



**CAPITALBOX - BUSINESS BANKING**

**Mantvydas Štareika**

**CEO, 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.

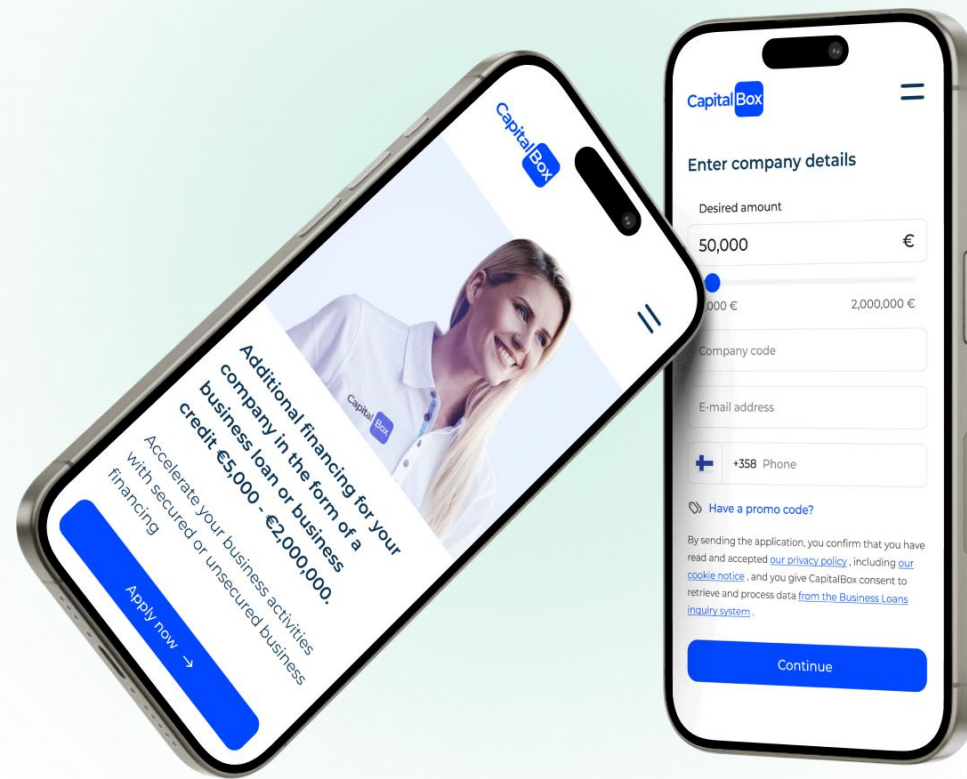
# CAPITALBOX'S SOLUTION: BALANCE OF TAILORED AND AUTOMATIC FUNDING TO COVER NEEDS FOR SMALL COMPANIES FAST AND DIGITAL WAY

## 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

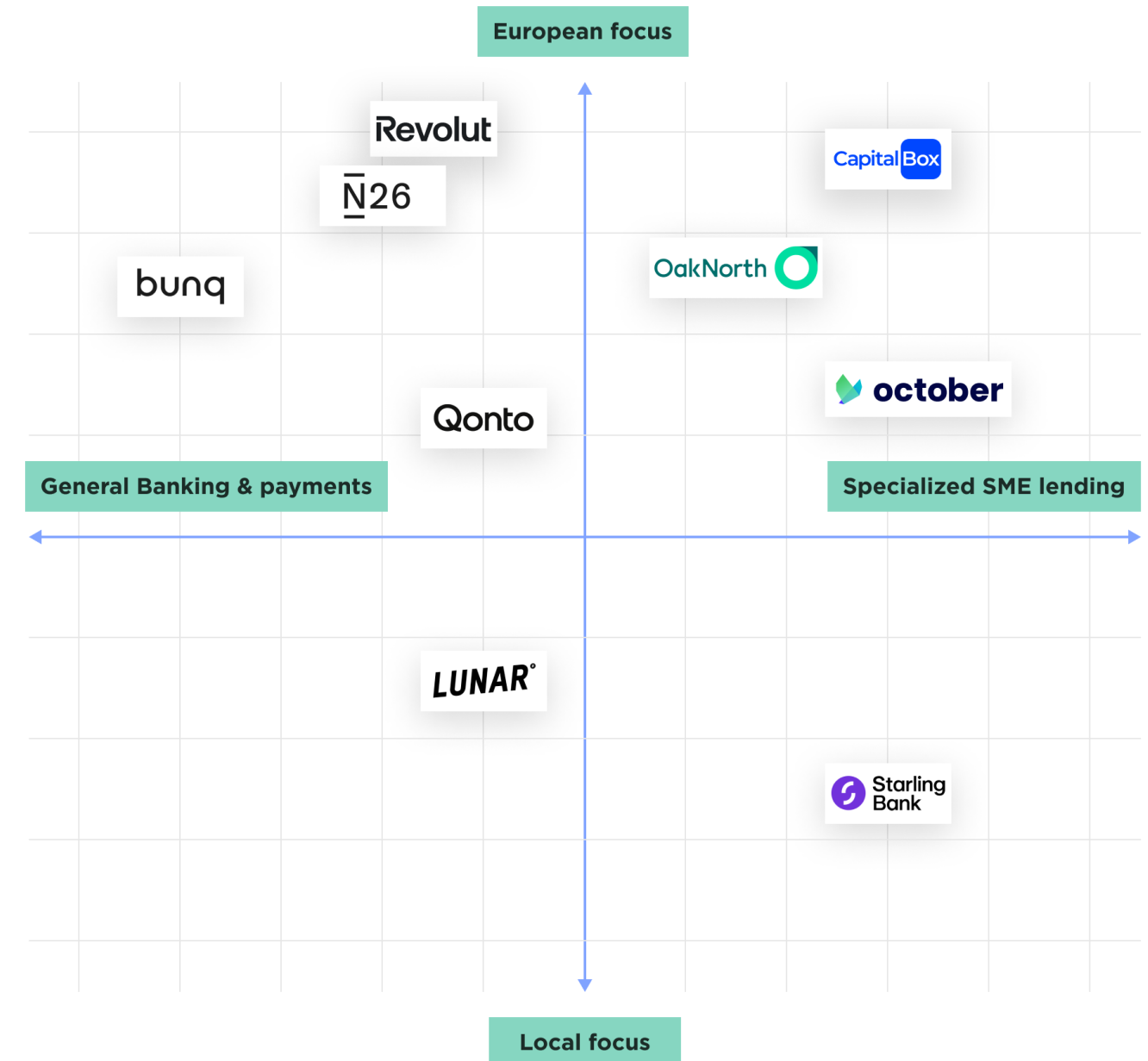
## FOCUSED MARKET NICHE

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

4

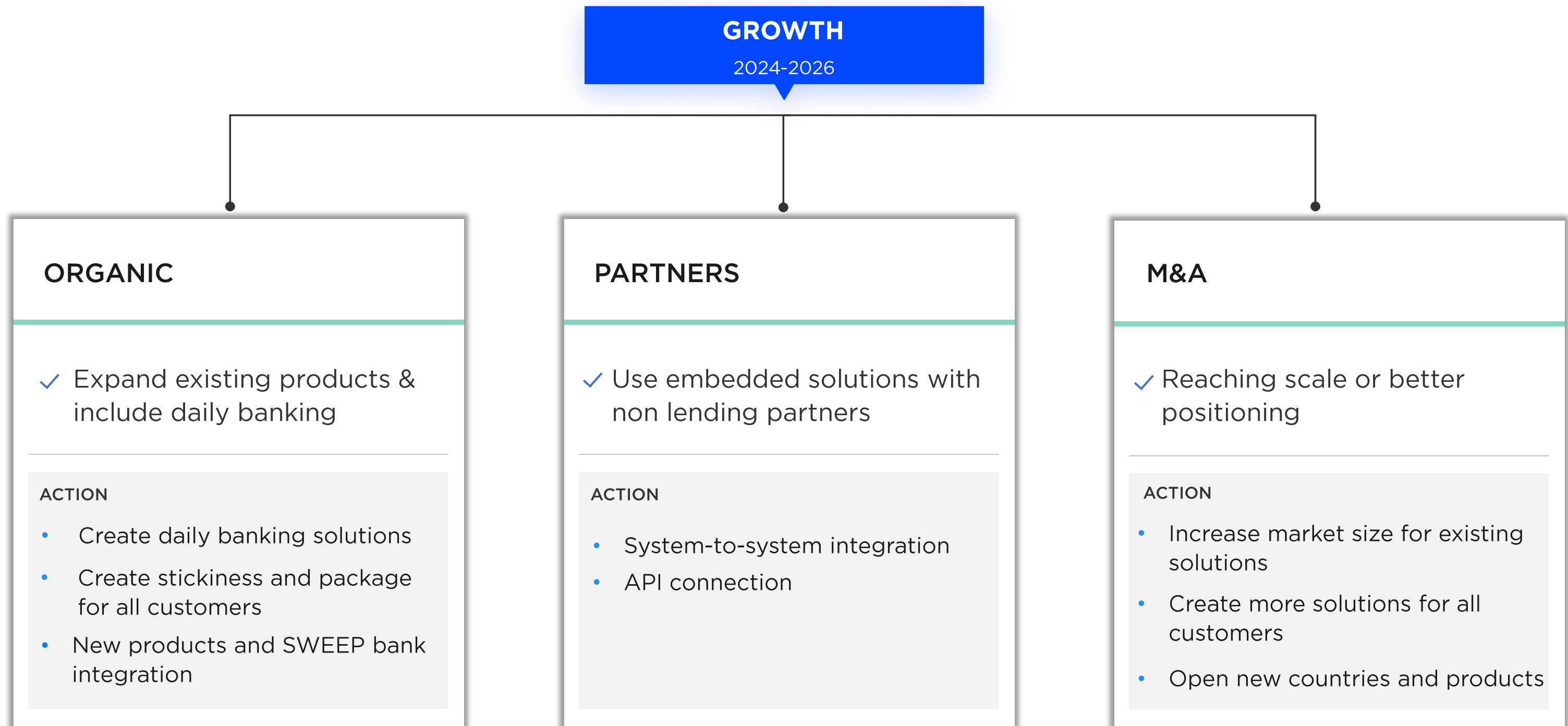
## PROFITABLE PERFORMANCE

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

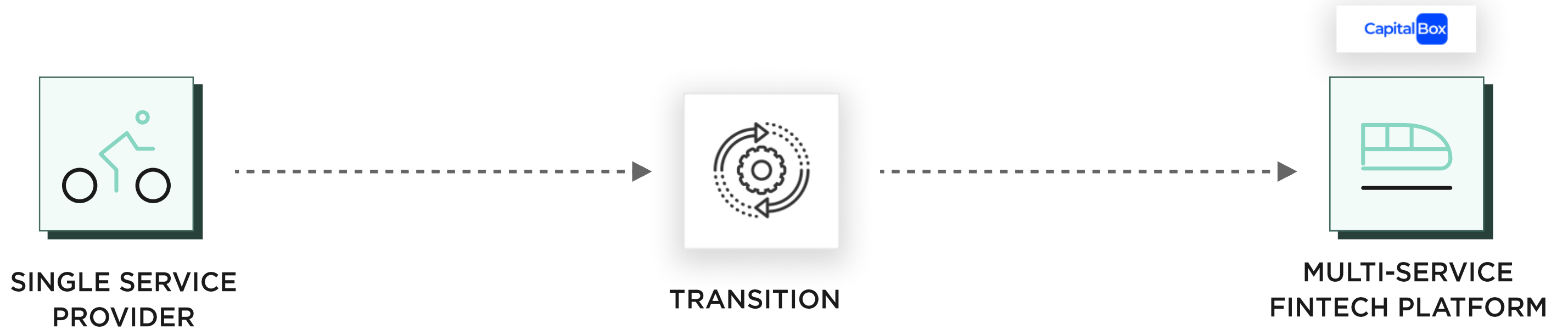


# GROWTH PHASE (2024-2026): CAPITALBOX FUTURE BASED ON 3 KEY GROWTH PILLARS

## - ORGANIC / PARTNERS / M&A



# SEAMLESS EVOLUTION: FROM SINGLE SERVICE TO INTEGRATED FINANCIAL SYSTEM



MULTITUDE BANK

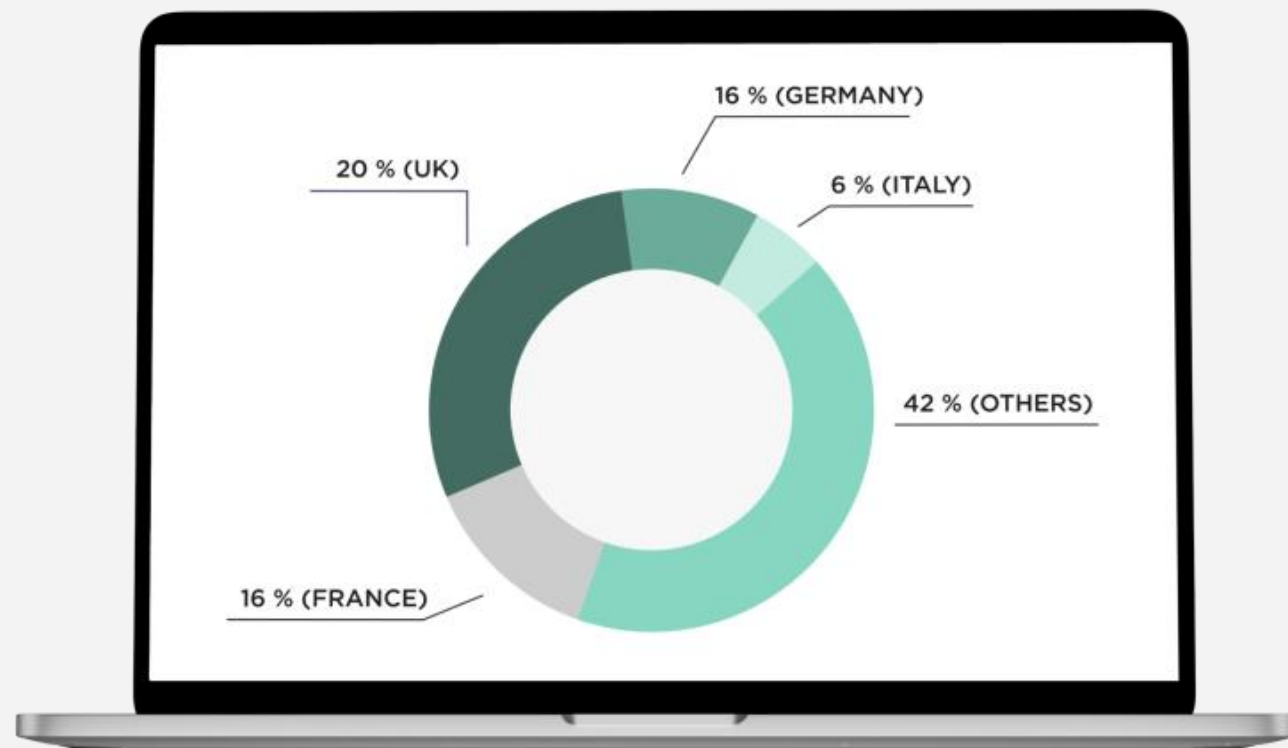
sweep bank

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

- ✓ Lending
- ✓ Payments
- ✓ Bank accounts
- ✓ Credit cards

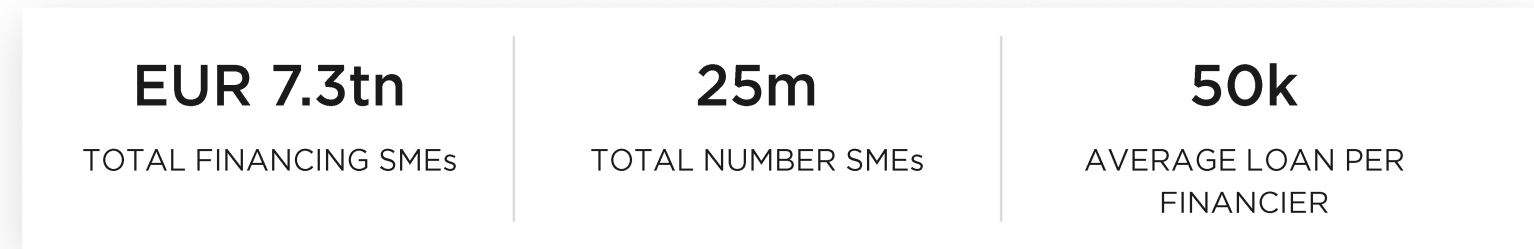
# MARKET POTENTIAL: ADDRESSABLE MARKET GOAL

## Europe SME market



OEDC 2022, profile per country

## TOTAL EUROPE MARKET NOW



## CAPITALBOX TOTAL POTENTIAL BASE

