



# simbo.dk

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



# 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 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  
GROUP 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

*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.*

# 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*

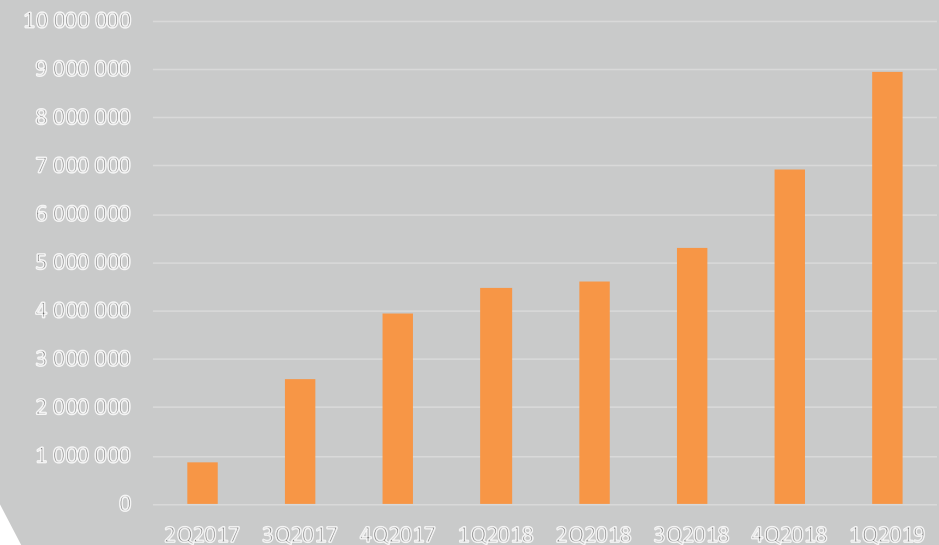
## MATURE MARKET

*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 2019 actual non-audited operational results of CAPITOLIAAPS, registered in Denmark with registration No. 38146041 (hereinafter – the “Company”).

While all reasonable care has been taken to ensure that the facts stated herein are accurate and that the forecasts, opinions and expectations contained herein, are fair and reasonable, no representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information, or opinions contained herein. This Presentation is of selective nature and is made to provide an overview of the Company’s business, based on actual non-audited operational results. This Presentation does not purport to contain all the information that a current or prospective investor may require in evaluating the Company.

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.

None of the Company or any of its directors, officers, employees and advisors nor any other person (i) accepts any obligation to update any information contained herein or to adjust it to future events or developments; (ii) makes any representation or warranty, express or implied, as to the accuracy or completeness of the information contained in this Presentation; (iii) shall have any liability whatsoever, in negligence or otherwise, for any loss howsoever arising, directly or indirectly, from the use of this Presentation. This Presentation does not constitute an offer or an invitation for the sale or purchase of securities or assets in any jurisdiction, and neither this document, nor anything contained herein, shall form the basis of, or be relied upon in connection with any contract or commitment whatsoever. The information set out in Presentation may be subject to updating, completion, revision, verification and amendment and such information may change materially. By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. Future results may vary from the results expressed in, or implied by, the following forward-looking statements, possibly to a material degree. All forward-looking statements made in this Presentation are based on information presently available to management and Company assumes no obligation to update any forward-looking statements.

The distribution of this Presentation in certain jurisdictions may be restricted by law. Persons into whose possession this Presentation comes are required to inform themselves about and to observe any such restrictions.



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, blue, yellow). The background is a bright, out-of-focus office environment. The text 'simbo.dk' is overlaid in the center of the image.

**simbo.dk**