

CAPITALIA

FINANCING BUSINESSES

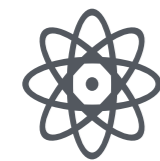
INVESTING WITH CAPITALIA

Capitalia offers investors a **safe, transparent** and **profitable** way to invest in the Baltic small and medium sized businesses with investment returns of up to 18% per year



ABOUT CAPITALIA

Capitalia is the leading alternative financing provider in the Baltic countries. Operating since 2007, Capitalia has financed over 5000 companies in Latvia, Lithuania and Estonia.



Experienced

Founded in 2007 by management team with background in venture capital, private equity and banking



Market leader

The only specialized non-banking finance provider to small and medium businesses with pan-Baltic presence



Reputable

Since historic bond listing in NASDAQ Baltic, follows international accounting and transparency standards

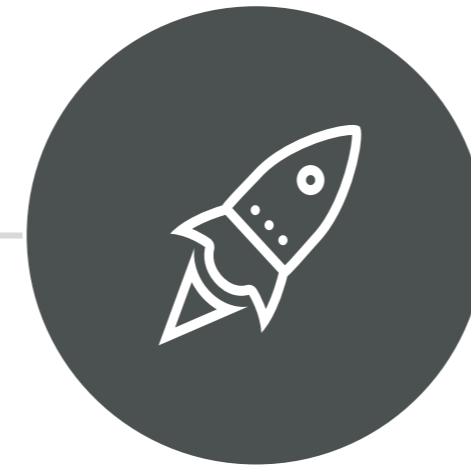


OUR UNIQUE APPROCH



Cash-flow focus

Only 1/3 of our loans are backed by collateral. Although we almost always require personal guarantees, our key scoring metric is cash-flow



Addition not replacement to bank

Instead of competing with bank offering we are supplementing it when such financing is not available or not sufficient



Decision not IT based

With unreliable financials of SMEs, we have built processes where automatic scoring is complemented by experienced decisions

KEY PRODUCTS

LOANS

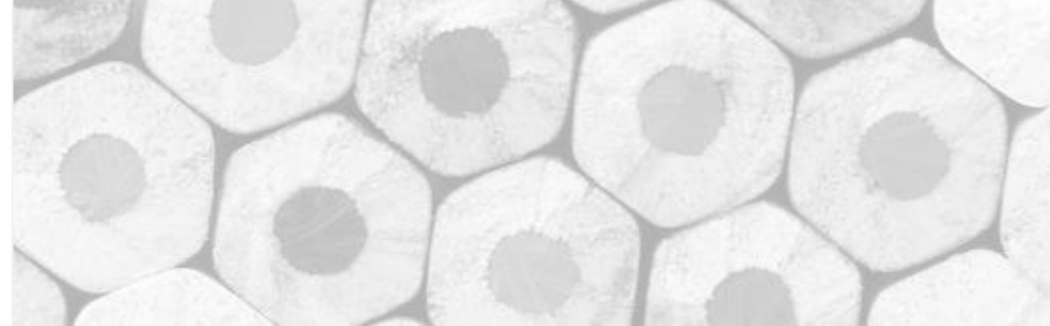


0.8%
/monthly interest from

Eur 1,000 - 1,000,000
Term from 1-36 months
Amortising or bullet
Evaluation in 1-5 days

70% of portfolio

FACTORING




1.5%
/monthly interest from

Anonymous or direct
Up to EUR 200,000
15-180 day invoices
Evaluation in 1-3 days

20% of portfolio

VENTURE

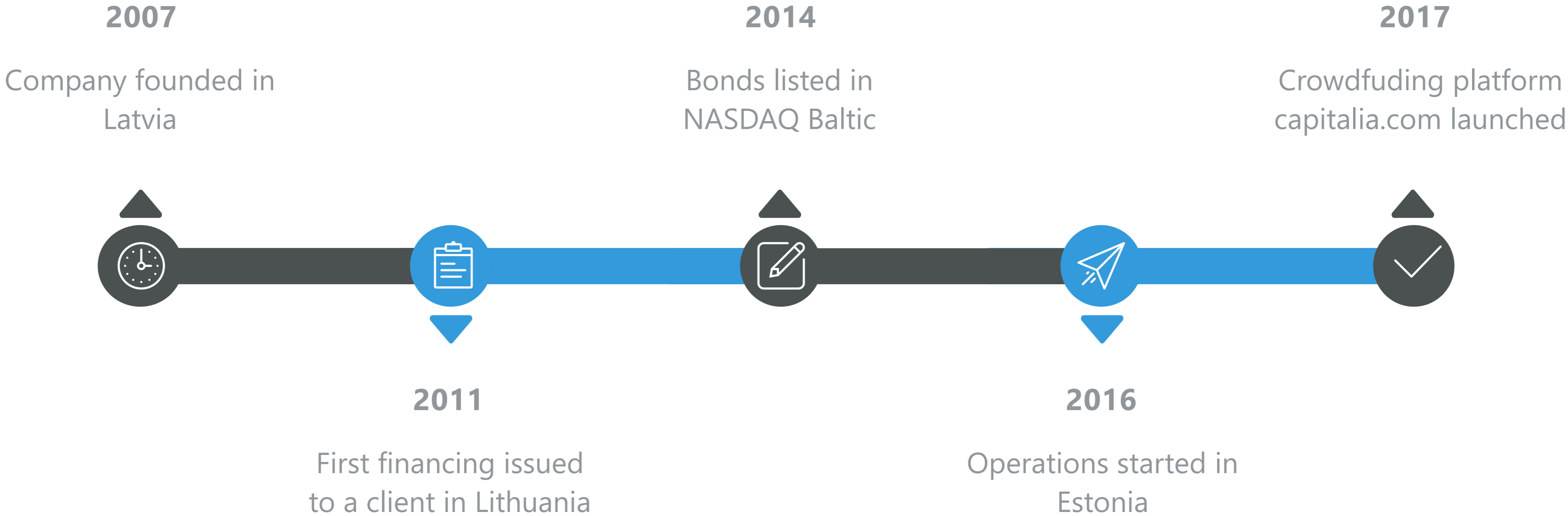


5%
/average equity stake

Early stage equity
Up to EUR 500,000
Co-investing with other
angels or VC funds

10% of portfolio

KEY MILESTONES



SAMPLE CLIENT SITUATIONS



EUR 150,000
3 years

SERVICE PROVIDER
Financed management
buy-out from retiring
shareholder



EUR 700,000
3 months

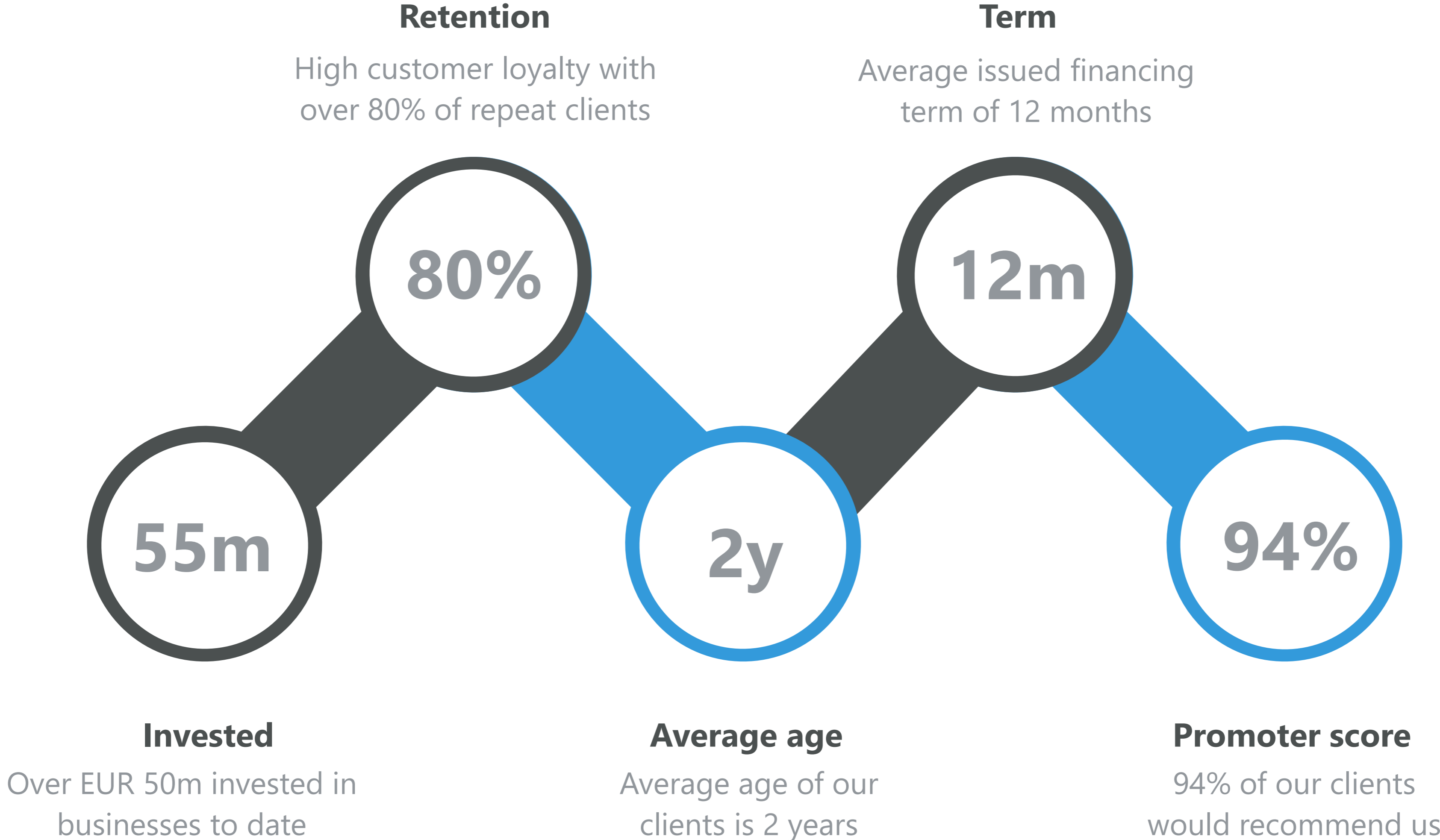
REAL ESTATE
Recieved short-term bullet
loan to finish construction
of a project



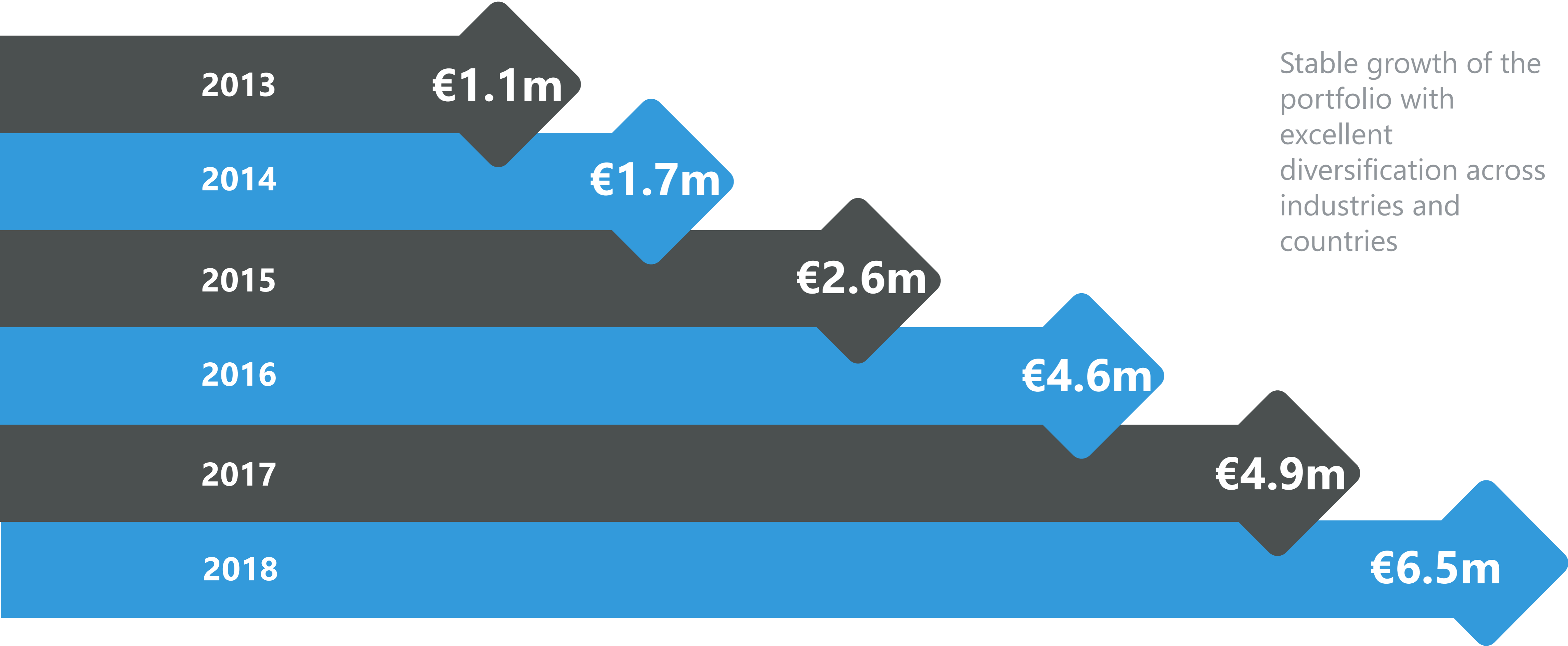
EUR 25,000
12 months

MANUFACTURER
Attracted financing to
launch production of
new product

KEY METRICS



PORTFOLIO GROWTH



Stable growth of the portfolio with excellent diversification across industries and countries

INTERNATIONAL MANAGEMENT



JURIS GRIŠINS

Chief Executive Officer
Previously investment banker
and venture capital fund
manager



PĀVELS ŠNEJERSONS

Member of Investment Committee
Previously loan department
manager at leading bank
in Latvia



ELANA NOVIKOVA

Chief Risk Officer
Experience in various roles in
banking and alternative
financing companies



GINTARAS MATUZAS

Chief Investment Officer
With over 7 years at Capitalia
the most experienced investment
manager

INVESTMENT OPPORTUNITIES



Bonds

6-10% apr

Collateralised and non-collateralised bonds issued by Capitalia with maturities of 1-3 years



Co-financing

8-18% apr

Co-financing of individual companies syndicated and managed by Capitalia at www.capitalia.com

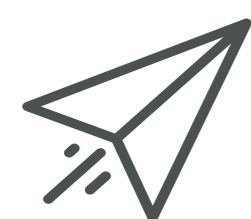


Loan purchase

10-16% apr

Purchase of loans issued and managed by Capitalia through marketplace platform www.mintos.com

INVESTMENT HIGHLIGHTS



Market leader

Market leader in non-bank small and medium business financing in the Baltic States



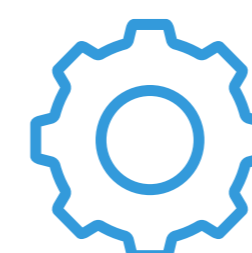
Transparent reporting

Transparent and regular reporting through following NASDAQ guidelines



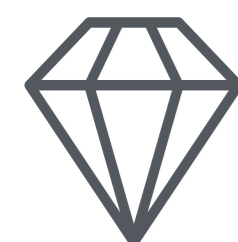
Ethical financing

Attracted financing goes to regional businesses, helping them grow



Aligned interests

In all co-financing opportunities offered, Capitalia invests its own capital



Great returns

Great returns outperforming other risk-adjusted fixed income investment opportunities



Safe

Carefully evaluated cash-flow generating businesses. Total collateral value held at EUR 6m

CONTACTUS

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