

***Kredo.al***



# INVESTOR PRESENTATION 2019

# ALBANIAN MARKET

Facts	Information source
Population of 2.9 million people	
Youthful profile of the population: median age of 36.6 years	Worldometers.com
GDP growth of 4% in 2018	World bank
The country is rich in extractable mineral resources (oil, chromium, coal)	
Household debt constituted 11.4% of nominal GDP in Dec 2018	CEIC
Continuously stable EUR/ALL exchange rate	
Candidate for membership of the EU	

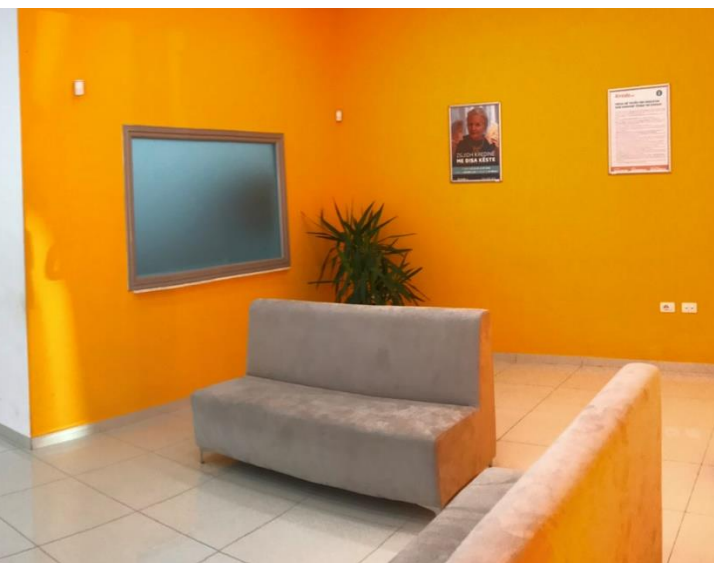
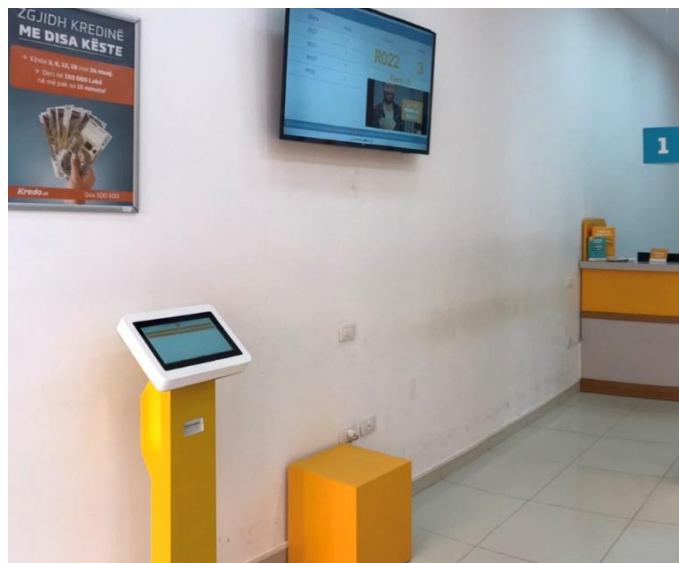


# QUICK FACTS

- Kredo.al is a micro-financing company which aims to satisfy individuals' short term liquidity needs
- Founded: 2017
- Licensed by the Central Bank of Albania under the Regulation 1/2013 "On the Granting of License to Non Bank Financial Subjects"
- Supervised and regulated by the Central Bank of Albania, Data Commissioner Office and Anti-Money Laundering Agency
- Lending activity start: January 2018
- Branches: 57
- Loans originated: 18,5 million EUR
- Employees: 277+







# PRODUCTS

Customers can access our products through our web page, by calling us, or by coming to one of our offices throughout Albania

## Single Payment Loans

30 days

Up to 287 EUR for new customers

Up to 410 EUR for repeat customers

The loan is disbursed in 15 minutes, either in cash or through bank transfer

Possibility to extend the loan for 7, 14, or 30 days

## Installment Loans

Up to 24 months

Up to 806 EUR for new customers

Up to 1 210 EUR for repeat customers

Repaid in several installments

The loan is disbursed in 15 minutes, either in cash or through bank transfer

Possibility to extend the loan for 30 days

# WHY WE SUCCEEDED



Intensive training programs for staff and quality control of the service

Data driven decision making  
(adjusts the policies in accordance with the market particularities)

Continuously improved credit scoring model  
(allows expanding the portfolio with marginal risk increase)

Clear and transparent pricing structure  
(no hidden fees)

User friendly application process

Fast and convenient access to funding  
(about 15 minutes following the application)

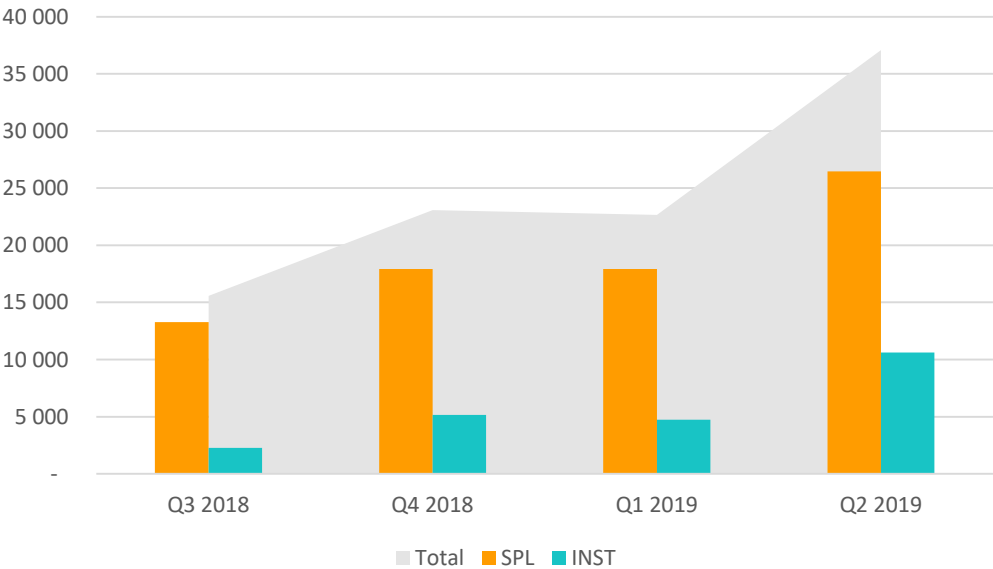
# FINANCIALS

- ✓ Number of Active clients - 32 217
- ✓ 18,5 million EUR total originated loans since 01.2018.
- ✓ First payment default below 10%
- ✓ New/Repeat clients - 41% to 59% and repeat client-base is growing

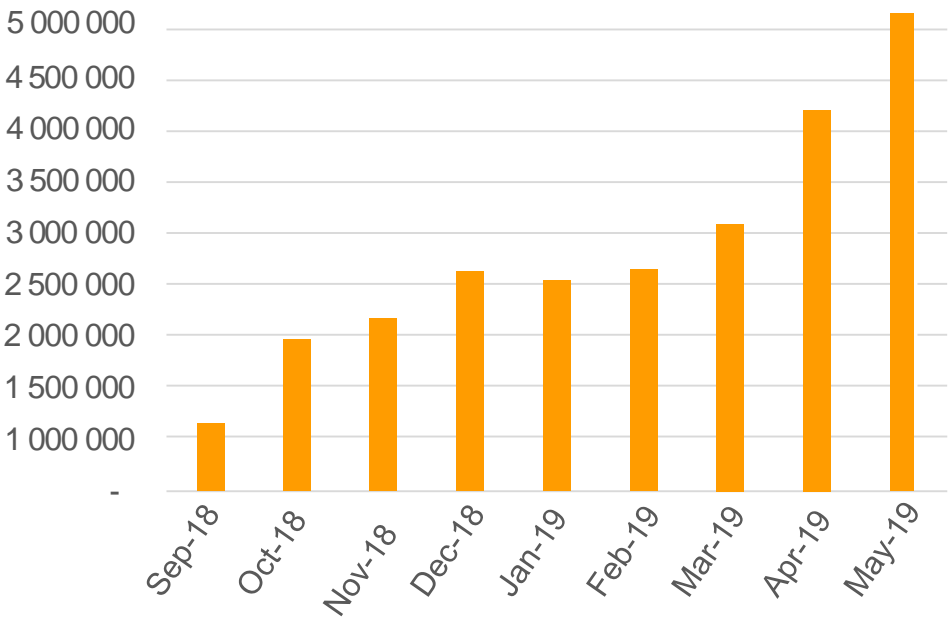
## Average loan amount



## Number of loans issued



## Net loan portfolio, EUR



# FINANCIALS

**TOTAL  
ASSETS**  
**€ 7 914 000**

LOANS AND  
RECEIVABLES  
**€ 6 432 000**

OTHER  
ASSETS  
**€ 957 000**

CASH AND CASH  
EQUIVALENTS  
**€ 525 000**

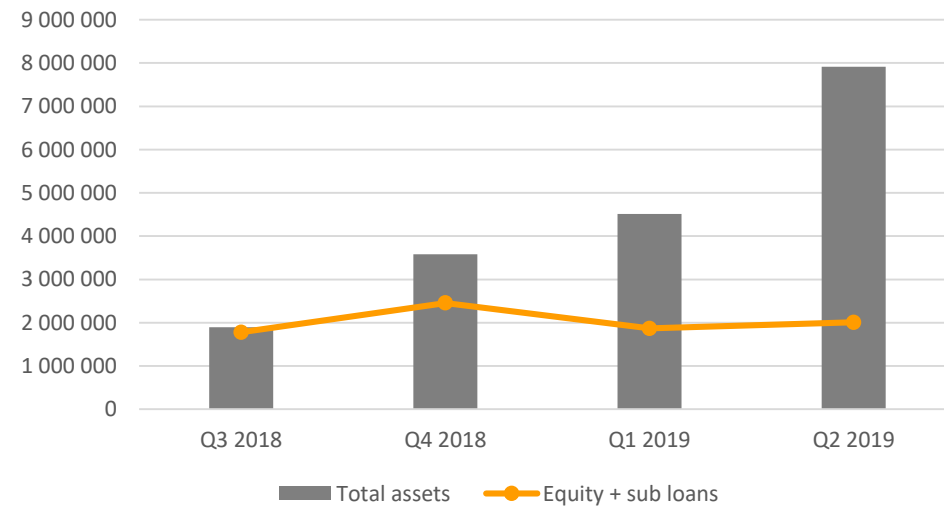
**LIABILITIES  
AND EQUITY**  
**€ 7 914 000**

EQUITY +  
SUB LOANS  
**€ 2 007 000**

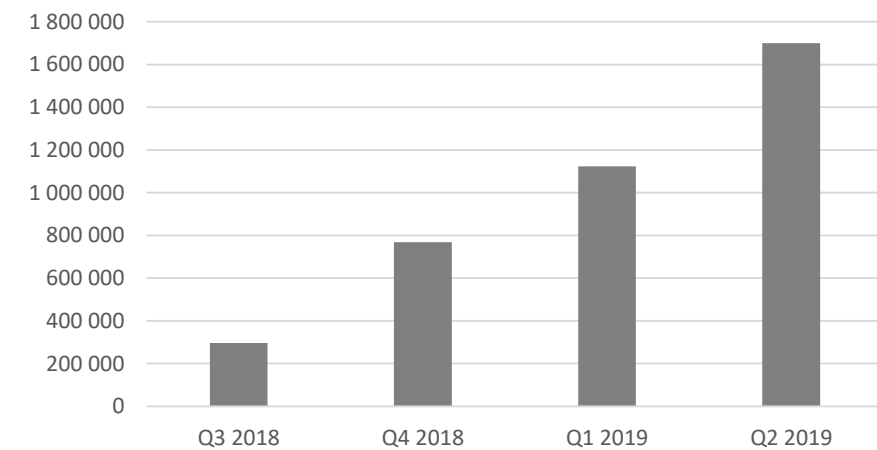
OTHER  
LOANS  
**€ 5 025 000**

OTHER  
LIABILITIES  
**€ 882 000**

## ASSETS AND EQUITY



## REVENUES





# SCORING PROCESS

Customers should meet the eligibility criteria: age (between 20 and 70) and citizenship (Republic of Albania).

The Central Bank Credit Bureau provides the customer's 5-year credit history. Based on the received information, the credit scoring system assesses the credibility of the applicant and assigns an individual credit limit.

Each new customer is required to visit our branch during first time loan application process. Thereby every potential customer is screened by the Customer Service Specialists. They are trained to evaluate behaviors so as to prevent potential fraud cases.

For repeated customers our scoring system will consider the previous loan repayment performance (depending on the type, amount, and term of the loan), and in case of good credit history credit limits are increased.

# MANAGEMENT

- More than 17 years of experience in Senior Executive positions in the financial service industry
- Committed to cost-effective management of resources and high-quality customer service
- Graduate of Computer Science at University of Tirana

“In the end, it’s all about People - a great Team and loyal Customers. We firmly believe that only a cooperative activity can help us understand Customers’ needs and shape our products so that everyone gets a pleasant experience.”

Arlinda Muja, CEO of Kredo Finance



# THANK YOU!

