

# CREDITSTAR COMPANY PRESENTATION

JUNE 2025

Private & Confidential



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## PROFITABLE INTERNATIONAL FINANCE BUSINESS SINCE 2006<sup>1</sup>

€ 362.7 M

Assets as of  
31.12.2024

+€ 74.3 M

vs. 31.12.2023

€ 74.6 M

Interest income  
full year 2024

+€ 11.5 M

vs. full year 2023

€ 13.0 M

Net profit  
full year 2024

+€ 4.7 M

vs. full year 2023

€ 72.6 M

Total equity as of  
31.12.2024

+€ 14.4 M

vs. 31.12.2023

17 thousand

SmartSaver investors  
as of 31.12.2024

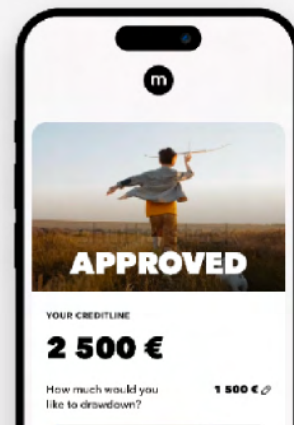
+10 TH

vs. 31.12.2023

<sup>1</sup> Financial results for 2024 are unaudited

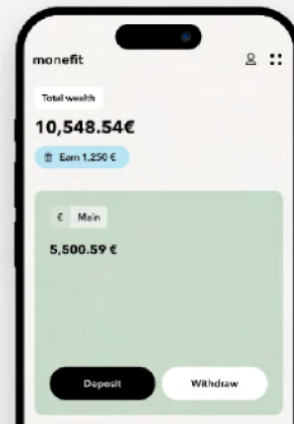
## CREDIT

Access up to 10 000 EUR through our open ended flexible credit line or opt for a fixed-term loan of up to 72 months.



## INVESTMENT

P2P investment product offering fixed returns of 7.50% to 10.52 % APY.



## WE ARE REGULATED / MEET LICENSING REQUIREMENTS IN 8 EUROPEAN MARKETS



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



ESTONIA



Under supervision as a  
consumer credit provider by  
the Financial Supervisory  
Authority (FIN-FSA)



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





## OUR CREDIT CUSTOMERS STRADDLE BOTH THE PRIME AND NEAR-PRIME GROUPS

### Available at the time of need

Direct / aggregated digital channels.

### Customer trust & love our services

Dedicated multi-lingual staff. Appraised customer service quality.

### Favourable repayments

Various add-ons to support customers during repayment.

### Attractive products for various lifestyle needs

Free cash advance, long term loans, revolving credit lines, growth products.

#### Instalment Loan clients

Larger purchase

Travel

Consumer goods

Renovation

They enjoy planning and budgeting, avoid impulsive buying and want to understand their commitment.

#### Revolving Credit clients

Hobbies

Travel

Sports

Lifestyle purchases

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

## EMPOWERING SMARTSAVER INVESTORS FOR FINANCIAL GROWTH

### Investor profile

Our investors are trust-focused, return-driven, and financially cautious, discovering us through social media ads, trusted reviews, and word-of-mouth in financial communities.

- **Savers:** New investors building financial habits, valuing simplicity, automation, and passive income growth.
- **Earners:** Experienced investors seeking returns, liquidity, and portfolio diversification.

### Investment goals

- **Mid-Term Goals:** House deposits, weddings, vacations, education savings
- **Wealth Growth:** Passive income, reducing work hours, FIRE movement
- **Inflation Protection:** Beat inflation, maximising savings potential
- **Emergency Fund:** Accessible savings for unexpected expenses
- **Diversification:** Part of a larger investment strategy for financial stability



### Why investor choose us?

- **Simplicity & ease**—Simple interface, no complex financial knowledge needed. No Fees.
- **Daily growth & high returns**—Real-time earnings, competitive rates, long-term Vault options.
- **Trust & credibility**—Investors start small and increase investment after positive experiences.
- **Flexibility & liquidity**—Easy deposits/withdrawals; Vaults offer higher returns. Easy access to funds.
- **Top-tier support**—Highly responsive multilingual, well-rated customer service.

★ Trustpilot



## CREDIT PORTFOLIO PERFORMANCE<sup>1</sup>

Strong financial output across the years.

Creditstar has demonstrated resilient growth during different economic cycles.

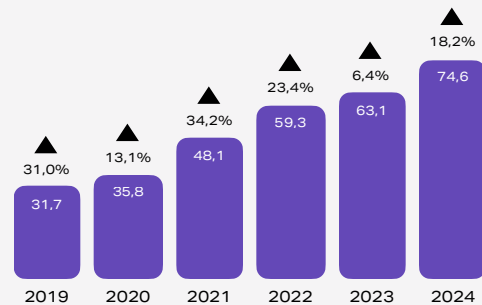
Creditstar  
Group's  
auditor from  
2020 is KPMG.



### CONTINUOUS GROWTH OF REVENUE

Interest income, EUR M

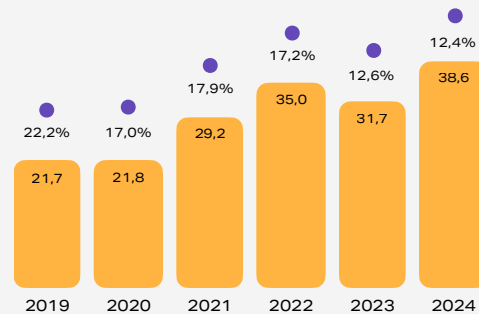
- Interest income, EUR M
- ▲ Interest income growth, y-o-y



### INTEREST INCOME

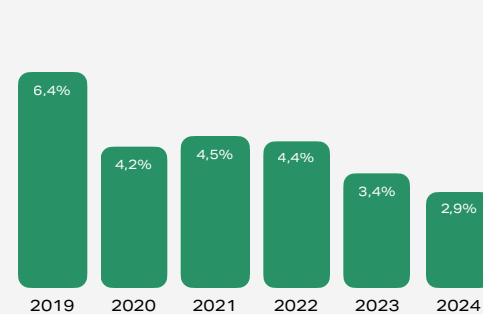
Net interest income and Annualised (TTM) net interest margin

- Net interest income EUR M
- Annualised (TTM) net interest margin, %



### IMPROVING PORTFOLIO QUALITY

Annualised (TTM) impairment charges / average loan portfolio, %



<sup>1</sup> Financial results for 2024 are unaudited  
Source: Company's data

## STRONG UNDERWRITING, PORTFOLIO MONITORING AND SEAMLESS COLLECTION OPERATIONS

We pride ourselves on delivering customer value through seamless lending operations while maintaining unit economics. Our operational excellence produces attractive repayment results and favourable pricing while offloading non-performing loans.

### Responsible lending

We follow a responsible lending policy in all markets. The policy includes thorough background checks for all loan applicants, the rejection of applicants with previous loan repayment issues and providing applicants with simple agreements. Product marketing and communications also highlight responsible consumer borrowing.

#### 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

Court proceeding

Offloading non-performing loans

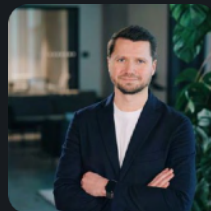


## EXPERIENCED & DRIVEN LEADERSHIP TEAM TO REALISE SERIOUS AMBITIONS

**120+**  
Fintech  
professionals

**TALLINN ESTONIA**  
Headquarter

**LONDON  
WARSAW**  
Offices



**Aaro Sosaar**  
Founder & CEO  
2007



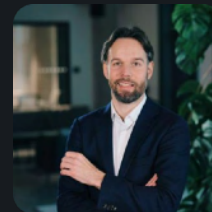
**Kashyap Shah**  
Chief Product Officer  
2022



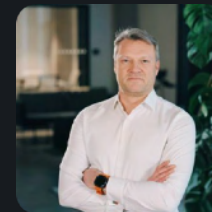
**Sven Silver**  
Chief Financial Officer  
2007



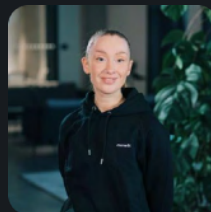
**Kristjan Sepp**  
Chief Technology Officer  
2015



**Valter Kaleta**  
Board Member  
2012



**Christian Isaksen**  
VP of Operations  
2023



**Rowan Pereira**  
VP of Growth  
2024



**Jevgeni Belavin**  
Head of Legal & Compliance  
2020



**Irina Zozulja**  
Head of People Operations  
and Culture  
2022

# THANK YOU!

Contact us to receive more  
information about the company.

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