



White Paper 2.0

Security · Speed · Simplicity

I Bitrue Highlights (1/2)



Strong Growth

320%

Community Growth
YoY

Impressive Traction

300

Daily Trading Volume
Millions

Broad User Base

1.52

Registered Users
Millions

600%

Daily Trading
Volume Growth
YoY

\$582

Total Managed Assets
As of June 30, 2020
Millions

532

Total Active Traders
Thousands

Who is Bitrue?

Bitrue is a leading digital financial platform developed by top blockchain and IT technology experts, providing global customers with trading & asset management services, including digital assets such as Bitcoin, XRP, Ethereum, and others.

I Bitrue Highlights (2/2)



Mission

Enable people worldwide to access fair financial services through innovative technology













Vision

To become a leading global digital finance platform which disrupts and advances financial services

<i>Company Name</i>	<i>Bitrue</i>
<i>Incorporation Date</i>	<i>2018.06</i>
<i>Industry</i>	<i>Financial Exchange</i>
<i>Team Members</i>	<i>100+</i>

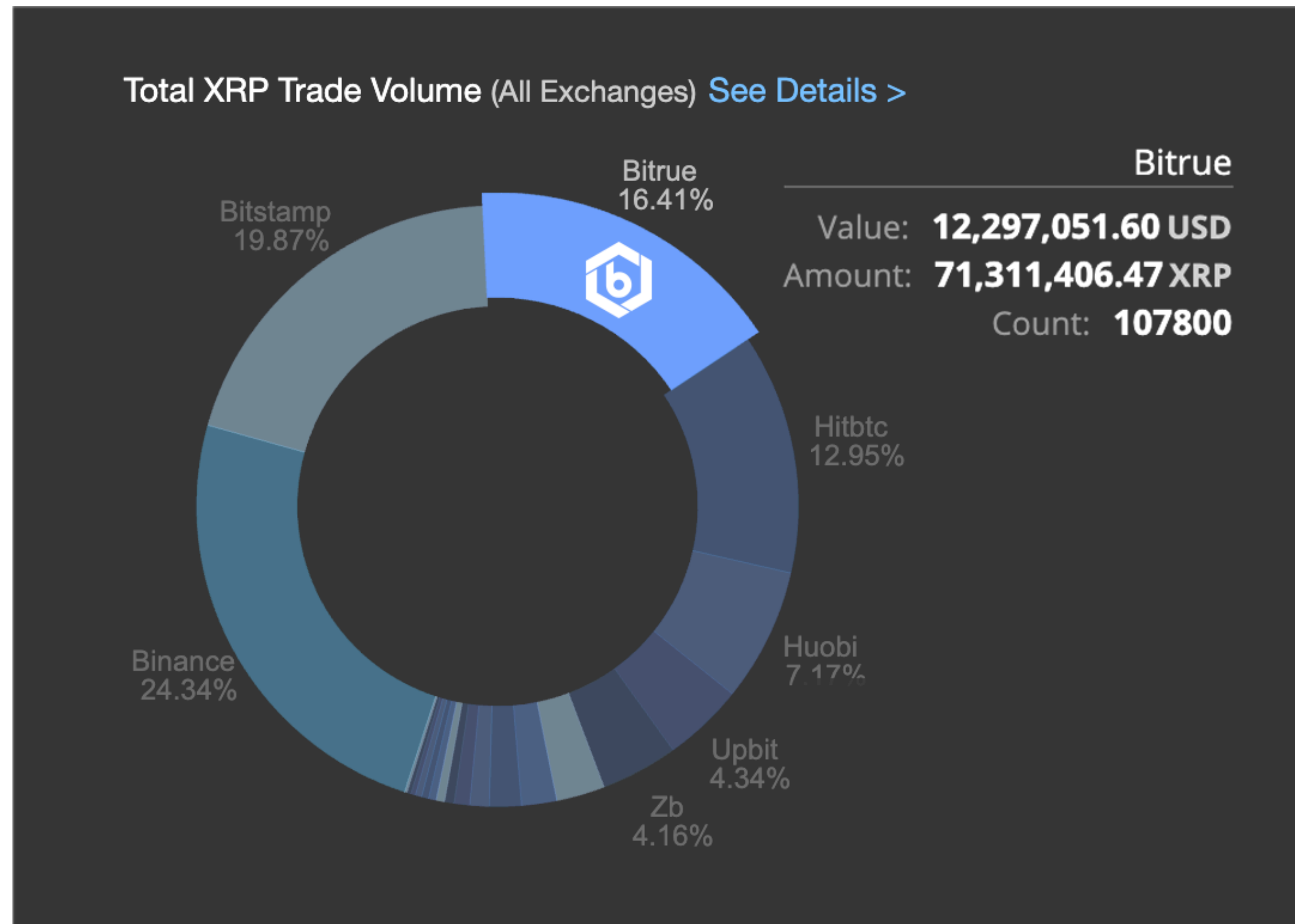
Achievements & Performance

I First Exchange To Offer An Investment Product

	 bitrue	 celsius	 nexo	 BlockFi
 USDT/USDC	13%	8.6%	10%	8.6%
 BTC	6.5%	4.0%	5%	3.2%
 XRP	6.1%	3.6%	5%	Not supported
 ETH	6.3%	3.8%	5%	4.5%
 ADA	5.3%	Not supported	Not supported	Not supported
 VET	5.3%	Not supported	Not supported	Not supported
 TRX	5.3%	Not supported	Not supported	Not supported
 LINK	7.3%	Not supported	Not supported	Not supported

- ➔ **High yield:**
40-60% higher than competitors
- ➔ **Wide support:**
Over 23 different coins can be invested
- ➔ **Simple and easy:**
Investing takes just a few clicks

I The Most XRP-Friendly Exchange



Source: XRP Charts

XRP

- ➔ **Trading options:**
52 XRP trading pairs
- ➔ **High yield:**
Invest to get 6.1% APR
- ➔ **Market leader**
Top 3 by trading volume

Bitrue Devotes Time & Effort to XRP



XRP

2018

Bitrue went all-in on XRP and launched over 30 XRP pairs

Bitrue launched and adopted XRP as base currency

2019

Bitrue pioneered the crypto investment model, allowing users to invest and earn XRP

Bitrue hosts first ever meetup in Amsterdam

Bitrue was selected by Ripple Community Choice as non-Ripple Validator of the Year

Bitrue sponsored the DLTCONUK meet up in Manchester

Bitrue was invited to Ripple Swell as strategic partner

Bitrue, Ripple, SBI & CoinPost sponsor and join an XRP meetup in Tokyo together

Bitrue supported XRP as collateral for crypto loans

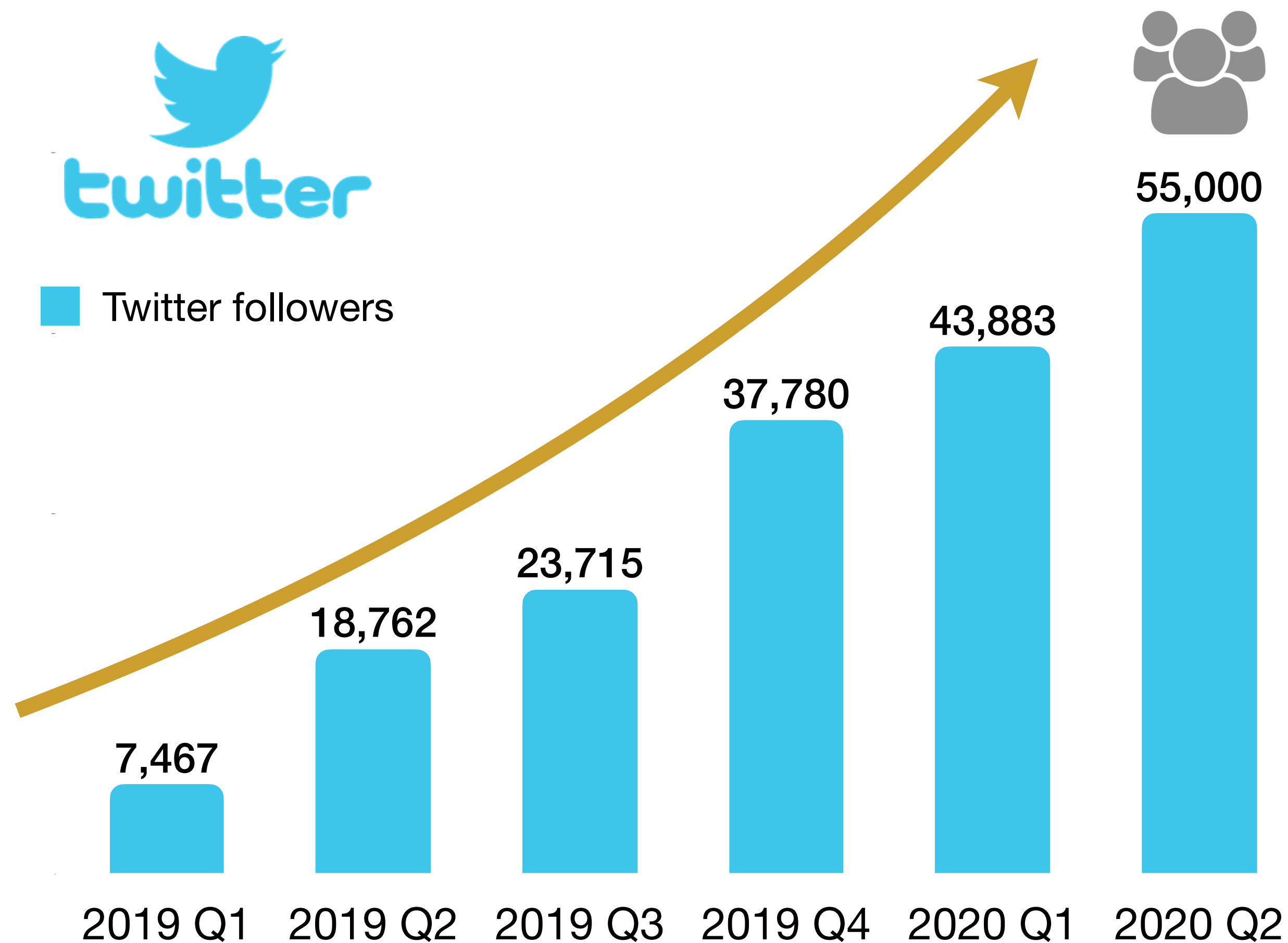
2020

Bitrue became one of the global top 3 XRP trading platforms

Bitrue's interview with Ripple featured on Ripple Insights Blog

Bitrue, Ripple, and 50+ members of the Open Payments Coalition partnered together to launch PayID

I Supportive & Growing Community

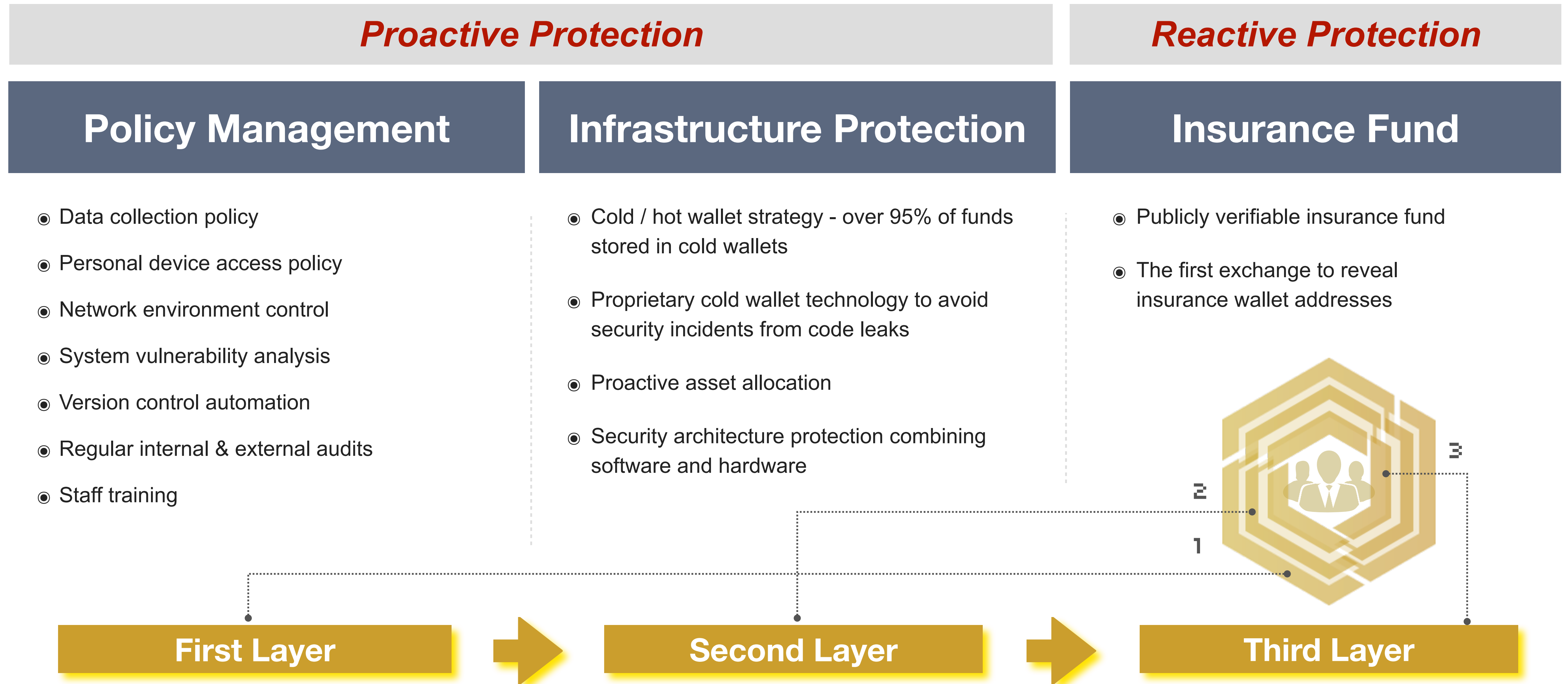


➡ **Fast growing community**
320% increase YoY

➡ **Strong community engagement**
200+ likes per tweet

➡ **Fast customer service**
Responses in 24 hours

I Multi-Layered Protection Over Your Assets



I Product Updates Released Every 2.5 Days

Building Every Single Day

Bitrue on PC

193

Releases

Bitrue Android App

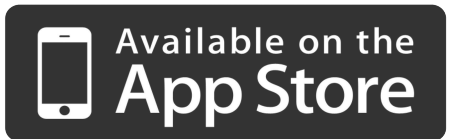
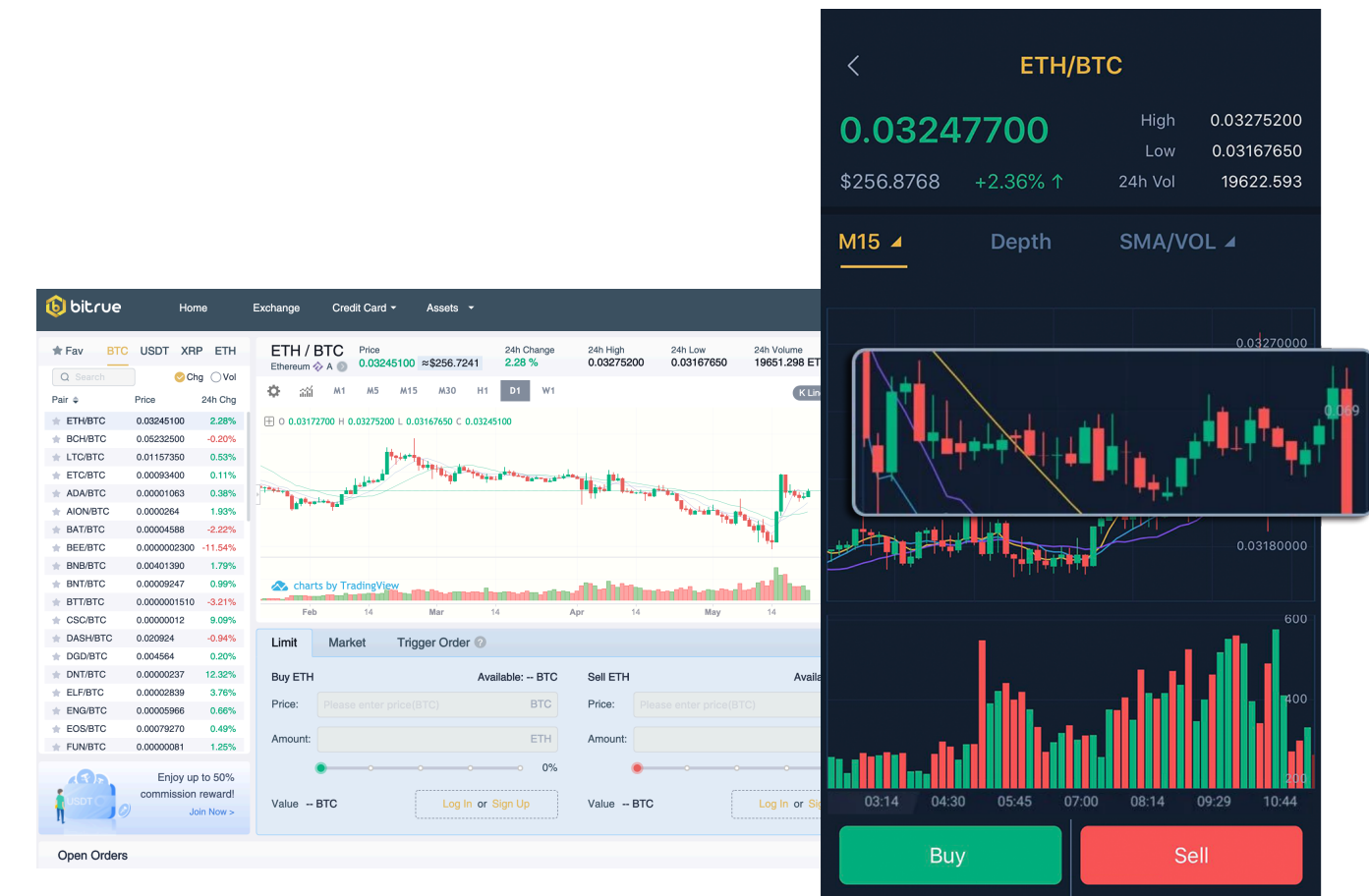
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Releases

Bitrue iOS App

42

Releases



* Optimized registration process

* BTR trading fee deduction

* Added credit card purchases

* Upgraded Bitrue wallets

* Improved withdrawal process and efficiency

* Enhanced KYC process

* Optimized trading view

* Added SDT, EOS, and more into Power Piggy

* Added 4H K-line

2019 Jun

* BTR launched

* Increased Power Piggy yield

* Added Trust token
* Added fiat on-ramps

* Supported dark mode
* Improved trading view

* Launched Bitrue Loans

* Upgraded security

* Upgraded matching engine

* Added BTR Dusting

* Added BTR lockup investments

* Supported OTC

2020 Jun

I Bitrue Token (BTR)

Advantages of the BTR Ecosystem



Exchange

- BTR can be used to reduce trading fees on trades made on the Bitrue exchange

Finance

- BTR ownership enables a higher interest rate in Power Piggy
- BTR can be staked to generate a lockup cap
- BTR holders are entitled to interest deductions from Bitrue's crypto loan products (will be available soon)

\$462,133 USD has been spent to buy back ***15,444,879 BTR*** so far. Funds are taken from ***Bitrue's profit***.

➡ ***BTR Token Supply***

Total Supply	984,555,121
Circulating Supply	134,555,121
Completed Buybacks & Burns	15,444,879
Locked	850,000,000

Future Predictions 2

& Roadmap

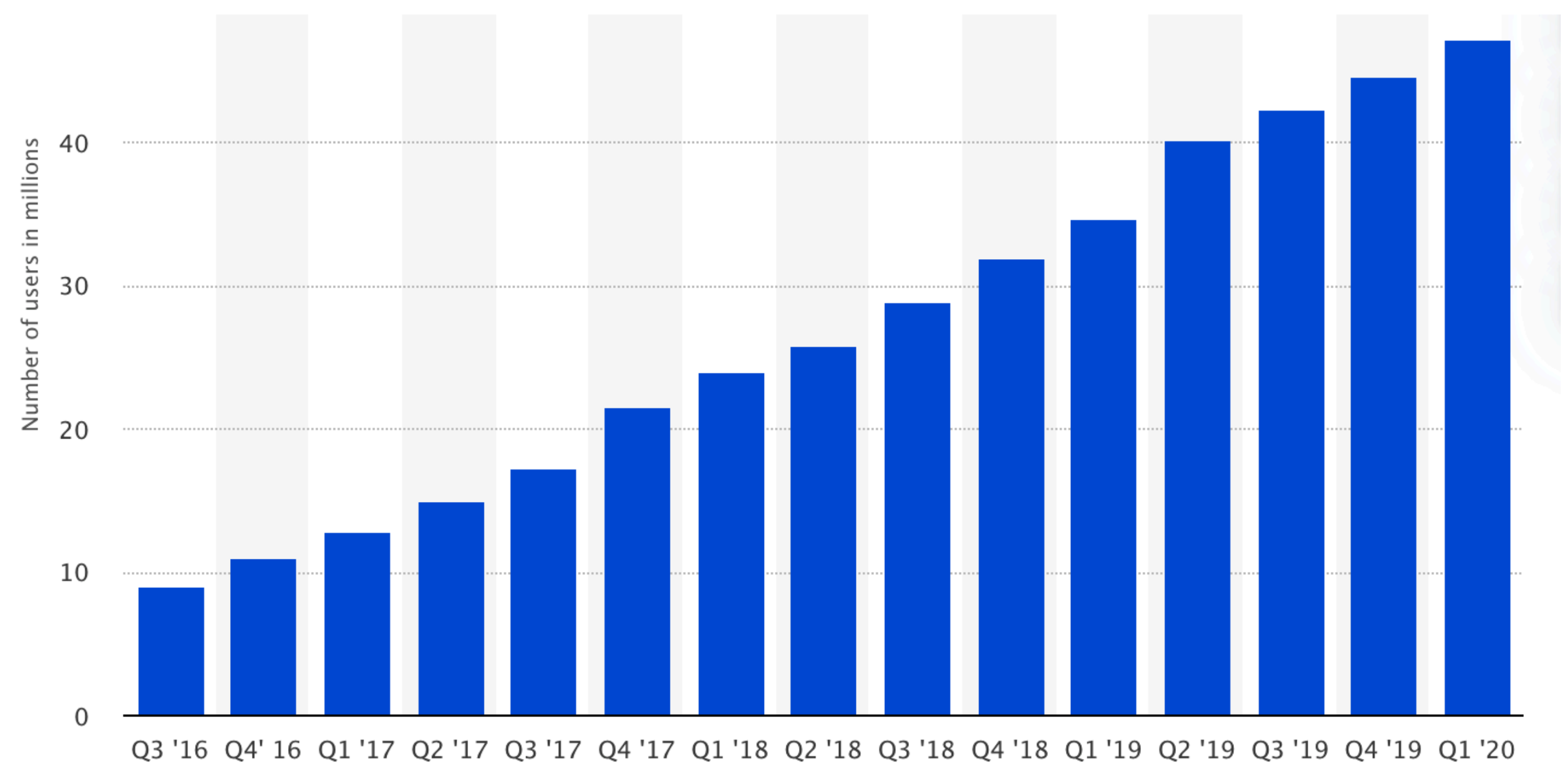
I The Number of Crypto Holders Will Surpass 120M in 2023

Crypto Adoption Rates Are Growing Continuously

Number of blockchain wallet users worldwide grew around 38% year over year

Source: Statista

Number of blockchain wallet users from 2016 - 2020

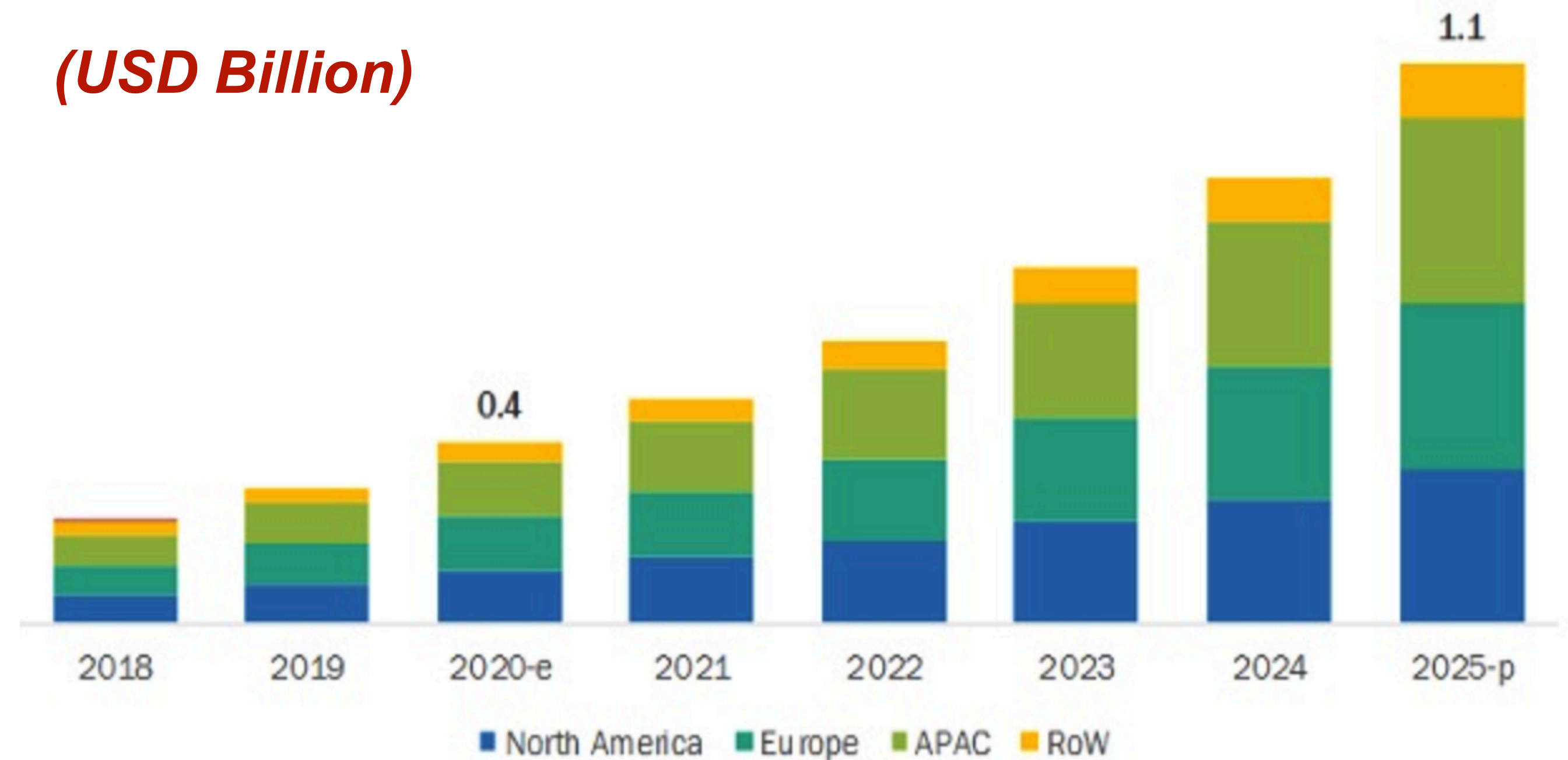


I Crypto Asset Management is The Next Big Thing

Global Forecast to 2025

- Investors are increasingly using crypto assets to diversify their portfolio in order to capture potential upside while hedging risk
- Traditional financial companies are losing their competitive advantages due to lower yield and many hidden fees in asset management
- Other than trading, more investors are looking for crypto asset management solutions and financial services

Crypto Asset Management Market, By Region (USD Billion)



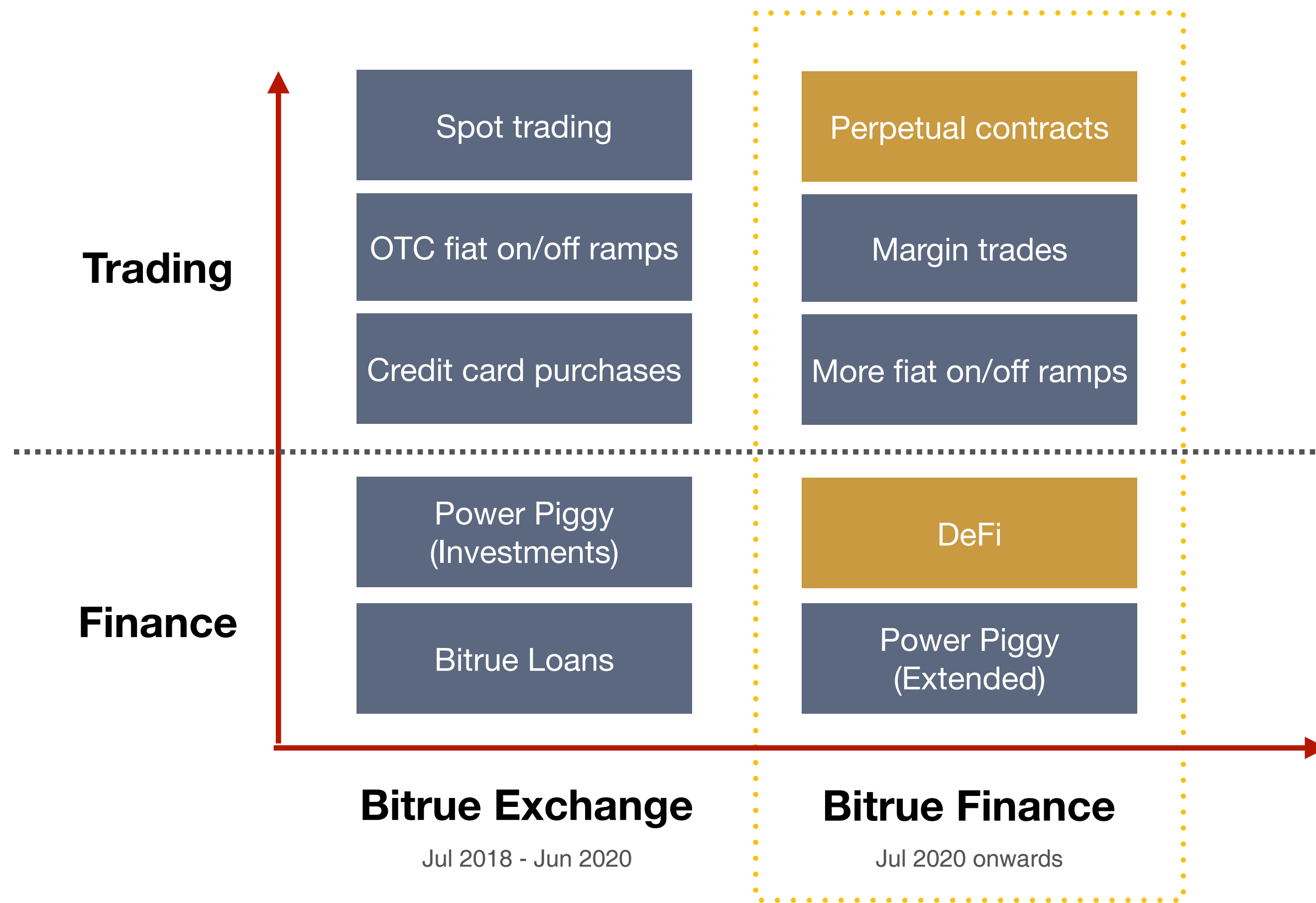
e: estimated; p: projected

Source: Markets And Markets

I Bitrue Roadmap

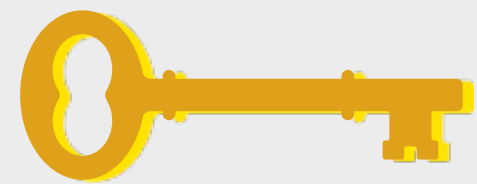


Get to the Next Level



- ➔ *Offer hybrid financial services (centralized & decentralized) to fulfill diversified requirements*
- ➔ *Provide varieties of basic and advanced trading products*
- ➔ *Extend the current investment products to support more coins while keeping competitive yields*

I Bittrue Exchange: More Ways to Make Your Money Work Harder



More Trading Assets

Add more promising coins

75 coins already supported



More Trading Products

Perpetual Contracts

Margin Trades

Spot Trades



More Fiat On/Off Ramps

Support More Fiat Currencies


Wire/ACH

OTC Services

Credit Card Purchases

Bitrue Finance

I Two Financial Products to Meet Diversified Needs

 bitrue	<i>Bitrue Power Piggy</i>	<i>Bitrue DeFi</i>
<i>Supported assets</i>	<i>Varieties of tokens</i>	<i>According to community demand</i>
<i>Yield</i>	<i>Fixed and competitive</i>	<i>According to supply/demand</i>
<i>Transparency</i>	<i>Centralized</i>	<i>Full transparency and built on blockchain</i>
<i>Security</i>	<i>95%+ secured in cold wallet and insured by Bitrue's public insurance fund</i>	<i>Everything immutable on the blockchain</i>
<i>Customer segments</i>	<i>Most retail users looking for high yields</i>	<i>Institution customers and retail users who want to have full control over their assets</i>

I Bitrue Power Piggy

**Providing staking services with the most competitive yields
and the most coins in the industry**

As of June 2020

***91,000 users have invested in
Bitrue's Power Piggy***

More than \$582M deposited

23 coins supported

***We will continuously develop
Power Piggy by supporting
more coins and offer the
highest yields***

I From Bitrue Loans to Bitrue DeFi

1 *Bitrue Loans*

Centralized



2 *Bitrue DeFi*

Transparent, control your own assets, earn yield from protocol



Become a Top Financial Services Platform