



EcoFinance

Investor's guide to EcoFinance

April, 2021

Our core business

- Established in 2015, MFI EcoFinance is a rapidly growing financial technology company that provides access to loans for underserved consumers across Russia.
- We invest in financial technologies, provide seamless client experience and create convenient lending products.
- Our team consists of 220 marketing, IT, and customer service specialists. The company has offices in Moscow, Veliky Novgorod, Chisinau and Riga.
- The company is regulated by the Central Bank of Russia and is in full compliance with its legal acts and regulations.
- The company is the winner of the international "Time of Innovation 2019" award , and the winner of the " The most innovative online loan platform in Russia» award from the International Finance magazine.

Unique business model

Sales excellence

Call centres are the cornerstone of our business and allow us to convert valuable leads into loyal customers. By applying our know-how in the fintech industry, we recruit, select and train the most professional talent out there, ensuring high-level operational processes and dedicated customer service.

Data analysis

Lead-generation and call centres are our powerful growth machine. By deploying our state-of-the-art technologies, we are able to gather data quickly and effectively.

In-house solutions

EcoFinance in-house IT solutions are tailor-made for our needs and processes, allowing us to pursue success and unleash the creative and innovative potential of technologies.

Our strengths:

- Workability and innovative approach
- Vast expertise in the lending industry
- Digital marketing
- Advanced remote customer support service
- Specialists with solid background

Current business snapshot, 2021, 1Q

Online loans issued since establishment in 2015	\$205 mln.	Interest income	\$4,9 mln.
Active clients ¹	32,026	Net loan portfolio	\$10,2 mln.
Loans issued	\$10,9 mln.	Registered clients since establishment	3,9 mln.

¹ Active customers represent online lending customers with open loans that are up to 30 days past due.

Product offering

	Single Payment Loans	Installment loans
Average Amount	15 – 200 USD	200 – 1000 USD
Payment Type	Single payment including the principal repayment and loan fee	Repayment in fixed monthly instalments with amortising principal
Term	Up to 30 days	Up to 6 months
Pricing	Monthly interest rate 0%	Daily interest rates: 0,69%-0,87%

New product feature:

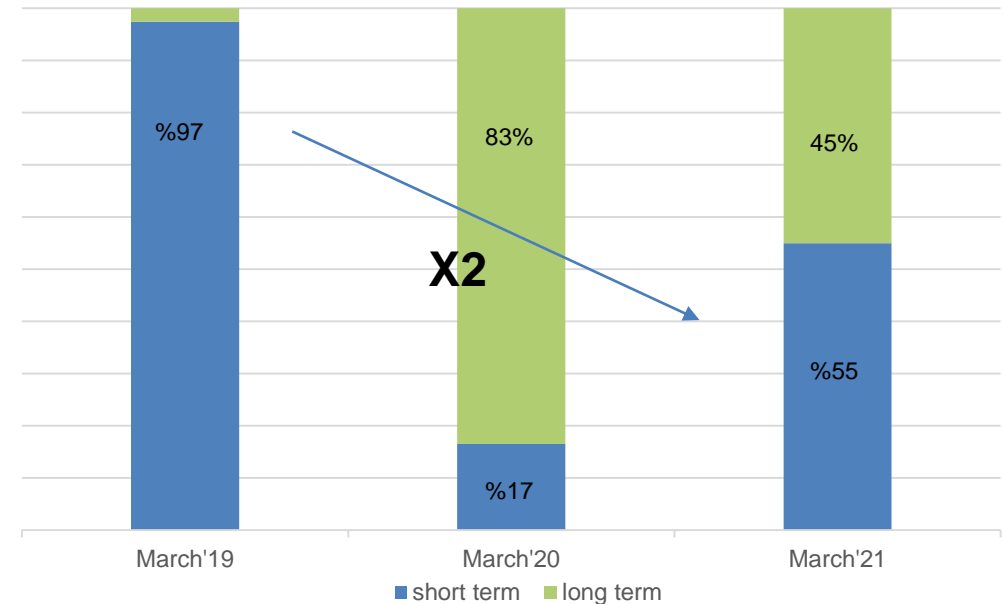
Dual offering – a new solution introduced in 2020, offering our clients an option to choose the amount and the term of the instalment loan, that fits their needs the most.

Product portfolio structure

Our goal is to become a long-term partner for our clients. We are focusing on increasing the share of long-term loans (installation loans) in our portfolio.

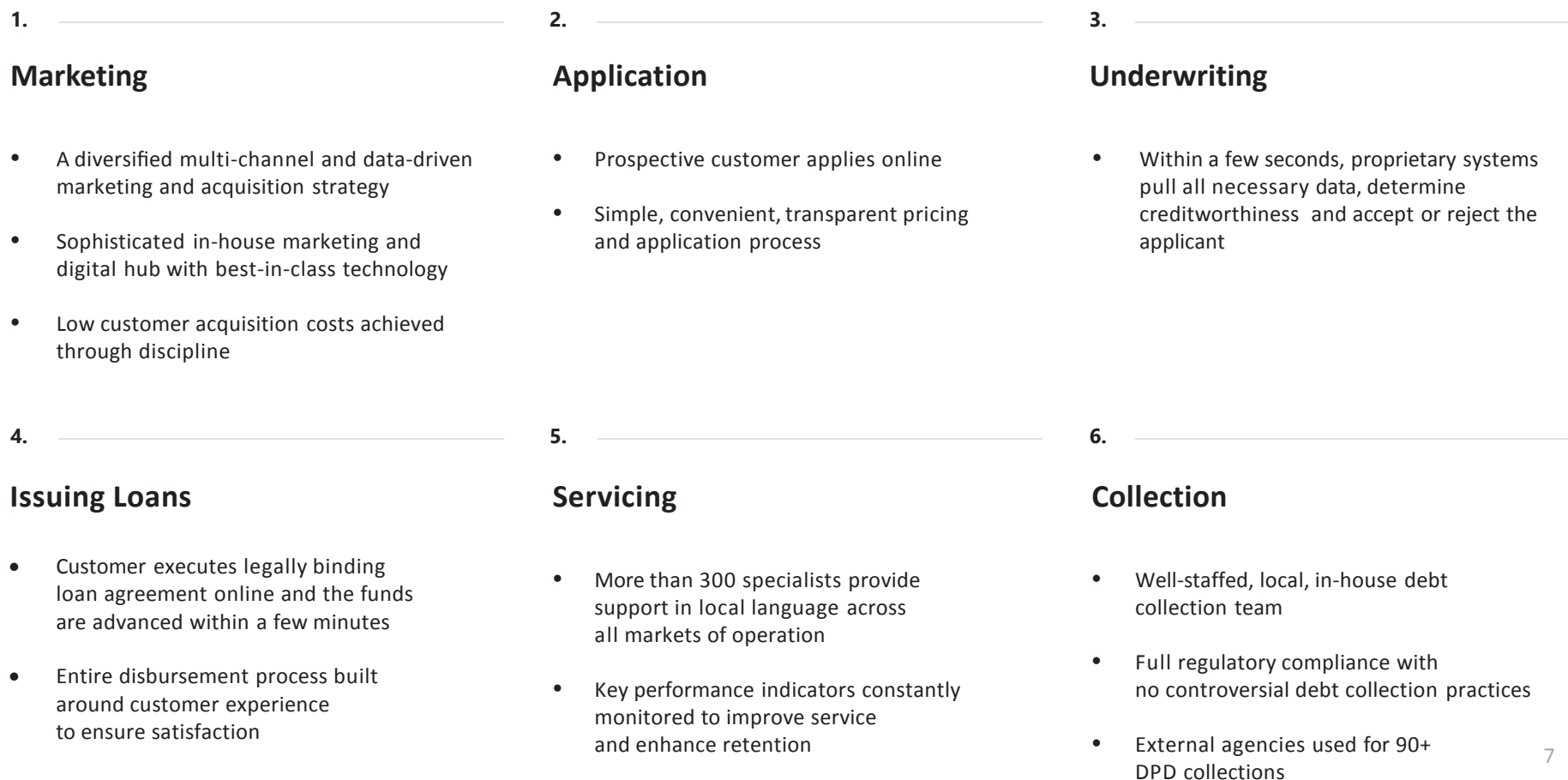
Taking into account the needs of the client and the market situation in 2021, the proportion of short-term loans has increased.

After the situation normalizes, we will increase the proportion of installment loans, thereby providing a more stable income stream and building long-term relationships with our customers.



Overview of the online lending process

We successfully use our own integrated and largely automated IT platform, that covers all steps of the customer life cycle, with access to key predictive data.



Strong collection capability

- Well-staffed local in-house debt collection team
- Best-in-class and highly automated collection process (automated dialers)
- Cooperation with external debt collection agencies to increase efficiency through fair competition
- Pro-active management of NPL portfolio with increased use of ad-hoc and forward flow debt sales as standard collection tools
- Full regulatory compliance, no controversial debt collection practices
- Customer satisfaction and collections efficiency are of paramount importance

87% + Average recovery rate of the full principal after maturity

80,3%+ Collected principal by in-house team within 30 days

10,3% Average non-performing loans ratio (NPL)

11,1% Average Net Loss Rate after maturity

Early Collection

1 to 30 days / In-House

Highly automated with customer reminders processed by IT systems

Late Collection

31 to 90 days / Mainly In-House

Further phone calls are made (similar to early collection phase)

Early transfers to external debt collection agencies are performed if more efficient

Recovery

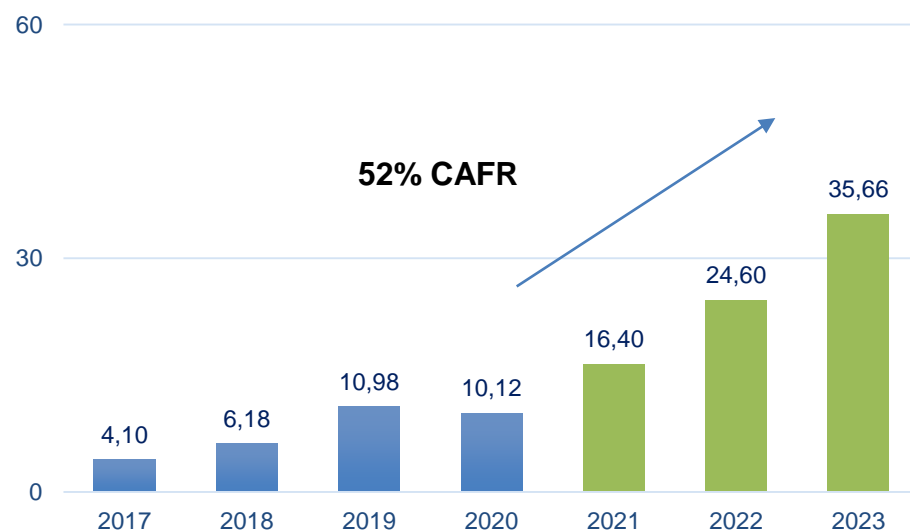
90+ Days / Debt Collection Agencies

Increasing use of ad-hoc and forward flow debt sales as standard collections tools

Financial indicators

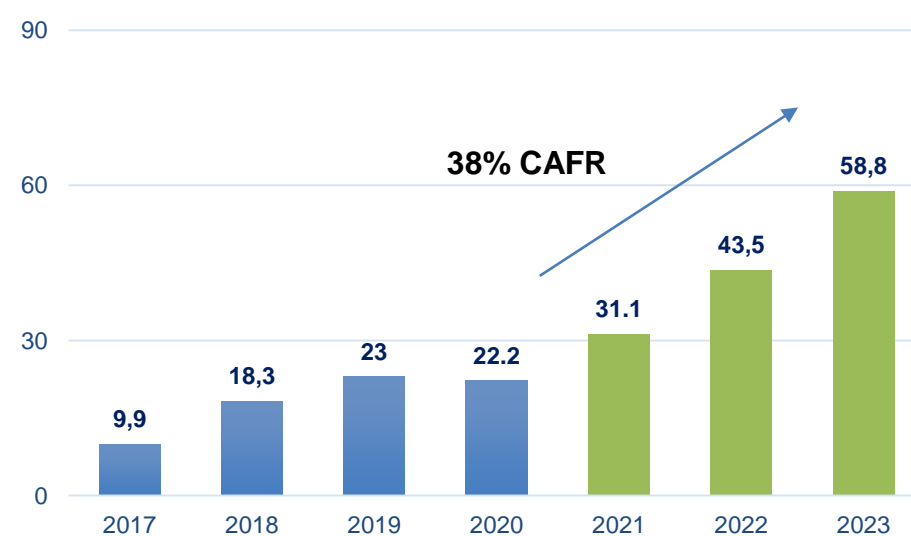
Net portfolio¹

Millions, USD



Interest income²

Millions, USD



Notes: ¹ at the end of the period
² as of reporting period

Funding structure

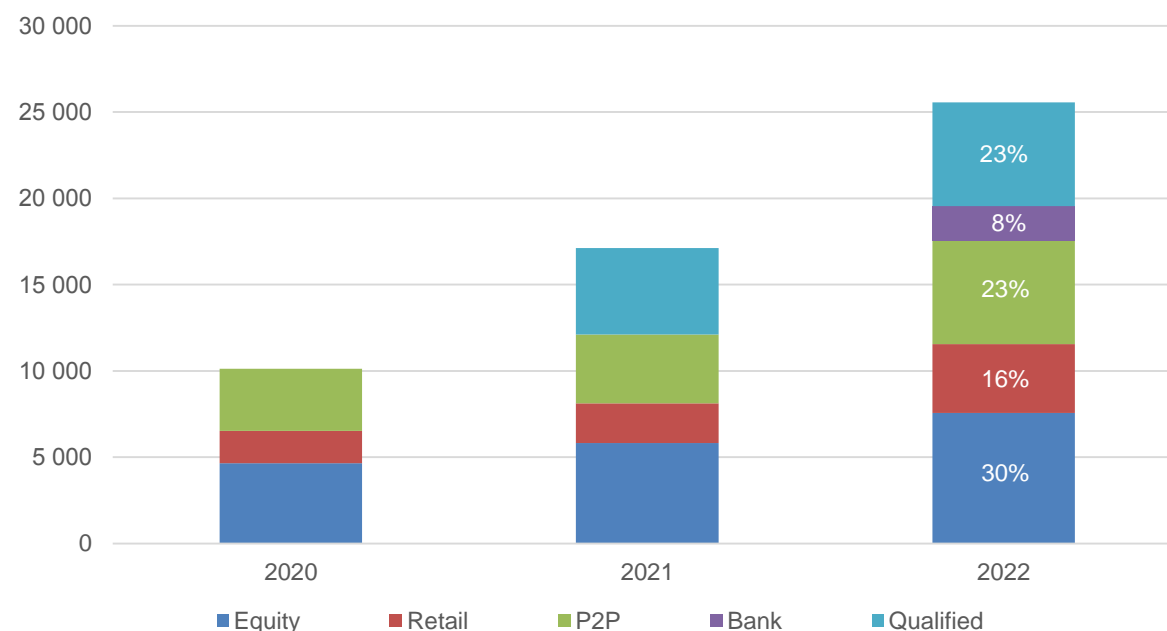
Thousands, USD

Our funding strategy

- Increase funding to facilitate growth
- Increase share of investments from Institutional and Private Investors
- Diversify sources of funding
- Establish constant pipeline in line with forecasted funding requirement

Our investors

- **Private Investors** – certified individual investors mainly from Russian market, investments in Russian Rubles.
- **Institutional Investors** – corporate banks and Mintos marketplace investors, investments in RUB and EUR.
- **Dyninno Group** – funding from related parties in EUR.



Our strategic partner

- DYNINNO Group

EcoFinance is a part of DYNINNO Group, an international group of companies with diversified businesses operating since 2004.

- Three main business divisions: Travel, Financial, and Entertainment Technologies.
- Its products and services are available across 50 markets, worldwide.

Global presence:

- Offices:
DYNINNO Group has offices in the USA, Canada, Colombia, Cyprus, India, Latvia, Malta, Moldova Philippines, Romania, Russia, United Kingdom.
- Active strongholds in more than 10 languages (including English, Russian, Spanish, and Filipino speaking markets).
- Exploring opportunities of growth and development in the Arabic, Chinese markets.

EcoFinance

The group brands:



DYNINNO Group global presence



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