

Market Data

The OLB Group Nasdaq: OLB

Fiscal Year December

Industry Fintech | Bitcoin Mining

Recent Price \$6.10

Market Cap \$66.3M

Shares Out. 10.8M

Avg. Volume (30-day) 683,100

Revenue (mrq) \$10.21M

Total Assets \$11.3M

Debt (mrq) NONE

As of November 15, 2021

Company Website
www.OLB.com

Company Overview

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 with an initial deployment of efficient 600 ASIC-based S19j Pro 96T mining computers currently mining Bitcoin with a projected 1,000 machines by end of 2021.



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 \$11.3 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, a wholly owned subsidiary of OLB Group, 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 by the end of 2021 and plans to increase capacity to 24,000 mining machines over the next 24 months.

All statements from The OLB Group, Inc. in this e-mail communication that are not based on historical fact are "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995 and the provisions of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements include, but are not limited to, statements concerning the impact of COVID-19 on our operations and financial condition, our ability to implement our proprietary merchant boarding and CRM system and to roll out our Omni Commerce and SecurePay applications, including payment methods, to our current merchants and the integration of our secure payment gateway with our crowdfunding platform, our ability to successfully launch a cryptocurrency mining operation and our ability to earn revenue from the new operations. While the Company's management has based any forward-looking statements contained herein on its current expectations, the information on which such expectations were based may change. These forward-looking statements rely on a number of assumptions concerning future events and are subject to a number of risks, uncertainties, and other factors, many of which are outside of our control, that could cause actual results to materially differ from such statements. Such risks, uncertainties, and other factors include statements regarding the expected revenue and income for operations to be generated by The OLB Group, Inc. For other factors that may cause our actual results to differ from those that are expected, see the information under the caption "Risk Factors" in the Company's most recent Form 10-K and 10-Q filings, and amendments thereto, as well as other public filings with the SEC since such date. The Company operates in a rapidly changing and competitive environment, and new risks may arise. Accordingly, investors should not place any reliance on forward-looking statements as a prediction of actual results. The Company disclaims any intention to, and undertakes no obligation to, update or revise any forward-looking statement.

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
- Recent acquisition of CBD merchant portfolio includes over 1500 merchants experiencing growth of 120 new accounts monthly in a rapidly growing market sector expected to add \$20 Million in annual eCommerce and retail revenue and projected to contribute \$5 Million to EBITDA
- Network of integrated partners ie. Visa/Mastercard, American Express, PayPal, Wells Fargo, Chase Paymentech, Elavon, US Bank, Fiserv First Data, iOS, Android, Microsoft, ControlScan etc.
- Entering Bitcoin mining sector to increase Quarter to Quarter and Year over Year revenue and net income growth with 600 Antminer S19j Pro Bitcoin mining computers operating in sustainable data centers powered by low cost (contracted) natural gas
- One thousand (1,000) mining computers projected to be operating by end of January 2022 with plans to expand mining operations to 24,000 mining machines by Year end 2023.
- Crypto mining operation anticipated to generate minimum of \$1.1 million in additional revenue per month for every 1,000 mining computers operating for a full month (assuming a \$45K Bitcoin price)
- Compared to its merchant services and crypto mining peers, OLB is currently trading at very low valuation of 4.5 sales (as of 10/25/21)
- 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



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



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