

# SUN FINANCE AT A GLANCE

## BUSINESS OVERVIEW

- Online and mobile consumer lending
- Technology and data driven company

## LARGE SCALE

- **>€1.5bn** loans granted since inception in 2017
- **>9 million** registered customers
- **1000+** employees within the Group

## DIVERSIFICATION

- Operations in 7 countries covering **~300 million** population
- Average loan amount €200 Microloans, €430 Line of Credit and €600 Installment loan

## SOLID FINANCIAL PERFORMANCE

- **€48m EBITDA** in HY1'22 with **41.4% EBITDA margin**
- Lean operations, delivering cost to income ratio of 22.7% (HY1'22)

## STRONG NPL MANAGEMENT

- **77%** of the portfolio as of Q2'22 is **current**
- NPL coverage **2.4x** as of Q2'22

## BALANCED FUNDING STRUCTURE

- Capitalization ratio reaching **39.2%** at the end of Q2'22

## HIGHLY EXPERIENCED MANAGEMENT TEAM

- Extensive fintech, risk and audit experience

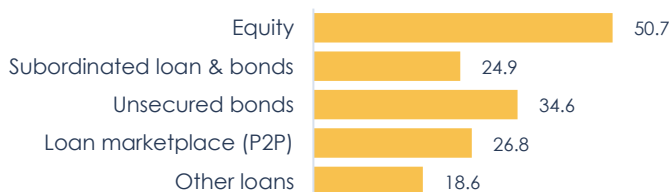
## STRONG STRATEGIC INVESTOR SUPPORT

- Owners of Europe's largest used car lender and leading online lending marketplace (PUZZLE FINANCE, UBO Aigars Kesenfelds)

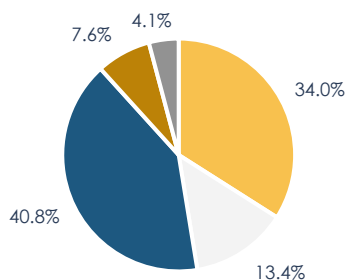
KEY FIGURES, €m	FY' 19	FY' 20	FY' 21	Q1' 22	Q2' 22
Interest income	101.5	121.3	193.1	49.4	66.5
EBITDA	24.5	45.8	81.2	19.4	28.6
Net profit/(loss)	6.8	22.0	51.0	10.7	18.1
Total loans issued	292.8	303.7	456.9	140.8	171.1
Net loan portfolio	56.5	75.8	96.6	111.0	129.4
Cost to income ratio	30.9%	27.1%	20.6%	24.2%	21.6%
EBITDA margin	24.2%	37.7%	42.0%	39.2%	43.1%
Capitalization ratio	32.1% <sup>1</sup>	25.6%	30.2%	36.4%	39.2%
Interest coverage ratio	2.8x	5.6x	6.7x	7.0x	7.7x
Unencumbered receivables ratio	2.6x	2.8x	2.4x	2.6x	3.0x

Notes: 1. Subordinated debt has been included as part of the equity in the calculation of the metric

## Capital structure

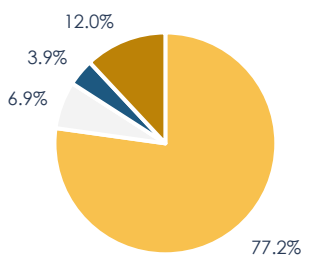


## Portfolio diversification



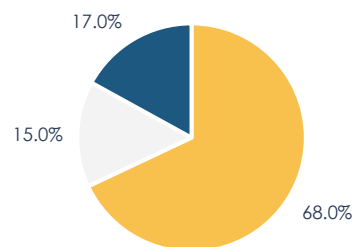
- Europe HUB
- Central Asia HUB
- Latin America HUB
- Scandinavia HUB
- South East Asia HUB

## Portfolio quality distribution



- Current
- 31-60 days
- 61-90 days
- 90+ days

## Product types



- Microloans
- Line of Credit
- Installment loans

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