

Annual report
for
StrateVic Finance Group AB
556788-2807
Financial year
2018

The undersigned board member hereby certifies, partly that this copy of the annual report corresponds to the co-original, and that the income statement and balance sheet have been adopted at the Annual General Meeting 3 January 2020 The Annual General Meeting also resolved to approve the Board's proposal for allocation of earnings.

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556788-2807

Financial year

2018

CEO's foreword

2018 was the first year during which operations began to solidify after an extended period of consolidation. During this time, the company's overall strategy had taken shape, as had the trading of crypto currencies. In the summer of 2018, the first version of the company's automated trading system was launched, and by the autumn, the first trading on behalf of external clients had begun. This, in turn, constituted the basis for a continued expansion which, in 2019, resulted in a fundamental change in the company's brand strategy and made it possible to broaden all fintech-operations to what is today provided through the company's website, bankt.co

We now confidently gaze toward the future as the inflow of customers and sales continue to increase.

Bert Scheen, CEO

StrateVic Finance Group AB
Company No.: 556788-2807

The Board of Directors and the President of StrateVic Finance Group AB present the following annual report for the financial year 2018.

The annual report is prepared in Euro, EUR.

Board of Directors' report

Information regarding the company

Stratevic Finance Group AB (publ) has been listed on the Frankfurt Stock Exchange in the General Standard segment in Germany since September 18th, 2014. Which means that the company, among others, operates under the auspices of the Swedish Financial Supervisory Authority. The company is based in Stockholm.

Significant events during the financial year

During 2018, the company's AI-based trading platform for crypto currencies continued to be the subject of development. The platform was launched during the autumn of the same year, and has since then experienced an appropriate influx of customers.

Some initial problems with scalability and stability initially led to slower development than expected, but these problems have since been addressed, upon which regular sales were resumed.

Significant events following the end of the period

In order enable broader sales via the AI-based trading platform on a continuous basis, the company has launched the brand, BankT, an internet-based wallet which enables the handling of both crypto currencies and traditional currencies as well as securities and tokenized assets. This also enables the company to offer a broader service portfolio, including payment services for companies.

The company has also entered into an agreement regarding the handling of payment services for a consortium, which operates in the areas of online gambling, and has thereby also changed significant parts of its Board of Directors.

Possibilities with regard to continued operations

The company's operations are generating gradually increasing cash flows and management subsequently considers the conditions for continued operations as being extremely promising to date.

Expected future development, material risks and uncertainties

In connection with the recently launched service, BankT, and its so-called 'whitelabel' platforms, the influx of Bitcoins into the trading platform has increased. Therefore, it is estimated that the company's cash flows will also increase within the foreseeable future.

Related risks include the strong volatility in crypto currencies as well as the fact that the company does not yet fully bear the cost base derived from its previous operations.

Ownership

The total number of shares in the company is 2,053,574,536 as of 2019-11-26. The total number of shares as of December 31st, 2018, was 902,907,870. The share price at the market's closing on December 31st, 2018, was Euro 0.091 per share, which corresponds to a company with a stated value of approximately 82.2 million Euro.

StrateVic Finance Group AB
Company No.: 556788-2807

The company's largest shareholders at the end of the year were Angel Business Club and Trig Media Group AB, which together control 6% of the company.

The company is based in Stockholm.

Multi-year oversight (Tkr)	2018	2017	2016
Net turnover	0	4	0

Multi-year oversight (Tkr)	2018	2017	2016
Profit/loss after financial items	-645	-1 320	-9
Equity/assets ratio (%)	11,6	5,4	3,3

For definitions of key ratios, see Accounting and Valuation Principles.

Recommended processing of accumulated loss

The Board of Directors recommends that the accumulated (SEK):

accumulated loss	-730 828
year's loss	-568 479
	-1 299 307

be processed so that	
carried over	-1 299 307

The company's earnings and financial position in general are indicated in the following income statement and balance sheet as well as the cash flow analysis with notes.

Income statement	Note	2018-01-01 -2018-12-31	2017-01-01 -2017-12-31
<hr/>			
Net turnover	2	0	3 702
Other operating income		1 461	0
		1 461	3 702
<hr/>			
Operating costs			
Acquisition costs		9 356	0
Other external costs		-480 489	-1 197 013
Personnel costs	3	-154 104	0
Depreciation/amortization and impairment of property, plant, and equipment and intangible assets		0	-127 815
Other operating expenses		-165	-1 121
		-644 114	-1 325 949
Operating profit/loss		-642 653	-1 322 247
<hr/>			
Profit/loss from financial items			
Other interest income and similar profit/loss items	4	0	2 541
Udterest expense and similar profit/loss items	5	-2 816	-37
		-2 816	2 504
Profit/loss after financial items		-645 469	-1 318 743
<hr/>			
Pre-tax profit/loss		-645 469	-1 319 74
<hr/>			
Other taxes		76 990	0
Net profit/loss for the year		-568 479	-1 319 743

Balance sheet	Note	2018-12-31	2017-12-31
ASSETS			
Fixed assets			
<hr/>			
<i>Intangible fixed assets</i>			
Franchise, patents, trademarks, and other similar rights			
	6	2 659 574	2 659 574
		2 659 574	2 659 574
Total fixed assets		2 659 574	2 659 74
<hr/>			
Current assets			
<i>Current receivables</i>			
Other receivables			
	7	15 129	13 616
		15 129	13 616
<hr/>			
<i>Cash on hand and in bank</i>			
		4 085	3 652
Total current assets		19 214	17 268
<hr/>			
TOTAL ASSETS		2 678 788	2 676 842

Balance sheet	Note	2018-12-31	2017-12-31
EQUITY AND LIABILITIES			
Equity	8,9		
Restricted reserves			
Share capital		189 582	73 110
Revaluation reserve	10	1 428 680	1 501 790
Non-restricted equity			
Retained earnings or losses		-730 828	-36 832
Profit/loss for the year		-568 479	-1 319 743
		-1 299 307	-1 356 575
Total equity		309 955	145 215
Provisions			
Deferred tax liability	11	402 961	402 961
Current liabilities			
Account payable		1 118 032	648 472
Liabilities to companies in which there is an ownership interest		-34 001	0
Other liabilities		849 926	1 448 279
Accrued expenses and deferred income	12	1 965 872	2 128 666
TOTAL EQUITY AND LIABILITIES		2 678 788	2 676 842

Statement of changes in equity

		Share- capital	Restricted reserves	Non-restr. equity	Total equity
Opening equity	2017-01-01	73 110	0	-37 476	35 634
Revaluation reserve			1 428 680		1 428 680
Translation difference				645	645
Profit / loss for the year				-1 318 743	-1 319 743
Total comprehensive			1 428 680	-1 319 098	109 582
Outgoing equity	2017-12-31	73 110	1 428 680	- 1 356 574	145 216
New issuing of shares		107 472		628 922	735 394
Exchange rate differences				-3 176	-3 176
Profit/loss for the year				-568 479	-568 479
Total comprehensive income		107 472		57 267	164 739
Closing equity	2018-12-31	180 582	1 428 680	-1 299 307	309 955

Cash flow analysis	Note	2018-01-01 -2018-12-31	2017-01-01 -2017-21-31
<hr/>			
Current activities			
Profit/loss after financial items		-568 479	-1 319 743
Adjustments for items not included in the cash flow		-3 175	111 482
Cash flow from operating activities before in working capital		-571 654	-1 208 261
<hr/>			
Cash flow from change in the working capital			
Change in current receivables		552	114 733
Change in current liabilities		571 535	1 086 642
Cash flow from operating activities		433	-6 886
<hr/>			
Annual cash flow		433	-6 886
Liquid assets, opening balance			
Liquid assets, opening balance		3 652	10 538
Liquid assets, closing balance.		4 085	3 652
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Notes

Note 1 Accounting and valuation principles

General information

The annual report is drawn up in accordance with the Swedish Annual Accounts Act and BFNAR 2012_1 Annual Reporting and consolidated reports (K3)

Accounting of revenues

Revenue has been raised to the fair value of consideration received or receivable and is recognized to the extent that it is probable that the economic benefits will be available to be used by the company and the revenue can be measured reliably.

Intangible assets

The company reports internally generated intangible assets according to the activation model. This means that all expenses related to the development of an internally generated intangible asset are capitalized and depreciated over the asset's useful life.

Fixed assets

Intangible and tangible fixed assets are posted at the acquisition value minus accumulated depreciation and any write-downs.

Depreciation is done on a straight-line basis over the estimated useful life of the asset taking the significant residual value into account. The following depreciation percentage is applied:

Intangible fixed assets

Capitalized expenditures for research and development work:	10%
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Financial instruments

Financial instruments are valued on the basis of the acquisition value. The instrument is presented in the balance sheet when the company becomes a party to the instrument's contractual conditions. Financial assets are derecognized when the right to receive cash flows from the instrument has expired and/or been transferred, and the company has thereby transferred virtually all the risks and rewards associated with ownership. Financial liabilities are derecognized from the balance sheet when the liabilities have been settled or otherwise terminated

Accounts receivable / current receivables

Accounts receivable and current receivables are reported as current assets at the amount expected to be paid after deducting individually assessed impaired loans.

Loan-liabilities and account payables

Loan liabilities and account payables are recognized at cost after deduction of transaction costs. If the carrying amount differs from the amount which will be repaid at maturity date, interest expense is accrued, the difference which - over the term of the loan - uses the effective interest rate of the instrument. This is consistent with the due date, the carrying amount, and the amount to be reimbursed.

Leasing agreements

The company reports all leases, as well as operational, financial, and operating leases. Operating leases are reported as an expense on a straight-line basis over the lease term.

Income taxes

Total tax consists of current tax and deferred tax. Taxes are reported in the income statement, except when the underlying transaction is reported directly in equity, whereby the associated tax effects are reported in equity.

Current tax

Current tax refers to income tax for the current financial year and the part of the previous financial year's income tax which has not yet been reported. Current tax is calculated on the basis of the tax rate applicable per the daily balance sheet.

Deferred tax

Deferred tax is the income tax relating to future financial years as a result of past events. Accounting is done using the balance sheet method. According to this method, deferred tax liabilities and deferred tax assets on temporary differences arise between the tax base of recognized assets and liabilities when other tax credits or deficits are reported.

Deferred tax assets are offset against deferred tax liabilities if, and only if, they can be paid with a net amount. Deferred tax is calculated based on the applicable rate at the balance sheet date. Effects of changes in applicable tax rates are reported in the period in which the change is legally required. Deferred tax assets are reported as financial fixed assets, while deferred tax liabilities are as reported as provisions.

Deferred tax assets referring tax losses or unused tax credits are reported to the extent that it is probable that deductions can be offset against future taxable profits.

Because of the connection between accounting and taxation the deferred tax liability which is attributable to untaxed reserves is not identified separately.

Cash flow analysis

The cash flow statement is prepared using the indirect method. The reported cash flow includes only transactions which involve receipts or disbursements.

Definition of key business ratios

Net turnover

Main operating revenues, invoiced expenses, side income, and revenue adjustments.

Profit/loss after financial item

Profit after financial items and costs but before appropriations and taxes

Equity/assets ratio (%)

Adjusted equity (equity and untaxed reserves with deductions for deferred tax) as a percent of the balance sheet total.

Estimates and judgements

Preparation of financial statements and application of accounting policies, are often based on assessments, estimates, and assumptions which are considered to be reasonable at the time when the assessment is made. Estimates are based on historical experience and various other factors which are considered to be reasonable under the circumstances. The results of these are used to assess the carrying values of assets and liabilities, which are not otherwise apparent from other sources. However, the actual outcome may differ from these estimates. Estimates and assumptions are reviewed regularly.

The estimates and judgements which pose a significant risk of material adjustments in the carrying amounts of assets and liabilities in the coming year are dealt with in the main features below.

Intangible and tangible fixed assets

The write-off rate on the company's intangible and tangible fixed assets is based on the assessed period of use. Depending on the period of use determined for an asset, the company's results are affected.

Note 2 Net turnover distribution

	2018	2017
Net turnover per line of business		
BitCoin/Mining sales	0	3 701

Note 3 Employees and personnel costs

	2018	2017
Wages and other compensations		
Other employees	108 772	0
	107 772	0
Social costs and benefits		
Other social costs pr. law and agreement	34 176	0
	34 176	0
Total wages, expenses, social costs, and pension costs	142 948	0

Note 4 Other interest income and similar items

	2018	2017
Other interest income	0	0

Note 5 Other interest income and similar profit/loss items

	2018	2017
Other interest expenses	-2 816	-37
	-2 816	-37

Note 6 Expenditures carried over for development work and similar work

	2018-12-31	2017-12-31
Acquisition value, opening balance	1 297 455	1 280 477
Translation difference	0	16 978
Accumulated acquisition value, closing balance	1 297 455	1 297 455
 Deprecation, opening balance	-469 521	-341 706
Deprecation for the year	0	-126 815
Accumulated Deprecation, closing balance	-469 521	-469 521
 Write-ups, opening balance	1 831 640	0
Write-ups for the year	0	1 831 640
Accumulated write-ups, closing balance	1 831 640	1 831 640
 Book value, closing balance	2 659 574	2 659 574

Note 7 Other receivables

	2018-12-31	2017-12-31
Tax assets relating to current tax		
Other items	12 129	13 616
	15 129	13 616

Note 8 Number of shares

Name	Number of shares	Quota-value
Stamaktier	902 907 870	0
	902 907 870	

Result per share: -0,00063 Euro.

Note 9 Appropriation of profit or loss

	2018-12-31
Recommended processing of accumulated loss	
The Board of Directors recommends that the accumulated loss:	
 accumulated loss	-730 828
year's loss	-568 479
	-1 299 307
 be processed so that	
carried over	-1 299 307

Note 10 Revaluation reserve

	2018-12-31	2017-12-31
Allocations to the fund during the financial year	1 428 680	1 428 680
Amount at the end of the year	1 428 680	1 428 680

Note 11 Deferred tax liability

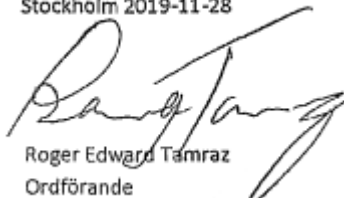
	2018-12-31	2017-12-31
Provisions of the year	402 961	402 961
Balance at the end of the year	402 961	402 961

Note 12 Accrued expenses and deferred income

	2018-12-31	2017-12-31
Other accrued expenses	31 915	31 915
	31 915	31 915

The undersigned hereby guarantee that the annual accounts have been prepared in accordance with the Annual Accounts Act and generally accepted accounting principles, that current accounting standards have been applied, and that the information provided is in accordance with actual residing conditions.

Stockholm 2019-11-28


Roger Edward Tamraz
Ordförande


Marc Jean-Louis D'Hombres


Albertus Arie Scheen
Verkställande direktör

Min revisionsberättelse har lämnats 2019-11-29.


Sture Eriksson
Auktoriserad revisor

Jag har naken tilllykt eller avstarkt
farkställande av resultat och balansräkning i
hellen förslaget till behandling av förslaget.

Auditing summary

For the Annual General Meeting of StrateVic Finance Group AB
Org.nr 556788-2807

Summary of the annual report

No statement is made

I have performed an audit of the annual report for StrateVic Finance Group AB. Financial year 2018.

As a consequence of the reasons described in "Reason for statement," I cannot comment on whether the financial statements have been prepared in accordance with the Swedish Annual Accounts Act, or if it gives a fair picture of StrateVic Finance Group AB's financial positions as of 2018-12 -31, or by its financial results and cash flow for the year according to the Annual Accounts Act. I can also not comment on whether the management report is compatible with the other parts of the report. Nor can I comment on whether the CEO's report is compatible with the other parts of the Annual.

As a result of the relationship described in the section, "Reason for statement," I can neither deny nor confirm that the general meeting determines the profit statement and balance sheet.

Reason for statement

The company's view of future developments is positive, but we do not have any factual basis for assessing such a thing. As in the previous year, the company has not been able to demonstrate the value of intangible fixed assets. In face, on the date of my audit report was completed, said intangible fixed assets have not yet yielded any revenue, whatsoever.

I have conducted my audit in accordance with the International Standards on Auditing (ISA) and the generally accepted auditing standards of Sweden. My responsibility under these standards is described in more detail in the Auditor's responsibility section. I am also independent in relation to StrateVic Finance Group AB, in accordance with the generally accepted auditing standards of Sweden, and have also otherwise fulfilled my professional ethical responsibilities in accordance with their relevant requirements.

Responsibilities of the Board of Directors and the CEO

It is the Board of Directors and the CEO who are responsible for ensuring that the financial statements are prepared and that it provides a fair picture according to the Swedish Annual Accounts Act. The Board of Directors and the CEO are responsible for the internal control, which they are deemed necessary to uphold, of a financial statement which does not contain any material errors, whether due to irregularities or errors.

Following the preparation of the annual report, the Board of Directors and the Managing Director are responsible for the description of the company's intention to continue the business. They inform, when needed, of matters which may affect the intention to continue the business and to use the assumption of continued operation. However, the assumption of continuing operations is not applied if the Board of Directors and the CEO intend to liquidate the company, cease to operate, and/or have no realistic alternative to making such decisions.

Auditors's responsibility

My goals are to obtain a reasonable degree of certainty that the applicable annual report, as a whole, does not contain any material inaccuracies, whether due to irregularities or simple human errors, and to then submit an audit report containing my findings and conclusions, alike. Reasonable assurance

may be a high degree of assurance, but it is no guarantee that an audit performed in accordance with ISA and proper auditing practices will always detect a material misstatement, if one exists. Errors can arise from irregularities and mistakes, alike, and are considered to be material if they individually or together can reasonably be expected to influence the financial decisions which individuals make on the basis of the annual report.

As part of an audit according to ISA, I employ professional judgment and maintain a professionally skeptical attitude throughout the audit. Also:

- I identify and assess the risks of material misstatements in the annual report, whether due to inconsistencies or errors, design and perform audit measures, among other things, based on these risks, and obtain audited evidence which is sufficient and appropriate to form the basis for my statements. The risk of not detecting a material inaccuracy as a result of irregularities is higher than that of a material inaccuracy due to errors, as irregularities may include acts of collusion, falsification, intentional omissions, incorrect information, or breaches of internal mechanisms for control.

- I gain an understanding for the parts of the company's internal mechanisms for control which are relevant to my audit. This in order to design audit measures which are perfectly appropriate in the given circumstances, but not endeavor to express my person opinion regarding the immediate effectiveness of said internal mechanisms for control.

- I evaluate the appropriateness of the accounting principles used and the reasonableness of the estimates and views of the Board of Directors and the CEO in the annual statement and related information.

- I evaluate the appropriateness of the Board of Directors and the CEO using the assumption of continued operations in the preparation of the annual report. I also conclude, based on the audited evidence I obtain, whether there is any significant uncertainty factor relating to such any events and/or conditions which may cause significant doubts about the company's ability to continue operations. If I conclude that there is a material uncertainty factor, in the auditing report, I must either draw attention to such disclosures in the annual report on the material uncertainty factor or, if such disclosures are inadequate, modify the statement in the annual report itself. Additionally, my conclusions are based on the audit evidence obtained up to the date of the completed auditing report. However, future events or conditions may - of course - prevent a company from continuing operations.

- I evaluate the overall presentation, structure, and content of the annual report, including all disclosures, and whether the annual report reproduces the underlying transactions and events in a way which presents a true and fair view.

I also inform the Board of Directors about, among other things, the extent, focus, and the timing of my audit the process itself. This in addition to revealing any and/or all meaningful observations made during the audit, including any significant deficiencies in the company's internal mechanisms for control which I have identified.

Report on other requirements according to laws and other statutes

No statement is made per statement

In addition to my audit of the annual report, I have also conducted an audit of the Board of Directors and the CEO of StrateVic Finance Group AB for the financial year 2018, and was further

commissioned to carry out an audit of the proposed allocation regarding the company's profits and losses, respectively.

As a result of the situation described in the section, "Grounds for statements," I can neither confirm nor confirm that the Annual General Meeting deals with the loss in accordance with the proposal in the Board of Directors' Report.

Finally, I second the notion that AGM grant the members of the Board of Directors and the CEO complete freedom from liability for the financial year.

Grounds for statements

As can be seen in my audit of the Annual Report, I cannot, among other things, confirm nor deny that the balance sheet has been conclusively established.

I have performed the audit of the Board of Directors and the Managing Director in accordance with the generally accepted auditing standards of Sweden. My responsibility according to said standards is described in more detail in the auditor's responsibility section. Furthermore, I am independent in relation to StrateVic Group AB in accordance with the generally accepted auditing standards of Sweden and have also otherwise fulfilled my professional ethical responsibilities in accordance with their relevant requirements.

I consider the audited evidence which I have obtained as being both sufficient and appropriate as a basis for my statements.

Responsibilities of the Board of Directors and the CEO

It is the Board of Directors who are responsible for the proposal of allocations regarding the company's profits and/or losses, alike. For example, in the case of a proposal for a dividend, this includes, among other things, an assessment of whether a dividend is justifiable relative to the industry of which the company is a part, as well as the scope and risks involved in comparison to the size of the company's residing equity. All this in addition to e.g. consolidation needs, liquidity, etc.

The Board of Directors is also responsible for the organization of the company and the management of the company's overall affairs. This includes, among other things, continuously assessing the company's financial situation and ensuring that the company's organization is designed so as to ensure that bookkeeping, asset management, and the company's financial affairs, in general, are all conducted in a professional and satisfactory manner. The CEO shall manage the day-to-day management in accordance with the Board of Directors' guidelines and instructions and, among other things, take the necessary measures to ensure that the company's accounts comply in with law and that all funds managed are done so in a satisfactory manner.

The auditor's responsibility

My goal regarding the audit of the Board of Directors, and thus also my statement regarding freedom from liability for the financial year 2018, is to obtain audited evidence in order to be able to assess, with a reasonable degree of certainty, whether any member of the Board of Directors or the CEO in any material respect:

- undertook any action or committed any form of negligence which may give rise to liability for the company, or
- in any other way acted in contradiction to the Public Limited Companies Law, the Annual Accounts Act, and/or the Articles of Association.

My goal regarding the revision of the proposal for disposing of the company's profits and/or losses, and thus my statement regarding this matter, is to judge with a reasonable degree of certainty whether the proposal is compatible with the Public Limited Companies Law.

Reasonable assurance may be a high degree of assurance, but it is no guarantee that an audit performed in accordance with the generally accepted auditing standards of Sweden will always detect measures and/or omissions which may give rise to liability for the company, or whether a proposal for the dispositions of the company's profits and/or losses is in accordance with the Public Limited Companies Law.

As part of an audit in accordance with the generally accepted auditing standards of Sweden, I employ professional judgment and maintain a professionally skeptical attitude throughout the audit. The audit of management and the proposal for disposing of the company's profits or/or losses is based primarily on the overall audit of accounts. The additional review measures which I use, in turn, build upon my professional judgment as is pertains to risk and materiality. This e.g. means that I focus the audit on those measures, areas, and conditions which are essential to the business and where deviations and violations should have a special significance for the company's present situation. I go through and examine decisions upon decisions, measures taken, and other matters relevant to my statement regarding liability. For example, as a basis for my statement on the Board of Director's proposal for allocating the company's profits and/or loss, I have examined whether the proposal is compatible with the Public Limited Companies Law.

Other information

As the Board of Directors' report shows, the company's view of future developments is positive, and even gives off the impression that the company - as of today - has a channel through which steady profits are made. The platform regarding the trading of cryptocurrencies is operated through a subsidiary which was purchased in 2019, and has not been audited by us. Also mentioned is the brand, BankT, which has yet to progress beyond a functioning beta version. Comparatively, the income statement for 2019 demonstrates that no revenue has yet been made and that the company is, in fact, consistently producing a loss. This means that the limit for the requirements for establishing a control balance sheet may soon be reached.

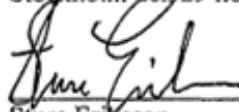
The company's continued existence in recent years has been dependent on the new issuing of shares and private loans from owners. The company's assessment of future revenues also serves as a prerequisite for the company's continued operation.

Remarks

The financial statements have not been prepared in such a time that it has been possible, according to Section 10 of the Swedish companies Act, to hold the Annual General Meeting within six months after the end of the business year.

During the financial year, the company did not report or pay deducted tax and social security contributions in due time and with the correct amount.

Stockholm den 29 november 2019


Sture Eriksson
Auktoriserad revisor