

Investor
Presentation
May 2018



Ukraine market overview



Market with high potential for investments

- Population of 42 million
- 3.1% GDP growth (April 2018, y/y), driven by strong investment demand and recovering private consumption
- Consumer (household) debt constitutes 5.8% of GDP, being the lowest in Europe and showing high growth capacity
- Foreign reserves increased by 141.3% from December 2014 to April 2018, growth continues
- USD/UAH and EUR/UAH exchange rates are being stable from 2015 till now
- Important reforms are continuing, securing further co-operation with IMF and EU

Company overview

Dinero.ua



The fastest growing online lender in Ukraine

- Number of employees: 84
- TEUR 3,208 loans originated since October 2017, with rapidly growing new loan volumes
- Average loan EUR 78
- Total assets TEUR 1,564

Door-to-door client communication

Dinero.ua



Dinero.ua Как это работает? Вопрос-ответ Контакты Блог Мой кабинет RU

До 4000 гривен бесплатно!
Первый заем под 0%

Подайте заявку на онлайн кредит и получите деньги на карту мгновенно!

Первый заем Повторный

Сумма займа 4000 грн

Срок займа 7 Дней 14 Дней 30 Дней

Сумма займа 4,000 грн
Проценты 0 грн
Всего к оплате 4,000 грн
Дата оплаты 04.07.2018

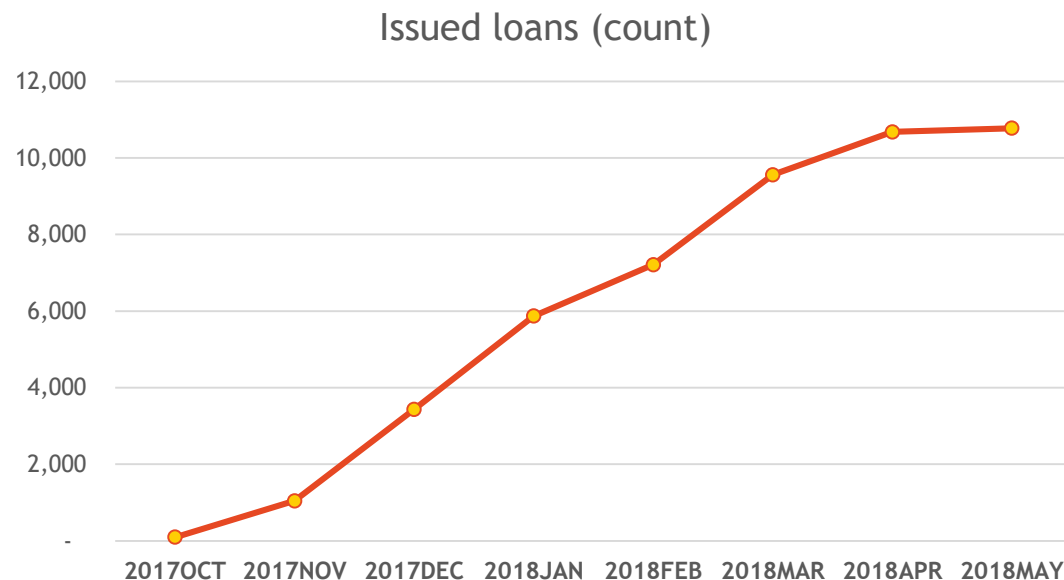
Вы знаете? Вы можете продлить Ваш заем на 7, 14 или 30 дней.

Подать заявку

- easy to use online service
- motivated and well trained client support
- efficient and professional in-house debt collection
- focus on sales ensuring dynamic growth of 50%+ each month
- analytics-driven approach using advanced client scoring models and analytics tools
- established ready-for-growth infrastructure

Loan disbursements

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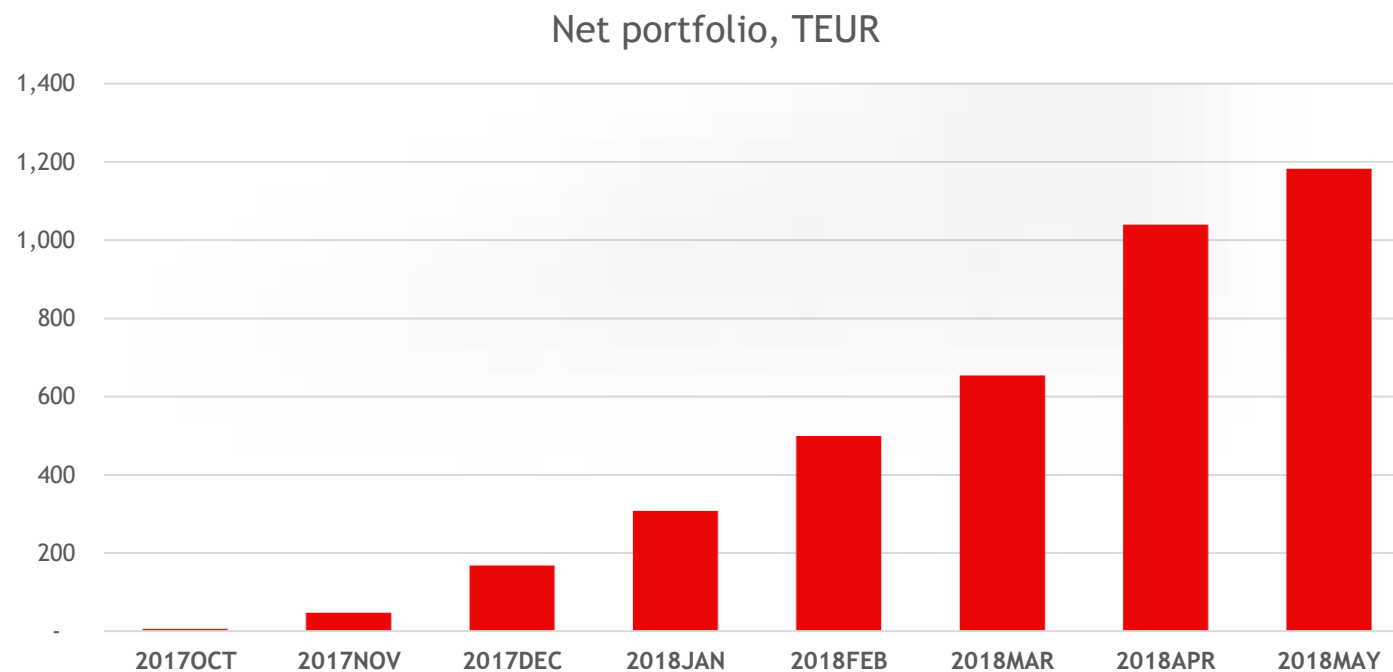


- More than 10 thousand loans originated per month
- 3,209 thousand EUR total originated loans as of 31.05.2018
- Growing repeated customer base - now company issues more than 42% of new loans to repeated clients

Portfolio

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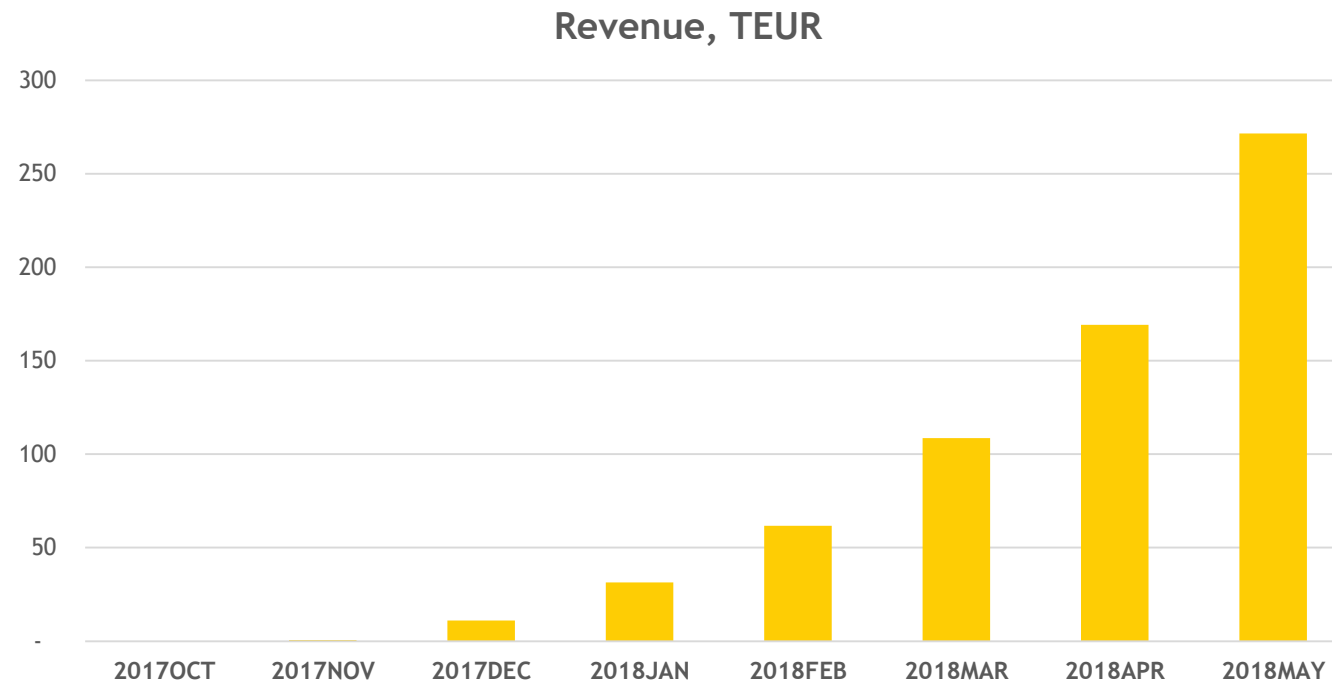
Net Portfolio TEUR 1,182 as of 31.05.2018



Revenue dynamics



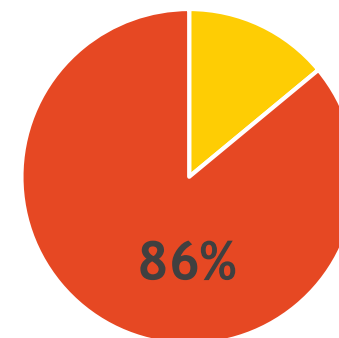
Revenue has grown on average by more than 50% monthly



Balance Sheet

Balance sheet, TEUR	31.05.2018
Loans to customers	1,182
Cash and cash equivalents	166
Other Assets	216
Total Assets	1,564
Loans and borrowings	-
Other Liabilities	(216)
Equity and subordinated debt	(1,348)
Total equity and liabilities	(1,564)

Equity ratio



- Shareholders have provided financing in form of share capital contribution and subordinated debt
- This now forms impressive 86% of total assets providing stable basis for future growth

Target plans for 2018

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- Continue growth of portfolio and customer base
- Reach EUR 3m total revenues in 2018
- Reach break even and profitability by the end of 2018

Thank you for
Attention!

