



COMPANY PRESENTATION

2021

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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 9 countries - Latvia, Lithuania, Sweden, Poland, Czech Republic, Romania, Moldova, Vietnam and Philippines - 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, 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 200 employees around the world. In 2014 VIA SMS Group issued its bonds on Nasdaq OMX Baltic stock exchange market for the first time.

MISION 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.



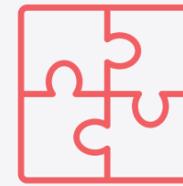
TRUST

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 GLANCE

57 758 743

total value of issued loans
in 2020

146%

average annualized interest rate
on loans to customers

net loan portfolio has reached

€ 21 139 243

revenue in 2020 has reached

€ 28 426 344

an increase of 3%

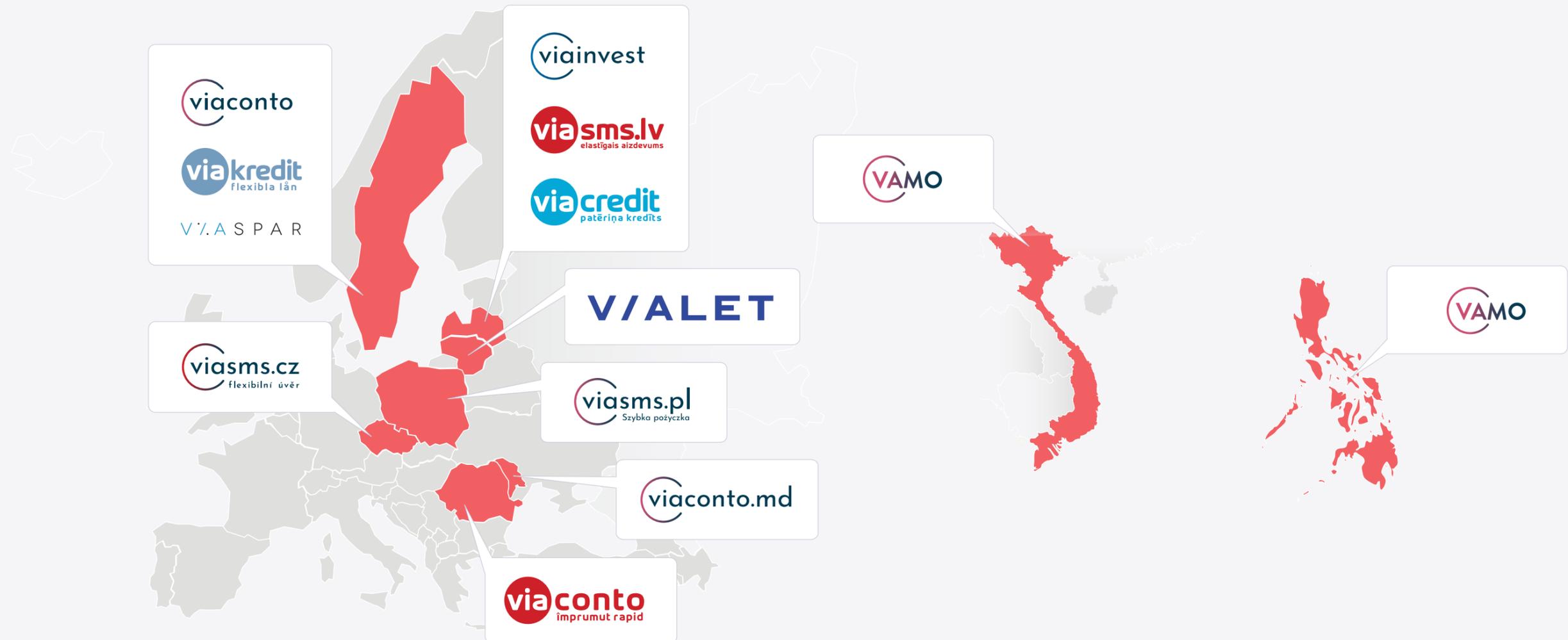
€ 343

average size of issued
loan

200

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 wellbeing 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

19 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 4th generation of models is used. Existing models are constantly improved.

MEMBERS OF THE BOARD

DENISS ŠERSTJUKOVŠ

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

Georgijs joined VIA SMS Group team after gaining his professional experience by taking leading positions in various business development projects. Georgijs has 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

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



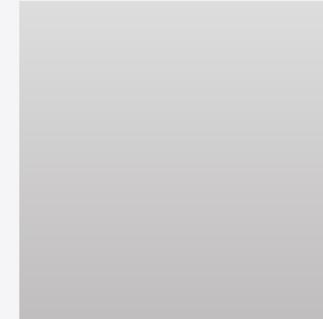
DENISS ŠERSTJUKOVŠ
Member of the Board



GEORGIJS KRASOVICKIS
Member of the Board



TAMĀRA HAKOVA
Chief Financial Officer



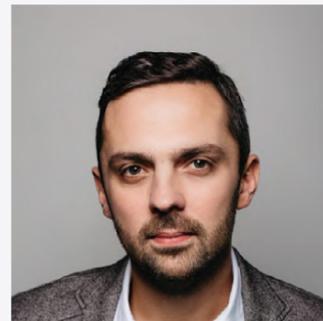
INESE OTERSONE
Chief Legal Officer



ALĪNA PUZIKOVA
Head of BI Department



JEĻENA ANTIPOVA
Chief Technology Officer



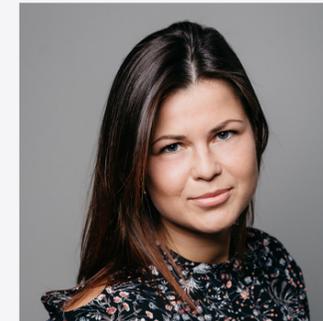
DIMITRIJS ĻVOVS
Head of Risk Management
Department



IGORS PROKOFJEVS
Head of Marketing
Department



TATJANA KULAPINA
Head of Product
Development Department



JŪLIJA ŠULMANE
HR Manager



SIMONA LUCATNIECE
Head of Communications,
P2P Platform Lead

CONTACT US



JSC VIA SMS GROUP

 13. janvara street 3, Riga, LV-1050

 +371 678 85 777

 info@viasmsgroup.com

www.viasmsgroup.com

