



Kraft Bank

kraftbank.no

Rogaland Investor Forum
19.08.21

Kraft Bank – not a consumer loan bank!

Kraft Bank

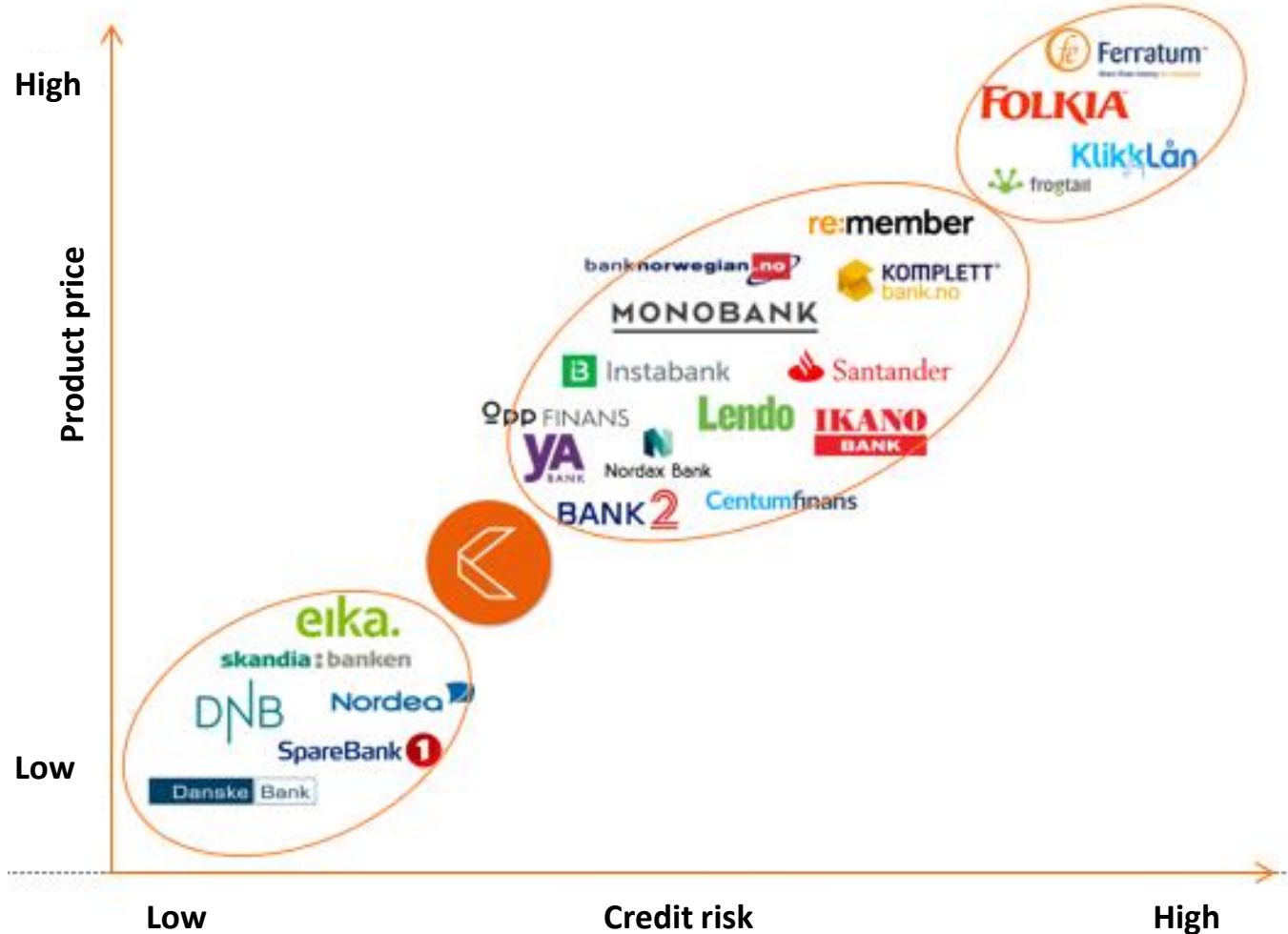
Helps people recover from financial distress.

*We provide a thorough analysis of customers economy
to find better solutions.*

Kraft Bank approaches each customer with respect.

Kraft Bank?

Positioned between mortgage-loan banks and consumer-loan banks



Short story - Kraft Bank ASA

Business idea	<p>Norwegian households have too much debt</p> <p>Growth in consumer loans has increased customer in financial distress</p> <p>Provide banking for customers who are rejected by other banks</p> <p>Only two products, loans and deposits</p>
The start up	<p>Raised equity MNOK 300 in February 2018</p> <p>Established 29. May 2018, OTC listen immediately</p> <p>Listed on Euronext Growth from 10. December 2020 (KRAB)</p>
Specialised bank	<p>Thorough analysis of customers economy to find better solutions</p> <p>Provide refinancing and close monitoring of customers</p> <p>Refinancing of secured and unsecured credits</p> <p>Experienced advisors within mortgage lending and personal economy</p>
Short term banking	<p>Helps customers achieve a balanced economic position</p> <p>Customers shall be able to return to ordinary banks</p>

Technology

Very low investment cost setting the bank up, including all systems:

- System suite chosen to match business model
- Short project period
- Cost efficient set-up
- Highly competent employees
- Early profitability

Operations:

- High degree of manual analysis of customers
- Loan production system fully automated

Not a full service bank, no need for full service system suite

Fin-Tech targets profitable niches of banking

Full service providers.

- Lending
- Deposits
- Debit cards
- Credit cards
- Payments
- Insurance
- Investments
- Real estate brokers
- Asset management
- Markets operations
- Foreign Exchange

Kraft Bank

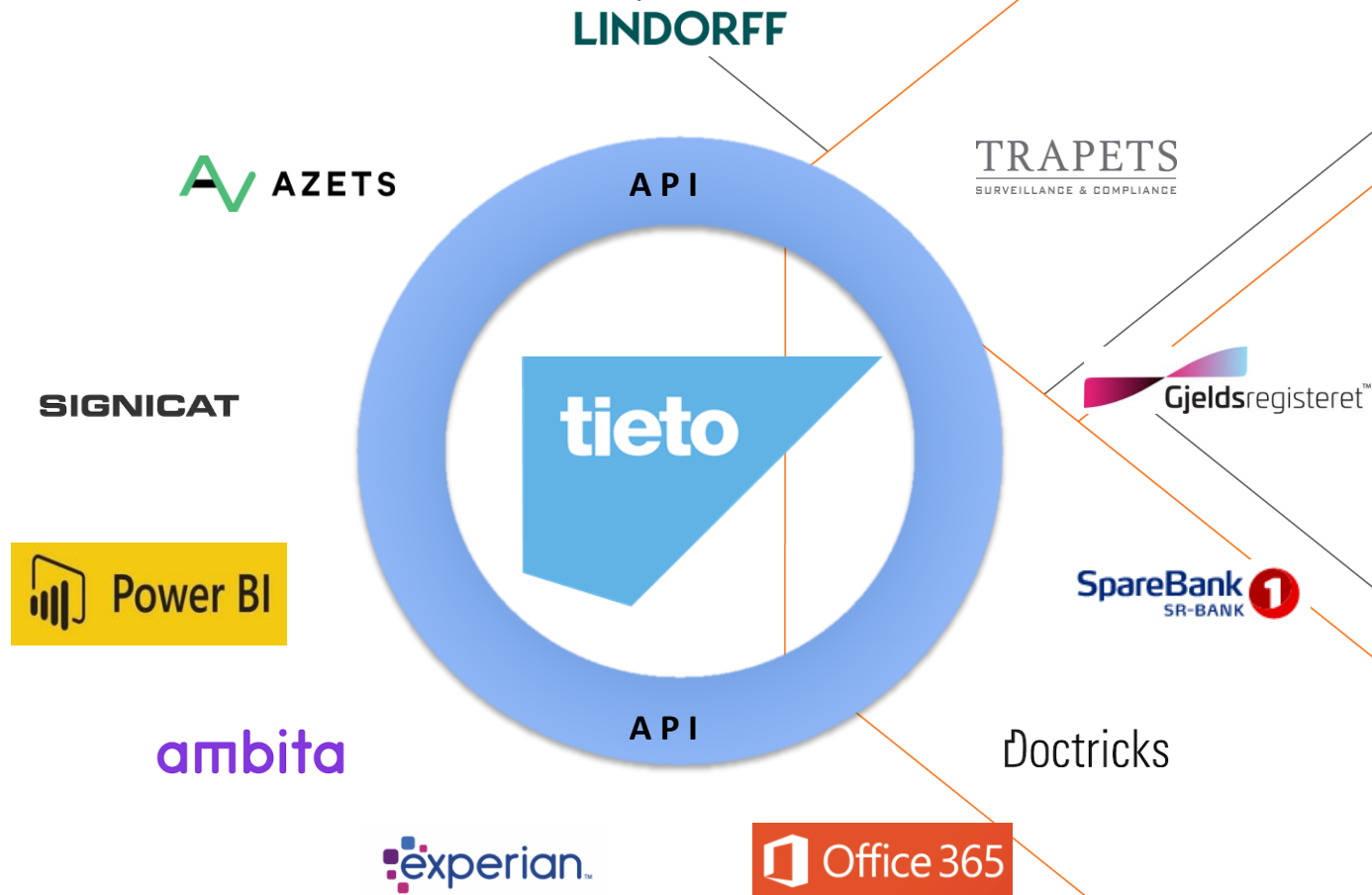
- Lending
 - Deposits
- (no deposits from or lending to corporations)

Kraft Bank is doing the same as Fin-Tech companies, but with a banking licence. This makes us able to target specialised lending.

And to stay efficient and agile.

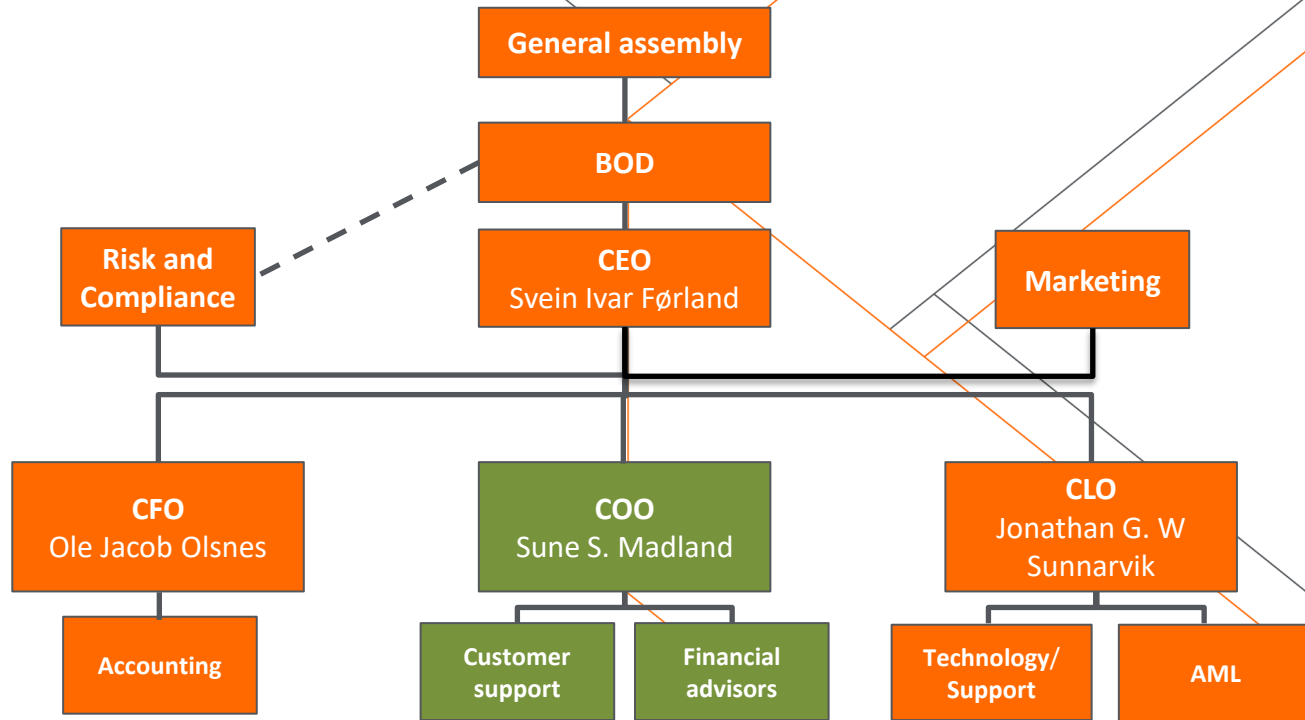
Kraft Bank's systems suite

Our core system offers very efficient API integration and operations



Organisation

Minimizing staff, maximazing employees working towards customers (65%)



13 FTE

22 FTE +2

Environment, Social and Governance (ESG)

Environment

- Being responsible in all choices
- Impacts purchases and travel etc.

Social

- Kraft Bank's business model is to help people and the society
- This is the foundation for our existence
- We only refinance if we can find a better economic situation for the customer
- We rarely increase the customer's debt
- We want the customer to have an ordinary mortgage as soon as possible
- Profitable companies are an important part of society
- Created 35 new jobs for skilled people

Governance

- Very strong in all of banking sector
- Being a new bank means all systems and processes are made according to existing regulatory requirements, and agile to changes

ESG figures

Total number of customers helped : 1250

Number of customers returned to ordinary banks : 389

No temporary employees

- 35 FTE's + 2 part time students

All customers are in personal contact with our financial advisors.

People in financial distress does not want advice from a robot or have a fully automated process with the bank.

Financial highlights from 2. Quarter 2021

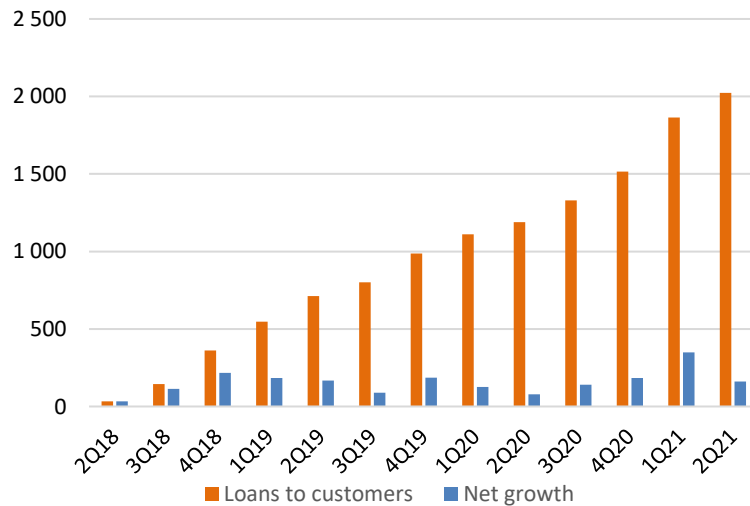
After almost 3 years of operations

- Total loans to customers 2.024 million as of 30. June 2021
- Net profit after tax 11,6 MNOK
- 14% ROE

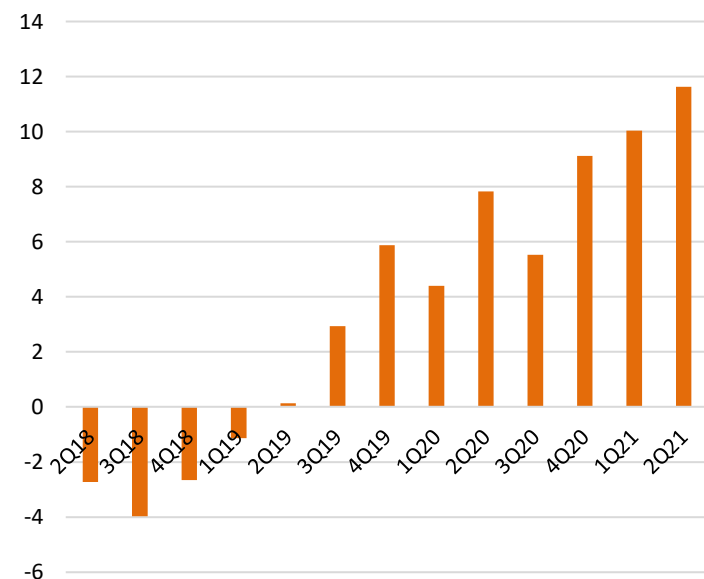
Long term goal

- ROE >15%
- New dividend policy from 2021

Loans to customers



Net profit after tax



The end!

