

mintos

Create your wealth

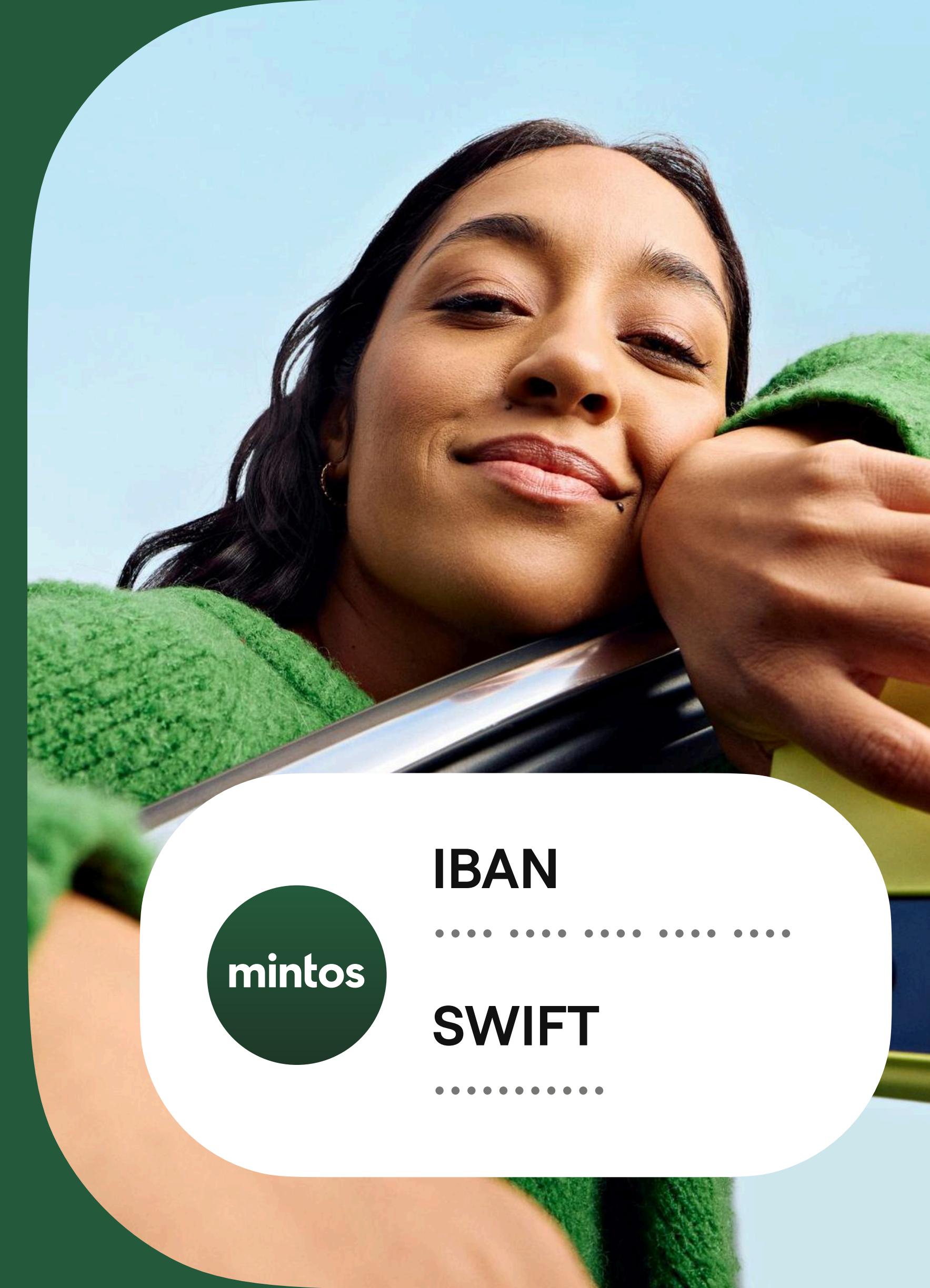
20 January 2026



Join us as we build toward a banking license

We're raising capital as we work toward becoming a licensed bank (expected within 12-18 months) and establishing Mintos as Europe's leading platform for long-term wealth building.

This is your opportunity to invest in Mintos and get a stake in what you've helped create.



mintos

IBAN
.....

SWIFT
.....

 mintos	Mintos stocks €10 000.00 invested
 esto	LVX0000O91F9 Personal loan
 Fitness First (LifeFit Group)	Senior secured bond Fitness First (LifeFit Group)
 iShares	IE00BKM4GZ66 iShares Core MSCI
 Smart Cash	€2 400.00 invested
 Rental apartment	LVX0000Q9349 Rental apartment
 Crypto ETP	€860.00 invested

29%

of active investors hold
two or more assets.

2x

increase of total investments in bonds
by the end of 2025 year-over-year.

90%

customer satisfaction score in Dec '25 –
reflecting a strong investor experience.





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Mintos holds MiFID II and EMI licenses

700K

Nearly 700K registered users

€800M+

Over €800M in assets under management



Why we're pursuing a banking license

Credibility and trust

A banking license will strengthen investor confidence and enable deposit protection of up to €100K.



Access to deposits unlocks growth

Access to deposits provides a stable, low-cost source of funding, allowing us to offer lending products in addition to other banking products.



Financial infrastructure advantages

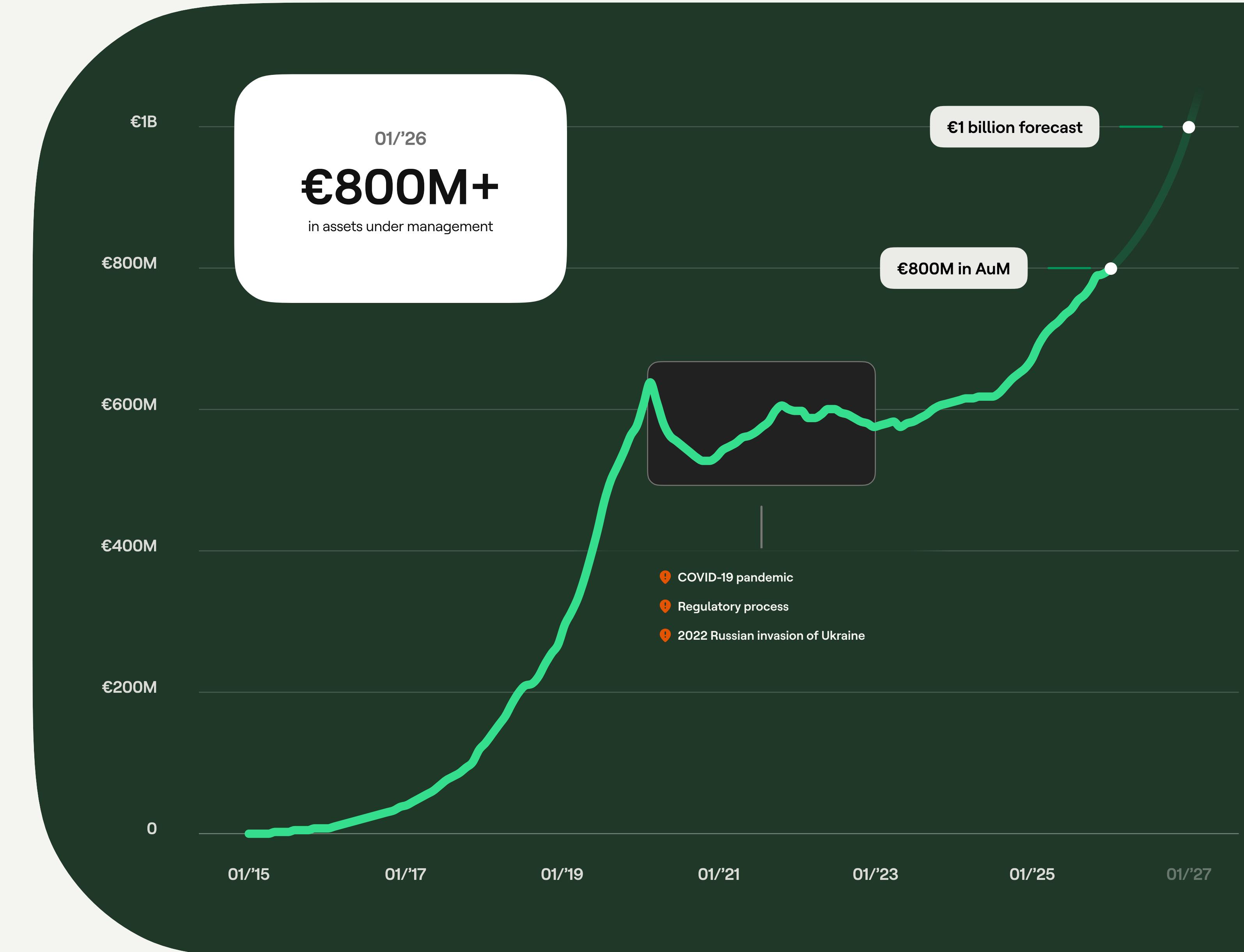
In-house custody and settlement will increase control and reduce reliance on third parties.



Our growth trajectory

We're growing
2x year-over-year.

We navigated COVID-19, complex regulatory licensing in 2021, and the impact of the war in Ukraine. Today, we're back to strong growth.

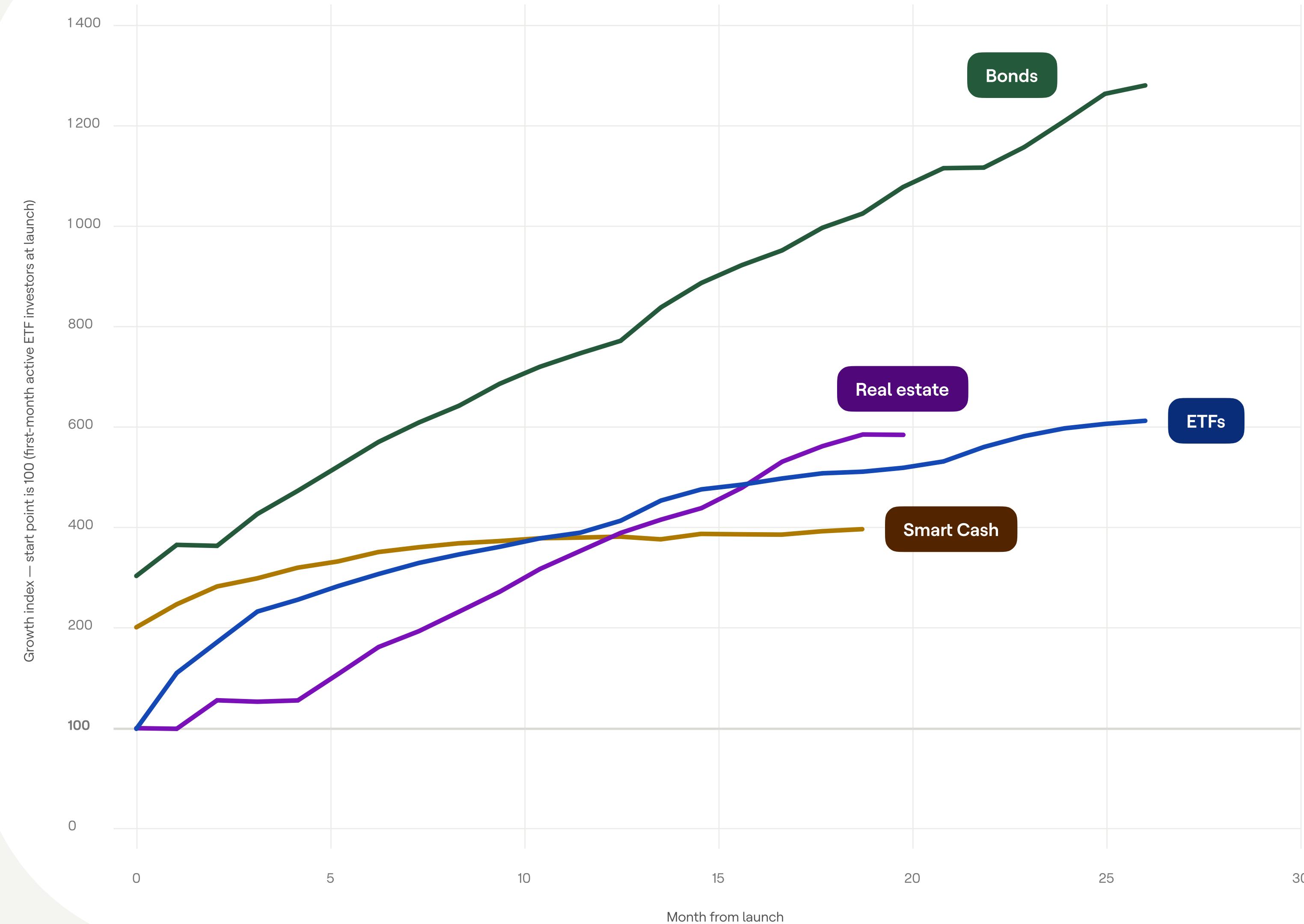


Strong uptake of new assets, especially bonds

4x

Average active investor
growth in the first 18
months after product
launch.

Indexed growth of active investors by product



Relentlessly building, launching, and scaling

ETF portfolios launched

Fractional bonds launched

Full European rollout completed

Smart Cash launched

Real estate investments launched

Secondary Market for bonds and real estate

High-Yield Bonds portfolio launched

Standard and advanced options for managing
custom automated portfolios in loans

Mintos Risk Score for bonds

Mobile app enhancements

Notification center (Engagement platform)

Mintos brand refresh

Enhanced loans algorithm and dashboard

Added Easy bank transfer (Plaid), card payments,
Apple Pay, and Google Pay

Real estate expansion: Denmark and Poland

2023

2024

2025

2026



Substantial market opportunity

Only 34% (113 million) of adults in Europe currently invest.

blackrock.com

Many Europeans remain outside capital markets because investing is still perceived as too complex, risky, and difficult to trust, not due to a lack of interest.

65% of non-investors say they lack money to invest

blackrock.com

37% say investing feels too complex

blackrock.com

>30% of wealth in Europe is kept in deposits

ecb.europa.eu

Start on Mintos with only €50

230K automated portfolios created on Mintos

Mintos helps investors move from cash deposits toward income-generating assets

What's coming next

Crypto

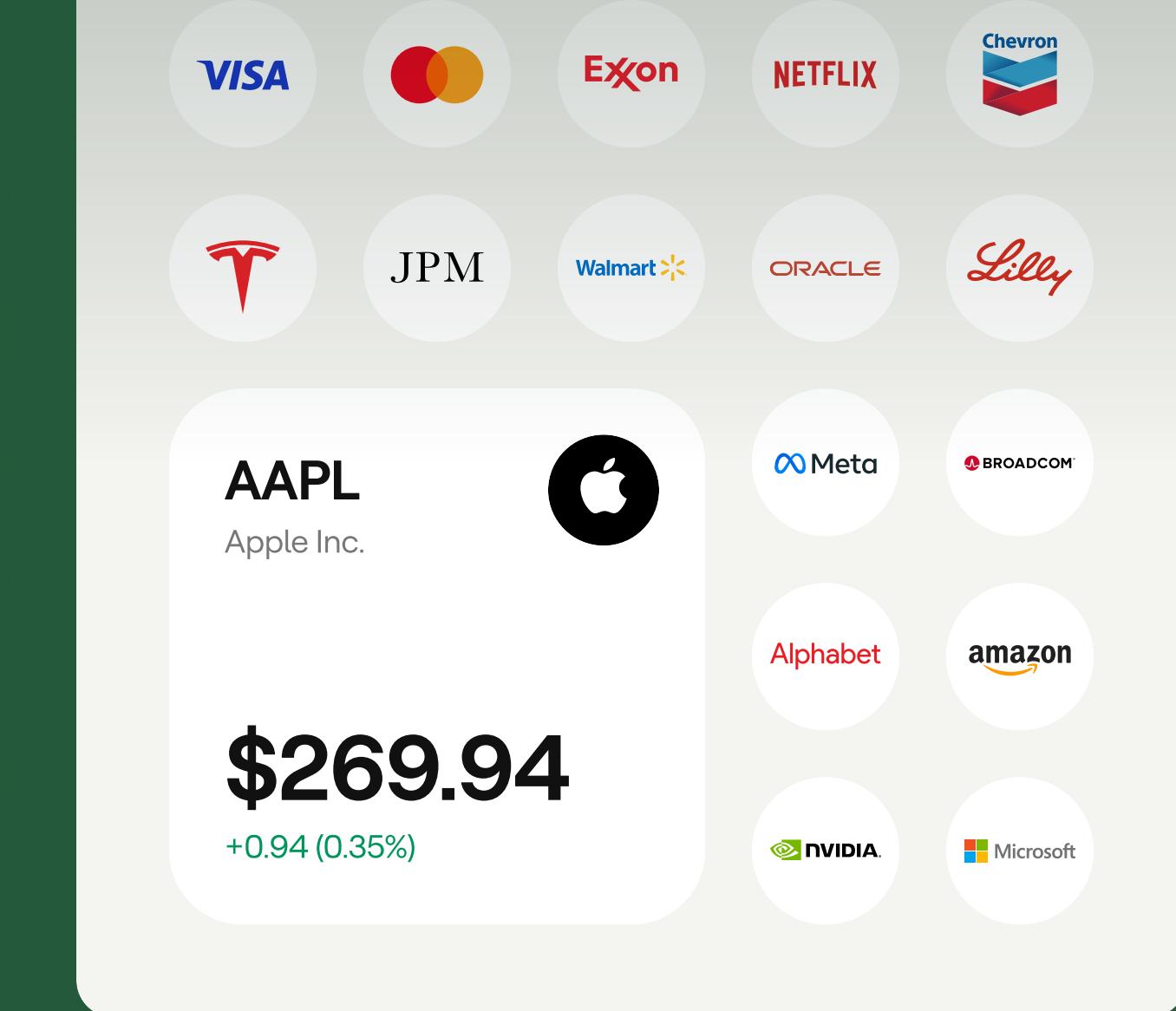
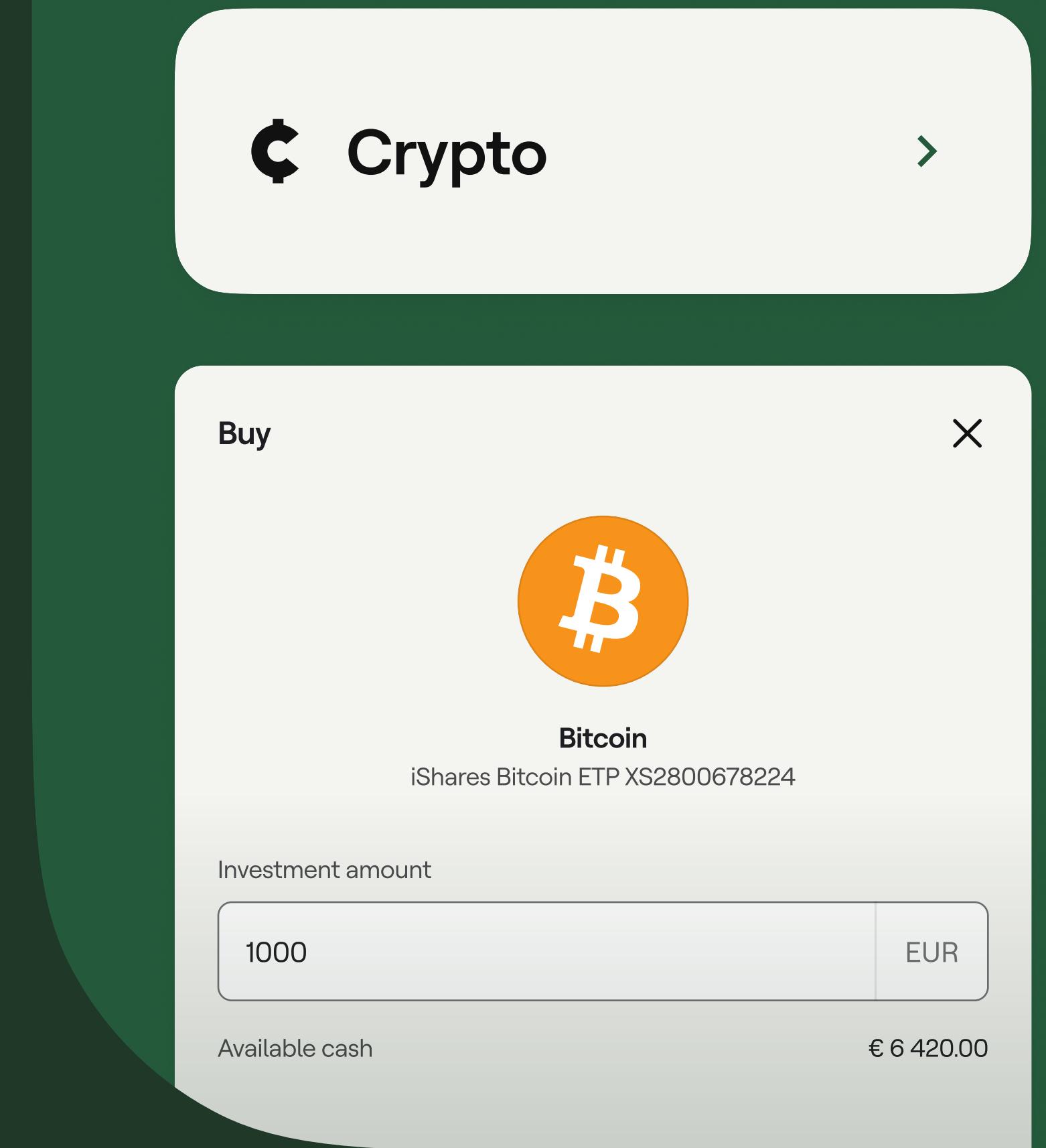
Tap into growing demand for crypto exposure through ETPs — regulated, accessible products.

Stocks

Become a true all-in-one platform where investors can build complete portfolios.

Mobile-first

Build a seamless mobile-first experience.



One platform. Multiple ways to invest.

 Loans

 Bonds

 Real estate

 ETFs

 Smart Cash

 Crypto

 Stocks

Launching soon

Launching soon

...

What others say about us



Mintos is targeting investors who are overwhelmed by the complexity of traditional investment platforms and are looking for a straightforward approach to investing money to achieve their financial goals.

Mintos is committed to empowering people to take control of their financial future by giving them access to a wide range of investment opportunities.

Mintos was developed for investors looking for simplicity and allows you to invest amounts as small as €50.



Mintos investment platform launches High-Yield Bonds portfolio starting at €50.



Mintos launches customized ETF portfolios for retail investors.



Mintos pursues long-term, reliable investment concepts with good return prospects.



Mintos aims at making long-term passive investing a hassle-free experience.

What customers love about Mintos



Delivered exactly as they claimed (over 3.5 years)

Everything is perfectly clear from the start. The investment risks and returns are made clear, and the account transactions are clear. Tools such as account statements, tax reports, etc. are also very helpful. The new line of Bond investment and ETFs are interesting developments that I will be investigating in the near future.



Reliable and trustworthy...

Reliable and trustworthy investment firm, regulated with an investor protection system and high returns. Mintos offers the opportunity to get your money back quickly through offers on the secondary market.



One of my best investments

Apart from the income, which is satisfying and crisis-proof, all the information and details on our investments are very complete, accurate, and up-to-date. Automatic investment allows for a carefree use of your money. Feedback is also very good, daily.



I'm in for almost 10 years

Great performance. Quick payout. Recommend.



One of the best investments on the market

Very good experience with the platform. Simplicity and diversity of



Diversify and earn with Mintos

Mintos provides a great way to diversify your investments as well for passive income. It has great tools for automatic investment, given your investment preferences. As a company, it proved resilient and well-managed under harsh conditions such as the COVID-19 pandemic.

I think Mintos is one of...

I think Mintos is one of the best P2P lending platforms in Europe. I suggest it. The support is very good.



Mintos offers not only good products

Mintos offers not only good products, and fast transactions, but also various educational information to improve the investment skills you need. Keep going with your good work, Mintos.



Been with Mintos since 2019

Mintos has come through the coronavirus phase well, I'm certainly satisfied. All in all, an average of 10.85% plus per year to date. That's something to be proud of! The more money you invest, the greater the diversification, that must be clear. I started with 250 euros and since things went well, I multiplied my investment. I would recommend Mintos at any time.



As a regular user I'm very happy I found Mintos.

I'm investing a few years and every time I needed help, support helped me. I see Mintos is really nice platform, it's easy to use, and moderators and even managers are flexible and take care of the system."



I have been using Mintos for P2P...

I have been using Mintos for P2P investing for half a decade now. The return is great, invested capital is growing, and the communication regarding stuck

10+ years of experience scaling Mintos



Martins Valters
COO & Co-founder

Martins Sulte
CEO & Co-founder

180+
employees

N26

TRADE REPUBLIC 

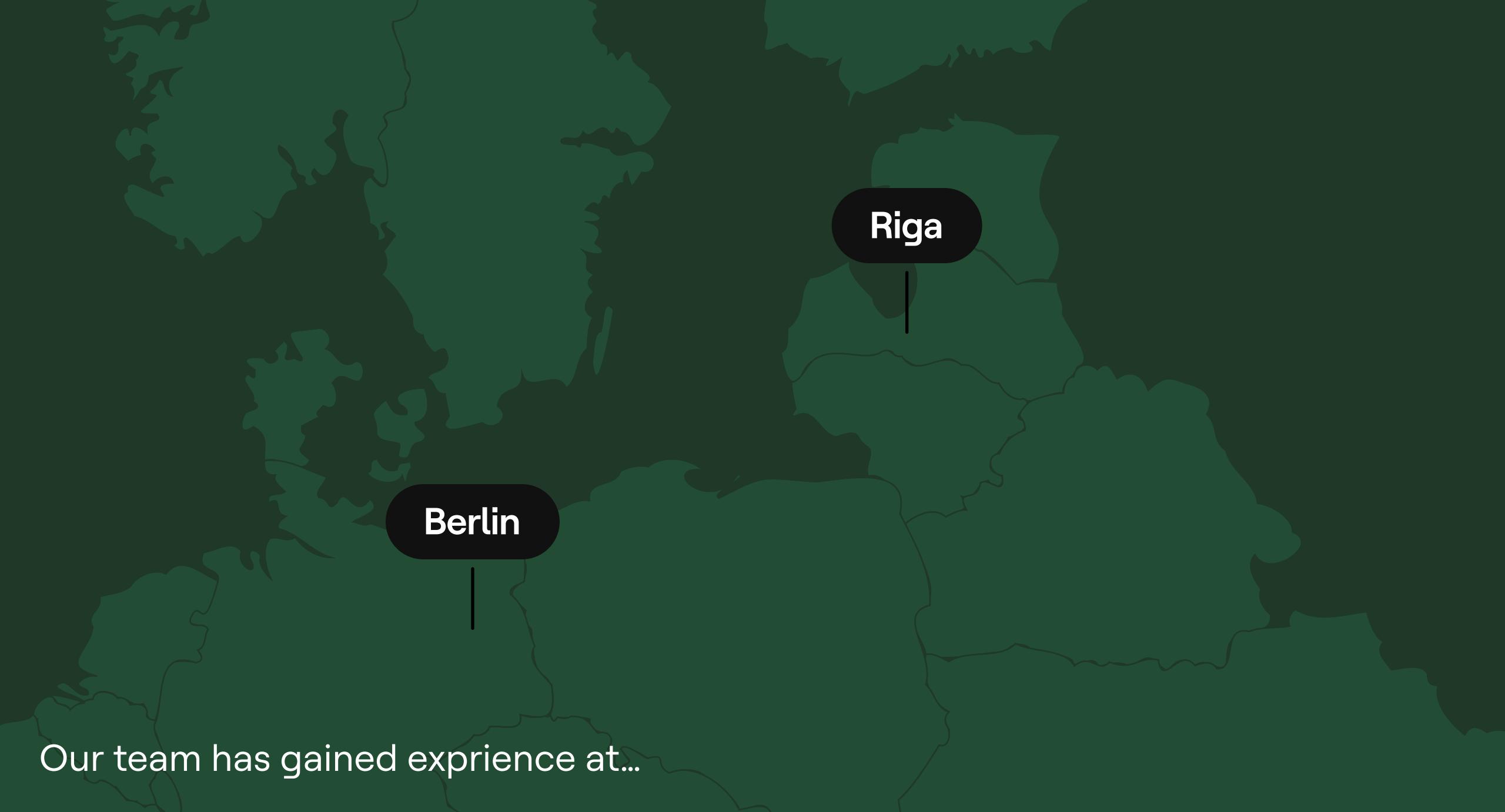
 Swedbank

 SEB

 Citadele

 scalable
.CAPITAL

 raisin



Our team has gained experience at...

Our financials

In 2025, Mintos continued to build on the momentum regained in 2024, with strong growth across core European markets and particularly strong performance in Spain. New investor registrations increased by 77% year over year in Q3, reflecting the impact of a broader investment offering and ongoing improvements to the investor experience.

Alongside this growth, we continued investing in platform development and mobile-first capabilities. Looking ahead, we plan to further expand our multi-asset offering, including crypto, individual ETFs, and individual stocks, while continuing preparatory work toward a banking license.

Annual reports audited by SIA KPMG Baltics can be downloaded from [our website](#).

	2022	2023	2024	2024 9m	2025 9m
Assets under administration (mEUR)	576	611	671	643	776
Funded accounts	217 000	226 000	233 000	231 000	242 000
Revenue (kEUR)	8 715	11 388	12 392	9 327	10 379
Opex (kEUR)	8 473	9 454	11 415	8 345	9 302
Other income (kEUR)	2 389	1 848	806	709	601
EBITDA (kEUR)	2 519	3 429	731	1 151	673
Net profit or loss (kEUR)	(196)	650	(2 739)	(1 245)	(2 192)

Disclaimer: In 2024 and 2025 1 investor ID has been excluded from the total asset under management data due to the high volatility of transactions made in our Smart Cash offering, inflating the numbers.

Valuation

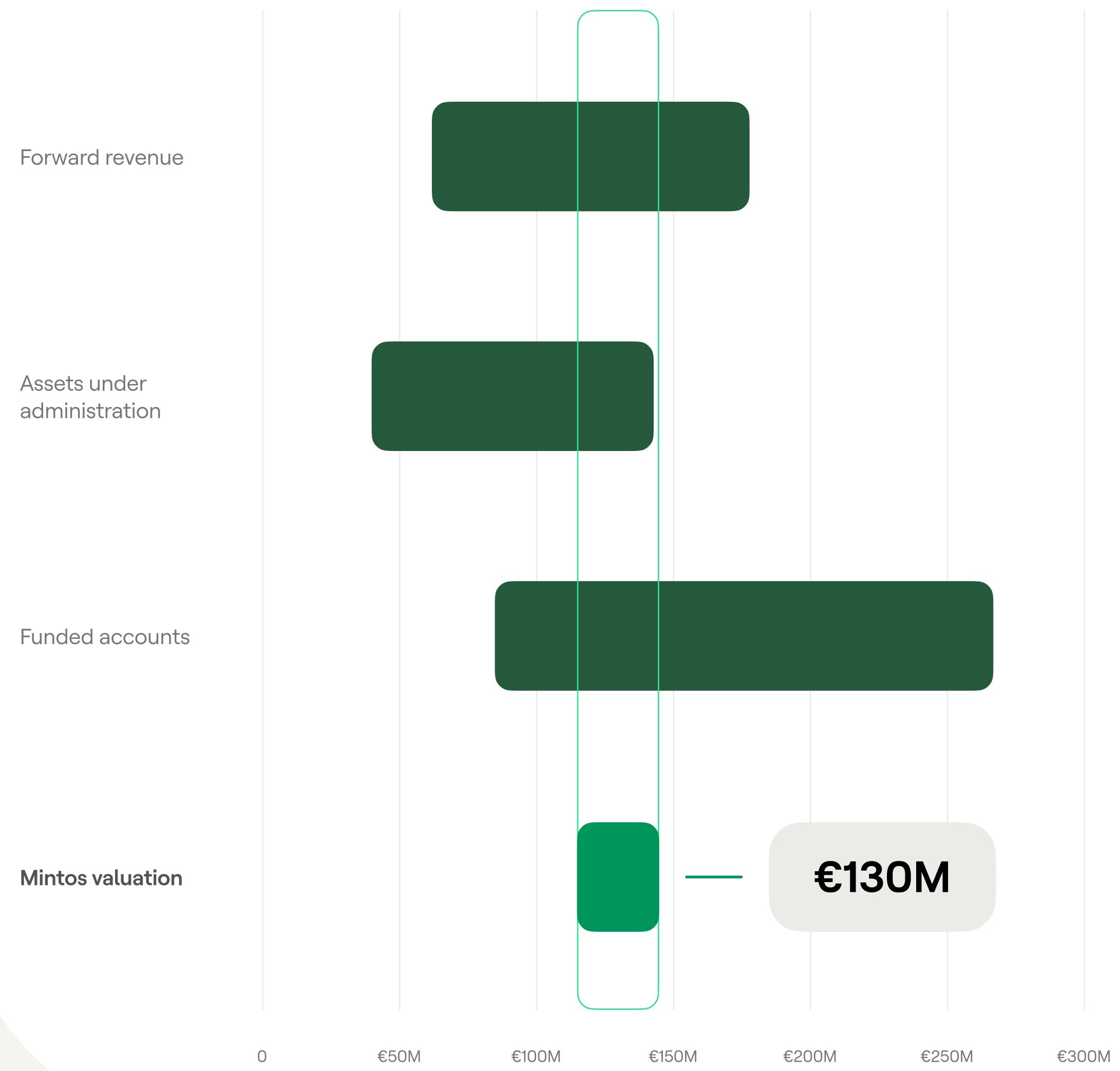
Our valuation is based on comparables across three key metrics commonly used to value similar fintech companies: funded accounts, assets under management (AUM), and forward revenue.

- ✓ **Funded accounts**
- ✓ **Assets under administration**
- ✓ **Forward revenues for the next 12 months (NTM)**

We consider the number of funded accounts to be the strongest indicator of value. As we expand our product offering and, subject to obtaining a banking license, gain the ability to offer lending and other banking products directly to customers, we expect to accelerate user growth and, in turn, revenue. Reflecting this, we assign a 40% weight to funded accounts, and 30% each to AUM and forward revenue.

Based on our estimates, we believe Mintos' current pre-money valuation is in the range of €115M to €145M. For the fundraising round, we set the valuation at the midpoint of this range, at €130M.

Mintos valuation based on key metrics



Why invest in Mintos?

Proven foundation, ready to scale

-  Nearly 700K investors
-  Over €800M in assets under management
-  Live in all EU markets

Pursuing a banking license

€100K deposit protection, stable funding, operational control, lending, and other banking products.

Expanding product offering

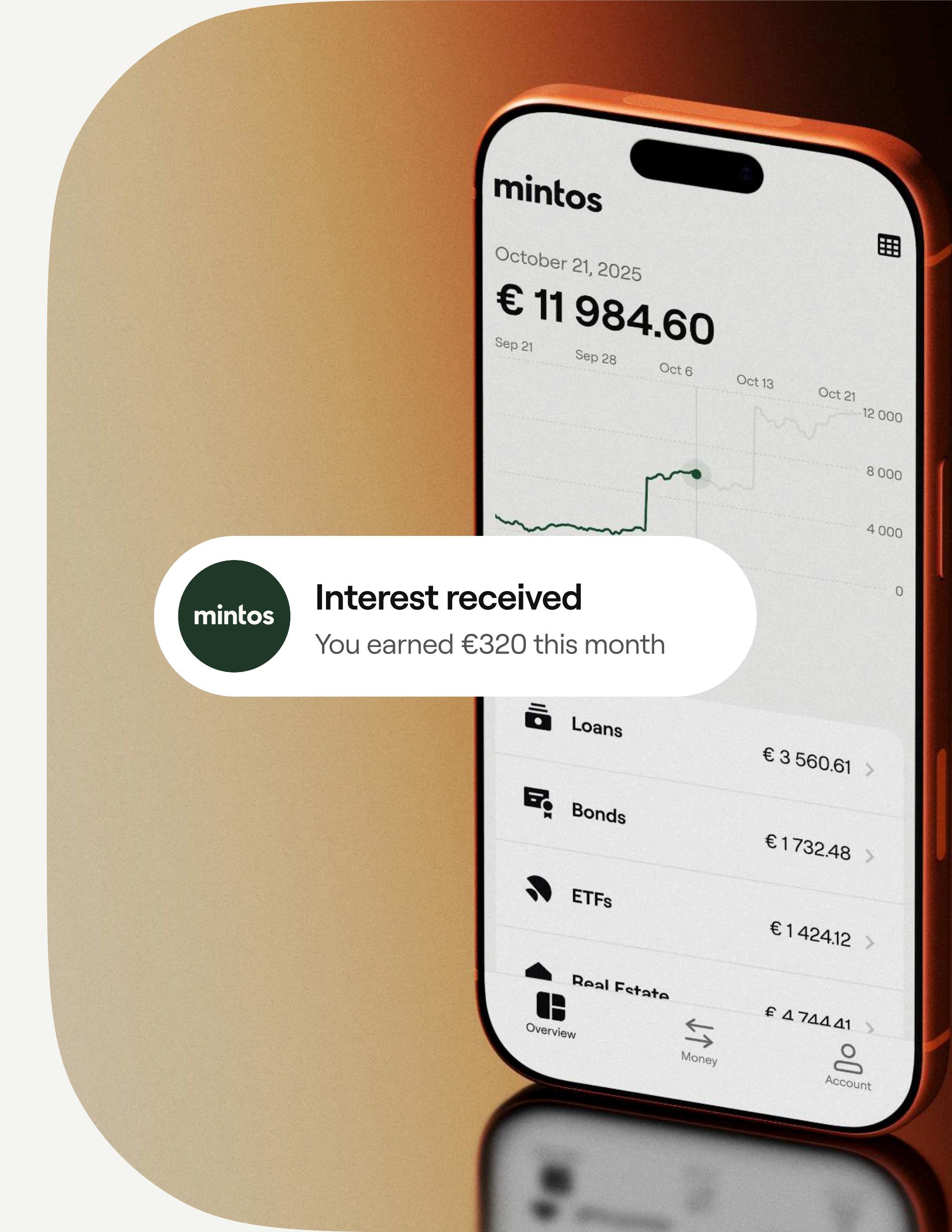
Adding stocks and crypto to attract new investors and add more ways to diversify.

Long-term opportunity

Investing in Mintos means potential returns via a liquidity event, such as an IPO or acquisition, or through dividends, if declared.

Join us as we build Europe's leading long- term investing platform

Thank you!



Risk warning and key disclaimers

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AS Mintos Marketplace has a direct interest in the success of this fundraising. We have implemented measures to manage this conflict, but it may still influence how the opportunity is presented to you.