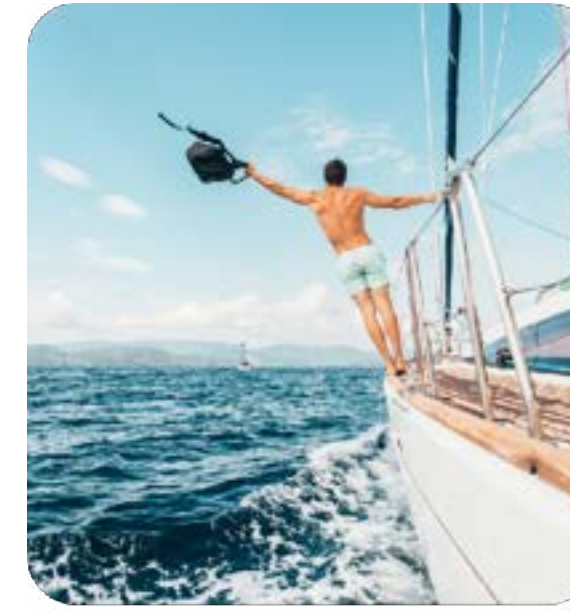




Company Presentation.

November 2024



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Profitable international finance business since 2006

10,000 €

Loan up to 58+ months. Revolving Credit & Instalment Loan

1.38 m+

Registered users across all markets

20 % CAGR

Revenue since 2018

100+

Team members from 30 countries



Operational in 8 European countries

8.9 m €

Net profit Trailing 12M Q3 2024

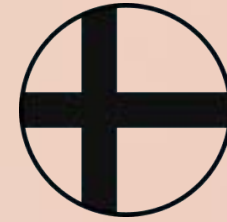


We are regulated / meet licensing requirements in 8 European markets.



Under supervision as a public 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



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



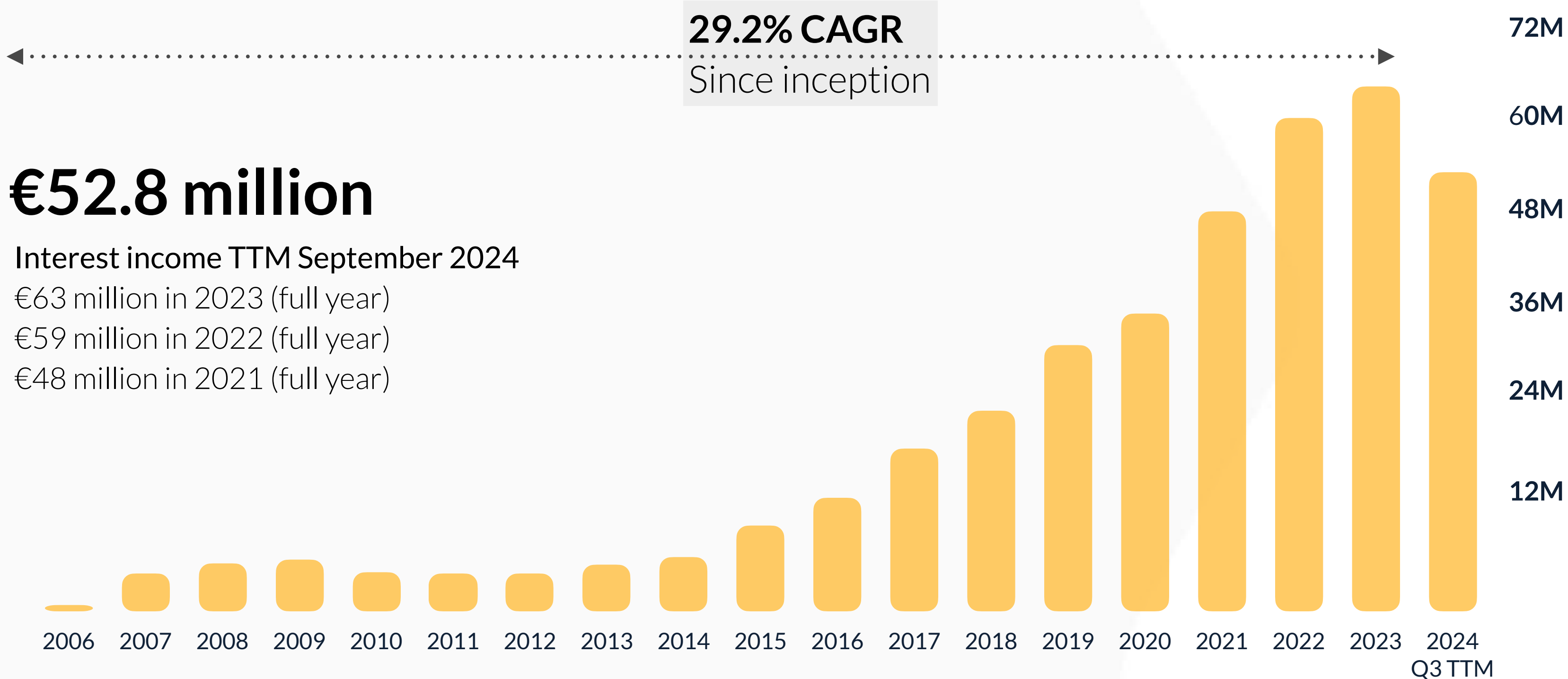
No license required by the legislation. Following the best practices and cooperating with the Financial Intelligence Unit

SPAIN



Our journey with strong annual revenue growth.

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



€52.8 million

Interest income TTM September 2024

- €63 million in 2023 (full year)
- €59 million in 2022 (full year)
- €48 million in 2021 (full year)

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

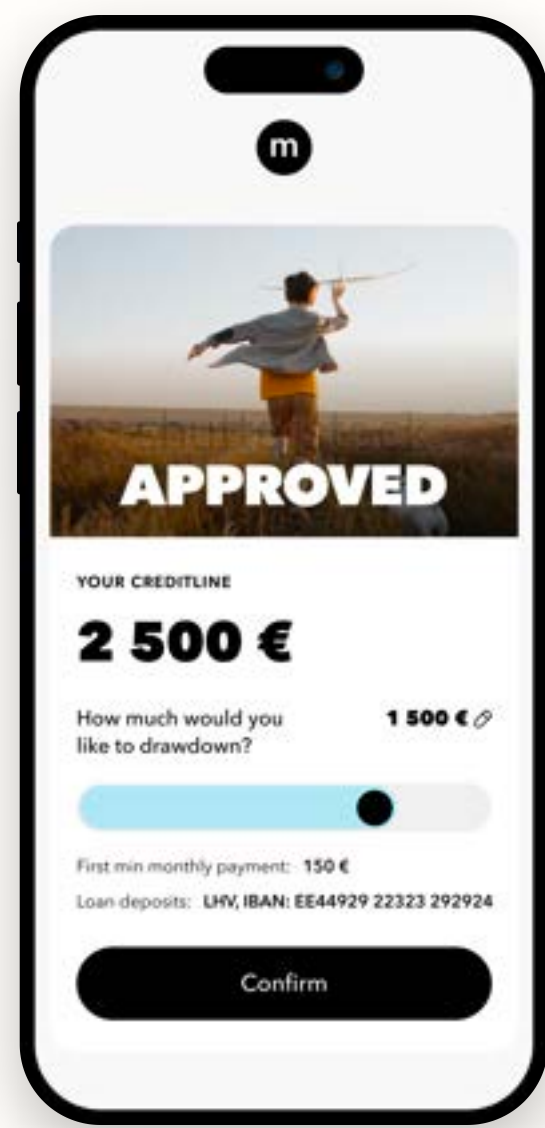
Strong international presence with product-led management and additional products.

Expansions with Monefit brand

- 2017 - Estonia
- 2021 - Finland
- 2022 - Sweden, Czechia
- 2024 - Spain

Delivering seamless financial services across 40 countries.

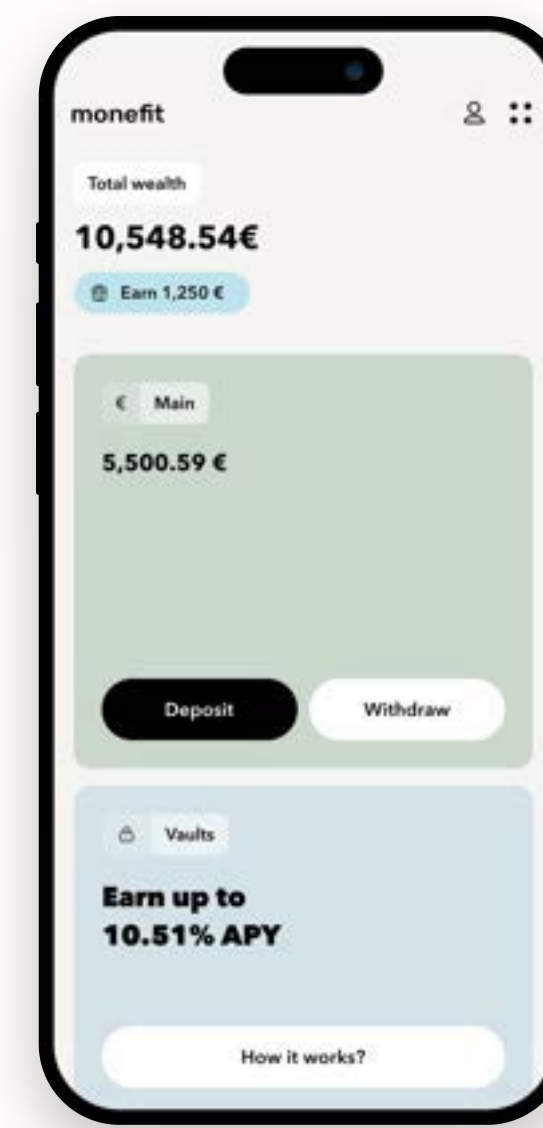
Our products are designed for a quick, easy, and seamless experience on all devices, helping everyone achieve their best financial life.



CREDIT

Access up to 10,000 EUR through our flexible credit line for over 58+ months or opt for a fixed-term loan of up to 36 months. Both options offer fair and transparent pricing and the convenience of postponing payments for 30 days and flexible repayment plans.

- Easy access
- Suitable for various lifestyle needs
- Attractive pricing
- Favourable repayments
- Faster service



INVESTMENT

P2P investment product offering fixed returns from 7.25% to 9.96% APY. Investors worldwide can benefit from daily interest payments and convenient access, making it ideal for anyone looking to save money, earn extra income, and reach their financial goals faster.

- Easy access
- High yield return
- No fees or hidden cost
- Low barrier to entry
- Invest up to €500 thousand



Our clients 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. Customer Service Score 8.2¹
- **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 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.

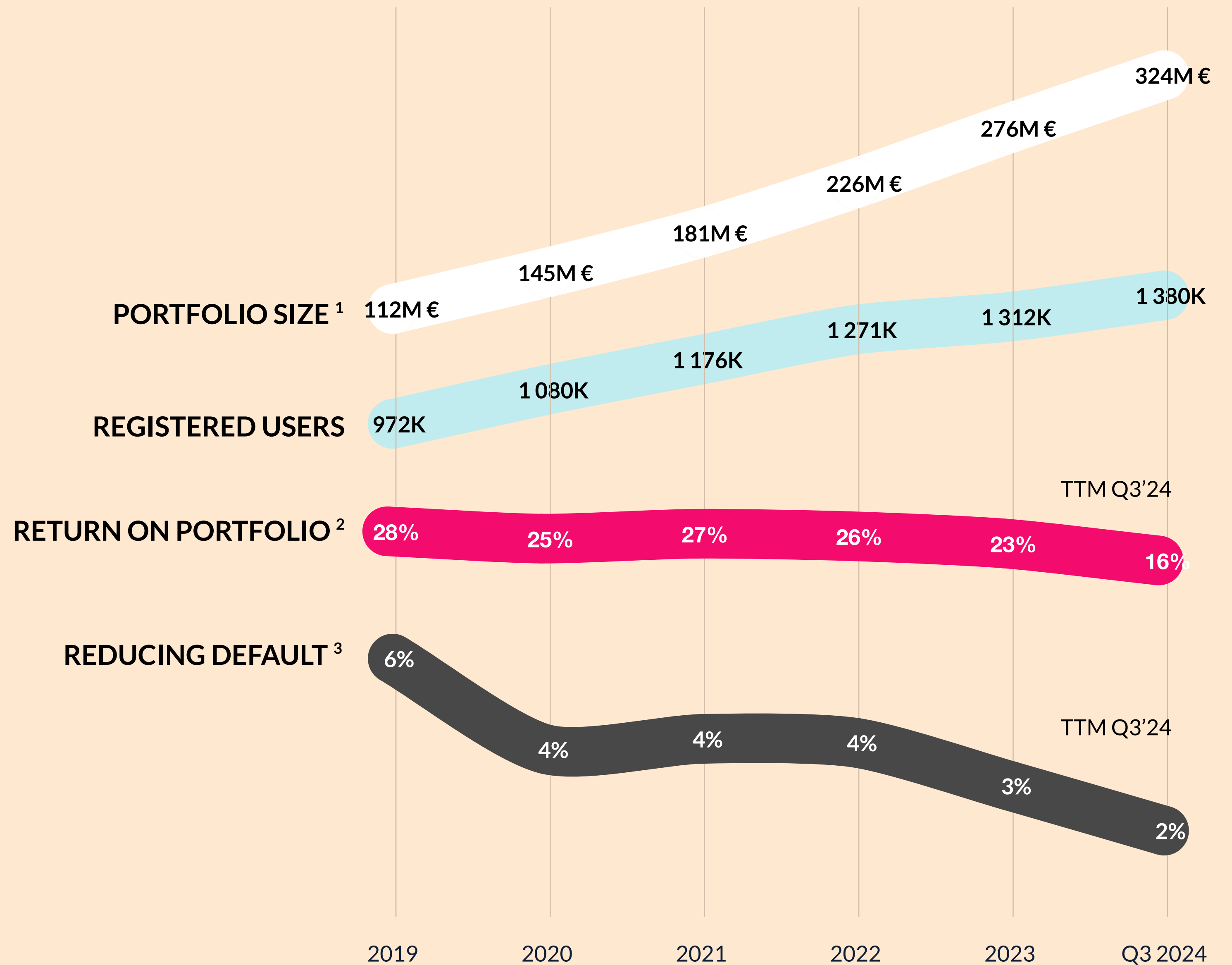
- Hobbies
- Travel
- Sports
- Lifestyle purchases



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

Key metrics are solid 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 (%).

³ Default rates are described as annual impairment rate. It is annual impairment charge divided by end-of-period net 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

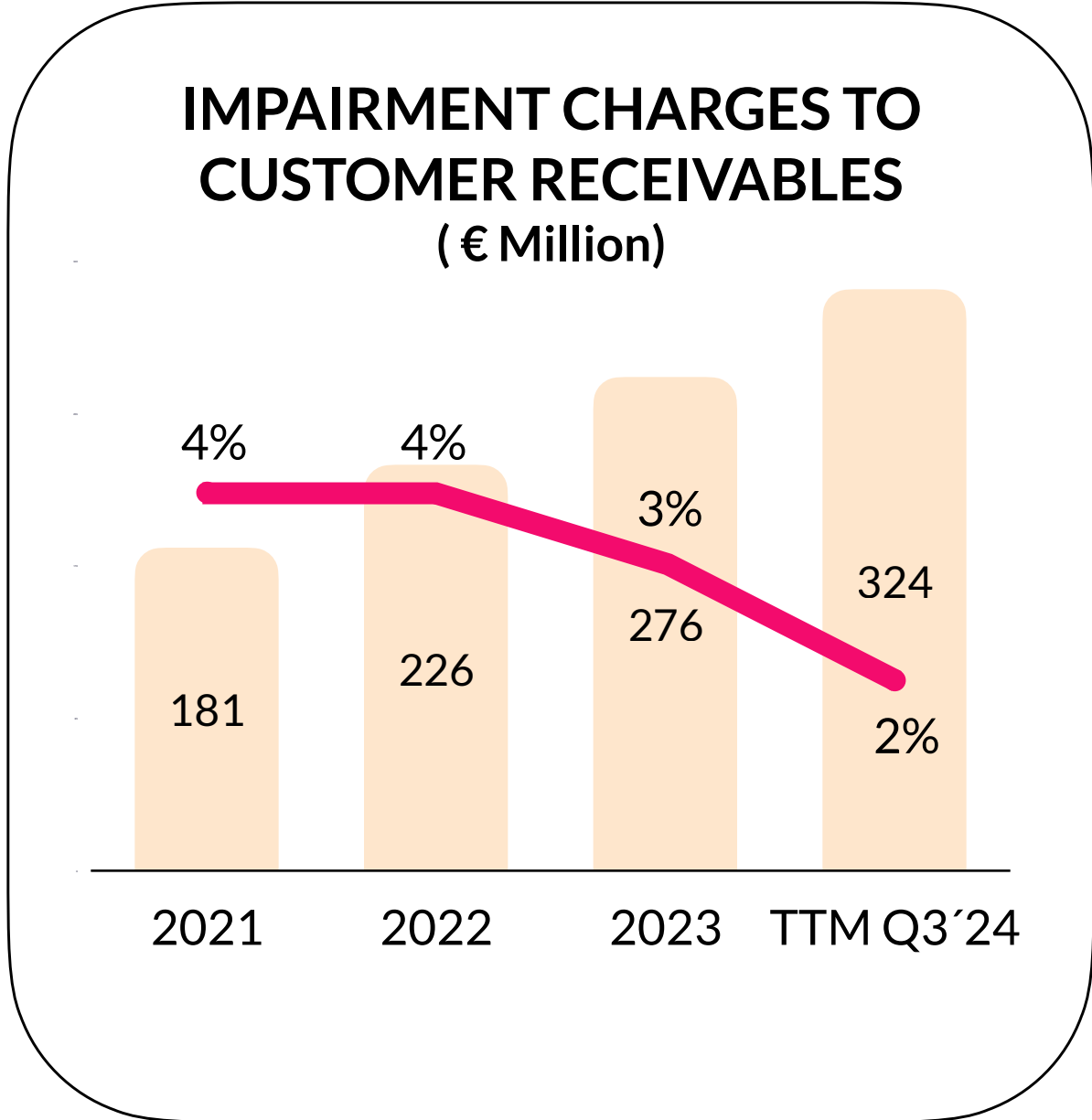
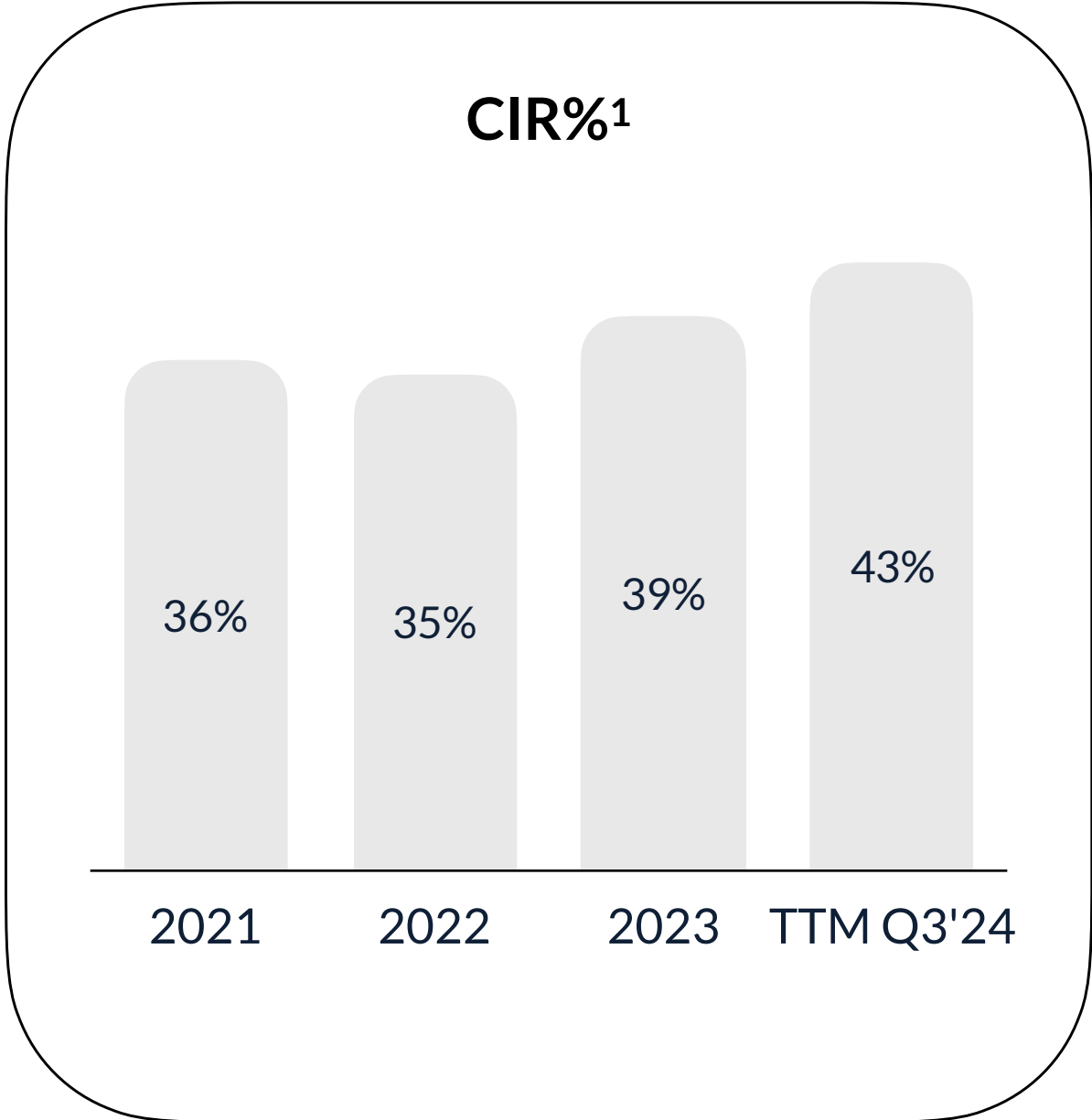
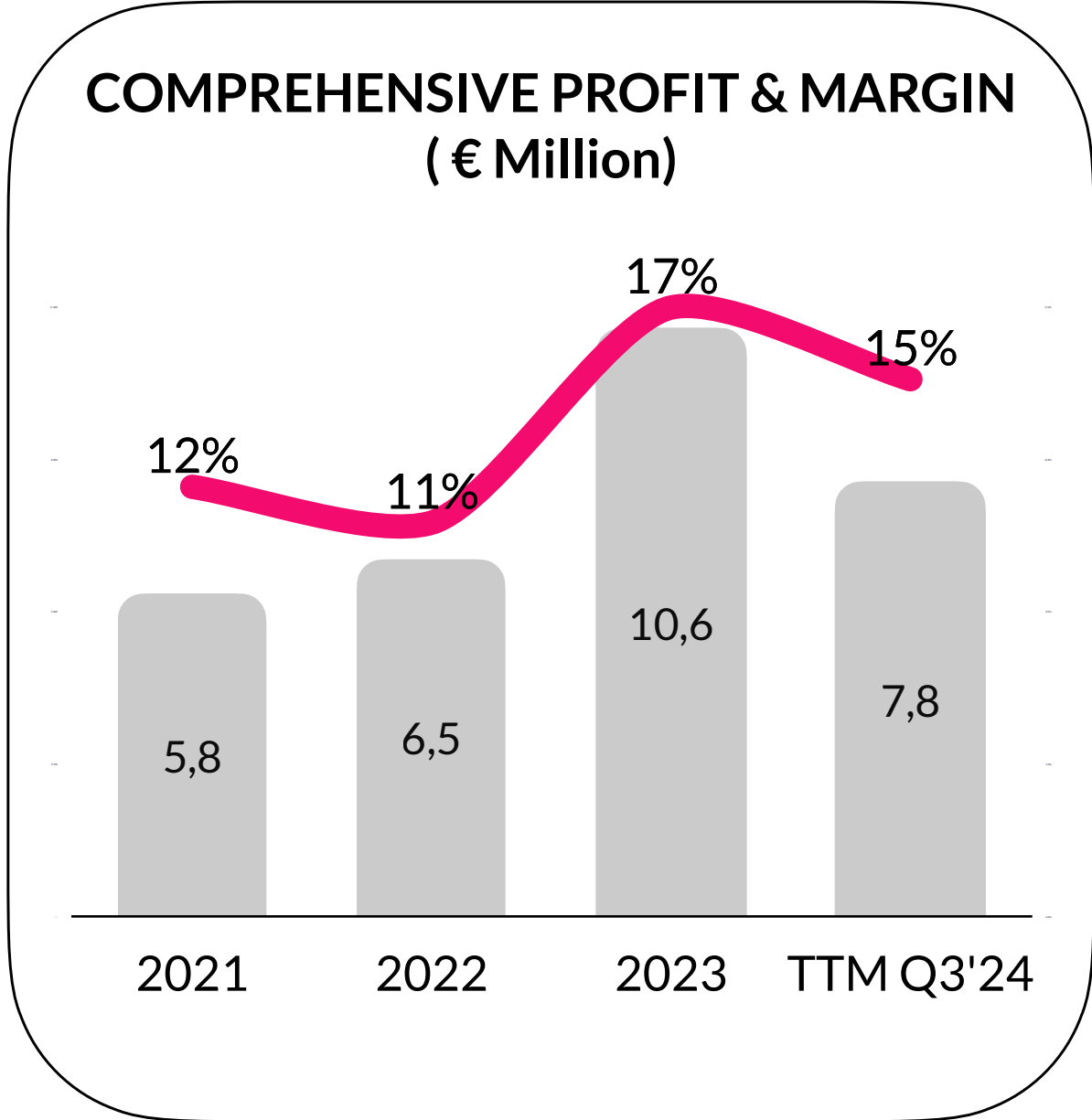
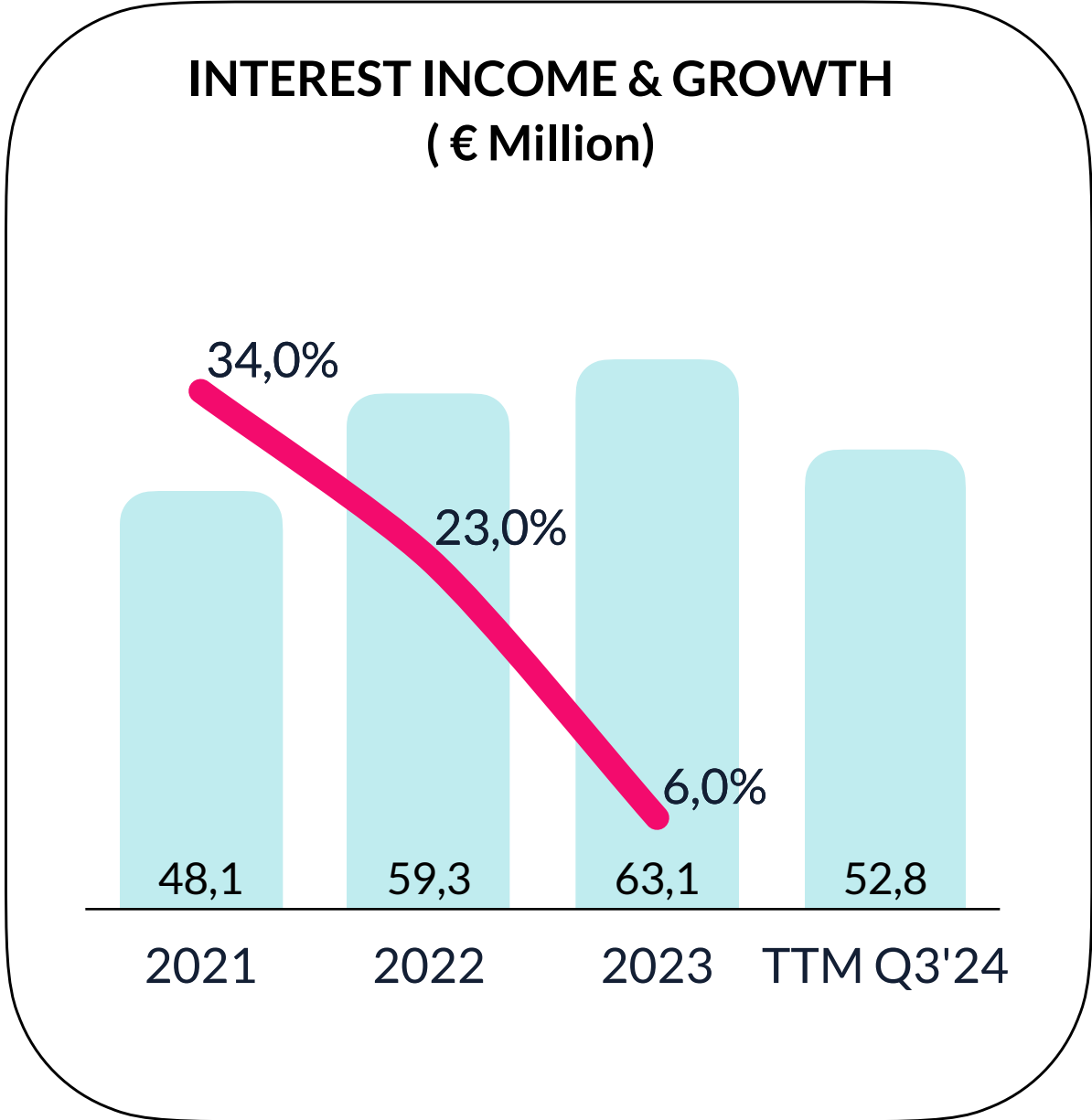


Offloading non-performing loans



Strong financial output across the years.

Creditstar has demonstrated resilient growth during different economic cycles.



Creditstar Group's auditor from 2020 is KPMG.



1. CIR, % = (operating expenses + wages and salaries) / (net interest income - impairments)

Thank You.

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