

PRIME BRICK

CAPITAL

A NEW ERA IN REAL ESTATE INVESTMENT

GLOBAL | TRANSPARENT | DIGITAL

Executive Summary	03
General Overview	04
Market Analysis	05
Product Models	06
Use Cases & Applications	24
Staking Reward Pool	27
Dashboard	29
Our Approach	31
Tokenomics and Distribution	34
ICO Investment Benefits and Fund Allocation	37
ICO Structure and Token Sale	40
Vesting and Unlock Schedule	42
Roadmap	45
Risks and Concerns	47
FAQ / Glossary	51

EXECUTIVE SUMMARY

Prime Brick Capital is a platform that enables the tokenization of real estate assets on blockchain, making them accessible to investors worldwide. Through its project pools, utility tokens, and dashboard, Prime Brick Capital offers a transparent, flexible, and globally scalable real estate investment system.

The information provided herein is not definitive or legally binding and does not constitute part of any contract. Its purpose is to inform potential holders about Prime Brick Capital's Utility Token (\$PBCT) so that they can make their own assessments before deciding whether to participate in the purchase of the Prime Brick Capital Token.

This Whitepaper provides all essential details about the upcoming launch and initial coin offering (ICO) of the Prime Brick Capital Token (\$PBCT).



A NEW REAL ESTATE INVESTMENT MODEL

Throughout history, real estate has always played a crucial role, not only as a shelter but as one of the most reliable means of preserving and growing wealth. Everyone knows that while markets fluctuate, real estate values tend to rise over time. Rental income provides stability, and in uncertain periods, people prefer to rely on tangible assets like land, housing, or commercial property.

However, today's real estate market remains limited to those with significant capital. High prices, bureaucratic purchase procedures, notary and banking fees, and complex financial systems often keep many people excluded from this asset class. For international investors, language barriers, regulatory differences, and lack of transparency make participation even harder.

Prime Brick Capital aims to eliminate these barriers. By integrating blockchain technology into the traditional real estate model, we bring investors and properties together on a transparent and secure platform. Every project is digitized, every property is tokenized, and each token represents a share of real, income-generating assets available for purchase and trade through our dashboard. This allows global investors to participate in real estate projects regardless of their capital size.

The advantages are clear; Investors gain control over their funds, diversify across multiple projects, and manage risks effectively. All transactions are protected by blockchain, ensuring transparency and immutability against manipulation. In the traditional real estate world, such constant access and trust are nearly impossible to achieve.

Prime Brick Capital is not just a marketplace but a comprehensive ecosystem that supports every stage of the investment journey. From Easy Home, our property acquisition and management solution, to Prime Brick Capital Pay, our secure payment infrastructure, the system connects all stakeholders, investors, service providers, and project developers into one unified network. For those who want to expand their portfolios, Prime Brick Capital Portfolios provide tailored investment options, offering both security and scalability. Just as the internet transformed access to information, Prime Brick Capital redefines access to real estate investment. It opens the door to a transparent, borderless, and global property market for everyone.

MARKET ANALYSIS

According to Savills' 2024 World Real Estate Report, the global real estate market remains the largest and most stable asset class in the world, with an estimated total value of approximately USD 287 trillion, of which USD 12.5 trillion is in the United States (MSCI, Real Estate Market Size Report 2024). About 30% of this value is concentrated in Europe, particularly in Germany, France, and the United Kingdom (J.P. Morgan AM, MSCI 2022).

Despite these impressive figures, recent years have seen a slowdown across the sector due to inflationary pressures, geopolitical uncertainty, and declining demand (CBRE and JLL Market Reports 2023–2024). Even so, the market continues to attract both institutional and individual investors seeking reliable, long-term opportunities and stable returns.

A key emerging trend is the tokenization of Real World Assets (RWA). Experts agree that blockchain technology is becoming one of the most promising use cases in real estate investment. By turning physical assets into digital tokens, properties can be divided into smaller, more liquid units that are easier to trade and manage across borders (Citi GPS, The Future of Finance 2023; BCG & ADDX, Relevance of On-Chain Assets 2022).

This process allows real estate assets to be fractionalized, granting access to global investors and enabling new levels of liquidity that traditional markets cannot achieve. For smaller investors who were previously excluded from institutional-grade investment products, this innovation provides access to a new model known as "Fractional Ownership." In this structure, investors can own proportional shares of income-generating assets, receiving rental income and capital appreciation in a transparent and verifiable way (Deloitte, Real Estate Tokenization Outlook 2023; EY, Fractional Ownership Models 2022).

Through tokenization, Prime Brick Capital addresses the inefficiencies of traditional real estate markets. It reduces entry costs, increases liquidity, and removes regional limitations. The result is a modern, borderless, and inclusive alternative that merges blockchain transparency with real asset security.

PRIME BRICK C A P I T A L



PRODUCT MODELS

REAL ESTATE YIELD

RELIABLE REAL ESTATE RETURNS



RELIABLE REAL ESTATE RETURNS

Prime Brick Real Estate Yield targets investors seeking reliability, transparency, and consistent returns. The company brings together carefully selected real estate projects under the Prime Brick Capital structure. The goal is to deliver long-term stability and predictable payouts. Each project is fully tokenized and placed within the Prime Brick Capital Dashboard, allowing investors to participate directly through Prime Brick Tokens (PBCT) and receive income generated from those properties.

Depending on the project, investors can earn returns of up to 8% APY. Payouts can be monthly, quarterly, or annual. Investment periods range from 1 to 5 years, depending on the structure. This flexibility allows investors to benefit from the stability of the real estate market without tying up large amounts of capital.

PROBLEM: HIGH ENTRY COSTS

Real estate is a solid investment, yet most individuals are unable to access it. Even small apartments require tens of thousands of euros in upfront capital. Along with this come high fees and complex financing structures, making it almost impossible for smaller investors to participate directly in the market.

SOLUTION: PRIME BRICK REAL ESTATE YIELD

Through the tokenization of real properties, Prime Brick Capital lowers entry barriers and simplifies investment. Investors can now access high-quality assets with smaller amounts and transparent, efficient purchase processes. Each project is structured to provide sustainable and attractive returns. Every investment pool is managed through the dashboard, allowing even individual investors to benefit from competitive real estate yields.



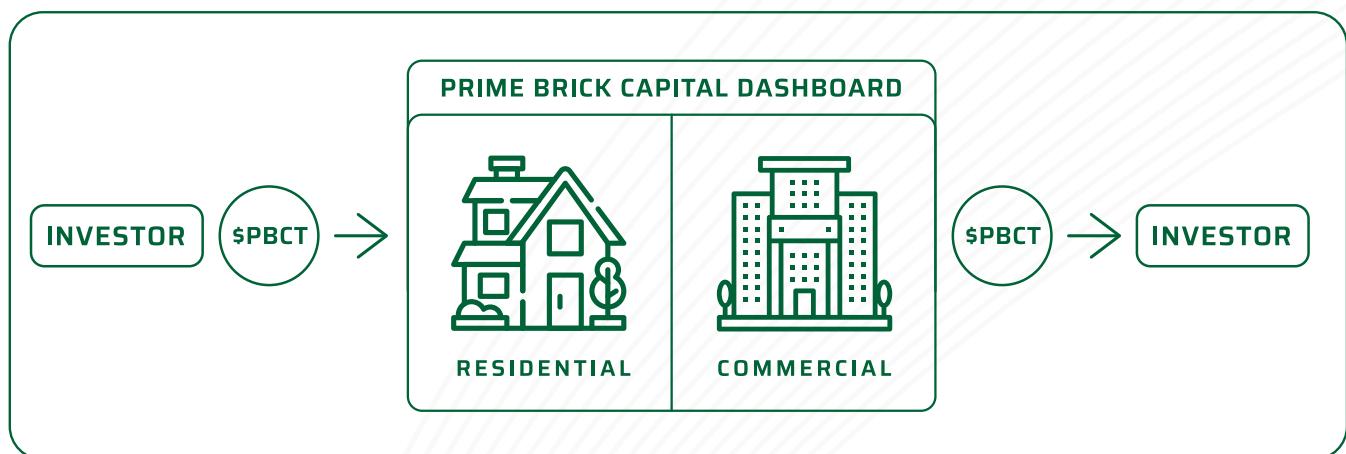
We are building a trust-based investment future by combining the physical strength of real estate with the accessibility of the digital world.

RELIABLE REAL ESTATE RETURNS

Prime Brick Real Estate Yield introduces a new generation of property investments: **value-backed assets distributed through tokenization**.

Investors seek secure returns, global accessibility, and digital flexibility.

Companies establish this foundation through Prime Brick.



Option 1	Real Estate	2 Years	5%	Principal + 5% returned after 2 years
Option 2A	Apartment	1 Years	2,5%	Principal + 2.5% returned after 1 year
Option 2B	Apartment	3 Years	5%	Principal + 5% returned after 3 years
Option 2C	Apartment	5 Years	8%	Annual profit for 5 years + 5% bonus at the end

REAL ESTATE FLIPPING

(IMMOBILIEN-FLIPPING)

CAPTURING RAPID VALUE APPRECIATION



CAPTURING RAPID VALUE APPRECIATION

Real estate flipping is designed for investors who want to capture short-term profits while minimizing risk. Prime Brick Capital focuses on properties sold below market value, such as assets requiring quick liquidity from sellers. With targeted interventions (renovations, repurposing, or rental optimizations), the value of these properties can be increased significantly in a short time.

Each project has its own investment pool. Investors can exchange their Prime Brick Tokens (PBCT) for project-specific tokens representing their participation. These tokens are tied to the property's purchase and resale process, and after deducting project expenses and a 20% Prime Brick Capital share (used to support new projects and ecosystem growth), the remaining profit is distributed among all pool participants.



An intelligent investment model that identifies the potential of real estate early, rapidly increases its value, and shares the profit within the digital ecosystem.

CAPTURING RAPID VALUE APPRECIATION

PROBLEM:

TIME PRESSURE IN PURCHASE OPPORTUNITIES

Properties offered far below market value are often sold within a few days. Individual investors cannot act this quickly because they lack liquidity, their decision processes are slow, or they do not have sufficient market experience.

SOLUTION:

PRIME BRICK CAPITAL REAL ESTATE FLIPPING

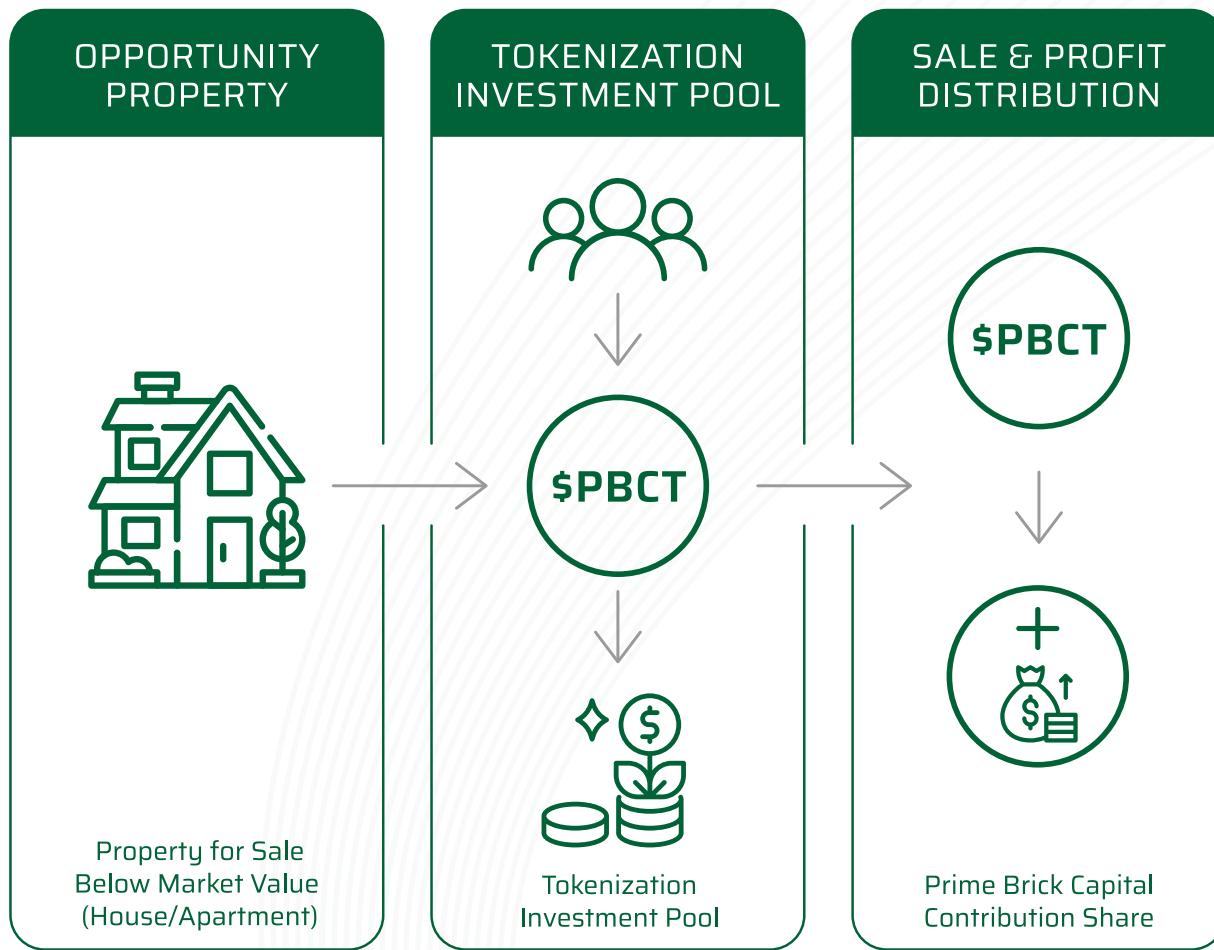
Prime Brick Capital organizes investor groups. When a suitable property is identified, these groups can be quickly filled, and the purchase transaction can be executed immediately. This way, opportunities that are normally inaccessible to individual investors become reachable through collective participation.



A smart real estate model that transforms the value of time into opportunity, rapidly connecting individual investors with professionals through the power of collective action.

CAPTURING RAPID VALUE APPRECIATION

Prime Brick Capital provides an investment model through real estate flipping that offers short-term, transparent, and predictable profit shares with an efficient cost structure. Investors can invest in tangible properties, benefit from rapid value appreciation, and participate according to their budget capacity. Moreover, the entire process is fully transparent thanks to blockchain technology.



PRIME BRICK
C A P I T A L

EASY HOME

A HOME FOR EVERYONE



EASY HOME / A HOME FOR EVERYONE

Easy Home is a new real estate financing model developed by Prime Brick Capital. It enables individuals to become homeowners without relying on bank loans, interest, or exhausting financial procedures.

The principle is simple: community-based financing combined with blockchain technology. Multiple participants come together to form a group and invest a fixed amount each month into a shared fund.

Its feature is as follows: investors make direct investments in selected housing projects introduced on the dashboard. Each project presents full details including location, architectural designs, apartment information, and prices. Participants are chosen by drawing lots according to predefined intervals, and each individual receives ownership of an apartment within the project. They know which apartment they will own from the very beginning and do not need to search for property after payments are completed.



A next-generation real estate model that removes financial barriers and makes home ownership possible for everyone through the power of community and blockchain technology.

EASY HOME / A HOME FOR EVERYONE

PROBLEM: UNREACHABLE HOMES WITHOUT BANK LOANS

In many countries, property prices have risen to levels where owning a home without a bank mortgage has become nearly impossible. People with low credit scores or insufficient savings are completely excluded from this system.

SOLUTION: PRIME BRICK CAPITAL EASY HOME

Prime Brick Easy Home introduces community-based financing instead of traditional bank loans. Participants contribute regularly to a shared pool instead of borrowing. Contributions and payments are managed automatically through smart contracts. Since projects are pre-defined, participants know exactly which home they will own, eliminating uncertainty and the need for lengthy banking procedures.



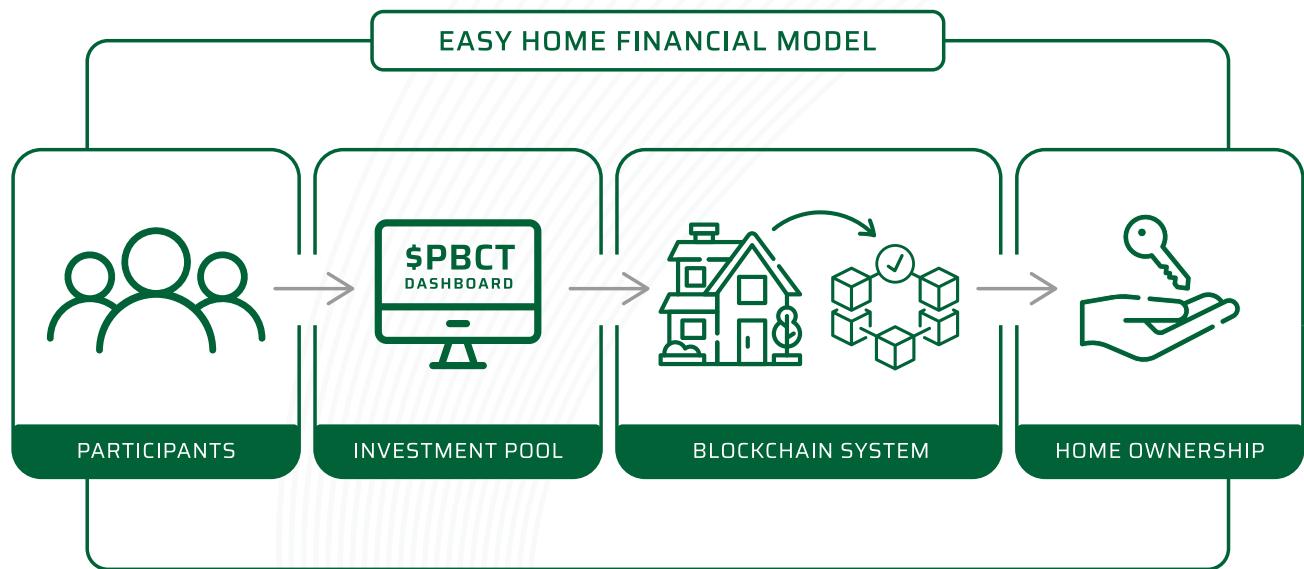
A next-generation home ownership model based not on credit, but on the power of community-managed through debt-free, transparent, and smart contracts.

EASY HOME / A HOME FOR EVERYONE

Prime Brick Capital brings a proven concept into the digital age with Easy Home: a more transparent, fair, and globally applicable model.

People from different countries can participate in this housing project, make payments, and gradually become homeowners. Blockchain secures and audits all processes, while completed housing projects provide participants with confidence and safety.

Thus, even individuals with low income, who were previously unable to join the real estate market, can now make their dream of home ownership a reality.



B2B ASSET ONBOARDING



B2B ASSET ONBOARDING

With Prime Brick Capital, we not only provide individual investors with easy access to real estate projects, but we also open our network to companies.

Project developers, contractors, and real estate firms often possess attractive projects; however, financing typically poses a major challenge. It is often too costly, complex, or technically and regulatory unfeasible to implement.

To address this, Prime Brick Capital developed an applicable solution: companies can list their projects directly through the Prime Brick Dashboard and reach investors worldwide. Along with all blockchain advantages, this system ensures transparent processes, secure records against fraud, and global accessibility.



An innovative B2B solution platform that connects real estate developers with blockchain transparency and a global investor network-integrating projects into the digital economy.

B2B ASSET ONBOARDING

PROBLEM: HIGH TOKENIZATION COSTS

Many companies own promising projects but cannot realize them due to the high costs of smart contracts, technical infrastructure, and legal consultancy.

SOLUTION: PLUG-AND-PLAY FINANCING WITH PRIME BRICK CAPITAL

Companies can list their projects directly through the Prime Brick Dashboard and automatically create their project tokens. This way, they avoid the costs, time loss, and challenges of building their own blockchain solution and can start raising capital immediately.



A ready-to-use tokenization infrastructure that eliminates high technical and legal costs, digitalizes your projects in one step, and connects you with global investors.

B2B ASSET ONBOARDING

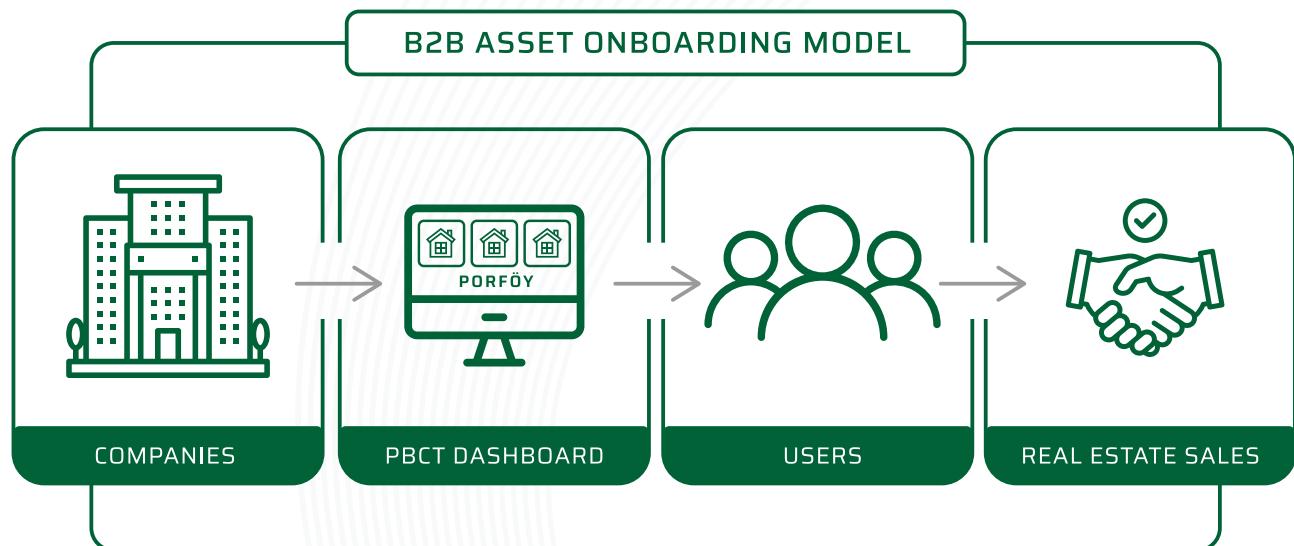
Thanks to Prime Brick Capital's B2B Asset Onboarding, it is not only possible for companies to realize their own projects but also to help external partners bring their visions to life.

COMPANIES:

They implement their projects with a modern, low-cost financing model.

INVESTORS:

They gain access to broader and more reliable real estate projects. Thus, Prime Brick Capital becomes a global ecosystem that connects individual and institutional investors, transparent, digital, and profitable for everyone.





PRIME BRICK CAPITAL PAY



PRIME BRICK CAPITAL PAY

Investors, service providers, and tenants within the Prime Brick Capital network can make payments using a Visa/Mastercard issued through a banking partnership. You can easily make rent payments, renovation expenses, or construction material purchases through Prime Brick Capital Pay.

Each user is also supported by a cashback system: a portion of every payment made is automatically refunded as \$PBCT tokens. This not only encourages the use of the platform's currency but also provides real value for all parties involved.

Advantages for companies within the Prime Brick Capital network:

Their services can be invoiced faster and become more visible, strengthening connections with clients.

For investors, this token not only represents an investment tool but also becomes a practical payment unit directly linked to real estate projects.

Thus, the cycle of investment, payment, and reward is completed, and Prime Brick Capital becomes a natural part of people's daily lives.



An integrated payment infrastructure that unites investment, payment, and reward in a single cycle-turning real estate financing into a natural part of everyday life.



USE CASES & APPLICATIONS

**PRIME BRICK CAPITAL
REAL ESTATE YIELD**

Let's say a housing project worth €500,000 is added to the Prime Brick Capital network. Fifteen investors join the investment pool, each contributing between €1,000 and €75,000.

Each investor receives project tokens representing their share in the property. The property is rented out, providing regular income for three years. Investors earn up to 8% APY annually from these revenues. At the end of the term, the property is sold, and the partnership is closed. Investors recover their initial investment plus additional profits.



A holistic real estate model that unites long-term stability with short-term profit, distributing each investor's share of returns in a fair, transparent, and measurable way under one roof.

**REAL ESTATE FLIPPING
(IMMOBILIEN FLIPPING)**

Prime Brick Capital purchases an apartment in Istanbul below market value for €2.5 million. The financing is carried out through a private investment pool with 10 investors. Through renovations and rental optimizations, the property's market value increases. After six months, the property is sold for €3 million.

Of the €500,000 profit, 80% is distributed directly to investors as profit, 10% is transferred to the Prime Brick Capital Treasury (to strengthen the ecosystem), and 10% is retained as Prime Brick Capital's earnings.

EASY HOME

Sixty participants come together in an Easy Home pool through the Prime Brick Capital Dashboard. Each participant commits to making a fixed contribution every month for 60 months. Each month, with the collected contributions, a house or apartment is purchased.

A transparent, blockchain-based draw system determines which participant will become a homeowner that month. The selected homeowner can immediately move into or rent out the property but continues contributing until the end of the term. When the cycle is completed, all participants become homeowners without bank costs, interest, or debt, thanks to community-based financing and blockchain security.



A sustainable, interest-free, and blockchain-powered home ownership model that makes it possible to own a home every month through the power of community.

PRIME BRICK
C A P I T A L



STAKING & REWARD POOLS

STAKING & REWARD POOLS

Prime Brick Capital aims to deliver value to investors not only through traditional real estate but also within the Web3 ecosystem. Through staking and reward pools, you can continue to utilize your Prime Brick Capital Tokens (\$PBCT) even when no active real estate project is available.

PBCT holders can stake their tokens via the dashboard and earn regular rewards. These rewards are distributed by the treasury according to our Proof-of-Business approach, directly tied to Prime Brick Capital's real business performance.

We also offer exclusive reward pools for investors who wish to lock their tokens long-term. Those staking their \$PBCT tokens not only earn consistent bonuses but also enjoy additional benefits such as early access to new projects and special high-APY voting bonuses in selected pools.

Prime Brick Capital bridges two worlds: the security of traditional real estate investing and the flexibility of Web3. Investors can hold tokens short-term or stake them long-term, efficiently maximizing value in every scenario.



A hybrid financial ecosystem that merges the trust of traditional real estate with the dynamism of Web3, transforming your tokens into smart investment instruments that generate value under any condition.

PRIME BRICK
C A P I T A L



PRIME BRICK CAPITAL DASHBOARD

PRIME BRICK CAPITAL DASHBOARD

The Prime Brick Capital Dashboard is the core of the ecosystem, merging blockchain technology with real-world real estate projects.

Each investor can transfer their owned \$PBCT Tokens to the dashboard. Tokens are automatically converted 1:1 into a virtual balance equivalent in USD or EUR. This shields investors from currency fluctuations and creates a stable investment environment.

Key point: Investors are not affected by fluctuations in the market value of \$PBCT when operating within the dashboard. Investments are made over stable-value assets (USD or EUR equivalents), and returns are based on these fixed values.

However, when investors wish to withdraw their balance back into \$PBCT Tokens, the current market rate applies. This means they may receive more or fewer tokens depending on the token's market value.

This creates a clear distinction:
Dashboard = Real project-backed investment with stable returns.
\$PBCT Market = Open trading with speculation and price volatility.

This allows investors to choose:
Stable, yield-based project investments through the Dashboard.
Or speculative trading based on \$PBCT market price fluctuations.



PROOF OF BUSINESS OUR APPROACH

PROOF OF BUSINESS

At Prime Brick Capital, we follow a clear principle:

A token should not rely on promises or abstract ideas but be directly tied to real, tangible business activity. From this belief, we developed our Proof of Business (PoB) concept.

What does this mean?

All unsold tokens during the ICO phase are not discarded; instead, they return to the treasury. This reserve functions as a core fund used to distribute payments and rewards to our investors throughout ongoing projects. For example, when a real estate flipping project is completed successfully and generates profit, that profit is distributed from the treasury in \$PBCT Tokens not in dollars or euros. This makes every real business outcome directly visible through the token itself.

What makes this different:

Investors can see that every payout corresponds to a real business result. There are no artificial or speculative gains; all profits are generated from tangible projects. This approach builds trust and ensures that the \$PBCT Token is not just code, but a value inherently linked to our operational model.

For us, **Proof of Business** is not only a technical concept but also a commitment: \$PBCT will always be backed by real-world value.

HOW DOES THE POB POOL WORK?

Let's illustrate how the Proof of Business (PoB) mechanism functions with a simple example:

Assume an investor purchases 2,000 \$PBCT Tokens from the exchange at €0.70 each, totaling €1,400. The investor then transfers these tokens into the Prime Brick Dashboard, converting them into project-based tokens. Each project token on the Dashboard has a fixed value of 1 USD or 1 EUR.

This means the investor uses €1,400 worth of tokens to purchase project tokens and allocates them directly to a real estate project, for example, "Project X."

The project is financed and has a set term. After one year, it yields an 8% annual return, which equals €112 in profit. The investor's Dashboard balance now shows a total of €1,512 in value.

When the investor decides to withdraw, the project tokens are converted back into \$PBCT Tokens. If during that period the \$PBCT market price rises to €0.90, the investor receives 1,680 \$PBCT Tokens in return for €1,512 of value.

Where do these additional tokens (representing profit) come from?

They come from **the PoB Pool**.

35% of all \$PBCT Token emissions are allocated to this pool. When real business projects generate profit, the pool releases the equivalent token rewards to distribute among investors.

In other words, every dividend or profit distribution is directly tied to real business results, never arbitrary. This mechanism ensures transparency and fairness in sharing real estate profits among investors. It reinforces trust, transparency, and sustainability because every payout is based on actual, verifiable business performance.



TOKEN STRUCTURE AND DISTRIBUTION (1 BILLION \$PBCT)

TOKEN

The purpose of the Prime Brick Capital \$PBCT Utility Token is to serve as the core payment unit and access key connecting all projects within the Prime Brick Capital network.

Whether it's long-term project financing, property flipping, or Easy Home, all investments within the network operate exclusively through the \$PBCT Token.

The token will be issued on the BNB Chain to ensure fast, low-cost, and secure transactions. Thanks to the blockchain's low fees and quick confirmation times, investors can make efficient transfers and manage investments regardless of their location.

Investors can buy \$PBCT Tokens on decentralized (DEX) or centralized (CEX) exchanges and convert them into project-based tokens through the Prime Brick Capital Dashboard. This means \$PBCT Tokens function solely as in-network access units, not as investment or security tokens, confirming their classification as Utility Tokens.

To maintain ecosystem stability, strong liquidity safeguards and anti-volatility mechanisms will be applied. This ensures \$PBCT remains a reliable foundation for both ongoing projects and the network's future expansion.



The central token infrastructure that connects the entire Prime Brick Capital ecosystem-enabling seamless access to projects with secure, fast, and low-cost transactions.

TOKEN DISTRIBUTION (1 BILLION \$PBCT)

Token Sale (ICO): 25% → 250 Million

Seed, Private, Pre-Sale & Main Sale

Goal: €20 Million (Hardcap)

Pricing: €0.05 / €0.08 / €0.12 / €0.15

Unsold ICO tokens are automatically transferred to the IDO Pool.

IDO Pool (Post-ICO):

Unsold ICO tokens are allocated to decentralized exchanges (DEX) such as PancakeSwap or Uniswap for later distribution.

Goal: Broader retail participation and international community growth.

IDO volume will be determined based on remaining ICO allocation.

Proof of Business (PoB) Pool: 35% → 350 Million

Core Mechanism: Distribution of profits earned from real-world business operations (through \$PBCT).

Example: Profits from flipping or rental projects.

No artificial or speculative rewards; all based on real performance.

Team Pool: 5% → 50 Million

Vesting: 12-month cliff, followed by 36 months of linear release.

Marketing Pool: 10% → 100 Million

No airdrops.

Use Cases: Strategic marketing, partnerships, campaigns, influencer collaborations, and community growth.

Partner & Investor Pool: 10% → 100 Million

Reserved for strategic alliances and partnerships.

Reserve & Prime Brick Ecosystem: 15% → 150 Million

Held as treasury and security reserves.



ICO INVESTMENT BENEFITS & FUND ALLOCATION

ICO INVESTMENT ADVANTAGES & FUND ALLOCATION PURPOSE

One of the key advantages of the Prime Brick Capital model is that investors are not limited to waiting for gradual token releases. Anyone who purchases \$PBCT Tokens during the ICO immediately becomes part of the ecosystem through access to the Prime Brick Dashboard. In other words, even though vesting and cliff rules restrict instant trading, investors can convert their tokens directly into project-based tokens through the Dashboard.

This allows participation in property pools, early access to returns, and shared profits from initial real estate ventures. Supporters become part of Prime Brick Capital's growth, success, and profitability from day one.

Regarding fund allocation, all proceeds from the ICO will be used transparently and productively. A significant portion will go toward purchasing, evaluating, and tokenizing new real estate assets for community access through the Dashboard.

Additional funds will support the development of core verticals such as Easy Home, B2B Onboarding, and Prime Brick Pay. This ensures \$PBCT Tokens serve not only as digital assets but also as functional tools in everyday financial ecosystems.

ICO INVESTMENT ADVANTAGES & FUND ALLOCATION PURPOSE

In short, every euro invested directly supports the ecosystem's expansion and ensures long-term profitability for our investors.

We do not let capital sit idle. Instead, we use it to fill the Dashboard with compelling real estate projects and continuous value for our community.

This approach creates a dual benefit for investors: they can participate in profitable projects even before the ICO token is listed on exchanges.

All collected funds contribute to platform and portfolio growth, aligning expansion with profitability.

As a result, a stable, value-driven global real estate ecosystem emerges, benefiting every participant.



A holistic financial model where every investment fuels the growth of the ecosystem, funds flow into real value-generating projects, investors gain long-term returns, and the community earns sustainable strength.



A large, white, sans-serif font word "ICO" is centered on a dark green background. The background features a subtle, glowing green network-like pattern of dots and lines, suggesting a digital or blockchain theme. The "ICO" text is semi-transparent, appearing to float above the network.

ICO STRUCTURE & TOKEN SALE

PRICING AND STAGES

Seed Round → €0.05 (max. €0.25M / 5M Tokens)

Private Sale → €0.08 (max. €1.25M / 15.6M Tokens)

Pre-Sale → €0.10 (max. €6M / 60M Tokens)

Public Sale (Main ICO) → €0.15 (max. €12.5M / 83.3M Tokens)

► Seed Round – “Founders Circle” (01.10.2025 – 05.10.2025)

Max investors: 25

Minimum investment: €10,000

Price: €0.05

Max fund target: €0.25M

Tokens: 5M \$PBCT

Bonus: Each Seed investor may invite 10 participants to the Private Sale.

► Private Sale – “Extended Circle” (15.01.2026 – 31.01.2026)

Max investors: 250 (25 Seed × 10 invites)

Minimum investment: €5,000

Price: €0.08

Max fund target: €1.25M

Tokens: 15.6M \$PBCT

Bonus: Each Private Sale investor may invite 10 participants to the Pre-Sale.

► Pre-Sale – “Early Community” (01.02.2026 – 28.02.2026)

Early entry: 2,500 invited investors (250 Private × 10 invites)

Early access: 3 hours before official Pre-Sale opening

Minimum investment: €1,000

Price: €0.10

Max fund target: €6M

Tokens: 60M \$PBCT

► Public Sale – “Main ICO” (01.03.2026 – 31.03.2026)

Open to all investors

Price: €0.15

Max fund target: €12.5M

Tokens: 83.3M \$PBCT

ICO Objective: Build core capital and community base (€20M hardcap).

IDO Objective: Expand accessibility within Web3 communities post-ICO.



VESTING & UNLOCK SCHEDULE

VESTING & UNLOCK SCHEDULE

Prime Brick Capital applies a clear vesting and unlock plan for \$PBCT tokens. This plan prevents large volumes of tokens from entering the market simultaneously, protecting both investors and the ecosystem. The vesting period starts from the initial sale (Sale) date.

► Seed Round

Seed investors take the highest risk and therefore receive the best terms. However, to ensure market stability, tokens are locked for a longer period:

- 12-month cliff
- 30% unlock after the cliff
- Remaining 70% vested linearly over 14 months (5% per month)

► Private Sale

Private Sale investors enjoy favorable terms but face a shorter lock period than Seed investors:

- 9-month cliff
- 25% unlock after the cliff
- Remaining 75% vested linearly over 10 months (7.5% per month)

► Pre-Sale

Pre-Sale investors gain early access with moderate lock conditions:

- 4-month cliff
- 20% unlock after the cliff
- Remaining 80% vested linearly over 8 months (10% per month)

► Public Sale

Public Sale investors face the most flexible terms, ensuring liquidity post-listing:

- 10% unlocked at listing
- Remaining 90% vested linearly over 6 months (15% per month)

VESTING & UNLOCK SCHEDULE

► Proof of Business (PoB) Pool

Tokens in the PoB pool are project-based and released only when profits are generated from real projects. This ensures tokens are always tied to real business outcomes.

► Team & Founders

To ensure long-term commitment and sustainable growth:

- 12-month cliff
- Linear vesting over 12 months
- 30% unlocked after the cliff
- Remaining 70% unlocked monthly

► Marketing Pool

Reserved exclusively for strategic campaigns, influencer partnerships, and community growth:

- Linear vesting over 12 months
- No airdrops will be conducted

► Partner & Investor Pool

For partners, financial institutions, or B2B collaborations:

- 9-month cliff
- Linear vesting over 12 months

► Reserve & Ecosystem

Held for long-term strategic planning:

- Linear vesting over 24 months
- May be used for future developments, buybacks, or new platform features



ROADMAP

ROADMAP

2025

- Q3 2025 – Preparation of Whitepaper, Tokenomics, and legal review (MiCA compliance)
- Q4 2025 – Development of \$PBCT Token structure (Utility Token, Smart Contracts, Proof of Business)
- Q4 2025 – Formation of initial business partnerships
- Q4 2025 – Development of Prime Brick Capital Dashboard architecture
- Q4 2025 – Launch of community and marketing campaigns
- Q4 2025 – Q1 2026 – Execution of Seed Sale

2026

- Q1 2026 – Execution of Private Sale and Public Sale
- Q2 2026 – Listing of \$PBCT Token on DEX and first CEX exchanges
- Q2 2026 – Integration of first real estate projects into the Prime Brick Capital Dashboard
- Q2 2026 – Pilot implementations (Stable Projects and Flipping)
- Q2 2026 – Launch of the fee payment system (all fees in \$PBCT Token)
- Q2 2026 – Establishment of the Treasury for ecosystem rewards and stability
- Q3 2026 – Creation of the secondary market for project-based tokens
- Q3 2026 – Launch of B2B onboarding feature for developers and real estate firms
- Q3 2026 – Implementation of quality assurance and verification system for listed projects
- Q3 2026 – Marketing campaigns targeting B2B clients
- Q4 2026 – Launch of Staking and Reward Pools for early investors
- Q4 2026 – Launch of Easy Home model as a global community module
- Q4 2026 – Deployment of property ownership pools across multiple countries
- Q4 2026 – Expansion of international business partnerships
- Q4 2026 – Addition of dashboard voting and management functions

2027

- Q1 2027 – Partnership with a major bank (Visa/Mastercard integration)
- Q1 2027 – Launch of Prime Brick Capital Pay Card
- Q2 2027 – Launch of in-network cashback system for \$PBCT Token
- Q2 2027 – Expansion into new international markets
- Q4 2027 – Expansion of global usage areas for \$PBCT Token
- Q4 2027 – Establishment of a global real estate investment pool



RISKS & CONCERNS

Every investment carries risks as well as opportunities. Prime Brick Capital values transparency and aims to inform its community about potential uncertainties that may arise from the use of its token or platform.

► External Attack Risk

As with all digital systems, there is a risk of malicious actors exploiting vulnerabilities. This includes potential weaknesses in smart contracts. Although comprehensive security measures are taken, it is impossible to completely eliminate the risk of cyber intrusion.

► Regulatory Risks

The legal landscape surrounding blockchain and cryptocurrency is continuously evolving. New laws or regulations may impact the use or development of the Prime Brick Capital ecosystem. Differences in regulations across countries may also cause delays or restrictions in operations.

► Financial Risks

The value of tokens may fluctuate significantly. Like any cryptocurrency, Prime Brick Token's price may rise or fall based on market dynamics and trading volume. There is no guarantee that the token will always be exchangeable for other currencies at a fixed rate.

► Future Sale Risks

Large-scale token issuances or major investor sales could lead to an oversupply in the market, exerting downward pressure on the token price. Preventive measures will be taken to maintain stability, but such scenarios cannot be completely ruled out.

► **Token Market Risks**

Prime Brick Token is primarily designed for use within the Prime Brick ecosystem. While a secondary market is planned, liquidity may be limited until it is established, creating a potential liquidity risk.

► **Loss Risk**

Unlike traditional bank deposits, tokens are not protected by any deposit insurance. Loss of access credentials, private keys, or digital wallets could result in the permanent loss of tokens. In such cases, no reimbursement can be claimed from Prime Brick Capital or any public institution.

► **Ecosystem Adoption Risk**

The Prime Brick ecosystem may not achieve the anticipated level of adoption. Limited interest from investors, partners, or users could slow development or restrict the system's projected advantages.

► **Development Risks**

Prime Brick Capital is still under active development. Certain functions described in this whitepaper are in progress and subject to change. Market conditions, regulatory requirements, or technological updates may require modifications that affect system operations.

► **Liquidation Risk**

As with any company, Prime Brick Capital may face financial, legal, or technical challenges that could disrupt its operations. In such circumstances, investors may lose part or all of their investments.

DISCLAIMER

This Whitepaper does not constitute a prospectus, investment offer, or solicitation for the purchase of securities in any jurisdiction. It shall not be interpreted as an offer or invitation to acquire any financial instrument in any country or legal territory.

This document has not been prepared in accordance with, nor is it subject to, any laws or regulations designed to protect investors in any jurisdiction.

This Whitepaper may contain forward-looking statements, projections, and pro-forma financial information. Such statements are based on assumptions and estimates that involve inherent risks and uncertainties.

Actual results and future events may differ materially from those expressed or implied herein due to known or unknown risks, uncertainties, and other factors. Prime Brick Capital undertakes no obligation to update or revise any forward-looking statements to reflect future developments or changes in circumstances.

MICA-COMPLIANT UTILITY TOKEN MODEL \$PBCT

Prime Brick Capital has developed a legally secure and transparent tokenization ecosystem aligned with the European Union's Markets in Crypto-Assets Regulation (MiCA - Regulation (EU) 2023/1114).

Within this framework, the \$PBCT Token is fully classified as a Utility Token. It does not grant any rights to fixed returns, profit-sharing, or equity participation. According to MiCA, Utility Tokens primarily provide access to a platform's services or functions.

Therefore, \$PBCT is not considered a financial instrument or security token. \$PBCT serves as the central medium of exchange within the Prime Brick Capital ecosystem and has multiple use cases:

As a payment instrument:

Used for swap operations, project investments, and transaction fees within the Dashboard.

As an access key:

Grants participation in investment pools such as Real Estate Yield, Flipping, and Easy Home.

As a governance and staking tool:

Provides voting rights, reward opportunities, and long-term participation in the Proof of Business (PoB) ecosystem. Furthermore, \$PBCT is designed to be linked to real economic activity rather than market speculation.

It supports sustainability by remaining active across pricing, tokenization, and governance processes. In conclusion, \$PBCT is a fully MiCA-compliant Utility Token that functions as the core digital asset of Prime Brick Capital's ecosystem.

It provides secure access, usability, and engagement for users, while being directly backed by tangible business operations and platform utility.



FAQ / GLOSSARY OF TERMS

1. What is a Utility Token?

A Utility Token is a digital asset that grants access to specific functions or services on a blockchain-based platform. Prime Brick Token is a Utility Token that serves as the key currency for all investments and activities within the Prime Brick ecosystem.

2. What does Tokenization mean?

Tokenization is the process of converting real-world assets, such as real estate, into digital shares (tokens) on the blockchain. This allows assets to be divided into smaller units, enabling fractional ownership and more accessible investment opportunities.

3. What is a Project Token (e.g., B1, B2)?

In addition to the Prime Brick Token, each real estate project has its own specific Project Token. Investors can convert their Prime Brick Tokens into these Project Tokens through the Dashboard, effectively gaining a stake in the underlying property.

4. What does APY mean?

APY stands for Annual Percentage Yield and represents the annual return on an investment. Prime Brick Capital offers up to 8% APY on stable projects. This yield is tied directly to the real revenues generated by the project.

5. What is Proof of Business (PoB)?

Proof of Business is Prime Brick Capital's unique model. Profits generated from real estate projects are distributed to investors as Prime Brick Tokens through the PoB Pool. This ensures that every reward is backed by real, verifiable business performance.

6. What does Fractional Ownership mean?

Fractional Ownership refers to shared ownership of an asset. Through tokenization, multiple investors can collectively purchase shares of a real estate property, each owning a portion proportional to their investment. This makes real estate investment accessible beyond large-scale investors.

7. What is the Secondary Market?

A Secondary Market allows investors to trade their project tokens before the maturity period. This provides added flexibility and liquidity, something not typically available in traditional real estate investments.

8. What is Staking?

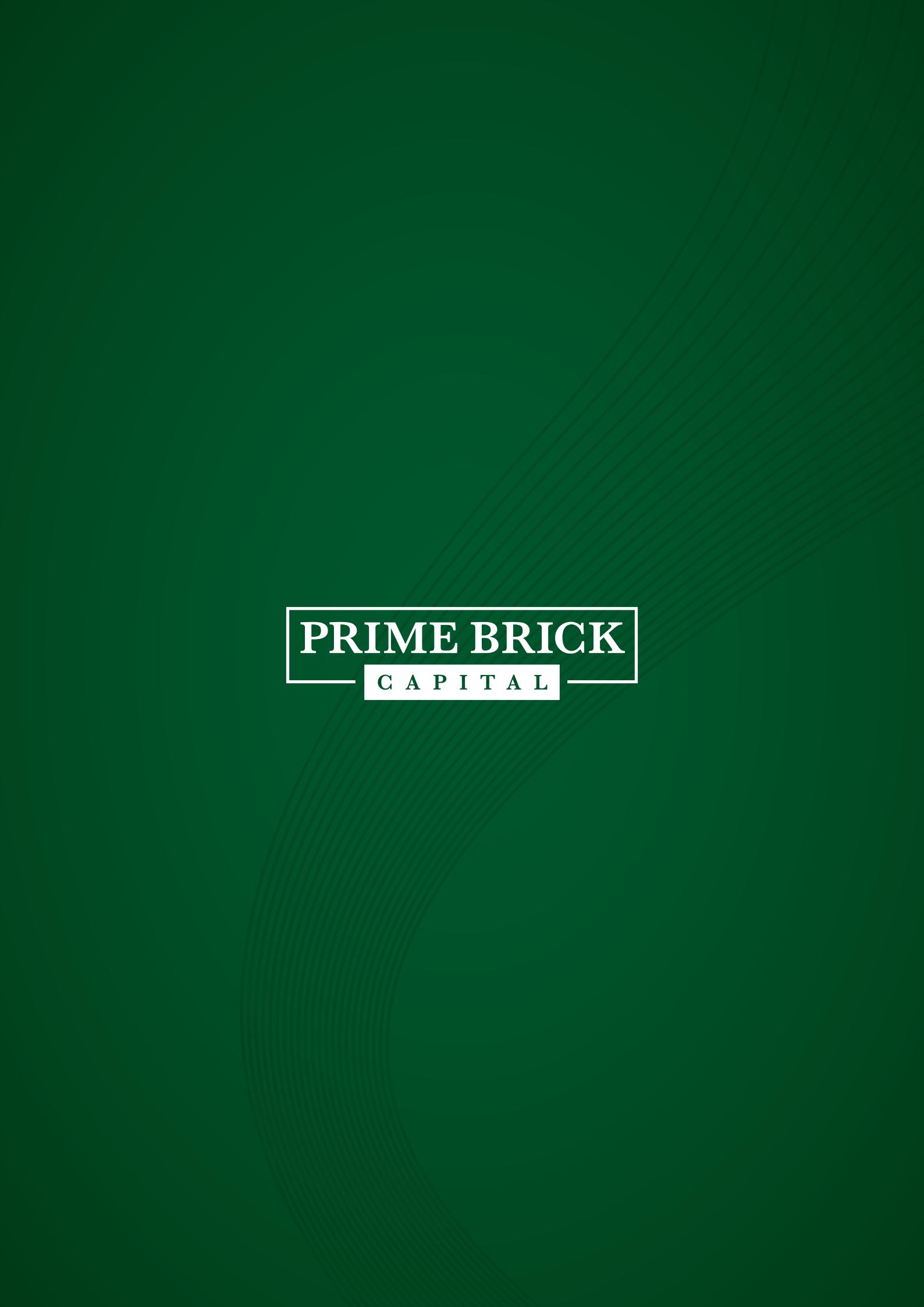
In staking, investors lock their Prime Brick Tokens on the network for a set period. In return, they earn rewards, bonuses, or early access to new projects. This mechanism encourages long-term holding and participation in the ecosystem.

9. What role do B2B clients play in Prime Brick?

Businesses such as developers and real estate firms can list their projects directly on the Prime Brick Dashboard and raise capital from our global community. This allows them to access tokenization infrastructure without building it themselves.

10. What is Prime Brick Pay?

Prime Brick Pay is a planned payment card (Visa/Mastercard) integrated with the ecosystem. Users will be able to use their Prime Brick Tokens for everyday payments such as rent, fees, or services. Additionally, transactions will generate cashback in Prime Brick Tokens, reinforcing its utility and ecosystem value.



PRIME BRICK

C A P I T A L