



Capital Markets Day

sweep bank

Julie Chatterjee
CCO & Deputy CEO

2021 © sweep. all rights reserved.

public

SHOP



Amazing position for growth!

We are present in 20 countries

Local market know how

15+ years of lending experience

Experts in lending

We have a banking license

Strong compliance capabilities

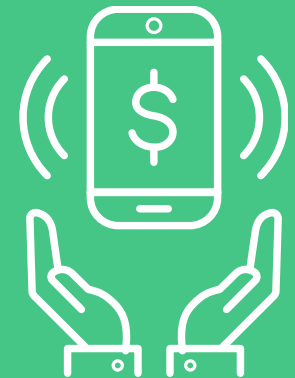
We learnt from the past

Re-engineered app
Unified tech stack
Defined customer segment
New brand
Agile & merged tribe

sweep®

Vision

Becoming the most
valuable financial
platform



Where we stand now!

sweep®

**40% growth
(NAR) in prime lending
Q1**

**Profitable customer segment
identified 35 million potential
customers in EU**

**60% increase in
customer base Q1**

**Active in 4
markets within EU**

**Strong payment
behaviour 3% credit
losses**

+60' app downloads

Focus on customers who generate revenue, not just volume!

sweep®



Credit hungry & revolving

Tech Savvy

Busy young parents

Convenience seeking

Loves online shopping

**35 million potential
customers within EU**

- EU 447 M.
- Total customer segment 35 M.
- Customer segment in existing markets 5,6 M.

We have a customer centric value proposition!

sweep[®]

Customer behaviour

Online shopping
– the new normal

Platform-based solutions
a part of daily life

Customer segment's pains

Lack multiple financing &
payment options
for different purchases

Financial services are
complicated and difficult to
understand

SweepBank main solutions



Personalized financial
offerings in one App



Flexible financing &
payment options

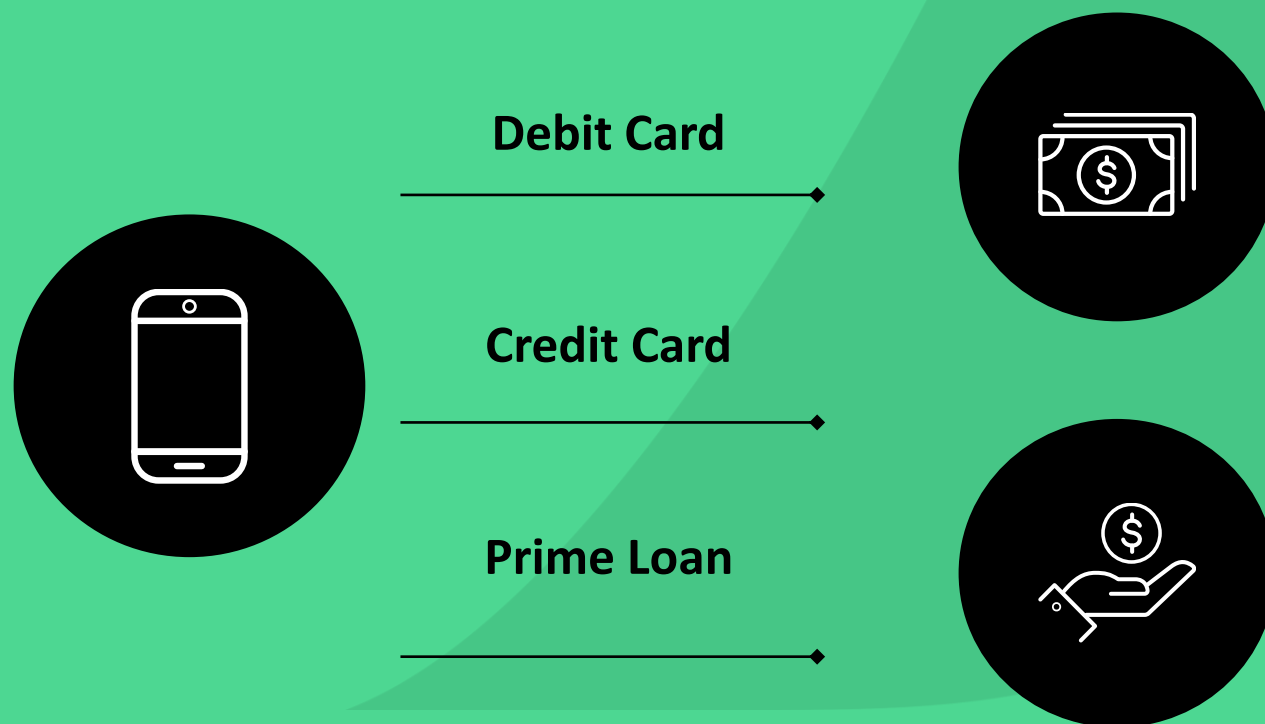


Multiple 3rd party
offerings in the
app

Our customers choice!

Flexible financing & payment options

sweep®



Flexible financing

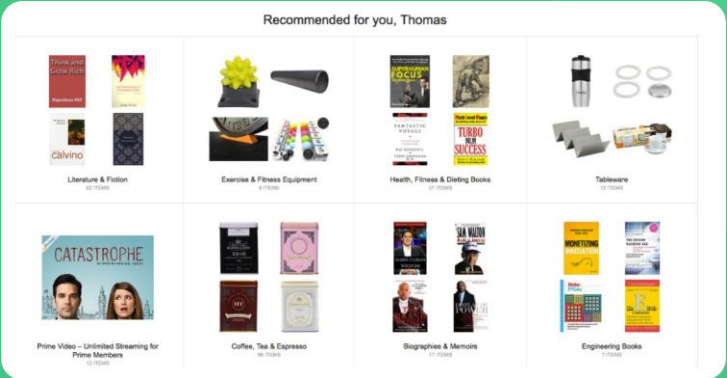
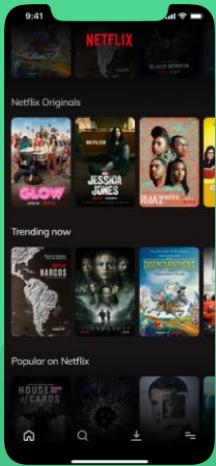
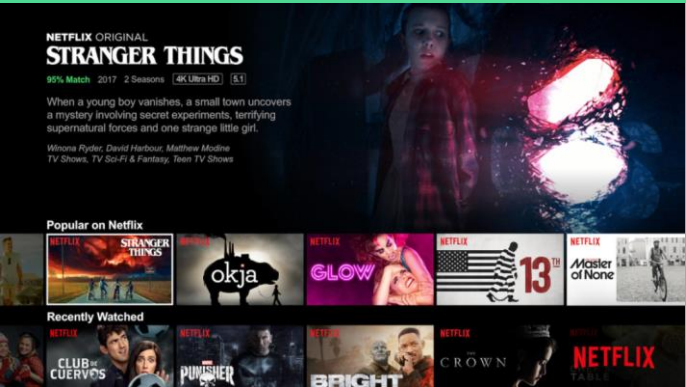
- Use savings or current account
- Convert Debit to Credit
- Convert Credit to Prime Loan

Flexible payment methods

- Pay instantly
- Buy now pay later
- Pay in instalments
- Pay all invoices with one payment

Personalized offerings with Sweep!

sweep®



Personalised financial offerings in the SweepBank app

Personalized offerings with Sweep! Multiple 3rd party offerings!

sweep[®]

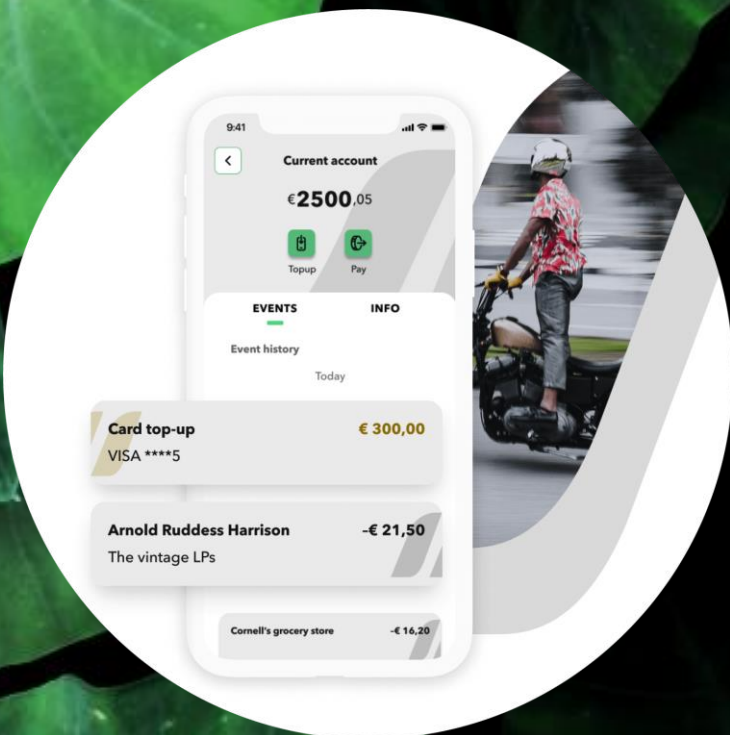
In-app partners

To improve the personalization

Offer wide range of financial services

Increase commission-based revenues

and more to be revealed.....



Strategic choices to achieve the Vision

sweep®



Vision

Most valuable financial platform



Aspirational objectives

We achieve sustainable growth and profitability

We provide frictionless access & use of our services

We are the preferred choice for our customers

We WIN together with most relevant partners

We attract and retain talents



Strategic choices

CLV
C/I

Optimize existing portfolios

Scale to new markets

Transparent & risk based pricing

Conversion rate
App rating

Unified & reusable solutions

Iterative service design

Intuitive customer experience

Active Customers
/ Total portfolio

Insight driven development

Simplified solutions

Data driven personalisation

Revenue/
Total revenue

Platform Partners

Sales financing partners

eNPS

Agile way of working

Attractive share program

Best in class career development

Midterm target

sweep®



New market
opening every 4-6
months



Grow profitably

