



Serving the Financially Underserved

Mark Ruddock, CEO 4finance



INTRO TO 4FINANCE



16
Countries



Installment
loans



Lines of
credit



Deposits



Short term
loans



Credit
cards



Point of sale
loans

23,000

Risk decisions
per day

16,600+

Loans issued
per day

€3,500,000+

Issued each
day

3 seconds

Average decision
time

15 mins

92% of all
payments
to banks



A wide-angle, high-angle photograph of Berlin at night. The Spree River flows through the center-left of the frame, reflecting the city lights. To the right, a multi-lane highway shows light trails from cars. The city skyline is visible in the background, featuring the prominent Berlin TV Tower (Fernsehturm) with its red and white segments. Other illuminated buildings and the dome of the Berlin Cathedral are also visible. The sky is a deep blue with some wispy clouds.

DEEP EXPERIENCE

33,000,000+

Online applications reviewed

€5,000,000,000+

Loans issued

8,800,000+

Registered customers

€1,200,000,000+

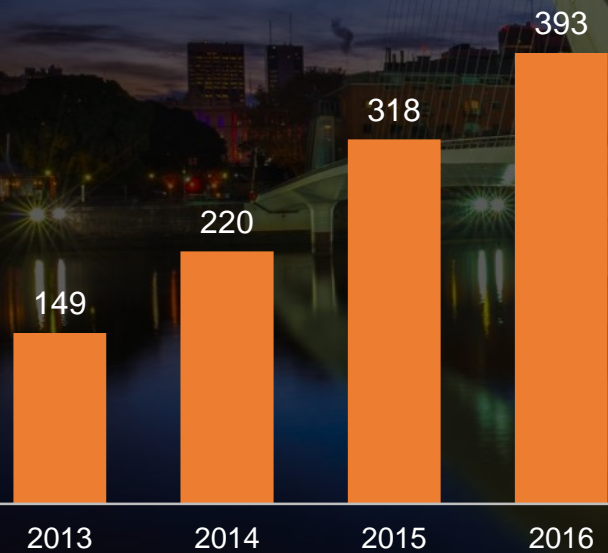
Annual loan run rate



SOLID PERFORMANCE

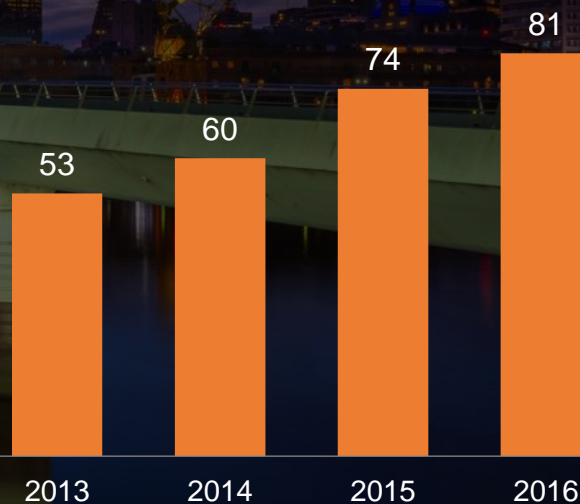
Interest income

€m



Profit before tax

€m

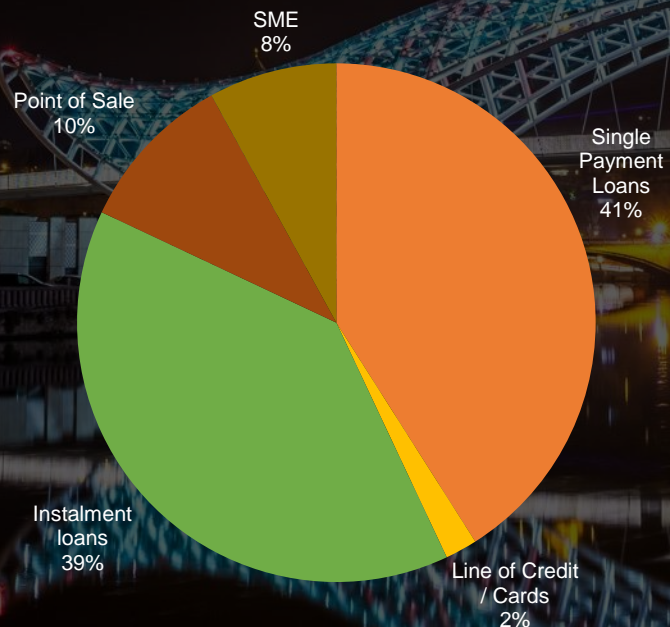




BROADLY DIVERSIFIED

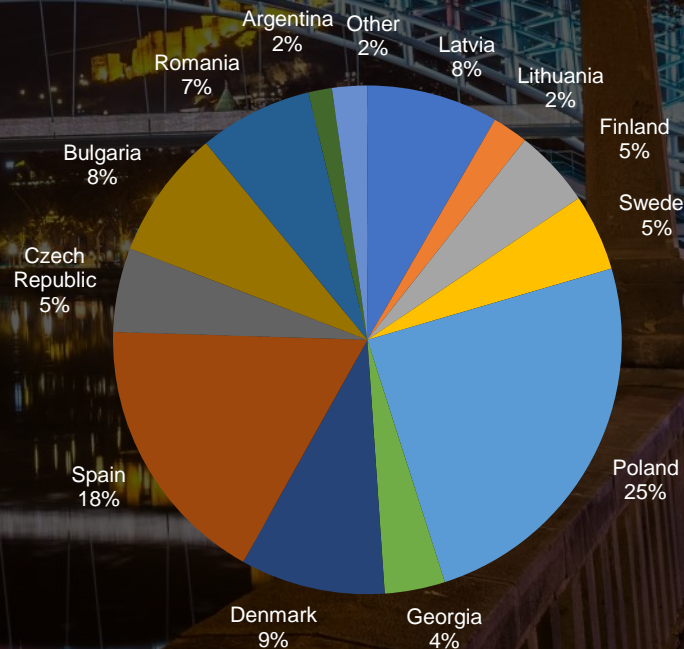
Product portfolio

Net receivables



Geographic coverage

Interest income





THE OPPORTUNITY



2.5BB
Financially
underserved



Fast growing
middle class
emerging
markets



700MM
aspirational
near prime



Disenfranchised
millennial class
developed
markets



THE CHALLENGES



Limited actionable
credit data



Tough
KYC



Limited FS
exposure



Small tickets
low LTV



Mobile
internet
dependent



Complex
regulatory
frameworks



REQUIRED EXPERTISE



World class data
science & wide
aperture scoring



Artificial
intelligence &
automation



Banking
competency &
licenses



Strategic
partnerships



Mobile
first thinking



Multi-region
multi-regulator
expertise



4FINANCE – UNIQUELY POSITIONED



Unique scale
and expertise



Multi-product
multi-region
experience



Well capitalized,
profitable,
disciplined



Simple,
transparent
products



Mobile
first



Deep
scoring
expertise



Diversified
product suite



Automation and
self service
capabilities



Unique
strategic
partnerships



Thank You

Mark Ruddock, CEO 4finance