

MARCH 2017

# CREAMFINANCE SMART DATA SIMPLE LOANS

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CREAMFINANCE.COM



# Fintech Trends And Challenges



Trade shows are  
entertainment events



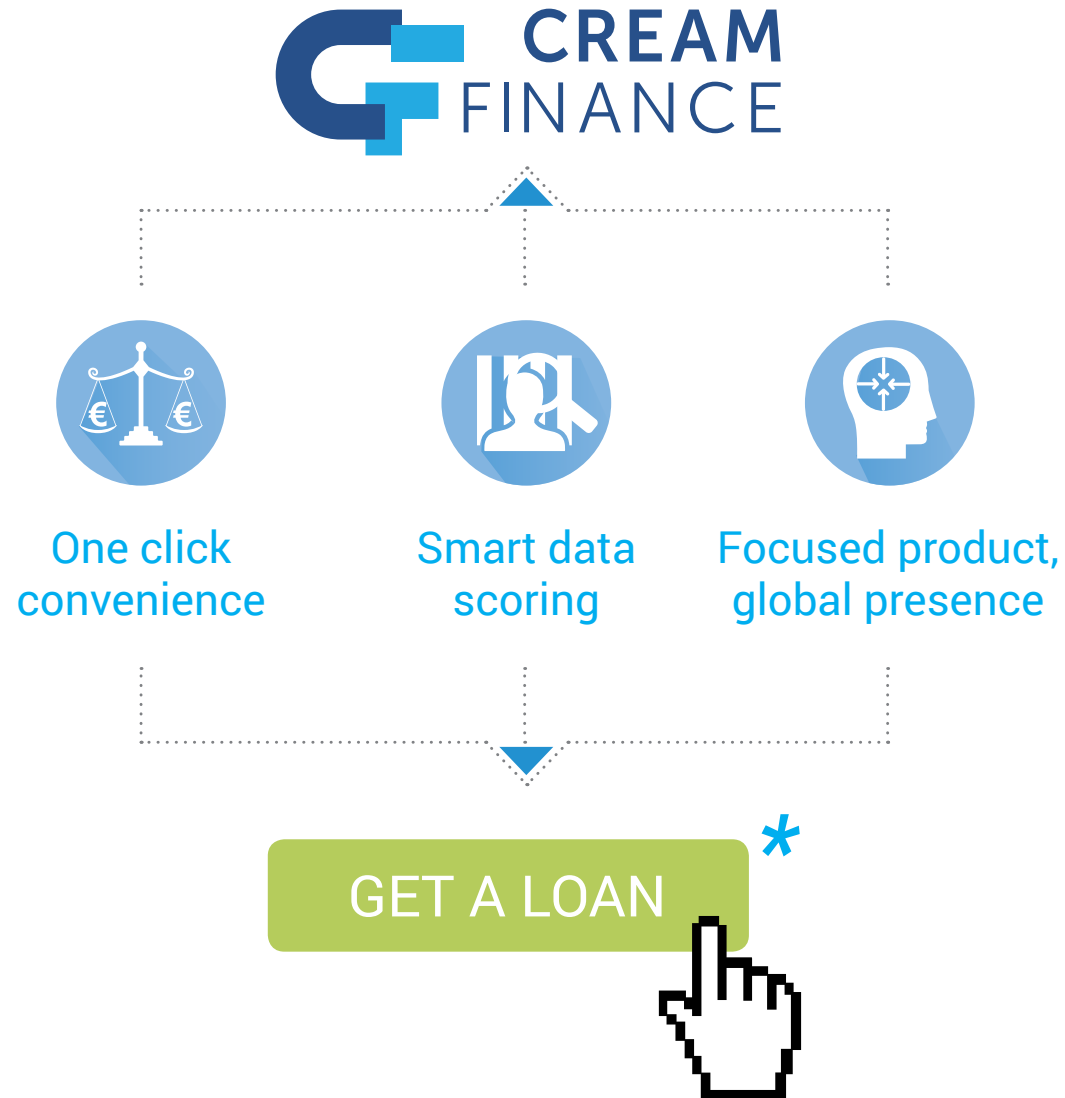
Raising money,  
not making money



Obsession  
with unicorns



# Our Mission - To Make Money Available



*\*Entirely online, money sent instantly*

# Creamfinance - One Click Loans To Consumers Globally



Started in 2012,  
now in 8 countries  
worldwide



Nearly 300 employees  
HQ in Warsaw,  
Poland

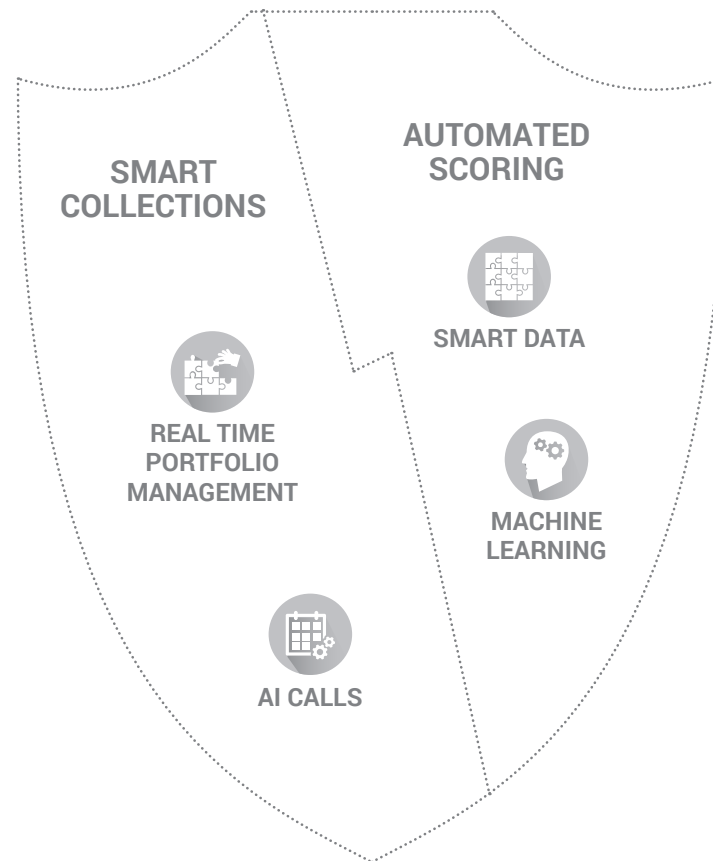


€35mil revenue  
and profitable



€50mil. raised  
in public and private  
markets

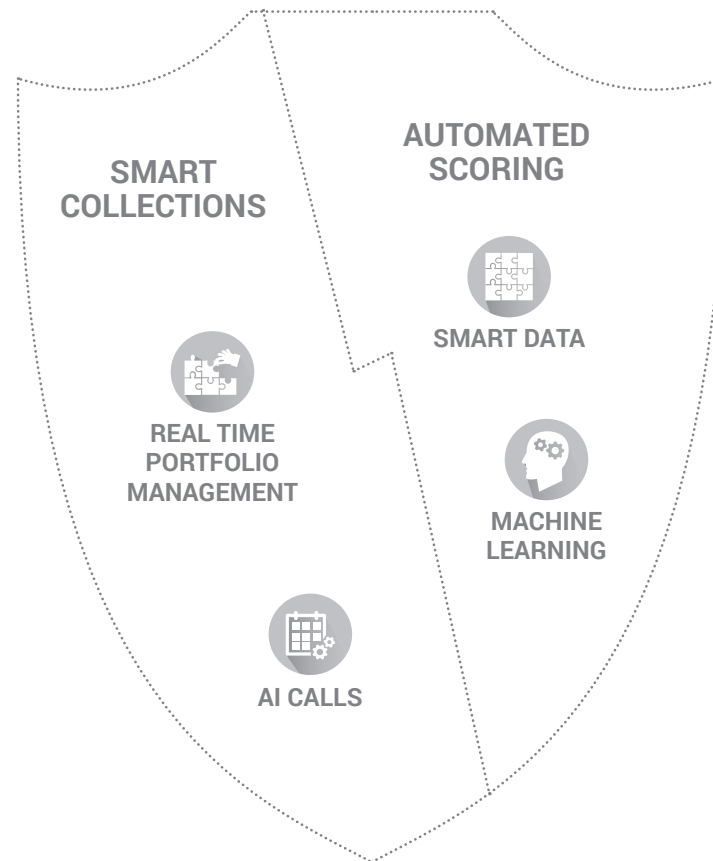
## STRONG PROFITS



**STRONG PROFITS**



**LOW DEFAULT**



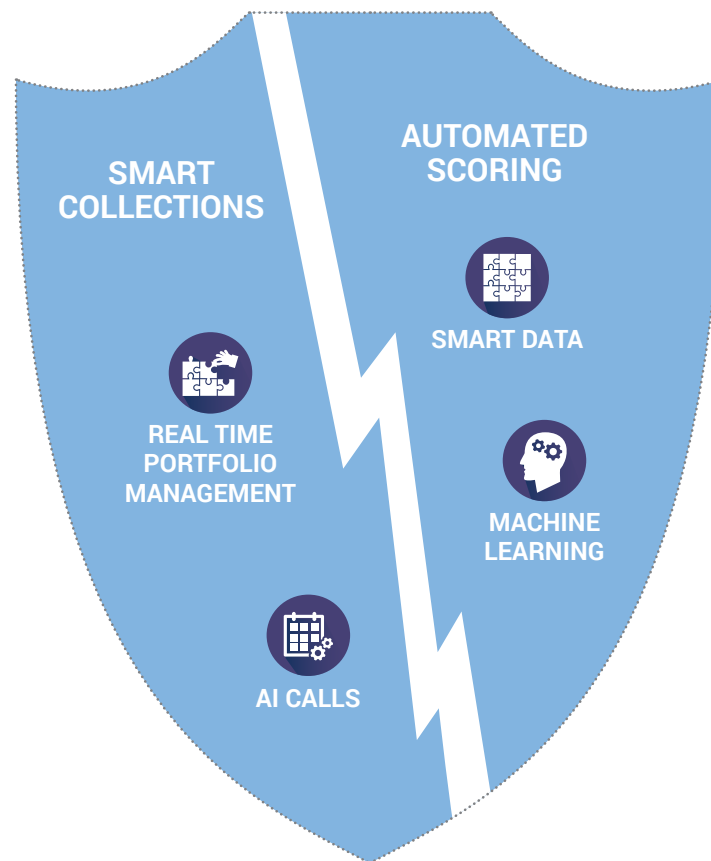
**STRONG PROFITS**



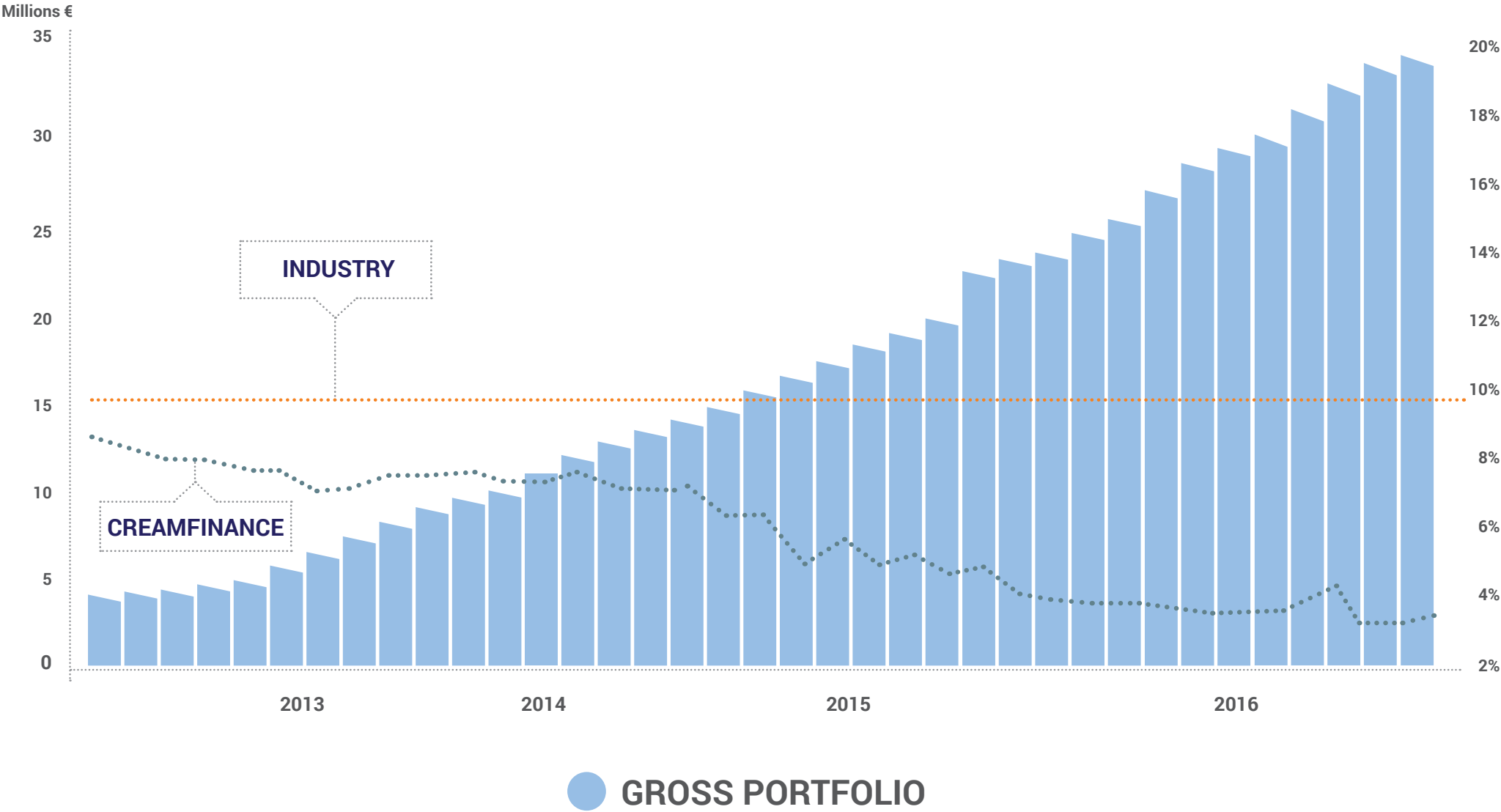
**LOW DEFAULT**



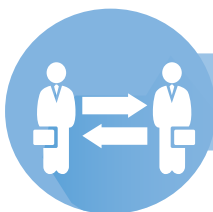
**BEST CREDIT  
RISK MODEL**



# Superior Default Levels



# Bond Offering



## Indicative bond offering

Currency	EUR
Size	10 million
Minimum subscription	10,000
Maturity, months	36
Coupon	12,00%
Interest frequency	quarterly

## CREAMFINANCE GROUP FINANCIALS (all in kEUR)

	2016	2017	2018
(+) REVENUE	30 433	45 978	68 857
EBITDA	8 166	10 202	16 497
DEBT/EQUITY RATIO	5.1x	2.7x	1.4x



## Outstanding growth

- Revenue tripled over the last 2 years
- Recognized as 2nd fastest growing company in Europe
- EBITDA grew more than 20x since 2014



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