



Everything

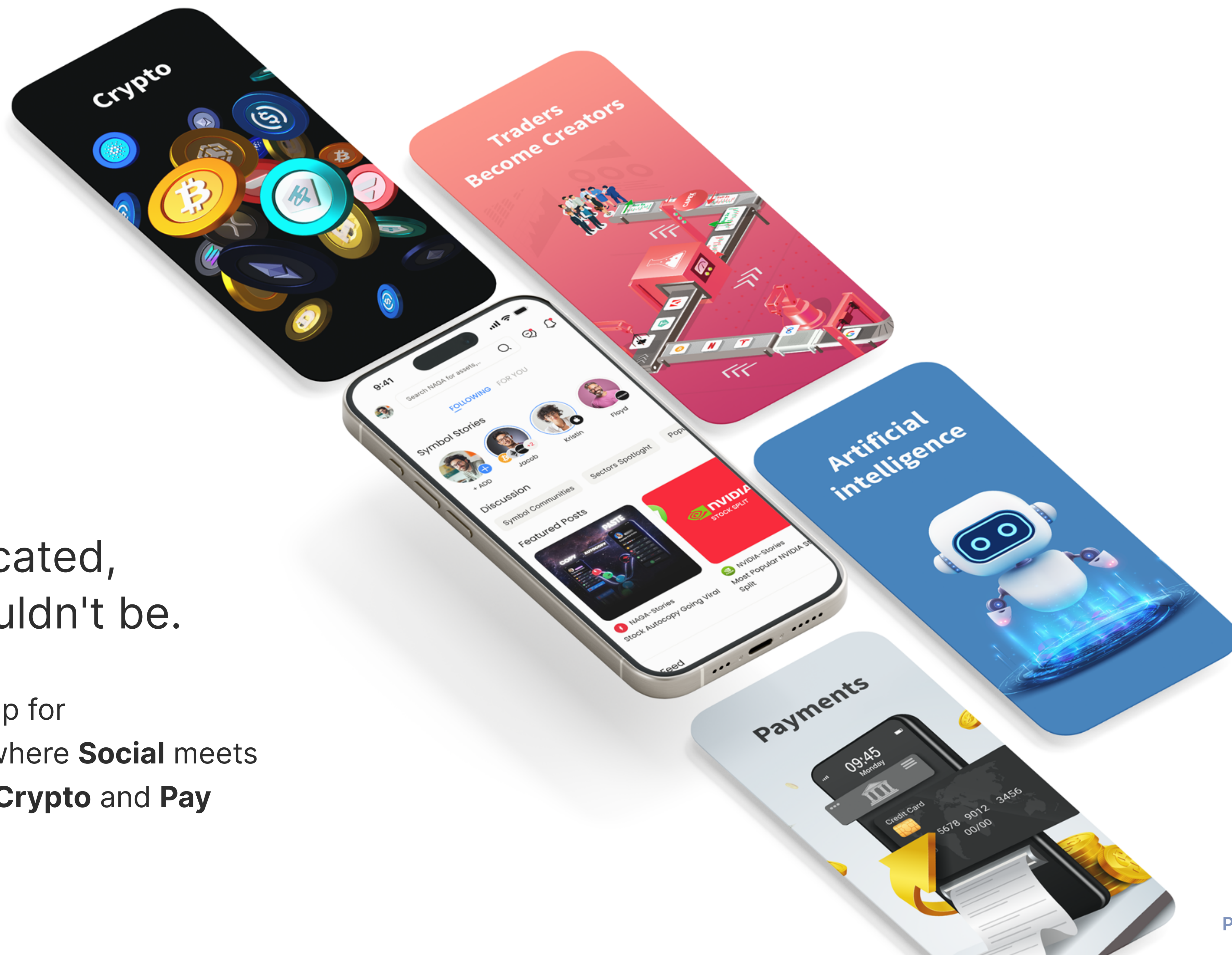
German Equity Forum,
Frankfurt/Main






Life is complicated,
investing shouldn't be.

Naga is the go-to app for
Everything Money where **Social** meets
Trading, Investing, Crypto and **Pay**






Our Unique Solution






I need to **PAY** for my coffee
Open one of my Payment Apps





I want to **INVEST** in Tesla
Open one of my Investment Apps





I want to **COPY** some investors
Open one of my Copy-Trading Apps



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



I want to **LEARN**
ABOUT FINANCIAL MARKETS
Search the web for Education Materials





I want to **TRADE**, but I need to move
money from my Crypto Account
Open one of my Crypto Apps



NAGA One

A complete financial ecosystem in your pocket.

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

Payments

Social Trading

Trading Tools

Education and News



Total Addressable Market & Competition



\$110 T - Equities
\$3.5 T - Crypto
\$6.6 T - Forex

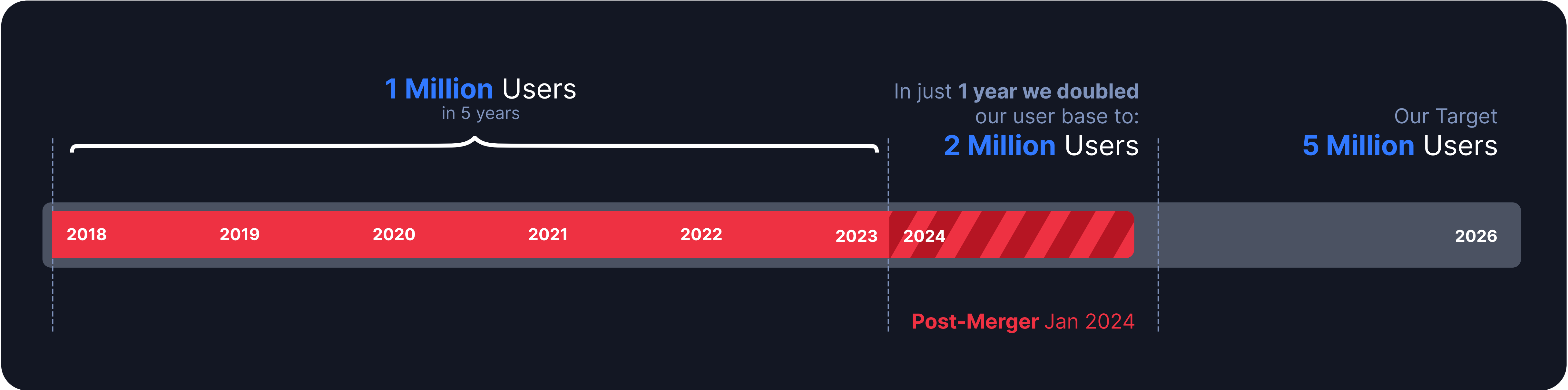
Over 21% globally invest in capital markets.
1.7 B brokerage account users in the world
4.95 B Social media users

Total
Addressable Market
\$120 T

Product	Invest	Trade	Crypto	Payments	Social	All Verticals in one app	Capital Markets	Funding	Valuation /Revenue	Market Cap
 NAGA EVERYTHING MONEY	✓	✓	✓	✓	✓	✓	 NAGA EVERYTHING MONEY	\$110 M	3.3	€0.18 B
 eToro	✓	✓	✓	✓	✓	✗	 eToro	\$692 M	5.6	\$3.55 B
 Revolut	✓	✗	✓	✓	✗	✗	 Revolut	\$1.7 B	20.1	\$45.00 B
 coinbase	✗	✗	✓	✓	✗	✗	 coinbase	\$1.9 B	14.3	\$74.85 B
 nybank	✓	✗	✓	✓	✗	✗	 nybank	\$4.2 B	8.5	\$67.60 B
 robinhood	✓	✗	✓	✓	✗	✗	 robinhood	\$6.2 B	11.9	\$28.68 B

Rapid Growth Milestones

In just five years, NAGA reached an impressive **1 million** users on its own. Following the merger, we accelerated that momentum, **doubling our user base to 2 million in under a year**. Looking ahead, our goal is clear: to **achieve 5 million users** by the end of 2026.



Enhanced Product Offering



NAGA One

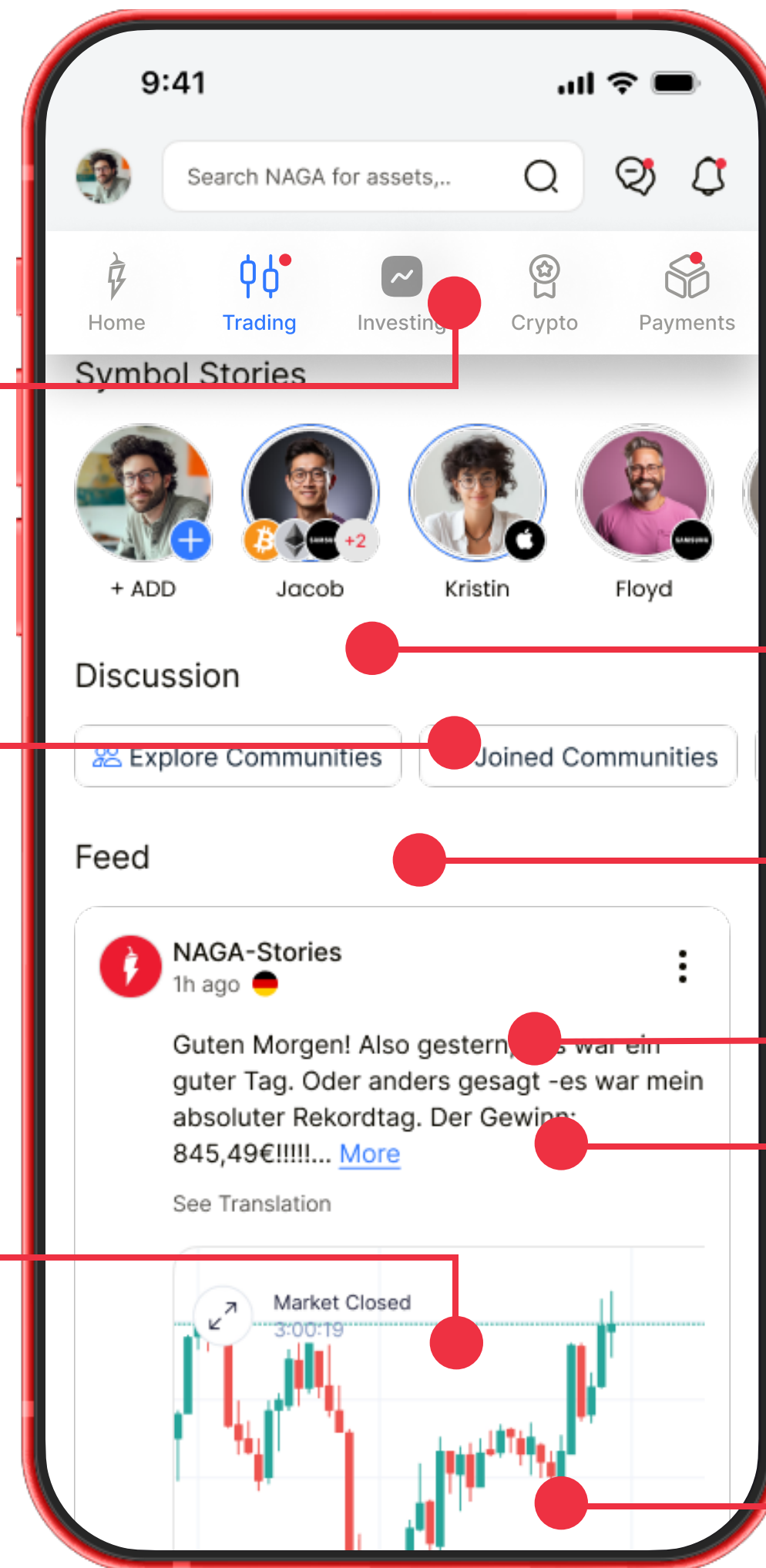
The app will feature a seamless integration between all verticals: **Trade, Invest, Crypto, and Pay.**

Social Trading

Social trading goes beyond copy trading, offering a real-time platform to connect with peers, discuss markets, share results, and more.

4000+ Assets

Unlock the power of diverse investments: trade stocks, derivatives, indices, forex, commodities, ETFs, bonds, and crypto - **all in one seamless platform**



Introducing new tools, including **custom financial instruments, thematic portfolios**, and the option for traders to **create their own instruments.**

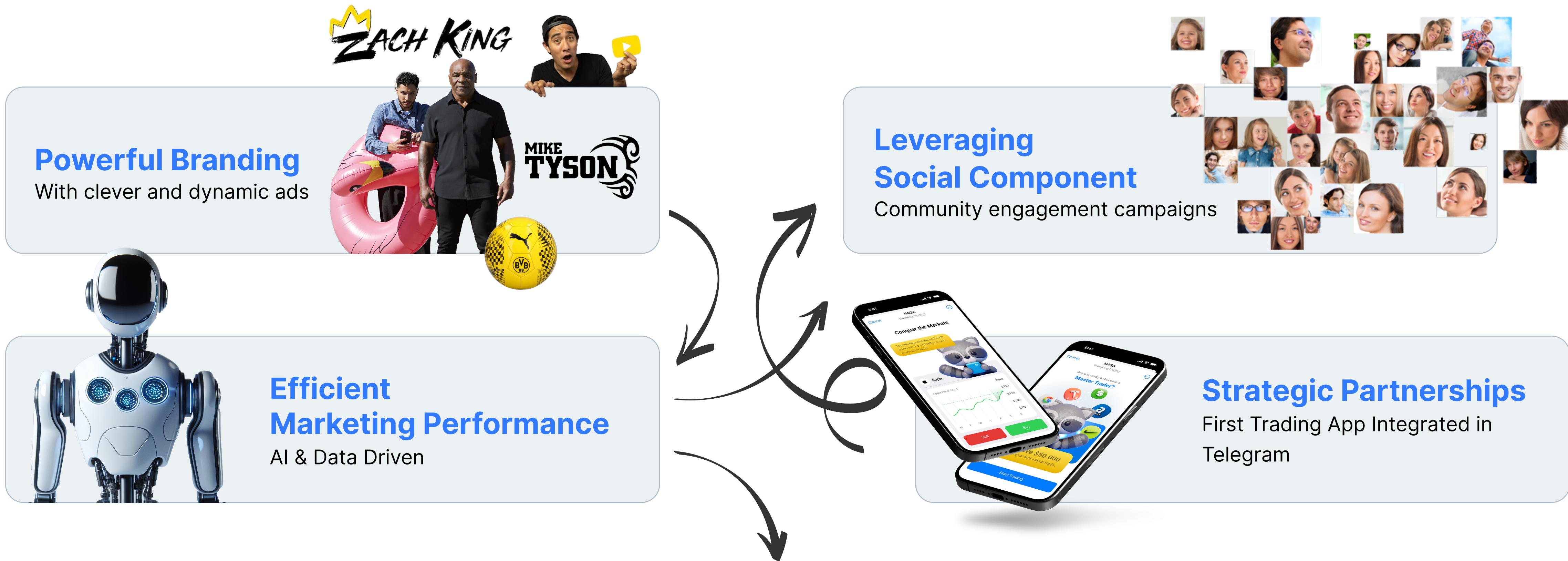
Yield Account

Real Stocks Trading

News and Education

Ready for WEB3

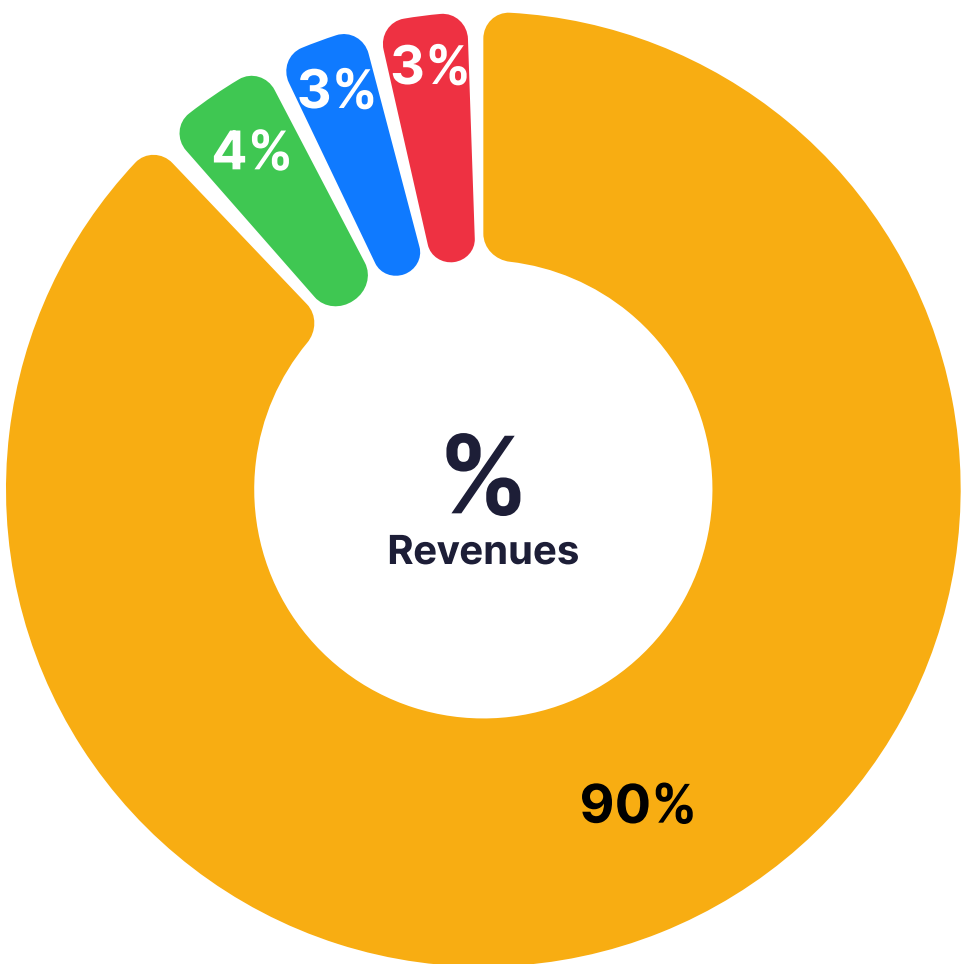
Marketing Engine



Together With our Local Expertise in Key Regions

We unlock the Marketing Machine

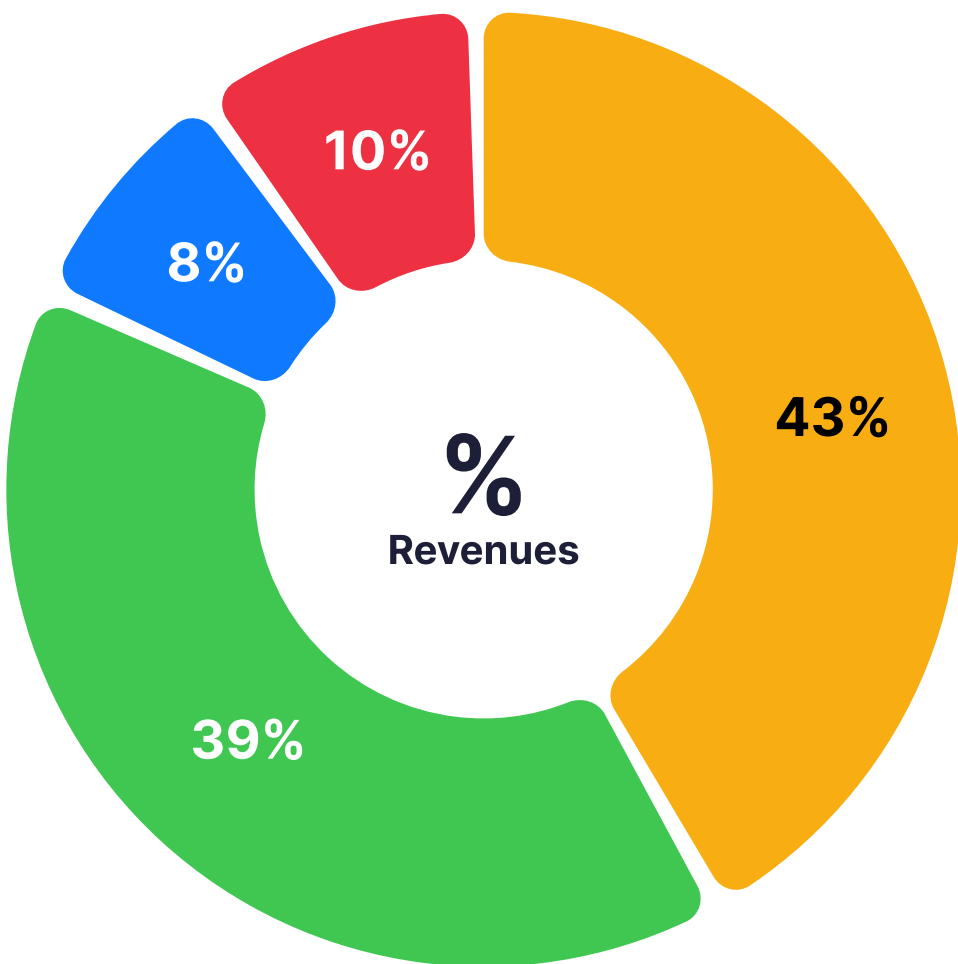
Expansion into Emerging Markets



NAGA 2023
Before Merge



New NAGA
(High-Potential Markets)
as of H1 2024



● EU ● MENA ● Latam ● Others

Trading Volumes 3x Higher Than EU

Unlocking Growth in Emerging Markets for Improved Efficiency and Value:

- **Strong presence in emerging markets** (ASEAN, LATAM, MENA)
 - **Operational infrastructure** and local know-how.

Social Engine



Empowering Traders Through Social Connections

Social trading has shown to **boost returns by ~25%**, highlighting the impact of fostering community connections.

With the NAGA app, a community-driven platform, we achieved up to 270 trading positions per active user in H1 2024, by leveraging:

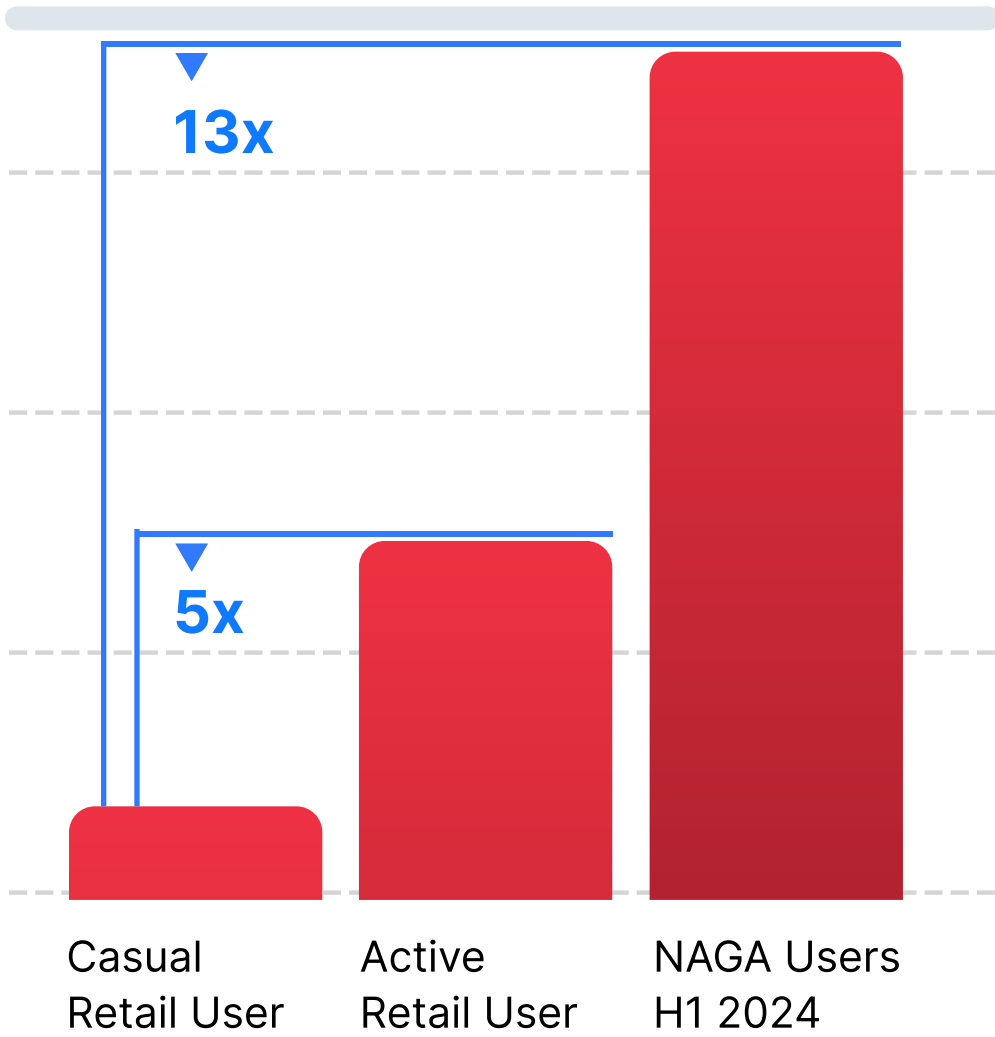
Social Trading
~50% activation rate
+24% Higher Volume Traded

Emerging Markets
Volume traded 3x higher than EU Markets

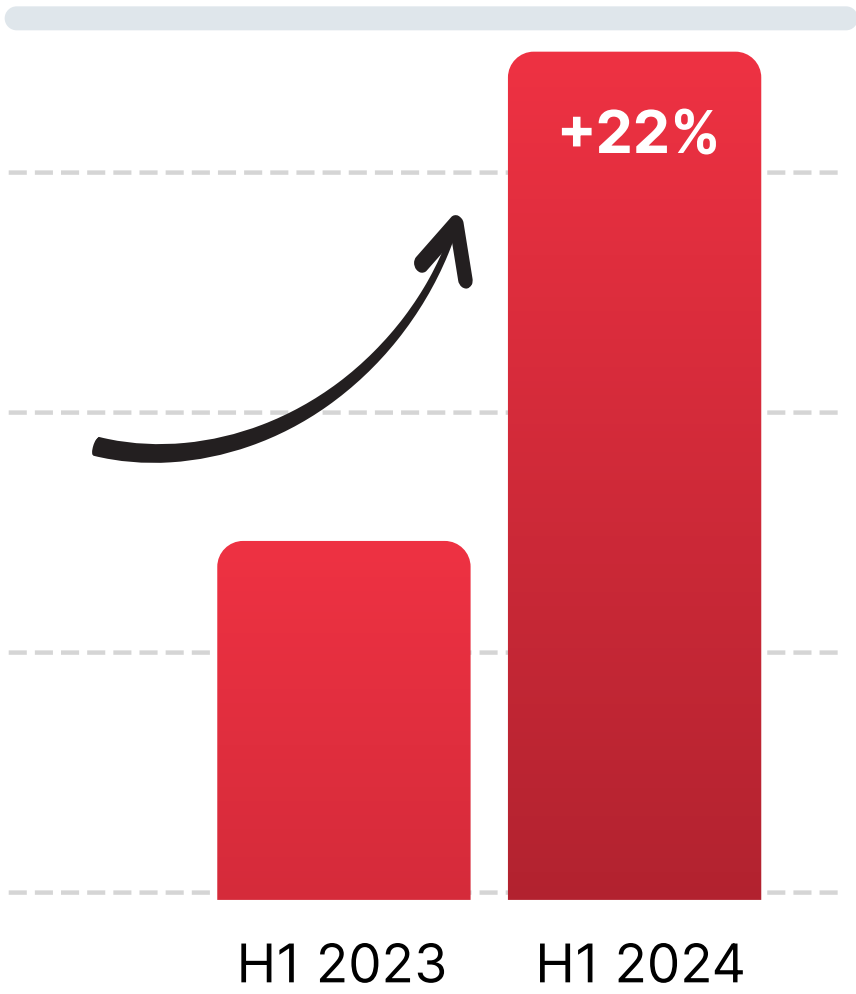
Enhanced UX & Product Offering

Activating Naga’s social trading feature for existing CAPEX clients is projected to instantly **increase trading volume by 70%**, driving higher revenue growth.

No of Trades/User



No of Copy Trades



NAGA 2023 - Trading Volume/Client



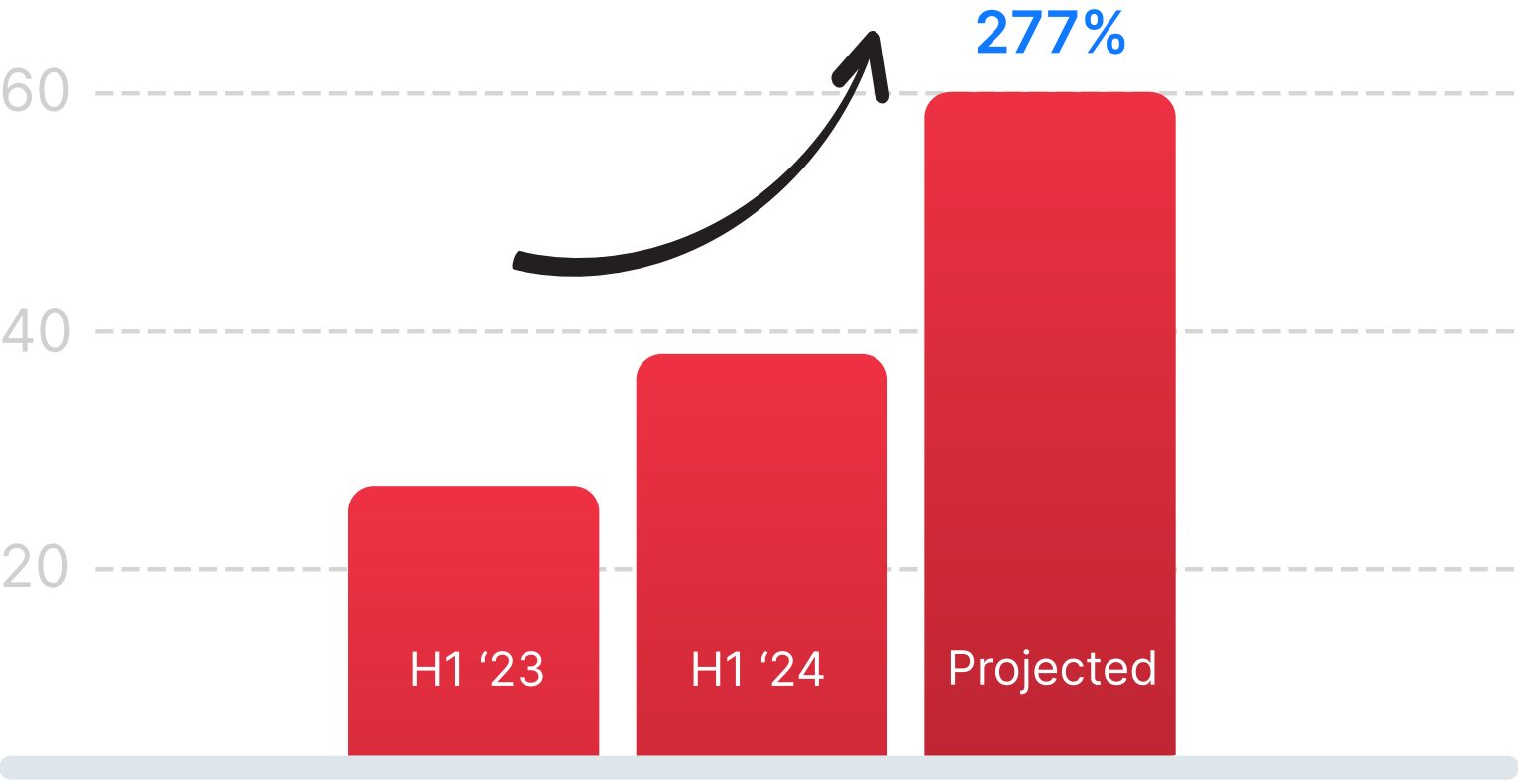
Evolution of Operational KPIs



Leveraging our **social engine** and the exponential growth in registered users driven by **global branding** and **strategic partnerships**, in 2025, we project to continue our rapid growth in total deposits and volume traded, **accelerating the boost in revenue in the coming years.**

Key Metric	H1 2024	H1 2023	Growth % as of H1 2024	Growth pace in the coming Years
Registered Users (in '000s)	165	69	139%	7x
Number of active users (in '000s)	30	21	40%	2.4x
Volume Trades (EUR, in Bln)	121	69	75%	3x
Volume Trade/User (in '000 EUR)	4	3	24%	2.1x
Revenues	30	19	61%	2.7x

Revenues



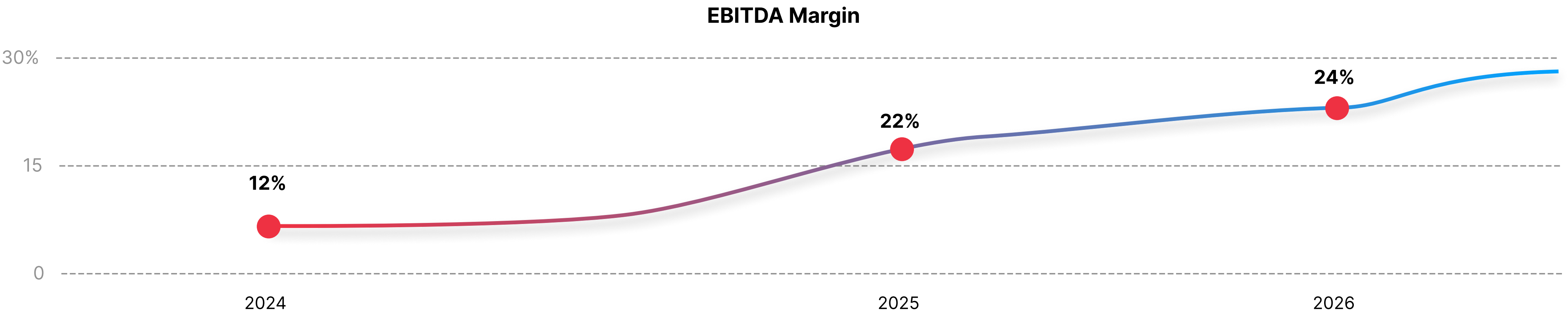
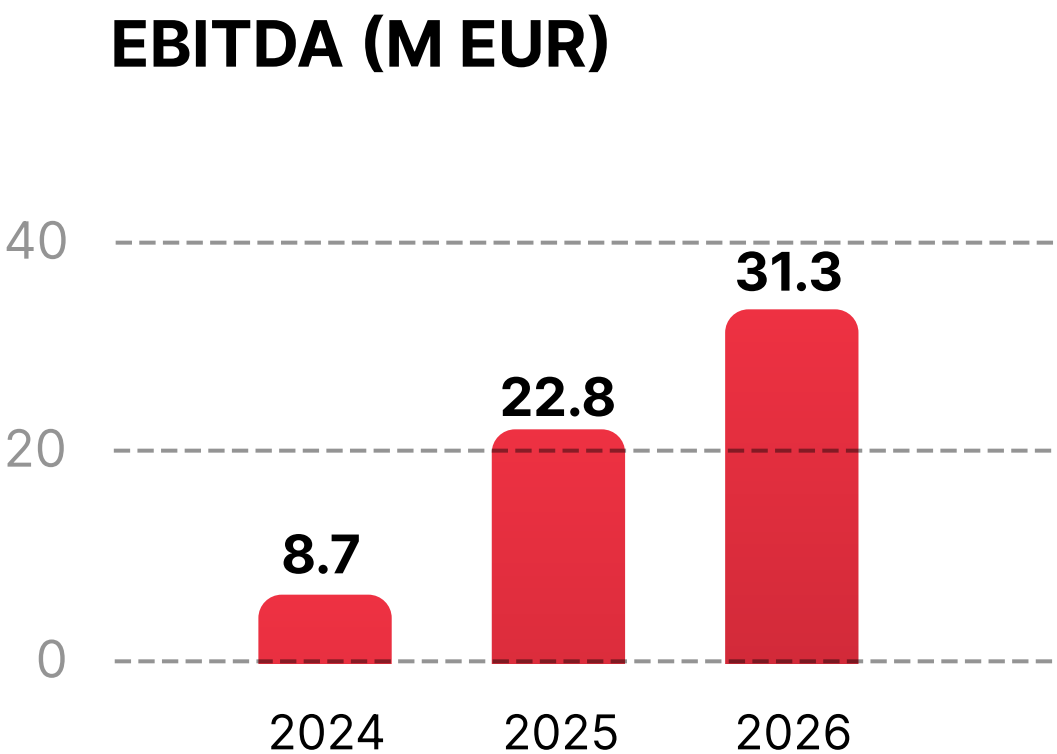
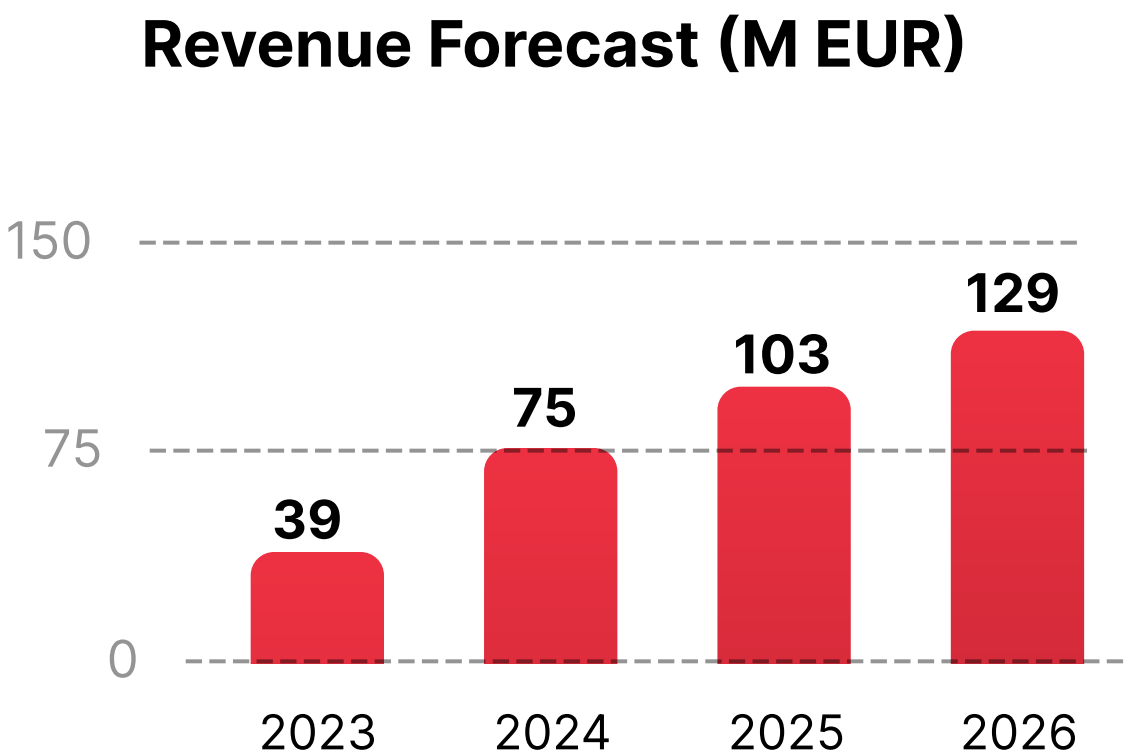
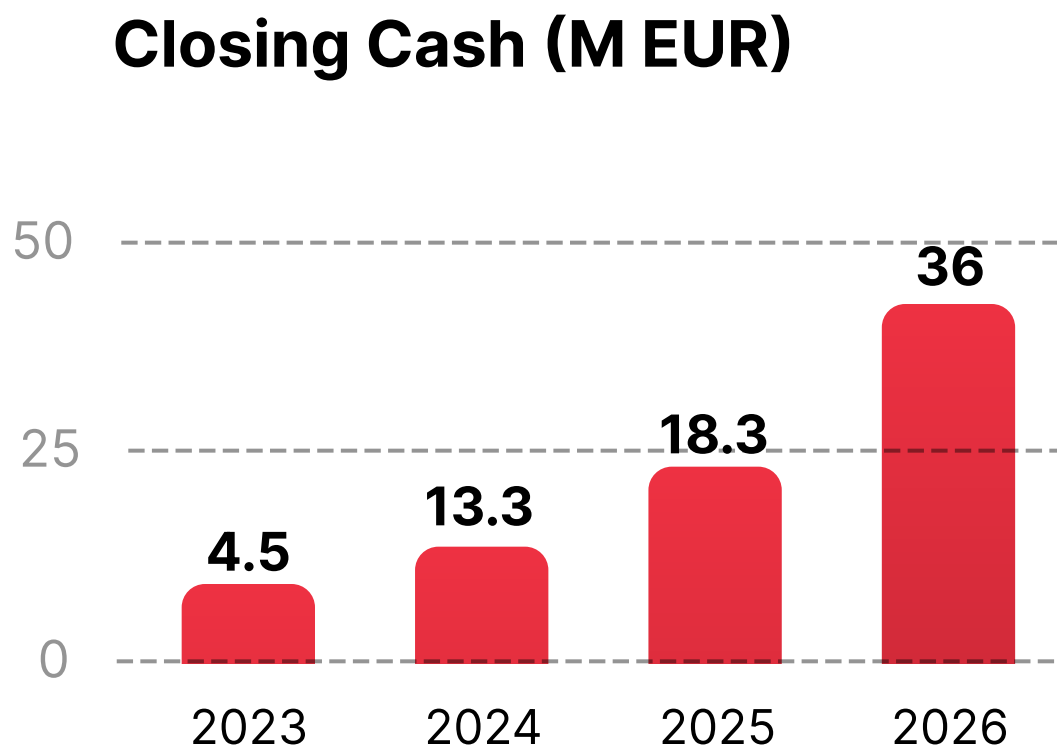
in K EUR	H1 2024 Consolidated	H1 2023 KWG	Delta	Delta in %
Revenues	31,744	15,763	15,981	101%
Direct Expenses	6,157	3,348	2,809	84%
Personnel Expenses	5,735	3,474	2,261	65%
Marketing and Advertising Expenses	11,140	8,023	3,117	39%
Other Operating Expenses	5,848	2,553	3,295	129%
Impairment of Current Assets	85	-	85	100%
EBITDA	2,779	-1,634	4,413	270%

Results Growth: **101% Revenue growth** and **270% EBITDA increase**, driven by improved acquisition, deposits, and trading volume.

Operational Synergies:
€2 M in savings by end of H1
Total cost synergies expected to be \$10 M

The full impact of cost efficiencies and business restructuring is expected in 2025, supporting **long-term EBITDA margin growth**.

3-Year Financial Goals - Combined



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



Octavian Patrascu
CEO/Founder

Successful exits from **markets.com** (in 2015 with a deal worth \$550 M) and exited from **Trade.com** as Ceo/Managing partner (2018). Personally invested ~ \$20 M in **NAGA.com**

Backed By:



Team

With over 100 years of combined experience in fintech, successful business operations, and strategic exits, our team brings a wealth of knowledge and proven expertise.

Supervisory Board



Barry Rudolph
Chairman of the
Supervisory Board



Eyal Wagner
Board Member



Stefan Schütze
Board Member

C-Suite



Michael Milonas
Co-Founder and
Deputy CEO



Madalina Rotaru
Deputy
CEO



Valentin Ilioi
Chief
Marketing
Officer



Christina Koullapi
Executive
Director and
CCO



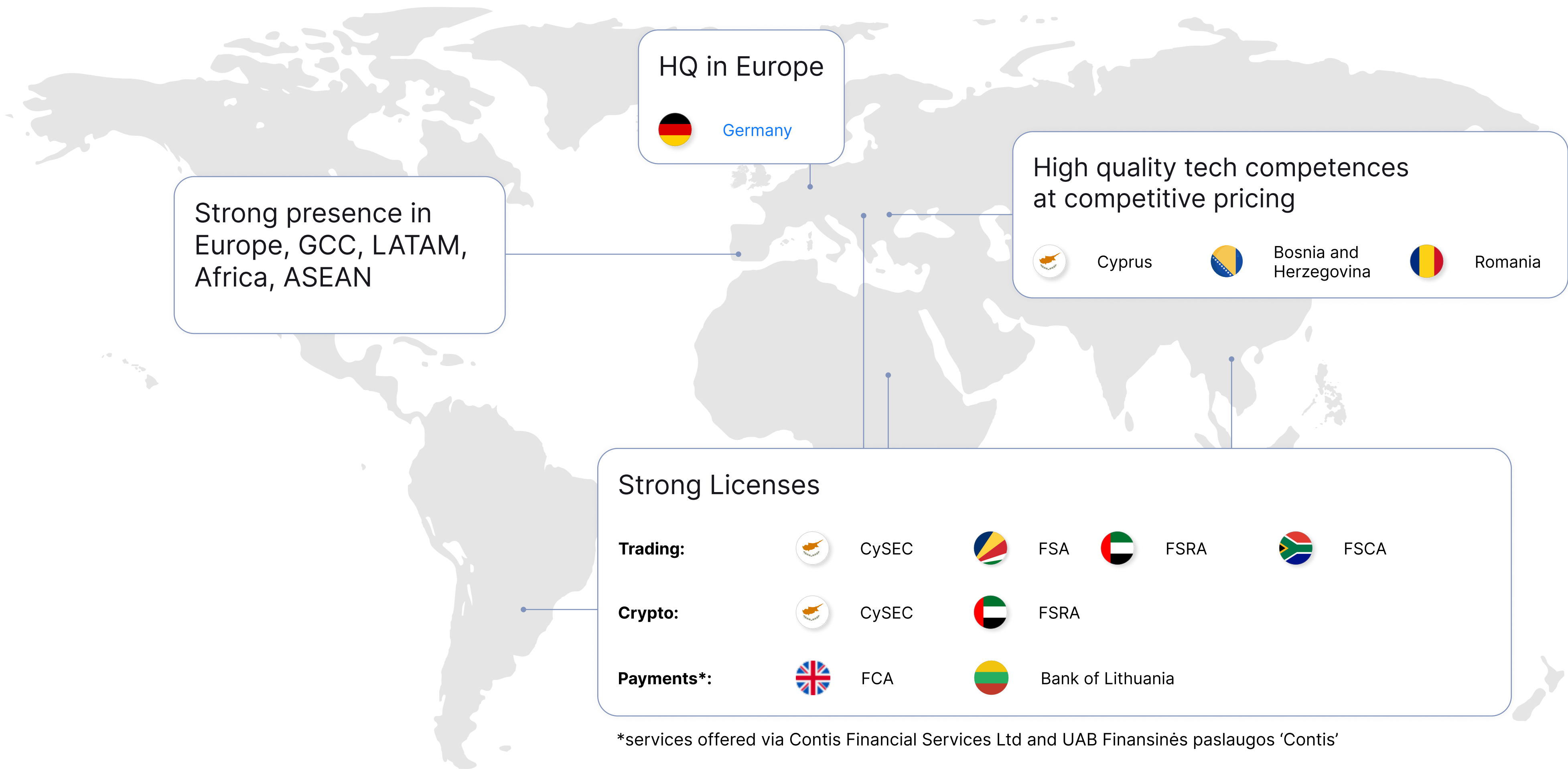
Ricardo Cravo
Chief
Financial
Officer



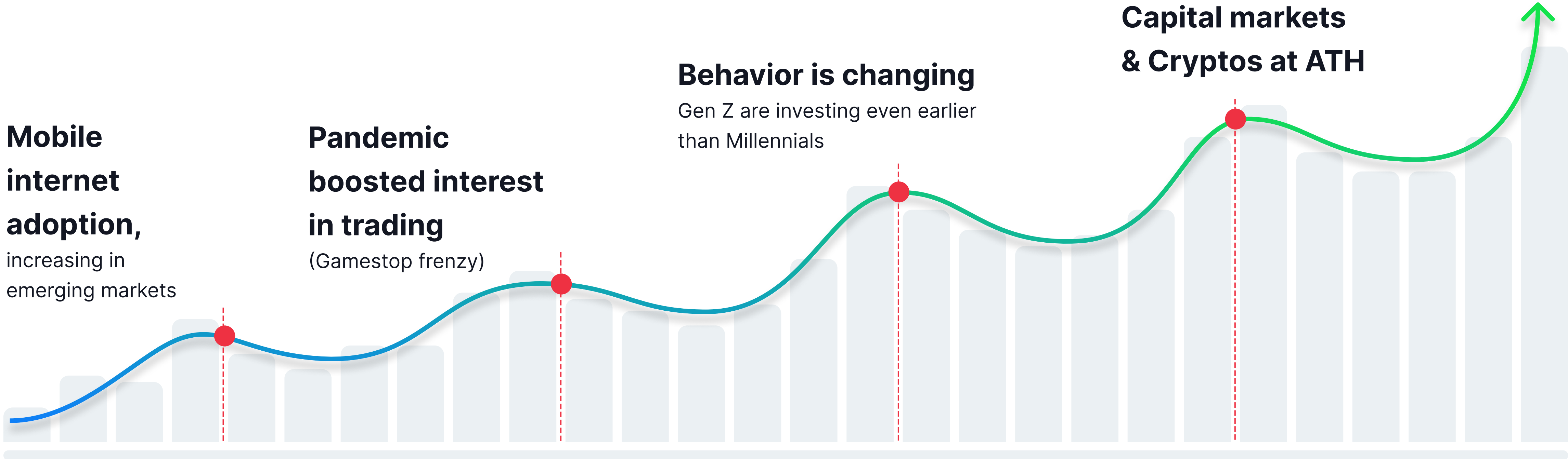
Andreas Luecke
Board
Member and
Head of Legal

Strong Infrastructure

Strong presence in emerging markets and deep local expertise;
We're able to understand unique regional needs



Significant momentum in the market with high levels of interest and trading activity



Conclusion: This momentum presents a strong opportunity for us to drive growth as a company



Q&A

Thank you for your attention!



Octavian Patrascu - Group CEO



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Michael Milonas - Deputy CEO



michael@naga.com

