



# CRIPTONITE SWISSFI STABLE YIELD

EARN STABLE YIELD THROUGH DEFI – SECURELY AND SIMPLY



Asset Management SA

# Current State of the Crypto & DeFi Market

## Key figures

The cryptocurrency market now exceeds \$3.6 trillion, while gold stands at nearly \$18.9 trillion . In DeFi, TVL (Total Value Locked) is close to \$128 billion, of which over \$56 billion is dedicated to lending . Daily trading volumes on DeFi protocols hover around 30 billion, or over 30% of global crypto volumes. This contrast between TVL and total capitalization underlines a fast-growing, but still under-exploited sector compared to gold, confirming the existence of significant structural potential.

## Institutional adoption

Financial institutions are showing increasing interest in crypto and DeFi. The IPO of Circle (USDC) and stablecoin projects by banks such as JPMorgan and Citi are proof of this. In Europe, clear regulation via MiCA is enabling major players (Coinbase, Gemini...) to operate legally. These developments legitimize the entry of services such as SwissFi Stable Yield, offering a structured and reassuring response for institutional investors.



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# Stable Returns in DeFi, without Volatility

**A 100% stablecoin product for qualified investors.**

**Accessible, secure, high-performance.**

SwissFi offers a new way to access DeFi—without the volatility of traditional cryptocurrencies.

Our solution targets a net annualized return between 8% and 15%, using proven stablecoin-based DeFi strategies. Thanks to our active management approach, returns often exceed this range, as demonstrated by our track record since 2021.

# Who's Behind this Product?



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Criptonite Asset Management, an authorized by **FINMA portfolio manager,**  
**based in Geneva since 2018** with extensive experience in the digital assets'  
management space.

# The Problem, Our Solution



## The Facts

In the current environment, generating attractive returns without exposing oneself to high risks has become extremely complex.

Money-market yields have plateaued at around 4-5%, and to go beyond this, investors often have to turn to :

- emerging debt, which is highly sensitive to geopolitical conditions,
- high-yield bonds, which carry a non-negligible default risk,
- structured products that are illiquid or complex to understand,
- or real estate, which is restrictive and inflexible.

These alternatives suffer from a lack of transparency and liquidity, or are exposed to unpredictable market shocks, particularly in the event of a downturn in interest rates.



## Our answer

SwissFi Stable Yield offers a new-generation solution: a 100% stablecoin product, 100% liquid, with no exposure to the traditional crypto market.

Thanks to a market-neutral strategy based exclusively on regulated stablecoins (USDC, USDT), we generate a targeted net annual return of between 8% and 15%.

No volatility, no leverage, no lock-in.

Investors can subscribe or withdraw at any time, with ease, from a traditional securities account.

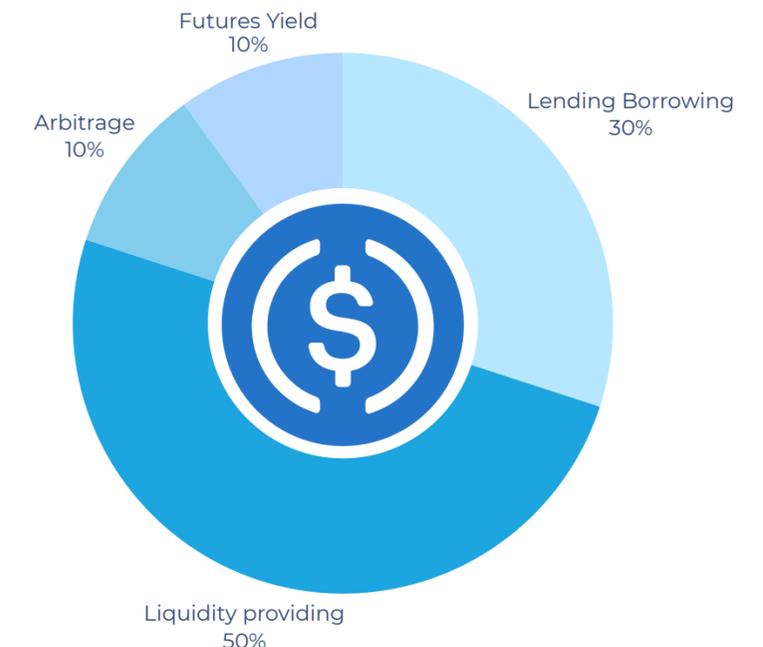
It's where DeFi yields meet the security and liquidity standards of institutional finance.

# Investment Strategy

**Our allocation is based exclusively on regulated stablecoins (USDC, USDT) deployed through proven DeFi strategies. We select the best protocols to capture available returns, while ensuring the security of funds.**

- **Lending & Borrowing** - We lend stablecoins on decentralized platforms against highly overcollateralized collateral. Borrowers pay interest, which is paid to the capital providers.
- **Liquidity Providing** - We provide liquidity on DeFi protocols, earning a share of the transaction fees generated by protocol users.
- **Arbitrage** - We exploit performance differentials between different platforms or protocols. This enables us to constantly optimize capital positioning to capture the best opportunities.
- **Future Yield & Incentives** - We participate in incentive programs and early access to future yields (airdrops, native tokens), carefully selected and managed to avoid unnecessary risk-taking.

**Our capital is dynamically allocated according to market activity and opportunities. We select only audited, liquid and secure protocols.**



# Monthly Returns since Inception

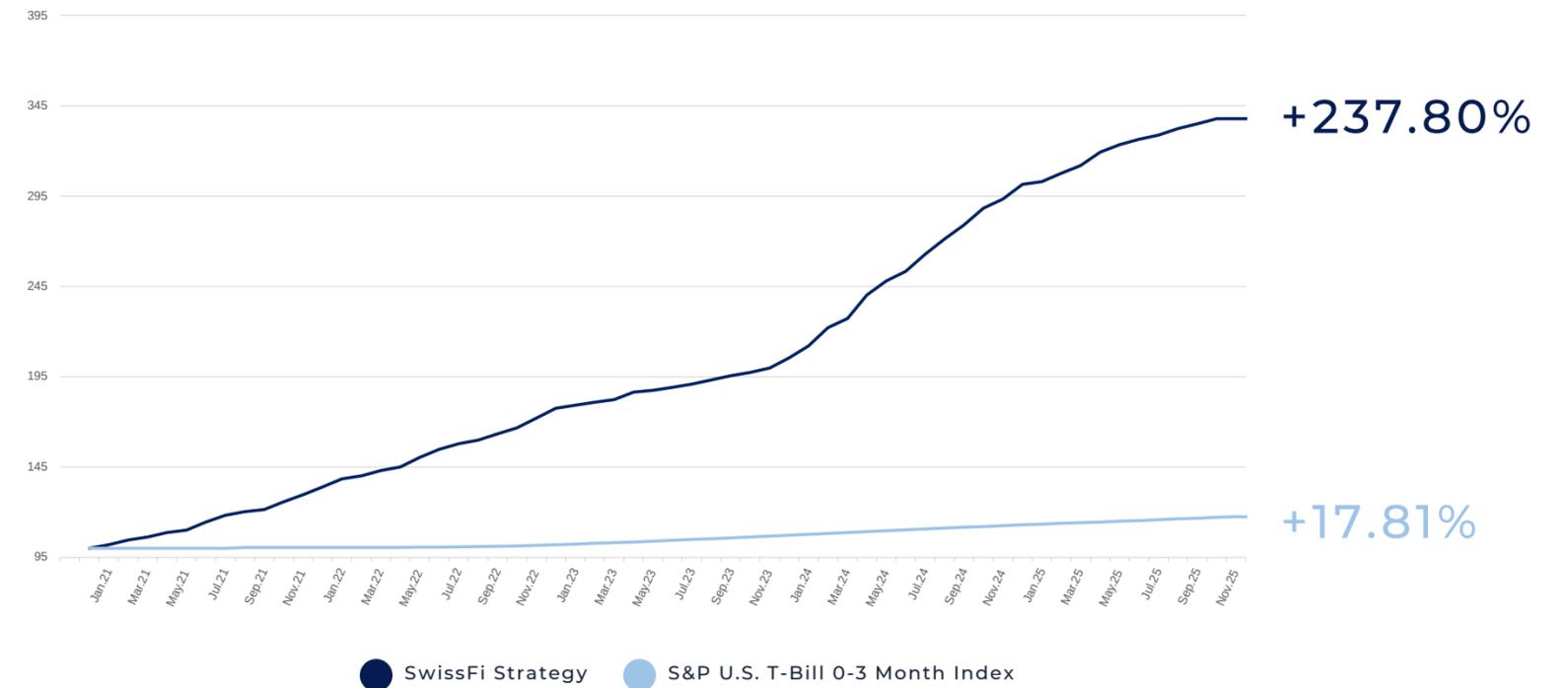
		January	February	March	April	May	June	July	August	September	October	November	December	YTD
<b>2025</b>	<b>SwissFi</b>	0.48%	1.52%	1.40%	2.39%	1.28%	0.95%	0.67%	1.13%	0.82%	0.16%	0.00%	0.00%	<b>11.31%</b>
	<b>S&amp;P U.S. T-Bill 0-3 Month Index</b>	0.37%	0.33%	0.34%	0.35%	0.38%	0.34%	0.36%	0.39%	0.34%	0.36%	0.29%	0.35%	<b>4.29%</b>
<b>2024</b>	<b>SwissFi</b>	3.23%	4.75%	2.25%	5.78%	3.23%	2.13%	3.77%	3.23%	2.84%	3.33%	1.76%	2.74%	<b>46.75%</b>
	<b>S&amp;P U.S. T-Bill 0-3 Month Index</b>	0.44%	0.42%	0.46%	0.44%	0.49%	0.41%	0.45%	0.48%	0.42%	0.40%	0.39%	0.40%	<b>5.32%</b>
<b>2023</b>	<b>SwissFi</b>	0.94%	0.88%	0.78%	2.31%	0.56%	0.80%	1.04%	1.17%	1.20%	0.95%	1.20%	2.84%	<b>15.67%</b>
	<b>S&amp;P U.S. T-Bill 0-3 Month Index</b>	0.31%	0.35%	0.42%	0.36%	0.41%	0.46%	0.41%	0.46%	0.46%	0.45%	0.45%	0.47%	<b>5.12%</b>
<b>2022</b>	<b>SwissFi</b>	3.38%	1.21%	2.15%	1.35%	3.63%	2.96%	2.07%	1.17%	2.19%	2.05%	3.26%	3.20%	<b>32.64%</b>
	<b>S&amp;P U.S. T-Bill 0-3 Month Index</b>	0.00%	0.01%	0.02%	0.02%	0.05%	0.05%	0.08%	0.19%	0.22%	0.20%	0.32%	0.38%	<b>1.55%</b>
<b>2021</b>	<b>SwissFi</b>	1.90%	2.72%	1.44%	2.46%	1.21%	3.96%	3.38%	1.63%	0.96%	3.50%	3.19%	3.26%	<b>33.91%</b>
	<b>S&amp;P U.S. T-Bill 0-3 Month Index</b>	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	0.00%	0.00%	0.00%	0.00%	<b>0.48%</b>

**\*The S&P U.S. Treasury Bill 0-3 Month Index is designed to measure the performance of U.S. Treasury bills maturing in 0 to 3 months.**

The performance figures presented reflect the actual live performance of segregated client portfolios implementing the same strategy. Past performance is not indicative of future results. Investments in digital assets involve risks, including potential loss of capital.

# The Criptonite SwissFi AMC

<b>ISIN Number</b>	<b>CH1438410420</b>
<b>Minimum Investment</b>	USD 100'000
<b>Subscriptions / redemptions</b>	Daily / Weekly
<b>Performance Fee Management Fee Hurdle Rate</b>	20% 2% 5%
<b>Investment Manager</b>	Criptonite Asset Management
<b>Paying Agent</b>	Baader Bank AG (Germany)
<b>Administrator</b>	Super Global (Luxembourg, Germany)
<b>Executing Broker</b>	APLO (FR) AMF Regulated
<b>Depository &amp; Crypto Asset storage Provider</b>	APLO (FR) AMF Regulated / Fireblocks
<b>Placement Type</b>	Private placement for qualified investors only



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# Let's team up to diversify your investments by adding cryptocurrency & blockchain solutions.

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#### Disclaimer – DeFi

In addition to the information outlined in the Terms and Conditions, persons should be aware that the Compartment may gain direct or indirect exposure to assets and protocols within the Decentralized Finance (DeFi) ecosystem, including via a Reference Portfolio or the Reference Strategy.

As a result, the value of the Reference Strategy and/or the Reference Portfolio Components may be influenced by the performance, market conditions, or operational risks associated with such DeFi assets or protocols, which in turn may directly affect or determine the value of the Notes. DeFi investments involve a specific and elevated risk profile. These include, among others, smart contract vulnerabilities, protocol governance risks (e.g. rule changes or tokenomics adjustments), liquidity risks, reliance on oracles and decentralized counterparties, high asset volatility, and significant regulatory uncertainty. It has to be acknowledged that DeFi-related exposures are inherently speculative, and their value and technical reliability may change rapidly and without prior notice. The nature of DeFi may limit the ability to respond effectively to systemic or protocol-specific failures. Then notes are therefore only suitable for persons who have carefully examined the documentation for the Notes and are able to assess the risks associated with digital assets and decentralized technologies. A purchase of the Notes is not suitable for retail clients in terms of Directive 2014/65/EU of the European Parliament and of the Council of 15 May 2014 on markets in financial instruments (MiFID II).