



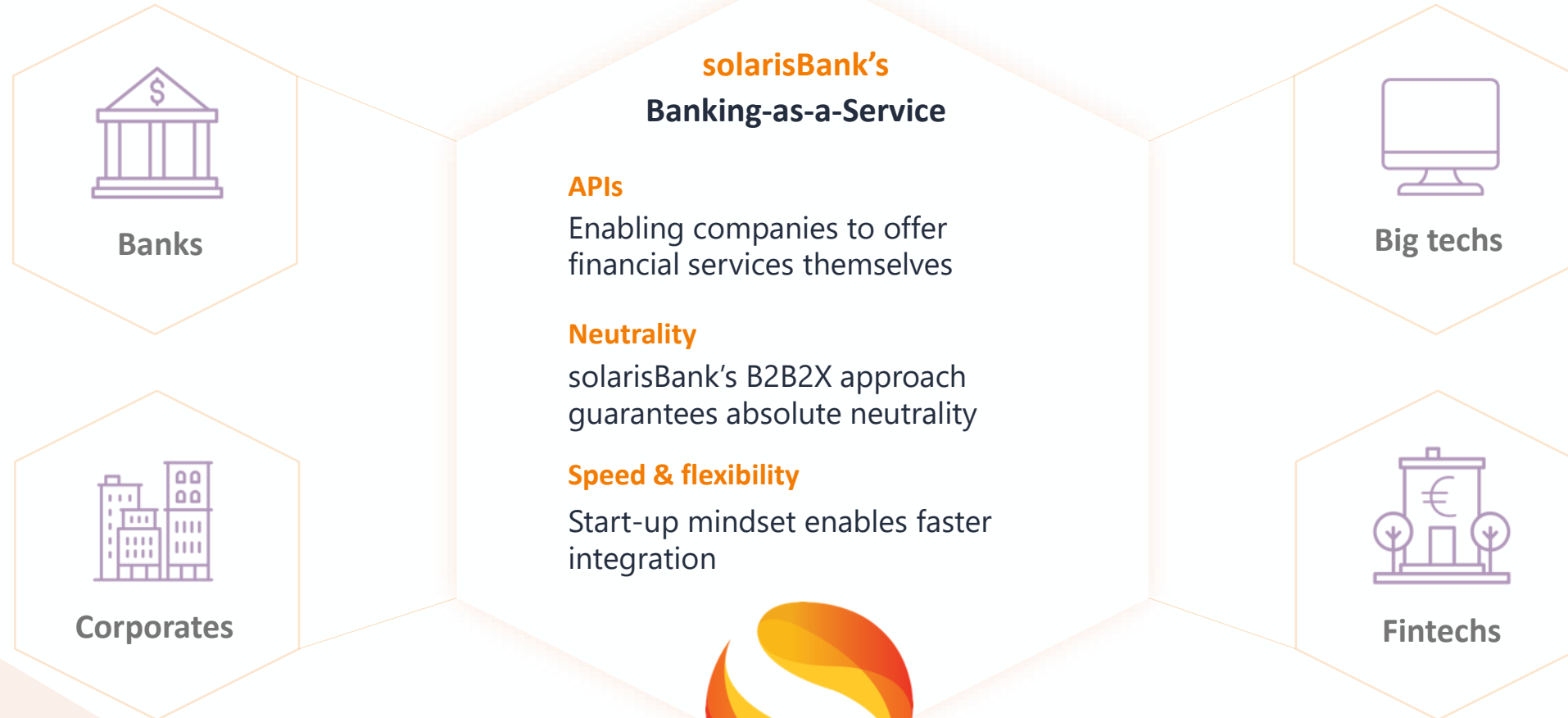
A Banking-as-a-Service platform for contextual finances

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Co-founder and COO

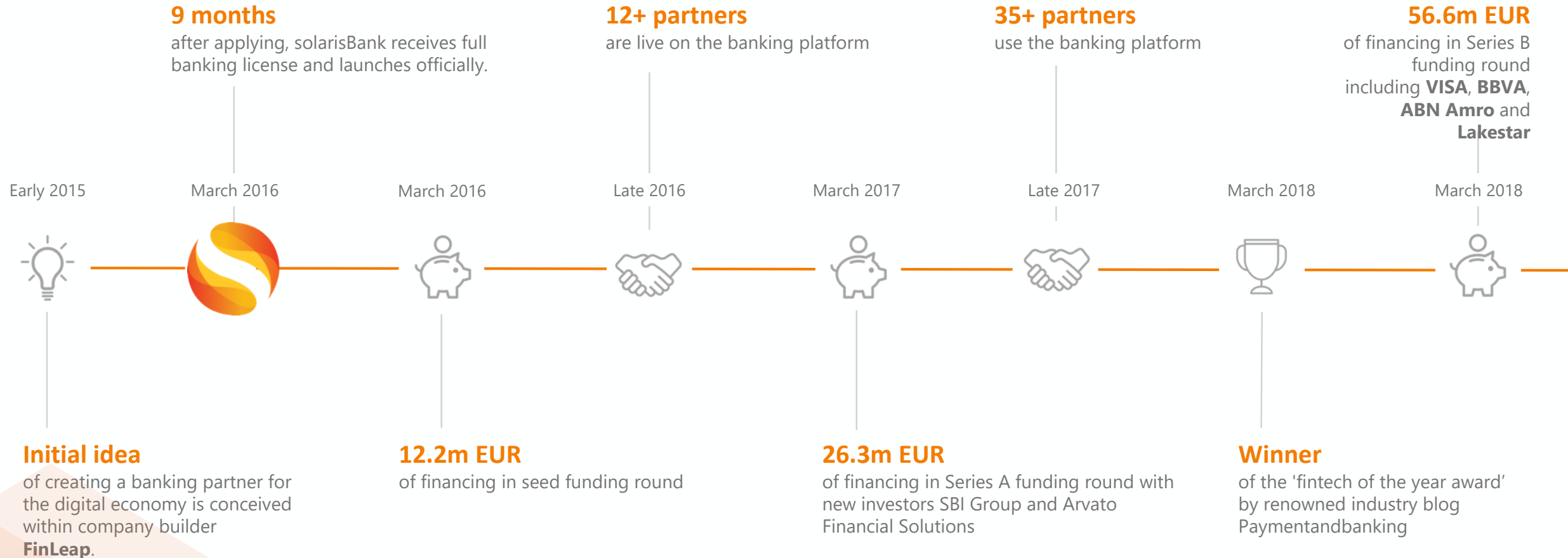
solarisBank empowers any company to offer financial services

Our Banking-as-a-Service platform as a new paradigm



The history of solarisBank

Shaping the future of banking step by step



Solid track record trusted by leading investors

solarisBank: the tech company with a full banking license

95m

EUR of funding

50+

Partners live

7+

EU countries active via
passporting of license

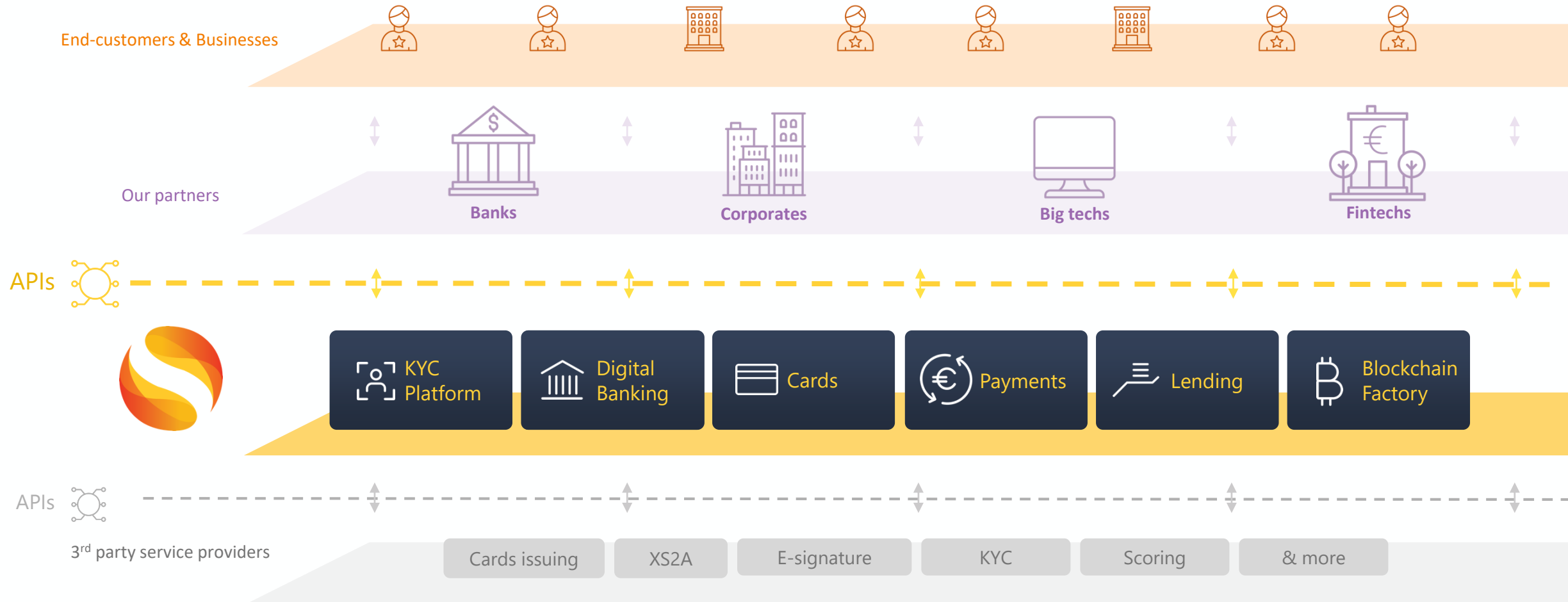
200+

Fin- and tech- driven
employees



solarisBank's ecosystem

Built on our Banking-as-a-Service platform



Our Developing Market Approach

Four core assumptions

- 1** Scaling on incoming developing market entities wanting to do business in Europe. i.e. Skye and Albaraka
- 2** Focus on existing and already planned EEA expansion within GTM while staying opportunistic for strategic opportunities
- 3** Internationalisation strategy beyond Europe by building an own bank, partner, and/or acquire when appropriate
- 4** Increased collaboration with our shareholders and access consultancy and association networks

Empowering 50+ partners to offer financial services

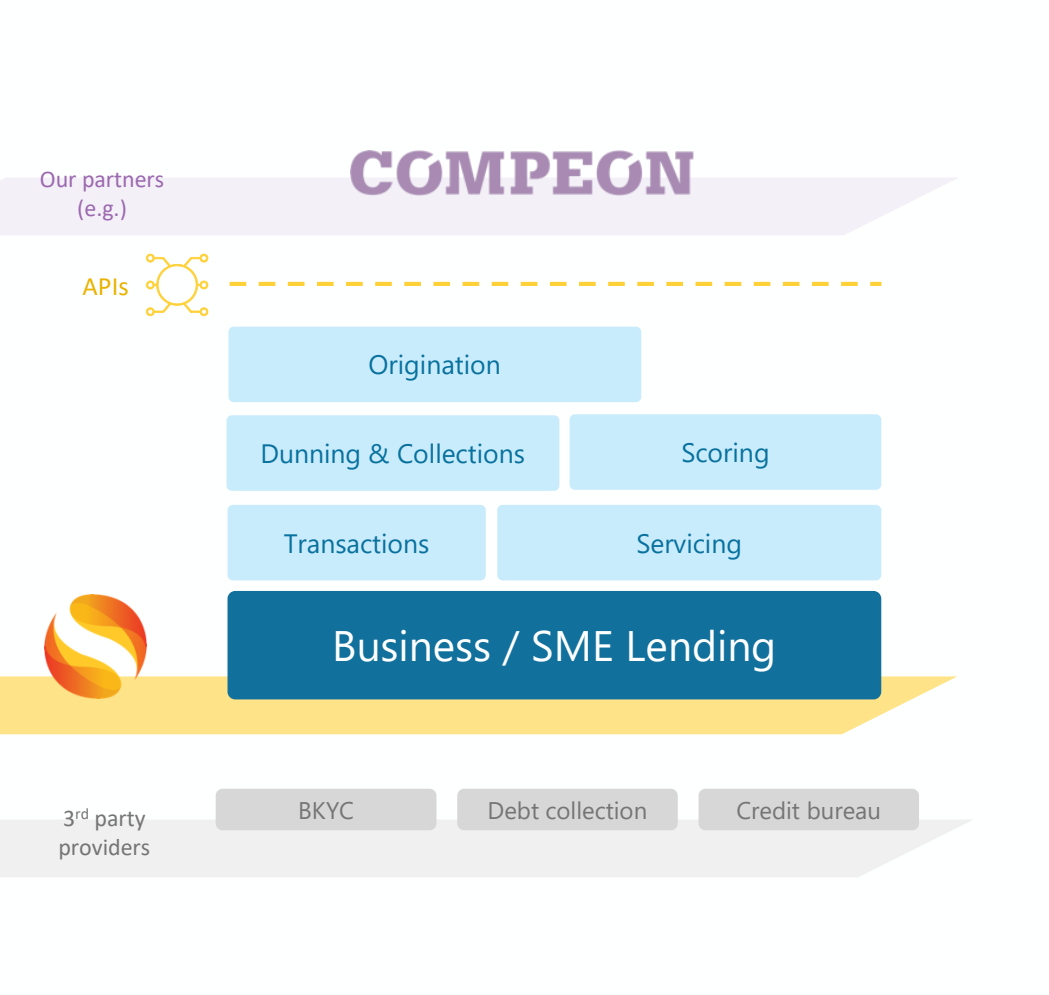
With solarisBank, any business can become a financial pioneer



— Case Studies: Banks & SMEs

Lending: **Business / SME Lending**

Offer loans to your SME clients with our Business/SME Lending API



Our Business/SME Lending API enables your clients to receive their loan approval in under 48 hours in a digital end to end process - entirely in your own look and feel.

Key features at a glance

- ✓ Originate loans up to 750k with fully integrated business identification solution
- ✓ Flexibility to finance the loans either by solarisBank or partners themselves
- ✓ Scoring service with in-house solarisBank rating integrated with Creditreform data

Complementary services

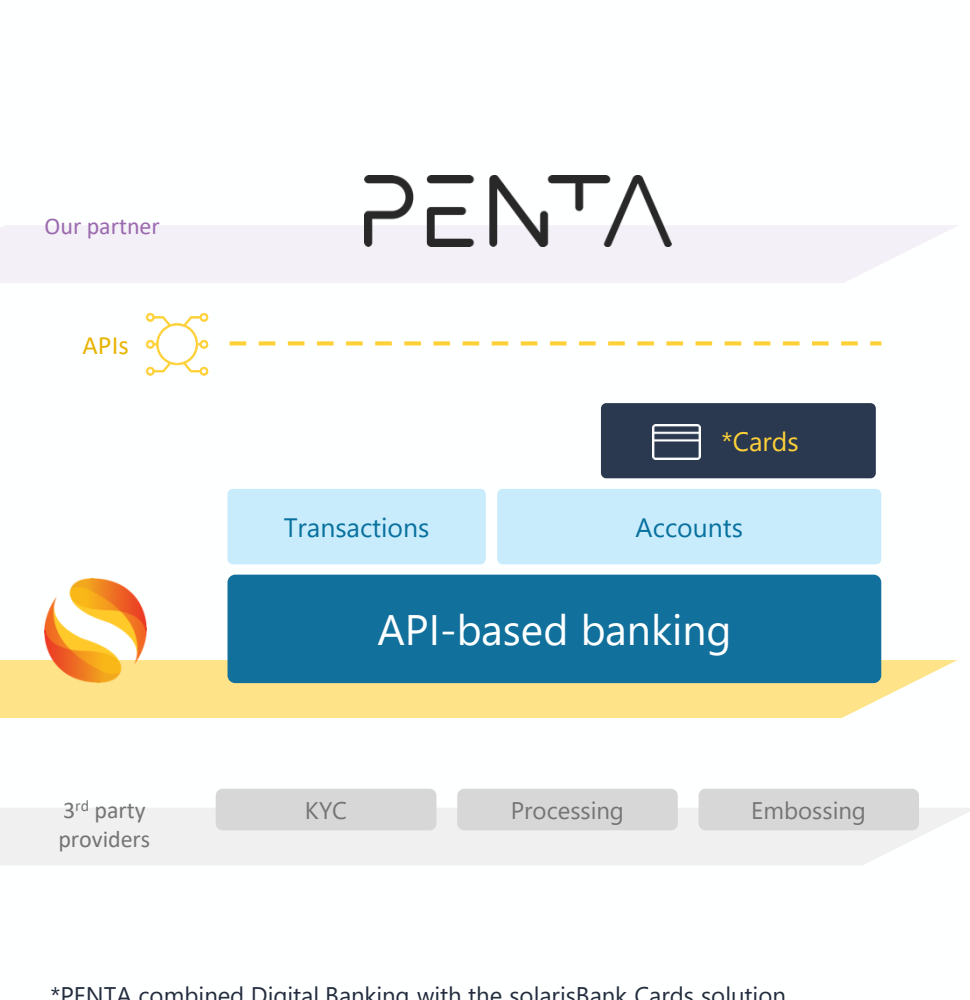
Easily combine it with other solarisBank services such as:

Overdrafts

Cards

Case study: Digital Banking (Business)

Penta, improving business banking for SMEs and startups



*PENTA combined Digital Banking with the solarisBank Cards solution.

Penta, a fintech start-up out of Berlin, wanted to ease the pain of business banking by offering customers a seamless business account and a better overall banking experience.

Challenge

Penta needed a banking license or a licensed partner to offer bank accounts and required a partner bank's banking infrastructure to scale quickly.

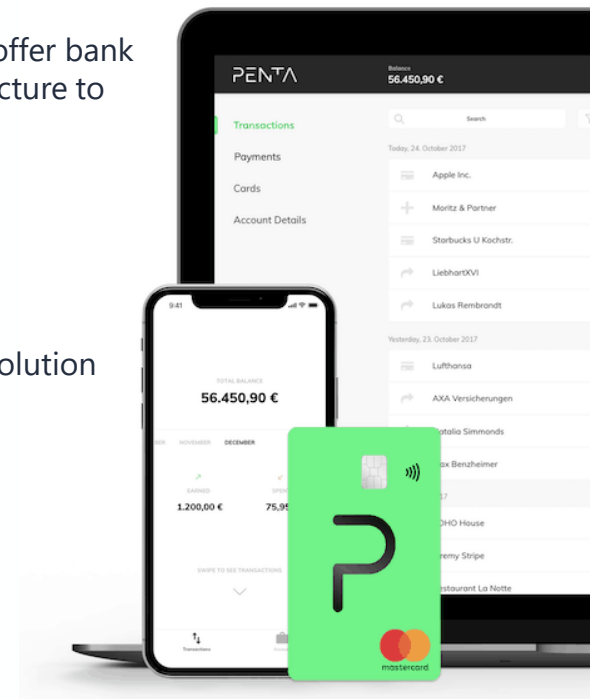
Solution

With solarisBank, they can:

- Launch their product quickly on solarisBank's platform
- Combine the Digital Banking solution with the Cards solution for account-specific cards
- Stay compliant with EU banking regulation

Result

solarisBank empowers Penta to offer bank accounts to their business customers with added features such as cards, better business identification within 48 hours and multi-user accounts.



We are solarisBank

A tech company with a banking license

Strong tech background

+ 45% of our staff are talented developers & digital product experts

Unique mix of experts

A great mix of bankers, entrepreneurs and legal experts combined

Diverse team

More than 35 nationalities working together





Thank you