



**A** **ASA Global** is active in four countries and offers unsecured consumer loans based on advanced credit scoring models, capitalizing on its cutting-edge technology. Its competitive edge and key innovation lie in its use of Big Data, coupled with traditional algorithms, when assessing the credit rating of potential borrowers.

The assessment of and subsequent decision on each new loan application are immediate and are performed after collection and processing of thousands of pieces of information on each client from any available source, ranging from databases to social media.

Its clientele consists of top-quality private borrowers who are able to borrow money from any traditional bank, but are not receiving efficient services through conventional banking credit. The company offers fast and easy access to credit at competitive rates.

The **AASA** models are updated and enriched constantly so that non-payment and non-performing loan indices are considerably lower than those of competitors. Loan application and approval are performed either online or offline, via associated brokers.

#### Background

**AASA** was founded in Finland in 2010 and has succeeded in being profitable since its first year of operation. Today it is active in Poland, Estonia, Sweden and Finland.

In 2012 it very successfully entered the Polish market. The Polish market is characterized by a stable institutional framework, favourable demographics, economic growth and constantly rising demand for consumer loans. It is also one of the fastest-growing e-commerce markets in Europe. Within the framework of its plans for expanding into new markets, in 2016 it launched its activities in Sweden.

**AASA** is the Olympia Group's most recent foreign investment, in the amount of €15 million. Olympia acquired some 25% of the company's share capital in 2015 (and jointly owns 49% with Novator), while the remaining 51% is owned by the company's founders.

It has an experienced administrative team, a successful business model and significant growth prospects. This is because the credit assessment tools it uses allow the company to create quality loan portfolios that can weather changes in economic cycles, even under conditions of severe economic recession.

# RESPONSIBLE, RELIABLE AND PROFITABLE EXPERT IN CONSUMER CREDIT



## AASA PROVIDES UNSECURED CONSUMER CREDIT

TOTAL INVESTMENT  
€25M

MORE THAN  
280,000  
UNIQUE CLIENTS

INITIAL  
INVESTMENT OF

€15M  
(25% EQUITY PARTICIPATION)

2017\*

SALES  
€76M

EBITDA  
€3M

\*FINANCIAL DATA DRAFT AUDITED