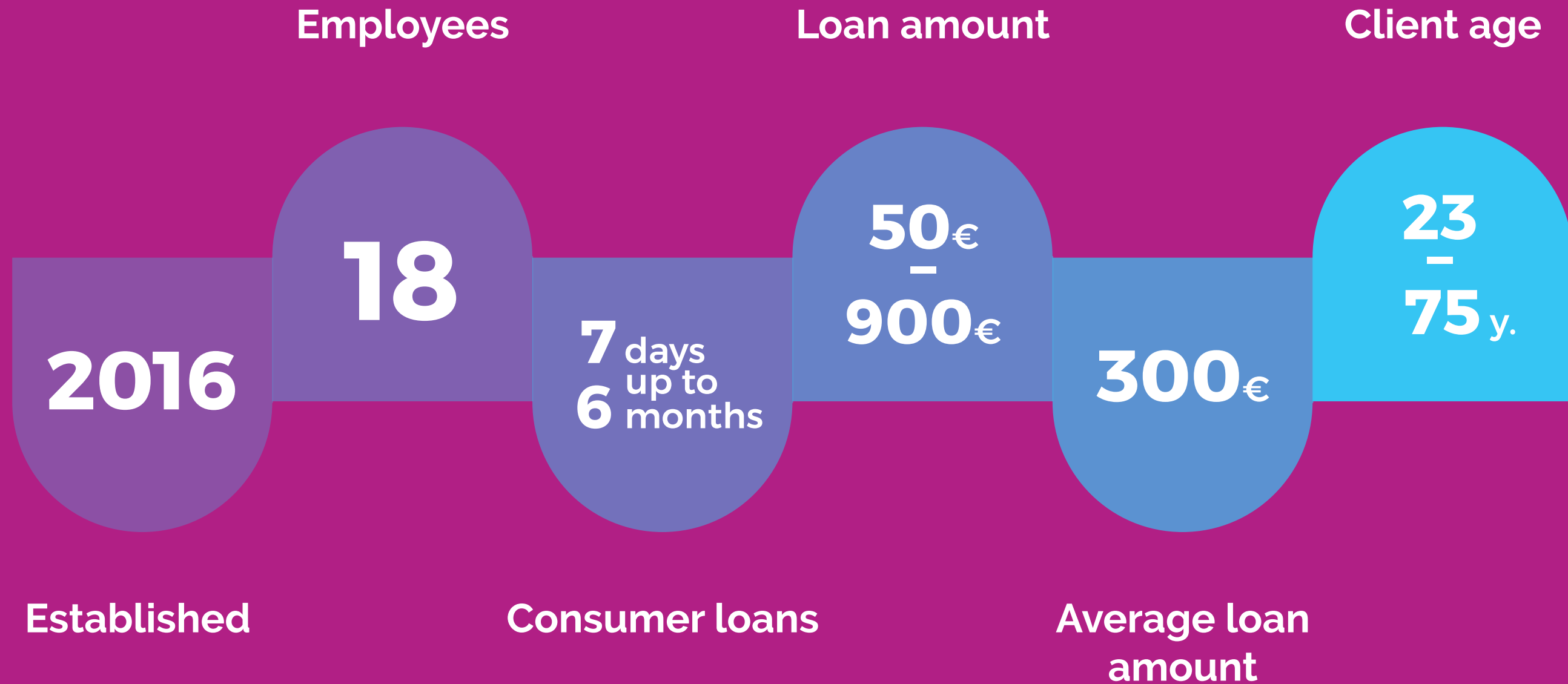
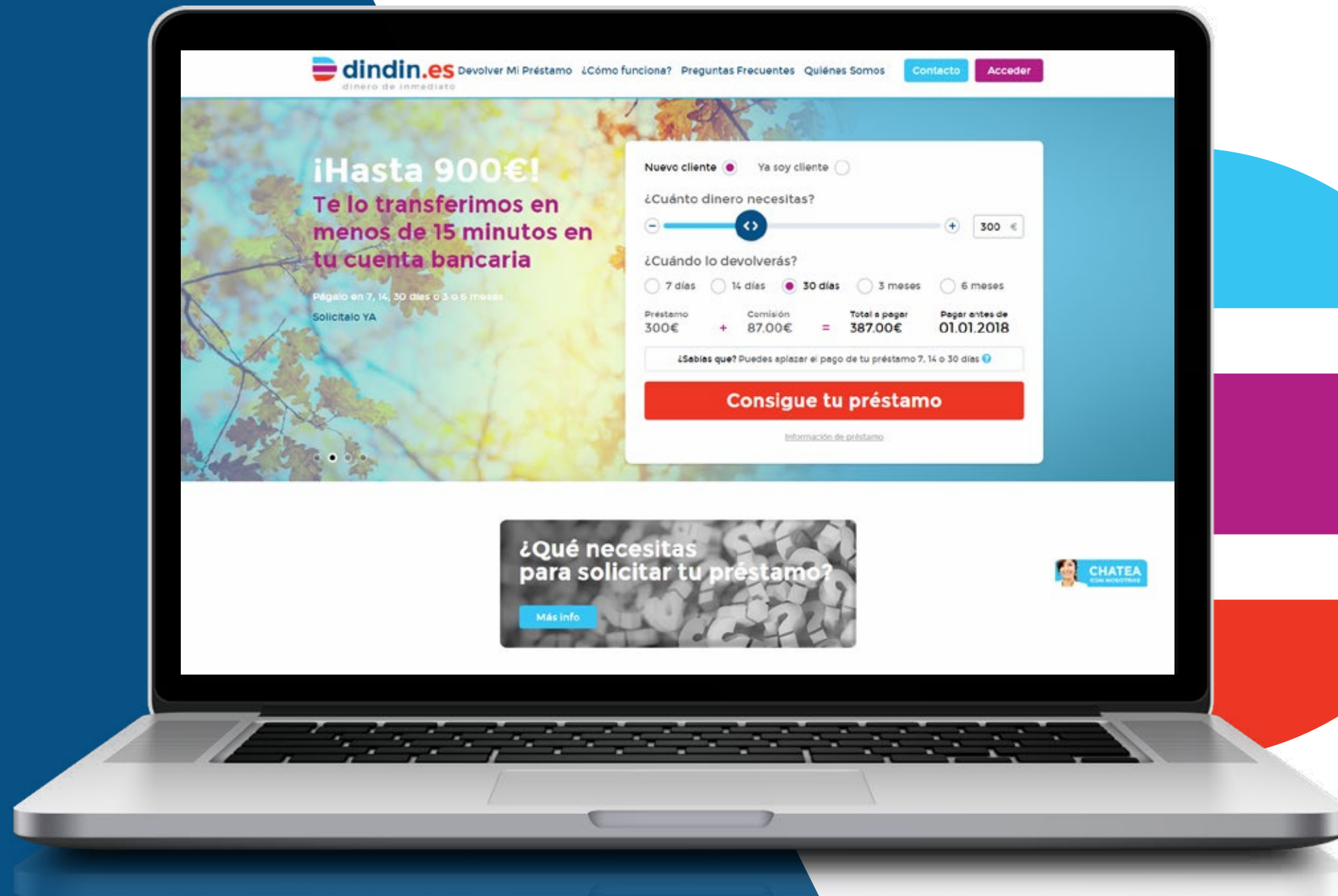




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ABOUT THE COMPANY





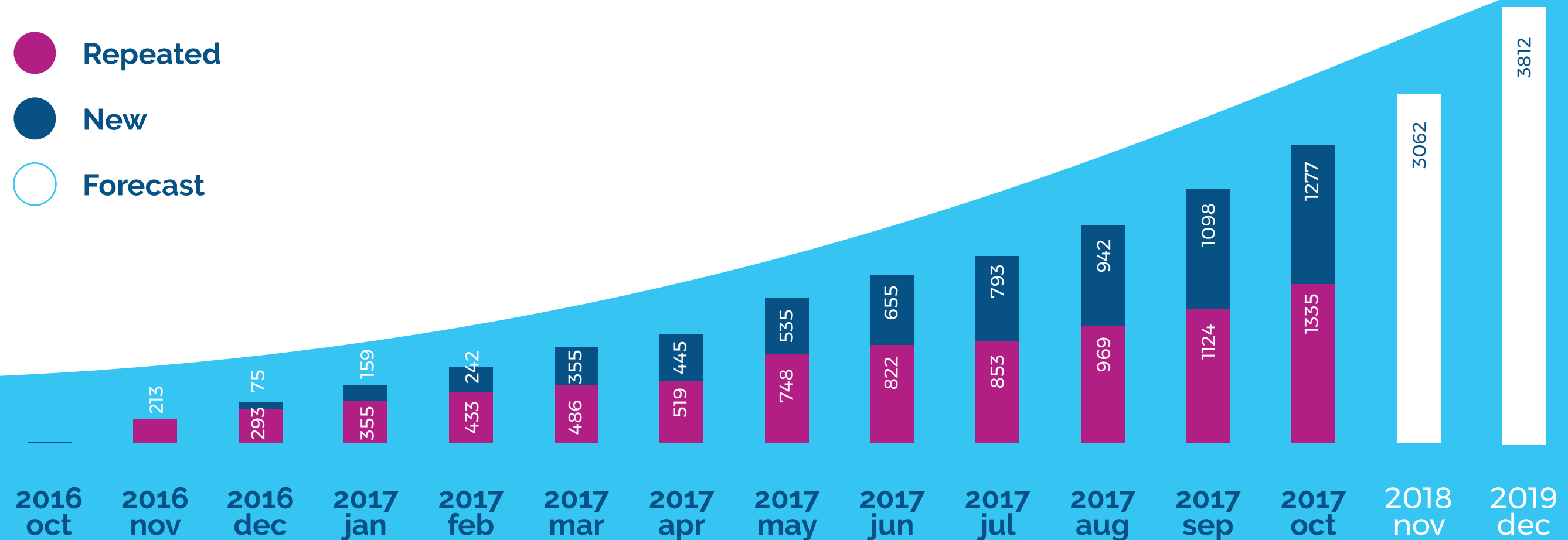
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FINANCIAL DATA

2.6m € loans issued up to 10.2017

Increasing number of repeated clients (~50% of loans issued to repeated customers)
Attractive returns: repeated loans provide a payback of 120% and more

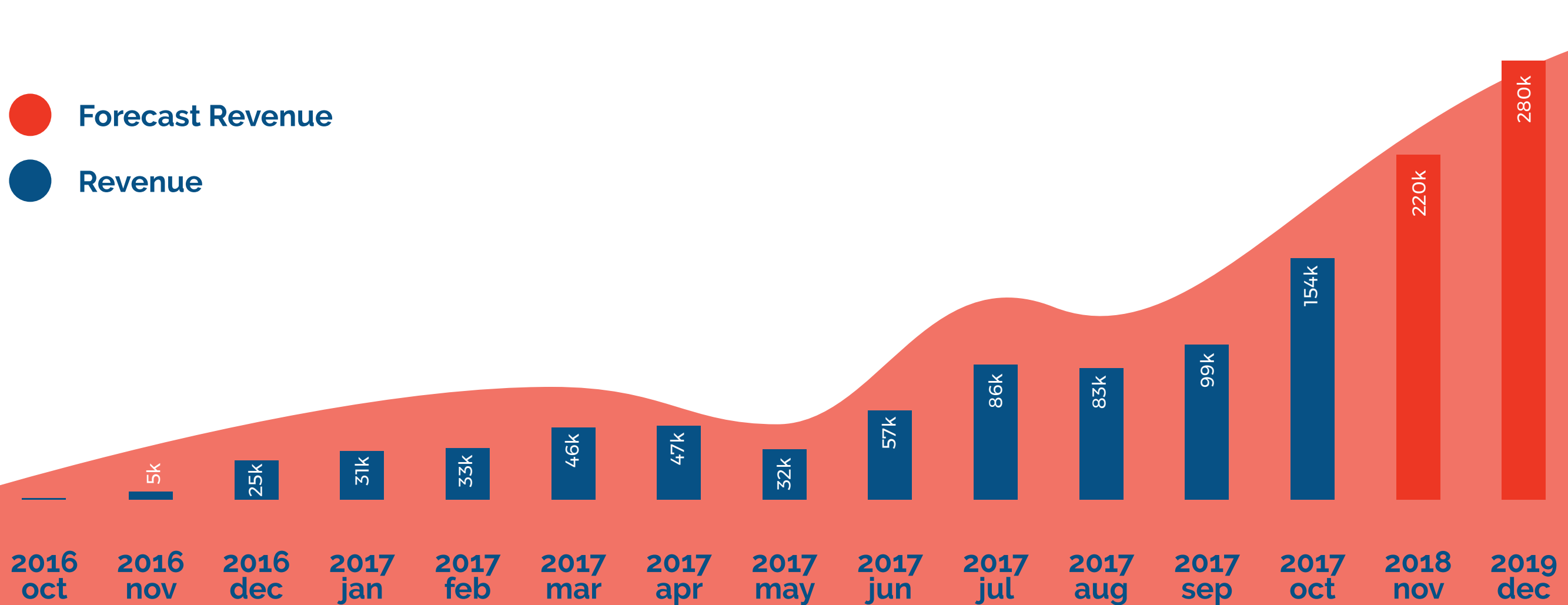
- Repeated
- New
- Forecast



MONTHLY INTEREST REVENUES

150k € and growing rapidly

- Forecast Revenue
- Revenue



BALANCE SHEET

Balance sheet, kEUR	31.10.2017
Loans to customers	535
Cash and cash equivalents	227
Other Assets	237
Total Assets	999
Other Liabilities	53
Equity and subordinated loans	946
Total equity and liabilities	999

GOING FURTHER

Historical and continues investments in our IT platform and marketing allow us:

Provide best in class
user friendly
application process

Continuously improve
scoring models
ensuring lower delay
rates

Planned monthly loan
volumes are targeted at
monthly sales volumes of
1m EUR within next 6 month



Target right customers
and expand our
customer base



Provide strong loyalty
programs and service to
our existing customers



Improve
economies of scale



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Thank you for your attention!