



Placet Group

FAST. CONVENIENT. RELIABLE.

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 offer VISA **Credit Cards** to private customers with limits up to 5000 €.



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



Our values



Priorities

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



Core values

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 16 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

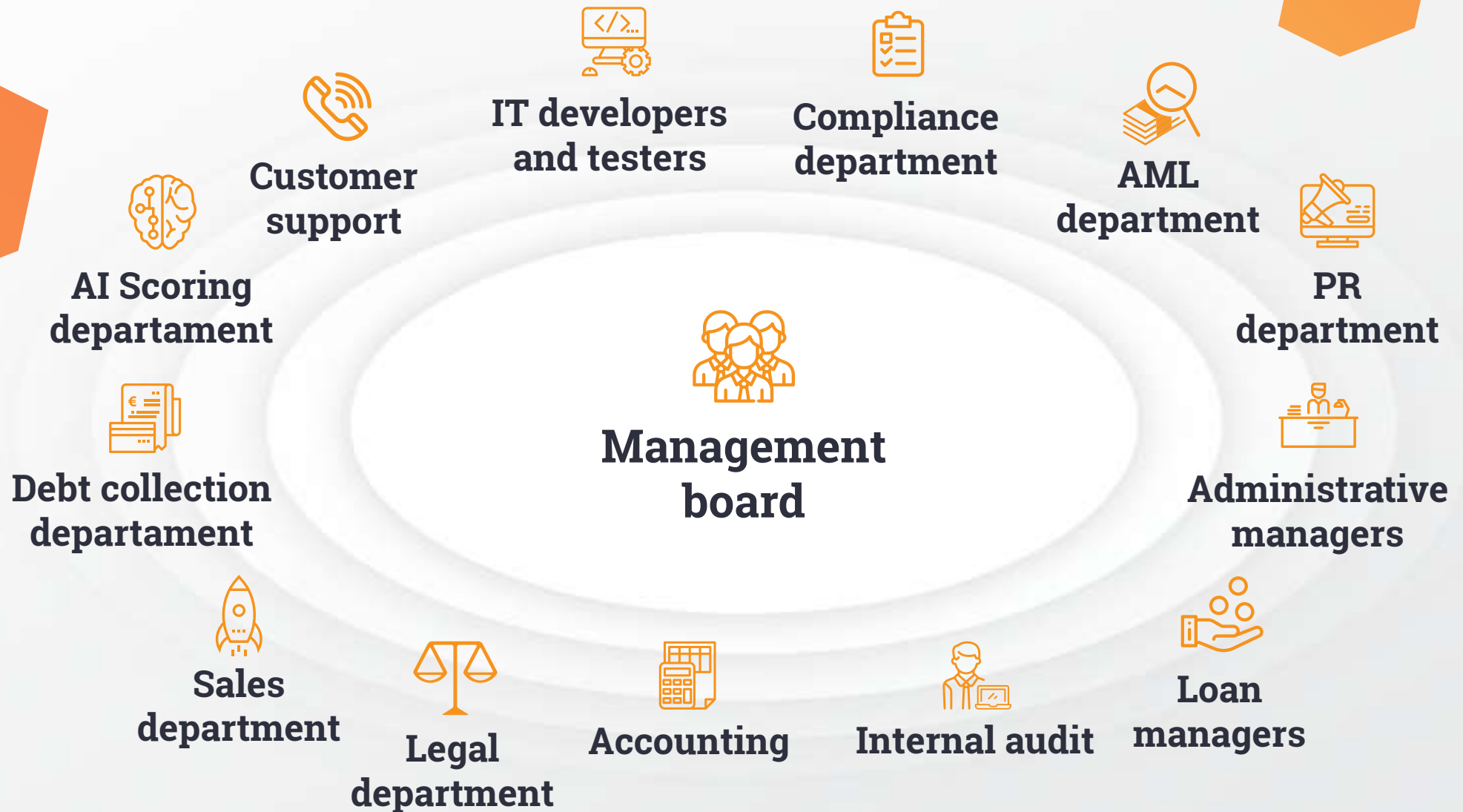
Our **ATL** and **BTL** marketing strategies have been very well-thought-out.

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

2016

- Company has obtained a license by Financial Supervision Authority

2017

- Business loans and Lines of Credit

2018

- Automated (AI) scoring launched

2019

- Cooperation with furniture stores

2020

- Acquisition of Wallester
- Placet Group Application
- Launch of credit cards
- Joining Moncera Platform

2020

- Acquisition of Wallester
- Placet Group Application
- Launch of credit cards
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2021

- Leasing in offline and online stores
- Launch of credit cards in Lithuania
- Launch of Car loans
- Launch of Black cards in Estonia
- Acquisition of Moncera Platform

2022

- Launched offering payment deferral service by means of factoring

2023

- Improved Placet app
- Integration with Apple Pay
- New brand identity

Our products



Estonia

Population: 1.3 million

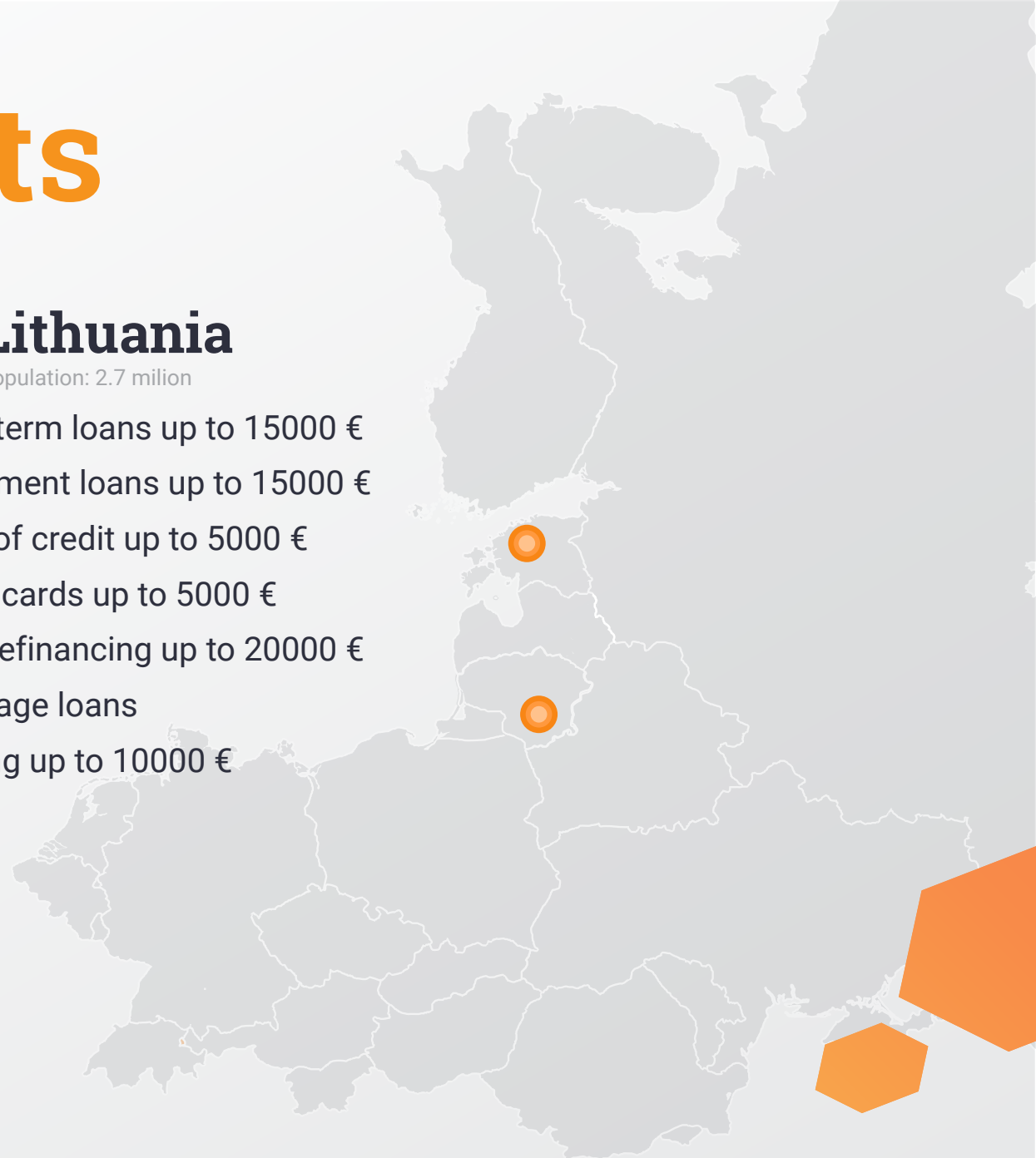
- Short-term loans up to 1000 €
- Installment loans up to 7500 €
- Lines of credit up to 5000 €
- Credit cards up to 5000 €
- Mortgage loans
- SME loans
- Leasing up to 15000 €
- Loan refinancing up to 15000 €



Lithuania

Population: 2.7 million

- Short-term loans up to 15000 €
- Installment loans up to 15000 €
- Lines of credit up to 5000 €
- Credit cards up to 5000 €
- Loan refinancing up to 20000 €
- Mortgage loans
- Leasing up to 10000 €



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 or instant remotely identity check. 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, like bank statement or government register.

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.



as of 31.01.2023

Our highlights

169K

169 000 unique customers in
Estonia (**12,6% of total population**)

451K

451 000 **unique**
customers group-wide

53,6M €

Total net loan
portfolio of **53,6 mln eur**

465M €

Cumulative loans originated
group-wide – 945 000 pcs.,
in amount of **465 mln eur**

15,9M €

15,9 mln eur of revenue
for 2022 financial year (EBIT)

16 years

16 years of maximum profit

61

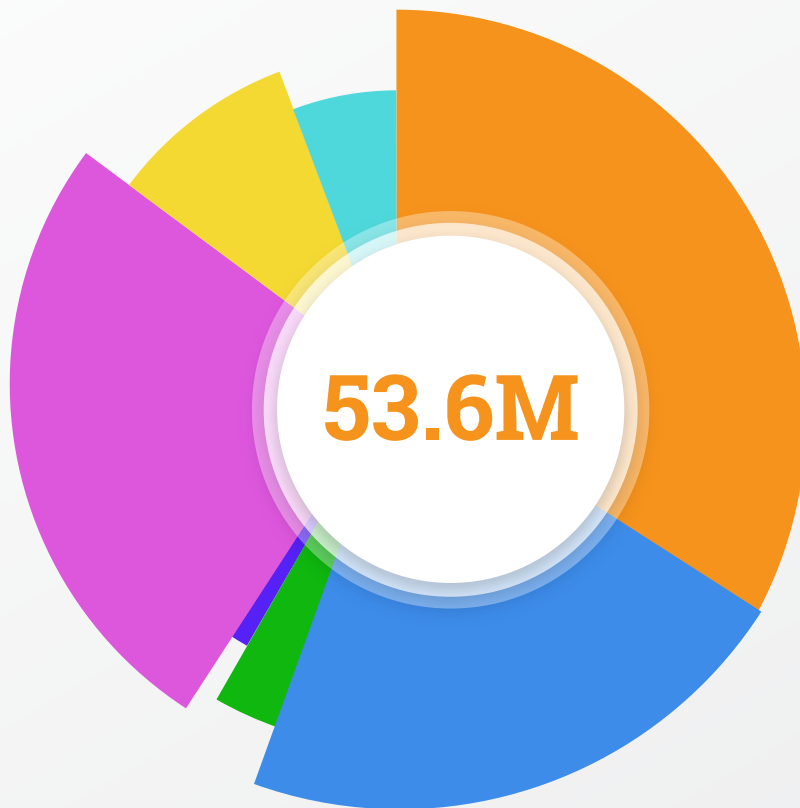
Number of employees
group-wide – 61

323M €

Cumulative loans originated in
Estonia – 669 000 pcs.,
in amount of **323 mln eur**

as of 31.01.2023

Group portfolio



EE

12%

Consumer loans

78%

Lines of credit

3%

SME loans

1%

Mortgage loans

5%

Refinanced loans

1%

BNPL loan



LT

69%

Refinanced loans

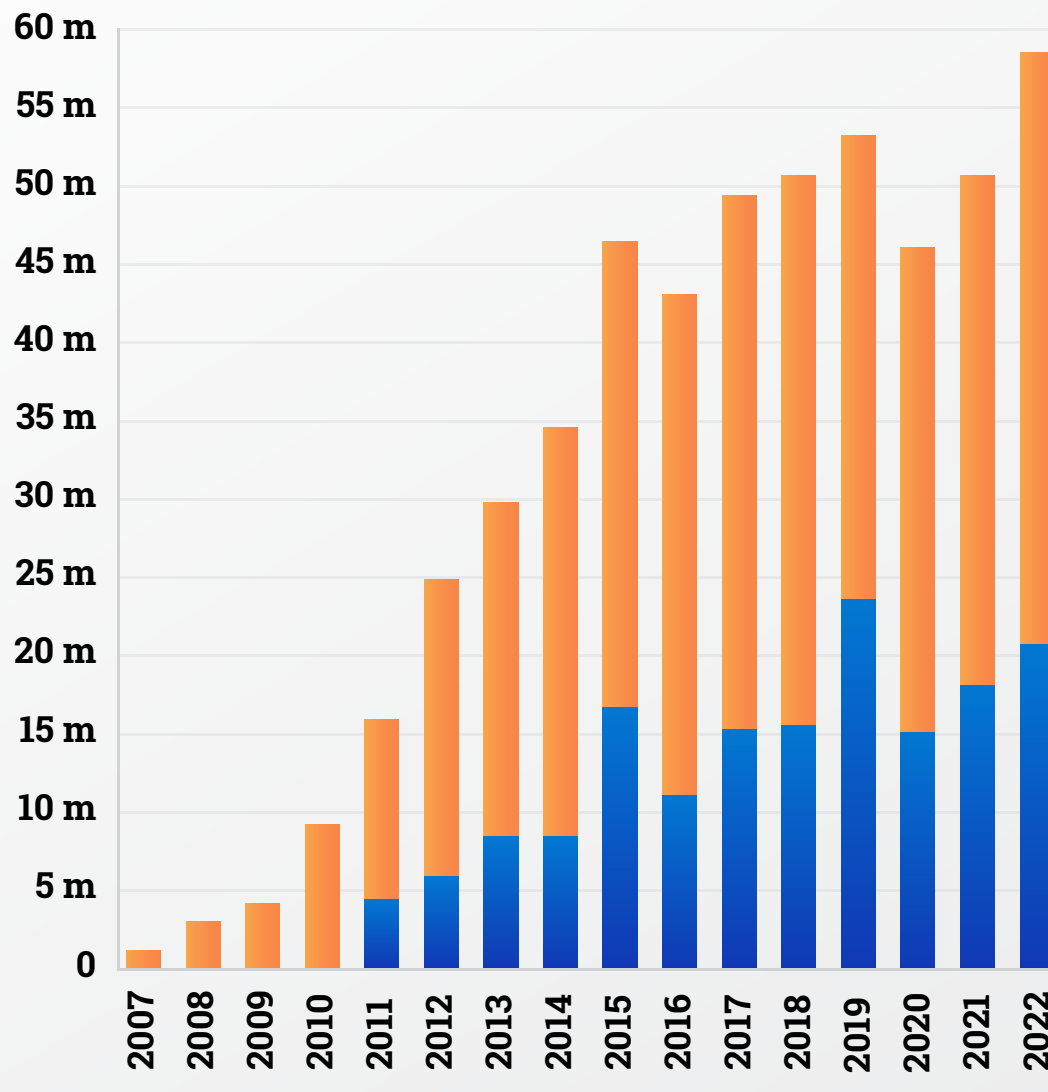
30%

Consumer loans

1%

Lines of Credit

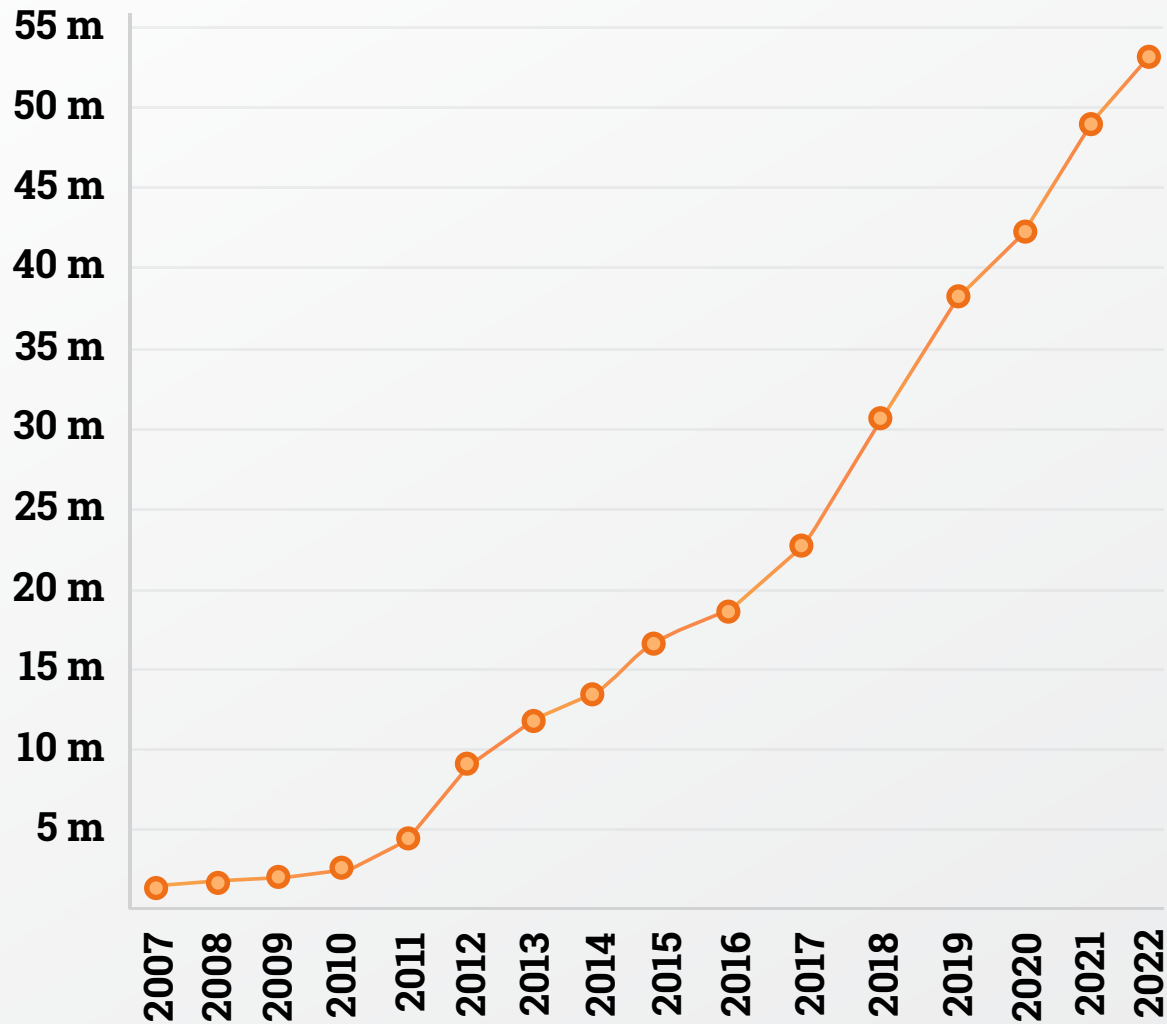
Granted loans



- › In 2019, we introduced personalized loan offers based on an improved scoring model. We use 2 independent scoring models to achieve better picture assessing a client's creditworthiness.
- › The biggest global problem of 2020 was the coronavirus pandemic. During this difficult financial period, we were forced to adopt a more conservative lending strategy. Due to stricter lending rules, the amount of debt in our company has not increased.
- › As of 2021 we are offering new products to our customers - credit card and after-payment solutions for both online and onsite stores. Widened product line gives us the opportunity to expand our portfolio though new clients.
- › In 2022, we decided to focus on existing products and increase quality of the portfolio. Considering with economic and political situation in the world in 2022, we have significantly revised our loan granting rules and existing portfolio management processes. Along with this, we have set up additional and more stronger rules for automatic customer rating. On the one hand, it reduce the acceptance rate, on the other hand increase a speed of application processing and an increase in quality of portfolio.

■ Estonia ■ Lithuania

Group portfolio



- > Our portfolio has increased consistently each year due to the increasing popularity of lines of credit. 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.

■ Group-wide portfolio

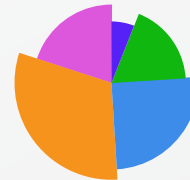
Our customers

Customer Demographics (gender):



Men **56%**
Women **44%**

Customer Demographics (age):



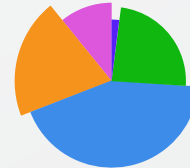
18 - 22 **4%** 36 - 50 **38%**
23 - 27 **9%** 51+ **25%**
28 - 35 **22%**

Loan applications



Desktop **19%**
Mobile **81%**

Customer Income (monthly, in eur):



200-300 **2%** 1001-1500 **24%**
301-600 **21%** 1501+ **8%**
601-1000 **45%**

Loan experience per customer



1 **30%** 11 - 20 **12%**
2 - 5 **34%** 21 - 50 **7%**
6 - 10 **12%** 51+ **5%**



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 80.64%, expected above 82%.
- In-house solution.
- Over the next several months we expect to reach a level where automated decisions without human intervention are made in 95% 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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