



Everything





Octavian Pătrașcu

- Master's Degree in International Business from the Academy of Economic Studies
- Bachelor's Degree in International Economic Relations from the Academy of Economic Studies
- Bachelor's Degree in Law

Introduction Meet the CEO

Relevant Experience

markets.com

**Head of Business Development
and Minority shareholder**
2010 - 2015

- Head of Business Development and Head of Growth
- Due to consistent results received shares and **became minority shareholder**
- **Acquired by Playtech** (a FTSE 250 Company) in a deal worth \$550M

TRADE.COM

Multi Asset Brokerage

Managing Partner
2015 - 2018

- In charge of the day to day and growth of the business
- Scaled the company from a handful of employees to hundreds
- Achieved over \$50M in annual revenues
- Exited in 2018

CAPEX.COM

Founder and CEO
2018 - 2024

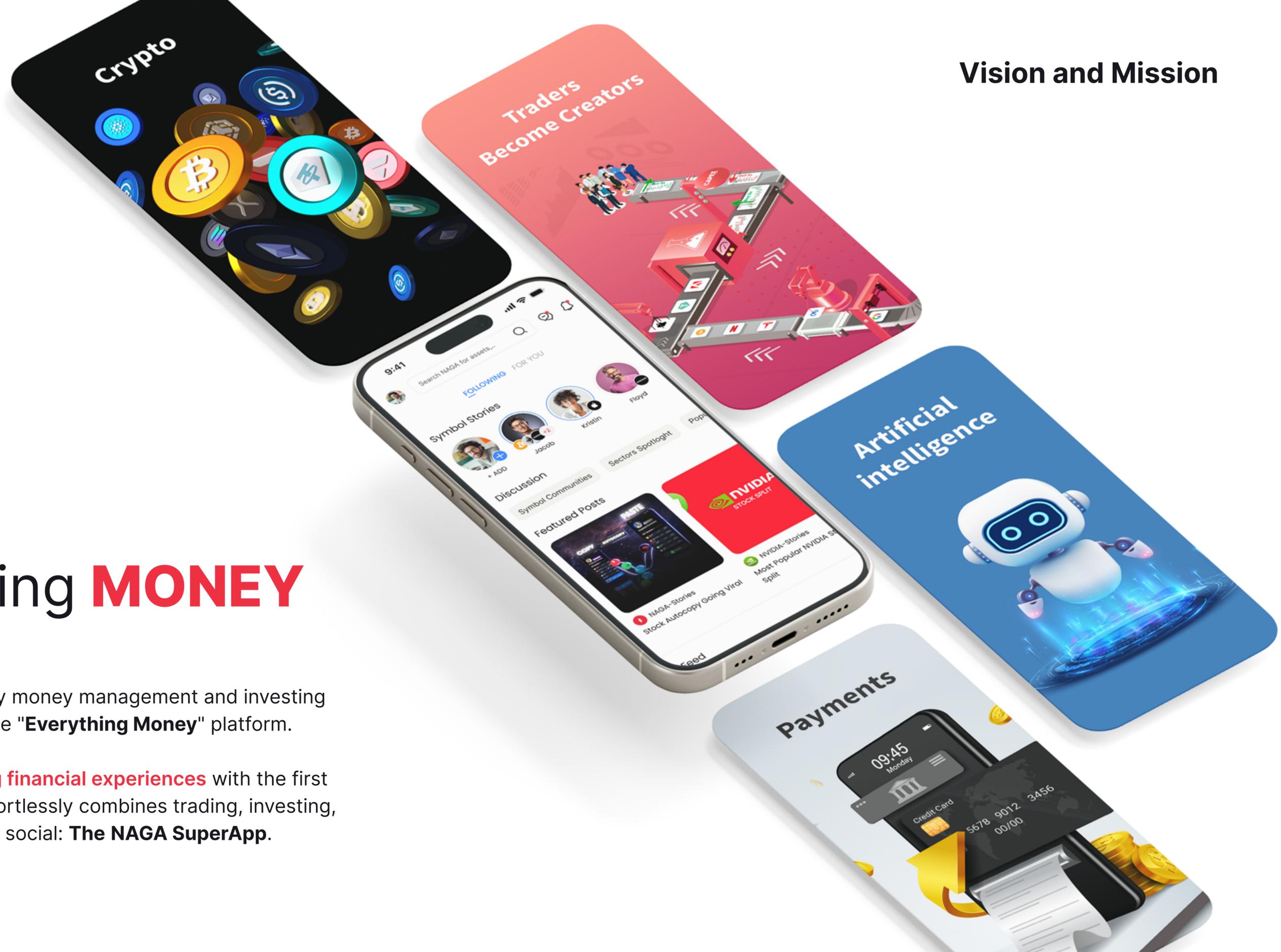
- Raised \$31M as founder and CEO
- Profitable company while growing and scaling in emerging markets
- Led the merger between CAPEX and NAGA



Everything **MONEY**

Our vision is to simplify money management and investing by creating the ultimate **"Everything Money"** platform.

We are **revolutionizing financial experiences** with the first all-in-one app that effortlessly combines trading, investing, crypto, payments, and social: **The NAGA SuperApp.**

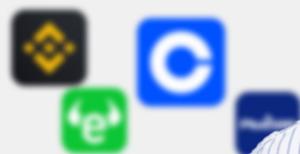




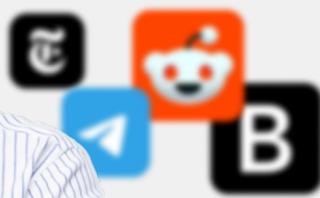
WHERE TO START?



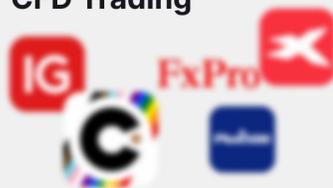
Crypto Trading



News and Education



CFD Trading



Investing



Payments



Our Unique Solution

NAGA ONE

A complete financial ecosystem in your pocket.

Users struggle with switching between multiple apps for different financial services.

We solve this by consolidating everything into NAGA ONE - a secure and multi-regulated app with multiple financial services, professional tools, integrated news, and curated market updates.

- Investing
- Trading
- Crypto Trading
- Social Trading
- Payments
- Education and News
- Trading Tools

SOLUTION





Opportunity and Total Addressable Market

\$ 110T - Equities

\$ 2.4T - Crypto

\$ 8T - Forex

21%+ of the global population has capital markets investments

1.7B brokerage accounts users in the world

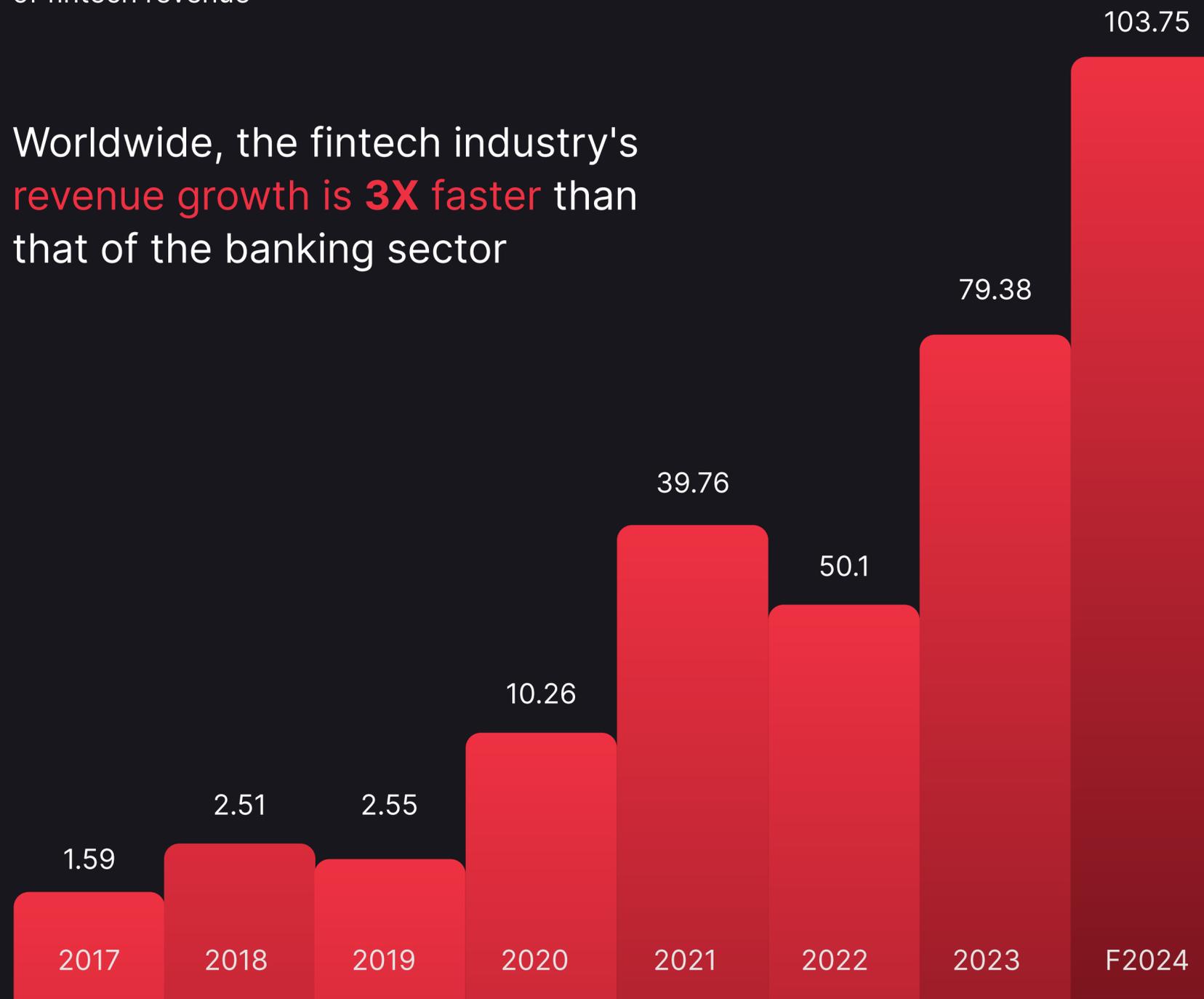
4.95B Social media users

Total Addressable Market

\$ 120 T

Fintechs accounted for **5%** of the global banking sector's net revenue representing a **15 percent annual growth rate** of fintech revenue

Worldwide, the fintech industry's **revenue growth is 3X faster** than that of the banking sector



1. Source: Statista 2. Source: SimilarWeb and JMP Securities LLC. Brokerages include Robinhood, Webull, Sofi, Coinbase, TD Ameritrade, Schwab, E*Trade, Fidelity 3. Source: WorldBank and BIS 4. Expectation based on our business plan. This declaration is not binding nor does it constitute a promise for profit 5. Source: WorldBank 6. Source: BIS





Competitive Landscape

Product

	NAGA EVERYTHING MONEY	eToro	Revolut	coinbase	nu bank	robinhood
Invest	✓	✓	✓	✗	✓	✓
Trade	✓	✓	✗	✗	✗	✗
Crypto	✓	✓	✓	✓	✓	✓
Payments	✓	✓	✓	✓	✓	✓
Social	✓	✓	✗	✗	✗	✗
All Verticals in one app	✓	✗	✗	✗	✗	✗

- Disruption of traditional product models
- Full coverage of **all major Fintech verticals**
- **Community-driven social** trading
- High potential of growth due to new technology and access to **emerging markets**
- Opportunity to create our own niche due to the Super App

First mover to a real Fintech SuperApp

Capital Markets

	NAGA EVERYTHING MONEY	eToro	Revolut	coinbase	nu bank	robinhood
Funding	110M\$	682M\$	1.7B\$	1.9B\$	4.2B\$	6.2B\$
Valuation/Revenue	3.16	5.55	20.45	12.67	12.67	9.4

*Financial information is based on public sources. Accuracy is not guaranteed;





Focus on Merger

Focus on Growth

H1 2024

H2 2024

2025



Our Focus



Shareholders Approval: record vote **99.81%**



Regulatory Approvals: within a period of **3 months**



New Shares registered in the German Commercial Registry



Conversion of all 8.1M Convertible Notes subscribed by CEO into shares at 1 EUR/share

Financial Synergies: Cost synergies and economies of scale

Operational Synergies: Strengthening the team and organizational culture

Maximize Business Results: Increase revenues and market expansion

All-in-one SuperApp: Complete product unification with seamless transition between verticals. Singular UI/UX, combined with a new product roadmap

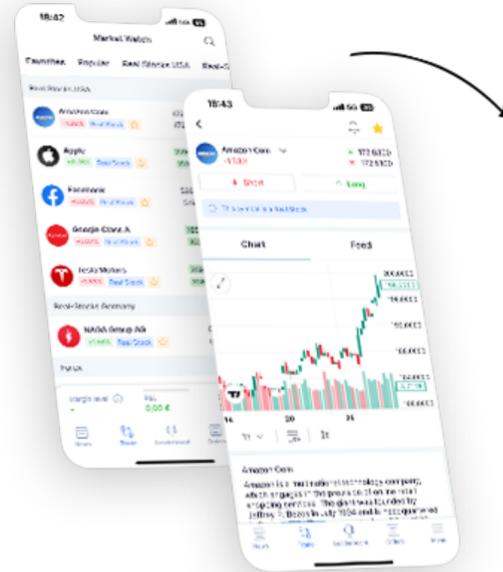


With the merger now complete, the group is fully focused on **driving growth** and **unlocking synergies**.



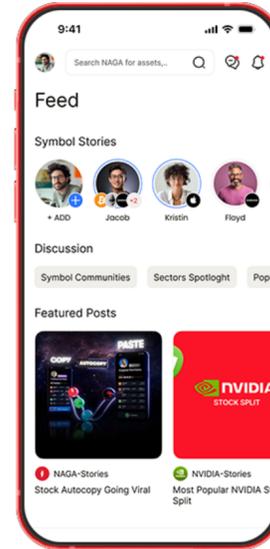


NAGA 1.0



NAGA 1.1

Current NAGA with short-term updates for better **user experience** and **product offering** for **1.5M users**



API & B2B PARTNERSHIPS



NAGA 2.0

Redesign of **NAGA Trader** and **NAGA Pay** applications with new Social Trading and Community elements and advanced Trading Tools to help us reach **5M users**

Opening our APIs to connect and start B2B partnerships

Product Roadmap



NAGA ONE

One App for all. Social Network application for **Trade, Invest, Crypto, and Pay**. The app will feature a seamless integration between all verticals, custom financial products tailored to our users and AI agents, targeting **10M users**.

1.5 M Users

5 M Users

10 M Users





Product - Continuous Innovation



Our product roadmap is filled with **innovative** offerings and **AI-driven** solutions.



Introducing an **advanced community feed, social stories, and posts** tailored for influencers, as well as **topic-related discussions** to foster engagement.



Rolling out a variety of new **tools** designed to empower users in their trading decisions. For new products we will be offering **custom financial instruments, thematic portfolios**, and option for traders to create their own instruments.



Lastly, we will complement our SuperApp with an AI financial assistant that will provide real-time news updates, assist with decision-making, and help users effectively utilize these advanced trading tools.



Multivertical Approach

Trading

Investing

Crypto

Neobanking

Social

Strategic Partnerships

Telegram & other Strategic partnerships (1 Bln+ users)

Affiliate & IBs ecosystem

Mix of

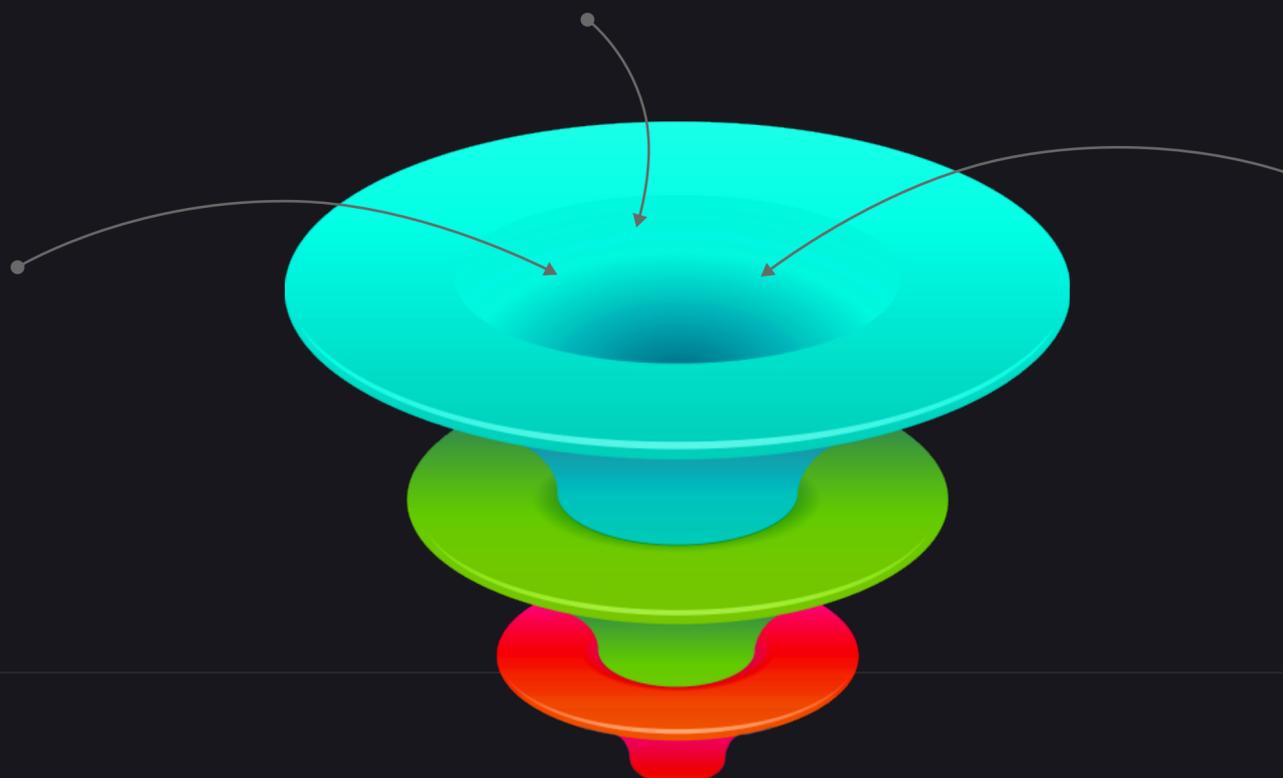
Acquisition Channels

Focus on Influencers

PPC, Affiliates

SEO, Social Media

Referral Programs



Engage

AI-driven **Segmentation & Automation**: Target key moments, prevent churn, and drive engagement.

Content & Signals: Daily insights, trading signals, and user-generated content.

"TikTok-like" **endless content** feed.



All-In-One Approach to Increase CLV

Multi-verticals and social features to boost client engagement.

Immersive Ecosystem: Provide financial tools, insights, and community-driven content.





1

Strengthen the NAGA Brand

- Naga.com unification
- Focused communication strategy
- Support the "All-In-One" multi-vertical strategy

2

Amplify Global Reach

- "Everything Money" campaign
- Brand ambassadors & Sponsorships
- Mix of classic online, offline and strong influencer push

3

Scale & Growth Influencer campaigns

- Targeted influencer partnerships
- Performance & remarketing funnels
- SEO & ASO for organic acquisition
- Leverage Telegram ecosystem & app for 1 Bln+ crypto and trading audience.

A powerful mix of brand storytelling across traditional and digital platforms, supported by a viral influencer campaign, has the **potential to generate hundreds of millions of views**, driving brand equity and market penetration.





Supervisory Board



Barry Rudolph

Chairman of the Supervisory Board



Eyal Wagner

Board Member



Stefan Schütze

Board Member

Experience

- Over 30 years in operations, technology, finance, and investment
- President of The Interface Financial Group
- Co-founded Figure 8 Wireless, leading to merger and IPO before acquisition by Texas Instruments

- Experience across Europe, South Africa, and Australia
- Former CEO of Markets.com (acquired by Playtech PLC for €508M)
- Co-founder of blockchain protocol COTI

- Over 20 years of experience in venture capital and asset management in publicly listed companies:
- Chairman of the Supervisory Board, The Platform Group AG (09/2020 – Present)
- Chairman of the Supervisory Board, Coreo AG (08/2015 – Present)





Michael Milonas
Co-Founder and
Deputy CEO



Madalina Rotaru
Deputy CEO



Valentin Ilioi
Chief Marketing
Officer



Christina Koullapi
Executive Director
and CCO



Ricardo Cravo
Chief Financial
Officer



Andreas Luecke
Board Member
and Head of Legal

Experience

- **Co-Founder and CEO of NAGA**
- **Entrepreneur, investor and founder** of a series of ventures including NAGA
- Background in **Law, Finance, Academia, Media and Investments**
- **Co-Founder and COO of CAPEX.com**
- Former **Head of Operations and Licenses** at Trade.com
- Head of Back office Markets.com
- 11 years of experience in the fintech industry
- **CMO** of Capex.com
- Former Head of Marketing XTB branch
- Over **19 years of experience** in Digital Marketing
- She now leads the group's compliance department, leveraging her extensive finance and compliance background to ensure regulatory adherence and enhance operational integrity.
- Group **CFO** at Capex.com
- Group **CFO at PayUp** (E-payments distributor). Enabled fast growth in Romania for the Company
- **Head of financial digitalization and business intelligence** functions within the CAPEX.com Group as Country Manager
- Co-founder and General Manager of 2 startups in E-health and Digital Marketing
- Senior corporate and tax lawyer with **25 years experience**
- **Partner in a big four firm** and multidisciplinary tax and law boutique
- Deep insights into internationally diversified groups





A company **DRIVEN BY THE TEAM**

BOD

Supervises overall company decisions and strategy

C-Suite

Sets the vision and strategic direction of the company

Top Management

Implements the C-Suite's vision, ensuring processes and procedures are in place

Heads of Departments

Manages departmental operations and strategy execution

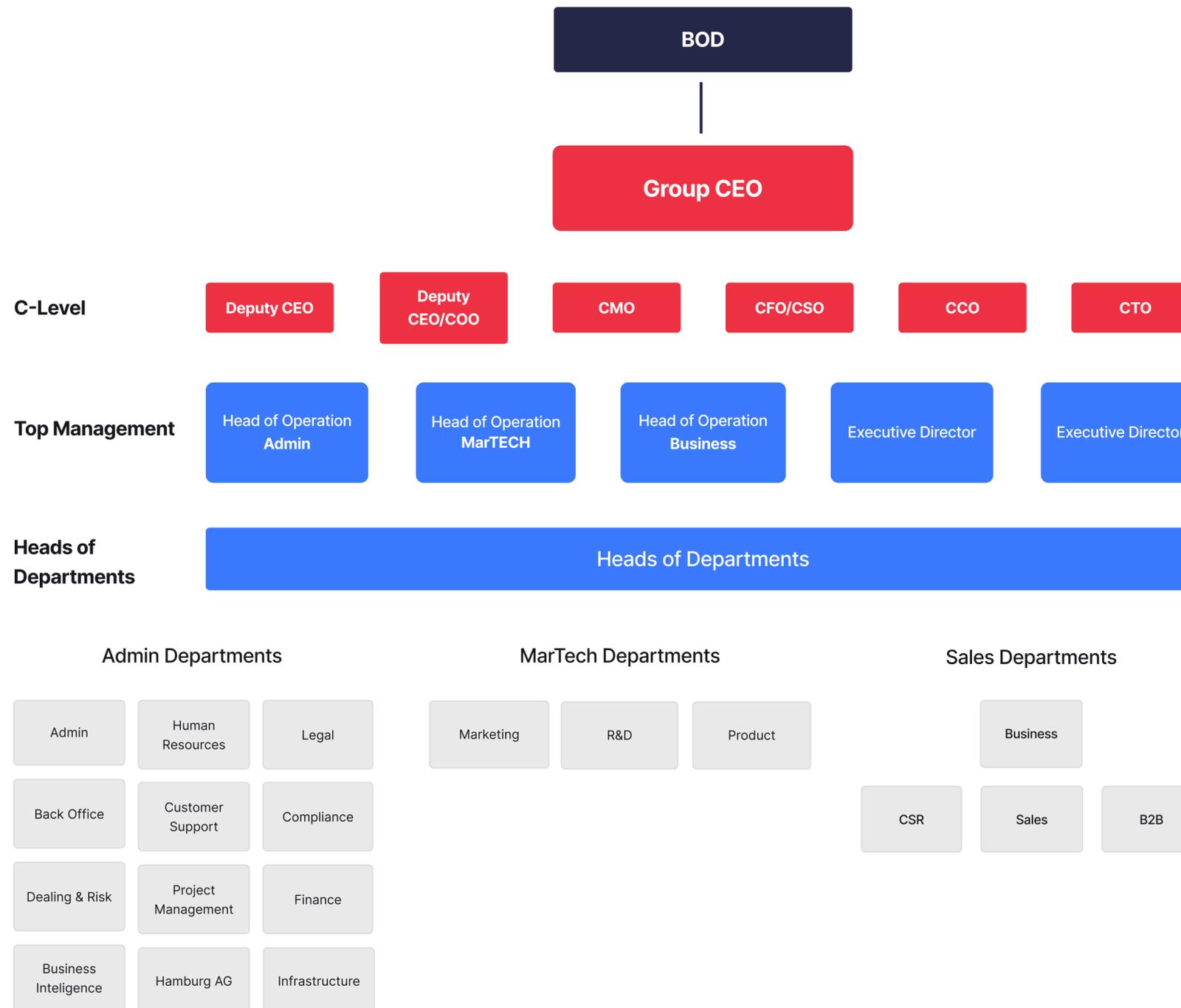
Key Individuals & Managers

Critical to operational effectiveness and strategic initiatives

Officers

Responsible for the execution and implementation of each department's role and function

High Level Organigram





Our Values

We have a startup DNA with a corporate mindset

We have the ability to rapidly innovate and challenge the status quo, having the agility of a startup, while upholding the efficiency of processes and procedures characteristic of a robust corporate structure.





Global footprint

Latin America

- Chile
- Colombia

Europe

- Germany
- Cyprus
- Bosnia and Herzegovina
- Romania
- Gibraltar

GCC

- Dubai
- Abu Dhabi

Africa

- Seychelles
- Mauritius
- South Africa
- Nigeria
- Egypt

SE Asia

- Vietnam

● Operations ● Tech ● Marketing

Licensing framework

9⁺² Licensing Framework

5 Trading Licenses

2 Crypto Licenses

2 Payments Distributor

2^{in 2024} Upcoming Trading Licenses

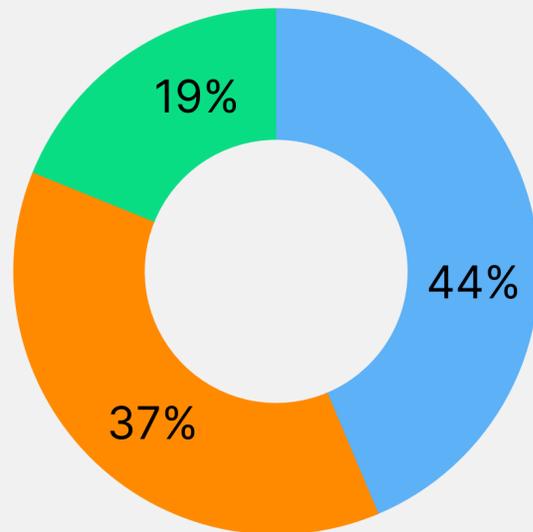
- **9 licenses** covering **4 continents** and **over 100 countries**
- **Payments, Crypto, and Trading** licenses within a single framework
- Our local presence, with offices in **12 countries**, leverages local expertise and banking infrastructure, resulting in **higher CLV** and lower **CAC**





Objective:

Cost Synergies up to \$ 10M



- **Tech optimisation**
- **Operational synergies**
- **Commercial synergies**

*The figures represent a wishful yearly budget optimisation and it is in progress

New Naga Synergies

Progress

Technology Optimisation

Operational Synergies

Commercial Synergies

After completing the merger in the first half of 2024, we have streamlined our operations and are advancing with technology optimisation.

This will allow us to potentially realise cost synergies and apply efficiency, which will **positively impact EBITDA** throughout the coming year.

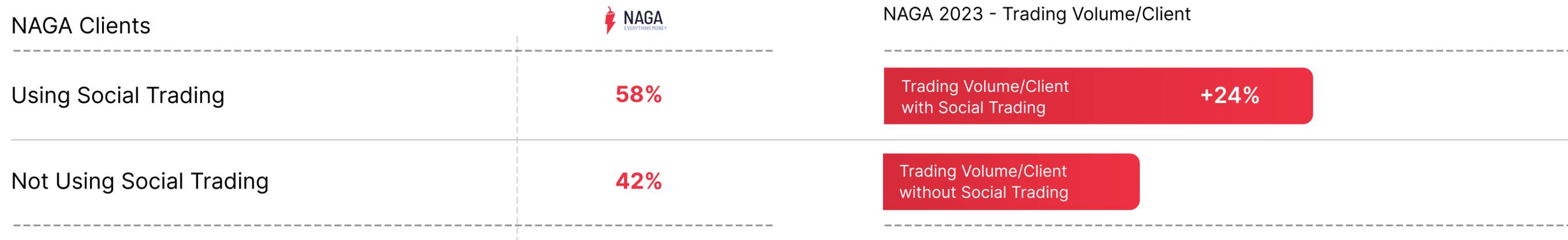


Objective:

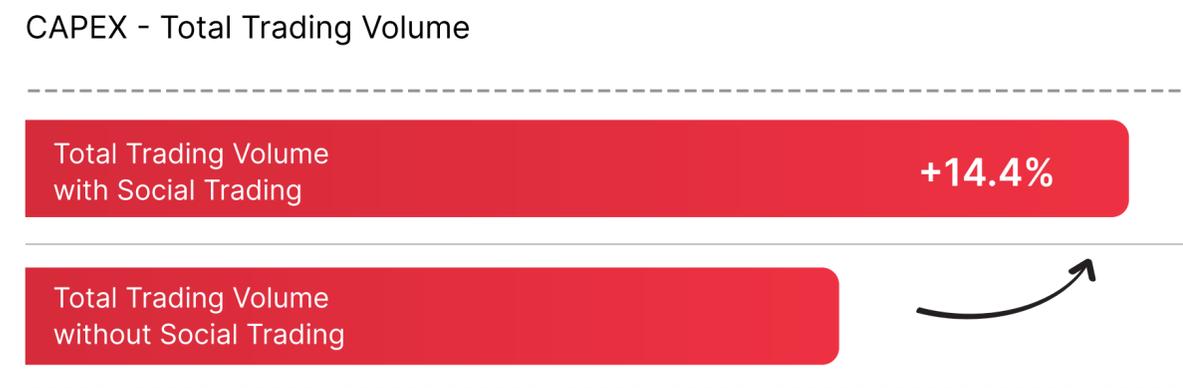
Enhanced customer lifetime value (CLV) and growth in existing revenue streams

Social Trading

NAGA clients using Social Trading features have a 24% higher trading volume than self-traders.



Activating NAGA's Social Trading feature for existing CAPEX clients is projected to instantly unlock a **14.4% increase in trading volume**, driving higher revenue growth.



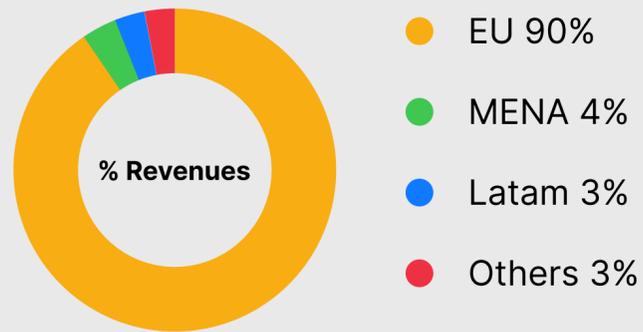


Objective:

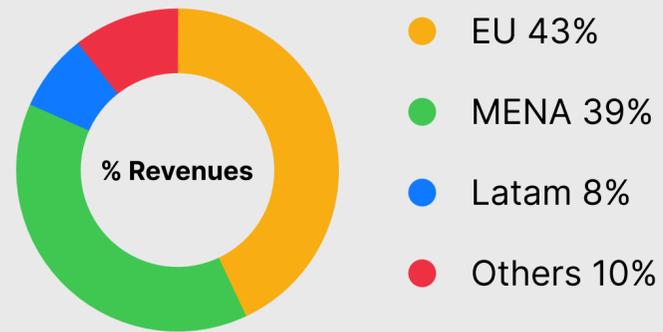
Expand on high potential markets to achieve lower CPA and higher CLV

Focus on the Emerging Markets

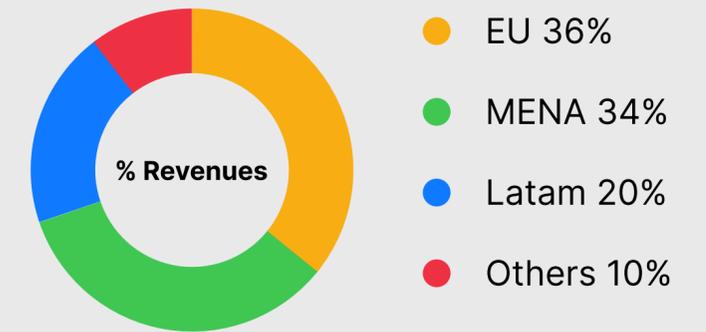
**NAGA 2023
Before Merge**



**New NAGA 2024
(High Potential Markets)**



**NAGA Next Years
(More and More Equilibrium)**



Unlocking Growth in Emerging Markets for Improved Efficiency and Value:

- CAPEX's **strong presence in emerging markets** (SE Asia, Latam, MENA)
- **Operational infrastructure** and local know-how.
- NAGA **acquisition efficiency** (low CPA)
- CAPEX's **high-value retention** strategies to boost CLV.





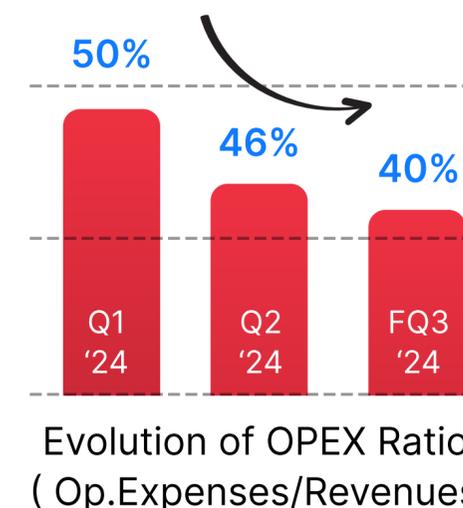
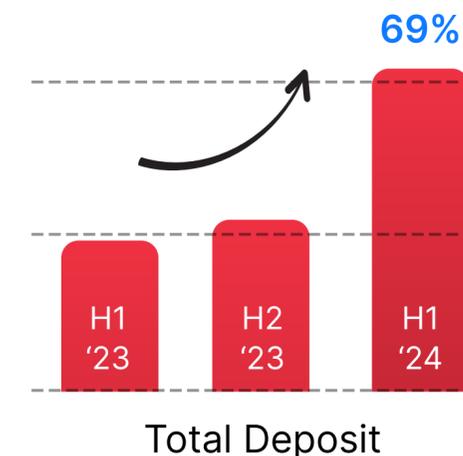
Financial Results - H1 2024

H1 2024 saw a significant revenue growth of 56% compared to the previous period.

	H2 - 2023	H1 - 2024
Gross Revenue	€ 20,242,960	€ 31,510,619
Direct costs	€ (3,935,155)	€ (5,046,781)
Operational Expenses	€ (9,185,570)	€ (12,942,501)
Marketing Expenses	€ (2,304,005)	€ (11,009,691)
Total Expenses	€ (15,424,729)	€ (28,998,973)
EBITDA	€ 4,818,231	€ 2,511,645

This commitment is already evident in the **sustained revenue growth** throughout 2024, with a notable acceleration of +42% in the first 2 months of Q3 compared to the first 2 months of Q2.

Operational synergies are beginning to materialize, leading to efficiency improvements and a 10% reduction in the OPEX ratio since the start of the year.



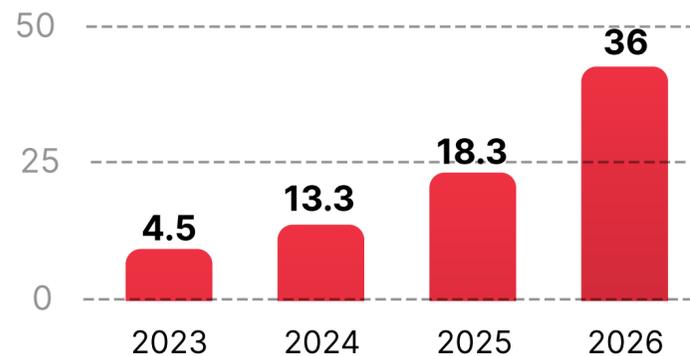
*Data presentation is preliminary and not final and can suffer modifications.



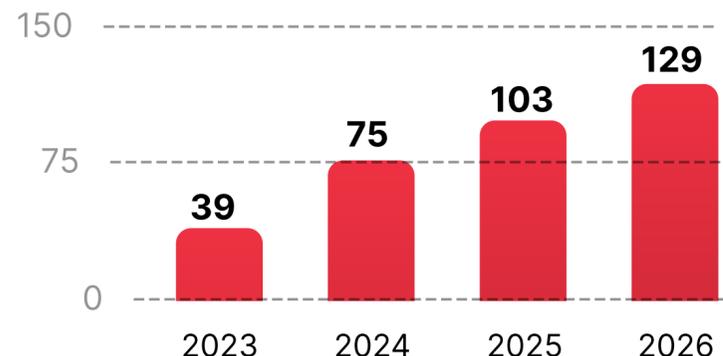


Financials - 3 Years

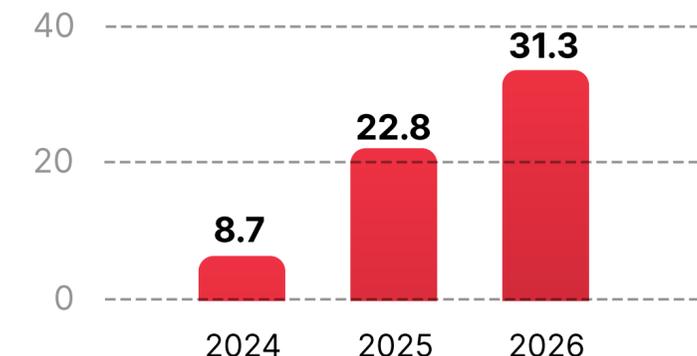
Closing Cash (M EUR)



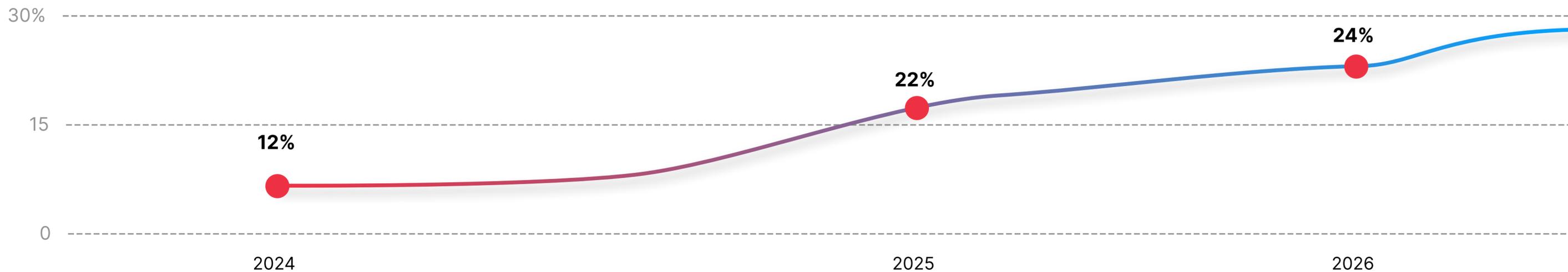
Revenue Forecast (M EUR)



EBITDA (M EUR)



EBITDA Margin



Combined business numbers presented prior to 2024 are provided for comparative illustration purposes only.

Financial

NAGA - NuWays





The **New NAGA**

PEOPLE CENTRIC:

Our new team is blending experienced management with top talents, combining startup agility with corporate efficiency to drive rapid innovation.



MARKETING as a STRATEGIC

PILLAR: Significant investment in global campaigns, automation initiatives, and influencer strategies to strengthen our new global brand.



FIRST MOVER ADVANTAGE:

Pioneers in the SuperApp category, we have the opportunity to capture a significant share of the total addressable market of **5Bln+ users**



ENHANCED SCALABILITY:

Budget optimization through global infrastructure - **9 licenses** covering **4 continents** and **100+ countries** & with direct **operations in 12 countries**, and more branches opening soon





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Thank you!



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