



COMPANY PRESENTATION

2019

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ABOUT THE COMPANY

VIA SMS Group is an alternative financial services provider operating across Europe. Since its founding in 2009 the company has expanded its operations to 7 countries – Latvia, Lithuania, Sweden, Poland, Czech Republic, Romania, Spain - and has grown into one of the leading European consumer lenders. The company has developed an extensive product portfolio including various lending and savings products, payment card SAVA.card, digital banking product VIALET and a peer-to-peer lending platform VIAINVEST. The company headquarters are located in Riga, Latvia but company operations are supported by more than 180 employees around the world. In 2014 VIA SMS Group has issued its bonds on Nasdaq OMX Baltic stock exchange market.

MISSION AND VALUES

VIA SMS Group mission is to provide simple and accessible alternative financial services by delivering transparency, building trust and bringing positive change by educating society on making smart financial decisions.

TRUST



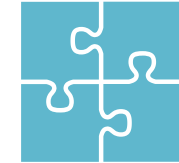
Our priority is a relationship built on mutual trust, so we highly value anonymity and confidentiality of our customers. We ensure transparent cooperation environment and outstanding customer service.

ACCESSIBILITY



VIA SMS Group offers solutions that are simple and accessible to everyone. To ensure assistance in any financial emergency the company guarantees one of the fastest services available on the market.

EXPERIENCE



Customers are the most valuable asset, so VIA SMS Group has taken years to develop products and services that are milled to perfection.

BUSINESS AT A GLANCE

91 268 669

total value of issued loans
in 2018

128%

average annualized interest rate on loans to
customers

net loan portfolio has reached

€ 22 493 015

in 2018, an increase of 25%

revenue in 2018 has reached

€ 24 585 120

an increase of 22%

€ 5 206 568

EBITDA in 2018

€ 367

average size of issued loan

180

total number of employees around the world

COUNTRIES OF OPERATIONS



RESPONSIBLE LENDING

VIA SMS Group encourages responsible lending and aims to educate customers on well-considered financial decision making. The core elements of the company's responsible lending policy are:



HONESTY

Our business is built on clear and open communication with customers. All product fees (if any), as well as interest rates, are publicly available and explained on product web pages.



DILIGENCE

We are interested in encouraging well-being of our customers, so every client's case is based on in-depth analysis of possible risks according to existing regulations and complex risk evaluation criteria. Within this process, we guarantee our customer data protection and anonymity.



REGULATORY ASSURANCE

VIA SMS Group is operating in a government regulated business environment and diligently ensures compliance with an existing regulatory framework.

UNDERWRITING



EFFICIENT

15 automated and semi-automated credit, fraud and identity related scoring models are used in the daily risk assessment process. Each model can be individually modified or updated in a short period of time.



ACCURATE

Models are based on application, behavior, and external provider data. Best in class analytical algorithms, are often used to win data mining competitions.



SAFE

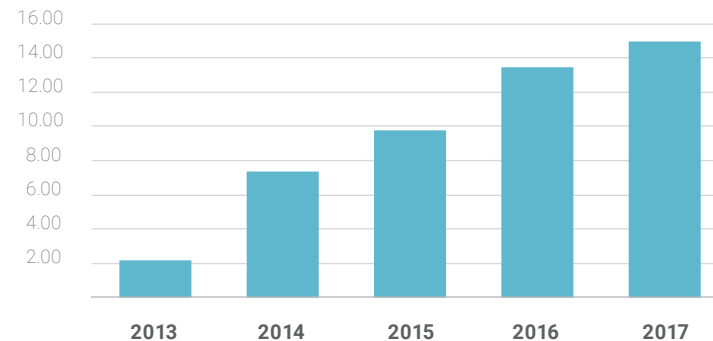
Model parameters as performance and stability are constantly monitored and backed by fail-safe architecture.



EVOLVING

Currently the 3rd generation of models is used. Existing models are constantly improved.

NUMBER OF CHECKS PER NEW LOAN



258

challenger scorecards created and tested in 2017

THE BOARD

DENISS ŠERSTJUKOVS, Member of the Board

With a strong academic background in Economics, prior to joining VIA SMS Group team, Deniss has gained managerial experience by supervising finance operations both within government institutions and private companies. As a Member of the Board of VIA SMS Group, Deniss is supervising legal operations, as well as participating in strategic planning and development.

GEORGIJS KRASOVICKIS, Member of the Board

Georgijs has joined the VIAINVEST team after gaining his professional experience by taking leading positions in various business development projects. Georgijs acquired his education in Economics and Finance and as a Member of the Board of VIA SMS Group he is participating in strategic planning and business development.

EDUARDS LAPKOVSKIS, Member of the Board

Eduards has more than 10 years of management experience in finance and IT obtained in large financial institutions. He graduated from the University of Latvia with a specialization in International Business Relations and Information Systems Management. As a Member of the Board of VIA SMS Group, Eduards is responsible for strategic planning, supervising financial operations and product development.



THE MANAGEMENT TEAM



Eduards Lapkovskis
Member of the Board



Deniss Šerstjukovs
Member of the Board



Georgijs Krasovickis
Member of the Board



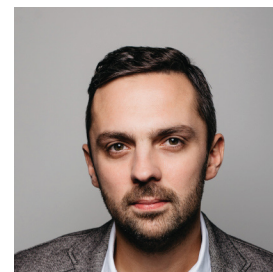
Viktorija Ratačova
Chief Financial Officer



Daiga Muizniece
Chief Legal Officer



Jeļena Antipova
Chief Technology Officer



Dimitrijs Ļevovs
Head of Risk Management
Department



Vitālijs Maculevičs
Head of Marketing
Department



Jeļena Bulmane
Head of Product
Development Department



Simona Lucatniece
Public Relations Manager,
P2P Platform Lead



Jūlija Šulmane
HR Manager

CONTACT US



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