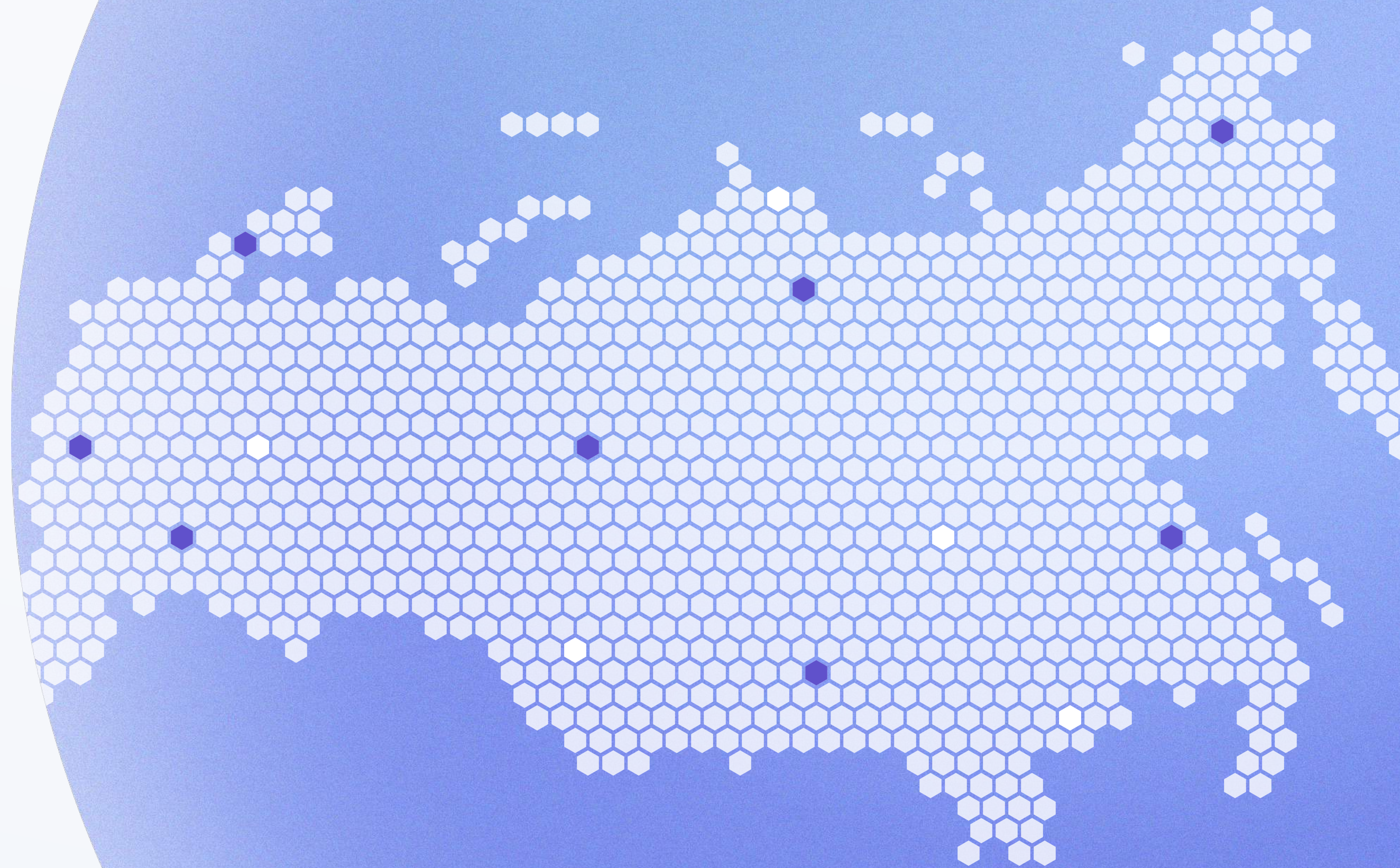




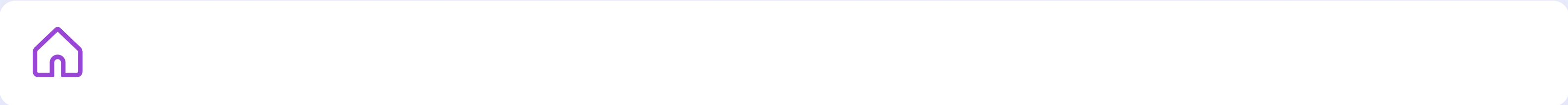
Alternative Financial Service



Online transformation

In 2011, "Do Zarplati" opened its first office. Then in 2016 there were more than 100 and the company started going online. Within a year, online issuance of loans were equal to offline. This laid the foundation for online transformation and good results in the market for a long time to come.

2011
First St. Petersburg office



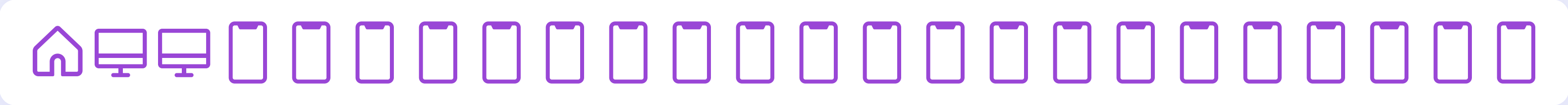
2016
100 offices in 14 cities



2018
48% online



2020
98% online, 80% mobile



Our partners



Awards and Certificates



Company in numbers

In 9 years, our company has shown outstanding results in both margin raise and client expansion. From a small company, we grew into a large federal fintech company. The result of our work is a leading position in the market.

Loans structure

The success of online transformation in numbers.



Team

Our success is a result of well-coordinated and highly professional team work. We value each colleague and believe that they define our progress.



Company in numbers

“Do Zarplati” growth strategy has finally moved to an online environment. For this reason, the legal entity “Souz-5” that participated in offline loans distribution are now beginning to be actively used in online lending under the “Do Zarplati” brand.

Online expansion

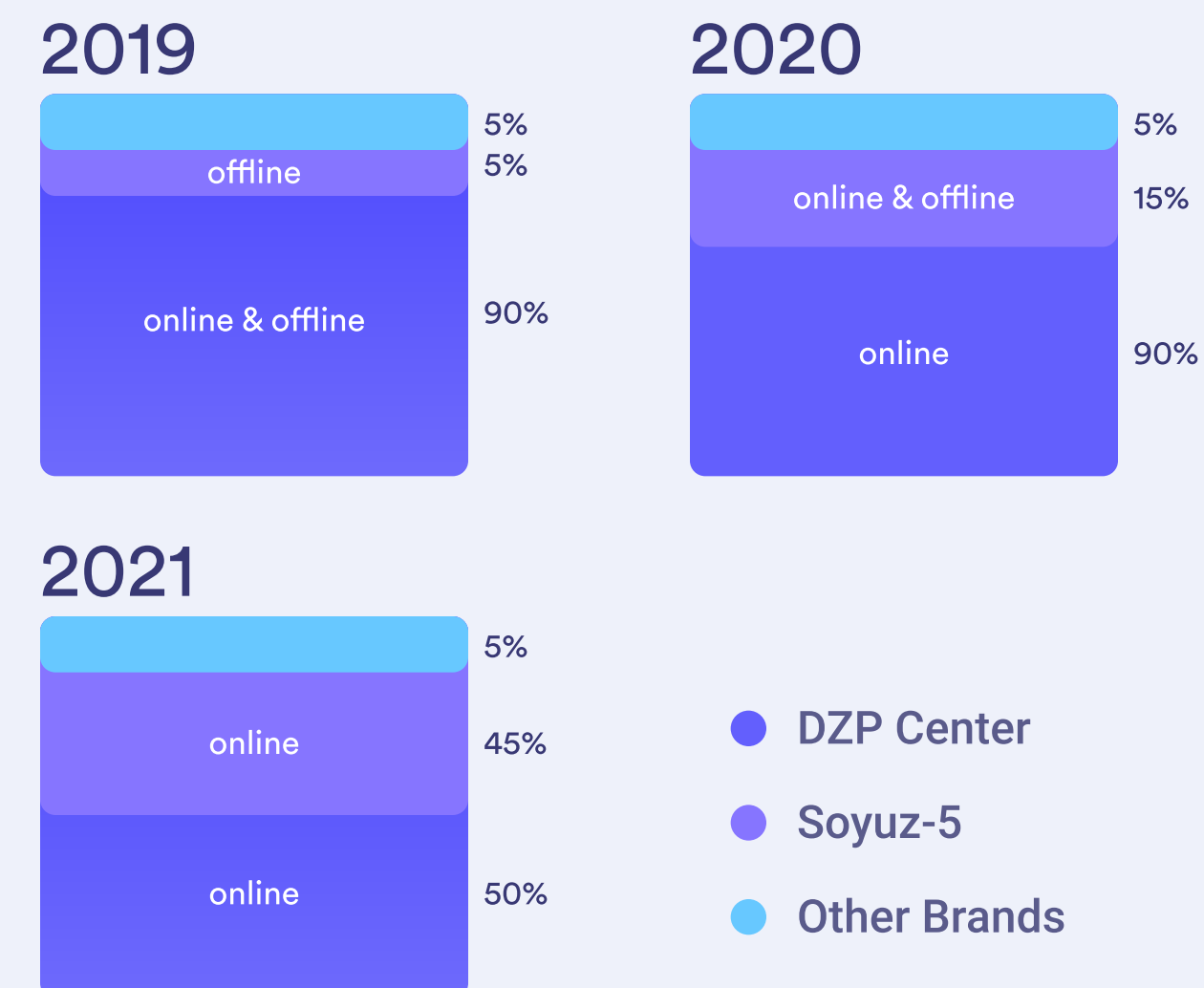
Our online services allow customers to receive money using a contactless method. This has become especially relevant since the beginning of the pandemic. Therefore, the demand for them in 2020 continues to grow. In order to take care of our customers, we have switched from offline lending to online lending.



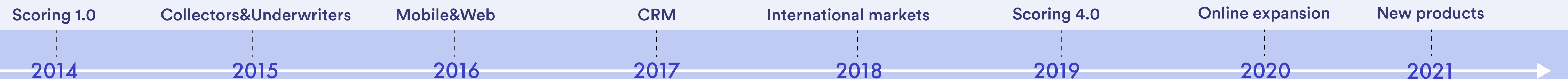
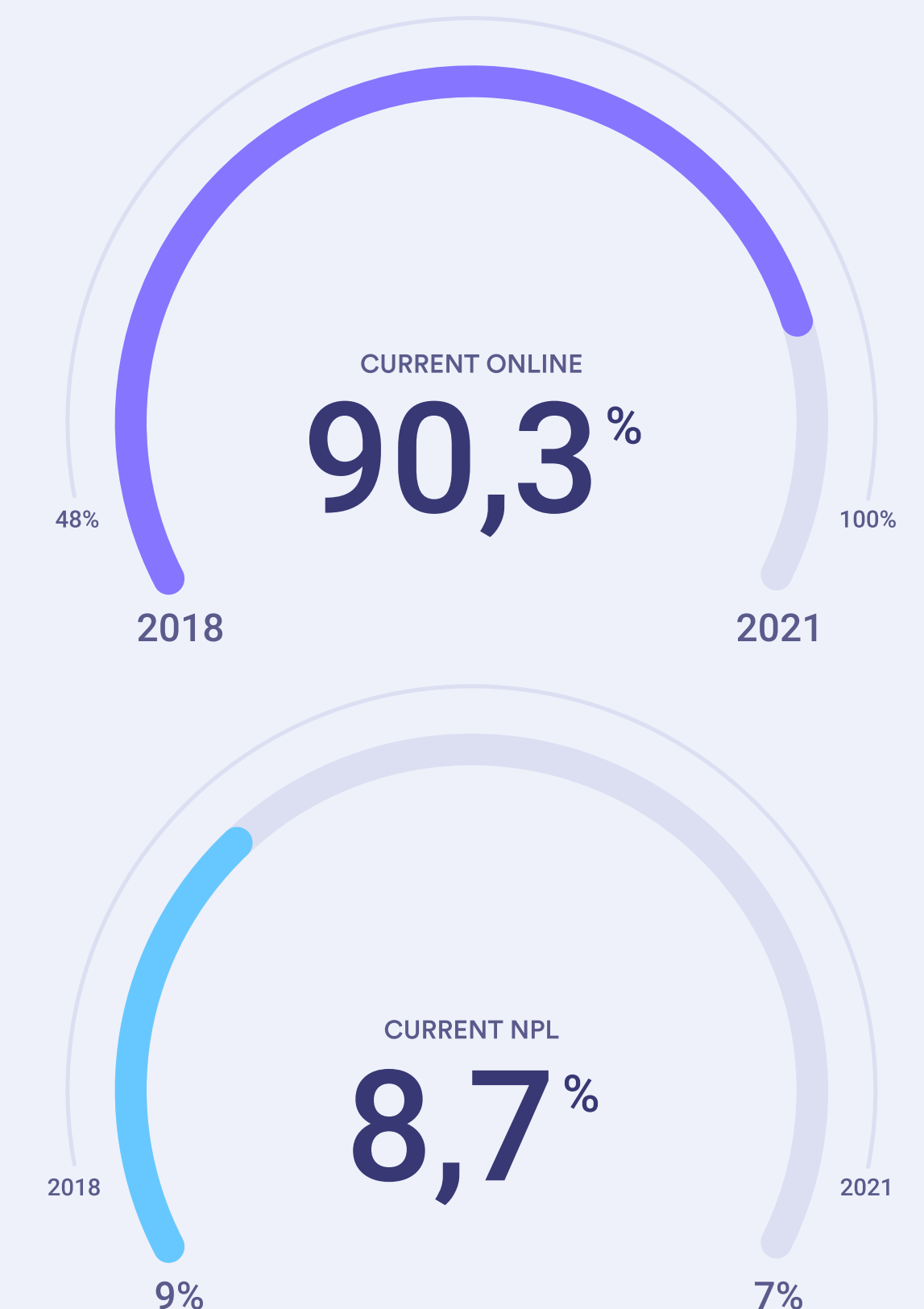
Net loan portfolio

Net portfolio is **more than**
20 000 000 €

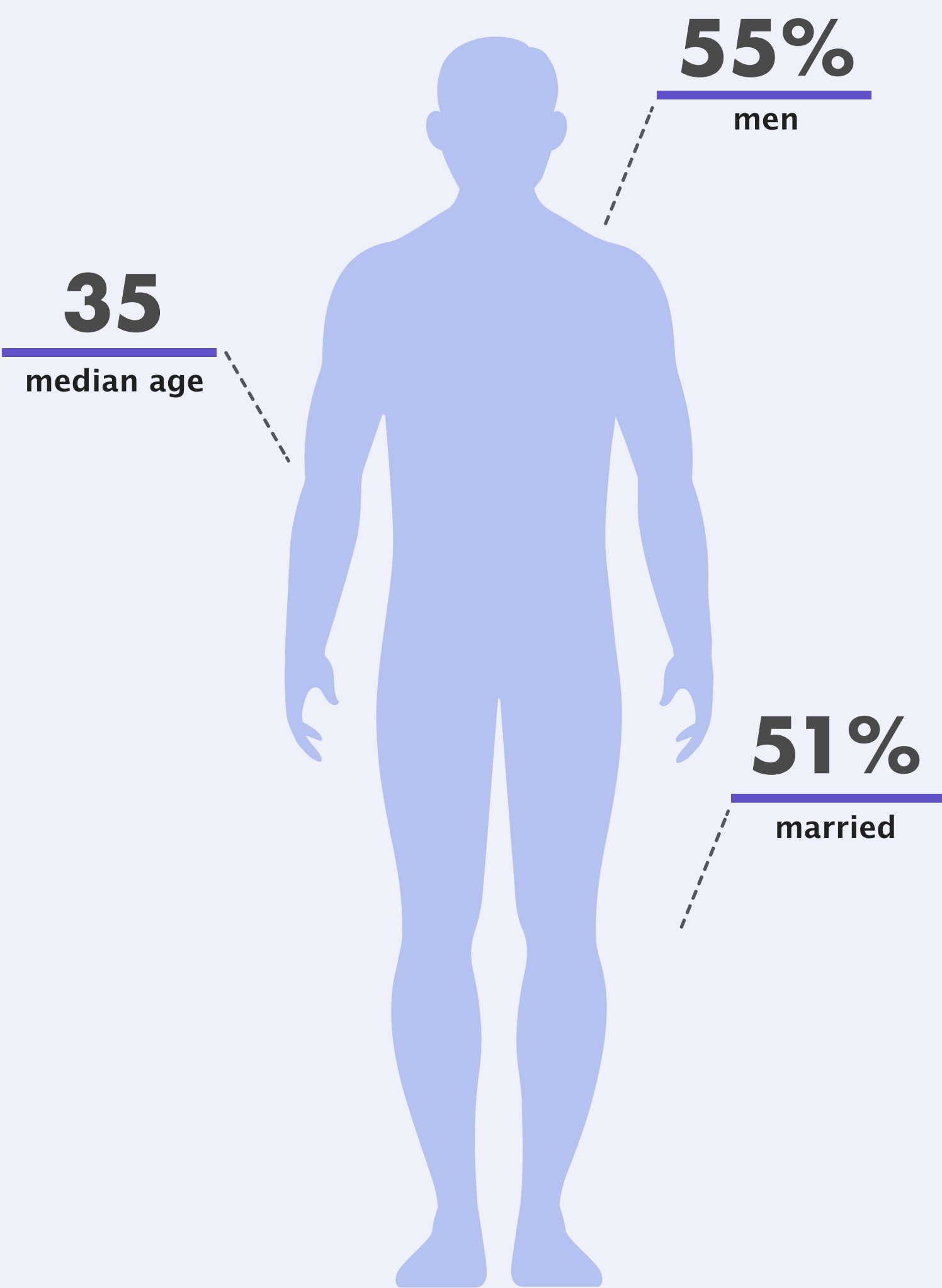
Do Zarplati Structure



Target plans 2018 → 2021



Our clients



We keep on researching and profiling our clients to ensure a timely expansion of the product line and provide customers with exact solutions.

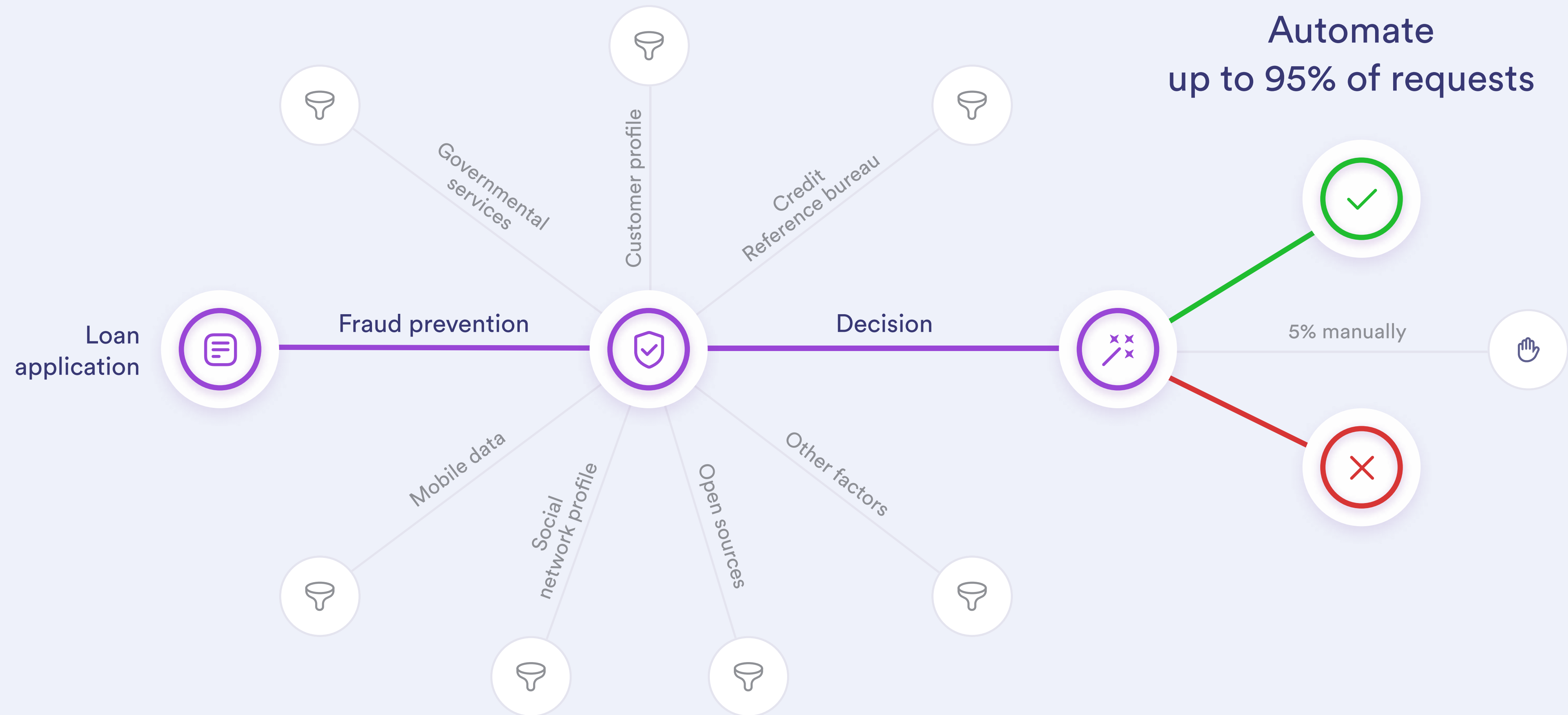
Russia

In Russia, 55% of our clients are men with median age of 35. About half of them are married (51%) and prefer an installment of 5000-30000 rubles. Our Russian customers mainly use their loans to pay for goods or services including medical ones.



The core of decision-making

Our proprietary scoring algorithm processes client data gathered from both internal and external sources. So far we managed to automate up to 95% of requests which leads to completing the transaction in seconds.

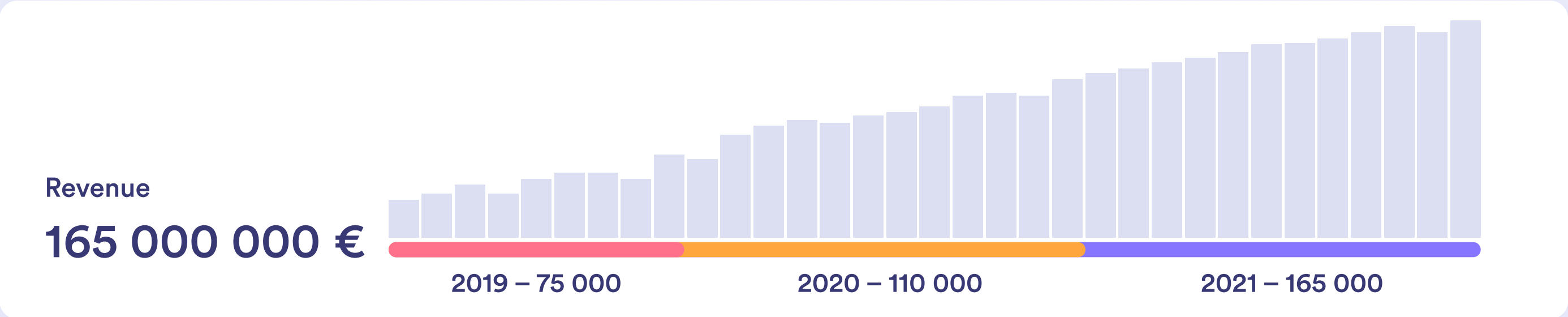


Plans in numbers

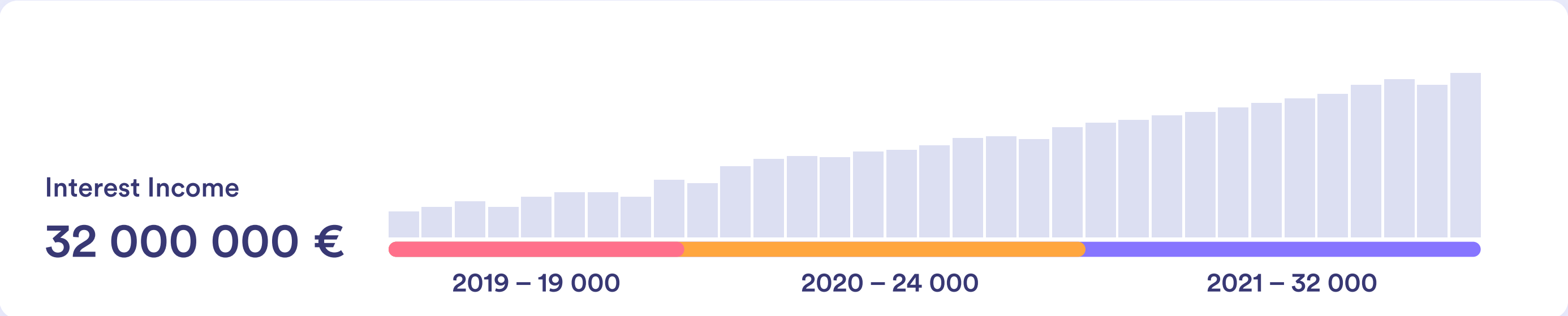
2019 → 2021

Online transformation allows us to redistribute resources, optimize expenses, and focus on new products and online marketing. Since the vector of development in the online sector started 3 years ago, the current situation only accelerated the previously launched processes.

Revenue is expected to **grow** steadily by at least 65-70% **per year**.



Interest Income is growing steadily in progression. More and more **investors** around the world **trust our company**.



Product transformation

2019 → 2021

In 2017, we made a decision to expand our product line and started a global market research. This project evolved in a series of enhancements and a constantly growing multiproduct line. Now, in 2020 we focus on optimizing operational processes and cross platform promotion.

