



ITF Group JSC Corporate Presentation

FinTech Company with ambition

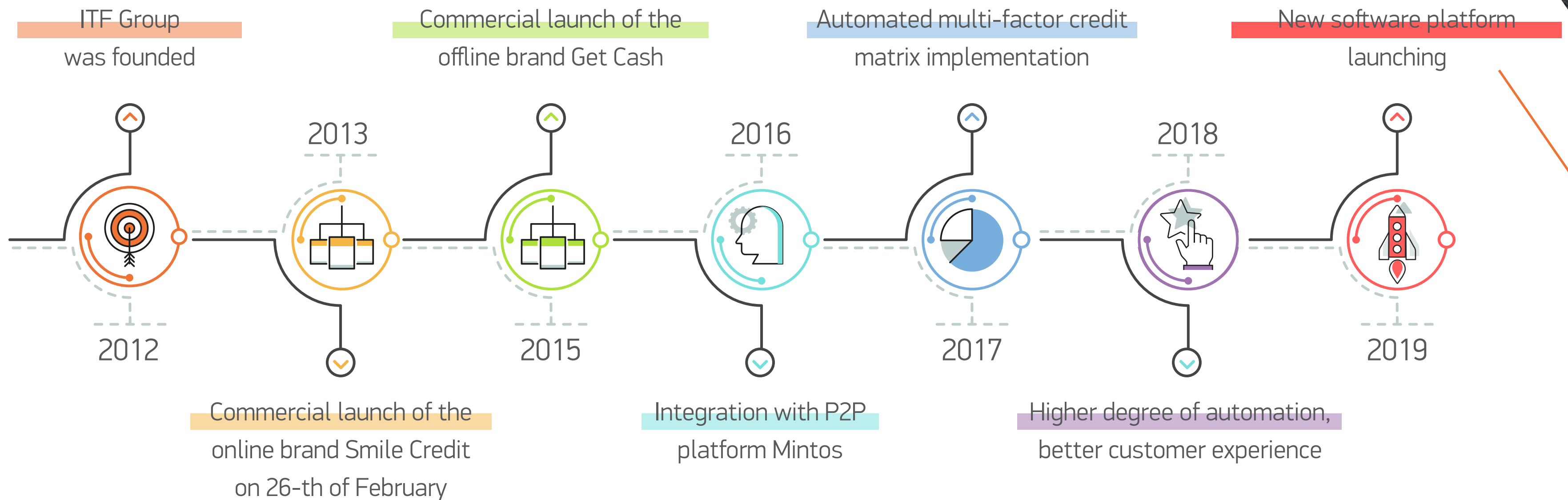




About our company

ITF Group JSC is an innovative non – banking financial institution that provides large portfolio of financial services to borrowers.

History





V Vision

Using the opportunities on the local market, our company strives to become one of the systematically important non-banking financial institutions in Bulgaria, which helps to secure better access to financial resources for ordinary people.

M Mission

Our mission is to be a modern non-bank financial institution with the purpose to use fully its positions on the local non-banking market with its main focus on the local active population and/or pensioners.

V Values

- Long-term perspective—a clear and working long-term program for the Company's development;
- Skills and experience;
- Good standing;
- Responsible relationships;
- Partnership—it stimulates interconnection, mutual respect and support.



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Key Facts

Presented online and offline

Profitable since launch

11 offices in major cities

More than 96% customer satisfaction



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Key Figures

100 000+

Loans granted

200+

Employees

5 500+

Credit applications monthly

45 %

Approval rate

45 %

Portfolio increase on an annual basis

25 %

New clients monthly



Core competencies

- Competitive product provision
- Automation of processes
- Teamwork
- Borrowing conservatism
- Proprietary technology
- Experienced people
- Synergy
- Revenue maximization at target risk level

Two Brands – 11 offices in major cities



1. Payday Loan – up to 30 days
2. Installment Loan – up to 12 months



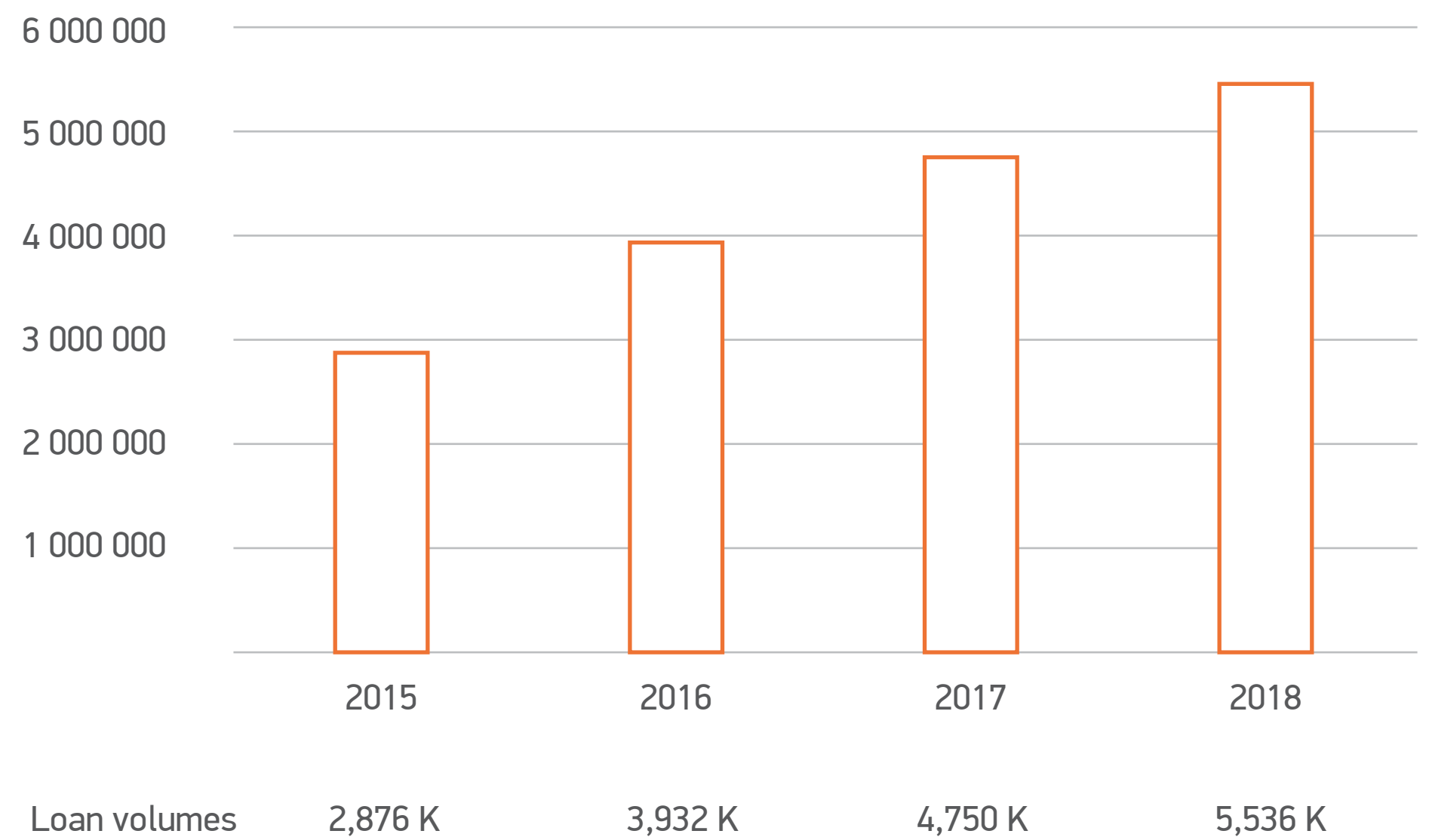
1. Credit Advance – 15 day repayment loans up to 20 installments
2. Monthly Loan – monthly repayment loans with up to 12 installments
3. Retirement Loan – monthly repayment loans for retired people with up to 12 installments
4. Weekly Installment Loan – weekly repayment loans up to 43 installments



Loan originations

(amounts are in EUR).

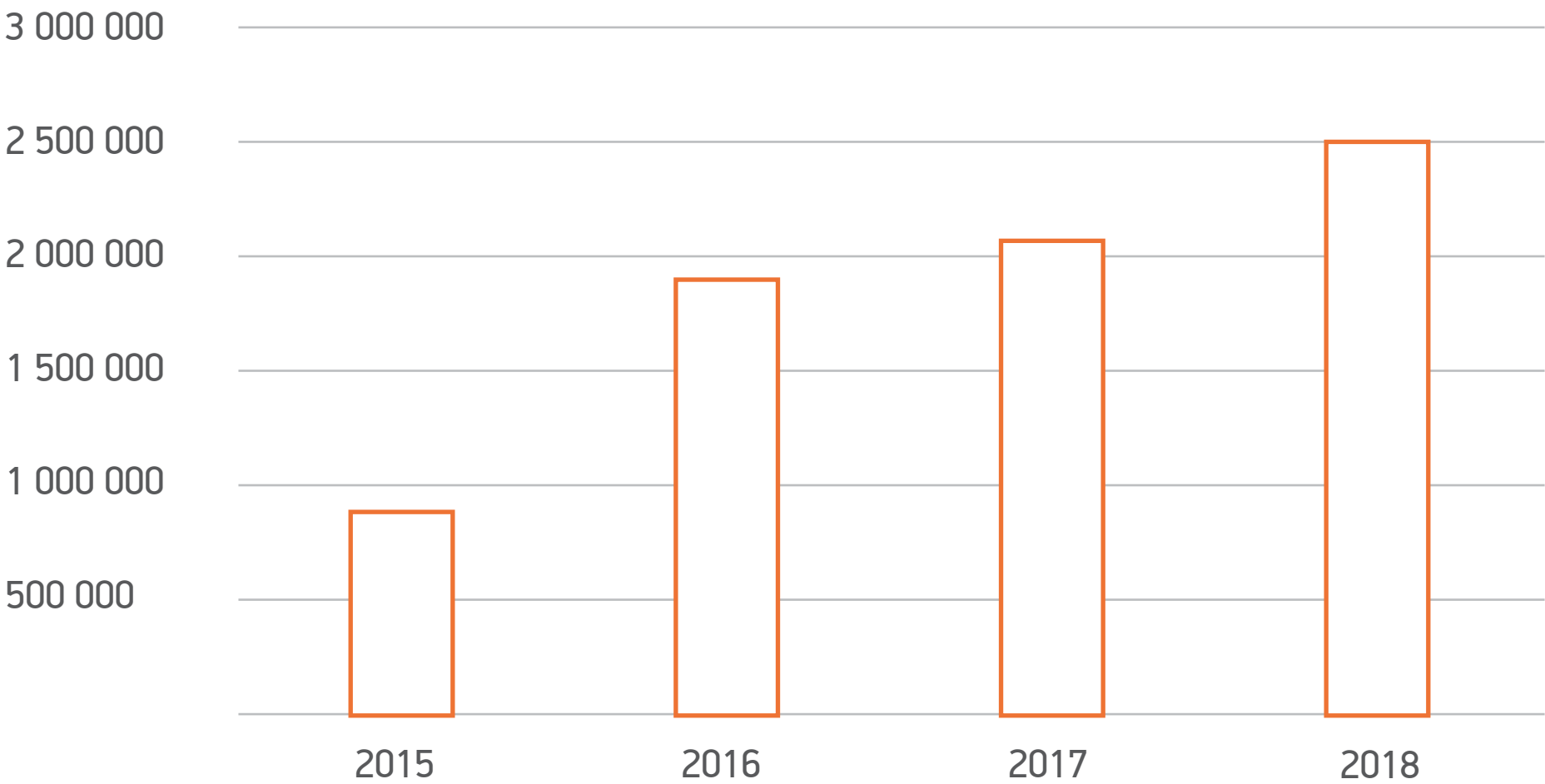
Steady increase in annual volume of loan disbursements





R Revenue

(amounts are in EUR)

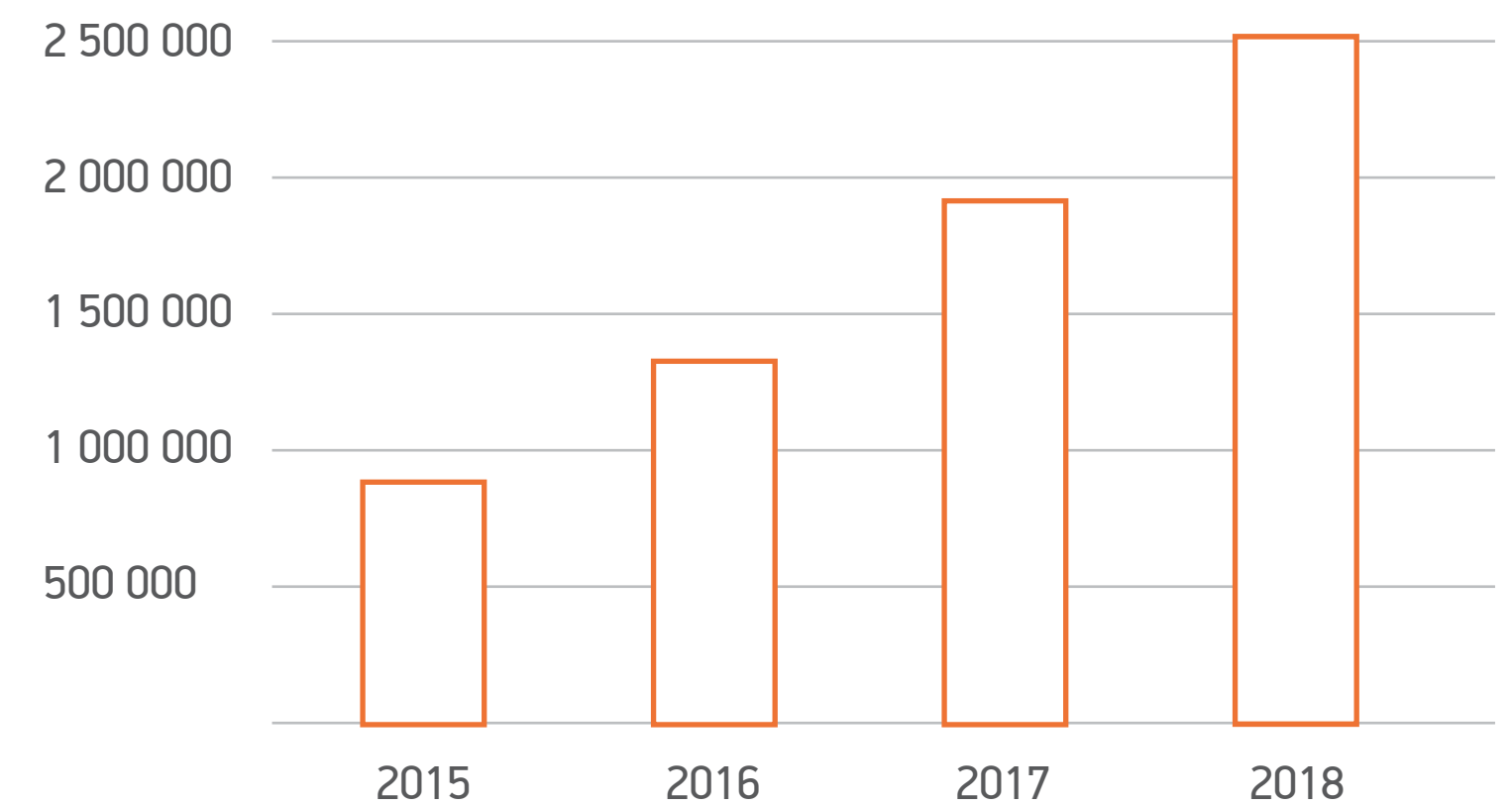




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Portfolio growth

(amounts are in EUR)



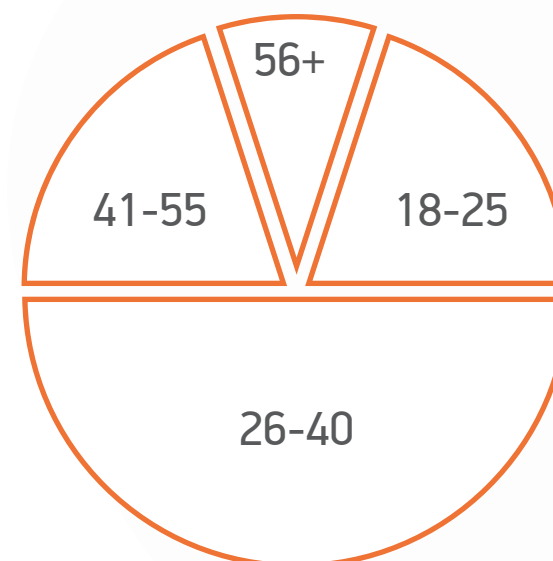


C Customer Profile

CUSTOMER BY GENDER



AVERAGE CUSTOMER AGE



W Why us?

We in ITF Group believe that the future of lending and investing is based on the prospective of non-boundaries approach to customers needing financial help and investors seeking higher returns. We think that anyone should be allowed access to financial help irrespective of his/hers employment status and credit record. Our mission is to stand against financial exclusion of certain social groups and by doing that we bring you closer to your needs. On the other hand, by using innovation and technology, our company aims to provide investors with a portfolio of loans that secures low risk and higher yields.



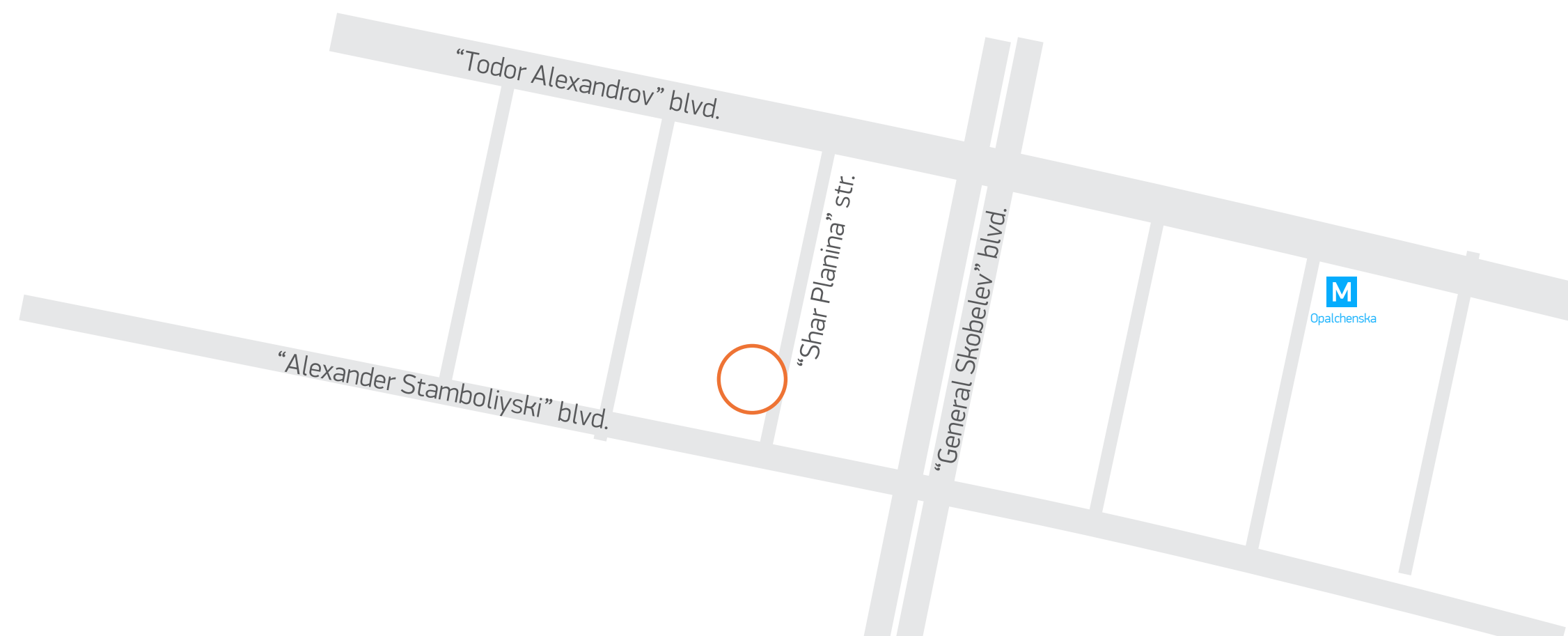



C Contact us

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A top-down view of a desk with a laptop, mouse, notebook, glasses, pencil, and coffee cup. The laptop is on the left, the mouse is at the bottom left, the notebook is in the center, the glasses are on the right, the pencil is on the right, and the coffee cup is at the bottom right.

Thank you!

itf