



ZIMA BANK

Road Map 2.0

1. Traditional banking

2022

- Connecting the Canadian branch to the Central Bank of Lithuania as a financial operator, obtaining a correspondent account for SEPA transactions.
- Acquisition of Desta Finance LTD, Canadian company, for operating activities. Obtaining a license for exchanging virtual assets globally.
- Formalizing the legal structure of Zima Bank, obtaining a financial code compliant to apply for a full French banking license.

2023

- Connecting and starting to work with payment providers, exchanges and custodians.



- Establishing operational accounts with commercial banks for Desta Finance LTD.
- Obtaining SWIFT identification for operational needs.

2024

- Obtaining and starting to work with SWIFT terminal, which will enable autonomous option of SWIFT transfers for bank's customers.
- Acquisition of a company in Slovakia with a VASP license for MiCA compliance purposes.
- Applying for a full French banking license, receiving guidance and an implementation plan from the European Central Bank (ECB).

2025

- Opening an investment banking division for market making, M&A and asset management business lines.
- Enabling 10+ local currencies as transfer methods (HKD, GBP and more).
- Obtaining full French banking license.



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2. Web 3.0 banking

2022

- Obtaining a crypto license in Comoros islands.
- Building MVP, raising seed round with MMPro Trust as a lead provision of banking services in Web 2.0 and Web 3.0.

2023

- Connecting partners in the areas of fiat and virtual assets processing, adding the opportunity to open virtual debit cards for corporate and individual clients.
- Raising private First round from 3 000+ angel investors.
- Concluding co-operation agreements with strategic partners and bakers.



2024

- Raising private 2 round from VCs, launchpads, KOLs and private investors.



- Starting on-ramp/off-ramp transfers for corporate clients on USDT <> EUR, USDT <> USD and vice versa pairs.
- Launching v. 1.0 of the world's first Telegram banking app, with options to open an IBAN account and exchange crypto to fiat and vice versa.

2025

- Integrating a seamless swap into IOS/Android Mobile banking apps and Telegram App with the connection TON, Arbitrum, Cardano and Sui chain.
- Adding trading functionality to Mobile banking apps and Telegram app, opening up spot trading.
- Connection of 3 options for opening debit cards for individuals and legal entities, with the ability to convert to/from crypto.



3. Investment banking

2024

- Signing of a financial support agreement for a part of crypto-fiat transactions within MMPro Trust and Tonkeeper campaign on RWA Store.
- Successful exit from ivendPay (equity stake selling) when company valuation grows by x5 since entering the deal.
- Providing consulting assistance to clients on legal, tax and accounting matter.

2025

- Connection of a personal account for private and institutional investors to use brokerage services.
- Providing an opportunity to work within the trading platform for Market makers, adding personal Market maker for certain types of tokens.
- Launch of the OTC platform for investment and brokerage transactions.