

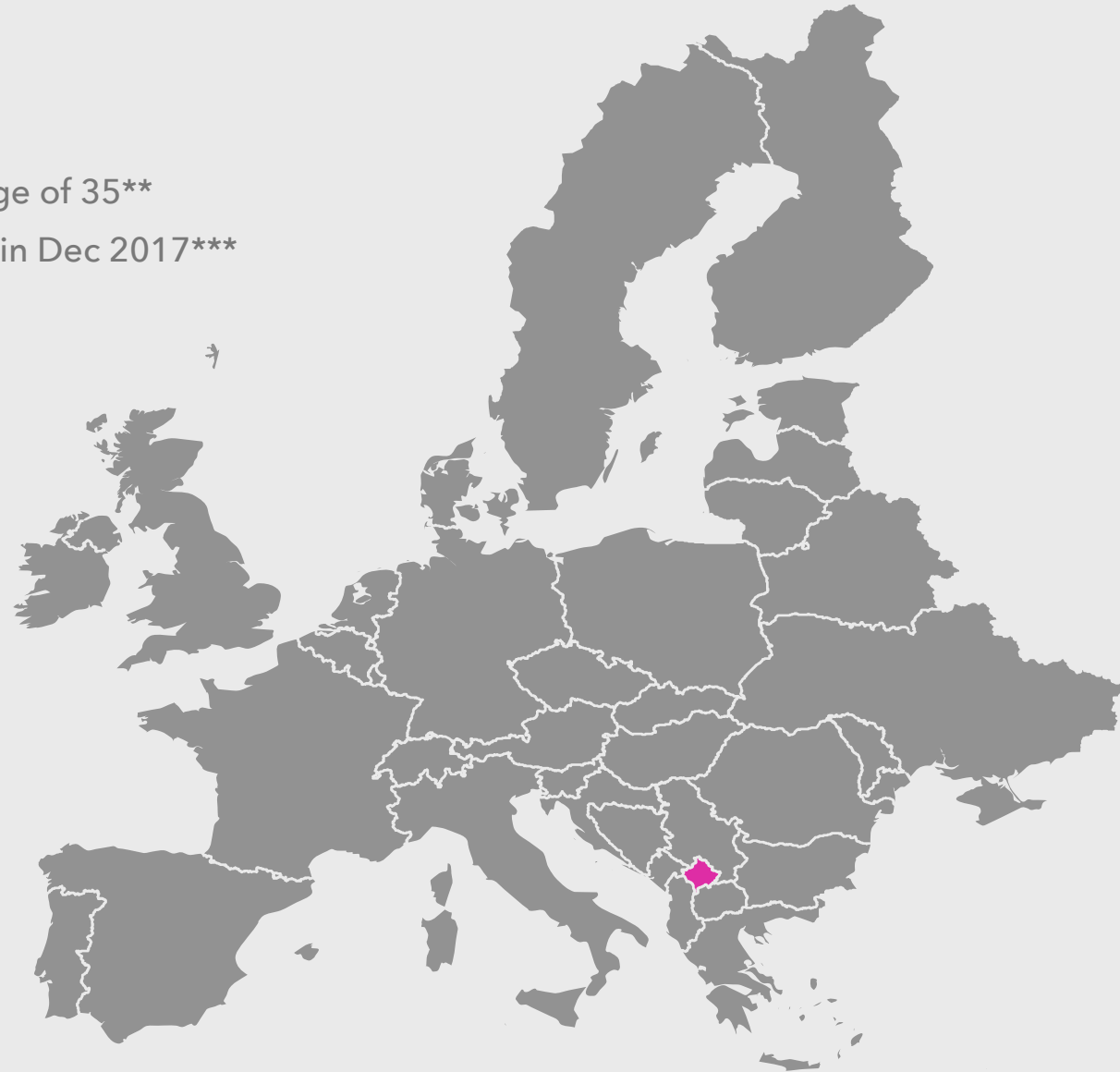


MINTOS INVESTOR PRESENTATION 2018

 **monego**.com

KOSOVO MARKET

- GDP growth of 4.5% in 2017*
- Population of 1.8 million people*
- Youthful profile of the population: 70% under the age of 35**
- Household debt constitutes 14.3% of nominal GDP in Dec 2017***
- EUR as the official currency in circulation
- Potential candidate for membership of the EU



SOURCES:

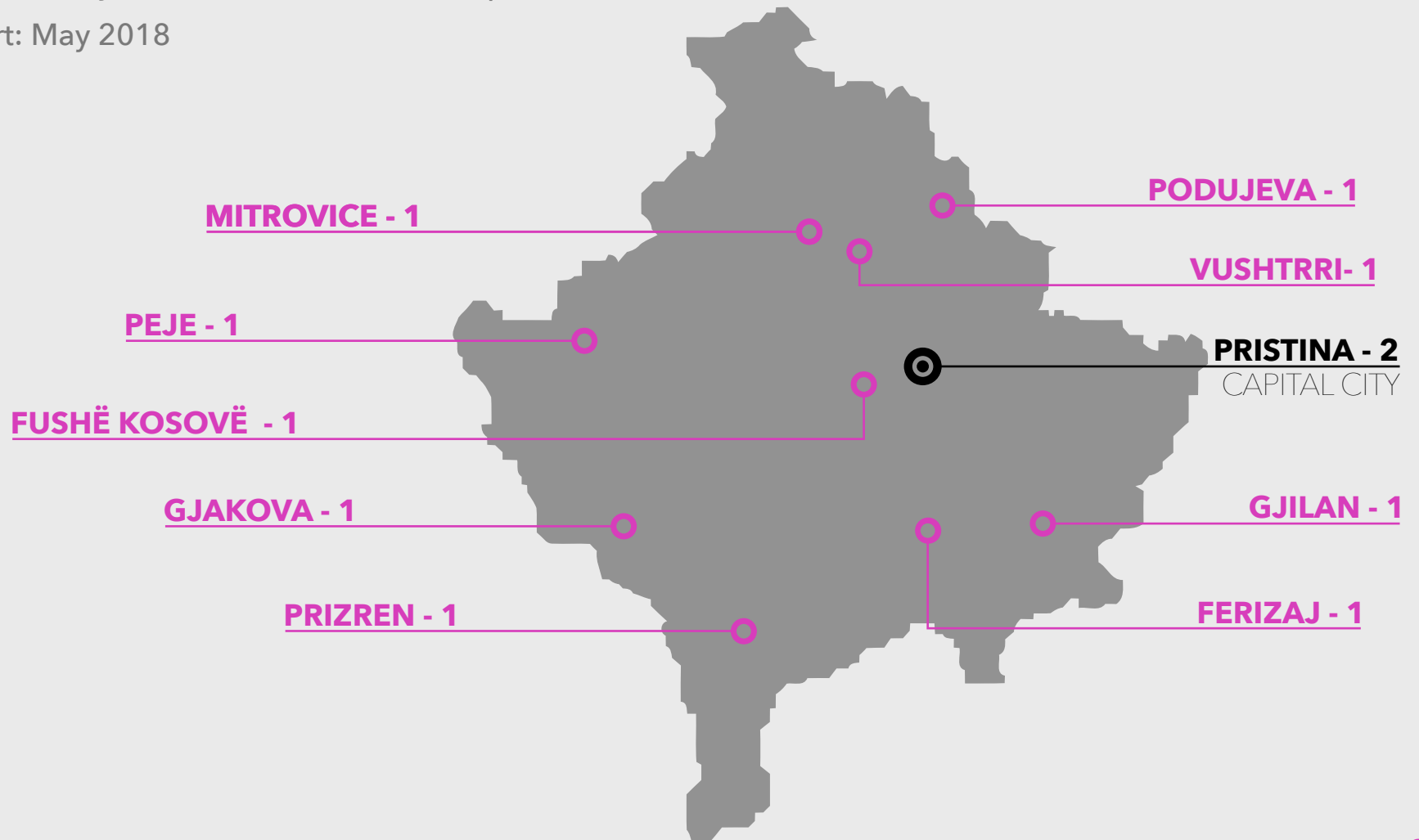
*WORD BANK

**MINISTRY OF EUROPEAN INTEGRATION, REPUBLIC OF KOSOVO

***CEIC

QUICK FACTS

- Monego Finance is a micro-crediting company that aims to satisfy individuals' short-term liquidity needs.
- Licensed and supervised by the Central Bank of the Republic of Kosovo
- Lending activity start: May 2018
- Employees: 110+
- Branches: 11



PRODUCTS

SINGLE PAYMENT LOANS

Loan maturity: **7, 14, and 30 days**

Up to 200 EUR for new customers
Up to 300 EUR for repeated customers

The loan is issued in up to **15 minutes** after the application process is finished successfully

Possibility to extend the payment
by 7, 14, or 30 days

INSTALLMENT LOANS

Loan maturity: up to **12 months**

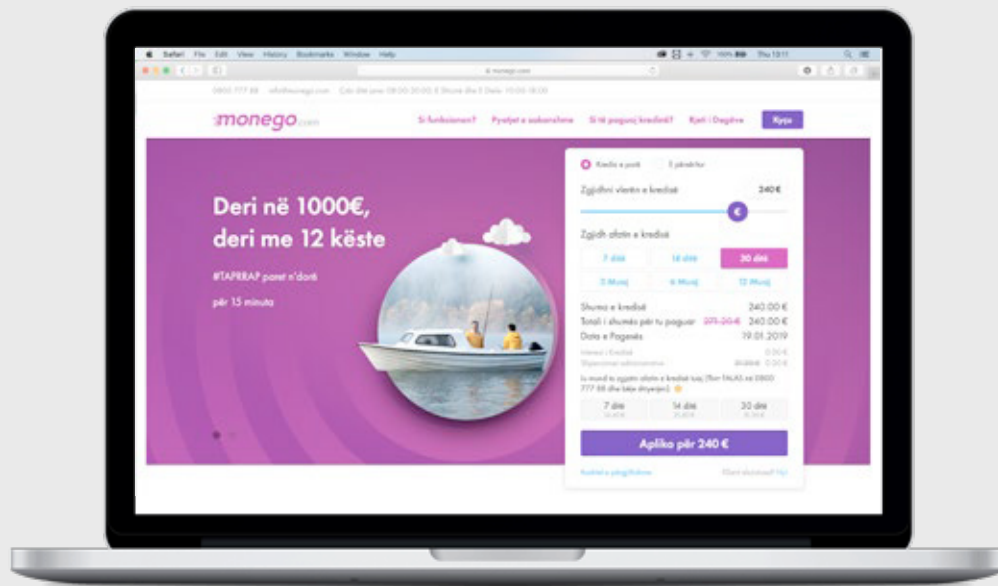
Up to 350 EUR for new customers
Up to 1000 EUR for repeated customers

Repaid in several installments

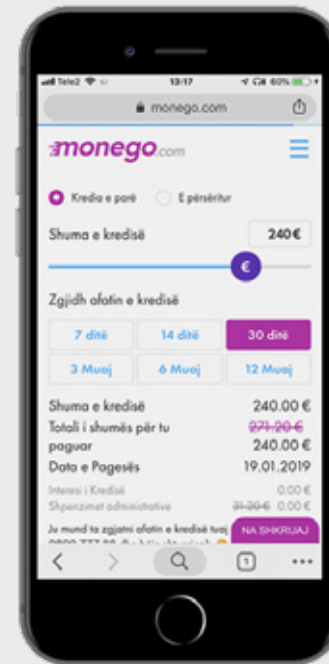
The loan is issued in up to **15 minutes** after the application process is finished successfully

Possibility to extend the payment
by 30 days

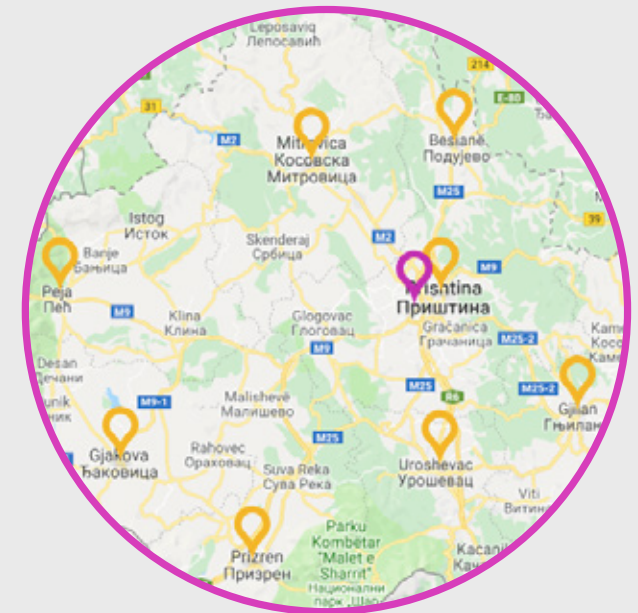
APPLICATION FOR A LOAN



THROUGH OUR WEBSITE



THROUGH PHONE



IN OUR BRANCHES

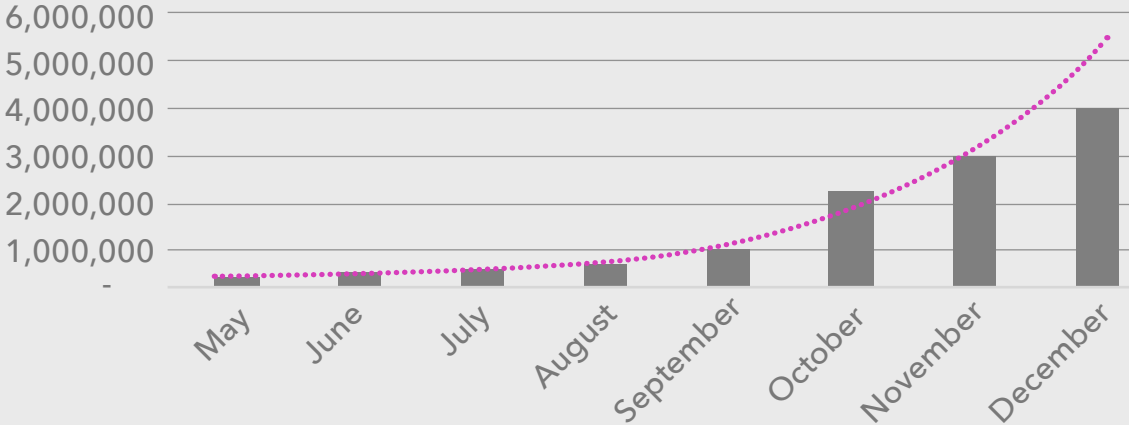
BRANCHES



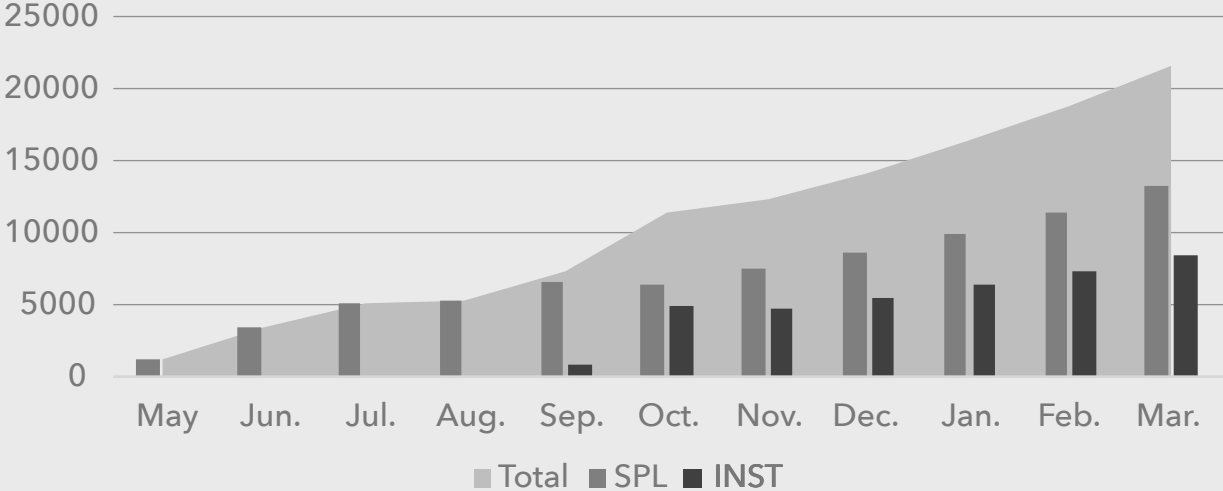
FINANCIALS

- Number of Active clients - 27 470
- First payment default below 10%
- More than 8 million EUR total originated loans
- New/Repeated clients - 49% to 51% and repeat client-base is growing

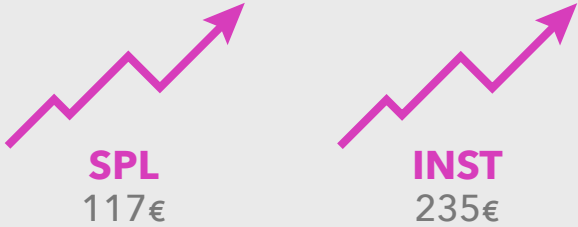
NET LOAN PORTFOLIO, EUR



NUMBER OF LOANS ISSUED



AVERAGE LOAN AMOUNT



AUTOMATED SCORING PROCESS

Clients' ability to pay is evaluated through several steps. First, they are examined against the eligibility criteria (age, nationality and ID). Following that clients are checked in the internal database of the company to ensure they are not in the black-list. If customer does not have any bad precedents within the company, his/her official credit history is retrieved (using the client's personal information and consent). Client is subsequently scored based on Monego's internal scoring rules, conditional upon the fact that the client has not been severely late in other financial institutions and/or doesn't have defaulted loans. The data-driven decision making ensures that the scoring rules are continuously updated so as to minimize any potential credit risk.

CONDITIONS FOR ISSUANCE OF LOANS



Between 23 and 70-years old



Valid ID or passport of the Republic of Kosovo



Active e-mail address and phone number



No bad precedents in credit history

MANAGEMENT



Education:

- Bachelor studies in Economics and Management at the Rochester institute of Technology, New York, United States
- MBA degree at Syracuse University, New York, United States

Prior professional experience:

- Business Development Officer at Banka Ekonomike, Kosovo
- Business Account Manager and later Director of account Management at "Corporate Consulting Firm", Maryland, United States
- Founder of "Inovalty" - a premium home textile company, Kosovo

"We are not here to beat the norm, we are here to change the norm."

Egzon Halili, CEO of Monego Finance



THANK YOU!

