# MINTOS INVESTOR PRESENTATION

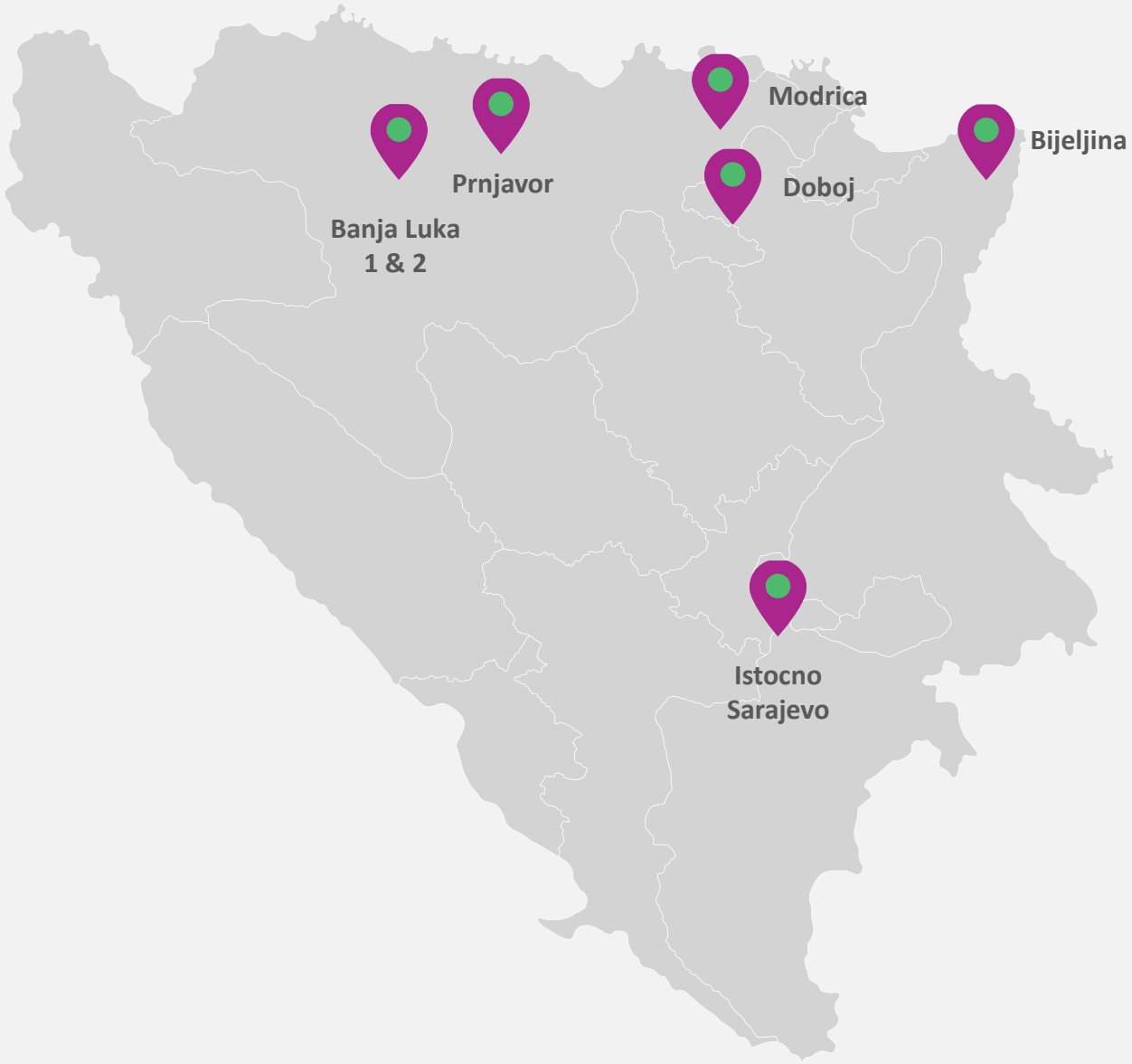
# Bosnia and Herzegovina market overview

- Population: 3.3 million*
- Capital city: Sarajevo
- Youthful population age structure**
  - 25-54 years: 45.51%
  - 55-64 years: 14.95%
- GDP – real grow rate*
  - 2018 - 3,1%
  - 2019 forecast – 3,4%
- Household debt in 2018: 27,7% of GDP***
- Currency: Bosnian Mark (KM), fixed exchange rate against EUR
- Potential member state of European Union****
- Legal system: Civil Law System

*World bank **CIA. ***CEIC ****European Commission

# Quick Facts

- MKD Moneda d.o.o. is a micro-crediting company that aims to satisfy individuals' short-term liquidity needs
- Licensed and supervised by the Banking Agency of Republic of Srpska
- Lending activity start: May 2019
- Employees: 42
- Locations: 7 branches in 6 cities



# Products

## SINGLE PAYMENT LOAN

**Maturity:** 7, 14 and 30 days

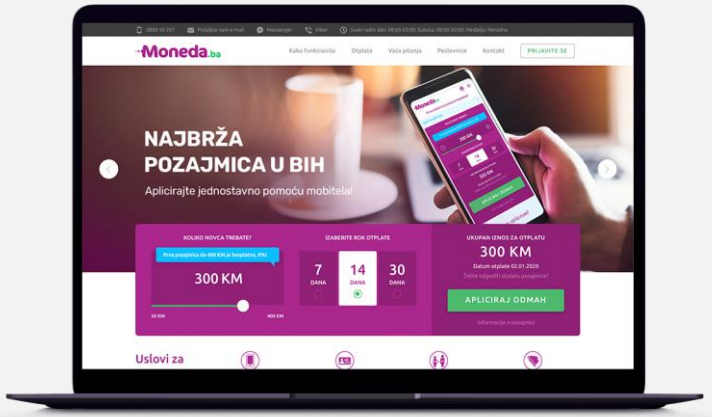
**Loan amount:** up to **180€** for new clients and up to **205€** for repeat clients

The loan is issued in up to **15 minutes** after the application process is finished successfully

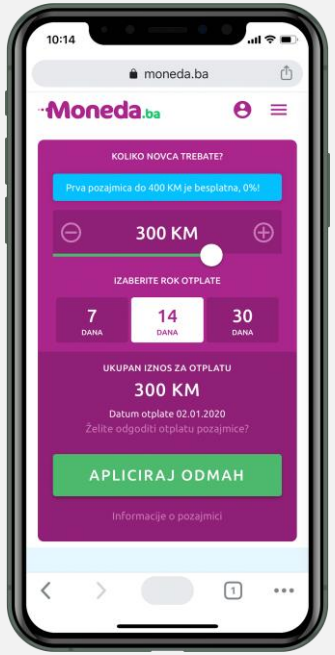
Possibility to extend the payment by **7, 14, or 30 days**

# Application for a loan

In one of our branches




Through our website




Through phone

# Branches

Moneda.ba
ISPLATA U KEŠU
PRVA POZAJMICA DO 400 KM BESPLATNO
0%
Moneda.ba

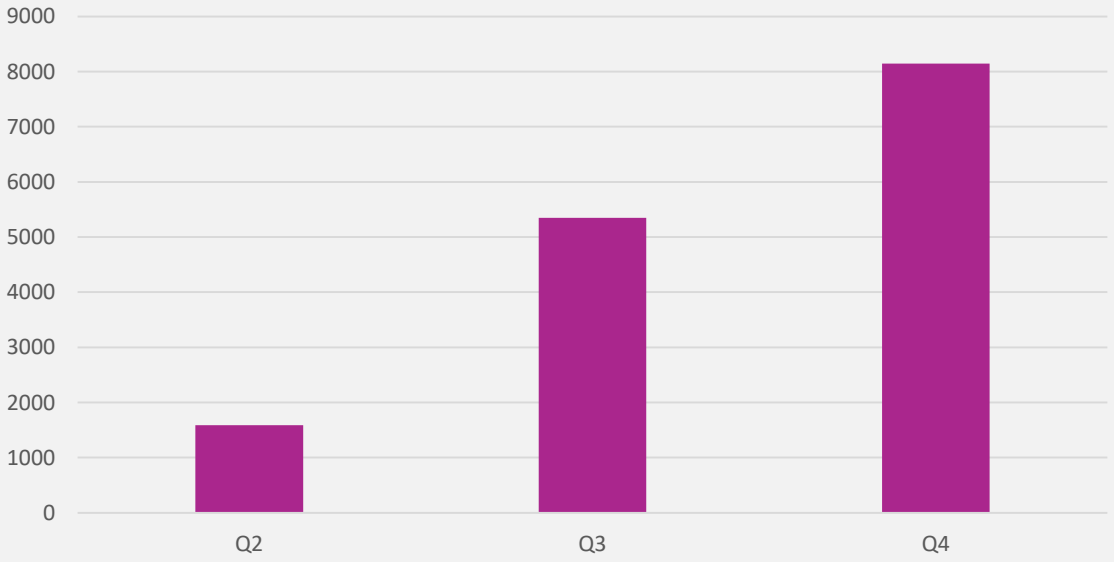
Moneda.ba
DOBRODOŠLI

Moneda.ba
DOBRODOŠLI

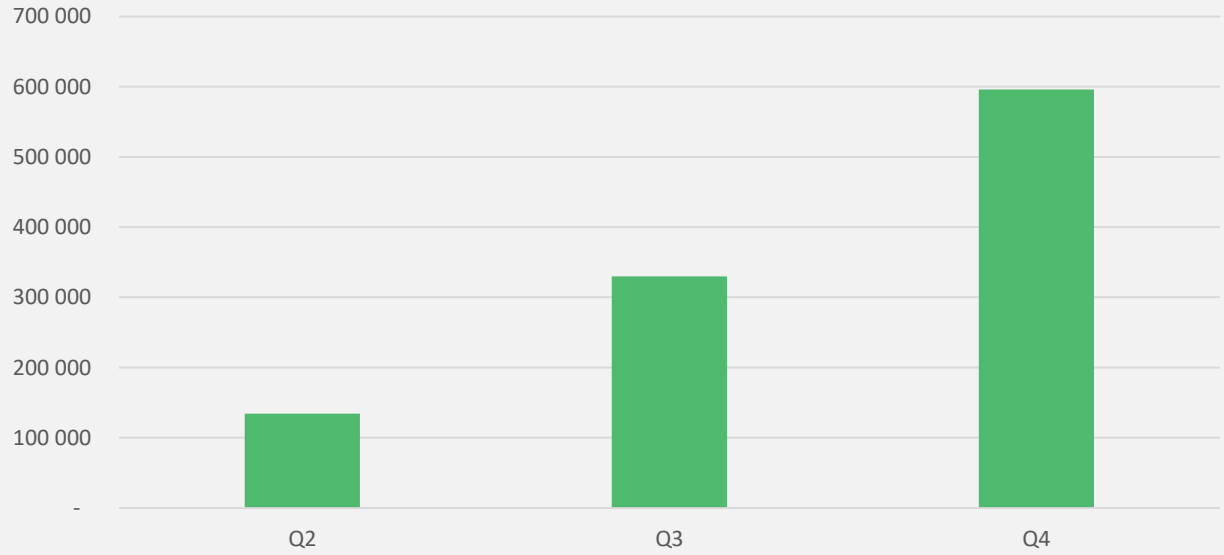
# Financials

- Number of Active clients – 5 869
- First payment default below 15%
- More than 1,8 million EUR total originated loans
- New/Repeated clients – 53% to 47% and repeat client-base is growing
- Average loan amount: 119 EUR

NUMBER OF LOANS ISSUED

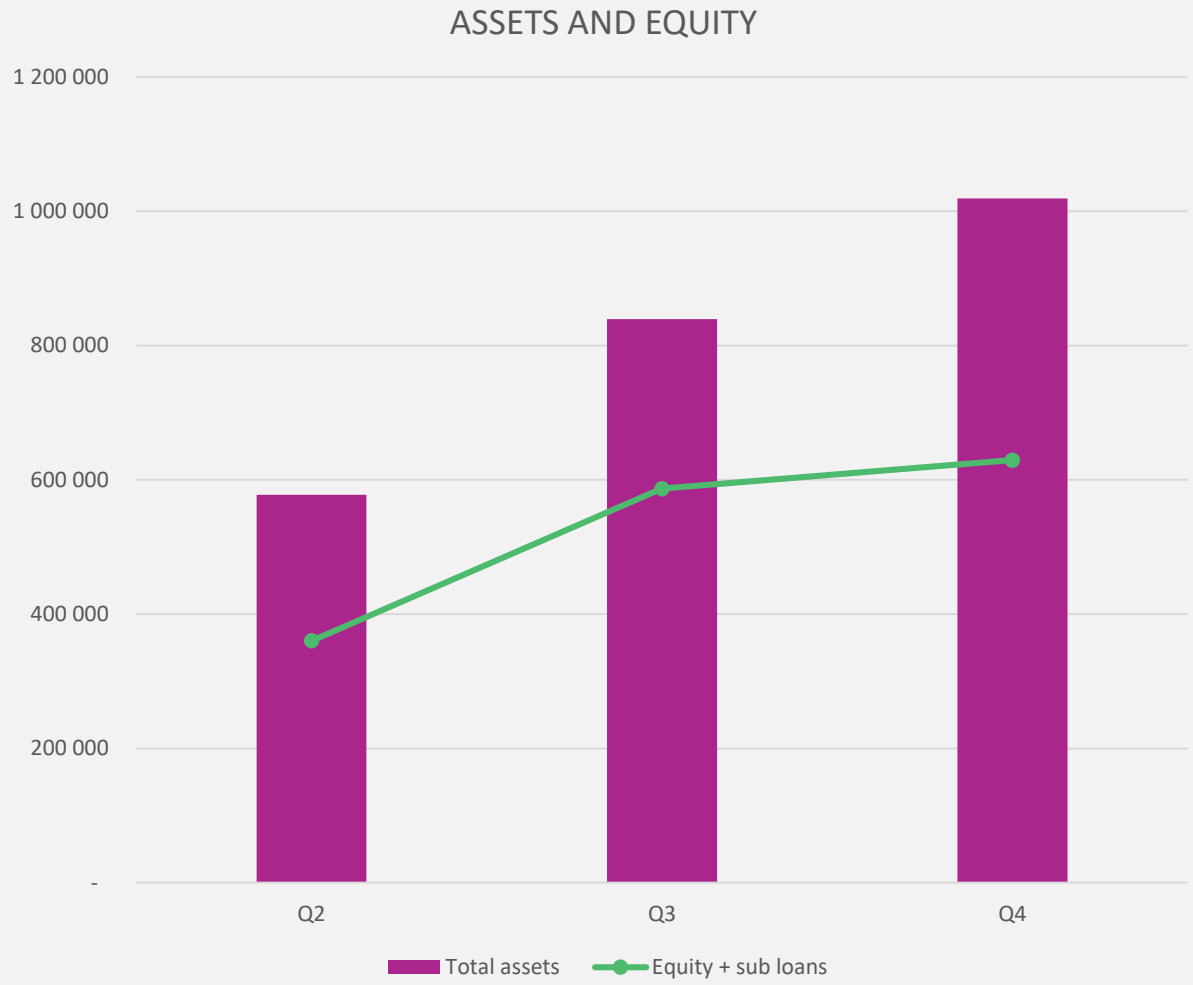



NET LOAN PROTFOLIO



# Financials 12.2019.

- Total assets: 1 019k EUR
  - Loans and receivables: 677k EUR
  - Other assets: 270k EUR
  - Cash and cash equivalents: 72k EUR
- Liabilities and equity: 1 019k EUR
  - Equity + sub loans: 629k EUR
  - Other liabilities: 390k EUR



# Loan issuance and scoring process

Each client's ability to repay loans is evaluated based on automated scoring process. Firstly client must meet the eligibility criteria: age, citizenship, having an active phone number and no bad precedents in the credit history database.

Each new customer is required to visit a branch during the loan application process. Thereby every potential customer is screened by the Customer Service Specialists. They are trained to evaluate behaviors to prevent potential fraud cases.

In addition to the eligibility criteria returning customers are also evaluated based on their previous loan repayment performance and in case of good credit history and repayment discipline loan limits are increased.

**Conditions for Issuance of Loan**

Between
23- 70 years old

Valid B&H ID or
Passport

Active phone number

No bad precedents  in credit history

# Management

**Education:**

**Westminster College**
Business Administration and International Business

**Prior professional experience:**

**Business Development Manager:**
BlackstoneIP, Sarajevo B&H

**Business Development Manager:**
Chicago Vein Institute , Chicago USA

**Founder of BioStud, Las Vegas USA**

*“Believe in your team and listen to your clients.”*

*Kerim Karasalihovic CEO at MONEDA Finance Bosnia and Herzegovina*

# THANK YOU!