

DIGITAL CONSUMER CREDIT AND INVESTMENT SOLUTIONS ACROSS 32 COUNTRIES THROUGH ONE UNIFIED PLATFORM

Our mission is to enable our customers live their best financial life

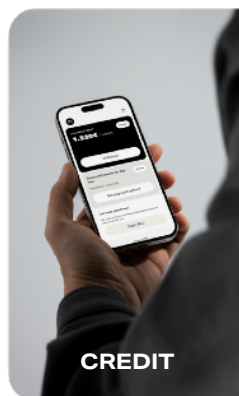
EXECUTIVE SUMMARY

- Founded in 2006, Creditstar Group is a privately owned, profitable European fintech, delivering digital consumer credit and investment solutions across 32 countries through one unified platform.
- Creditstar Group's core platform combines data-driven credit decisions and creditworthiness assessments with strong compliance controls to support stable returns and sustainable growth of operations.
- The Company's 18+ years of profitability, revenue and customer growth have been fuelled by entry into new geographical markets, expanding customer base and product development.
- Credit product is available in 8 and regulated in 7 European markets – Estonia, Finland, Sweden, Poland, UK, Czechia, Denmark and unregulated in Spain.
- Investment product is available in 31 countries across the European Economic Area and Switzerland.
- The Company is run by an entrepreneurial team of over 120 people from 30+ nationalities.

WHAT DESCRIBES THE COMPANY

- Established multi-national footprint
- Eight regulatory licences for lending activities
- Data-driven credit decision-making and automation
- Operational scalability via end-to-end automation
- Strong investor relationships and zero bond defaults across 40+ issuances since 2007
- Diversified funding across fixed income instruments and P2P financing
- Technology platform allowing fast market entry and compliance

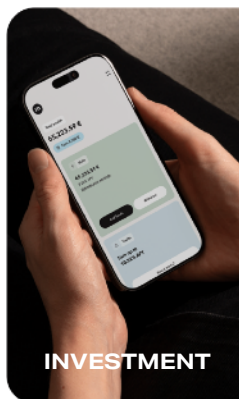
PRODUCTS



CREDIT

Our credit solutions offer flexible financing options with transparent terms and streamlined digital processes. Fixed-term loans up to 72 months are offered via Creditstar brand. Revolving open-ended creditline is available through Monefit brand.

- Digital onboarding
- Clear pricing and repayment terms
- Optional payment pauses
- Fast decisioning
- Loan amounts: €50 – €10,000
- Interest and fees are disclosed upfront
- Background checks conducted as part of responsible lending obligations



INVESTMENT

P2P investment product offering high yield fixed annual returns between 7.50% and 10.52% APY to retail and corporate investors. SmartSaver pools investor funds into a diversified portfolio of consumer credit agreements vetted by Creditstar Group.

- Flexible or various fixed terms via Vault
- Invest up to € 500 thousand
- Daily compounding interest
- No fees
- Funds withdrawals in 10 days
- Vaults offer a higher APY



Creditstar Group is the parent company behind two customer-facing brands:



Fixed-term consumer loans

monefit

Flexible revolving CreditLine

monefit CreditLine

SmartSaver investment product

monefit SmartSaver



Creditstar Group's auditor from 2020 is KPMG.

HIGHLIGHTS:

Data as at 31.12.2024 or full year 2024

74.0 M EUR interest income

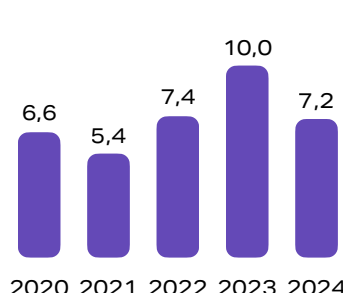
7.2 M EUR net profit

367.0 M EUR total assets

1.42 M+ registered credit product users

NET PROFIT (M EUR)

18+ yrs of stable profitability



LOAN PORTFOLIO (M EUR)

after provisions

