

The logo for Dinerro.ua features the word "Dinerro" in a large, white, italicized sans-serif font. The dot above the letter "i" is a solid white circle. To the right of "Dinerro" is a yellow speech bubble containing the text ".ua" in a bold, black, sans-serif font. The background is a vibrant orange with a pattern of faint, light-colored hexagons and scattered dollar signs. Several 3D geometric shapes, including cubes and pyramids in shades of orange and brown, are scattered across the scene, some appearing to float or be in motion.

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Presentation based on Q1 2019 results

Ukraine

Market overview

- 🕒 The population of **42 million** people
- 🕒 **2.5% GDP growth** is forecasted by the European Bank of Reconstruction and Development, driven by large external investment and recovering private consumption
- 🕒 Household debt constitutes **5.8% of GDP**, being the lowest in Europe and showing high growth capacity
- 🕒 Foreign reserves increased by **272.4%** from December 2014 to April 2019, growth continues
- 🕒 USD/UAH and **EUR/UAH exchange rates have been stable** since 2016
- 🕒 Consumer loan repayment discipline is similar to **Europe**



▲ 2.5%

2.5% GDP growth is forecasted by the European Bank of Reconstruction and Development

Company overview

- 🎯 The second largest online lender in Ukraine
- 🎯 **158** employees
- 🎯 More than **EUR 50 million** in loans has been originated since October 2017
- 🎯 The average amount of issued loan is **EUR 149**
- 🎯 Gross loan portfolio exceeds **EUR 12 million**



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The fastest growing player in the industry

- 🎯 Data approach using **advanced client scoring models** and analytics tools
- 🎯 Motivated and well-trained **client support**
- 🎯 **Efficient and professional** in-house debt collection
- 🎯 Advanced and **ready-for-growth infrastructure**
- 🎯 Growing **offline** presence

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Всі позики **БЕЗКОШТОВНО**
3 місяці під 0%
Бро-о-о



Стань новим клієнтом і отримай всі позики безкоштовно

Поспішай! До кінця акції залишилося:

78 днів : 12 годин : 07 хвилин

Акція поширюється тільки на нових клієнтів. Повні умови акції

Сума позики

Термін позики

7 Днів | 14 Днів | 30 Днів

0%

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Products

- Main business line – unsecured consumer single payment loans
- Target audience – private individuals at the age of 18-75
- Fully **automated solvency check** (scoring) process
- A client can receive a **loan within 15 minutes** after applying online or visiting a branch

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SPL

Single Payment Loans

The loan amount EUR 10-500

The loan term up to 30 days

Repayment at maturity

INST

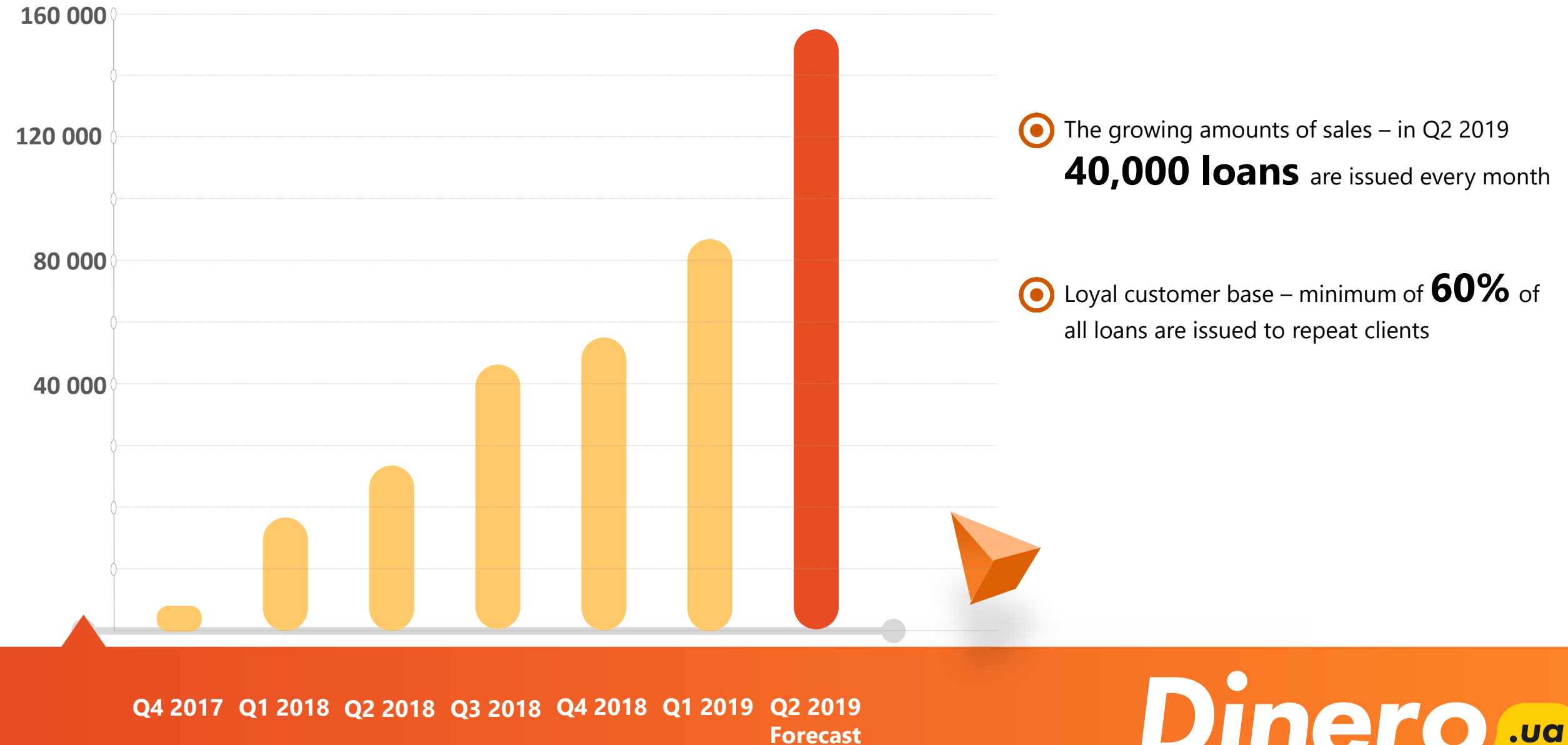
Installment Loans

The loan amount EUR 30-1000

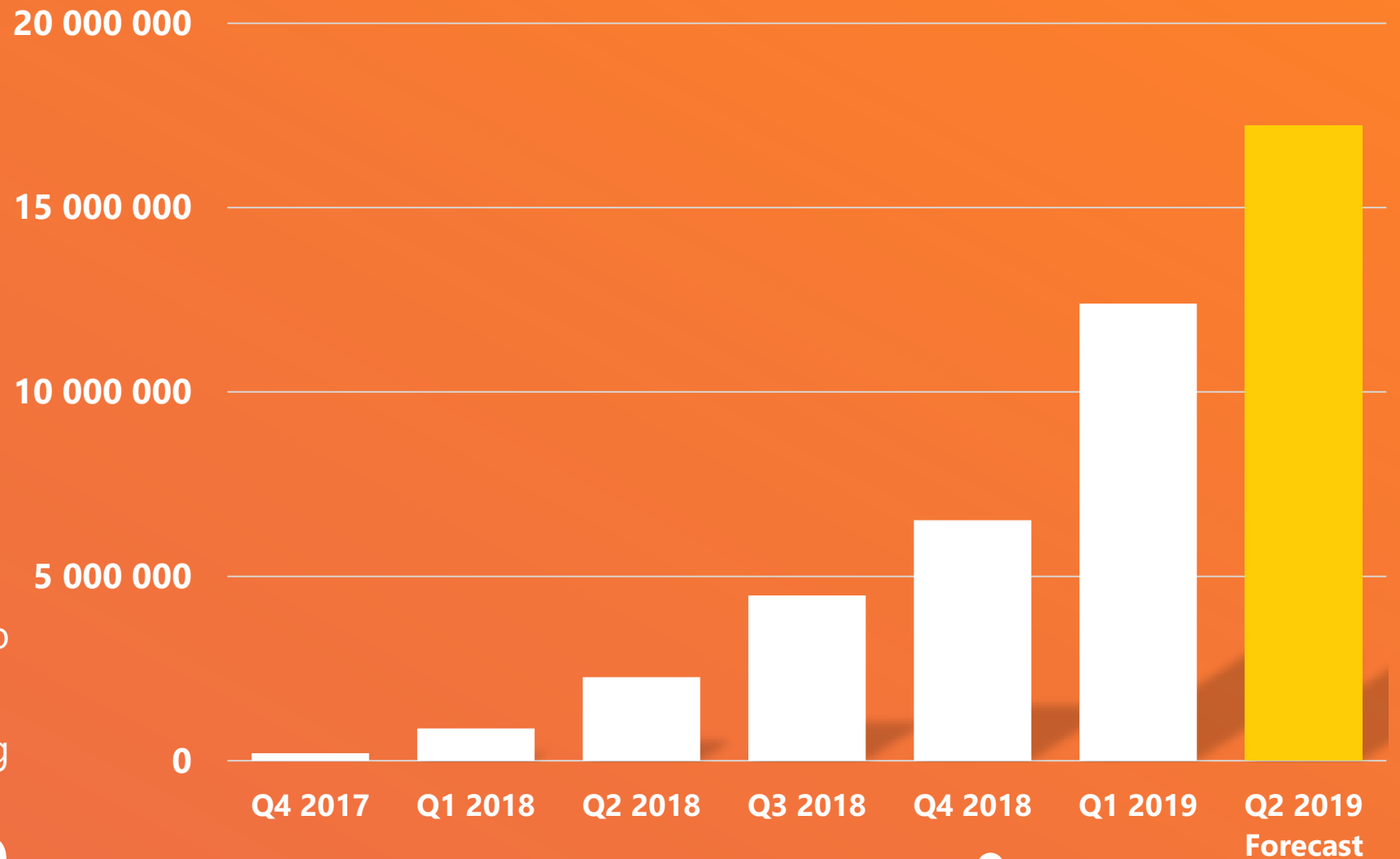
The loan term from 3 to 12 months

Repayment in equal monthly installments

The number of loans issued per quarter



Gross loan portfolio in EUR



The average **monthly** portfolio growth has been **24%** during **Q1 2019**

Revenue in EUR



The average **monthly** revenue growth has been **14%** during

Q1 2019

Q4 2017 Q1 2018 Q2 2018 Q3 2018 Q4 2018 Q1 2019 Q2 2019 Forecast

Plans for 2019

To continue growth of portfolio and customer base

1

To ensure break even by Q4 2019

2

To expand offline presence

3

To become #1 non-bank online consumer lender in Ukraine by Q4 2019

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