



EURO LOMBARD

Investor presentation

2021 Q2

ABOUT US



A fast-growing FinTech
company from Latvia



Launch of operations
in Belarus in 2016



11 branches,
30 partner branches



40 employees

5,6 million

people covered

30.000

clients served

150.000

loans issued

4300

active clients

5100

active loans

324,2

tEUR loan portfolio

COVERAGE

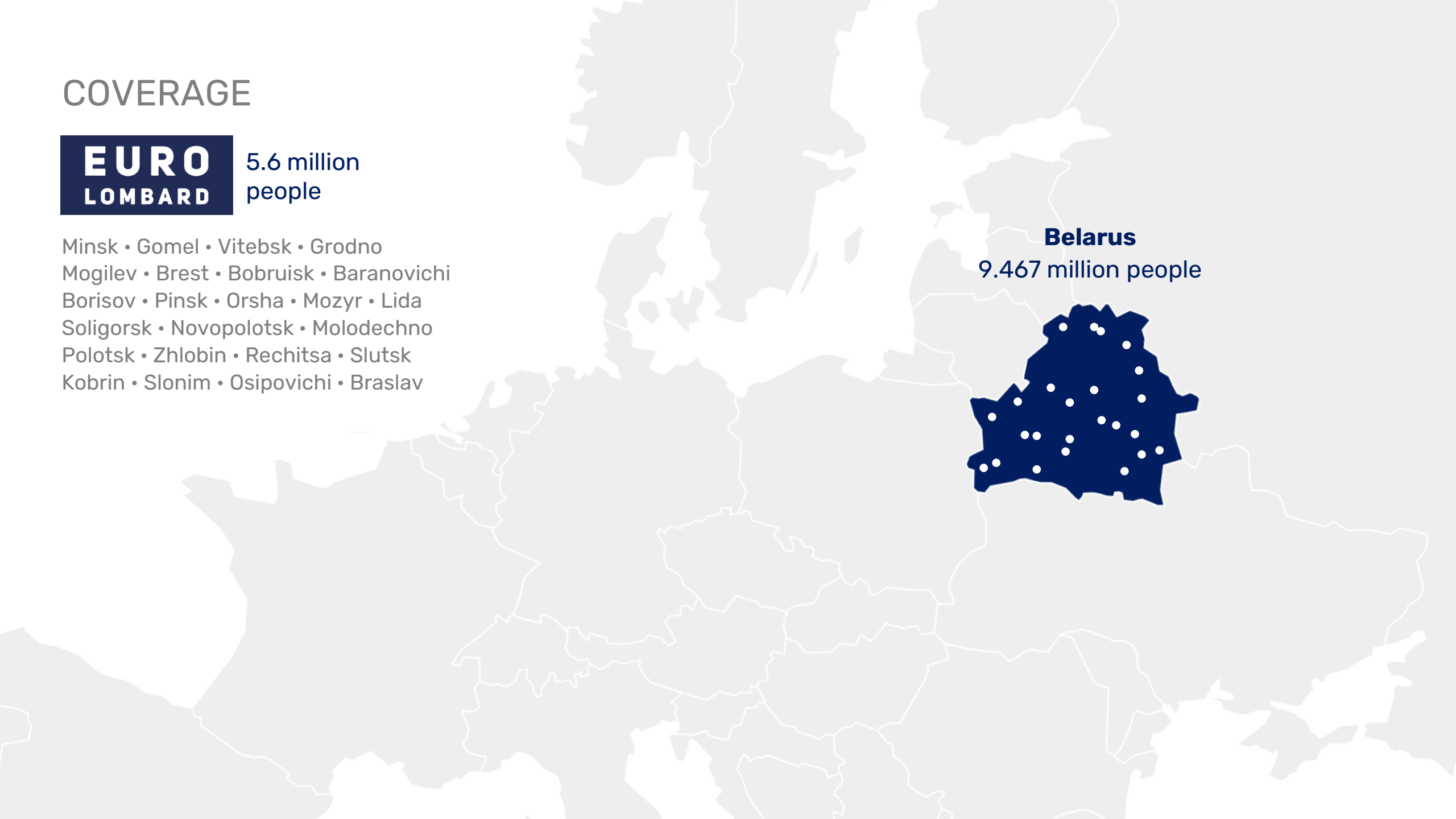
**EURO
LOMBARD**

5.6 million
people

Minsk • Gomel • Vitebsk • Grodno
Mogilev • Brest • Bobruisk • Baranovichi
Borisov • Pinsk • Orsha • Mozyr • Lida
Soligorsk • Novopolotsk • Molodechno
Polotsk • Zhlobin • Rechitsa • Slutsk
Kobrin • Slonim • Osipovich • Braslav

Belarus

9.467 million people



VALUES

OUR MISSION

Fast, Reliable and Honest daily financial services.

OUR GOAL

We are opening a network across towns and cities of Belarus with a population of over 20.000, while maintaining a single, high quality of service.

OUR VALUES



Competence – we are professionals and never stop learning new things.



Honesty – we are always honest and open with each other.



Respect – we always treat everyone and their work with respect.



Progress – we seek and find ways to improve our work.

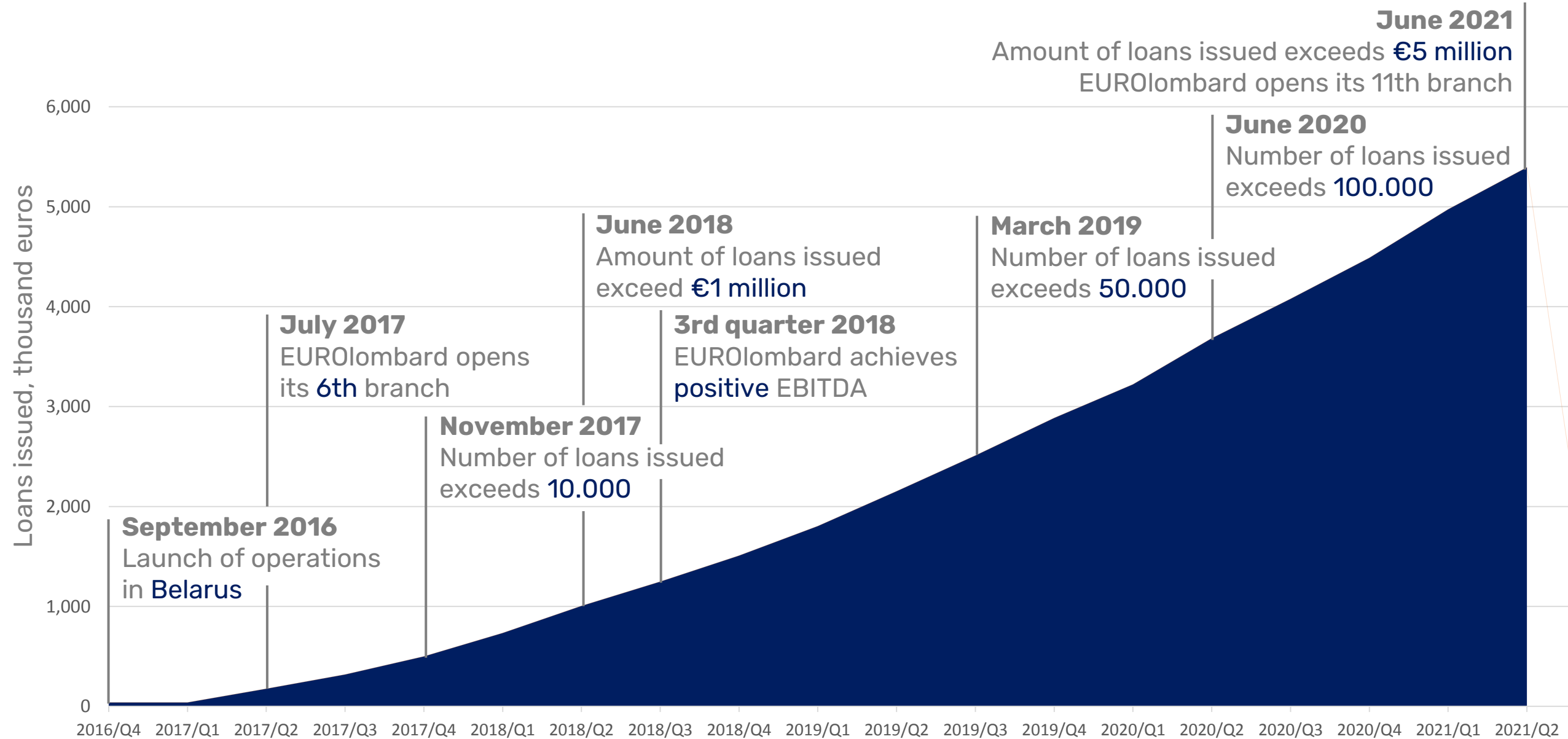


Meritocracy - we have the most capable people in charge.



Order – on the desk, in the workplace, in the body, in the head.

BUSINESS OVERVIEW



PRODUCTS – PAWN

Pledge of precious metals, electronics and household goods

RELIABLE

Up to

3000 €

to individuals

1 to 30 days

Unlimited up to 30
days extensions

Up to

100%

of the market value
of a pledge

0,3% per day

interest rate starting

FAST



Issuance within 5 minutes,
only passport needed



With any credit history



Instant cash in hand



Convenient
extensions online

HONEST

Free valuation of any type of pledge • **No hidden** fees and commissions • **No penalties** for early repayment

PRODUCTS – CARPAWN

Pledge of a car

RELIABLE

Up to

1700 €

to individuals

1 day to 12 mo.

with a single or monthly
repayment schedule

Up to

60%

of the market value
of a car

12% per mo.

interest rate starting

FAST



Issuance within 5 minutes,
only passport and technical
passport of the car needed



With any credit history



Instant cash or card
payment the same
day



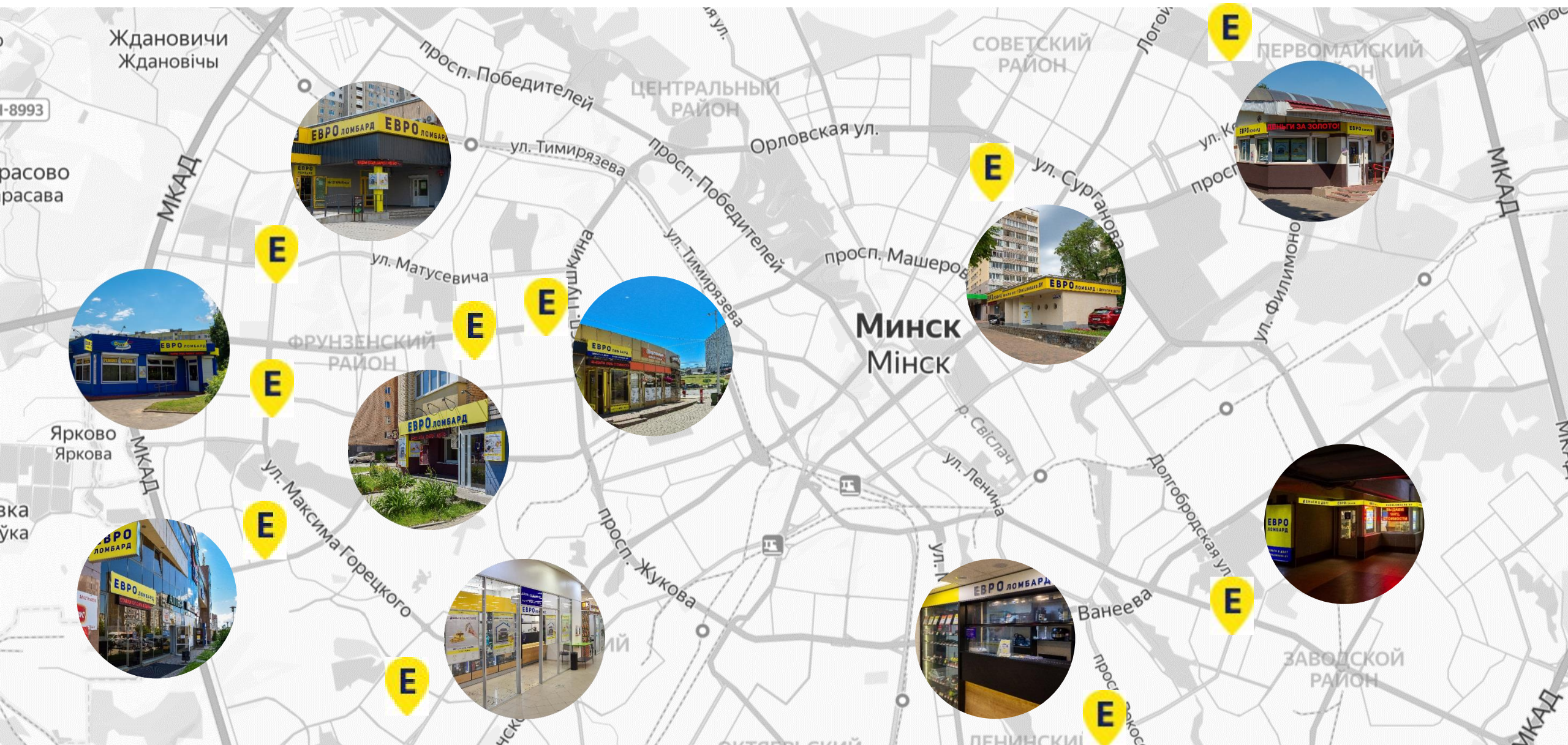
Convenient extensions
and repayment online

HONEST

Free valuation of any type of a car • **No hidden** fees and commissions • **No penalties** for early repayment

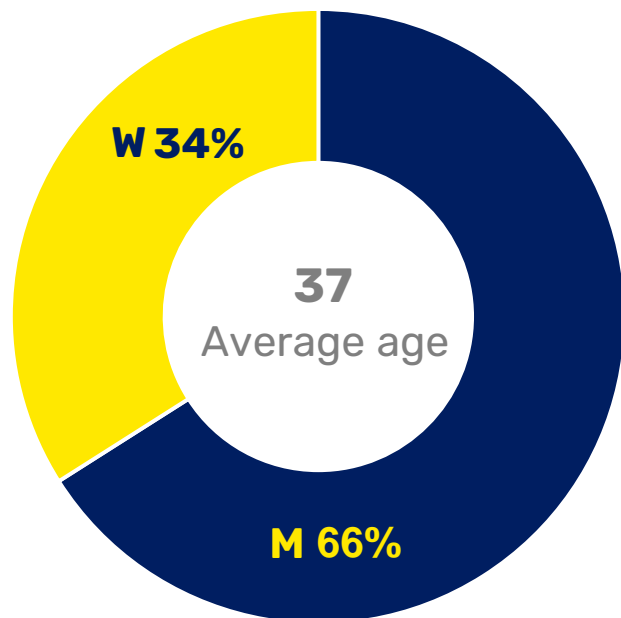
BRANCHES

A map of Minsk, Belarus, showing the locations of 'ЕВРО ЛОМБАРД' branches. The map includes labels for various districts: Ждановичи, ЦЕНТРАЛЬНЫЙ РАЙОН, СОВЕТСКИЙ РАЙОН, ПЕРВОМАЙСКИЙ РАЙОН, ФРУНЗЕНСКИЙ РАЙОН, ЗАВОДСКОЙ РАЙОН, and ЛЕНИНСКИЙ РАЙОН. Major roads like МКАД and проспекты (Victory, Pushkina, Masherov, Zhukov) are marked. Circular inset photos show the storefronts of the branches, which are yellow and blue. Yellow location pins with the letter 'Е' are placed at each branch location. The city name 'Минск' is written in both Cyrillic and Latin scripts.

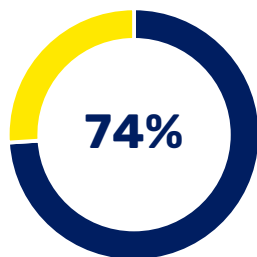


CLIENTS

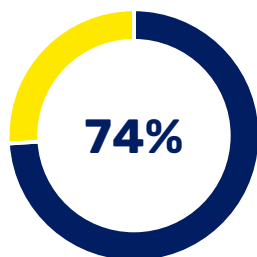
Who?



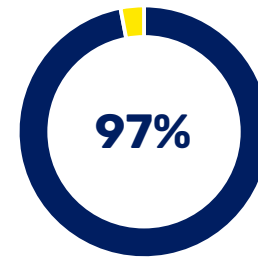
Results



of clients redeem their pledges



of clients reapply



97% of clients give positive feedback

Why? Our competitive advantages:

We will appraise any pledge

Our professionally trained appraisers will evaluate any type of pledge whether it is a gold watch, SLR camera or acoustic guitar.

We give out more

We issue loans up to 100% of the market value of pledge to our loyal customers.

Our service is 5 stars

Our appraisers undergo regular service training and monthly quality checks.

Our conditions are honest and transparent

We have no hidden fees, additional commissions, penalties for early repayment and other unpleasant surprises.

We are always close at hand

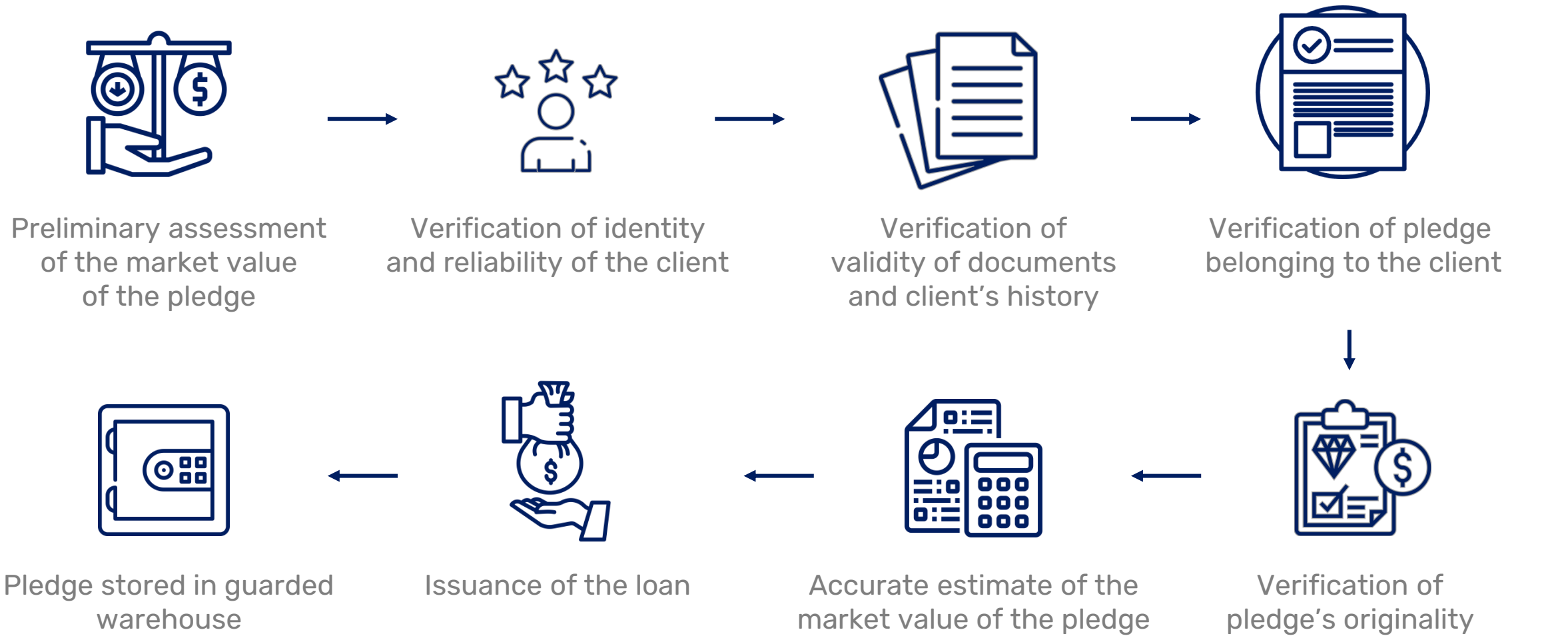
Our branches are located on the busiest streets in each densely populated district of Minsk. All branches and the call-center are open 9-21 daily.

RISK MANAGEMENT PROCEDURE



All loans are **secured** by the borrower's property

Pledge of precious metals, electronics and household goods

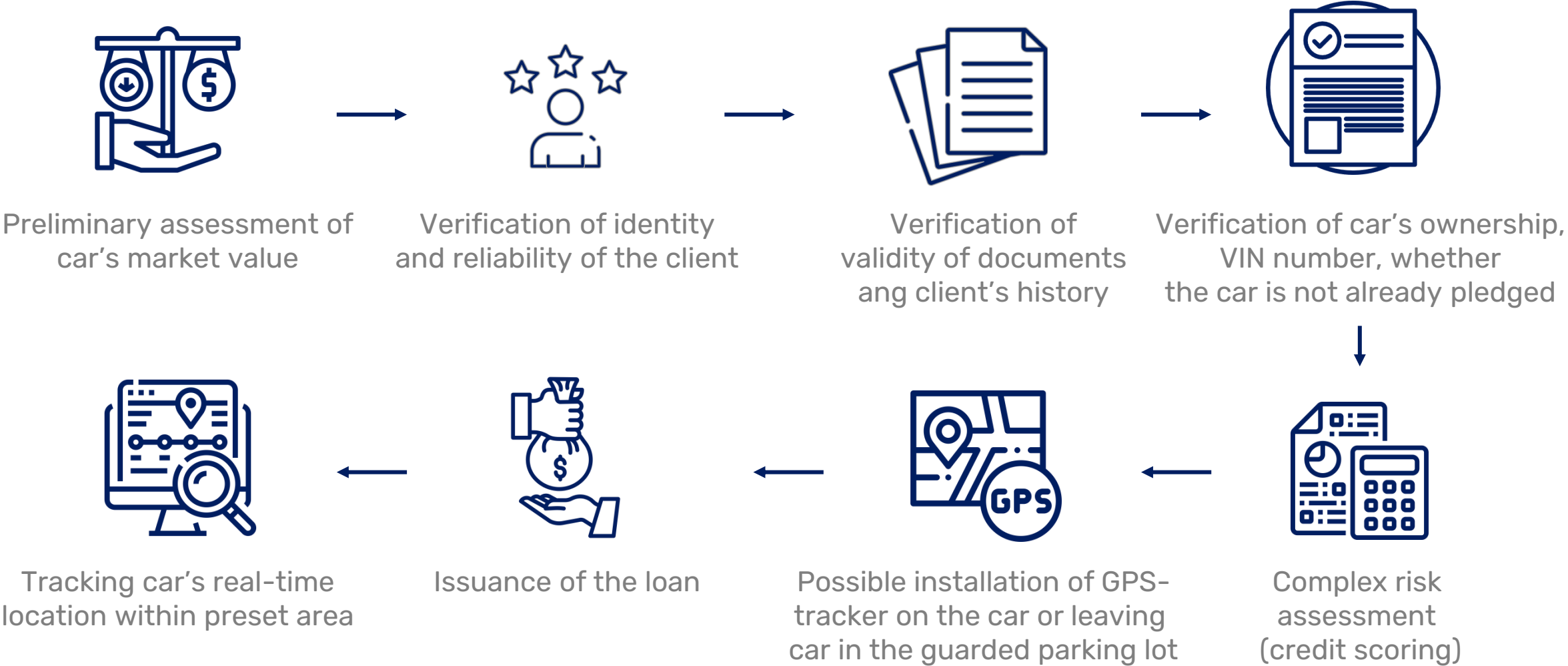


RISK MANAGEMENT PROCEDURE

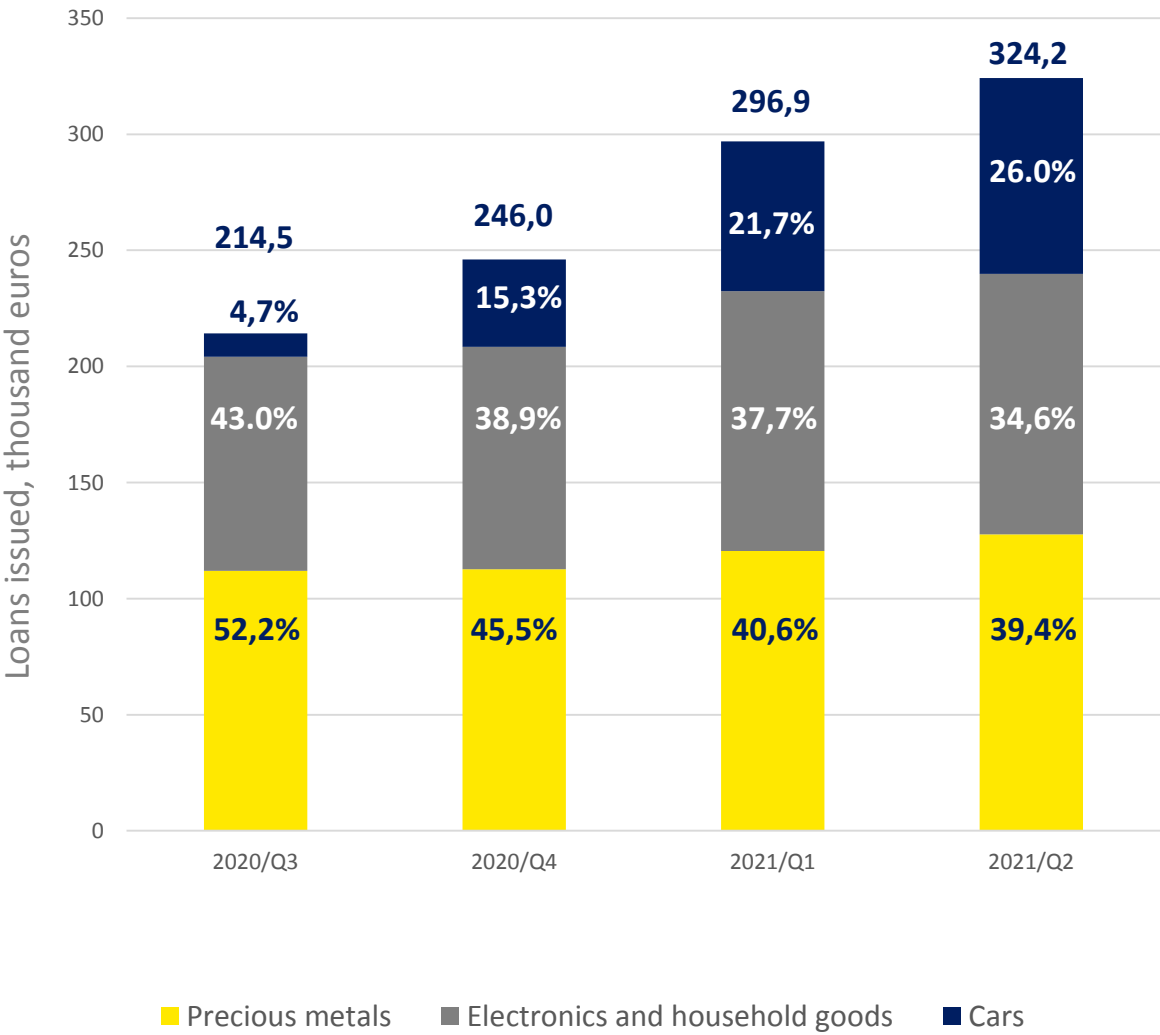


All loans are **secured** by the borrower's property

Pledge of a car



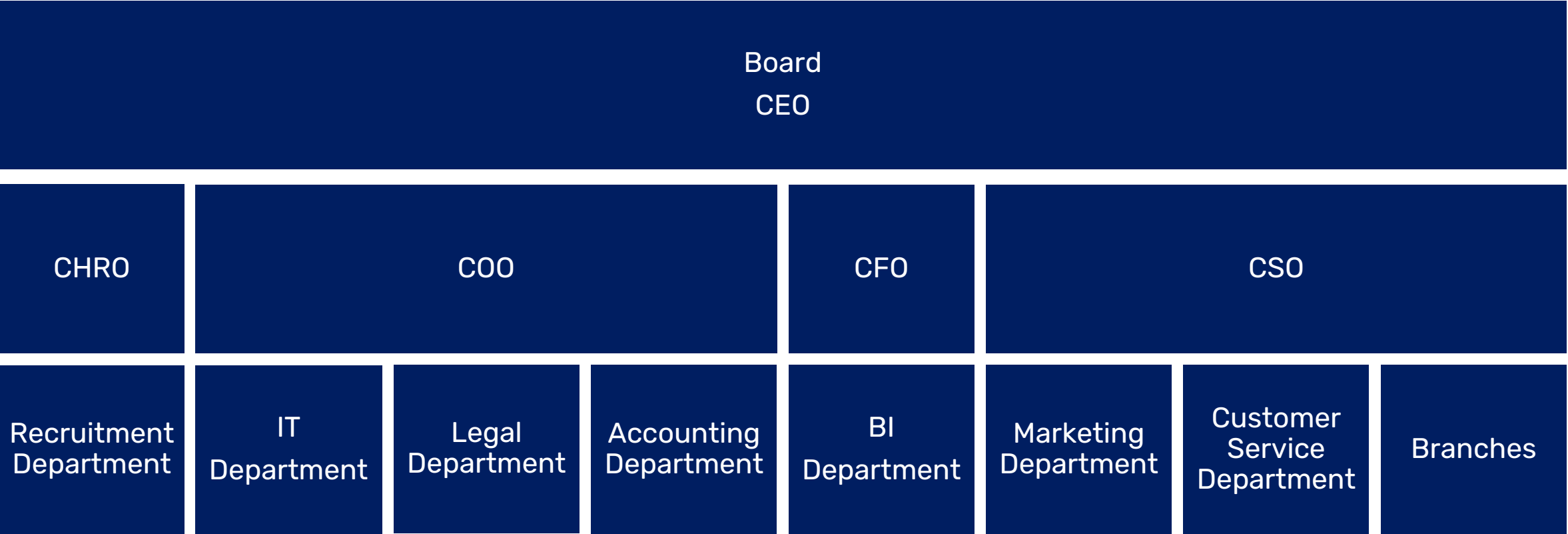
PORTFOLIO OVERVIEW



	Precious metals	Electronics and household goods	Cars
Share in the portfolio	39,4%	34,6%	26,0%
Average loan amount	73,1 EUR	27,2 EUR	394,5 EUR
Average loan duration	22,9 days	19,8 days	75,2 days
Average repayment rate	78,2%	72,4%	76,8%

*Data for 2021 2Q

ORGANIZATIONAL STRUCTURE



KEY MANAGEMENT



EMBA student. Stockholm School of Economics in Riga.

Bachelor of Finance. BA School of Business and Finance, Riga.

CEO Vilis Juzāns

A business entrepreneur with over 12 years of business management experience and diverse skills in strategic planning, leadership, execution and finance.



Bachelor of Engineering.

Belarusian State Technological University, Minsk.

COO Alexander Shidlovsky

A manager with extensive business management experience: systematization, optimization, standardization, process automation.

KEY MANAGEMENT



Bachelor of Engineering.
Belarusian State
Technological University,
Minsk

CSO Artem Karachun

Manager with diverse experience in business development: economics and sales management, product promotion and brand development.



Bachelor of Education.
Belarusian State
Pedagogical University,
Minsk

CHRO Ekaterina Lazovskaya

Professional HR manager: practical HR management experience – strategic HR management, training and development.

FURTHER DEVELOPMENT STRATEGY



Expansion

Branch expansion and development in Minsk and area.

Reach out to other regional centers.

Partner branches and remote service throughout Belarus.



Product rollout

Development of the CarPawn product and new loyalty programmes.

Introduction of precious stones valuation.



Financing

Diversification of funding sources.

Improving efficiency, including cost optimization.



Leveraging technology

Improving the functionality of existing products.

Integration of the latest technologies in digital marketing, credit scoring, risk management, client service and debt collection processes.

Automation of business processes.



Strengthening of foundation

Further increasing of brand awareness.

Maintaining the existing client base and attracting new clients.

Increasing portfolio profitability.

Ensuring full compliance with regulations.

Improvement of the employer's rating in the labor market.

INVESTMENT HIGHLIGHTS



Respectable player in consumer lending industry

Data driven approach and dedicated data science team through use of technology has enabled us to build a sizeable, well-performing and profitable portfolio within a short period of time.



Experienced management team with proven track record

Executive team with an exceptional 12 years' experience in senior management positions in the Finance, IT and Retail industries.



Strong strategic investor support

Strategic investors with extensive FinTech industry experience, shareholders in one of Europe's leading consumer lending groups and current owners of Latvia's largest pawn-shop chain.



Diversified portfolio

Company is represented in 24 towns in Belarus, has 11 branches, 30 partner branches, covering a population of 5,6 million people.

Low average loan size - 40 Euros.

More than 150.000 loans issued since the company's foundation in 2016.

COVID-19 EFFECT

Stable financial position in the market

- **Liquid** assets
- **Equity** financing
- **Online** issuance and repayment of loans



Stable, diversified
client base



Online sales of
unredeemed pledges



No quarantine in Belarus,
public institutions are open



Remote work of
management team

More than
17 000

clients per year

More than
40 000

contracts per year

74%

repayment rate

74%

recurring clients



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