

**COINHOUSE**

# **Assets management**



# Legal disclaimer

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Coinhouse does not represent or warrant any expected or projected success, profit, return, performance, effect, consequence, or benefit (whether legal, regulatory, fiscal, financial accounting or other) regardless of the product or investment.

Investing in crypto-assets involves risks of liquidity, volatility, and partial or total loss of capital. Crypto assets are not covered by the deposit and securities guarantee mechanisms. These risks are presented on the following page <https://www.coinhouse.com/fr/avertissement-legal/>.

# Coinhouse, French leader in crypto-assets investment.

**As a pioneer in the sector since 2015**, we support businesses and individuals in acquiring, holding, investing in, and paying with crypto assets.



# 2014

Founding of “La Maison du Bitcoin”, a subsidiary of Ledger.

# 2019

Raising €4.5m.

# 2022

Raising €55m with the participation of Oddo BHF and True Global Venture.

# 2018

“La Maison du Bitcoin” and Coinhouse merge.

# 2020

First company to be registered as a Digital Asset Provider by the AMF.

# Regulation

**1st French crypto platform registered as a PSAN since 2020** (digital asset service provider) with the Autorité des Marchés Financiers, we comply with the current regulations to offer you a secure investment investment framework.

# Security

The security of your funds is our priority. We use the most advanced storage and custody solutions on the market. **MMA is responsible for the safekeeping of the assets entrusted to us.**

# Expertise

**With more than 8 years of expertise** in crypto-asset investment, our teams are made up of **experts from traditional finance backgrounds trained in Web3 issues.**

# Support

**Our Financial advisers are based in Paris and are available 5/7 from 9 am to 5 pm (Paris time)** to help you make your investment decisions.

**“ At Coinhouse, we want everyone to profit from the benefits of the crypto-revolution.”**

**Nicolas Louvet**, Coinhouse's CEO

# Our investment philosophy

We use an approach based on both fundamental and technical aspects to build a portfolio and a strategy adapted to each management style.



## **A proven methodology for allocating crypto-assets**

- **A monthly committee for the selection of crypto-assets and their weighting.**
- An analysis of the fundamental interest of the crypto-assets and their technical foundations, which leads to an assessment in the form of two ratings - Technology and Market - which are available directly on the Coinhouse interface and are updated monthly.
- The selection of the most promising crypto-assets and their weighting in each portfolio.
- Committees to review new projects/crypto-assets on fundamental and technical bases.

## **Constant technical monitoring and weekly re-launch decisions.**

**Weekly rebalancing to modulate portfolio management portfolios** according to two main levers:

- The proportion of at-risk assets in each portfolio (among the cryptos selected at the monthly committee meeting)
- The proportion between at-risk assets (e.g. a greater weighting of BTC in portfolios compared to altcoins\*).



# Investment Strategy

**3 investment strategies**  
to fit your profile.



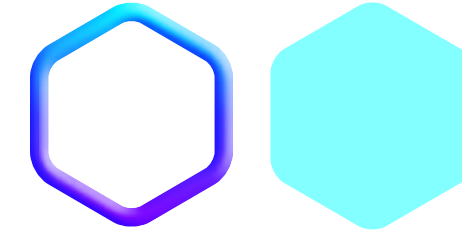
# Moderation

For investors who wish to take **limited risks** of capital loss as part of their savings strategy, while adding a diversification into crypto-assets.



# Balanced

For investors who want to combine a secure investment and yield with exposure to crypto-assets that have the largest capitalizations on the market.

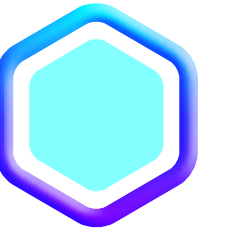


# Dynamic

For investors prepared to take significant risks to maximise returns on their investments and who want to benefit from the potential of a broad scope of crypto-assets.

*Your choice of portfolio is not fixed. You can ask your account manager to adjust your portfolio at any time. There is no charge for **switching between strategies**.  
Investing in crypto-assets exposes you to the risk of volatility and total or partial loss of your capital.*

# Moderation Portfolio



## Investment universe

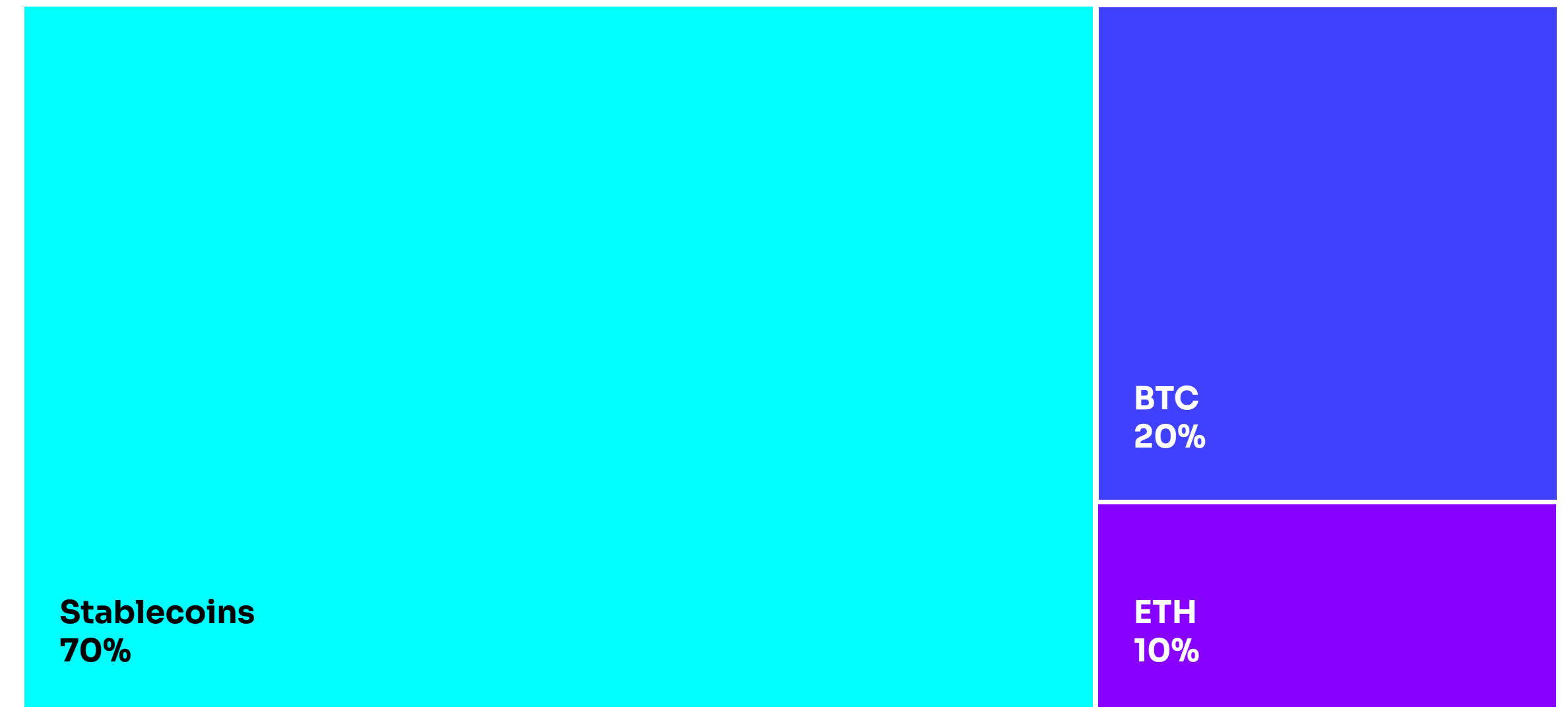
0 to 50% of the portfolio in Bitcoin (BTC) / Ethereum (ETH).  
The remains are in stablecoins.

Asset	Exposure frame
Stablecoins (USDC)	50 to 100%
Bitcoin (BTC)	0 to 50%
Ethereum (ETH)	0 to 50%

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Reference Index	Exposure
Stablecoins (USDC)	75%
Bitcoin (BTC)	25%

## Example of allocation



# Balanced Portfolio



## Investment universe

The 15 most capitalised crypto-assets on the market available on the Coinhouse platform.

25 to 75% of the portfolio in these crypto-assets (BTC and ETH). The remains are in stablecoins.

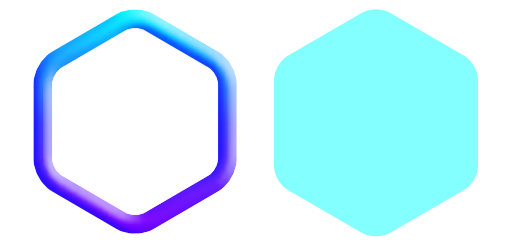
Asset	Exposure frame
Stablecoins (USDC)	25 to 75%
Bitcoin (BTC)	25 to 75%
Ethereum (ETH)	25 to 75%
Altcoins (AVAX, DOT...)	25 to 75%

Reference Index	Exposure
Stablecoins (USDC)	50%
Bitcoin (BTC)	50%

## Example of allocation



# Dynamic Portfolio



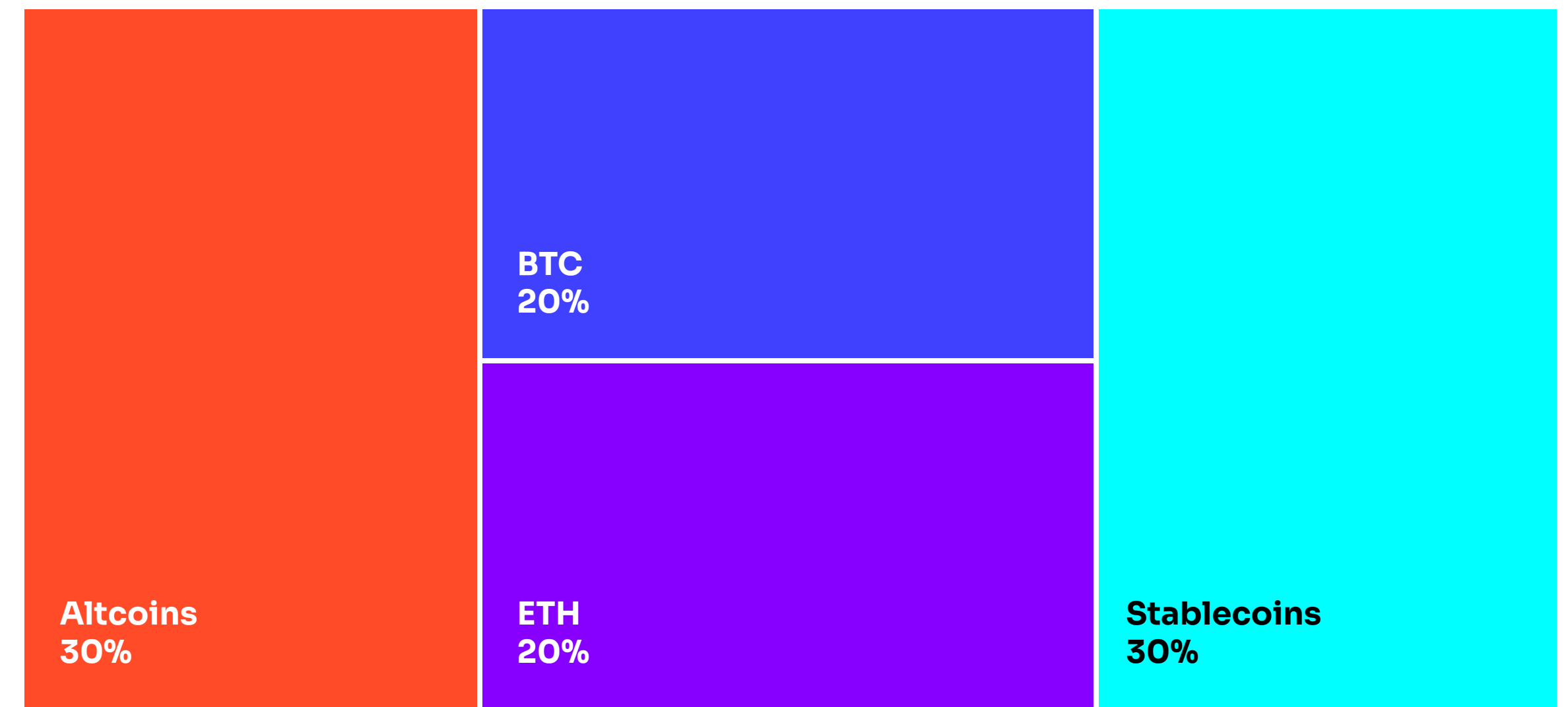
## Investment universe

All crypto-assets available on our platform. from 50% to 100% of the portfolio consists of these crypto-assets. The rest is in stablecoins.

Asset	Exposure frame
Stablecoins (USDC)	0 to 50%
Bitcoin (BTC)	50 to 100%
Ethereum (ETH)	50 to 100%
Altcoins (AVAX, DOT...)	50 to 100%

Reference Index	Exposure
Stablecoins (USDC)	25%
Bitcoin (BTC)	75%

## Example of allocation



# Why invest in crypto-assets?

Goldman Sachs says bitcoin will compete with gold as “store of value”

Reuters.com

[Read more](#) ↗

“There is a growing demand from our customers for these virtual currencies. With the concern to be able to manage their cycle effectively” Larry Fink CEO of Blackrock, 1st global asset manager.

Figaro.com

[Read more](#) ↗

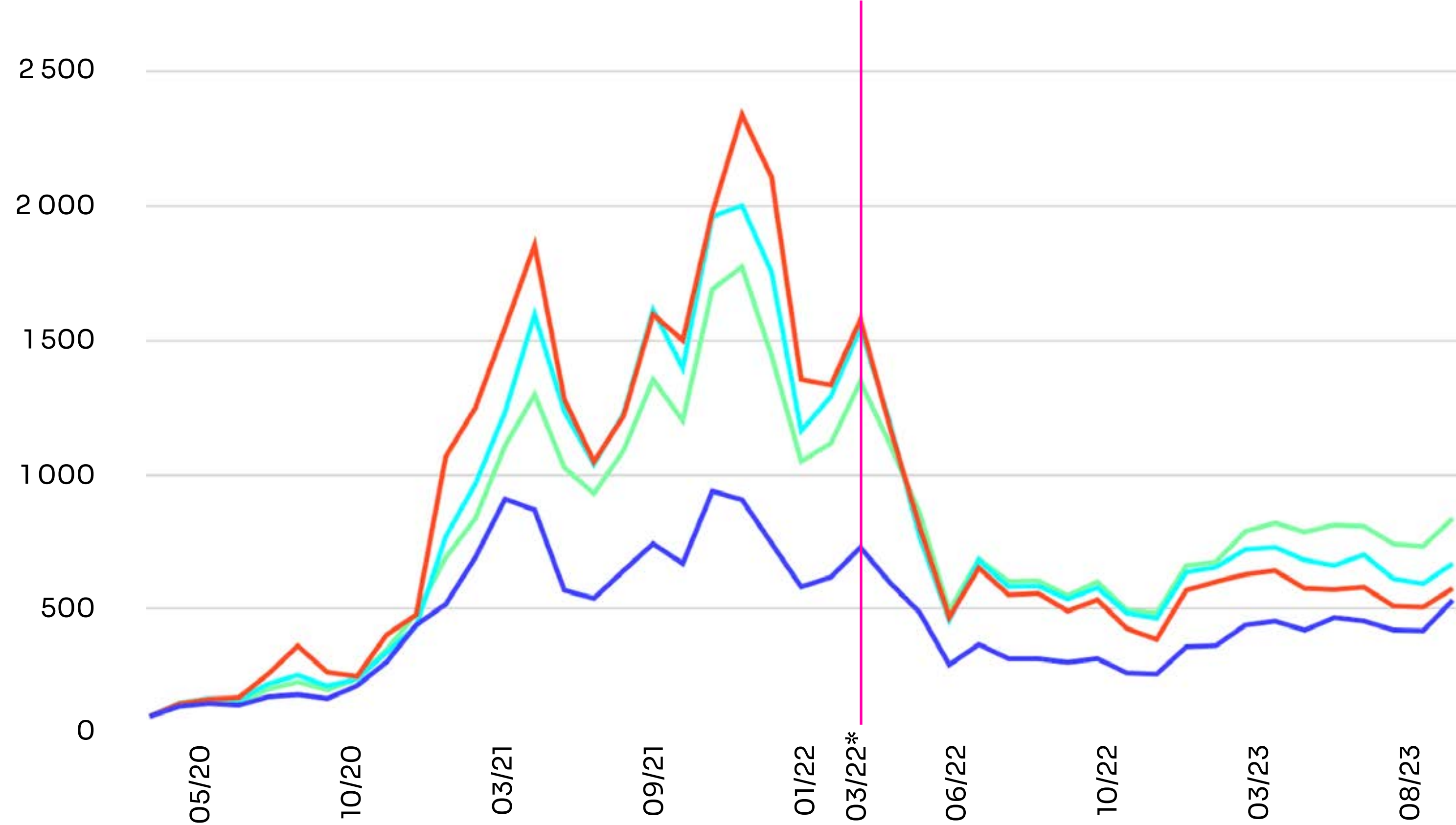
“Blockchain and crypto are a way of improving service”

Figaro.com

[Read more](#) ↗



# Backtesting & Net Performances



For €100 invested on 31/03/20	On 14/11/2023, you would have had
<span style="color: orange;">■</span> Moderation Portfolio	946,06€
<span style="color: cyan;">■</span> Balanced Portfolio	772,32€
<span style="color: green;">■</span> Dynamic Portfolio	668,26€
<span style="color: blue;">■</span> BTC Index	575,82€

\* Launch of Managed Accounts

**CAUTION:** Performance for the period prior to the product launch (early 2022) is based on Coinhouse monthly allocations published since 30 March 2020.

Past performance is not indicative of future performance.



# Reporting & Monitoring

- An accessible Dashboard to monitor the performance of your strategy.
- Customised reports at the end of each month including an analysis of the market and the key indicators for your strategy.
- An account manager to help you make the right choices and answer your questions.
- Expert reports to keep you up to date with the latest news and our recommendations.
- Access to quarterly webinars to present management decisions and our strategies.
- The possibility of adjusting your strategy according to market conditions on request and free of charge.



# Eligibility

## Subscription

- Subscription currency: EUR, USDC, USDT
- Redemption currency: USDC, USDT
- Minimum subscription: €5,000
- Subscription period: weekly (Thursday)

## Fees

- Entry and exit fees: 1.2
- Management fee: 2%.
- Performance fee: 15%  
(above the benchmark index)
- Arbitrage fee: 0%.

## Exit conditions

- Performance measurement and fees are recorded at the end of each quarter
- Initial commitment period: 4 weeks

# Contacts

You are an **asset manager**:

## Maxime Alazet

Head of Partnerships

[maxime.alazet@coinhouse.com](mailto:maxime.alazet@coinhouse.com)

Phone: 07 49 59 84 02

You are an **individual** or a **company**:

## Coinhouse Sales Team

<https://meetings.hubspot.com/>

Phone: 01 82 88 29 51

## Head office

14 avenue de l'Opéra 75001 Paris

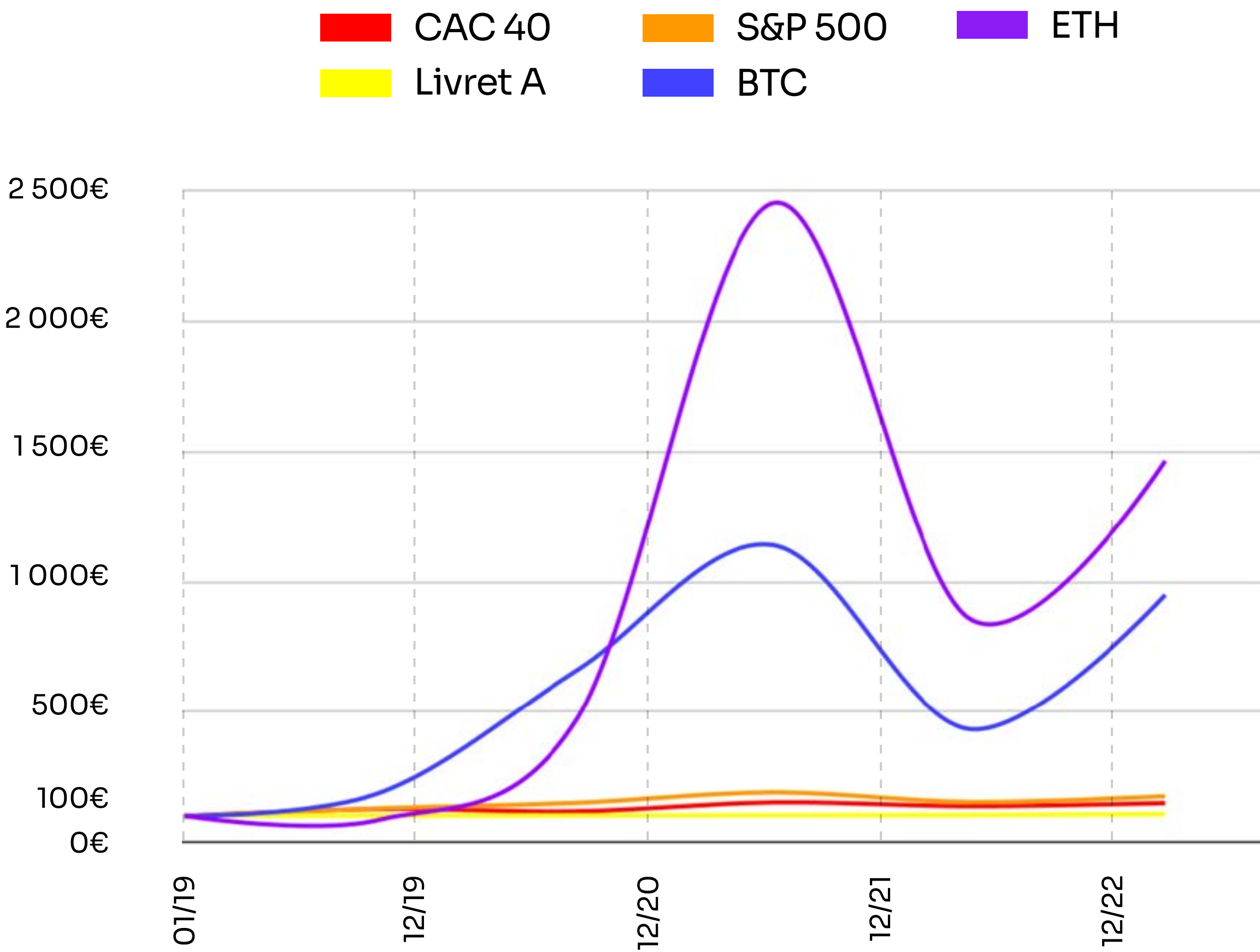
# Appendices



# Why invest in crypto-assets

If you had invested €100 on 1 January 2019, by 14 November 2023 you would have:

	<b>Value at 11/2023</b>
Ethereum (ETH)	1465€
Bitcoin (BTC)	949€
S&P 500	175€
CAC 40	149€
Livret A	107€

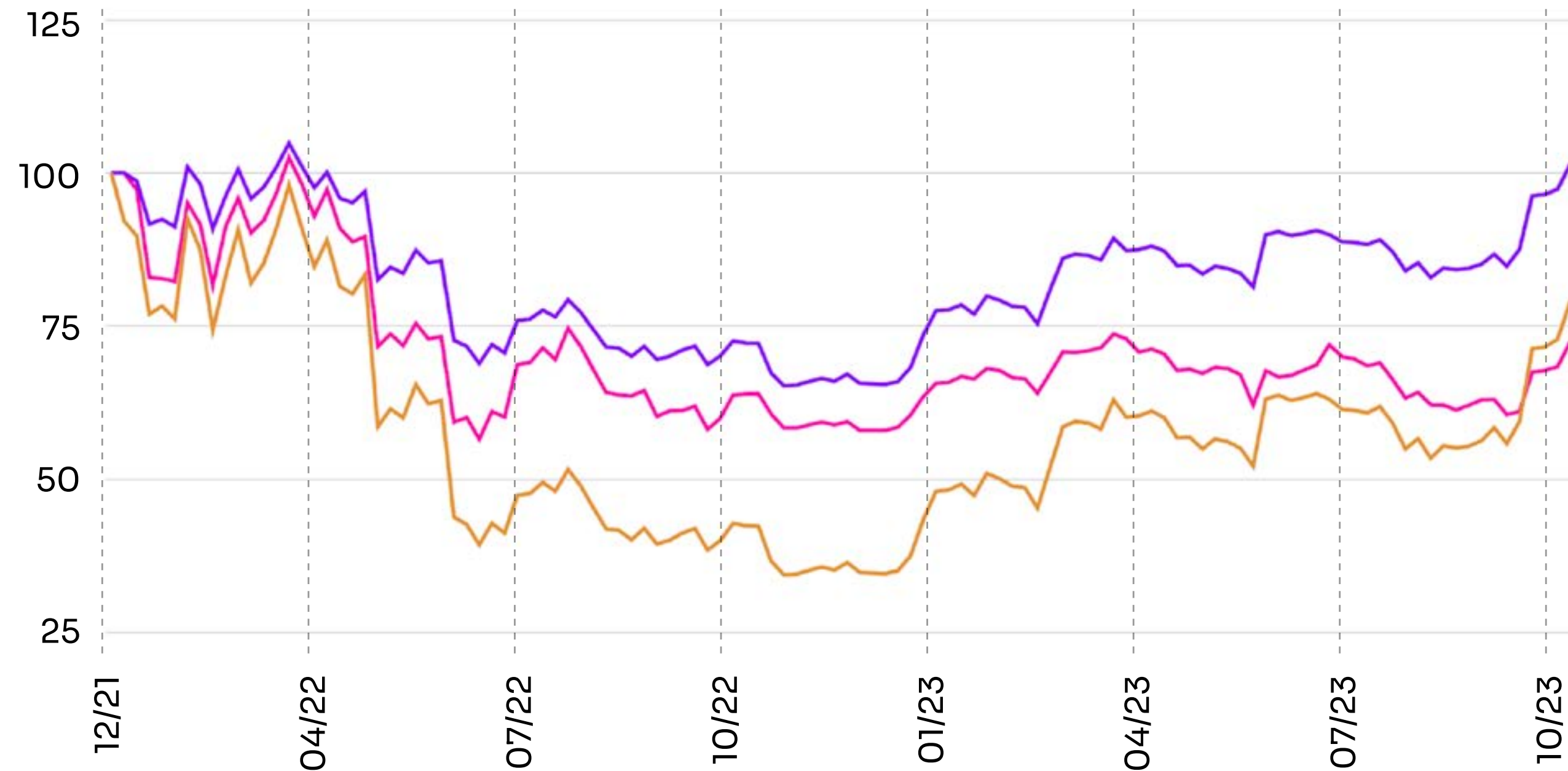


# Moderation Portfolio





# Balanced Portfolio



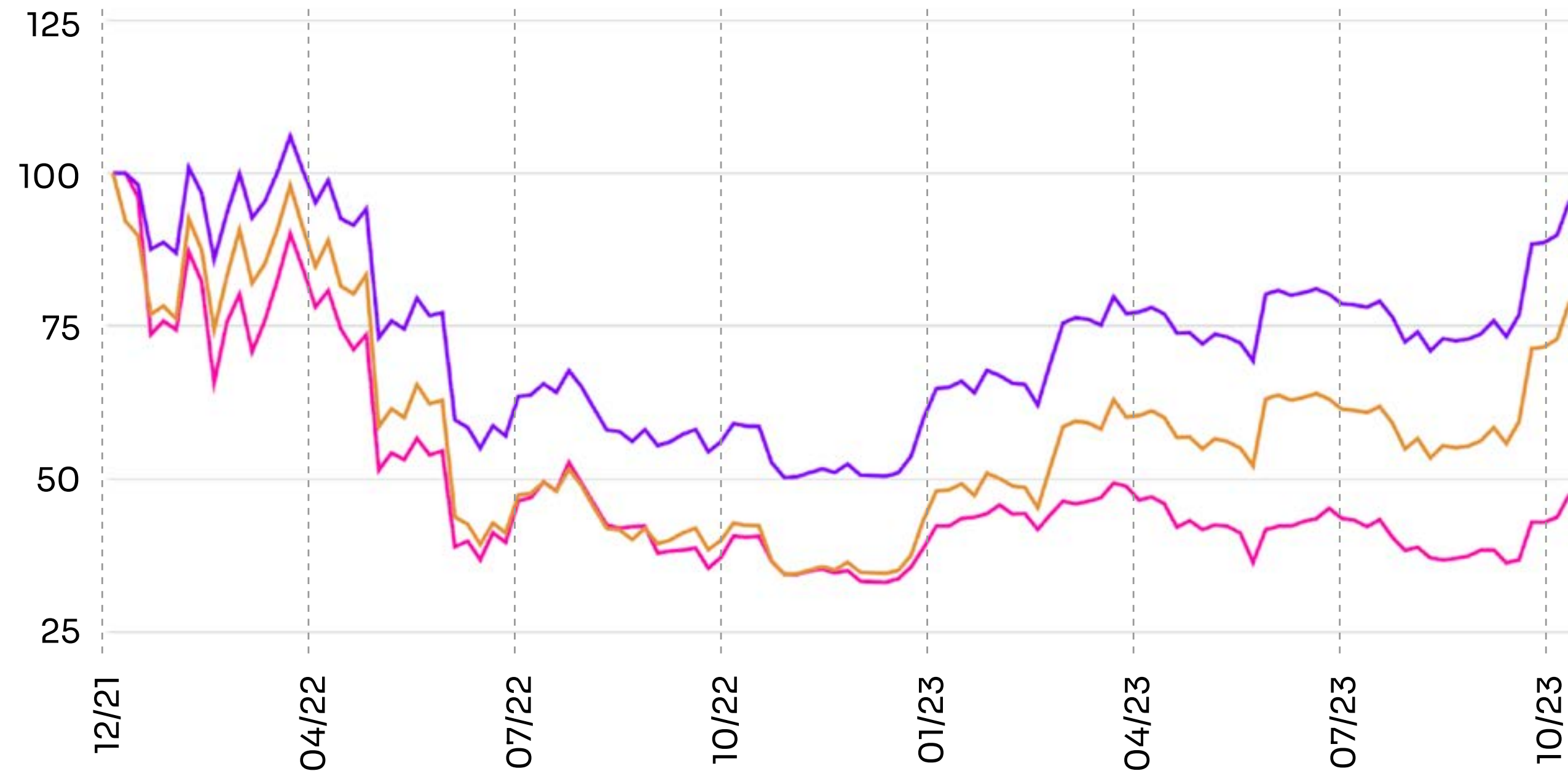
## Historical performance

Performance over 1 year, since 31/12/21

- Strategy
- Reference
- Bitcoin (BTC)



# Dynamic Portfolio



## Historical performance

Performance over 1 year, since 31/12/21

- Strategy
- Reference
- Bitcoin (BTC)

# Digital Asset Service Provider (PSAN) regulated since 2020.

**+300,000** customers, **+3,000** businesses since 2019,  
**+55** crypto-assets available on the platform.

No. enregistrement AMF: E2020-001 (Coinhouse)  
and E2020-002 (Coinhouse Custody Services)  
No. enregistrement CSSF: 00000005 and 00000006

# Moderation and Balanced Portfolio against Bitcoin.

