



**Aventus Group**

It's time to expect more...

## ABOUT AVENTUS GROUP

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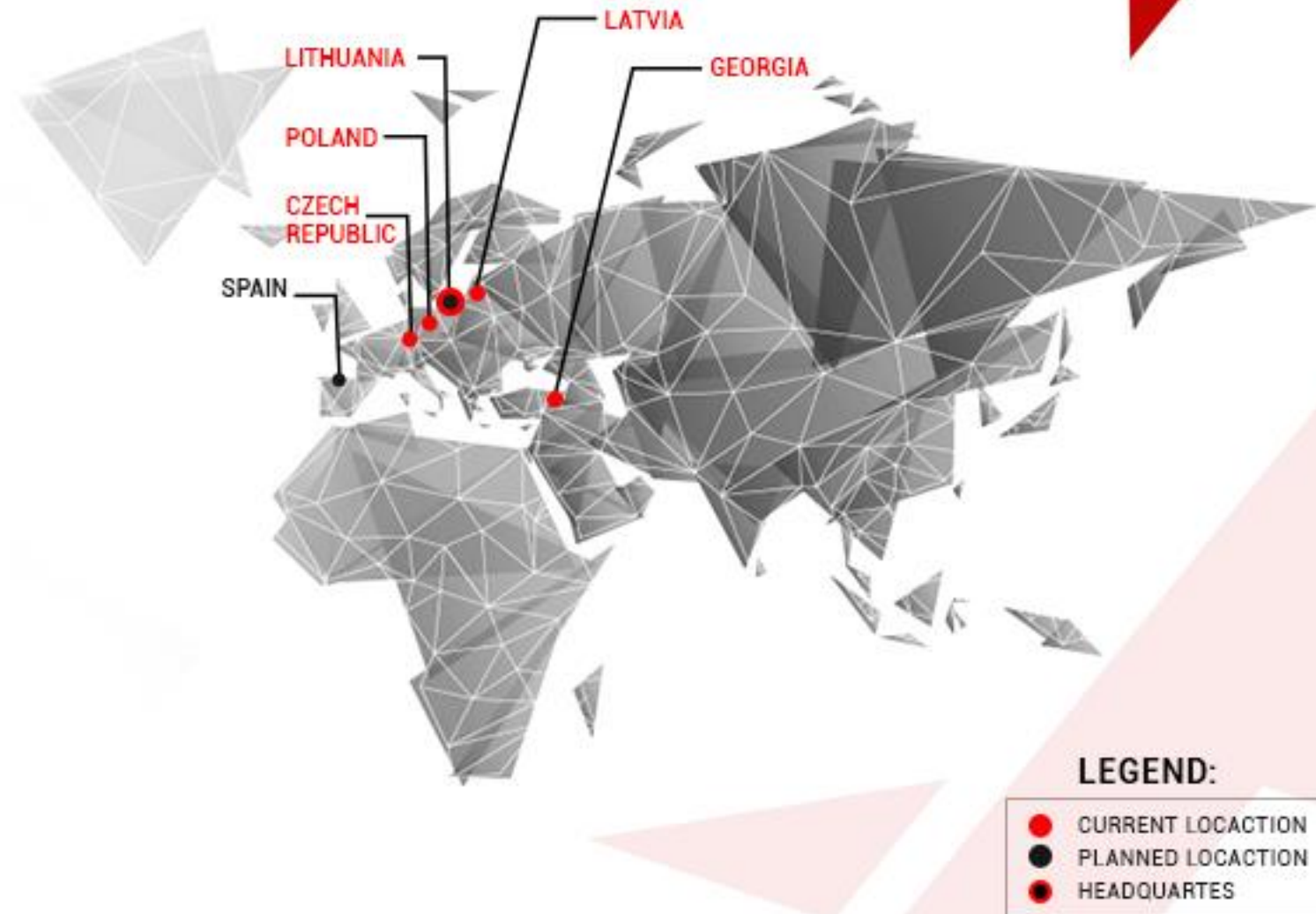
- Aventus Group - online consumer finance company - **was founded in 2009 in Lithuania.**
- The company has been **profitable since the first year of existence.**
- We deliver innovative financial products and services through the cutting edge technology, to make **lender systems more efficient.**
- Our mission is to **minimise consumer effort and optimise risk management.**



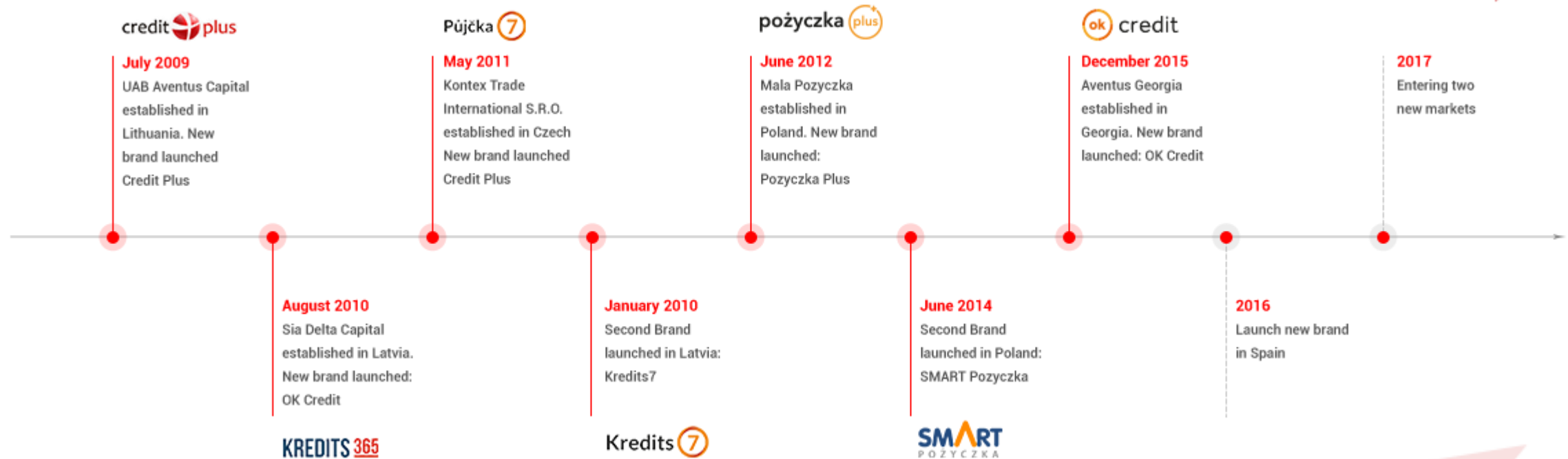
## OUR BUSSINESS HUBS

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- Aventus Group is a successful payday lender, holding the leading position in **Poland, Latvia, Czech Republic and Georgia** markets.
- We use fintech solutions and big data to offer convenient loans to customers across countries.
- Our aim is to increase our market share and launch new products in existing markets, as well as enter new ones.
- In 2016 we are going launch new brand in **Spain**.



## CURRENTLY OPERATING BRANDS



## KEY FINANCIALS DATA

- Trusted us more than **0,5 mln** customers since the beginning of our activity.
- We have also been consequently improving profitability. Furthermore, we expect EBITDA for 2016 to grow by about **20 %** compared to 2015.

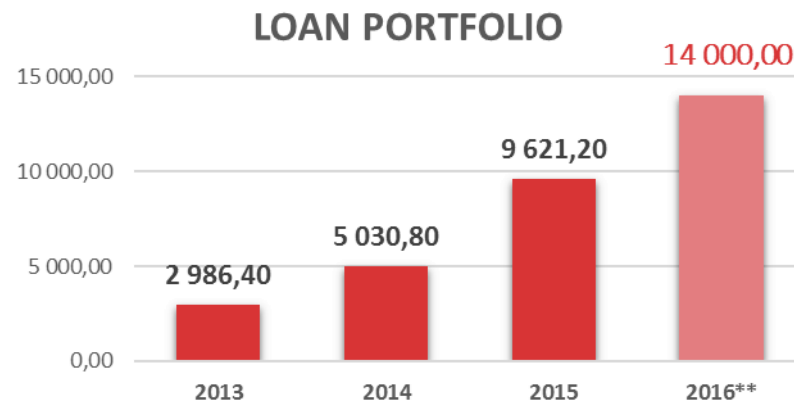
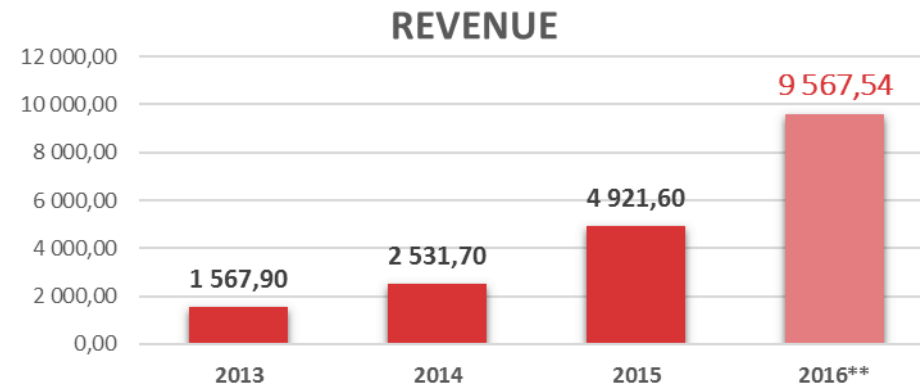
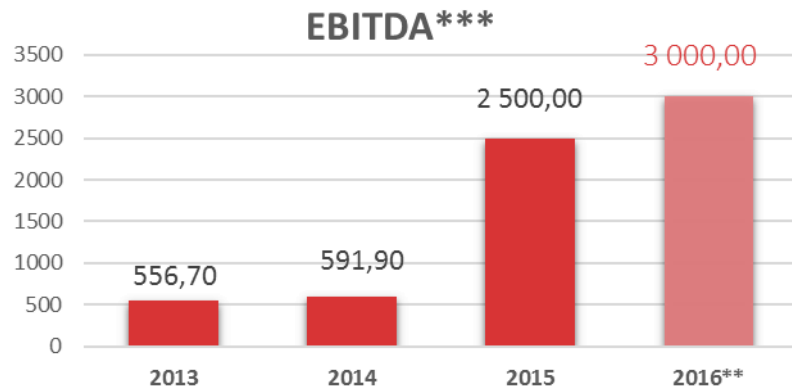
KEY FIGURES	2013	2014	2015	2016**
REVENUE	1 567,90*	2 531,70	4 921,60	9 567,54
EBITDA***	556,70	591,90	2500,00	3 000,00
LOAN PORTFOLIO	2 986,40	5 030,80	9 621,20	14 000,00

\* All figures are in Euro

\*\* Forecast

\*\*\* EBITA is defined as net profit, plus tax, interest expense, depreciation and amortization

## BUSINESS STATS



\* All figures are in Euro

\*\* Forecast

\*\*\* EBITA is defined as net profit, plus tax, interest expense, depreciation and amortization

## FACT-SHEET

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More than  
**0,5 mln**  
Existing clients

More than  
**20 000**  
New clients per month

**€ 3,2 mln**  
per month

**85**  
Employees

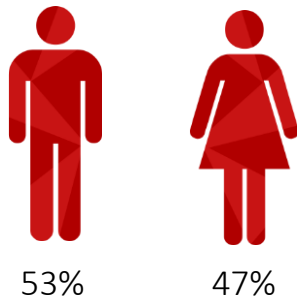
**382 sec**  
Scoring time

**38%**  
Approval rate

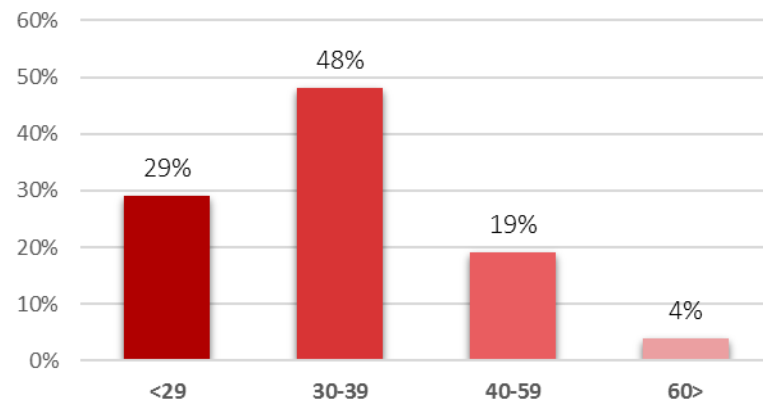


## CUSTOMER PROFILE

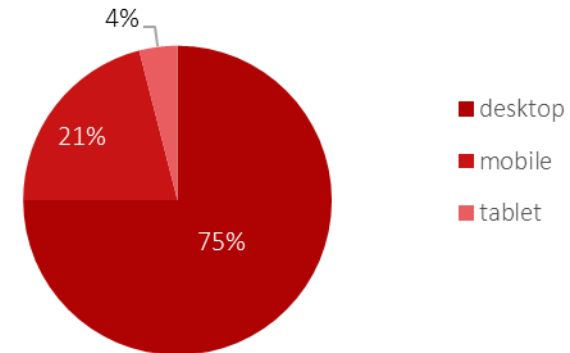
### CUSTOMER BY GENDER



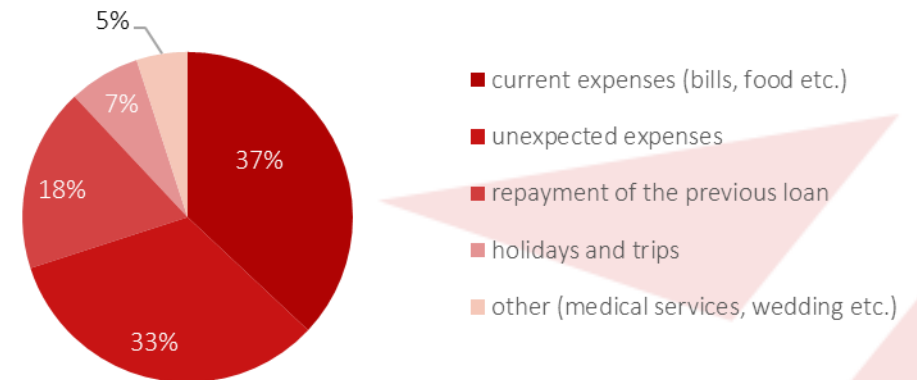
### AVERAGE AGE OF CUSTOMER



### TYPES OF CLIENT DEVICES



### LOAN USAGE

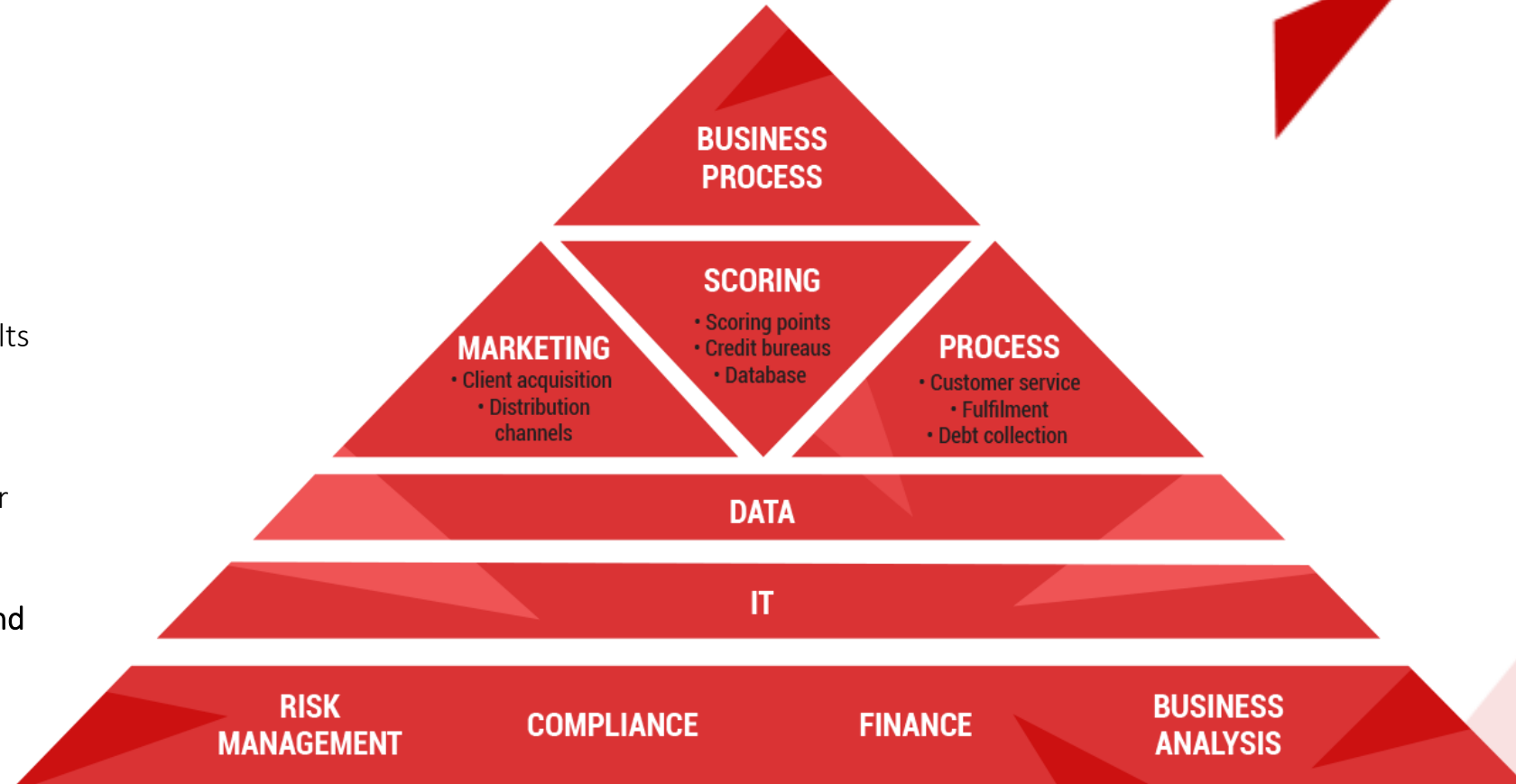




## OUR BUSINESS PROCESSES

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- User-friendly and intuitive sales platform
- **Fast and simple loan application process:** easy and convenient registration process results in high conversion rate
- **Fast money delivery:** directly to customer account money is delivered to customers after just 15 minutes (no longer than 24 hours)
- Automatic application acceptance, rejection and scoring process



## WHAT MAKES US UNIQUE?

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- Strong revenue growth and high profitability
- **Risks diversification:** risk is spread over many countries and over many products
- **Advanced and unique scoring technology:** analysing online data, credit intelligence and application data from traditional sources
- Lower provisions and losses in the portfolio
- Developing IT and Marketing technology





THANK YOU!

## CONTACTS

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