

# credissimo

Credissimo is a leading **European FinTech Group** founded in 2007 that utilizes innovative proprietary technology to provide Instant Online Consumer Loans, E-commerce Financing and Bill Payment Services. Credissimo is **present in five European countries** and is a market leader in the Online Consumer Lending segment in two of them. Our competitive advantage is encoded in our business know-how that we have developed in **more than 10 years of experience**. Efficient business model, cutting-edge technology solutions and visionary management are the key drivers of our longstanding success.

Credissimo adheres to the highest regulatory requirements and is **strictly supervised by multiple European Banking and Financial Services Regulators**.



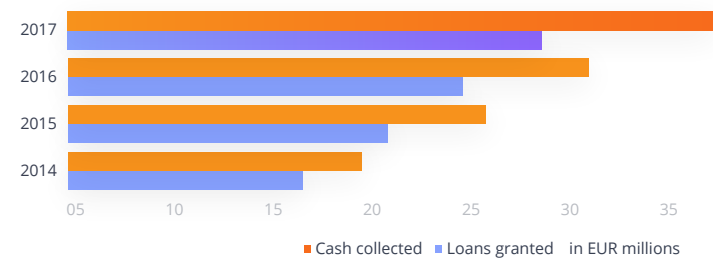
## Key Figures

All figures presented relate to FY17 unless specifically pointed otherwise



## EUR 100M loans granted EUR 129M cash collected

since inception



## Product Diversity



## Brand Awareness

- 2017 Consumers Favourite "Financial Institution"
- 95% Client satisfaction rate
- 160k+ Followers on Facebook and 400k+ sticker pack and Followers on Viber

## Mobile Adoption

Development of user-friendly mobile website and iPhone/Android apps helped the company reach over 1,000,000 online loan applications

## Initial Public Offering (IPO)

On **May 7 2014** Credissimo successfully listed 2.5 million shares on the public markets

## Bitcoin & Chatbot Integration

Credissimo pioneered a Bitcoin loan repayment option. The company was also the first consumer lender in the world to launch an automated lending chatbot

## Nexo

Credissimo is powering the world's First Digital Asset Institution based on blockchain technology



2010

## Proprietary Process Automation

Credissimo developed in-house an innovative technology that introduced automated instant credit approval 7 days a week

2013

## E-Commerce & Utility Bill Payments

Driven by the vision to provide convenient solutions for its customers, Credissimo diversified its products and introduced E-Commerce financing and direct Utility Bills Payments. 300+ merchants onboarded

2013

2014

## Big Data Scoring & Analytics

Adopting Machine Learning and Big Data technologies further enhanced Credissimo's loan scoring algorithms

2015

2016

## FinTech Award

Reached Top 10 Alternative Finance in [European FinTech Awards 2017](#). Received two Forbes Business Awards 2017 for "Financial Sector Innovations" and "Quality of Services"

2017

2017