



Company presentation

ALFAKREDYT is a FinTech company which provides short-term loans to private individuals across Poland through a fully automated proprietary IT platform.



Established: **2013**



Employees: **20**



Website: www.alfakredyt.pl

Address:

Panska 96-38, Warsaw, Poland

Registration number:

200776208

Member of:



**POLSKI ZWIĄZEK
INSTYTUCJI
POŻYCZKOWYCH**

Portfolio

Portfolio:
4,97 m EUR

Average loan:
460 EUR

Loan average term:
27 days

Registered clients:
> 54 000

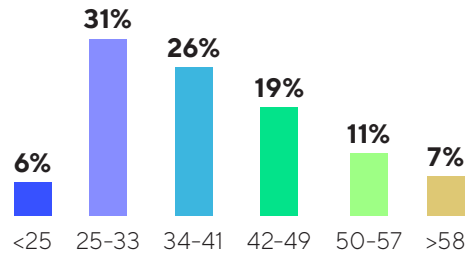
Loans originated:
> 73 m EUR

Customer Profile

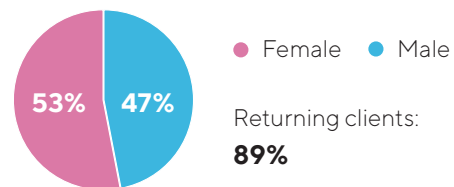
Most common customer characteristics

- Has bank account
- Expenditure matches monthly income
- Little or no saving
- Limited credit history
- Employed + self employed
- Uses financing for lifestyle choices or necessities
- Not willing to pay more for value-added services

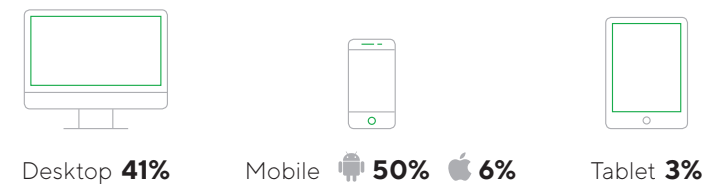
By age



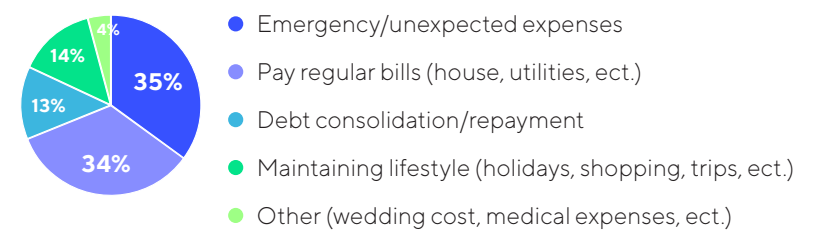
By gender



Sessions by device, online & mobile



Loan usage



Our market

Poland – solid European Economy

Population: 38.4m citizens	Consumer Credit Volume: EUR 44 bn	Potential clients 24-50-year-old: 16,1m
Currency: Polish zloty (PLN)	Exchange rate PLN/EUR: 4,30	GDP per person: EUR 13 222
Unemployment rate: 3.5%	Debt/GDP: 50.6%	Credit ratings: S&P A- stable outlook Moody's AA stable outlook

Product Structure

- Private loans (no commercial) are provided to borrowers through e-commerce channels
- 24/7
- All across Poland

	Single payment loan	New product: Instalment loan
Loan amount:	EUR 23 – 1162	EUR 116 – 3 488
Term:	Up to 30 days	Up to 36 months
Fee structure:	Single fee payable at maturity	Monthly interest payments Repayment in multiple instalments
Interest rate:	Nominal annual interest rate 105% - 150%	Nominal annual interest rate 60% - 110%
Extension:	Option to extend up to 30 days Extension fee payable before extension	Option to reset scheduled repayment by a month Extension fee payable before extension
Distribution channels:	Website(mobile/tablet/web) Apple & Android apps Phone call and SMS	Website(mobile/tablet/web) Apple & Android apps Phone call and SMS

Business environment

- No Bank license required for such activity in Poland
- Very light infrastructure, online channel, no brick & mortar costly logistics
- Solid revenues

Business process



Client Acquisition

- Digital marketing
- Affiliate networks
- Social networks
- Mailing

Loan Application

- On-line
- 24/7
- Web, mobile, apps

Scoring

- Anti-fraud tools
- Big data utilization
- Financial behavior analysis



- Credit bureaus



Payments

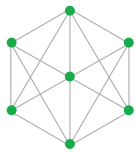
- API Bank transfers
- Instant payment solutions



- The avg. loan issue time: **5 min**

Our philosophy is to combine latest

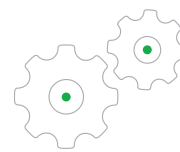
TECHNOLOGIES  **CREDIT RISK MANAGEMENT**



BIG DATA



CREDIT MANAGEMENT EXPERTISE



AUTOMATION



LOW NPL LEVEL

Our expertise and hands on approach demonstrated our capacity to perform with lower “Non performing loan - NPL” rates than our competitors

(8.9% vs >14% average)



Our core asset is our team.

We have gathered professional and experienced employees in every department.

All members of our team are passionate to achieve the best possible result.

Key financial figures

in millions of EUR

	2019	2018	2017
Balance Sheet Total	5,91	5,68	4,46
Loans granted	5,12	4,57	3,72
Financial debt	3,8	3,70	3,40
Equity	1,78	1,27	0,97
Total operating income	2,0	2,39	2,97
EBITDA	0,59	0,70	0,41
Number of employee	20	30	26

Disclaimer

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