



# *Dinero*.ua

Presentation based on Q4 2019 results

# Ukraine

## Market overview

- 📍 The population of **42 million** people
- 📍 **2.5% GDP growth** is forecasted by the European Bank of Reconstruction and Development, driven by large external investment and recovering private consumption
- 📍 Household debt constitutes **5.8% of GDP**, being the lowest in Europe and showing high growth capacity
- 📍 Foreign reserves increased by **272.4%** from December 2014 to April 2019, growth continues
- 📍 USD/UAH and EUR/UAH exchange rates have been relatively stable since 2016, but during 2019 **UAH enjoyed a 11% appreciation against EUR**
- 📍 Consumer loan repayment discipline is similar to **Europe**



▲ 2.5%

2.5% GDP growth is forecasted by the European Bank of Reconstruction and Development

# Company overview

- 🎯 The fastest growing online lender in Ukraine
- 🎯 **219** employees
- 🎯 More than **EUR 148 million** in loans originated since October 2017
- 🎯 Issued loan portfolio **increased 5 times** over last 12 months
- 🎯 Average amount of issued loan is **EUR 150**
- 🎯 **16** offline branches



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# The fastest growing player in the industry

- 🎯 Data approach using **advanced client scoring models** and analytics tools
- 🎯 Motivated and well-trained **client support**
- 🎯 **Efficient and professional** in-house debt collection
- 🎯 Advanced and **ready-for-growth infrastructure**
- 🎯 Growing **offline** presence

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Як це працює? Довідка Контакти Блог Мій кабінет

Всі позики **БЕЗКОШТОВНО**  
**3 місяці під 0%**  
Бро-о-о

**0%**



Стань новим клієнтом і отримай всі позики безкоштовно

Поспішай! До кінця акції залишилося:

78 днів : 12 годин : 07 хвилин

Акція поширюється тільки на нових клієнтів. Повні умови акції

Сума позики 12200

Термін позики

7 Днів 14 Днів 30 Днів

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# Products

- Main business line – unsecured consumer single payment loans
- Target audience – private individuals at the age of 18-75
- Fully **automated solvency check** (scoring) process
- A client can receive a **loan within 10 minutes** after applying online or visiting a branch

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SPL

## Single Payment Loans

The loan amount EUR 10-800

The loan term up to 30 days

Repayment at maturity

INST

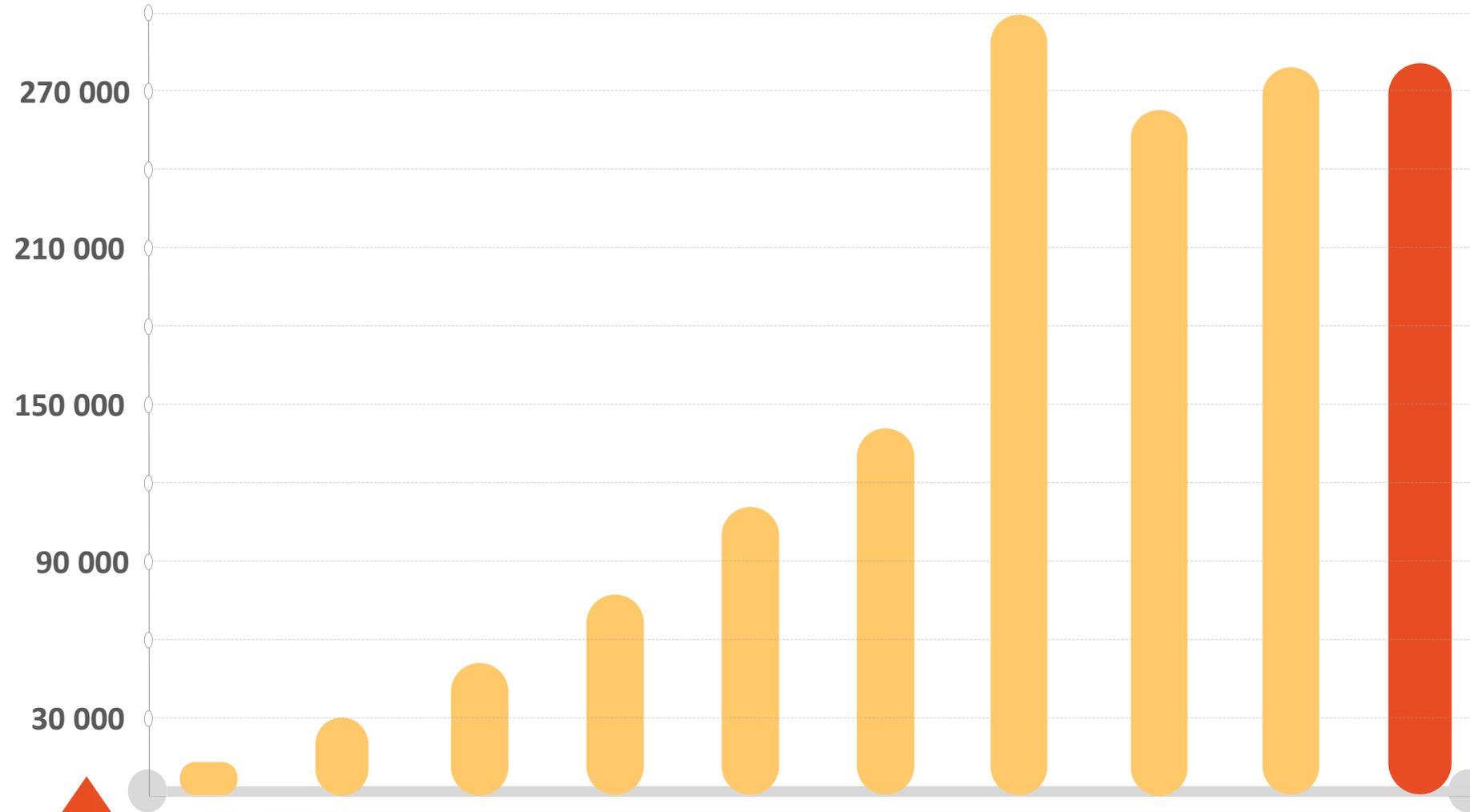
## Installment Loans

The loan amount EUR 30-1000

The loan term from 2 to 12 months

Repayment in equal monthly installments

# Number of loans issued per quarter

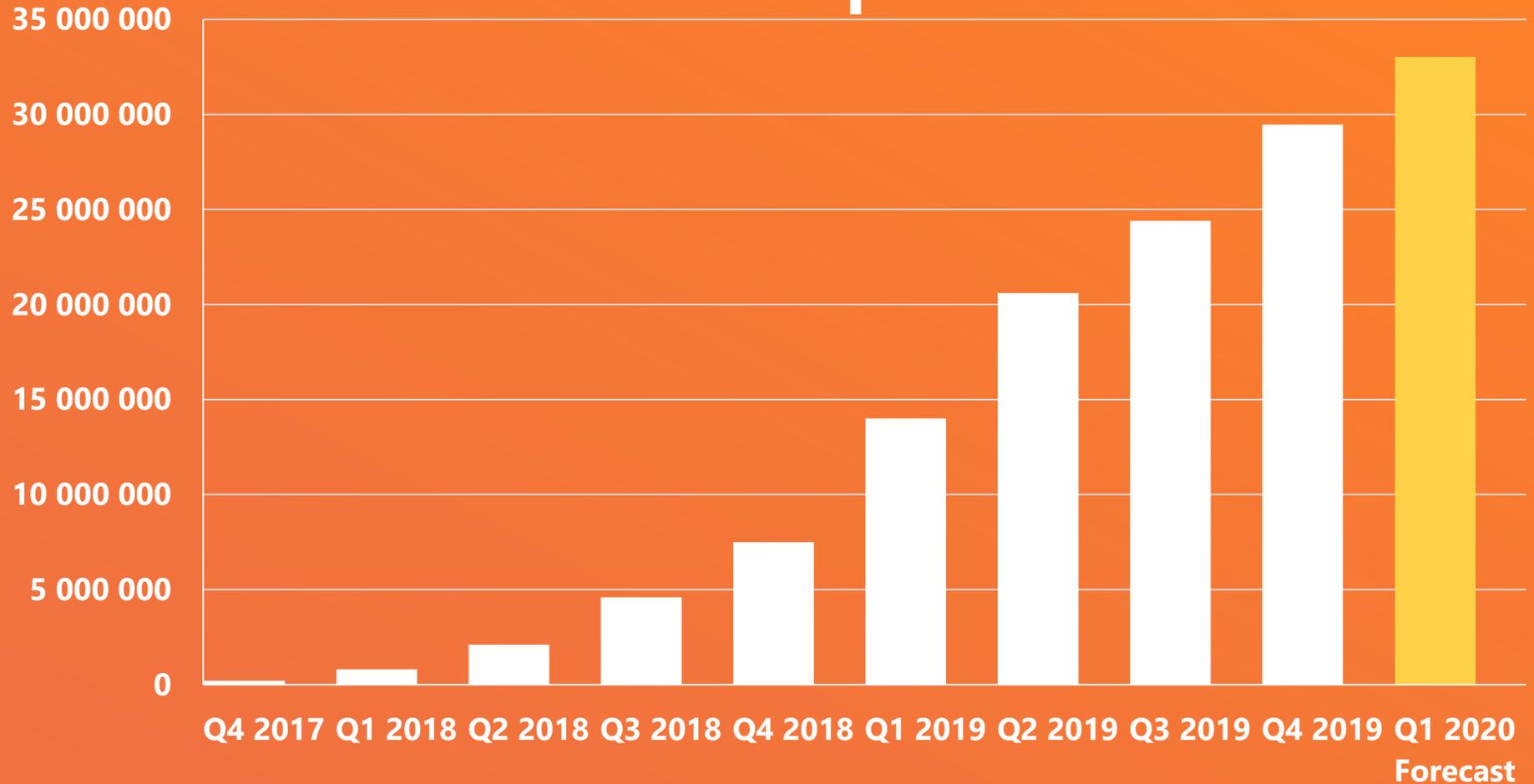


- Growing amounts of sales – in Q4 2019 over **90,000 loans** were issued every month
- Loyal customer base – minimum of **60%** of all loans are issued to repeat clients



Q4 2017 Q1 2018 Q2 2018 Q3 2018 Q4 2018 Q1 2019 Q2 2019 Q3 2019 Q4 2019 Q1 2020 Forecast

# Gross loan portfolio in EUR

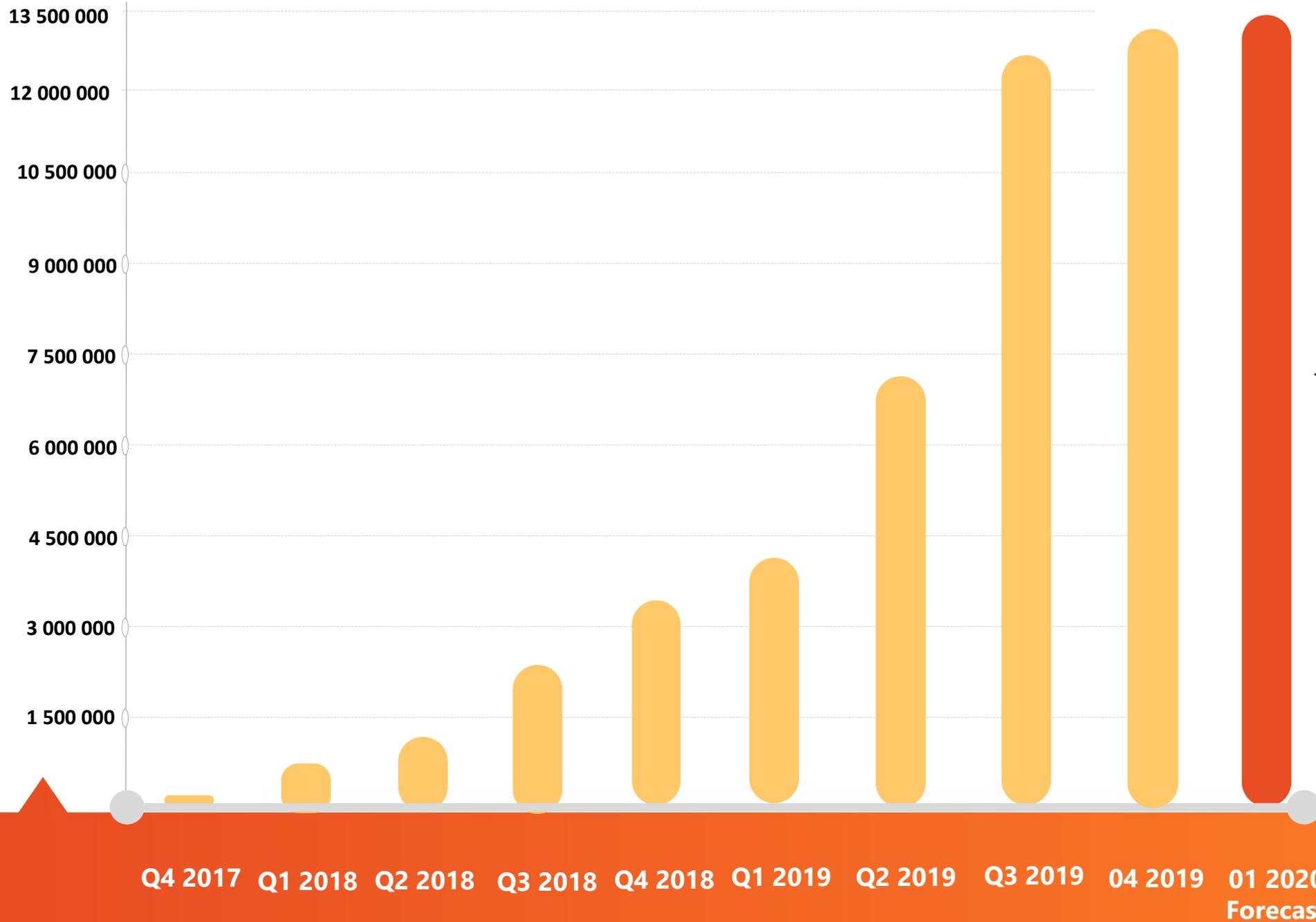


Gross loan portfolio increased **3 times** over the  
past **12 months** to **EUR 29.5** million

# Revenue in EUR

Revenues increased by more  
than **300%** during past

**12 months**



Forecast

# Plans for 2020

**Continue growth of portfolio and customer base**

1

**Continue growing profitability**

2

**Improve client service and retention rate**

3

**Become #1 online non-banking lending company**

4

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