



COMPANY PRESENTATION

MARCH 2018 >

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Get mirror object to mirror  
mirror_mod.mirror_object  
_operation == "MIRROR_X":  
mirror_mod.use_x = True  
mirror_mod.use_y = False  
mirror_mod.use_z = False  
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mirror_ob.select= 1  
modifier_ob.select=1  
context.scene.objects.active  
("Selected" + str(modifier_ob))  
mirror_ob.select = 0  
= bpy.context.selected_obj  
data.objects[one.name].select  
  
print("please select exactly  
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types.Operator):  
X mirror to the selected  
object.mirror_mirror_x"  
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context):  
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“ MyBucks offers financial products, through technology, and helps to enhance financial inclusion. ”
— Dave van Niekerk CEO

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Company overview.

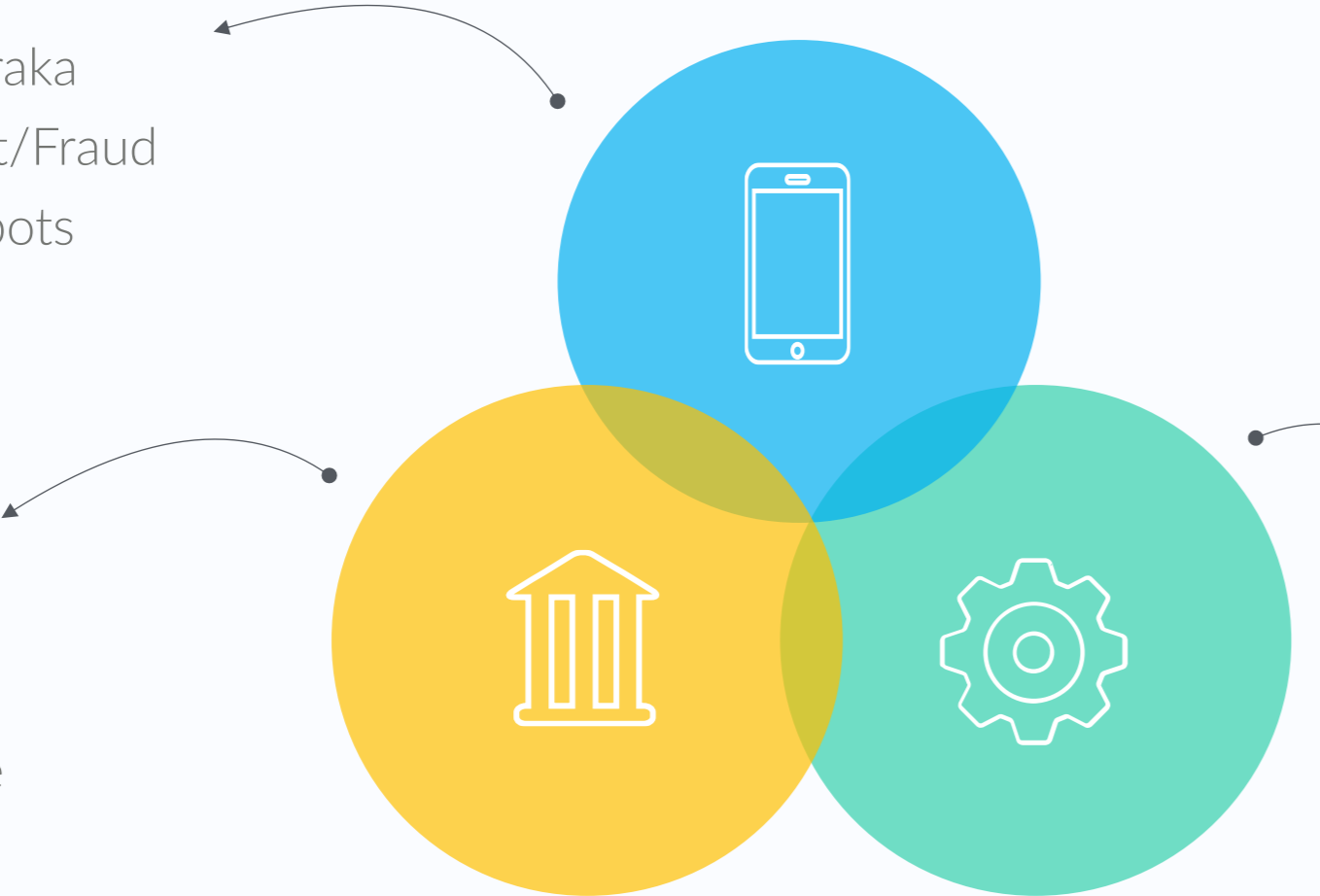
MyBucks vision.

MyBucks is a **FinTech** company that embraces technology as a means to provide financial **products** and **services** to customers.

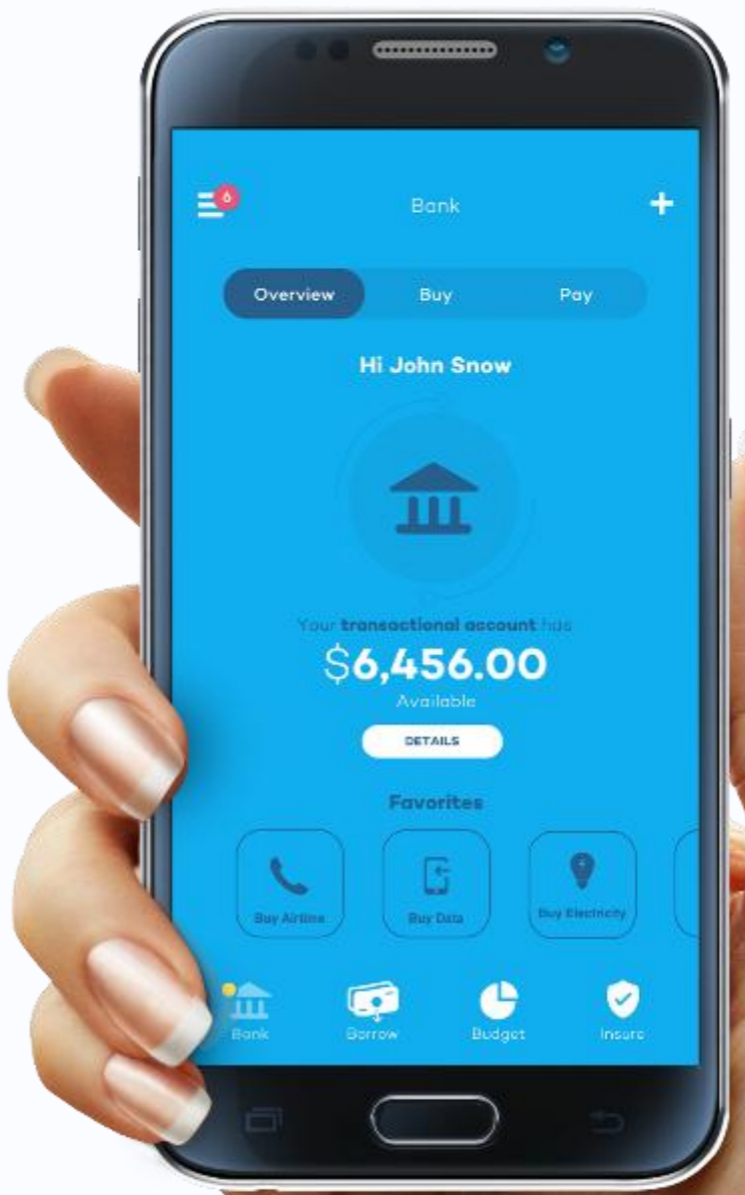
Our digital strategy is all about engaging customers with great experiences, relevant solutions, efficient low-cost access points, whilst eliminating human inputs, adding to the speed of delivery.

- Apps/Haraka
- A.I. Credit/Fraud
- A.I. Chatbots

- Banking
- Lending
- Insurance



- Value added services
- Budgeting tool
- Credit reports



Your money. Simplified.

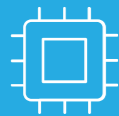
- We **empower** people.
- We **push boundaries**.
- We **innovate**.
- We provide **digital financial solutions**.

MyBucks History

Founded end of 2011 by Dave Van Niekerk and Johan Jonck
Initial capital was 4 million USD each – 8 Mill Equity starting point.
Business started from a zero base

Both Founders had bad experience selling majority stakes to strategic shareholders who then decided on a new course of business which ended spectacularly badly for everyone involved.

MyBucks highlights.



The **leading FinTech** company in Sub-Saharan Africa



1st FinTech player on the continent to provide savings products



Proprietary **credit scoring and fraud detection** algorithms



Currently operating **5 banks** and **8 MFIs**



In excess of **1.5 million** customers



Over **2.1 million loans** issued with a value of **EUR 390 million** in less than 5 years since inception

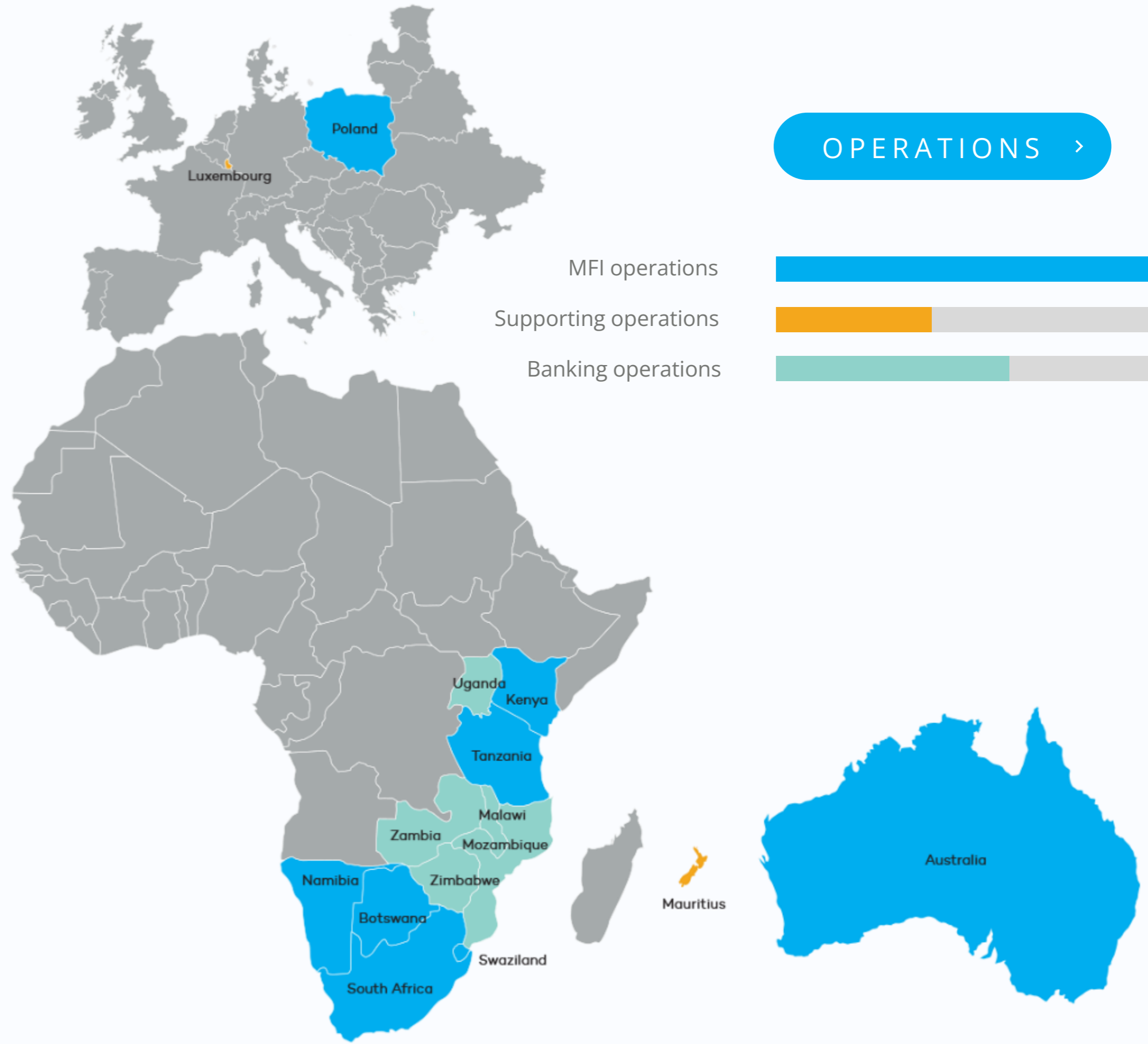


Default rate of **7.12%**



Best EU Financial Inclusion Company

2017



Building a digital bank.

Key facts

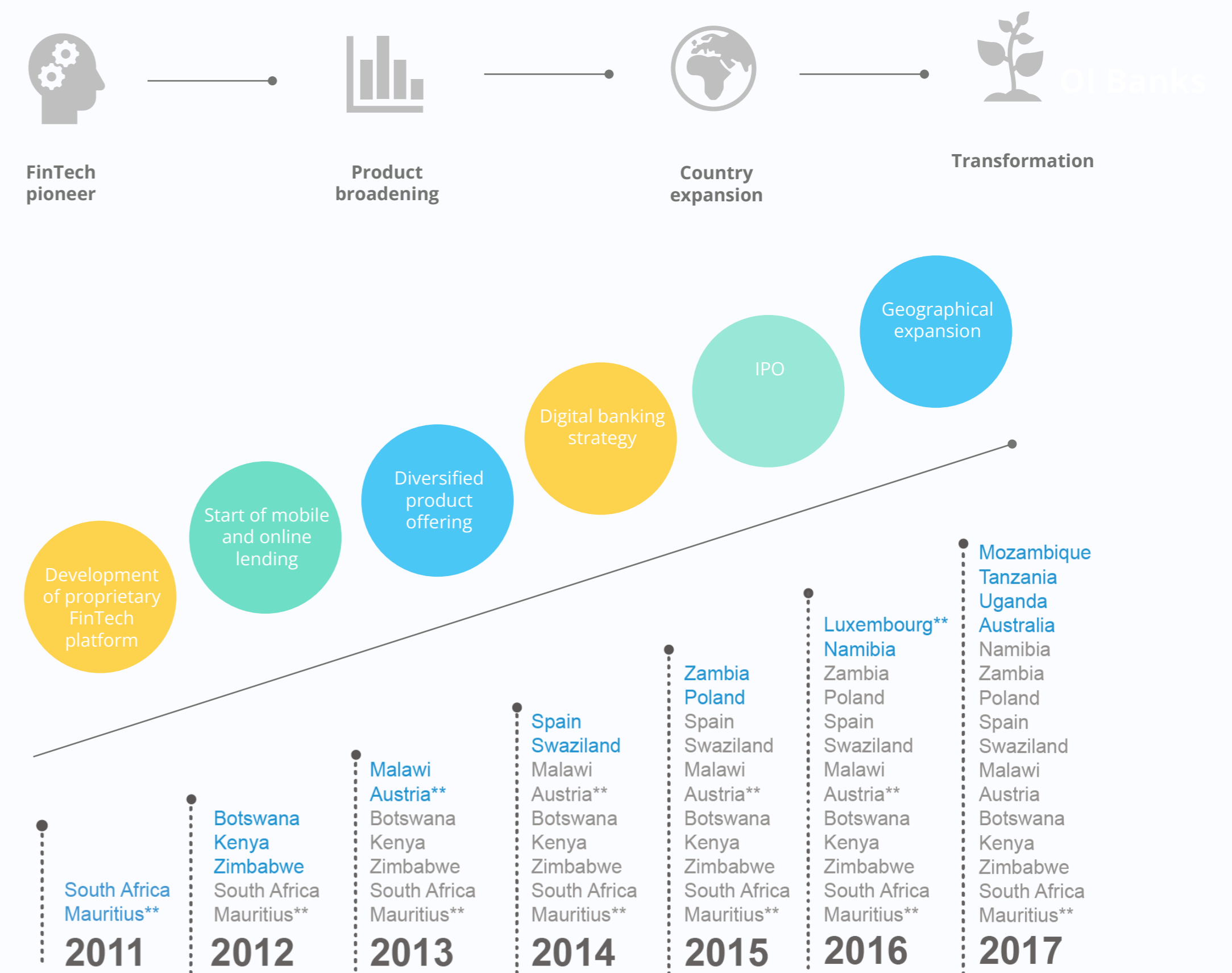
- **Our product offering** encompasses banking, credit and insurance through an innovative digital platform.
- Our **proprietary credit decisioning and scoring technology and self-learning algorithms** enable us to:
 - distribute our products at a highly competitive cost;
 - rapidly scale up our business,
 - effectively manage our credit risk.

With more than **900 employees**, MyBucks has already disbursed over **1.3 million loans** with a **value of in excess of EUR 375 million** since inception.

EUR Million	FY Jun 14	FY Jun 15	FY Jun 16	FY Jun 17	HY Dec 17
Disbursements	26.1	64.7	77.2	124.0	90.7
Net loan book	14.6	34.8	38.8	68.5	73.6
Revenue	12.9	29.9	36.2	53.8	58.0
Operating profit	4.5	10.1	11.1	10.9	19.5
Operating profit margin	35%	34%	31%	20%	34%

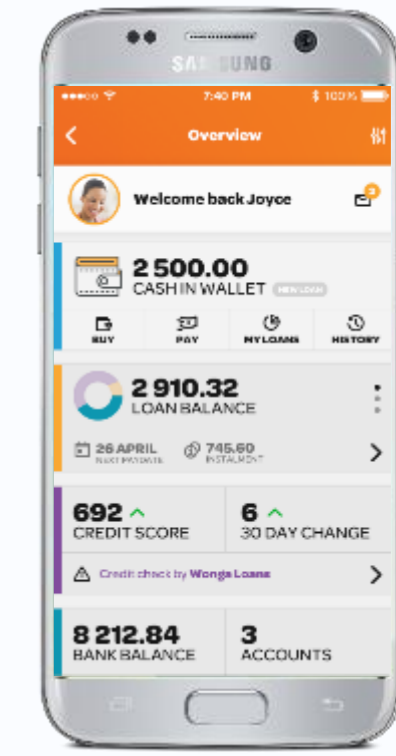
*Information has been annualised

Key facts



Innovation and product offering.

We can offer our entire product offering: from consumer lending, to insurance to both digital and standard banking services.



Credit



- SMME loans
- Agriculture loans
- Education Loans
- Personal loans

Insurance



- Life insurance
- Legal insurance
- Health insurance
- Funeral cover

Banking



POWERED BY MyBucks



- Transactional banking
- Transactional cards
- Savings accounts
- Remittances

Loan book analysis.

Gross Loan Book

€93.70m

Active Clients

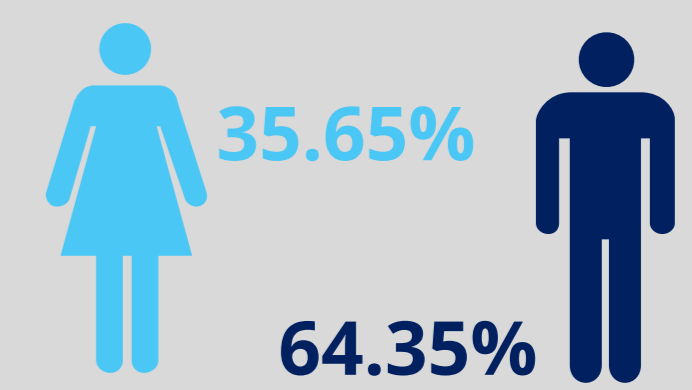
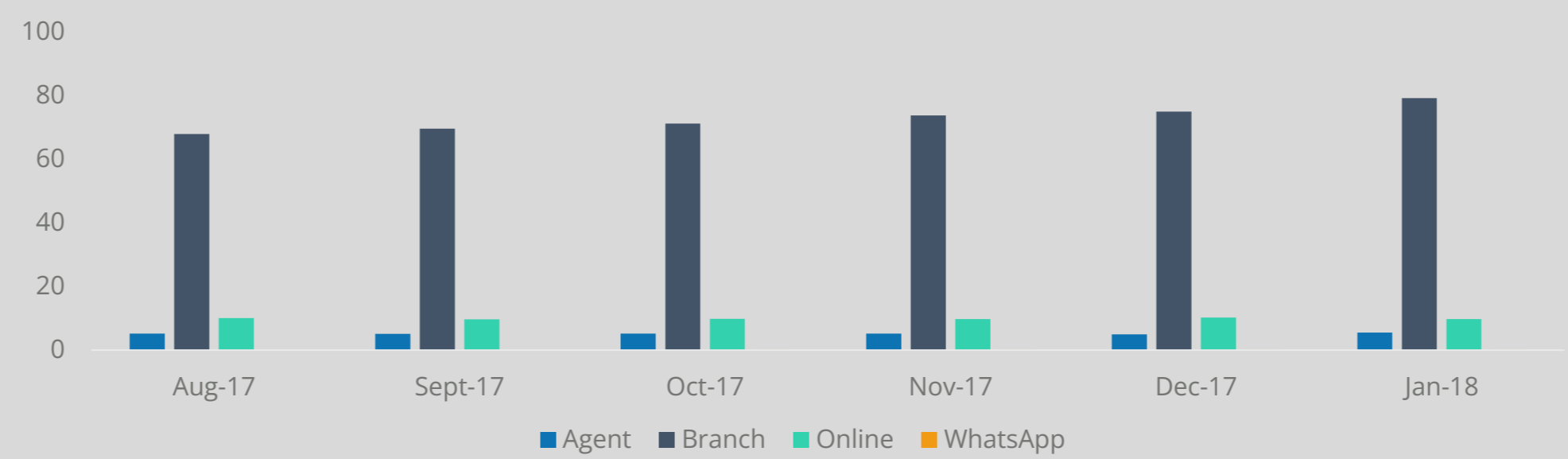
220.21k

Total disbursed

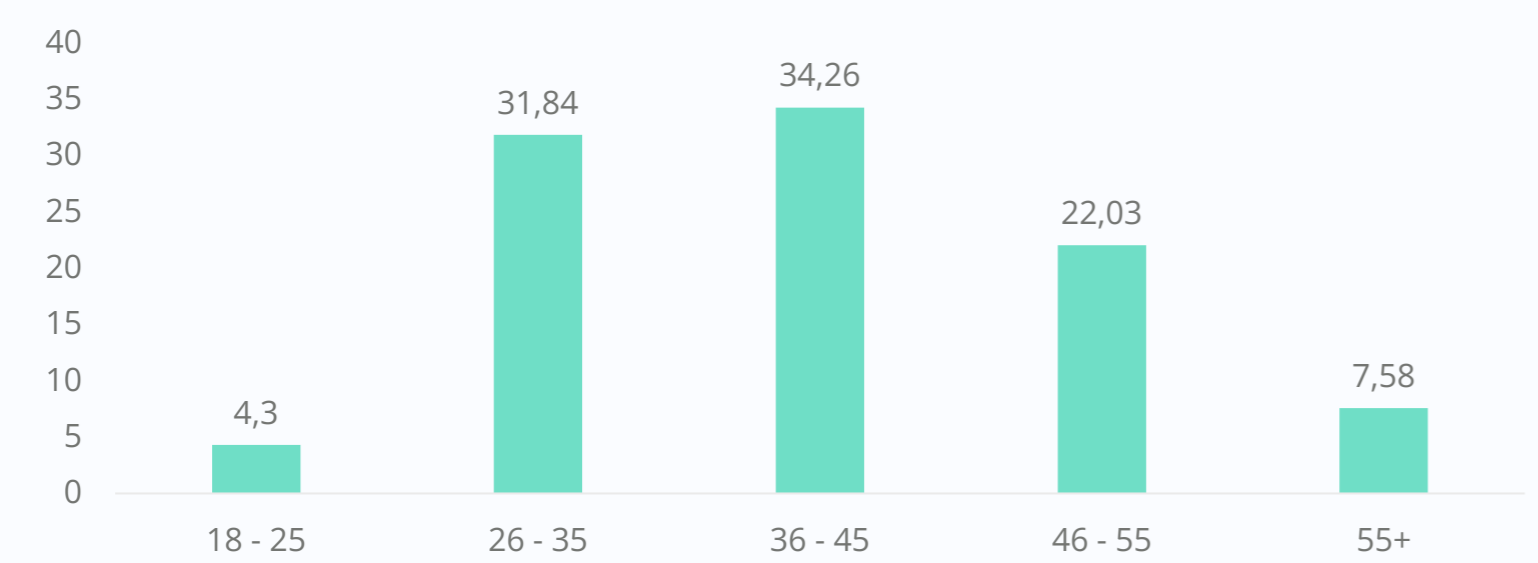
€389.75m

Total number of loans

2 119 756

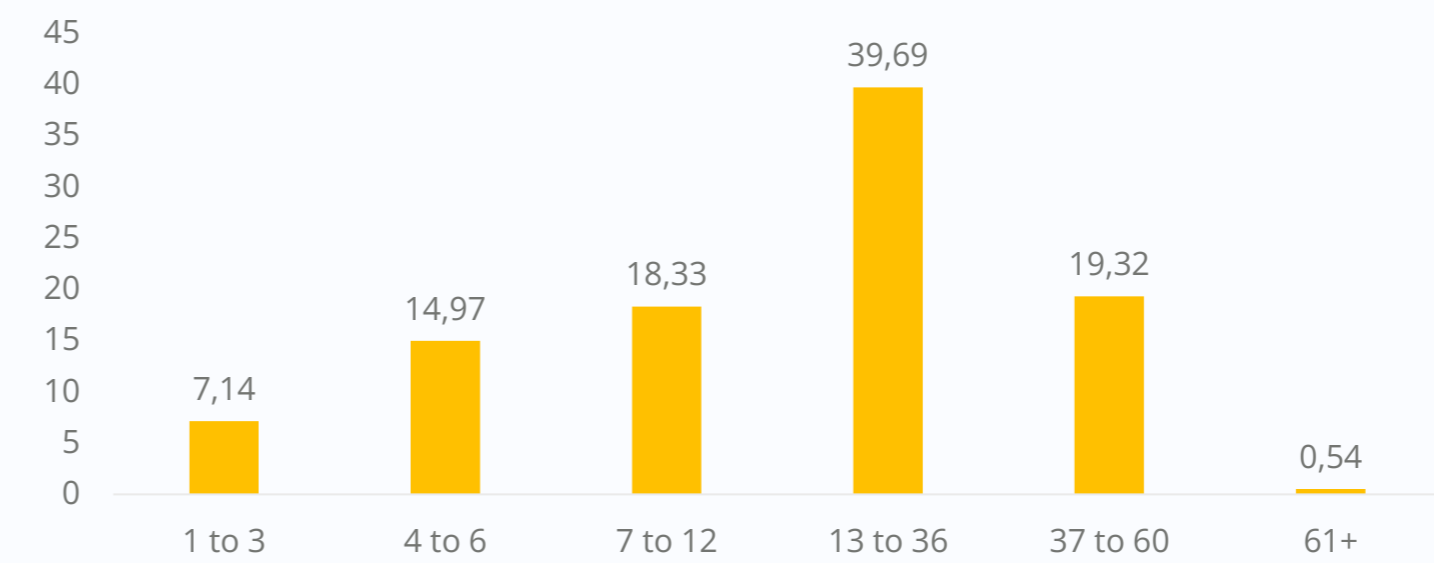


Age split (%)



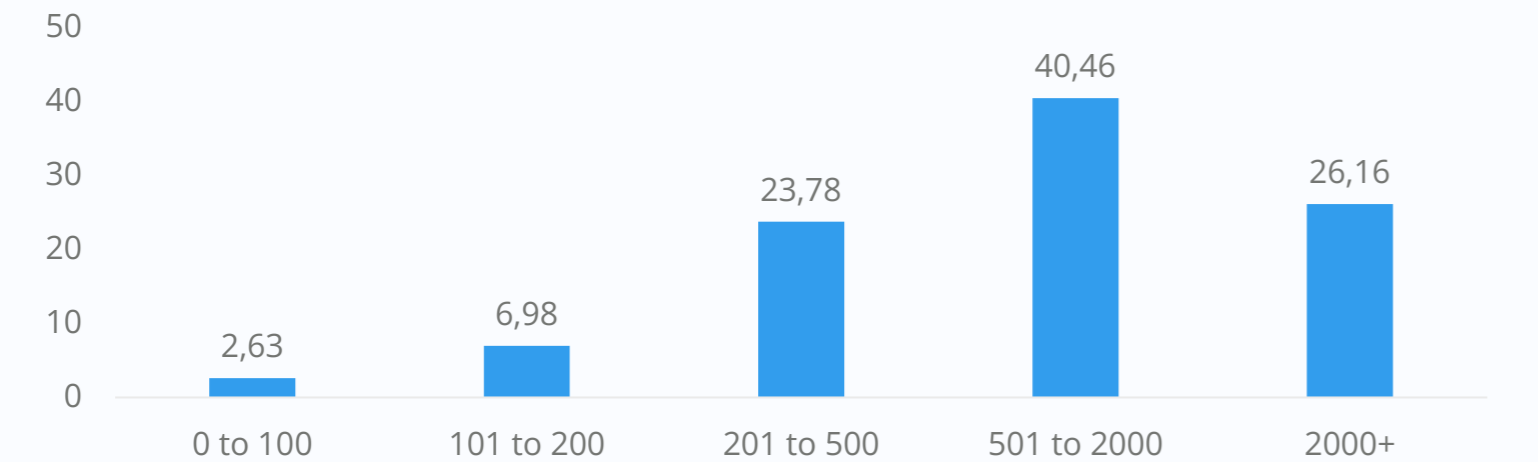
Average age
37.89

Term months (%)



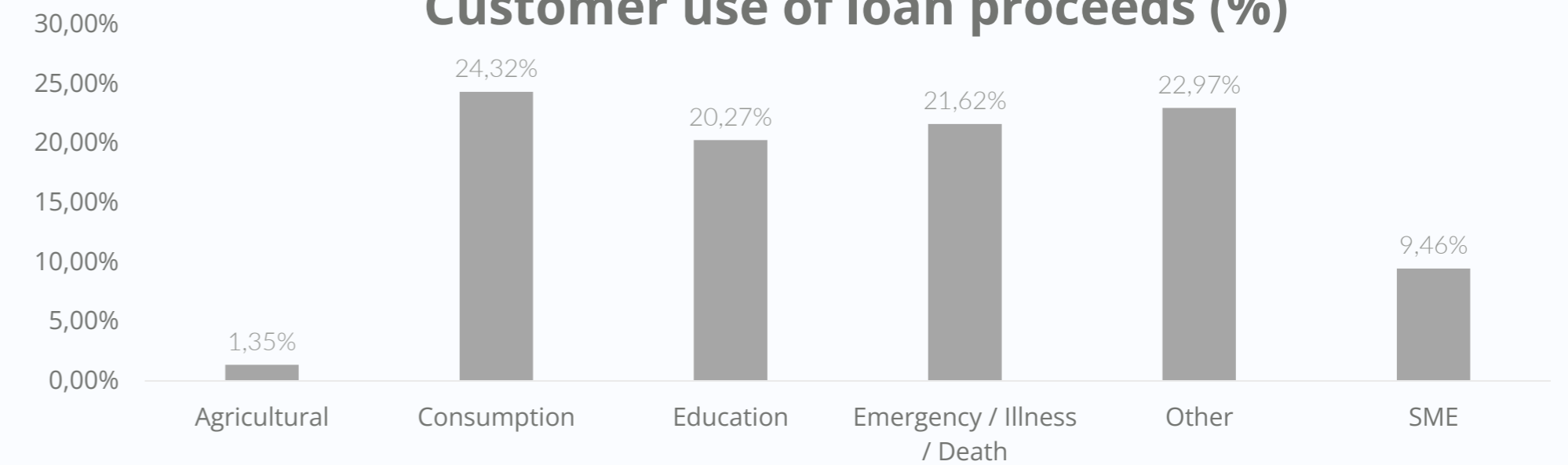
Average disbursement term
6 months
Average term in book
14.05

Euro bracket (%)



Average Euro disbursement
€279.14
Average Euro balance
€425.59

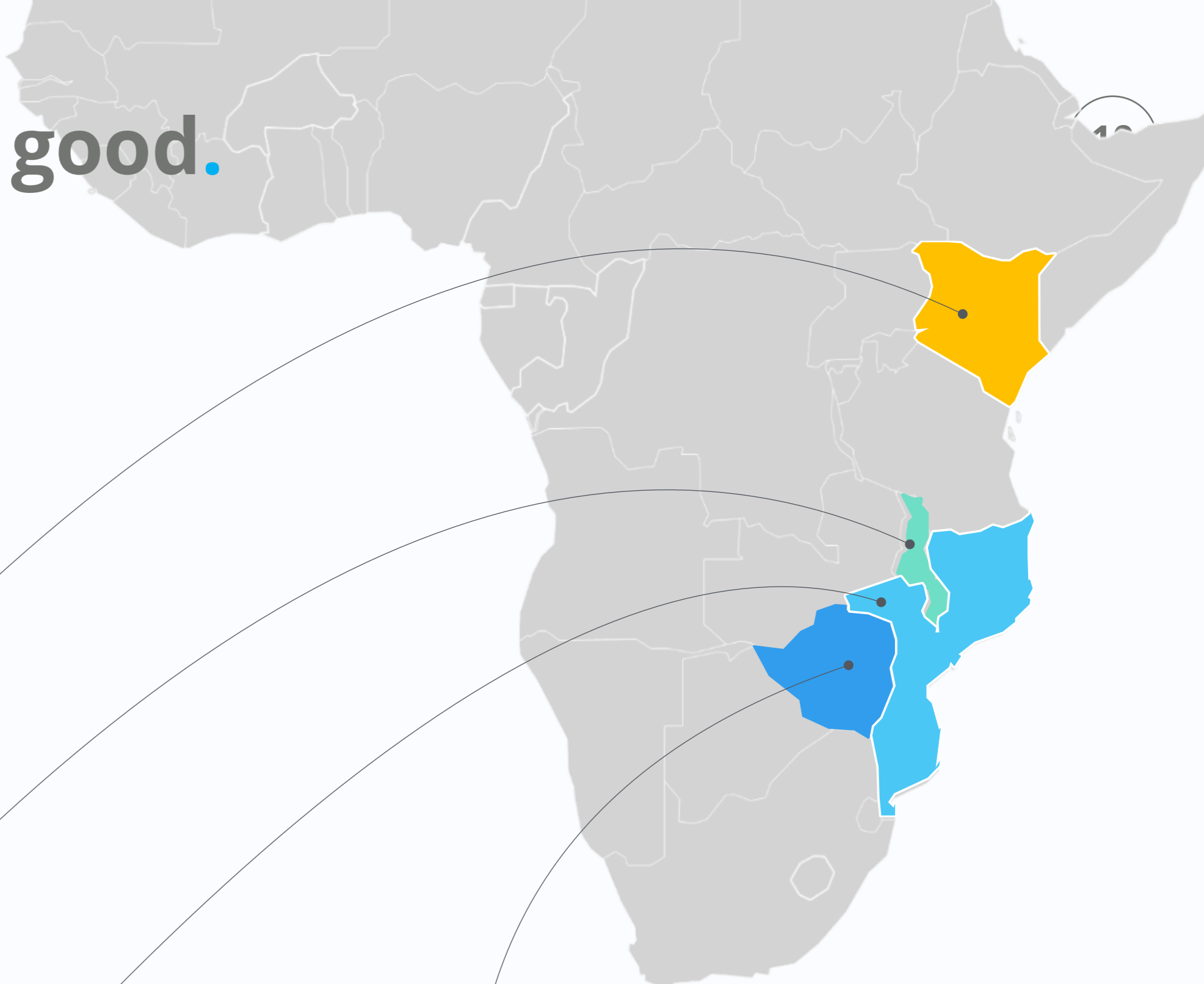
Customer use of loan proceeds (%)



Doing well by doing good.

Social rating

MyBucks business model carries an inherent social mission by providing financial solutions to people that would otherwise be financially excluded. MyBucks is proud to have received validation of three subsidiaries within the group with social impact ratings from international ratings agency MicroFinanza. **GetBucks Botswana** was awarded a **B+ social rating**. **Opportunity Bank Uganda and Opportunity Bank Mozambique** were also recognised by the ratings agency with a **BB and B+ rating**, respectively. The social rating looks at social performance management, client protection systems and alignment to the social mission of the companies and group.



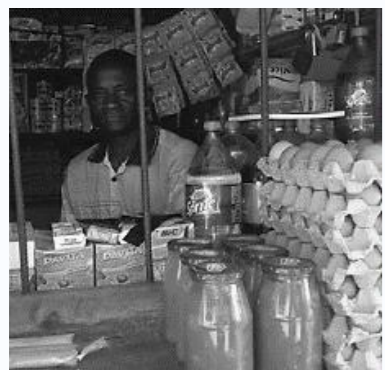
Facilitated a small business in Kenya

Kevin Opondo, from Bondo in Kenya, owns a small business that sells a variety of household goods. Since finding the Haraka app online, Kevin has taken out almost 200 Haraka loans. He uses the loan to purchase stock for his business.



Market stand in Malawi

Funds used to pay for a space in the market and buy more stock. *"I paid for a space in the market and bought my brother ten crates of eggs." "I am proud that I assisted my younger brother and made his dream come. Thank you GetBucks."*



Grocery and logistics shop in Mozambique

Tino Nhingalela from Beira, Mozambique has taken out 16 loans from MyBucks during the financial year to fund the stock of his grocery shop. Tino used the loan finance to build his own shop; continued his studies; and saved money to start a "tchopela" (also known as tuk-tuk) business in addition to his existing business.



Diesel grinding mill in Zimbabwe

Mr G Simango, acquired a loan to invest in a diesel grinding mill. Today his small business thrives and he is thinking of expanding it to more shun areas of his community. Receiving constant praise from his fellow villagers, he has managed to employ 5 people.

Recent successes.

Listing IPO

MyBucks S.A.

Private placement

Listing date: 9 February 2018

Raised: EUR 11.7 million

Current Market Cap:

c. EUR 155 million



MyBucks SA listed on the Frankfurt Stock Exchange

Listing date: 23 June 2016

Raised: EUR 15.5 million



GetBucks Zimbabwe listed on the Zimbabwe Stock Exchange

Listing date: 15 January 2016

Raised: USD 3.2 million

Current Market Cap:

USD 40 million



Debt facilities

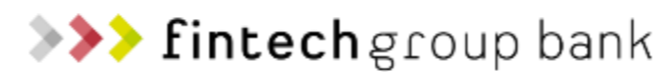
German Fintech Group AG – biw Bank

Date: 23 August 2016

Amount: EUR 8 million

Tenor: 1 year

Rate: 11%



Botswana listed local currency bond

Date: 24 February 2017

Amount: BWP 72 million

Tenor: 3 years and 5 years

Rate: 15% and 18%



Austrian bond

Date: 24 February 2017

Amount: EUR 7 million

Tenor: 3 years

Rate: 8.5%



Norsad

Date: 10 October 2017

Amount: USD 5 million

Tenor: 5 years

Rate: 15%



Zimbabwe listed local currency bond

Date: 24 February 2017

Amount: USD 5.5 million

Tenor: 3 years

Rate: 12%



Deutsche Bank / AATIF/ KfW

Date: 3 July 2017

Amount: USD 5 million

Tenor: 3 years

Rate: 11%



Lendahand

Date: 19 July 2017

Amount: EUR 1.5 million

Tenor: 3 years

Rate: 7% p.a.



Mintos

Date: 15 June 2017

Amount: EUR 1.5 million

Tenor: N/A – P2P Lending

Rate: 14% p.a.



Mergers and acquisitions

• OI Tanzania, OI Kenya, OI Mozambique

1 July 2016 - MyBucks concludes the acquisitions of 100% of Opportunity Tanzania Limited, Opportunity Kenya Limited and Banco Oportunidade de Mozambique.

• OI Uganda

1 October 2016 - MyBucks concludes the acquisition of 49% of Opportunity Bank Uganda Limited.

• Fair Go Finance

1 January 2017 - MyBucks enters the Australian market through the acquisition of 75% of Fair Go Finance.

• New Finance bank

24 July 2017 - MyBucks obtains a banking licence through the acquisition of 50% of New Finance Bank Malawi. Consolidated into MyBucks financials from 1 March 2018.



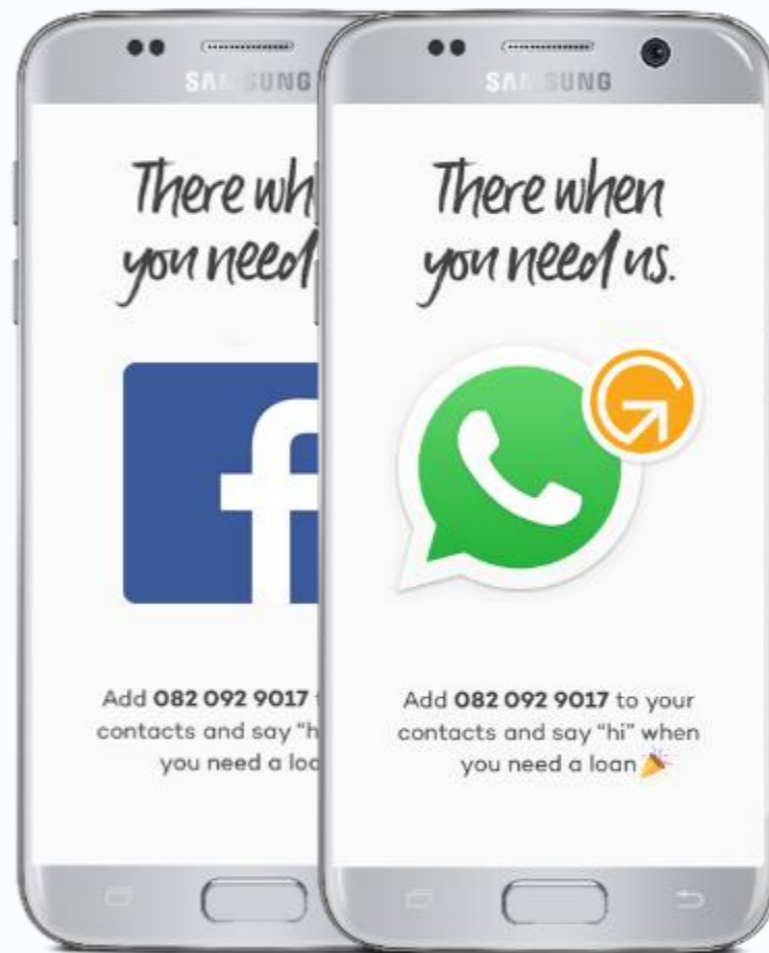
MyBucks drives continuous innovation

Haraka



- Provide quick instant loans to those ignored by traditional banks
- Accessible in remote areas
- No need to visit branch

WhatsApp & Facebook lending



- Native lending ability without need to install further apps
- Initial offering includes on-boarding, loan applications, electronic contracting, balance enquiry & loan application
- Chat bot is live and improves easy access to existing functionality

MyBucks phone



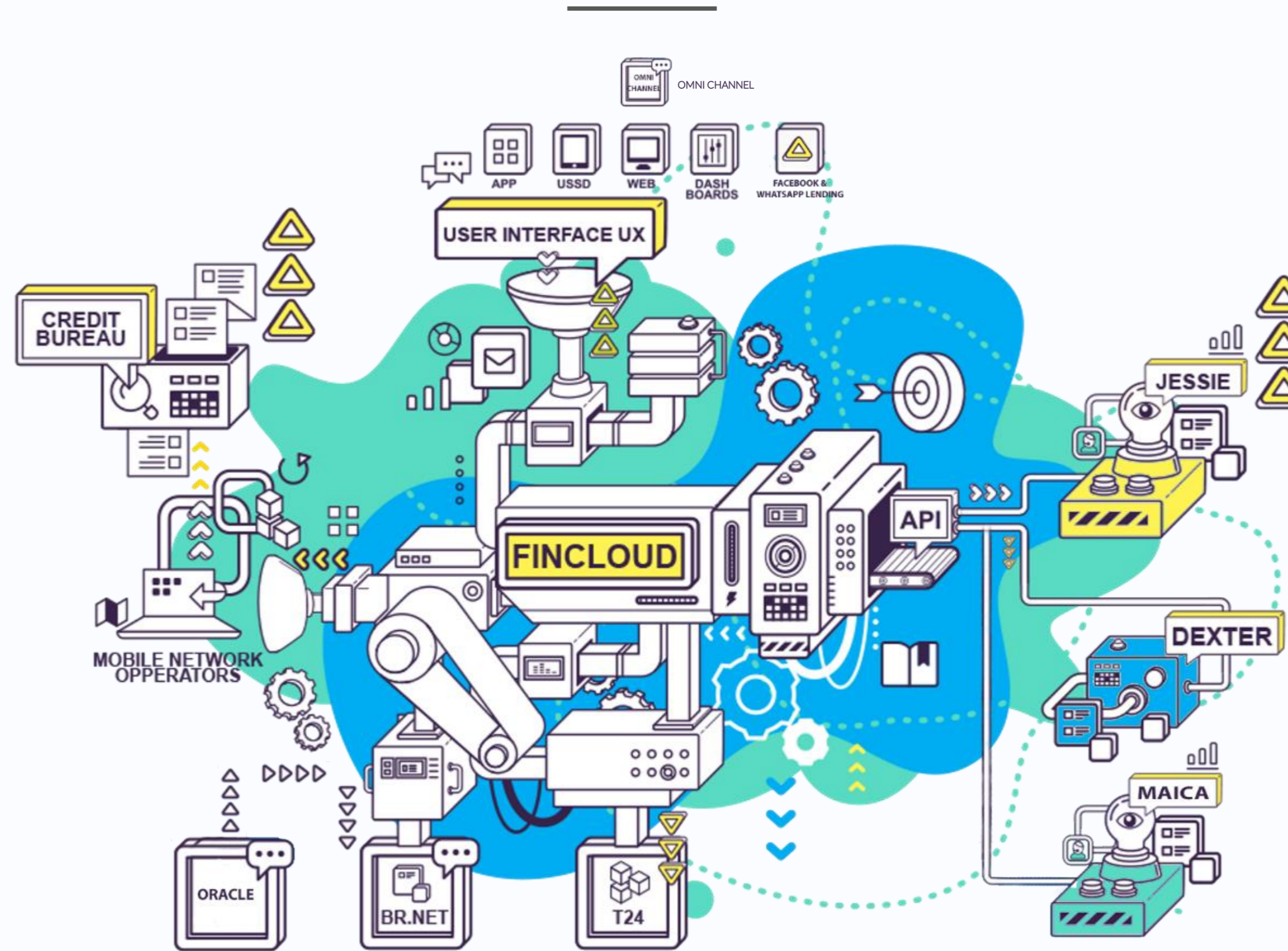
- Solving connectivity issue
- Pre-loaded MyBucks app
- Covering data transmission cost for using the App

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Technology and innovation.

Our proprietary FinTech platform.

- **FinCloud, our fully cloud-based proprietary loan management system**, enables us to manage credit risk, our loan book portfolios, and efficiently serve our customers securely, via the internet, mobile phone and telephone, in real time
- **Jessie, our proprietary credit decisioning and scoring technology platform**, is based on artificial intelligence (AI) algorithms. It considers a number of factors, such as the customer's behavioural, transactional and credit bureau data, as well as employment information
- **Dexter uses AI algorithms** (e.g. clustering and classification) to calculate a client's fraud score based on how close that client's online behaviour matches past fraudulent behaviour of known fraudsters. Clients with high fraud scores are flagged for further review
- **Redundancy** provided by tier 1 Data centers in Africa and Europe



FINCLOUD

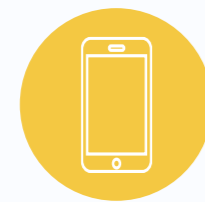
- **Live reporting systems** provide management with real-time company performance
- Security is provided through **various encryption technologies**
- Our customer and internal processes are seamless as we **fully integrated third party platforms** into our systems (e.g. several government platforms across the continent)
- **BR.NET** is MyBucks banking platform for microfinance banks in the group
- **TEMENOS** is the banking platform for the retail banks which includes the Opportunity operations

What data can be used?

AI enables alternative credit data sources



Bank accounts
Bank transactions for existing bank clients



Cellphone data
Partnership with MNO to share data



Governments
Partnership with Government to share data

- Social media
- Psychometric data
- Credit Bureau



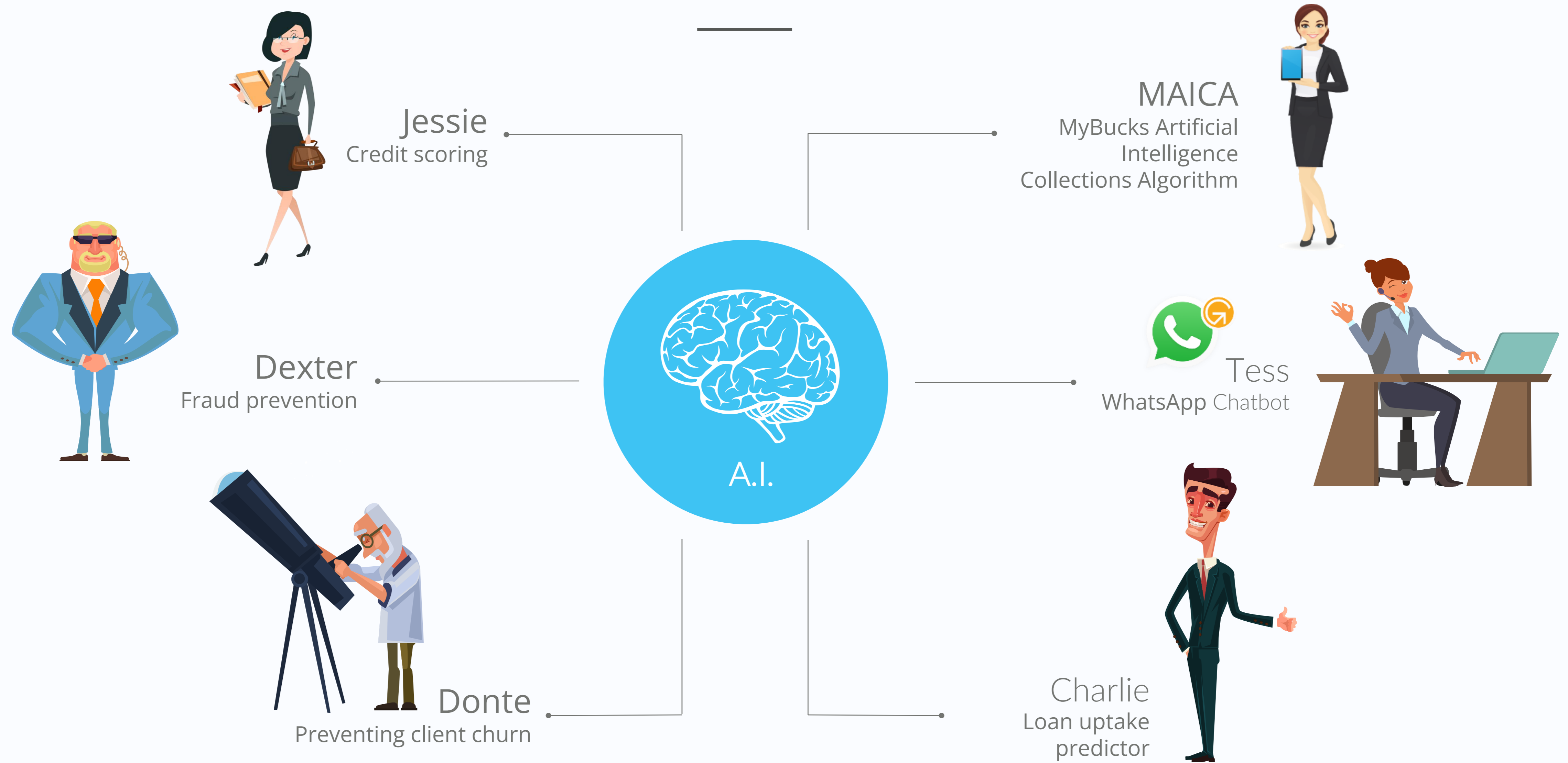
Sim skins / USSD
Sim skin that enables recording of USSD wallet transactions (e.g. BibiMoney partnership)



MyBucks phone
Low-end smartphone with Haraka App pre-installed



AI personalities.



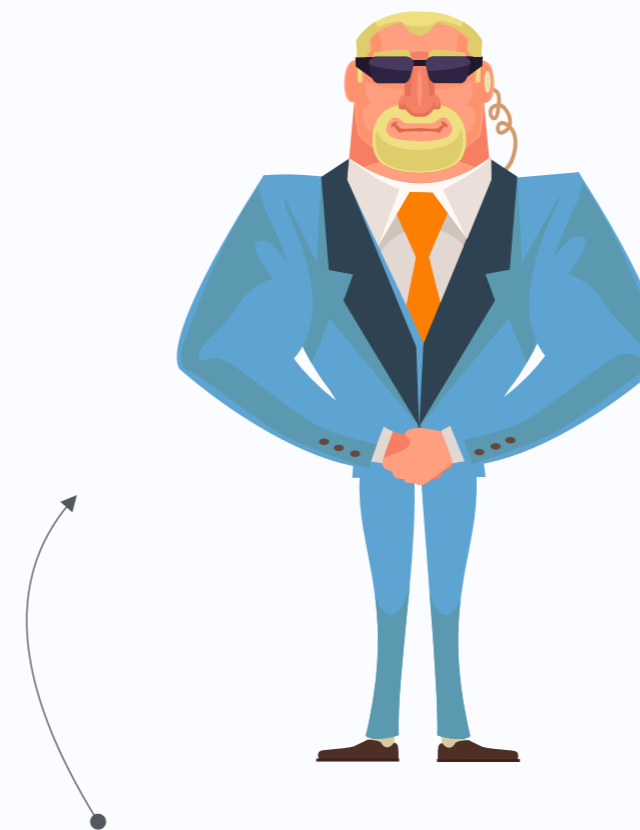
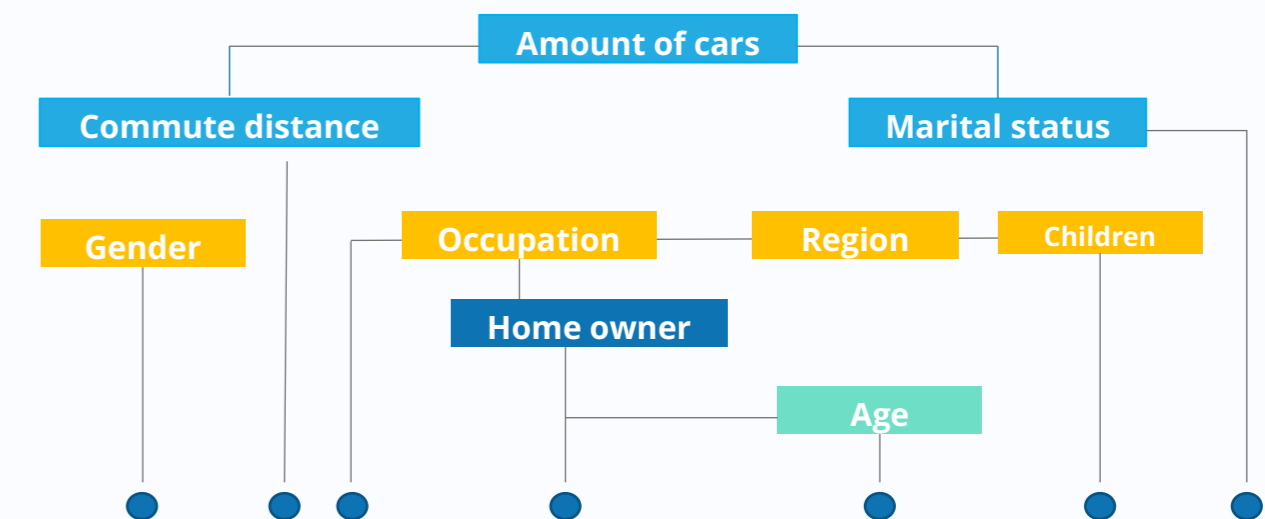
Democratising lending.

Serving clients with no credit history and/or without a bank account.

Lending to anyone anytime are enabled by two proprietary flagship AI Systems:

Jessie: Prescriptively determine what products a client can afford according to predicted credit risk

Dexter: Detects and prevents fraud by building digital identities of clients according to their online behaviour



DEXTER

AI based fraud detection and prevention



JESSIE

AI based credit risk model

Intelligent algorithms.

MAICA

MyBucks Artificial Intelligence Collections Algorithm

Use **artificial intelligence** to improve collection rate through early **prediction** of **missed payments** and effective **communication**

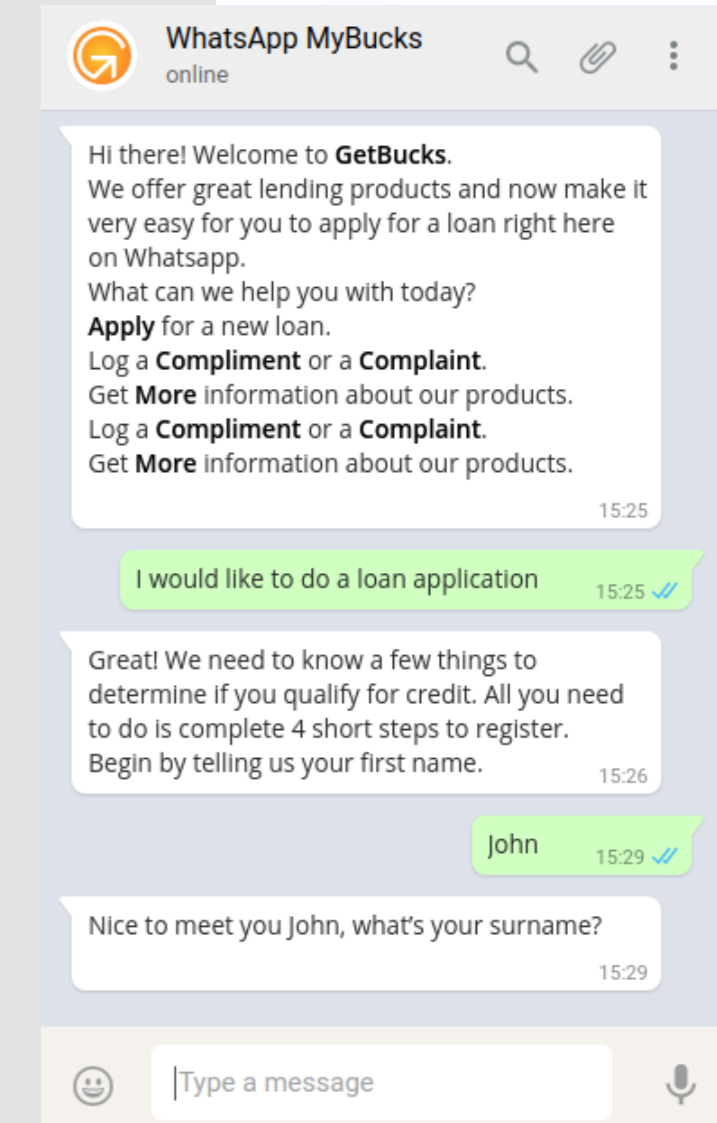
- Credit **bureau data** is received on all active loans **each week**
- A **time series** of all active loan clients **credit records** is maintained and used for training of an AI system
- The AI system **predicts each week** which clients will miss their payments with high probability
- These clients are contacted via **sms which allows them to restructure** their loans – thus improving the ability of high risk clients to make payments
- This is a system to **pre-emptively assist high-risk clients** that should lead to lower defaults and thus lower provisions

TESS

MyBucks Text-based Virtual Assistant Text-based-Virtual AsSiStant

Use cases:

- **Lending** – assist with loan applications by predicting intent and interpreting queries over text based channels such as WhatsApp and Facebook messenger
- **Collections** – assist with collections by engaging with customers over text channels, such as instant messaging apps
- **Banking** – virtual banker e.g. check balances and perform transaction in natural language e.g. 'Tess, what is my balance?'
- **Insurance** - assist with claims, quotations, customer service and sales
- **Customer support** on all channels – assist with **frequently asked questions** on all channels e.g. website, apps, WhatsApp, Facebook messenger etc.
- **Onboarding** – assist with onboarding on all channels across lending, banking and insurance



Intelligent algorithms.

DONTE

MyBucks Artificial Intelligence Preventing client churn

We will be receiving an hourly list from the credit bureau of all existing GetBucks clients that have applied for a loan from another credit provider. This list of clients applying for loans at other credit providers will be sent to Jessie to perform credit scoring (based on client information we already have) and a message (sms or WhatsApp) will then be sent to the client to indicate that they e.g. have been pre-approved for a certain loan (depending on affordability and another credit check). We can thus provide e.g. a link to them to easily apply for the pre-approved loan.

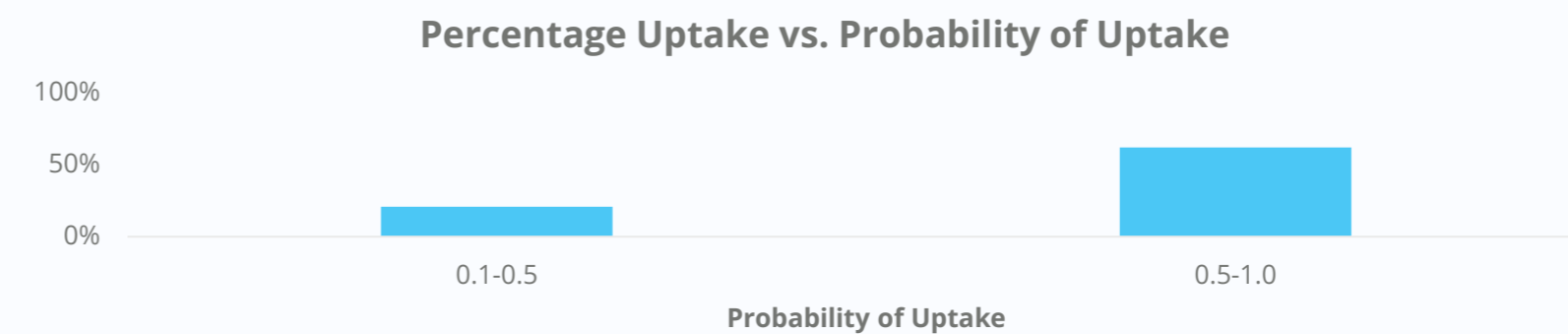
This should prevent client churn and increase sales if we manage to give them either a better or faster offer than other credit providers.

CHARLIE

MyBucks Artificial Intelligence Loan uptake predictor

Donte is a deep learning model that, for every client that is approved for a loan (by Jessie), predict the probability that that client will actually take up a loan. Our goal is to have the system automatically engage with and incentivise the clients whose probability of uptake is low to increase conversion rates. Donte utilises various data sources but relies heavily on client's online actions and behaviour in our system.

The graph below shows that 80% of clients whose predicted probability of uptake is less than 0.5 do not take up a loan, even though they have been approved by Jessie.



Technology MyBucks UX.

MyBucks uses Artificial Intelligence to avoid the typical risks involved in the lending process. This technology will reach even the most remote areas while reducing our operational costs, which over time will translate into lower costs for our customers. The MyBucks technology will also approve loans faster and more efficiently than most other financial institutions.



Quick instant impact loans

To help day traders and farmers



E-Wallet

To allow transactions and to help the financially excluded



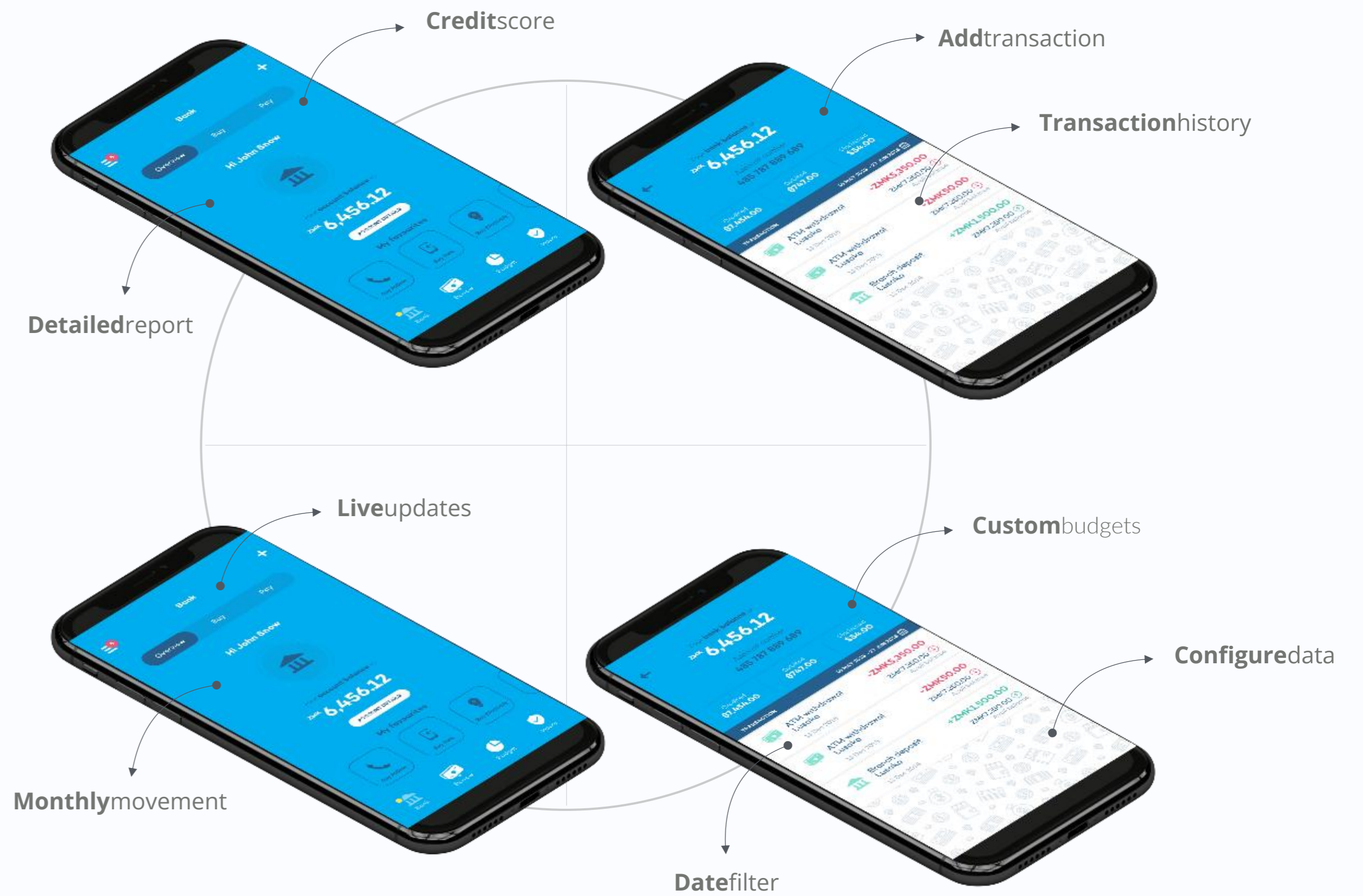
Credit scoring tool

To advise on capabilities and to prevent fraud



Budgeting tool

To educate our customers







MyBucks UX – Our Haraka mobile lending app.








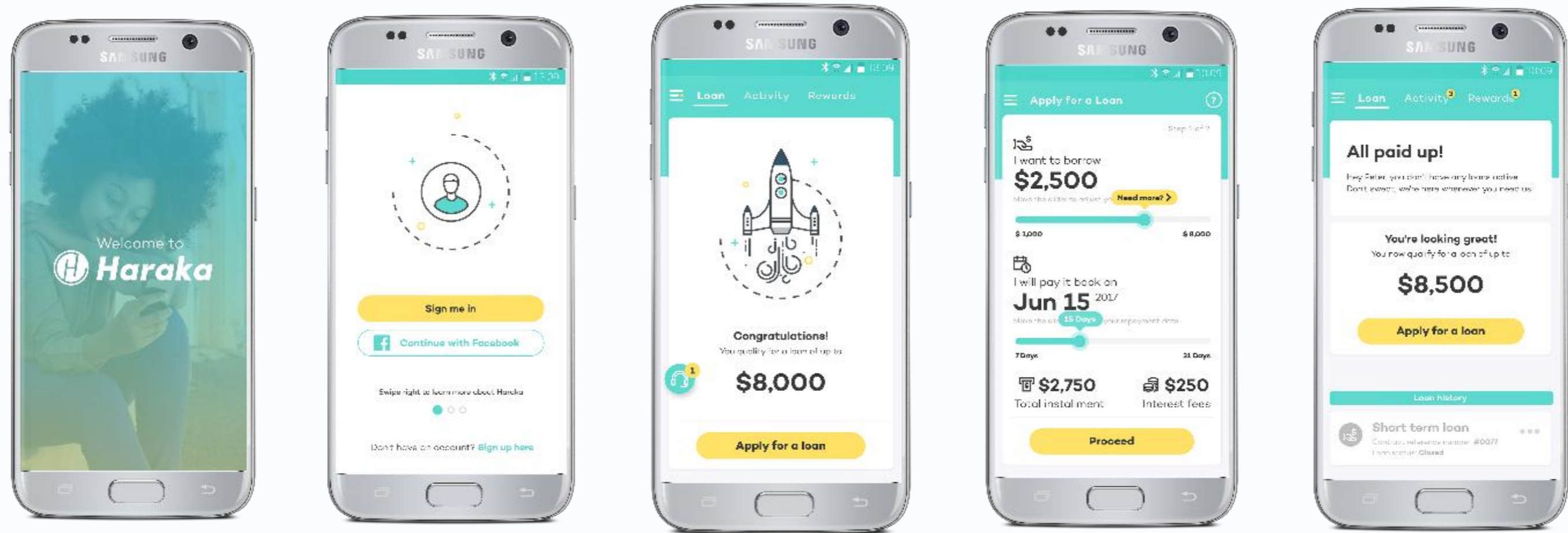
- Provide quick instant loans to those ignored by traditional banks
- Accessible in remote areas
- No need to visit branch

The Haraka process:

-  • Loan application via smart phone
-  • Identity verified using Facebook
-  • Affordability and credit risk calculated by AI algorithms using 20k data points
-  • Loan issued to mobile money account within minutes – no paperwork required!

Top 5 loan reasons:

-  • Business growth: **46.5%**
-  • Emergency: **30.8%**
-  • Travel: **4.4%**
-  • Household: **3.6%**
-  • Medical illness: **3.1%**



Loan approval
Under 5 minutes

Above the line advertising.

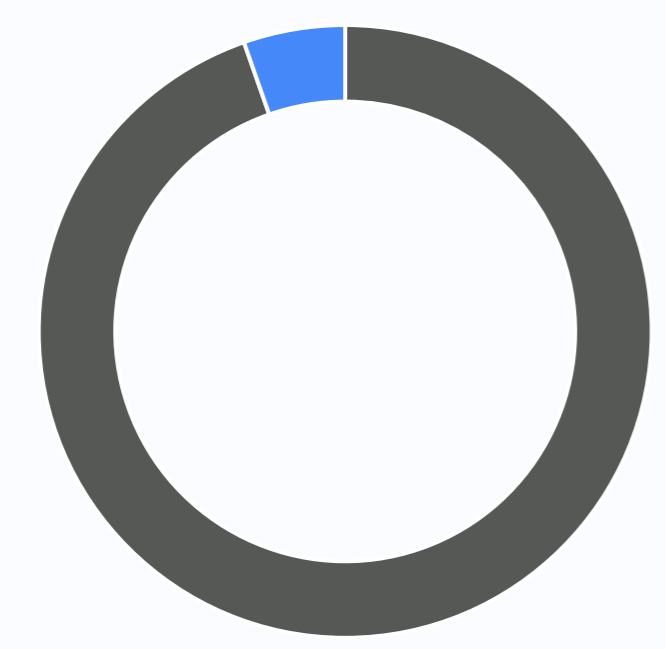
Brand building

on channels with mass reach and high impact.

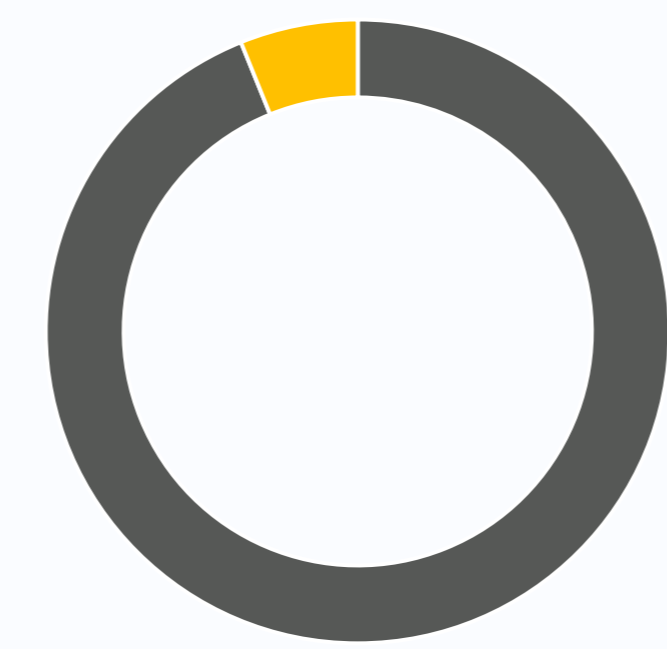


Below the line advertising.

Focus on conversion optimisation, which drives us to targeting a higher quality lead.



Total sessions on site
8 326 909
^ YOY increase +21.19%



Total unique visitors
3 607 841
^ YOY increase +18.44%

Traffic from Google advertising
30.65%

Traffic from organic search
38.04%

Traffic from direct search
26.72%

New users
47.27%

Returning users
51.73%

High customer retention rate.

MyBucks trust levels

On the basis of demonstrated positive credit behavior, we offer customers reduced rates, higher loan volumes and more attractive terms.

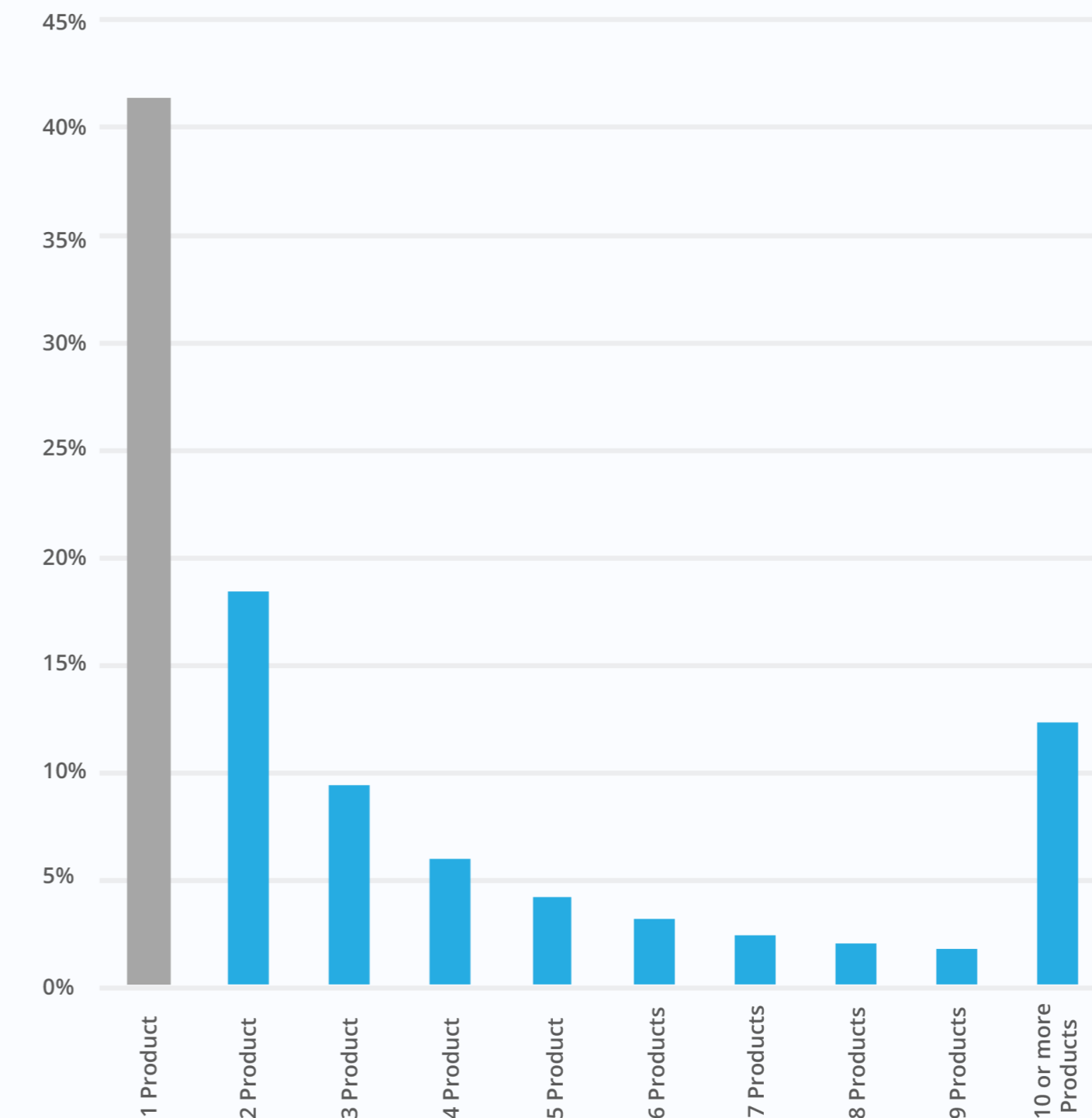
Example for South Africa

Discounts are in relation to a % of the interest rate charged.
















Customer retention rate

59% of MyBucks customers purchase at least two or more products.



FinTech comparison.

Company	HQ	APP	A.I.	Wallet	Credit report	Budget tool	Insurance	P2P	Banking	Lending	Marketplace
 MyBucks		●	●	●	●	●	●		●	●	
 Letshego <small>Let's improve life</small>							●		●	●	
 BAYPORT <small>FINANCIAL SERVICES</small>							●		●	●	
 Kreditech			●							●	
 Ferratum™ <small>More than money to everyone</small>		●	●						●	●	
 LendingClub		●	●					●		●	●
PROSPER		●	●					●		●	●

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People.

Board members.



Dave van Niekerk
Executive Chairman



Tim Nuy
Chief Executive Officer



*Markus Schachner
Deputy Chairman



Christopher Hall
Non-Executive Director



Trevor Joslin
Non-Executive Director



George Manyere
Non-Executive Director



Dennis Wallestad
Non-Executive Director

Management.



Neville Graham
Chief Credit Officer



Dr Richard van der Wath
Chief Data Officer



Dr Christiaan van der Walt
Chief Technology Officer



Nic Louw
Head of Legal and Compliance



Rainer Küsel
Head of Internal Audit



Riaan Paul
CFO Africa



Michelle Calitz
Head of Insurance



Mark Vivier
Head of Banking



Celliers Inggs
Head of Software Development



Gustaf Wessels
HOD – Business Architecture

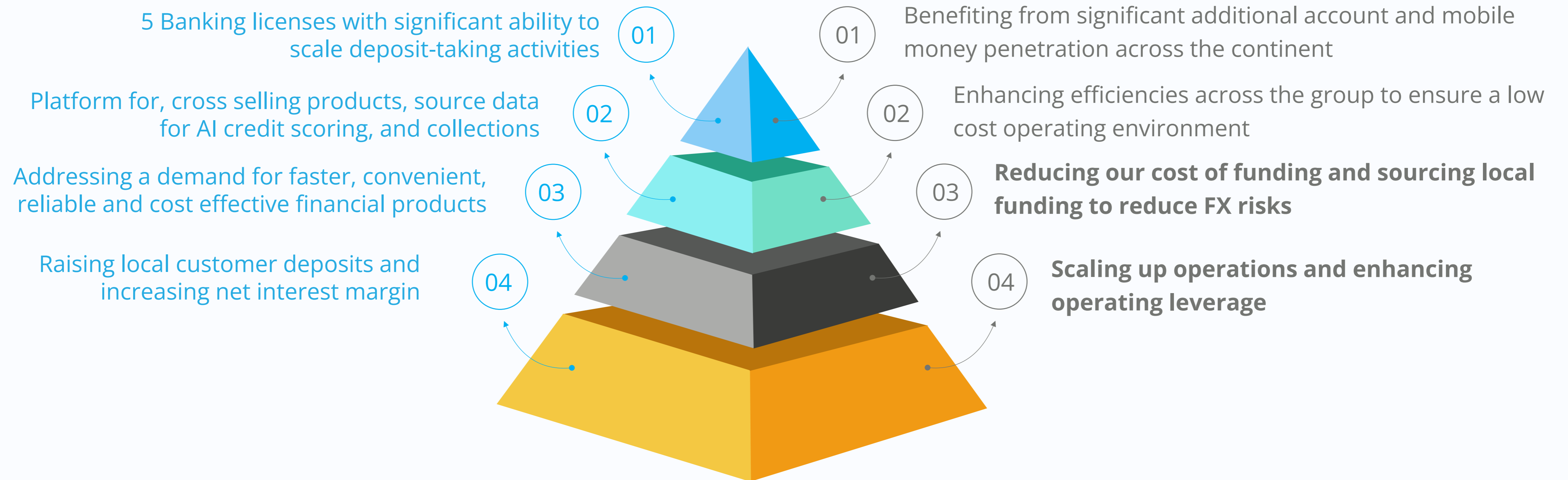
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Growth.

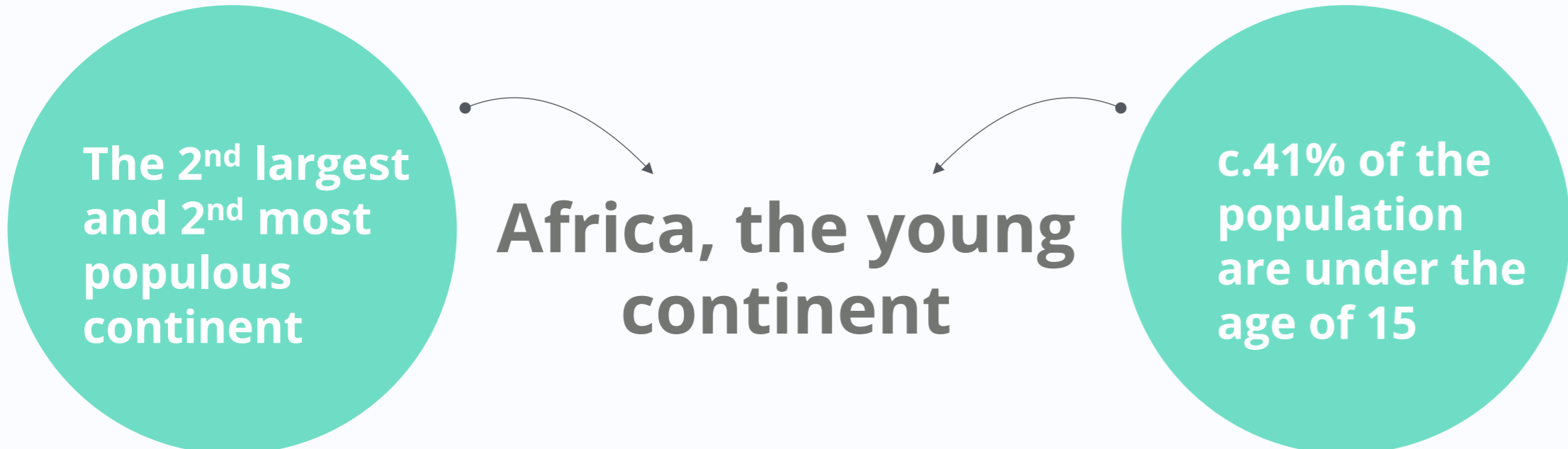
MyBucks 12 month growth strategy.

Digital Banking

Organic Growth



Untapped growth potential.

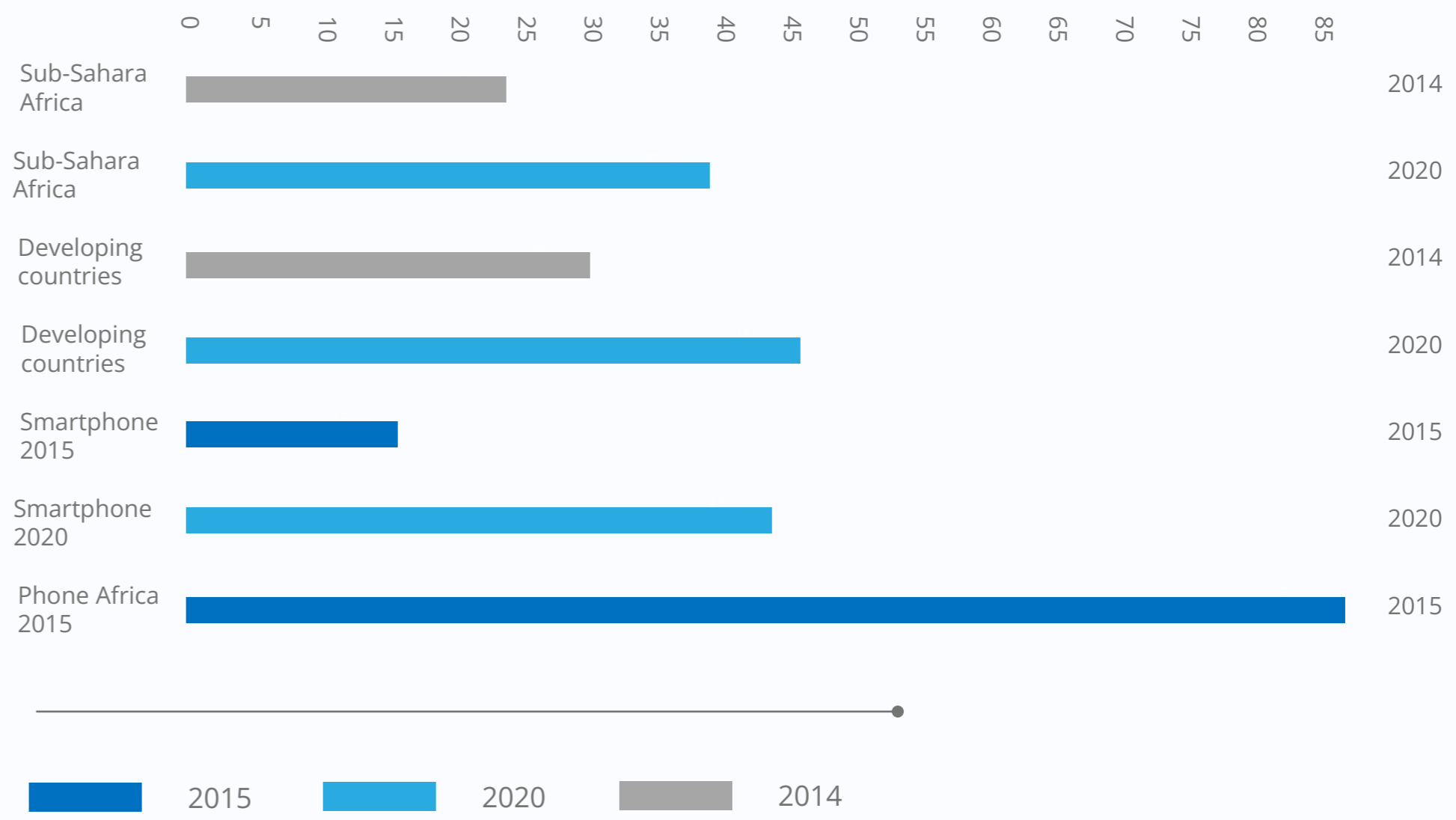


GDP per capita (in USD)	2016	2022*	Change (%)
Botswana	7 227.35	8 815.36	22.0%
Kenya	1 551.71	2 242.45	44.5%
Malawi	294.59	401.67	36.4%
Mozambique	392.06	649.20	65.6%
South Africa	5 302.04	6 859.74	29.4%
Swaziland	3 343.14	3 565.39	6.6%
Tanzania	979.85	1 448.19	47.8%
Uganda	692.19	917.74	32.6%
Zambia	1 256.92	1 663.68	32.4%
Zimbabwe	1 111.88	1 353.05	21.7%

*IMF forecasts

A GDP per capita level of between USD 3,000 and USD 10,000 accelerates development in a number of sectors such as retail, BANKING, automotive or construction thanks to first-time consumers. This level of income in a stable environment is considered by many economists a catalyst for economic growth.

Mobile internet subscriber penetration



Unbanked population in Malawi

86%

Unbanked population in Zimbabwe

87%

Unbanked population in Zambia

69%

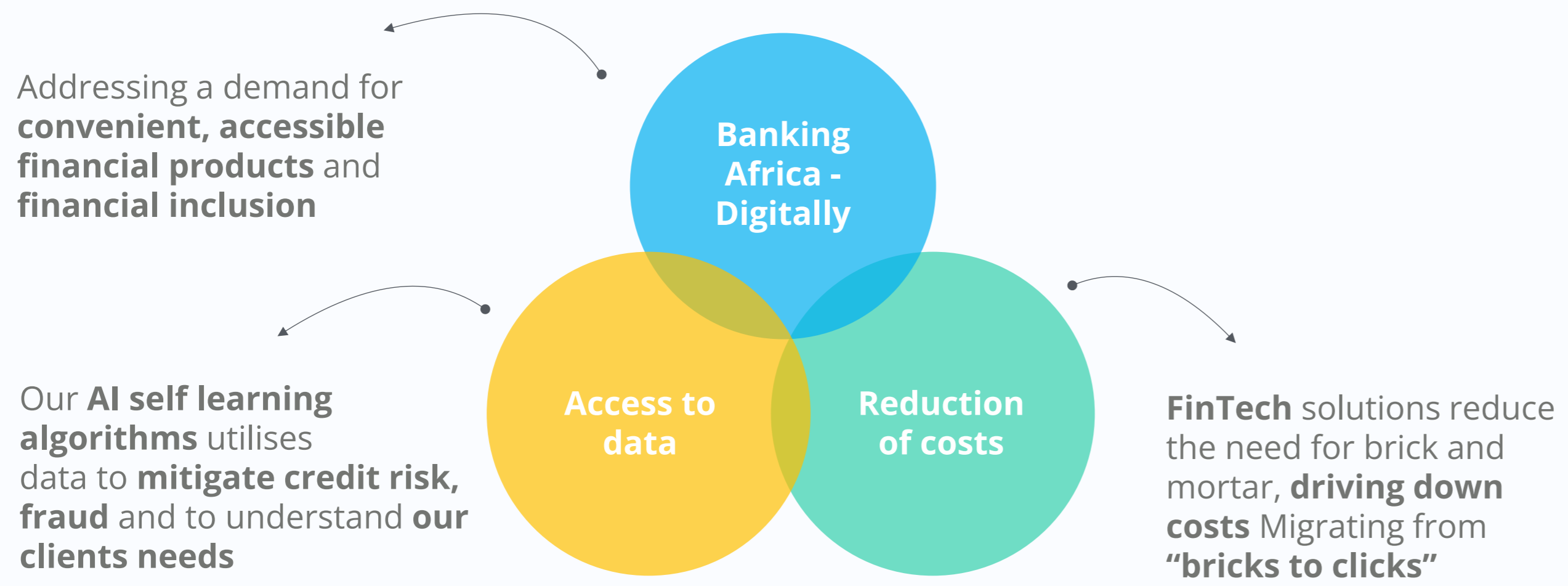
Unbanked population in Uganda

88%

Strategy – Digital banking.

Rationale and potential of banking Africa digitally

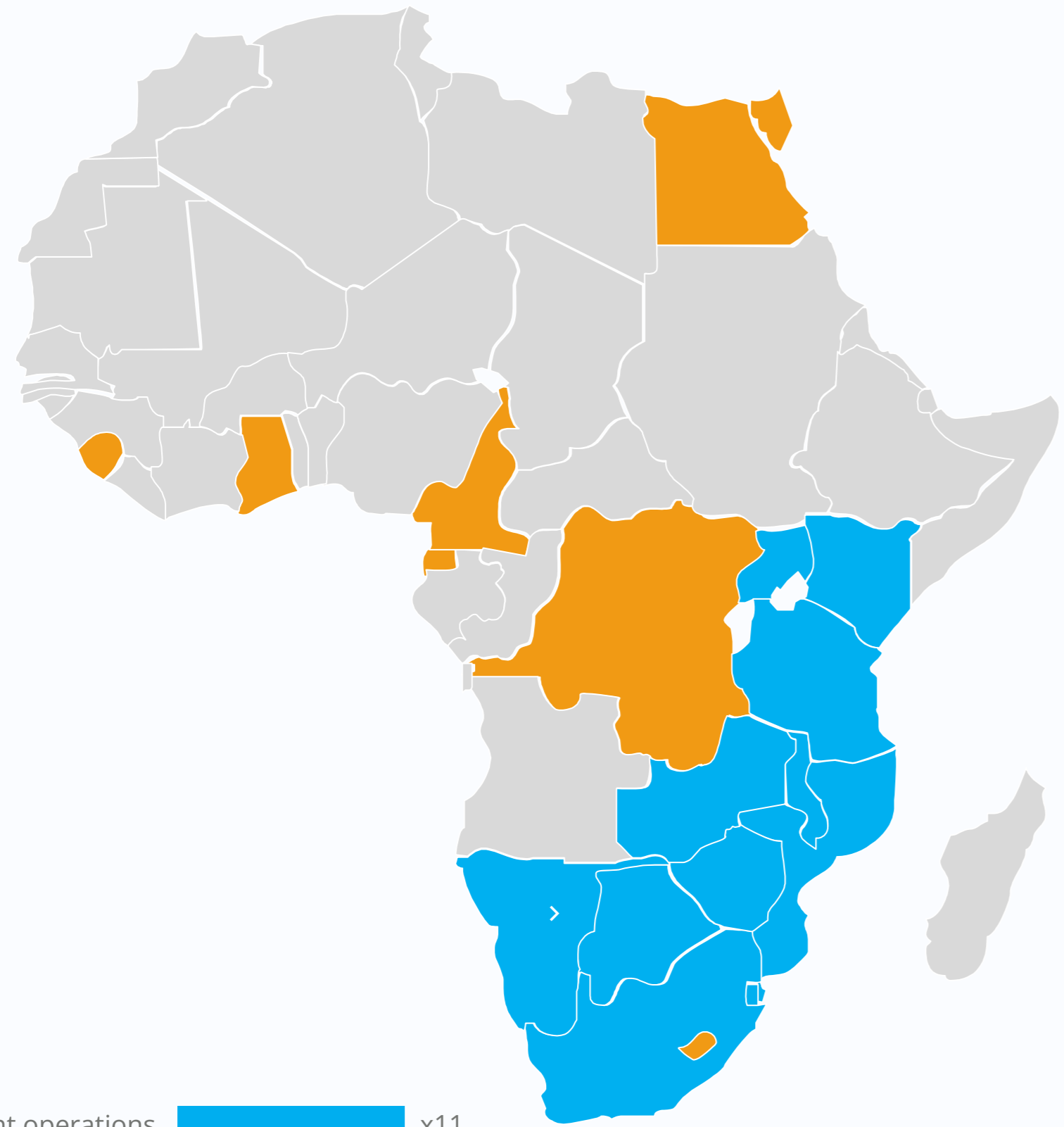
- Addressable market of over **400 million** people
- Over **300 million** smartphone users in Africa
- **Smartphone market** expected to be **over 720 million** users by 2020
- **Traditional banks** in Africa **have executed** digital banking **poorly**
- Platform to cross sell **credit, insurance and remittances** digitally
- Added **over 1 million customers** with Banking strategy in 2017



Country	Current deposits (EUR m)	Bank account access %	Smartphone penetration %
Malawi	17.2	14%	16%
Mozambique	3.3	11%	7%
Uganda	7.1	12%	4%
Zambia	0.0	31%	0.0
Zimbabwe	0.5	13%	25%

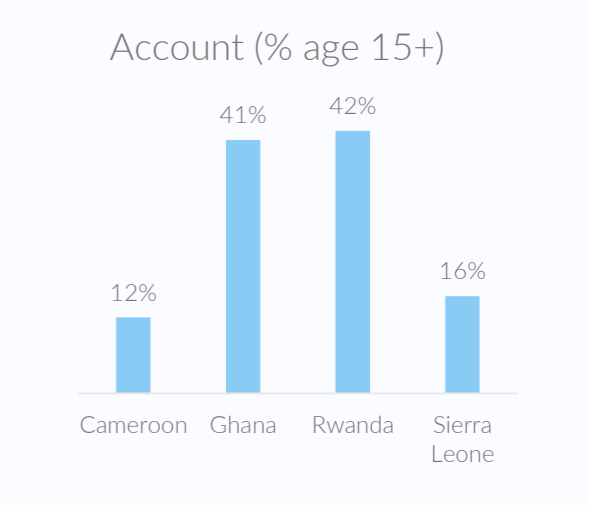
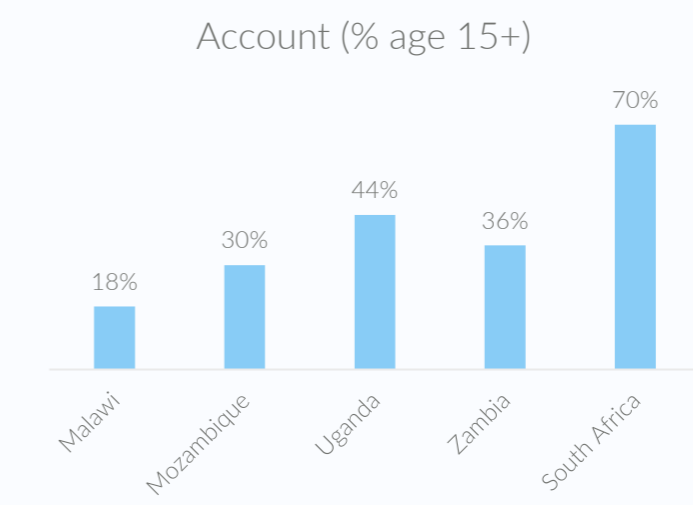
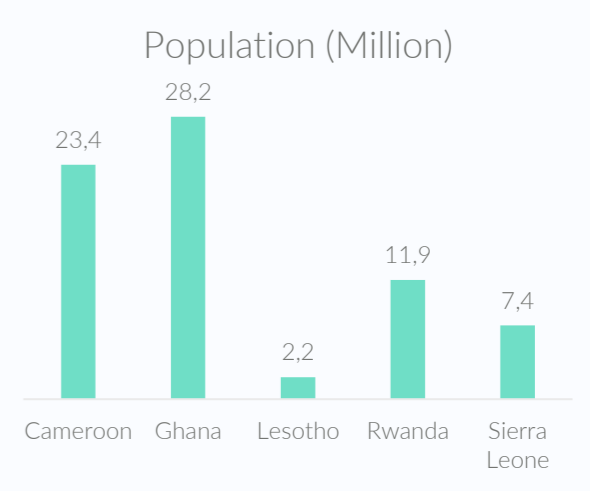
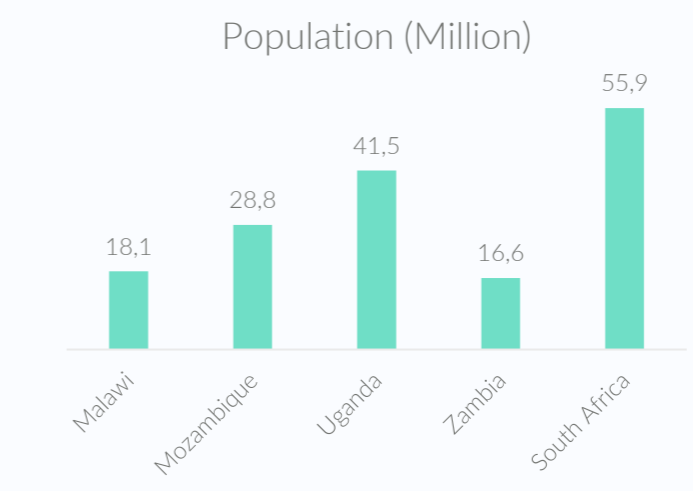
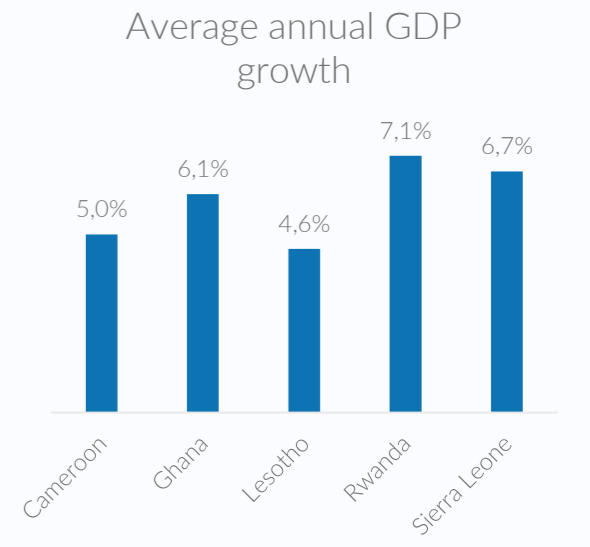
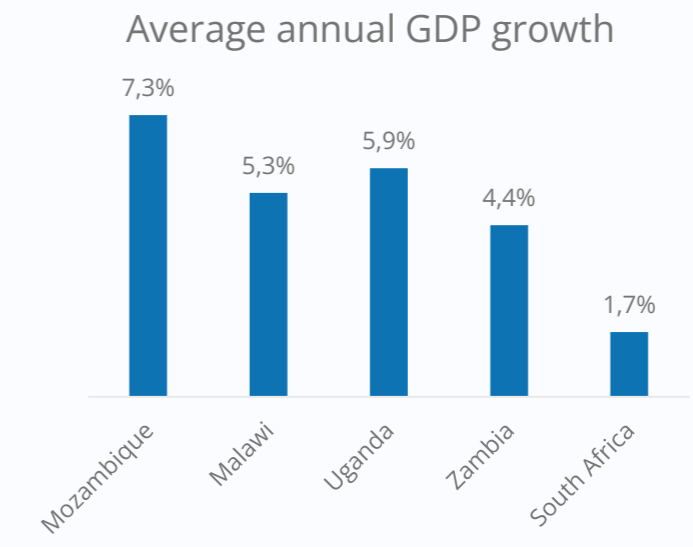
Africa geographic expansion plans.

To be the digital bank of choice on the African continent.



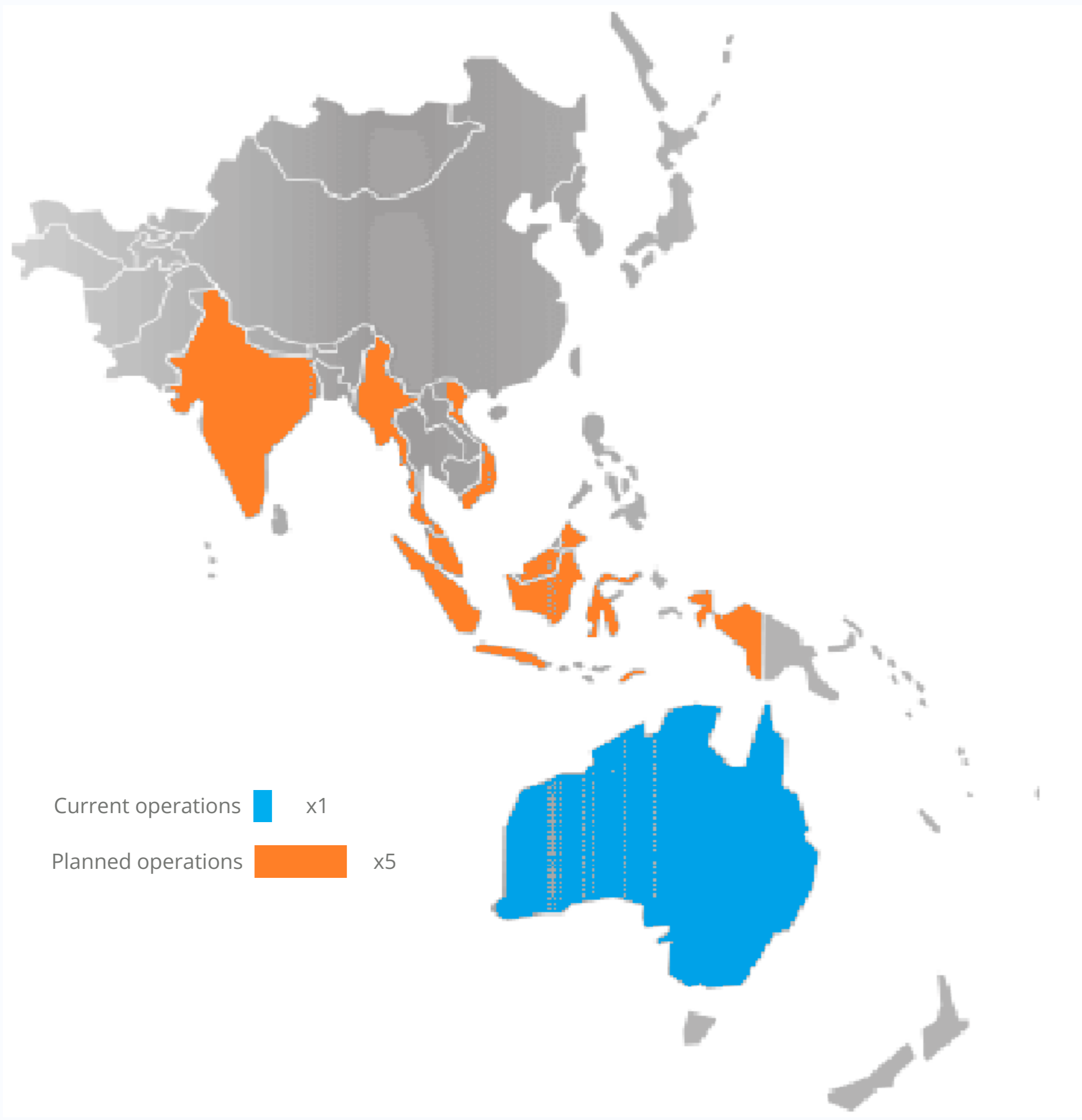
Why?

-  Large percentage of the population still unbanked
-  Limited competition
-  Attractive demographics and economic growth prospects
-  Common language
-  Similar legal system
-  Geographic proximity
-  Similar culture



Footprint expansion plans.

Using Australia for Asia Pacific expansion

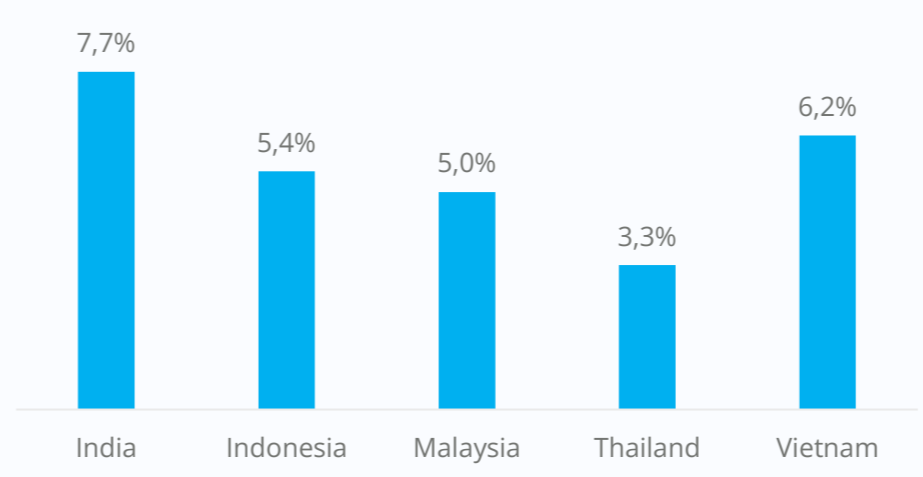


Why?

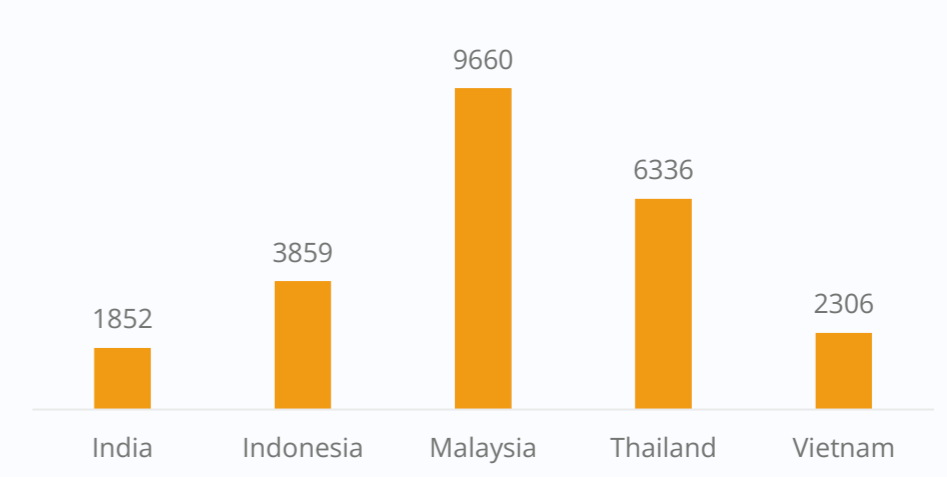
The Asian Century:

If Asia continues to follow its recent trajectory, by 2050 its per capita income could rise sixfold in purchasing power parity (PPP) terms to reach Europe's levels today... but with a population of 3 billion inhabitants -i.e. six times the population in Europe. This adds to the other rationale provided on previous slide, as these countries also meet this criteria.

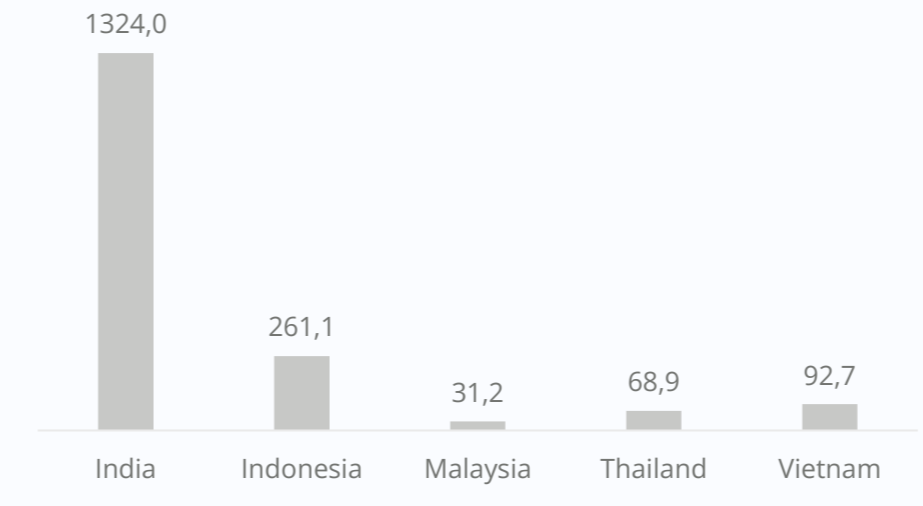
Average annual GDP growth



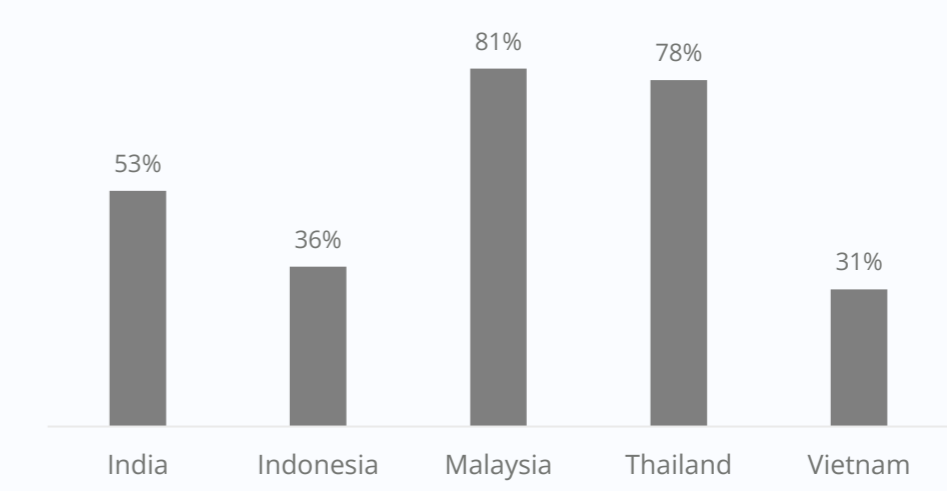
2017 GDP per capita (USD)



Population (Million)



Account (% age 15+)



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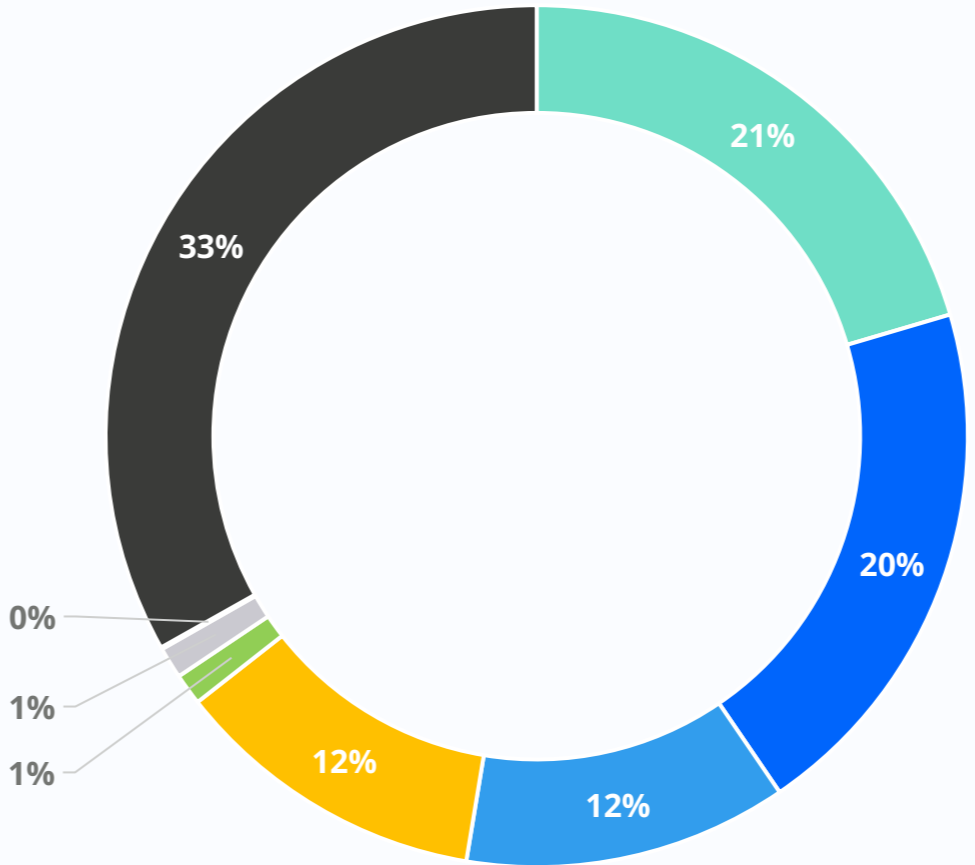
Share price performance.

Share price performance.

Share Code **MBC:GR** ISIN **LU1404975507**

MKT Cap **EUR 163.4 MILLION**
Share price of 12 March 2018

Current shareholders



- Sunblaze Investment Holdings Limited
- Tailored Investments Limited
- Ecsponent Limited
- Infitum
- Opportunity
- Nuy Investment Holdings B.V.
- Van Niekerk Investment Holdings B.V.
- Free float



Source: MyBucks S.A. listed on the Entry Standard of the Frankfurt Stock Exchange market

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Chief Executive Officer

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