

# CAPITALIA

FINANCING BUSINESSES

# INVESTING WITH CAPITALIA

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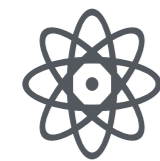
Capitalia offers investors a **safe, transparent** and **profitable** way to invest in the Baltic small and medium sized businesses with investment returns of up to 18% per year



# ABOUT CAPITALIA

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Capitalia is the leading alternative financing provider in the Baltic countries. Operating since 2007, Capitalia has financed over 1000 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

Tallinn

Riga

Vilnius

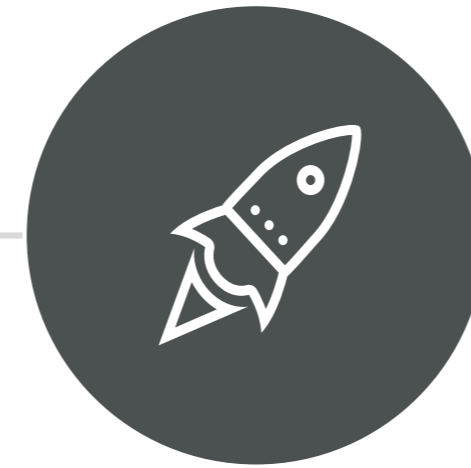
# OUR UNIQUE APPROCH

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## 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

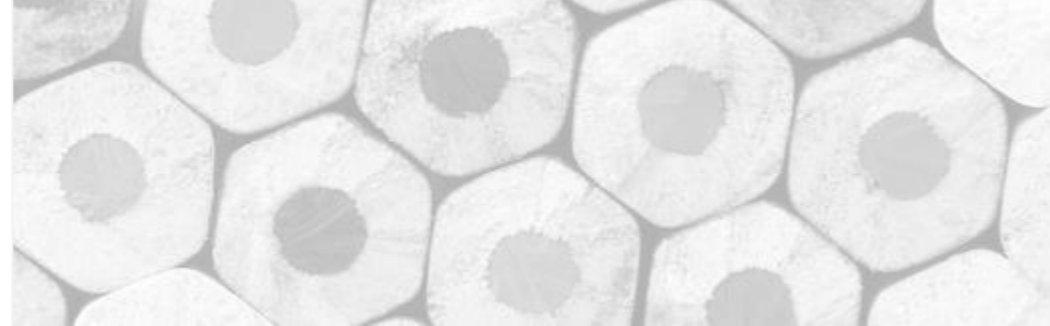


**0.8%**  
/monthly interest from

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

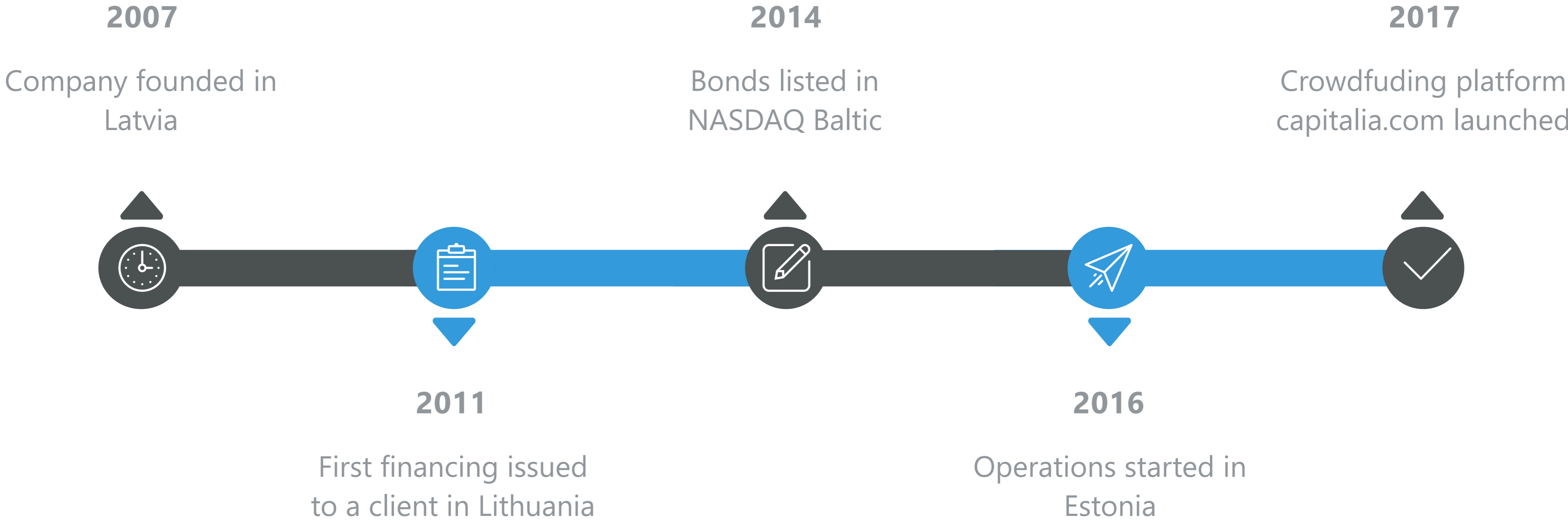


**5%**  
/average equity stake

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

**10%** of portfolio

# KEY MILESTONES



# SAMPLE CLIENT SITUATIONS

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EUR 150,000  
3 years

**SERVICE PROVIDER**  
Financed management  
buy-out from retiring  
shareholder



EUR 700,000  
3 months

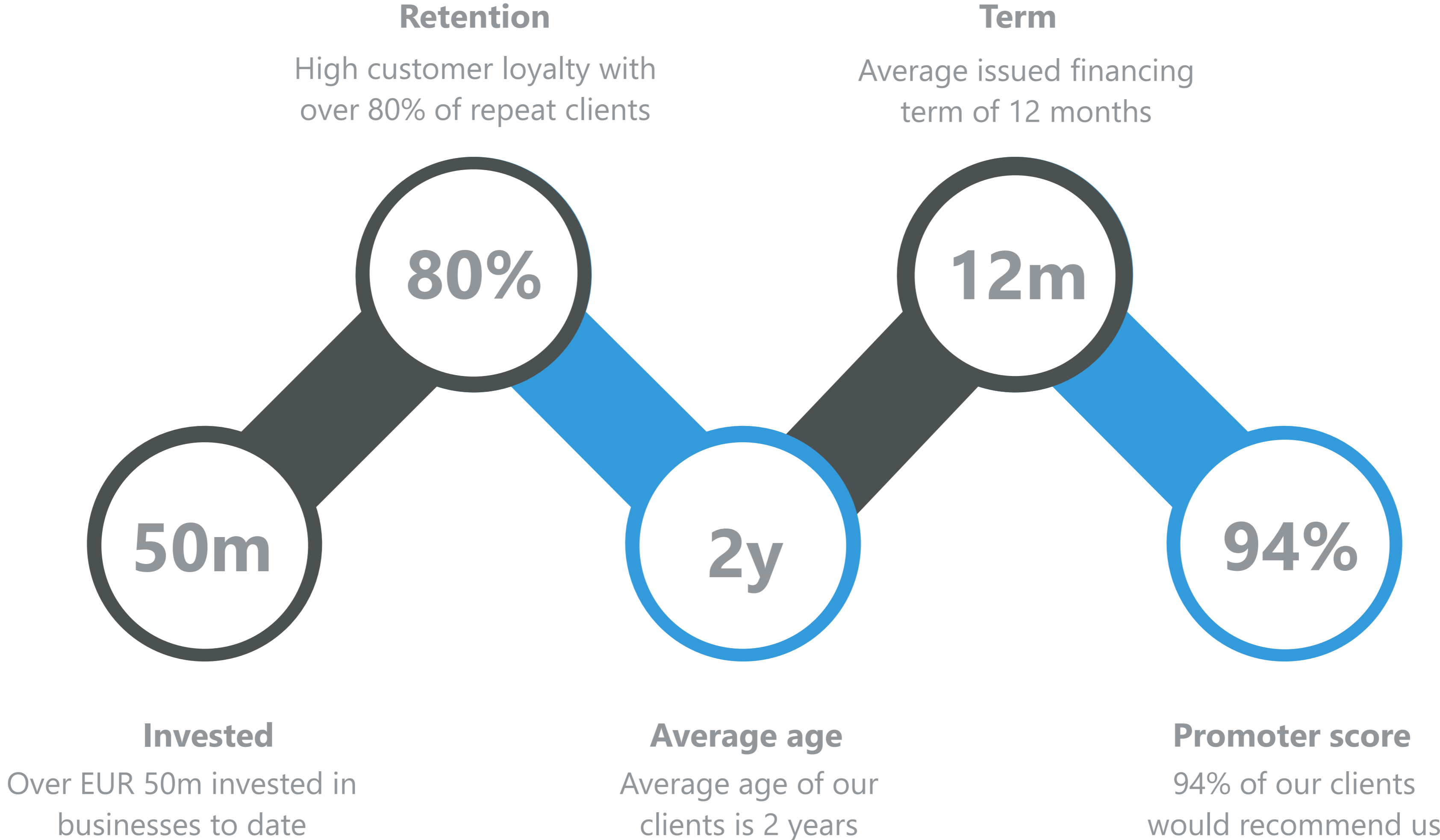
**REAL ESTATE**  
Recieved short-term bullet  
loan to finish construction  
of a project



EUR 25,000  
12 months

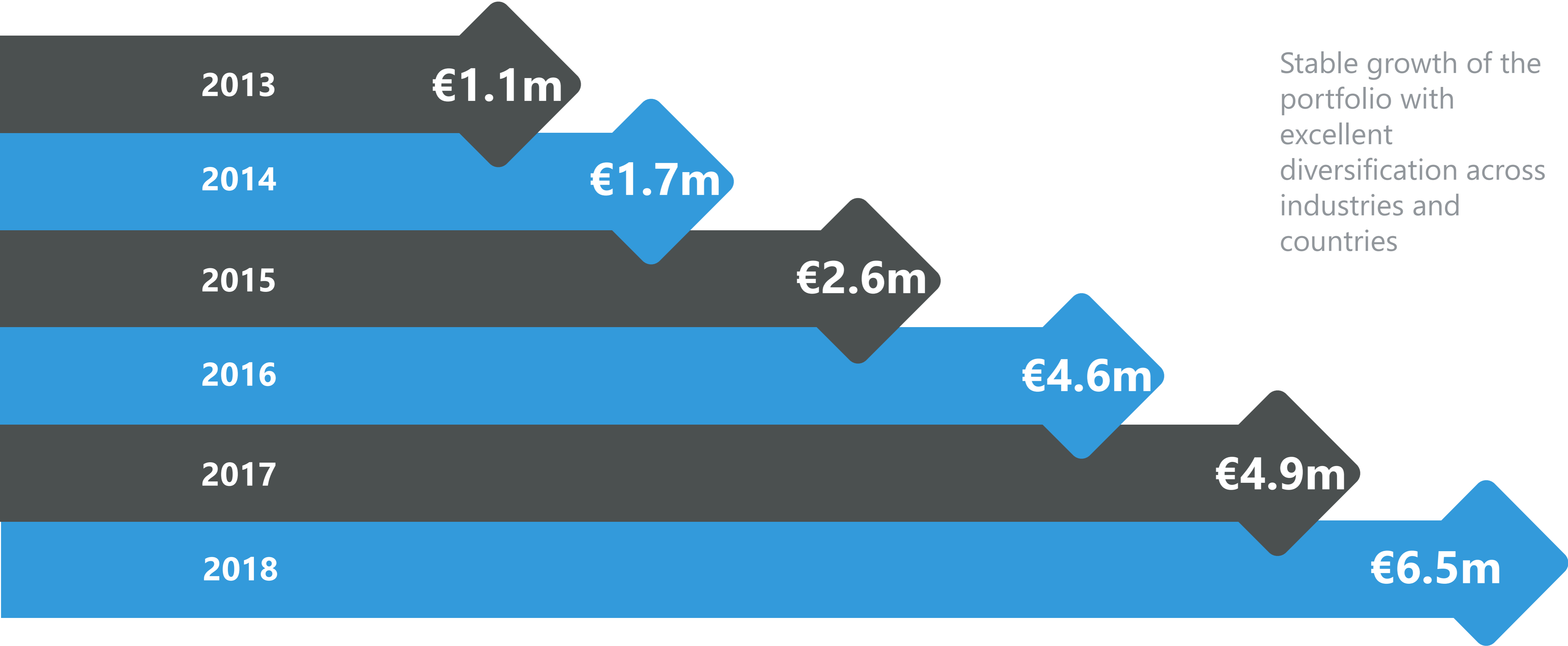
**MANUFACTURER**  
Attracted financing to  
launch production of  
new product

# KEY METRICS





# PORTFOLIO GROWTH



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

# INTERNATIONAL MANAGEMENT

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## **JURIS GRIŠINS**

Chief Executive Officer  
Previously investment banker  
and venture capital fund  
manager



## **PĀVELS ŠNEJERSONS**

Chief Risk Officer  
Previously loan department  
manager at leading bank  
in Latvia



## **GINTARAS MATUZAS**

Chief Investment Officer  
With over 6 years at Capitalia  
the most experienced investment  
manager

# INVESTMENT HIGHLIGHTS

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## Market leader

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



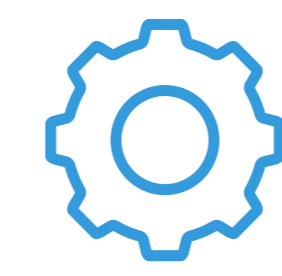
## Transparent reporting

Transparent and regular reporting through following NASDAQ guidelines



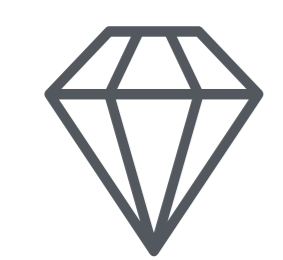
## Ethical financing

Attracted financing goes to regional businesses, helping them grow



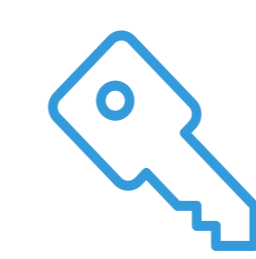
## Aligned interests

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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