

MARQUANT STO

A stylized globe is the central focus, composed of a grid of glowing golden dots connected by thin, curved lines, representing a global network. The globe is set against a dark, almost black background. Swirling around the globe are numerous golden light trails and arcs, some solid and some dotted, creating a sense of motion and digital connectivity. The overall aesthetic is futuristic and high-tech.

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EXECUTIVE SUMMARY

Marquant connects the world's banks to the future of money.

Marquant is a one-stop shop that gives any bank everything it needs to handle digital money and digital assets. With a single connection, a bank gets safekeeping, payments, tokenization, compliance, trading, and crypto cards — all powered by a smart AI engine that learns and improves over time.

The change is already happening. Big banks like JPMorgan, HSBC, Deutsche Bank, and BNY Mellon are moving into digital assets. BlackRock has put over \$2.5 billion of US Treasury funds onto the blockchain. The big players are in.

But behind them sit more than 10,000 banks worldwide. Their customers want the same things, but these banks can't build their own systems. The cost is too high — \$50 to \$200 million. The time is too long — three to five years. The talent simply isn't there.

Marquant fills that gap. Instead of years and hundreds of millions, a bank can be up and running in three to six months.

To fund this, Marquant is raising \$450 million through the MQT token sale. MQT gives holders a share of the platform's revenue. It is backed by a protected reserve, supported by automatic buybacks, and grows stronger every time a new bank joins.

The \$400 Trillion opportunity

The world's traditional financial assets — stocks, bonds, real estate, funds, commodities — are worth more than \$400 trillion. Today, less than 0.1% of that exists on the blockchain. That gap is the biggest opportunity in finance today.

\$400T

Global Financial Assets

\$36B

Currently on Blockchain

\$16T

Projected by 2030

Why Putting Assets on the Blockchain Wins

Moving assets onto the blockchain (called "tokenization") makes them faster, cheaper, and smarter. Here is what changes:

- Payment and asset trade hands at the same instant — no waiting days for settlement.
- Markets run 24/7 instead of only during business hours.
- Ownership records are permanent and easy to verify.
- Assets can be split into smaller pieces, so more people can invest.
- Payments, dividends, and other actions happen automatically through code.

Research shows this saves about 1.17% on every credit transaction. Across the world's \$14 trillion securitisation market, that adds up to more than \$163 billion in savings every year.

Everything Lines Up by 2027

For the past three years, something has always been missing — rules, technology, money flow, or reach. By 2027, all four come together at once.

The numbers already prove it. Tokenized US government bonds are now worth \$8.6 billion. Tokenized stocks grew 65 times in eighteen months. The market is no longer waiting — it is moving.

Phase one (2022–2025) asked: can we put assets on the blockchain at scale?

Answer: yes.

Phase two — happening now — asks: can banks trade, lend, and use these assets every day?

Marquant is built for phase two.

The Problem — What Banks Are Up Against

Three big pressures have hit banks all at once. They need to enter the digital asset world, but they cannot easily do it on their own.

Customers Have Already Moved

More than 560 million people around the world own cryptocurrency. That number jumped 34% in just one year. These are doctors, parents, retirees, small business owners. They are normal bank customers — and they want help from their bank with the digital part of their money.

Most banks say no. So the customer goes to Coinbase, Binance, or Revolut. And over time, the rest of their banking goes there too. The bank doesn't just lose a crypto question — it loses the entire relationship. This hits hardest with younger, wealthier customers — exactly the ones banks need to keep.

Building It Themselves Doesn't Work

For most banks, building this on their own is just not realistic:

- It costs \$50 to \$200 million up front.
- It takes three to five years.
- It needs 100 to 250 specialist experts — people banks don't normally hire.
- It costs another \$20 to \$50 million every year to keep running.

By the time a bank finishes building, the market has already moved on.

The Economics of Building Internally do not work

For the overwhelming majority of banks, the in-house build is economically irrational:

- Capital expenditure of \$50–200 million for a comprehensive build
- Three to five years from initiation to viable production
- Recruitment of 100–250 specialist engineers, compliance officers, and security professionals — talent that traditional banks have not employed at scale
- Ongoing operational expenditure of \$20–50 million annually to maintain, upgrade, and re-audit as technology and frameworks evolve

For a small or mid-tier bank, this is unsustainable. For a large bank, it is opportunity cost — capital and talent diverted from existing strategic priorities. And in both cases, by the time the in-house build reaches production, the market has moved beyond the specification originally written.

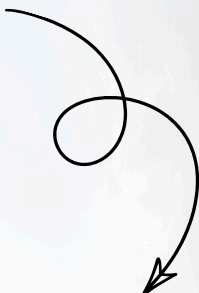


There are over 10,000 banks worldwide. Most have no digital asset capability at all. Every single one of them is a chance for Marquant.



WHAT IS MARQUANT

Marquant is a full toolkit that gives banks everything they need to work with digital assets — all from one place, through one connection.



Most other companies in this space only handle one piece. One firm keeps assets safe. Another checks compliance. A third issues digital bonds. A fourth runs trading. If a bank wants the full picture, it ends up signing five to ten contracts and stitching together five to ten different systems.



Marquant ends that mess. One platform. One contract. One connection. Every service ready to go. One AI engine connecting them all.

Think of It Like This

Amazon Web Services doesn't compete with the businesses running on it — it gives them the technology to run. Stripe doesn't compete with the shops it serves — it handles the payments for them. Bloomberg doesn't compete with financial analysts — it gives them the data they all use.

Marquant plays the same role for digital asset banking. Banks don't build the engine. They focus on their customers and their brand. Marquant runs the technology underneath.

Marquant builds the engine. Banks build the brand.

The Marquant Platform — Core Services

Marquant has six main services that work together. Each handles one big area of digital asset banking, and the AI engine connects them all.

1. Keeping Assets Safe (Custody)

Digital assets are protected by secret cryptographic keys. Lose the key, lose the asset — forever. There is no "forgot password" button. So safekeeping is the most important job.

Marquant splits every key into pieces and stores them in different secure locations. No single person — not even Marquant itself — ever holds a full key. Most assets sit in offline cold storage. Everything is insured by Lloyd's of London.

2. Payments and Settlement

Today, sending money between countries uses a system from 1973 called SWIFT. It takes three to five business days and costs \$25–50 per transfer.

Marquant lets banks skip all of that. A payment from Singapore to Frankfurt settles in about two seconds, 24 hours a day, for a fraction of the cost. The platform works with stablecoins (USDC, EURC), banks' own digital coins, and is ready for future central bank digital currencies.

3. Tokenization

Tokenization means turning something real — a stock, a bond, a piece of property — into a digital token you can trade on the blockchain. The benefits are huge: instant settlement, 24/7 trading, smaller minimum investments, automatic dividend payments.

Marquant handles the whole life of a tokenized asset. A bank can issue a tokenized bond on Monday, sell it Tuesday, start trading Wednesday, and automatically pay the first interest on Thursday — without writing a single line of code.

4. Compliance and Anti-Money-Laundering

Every bank must check its customers, watch for suspicious activity, and follow government rules. Doing this with digital assets is much harder than with normal money — funds can cross dozens of blockchains in seconds.

Marquant handles all of this automatically. It checks every wallet against global sanctions lists, watches every transaction in real time, and creates the right reports for every country. Compliance is built into every tokenized asset from day one.

5. Trading and Earning Yield

Marquant runs a 24-hour trading desk that finds the best prices across more than 30 different markets. It supports normal trading, large block trades, futures, and options.

Customers can also earn extra income. Some types of crypto pay rewards (typically 3% to 6% per year) just for being held. Marquant collects these rewards automatically. Customers can also borrow against their digital assets without selling them.

6. Cards and Consumer Products

Marquant lets partner banks issue debit and credit cards branded as their own — cards that work with crypto. A customer can pay with their crypto anywhere Visa or Mastercard is accepted. The platform converts crypto to the local currency at the moment of payment.



A Real Example



A bank customer buys \$250,000 of a tokenized US Treasury fund through their bank's app. In about two seconds, Marquant: checks compliance, finds the best price across 30+ markets, executes the trade, settles instantly, stores the asset safely, and records everything on the blockchain.



The customer sees one button and a confirmation. The bank sees one transaction. Marquant has quietly coordinated seven separate systems behind the scenes.

AI Engine Inside MARQUANT

Every service in Marquant is powered by a built-in AI engine. This is what makes Marquant different from everyone else.

Modern digital banking needs decisions every second — which market has the best price right now, which compliance rule applies to this exact transfer, which storage setup fits this client's risk level. No human can decide all of that fast enough. AI can.

Where the AI Works

– *Compliance Checking*

Every transaction is scored in milliseconds. Safe ones go through automatically. Risky ones get flagged for human review.

– *Best Price Routing*

When a bank trades, the AI checks more than 30 markets at once to find the best price.

– *Yield Optimization*

For customers earning yield, the AI constantly adjusts to get the best return at the safest level.

– *Personalization Experience*

Each customer gets recommendations and warnings tailored to them — the bank's app feels smarter over time.

– *Problem Detection*

The AI watches every system for anything unusual and warns staff before issues affect customers.

– *Risk dashboards for banks*

Every partner bank gets clear AI-generated reports showing their risks, returns, and exposure.

Why This Matters

Today, only the biggest banks (like JPMorgan and Goldman Sachs) can afford to build AI like this. With Marquant, every partner bank — large or small — uses infrastructure as smart as the top global banks.

And it gets better over time. Every transaction across every bank teaches the AI more — while keeping each bank's data completely private.

“

A bank using Marquant in 2030 will be smarter than a bank that built its own system in 2026 — because the gap is no longer about features. It is about accumulated intelligence

”

Owning the Full Lifecycle

In traditional finance, a single asset passes through dozens of different companies during its life — issued by one, traded by another, stored by a third, audited by a fourth. Every handoff costs money, slows things down, and adds risk.

Most digital asset providers have copied the same broken pattern. A bank issuing a tokenized bond might use five different vendors — one for the token, one for compliance, one for record-keeping, one for trading, one for fund administration. Each one charges a fee. Each one creates a possible point of failure.

Marquant is built differently. Every step happens inside one company, on one platform, on one tech stack.

Everything Under One Roof

Marquant has, or is getting, every licence it needs to handle the full life of a digital asset:

- Recording who owns what
- Issuing and trading securities
- Running secondary markets for tokenized assets
- Calculating fund values and reporting to investors
- Safely storing digital assets and crypto
- Operating across the EU under the MiCA framework
- Processing payments and stablecoin transfers

Why This Wins

- ***Smoother operations***

An asset never leaves the platform. No system mismatches, no broken connections, no "that's the other vendor's problem."

- ***Lower costs***

Every middleman takes a cut. Doing it all in one place means lower prices for banks and better profits for Marquant.

- ***Faster improvements***

When a new feature is needed, one team builds it across the whole system — not five different vendors arguing over who does what.



Preferred Choice



A bank has four real options for getting into digital assets. Here is how they compare.

The Four Options

– *Build it yourself*

Costs \$50–200M. Takes 3–5 years. Result: a custom system that's always playing catch-up.

– *Stitch together many vendors*

Five to ten contracts. Takes 12–24 months. Result: a messy patchwork.

– *Use a partial competitor*

Only covers two or three of the six services needed. Takes 6–12 months. Result: incomplete.

– *Partner with Marquant*

One contract, one connection, full capability with AI. Takes 3–6 months. Result: works like the world's biggest banks — at a fraction of the cost.



5 Year Total Cost Comparison

Option	Total Cost	Time to Launch
Build in-house	\$120M – \$300M	3 – 5 Years
Stitch together vendors	\$60M – \$150M	12 – 24 Months
Partial competitor	\$40M – \$80M	6 – 12 Months
Partner with Marquant	\$15M – \$45M	3 – 6 Months



Banks Are Already Moving

JPMorgan

HSBC

standard
chartered

BNY
MELLON

citi

Deutsche
Bank

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The best proof that this market is real comes from the world's biggest banks themselves. Here is what is happening right now.

The Top-Tier Banks Are In

JPMorgan runs its own blockchain platform called Kinexys, with a digital dollar called JPM Coin. In May 2026, JPMorgan filed for its second tokenized money market fund.

HSBC has issued more than \$3.5 billion in digital bonds for the Hong Kong government, the European Investment Bank, and the UK Treasury. Its tokenized deposit system is live in four countries and expanding to two more in 2026.

Standard Chartered became the first major global bank to launch direct crypto trading in 2025. Deutsche Bank holds a German crypto custody license and launches institutional custody in 2026. BNY Mellon — which safeguards \$52 trillion in assets — got approval to hold Bitcoin in 2025. Citigroup, Morgan Stanley, State Street, BNP Paribas, BBVA, DBS Singapore, and more are all live or about to launch.

BlackRock.

 **FRANKLIN
TEMPLETON**

HKEX
香港交易所

APOLLO

KKR

Hong Kong Is Already Doing It Live

Hong Kong's EnsembleX program is the most advanced real-world example. Throughout 2026, HSBC, Standard Chartered, Bank of China, BlackRock, Franklin Templeton, and the Hong Kong Stock Exchange are settling tokenized deposits between each other using the Hong Kong dollar payment system. Real money. Real banks. Real transactions. Live today.

Asset Managers Are Moving Too

Behind the banks, the world's largest investment firms are putting funds on the blockchain. BlackRock has over \$2.5 billion in tokenized US Treasuries. Apollo, KKR, Hamilton Lane, VanEck, and Franklin Templeton have all launched on-chain funds. BlackRock's CEO Larry Fink has called tokenization "the next generation for markets."

Why This Proves Marquant's Point

All these big names — fewer than 50 institutions worldwide — are the banks rich enough and skilled enough to build their own systems. Behind them sit more than 10,000 banks facing the exact same customer demand, but without the money or talent to build their own.

The top banks have proven this works. None of them, however, sells their system to other banks. The thousands of banks underneath them need a partner who has already built the same thing — and offers it as a service. That partner is Marquant.

Why A Token

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A Token Puts Everyone on the Same Side

In a normal company, founders, employees, early investors, late investors, and customers all hold different things with different rights. MQT replaces all of that with one single instrument. Everyone — founders, staff, investors, banks, partners — holds the same token and benefits the same way when Marquant grows.

A Token Pays You Automatically

Normal company dividends are slow and expensive. Paying \$100 in dividends to thousands of investors around the world can cost \$10 in fees alone. MQT pays revenue out through smart contracts — every quarter, automatically, to every wallet, on the same day, with almost no cost. It's not a small upgrade. It's a different way of doing business.

A Token Reaches the Whole World

Marquant serves banks across the EU, US, UK, Singapore, the Middle East, and Asia. The investors backing it should be just as global. A token sale can reach eligible investors in more than 100 countries at the same time — something normal stock offerings can't easily do.

A Token Does More Than Stock Can

MQT can be used as collateral for loans without selling it. It can be staked to earn extra rewards. It can be transferred instantly without lawyers. It can be combined with other strategies for additional yield. Traditional shares can't do these things.

What MQT Actually Gives You

MQT is a security token built on the Ethereum blockchain. Each MQT gives you:

- A share of Marquant's revenue, paid quarterly through smart contract
- A senior claim on the protected reserve if Marquant ever winds down
- A vote on certain platform decisions affecting token economics
- The right to use MQT in staking, lending, and ecosystem programs

Important: MQT does not give you ownership of bank customers' assets. Those belong to the bank's customers and are kept completely separate from MQT.

Growth and Backbone of MQT

Most tokens have unclear value — based on hype or guessing. MQT is built the opposite way. Every piece of value behind it can be checked and tracked. Here are the four pillars holding MQT up.

Pillar 1 — The Treasury Reserve

Out of the \$450 million raised, a significant portion is set aside in a protected reserve. This reserve is not used for running the business. It is held in safe, low-risk investments — mostly short-term US Treasuries, money market funds, and regulated stablecoins — kept by an independent custodian.

This reserve does two things. First, it puts a floor under MQT — if Marquant ever has to wind down, MQT holders get paid first from the reserve. Second, it earns about 4–5% per year, which gets paid out to MQT holders along with platform revenue. Reserve details are published every month and verified by a Big Four accounting firm.

Pillar 2 — Operating Revenue

Marquant earns money from partner banks in many ways: platform license fees, custody fees, transaction fees, tokenization fees, trading spreads, staking yield, lending fees, and card fees.

A set portion of this revenue flows into the MQT pool. Every quarter, that pool gets paid out to all MQT holders in stablecoin — automatically, on the same day. As more banks join and existing banks grow, this pool gets bigger. Every MQT holder shares in that growth.

Pillar 3 — The Buyback Engine

Part of Marquant's revenue goes into automatic buybacks. The system constantly buys MQT from the market and holds it in a verifiable pool. This does two things:

- It creates steady buying pressure that supports MQT's price. If MQT ever drops near the floor of \$0.001, buybacks automatically increase.
- It slowly reduces how many MQT are in circulation — meaning each remaining MQT represents a bigger share of revenue over time.

It works like a corporate share buyback — but automatic, verifiable, and constant.

Pillar 4 — Network Growth

The more banks join Marquant, the more valuable the network becomes. Each new bank speeds up settlement, deepens trading liquidity, sharpens the AI, and widens regulatory reach. The plan is 42 partner banks within five years. Each one adds revenue. Each one makes the platform harder for competitors to copy. Each one makes every MQT more valuable.

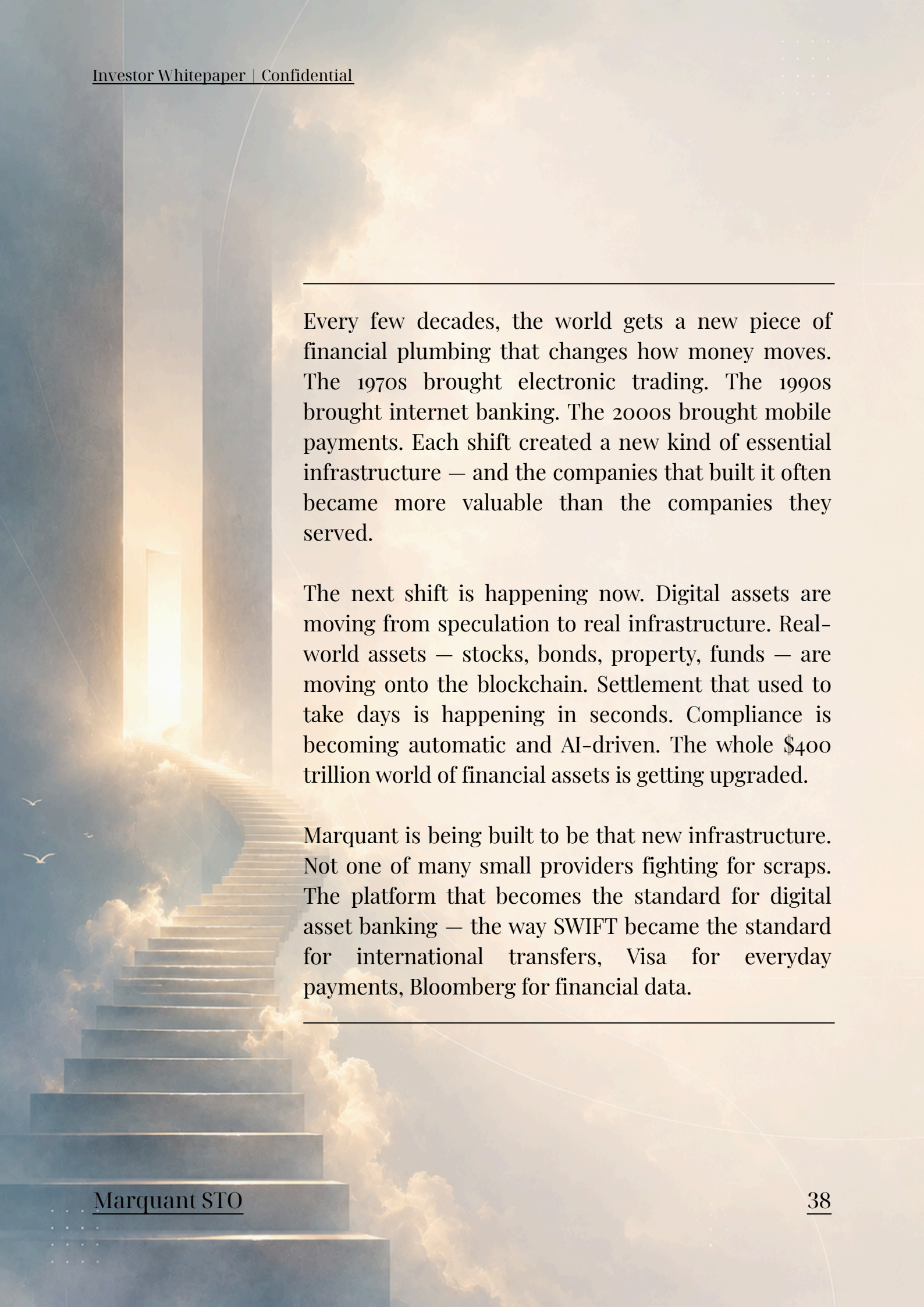
The four pillars: a protected reserve giving senior claim and yield. Quarterly revenue distributions that grow with the network. Automatic buybacks defending the price. Network growth driving long-term value.

None of these depend on crypto prices or hype. Every one is mechanical, auditable, and disclosed.

Why MQT Is Not Backed by Tokenized Assets

Fair question: Marquant tokenizes real-world assets for banks — so why not back MQT with those? Because those assets belong to the bank's customers, not to Marquant. Saying otherwise would be dishonest and illegal. The four pillars above are built on things Marquant actually owns and controls — which makes them stronger, not weaker.

The Vision



Every few decades, the world gets a new piece of financial plumbing that changes how money moves. The 1970s brought electronic trading. The 1990s brought internet banking. The 2000s brought mobile payments. Each shift created a new kind of essential infrastructure — and the companies that built it often became more valuable than the companies they served.

The next shift is happening now. Digital assets are moving from speculation to real infrastructure. Real-world assets — stocks, bonds, property, funds — are moving onto the blockchain. Settlement that used to take days is happening in seconds. Compliance is becoming automatic and AI-driven. The whole \$400 trillion world of financial assets is getting upgraded.

Marquant is being built to be that new infrastructure. Not one of many small providers fighting for scraps. The platform that becomes the standard for digital asset banking — the way SWIFT became the standard for international transfers, Visa for everyday payments, Bloomberg for financial data.

The opportunity is large enough that this is realistic, not arrogant. More than 10,000 banks worldwide will need digital asset infrastructure within five years. The tokenized real-world asset market alone is projected to reach \$16 trillion by 2030. MQT is how early investors back the infrastructure that will power all of it — and share in the value created.

Phase one answered whether digital assets could exist at scale. They can.

Phase two answers whether banks can trade, lend, and use them every day. Marquant is built for phase two.
