



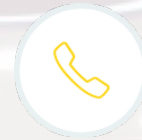
Investor Presentation

April 2019

Business Overview

- ✓ Universal credit organization, licensed and supervised by Central Bank of Armenia, paid share capital of 1,108,000 EUR
- ✓ Single payment loans up to 500 thousand AMD (935 EUR)
- ✓ Reliable client identification through branch network
- ✓ Quick application process and reduced paperwork
- ✓ Advanced automated scoring process
- ✓ Repayment up to 30 days
- ✓ Target client age group: 18-75 years
- ✓ 7 days a week service

Customers can apply for loans:



Via phone



Online



Offline

Applicants eligible for loan:



Age: 18 - 75



Citizen of RA

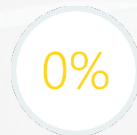


No overdue loans



Valid passport
and ID card

Advantages:



First loan for free



Reduced
paperwork



Loan within a
few minutes

Repayment options:



Bank transfer



Through branch
network



Business Overview

After a year of operations Varks.am is now represented in all 12 districts of Yerevan and all 10 regions of Armenia with 33 branches network and more than 286 employees.



Management Board

**Artur
Kocharyan**

Member of the
Management Board –
Chief Operational
Director, (COO)



**Kristina
Selimyan**

Member of the
Management Board –
Chief Financial Director,
(CFO)

**Vardan
Hovsepyan**

Chairman of the
Management Board -
General Director,
(CEO)



Key financial indicators as of 30.04.2019.

Assets
€ 33,892,000

Net loan
portfolio
€ 19,797,000

Cash and Cash
Equivalents
€ 835,000

Other Assets
€ 13,260,000

**Liabilities
and Equity**
€ 33,892,000

Loans and
Borrowings
€ 24,469,000

Other
Liabilities
€ 1,220,000

Equity
€ 8,203,000



Outlook for future

Continue
Increasing number
of branches

Attracting new
customers through
special offers

Focus on loyal
customers

Evaluate
introducing new
loan types (SMEs,
pawn loans,
mortgage)

Integration of
new payment
systems



Thank You for Attention!



CONTACTS



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