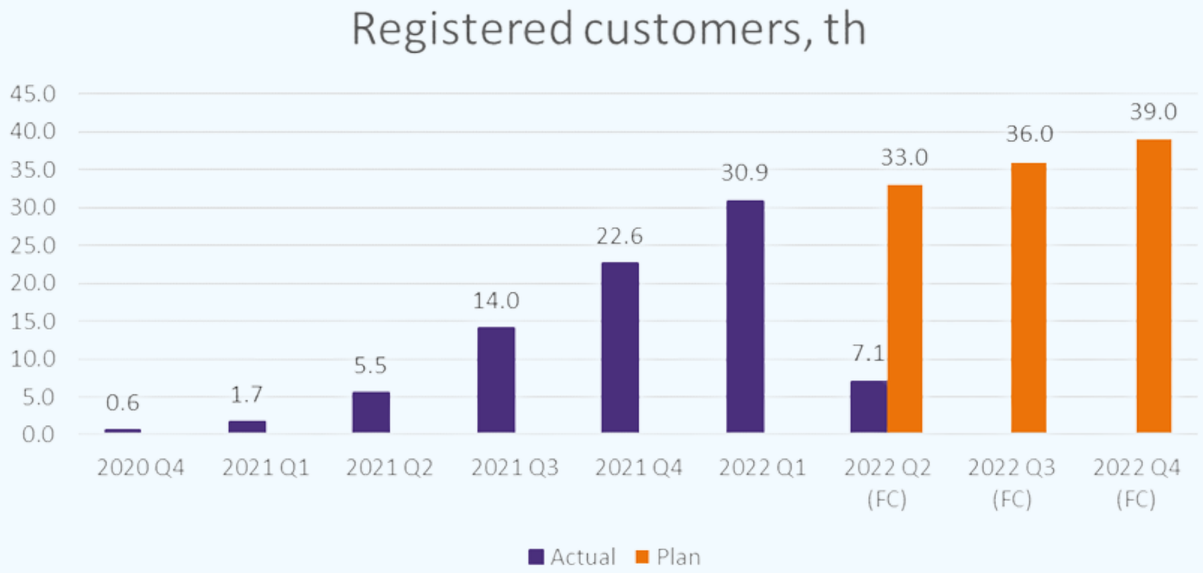
May 2022

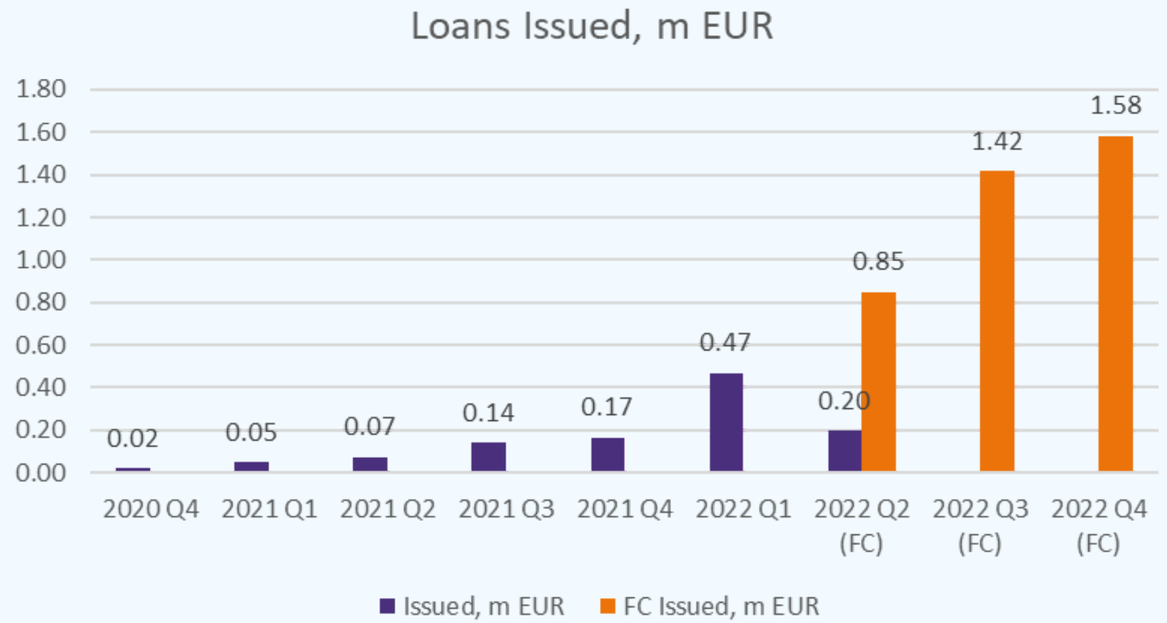
# AGENDA

1. **Executive summary**
2. **Introduction**
3. **Product**
4. **Customer**
5. **People**
6. **Performance @2021 Q4 end**
    - Overall insight
    - Sales
    - Defaults
    - Surplus

# EXECUTIVE SUMMARY

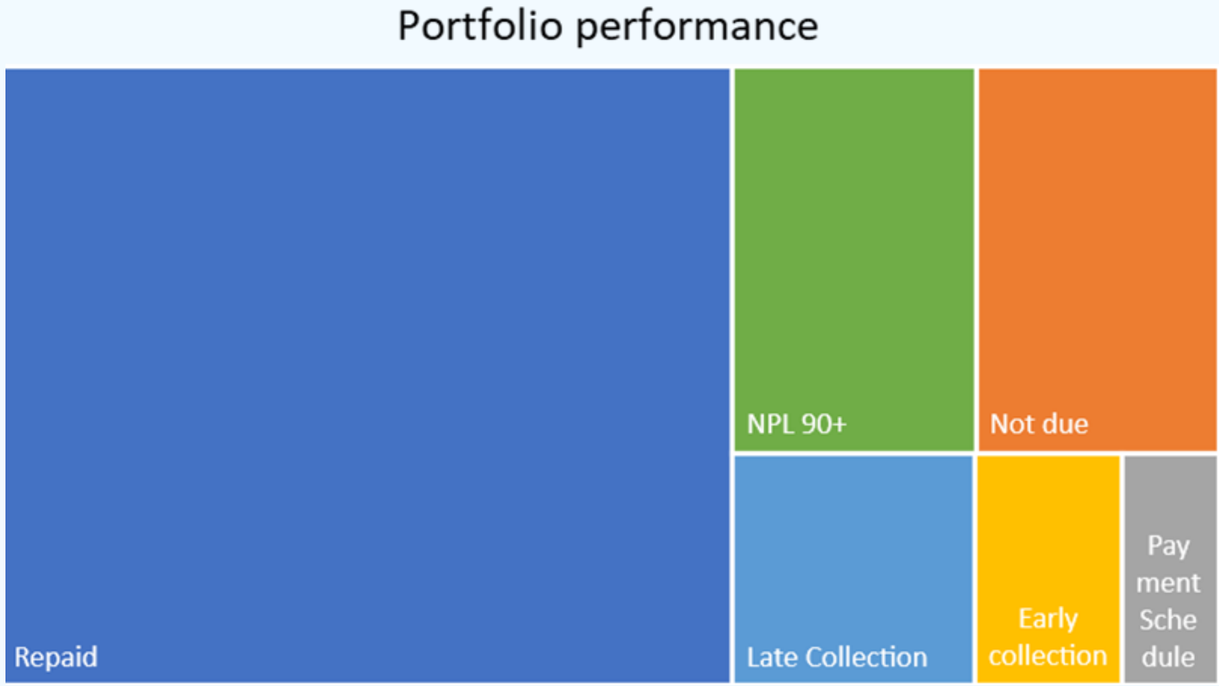
- Registered customers **82853**, in average **330 new registrations per day.**
- Total loans issued **1.11m EUR**, average monthly **growth 43%**.
- Total amount repaid **1.04m EUR**, **85% repaid** in the next month after issuance.
- **90% returning** customers - **excellent service** and **product**.



# EXECUTIVE SUMMARY

- **A fully automated customer journey** ensures money in 15 min.
- **Machine Learning risk assessment models** allow keeping portfolio quality performance according to plan within **NPL level 19%**.
- **Flexible repayment date** ensured with loan extensions – customers using this feature constantly growing, reaching **12%**.
- **Proactive and flexible debt collection** ensures **early collection of 37%** and provides payment schedules in late collection for 12% of delayed customers.



# PRODUCT

simpleros

**Term:** 7-365 days

**Amount:** 50-1000 EUR

**Pricing:** 1-1,5% per day for repeated customers

2,5% per day for new customers

**Extensions:** term - 7, 14 ,30 days; price - % from principal

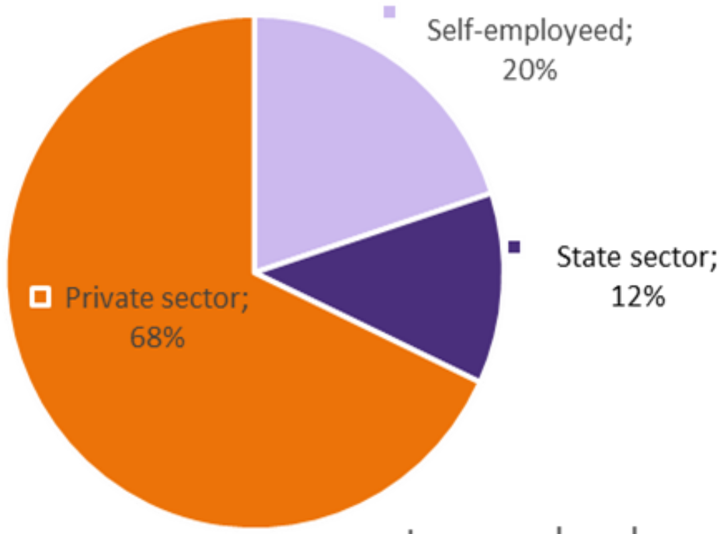
**Portfolio structure (Y1-Y3)**

95% term 7-30 days, 5% 31-365 days

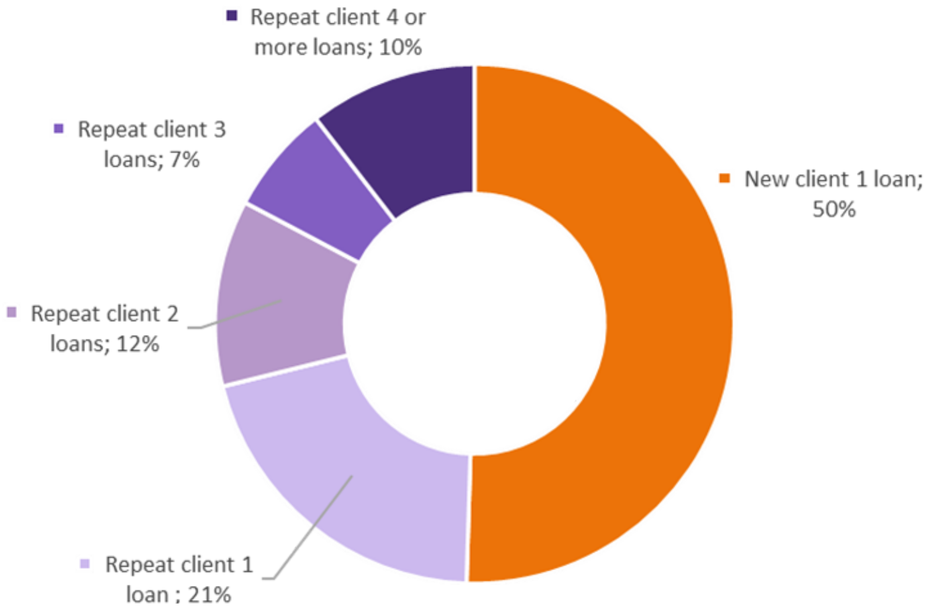
95% amount 50-1000 EUR, 5% 1001-3000 EUR

# CUSTOMER PROFILE

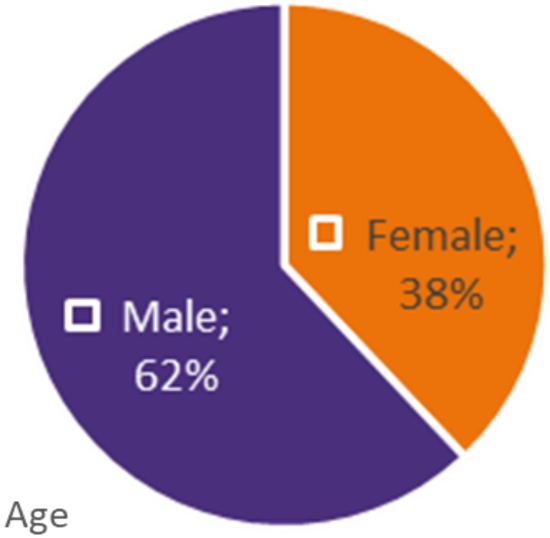
## Occupation



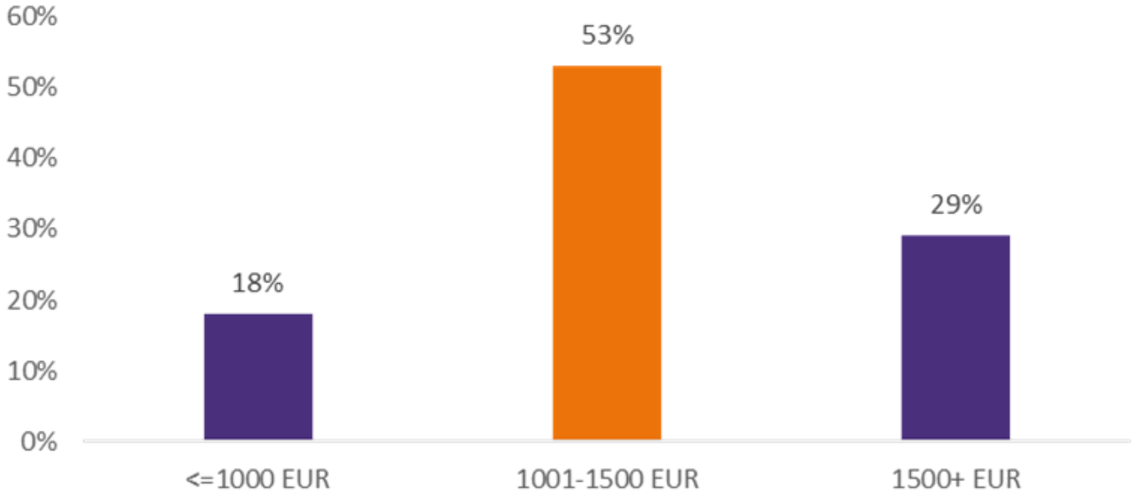

## Loyality



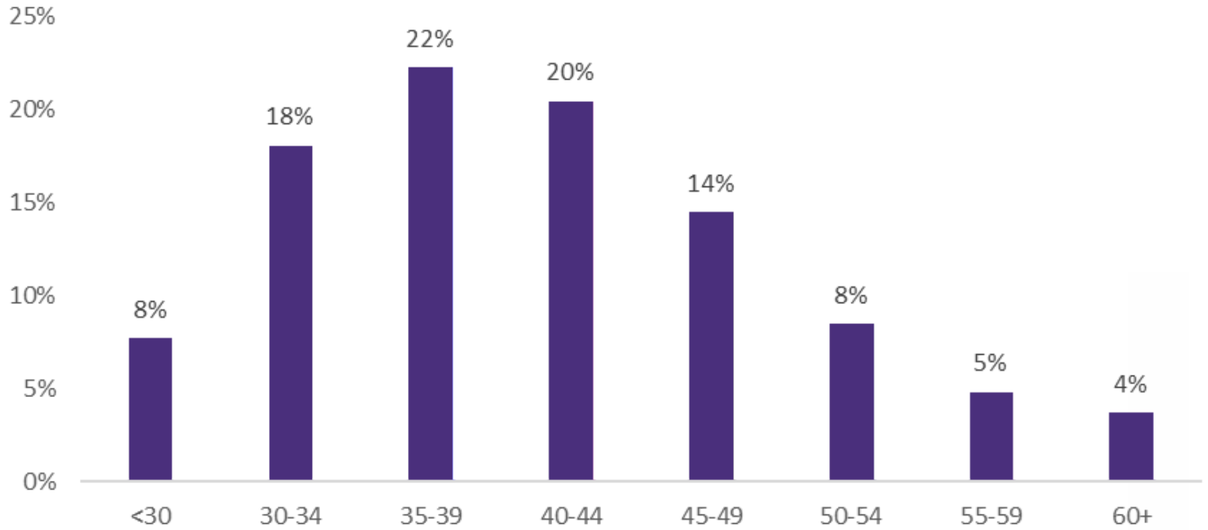

## Gender



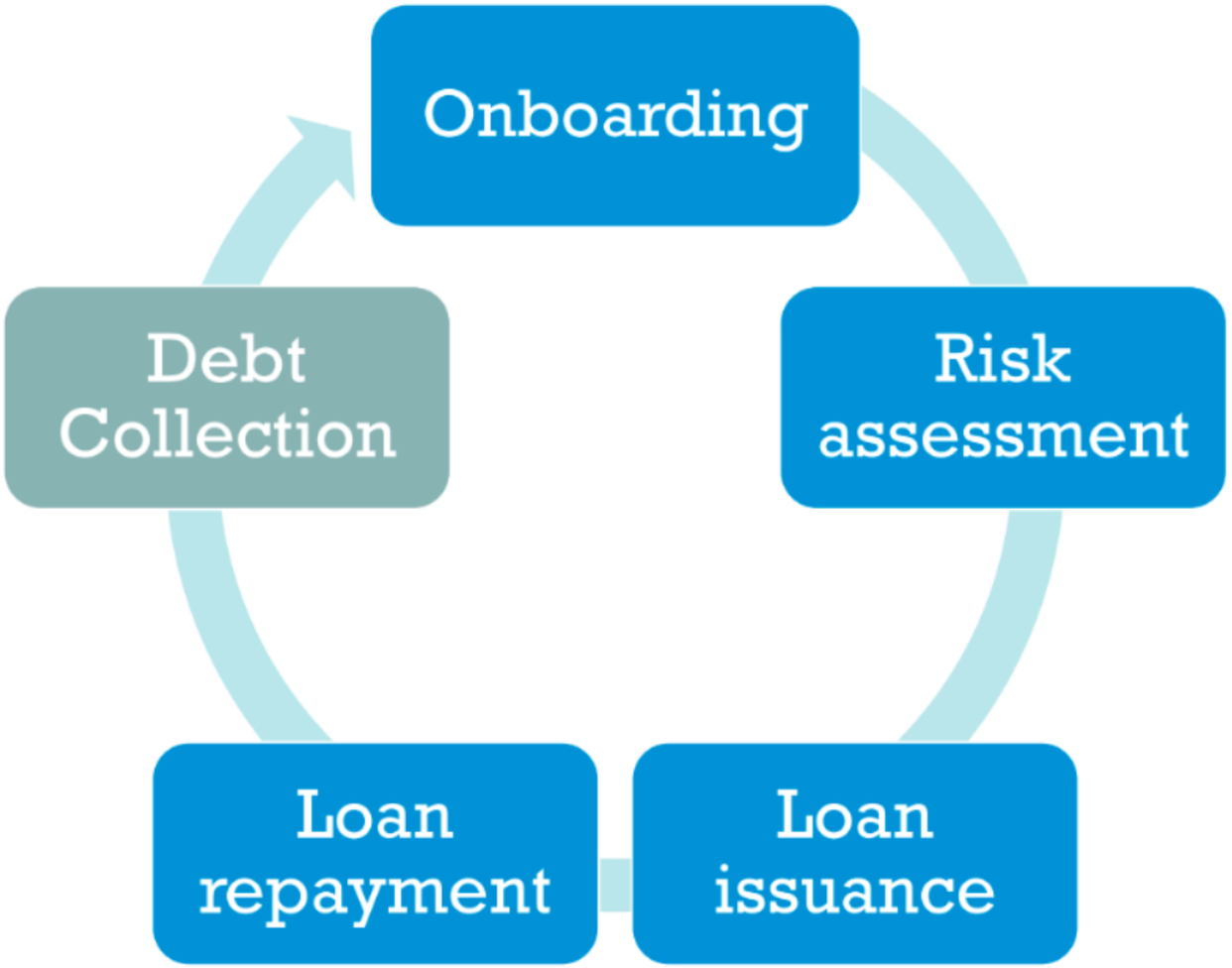

## Income level




## Age



# AUTOMATED PROCESS



# TEAM

## FOUNDER – SANTA LEMSA

- 15+ years of experience in the finance industry
- 3 years with Robocash Group as **Chief Risk Officer**: from 3 markets to 8, **Revenue** growth from **20m** USD to **132m** USD, **Net profit** from **1m** USD to **16m** USD, **Credit portfolio** from **6m** USD to **44m** USD
- 3 years with 4Finance as **Group Head of Data Science and Advanced Analytics**: introduced automated risk decision model for **16 markets**: from **3 to 65** decision models where each model brought **30% additional yearly revenue**
- 8 years with Balta part of RSA Group/PZU Group as **Head of Actuarial Department**

# TEAM

## **RISK & ANALYTICS –** DAIGA PAUZERE

- experienced FinTech professional

## **IT –** FINANCE IT SOLUTIONS

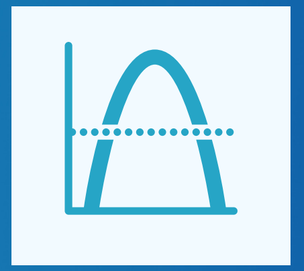
- outsourced professionals with 15+ years of experience to provide finance and banking software with an individual approach
- https://fis.solutions/

## **MARKETING –** WIDE NETWORK OF AFFILIATES

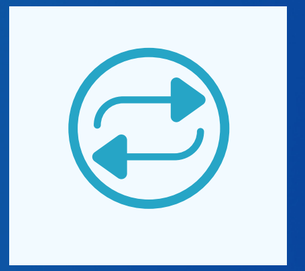
# STATISTICS

**82 853**
registrations

**19%**
approval rate



**92 EUR**
average loan



**49%** new
**51%** repeated

**12 577**
loans issued
**6 361**
repeated

**~1.11m EUR**
issued
**~1.04m EUR**
repaid

**~12%**
extension rate

**90%**
return rate

# PERFORMANCE SPAIN

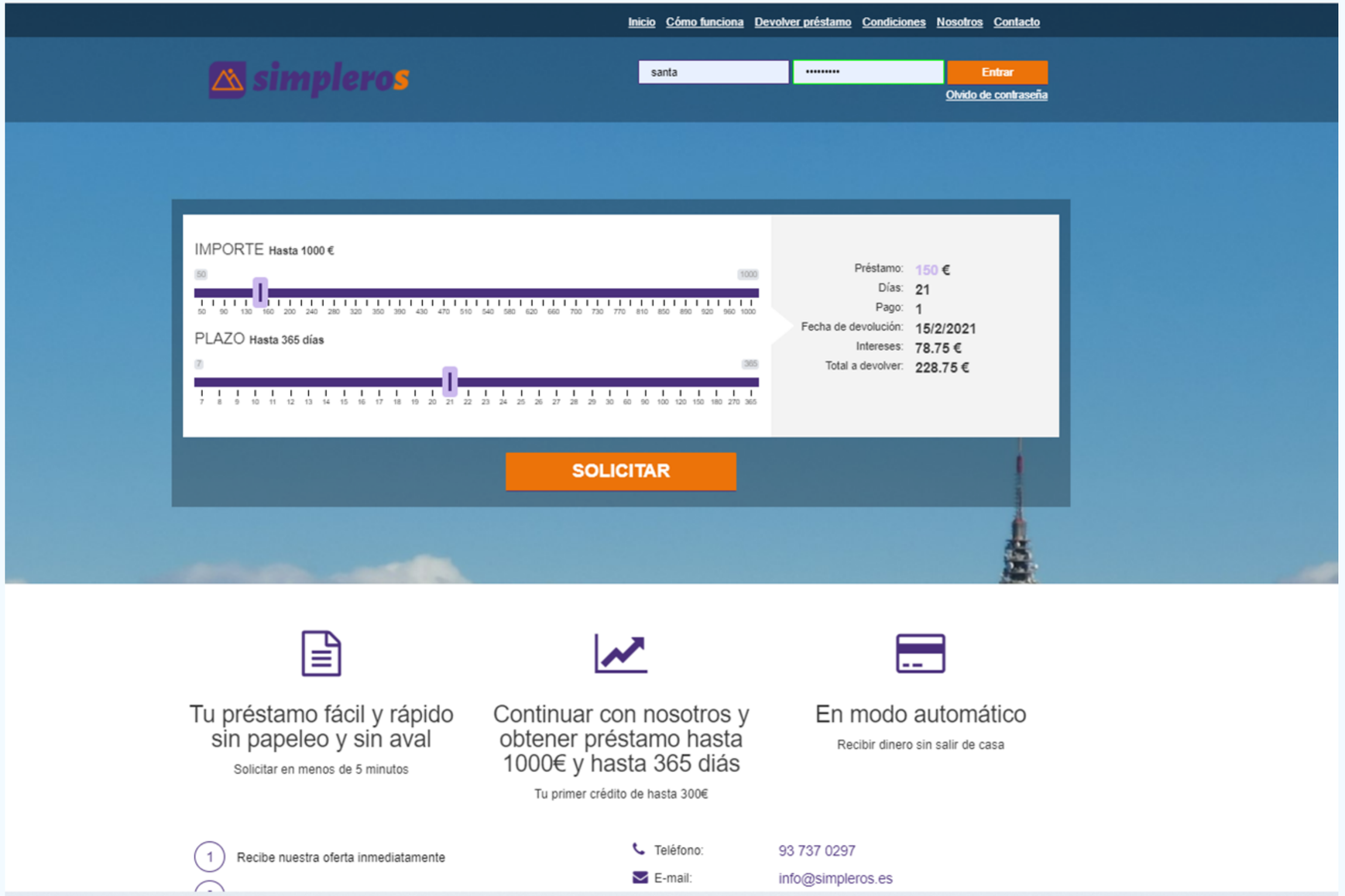
## 2020 Q4 - 2022 Q1

simperos

@30.04.2022

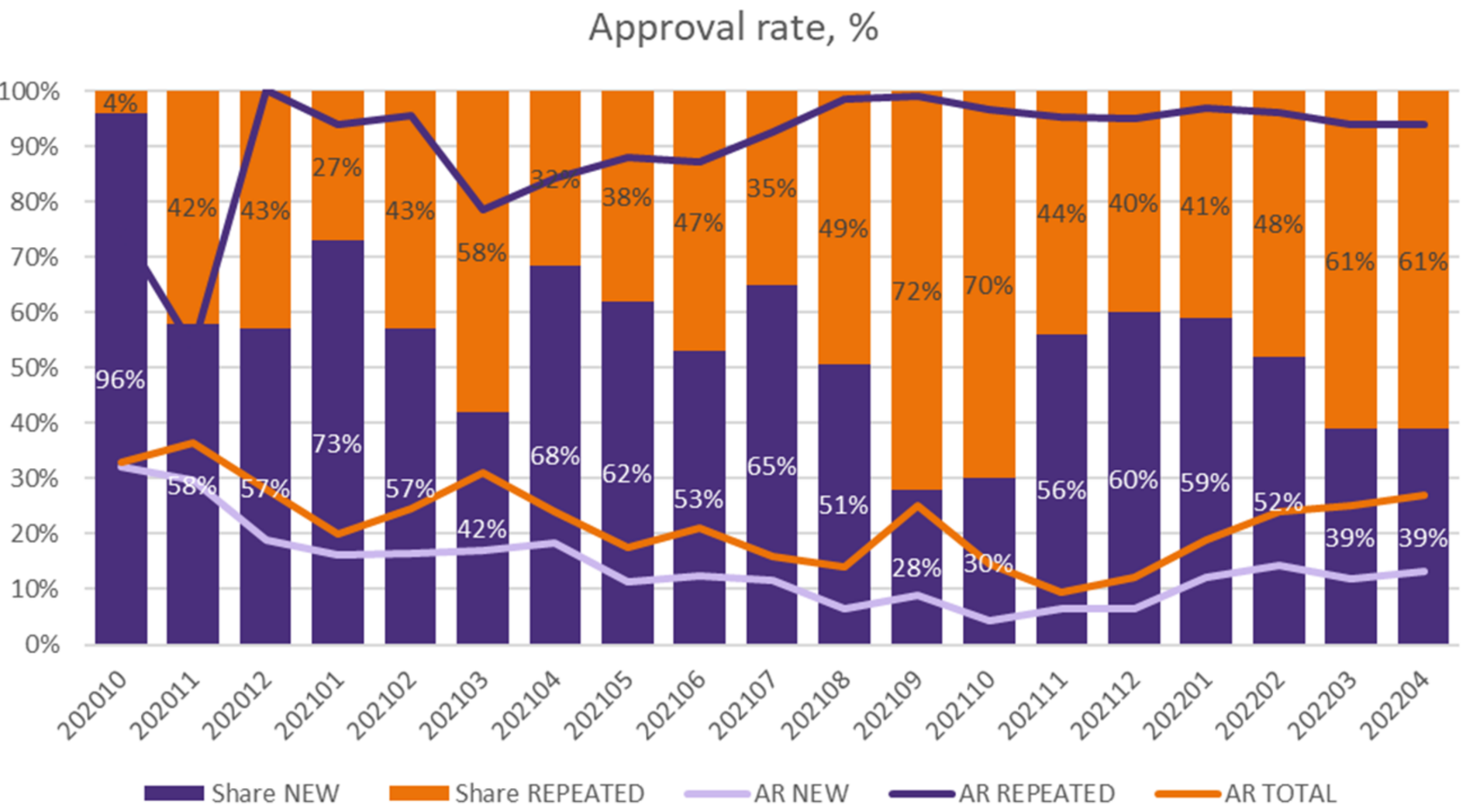
# SPAIN

simpleros



# SERVICE PROVIDERS

# SALES




**Approval Rate:**

New 13%

Repeated 95%

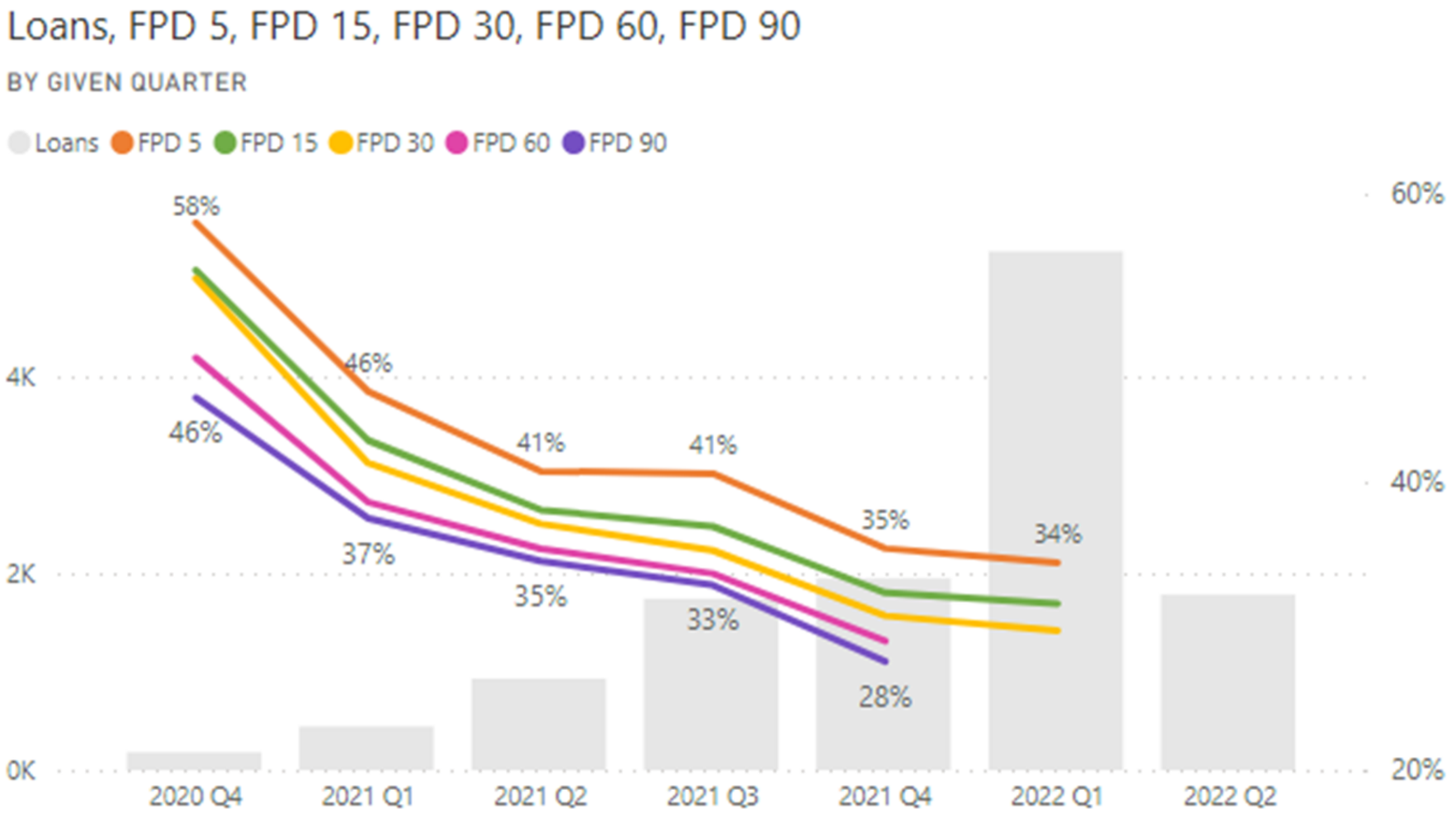
**Share New/Repeated:**

2020: 73%/23%

2021: 54%/46%

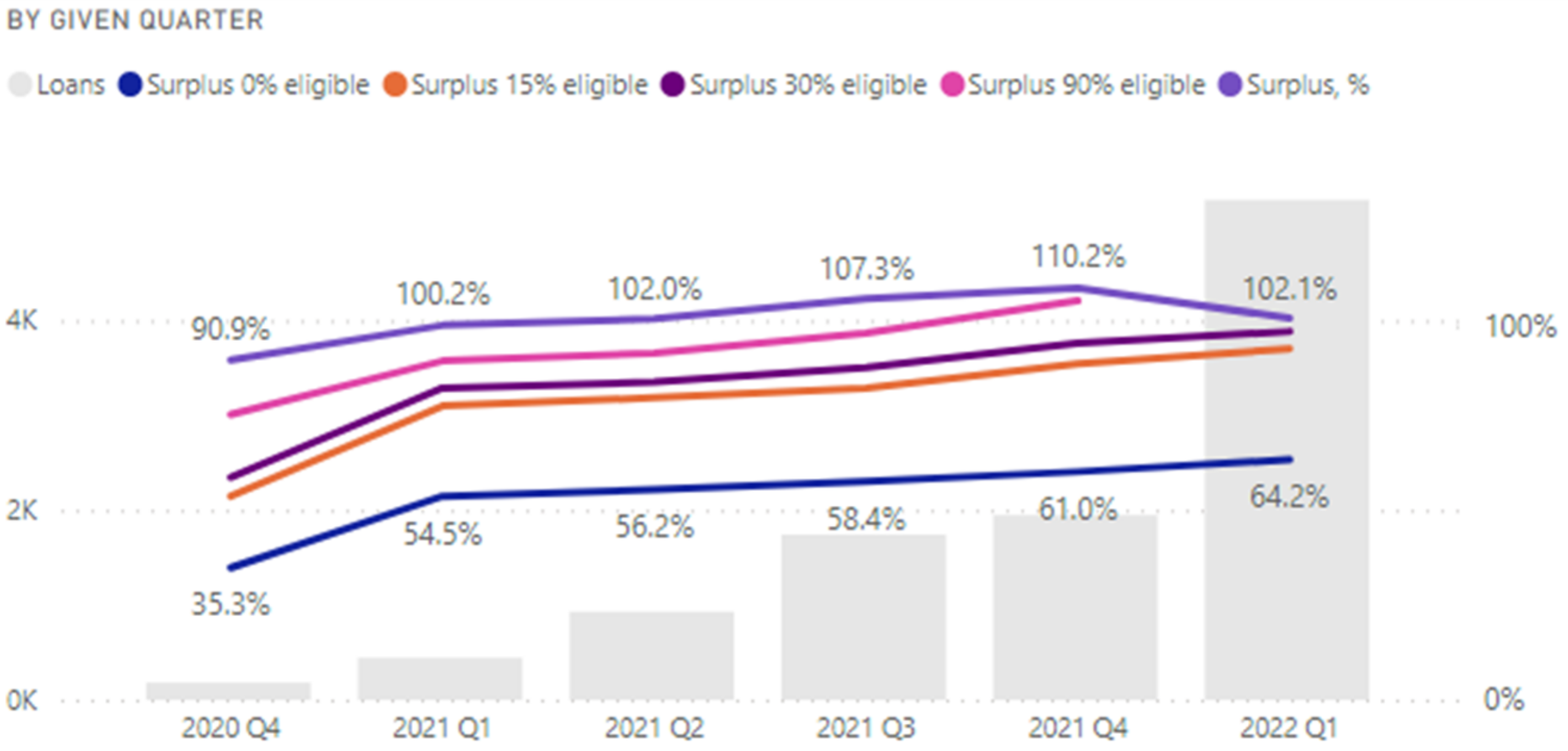
**2022 (FC):** 45%/55%

# NON PERFORMING LOANS




- Overall portfolio NPL 90+ rate (violet line) develops according to target/plan (90+ rate below 30%)
- Issued portfolio develops up to 18 months from issuance period, can be longer in case of Payment schedules.
- Automated and very flexible internal debt collection approach
- External debt collection agencies for specific segments involved start from 16 days past due.
- A Machine Learning model was introduced to assess the potential customers' repayment behaviour.

# SURPLUS




- Expected Surplus development up to 18 months from issuance period
- Portfolio issued in 202010 matured to month 16, still developing
- Total portfolio - expected to have above 100% for a whole month starting from UW period January
- Total portfolio - overall surplus expected to reach ~125%
- Repeated – overall surplus expected to reach ~130%
- New - overall surplus expected to reach ~110%