



**FAST. CONVENIENT. RELIABLE.**

# Who **are** we?



**Founded in 2005**, the Placet Group issued its **first loan** in 2007.



The company **provides both** secured and unsecured loans to **individuals** and **legal** entities.



The company was **issued a license** by the **Financial Supervision Authority** in March 2016.



The company offer VISA **Credit Cards** to private customers with limits up to 10000 €.



The company operates **in Estonia** under the brands placet.ee, smsraha.ee and laen.ee; **in Lithuania**, under smspinigai.lt and paskolos.lt.



# Our values



## Priorities

We take an individual approach to each customer, striving to reach terms of cooperation acceptable to both parties.



## Core values

Our core values include high customer satisfaction and impeccable service, as well as high quality, efficiency and swiftness.



## Mission statement

Our company aims to provide fast and convenient loan services according to customer needs, offering flexible solutions to satisfy demanding customers, while encouraging them to dream big and do what it takes to achieve their dreams.



# Our aims



## Vision statement

Our vision: to offer customers the loan they need as conveniently and quickly as technically possible. Customers should not have to deal with the bureaucratic requirements of loan companies. We have taken it upon ourselves to make it as easy as possible for customers to obtain a loan.



## Main aim

We aim to become a reliable partner and quality service provider in the financial services sector, giving customers confidence in the future. We keep up with the times and are always striving to improve our financial systems. This has allowed us to offer fast and convenient services, making it possible to accept loan applications 24/7 and offer reasonable and safe loan terms and conditions.



# Our hits

1

Our country managers and shareholders have **more than 18 years of experience** in the financial services sector.

2

We make use of the **latest technologies** and **innovations in IT**.

3

We have a **well-trained customer support team**.

4

Our **ATL** and **BTL** marketing strategies have been very well-thought-out.

5

We take a **personal approach** to each customer.



# Our team



# Key milestones

## 2005

- Placet group OÜ legal registration

## 2007

- Smsmoney.ee launched

## 2009

- Smsraha.ee launched

## 2010

- Laen.ee launched
- UAB Nordecum subsidiary registration in Lithuania

## 2011

- Smspiginai.lt launched
- Paskolos.lt launched

## 2016

- Company has obtain a license by Financial Supervision Authority

## 2017

- Launch of Business loans and Personal Line of Credit

## 2018

- Automated (AI) scoring launched

## 2019

- Cooperation with furniture stores

## 2020

- Acquisition of Wallester
- Placet Group Application
- Launch of credit cards
- Joining Moncera Platform

## 2021

- Leasing in offline and online stores
- Launch of credit cards in Lithuania
- Launch of Car loans
- Launch of Black cards in Estonia
- Acquisition of Moncera Platform

## 2022

- Launch of factoring services

## 2023

- Improved Placet app
- Integration with Apple Pay
- New brand identity
- New self-service environment

## 2024

- Launch of Business Line of Credit

## 2025

- Installments for Business

# Our products



## Estonia

Population: 1.3 milion

- Short-term loans up to 10000 €
- Installment loans up to 10000 €
- Lines of credit up to 10000 €
- Credit cards up to 10000 €
- Mortgage loans
- SME loans
- Leasing up to 15000 €
- Loan refinancing up to 15000 €
- Business loans up to 50000 €
- Business lines of credit up to 50000 €



## Lithuania

Population: 2.8 milion

- Short-term loans up to 15000 €
- Installment loans up to 15000 €
- Lines of credit up to 5000 €
- Credit cards up to 5000 €
- Loan refinancing up to 20000 €
- Mortgage loans
- Leasing up to 15000 €



# Loan lifetime



# Responsible lending

In the basis of responsible lending, we set the principle "Know your customer". First of all, we want to know each borrower more closely, that is why we use the face-to-face identification procedure or instant remotely identity check. To assess creditworthiness, we are not just gathering contact details from the client and information on its income, but also following obligated verification of these data from independent third-party sources, like bank statement or government register.

In assessing the creditworthiness of the client, we take into account all monthly payments for all its loans, we always take into account its monthly household expenses, and also conservatively estimate the income (for example, we consider only the official salary and state benefits as income, but not income in cash or from other doubtful sources). In addition, we carry out a check in more than 7 external registers to obtain a credible picture of the client and assess its creditworthiness through our scoring model. On the one hand, it gives the maximum fraud protection, on the other hand does not allow the client to get a loan without the ability to pay it later. Our issue policy does not accept that loans will be covered by other loans.

The policy of responsible lending is secured by the existence of detailed internal procedures and issuance rules, ongoing training of staff, and regular internal control over compliance.



as of 31.08.2025

# Our highlights

**212K**

212 000 unique customers in Estonia (15% of total population)

**548K**

548 000 **unique customers** group-wide

**94,3M €**

Total net loan portfolio of **94,3 mln eur**

**682M €**

Cumulative loans originated group-wide – 1 060 423 pcs., in amount of **682 mln eur**

**17,9M €**

**17,9 mln eur** of revenue for 2025 financial year (EBIT)

**18 years**

18 years of maximum profit

**73**

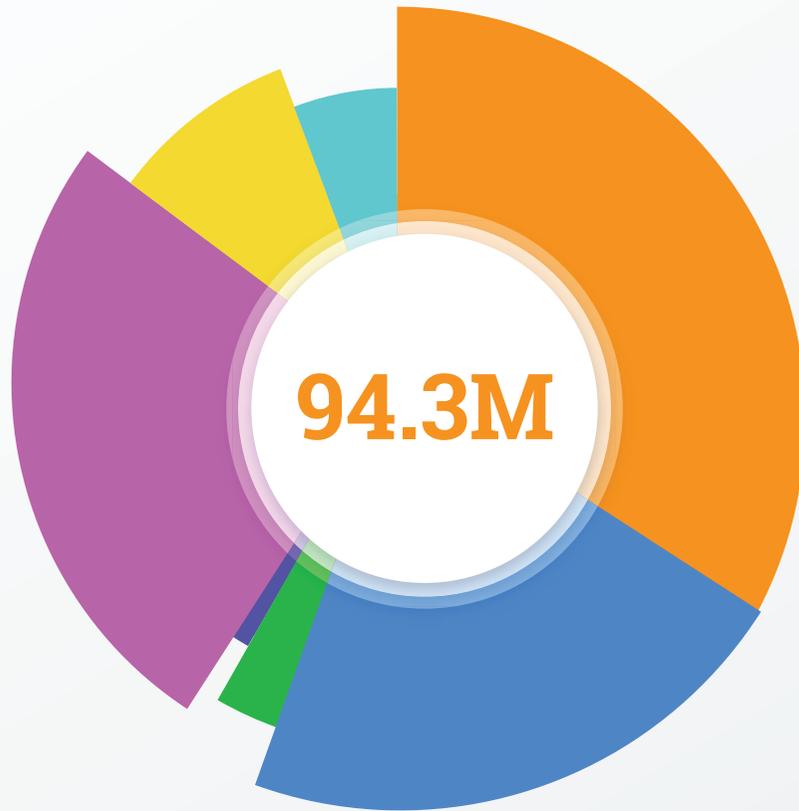
Number of employees **group-wide – 73**

**473M €**

Cumulative loans originated in Estonia – 725111 pcs., in amount of **473 mln eur**

as of 31.08.2025

# Group portfolio



EE

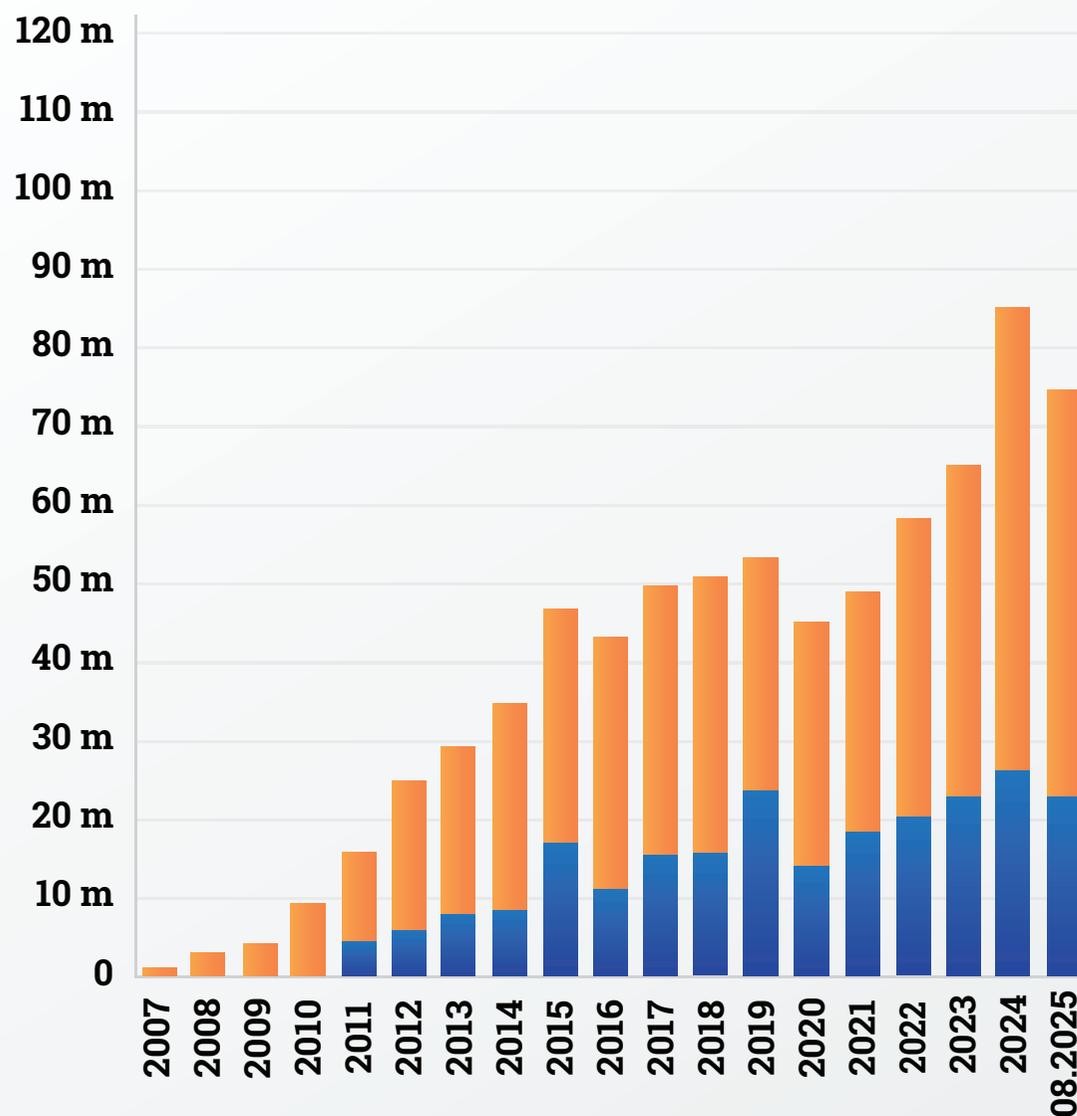
- 6% Consumer loans
- 14% Mortgage loans
- 42% Lines of credit
- 15% Refinanced loans
- 18% SME loans
- 5% BNPL loan



LT

- 60% Refinanced loans
- 3% Lines of Credit
- 37% Consumer loans

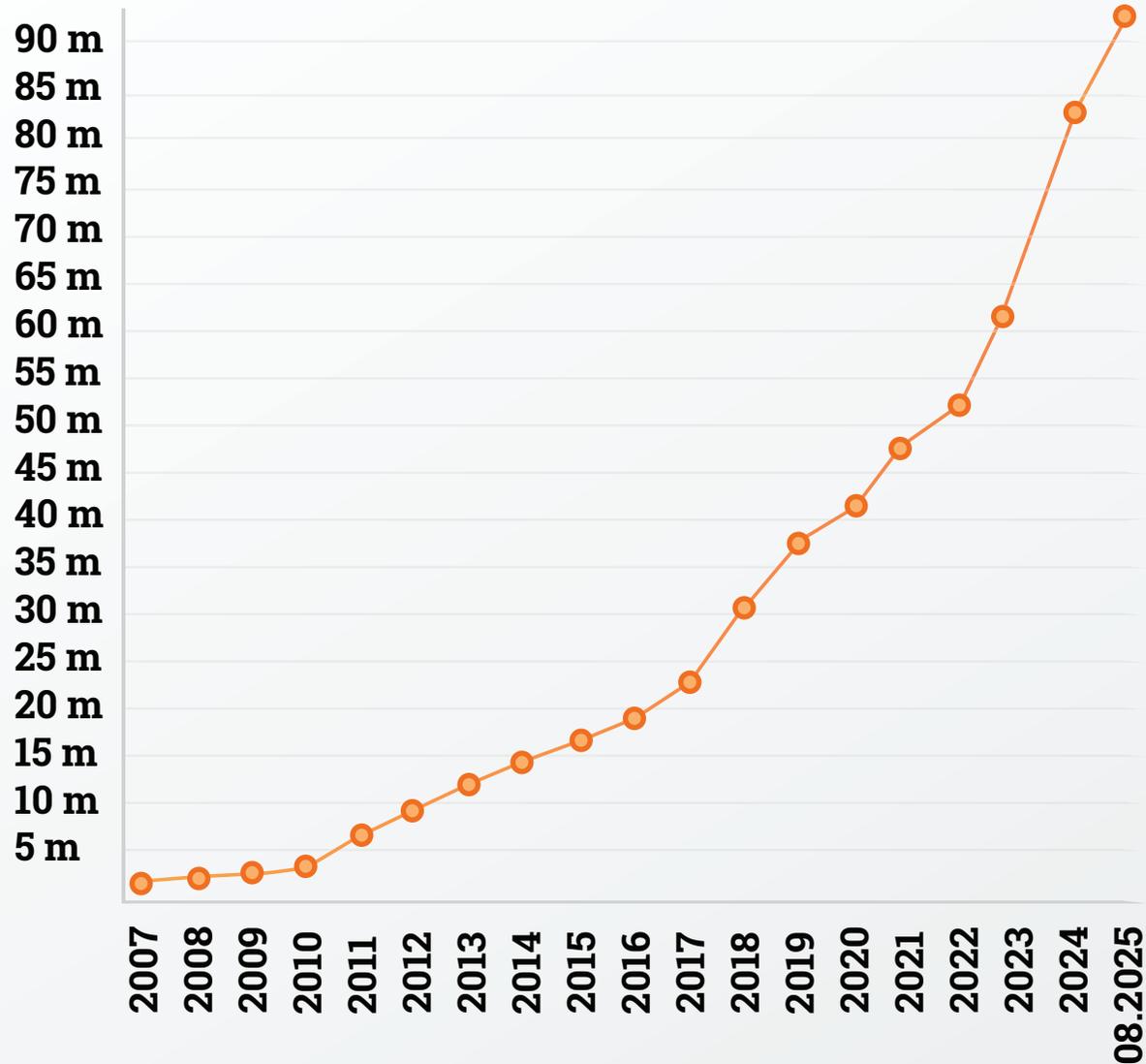
# Granted loans



- In 2019, we introduced personalized loan offers based on an improved scoring model. We use 2 independent scoring models to achieve better picture assessing a client's creditworthiness.
- As of 2021 we are offering new products to our customers - credit card and after-payment solutions for both online and onsite stores. Widened product line gives us the opportunity to expand our portfolio though new clients.
- In 2023, we decided to focus on existing products and increase quality of the portfolio. Considering with economic and political situation in the world in 2023, we have significantly revised our loan granting rules and existing portfolio management processes. Along with this, we have set up additional and more stronger rules for automatic customer rating. On the one hand, it reduce the acceptance rate, on the other hand increase a speed of application processing and an increase in quality of portfolio.
- In 2024, we made the decision to tighten lending criteria in order to enhance the overall quality of our portfolio. This strategic adjustment aims to reduce risk by ensuring that loans are extended only to the most creditworthy applicants.

■ Estonia ■ Lithuania

# Group portfolio

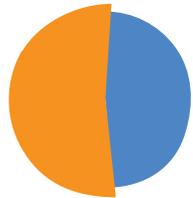


> Our portfolio has increased consistently each year due to the increasing popularity of lines of credit. Customers have been making carefully-thought-out decisions regarding amounts and terms based on their needs and choosing installment loans and lines of credit instead of short-term loans.

■ Group-wide portfolio

# Our customers

## Customer Demographics (gender):



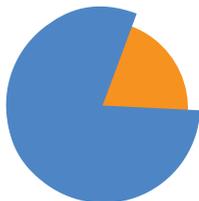
Men **53%**  
Women **47%**

## Customer Demographics (age):



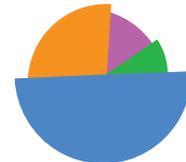
18 - 22 **1%**      36 - 50 **41%**  
23 - 27 **10%**      51+ **28%**  
28 - 35 **20%**

## Loan applications



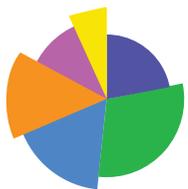
Desktop **22%**  
Mobile **78%**

## Customer Income (monthly, in eur):

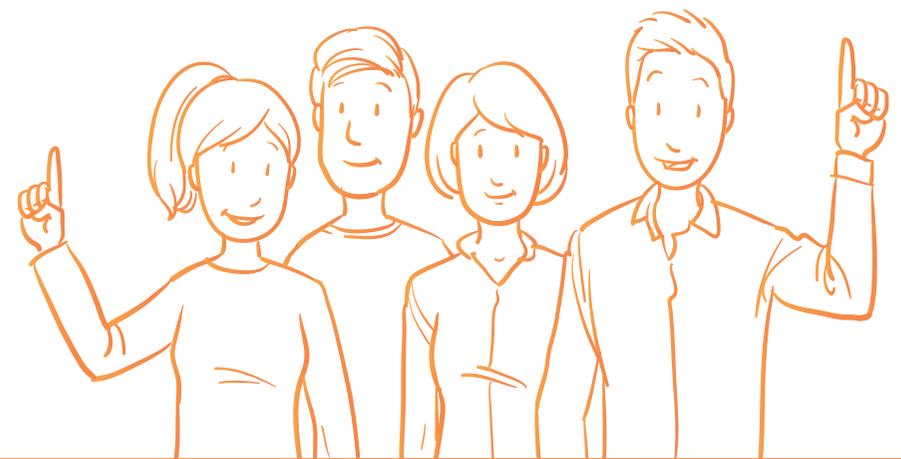


200-300 **0%**      1001-1500 **37%**  
301-600 **6%**      1501+ **12%**  
601-1000 **45%**

## Loan experience per customer



1 **44%**      11 - 20 **7%**  
2 - 5 **40%**      21 - 50 **5%**  
6 - 10 **2%**      51+ **2%**



# Artificial Intelligence:

## The Future of Business

- Our own in-house developed AI system was implemented in Poland with the goal of reducing the percentage of loan defaults and preventing fraud.
- Implemented in 2017.
- We use more than 40 verified parameters.
- A gini of 80.64%, expected above 82%.
- In-house solution.
- Over the next several months we expect to reach a level where automated decisions without human intervention are made in 95% of cases.



# Thanks to our friends!

Our goal is to focus on the issuing of loans without the distraction of unnecessary complications. We would like to thank our partners - professionals who have helped deal with the identification of users, mail and SMS issues, legal issues, AML & KYC, etc.



*Placet Group*

# Thank you!

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