MOBIBANK

INVESTOR TEASER · NOVEMBER 2026

The banking revolution, *open for investment.*

A mobile-first banking platform with a working product and an Africa-first growth plan. Investment round open.

THE PRODUCT · BUILT AND READY



€2.71
PRICE PER SHARE

€271M
PRE-MONEY VALUATION

OPEN
INVESTMENT ROUND

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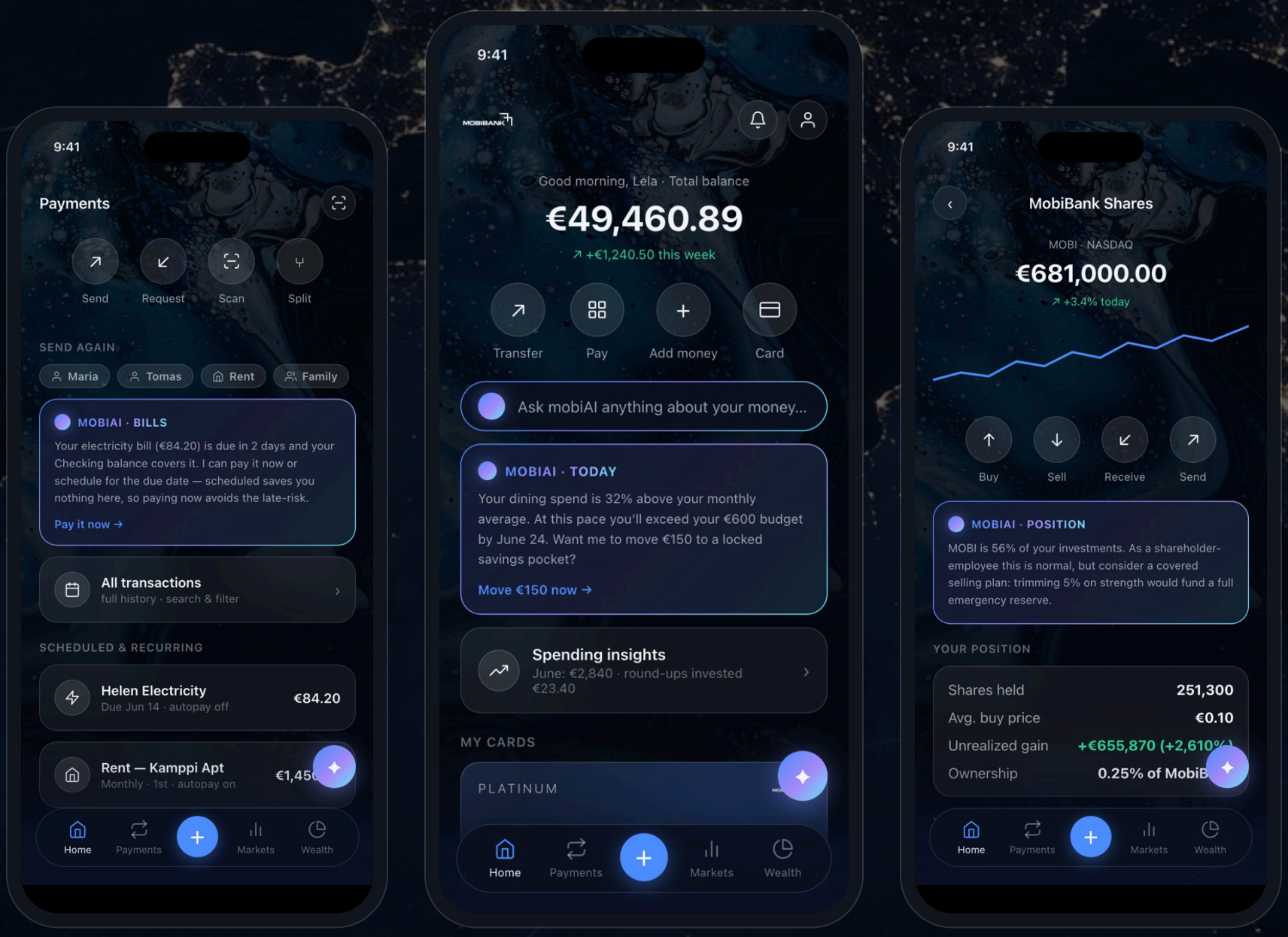
Not a concept.
A working banking platform.

Production environment ready - **the full customer experience is ready for commercial launch.** Accounts, payments, cards, trading, credit, remittance and education in one application.



2,500+
BANKS IN THE NETWORK

29
COUNTRIES

50+
SHAREHOLDERS · 12 COUNTRIES

Nine ways one customer *pays.*

Monetisation is embedded in the product architecture from the outset - **nine potential revenue-generating product lines**, not a single assumption.

01
CARD INTERCHANGE
Approximately **0.3–0.7%** per transaction

02
FX & REMITTANCE
Cross-border, including the **Africa–Europe corridor**

03
TRADING
Crypto, commodities and stocks - commissions and spreads

04
MICROCREDIT & FELLOW CREDIT
Cash-flow-based underwriting

05
ROUND-UP INVESTING
Automated investing and related commissions

06
PREMIUM TIERS
Premium cards and monthly subscriptions

07
INSURANCE
Insurance distribution through the platform

08
DIGITAL SUSU
Platform fees on **rotating group-savings circles**

09
ALPHA 1 PHONE
Hardware margin plus **OS-level distribution**

SOURCE: MOBIBANK VALUATION AND ARPU RESPONSE · INVESTOR DISCUSSION BRIEF · AUGUST 2026

Every neobank rents the pipes. *We own them.*

Revolut, Monzo and N26 process payments through Visa and Mastercard rails they don't own. They run on cloud infrastructure they don't control. When connectivity disappears, their entire model stops working, because the transaction logic isn't theirs. MobiBank owns every layer, end to end.

FIRST-GENERATION NEOBANKS **Revolut · Monzo · N26 · Starling**	SECOND-GENERATION NEOBANK **MobiBank®**
× Banking app on third-party hardware	✓ Proprietary Alpha 1 banking device
× Core banking licensed from SaaS providers	✓ Proprietary financial operating system
× Payment rails rented from Visa, Mastercard	✓ Owned transaction processing infrastructure
× No offline transaction capability	✓ Native offline-first architecture
× Margin ceiling at 38–45%	✓ Gross margin: 75.48%

75.48% gross margin against a **38–45% ceiling** for operators who rent their hardware, their core and their rails. Owning the stack is where the margin comes from.

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MobiBank vs. *typical neobank.*

Simple, real-world differences - what the customer feels day to day.

	MOBIBANK	TYPICAL NEOBANK
All-in-one features	✓ MobiBank **30+ features in one app:** banking, cards, payments, crypto, investments, credit tools - no extra apps needed.	Typical neobank Core features are split across partners, add-ons or external services.
Instant transfers	✓ Built for speed Transfers and payments are designed to move instantly inside the ecosystem.	Depends on rails Speed varies by country, banking partners and network conditions.
Fees & conversion costs	✓ Minimal friction Very low fees and efficient conversions built directly into the platform.	Layered fees FX, crypto or international usage often adds hidden or cumulative costs.
Core technology & origin	✓ Proprietary core Built in Europe as a proprietary financial engine by the team behind foundational mobile signaling technology.	Assembled stack Interfaces in-house, but core banking and infrastructure are rented.
Security surface	✓ Fewer weak points Fewer external dependencies means fewer attack surfaces.	More exposure Multiple vendors, SDKs and APIs increase complexity and risk.
Dedicated banking phone	✓ MobiBank phone Optional secure banking phone designed specifically for financial use.	No equivalent Relies entirely on consumer devices not built for banking security.

30+ features in one application - **banking, markets, credit, education and an AI financial layer** - where a typical neobank assembles the same scope from rented parts.

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Every milestone hit. *One left.*

2023 — **Finnish Government funding secured** — DONE

Rare pre-revenue institutional funding. Business Finland confirmed.

2024 — **Mastercard Top 15 Most Innovative** — DONE

Selected from 1,500. Pre-revenue validation rare in fintech. Public recognition globally.

2024 — **US manufacturer distribution agreement** — DONE

Factory pre-installation across USA, Africa, Middle East, Americas, India.

2025 — **Wallenberg family secured as shareholder** — DONE

Most influential Nordic banking family. Investor AB market cap $60B.

2025 — **Nigeria $10M LOI · Africa beachhead** — DONE

Full-scale LOI signed. $2.5M initial tranche deployed.

NEXT — **Round close · Market entry** — NOW

€10M raise (€5M pre-signed). EMI/Banking licences. Africa rollout Q4 2026. Valuation inflection.



He invested in people,
and believed in their vision.

203.25×

€20,000	€4.065M	1.5%
INVESTED · 2023	VALUE · 2026	OWNERSHIP

Risto Honkanen, a highly respected and experienced banker, already knew the people behind MobiBank. He did not invest merely in an idea: he invested in a team with a proven record, from **Nokia BackUp** to iSMS and **120 mobile patents**.

> *"A relationship became trust. Trust became conviction. Conviction became ownership."*

€4.065M = €271,000,000 × 1.5%, at the €271M valuation supported by a completed 2026 share transaction and an external valuation conclusion of €271,321,714. For information only; not investment advice. Investments involve risk, including possible loss of capital. Past performance does not guarantee future results.

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Be part of the *banking revolution.*

● LAST DEAL · €2.71 PER SHARE

MOBIBANK.FI · HELSINKI, FINLAND

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