



Important notice

Disclaimer:

Please read this section of the document carefully. Consult legal, financial, tax, or other professional advisors; if you are in any doubt about the action, you should take. This document's information may not be exhaustive and does not imply any elements of a contractual relationship or obligations. While we make every effort to ensure that any material in this document is accurate and up to date, such material in no way constitutes professional advice. We do not guarantee nor accept any legal liability arising from the accuracy, reliability, currency, or completeness of any material contained in this document. No part of this document is legally binding or enforceable, nor is it meant to be. The author developed this document based on an evaluation method generally accepted by the cryptocurrency community (quantity theory of money and discounted cash flow analysis) and relies on a generally accepted school of economic thought (monetarist school of economics). It is important to note that the blockchain and cryptocurrency area is still very new. There is very little historical data, past performance results, or academic research on the topic of cryptocurrencies when compared to the historical data available for standard stocks and equities, let alone the lack of data available for tokenization, economics, and long-term valuations of these digital assets. Stocks (equity) have been around since the early 1600s, and it is only in the past 100 years that we have begun to have more comprehensive and widely accepted valuation models. However, they are still subject to bias and interpretation and suffered from their inputs' quality. On the other hand, cryptocurrencies have been around since 2008, with a broader recognition around 2016 and an explosion in the number of tokens in 2017. As such, it is way too early to evaluate or comment on the performance, monetary policy, and models behind any of them. As a result, the author of the current document prefers to rely on sound economic principles backed by data and reasonable assumptions. Furthermore, the current model relies on several assumptions, forecasts, and requirements explicitly specified by the company behind the token offering. As such, this model is only as good as those assumptions are. Any significant deviation from the input numbers would subsequently impact the outputs of this model. The model presented here aims to provide a fair token price valuation based on the merits of the business behind it (as far as they are known/estimated at the time of the creation of this model) and cannot account for any possible speculative actions and market manipulation by any party as well as for irrational market behavior.

None of the information or analyses in this document is intended to provide a basis for an investment decision, and no specific investment recommendation is made. This document does not constitute investment advice or an invitation to invest in any security or financial instrument. No regulatory authority has examined or approved any of the information set out in this document. No such action has been or will be taken under the laws, regulatory requirements, or rules of any jurisdiction. You acknowledge and agree that you are not using the information in this document for purposes of investment, speculation, as some type of arbitrage strategy, for immediate resale, or other financial purposes. Some of the document's statements include forward-looking statements that reflect our current views concerning execution roadmap, financial performance, business strategy, and plans. All forward-looking statements address matters that involve risks and uncertainties and do not guarantee that these results will be achieved and may lead the actual results to differ materially from those indicated in these statements. No statement in this document is intended as a profit forecast. Given that the "regulations" for cryptocurrency in most countries at best are highly ambiguous or completely non-existent, each buyer is strongly advised to carry out a legal and tax analysis concerning the purchase and ownership of cryptocurrency and tokens according to their nationality and place of residence. Everything in this document is the author's own work, with external sources and references provided where appropriate. Some parts of this document, on non-project-specific texts, charts, graphics, and formulas, might be identical with other documents produced by the same author. These include but are not limited to the explanation of some formulas, modeling techniques, economic theories, and policies.

Overview of Petale Group

+900M€
Tokenization Pipeline

509T€
TAM⁽¹⁾

+30
Collaborators

Petale Group:

- Petale Group is a European company headquartered in Paris, France.
- The concept of Petale has been matured since 2018, and launched in 2021.
- The group is under registration at the French market authorities (AMF and ACPR)⁽²⁾

Core Elements

- **The Tokenized Alternative Investment Fund** structures investment opportunities, and acts as the leverage to broadcast tokenized investment opportunities to its clients via the App.
- **XPTL token** is the unit of account in Petale's decentralized network. It acts as the payment and investment tool within the ecosystem.
- **Petale App** is the gateway that provides any investor or asset manager with exclusive and regulated blockchain-based investment opportunities.

Product Market Fit

Problems

Too many illiquid assets and positions

High-fees drive low use of crypto for payments

High-volatility inherent to the crypto market

Lack of transparency and slow execution

Solutions

We provide fractional ownership in asset classes

Seamless swaps between XPTL and fiat

Invest in the Economy with stable returns

Smart-Contracts and transparent value transfers



(1) Total Addressable Market - Global Financial Services aggregated with Blockchain Markets in 2022.

(2) Registration with AMF and ACPR does not imply a certain level of risk or training.

Our Services

Certification

Certification ensures the authenticity of assets onboarded in Petale, by creating digital certificates of information provenance.

Tokenization

Tokenization is the fractional ownership of a real or a digital asset under the form of tokens. It can be applied to products or funds, and for which value-added services can be attached.

Investments

Clients of Petale can invest in a range of tokenized products and funds, and earn yield. We offer investments in alternative segments such as real estate, art, or technologies such as DeFi and NFTs.⁽¹⁾

Payments

Clients can pay with the XPTL token, or with traditional currencies. We provide seamless convertibility between XPTL and the Euro.⁽²⁾



(1) The investment segments suggested in this example is for illustration purposes. We might increase or decrease this scope.

(2) In early stage, we provide convertibility with the Euro. Additional currencies will be added in the coming months.

Our Platforms

Petale App

Experience holistic asset management, and access to a store of regulated financial products in tokenized form. The platform also allows peer-to-peer payments and investment between verified clients.

Cards

A Card can embody a real asset such as a painting, a real estate property, a fund, or an NFT. Once encrypted in the Petale network, the Card becomes a tokenized instrument that can be fractionized, certified, sold, or exchanged.

Vortex

Vortex is the blockchain network enabling investors and asset managers to create digital assets on-chain. This digital infrastructure acts as a reliable and transparent source of regulated assets within a secure and automated cryptographic network.⁽¹⁾

XPTL Token

XPTL is the token hosted on the Vortex network, that provides smart-dividends when staked in the Petale App. XPTL token has a 1:1 ratio with the Euro until the issuance of the full supply. After the issuance of all tokens, floor price might increase as demand for joining the Petale investment community increases.⁽²⁾



(1) The Vortex is Petale a hybrid public-permissioned blockchain.

(2) The XPTL token is built to provide a hedge against crypto-market volatility and global monetary inflation. Its sole purpose is to be used to pay and invest in the Petale ecosystem. It will stay at a 1:1 ratio until the assets under management exceed 33B€.

Petale App is the entry to a new universe

Step 1:

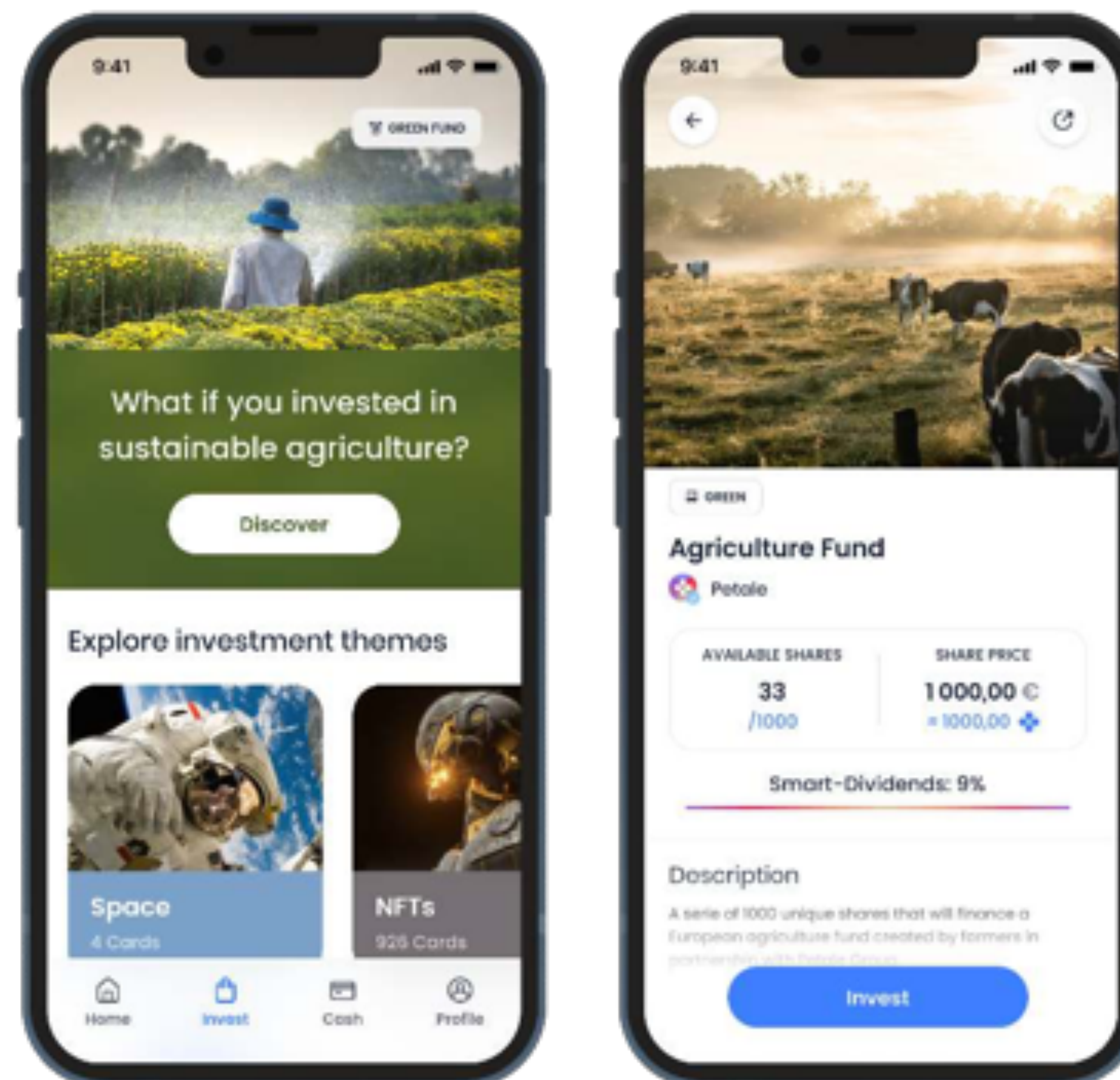
Download the App and perform KYC.

Step 2:

Visit our Store and add cash or crypto.

Step 3:

Access exclusive tokenized products that provide access to programmable investments and lifetime services.



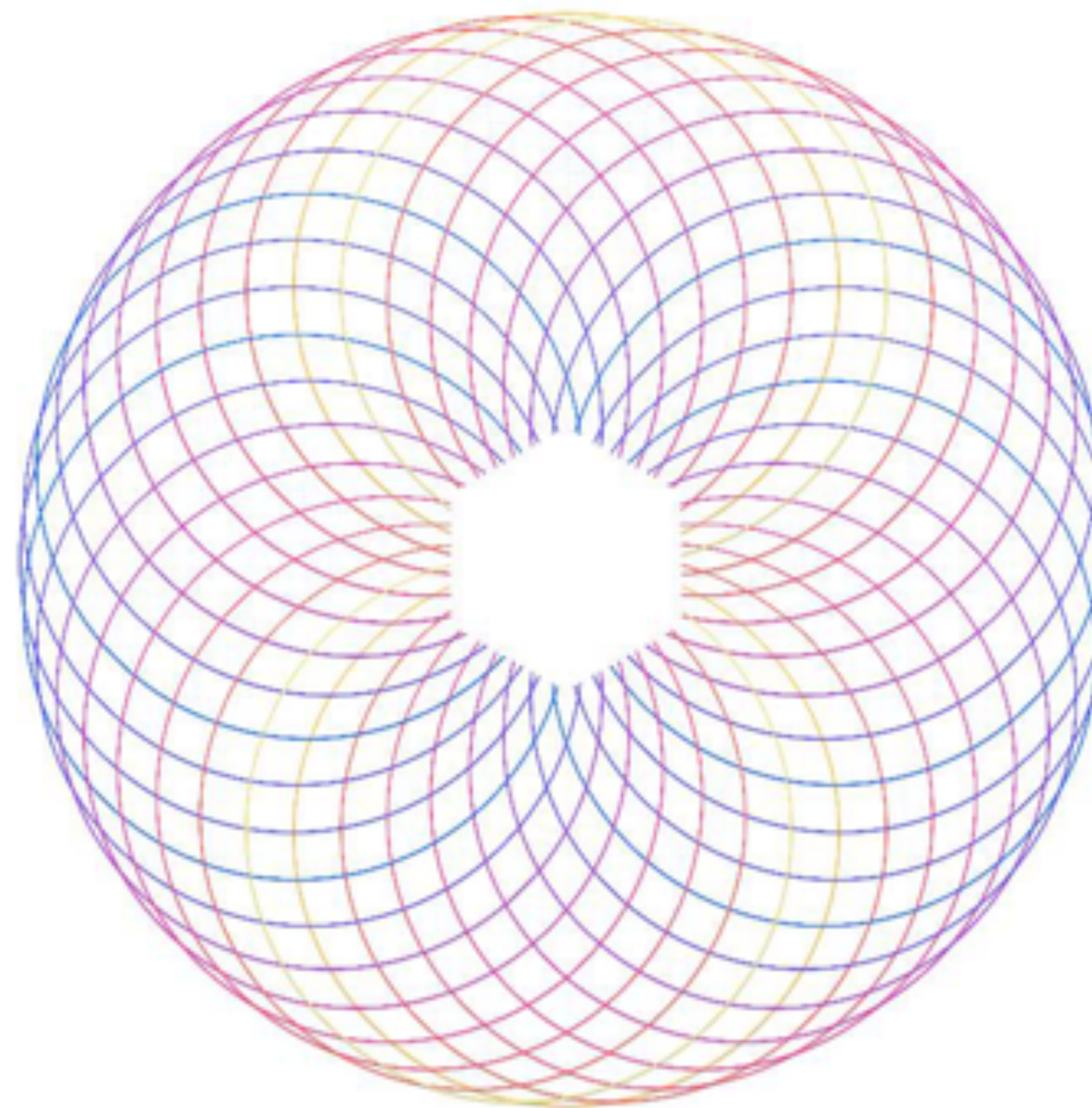
Vortex is our decentralized blockchain network

Concept

Founded with the objective to ally the benefits of public networks such as an open and immutable register, and the power of private networks such as speed and infinite scalability.

Network features

- Confirmation time: 1-3s
- Nodes: 13 nodes in different continents
- Smart-Contracts
- ERC-20, ERC-1400, ERC721



XPTL is a revolutionary token

Exclusive investment club

Holding the XPTL token grants all clients access to exclusive financial services, and tokenized investment opportunities in the real and digital economy. Holding XPTL will be the only way to stake and to purchase Cards that will provide unique returns and services.

Stability and performance

XPTL token has a 1:1 ratio with the Euro until the issuance of the full supply. After the issuance of all tokens, floor price might increase as demand for joining the Petale investment community increases.⁽¹⁾



Smart-Dividends

XPTL is created as a collective intelligence financial model to provide hedging solutions against systemic monetary inflation and crypto-markets volatility. XPTL Security Tokens held in the platform are used to be invested across a range of traditional and digital assets to provide performance to all its holders.

Asset-backed security token

XPTL token is backed by real value and assets such as fiat currencies held in a bank account, and crystalized investments in both the digital and the real economy. Such an asset-backed security token provides increased investor protection compared to most of crypto assets.

Cards enable atomic asset management

Supported Assets

Web3.0:

- Wallets
- Crypto-currencies
- NFTs
- DeFi pools

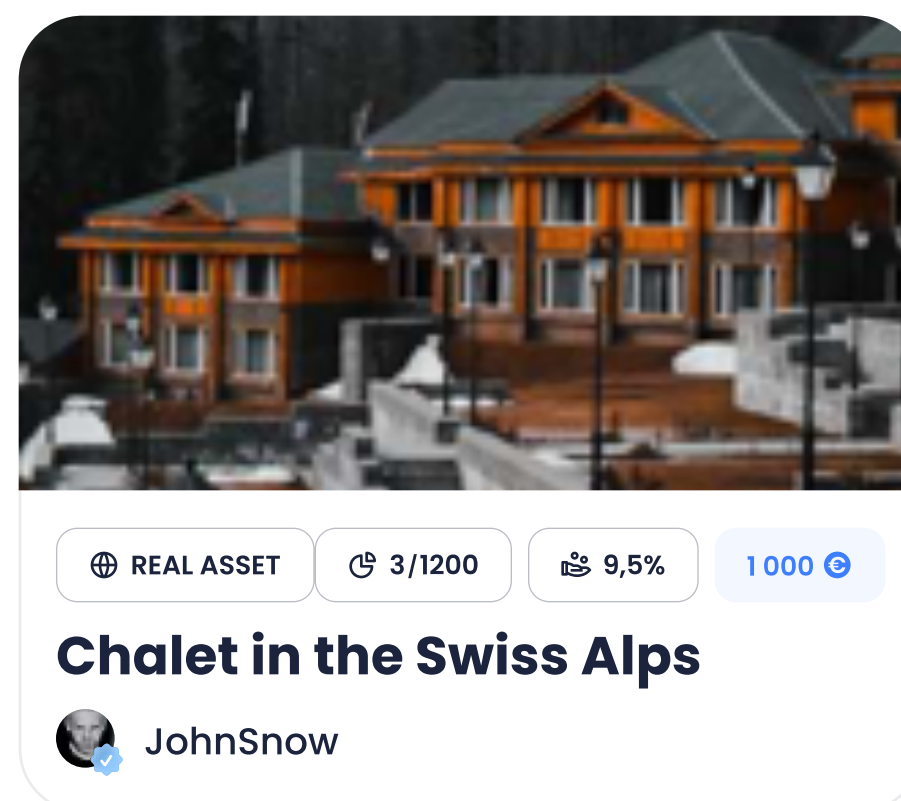
Real and Financial Assets:

- Real-estate
- Art & luxury
- Green bonds
- Equities
- Derivatives
- Debt Securities

Personal Finance:

- Fintech
- Mobile Payment
- Loyalty programs

Are converted into Cards



That are addressable to

Individuals:

- Crypto-enthusiasts
- Fintech clients
- Traditional investors
- Accredited investors

Financial Institutions:

- Asset management companies
- Pension funds
- Mutual funds
- Banks
- Other financial institutions
- ...

Market Dynamics

Markets

Web3.0:

- Wallets⁽¹⁾
- Crypto-currencies⁽¹⁾
- NFTs⁽¹⁾
- Decentralized Finance⁽¹⁾

Personal Finance:

- Fintech⁽²⁾
- Mobile Payment⁽²⁾
- Loyalty programs⁽²⁾

Real and Financial Assets:

- Real-estate⁽³⁾
- Art & luxury⁽³⁾
- Green bonds⁽³⁾
- Equities⁽³⁾
- Derivatives⁽³⁾
- Debt Securities⁽³⁾

2022 **2030**

202 M\$	23.5 B\$
1.9 T\$	4.9 T\$
40 B\$	3.5 T\$
90 B\$	1.02 T\$
7.3 T\$	9.2 T\$
1.97 T\$	11.8 T\$
4.4 B\$	18.2 B\$
326 T\$	330 T\$
50 B\$	65 B\$
875 B\$	1 T\$
37 T\$	41.4 T\$
12.6 T\$	15 T\$
123 T\$	134 T\$

+190.64 %

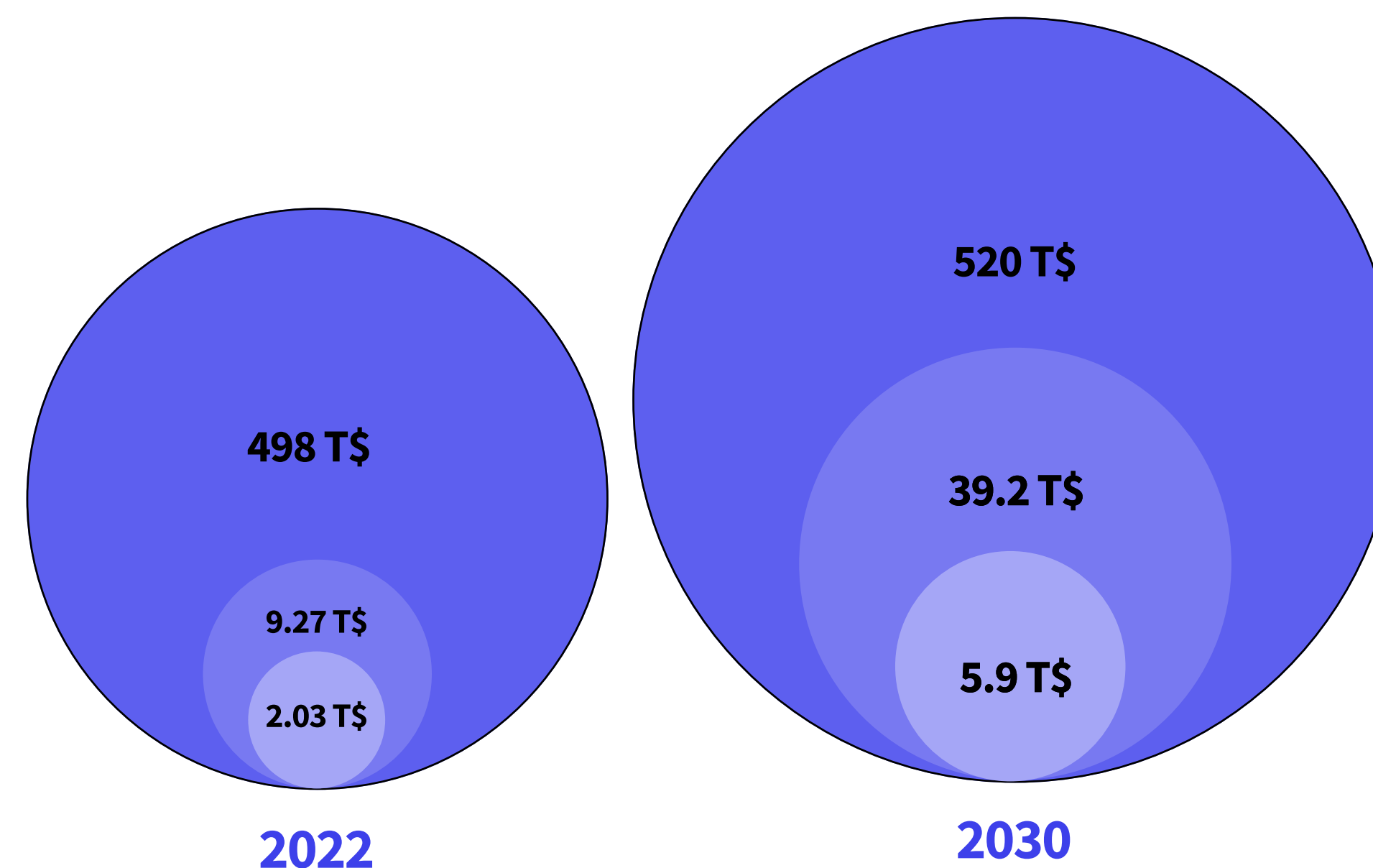
Web3.0 projected CAGR by 2030.

+322.87 %

Personal Finance projected CAGR by 2030.

+4.42 %

Real and Financial Assets projected CAGR by 2030.



Market Positioning

Web 3.0

 BINANCE

 coinbase

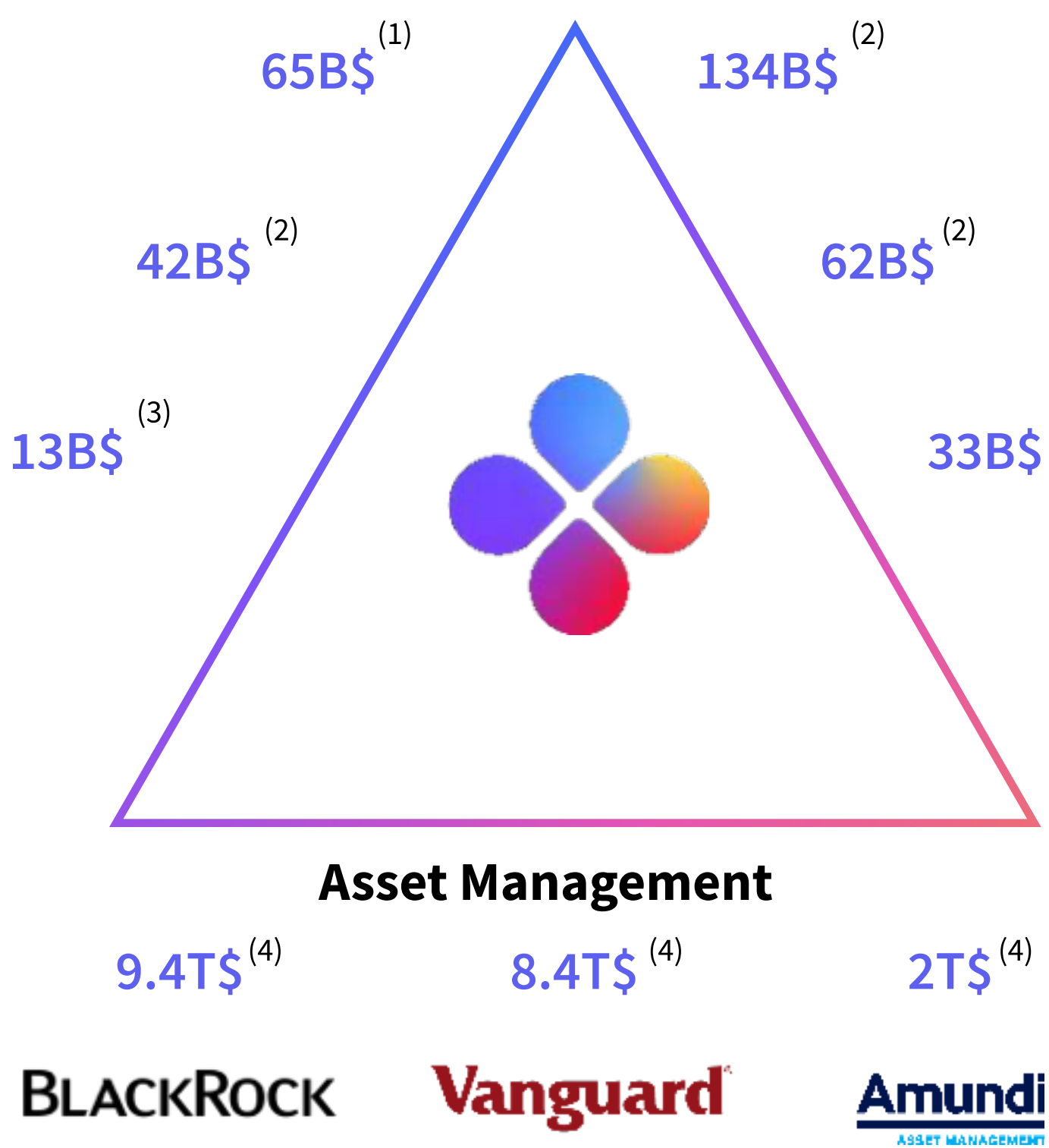
 OpenSea

Fintech

 PayPal

 Square

 Revolut



Asset Management

Hybridizing the best of finance

- Using **Web 3.0** as a decentralized layer of transactions, contracting and layer of truth.
- Onboarding **the best features of Fintech** and online payments for daily uses.
- Relying on an **Asset Management** model to power our investment club though the XPTL token.

Supported by core principles

- Revolutionizing asset management with **tokenized financial services** that are processed in a fast and transparent manner.
- Providing a **regulated platform** to bring a trustable and scalable financing framework.
- **Building strong partnerships** to support the vertical acceleration of native digital financing services.



(1) Valuation as of February 2022, source CoinMarketcap.
 (2) Valuation as of February 2022, source NASDAQ.
 (3) Valuation as of January 2022, source TechCrunch.
 (4) Assets under management based on last published balance sheets of 2021 from selected asset management firms.

Executive Team



Babacar N. Seck - Chairman & Chief Executive Officer

Babacar is an entrepreneur with over 22 years of international experience and passionate about developing disruptive, strategic and innovative technology business applied to multiple sectors. He holds an executive Mba from HEC Paris Business school and an engineering masters degree from the university of Paris 7.



Paul-Antoine Arrighi - Chief Technology Officer

Paul-Antoine is an entrepreneur and founder of Tech company OneClight who joined Microsoft in 2017 where he joined the CTO Office in Europe. He holds a Engineering diploma from ESIEA and is member of the network Pépite France.



Pierre Hoffmann - Chief Marketing Officer

Pierre is an entrepreneur passionate about tech who has been working at Microsoft before joining the German Blockchain foundation IOTA as French country lead. He holds a BBA in management and a Strategy certificate at HEC Paris.



Géraldine Gastaud - Chief of Staff

Géraldine is an experienced executive in finance and accounting with an important exposure to business operations and general management. She has over 15 years of management experience, including C-level executive positions in international companies. She holds an MBA at Aix-Marseille University Aix-Marseille University.



Niousha Bayat - Chief Investors Relations Officer

Niousha is an entrepreneur with a multisectoral experience in consulting, sales and business development. Before creating her lobbying company, she was in charge of implementing the international development of the financial and economic media “La Tribune”. She holds a master’s degree in Business law from the University of Paris Panthéon Assas.



Olivier Tchou-Kien - Chief Financial Officer

Olivier is an experienced business leader with 28 years of experience in Financial and business management with a strong track record on distribution, industry and services. Recognized strategic partner for development, Merging & Acquisition, growth, restructuring of Business, he has a large expertise in the areas of finance, controlling, accounting and corporate finance.



Fabrice Daffe de Hauteclocque - Chief Operations Officer

Fabrice is an expert in digital transformation programs management from strategy to execution where he developed strong skills during last 10 years at Capgemini, KPMG and PwC. He holds a Masters degree of Business Administration (MBA), in Finance and international markets.



Erwan Cossé - Secretary General

Erwan is an international business lawyer mainly involved in mergers and acquisitions and venture capital transactions. He provided legal services to a number of companies. He regularly advises companies in the biotechnology, medical industry and information technology sectors.



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