



bino.lv

MINTOS.COM INVESTOR PRESENTATION 2019

LET'S MAKE FINANCE EASY!

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



BINO.LV

LAUNCHED FEBRUARY 2017

STRONG GROWTH EVER SINCE

AMONG LEADING SHORT TERM
CONSUMER LENDERS IN LATVIA

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 BINO was a person, it would be a charismatic one

WHY OUR TEAM SUCCEED?

MANAGEMENT

More than 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
FOUNDER AND CEO

EXPERIENCE

Founder and CEO with 10 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 more than 10 years' experience in field with headquarters located in Riga which is Europe-wide known as a hub for online consumer lending business.

INVEST IN BINO.LV 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

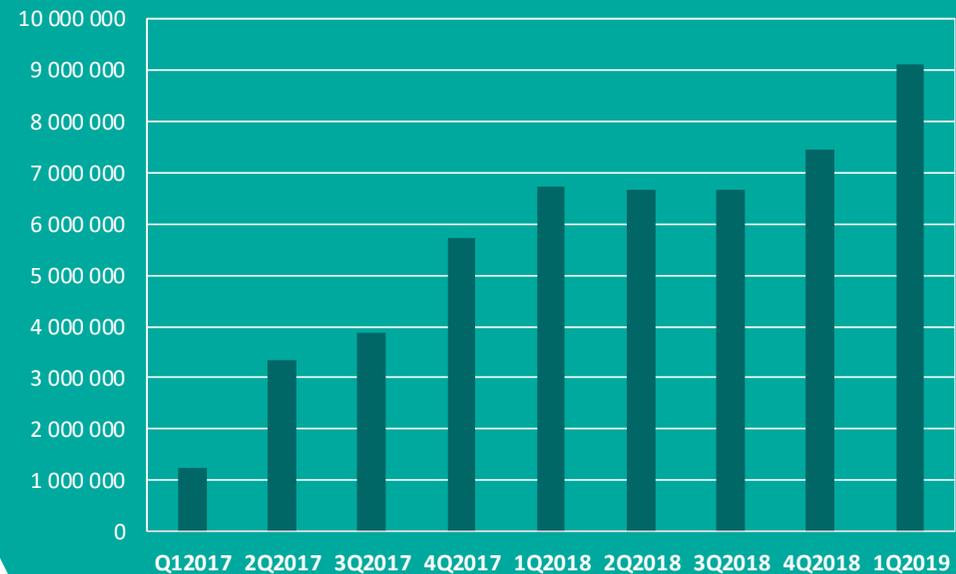
MATURE MARKET

Online short term consumer lending market in Latvia 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

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A close-up, shallow depth-of-field photograph of a person's hands typing on a silver laptop keyboard. The person is wearing a light blue shirt. The background is a warm, blurred office environment with papers, a pair of glasses, and colorful sticky notes (pink, blue, yellow) on the desk. The text 'bino.lv' is overlaid in a bold, teal, sans-serif font in the center of the image.

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