

2023 Bankee Virtual Assets Survey



Introduction

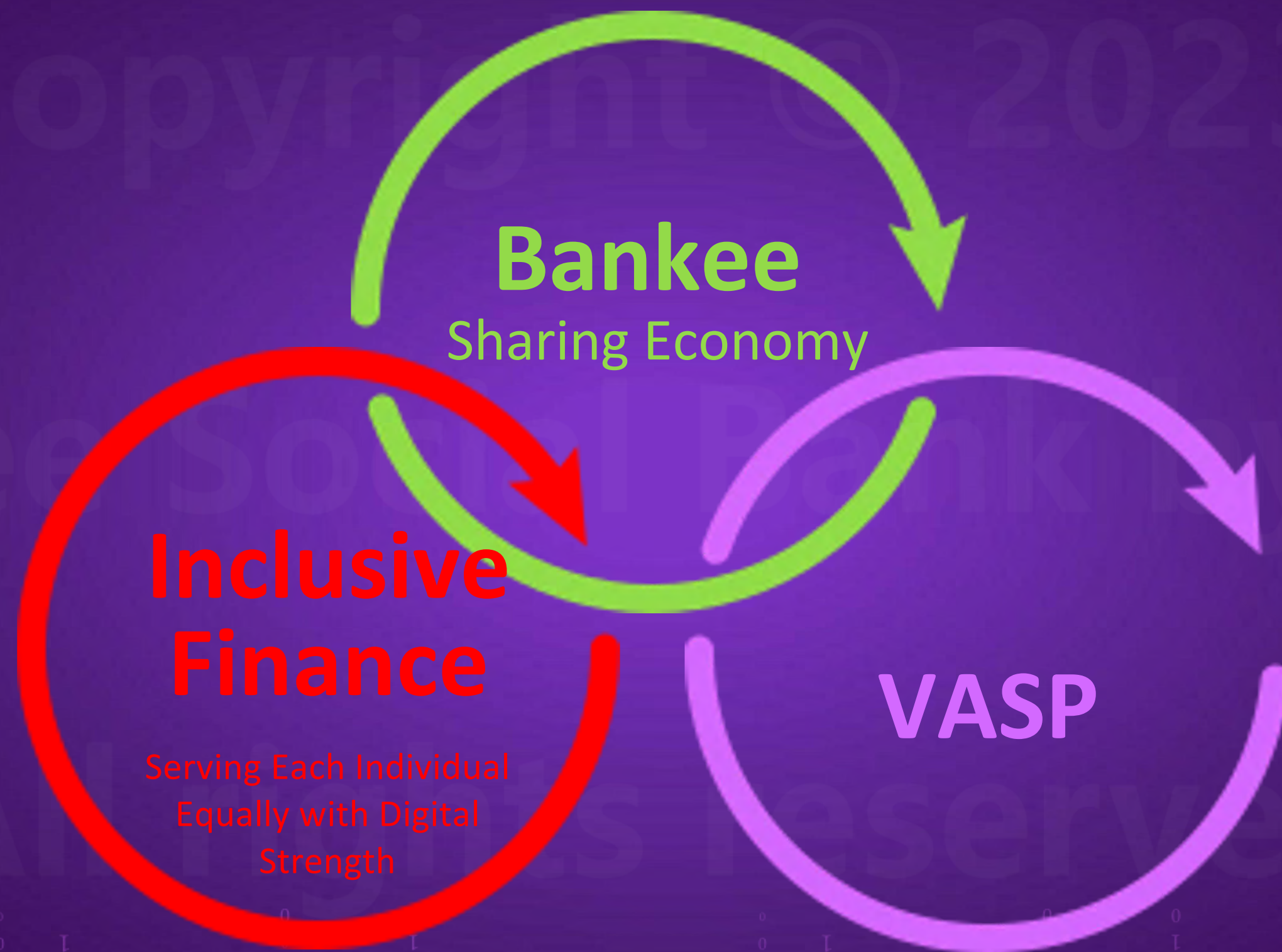
In 2023, the FSC unveiled the VASP guidelines, marking Taiwan's inaugural year in the realm of virtual assets. Bankee Social Bank by FEIB collaborated with the Bito Group and the Fintech Research Center of NCCU to launch the "2023 Virtual Asset Survey." This survey aims to analyze data regarding Taiwanese sentiments and willingness to hold virtual assets, with plans for regular annual tracking of the indicators for industry development.

Bankee, a pioneer as the world's first sharing economy bank, champions decentralization as our foundational core value. Born in the digital age, Bankee enables customers to establish their own online branches to serve clients, fostering profit-sharing between the bank and its customers. While “Banker” represents traditional banking, “Bankee” embodies the concept of an online banking community.

To achieve "Inclusive Finance", aiming to serve diverse communities equally with digital capabilities, VASP is also an important target. We recognized the needs of VASP and began offering transactional services for VASP cash flow in 2019, effectively implementing inclusive finance. Our goal is to collaborate with VASP to embrace a brighter future for Taiwan's virtual asset industry.

Simon Tai

Bankee Social Bank by FEIB



VASP

Bankee

Professional
Institution

Customer

2023 2023 Customer Survey

2024 Bankee / VASP / Professional Institution
Industry Report

Online Survey Respondents

SAMPLES

3,434

Social Media

FEIB Bankee Customer

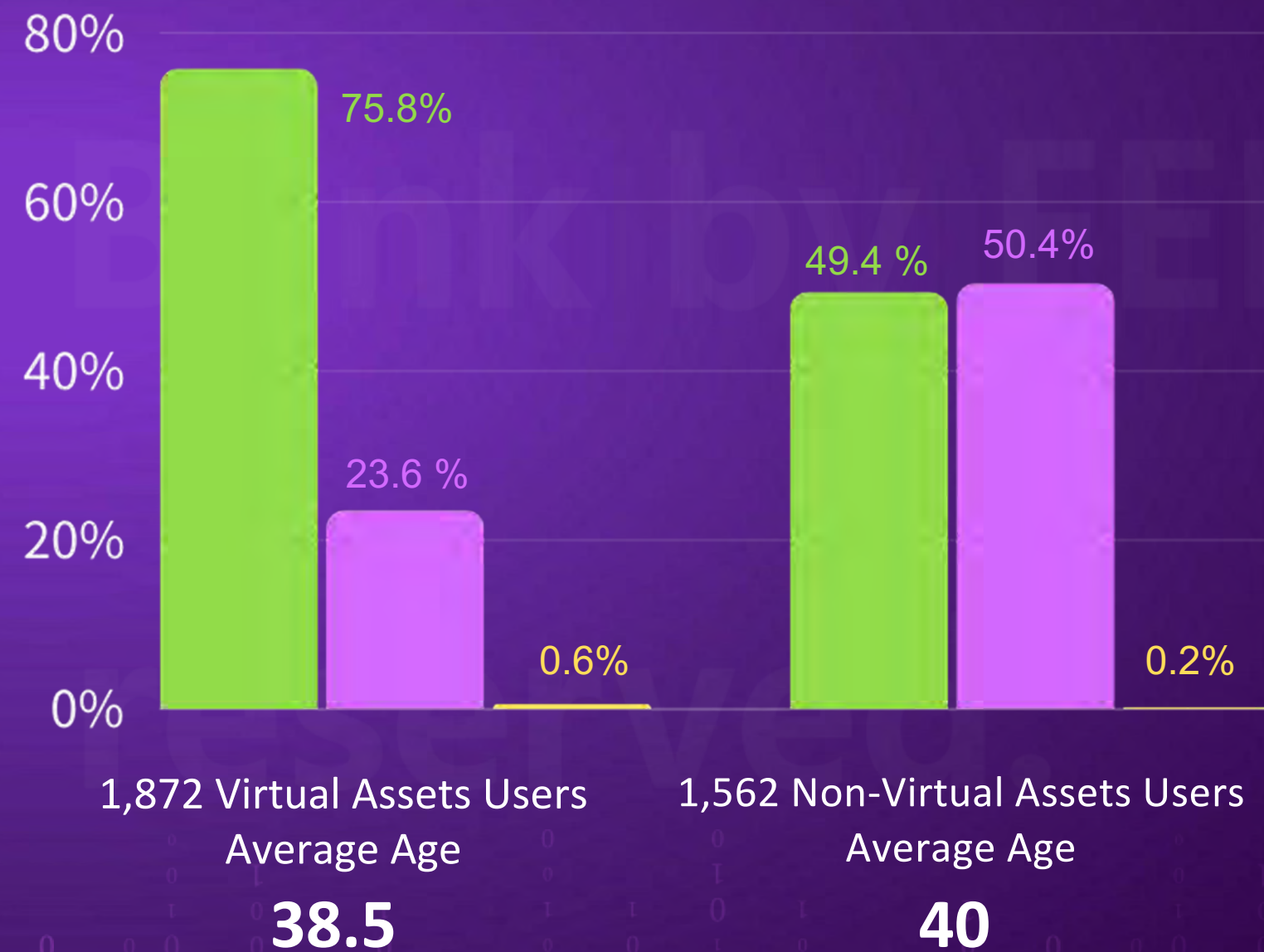
Bito Group Customer

Students

Male

Female

X-Gender



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Virtual Assets User

Non-Virtual Assets Users

Familiarity Index

6.49

3.56

Investment
Willingness Index

7.56

5.22

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1: completely unfamiliar/unwilling
10: completely familiar/willing

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High-Value Clients Ratio

7%

Investment Concentration Ratio

13%

Winner Ratio

63%

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High value client: with virtual asset holdings of more than NT\$3M

Investment concentration: virtual assets account for more than 50% of total assets

Winner: people e who make profits from holding virtual assets

GEN Z 1997~2012 (Age of 11~26) Native of Virtual Assets

- High Investment Concentration



- Have a Soft Spot for Virtual Assets



- Preference for Futures Contract



- Enthusiasm for Memecoin

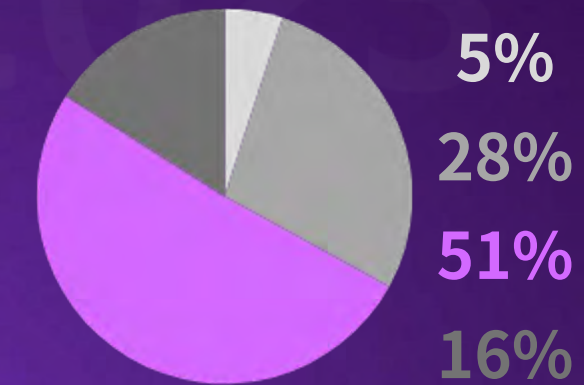


- Emphasis on Self-Research

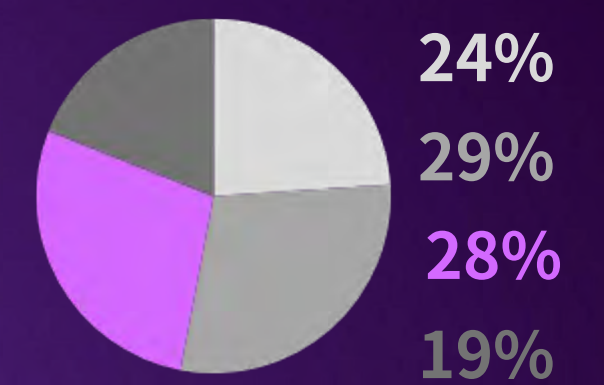


■ Baby Boomer
■ GEN X
■ GEN Y
■ GEN Z

Holders of
Virtual Assets



Population in
Taiwan

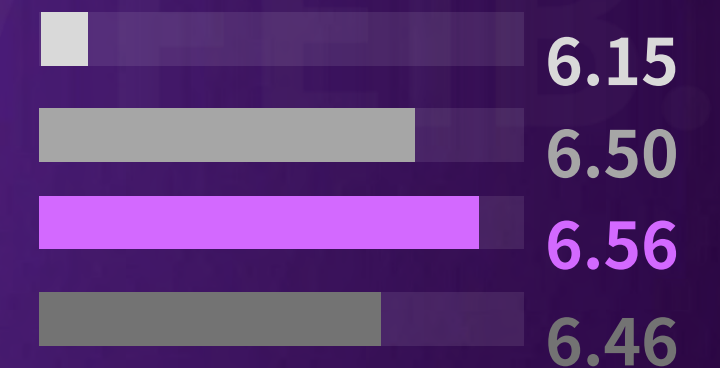


- Over Half of Crypto Users Comprises Gen Y

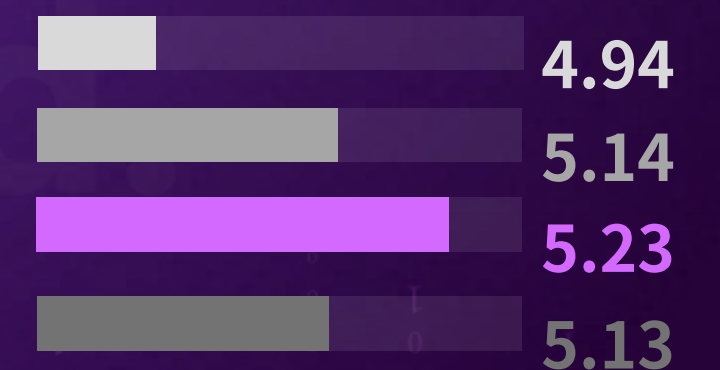
Gen Y / Millennials 1981~1996 (Age of 27~42)

The Mainstream Investors in Virtual Assets

- High Investment Willingness



- More Familiar with Virtual Assets

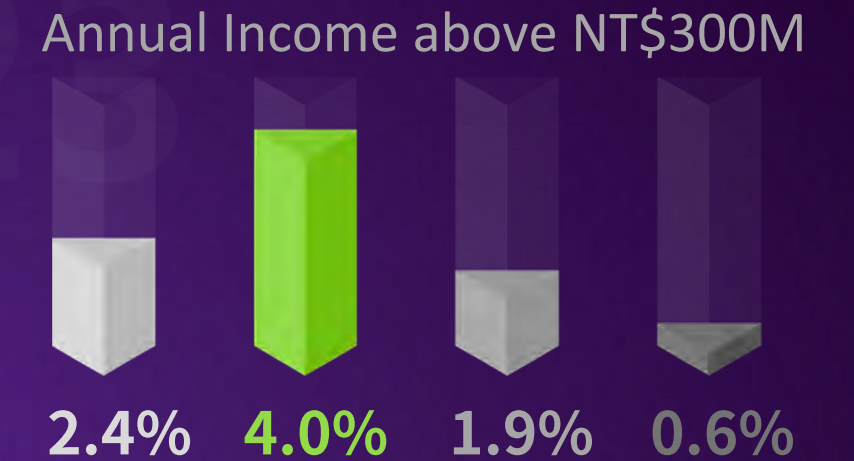


■ Baby Boomer ■ GEN X ■ GEN Y ■ GEN Z

GEN X 1965~1980 (Age of 43~58)

Wealthy Investors in Virtual Assets

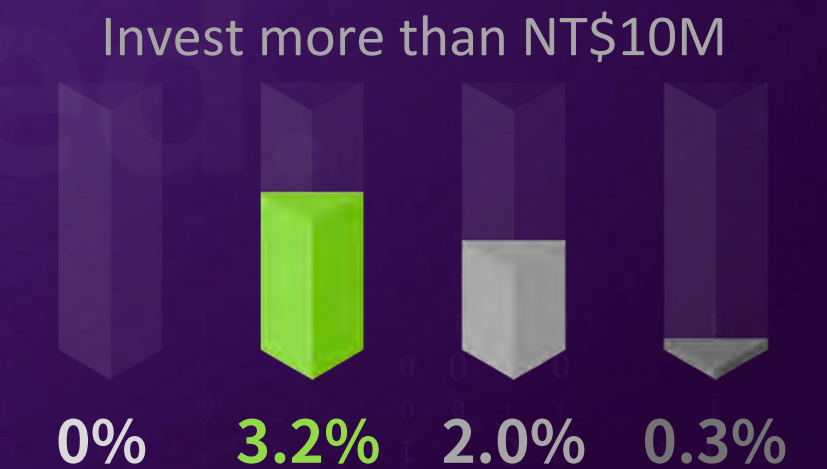
- Highest Annual Income



- Longest Experience in Virtual Assets



- Highest Proportion of Investors with NT\$10M Investments



Baby Boomer Most Concerned about Virtual Assets Security

1946~1964 (Age of 59~77)

- Emphasize on Trading Safety

■ Baby Boomer

■ ALL

92.6%



80.9%



Choose platform according to trading safety

- More Trust in Traditional Finance

68.5%



50.8%



Willingness will increase if virtual assets are provided by a financial institution

- Expecting Tight Regulation

82.9%



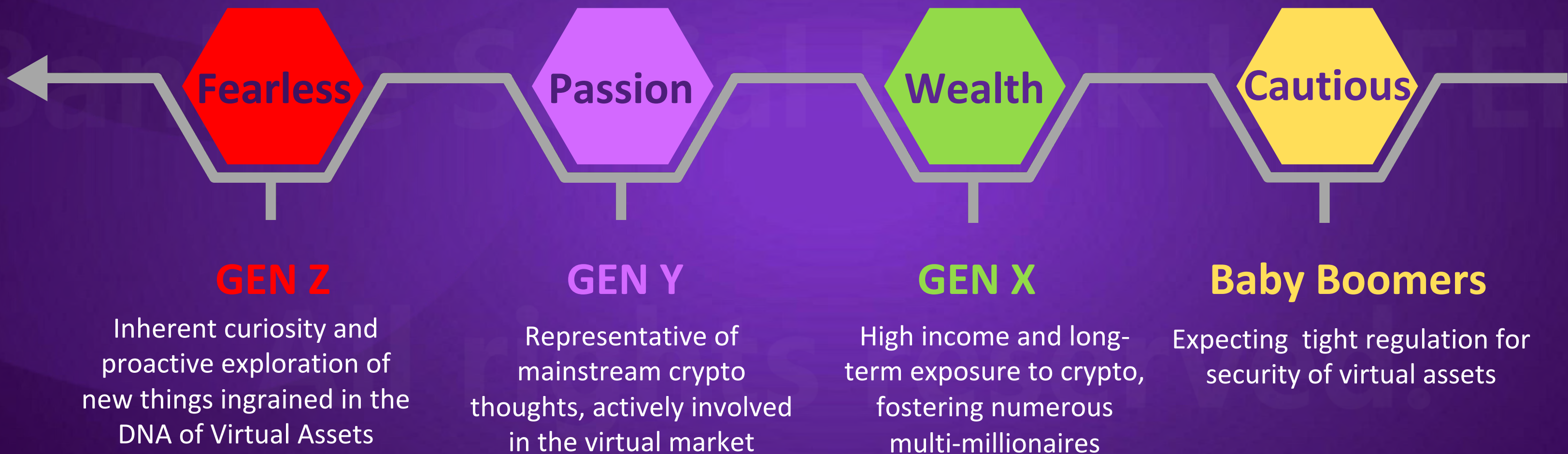
71.0%



Expect regulation to be the same as that of financial institutions

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Virtual Assets User Segment by Generation



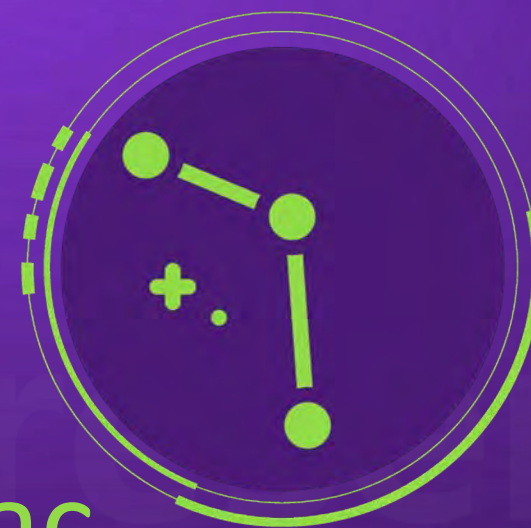
Seeking Profit ?

Occupation



Trade Mode

Zodiac



Zodiac Determines Personality, Personality Influences Profit



Capricorn
Disciplined



Gemini
Responsive



Aquarius
Innovative

Winner
Ratio

69.3%

68.7%

68.6%

Pisces



Aries



Taurus



Leo



Libra



Cancer



Scorpio



Sagittarius



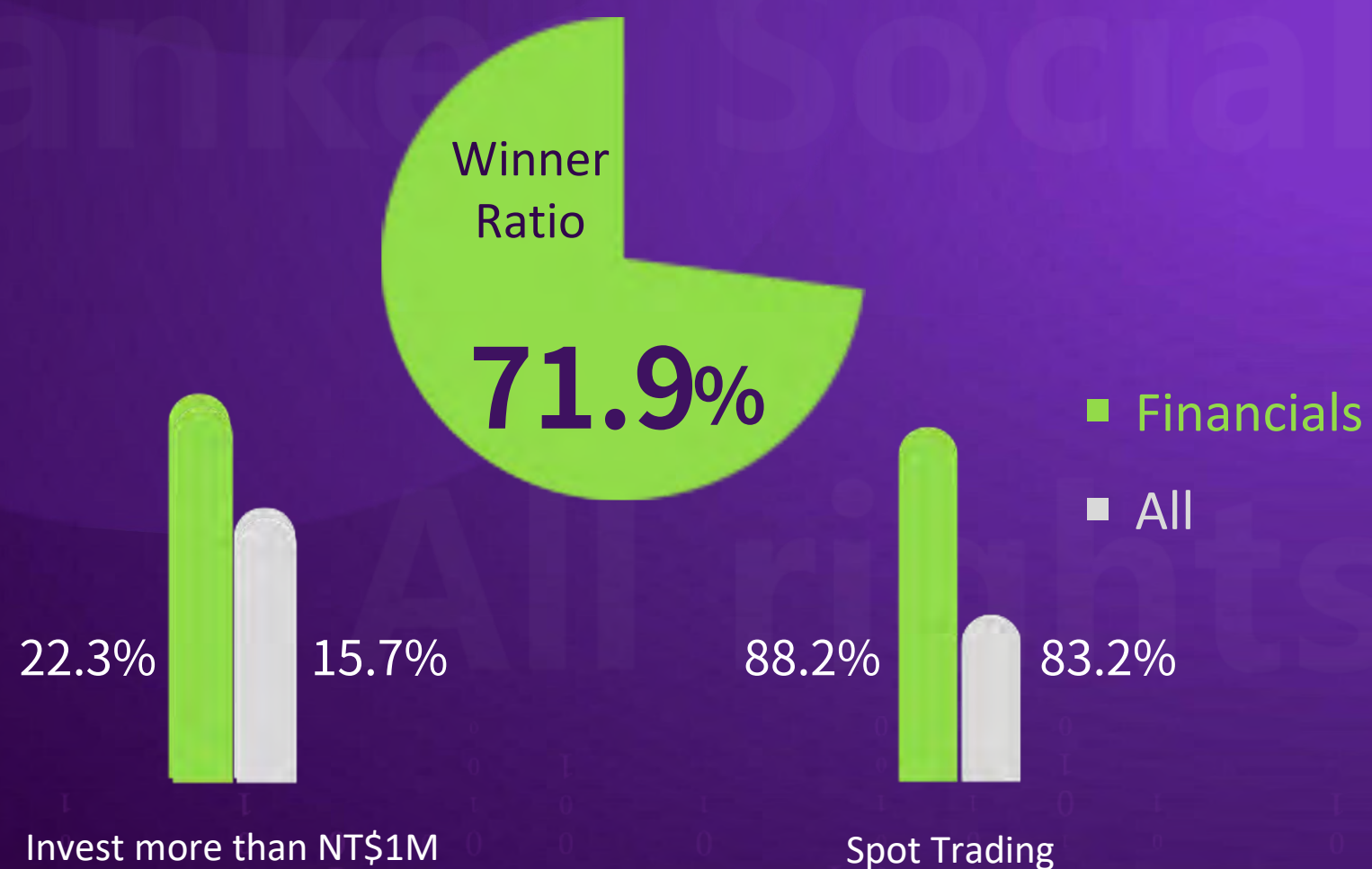
Virgo



Financials Tend to Concentrate Fund

Top 1 Financials

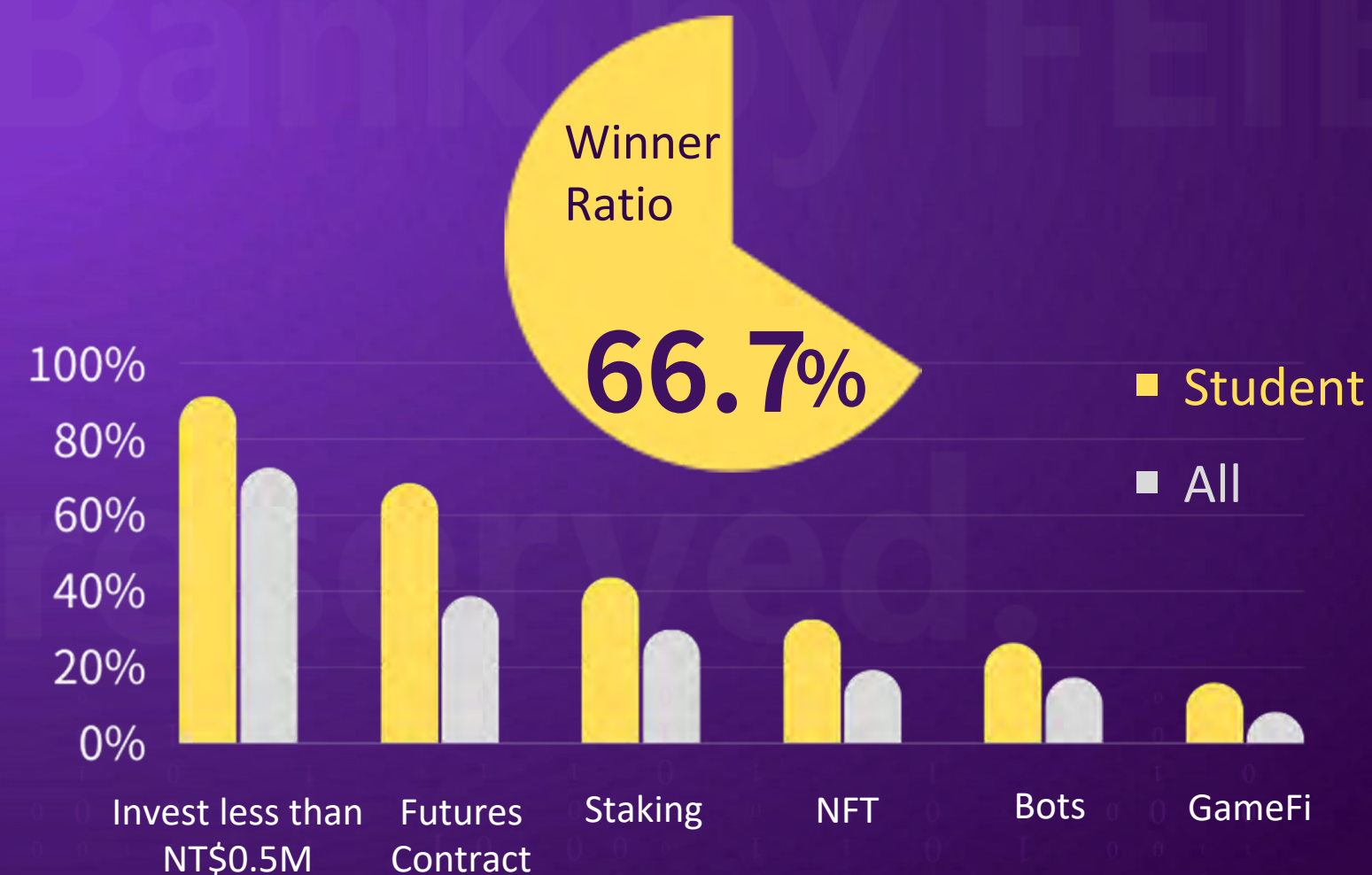
Large Investments & Concentration in Spot Trading



Students Prefer Diverse Trading

Top 2 Student

Small Investments & Diverse Strategies

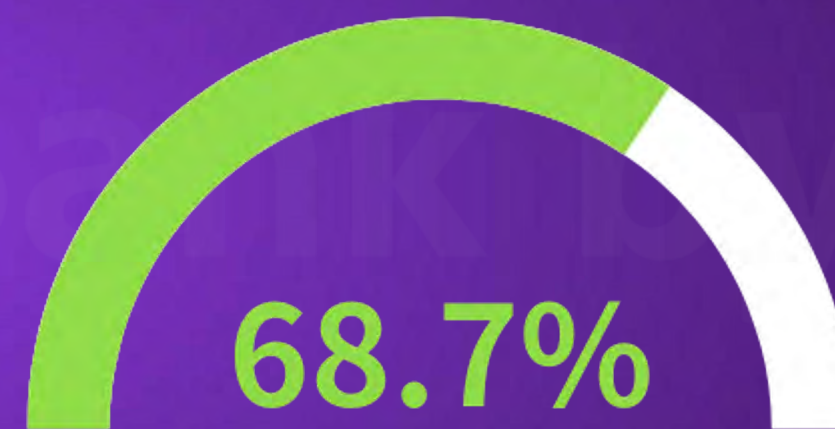


Most Profitable - Laid-Back Approach



Bots Trading

AI Robot Automatically
Trading



Lending Transactions

Making Money with
Idle Assets

The Utmost Priority For Virtual Assets Users

80.9 %

Trading Safety



70.9 %

Convenient
Deposits and
Withdrawals



65.8 %

Compliance with
Regulations

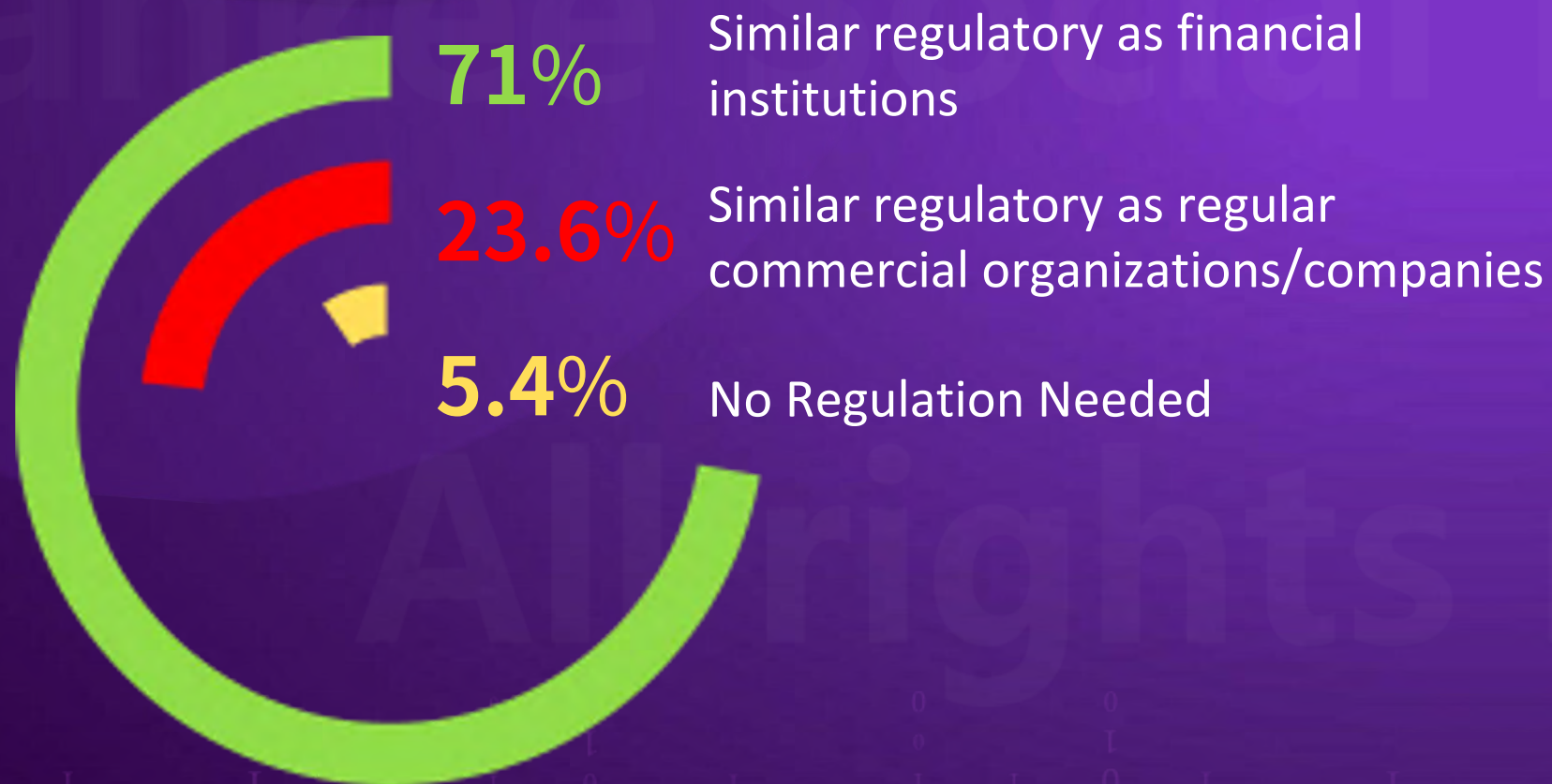


The “Speed” and “Amount” of Fiat Currency Transfer Are Both Critical

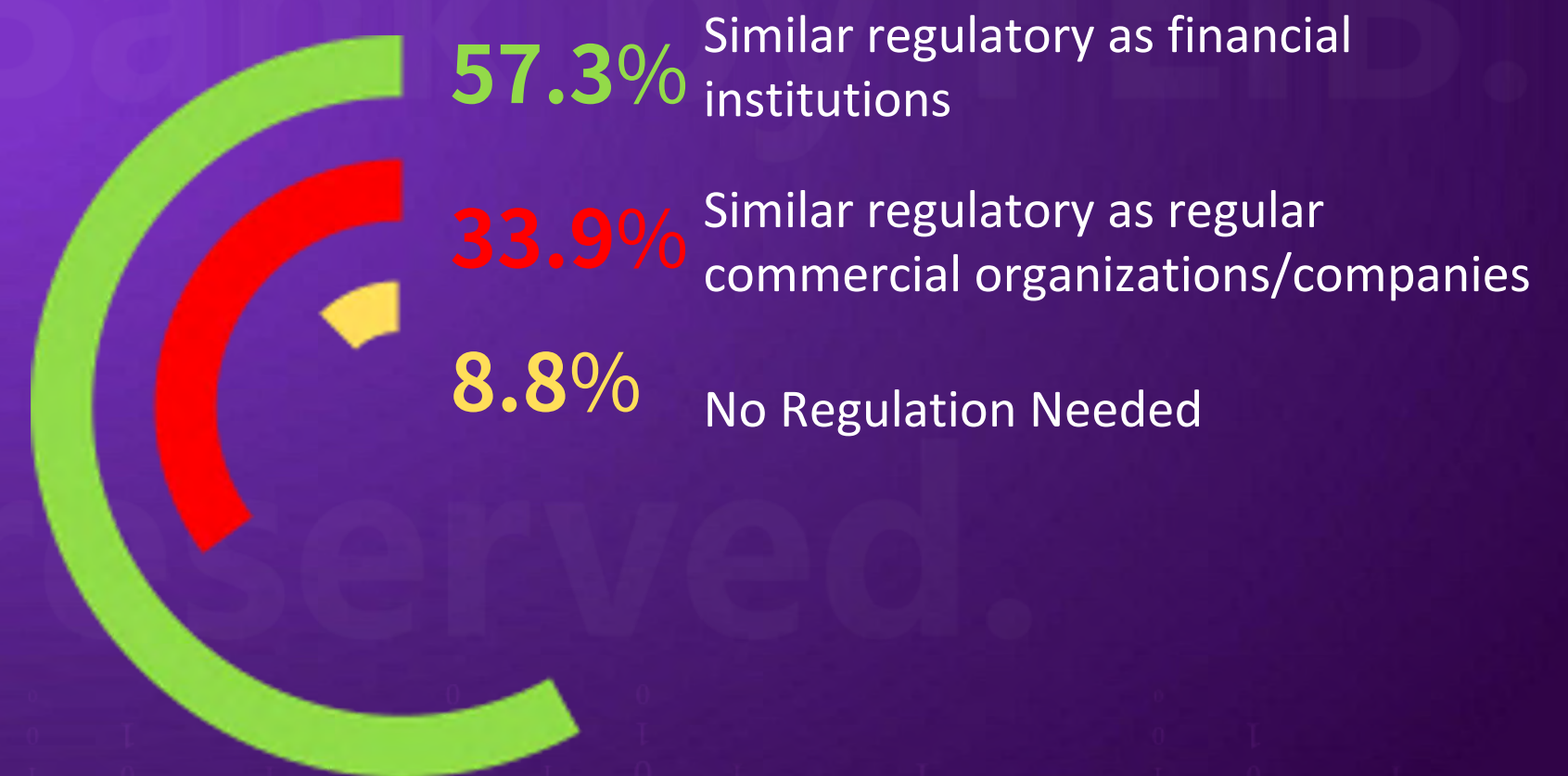
	All	Invest more than NT\$10M
Speed	8.28	9.08
Amount	7.16	8.76

Virtual Assets Users Expect Moderate Regulation

All



Virtual Assets User



New Era in Virtual Assets.

**Paradigm that Champions Both Security
and Convenience.**