

ferratum

Capital Markets Day 2021

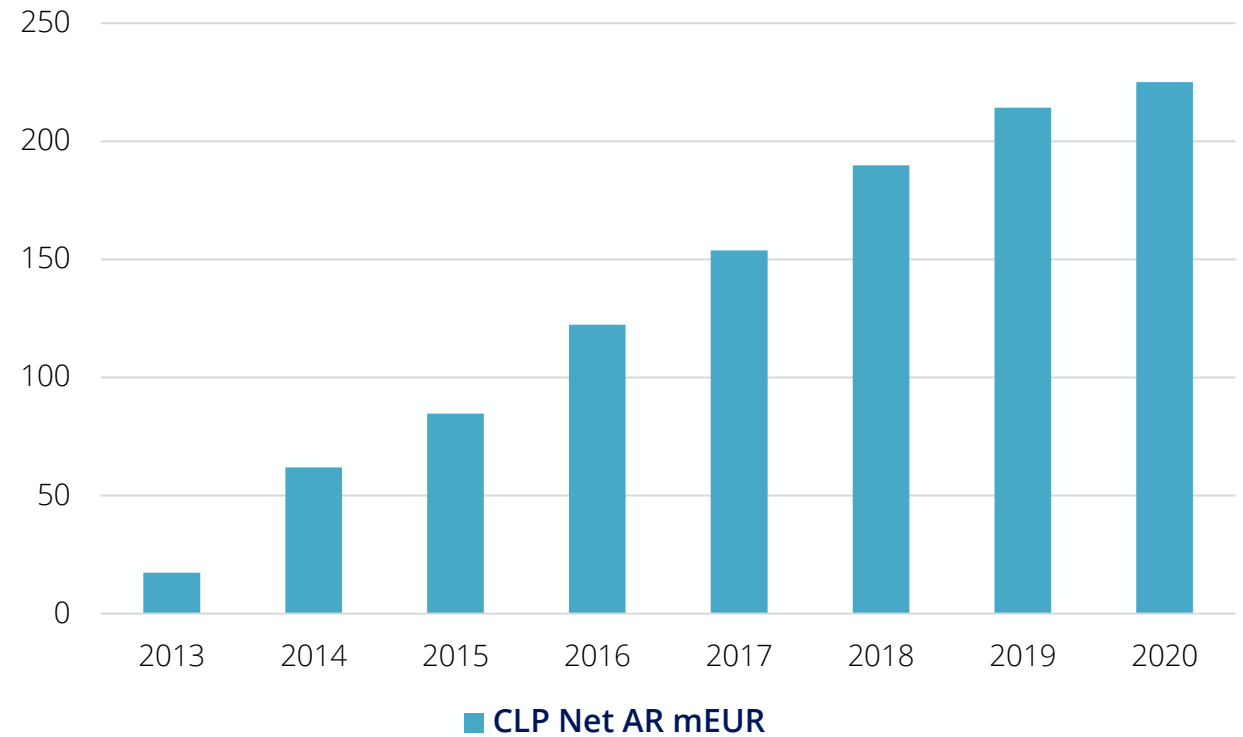
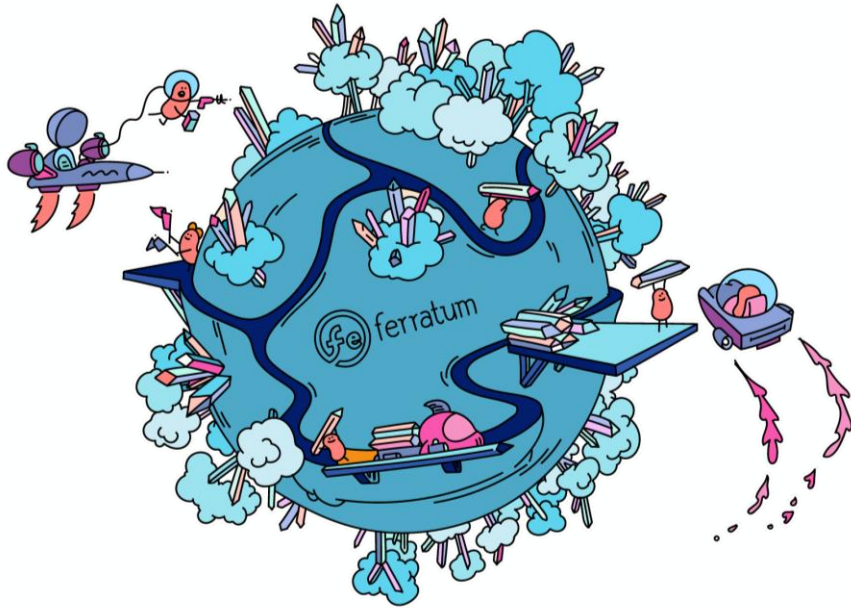
Ferratum Tribe

Kristjan Kajakas

Tribe CEO

ferratum

Biggest rock in the Multitude system. Sixteen years of profitable growth!

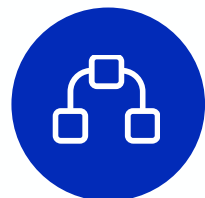


We help our customer's unplanned financial needs locally in 14 countries with global efficiency



CUSTOMERS

- Unplanned financial need because of unexpected life event
- Speed and convenience more important than price



TEAM

- 137 professionals focusing on serving the customer needs
- Working in small agile teams



PRODUCTS

- Credit limit 70%, Plusloan 19% and Microloan 11% of revenues
- Fully digital onboarding – 95% existing customer process automated

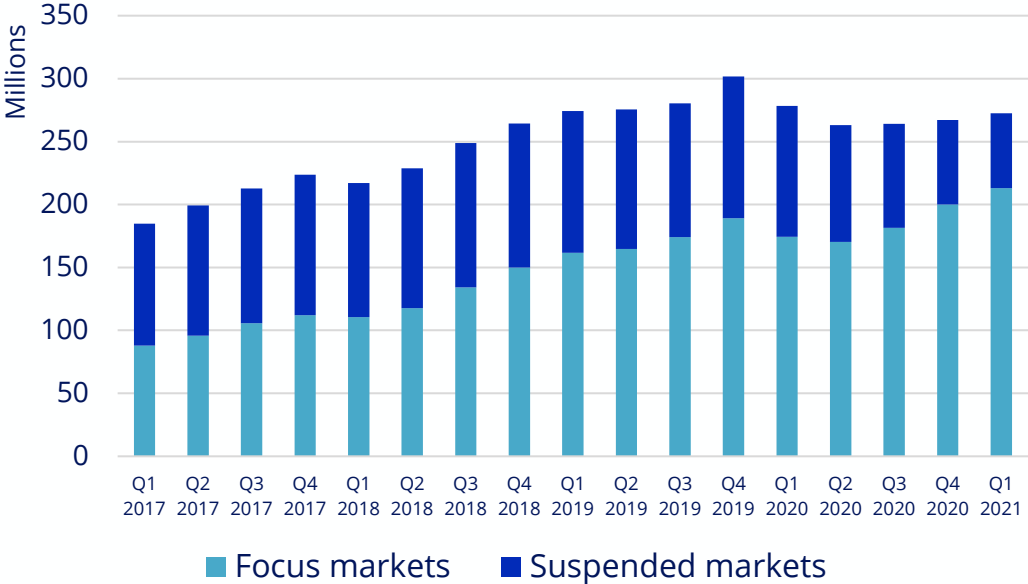


ECONOMIES OF SCALE

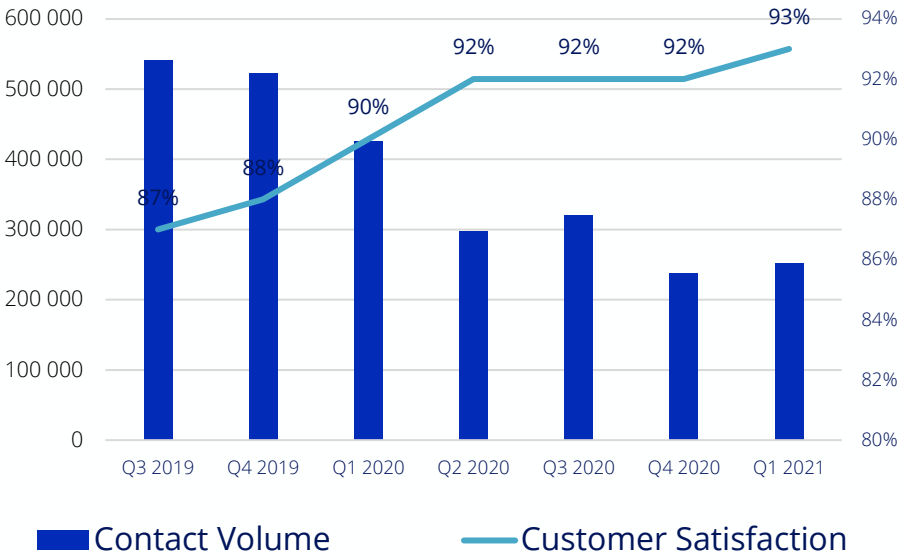
- Scalable funding
- Automated processes, centralized operations
- Operating in 14 markets

Higher focus on core markets and digitalizing our processes even further

PORTFOLIO PERFORMANCE ENHANCED BY FOCUSING ON FOCUS MARKETS



HIGH LEVEL OF DIGITALIZATION AND CUSTOMER SATISFACTION



Over 20 million potential customers addressed by 4 growth pillars

1. PRODUCT ROLLOUT

2. NEW MARKET ENTRY

3. CONSOLIDATION OPPORTUNITIES

4. ACCELERATE OF EXISTING MARKETS

LEAD

CONVERSION

RISK

CRM

We maintain profitable growth in our active markets



Vision



Aspirational
objectives



Strategic
choices

We want to be the first choice of customers seeking small financial support to meet everyday needs

We provide seamless
customer journey

We maintain profitable growth

We have efficient &
Agile processes

Customer onboarding
automation

Growth via
product rollout

Optimize existing processes

Datadriven CRM models

M&A and portfolio acquisitions

Scale cost efficiently

Feature & product
development

Growth via geographical
expansion

We work in small agile teams

A large, light blue, stylized logo consisting of the letters 'f' and 'e' is positioned on the left side of the slide. The 'f' is tall and the 'e' is rounded, both in a sans-serif font. The background is a solid medium blue.

Thank you