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ZPER MONTHLY REPORT

No.1 TOP NEWS STORIES OF ZPER IN AUGUST

1. P2P distributed investment meta-platform 'SPREADIT' will launch the official service in November
2. ZPER DApp to be launched in December will form a community for integrated data collection of P2P investments
3. ZPER to present presentation on the technical issues at the Upbit Developer Conference 2019
4. Hahshgrab has applied for the use the service of open banking prior to its full-scale launch

No.2 TOP NEWS STORIES OF ZPER ALLIANCES IN AUGUST

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2. C-So Funding held various member events for summer

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1. P2P Financial law passes National Policy Committee... 'Gateway for the accelerated advance of industry'
2. Government, businesses and the people participated in the blockchain talk show together

No.1 TOP NEWS STORIES OF ZPER IN AUGUST

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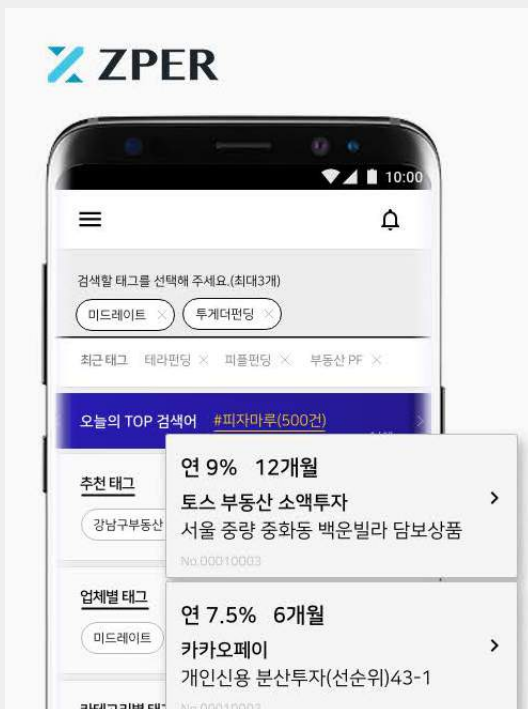
P2P distributed investment meta-platform 'SPREADIT' will launch the official service in November

On 19th, ZPER team posted the news on their official blog that the full service its P2P distributed investment platform 'SPREADIT' will be launched in November and that further development is under way. SPREADIT's official service will include an automatic investment function that repeatedly invests investor's deposits in accordance to appropriate algorithms. Further, work is underway to provide various services such as an investment report that enables investors to more easily, and in more detail, oversee their investments.

In addition, ZPER team announced it will simplify the process of transferring the deposits and add alliances, raising expectations for more reasonable distributed investment services to be provided by SPREADIT in the future.

<http://bit.ly/33McwJr>

ZPER DApp to be launched in December will form a community for integrated data collection of P2P investments



ZPER DApp, which is scheduled to be released in December, is expected to become an 'investment information community based on investment certification' as a channel for collecting integrated data on P2P investments. ZPER team will collect investment data from alliances through SPREADIT, and at the same time, it will collect non-alliances' investment data from DApp to establish integrated back-data throughout P2P financial landscape. In the DApp, participants will be rewarded for their participation in the form of direct certification, including sharing and discussion of their investment and repayment details. All participants can use the authenticated information provided by others for their investment decisions. In this process, the authenticated information is collected as investment data and utilized in portfolio configurations, etc. All compensation details will be recorded on the block chain and released transparently to enhance the activism and credibility of the community. "P2P investors' investment records have, among other things, value in use as practical data. In this system, participants who provide valuable data are rewarded. ZPER DApp will be a venue for healthy information exchange on P2P investments. We are confident that we can establish integrated data of P2P investments to increase value," JB Kim, CEO of ZPER said.

<http://bit.ly/33McwJr>

ZPER to present presentation on the technical issues at the Upbit Developer Conference 2019



JB Kim, CEO of ZPER, will give a presentation on the technical aspects of the ZPER project at Upbit Developer Conference 2019(UDC) to be held on September 4th.

UDC is an annual conference held since 2018 by 'Dunamu,' the operator of the global standard cryptocurrency exchange 'Upbit.' The UDC, which marks its second anniversary this year, will be held in Incheon on September 4th and 5th. "We have shared the values and visions of blockchain. This year, each project will share what services it is preparing by combining values and visions with the real world," a UDC official said. JB Kim is scheduled to give a presentation on the technical achievements of ZPER project at 2 p.m. on September 4th. The presentation will include topics related to the development of SPREADIT and ZPER DApp.

<http://bit.ly/2L2PBB4>



Hahshgrab has applied for the use the service of open banking prior to its full-scale launch

Before the full-scale implementation of open banking, which is set for December, Hashgrab completed its application for the service use in advance. Recently, the Financial Services Commission has announced detailed measures to introduce open banking and is seeking to expand infrastructure with the aim of fully implementing it later this year. Financial information will be expanded to the outside world and shared through open banking, which means 'opening the information banks have,' and cooperation between fintech industries and banks is expected as a result. In addition, in accordance with the policy authority's plan to expand the use of joint API in bank sector, fintech firms will be able to conveniently perform transfer functions without the need for individual contracts with banks.

<http://bit.ly/2zaKpG3>

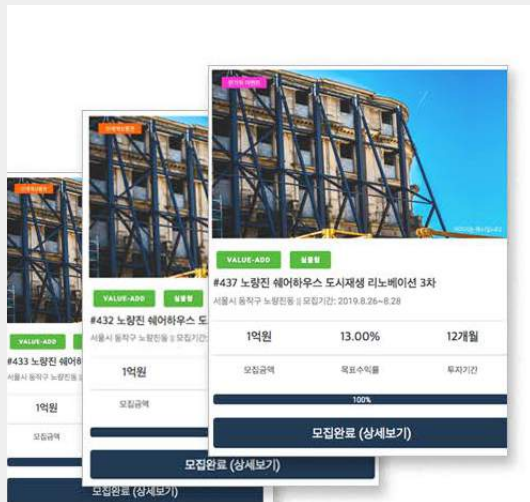
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TOP NEWS STORIES OF ZPER ALLIANCES IN AUGUST WEFUNDING / C-SO FUNDING



WE FUNDING is seen as a major player in urban regeneration projects releasing 'Noryangjin renovation project'



WE FUNDING(CEO Lee Ji-soo), a real estate-specialized P2P financial company, is gaining attention as an agent of urban regeneration project that has been active recently as it has launched Noryangjin renovation project. On 11th, WE FUNDING has successfully completed collecting of Noryangjin sharehouse urban regeneration project. In line with the purpose of the urban regeneration project to enhance the value of the building and the area by modeling the old building after purchasing it, WE FUNDING's products are intended for the old Goshiwon buildings. Back in 2017, WE FUNDING released an investment project that turned the old hospital in Incheon into a complex cultural space, achieving a mid-10 percent investment return. As the private sector actively participates in urban regeneration projects recently, funding through P2P financing is also drawing much attention.

<http://bit.ly/31PrtZF>

C-So Funding held various member events for summer



'C-So Funding(CEO Lee Jung-yoon)' held various events for investors to greet the summer. First of all, For new members who invest more than 100,000 won after entering the code, the 'Friend recommendation event' has held from July 7 to August 31 to provide deposits of 10,000 won for both new members and recommended users. In addition, the event aimed at encouraging automatic investment for busy investors during the holiday season had held until the 25th. It is reported that it will provide 600,000 won in vacation expenses through a lottery when drawing up vacation plans as well as paying deposits to members who are newly making automatic investments. C-So Funding has received enthusiastic responses from its members with a variety of events, such as offering various prizes by lottery when investing in agricultural product funding.

<http://bit.ly/2MtHEbh>



P2P Financial law passes National Policy Committee... 'Gateway for the accelerated advance of industry'

A bill aimed at legislating P2P financial transactions passed the National Policy Committee on the 22nd. The Financial Services Commission announced that the National Policy Committee approved the 'Act on the Protection of the Financial Industry and Users linked to online investment.' Lawmakers of the ruling and opposition parties previously approved the contents of the five bills, which were proposed to legislate the P2P finance.

The main contents of the bills are as follows: **▲Expand P2P firm's minimum capital to 500 million won** **▲Allow financial companies to make joint investments(within 40% of the linked loan)** **▲Allow P2P firms to invest their own** **▲Expand the ceiling on individual investment limit** **▲Accept principal and interest transfer restrictively** **▲Strengthen investor protection obligations** **▲Strengthening internal control**

In the future, the bill will be passed at a plenary session through Legislation & Judiciary Committee resolution. As the legalization progresses, which has been a long-cherished dream for the industry, growth and development of P2P financial industry, a major industry for fintech, is expected to accelerate.

<http://bit.ly/2PcOTXo>

Government, businesses and the people participated in the blockchain talk show together



Min Byung-doo(chairman of the National Policy Committee), Kim Seo-joon(CEO of Hashed) and other public officials participated in the talk show calling for policy preparation on blockchain and cryptocurrency transactions. On the talk show held at Hashed lounge in Seoul on back in 7th, Kim Seo-joon and Shin Hyun-sung(CEO of Terra) called for a swift softening of regulations, voicing difficulties in developing the industry due to unreasonable regulations on blockchain and cryptocurrency. "We need a change in the government's ideas, and we think that a small gap has been opened due to the designation of the busan blockchain special zone and the issue of Facebook's cryptocurrency. And I hope this talk show will bring a lot of discussion to the National Assembly," said Min Byung-doo.

<http://bit.ly/2TRMvUH>