



# **NEXT GENERATION ONLINE BANKING**

OVERVIEW

# COMPANY DESCRIPTION

ONE OF THE MOST QUICKLY GROWING FINTECH COMPANIES

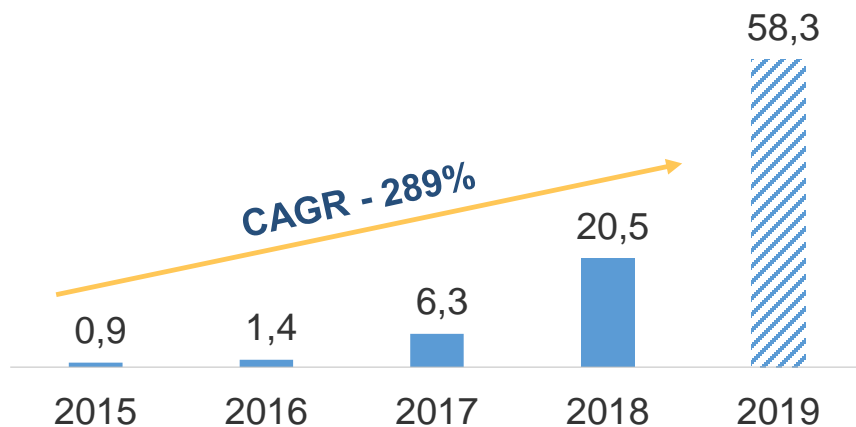


- Kviku - an online B2B / B2C credit platform providing instant credit solutions
- Founded in 2013
- Number of employees – 32
- Countries of presence - Russia, Kazakhstan, Spain. In 2019 plan - Poland, Vietnam, Philippines
- Main products - new customers: POS and virtual credit cards, repeat customers: installment loans (cash loans)

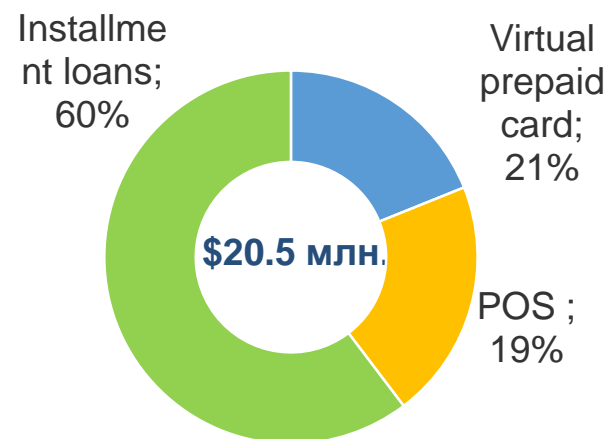
## Geographical expansion



## Dynamics of loans issued 2015-2019, \$ million.



## Issue structure, 2018



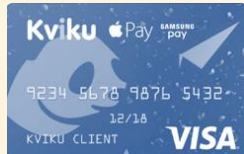
# KEY CREDIT PRODUCTS

DIVERSIFIED PRODUCT LINE



## NEW CUSTOMERS

## REPEAT CUSTOMERS



### 1. Virtual credit card

### 2. Point-of-sale loans

### 3. Installment loans

**Loan amount**

< \$50

< \$300

< \$1,500

**Maturity**

< 2 months

< 12 months

< 6 months

**APR**

< 30%

< 30%

< 300%

**Repayment**

Once every 2 weeks

Once a month

Once every 2 weeks



**Low credit limits for new customers and no access to cash**



**Access to cash only for approved customers**

**P2P money transfers**

**Life insurance\***

**Virtual debit cards\***

**Other non-banking services\***

\* Launch in 2018

# KEY OPERATING FIGURES 2018

SUSTAINABLE GROWTH AND FINANCIAL STABILITY



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## Operating data

Volume of issued loans

**\$20.5 mln.**

Number of applications

**1,2 mln  
applications**

Number of issued loans

**400k loans**

Average loan amount

**\$50**

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## Financial data

Revenue

**\$13.1 mln.**

Assets

**\$9.2 mln.**

Loan portfolio

**\$8.5 mln.\***

Net debt

**\$7.1 mln.**

\* As of the end of 20.01.19. Less provisions.

# CREDIT RISK ASSESSMENT

## MACHINE LEARNING CREDIT SCORING MODEL

### Issues



Online Identification



Fraud prevention



Solvency test



Conversion vs borrower's application

### Solutions

- Industry shortest online application - 7 fields
- Over 30 databases (Big Data)
- More than 10 thousand parameters analysed within 20 seconds.

#### Main factors



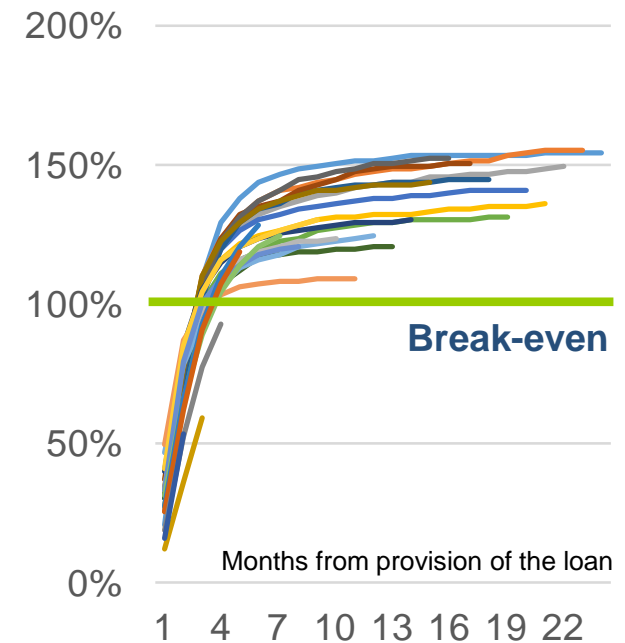
Big data

**Machine Learning Credit Scoring Model**

### Result

- Recovery of up to 150% within 2 years
- Average duration - 6 months

#### Recovery by generation



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