

Have you met Tess?

Hi, I'm Tess, the MyBucks AI Chatbot.  
 I am here to answer your questions and help you navigate our website.



Investor Newsletter October '18

Please opt in below to receive the MyBucks Investor Newsletter.

**Yes, I'd like to opt in**

## MyBucks 2018 Annual Report shows strong operating profit growth of 26% year-on-year.

On 31st October 2018, MyBucks released its 2018 annual financial statements for the end of June 2018. The group's annual report shows a 10% growth on revenue and a 26% improvement on operating profit, year-on-year. As part of the announcement, MyBucks management has highlighted that the efficiencies achieved group-wide will scale with the further organic expansion of the business planned for 2019.

[Read more](#)



## GetBucks Zimbabwe ranks second amongst best-performing ZSE-listed companies.

Zimbabwe's leading business and investigative weekly newspaper the Independent announced in September the winners of the Zimbabwe Independent Quoted Companies Survey.

This survey acts as the most reliable barometer measuring the performance of all firms listed at the Zimbabwe Stock Exchange (ZSE).

Out of the 61 entities analysed, GetBucks Microfinance Bank Zimbabwe ranked 2nd in terms of return on assets (ROA), which proves the outstanding efficiency of the MyBucks business model.

[Read more](#)



## The acquisition of Pride doubles MyBucks physical presence in Malawi

MyBucks, through its subsidiary NFB has signed an agreement with the Public Private Partnership Corporation of Malawi, to acquire the assets of Pride Malawi Ltd, a micro-finance business that offers financial services to low income earners. The transaction will almost double MyBucks physical presence in the country with 12 new branches and it will strengthen MyBucks position as the reference institution for the underbanked, soon after having opened the first bank branch ever in a refugee camp -the refugee camp of Dzaleka, in Malawi.

[Read more](#)

## Uganda business enters exciting partnership to offer affordable computers.

Opportunity Bank Uganda has embarked on an exciting partnership with Seattle-based Endless Computers to roll out affordable Linux-based computers to people who have never before owned a computer.

The partnership will see customers - schools, universities, call centres, small business owners and individuals - being able to apply for a loan to buy Endless laptops directly from select branches at affordable prices.



## Mozambique banking subsidiary first to use MBC brand.

The MyBucks subsidiary in Mozambique, Opportunity Bank, will be the first banking subsidiary in the group to be renamed under the new global banking brand of the group: MBC, which stands for MyBucks Banking Corporation. Despite the current macroeconomic environment in Mozambique, MyBucks has restructured Opportunity Bank, making it one of the most efficient entities in the market.

The bank has become the largest micro-finance bank in the country, and the second-largest provider of payroll loans.

The re-branding of the bank will enhance the second stage of the strategy plan for the entity, under which MyBucks will deploy its technology to make of MBC the leading digital bank in Mozambique.

[Read more](#)



## In the news.

### AI holds the key to global financial inclusion

Africa has a high penetration of mobile phones and mobile wallets and with the use of AI algorithms, any person with a mobile phone and mobile wallet can gain access to credit and receive funds in their mobile wallet almost instantaneously.

[Read more](#)

### GetBucks Zimbabwe profit jumps 25% to USD 4.5m

The microfinance bank owned by MyBucks and listed on the Zimbabwe Stock Exchange has reported a 25% growth in profit after tax.

[Read more](#)

### MyBucks launches industry leading insurance product in SA

Frankfurt-listed Fintech MyBucks S.A has launched an industry-leading insurance tech product in South Africa called Insurance Platform, the first step in rolling out end-to-end insurance tech in the rest of Africa.

[Read more](#)

## Key company data (As of 31 October 2018)

ISIN  
 Share code  
 Price  
 Shares in issue

LU1404975507  
 MBC:GR  
 EUR 6.00  
 12 715 613

**INVEST WITH MYBUCKS NOW**

## Let's catch up

- 1<sup>st</sup> - 6<sup>th</sup> November 2018: USA (NYC, San Francisco, San Diego)
- 7<sup>th</sup> - 8<sup>th</sup> November 2018: Switzerland (Geneva)
- 22<sup>nd</sup> - 23<sup>rd</sup> November 2018: China (Beijing)
- 29<sup>th</sup> - 30<sup>th</sup> November 2018: UK (London)

[www.mybucks.com](http://www.mybucks.com)

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## Upcoming events we will attend

- Blockchain Startups Summit**  
 November 15<sup>th</sup>, 2018, Frankfurt School of Finance and Management, Frankfurt
- German Equity Forum**  
 November 26<sup>th</sup> 2018, Frankfurt, Germany

Do not hesitate to contact us for additional information | general information [info@mybucks.com](mailto:info@mybucks.com) | investor relations [ir@mybucks.com](mailto:ir@mybucks.com)

we empower people. we push boundaries. we innovate. we provide digital financial solutions.