



ONLINE LENDING

2025.08.18.



FOUNDER — DR. SANTA LEMSA



- **20 years** experience in finance industry
- **Founder & CEO** of Simpleros - fully automated online lending company in Spain, **Credit portfolio 2.3m EUR**, Total amount of **loans originated 12m EUR**
- **Founder & CEO** of RAA Consulting – full scope risk advanced analytics consultancy agency providing fully automated decision making, development of scoring models, implementation of analytical platforms, risk management, financial product development (lending and insurance) services. Customers in **FinTech** (Latin America, The Middle East, Spain, Philippines, India, Latvia, Lithuania), **Traditional Banks** (Latvia)
- 3 years with Robocash Group as **Chief Risk Officer**: from 3 markets to 8, **Revenue** growth from **20m USD** to **132m USD**, **Net profit** from **1m USD** to **16m USD**, **Credit portfolio** from **6m USD** to **44m USD**
- 3 years with 4Finance as **Group Head of Data Science and Advanced Analytics**: introduced automated risk decisioning for **16 markets**: from **3 to 65** decisioning models where each model brought **30% additional yearly revenue**
- 8 years with Balta part of RSA Group/PZU Group as **Head of Actuarial Department**
- **Co-founder** of Factum 2004 - 2013



PRODUCT

- Term: 7-365 days
- Amount: 50-1000 eur
- Extensions: term - 7, 14 ,30 days; price - % from principal
- Portfolio structure
 - 75% term 7-30 days,
 - 25% term 31-365 days

IMPORTE Hasta 1000 €

50 1000

50 130 200 280 350 430 510 580 660 730 810 890 960

PLAZO Hasta 365 días

7 365

7 9 11 13 15 17 19 21 23 25 27 29 60 100 150

Préstamo: 150 €

Días: 21

Pago: 1

Fecha de devolución: 15/2/2021

Intereses: 78.75 €

Total a devolver: 228.75 €

SOLICITAR

MISSION & VISION

- **Mission** - to provide simple, fast, fair, and transparent access to credit through AI-powered lending solutions that empower individuals, promote financial inclusion, and support responsible borrowing.
- **Vision** - to become Spain's most trusted digital lender by redefining consumer finance with simpleness, personalization, and inclusivity—ensuring that everyone has the opportunity to access credit on fair terms.



STRATEGY

Profitable Growth

- Focus on maximizing portfolio volume to establish strong market presence
- Strengthen portfolio quality and repayment capacity to ensure sustainable profitability

Fully automated process

- **Automation First** - reducing manual involvement in daily operations
- **AI-Powered Agents** - decision-making, customer interactions, and risk assessment
- **Scalable Efficiency** through technology-driven operations

Sustainable business

- Promoting financial inclusion while maintaining profitability and operational resilience
- AI-powered risk assessment ensures equitable loan terms aligned with each borrower's risk profile

Product development

- **Digital 'banking'** - through customer life/needs: to be the first choice for any kind of financial service
- Short term loans & Flexible Instalment loans, Insurance, Credit line, Loan for car , SME loans (factoring), payment card, E-wallet

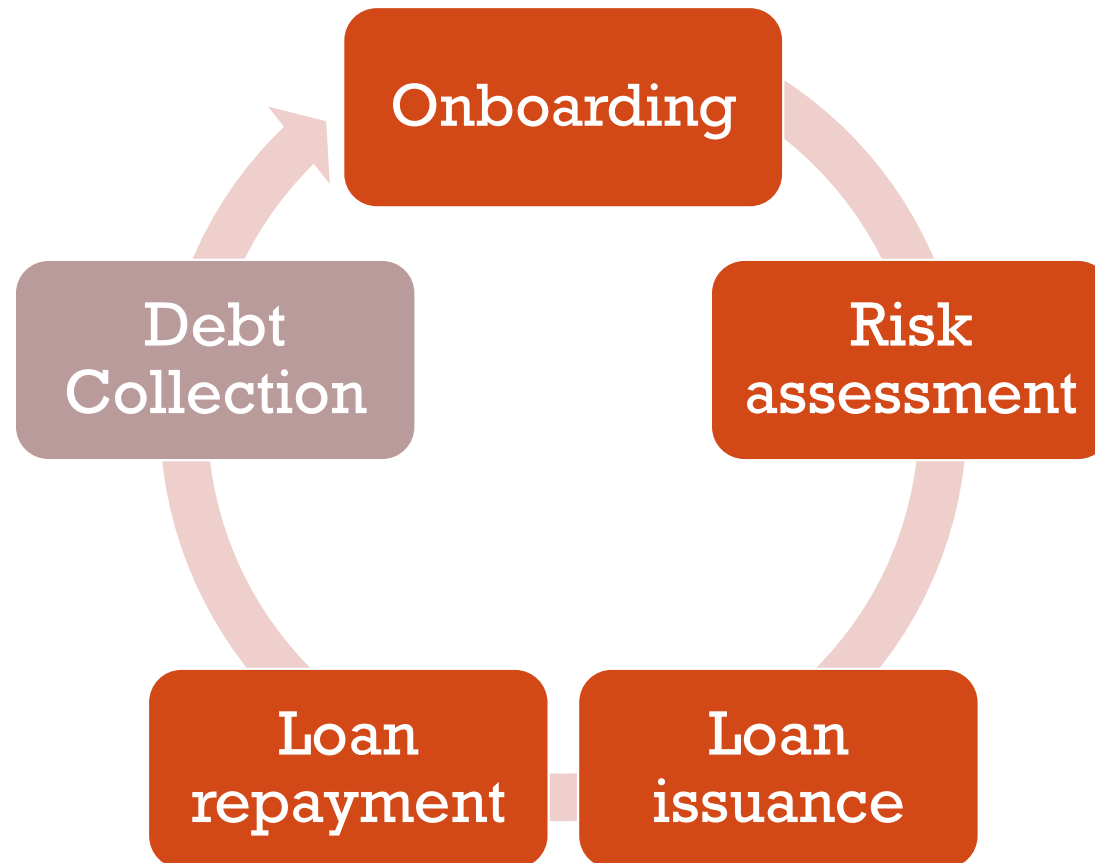


STRATEGY

- **Sales strategy** focuses on simplicity, transparency, and automation. With a fully data-driven system, we deliver a seamless experience and provide funds in just 15 minutes—ensuring fast and reliable access to credit
- **Marketing strategy** leverages data-driven insights to target the right audience, builds trust through a user-friendly online presence, and uses digital channels and content marketing to connect with Spanish borrowers
- **New customer acquisition strategy** leverages a combination of internal marketing activities, primarily focused on Google Ads, and strategic affiliate partnerships. This dual approach boosts online visibility, expands reach via influencers and content creators, and maximizes conversions to grow the customer base efficiently
- Simpleros has introduced an **advanced risk management and pricing approach powered by Artificial Intelligence**. By analyzing a wide range of data—such as credit history, digital footprint, income, borrower behavior, and economic trends—our AI models create a precise assessment of each applicant's risk profile. This allows us to adjust loan terms and interest rates individually, offering more competitive pricing to low-risk customers while ensuring responsible conditions for higher-risk borrowers. The result is a fair, transparent, and inclusive lending model that strengthens financial accessibility while maintaining sustainable risk control
- **Collection strategy** leverages advanced analytics and AI to identify the best approach for each borrower. By analyzing payment behavior, communication patterns, and risk indicators, lenders can personalize outreach, optimize timing, and select the most effective channels for repayment reminders. This improves recovery rates, reduces costs, and ensures a fair, customer-centric approach to collections while maintaining long-term borrower relationships

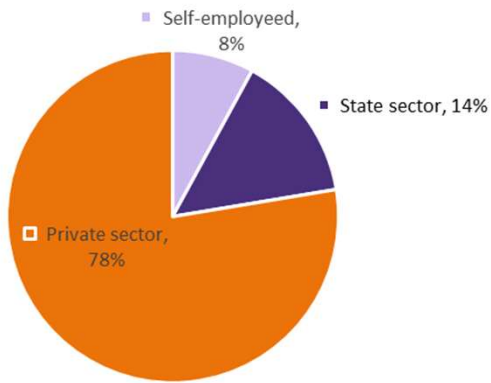


AUTOMATED PROCESS

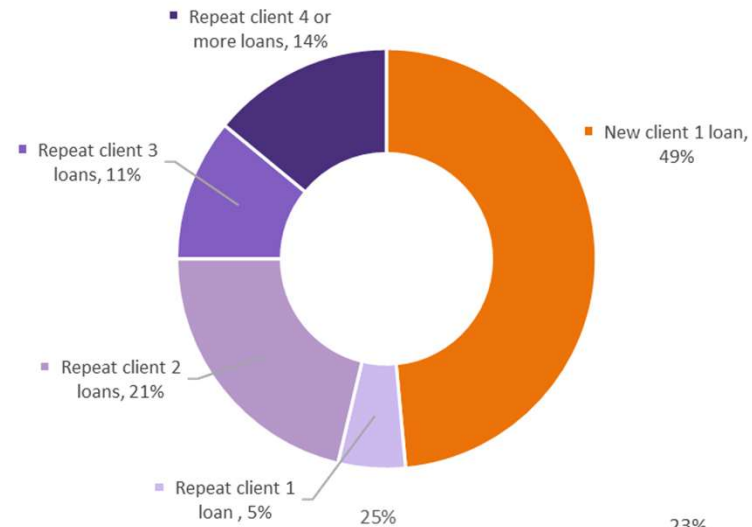


CUSTOMER PROFILE

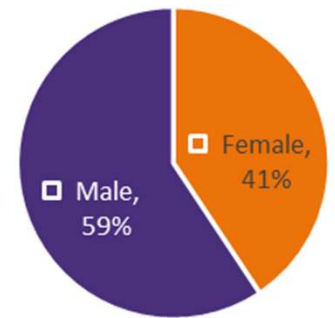
Occupation



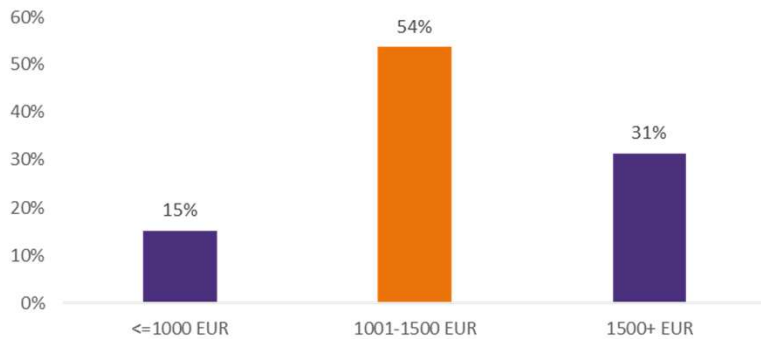
Loyalty



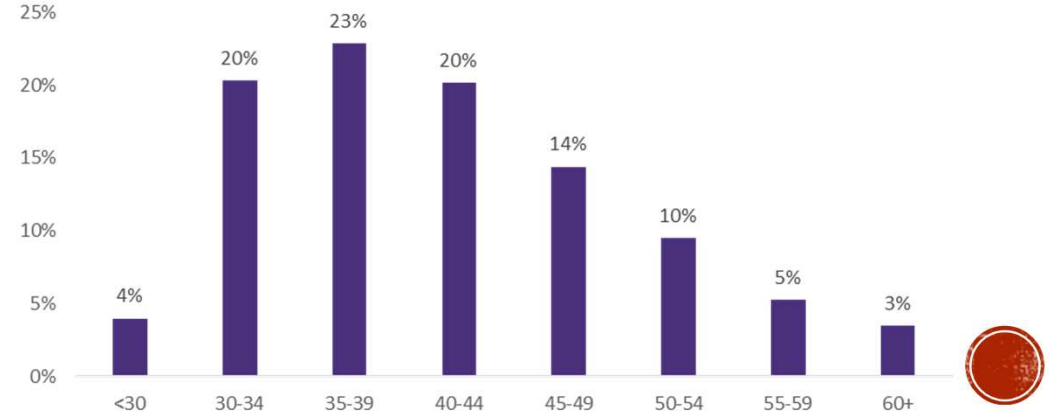
Gender

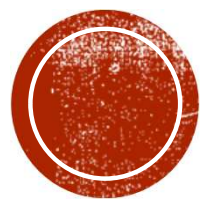


Income level



Age





THANK YOU!

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