



CAPITALBOX - BUSINESS BANKING

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CAPITAL MARKETS DAY

CAPITALBOX



CAPITALBOX - WHO ARE WE?



WE ARE
fully digital Fintech company providing lending and daily banking solutions for small and medium businesses in Europe

OUR MISSION
is to bridge financing gap for SMEs by providing fast, customised and reliable financing services

CAPITALBOX
solutions give our customers the support they need, right when they need it most



5

COUNTRIES

+8

YEARS OF EXPERIENCE

+7,000

CUSTOMERS

+EUR 117m

PORTFOLIO

MARKET PROBLEM: TRADITIONAL BANKS DO NOT COVER FUNDING GAP FOR SMEs IN EUROPE AND LACK UNDERSTANDING OF NEW ECONOMY



Traditional B2B lending

- ✓ Slow processes
- ✓ Poor customer service
- ✓ Manual, non-data driven decision-making
- ✓ Only standard solutions and products

Traditional B2B lending companies are slow to embrace new technologies and innovative solutions to make life easier for the customer

94 % of SMEs

Acknowledges that the availability of capital hasn't improved in the last 3 years

96 % of SMEs

Say that bank's willingness to lend money hasn't improved

+30

Days for processing bank financing

**EUR
400bn**

Funding gap and it is growing by 9% each year.

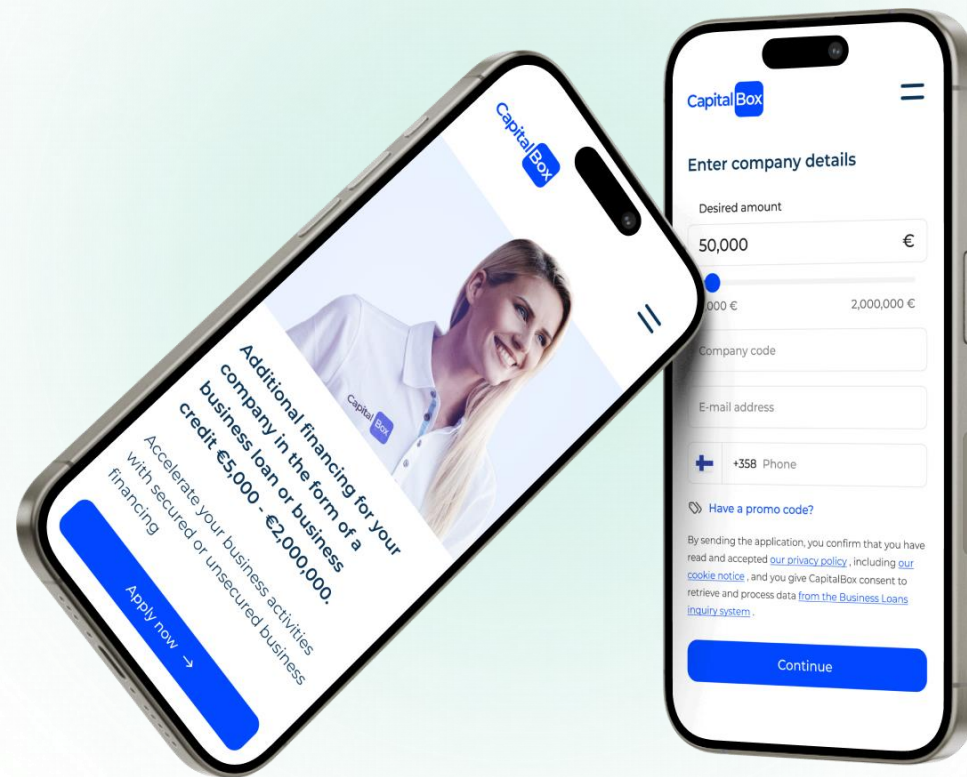
CAPITALBOX'S SOLUTION: BALANCE OF TAILORED AND AUTOMATIC FUNDING TO COVER NEEDS FOR SMALL COMPANIES FAST AND DIGITAL WAY

1 Application process

- ✓ Fully digital application
- ✓ Completion in **5 min**

2 Consultation

- ✓ Live, personalised consultation with a loan officer
- ✓ Available in every market



3 Payout

- ✓ Rapid processing with loan approval
- ✓ Funds disbursed within **10 min**

4 Growth

- ✓ Financing options ranging from **EUR 5K to EUR 2,000K**
- ✓ Tailored to support and grow with your business

✓ **Expertise** in lending for small businesses

✓ Fast, digital and efficient process

✓ **Personalised** customer care approach

STRATEGIC POSITIONING: CAPITALBOX UNIQUE POSITION TO SOLVE SMEs DAILY FINANCIAL NEEDS ACROSS EUROPE



1

GLOBAL REACH

Established international presence, serving diverse markets effectively

2

SPECIALISED LENDING SOLUTIONS

Robust lending products specifically tailored for SMEs, meeting unique financial needs

3

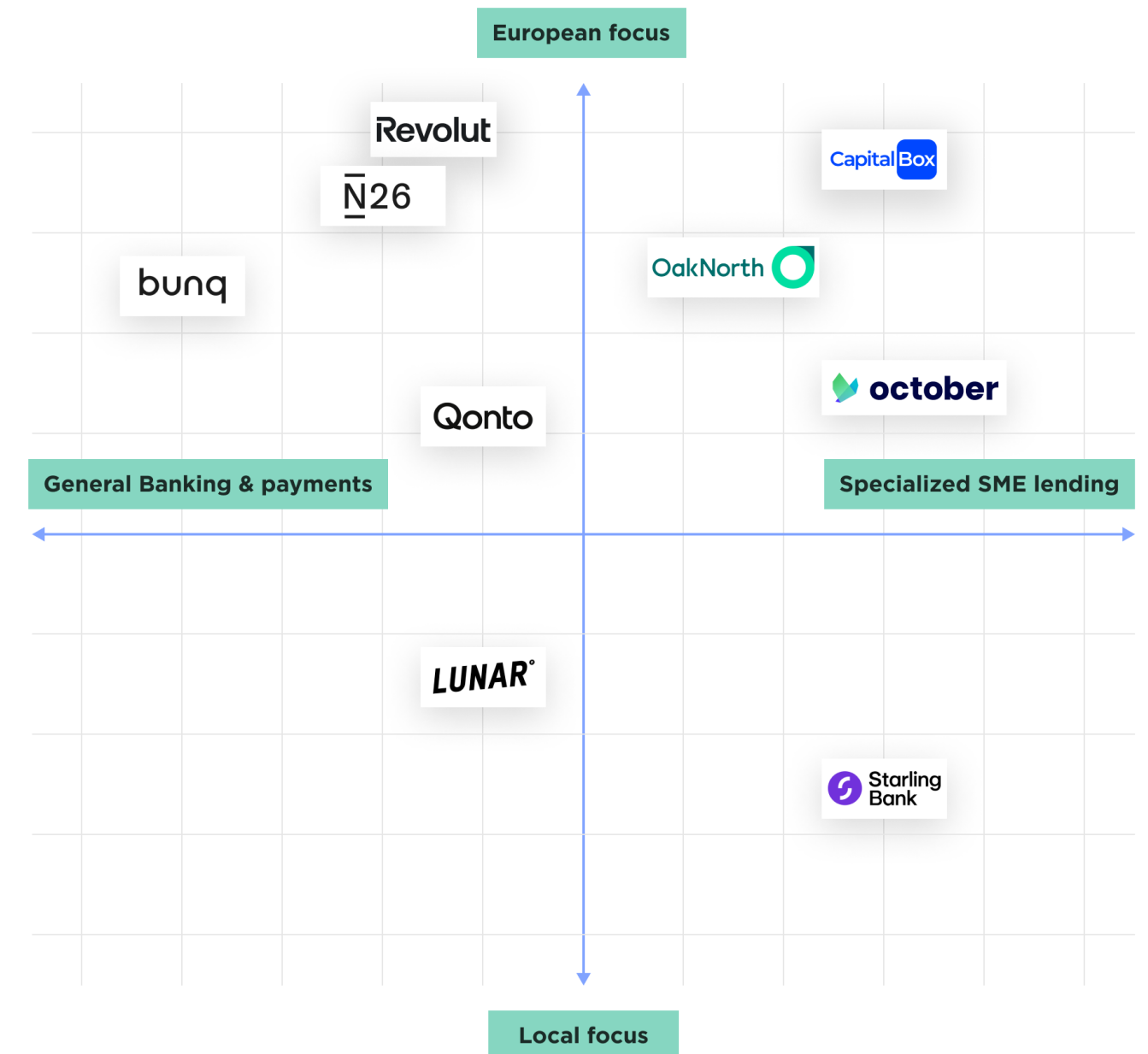
FOCUSED MARKET NICHE

Strategically positioned to serve unbanked SMEs, by providing fully digital online funding solutions

4

PROFITABLE PERFORMANCE

Demonstrated profitability with a positive EBIT, indicating strong financial health and sustainability



2023 YEAR: BACK TO PROFITABLE GROWTH AND BUILDING THE FOUNDATIONS FOR THE FUTURE



REDUCED CREDIT LOSSES

by closely monitoring credit portfolios and implementing effective risk mitigation measures

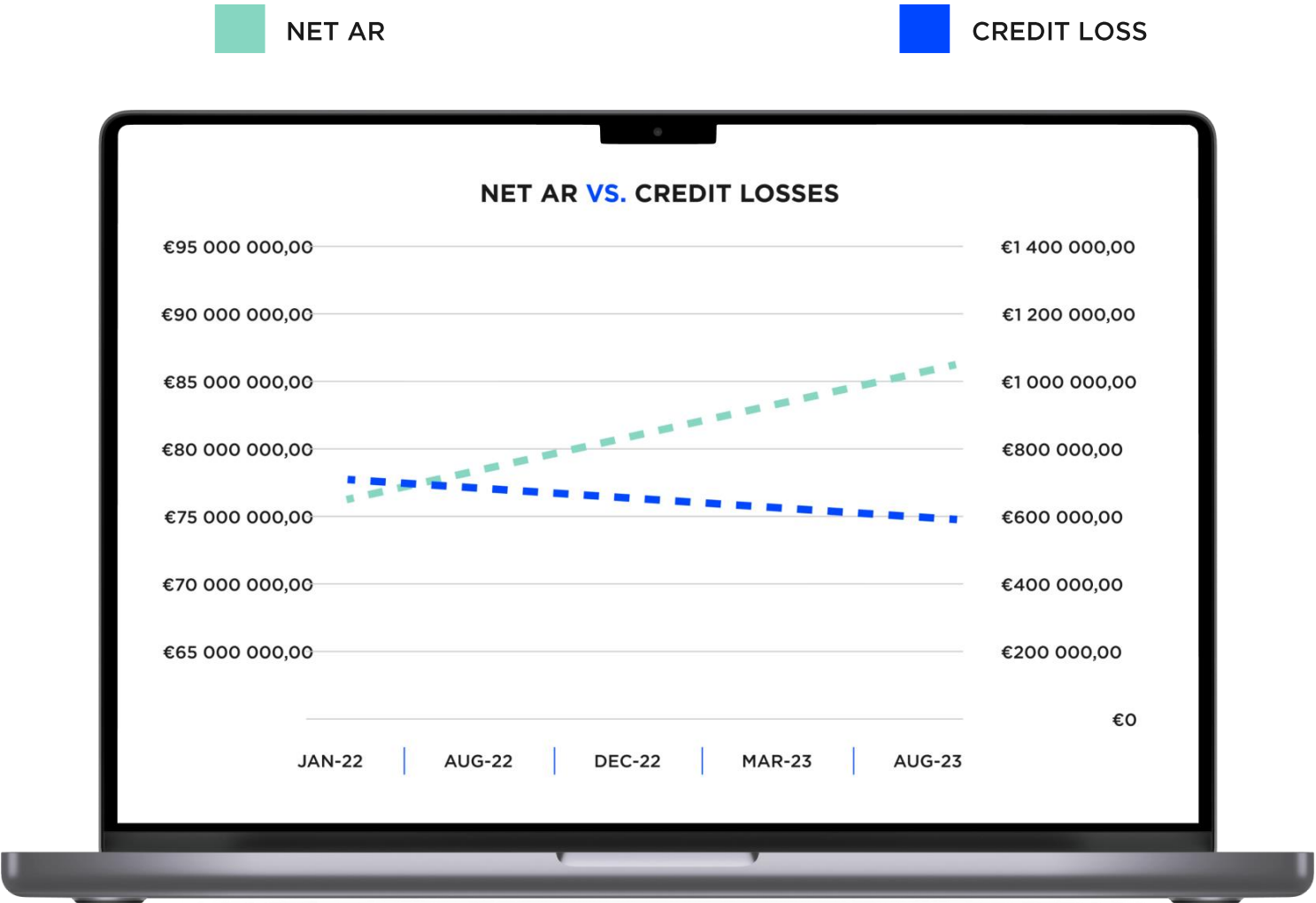
STEADY GROWTH OF YIELD

has been marked mainly due to:

- ✓ Changes of pricing model in CB
- ✓ Active push for loan sales to keep existing pricing
- ✓ Active communication and changes in broker pricing grids

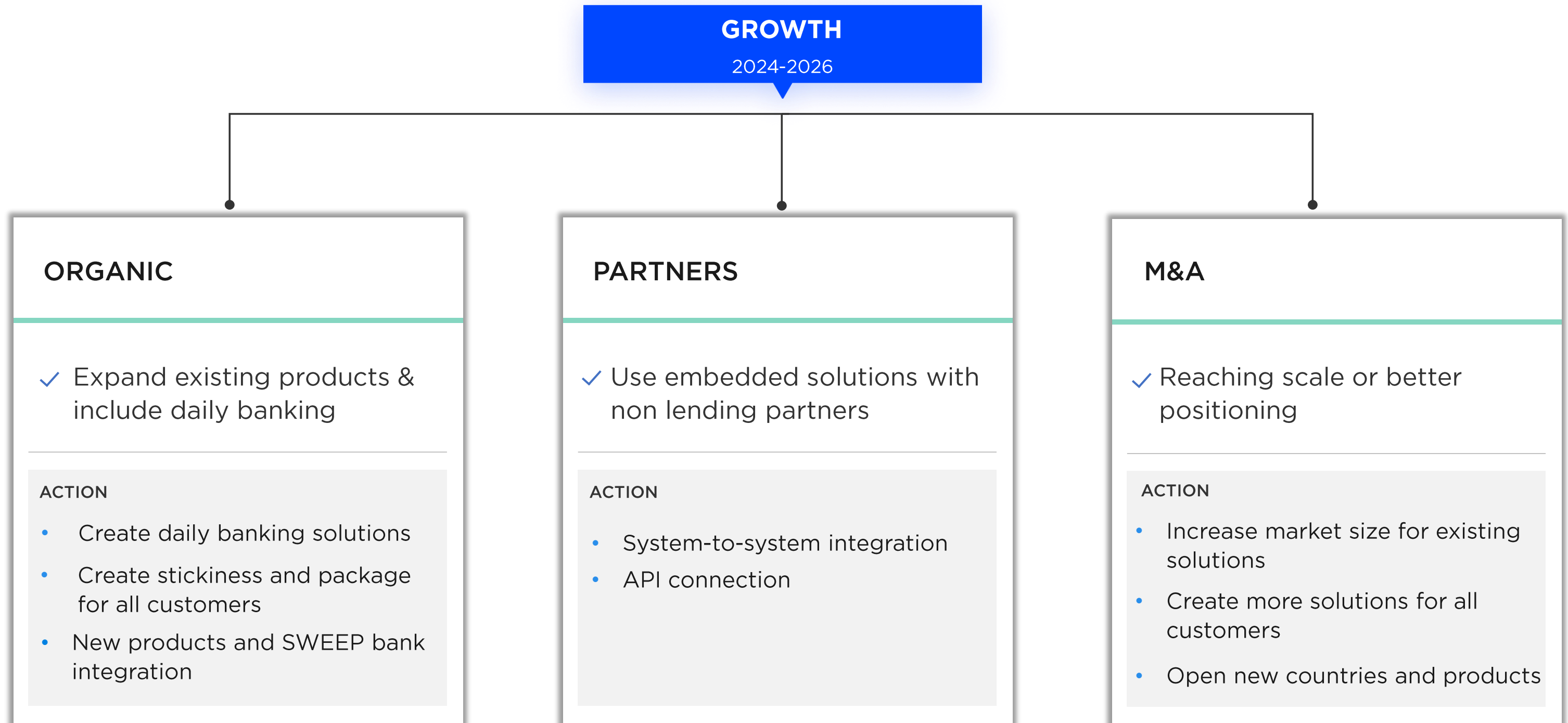
THIS PROVES

our commitment to maintaining a healthy credit portfolio and protecting our financial position

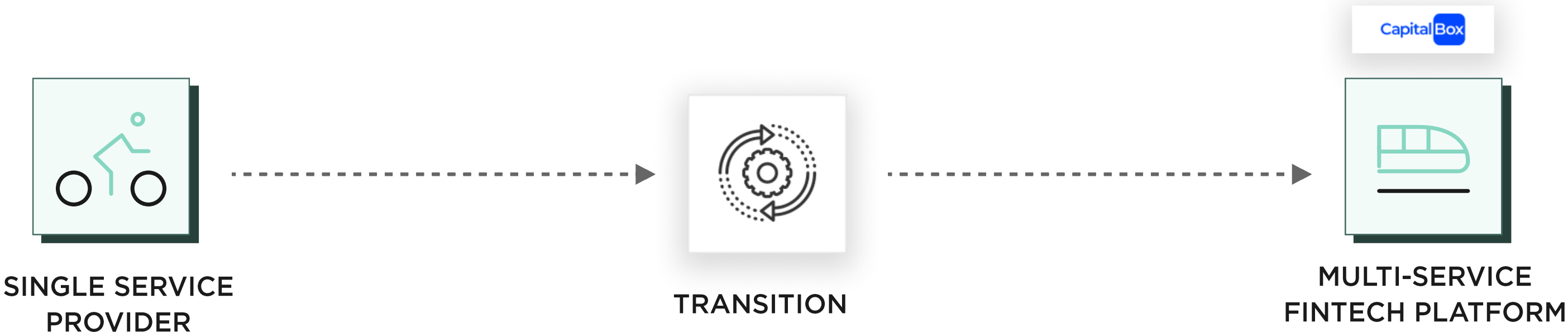


GROWTH PHASE (2024-2026): CAPITALBOX FUTURE BASED ON 3 KEY GROWTH PILLARS

- ORGANIC / PARTNERS / M&A



SEAMLESS EVOLUTION: FROM SINGLE SERVICE TO INTEGRATED FINANCIAL SYSTEM



✓ Lending

MULTITUDE BANK

sweep bank

Symbolizing the company's expansion into a range of financial services for SMEs

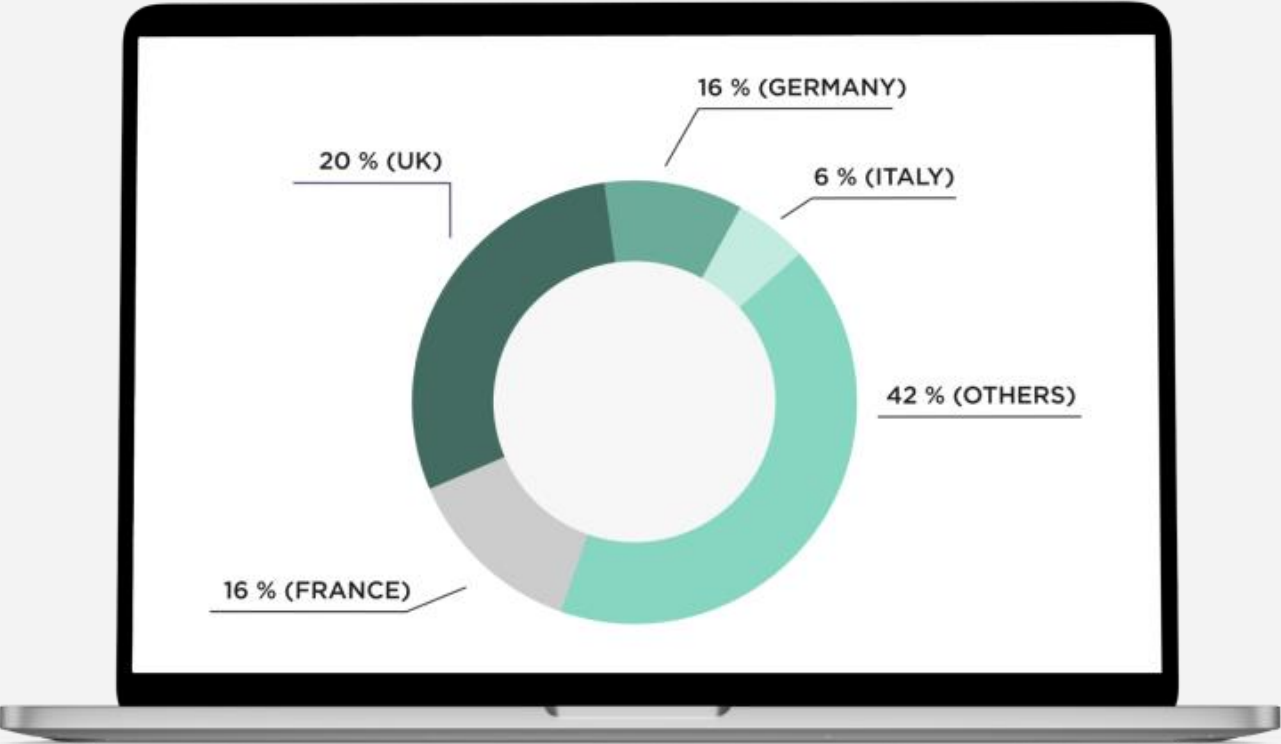
✓ Payments

✓ Bank accounts

✓ Credit cards

MARKET POTENTIAL: ADDRESSABLE MARTKET GOAL

Europe SME market



OEDC 2022, profile per country

TOTAL EUROPE MARKET NOW

EUR 7.3tn	25m	50k
TOTAL FINANCING SMEs	TOTAL NUMBER SMEs	AVERAGE LOAN PER FINANCIER

CAPITALBOX TOTAL POTENTIAL BASE



THANK YOU

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