

The logo for 'insha' features a red, multi-pointed starburst icon above the letter 'i'. The word 'insha' is written in a lowercase, rounded sans-serif font. The 'i' is red, while the remaining letters 'n', 's', 'h', and 'a' are a dark purple color.

**Your account  
with principles**



10,358 €

- + Add Money
- Send Money
- inSight

Activate your Insha card  
Your card is on its way

Today

- Cinema 21 March -€20
- Automotive 19 March -€50

Yesterday

- Uber BV 21 March -€16

insha

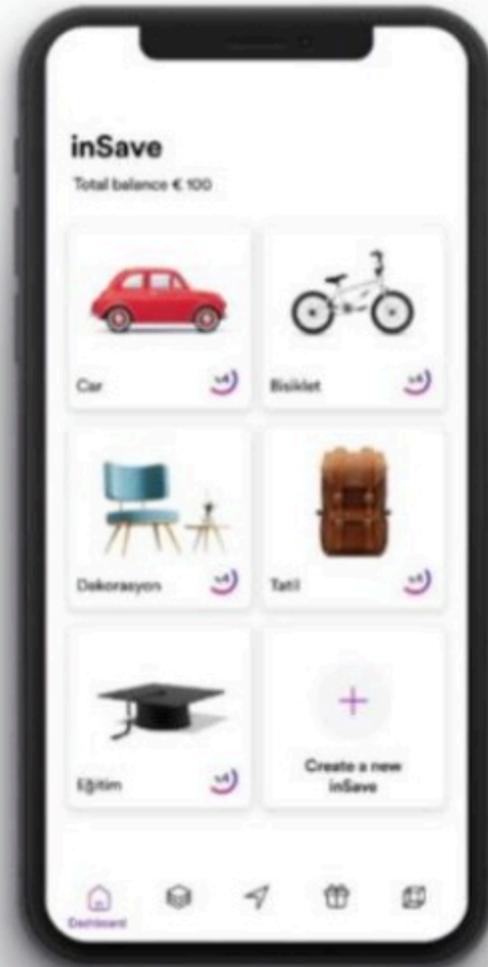
VISA  
Debit



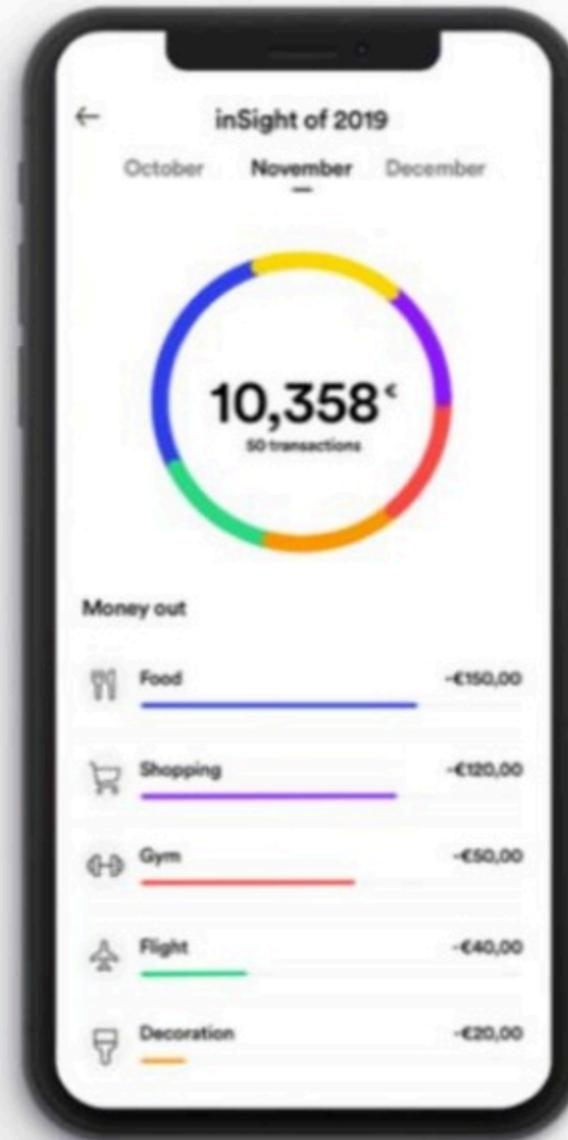
# The Problem

Even though there is a large potential customer group in Europe looking for ethical and principle-based financial products, **there is no ethical and sustainable digital solution.**

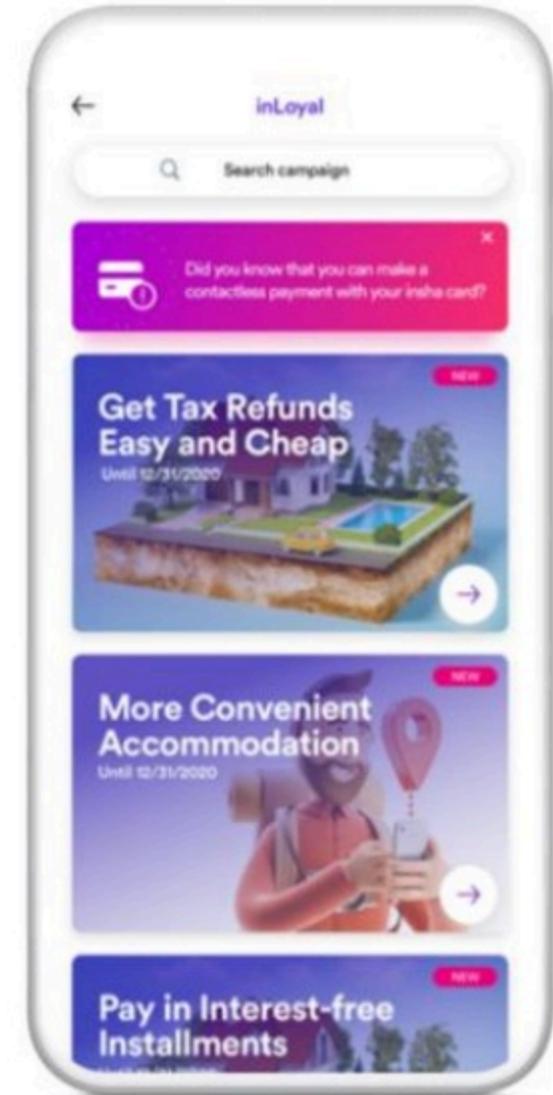
# Save



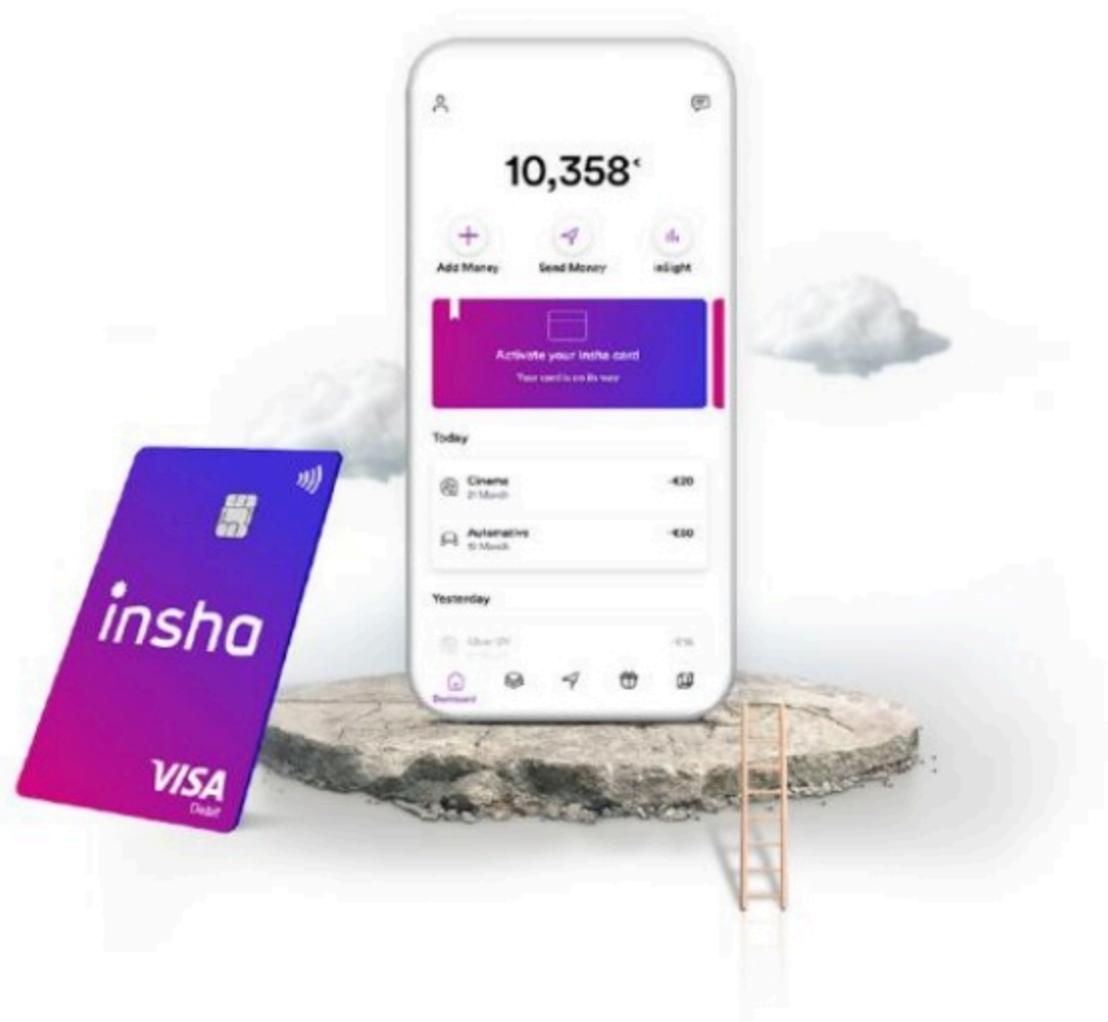
inSave, a goal based saving accounts with automatic accumulation



inSight: You're in control now!



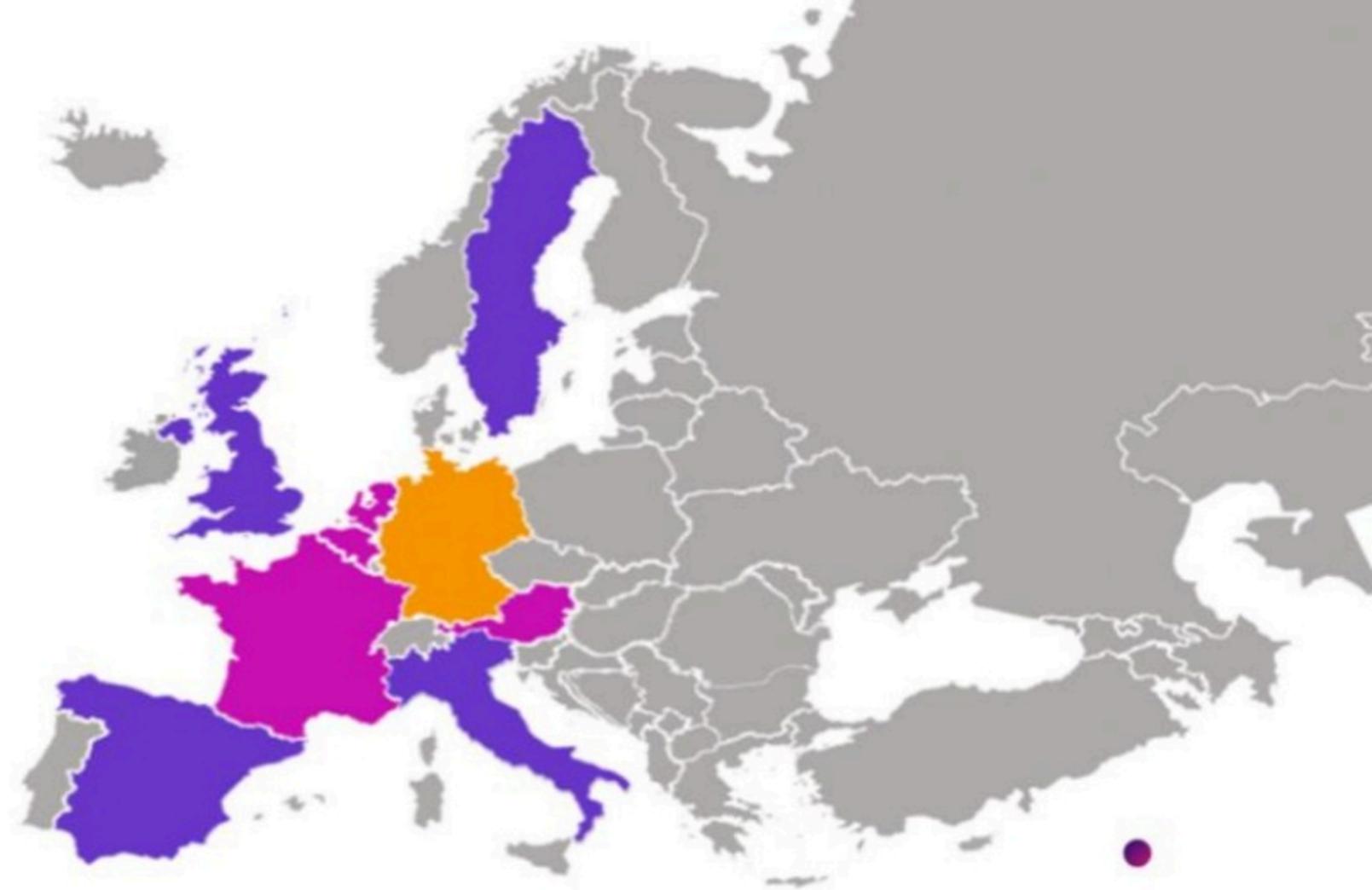
inLoyal



**insha**

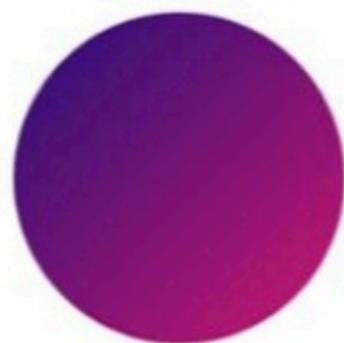
**Your account  
with principles**

# Expansion Plan

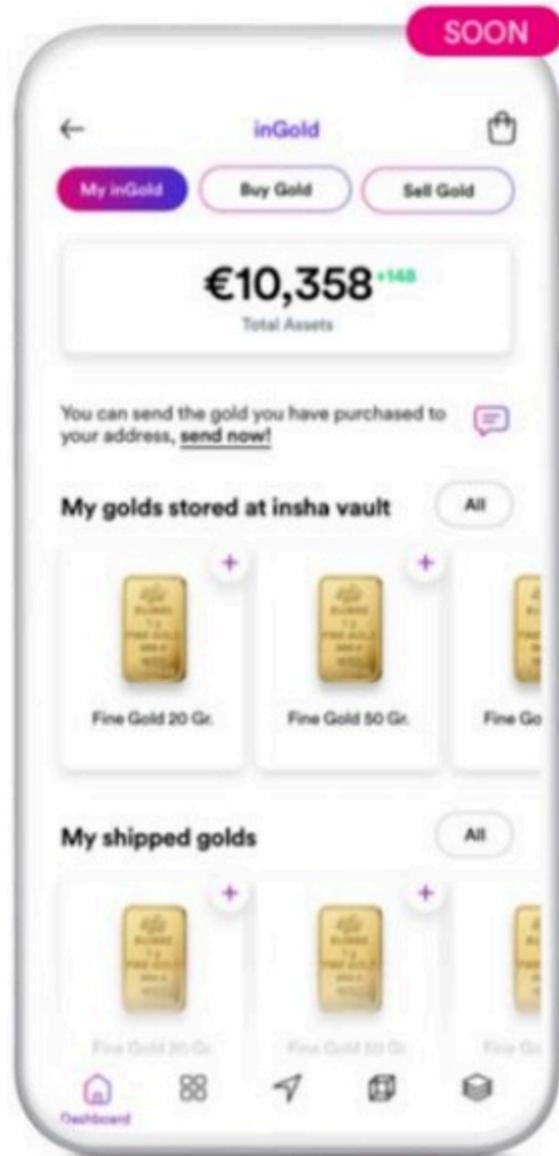


In 2020

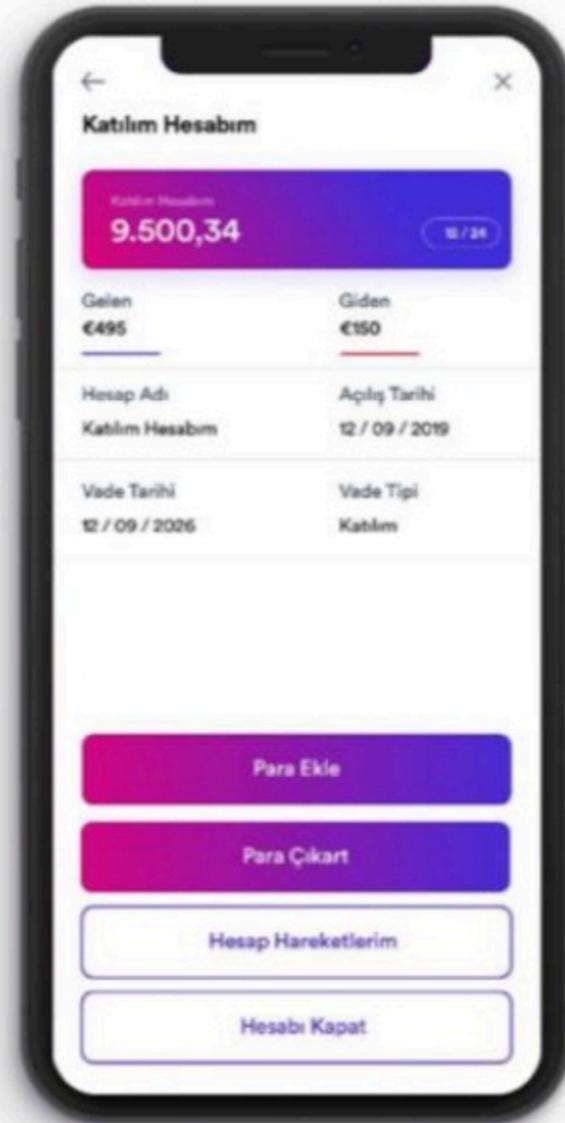
In 2021



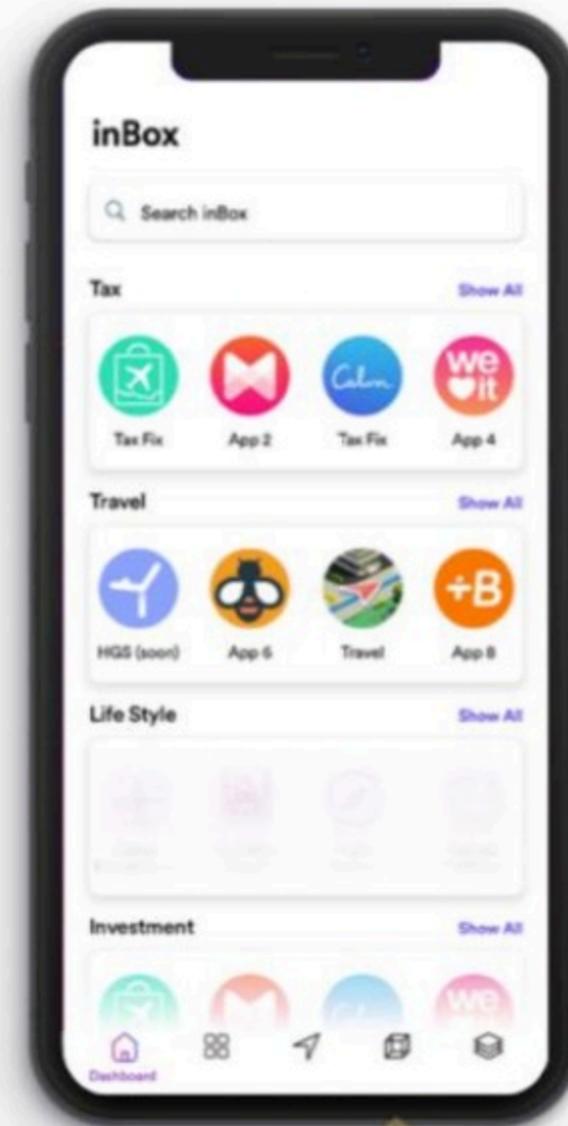
# Grow



inGold

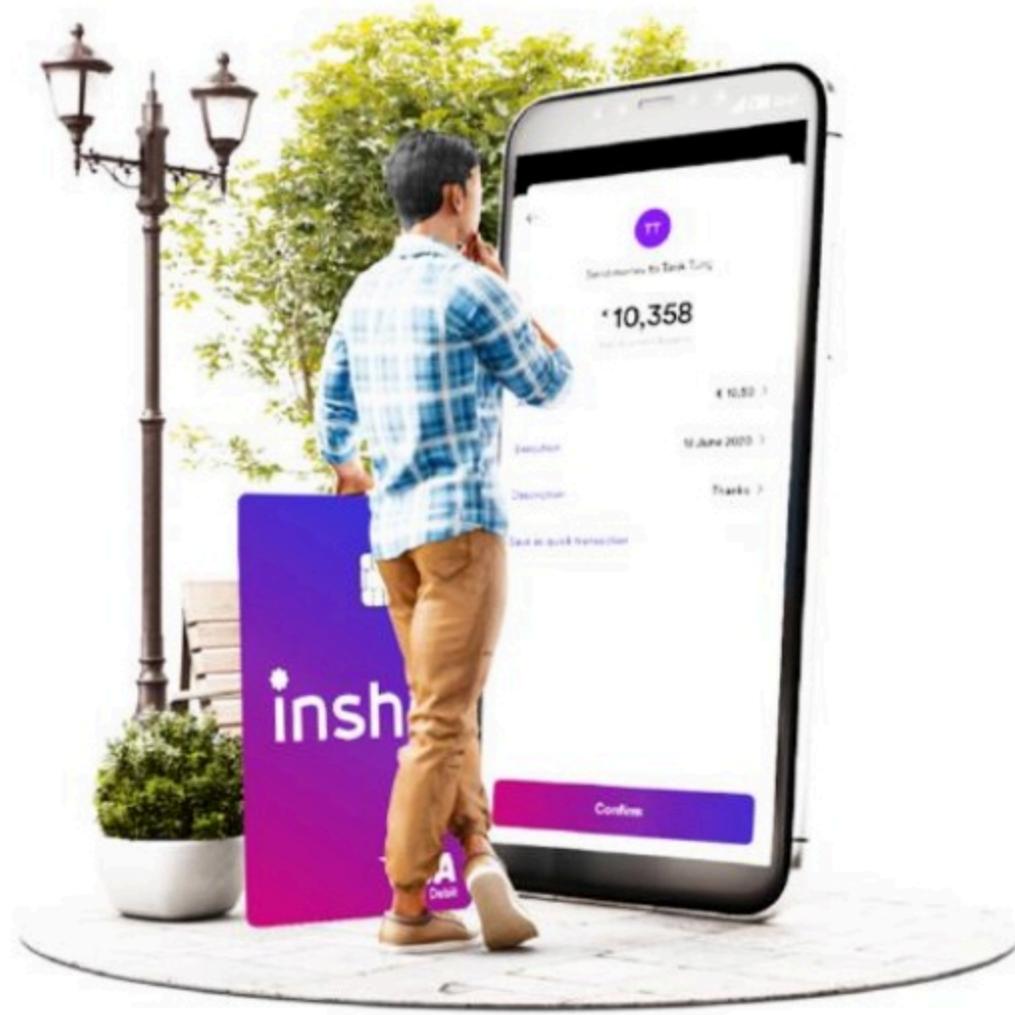


inWin: New way of participation accounts



inBox: Marketplace for all fintech products

# The Solution



We offer ethical and principle based **fully digital financial solutions to this customer group.**



# So what about the banking industry?

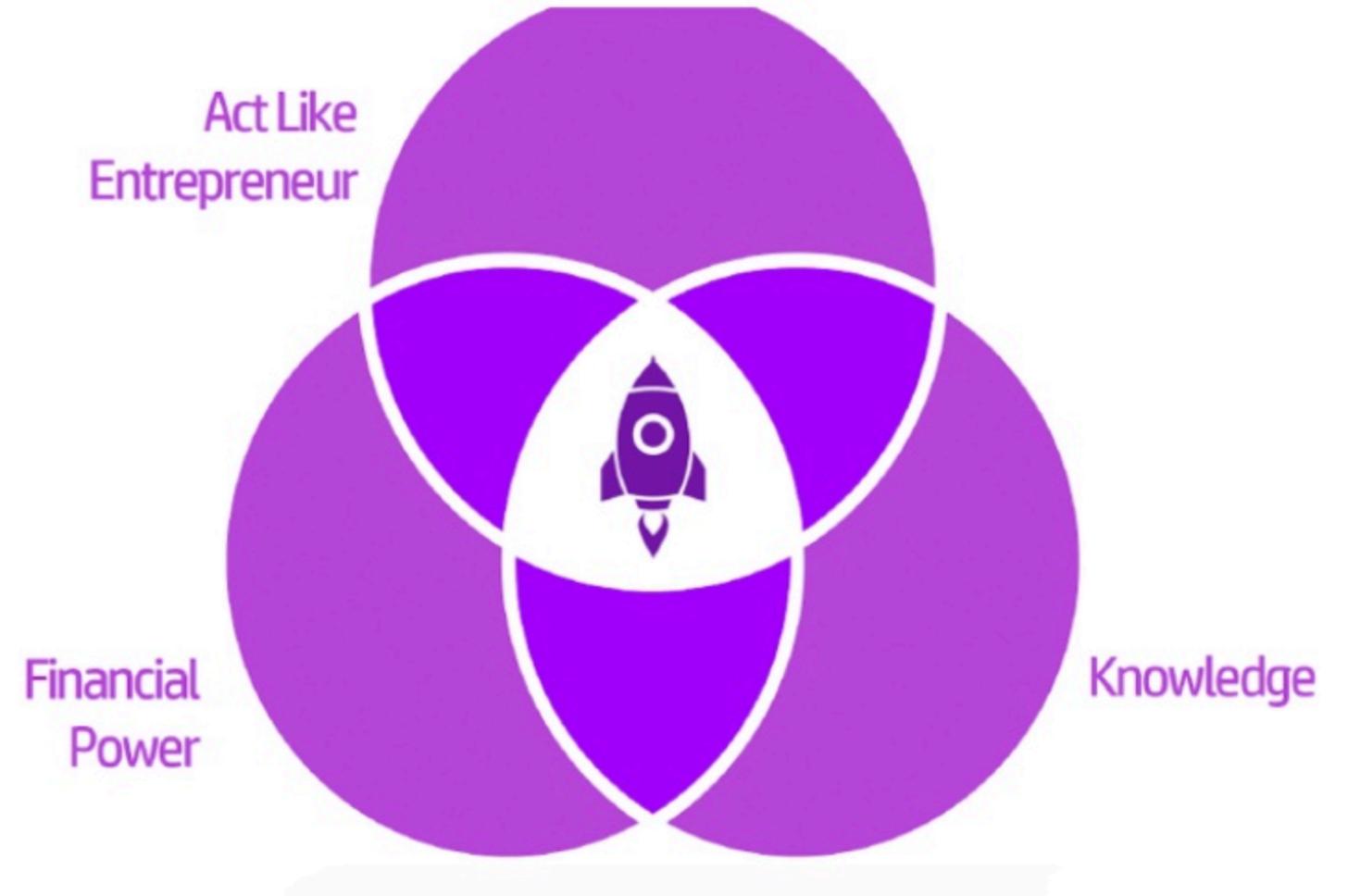
**TABLE 4** Growth in assets, loans, deposits, net capital, net income

<b>GROWTH*</b>	<b>5 YEARS (2011-2016)</b>	<b>10 YEARS (2006-2016)</b>
<b>Totale Assets</b>		
European ethical/sustainable banks	9,03%	10,13%
European systemic banks	-2,00%	1,47%
<b>Loans</b>		
European ethical/sustainable banks	8,53%	11,67%
European systemic banks	0,12%	2,83%
<b>Deposits</b>		
European ethical/sustainable banks	12,55%	13,06%
European systemic banks	3,18%	3,74%
<b>Net equity</b>		
European ethical/sustainable banks	9,04%	10,48%
European systemic banks	3,01%	5,42%
<b>Net income</b>		
European ethical/sustainable banks	5,57%	5,93%
European systemic banks	-11,75%	-14,58%

\* Compound Annual Growth Rate or CAGR<sup>4</sup>.

# Competitive Advantage

We are backed by a big banking group as well as a fintech ecosystem and benefit from their experiences. On top of that **we have the agility and flexibility of a start-up.**





**13** **insha**  
principles

# Ethical, principle and social sensitivity is growing.



Eco-power  
use since 1990

x **10**

**42,1%**

Share of  
**renewable energies**  
in gross electricity consumption  
in Germany

Sales of Fairtrade  
products in Germany  
since 2005  
increased by  
**2850%**



Fridays for Future

**1350** protests

with **1.8 million**

people in May 2019



**10.42 million** people in  
2019 fully agreed with the statement

“When buying  
products, it is  
important to me that  
the respective  
company acts in a  
socially responsible  
manner”

**45%** of shoppers today make more sustainable decisions when shopping and are likely to continue to do so.



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