



May 2022

# AGENDA

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

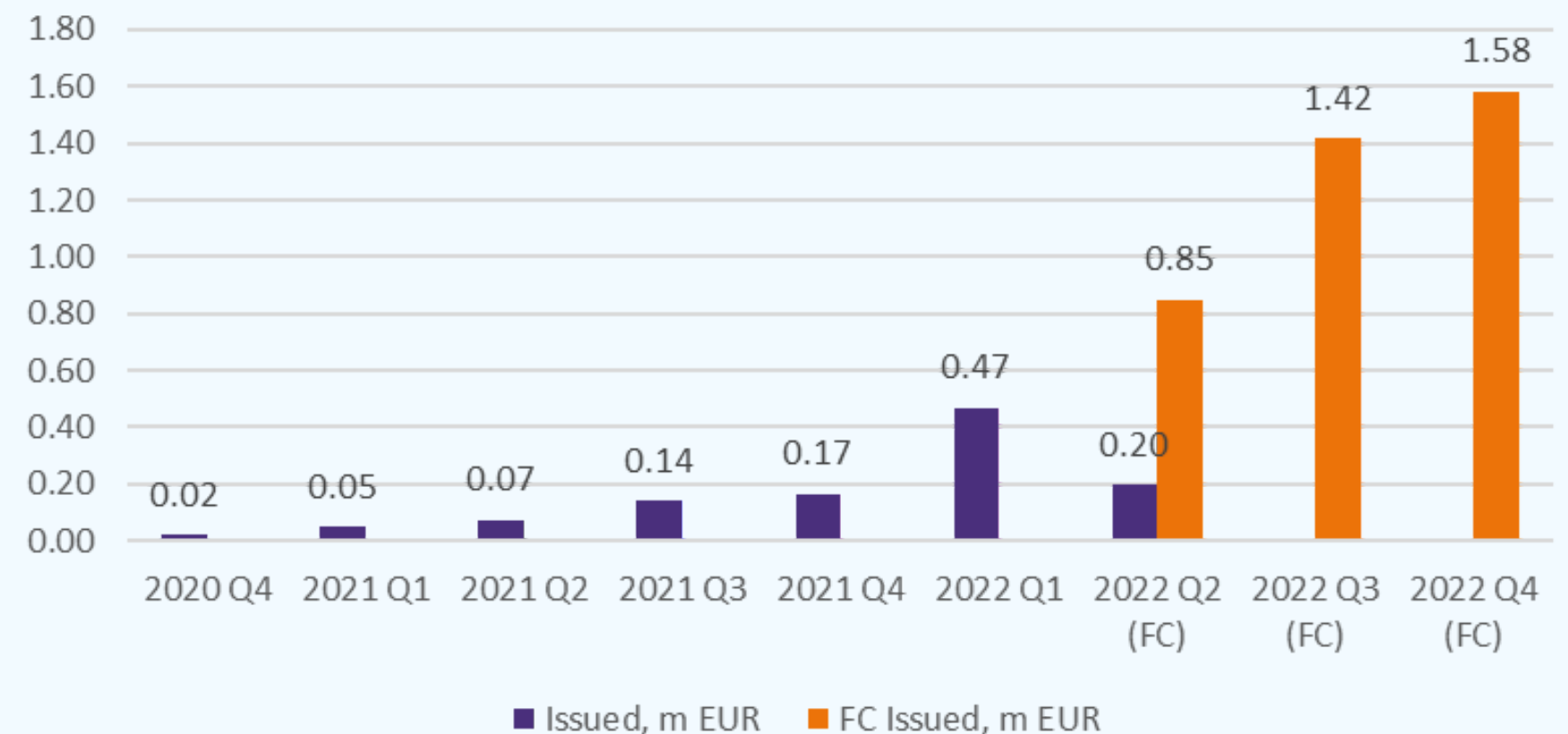
# EXECUTIVE SUMMARY

- 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**.

Registered customers, th



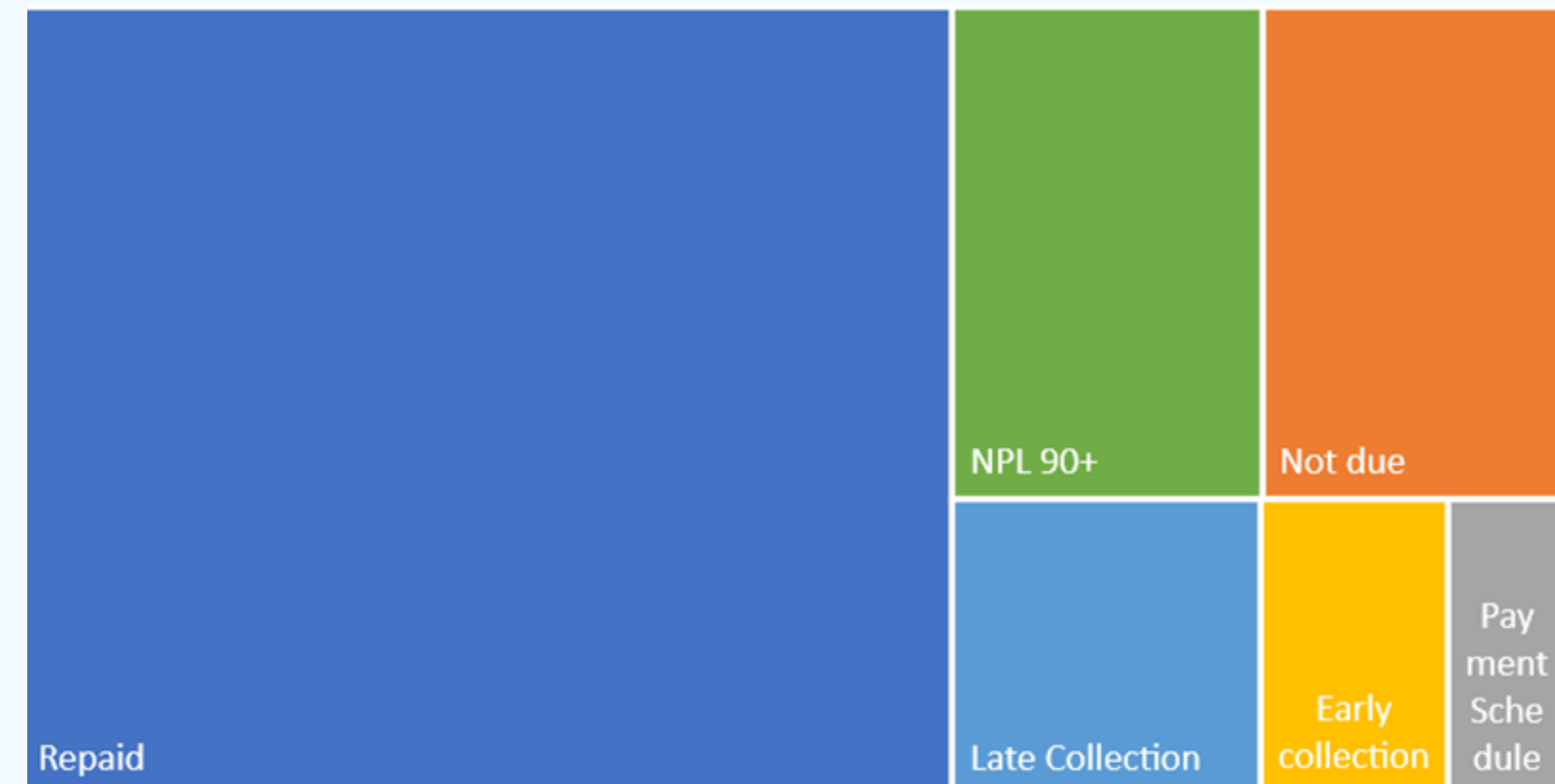
Loans Issued, m EUR



# 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.

Portfolio performance





# PRODUCT



**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

The image shows a mobile application interface for Simpleros. At the top, the status bar shows 83% battery and 13:40. The app header is blue. The main content area has a white background. It features two sliders: "IMPORTE Hasta 1000 €" with a range from 50 to 1000 and a selected value of 150, and "PLAZO Hasta 365 días" with a range from 7 to 365 and a selected value of 21. Below the sliders, a summary box displays the loan details: "Préstamo: 150 €", "Días: 21", "Pago: 1", "Fecha de devolución: 15/2/2021", "Intereses: 78.75 €", and "Total a devolver: 228.75 €". At the bottom, there is an orange button labeled "SOLICITAR".

IMPORTE Hasta 1000 €

PLAZO Hasta 365 días

Préstamo: 150 €

Días: 21

Pago: 1

Fecha de devolución: 15/2/2021

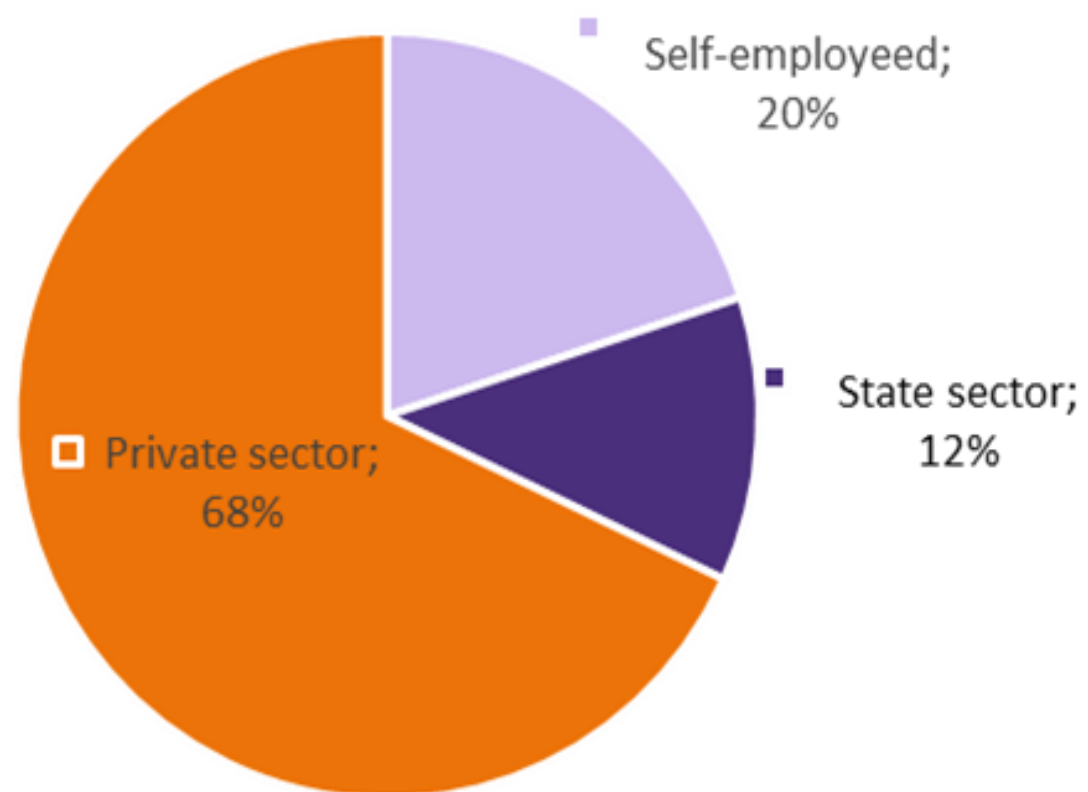
Intereses: 78.75 €

Total a devolver: 228.75 €

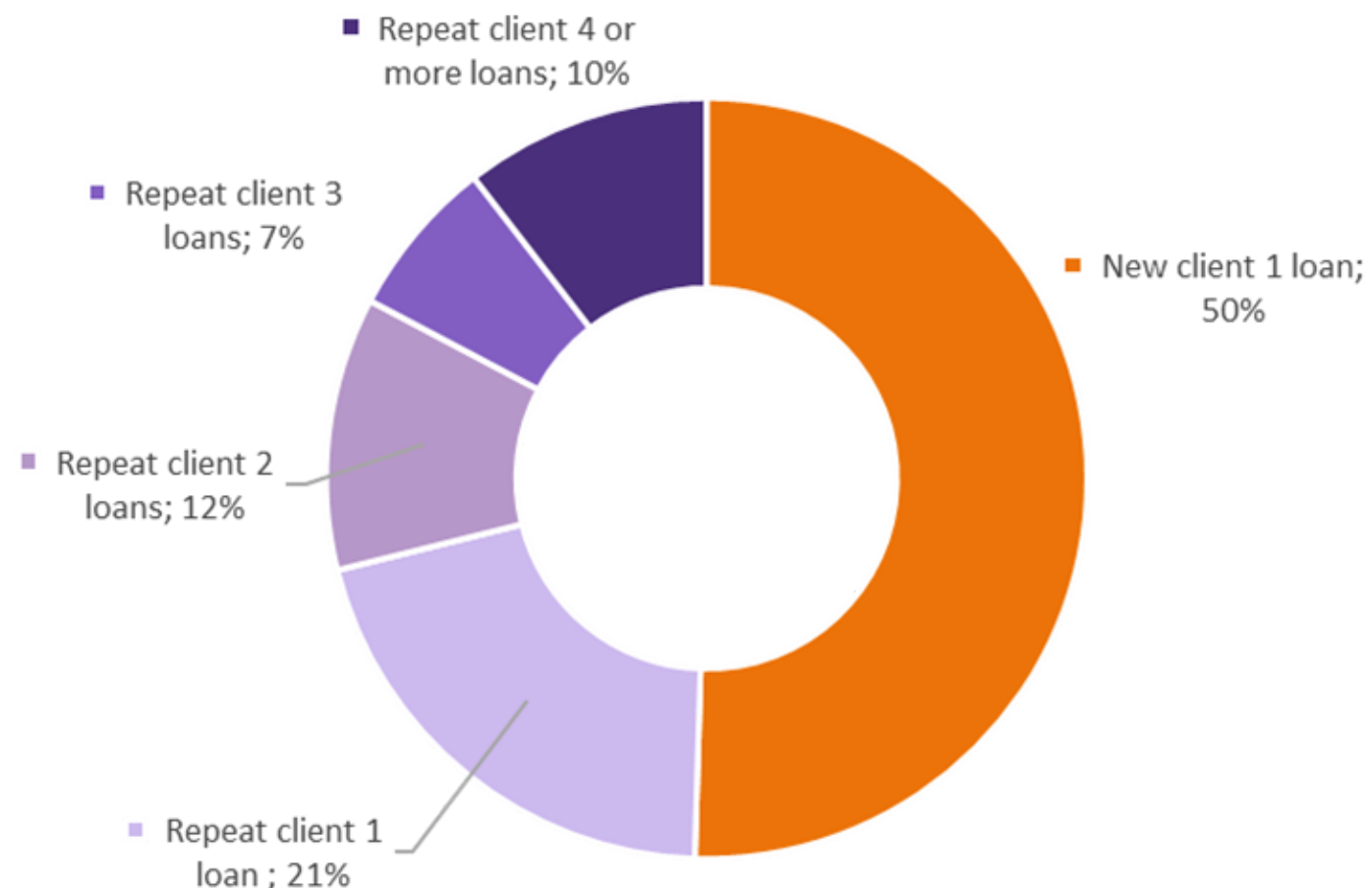
SOLICITAR

# CUSTOMER PROFILE

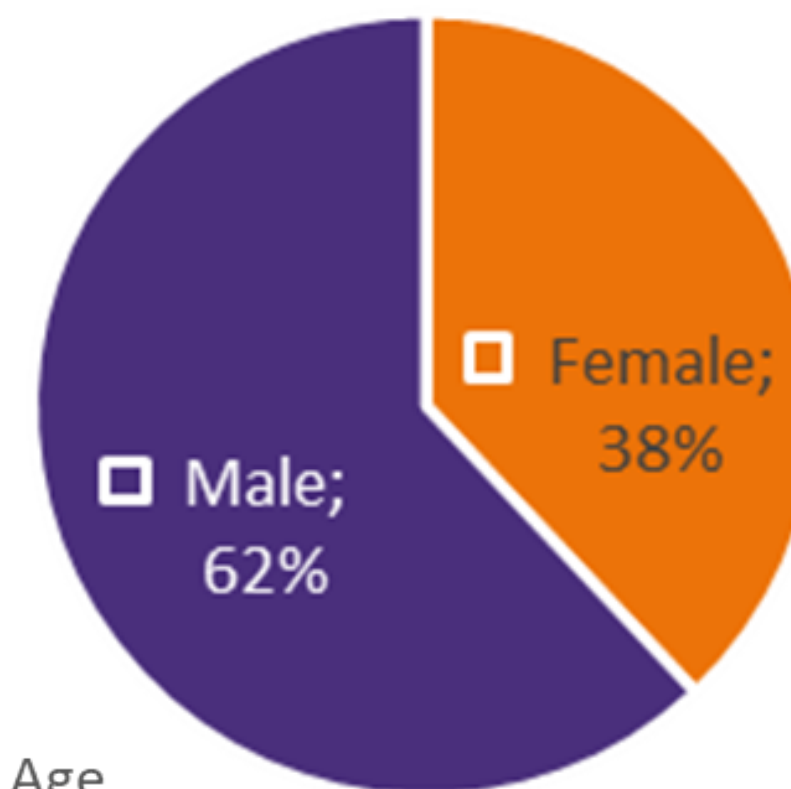
Occupation



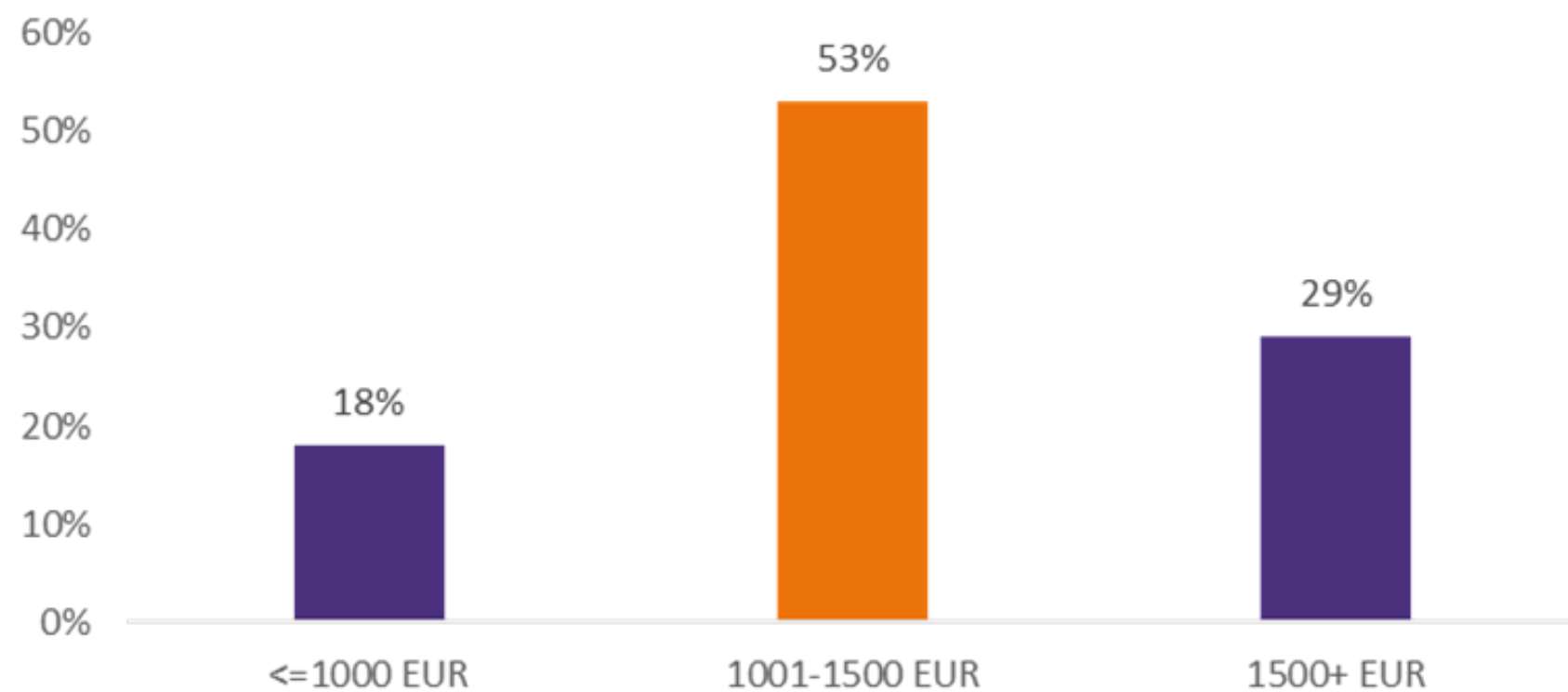
Loyalty



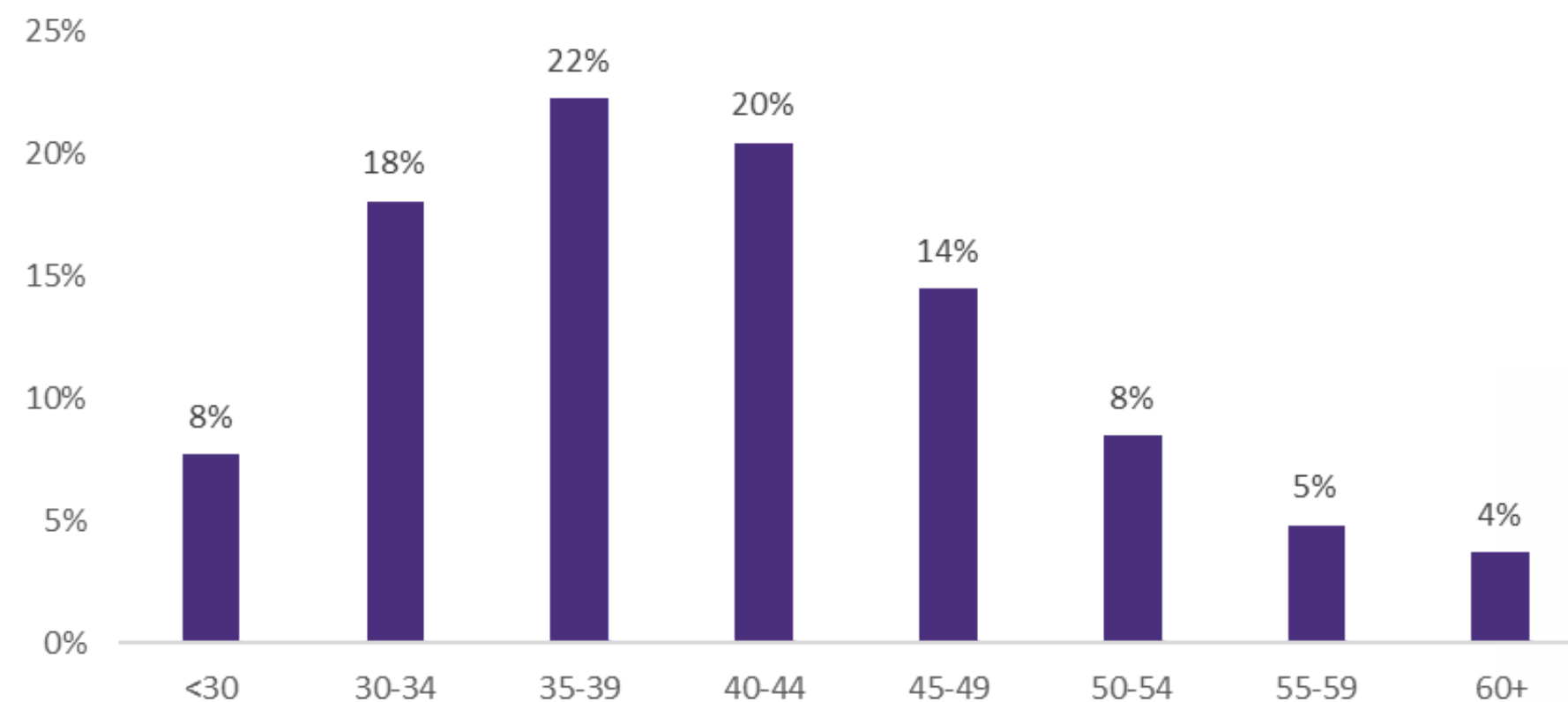
Gender



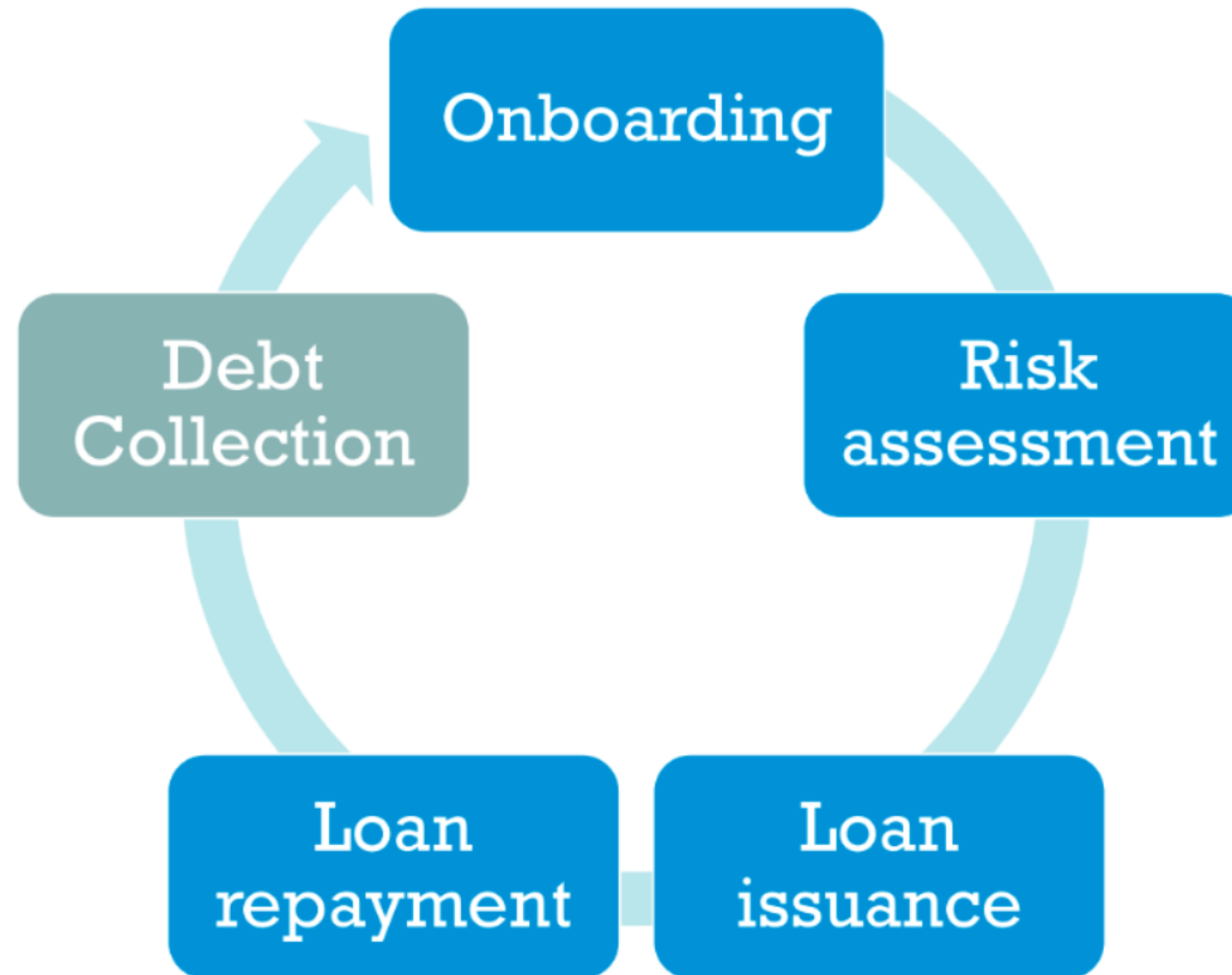
Income level



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



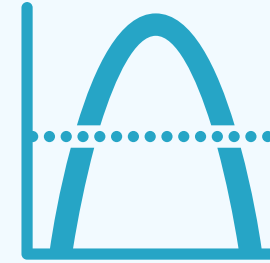
# STATISTICS



**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




@30.04.2022

# SPAIN



[Inicio](#) [Cómo funciona](#) [Devolver préstamo](#) [Condiciones](#) [Nosotros](#) [Contacto](#)



[Olvido de contraseña](#)

IMPORTE Hasta 1000 €

50

1000

50 90 130 160 200 240 280 320 350 390 430 470 510 540 580 620 660 700 730 770 810 850 890 930 960 1000

PLAZO Hasta 365 días

7

365

7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 60 90 120 150 180 270 365

Préstamo: 150 €


Días: 21

Pago: 1


Fecha de devolución: 15/2/2021

Intereses: 78.75 €


Total a devolver: 228.75 €



Tu préstamo fácil y rápido  
sin papeleo y sin aval  
Solicitar en menos de 5 minutos



Continuar con nosotros y  
obtener préstamo hasta  
1000€ y hasta 365 días  
Tu primer crédito de hasta 300€



En modo automático  
Recibir dinero sin salir de casa

1

Recibe nuestra oferta inmediatamente

2

Continúa con nosotros y obtén tu primer préstamo de hasta 300€

Teléfono: 93 737 0297

E-mail: info@simpleros.es

83% 13:40

IMPORTE Hasta 1000 €

50

1000

50 130 200 280 350 430 510 580 660 730 810 890 960

PLAZO Hasta 365 días

7

365

7 9 11 13 15 17 19 21 23 25 27 29 60 100 150

Préstamo: 150 €

Días: 21

Pago: 1

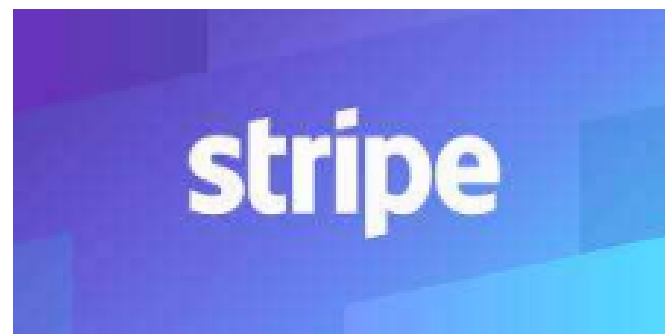
Fecha de devolución: 15/2/2021

Intereses: 78.75 €

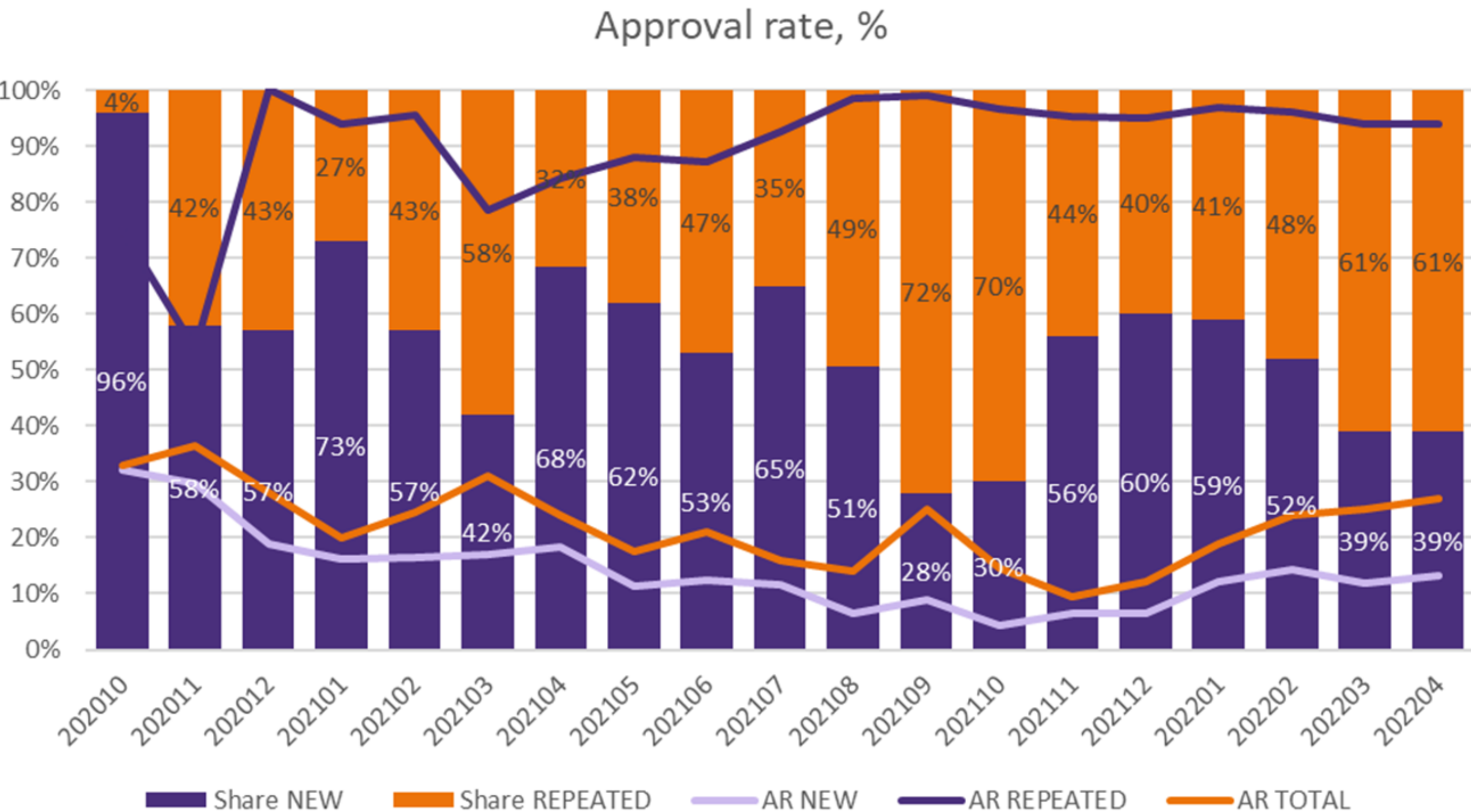
Total a devolver: 228.75 €



# SERVICE PROVIDERS



# SALES



## Approval Rate:

New 13%

Repeated 95%

## Share New/Repeated:

2020: 73%/23%

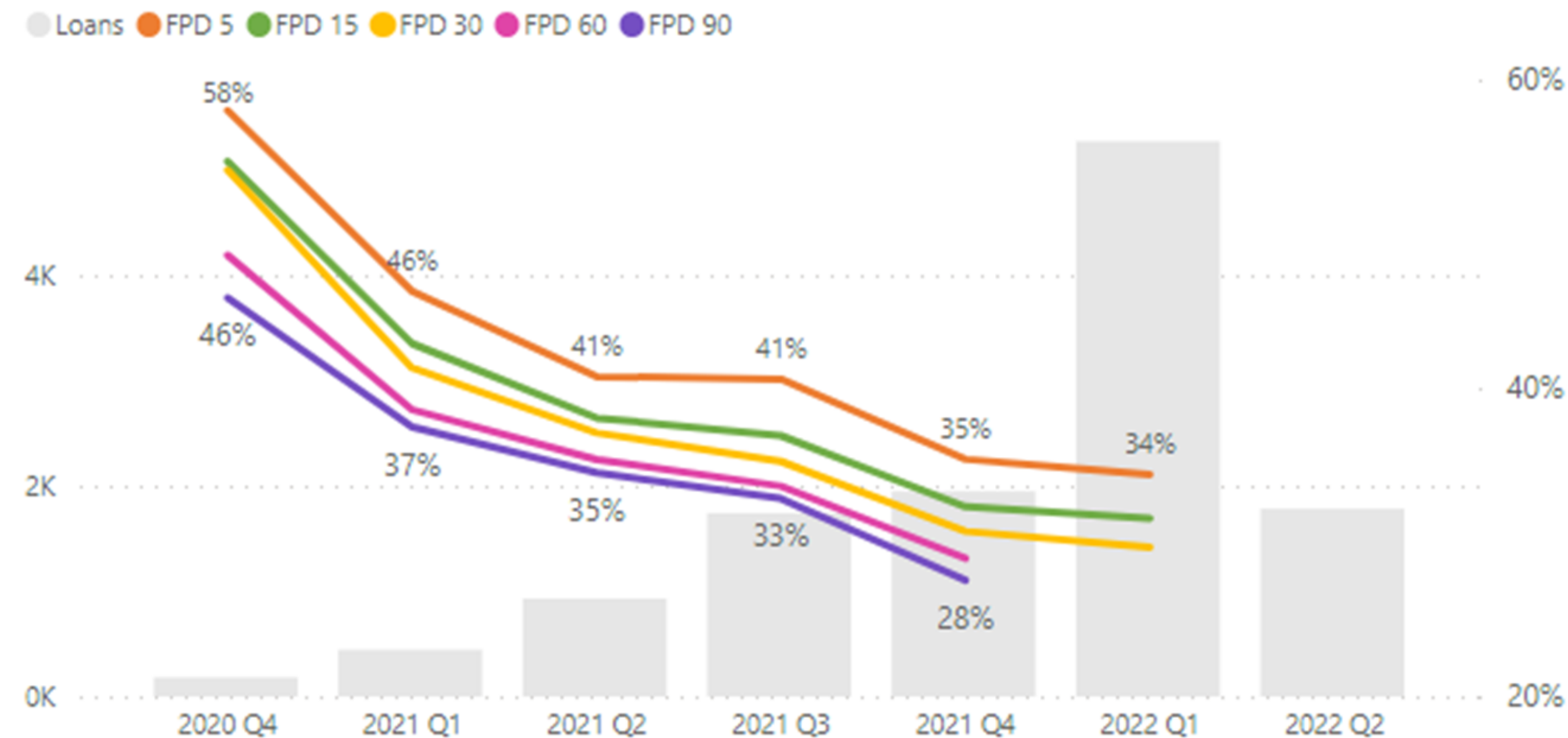
2021: 54%/46%

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



# NON PERFORMING LOANS

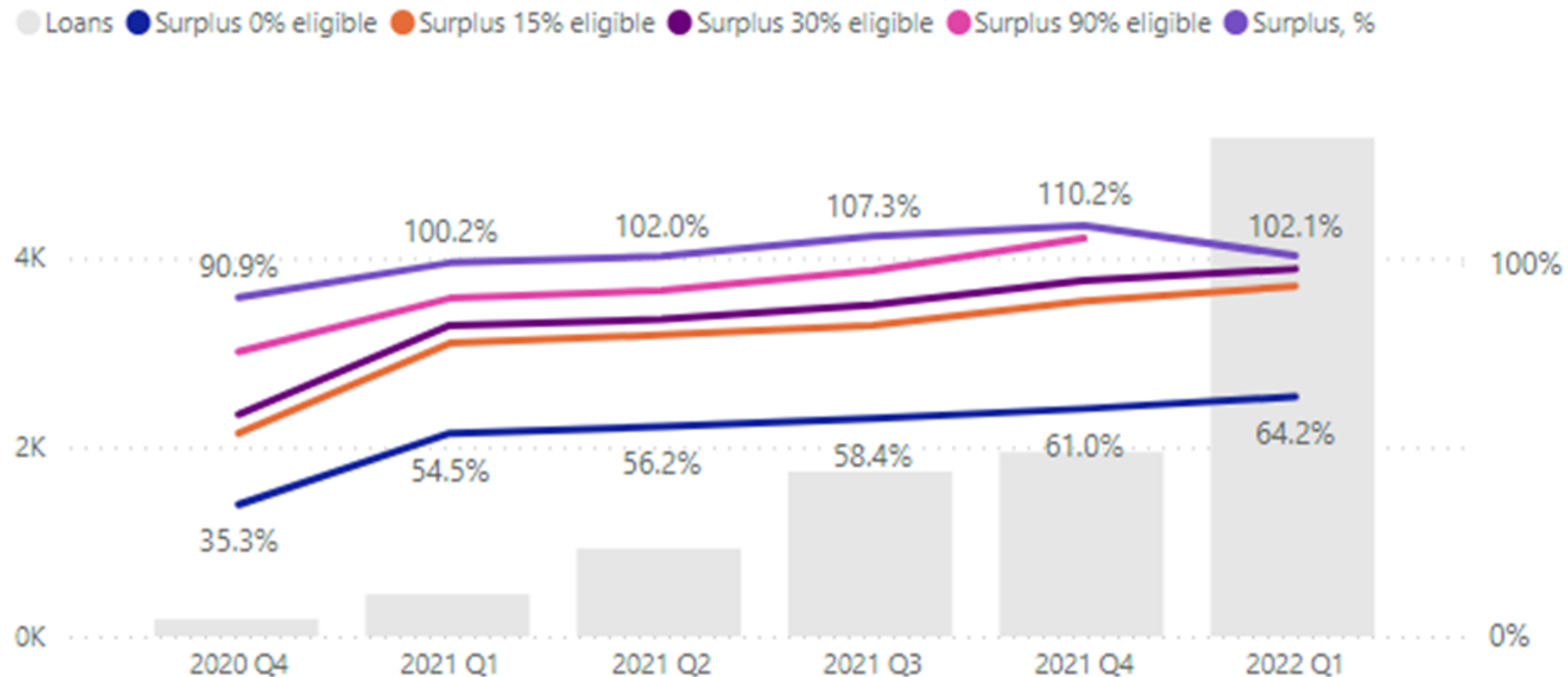
Loans, FPD 5, FPD 15, FPD 30, FPD 60, FPD 90  
BY GIVEN QUARTER



- 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

BY GIVEN QUARTER



- Expected Surplus development up to 18 months from issuance period
- Portfolio issued in 2020 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%