



Investor Presentation

June 2019





About us

Alex Credit creates advanced financial services using state of the art technology for the benefit of our customers.

We lend smarter, in a responsible and transparent way.



Key facts



- Alex Credit was founded in 2017
- We currently employ 60 people
- We operate under state license and issue loans from 1500 to 10,000 UAH (from 50 to 325 EUR)
- Average loan amount is 2800 UAH (90 EUR) for duration of 25 days at 1.7% per day
- Due to our advanced risk management algorithm we approve 20%-30% of new customers requests and keep low default level
- We have 153,076 customers for today. And the number of our clients increases monthly by an average of 10,000
- We issued 468,665 loans for a total of 1,054,931,231 UAH (35,187,832 EUR) as of June 2019
- Current Net loan portfolio is 210,423,479 UAH (7,018,795 EUR)



Market with
high potential
for investments

Ukraine market overview:

- Population of 42 million
- 3.1% GDP growth (March 2019, y/y), driven by strong investment demand and recovering private consumption
- Consumer (household) debt constitutes 5.8% of GDP, being the lowest in Europe and showing high growth capacity
- Foreign reserves increased by 141.3% from December 2014 to March 2019, growth continues
- USD/UAH and EUR/UAH exchange rates are being stable from 2015 till now
- Important reforms are continuing, securing further co-operation with IMF and EU

Sources: State Statistics Service of Ukraine, NBU, Ministry of Finances of Ukraine, Ministry of Economic Development and Trade of Ukraine, IMF, World Bank



Our Strengths



Machine learning top notch credit scoring algorithm

- Allowing us to make approval / decline decision in less than 20 seconds from customers application while customer is still in our website.
- Credit scoring algorithm decisions are based on application form input, application behavior data & credit bureau data



Our Strengths



High level customer support

- Easy to use online service
- Motivated and well trained client support
- Efficient and professional in-house debt collection
- Established ready-for-growth infrastructure



Our Strengths

Unique Marketing and Customer Retention abilities

- Motivating customer club – allowing us to determine loan amount / duration / interest levels according to customer past behavior and customer needs.
- Coupons & discounts – as part of our retention efforts we are able to use special offers on different occasions to different customers from different channels.
- Pop up system – allows us to give the right offer to their right customer at the right time by identifying the unique customer segment.
- Social activity– we are able to reward customers on their social activity efforts





Unique branding –
we have
successfully
achieved strong
brand awareness
due to unique and
massive TV
campaigns

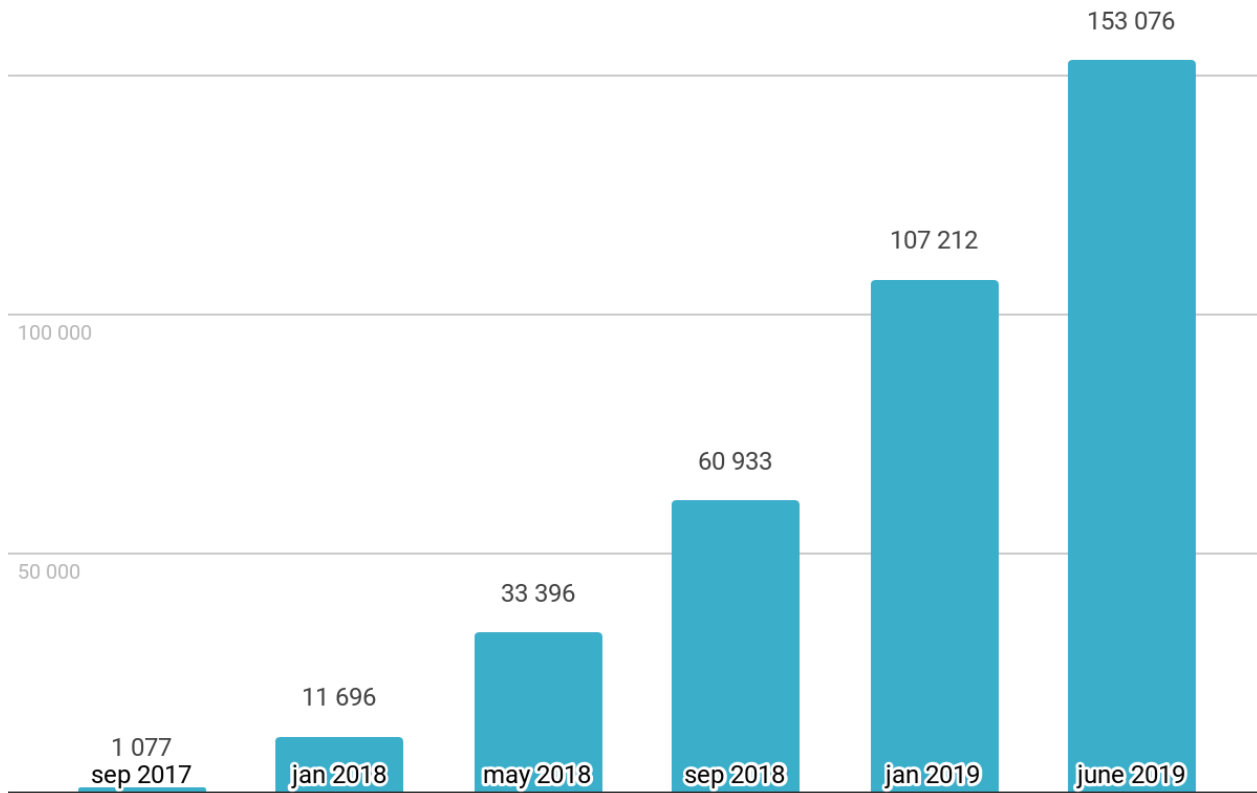


[Click on the picture to see advertising](#)



Number of
clients

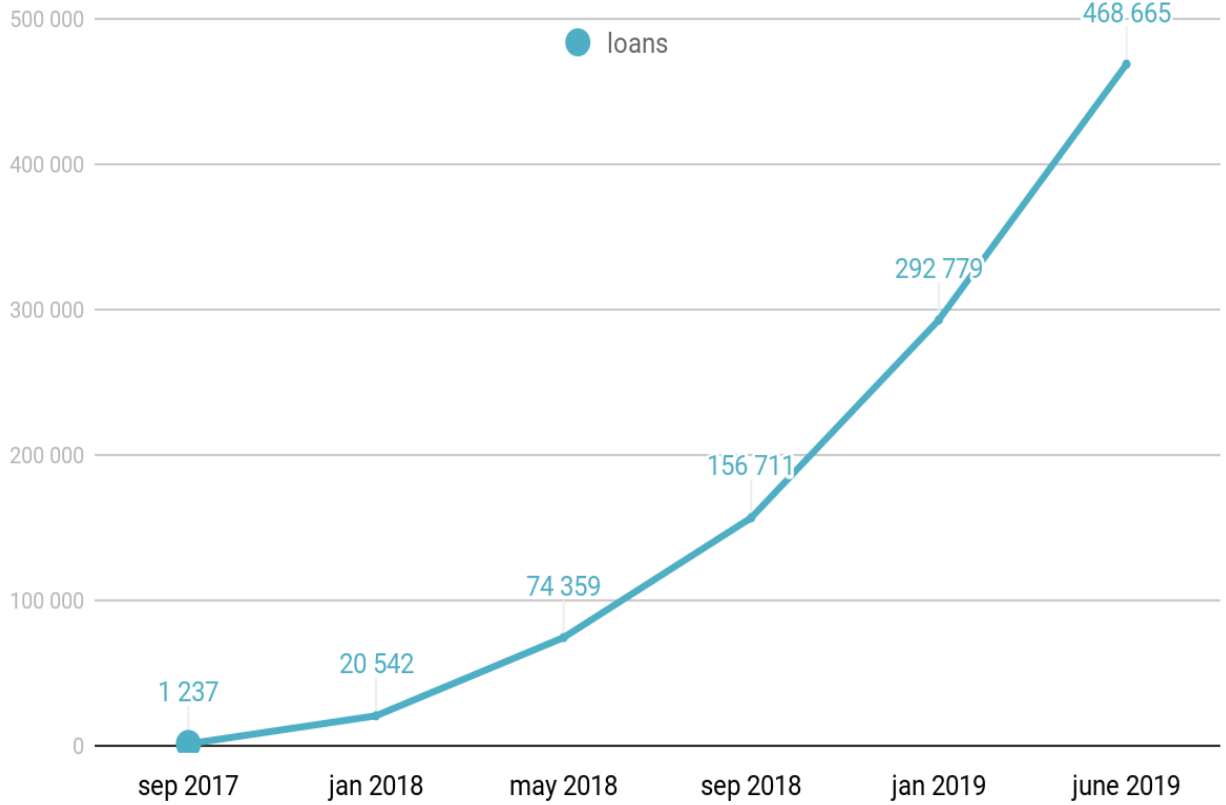
Customers





Number of loans issued

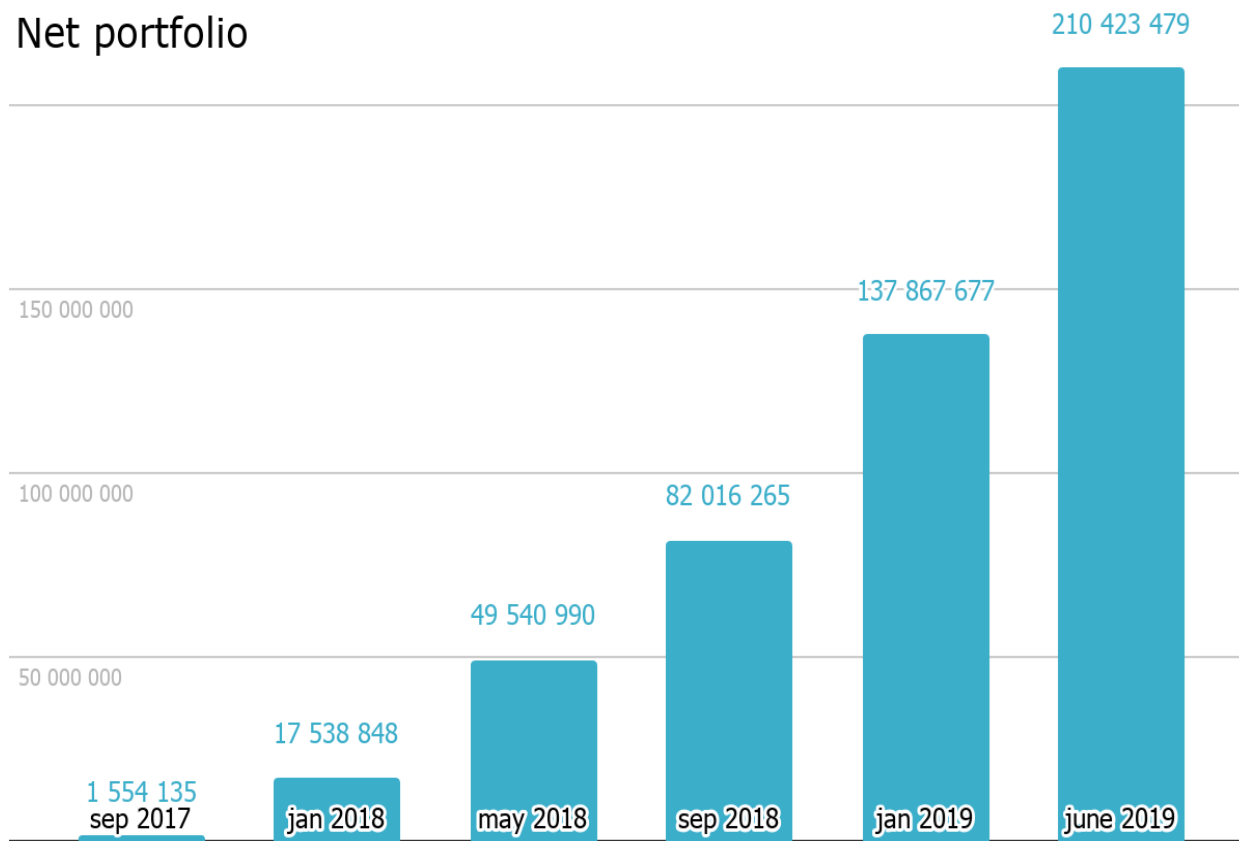
Loans





Net loan portfolio

Net portfolio



**Thanks for your
attention!**

