



Bird.Money

Advanced Analytics Delivered On-Chain

DeFi Credit Scores using Machine Learning

Investor Relations Overview

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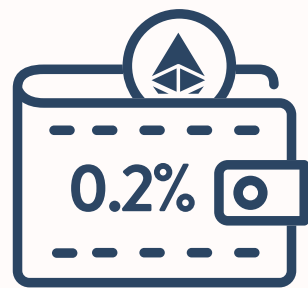
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Lending is a rapidly growing segment of decentralized finance, despite the absence of reliable credit risk analytics.

Mainstream Borrowers: An Untapped Decentralized Finance Opportunity

DeFi Total Value Locked, specifically lending, has grown exponentially but without products that have broad appeal



Only 0.2% of Ethereum wallets have ever interacted with a DeFi lender (Aave, Maker, Compound).

91K out of a possible 58M ETH wallets.^{1,2}



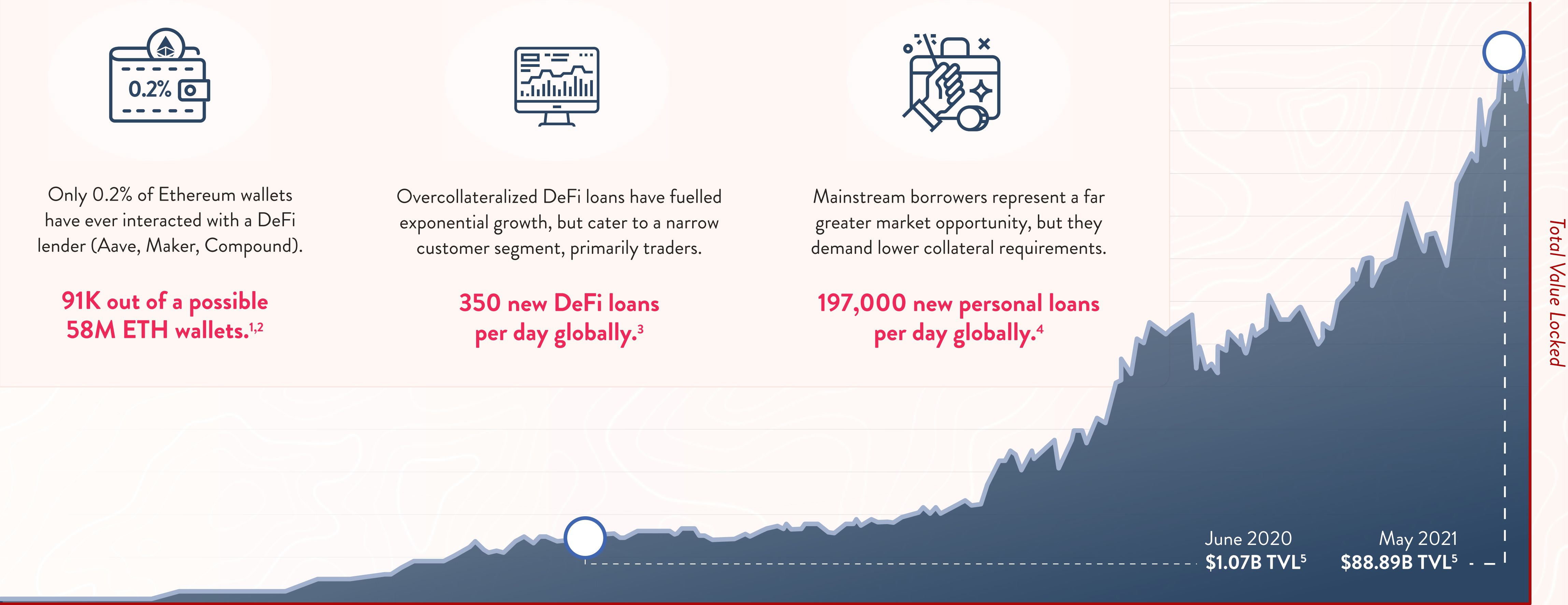
Overcollateralized DeFi loans have fuelled exponential growth, but cater to a narrow customer segment, primarily traders.

350 new DeFi loans per day globally.³



Mainstream borrowers represent a far greater market opportunity, but they demand lower collateral requirements.

197,000 new personal loans per day globally.⁴



¹ Data Retrieved from Dune Analytics May 10, 2021

² "DeFi Uncovered: The State of DeFi" published by Glassnode on May 12, 2021

³ Data retrieved from TheGraph May 10, 2021

⁴ "Consumer Credit Origination, Balance and Delinquency Trends: Q1 2020" published by Transunion on June 5, 2020

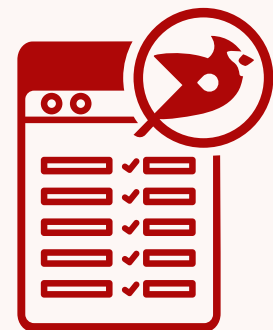
⁵ Data retrieved from DeFi Pulse on May 11, 2021



Accurately differentiating borrower
risk requires the use of robust
statistical techniques.

Reliable and Precise Credit Scores Enable Lower Collateral Requirements

The Blockchain Individualized Risk of Default (BIRD) Score will facilitate new DeFi lending product development



What is the BIRD Score?

The first DeFi credit score based on a statistical prediction of loan default, created using advanced machine learning methods (ML) and made available to lending protocols as a simple, accessible rating.

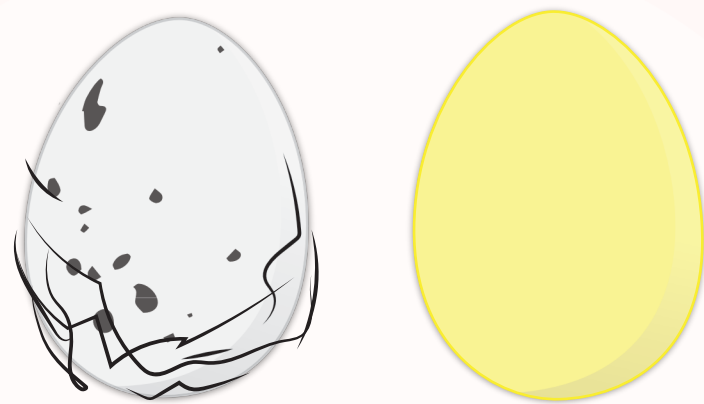
It's the next generation of credit scoring for the next generation of DeFi products.

The BIRD Score Differentiates Between High and Low Risk Borrowers



Unknown risk

Without information of an individual's default risk, lenders treat all borrowers the same and require excessive collateral.



High risk Low risk

The BIRD score combines advanced machine learning with rich on and off-chain data sources to differentiate borrower default risk.



High risk

Lending protocols that use the BIRD score can offer loan terms tailored to an individual, like lowering collateral requirements for some.



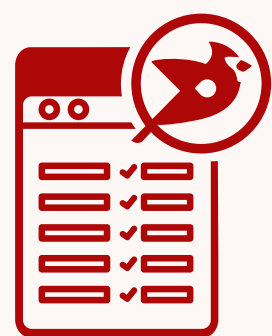
Low risk



Undercollateralized lending based on inferior risk metrics can be catastrophic to lending protocol liquidity.

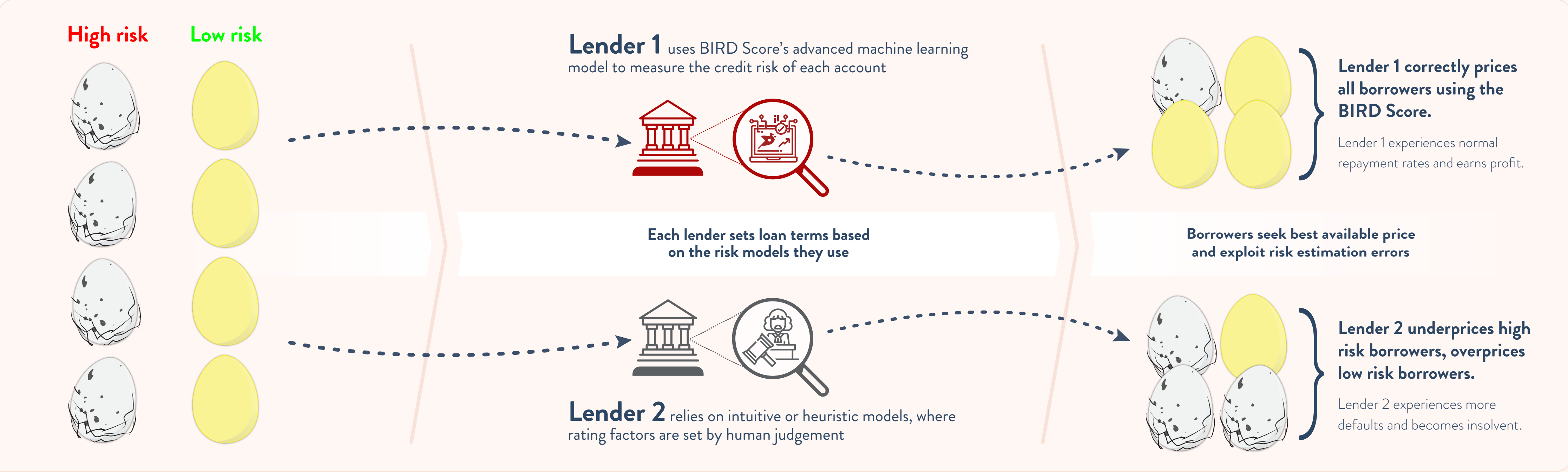
Eliminating Adverse Selection is Vital to Lending Profitably

Competitors' algorithms rely on human judgement, resulting in poor credit risk estimates compared to ML methods



What is the effect of Adverse Selection?

When a lender fails to accurately price for each borrower's default risk, high-risk borrowers end up on their balance sheet while low-risk borrowers go elsewhere.

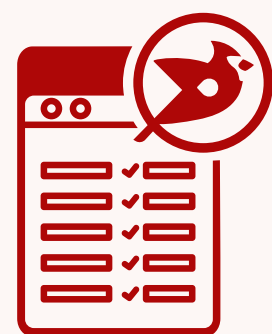




The BIRD Score is the first commercial-grade credit score model for DeFi developed using machine learning.

The BIRD Score is a First-of-its-kind DeFi Prediction Model

Analytical prediction products create competitive advantages for Bird and its partner protocols



How does predictive analytics create competitive advantage?

Prediction products based on extensive data curation and rigorous statistics create persistent competitive advantages because they are self-perpetuating and difficult to replicate.

Bird competitive advantages

- Prediction products and their underlying architecture tend to yield virtuous cycles: More data leads to better products, which lead to more users and in turn, more data.
- Data architecture is fungible, data pipelines can service other predictions useful in DeFi beyond credit risk.

Partner protocol competitive advantages

- Reliable address-level analytics enable lending protocols to develop new products and services tailored to individuals.
- Incorporating risk estimates allows protocols to identify and capture new sources of operating profit.

BIRD Score Analytical Schema

Example Research Data Architecture

Proprietary Data Lake



Curation of a large scale data lake accelerates development of new analytics without explicit knowledge of design requirements for these new products.

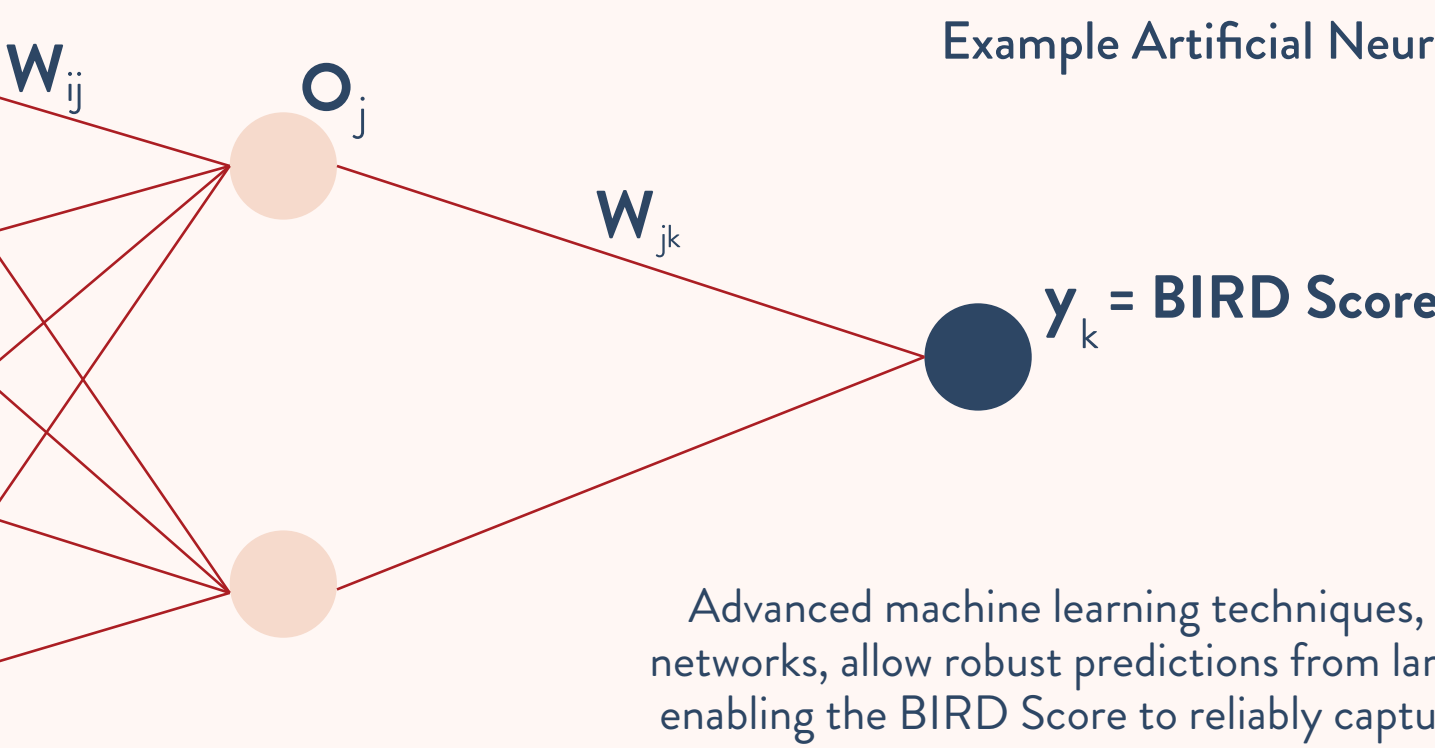
Individual wallet data

Wallet network analysis

Digital off-chain data
(socials, web history)

Other off-chain data
(employment, TradFi accounts)

Example Artificial Neural Network Diagram

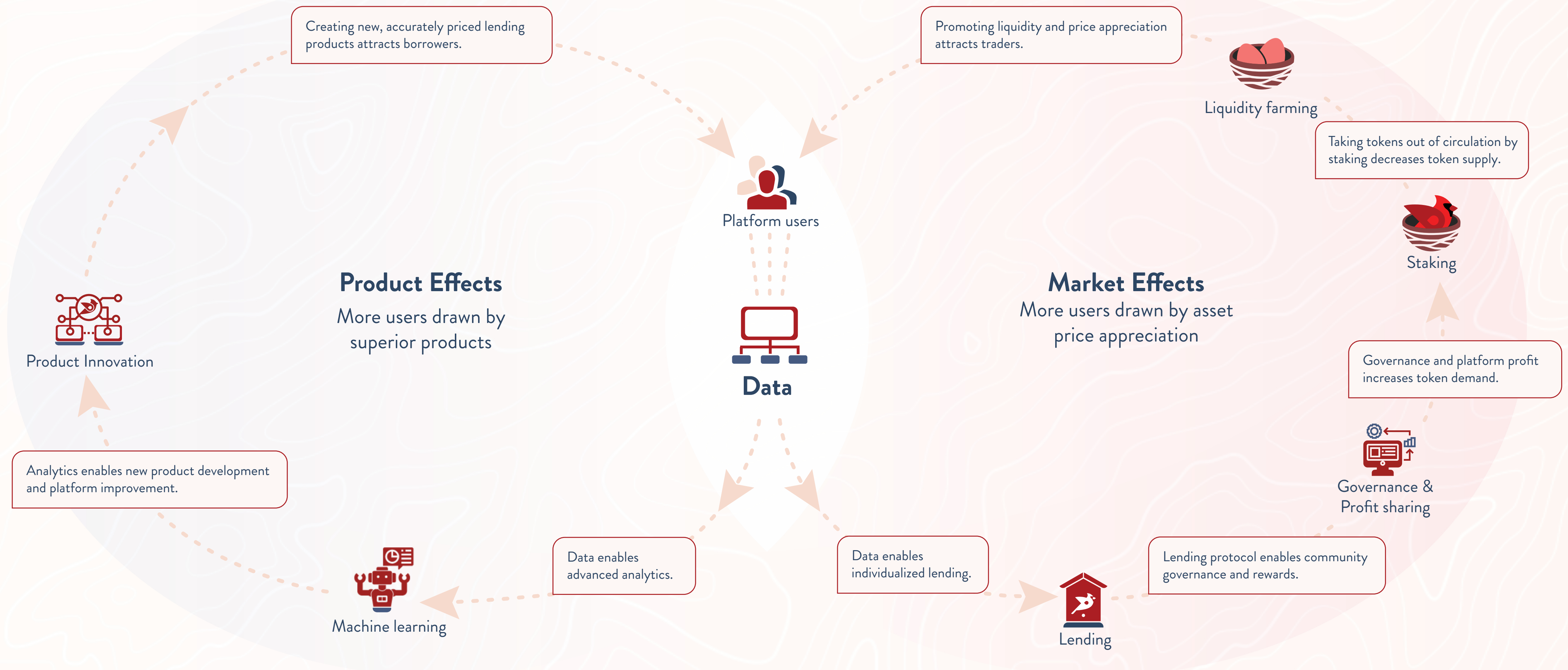




Business models based on predictive analytics have demonstrated exceptional success across the technology sector.

The Bird Ecosystem: A Virtuous Cycle Fuelled by Data and Analytics

Better data create better products that foster better user engagement and data generation, then the cycle repeats

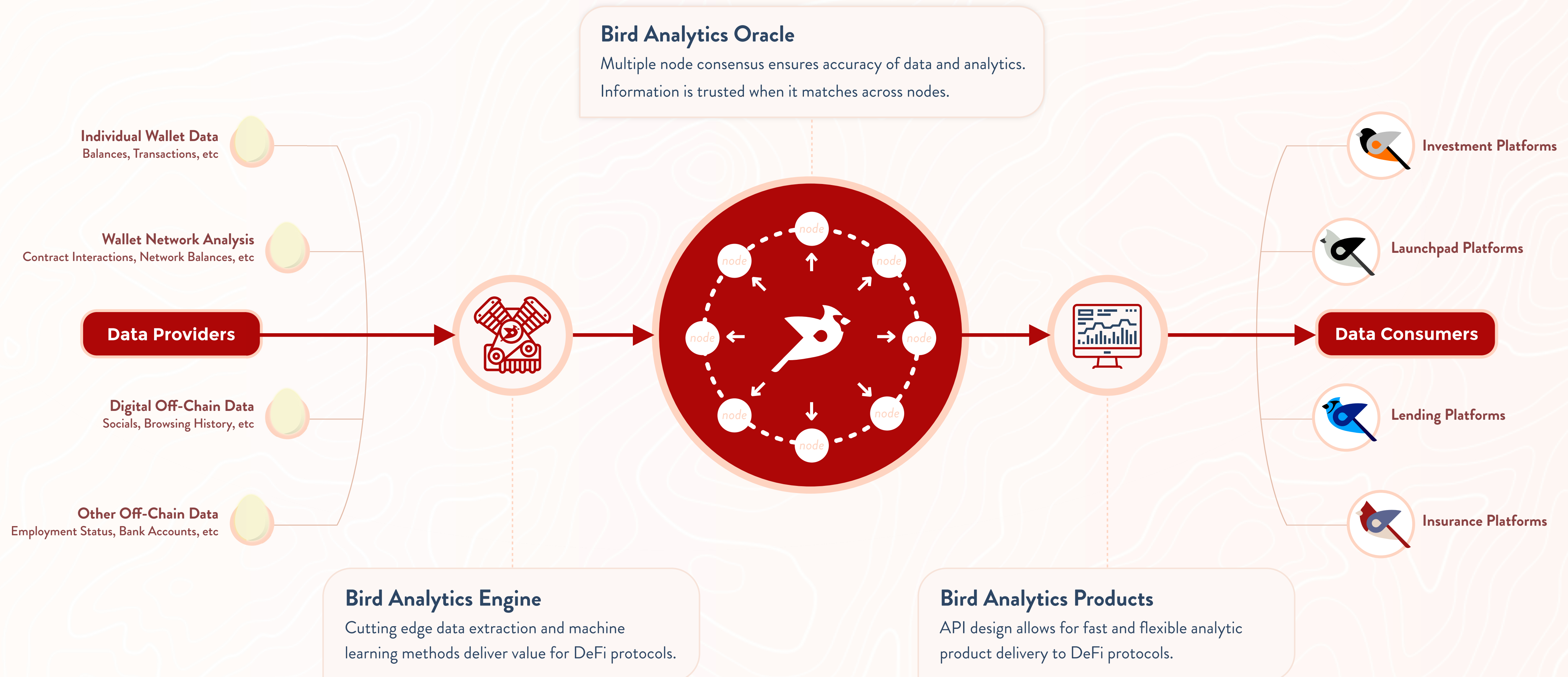




Secure and permissionless access to
Bird.Money's predictive analytics
products accelerates partner adoption.

The Decentralized Bird Oracle Enables Open and Secure Access for Partners

The Bird oracle delivers analytic products on-chain to data consumers and drives price discovery for Bird's tokens

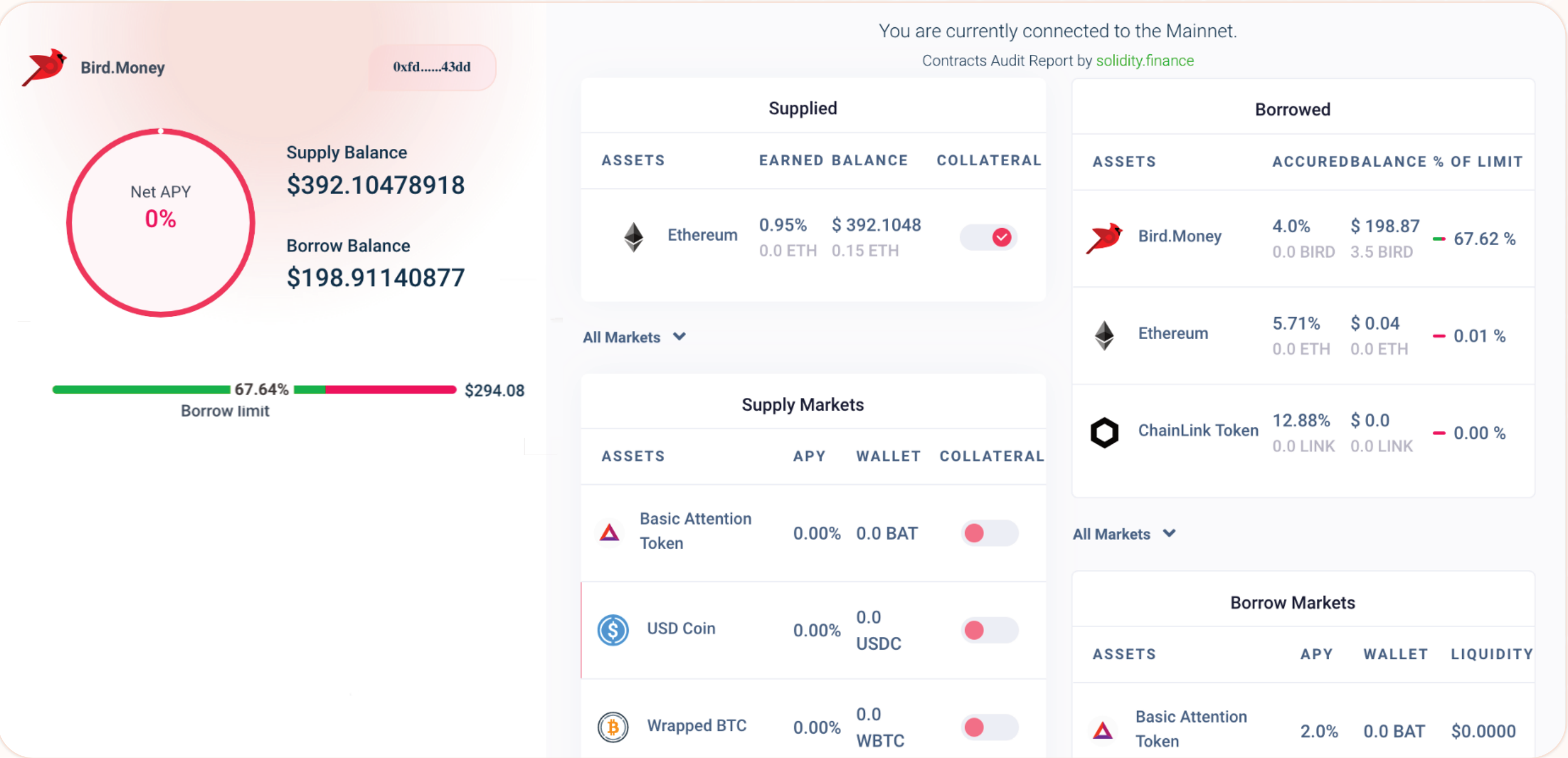




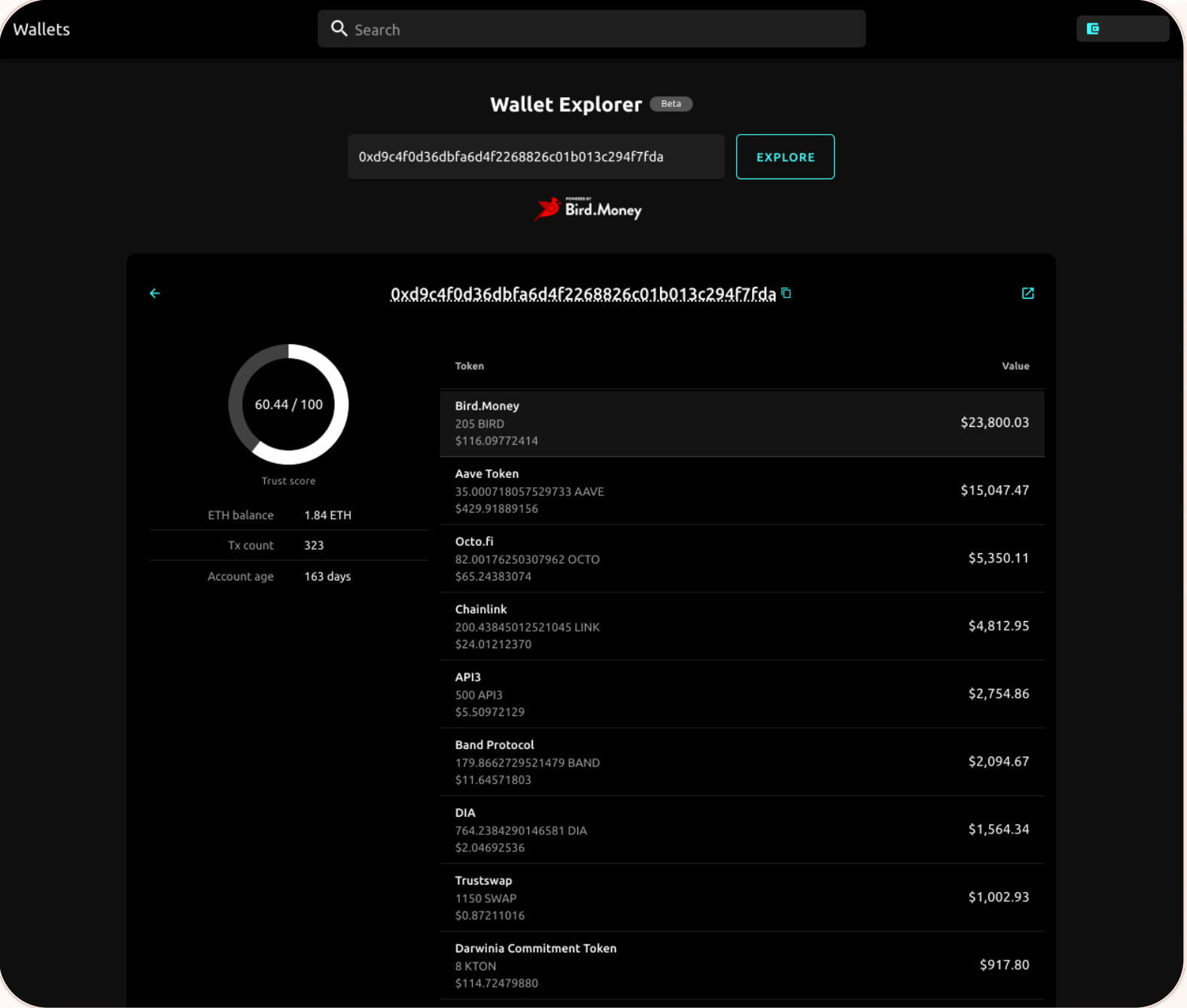
Bird.Money's technology is already live
and in use with functioning, audited
dapps and partner integrations.

Functioning Products and Formalized Partnerships Affirm Bird's Vision

The Bird lending dapp is live on ETH & BSC and Moontools has integrated the Bird Analytics API



The Bird lending dapp is live on both the Ethereum Network and Binance Smart Chain.



Moontools wallet explorer dapp powered by the Bird.Money API



The Bird.Money leadership team has proven experience across blockchain, software development, data science and finance.

The Bird Nest: An Experienced, Innovative Leadership Team

100% of our team was sourced organically from within the Bird community and began as volunteers

Alex

Engineer and researcher with a PhD in Biomedical Engineering from the University College London. Former research coordinator for the University College London's Centre for Blockchain Technologies with 10 years of experience in cryptocurrency ranging from business development to protocol design.



Simba (anon)

Engineer and academic researcher with 15 years experience in FinTech, data science and digital forensics. Former lead developer for defense contractors, technology startups and cryptography research. 10 years of experience in cryptography and 5 years of experience in blockchain.

Daniel

Data scientist and economist with over 15 years experience. Former Biotech CTO, Econometrics Director at a Fortune 100 FinTech, and Senior Analyst at Google, with additional specialties in risk classification for FinTech. 5 years of experience in blockchain software, hardware, investing and business development.



Zazu (anon)

Software developer and product designer with 15 years experience in FinTech, SaaS and mobile platform solutions. Specialties include money remittance, e-commerce and enterprise-grade architecture design. 5 years of experience in blockchain software, investing and business development.

Luciano

Strategist and marketer with over 20 years of experience in branding, growth, UX, operations management and team leadership. Specializes in breakthrough adoption and new market penetration for technology start-ups. 2 years of experience in blockchain investing and business development.



Support staff

11 developers
4 designers
3 community managers
1 staff writer

