

**KAD TI ZATREBA NOVAC,  
ZNAŠ TKO TI JE PRAVI PRIJATELJ!**

**WHEN YOU NEED MONEY,  
YOU KNOW WHO YOUR REAL FRIEND IS!**



**KREDIS**

**www.kredis.hr**  
**015581050**

## COMPANY OVERVIEW

Easy Asset Management d.o.o. is 100% owned by Management Financial Group (MFG) through the following entities:

- 50% – Easy Asset Management AD
- 50% – Financial Solutions d.o.o.

In Croatia, the company operates under the registered trademark KREDIS.

Today, the company has:

- 40+ offices across Croatia
- 100+ employees



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015581050

## MISSION

- Buying and selling investment gold, offering customers a secure and transparent way to protect and diversify their wealth through high-quality precious metal investments.
- Providing loan services that help individuals address short-term financial needs while maintaining financial stability.
- Offering transparent conditions, tailored solutions, and digital tools that simplify the loan application process and enable fast decisions with same-day loan disbursement.
- Ensuring customers feel confident, informed, and supported when managing their financial obligations and investments.

## VISION

- Promote higher standards of transparency and financial responsibility.
- Contribute to building a competitive and customer-oriented lending and gold investment environment in Croatia.
- Support financial security by promoting investment gold as a reliable long-term store of value.
- Become a trusted partner offering innovative and customer-focused financial and investment solutions.

## VALUES

- Customer-centric approach – Personalized financial solutions based on customers real needs and their ability to repay or invest.
- Partnership & Trust – Strong collaborations with strategic partners to deliver the best possible services to our customers, including:
  - Quick and easy repayment with one click payments;
  - Reliable protection solutions to customers – accident insurance guaranteeing repayment even in misfortunate situations.
- Compliance & Responsibility – Full alignment with the Croatian and EU regulations.
- Innovation – Leveraging data to design relevant, tailored offerings.

## CORE SEGMENT AND CORE PRODUCTS

### Core segment:

- Individuals aged 18–80 across Croatia seeking accessible short-term financing and investment solutions
- Clients with regular income, including employees, pensioners, and freelancers.
- Customers with short-term liquidity needs, requiring fast and simple access to funds for everyday expenses or unexpected financial situations.
- Customers seeking long-term wealth preservation and diversification through investment gold.

### Core products:

- Mini Zajam
- Kredis Gold
- Kredit Max

## MARKET OPPORTUNITIES

- Growing market opportunity in gold investments, driven by increasing interest in affordable and secure ways to preserve and diversify wealth.
- Working with customers seeking affordable, simple short-term financial solutions to manage temporary liquidity needs;
- Digitalization of all loan products in our portfolio, improving accessibility, speed, and convenience for customers;
- Increasing the number of users of our digital products;
- Growing awareness of financial security and risk protection, increasing demand for products that support customers in managing unexpected life events, financial obligations and gold investments;

## RECENT ACHIEVEMENTS

- Launch of competitive online loan services in June 2025, providing customers with digital access to fast, transparent, and convenient short-term financing.
- Introduction of the Kredit Max product line in February 2026, while Kredis becomes the official representative of EPS in Croatia, expanding and diversifying the company's financial services offering.
- Implementation of open banking payment solutions in Q1 2026, enabling faster, more secure, and more efficient payment processing for customers.

## DIGITAL TRANSFORMATIONS

- Continuous investment in technological improvements to enhance operational efficiency and automate internal processes.
- Implementation of data-driven risk assessment tools, supporting better credit evaluation and responsible lending decisions.
- Digital innovations enabling greater customer flexibility, including higher loan amounts and longer repayment periods where appropriate.
- Digital development supporting the buying and selling of investment gold, improving accessibility and transparency for customers interested in gold investments.

## KPIs

Indicator	2022	2023	2024	2025
Number of loans disbursed	1 620	4 553	10 545	16 732
Disbursed amount, €'000	-998	-3 104	-7 923	-13 966
Collected amount, €'000	685	3 319	9 171	18 871
Customer numbers	1 260	2 807	6 688	10 582
Average Loan Size, €	615	682	751	835
Revenue/Average Gross portfolio	126%	142%	124%	123%
Revenue per Customer, €	76	80	94	94

## KREDIS PERFORMANCE

	2022	2023	2024	2025
Net Revenue, €'000	408	1556	3799	8523
EBITDA, €'000	47	-14	813	3360
Nr of loans disbursed	1620	3996	10 545	16732
Customers Nr	1134	2807	6688	10582

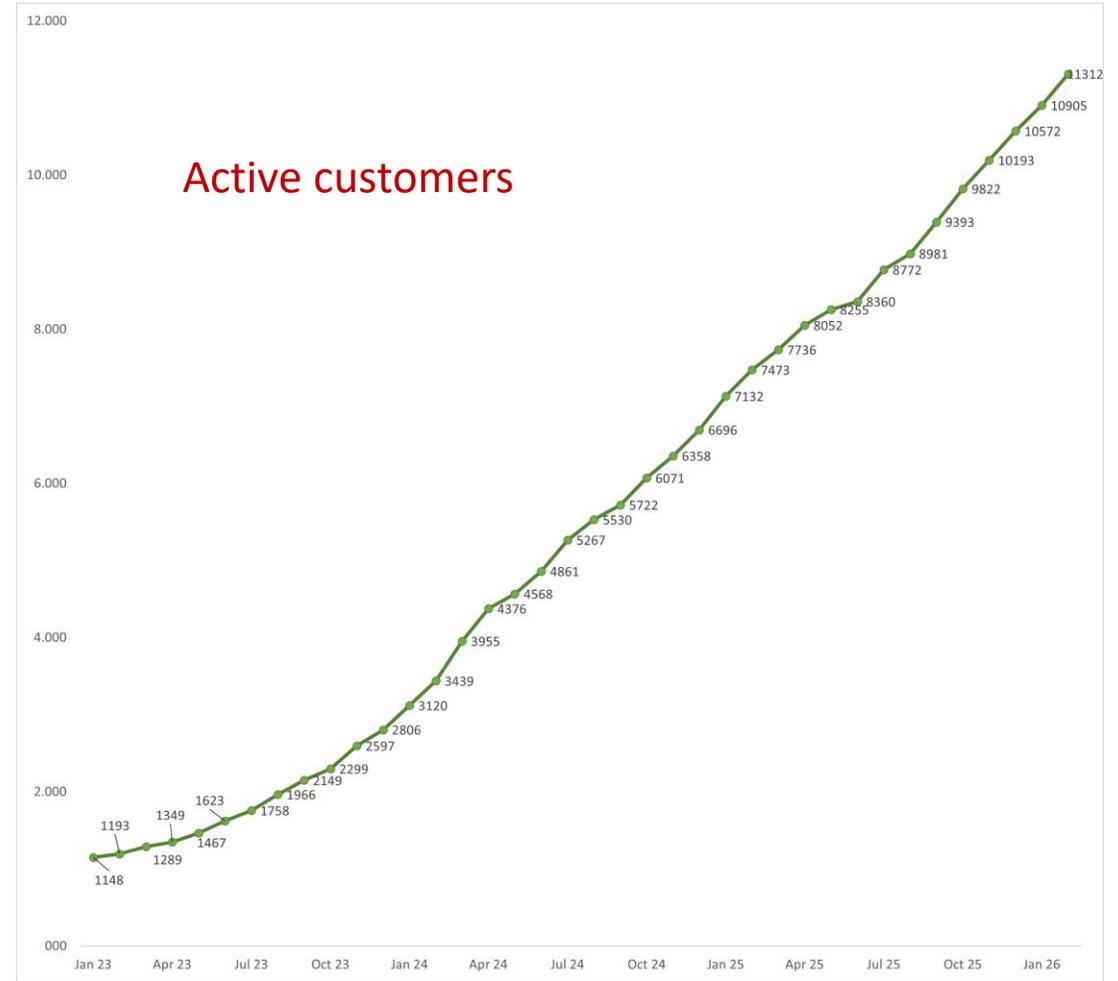


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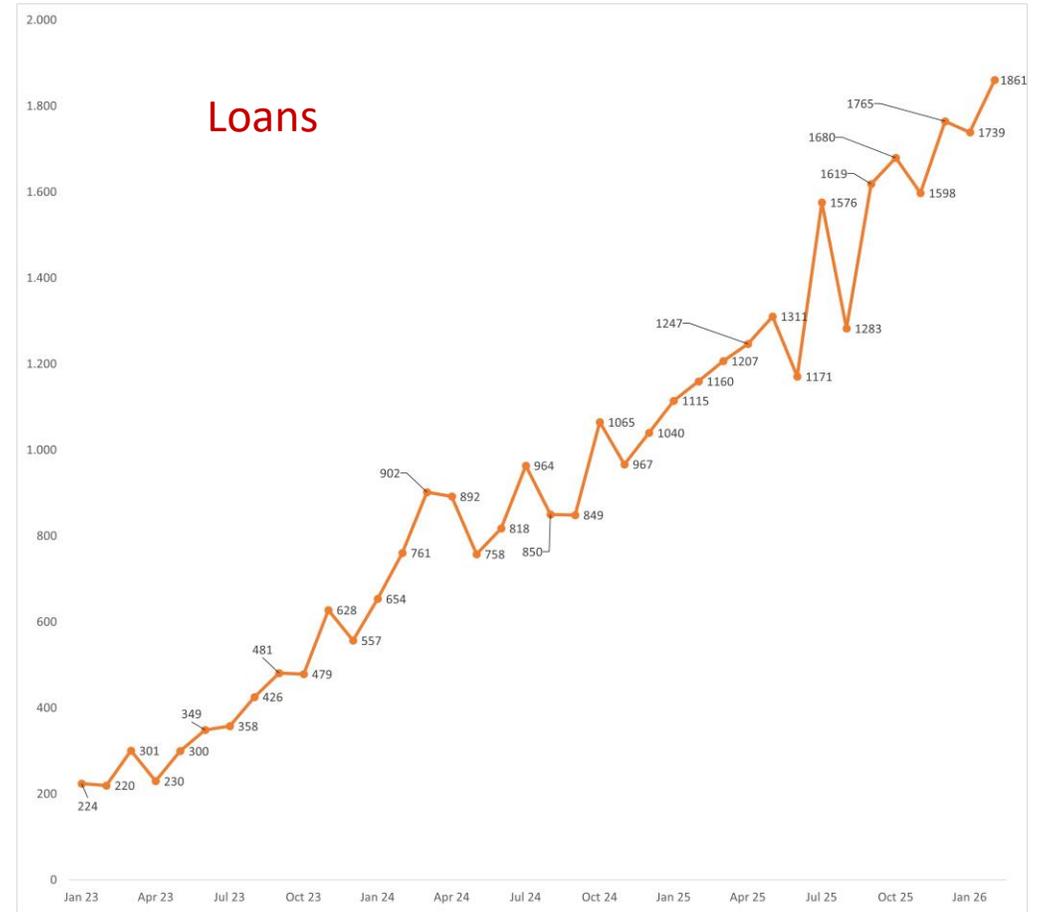
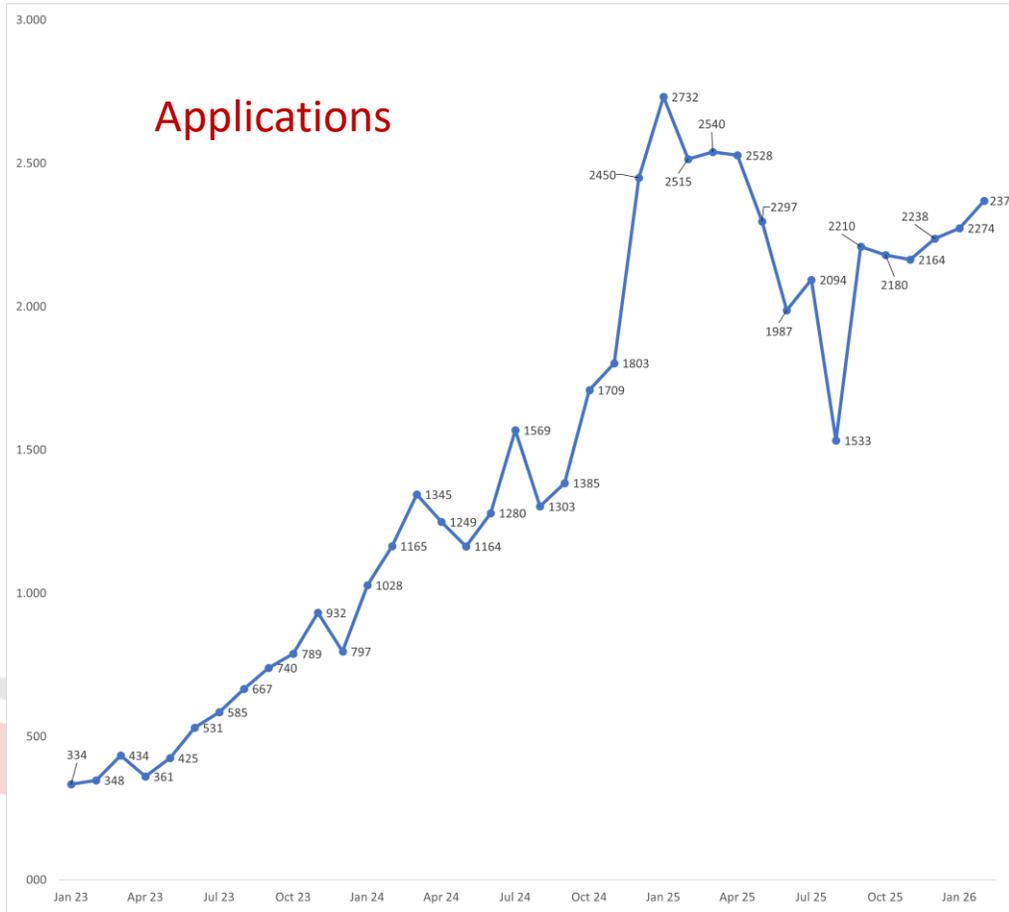
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# KREDIS PERFORMANCE

Active customers show strong and consistent growth from January 2023 to February 2026, with a particularly rapid increase after mid-2024. Over the same period, applications and loans also trend upward, despite some short-term fluctuations, reflecting expanding customer engagement and overall business activity



# KREDIS PERFORMANCE



## KEY TAKEAWAYS

- Strong and consistent growth in active customers, applications, and loans.
- Growing market demand for short-term financing and gold investment.
- Continuing focus on data-driven customer-centric solutions.
- Diversification of our portfolio by implementing new products and digitalisation of existing ones.

**We look forward to creating value  
and long-lasting partnerships together.**



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