

Investment opportunity

Leading small business lender in the Baltic States

Summary	<p>AS Capitalia, represented in NASDAQ Baltic, is a specialized lender to small and medium sized companies in the Baltic States. Starting operations following the financial crisis of the 2008-2009, Company has focused on providing short and medium term business loans in situations when bank financing is not accessible or applicable. Since foundation Capitalia has issued over EUR 20m loans to over 1000 small businesses. As of December 31, 2016 Company had total loan portfolio of EUR 4.6m and 425 active clients. Among the clients of Capitalia are such companies as Stenders, Erenpreiss and Aerodium.</p>
Investment opportunities	<p>Capitalia sees significant future potential for growth of its lending business both geographically as well as by introducing new financing products. We already have international investor base with 50+ private and corporate investors that are earning average annual interest of up to 12%. To finance operations, Capitalia offers to investors a number of investment opportunities:</p> <ul style="list-style-type: none">✦ Secured bonds, 8% annual yield, maturity - Oct 25, 2019;✦ Standard listed bonds, 12% annual yield, maturity - Oct 25, 2018;✦ Short term 3-12 month loans during peak season, 6-10% yield;✦ Individual loans through marketplace platform Mintos.com;✦ Direct co-investment in loans and loan purchases.
Key investment highlights	<p>Main investment highlights are the following:</p> <ul style="list-style-type: none">✦ Market leader in non-bank small business financing in the Baltic States;✦ Attracted financing goes to small businesses, helping them grow;✦ Transparent and regular reporting through NASDAQ Baltic stock exchange;✦ Flexible investment opportunities to suit any investor's timeframe;✦ Great returns outperforming other fixed income investment opportunities.
Contacts	<p>For further information regarding operations, financials and corporate governance, please refer to investor site www.capitaliafinance.com or contact:</p> <p>Juris Grišins, manager Brīvības 40-35, Riga, Latvia T: +371 2994 4395 E: juris.grisins@capitaliafinance.com</p>