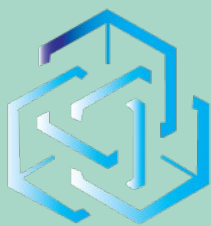


ANNUAL REPORT 2019



Defi
STOCKCHAIN

FINANCIAL REPORTS AND ACCOUNTS

DISCLAIMER

This is a PDF version of the Defi Stock Chain (**DSC**) Annual Report and Accounts 2019 and is an exact copy of the printed document provided to **Defi Stock Chain (DSC)**'s shareholders. Certain sections of the **Defi Stock Chain (DSC)** Annual Report and Accounts 2018 have been audited.

The maintenance and integrity of the Defi Stock Chain (**DSC**) website is the responsibility of the Directors; the work carried out by the auditors does not involve consideration of these matters.

Accordingly, the auditors accept no responsibility for any changes that may have occurred to the financial statements since they were initially placed on the website.

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This Annual Report and Accounts does not constitute an invitation to invest in **Defi Stock Chain (DSC)** shares. Any decisions you make in reliance on this information are solely your responsibility.

The information is given as of the dates specified, is not updated, and any forward-looking statements are made subject to the reservations specified in the cautionary statement on the inside back cover of this PDF.

Defi Stock Chain (DSC) accepts no responsibility for misinterpretation of any information herein or on other websites that may be accessed from this site by hyperlinks.

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ABOUT Defistockchain (DSC)

Defistockchain is one of the largest stock exchange-listed FX & CFD brokers in the world, providing retail traders instant access to hundreds of global markets.

DSC is an award-winning **broker** trusted by global tier 1 financial institutions for their employees' personal account dealing. Trade over 40,000 global instruments on market leading prices, and industry recognized platforms.

Defistockchain, trading as DSC of Stock Group Limited is incorporated in UK, with registration number 11290602, authorised and regulated by the Financial Conduct Authority (FCA) and is also has a branch registered at 1276, Kumul Highway, Port Vila, Vanuatu, Republic of Vanuatu.

OUR CORE VALUES

TECHNOLOGY

Nowadays, technology is one of the most important elements of investing and finance. We know that, that's why we constantly improve our trading application in accordance with the latest trends and solutions. Our ambition is to make DSC one of the most reliable and functional trading platforms on the market.

TRUST

Over 2 years of activity in the financial markets, we have earned the trust of over 118,800 customers around the world. Your investments are safe with us - we have supervision of the world's biggest supervision authorities: FCA, KNF, and IFSC.

SUPPORT

We are here to help our clients become better investors. That's why our experienced customer service team works 24 hours a day for a good 5 days a week, and our extensive library of educational materials contains videos, webinars and courses suitable for both beginners and experienced investors.



MESSAGE FROM THE CHIEF EXECUTIVE OFFICER - CEO

The entry barriers to traditional brokerage firms have been disrupted with new specialized entrants and emerging business models which have blurred the lines between business and technology. The traditional approach to creating value in stock trading through growth and efficiency and advantages realized through acquisition, new markets and product offerings will likely be short lived. A brokerage's ability to manifest opportunities out of the disruptive environment based on Technology and external partnerships to create customer value will determine its success in the future.

With several new players entering the banking scene, the sector is set to witness unprecedented changes in the times to come. The Financial Inclusion agenda has led to several types of trading models – small brokerage firms, payment brokerage firms, and on tap license for new brokerage firms. The agenda has also taken a step forward to include new non-bank players in the fin-technology space who are vying to grab a larger share of the brokerage value chain. While, on the one hand, this allows last mile connectivity and lowering of cost to the end customer, it causes huge disruption in the banking environment, possibly leading to a realignment of players in the market as we look ahead to the year 2020.

We have implemented key changes that brokerage firms need to make in their go-to market approach, starting with shortening their strategy cycles to months instead of years, getting better at reading signals of change in this disruptive environment, and becoming tactically focused on being operationally lean and agile in response to market conditions. This will result in choices being made to adopt or partner with fin-technology businesses offering digital interactions and to accept that there are alternatives to core legacy IT systems offering greater speed to revenue generation, effective operations and better customer experience. Technology has democratized businesses by creating access across all levels and by creating a level playing field.

This Report provides a broad view of the revenue we have generated and the extent we have gone through the year to ensure that our system curb all constraints of financial losses despite the risks encountered as a route to consolidation and growth.

In this report, we humbly present to all our distinguished shareholders the progress results of the three main inter-related investment funds which we are built on – **DSC RETURNS** (as pertaining DSC Investment), **CRYPTO (BITCOIN) RETURNS** and **S & P RETURNS**, the extent we have gone so far through the year ended December 31, 2019.

MITCHELL LUKE

Managing Director (MD)
Defistockchain – Stock Group Limited

EFFORTS OF Defistockchain (DSC) ON SUSTENANCE

SUSTAINABILITY AND COMMUNITY INVESTMENT

Sustainability is one of our core values and continues to guide our actions – our service to our customers; our business governance; and our contribution to our operating environment. Defistockchain's sustainability agenda is largely influenced by the nine pillars of the **International Sustainable Investment Principles (ISIPs)**, developed and adopted by the Investors' Committee.

The principles encourage banks to promote economic growth, whilst protecting communities and the environment in the normal course of duty.

OUR BUSINESS ACTIVITIES:

Environmental and Social Risk Management

We have robust policies and procedures that integrate social and environmental management system initiatives into our various services, particularly the lending process. In addition to financial factors, our loans are evaluated through environmental and social risks parameters.

OUR BUSINESS OPERATIONS:

Environmental and Social Footprint

Clean Energy Project: DSC commenced a pilot use of solar energy at all of our branches and we were able to bring down CO² emissions and cost of fuel by 60% within four (4) months.

WOMEN'S ECONOMIC EMPOWERMENT

We recorded an increase in the number of female employees at DSC versus the previous year. In addition, we have two (2) women on the Firm's Board and five of the Firm's 32-member Executive Management Committee are women.

Having achieved a female staff strength of 47% at the Firm, we are putting strategies in place to replicate this at the Group level. We have successfully passed the bill to launch our Micro Mining Farm, through which we would be able to empower close to 9,100 women-owned businesses.

To further support them, a customers' forum was held in Qatar with over 810 women in attendance.

FINANCIAL INCLUSION

Our Agency caters to people who do not have access to the four walls of the digital assets investments, development and management hall, providing them with basic management services within their communities.

Currently we have over 152 agents spread across the globe and we fully intend to increase this figure substantially in 2020.

CAPACITY BUILDING

Apart from knowledge improvement programs held to sensitize employees on sustainability principles, we conducted one online and three classroom training sessions covering topics such as sustainable energy

finance, clean mini grid development, analyzing energy efficiency and renewable energy projects and sustainability in digital assets investments, development and management, with a total of 3,096 combined participants.

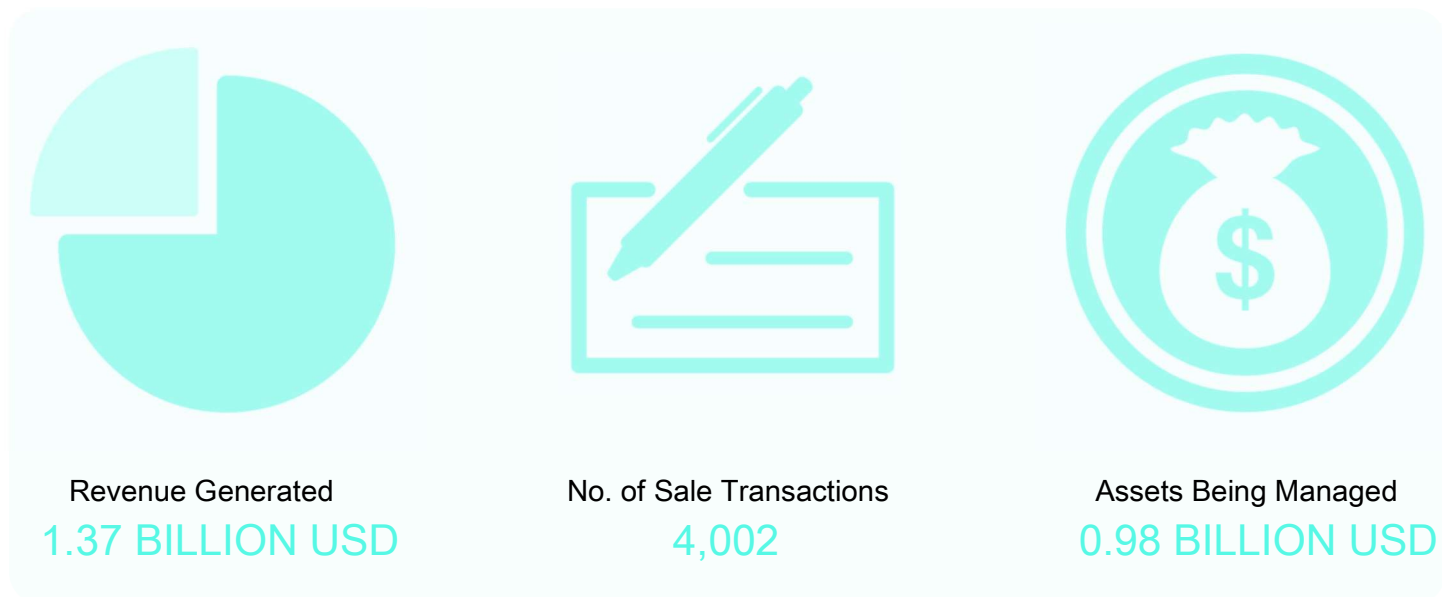
“Outstanding leaders go out of their way to boost the self-esteem of their personnel. If people believe in themselves, it’s amazing what they can accomplish.”

□ **Sam Walton**, Founder of **Wal-Mart Stores Inc.**



ANNUAL ANALYTICS

All **2019** Statistics are in **United States Dollars (USD)** and include affiliates.



ANNUAL PERFORMANCE EVALUATION – DSCI RETURNS vs. BITCOIN vs. S & P

MONTH	DSCI RETURNS (% - MONTHLY)	BITCOIN RETURNS (% - MONTHLY)	S&P RETURNS (% - MONTHLY)
January	33.41	29.08	26.37
February	21.30	19.66	15.19
March	47.40	14.48	13.13
April	21.20	27.03	17.09
May	21.43	11.25	10.75
June	34.66	22.06	20.49
July	19.36	12.07	9.31
August	47.70	19.39	18.70
September	23.09	16.07	14.25
October	27.11	11.30	8.70
November	13.83	8.30	7.40
December	41.09	13.00	10.75
TOTAL	351.58	203.69	172.13

Evidently, the DSCI **Funds** successfully outperformed all the competitions in the traditional and international investment markets in the year ended, 31 December 2019

FINANCIAL HIGHLIGHTS

JANUARY

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.41	0.30	0.25	0.16	0.34	0.47	1.37	3.30
Losses (%)	-	-	0.05	-	-	0.20	-	0.25
Gains (%)	3.30	1.68	3.20	0.74	3.61	2.80	13.07	28.40

Amount Generated = **3.30 Million USD**, Losses = **0.25%**, Gains = **28.40%**

FEBRUARY

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.36	0.37	0.18	0.21	0.38	0.53	1.43	3.46
Losses (%)	-	-	-	-	-	-	-	0.00
Gains (%)	3.07	2.20	2.27	1.00	3.74	3.20	14.63	30.11

Amount Generated = **3.46 Million USD**, Losses = **0.00%**, Gains = **30.11%**

MARCH

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.27	0.34	0.20	0.24	0.30	0.43	1.31	3.09
Losses (%)	0.02	-	0.08	-	0.10	-	-	0.20
Gains (%)	1.53	2.09	2.50	1.17	3.29	2.84	13.10	26.52

Amount Generated = **3.09 Million USD**, Losses = **0.20%**, Gains = **26.52%**

APRIL

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.26	0.27	0.19	0.21	0.36	0.48	1.28	3.05
Losses (%)	-	-	-	-	-	-	-	0.00
Gains (%)	1.69	1.71	2.80	1.09	4.93	3.88	12.82	26.14

Amount Generated = **3.05 Million USD**, Losses = **0.00%**, Gains = **26.14%**

MAY

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.18	0.26	0.28	0.37	0.48	0.51	1.60	3.68
Losses (%)	-	-	-	-	-	-	-	0.00
Gains (%)	1.47	1.78	1.96	2.83	6.75	6.29	13.78	34.86

Amount Generated = **3.68 Million USD**, Losses = **0.00%**, Gains = **34.86%**

JUNE

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.17	0.21	0.20	0.24	0.45	0.48	1.42	3.17
Losses (%)	0.03	-	-	0.10	-	-	-	0.13
Gains (%)	1.44	1.72	1.73	2.57	6.48	6.25	13.25	33.44

Amount Generated = **3.17 Million USD**, Losses = **0.13%**, Gains = **33.44%**

JULY

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.15	0.23	0.18	0.27	0.42	0.43	1.32	3.00
Losses (%)	-	-	0.05	-	-	0.02	-	0.07
Gains (%)	1.15	2.17	2.11	3.02	6.47	5.02	12.03	31.97

Amount Generated = **3.00 Million USD**, Losses = **0.07%**, Gains = **31.97%**

AUGUST

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.11	0.17	0.07	0.13	0.32	0.25	0.95	2.00
Losses (%)	-	0.03	-	-	0.04	0.08	-	0.15
Gains (%)	0.82	0.94	1.15	2.65	5.32	4.76	9.52	25.16

Amount Generated = **2.00 Million USD**, Losses = **0.15%**, Gains = **25.16%**

SEPTEMBER

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.15	0.33	0.13	0.20	0.55	0.50	1.24	3.10
Losses (%)	0.02	-	-	0.04	-	-	-	0.06
Gains (%)	0.91	1.48	1.37	3.12	6.13	5.65	11.50	30.16

Amount Generated = **3.10 Million USD**, Losses = **0.06%**, Gains = **30.16%**

OCTOBER

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.17	0.31	0.10	0.19	0.54	0.52	1.22	3.05
Losses (%)	-	-	0.07	-	0.03	-	-	0.10
Gains (%)	1.23	1.75	1.58	3.07	6.04	5.70	9.96	29.33

Amount Generated = **3.05 Million USD**, Losses = **0.10%**, Gains = **29.33%**

NOVEMBER

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.08	0.21	0.11	0.22	0.41	0.58	1.29	2.90
Losses (%)	0.04	-	-	-	-	-	-	0.04
Gains (%)	0.75	2.03	0.78	2.15	3.04	4.27	10.07	23.09

Amount Generated = **2.90 Million USD**, Losses = **0.09%**, Gains = **23.09%**

DECEMBER

Commodity	Stock CFDs	Forex	Equity	Precious Metals	Energies	Shares	Defistockchain Investment (DSCI)	Total
Amount (Million USD)	0.11	0.28	0.14	0.24	0.42	0.69	1.32	3.20
Losses (%)	-	-	-	-	-	-	-	0.00
Gains (%)	1.07	2.21	1.00	2.35	3.09	4.86	12.60	27.18

Amount Generated = **3.20 Million USD**, Losses = **0.00%**, Gains = **27.18%**

The cumulative amount through these months of 2019 equaled to **37,000,000.00USD**

Target Revenue - 2019

Product & Service	Trading	Investments	DSCI	Real Estate	Affiliate Programs	Others	Total
Value (Million USD)	7.37	6.43	5.89	5.18	3.83	4.1	32.8
Value (Percent - %)	22.5	19.6	17	15.8	11.7	13.4	100

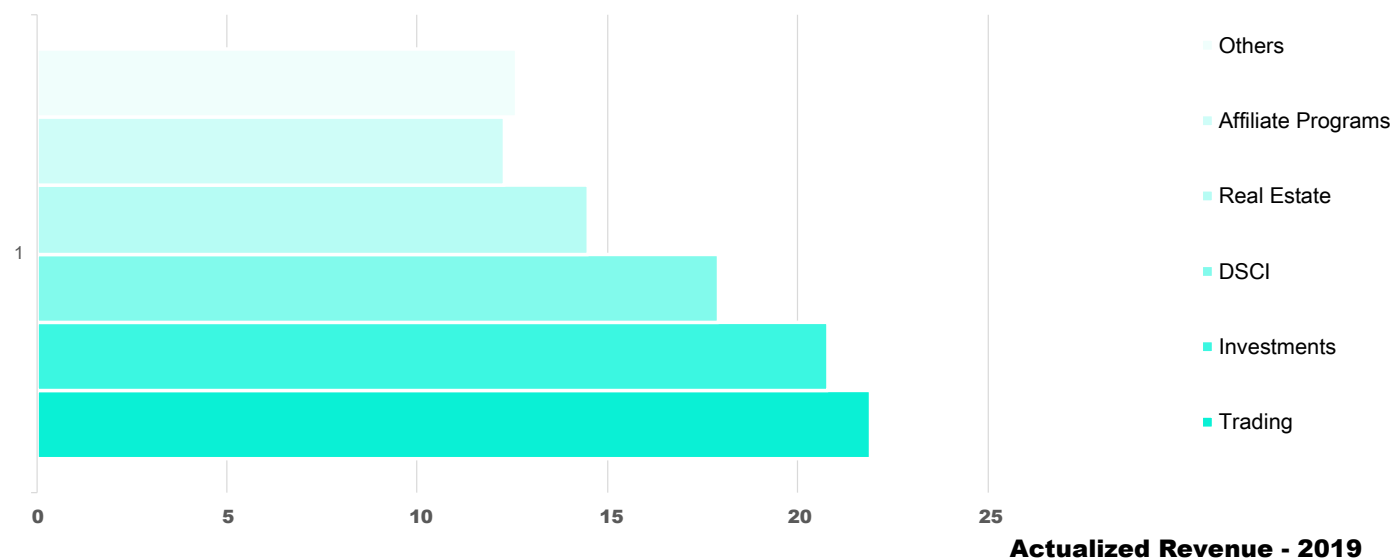
Total Target Revenue Valued at **32,800,000.00USD**

Actualized Revenue - 2019

Product & Service	Trading	Investments	DSCI	Real Estate	Affiliate Programs	Others	Total
Value (Million USD)	8.09	7.70	6.64	5.37	4.55	4.65	37.0
Value (Percent - %)	21.9	20.8	17.9	14.5	12.3	12.6	100

Total Generated Revenue Valued at **37,000,000.00USD**

CHART



(DSCI implies Defistockchain **Investments** – Please refer to our **Web Guide** for more details about this portfolio)

ACKNOWLEDGEMENT

Our gratitude to our sponsors, affiliates and partners for their immeasurable contributory efforts in making this project a good one.

We also acknowledge the various heads of operations and departmental units and all others who partook in making Defistockchain **(DSC)** an exceptional one.

We wish you a successful and prosperous investment year come 2020!

We immensely appreciate!

For further information, details and inquiries, please send us a mail: support@defistockchain.com

TOM BRADLEY S.

Director

Defistockchain – Stock Group Limited

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