Boggs
- Sufe Miah, Miah Solicitors
- Adam Cuffe, Project Director Founder

Each trustee will hold one of the three keys needed for signing transactions, the remaining key will remain in possession of the founder. In order to release funds two keys will need to be used.

Funding Storage

All crypto currency to be stored at the relevant address in multi currency wallet.

Once presale is complete December 15th 2018, the attracted funds will be released if total funds raised reaches minimum €500,000.

If funds raised do not reach €500,000 target the crowd raise will be deemed a failure and all funds will be returned to investors.

ICO Capital Protection

All capital raised via ICO will be held by compliant Trustee and allocated in line with specified stages in tandem with projections.

The Trustee will be a UK solicitor authorised and regulated by the solicitors regulation authority of England and Wales.

Crypto keys to the Block Bank wallet will be held by separate trustee. This trustee will also be a UK solicitor authorised and regulated by the solicitors regulation authority of England and Wales.

- Financial reports will be produced monthly and posted in the shareholder section of the website.
- All financial reporting will be conducted by a chartered accountant.

Profit Share Distribution

- Profit share will be distributed quarterly.
- All share drawings will be paid within 5 working days of last day of each quarter by smart contract.

ICO Information security

Disclaimer

This privacy policy has been compiled to better serve those who are concerned with how their 'Personally Identifiable Information' (PII) is being used online. PII, as described in US privacy law and information security, is information that can be used on its own or with other information to identify, contact, or locate a single person, or to identify an individual in context.

Please read our privacy policy carefully to get a clear understanding of how we collect, use, protect or otherwise handle your Personally Identifiable Information in accordance with our website.

What personal information do we collect from the people that visit website?

When do we collect information?

- We only collect information when you submit it on our website or make an enquiry.

How do we use your information?

- We only use your information to respond directly to you.

How do we protect your information?

- We protect your information in line with International Data Protection Law..

Do we use 'cookies'?

- No we do not.

Third-party disclosure

We will never disclose your information to third parties without your permission.

Contacting Us

Please get in touch if you have any enquiries

FAQ (Frequently Asked Questions)

Why is BlockBank better than conventional banks?

Block Bank is a next generation Bank and utilises modern technology to improve efficiency and security.

Why blockchain is needed for Block Bank?

Block Chain Technology provides transparency for Block Bank clients and investors. This way clients can be assured of Block Banks activities and the security of their invests. Block Bank also uses blockchain technology to streamline business activities and improve efficiency and security.

What are the project risks?

The main risk is not being able to be licensed Block Bank has already received decision in principle for Its regulated activities and will be fully licensed in February 2018 before the Block Bank Pre-ICO

What is the token attached to?

Block Bank Reserve Tokens and Coins are backed by real world assets as well as crypto held by Block Bank as security.

What if the client's default on loans?

All lending is secured on crypto and real world physical assets. Block Bank has specific risk management and lending criteria created to protect block bank from losses. In the event that a client did not fulfil their obligations in the credit contract Block Bank will issue legal proceedings and obtain warrant of possession over assets collateralized in the credit agreement

Normative and legal regulation?

Block Bank is an international Bank and will adhere to the Basel iii international regulations as well as the regulations of any jurisdiction of which Block Bank is conducting business.

How is the security of personal data guaranteed?

All information is secured under International Data Protection Law

Can everyone get loans? selection criteria?

Block Bank Lending products are available to businesses only, lending criteria is assessed individually as to provide relevant products and services to clients.

What can I do with tokens?

Block Bank reserve tokens can be used as security deposits for Block Bank lending products. Individuals can also use Block Bank reserve tokens to earn profit share from the Block Bank lending portfolio. Token holders are eligible to earn a share of 80% of net profits on a quarterly basis

Token Distribution



For what can I exchange tokens?

BBRT can be exchanged for crypto and fiat via the Block Bank Exchange.

What are the guarantees that the token would not depreciate?

Due to the limited supply of tokens in circulation and the unlimited demand for finance and refinancing block bank tokens can only appreciate in value as Block bank develops is Lending portfolio. Clients of block bank have to secure their deposits in BBRT which means there will always be demand for block bank tokens and a robust stable secondary market with consistently high volume.

Our team

Team



Adam Cuffe
Founder



Anton Dzyatkovskii
Emerging Markets



Dmitry Machikhin
Legal Russian
Markets



Yusuf Sozi
Sales Officer



Vitalii Biriukov
Team lead blockchain
architect



Vladimir Sergeev
Team lead backend
web developer



Olena Morozova
Team lead frontend
web developer



Nikolai Zhulinskyi
Web developer



Alexandr Brusentsov
UI/UX Designer



David Chan
Real Estate
Advisor



Sufe Miah
Advisor
United Kingdom



Volodymyr Malyshkin
ICO expert

Advisors