

The OLB Group Nasdaq: OLB	
Fiscal Year	December
Industry	Fintech Bitcoin Mining
Recent Price	\$1.75
Market Cap	\$25.72M
Shares Out.	14.70M
Avg. Volume (30-day)	596,900
Revenue (mrq)	\$16.71M
Total Assets	\$45.6M
Debt (mrq)	NONE
<i>As of March 31, 2022</i>	
Company Website www.OLB.com	

The OLB Group, Inc. is a diversified Fintech eCommerce merchant services provider and Bitcoin crypto mining enterprise. The Company's eCommerce platform delivers cloud-based merchant services for a comprehensive digital commerce solution. **DMint**, a wholly owned subsidiary of OLB Group, is engaged in the mining of Bitcoin utilizing natural gas.



VALUE PROPOSITION

OLB Group's experienced management team has developed and operates a suite of integrated Fintech and payment facilitation products and services for over 10,500 merchants in more than 130 industries in all 50 US states. With a recurring revenue base that generated \$16.7 million in the past twelve months, the Company is expanding its operations, through its wholly owned subsidiary DMint, to include crypto mining to diversify its revenue streams and provide quarter to quarter revenue growth.

DMint, is engaged in the mining of Bitcoin in sustainable (powered by natural gas) data centers with the operation of 1,000 ASIC-based S19j Pro 96T mining computers.

INVESTMENT HIGHLIGHTS

- Established an industry-diversified operational footprint in the U.S. with \$1.36 Billion in gross transaction volume from 10,500 merchants and 28.5 million transactions nationwide
- Dramatic growth in eCommerce adoption by established and new merchants provides the Company with substantial growth opportunities
- Adjusted EBITDA \$505,583 vs. Negative EBITDA (-\$689,685) in First Quarter 2021z
- Total Corporate Assets \$45,000,000
- Cash Balance at March 31, 2022 approximately \$4,000,000
- Zero Debt other than an equipment lease to finance the purchase of 100 Miners for approximately \$750,000
- Compared to its merchant services and crypto mining peers, OLB is currently trading at very low valuation of 0.5 projected 2022 sales of \$35-\$36 Million

OUTLOOK FOR 2022

- We anticipate the achievement of positive Net Income by the end of the year. This would be a result of the following trends:
- Bitcoin mining revenue from current 1,000 ASICS mining computers is estimated additional run-rate of approximately \$6,500,000 annually, based on the price of Bitcoin price as of March 12, 2022, once all purchased machines are fully operational by the end of the Second Quarter of 2022
- Company eCommerce revenue run rate is anticipated to increase from \$10 million to more than \$36 million on an annual basis

EXPERIENCED MANAGEMENT IN PAYMENTS, ECOMMERCE AND MOBILE COMMERCE



Ronny Yakov
Chairman & CEO

25+ years of ecommerce software and development experience; established ecommerce platform for AT&T employees wholesale shopping covering 180,000 employees; developed ecommerce solutions for Fortune 500 and 1000 companies



Rachel Boulds
CFO

20+ years accounting experience working with public companies, including GAAP and SEC requirements; senior auditor for HJ & Associates; previously an ecommerce accountant for Walt Disney's GO.com; and associate for PWC; licensed CPA



Patrick Smith
VP Finance & Operations

20+ years of finance, accounting, operational, and business development experience in the merchant services industry; experience working with large sales organizations in payments industry, including Cynergy Data; raised over \$300M capital funding as part of finance team at Pay by Touch; former VP/Controller at Concord EFS, acquired by First Data in 2004