

Dyninno Fintech Investor's guide

August, 2021

Our business

- Dyninno Financial Technologies was established in 2015.
- We are rapidly growing financial technology company providing access to loans and payments across various markets internationally.
- We create safe, secure and professional services driven by extensive data analysis, empowered by most modern technology and operated by dedicated people.
- We base all our solutions on live interaction with our clients via our Contacts Centre which helps to minimize risks and improve customer engagement.
- We are a part of DYNINNO Group of companies founded in San Francisco, delivering products and services to 50 markets globally via powerful marketing, IT, and lead generation.

Unique business model

Sales excellence

Call centres are the cornerstone of our business that allows us to convert valuable leads into loyal customers. By applying our know-how in the fintech industry, we recruit, select and train the most professional talent out there, ensuring high-level operational processes and dedicated customer service.

Data analysis

Lead-generation and call centres are our powerful growth machine and by deploying state-of-the-art technologies, we are able to gather data quickly and effectively.

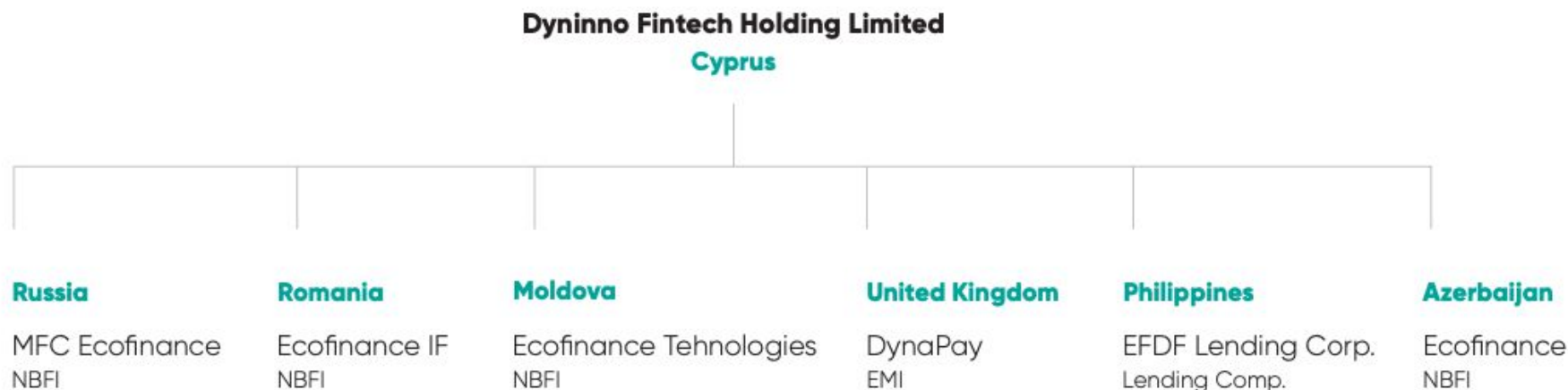
In-house solutions

EcoFinance in-house IT solutions are tailor-made for our needs and processes, allowing us to pursue success and unleash the creative and innovative potential of technologies.

Our strengths

- **Workability and innovative approach**
- **Vast expertise in lending industry**
- **Digital marketing**
- **Advanced remote customer support service**
- **Specialists with solid background**

Company Structure



- **Offices** are located in Limassol, Moscow, Novgorod, Chisinau, Bucharest and London
- **Entities** in Azerbaijan and Philippines are fully licensed and in pre-launch stage.
- **350** employees and agents
- **20+ year** average banking and fintech experience of the top managers
- Consolidated financials audited by **PwC**

Our brands



for Russia and Azerbaijan

www.creditplus.ru

www.creditplus.az



for Romania and Moldova

www.creditprime.ro

www.creditprime.md

EcoFinance

Legal Name and investor brand

www.ecofinance.ru

DynaPay
Dynamic Payments

Our neo-bank business

www.dynapay.co.uk

Current business snapshot, 2Q 2021

Online loans issued since establishment in 2015	\$253 mln.	Interest income	\$8,6 mln.
Active clients ¹	62,369	Loan portfolio	\$16,0 mln.
Loans issued	\$20,2 mln.	Registered clients since establishment	4,3 mln.

¹ Active customers represent online lending customers with open loans that are up to 30 days past due.

Our lending products

	Single Payment Loans	Installment loans	Lines of Credit
Average Amount	15 – 200 USD	200 – 1000 USD	200 – 1000 USD
Payment Type	Single payment including the principal repayment and loan fee	Repayment in fixed monthly instalments with amortising principal	Revolving line within assigned limits. Monthly interest
Term	Up to 30 days	Up to 6 months	Up to 24 months
Pricing	Monthly interest rate 0%	Daily interest rates: 0,69%-0,87%	Daily interest rates: 0,20%-0,90%

Portfolio by Country, Q1 2021

	Principal Activity	Product Line	License, Regulator	Current Book
Russia	Lending	Instalment loans, Single Payment Loans	MCF license ⁽¹⁾ , Central Bank	10,9 mln'USD
Romania	Lending	Line of Credit	NBFI license ⁽²⁾ , Central Bank	2,5 mln'USD
Moldova	Lending	Line of Credit, Single Payment Loans	NBCO license ⁽³⁾ , Central Bank	2,5 mln'USD
Azerbaijan	Lending	In pre-launch stage	NBCO license, Central Bank	0,1 mln'USD
Philippines	Lending	In pre-launch stage	Lending company, Central Bank	-

Notes:

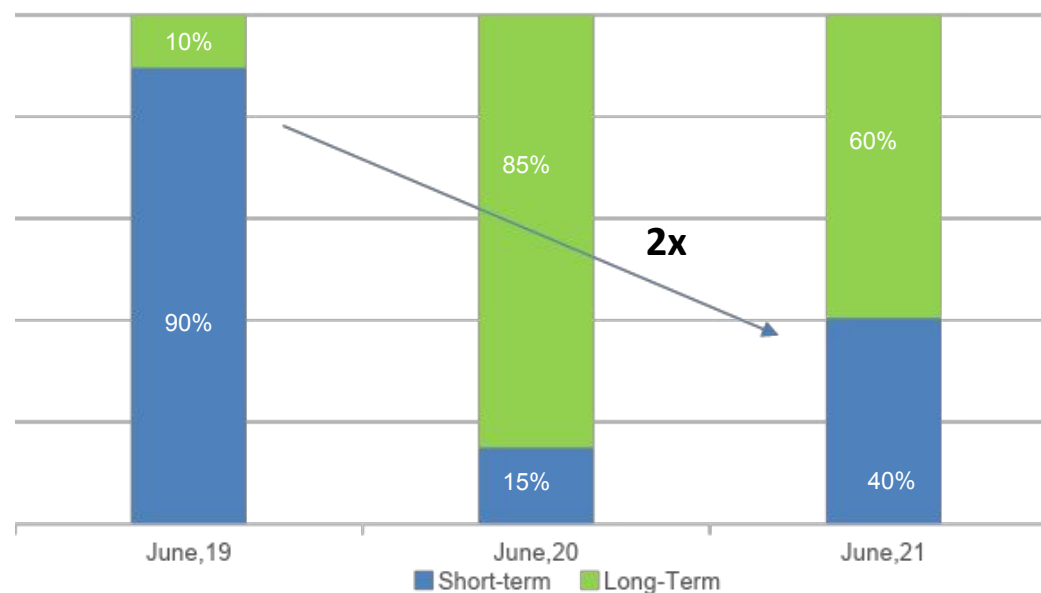
- 1) Microfinance license
- 2) Non-banking financial institution
- 3) Non-banking credit organization

Product portfolio structure

Our goal is to become long-term loan provider to our customer thus we were switching from short term loan facilities to long term such as Instalment loans and credit lines.

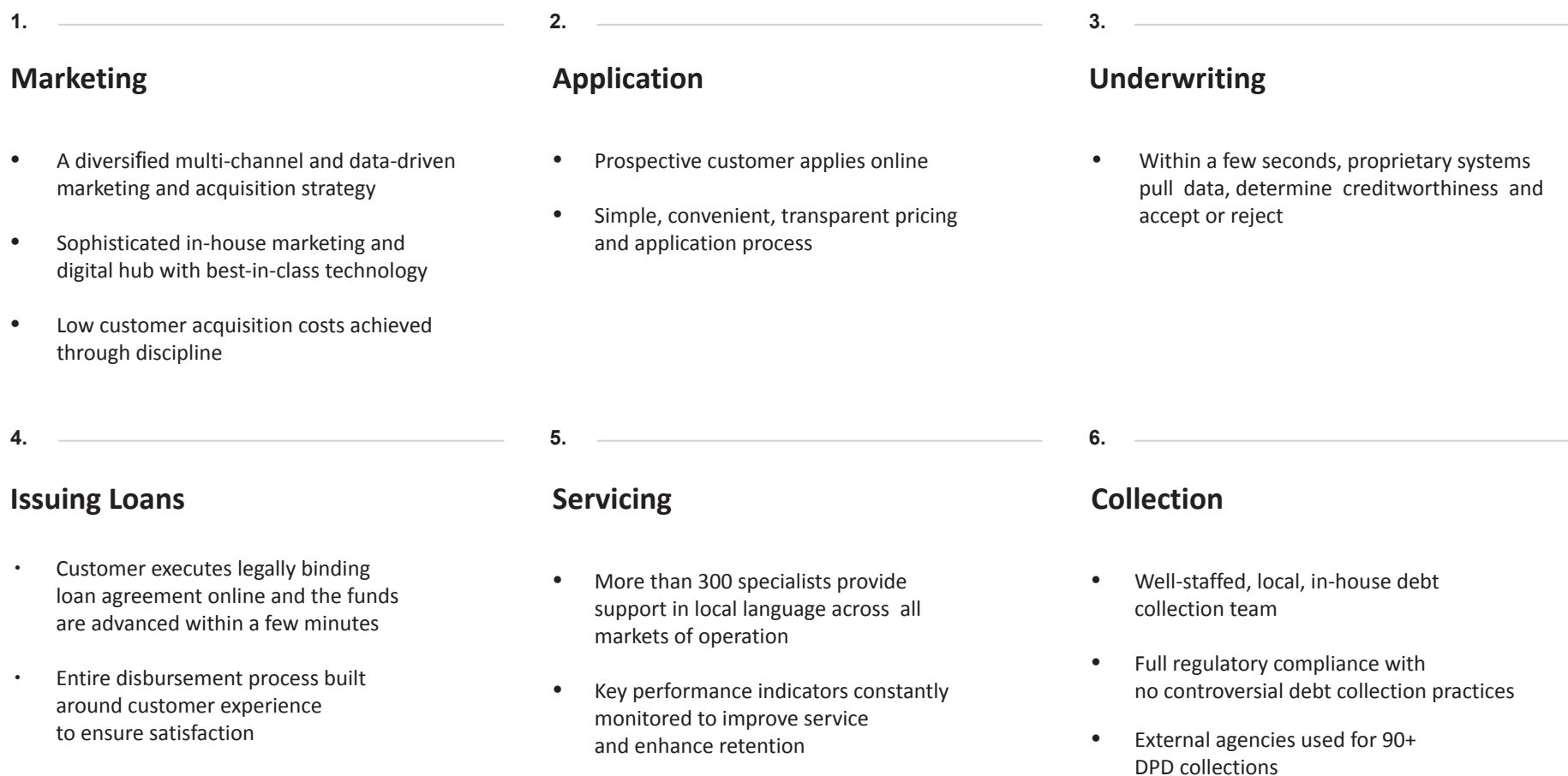
In 2021 motivated by customer needs and risk situation proportion of short term loans has increased.

After situation will normalize our goal will be to increase long term loan proportion in portfolio ensuring more stable income level and building long term relations with customers.



Overview of online lending process

We successfully use our own integrated and largely automated IT platform, that covers all steps of the customer life cycle, with access to key predictive data.



Strong collection capability

- Well-staffed local in-house debt collection team
- Best-in-class and highly automated collection process (automated dialers)
- Cooperation with external debt collection agencies to increase efficiency through fair competition
- Pro-active management of NPL portfolio with increased use of ad-hoc and forward flow debt sales as standard collection tools
- Full regulatory compliance, no controversial debt collection practices
- Customer satisfaction and collections efficiency are of paramount importance

91%

Average recovery rate of the full principal after maturity

77%+

Collected principal by in-house team within 30 days

7,1%

Average non-performing loans ratio (NPL)

11,7%

Average Net Loss Rate after maturity

Early Collection

1 to 30 days / In-House

Highly automated with customer reminders processed by IT systems

Late Collection

31 to 90 days / Mainly In-House

Further phone calls are made (similar to early collection phase)

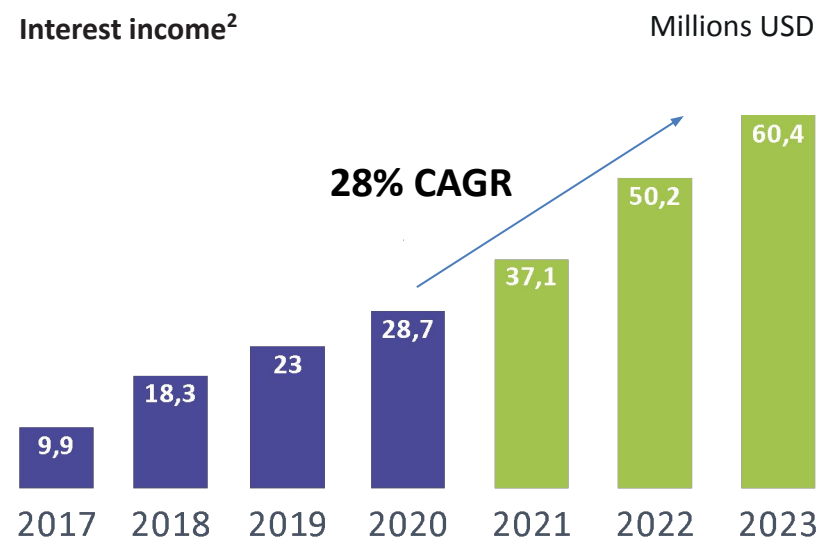
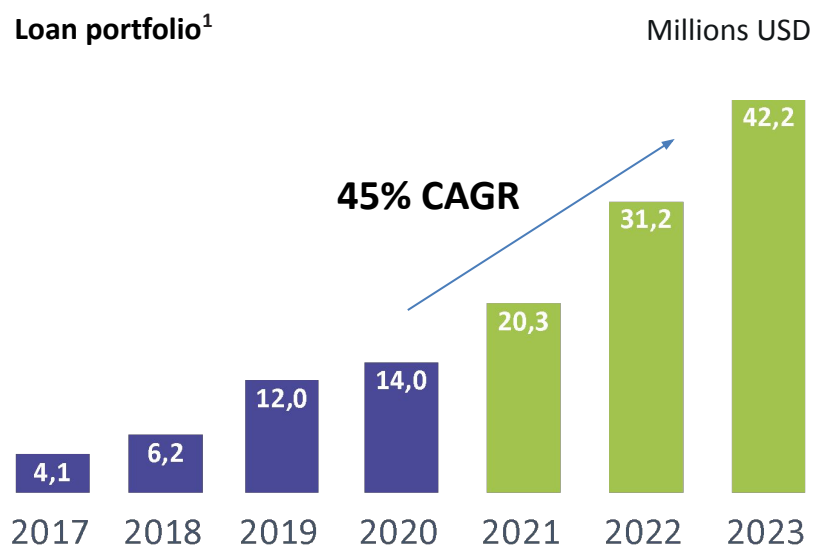
Early transfers to external debt collection agencies are performed if more efficient

Recovery

90+ Days / Debt Collection Agencies

Increasing use of ad-hoc and forward flow debt sales as standard collections tools

Financial indicators



Notes: ¹at the end of the period
²as of reporting period

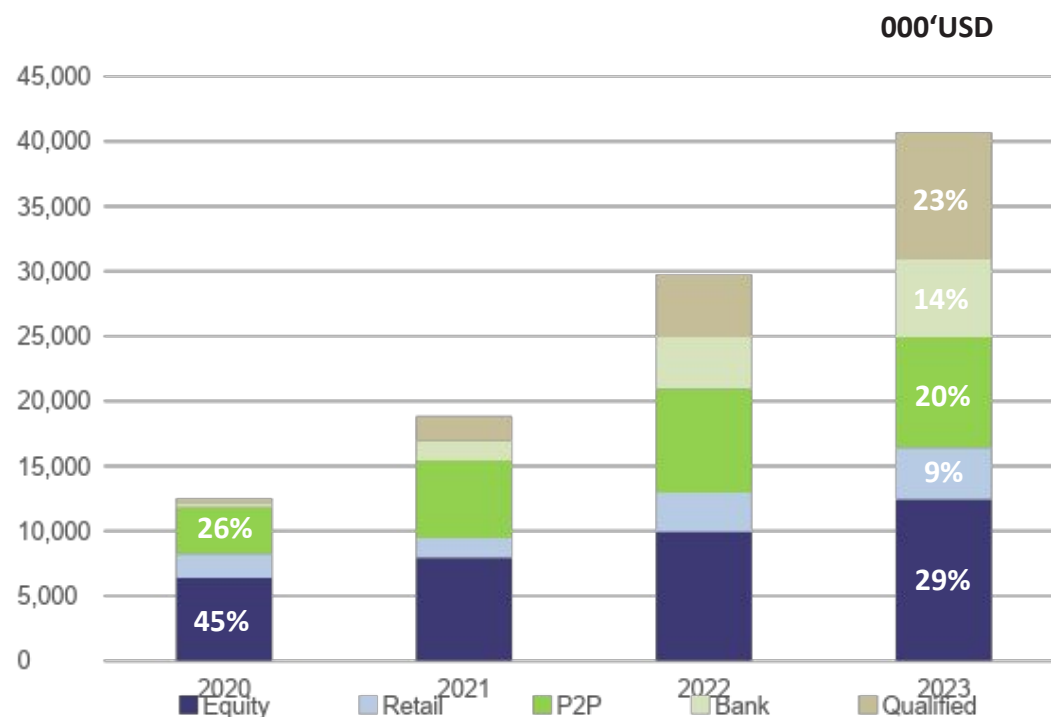
Funding structure

Our funding strategy

- Increase funding to facilitate growth
- Increase share of investments from Banks and Qualified investors (larger amounts)
- Diversify sources of funding
- Establish constant pipeline in line with forecasted funding requirement

Our investors

- **Private Investors** – certified individual investors mainly from Russian market, investments in Russian Rubles.
- **P2P** –Mintos and similar marketplaces
- **Qualified** –Larger direct contracts from private individuals of their SPVs



Our strategic partner

- DYNINNO Group

EcoFinance is a part of DYNINNO Group, an international group of companies with diversified businesses operating since 2004.

- Three main business divisions: Travel, Financial, and Entertainment Technologies.
- Its products and services are available across 50 markets, worldwide.

Global presence:

- DYNINNO Group has offices in the USA, Canada, Colombia, Cyprus, India, Latvia, Malta, Moldova, Philippines, Romania, Russia, United Kingdom.
- Active strongholds in more than 10 languages (including English, Russian, Spanish, and Filipino speaking markets).
- Exploring opportunities of growth and development in the Arabic, Chinese markets.

The group brands:



DYNINNO Group global presence



Our Team



Dmitry Tsymbler

Co-founder, Chief Executive Officer (CEO)

25 years in banking and consumer finance, seasoned CEO commercial banks and finance companies since 2003.



Asim Yuzbasioglu

Chief Risk and Revenue Officer (CRO)

3+ years in Company. Senior Retail Banking professional with a track record of 15+ years of International Business and Finance experience. Experienced in senior positions in fast growing businesses in dynamic growth markets. Previously: CRO – GE Money Bank, CEO – Home Credit Bank.



Svetlana Gurdina

Chief Marketing Officer (CMO)

5+ years in Company. Experienced CMO with a demonstrated 15+ years of history of working in the information technology and services industry. Previously: MPM – Dyninno Group.



Andrey Ivashin

Chief Information Officer (CIO)

1,5+ years in Company, 25+ years of experience in IT on senior positions. Previously: CTO – Odnoklassniki.ru



Vadim Vodeaniuc

Chief Operating Officer (COO)

4+ years in Company. 7+ years of experience on senior positions in Telecommunication industries.

DISCLAIMER

IMPORTANT NOTICE. By attending any meeting where this presentation is made, or by reading any part of this presentation, you acknowledge and agree to be bound by the following:

This presentation has been prepared by Dyninno Fintech Holding Limited (the "Company"). This presentation is strictly confidential to the recipient, may not be distributed to the press or any other person, and may not be reproduced in any form, in whole or in part.

The Company has included its own estimates, assessments, adjustments and judgments in preparing certain market information herein, which have not been verified by an independent third party. Market information included herein is, therefore, unless otherwise attributed exclusively to a third party source, to a certain degree subjective. While the Company believes that its own estimates, assessments, adjustments and judgments are reasonable and that the market information prepared by the Company appropriately reflects the industry and the markets in which it operates, there is no assurance that the Company's own estimates, assessments, adjustments and judgments are the most appropriate for making determinations relating to market information.

Neither the Company nor any of its affiliates, advisors or representatives shall have any liability whatsoever (in negligence or otherwise) for any loss howsoever arising from any use of this presentation or its contents or otherwise arising in connection with this presentation.

This presentation is confidential and does not constitute or form part of, and should not be construed as, an offer to sell or issue or the solicitation of an offer to buy or acquire securities of the Company or any of its subsidiaries in any jurisdiction or an inducement to enter into investment activity in any jurisdiction. Neither this presentation nor any part thereof, nor the fact of its distribution, shall form the basis of, or be relied on in connection with, any contract or commitment or investment decision whatsoever.

This presentation is not intended for publication or circulation in the United States. This presentation does not constitute and should not be construed as an offer to sell or the solicitation of an offer to buy securities in the United States or to any U.S. person (as defined in Regulation S under the US Securities Act of 1933, as amended (the "Securities Act")).

No securities of the Company have been, nor will be, registered under the Securities Act or the securities laws of any state of the United States, and unless so registered may not be offered or sold except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws.

This presentation is not directed at, or intended for distribution to or use by, any person or entity that is a citizen or resident or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would require any registration or licensing within such jurisdiction. Persons into whose possession this presentation comes should inform themselves about, and observe, any such restrictions

Matters discussed in this presentation may constitute forward-looking statements. Forward-looking statements are not statements of historical facts and can often be identified by words such as "plans," "expects," "intends," "estimates," "will," "may", "continue," "should" and similar expressions. The forward-looking statements in this presentation are based upon various assumptions, many of which are based, in turn, upon further assumptions, including without limitation, management's examination of historical operating trends, data contained in our records and other data available from third parties. Although we believe that these assumptions were reasonable when made, these assumptions are inherently subject to significant known and unknown risks, uncertainties, contingencies and other important factors which are difficult or impossible to predict and are beyond our control. Such risks, uncertainties, contingencies and other important factors could cause the actual results of the Company or the industry to differ materially from those results expressed or implied in this presentation by such forward-looking statements. The information, opinions and forward-looking statements contained in this presentation speak only as at the date of this presentation and are subject to change without notice. The Company and its respective agents, employees or advisors do not intend to, and expressly disclaim any duty, undertaking or obligation to, make or

Our contact information

Dmitry Tsymbur

Co-Founder and Director, Dyninno FinTech Holding

tsymbur@dyninno.com

+371 29287653