

COMPANY OVERVIEW

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20.03.2020

WHY CREDITTER?

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Creditter (ex. SmartCredit) online service was founded in 2014 by a team of professionals to improve the availability and convenience of loans for different categories of customers

Today, Creditter is among the TOP 3 most visited Internet sites of lenders in Russia

Creditter business model is based on its own platform and a unique scoring models, which allows to quickly serve a large number of customers, while carefully controlling the credit risk and debt burden on each borrower



BIG AND ONE OF THE FAST GROWING MARKET



WELL BALANCED (INCOME/RISK) INVESTMENT



BUYBACK GUARANTEE

MAIN PRODUCT – PDL, INSTALLMENTS



>1 000 000 loyal clients



70-500 € Loan amount

94% retention rate (>94% of clients return to us)

AVERAGE ISSUED LOAN AMOUNT - 150 €



TOP 3 most visited lenders sites in Russia



professional team: 200+ number of employees

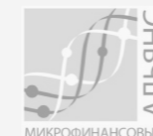
CERTIFICATE FOR MEMBERSHIP IN THE SELF-REGULATORY ORGANIZATION



MFI LICENSE

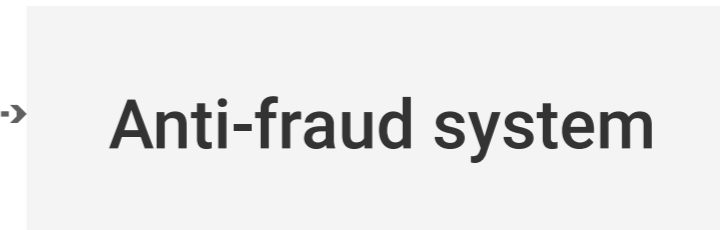


PARTNERS



RISK MANAGEMENT

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Online scoring system is based on unique algorithms


95% automatically


5% manual

THE CREDIT RISK MANAGEMENT PROCESS INCLUDES THE FOLLOWING KEY ELEMENTS:

 identification, quantitative and qualitative assessment of credit risk

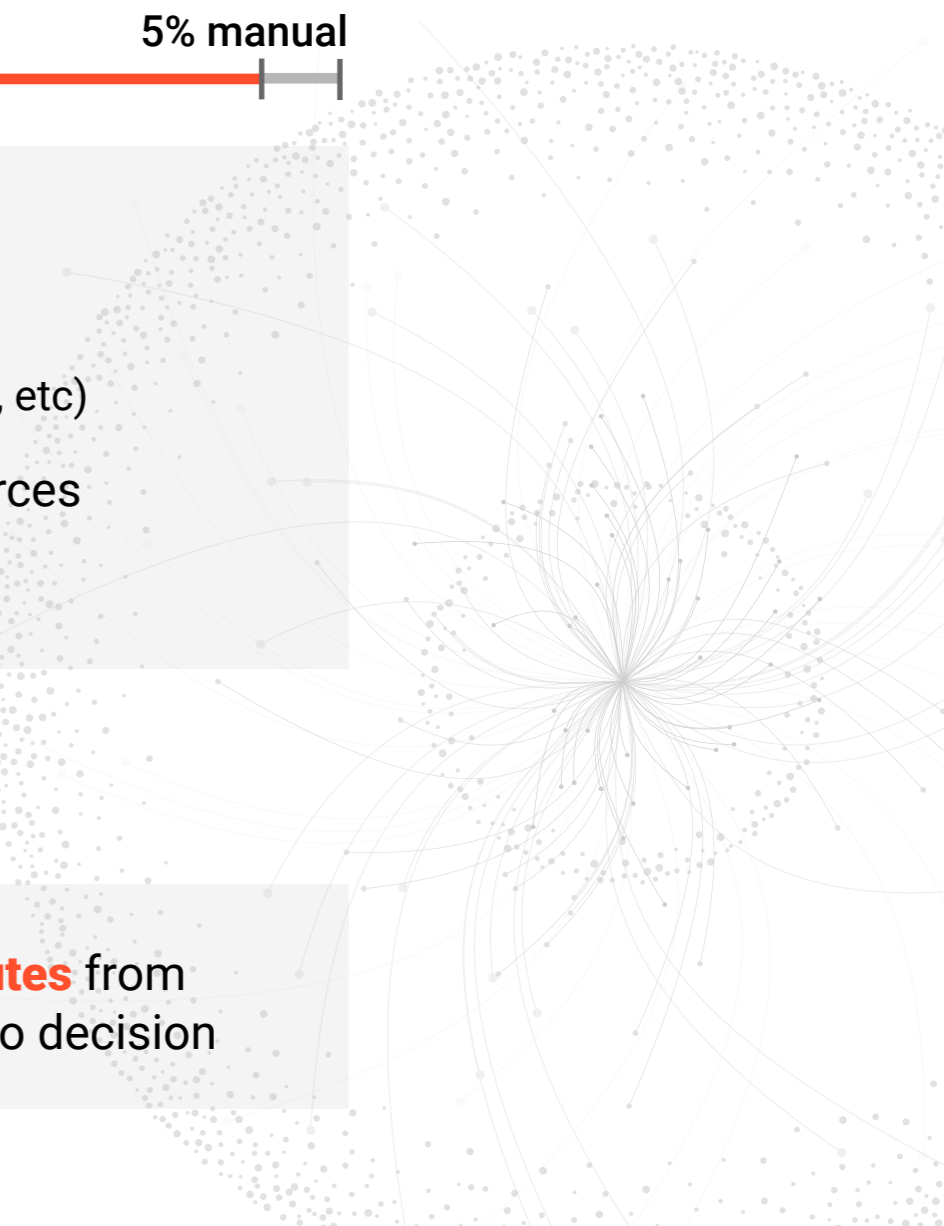
 measures to limit and reduce risk

 monitoring and control of the level of risk both at the level of individual borrowers and at the portfolio level

 credit risk planning

- Client profile
- Client behavior
- Credit bureaus data
- Governmental data services
- Mobile data
- Black lists (Terrorists, Extremists, etc)
- Other, >70 data sources

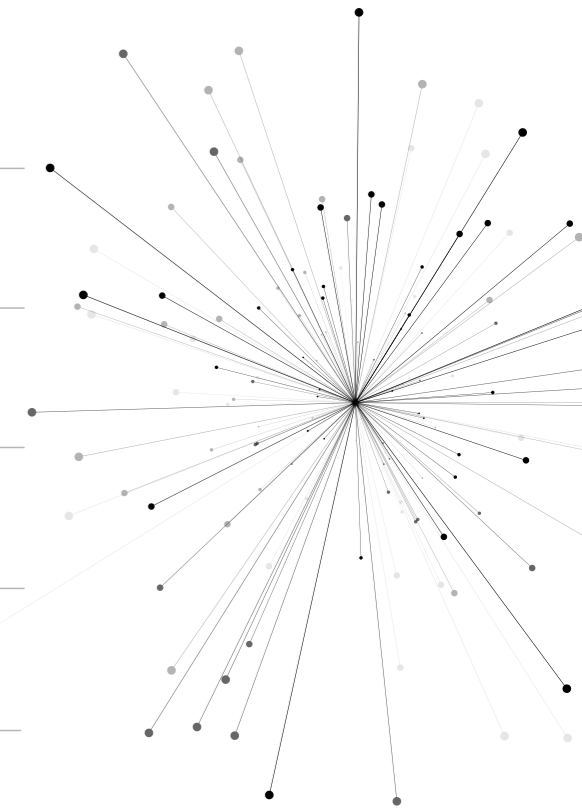
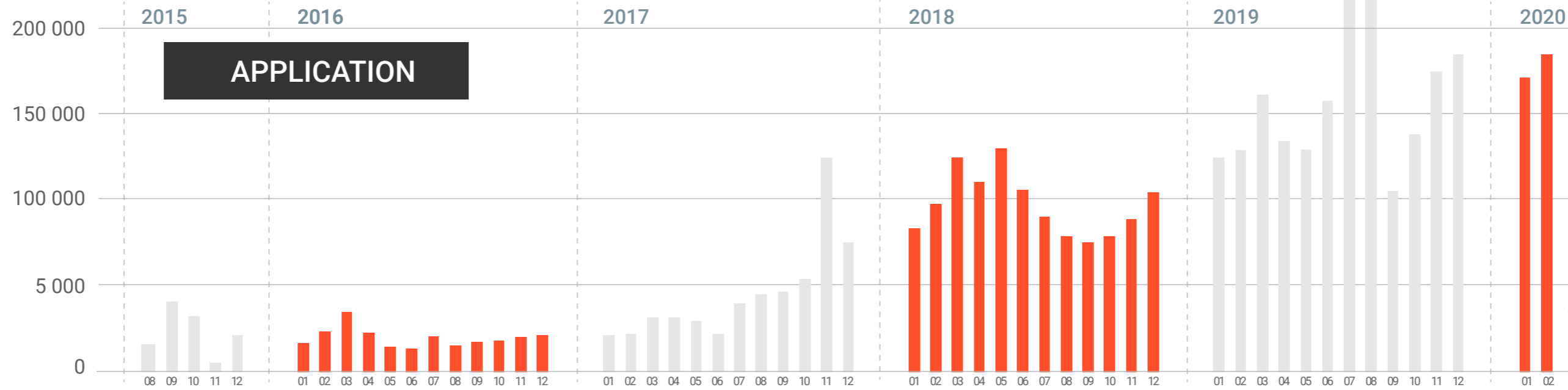
no >1 minutes from application to decision



SUSTAINABLE GROWTH AND STABILITY

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the number of applications is growing



MOST OF THE COMPANY'S CUSTOMERS



men



age
~30 years

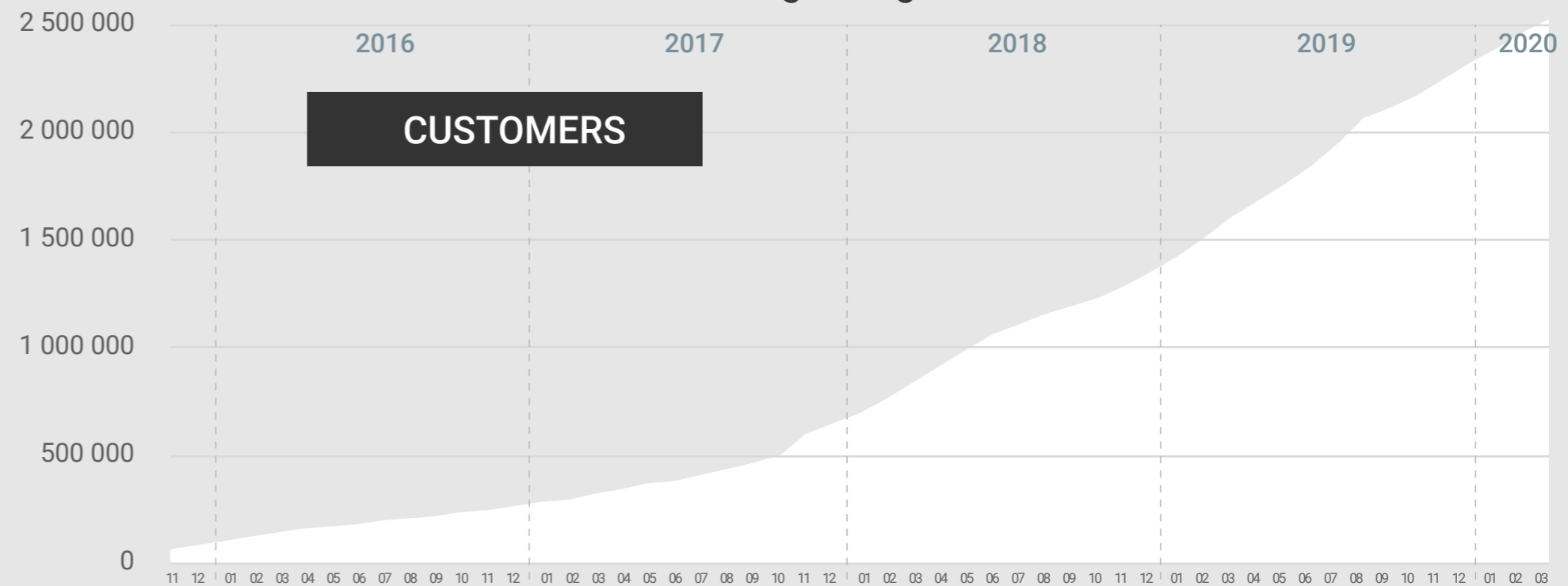


have
higher education



a monthly income of
~500 EURO

the number of customers is growing



SUSTAINABLE GROWTH AND STABILITY

:05

GROWING PORTFOLIO
Creditter business model allows to grow portfolio quickly while keeping extremely low FPDs

