

creditstar

Company Presentation.

November 2022



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Profitable international finance business since 2006.

240k+

Number of outstanding loan agreements

1.23 m+

Registered users across all markets

46 % CAGR

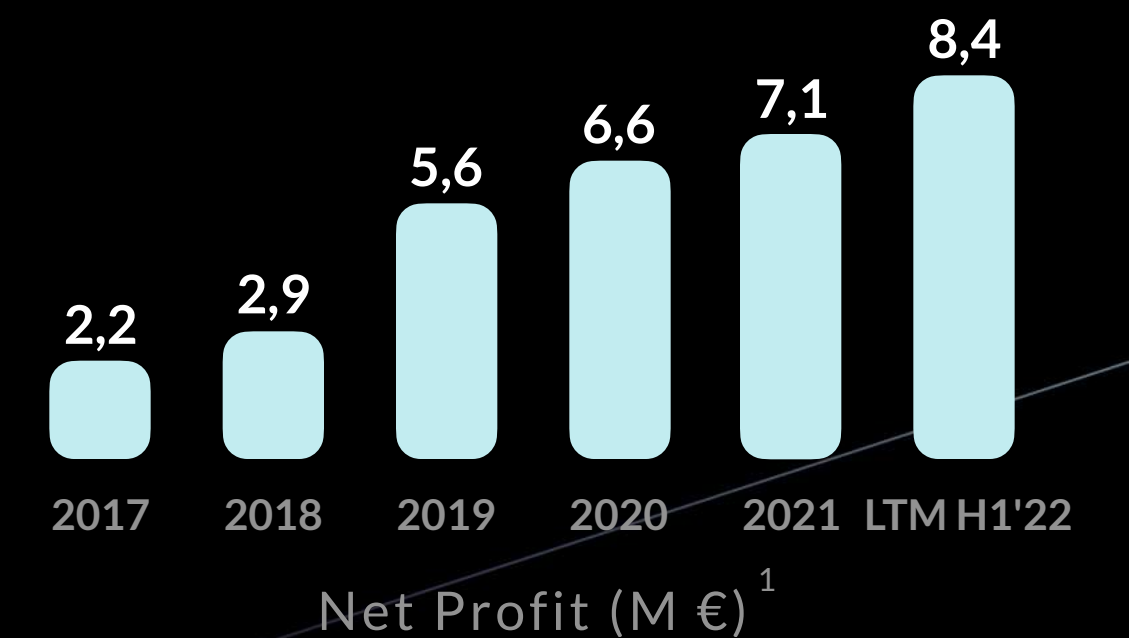
Revenue & Portfolio of the Revolving Credit since 2019

150+

Team members from 30 countries



Operational in 8 European countries

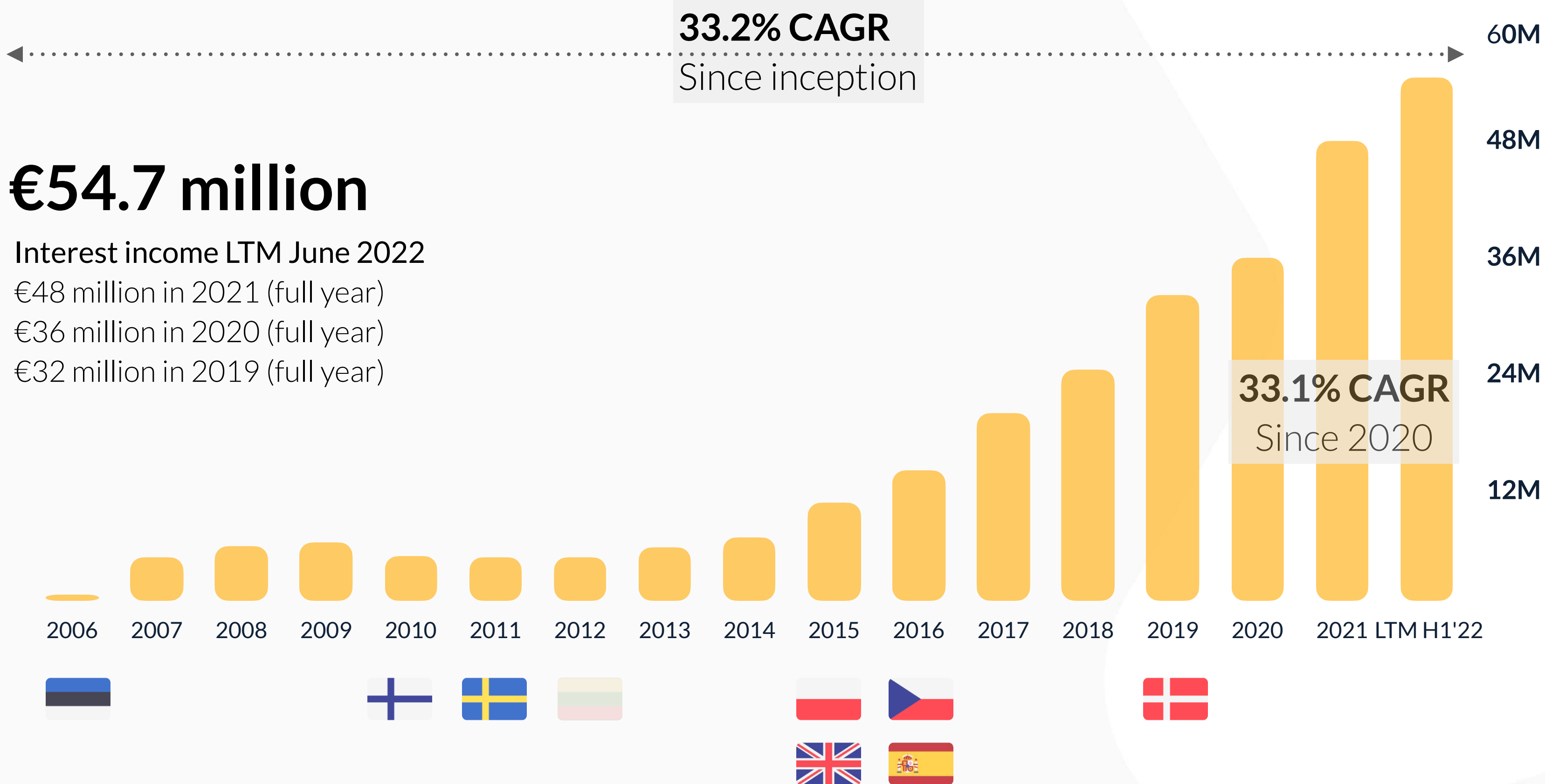


1. Audited net profit for 2021 stands at €5.4 million, with the main impact from audited to unaudited figures being derived from a decrease in income and an increase in cost due to a change in accounting principles.



Our journey with strong annual revenue growth.

Solid earnings growth based on penetrating new markets and consolidating existing ones.



2006 - 2009

Estonia-based lending company.

2010 - 2014

Getting the international expansion experiences.

2015 - 2020

Executing a solid international expansion strategy while developing a new core offering.

2021 - Now

Strong international presence with product-led management and additional products.



Our products are designed for quick and easy user experience from all devices.

Our revenue and customer growth have been fuelled by entry to new geographical markets, expanding customer base and new product.



REVOLVING CREDIT

- Amount up to 10 000 EUR
- Up to 58 months (or longer with credit line)
- Repayments in equal monthly instalments (credit account) or with minimum monthly instalments (credit line)
- Postpone repayments for up to 30 days



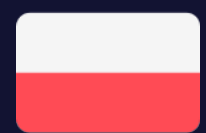
Estonia



Finland



Czech Republic



Poland



Denmark



Spain



United Kingdom



Sweden

REVOLVING CREDIT



SPLIT



INSTALMENT LOAN



INSTALMENT LOAN

- Amount up to 10 000 EUR
- Up to 36 months
- Repayment in equal monthly instalments
- Postpone repayments for up to 30 days



Our clients expect fast, convenient and trustworthy financial services. We deliver on these expectations.

- **Available at the time of need**
Direct / aggregated digital channels
- **Attractive products for various lifestyle needs**
Free cash advance, long term loans, revolving credit lines, growth products
- **Favourable repayments**
Various add-ons to support customers during repayment
- **Customer trust & love our services**
Dedicated multi-lingual staff. Customer Service Score 8.2¹



1. Average customer satisfaction score for our customer service calculated out of 10 across all key markets.

Our clients straddle both the prime and near-prime groups.

With average or above average salaries our clients are often still underserved by the high street banks.

Within social-demographic characteristics we have all kinds of people using our lending service. Our clients are best described by the behavioural types and credit usage purposes.



Instalment Loan clients enjoy planning and budgeting. They avoid impulsive buying and want to understand their commitment.

Larger purchase

Travel

Renovation

Consumer goods



Revolving Credit clients want to prepare for unexpected expenses and don't want a new borrowing process every time.

Hobbies

Travel

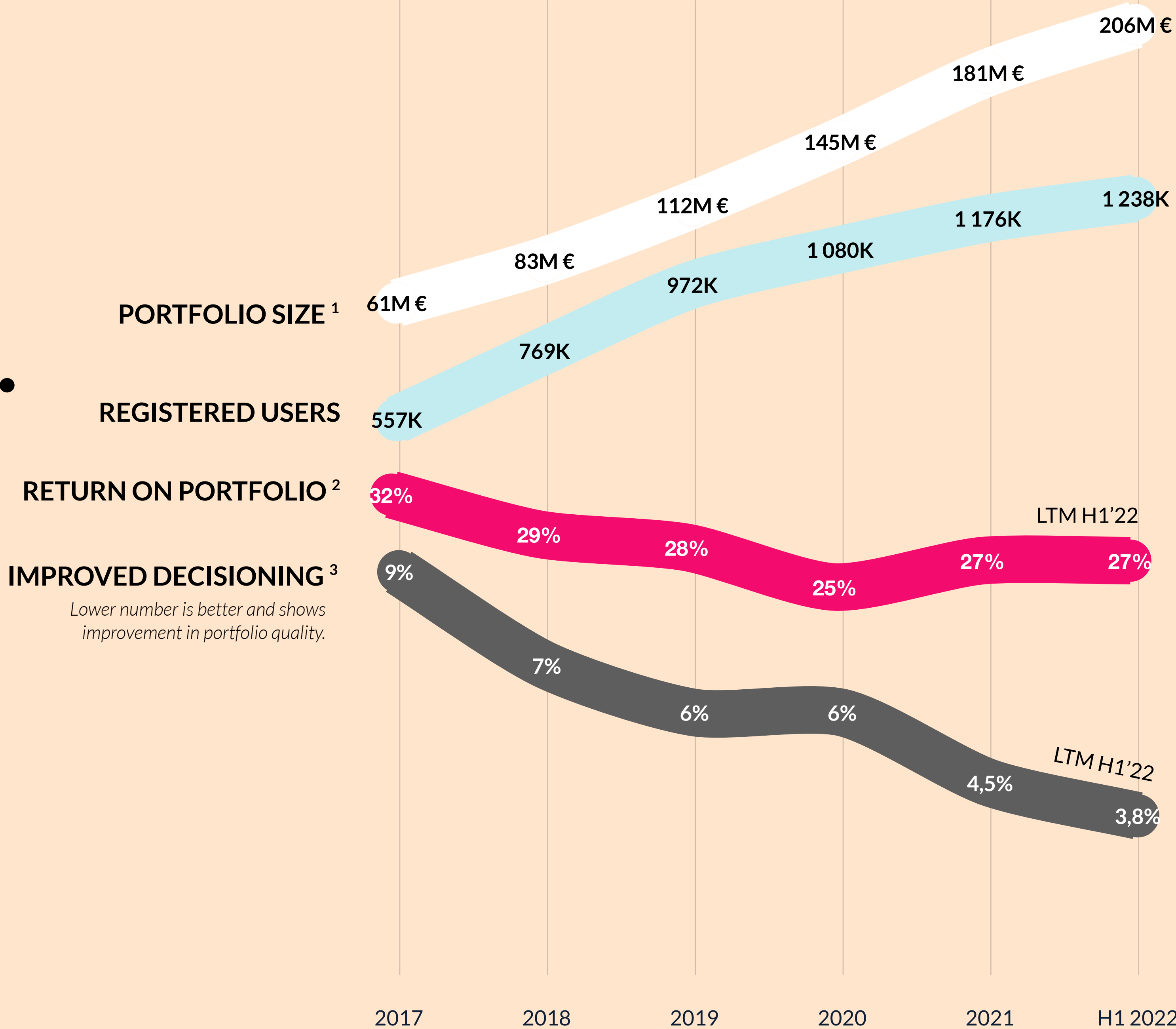
Sports

Lifestyle purchases



Key metrics are improving as we scale the business across the markets.

Reducing interest rates with longer-term products and improved decision-making have allowed us to grow our portfolio while significantly improving quality. And help a growing number of customers with better-priced products.



1. Growing portfolio size after provision (M €)
 2. Defined as interest income generated / net loan portfolio (%). 2020 is lower mainly due to COVID-related discounts offered to consumers (e.g. 0% interest breaks)
 3. Represented as Portfolio Quality Index (%). Annualised (TTM) impairment charges divided by average loan portfolio

We pride ourselves on delivering customer value through seamless lending operations while maintaining unit of economics.

Strong underwriting, portfolio monitoring and seamless operations produce attractive repayment results and favourable pricing while offloading non-performing loans.

Verification & Decisioning



Online identification



User information collecting



Statistical scoring model



Contract and digital signing



Process completion

Repayments & Collection



Automated invoice & repayment plans



Automated reminders



Manual contact for repayments



Payment reconciliation



Self-service client portal

Billing Tools



Principle & interest payments



Pre-collection process



Agency collection after 90 days



Court proceeding

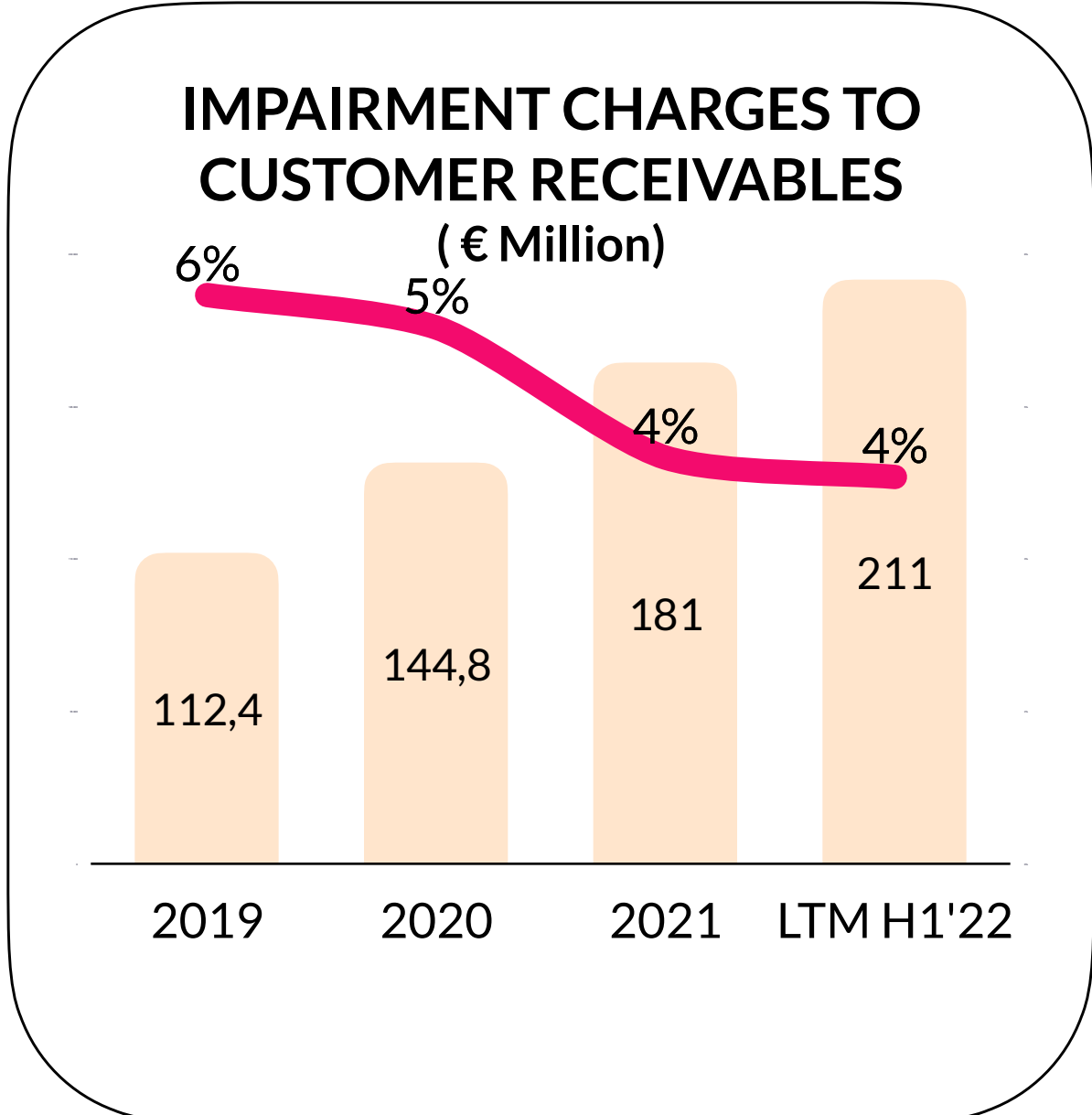
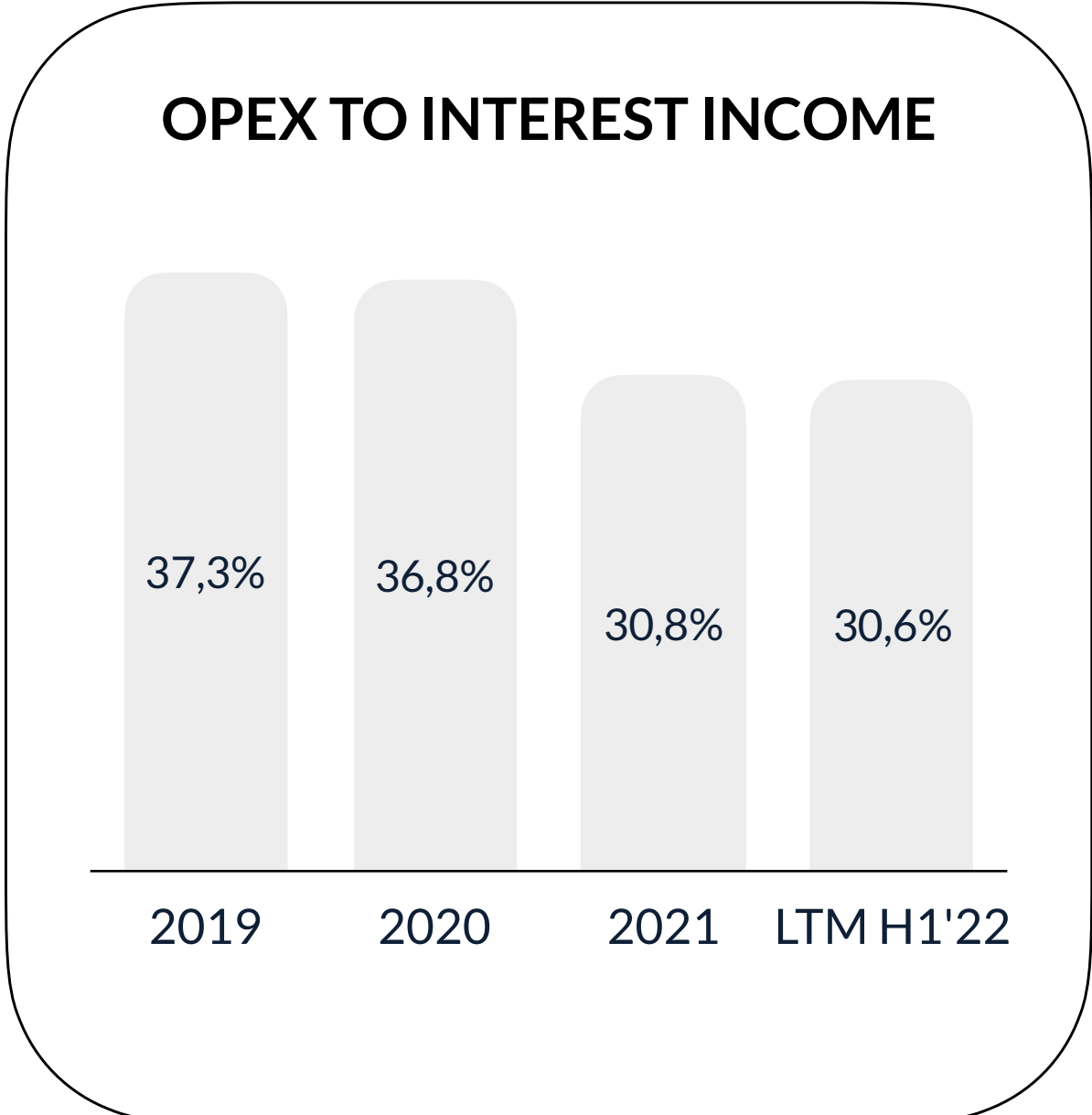
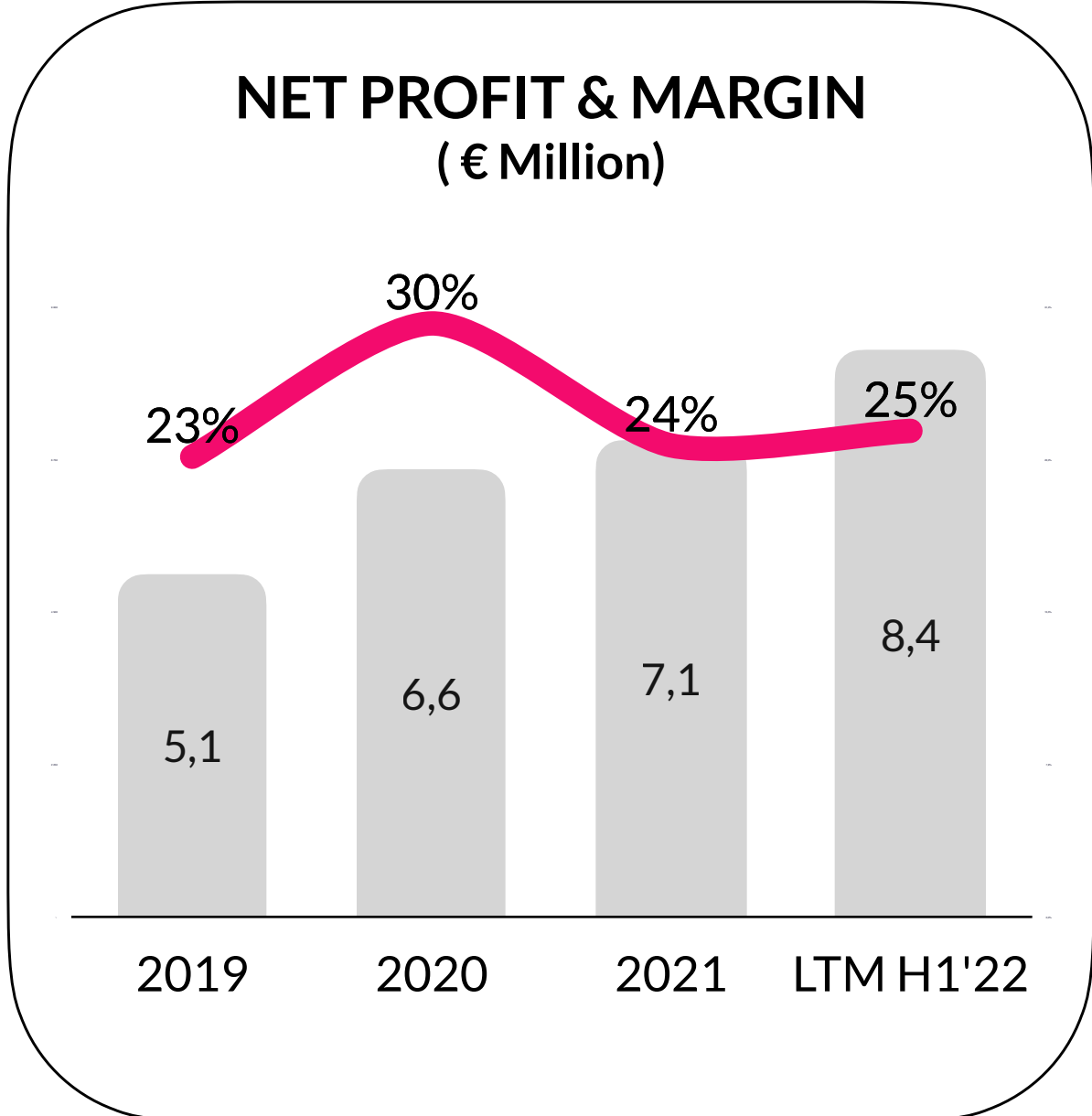
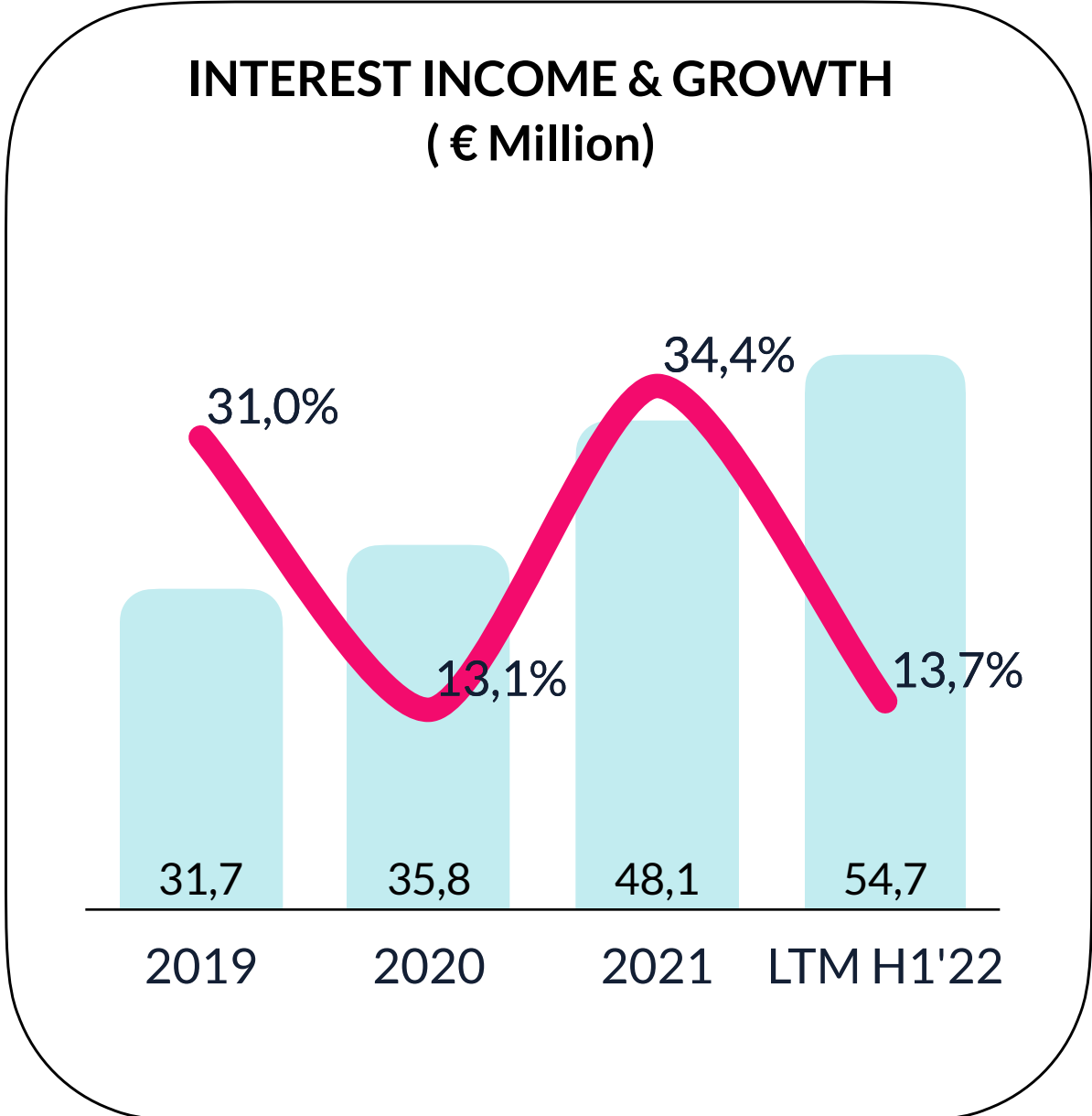


Offloading non-performing loans



Strong financial output across the years.

Revenue grew almost 1.9x in less than 4 years with a stable net profit & margin, despite the challenging environment starting in 2020.



We are regulated / meet licensing requirements in 8 European markets.

Our **mission** is to improve people's lives by using technology to provide seamless financial services.

Our **vision** is to be recognised as a trusted international leader in digital financial services.



Under supervision as a public consumer credit lender (Creditor) by Estonian Financial Supervisory Authority Finantsinspektsioon

ESTONIA



Regulated by the Finnish Regional State Administrative Agencies

FINLAND



Authorised and regulated by the Financial Conduct Authority under registration number 675392

UNITED KINGDOM



Registered as a loan institution in the Polish Financial Supervision Authority

POLAND



Authorised and Regulated as a consumer credit company by the Swedish Financial Supervisory Authority Finansinspektionen

SWEDEN



Under supervision as a non-bank consumer credit provider by Czech National Bank under identification number 24247936

CZECH REPUBLIC



Licensed as a consumer loan company in Denmark by the Danish Financial Supervisory Authority

DENMARK



No license required by the legislation. Following the best practices and cooperating with the Financial Intelligence Unit

SPAIN



Thank You.