

# Blockchain & Decentralized Finance (DeFi)

Latest Financial Market developments and socio-economic impact

f

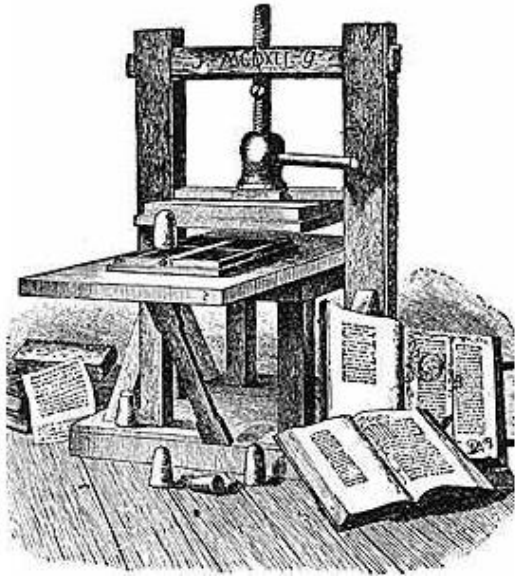
Paradigm shifts

The one **BIG** question?





Q: What is the single one big gap it fills for everyone!



1400's  
Printing Press

Knowledge Gap



1800's  
Engine

Power Gap



1990's-2000's  
Internet

Distance Gap





2008-2021 = TRUST GAP

EQUALITY GAP




# BLOCKCHAIN

Re-Building TRUST in ....

Doing more Business | Governments | News & Info | Financial Institutions

Doing it faster/cheaper/more open/more trust-worthy





Singapore Survey  
93% aware of Blockchain  
66% of **young** adults  
own some crypto

# Blockchain's economic impact around the world

By Country

By Application

Global

Total blockchain impact

in 2030 \$ 1756.5 billion

China | \$440.4bn

France | \$58.5bn

Germany | \$95.3bn

India | \$62.2bn

Italy | \$25.4bn

Japan | \$72.3bn

Luxembourg | \$1.69bn

Spain | \$24.3bn

Sweden | \$17.6bn

United Arab Emirates | \$6.16bn

United Kingdom | \$72.2bn

United States | \$407.2bn

Rest of World | \$473.3bn





# Blockchain's economic impact around the world

By Country

By Application

Global



Total blockchain impact



in 2021 \$ 65.8 billion

China | \$13.1bn

France | \$2.3bn

Germany | \$3.8bn

India | \$2bn

Italy | \$1.2bn

Japan | \$2.9bn

Luxembourg | \$0.07bn

Spain | \$1bn

Sweden | \$0.7bn

United Arab Emirates | \$0.22bn

United Kingdom | \$2.6bn

United States | \$15.1bn

Rest of World | \$20.8bn



TODAY 2021

Source: PWC 2021 Blockchain Report

DECEMBER 2020  
First Blockchain verified  
Digital Health Passport  
Used at Changi Airport





Q4 2020 – DBS launches Digital Exchange





JUNE 2021 – UOB launches \$1b Digital SG Bond  
on SGX/Temasek Market Node platform



JUNE 2021 – Keppel Corp launches \$1b Digital Bond on DBS FIX Market place Digital Issuance platform tradeable on DDEX



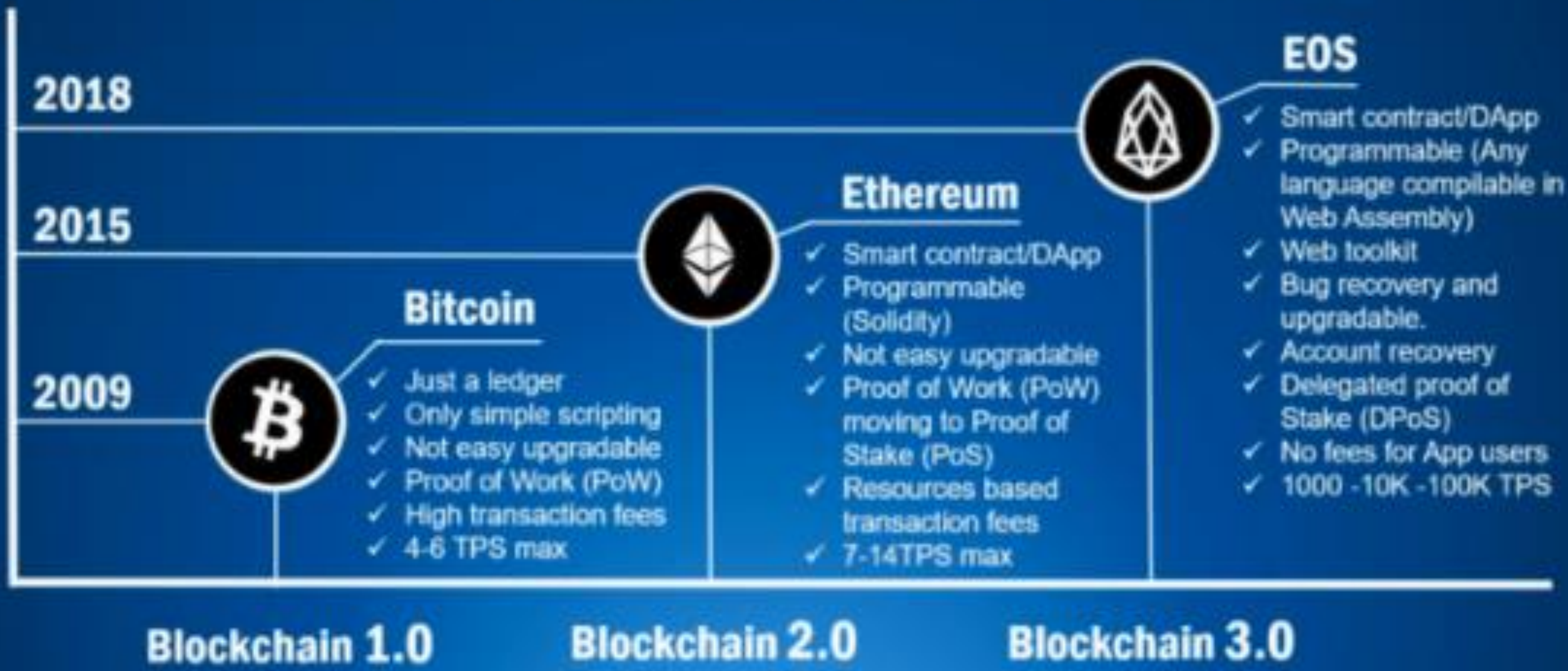


## **Project UBIN**

SEP 2021 – SG/MY/AUST/SA Launch Central Bank Digital Currency Pilot



# The evolution of the Blockchain



TECHNOLOGY IS READY – ADD THE RIGHT MIX OF POLICY , GOVERNANCE



# DeFi

*Decentralized Finance*

Project UBIN

REMOVAL OF INTERMEDIARIES – NEW FINANCIAL SYSTEMS MAY DEVELOP

---

FOR SUBSCRIBERS

## Binance move to ban Singapore users from crypto trading fails to put off hardcore investors



STILL EARLY



# REGULATORY CONSIDERATIONS

**Securities & Futures  
Act (SFA)  
Payment Services Act  
(PS)  
Addressing  
KYC/AML/CFT**



# ENVIRONMENTAL IMPACT?



**Renewable Energy sources**  
**POW to POS (wave 2-3)**  
**Carbon Credits**  
**Pre-mining Tokens**





# LEGAL CONSIDERATIONS



Smart Contracts (Contract Law)

**Quoine Case (Singapore 2020)**

Fiat Currency Potential Liability/Loss

**Shiki Entertainment Case (Singapore 2021 ongoing)**





# SUSTAINABLE DEVELOPMENT GOALS

**1** NO POVERTY



**2** ZERO HUNGER



**3** GOOD HEALTH AND WELL-BEING



**4** QUALITY EDUCATION



**5** GENDER EQUALITY



**6** CLEAN WATER AND SANITATION



**7** AFFORDABLE AND CLEAN ENERGY



**8** DECENT WORK AND ECONOMIC GROWTH



**9** INDUSTRY, INNOVATION AND INFRASTRUCTURE



**10** REDUCED INEQUALITIES



**11** SUSTAINABLE CITIES AND COMMUNITIES



**12** RESPONSIBLE CONSUMPTION AND PRODUCTION



**13** CLIMATE ACTION



**14** LIFE BELOW WATER



**15** LIFE ON LAND



**16** PEACE, JUSTICE AND STRONG INSTITUTIONS




**17** PARTNERSHIPS FOR THE GOALS



**SUSTAINABLE DEVELOPMENT GOALS**

# CONCLUSION

- 
- An abstract graphic in shades of blue and teal. It features a complex, interconnected network of lines and dots, resembling a digital mesh or a stylized representation of a blockchain network. The lines form various geometric shapes, including triangles and polygons, creating a sense of depth and connectivity. The overall effect is a futuristic, high-tech aesthetic.
1. Blockchain is a paradigm shift – solves a big problem (TRUST) – moving fast.
  2. Singapore is very well positioned to be regional Blockchain leader
  3. We will require more investments in governance/policy/regulatory shaping





THANK YOU

[andrew.au@agdelta.com](mailto:andrew.au@agdelta.com)

Visit us at [www.agdelta.com](http://www.agdelta.com)



# Digital Wealth Platform growth

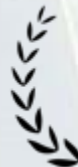


AGDelta CEO on CNBC's the Rundown on the rise of Digital Asset Derivatives , Digital Wealth platforms, Blockchain and the importance of making conventional and digital asset investment opportunities more accessible , safer and more relevant.



WINNER

Best Banking,  
Insurance and  
Capital Markets  
Fintech



AG|DELTA  
WINNER  
MAS FINTECH AWARDS 2017  
(SINGAPORE SME)



**SME100**  
Awards  
FAST MOVING COMPANIES™



# SINGAPORE MAS No1 FINTECH WINNER (SME)

**AGDelta CEO Andrew Au receives  
top Fintech Award at the world's largest FinTech Festival**  
from Deputy Prime Minister and Chairman of the  
Monetary Authority of Singapore (MAS), the honourable  
Mr Tharman Shanmugaratnam.

