

INVESTOR PRESENTATION

DEC 2020



AGENDA

01. UKRAINE MARKET OVERVIEW

02. SOS CREDIT OVERVIEW

03. OUR CUSTOMERS PROFILE

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07. BALANCE SHEET

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UKRAINE MARKET OVERVIEW

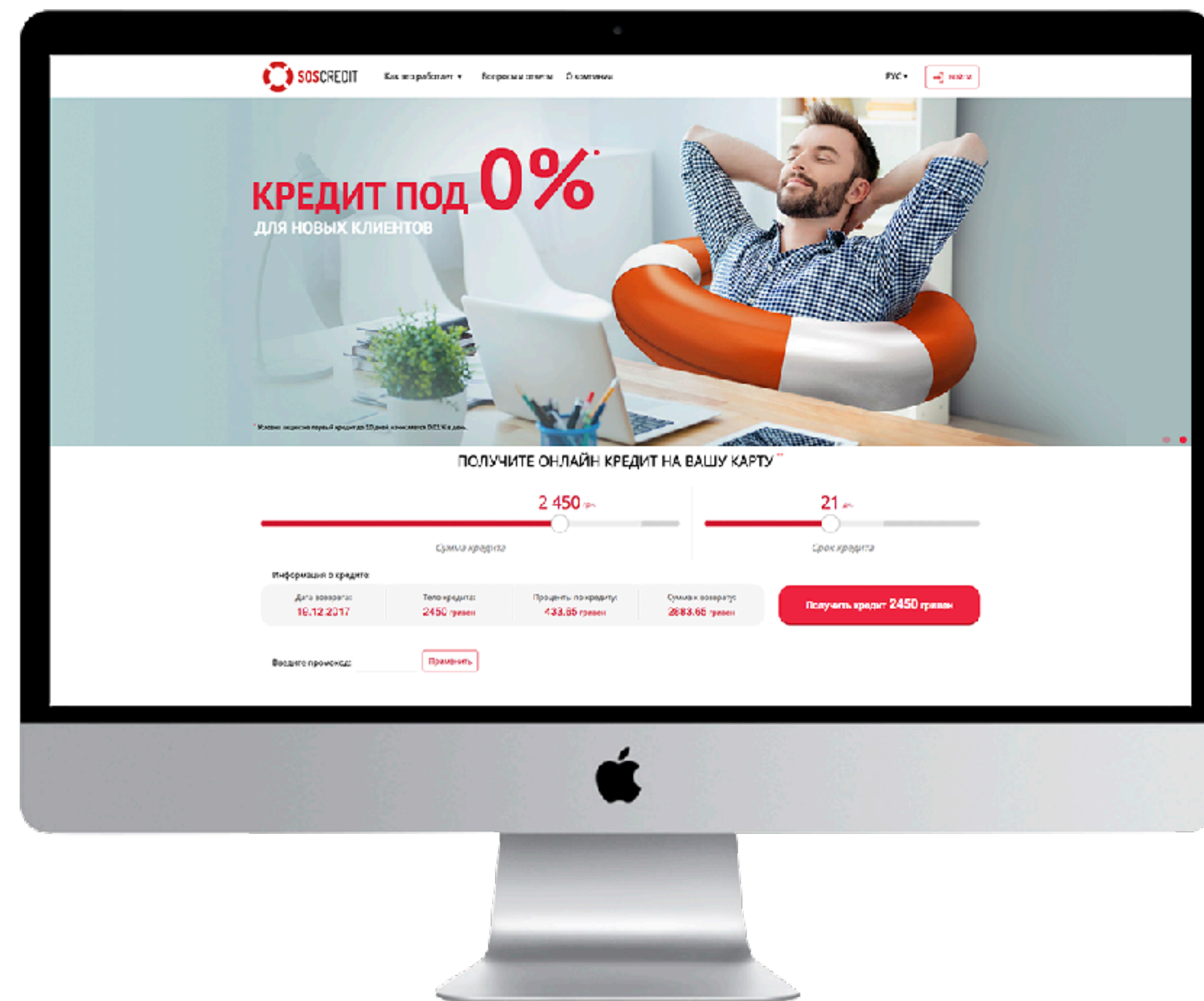
Market with high potential for investments

- ❑ The biggest by the area country in Europe - population more than **42 million people**, 17 millions of economically active people.
- ❑ The fall in GDP by 4% in 2020 was caused by the economic lockdown in the spring of 2020 due to the COVID-19 pandemic. The introduction of an adaptive quarantine after an absolute lockdown contributed to a significant recovery in economic activity.
- ❑ Consumer lending is showing steady growth, but being at one of the lowest levels in Europe, **the average gross salary** in the country in December 2020 is UAH 14.2 thousand (**≈ 405 EUR**).
- ❑ The rise in consumer prices in 2020 was 5.0%
- ❑ **Foreign exchange reserves** increased from USD 25.3 billion in December 2019 to **USD 29.1 billion** in December 2020
- ❑ The IMF has updated its forecasts of economic development for the coming years and improved its estimate for Ukraine. The fund predicts GDP growth in 2021 at 4%. In 2022, growth will be 3.4%



SOS CREDIT OVERVIEW

- ❑ Founded in **2015** by an international team of highly-skilled professionals with extensive experience in finance, payments and marketing fields.
- ❑ Financial company incorporated in full accordance with Ukrainian legislation, the key activity - **lending**;
- ❑ Key shareholder – **SOS Credit Holding B.V.** (Netherlands)
- ❑ Employs in Ukraine over **90** people.
- ❑ Revenue for 2020 was **6.2 million** EUR, which is almost 1.5 million EUR more than in 2019. At the same time, EBITDA increase from 248 th. EUR in 2019 to 624 th. EUR in 2020;
- ❑ Average loan **102 EUR**.



OUR CUSTOMERS PROFILE

Customer by gender



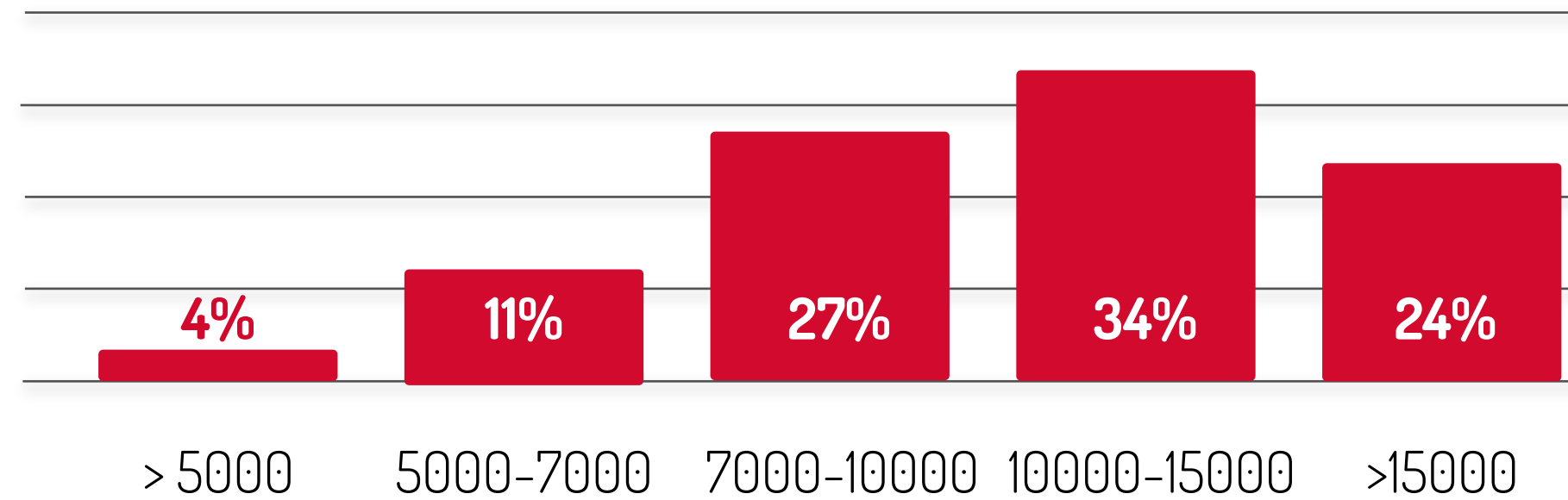
60% 40%

Education:



Higher education

Monthly income (UAH):

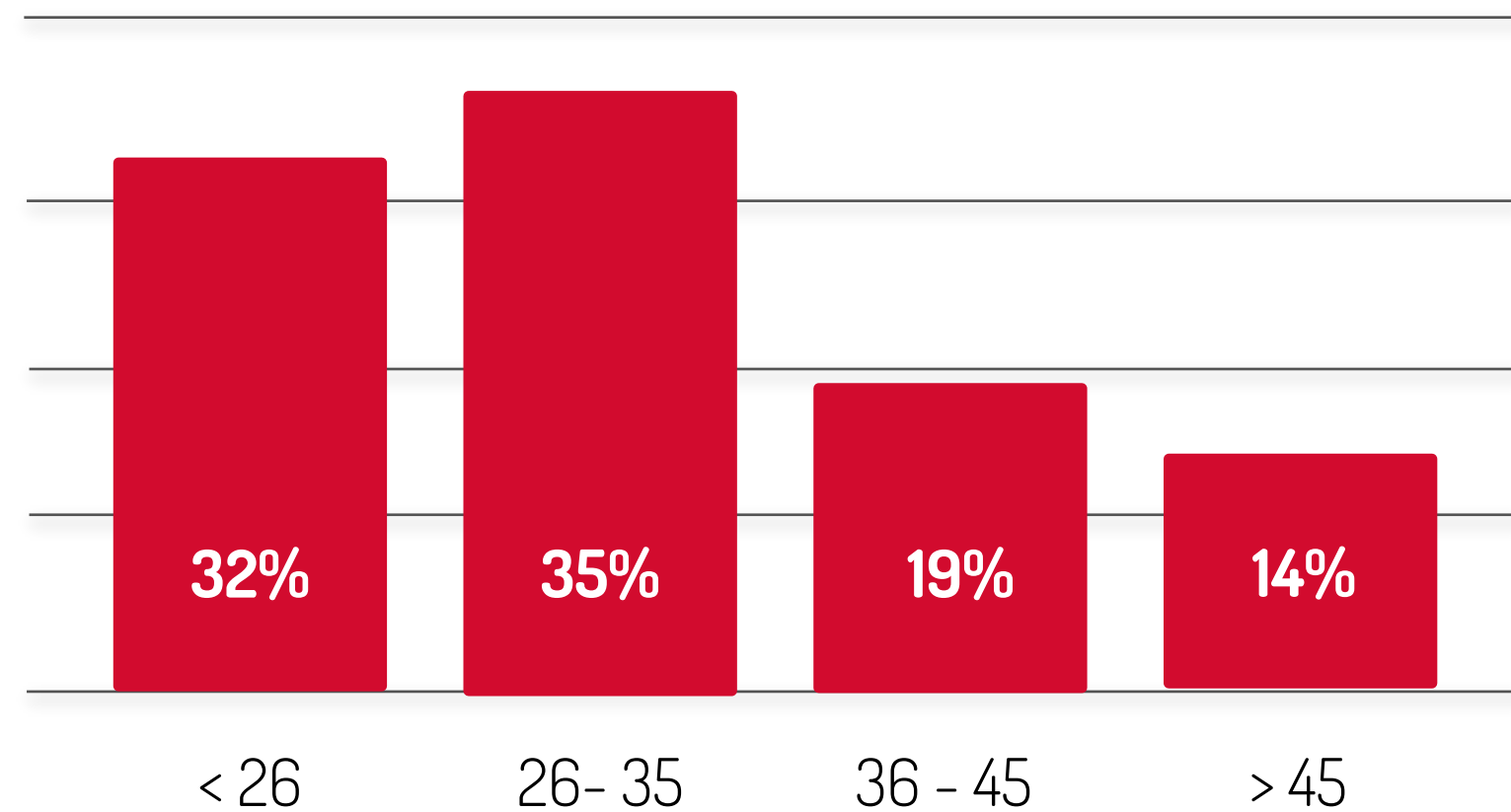


Mobile vs. Desktop

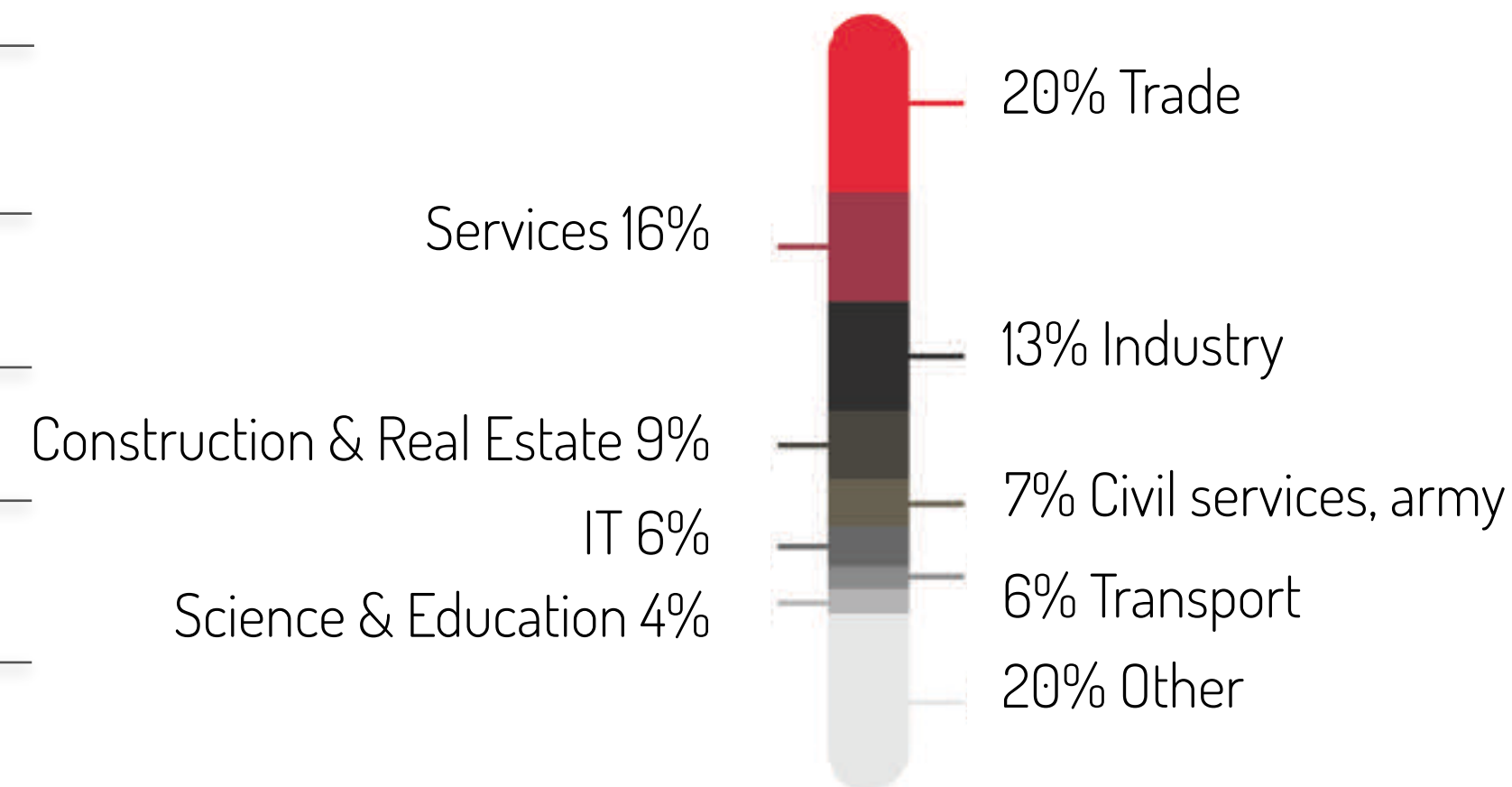


88% 12%

Average age of customer



Occupation



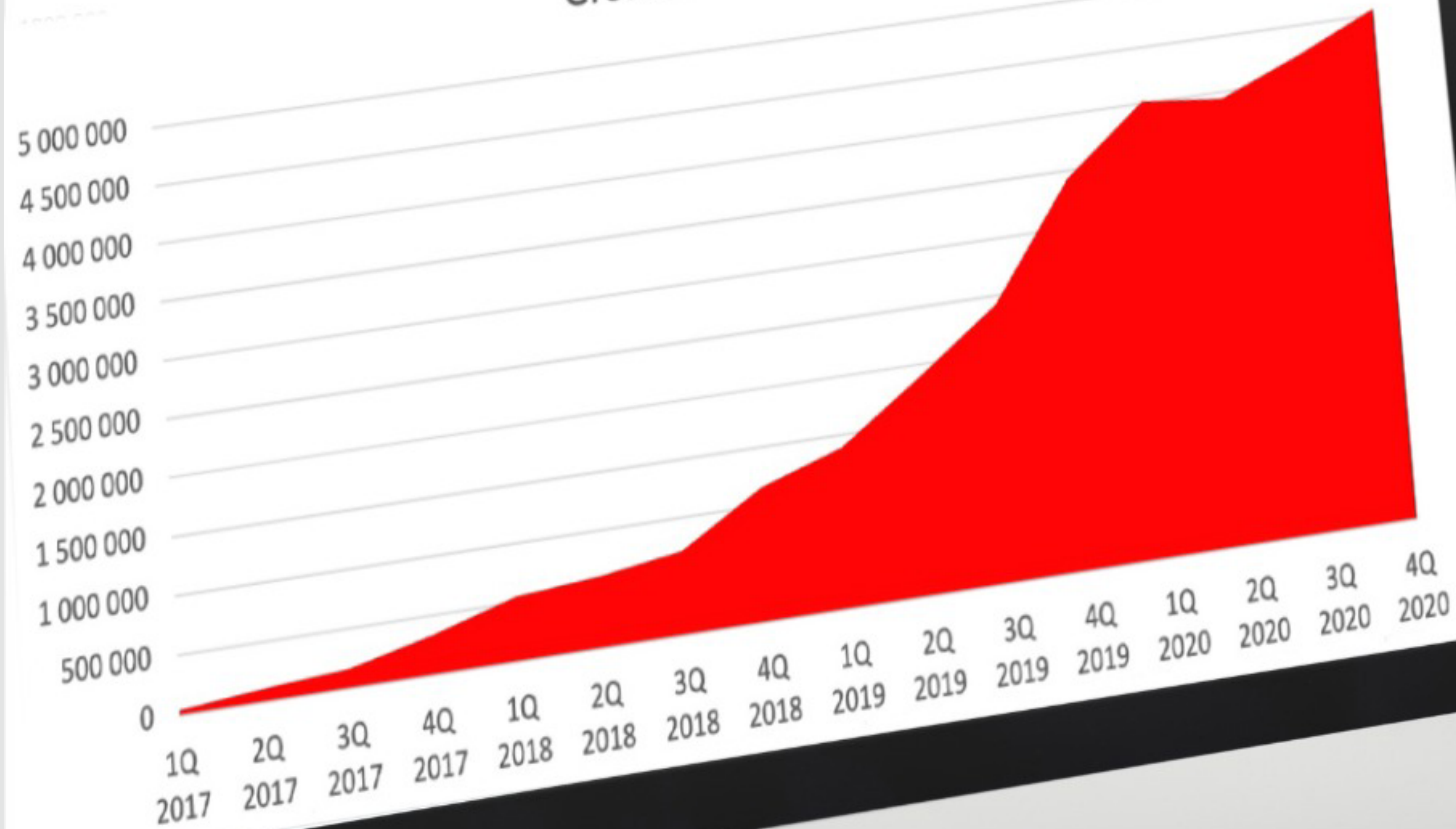
Repeat loans



> 70%

PORTFOLIO, EUR

Gross Loan Portfolio



📊 Current Gross Loan Portfolio – **4,55 mln. EUR.**

FACTS

- ❑ More than **17 000** loans (including Roll-over) originated per month
- ❑ New loans per month – **More than 4 200 counts**
- ❑ Growing repeated customer base – more than **40 700** active clients
- ❑ Scoring time (automatic decision): **10 sec.**
- ❑ Average time (manual verification): **12 min.**
- ❑ Current Gross Loan Portfolio – **4,55 mln. EUR.**
- ❑ **32,8 mln. EUR** total originated till Dec 2020
- ❑ Average credit amount – **102 EUR**

LOAN ISSUED, COUNT



More than **17000** loans (including Roll-over) originated per month

BALANCE SHEET

Balance sheet, k EUR	Dec 2020
Loans to customers (net)	1468,0
Cash and cash equivalents	442,4
Other Assets	93,3
Total Assets	2003,7

Loans and borrowings	815,8
Other liabilities	112,4
Equity	577,9
Subordinated debt	497,6
Total equity and liabilities	2003,7

SOS CREDIT TEAM

Strong management team with tenured experience and expertise across financial services and consumer marketing.

Our team:

- ❑ CEO with **15 year experience** at Ukrainian market of financial services
- ❑ **IT-team of full cycle of software development and implementation** – Project / Product Manager, Team Lead, Senior Developer (databases), 3 Middle Developers, 3 QA-specialist, designer, 2 frontend developer, HTML coder
- ❑ **Digital Marketing team** include Marketing director with 7-year experience at Ukrainian market of financial services, qualified Affiliate manager, Retention manager, SEO and SMM specialists
- ❑ **Risk Director (CRO)** with experience in PDL, Banks, online / offline, Installment loans, Car leasing, Credit cards, Mortgages in the markets of Ukraine, Poland, Spain, Georgia, Bulgaria and Denmark. **Risk team** : 1 middle data scientist, 1 junior data scientist, 1 middle analyst, 1 middle risk-manager + potential 1 middle analyst
- ❑ Support, verification and collection team (Call Center)
- ❑ Lawyer
- ❑ Operational team (back-office)

THANK YOU!