RISK WARNING: Any financial forecasts are not a reliable indicator of future performance.

Mondo - Crowdcube Pitch Financial Snapshot

(Figures in £ '000)	Prior period (12 months)	Dec-15 Nov-16	Dec-16 Nov-17	Dec-17 Nov-18	Dec-18 Nov-19	Dec-19 Nov-20
Profit & Loss						
Net Income :	**0**	**9**	**827**	**4,178**	**15,828**	**43,408**
Total Sales & Marketing	15	150	2,100	4,200	4,200	4,200
Total General & Administrative	150	2,594	2,576	6,654	11,269	20,224
Total Personnel	762	772	3,593	5,214	6,805	8,801
Provision for bad debts and operating cost contingency	0	70	272	516	1,752	4,674
Earnings before Interest, Tax, Dep'n & Amort'n (EBITDA) :	**(928)**	**(3,577)**	**(7,715)**	**(12,405)**	**(8,198)**	**5,510**
EBITDA %	*NM*	*NM*	*NM*	*NM*	*NM*	*13%*
Total Depreciation & Amortisation *	**0**	**0**	**0**	**0**	**0**	**0**
Net Profit (Pre-tax)	**(928)**	**(3,577)**	**(7,715)**	**(12,405)**	**(8,198)**	**5,510**
Balance Sheet						
Overdrafts	0	0	4,259	14,198	61,164	173,665
Provisions bad and doubtful debts	0	0	(106)	(355)	(1,529)	(4,342)
Net Customer Assets	**0**	**0**	**4,153**	**13,843**	**59,635**	**169,323**
Investments	**0**	**0**	**0**	**65,846**	**134,094**	**222,966**
Cash and balances at Central Banks	**1,072**	**3,777**	**49,692**	**87,942**	**219,854**	**439,709**
Collateral for payment schemes	**0**	**0**	**610**	**2,876**	**9,143**	**12,571**
Fixed Assets (NBV) *	**0**	**0**	**0**	**0**	**0**	**0**
Total Assets	**1,072**	**3,777**	**54,455**	**170,507**	**422,726**	**844,569**
Deposits	0	0	47,968	159,894	399,735	799,470
Total Liabilities	**0**	**0**	**47,968**	**159,894**	**399,735**	**799,470**
Paid-in capital	2,000	8,000	18,000	34,000	54,000	70,000
Retained earnings	(928)	(4,223)	(11,513)	(23,387)	(31,009)	(24,901)
Total Shareholder's Equity	**1,072**	**3,777**	**6,487**	**10,613**	**22,991**	**45,099**
Key Ratios						
Income Statement Ratios						
Cost Income Ratio (%)			1000.2%	384.6%	140.7%	76.5%
Return on Equity (%)			-142.1%	-138.9%	-45.4%	17.9%
Balance Sheet Ratios						
Loan Deposit Ratio (%)			8.7%	8.7%	14.9%	21.2%
Core Tier 1 Ratio (%)			189.2%	91.5%	46.6%	32.8%
Liquidity ratio (Liquidity / net loans) (%)			1196.6%	1110.9%	593.5%	391.4%
Leverage ratio (Equity / Assets) (%)			11.9%	6.2%	5.4%	5.3%

* As purchased assets are immaterial, for simplicity they have been expensed in the year of acquisition

Mondo - Crowdcube Pitch : Important Information

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