



MINTOS.COM INVESTOR PRESENTATION 2018

# *LET'S MAKE FINANCE EASY!*

our mission is to offer easy and affordable short term financial solutions for modern society



# KUKI.PL

LAUNCHED JUNE 2017

STRONG GROWTH EVER SINCE

AMONG LEADING SHORT TERM  
CONSUMER LENDERS IN POLAND

HIGH SHORT TERM CONSUMER  
BRAND AWARENESS ACHIEVED

OPERATES SOLELY ONLINE



# WHY PEOPLE LIKE US?

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## PRODUCT

*Understandable and easy product*

## OFFER

*Best offer for new clients in the market*

## UX

*Smooth and consumer-friendly journey*

## SPEED

*Money on client's bank account in 10 minutes*

## COMMUNICATION

*If KUKI was a person, it would be a charismatic one*

# WHY OUR TEAM SUCCEED?

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## MANAGEMENT

*Almost 10 years experience in FinTech industry*

## RISK MANAGEMENT

*Top notch evaluation and latest IT deployment*

## DATA SCIENCE

*Data driven decision making*

## MARKETING

*ATL and BTL campaigns that defeat competition*



# OUR MANAGEMENT

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TOMS JURJEVS  
FOUNDER AND CEO

## EXPERIENCE

*Founder and CEO with 8 years' experience in top executive positions with online short term consumer lending market leaders. Has overseen business in Latvia, Lithuania, Estonia, Armenia and Romania.*

## TALENT

*CEO and founder that has been featured in Forbes' "30 under 30" list for a few years, has been industry innovator and is a talented person with clear business vision.*

## TEAM

*Management team with up to 10 years' experience in field with headquarters located in Riga which is Europe-wide known as a hub for online consumer lending business.*

# OUR MANAGEMENT

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MAGDALENA GRABOWSKA  
PL MANAGING DIRECTOR

*Managing Director for the Polish market with executive experience from short term lending sector. Has gained experience in KPMG and Deloitte, where she held a manager position. Holds the title of Polish Certified Auditor.*

# INVEST IN KUKI.PL LOANS

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## HIGH RETURN

*Absence of conventional banking financing opens up fantastic opportunity for private investors*

## SAFE INVESTMENT

*Risk management and data science allows scoring client's properly and build well performing portfolio*

## MATURE MARKET

*Online short term consumer lending market in Poland is mature and stable*

## GROWING PORTFOLIO

*Know-how to score and issue instantly allows to grow portfolio quickly while keeping extremely low FPDs*

## NET PORTFOLIO (EUR)



	1Q& 2Q2017 actuals*	3Q2017 actuals	4Q2017 actuals	1Q2018 estimate **	2Q2018 estimate	3Q2018 estimate	4Q2018 estimate
Interest income	50	30 151	264 585	1 079 018	1 683 268	2 306 077	2 974 839
Interest expense	(4 553)	(10 664)	(52 570)	(154 136)	(184 963)	(244 151)	(295 423)
<b>Net interest income</b>	<b>(4 503)</b>	<b>19 487</b>	<b>212 014</b>	<b>924 882</b>	<b>1 498 305</b>	<b>2 061 926</b>	<b>2 679 417</b>
Provisions for impairment of receivables	(11 294)	(81 650)	(335 846)	(454 461)	(409 015)	(425 375)	(408 360)
<b>Net interest income after impairment charges</b>	<b>(15 798)</b>	<b>(62 163)</b>	<b>(123 832)</b>	<b>470 421</b>	<b>1 089 290</b>	<b>1 636 551</b>	<b>2 271 056</b>
Operating expense	(263 776)	(247 953)	(559 103)	(755 506)	(831 056)	(905 851)	(1 014 553)
Other income/(expense)	(4 740)	(1 001)	32 107	(18 528)	(10 000)	(10 000)	(10 000)
<b>Profit/ (loss) for the period</b>	<b>(284 314)</b>	<b>(311 118)</b>	<b>(650 827)</b>	<b>(303 613)</b>	<b>248 234</b>	<b>720 700</b>	<b>1 246 503</b>

\*Company issues loans since June 2017, thus first reporting period end of 2Q2017

\*\*Actuals for Jan2018 & Feb2018 included

# DISCLAIMER

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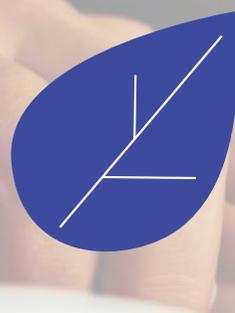
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