



simbo.dk

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



SIMBO.DK

LAUNCHED APRIL 2017

STRONG GROWTH EVER SINCE

AMONG LEADING SHORT TERM
CONSUMER LENDERS IN DENMARK

HIGH SHORT TERM CONSUMER
BRAND AWARENESS ACHIEVED

OPERATES SOLELY ONLINE



WHY PEOPLE LIKE US?

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 SIMBO was a person, it would be a charismatic one

WHY OUR TEAM SUCCEEDED?

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



TOMS JURJEVS
GROUP 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

Founder and CEO 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



STEFAN AGERGAARD HANSEN
DK MANAGING DIRECTOR

Managing Director for the Danish market with executive experience from multiple short term lending providers including p2p. Has overseen operations & business development in Denmark, Norway, Sweden, Spain, Poland & Finland.

INVEST IN SIMBO.DK LOANS

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

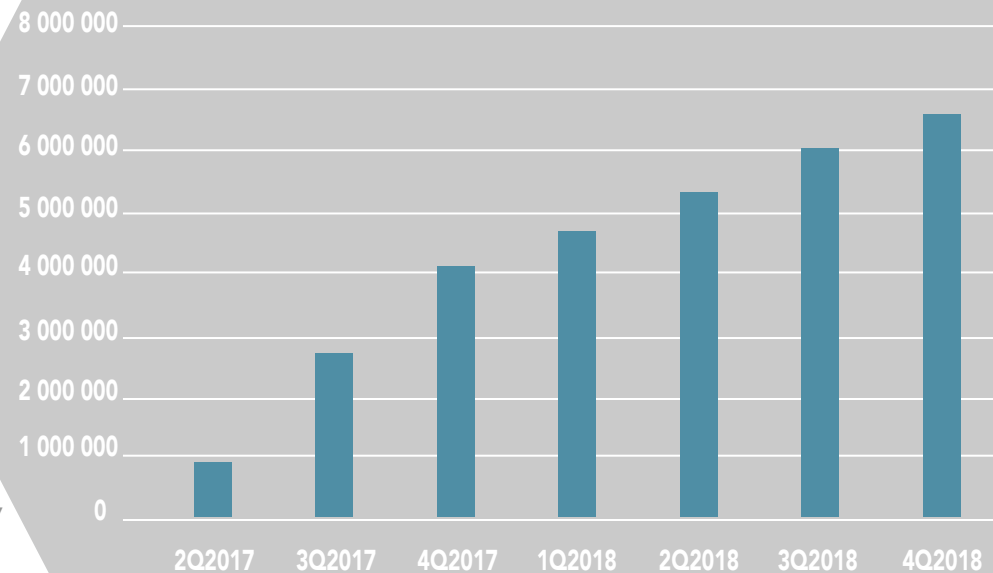
MATURE MARKET

Online short term consumer lending market in Denmark 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)



DISCLAIMER

This document (hereinafter – the “Presentation”) has been prepared for the sole purpose of providing an overview of 2017 actual non-audited operational results of CAPITOLIA APS, registered in Denmark with registration No. 38146041 (hereinafter – the “Company”).

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This Presentation contains forward-looking information and non-audited operational information that may involve risks and uncertainties concerning the Company’s growth and profitability in the future. No reliance should be placed on any statements, estimates and projections regarding future performance or developments, including, without limitation, in relation to expected market developments, estimated financial figures of the Company, or any other forward-looking statements, or any other non-audited operational information. Actual events or results may materially differ from those described in this Presentation. No one should therefore unduly rely on these forward-looking statements or non-audited operational results as they reflect only the judgment of the Company’s management at the date of this Presentation and are not intended to give any assurances or comfort as to future results. The facts and information contained in the Presentation might be subject to revision in the future. Neither the delivery of this Presentation nor any further discussions of the Company with any of the recipients shall, under any circumstances, create any implication that there has been no change in the affairs of the Company since such date.

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	1Q&2Q 2017 actuals*	3Q2017 actuals	4Q2017 actuals	1Q2018 actuals	2Q2018 estimate	3Q2018 estimate	4Q2018 estimate
<i>Interest income</i>	52 863	368 262	928 446	1 816 090	2 035 157	2 202 537	2 607 336
<i>Interest expense</i>	(19 670)	(78 061)	(141 179)	(177 351)	(163 594)	(162 135)	(152 031)
Net interest income	33 193	290 201	787 267	1 638 739	1 871 563	2 040 401	2 455 305
<i>Provisions for impairment of receivables</i>	(278 320)	(342 115)	(349 035)	(294 919)	(249 544)	(258 375)	(285 857)
Net interest income after impairment charges	(245 127)	(51 914)	438 232	1 343 820	1 622 019	1 782 026	2 169 448
<i>Operating expense</i>	(429 157)	(635 205)	(834 071)	(967 782)	(1 069 041)	(1 141 739)	(1 288 309)
Profit/ (loss) for the period	(674 284)	(687 119)	(395 839)	376 038	552 978	640 287	881 139

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

A close-up, slightly blurred photograph of a person's hands typing on a silver laptop keyboard. The person is wearing a light blue shirt. In the foreground, there is a white computer mouse and several sheets of paper, some with colorful sticky tabs (pink, cyan, yellow). The background is a bright, out-of-focus office environment. The text 'simbo.dk' is overlaid in the center of the image.

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