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SOURCE OF FUNDS REPORT

Prepared for	Mykhailo K. (name shortened in this sample)
Purpose	Purchase of residential property in Benidorm (Alicante) for €185,000
Requested by	Notary (Benidorm) and Banco Sabadell compliance, under Law 10/2010
Report date	20 June 2026
Version	v1.0
Prepared by	OrigenDesk — Artem, info@origendesk.com

Scope and limitations. This report is a documentation and analysis product. It compiles, normalizes, and cross-verifies records of the origin and movement of the client's funds. It is **not legal advice, not tax advice, and not a guarantee of acceptance** by any bank, notary, or other obliged entity under Spanish Law 10/2010 or equivalent regulation. Where professional legal or tax judgment is required, the report should be submitted through a licensed gestor or lawyer.

2. Executive Summary (English)

Mykhailo K., a Ukrainian citizen resident in Spain since 2022, intends to purchase a residential property in Benidorm for €185,000. The purchase funds sit in his Banco Sabadell account, where €190,000 arrived between March 2025 and May 2026 in six bank transfers from his own verified account at Kraken, a regulated European cryptocurrency exchange.

Origin of funds at a glance:

Source	Period	Gross proceeds (EUR)	Evidence quality
Income from computer equipment operated to earn cryptocurrency (“mining”) — 60 ETH later sold	2017–2018	€148,740	Documented
Trading results on the Binance exchange	2020–2021	€28,950	Documented
Free token distribution to early users (ENS, Nov 2021)	2021	€9,810	Documented
Free token distribution to early users (Arbitrum, Mar 2023)	2023	€4,300	Documented
Total gross proceeds converted to EUR		€191,800	
Less exchange fees (€312.88) and residual exchange balance (€1,487.12)		–€1,800	
Total received at Banco Sabadell		€190,000	

Of the total, 100% of the value is traced to a documented first source. One episode in the history — trading on the Cryptopia exchange, which ceased operating in 2019 — is reconstructed from e-mail records and public blockchain records; it resulted in a net loss of 2.50 ETH and contributed no unexplained value (section 6).

In plain terms: between 2017 and 2018 the client ran three self-built computer rigs at home that earned 127.40 units of the cryptocurrency Ether (ETH) as payment for computational work, all recorded in a public transaction register. Part of this Ether was traded on exchanges between 2018 and 2021; in 2024 the client moved his holdings to Kraken, converted them to euros in stages during 2024–2025, and transferred €190,000 to his Spanish bank account in 2025–2026.

All client addresses were screened on 15 June 2026 against public sanctions lists (OFAC) and known high-risk service addresses: no matches found (section 7).

2-ES. Resumen Ejecutivo (Español)

Mykhailo K., ciudadano ucraniano residente en España desde 2022, tiene la intención de adquirir una vivienda en Benidorm por **€185.000**. Los fondos se encuentran en su cuenta de Banco Sabadell, donde llegaron **€190.000** entre marzo de 2025 y mayo de 2026 mediante seis transferencias bancarias desde su propia cuenta verificada en Kraken, una plataforma europea regulada de intercambio de criptomonedas.

Origen de los fondos:

Fuente	Período	Importe bruto (EUR)	Calidad de la evidencia
Ingresos por equipos informáticos operados para obtener criptomoneda («minería») — 60 ETH vendidos posteriormente	2017–2018	€148.740	Documentado
Resultados de compraventa en la plataforma Binance	2020–2021	€28.950	Documentado
Distribución gratuita de tokens a usuarios tempranos (ENS, nov. 2021)	2021	€9.810	Documentado
Distribución gratuita de tokens a usuarios tempranos (Arbitrum, mar. 2023)	2023	€4.300	Documentado
Total bruto convertido a EUR		€191.800	
Menos comisiones (€312,88) y saldo residual en la plataforma (€1.487,12)		–€1.800	
Total recibido en Banco Sabadell		€190.000	

El **100% del valor se remonta a una primera fuente documentada**. Un episodio del historial — la operativa en la plataforma Cryptopia, que cesó su actividad en 2019 — está **reconstruido** a partir de correos electrónicos y registros públicos de blockchain; resultó en una pérdida neta de 2,50 ETH y no aportó ningún valor sin explicar (sección 6).

En términos sencillos: entre 2017 y 2018 el cliente operó en su domicilio tres equipos informáticos que generaron 127,40 unidades de la criptomoneda Ether como retribución por trabajo computacional, todo ello registrado en un registro público de transacciones. En 2024 el cliente trasladó sus tenencias a Kraken, las convirtió a euros por etapas durante 2024–2025 y transfirió €190.000 a su cuenta bancaria española en 2025–2026.

Todas las direcciones del cliente fueron examinadas el 15 de junio de 2026 frente a listas públicas de sanciones (OFAC) y direcciones de servicios de alto riesgo: **sin coincidencias**.

Este informe es un producto de documentación y análisis; no constituye asesoramiento jurídico ni fiscal, ni garantiza la aceptación por parte de ninguna entidad obligada por la Ley 10/2010.

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3. Methodology and Data Sources

Data sources used:

#	Source	Type	Period	Provided by
S1	Ethermine mining-pool payout records (61 transactions, aggregated monthly in Appendix A2)	Public blockchain records	2017-02 – 2018-11	OrigenDesk (block explorer)
S2	Cryptopia e-mail archive: registration, deposit, and withdrawal confirmations (4 items)	E-mail PDF export	2018	Client
S3	Binance spot trade history export (214 rows; 12-row excerpt in Appendix A3)	Exchange CSV	2020–2021	Client
S4	Kraken ledger export (26 rows, complete)	Exchange CSV	2024–2026	Client
S5	Banco Sabadell account statement (crypto-related credits)	Bank statement	2025–2026	Client
S6	On-chain evidence register: client address and 10 key transactions	Block explorer	2017–2024	OrigenDesk
S7	Hardware purchase receipts for 2 of 3 mining rigs	Retail receipts	2016–2017	Client

Verification approach. All exchange records were normalized into a single chronological ledger (Appendix A1) using the OrigenDesk normalization pipeline. Every transfer between platforms was cross-checked on both ends: the sending platform’s record, the public blockchain record, and the receiving platform’s record (amounts net of network fees, timestamps within the same day). All six fiat transfers were matched line-by-line between the Kraken ledger (S4) and the Banco Sabadell statement (S5) by amount, date, and sender.

Valuation convention. Disposals are valued at the actual execution prices recorded in the exchange ledgers (S3, S4). Context values at acquisition dates use CoinGecko daily close (UTC). Each valued row in Appendix A1 records its rate source.

Terminology. “Public blockchain record” means an entry in a public, append-only transaction register that anyone can independently verify using the reference codes (transaction hashes) listed in the appendices. “Mining” means operating computer equipment that is paid in cryptocurrency for verifying network transactions — economically comparable to fees earned for computational services.

4. Origin of Funds — Breakdown

4.1 Mining income, 2017–2018 — €148,740 of gross proceeds

- **What it is:** The client assembled and operated three computer rigs at his home from February 2017 to November 2018. The equipment performed network-verification work for the Ethereum network via the Ethermine pool and was paid automatically in Ether. 61 payout transactions totalling **127.40 ETH** were received at the client's wallet; each is permanently recorded in the public blockchain register.
- **Evidence:** payout transactions (S1/Appendix A2); hardware receipts for two of the three rigs (S7); the payout pattern itself — 22 consecutive months of regular small payments from a known mining pool address — is characteristic of mining income and inconsistent with any other origin.
- **Path to the target amount:** of the 127.40 ETH mined, 100 ETH were moved to Binance in 2020 (T5); of those, 60 ETH were later transferred to Kraken (T9) and sold for €148,740 (T12); 24.90 ETH remain in the client's cold-storage wallet and are not part of this transaction.
- **Evidence quality: Documented** (on-chain, continuous). Supporting household evidence is partial — see gap G2.

4.2 Trading results on Binance, 2020–2021 — €28,950 of gross proceeds

- **What it is:** Between July 2020 and December 2021 the client actively traded on Binance, starting from the 100 ETH deposit (T5). The complete trade history (214 transactions, S3) shows the account ending the period holding 60 ETH plus **31,200 USDT** (a dollar-pegged token) of realized trading gains.
- **Evidence:** full Binance trade export (S3); deposit reconciliation with the public blockchain record (OC-07); transfer-out reconciliation with Kraken (OC-11, LDGR-0002).
- **Path to the target amount:** the 31,200 USDT were transferred to Kraken in March 2024 (T9) and converted to €28,950 (T10).
- **Evidence quality: Documented.**

4.3 ENS token distribution, November 2021 — €9,810 of gross proceeds

- **What it is:** In November 2021 the Ethereum Name Service project distributed its ENS token free of charge to addresses that had used its service. The client's wallet, which had registered a name in 2020, received **460 ENS** (OC-08). Such distributions ("airdrops") are a documented, verifiable marketing practice: eligibility rules and per-address amounts are public.

- **Evidence:** claim transaction in the public register (OC-08); transfer to Kraken (OC-12, LDGR-0007); sale record (LDGR-0008/0009).
- **Evidence quality: Documented.**

4.4 Arbitrum token distribution, March 2023 — €4,300 of gross proceeds

- **What it is:** In March 2023 the Arbitrum project distributed **3,750 ARB** to the client's wallet under its public eligibility criteria (OC-09).
- **Evidence:** claim transaction (OC-09); transfer to Kraken (OC-13, LDGR-0010); sale record (LDGR-0011/0012).
- **Evidence quality: Documented.**

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5. Transaction Audit Trail

Key events below; the complete normalized ledger is Appendix A1.

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#	Date (UTC)	Event	Asset / Amount	EUR value at date	Reference	Evidence
T1	2017-02 – 2018-11	61 mining-pool payouts to client wallet	+127.40 ETH	≈ €31,900 at receipt dates	OC-01	A2, S1
T2	2018-01-15	Transfer to Cryptopia exchange	–27.00 ETH	≈ €28,400	0x8c2f...a71e	S2 (EM-02), S6
T3	2018-01 – 2018-10	Trading on Cryptopia (history lost — see G1)	—	—	—	S2
T4	2018-10-22	Withdrawal from Cryptopia to client wallet	+24.50 ETH	≈ €4,300	0x3d9b...44c0	S2 (EM-04), S6
T5	2020-07-18	Transfer to Binance	–100.00 ETH	≈ €20,300	0xb44a...9f02	S3, S6
T6	2020-07 – 2021-12	Trading on Binance: 214 transactions, ending 60 ETH + 31,200 USDT	—	—	S3	A3
T7	2021-11-09	ENS distribution claimed to wallet	+460 ENS	≈ €18,900 at claim date	0x77e1...c3ba	S6
T8	2023-03-23	ARB distribution claimed to wallet	+3,750 ARB	≈ €4,400 at claim date	0xa9d5...127f	S6
T9	2024-03-21	Binance → Kraken transfers	60.00 ETH; 31,200 USDT	—	0x5b06...e8d4; 0xc271...0a4b	S4 (LDGR-0001/2)
T10	2024-03-28	USDT sold for EUR on Kraken	–31,200 USDT	+€28,950	LDGR-0003/4	S4
T11	2024-06/07	ENS and ARB moved to Kraken and sold	–460 ENS; –3,750 ARB	+€9,810; +€4,300	LDGR-0007...0012	S4, S6
T12	2024-04 – 2025-06	60 ETH sold for EUR in five tranches	–60.00 ETH	+€148,740	LDGR-0005...0022	S4
T13	2025-03 – 2026-04	Six SEPA withdrawals to Banco Sabadell	–€190,000	€190,000	LDGR-0019...0026	S4
T14	2025-03 – 2026-05	Six SEPA credits received at Banco Sabadell	+€190,000	€190,000	6 statement lines	S5 (A4)

Narrative. The chain has four phases. **(1) Accumulation, 2017–2018:** 127.40 ETH earned through mining (T1), all payouts on-chain. **(2) Early trading, 2018:** a 27 ETH round-trip through Cryptopia returning 24.50 ETH (T2–T4) — the only reconstructed segment, detailed in G1. **(3) Active trading, 2020–2021:** 100 ETH moved to Binance (T5); two years of documented trading ended with 60 ETH plus 31,200 USDT of realized gains (T6); two token distributions added 460 ENS

and 3,750 ARB directly to the client's wallet (T7–T8). **(4) Conversion and transfer, 2024–2026:** all holdings intended for the purchase moved to Kraken (T9, T11), were sold at documented execution prices for a gross €191,800 (T10–T12), and €190,000 net of fees was transferred to the client's Spanish account in six reconciled SEPA transfers (T13–T14). Every Kraken withdrawal matches a Sabadell credit by amount, sender, and date (booking lag 1–3 business days).

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6. Gap Analysis

#	Gap	Period	Amount affected	Bridging evidence	Residual uncertainty
G1	Cryptopia internal trading history lost (exchange ceased operating 2019)	2018-01 – 2018-10	27.00 ETH in / 24.50 ETH out	4 contemporaneous e-mails (registration, deposit, activity, withdrawal); both boundary transactions in the public blockchain register	Internal trades unrecoverable; net effect was a loss of 2.50 ETH — no unexplained value entered the client's holdings
G2	Household evidence of mining operation is partial: receipts for 2 of 3 rigs; electricity bills not retained	2016–2018	Context only — does not affect traced amounts	22 consecutive months of regular payouts from a known mining-pool address; hardware receipts for two rigs	The mining income itself is fully on-chain; only the domestic setup is partially evidenced

No other discontinuities were found in a start-to-finish walk of the timeline. **No portion of the €190,000 is classified as unverified.**

7. Risk Screening

All client addresses and major counterparties were screened on **15 June 2026** against the OFAC SDN list (digital-currency addresses) and public registries of mixer and high-risk service addresses. Counterparties in the chain are: Ethermine (mining pool), Cryptopia (exchange, in liquidation since 2019), Binance, Kraken, and the ENS and Arbitrum distribution contracts — all publicly identifiable services.

Result: no matches. No interaction with anonymization services (“mixers”), gambling services, darknet marketplaces, or sanctioned addresses was found in the client’s transaction history.

8. Conclusions

The €190,000 received at the client's Banco Sabadell account traces to four sources — mining income of 2017–2018 (€148,740 gross), documented trading results of 2020–2021 (€28,950), and two public token distributions (€9,810 and €4,300) — through a transaction chain that is continuous and documentary at every step except one 2018 episode on a now-defunct exchange, which is reconstructed from e-mail and public blockchain records and produced a net loss rather than a gain. The complete normalized ledger and all source documents are attached and can be independently re-verified using the references provided.

This report is a documentation and analysis product prepared by OrigenDesk. It is not legal advice, not tax advice, and not a guarantee of acceptance by any obliged entity. Prepared on 20 June 2026; facts reflect documents available as of that date.

9. Appendices

#	Contents	File
A1	Normalized master ledger	timeline.csv (demo: built from A2–A5 via pipeline/normalize.py)
A2	Mining-pool payout records, monthly aggregation	inputs/ethermine-payouts-2017-2018.csv
A3	Binance trade history (excerpt; full export in case archive)	inputs/binance-trades-2020-2021-excerpt.csv
A4	Kraken ledger export (complete)	inputs/kraken-ledgers-2024-2026.csv
A5	Banco Sabadell statement, crypto-related credits	inputs/sabadell-statement-2025-2026.csv
A6	Cryptopia reconstruction evidence inventory	inputs/cryptopia-reconstruction-evidence.md
A7	On-chain evidence register	inputs/onchain-evidence.md
A8	Completed self-check checklist	self-check-completed.md