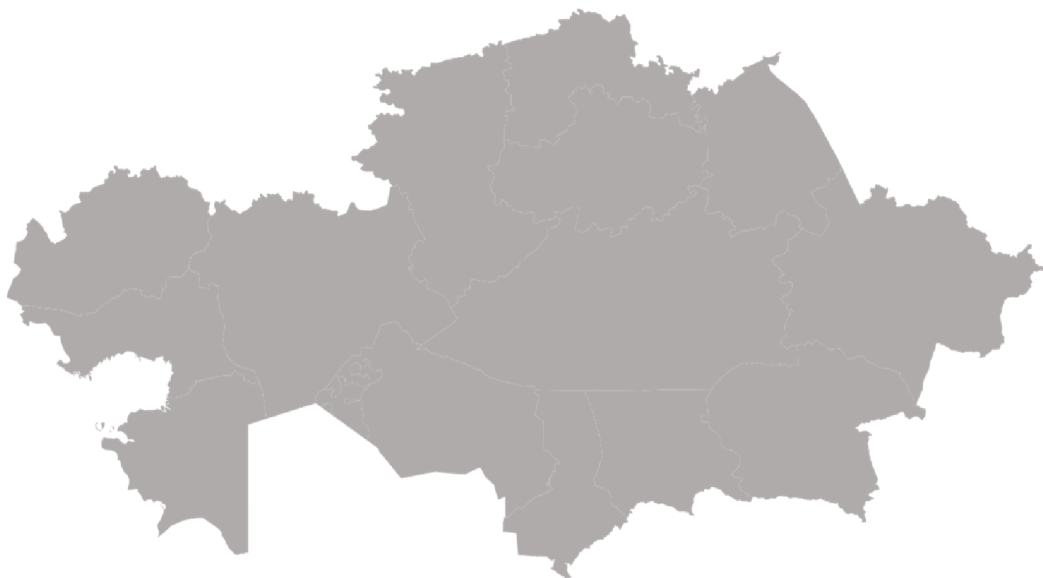


**We solve personal
finance gaps, 24/7**

Tenge **Da**

Kazakhstan: Market Landscape

The banking penetration rate is only **59%** (% of adults owning a transaction account), relatively low compared to other countries in the world, leaving a considerable number of citizens without access to formal financial services such as credits and investments. This provides a huge opportunity for the Fintech players.



26%

Avg. quarterly growth rate of online lending industry

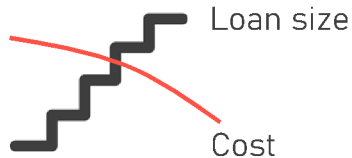
19,2m
Population

16,9m
Internet users

31,9y
Median age

\$10963
GDP per capita

The "Credit Ladder" concept



We believe that borrowers are not born equal and their needs and creditworthiness varies over time. We all can grow mentally and financially, so can our credit rating.

THAT'S WHY WE DEVELOPED THE CREDIT LADDER CONCEPT, WHICH MEANS:

- We help build up a personal credit rating
- Starting with the first loan our customers gradually improve credit and reduce finance cost
- Credit ladder enables long-term recurring access to credit even to consumers without credit rating

Same values

Kredit24

(2014-2019)

New brand

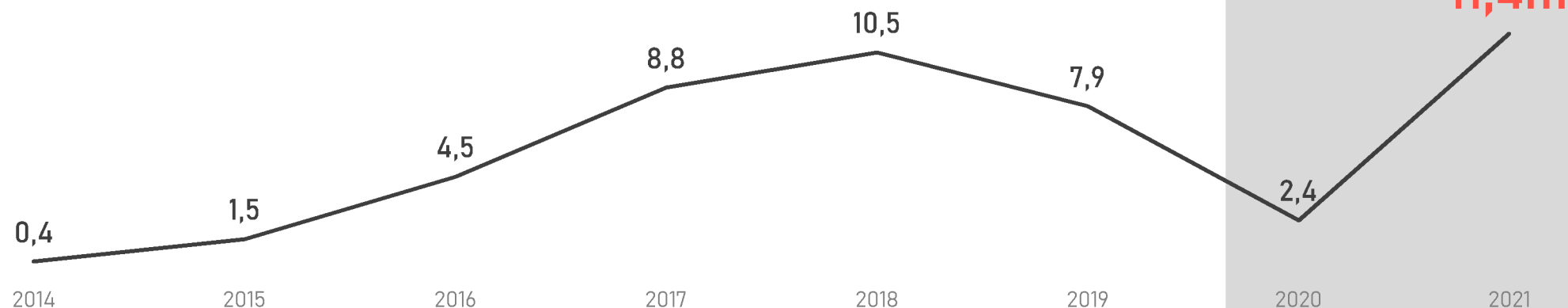
Tenge Da

(2020-now)

Kredit24

Tenge Da

Loan Issuance Dynamics, in \$



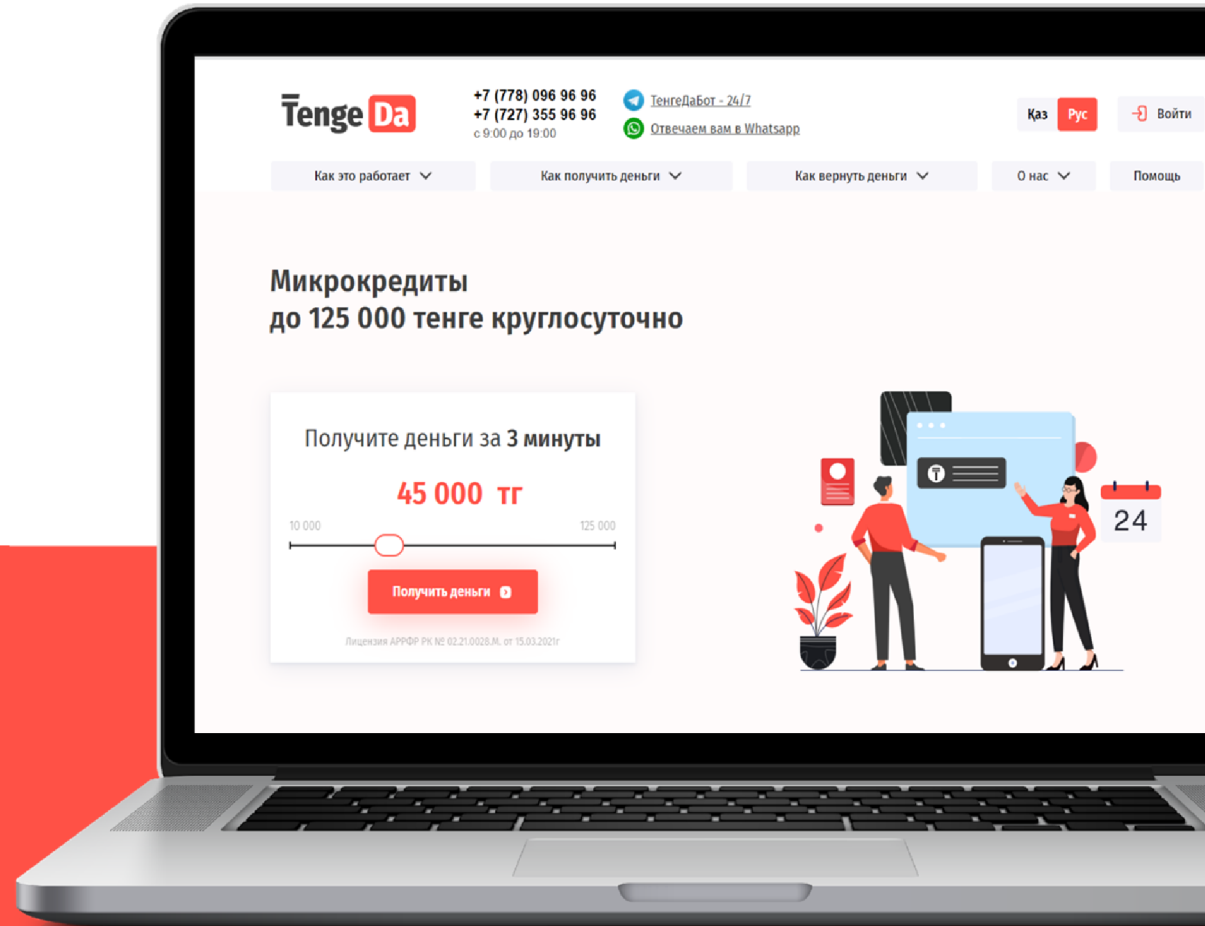
In 2014 we launched Kredit24 (K24), an online lender that offers unsecured personal single payment loans (SPL) and installment loans (IL) to subprime and near prime consumer segments and operate fully online.

Due to significant changes in local legislation in **2020** we made a decision to re-organize the business and launch as a new brand **TengeDa** and a new legal entity MFO Dengi govoryat LLP.

Online microloans

- Big data driven scoring
- 100% online and easy to use
- Super fast and 24/7
- Socially responsible

tengeda.kz



Our product range

Single payment loan (SPL)

Core business

- \$10 to \$300 equivalent in LCY*
- Up to 20 days
- For retail consumers in subprime segment

Personal installment loan (IL)

Launch in 3Q 2022

- \$300 to \$3000 equivalent in LCY*
- Up to 12 months
- For retail consumers in near-prime segment

Small business installment loan (IL)

In development

- \$600 to \$5000 equivalent in LCY*
- Up to 24 months
- For micropreneurs/ small businesses

*LCY- Local currency

Operational indicators

2020-1Q2022

\$15,3m

Value of loans issued

133%
Surplus

\$4,5m
Loan portfolio

159k
Loans issued

24%
Approval rate

\$119
Avg loan size

741k
Applications scored

Financial indicators

	2020	2021	1Q2022
<u>Gross revenue</u>	<u>\$1m</u>	<u>\$4,3m</u>	<u>\$1,2m</u>
Provisions & Write-offs expenses	\$409k	\$691k	\$405k
Operating expenses	\$178k	\$670k	\$239k
Inc. client identification and scoring, processing fees	\$72k	\$287k	\$114k
Inc. customer acquisition costs	\$19k	\$212k	\$66k
Payroll	\$115k	\$721k	\$226k
Administrative cost	\$24k	\$152k	\$31k
<u>Profit before tax</u>	<u>\$352k</u>	<u>\$1,7m</u>	<u>\$543k</u>

FY2022 forecast

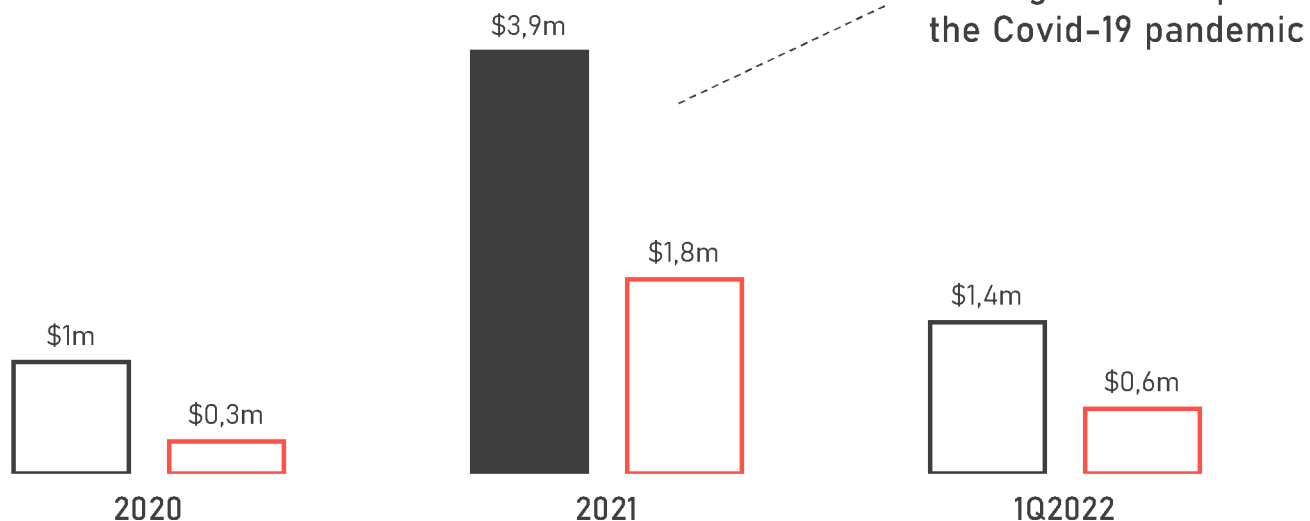
\$7,6m
Gross revenue

\$3,6m
Profit before tax

\$7,5m
Loan portfolio

We grow fast profitably year on year

■ Revenue
■ Net profit before tax



“ The true statesman is the one
who is willing to take risks.

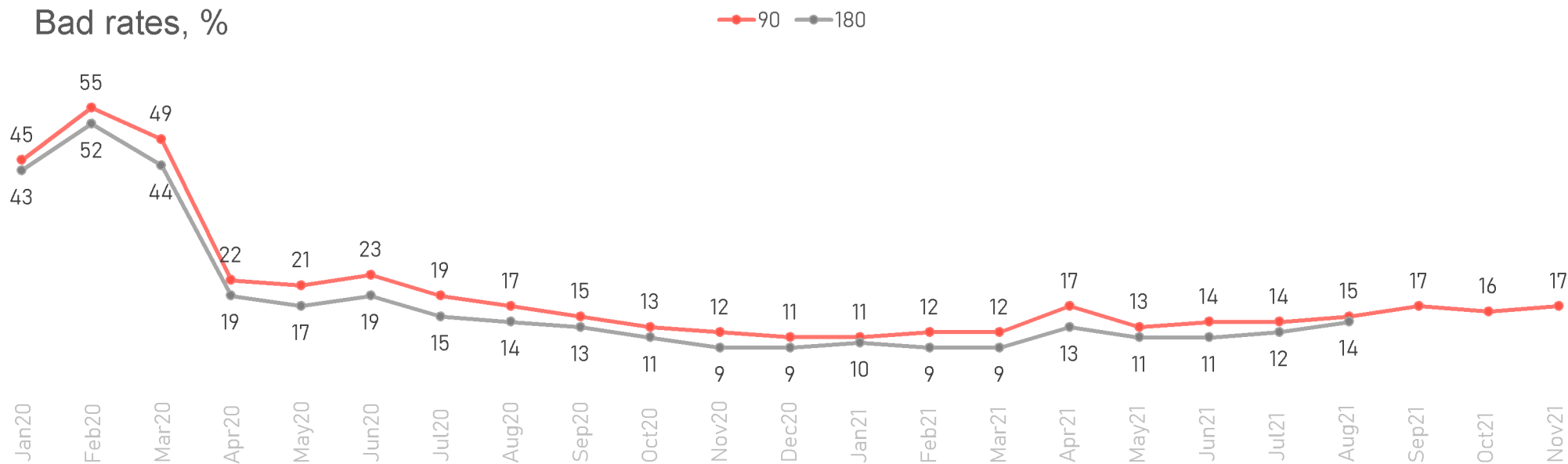
Charles de Gaulle

52%

Recovery rate

48%

NPL





**We are
70+ employees**

**In-depth experience
in fintech, data science, retail
banking, risks & IT
management**



Our Top management



Alexey Sidorov

Founder & Group
shareholder



Baglan Telman

CEO/CFO



Maya Kalugina

Head of Risks and
Compliance



Aidar Akhanov

Head of Operations



Sofya Zakaryan

Head of Products



Dinara Shalbayeva

Head of Business
Development



Aziza Zhilgildina

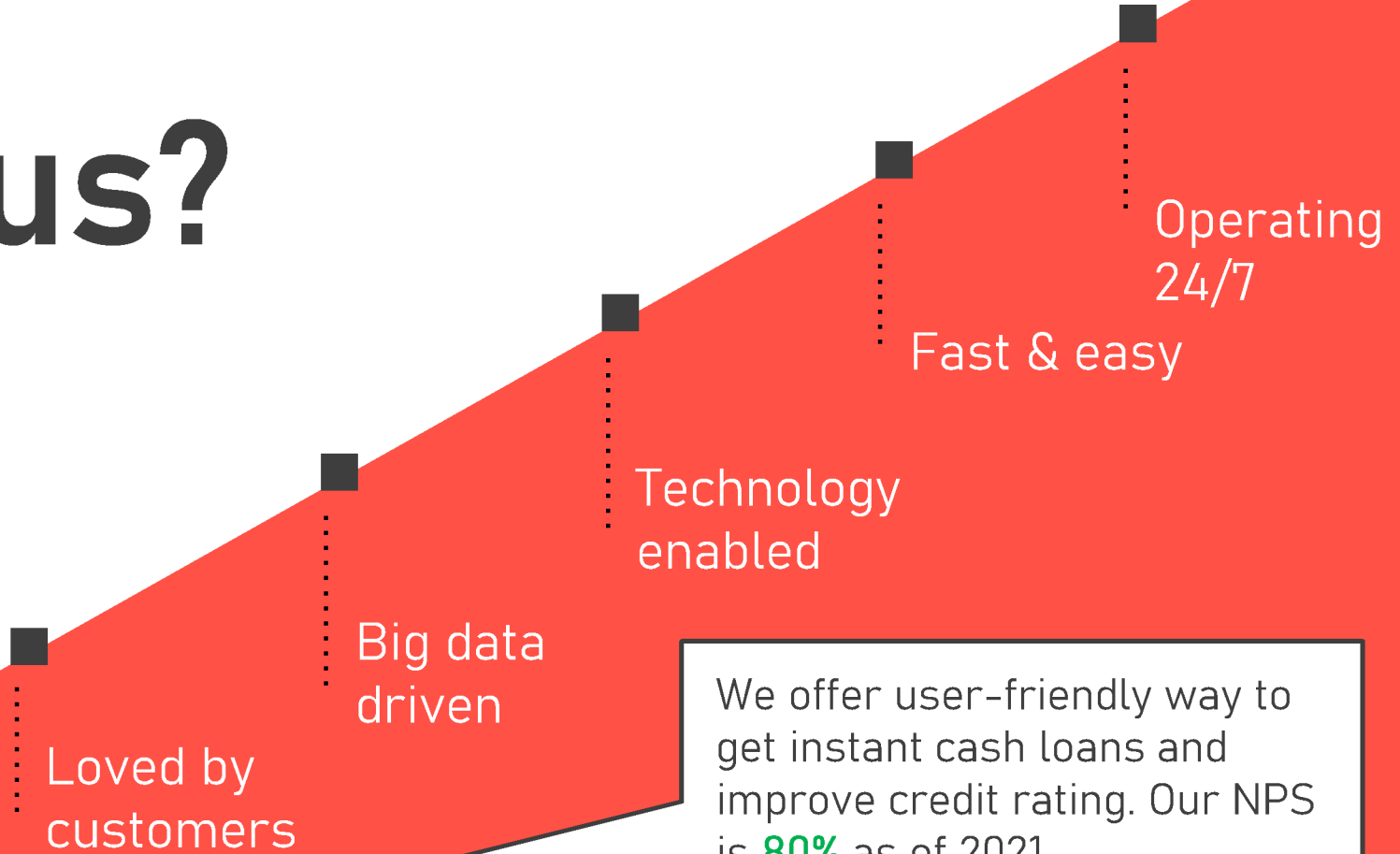
Head of CX



Valikhan Alishev

Head of HR

Why us?



We offer user-friendly way to get instant cash loans and improve credit rating. Our NPS is **80%** as of 2021.

Strategy for 2022

1 CX

- Website optimization and redesign
- Mobile app development
- Extended working hours
- Improved customer support chatbot

2 Product

- Launch of installment loan product for 100K-500K KZT
- Flexible repayment terms for defaulted borrowers
- Loans issuance growth X2

3 Funding

- KZT bond issuance
- Credit line increase from Shinhan Bank Kazakhstan
- Funding facility increase from Bondster platform
- Funding facility from new crowd-funding platform

**Let's do it
together**

Baglan Telman

CEO

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E-mail: b.telman@tengeda.kz