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Presentation based on Q3 2019 results

Ukraine

Market overview

- 📍 The population of **42 million** people
- 📍 **2.5% GDP growth** is forecasted by the European Bank of Reconstruction and Development, driven by large external investment and recovering private consumption
- 📍 Household debt constitutes **5.8% of GDP**, being the lowest in Europe and showing high growth capacity
- 📍 Foreign reserves increased by **272.4%** from December 2014 to April 2019, growth continues
- 📍 USD/UAH and **EUR/UAH exchange rates have been stable** since 2016
- 📍 Consumer loan repayment discipline is similar to **Europe**



▲ 2.5%

2.5% GDP growth is forecasted by the European Bank of Reconstruction and Development

Company overview

- 🎯 The fastest growing online lender in Ukraine
- 🎯 **238** employees
- 🎯 More than **EUR 84 million** in loans originated since October 2017
- 🎯 Issued loan portfolio **increased 13 times** over 12 months
- 🎯 Average amount of issued loan is **EUR 150**
- 🎯 **15** offline branches



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The fastest growing player in the industry

- 🎯 Data approach using **advanced client scoring models** and analytics tools
- 🎯 Motivated and well-trained **client support**
- 🎯 **Efficient and professional** in-house debt collection
- 🎯 Advanced and **ready-for-growth infrastructure**
- 🎯 Growing **offline** presence

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Як це працює? Довідка [Контакти](#) [Блог](#) [Мій кабінет](#)

Всі позики **БЕЗКОШТОВНО**
3 місяці під 0%
Бро-о-о

0%



Стань новим клієнтом і отримай всі позики безкоштовно

Поспішай! До кінця акції залишилося:

78 днів : 12 годин : 07 хвилин

Акція поширюється тільки на нових клієнтів. Повні умови акції

Сума позики

Термін позики

7 Днів | 14 Днів | 30 Днів

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Products

- Main business line – unsecured consumer single payment loans
- Target audience – private individuals at the age of 18-75
- Fully **automated solvency check** (scoring) process
- A client can receive a **loan within 10 minutes** after applying online or visiting a branch

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SPL

Single Payment Loans

The loan amount EUR 10-800

The loan term up to 30 days

Repayment at maturity

INST

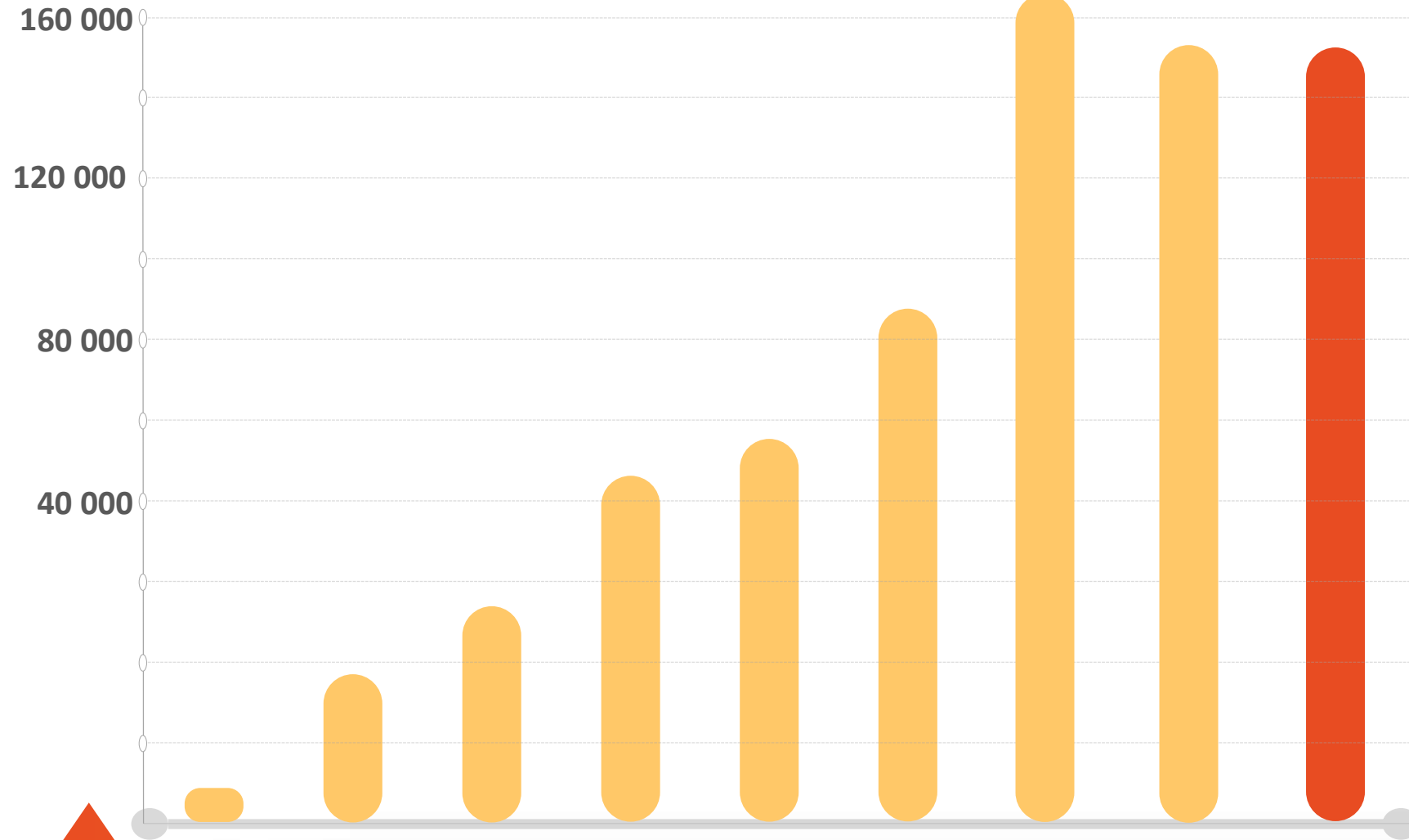
Installment Loans

The loan amount EUR 30-1000

The loan term from 2 to 12 months

Repayment in equal monthly installments

Number of loans issued per quarter



⊙ Growing amounts of sales – in Q3 2019 **50,000 loans** are issued every month

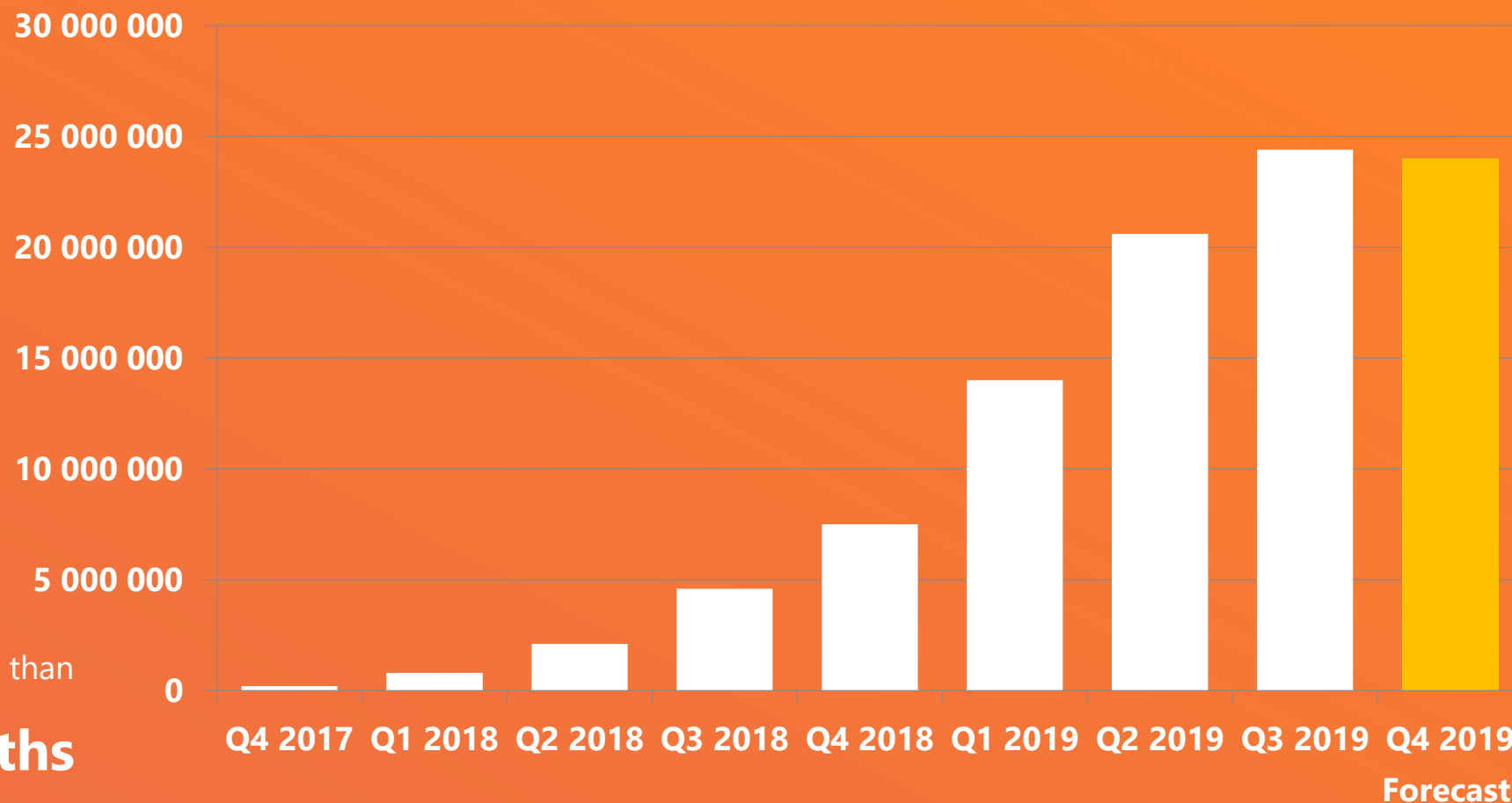
⊙ Loyal customer base – minimum of **60%** of all loans are issued to repeat clients



Q4 2017 Q1 2018 Q2 2018 Q3 2018 Q4 2018 Q1 2019 Q2 2019 Q3 2019 Q4 2019 Forecast

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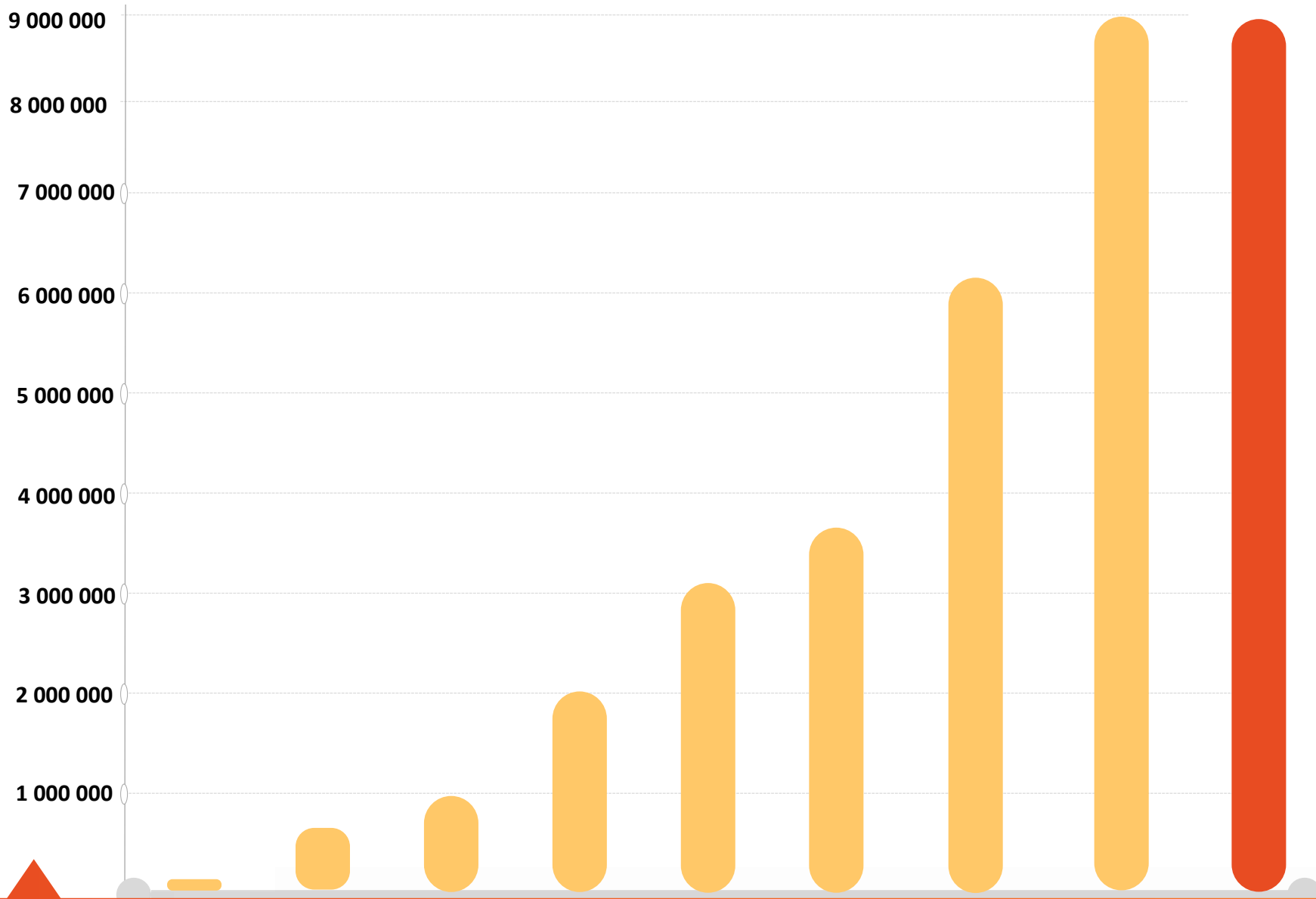
Gross loan portfolio in EUR



Gross loan portfolio increased by more than
400% over the past **12 months**
to **EUR 24.4** million

Revenue in EUR

Revenues increased by more
than **300%** during past
12 months



Q4 2017 Q1 2018 Q2 2018 Q3 2018 Q4 2018 Q1 2019 Q2 2019 Q3 2019 Q4 2019 Forecast

Plans for 2019

To continue growth of portfolio and customer base

1

To ensure profitability in Q4 2019

2

To expand offline presence

3

Improve client service and retention rate

4

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