

WE MAKE MONEY AVAILABLE



2019 COMPANY OVERVIEW

CREAMFINANCE.COM

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OUR MISSION - TO MAKE MONEY AVAILABLE



Creamfinance is a leading tech-focused consumer loans company

offering multiple credit products for lower and middle-income borrowers in emerging markets.



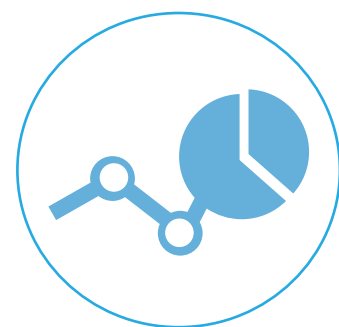
Creamfinance offers

one month single pay, 12-month installment loans and lines of credit to consumers across the operating markets.



Creamfinance acquires customers at much lower costs and with better underwriting performance than its competitors.

We use a proprietary technology and underwriting platform that incorporates multiple unique data sources coupled with strong risk management and localized collections practises.



Creamfinance has experienced strong growth

since its founding and has achieved a top 3-6 position in each of its operating markets with minimal capital investment to date.



Creamfinance's future growth

is fueled by continued share expansion within its existing consumer lending markets and the introduction of selected new markets where its unique model can be applied with full potential.



Creamfinance is headquartered in Warsaw, Poland

and employs over 400 people accross its offices.



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CREAMFINANCE PROVIDES ONE-CLICK LOANS TO CONSUMERS GLOBALLY

[lend^{on}.pl](#) [credit^{on}.ge](#) [credit^{on}.lv](#) [credit^{on}.cz](#) [lend^{on}.dk](#) [lend^{on}.mx](#) [credit^{on}.si.com](#)



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FINANCIAL INFORMATION



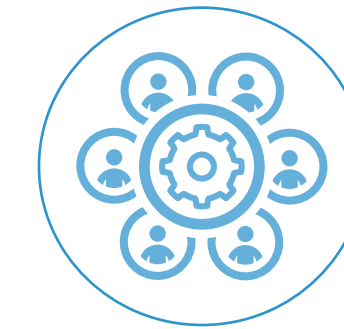
OUTSTANDING GROWTH

- Revenue increased by 6x between 2015 and 2018
- Recognised as 2nd fastest growing company in Europe by Inc. 5000 Europe



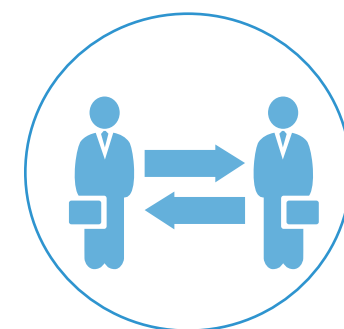
DIVERSIFICATION

- Lending in 7 markets , operations in 10 markets
- Flexible product range



PROFESSIONAL BACKING

- Backed by VC Flint Capital (2014)
- Backed by listed credit institution Capitec (2017)



STRONG FINANCIAL PERFORMANCE

- Originated cash loans IRR >100%
- Evergrowing business with ~15% capital ratio



FLEXIBLE BUSINESS MODEL

- 85% of assets are current
- 72% of expenses are variable

SUMMARY DATA

in € millions	2015A	2016A	2017A	2018A	CAGR 2015-18
Total Loan Volume	61	102	134	174	42%
Revenue	11	30	44	60	78%
EBIT	1,7	4,2	3,3	5,7	50%
(%) Margin	16%	14%	8%	10%	



CREAMFINANCE HAS BUILT A SOLID FOUNDATION FOR SCALING



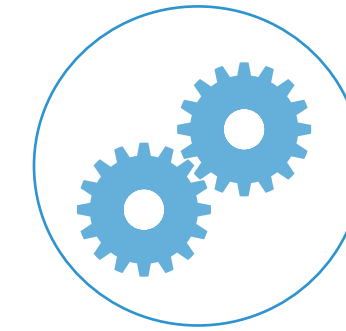
PREMIER ONLINE LENDER

- Leading technology focused consumer lender enabling instant access to credit in both emerging and growth economies.
- Strong management team with tenured experience and expertise across financial services and consumer marketing.
- One of the top five online lenders focused on Central and Eastern European markets with cumulative origination volume of over €662M since 2012.



SIGNIFICANT CONSUMER NEED AND MARKET DEMAND

- Over 4 billion consumers worldwide with online access do not have access to consumer credit products.
- Currently focused on growing in markets with population of over 20 million consumers of which over 65% can be served with Creamfinance's products.



SCALABLE LOW-COST INFRASTRUCTURE

- Demonstrated ability to expand its products and payment systems geographically while leveraging the same proprietary lending platform
- Allows for more efficient and faster rollout into new geographies while minimizing capital risk.
- Utilizes adequately priced local customer service and collections resources in order to achieve high effectiveness in each market

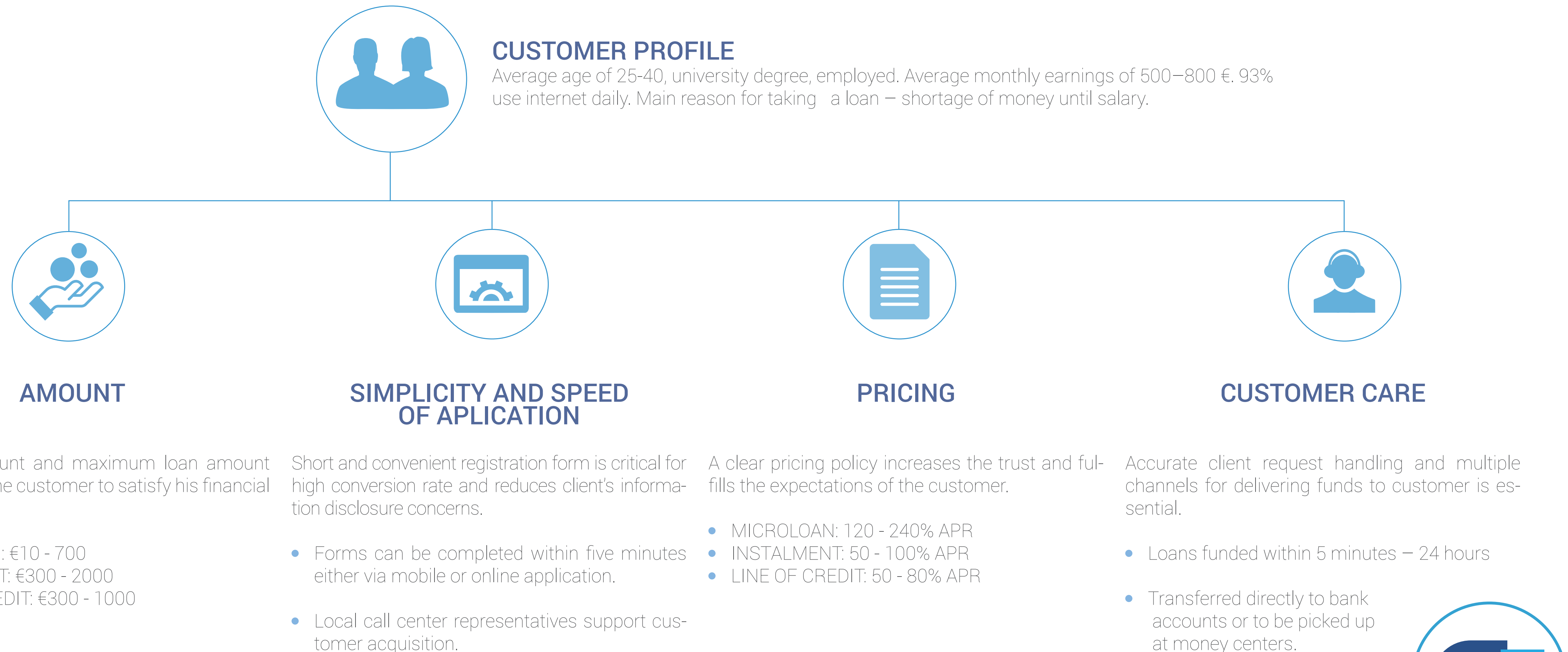


SMART DATA SCORING

- Creamfinance uses best-in-class customer acquisition methodologies and underwriting discipline resulting in low cost per customer acquisition.
- Organic affiliate networks attract borrowers at costs up to 36% below competitors.
- Logistical regression based scorecards that are customized to local markets result in 6-8% loss ratios, 20% better than competitors.



PRODUCT - COMPETITIVE ONLINE CONSUMER LOAN



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