



## General financial information



3150

Total loans issued

796 922 EUR

Net loan portfolio

43%

Net interest margin

61.2%

Returning customer rate

18.9%

Transport pledge loans



# Actual credit loan assets and immediate business intention



**815 247.32 EUR**

loan portfolio



Expected consumer loan  
market entry in mid 2022



Expected consumer loan  
market entry in mid 2022

## 10+ years of experience in credit providing business in Latvia

Starting more than a decade ago early in 2009 generally with transport pledge loans DSA INVEST SIA introduced 6-36 months consumer non-banking loans in times of massive short-term SMS credit loan growth in the Baltic region.

## Strictly unique and individual semi-automated credit application scoring system

Massive experience and success motivated team of professionals most proficient in legal pitfalls short-term credit industry challenge contribute to DSA INVEST SIA over a decade regular membership in Latvian non-banking credit providing market.

## Subsidiary companies legal cooperation in Inkasso and debt recovery process automation

Direct debt management and recovery system decrease actual inkasso procedure to minimum time value limits. Manually authorized individual loan applications only eliminate general percentage of high risk credit scoring apps common in considered to be high-risk short term credit-loans business in the Baltic region.





# We offer



## **Registered transport loan pledges provide loan applicants with best solution to fund business and realize everyday needs without ownership register update**

- Transport pledge loans from 3 to 36 months term
- 500-4500 EUR
- Interest rate starting from 24% annual
- Private auto/moto vehicles, commercial transport and specialized utility driving units



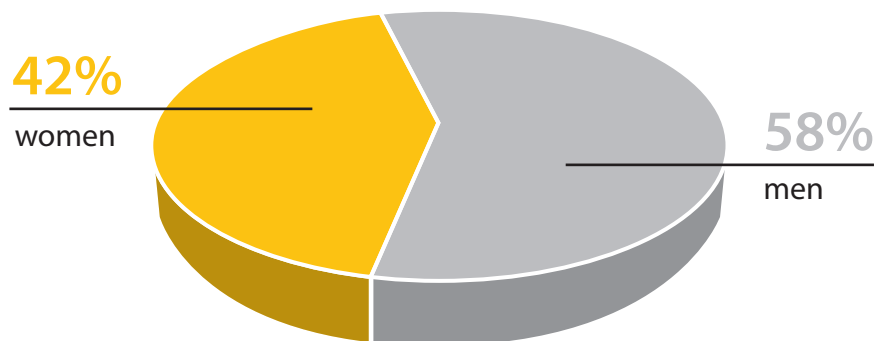
## **Credit loans for employed private applicants, entities, legally self employed households**

- Diversified types of credit loans and business subsidization from 3 to 24 months term
- Interest rate starting from 24% annual
- 500-3000 EUR
- Third party credit liabilities restructuring in single monthly payment

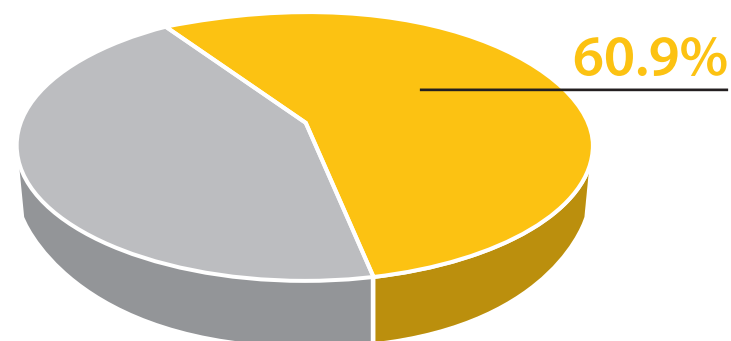


# Our customers

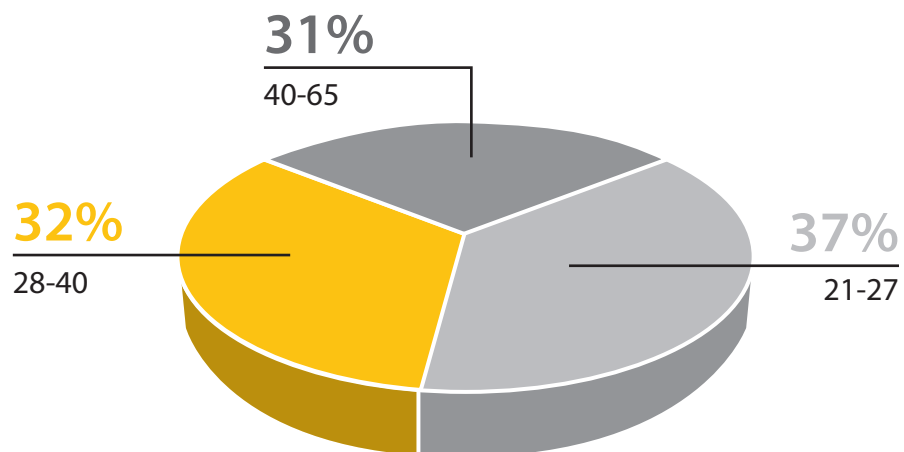
Customer Demographics (gender):



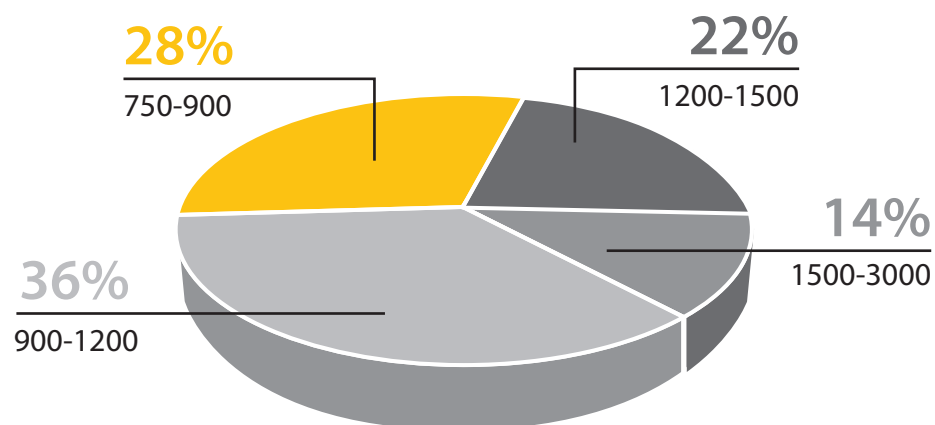
Returning customer rate



Customer Demographics (age):



Customer Income (monthly, EUR):





# Internal corporate policy



- Manually performed scoring of every single credit loan
- Strict restriction to provide loans with any Latvian legislation breach due to third party credit liabilities
- Unemployed credit loan applicants exclusion
- Best solution to minimize and stabilize payout procedure with multiple credit liabilities
- In-depth individual loan application scoring performed manually only by a decade experience risk analysis professionals
- Minimum credit loan default rate
- Strict compliance with general legal rules and internal policy unfold massive potential for corporate success
- Loan applicants with monthly income below 700 EUR netto automatically excluded during preliminary scoring procedure



## Buyback guarantee



All credit loans DSA INVEST SIA list with Monestro platform are issued a buyback guarantee. If a loan with a buyback guarantee is delayed by more than 60 days with not a single payment initiated by loan applicant, the loan is automatically bought back by DSA INVEST SIA from the investor at the nominal value of the outstanding principal, plus accrued interest income.



## Our partners

DSA INVEST SIA cooperate with general Latvia AML & KYC entities. Legal issues, regular private, corporate data check, verification and other regular legal aspects related to credit loan business could not be executed without help and cooperation of our general corporate partners and assisting state authorities.





## Contact information

Company name: DSA INVEST SIA

Brand name: Sauleskredits, Autososcredit

Legal address: Zemitana iela 2B, LV-1012, Riga, Latvia

Websites: [sauleskredits.lv](http://sauleskredits.lv), [autososcredit.lv](http://autososcredit.lv)

Contact info: [info@sauleskredits.lv](mailto:info@sauleskredits.lv), [info@autososcredit.lv](mailto:info@autososcredit.lv)