



FAST. CONVENIENT. RELIABLE.

[www.placetgroup.com](http://www.placetgroup.com)

# Who **are** we?



**Founded in 2005**, the Placet Group issued its **first loan** in 2007



The company **provides both** secured and unsecured loans to **individuals** and **legal** entities.



The company was **issued a license** by the **Financial Supervision Authority** in March 2016.



The company has **its own football team** "Tallinn Smsraha"



The company operates **in Estonia** under the brands smsmoney.ee, smsraha.ee, and laen.ee; **in Lithuania**, under smspinigai.lt, paskolos.lt; and **in Poland**, under credit.pl and sloan.pl



# Our values



## Priorities

We take an individual approach to each customer, striving to reach terms of cooperation acceptable to both parties.



## Core

Our core values include high customer satisfaction and impeccable service, as well as high quality, efficiency and swiftness.



## Mission statement

Our company aims to provide fast and convenient loan services according to customer needs, offering flexible solutions to satisfy demanding customers, while encouraging them to dream big and do what it takes to achieve their dreams.



# Our aims



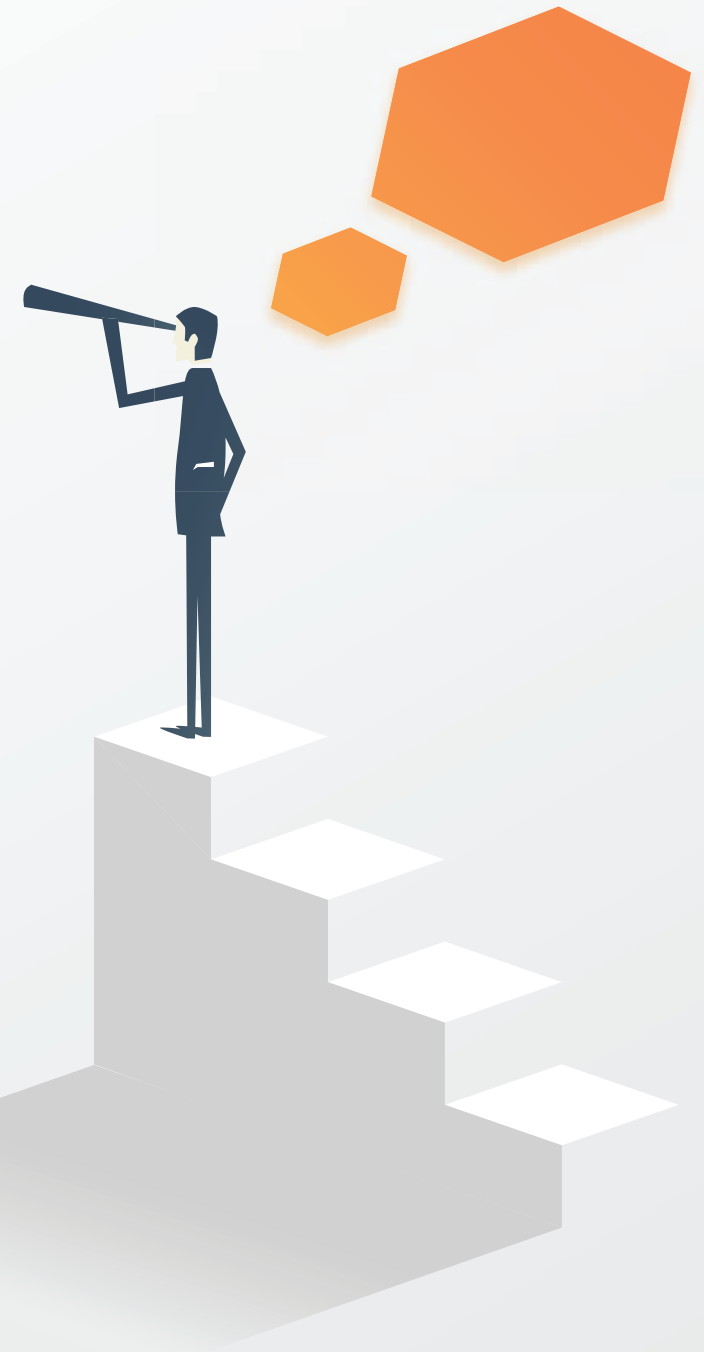
## Vision statement

Our vision: to offer customers the loan they need as conveniently and quickly as technically possible. Customers should not have to deal with the bureaucratic requirements of loan companies. We have taken it upon ourselves to make it as easy as possible for customers to obtain a loan.



## Main aim

We aim to become a reliable partner and quality service provider in the financial services sector, giving customers confidence in the future. We keep up with the times and are always striving to improve our financial systems. This has allowed us to offer fast and convenient services, making it possible to accept loan applications 24/7 and offer reasonable and safe loan terms and conditions.





# Our hits

1

Our country managers and shareholders have **more than 12 years of experience** in the financial services sector.

2

We make use of the **latest technologies** and **innovations in IT**.

3

We have a **well-trained** customer support team.

4

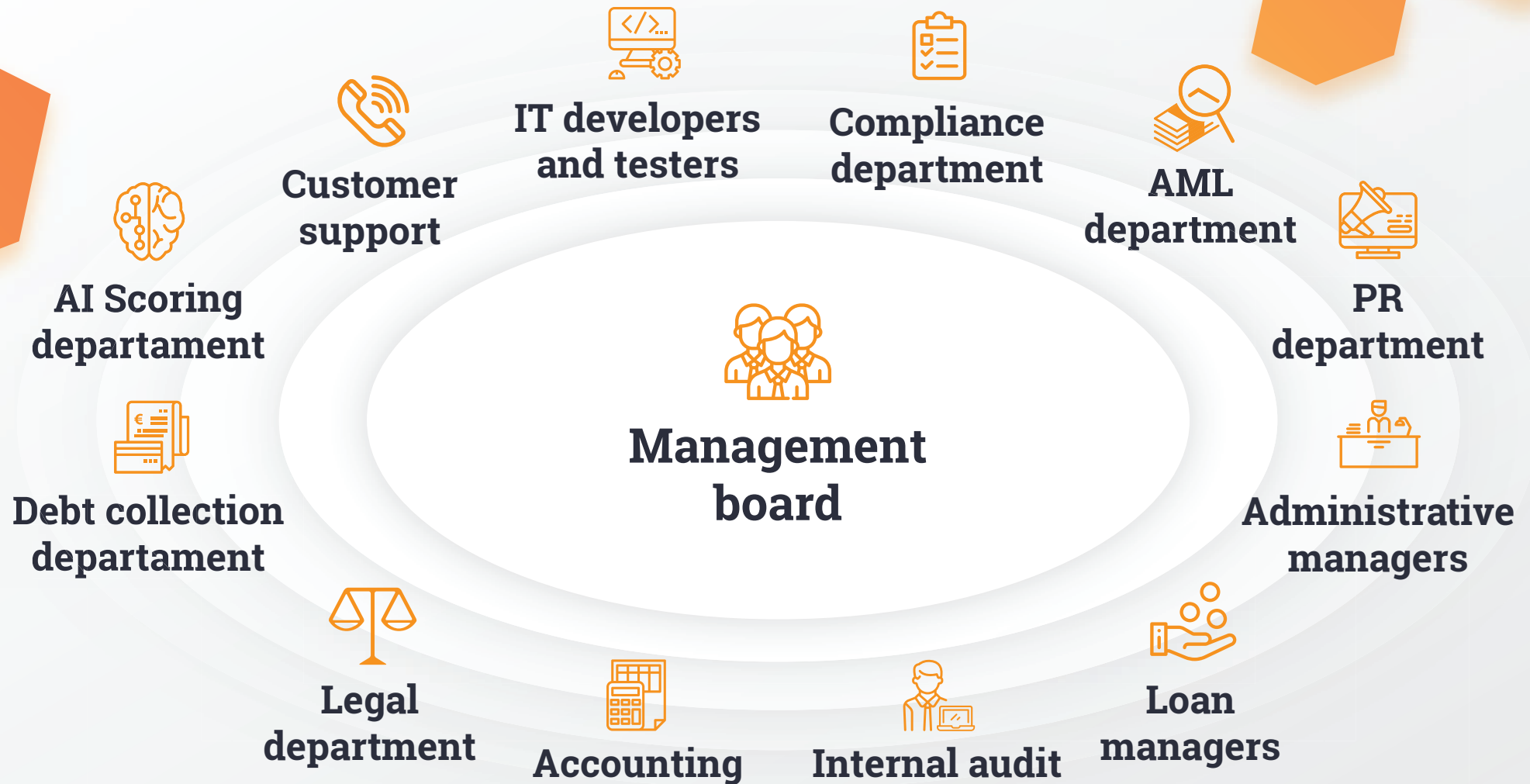
Our **ATL** and **BTL** marketing strategies have been very well-thought-out.

5

We take a **personal approach** to each customer.



# Our team



# Key milestones

**2005**

- Placet group OÜ legal registration

**2007**

- Smsmoney.ee launched

**2009**

- Smsraha.ee launched

**2010**

- Laen.ee launched
- UAB Nordecum subsidiary registration in Lithuania

**2011**

- Smspiginai.lt launched
- Paskolos.lt launched

**2015**

- Nordecum Sp. z o.o. subsidiary registration in Poland
- Credit.pl launched

**2016**

- Laen.ee launched
- UAB Nordecum subsidiary registration in Lithuania

**2017**

- Business loans and Lines of Credit

**2018**

- Sloan.pl launched
- Automated (AI) scoring launched

**2019**

- Cooperation with furniture stores

# Our products



## Estonia

Population: 1.3 milion

- Short-term loans up to 1000 €
- Installment loans up to 7500 €
- Lines of credit up to 5000 €
- Mortgage loans
- SME loans
- Leasing up tp 10000 €



## Lithuania

Population: 2.9 milion

- Short-term loans up to 1000 €
- Installment loans up to 10000 €
- Loan refinancing up to 15000 €
- Mortgage loans
- Leasing up tp 10000 €



## Poland

Population: 37.9 milion

- Short-term loans up to 1000 €





# Loan lifetime



# Responsible lending

In the basis of responsible lending, we set the principle "Know your customer". First of all, we want to know each borrower more closely, that is why we use the face-to-face identification procedure, and also instant remotely identity check which is mandatory for everyone, scan and verification of its document. To assess creditworthiness, we are not just gathering contact details from the client and information on its income, but also following obligated verification of these data from independent third-party sources.

In assessing the creditworthiness of the client, we take into account all monthly payments for all its loans, we always take into account its monthly household expenses, and also conservatively estimate the income (for example, we consider only the official salary and state benefits as income, but not income in cash or from other doubtful sources). In addition, we carry out a check in more than 7 external registers to obtain a credible picture of the client and assess its creditworthiness through our scoring model. On the one hand, it gives the maximum fraud protection, on the other hand does not allow the client to get a loan without the ability to pay it later. Our issue policy does not accept that loans will be covered by other loans.

The policy of responsible lending is secured by the existence of detailed internal procedures and issuance rules, ongoing training of staff, and regular internal control over compliance.



# Our highlights

136 k

136 000 unique customers in Estonia (**10% of total population**)

550 k

550 000 **unique customers** group-wide.

33,5 m €

Total net loan portfolio of **33,5 mln eur** (as of 31.05.2019)

311 m €

Cumulative loans originated group-wide – **915 000 pc.** (311 mln eur)

12+ m €

**12+ mln** eur of revenue for 2018 financial year (EBIT)

3,1 m €

Revenue of 3,1 mln (EBIT) 1Q 2019

73

Number of employees group-wide – **73**

199 m €

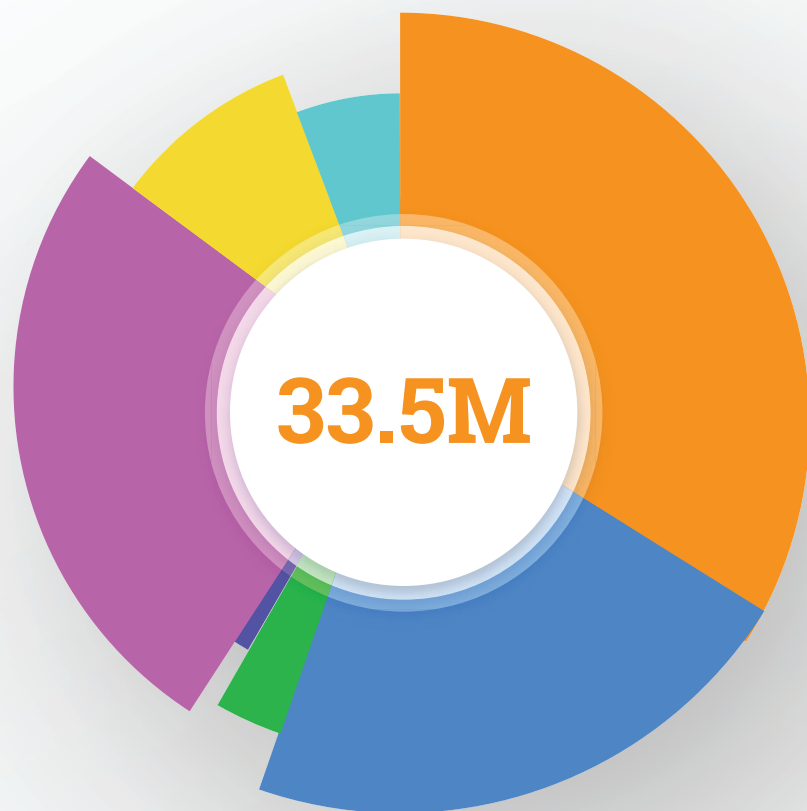
Cumulative loans originated in Estonia – **199 mln eur** (585 000 pcs.)

13 years

Years of maximum profit

# Group portfolio

as of 31.05.2019



**32%** Consumer loans

**65%** Lines of credit

**2%** Mortgage loans

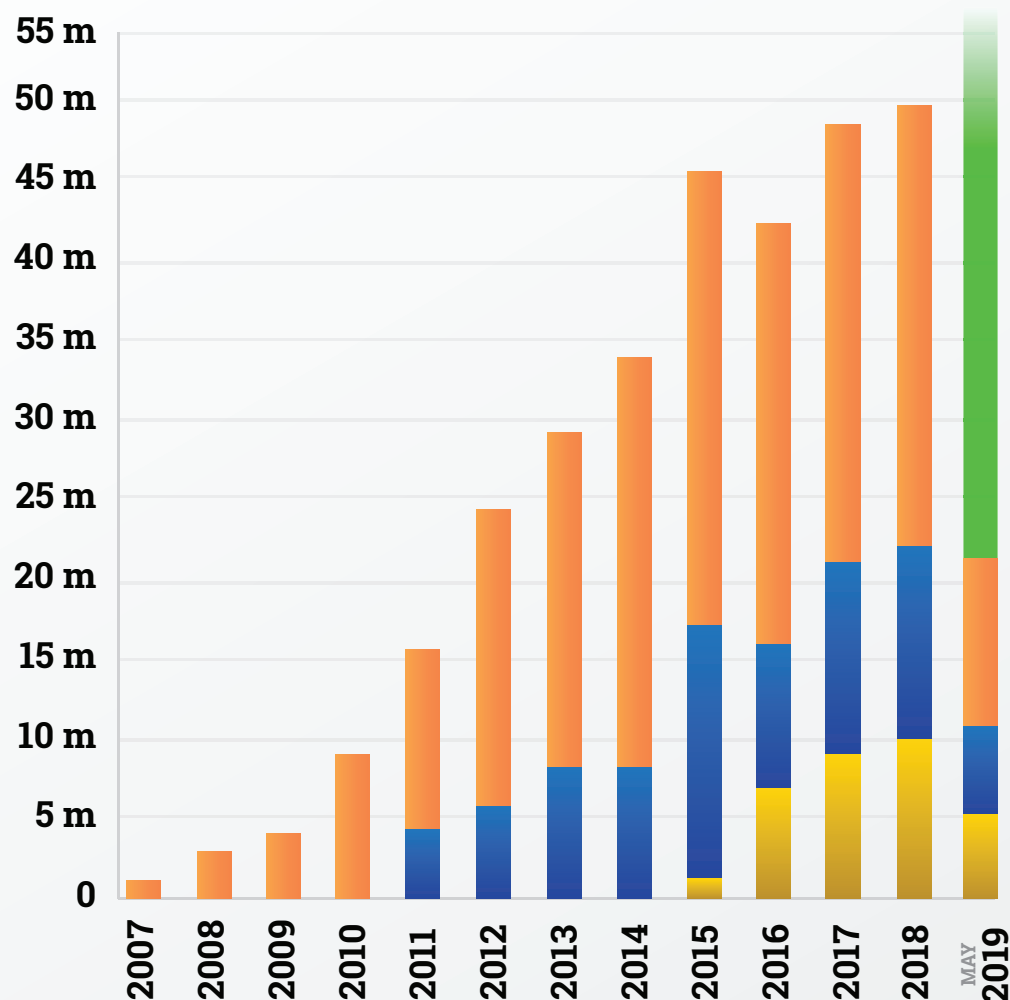
**1%** SME loans

**60%** Refinanced loans

**40%** Consumer loans

**100%** Consumer loans

# Granted loans

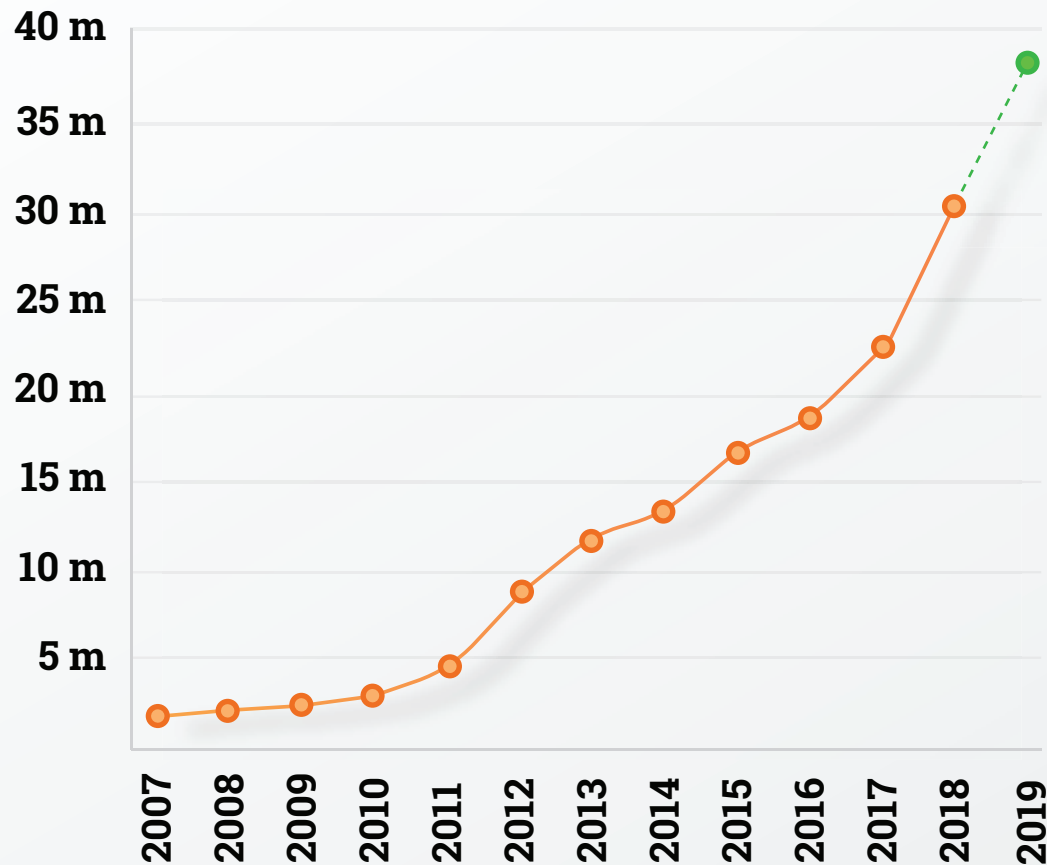


- > In Poland in 2017, our priority was on research into how to decrease the NPL rate. We did not have plans to issue many loans, given the high NPL rate. In the same year we started development of our own in-house scoring solution, which reduced the NPL rate from 20% to 11% by 2018. **Our current goal is 8%.**
- > Estonia in 2018 has shown as strong and profitable results. With the quite same issuing volumes we got extremely high portfolio growth due to offering lines of credit for a long-term period.

■ Estonia    ■ Lithuania    ■ Poland  
■ Our plan till the end of 2019



# Group portfolio



- > Our portfolio has increased consistently each year due to the increasing popularity of installment loans. Customers have been making carefully-thought-out decisions regarding amounts and terms based on their needs and choosing installment loans and lines of credit instead of short-term loans.

We are expecting a **loan portfolio of 37m** by the end of 2019.

■ Group-wide portfolio ■ Our plan

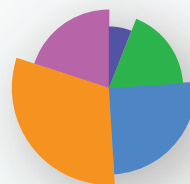
# Our customers

Customer Demographics (gender):



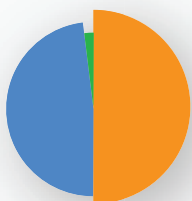
Men **53%**  
Women **47%**

Customer Demographics (age):



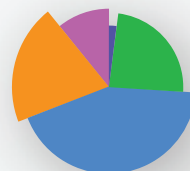
18 - 22 **6%**      36 - 50 **33%**  
23 - 27 **16%**      51+ **20%**  
28 - 35 **25%**

Loan applications



Desktop **33%**  
Mobile **66%**  
Tablets **1%**

Customer Income (monthly, in eur):



200-300 **<2%**      1001-1500 **19%**  
301-600 **26%**      1501+ **10%**  
601-1000 **43%**

Loan experience per customer



1 **22%**      11 - 20 **16%**  
2 - 5 **32%**      21 - 50 **12%**  
6 - 10 **17%**      51+ **2%**



# Artificial Intelligence:

## The Future of Business

- Our own in-house developed AI system was implemented in Poland with the goal of reducing the percentage of loan defaults and preventing fraud.
- Implemented in 2017.
- We use more than 40 verified parameters.
- A gini of 78.80%, expected above 80%.
- In-house solution.
- NPL decreased in Poland from 20% to 11% in four months. An NPL of 8% is expected in the coming months because of new integrated parameters.
- Over the next several months we expect to reach a level where automated decisions without human intervention are made in 80% of cases.



# Thanks to our friends!

Our goal is to focus on the issuing of loans without the distraction of unnecessary complications. We would like to thank our partners - professionals who have helped deal with the identification of users, mail and SMS issues, legal issues, AML & KYC, etc.



# Thank you!

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