

CREDORY



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Who we are & what we offer

CREDORY is an Estonian based company, with Estonian founders, company registered in Estonia and serving Estonian based businesses

Estonia is a small nation with big ambitions, to back this up we ranks #1 in Europe in number of unicorns and VC investments per capita

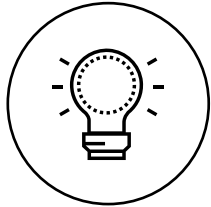
Estonia is pioneer in digitizing all government services (99% of services are online)

CREDORY offers **business loans** and we only specialize in **mortgage-backed loans**. Our main **clients are SMEs** who wish to apply for a **loan up to 500 000€** and pledge real estate collateral that is located in Estonia

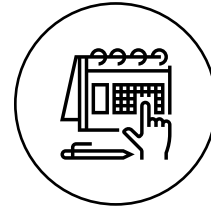
CREDORY offers products as business loan, **bridge loans** and **development loan**

CREDORY operates as a **mortgage lender** therefore our business activities are regulated by the Estonian Financial Intelligence Unit

Reason SMEs choose CREDORY



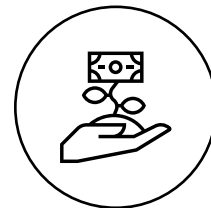
CREDORY offers fast, transparent and reasonable financing solutions without any overwhelming application procedures



Goal is to offer flexible payment schedules with lower monthly payments and longer payment terms



Interest rates are calculated on different variables like real estate value, business credit history and owners background



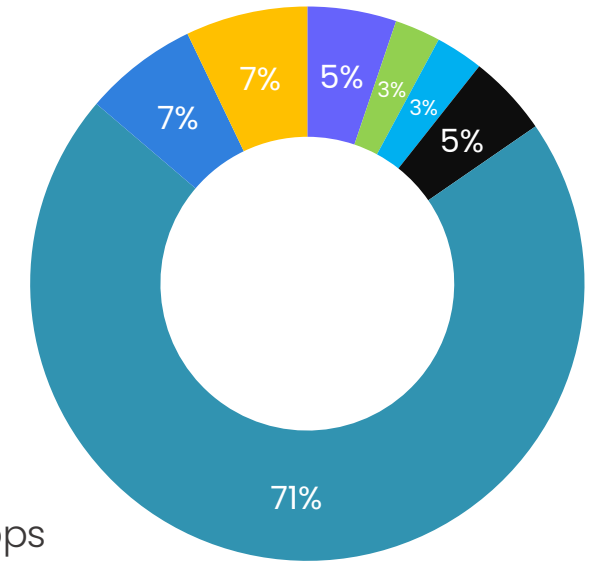
Our financing products are tailored to serve wide range of SMEs and are not focused on certain segments

Portfolio overview

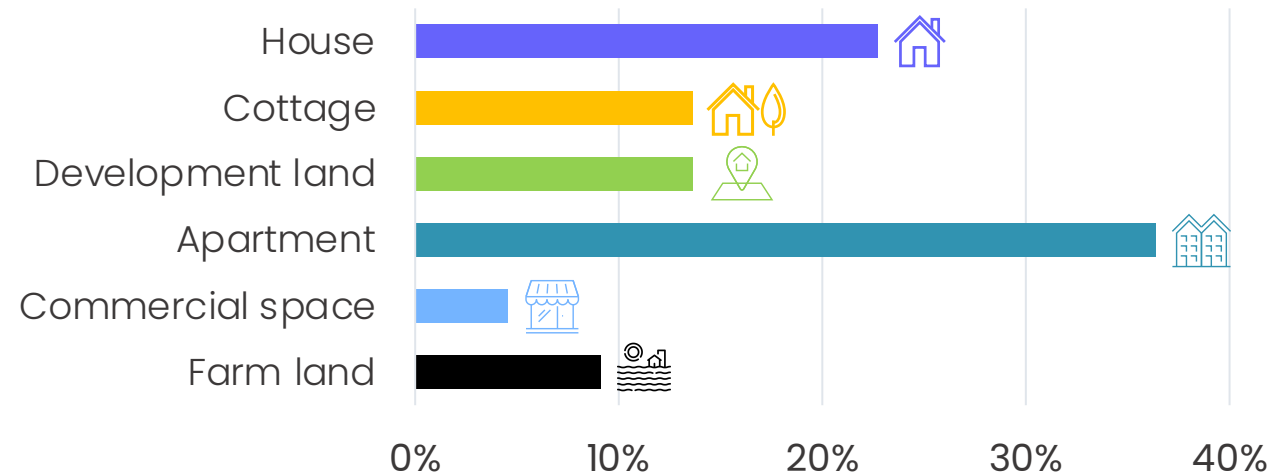
By the end of the 2021 the total amount of signed loan agreements were in amount of 1.73m EUR and total outstanding loan portfolio was 1.4m EUR.

- Transport
- Landscape maintenance
- Sale of a variety of goods
- Wholesale of wood
- Buying and selling of own real estate
- Retail
- Growing of cereals and leguminous crops

Loans issued by sector



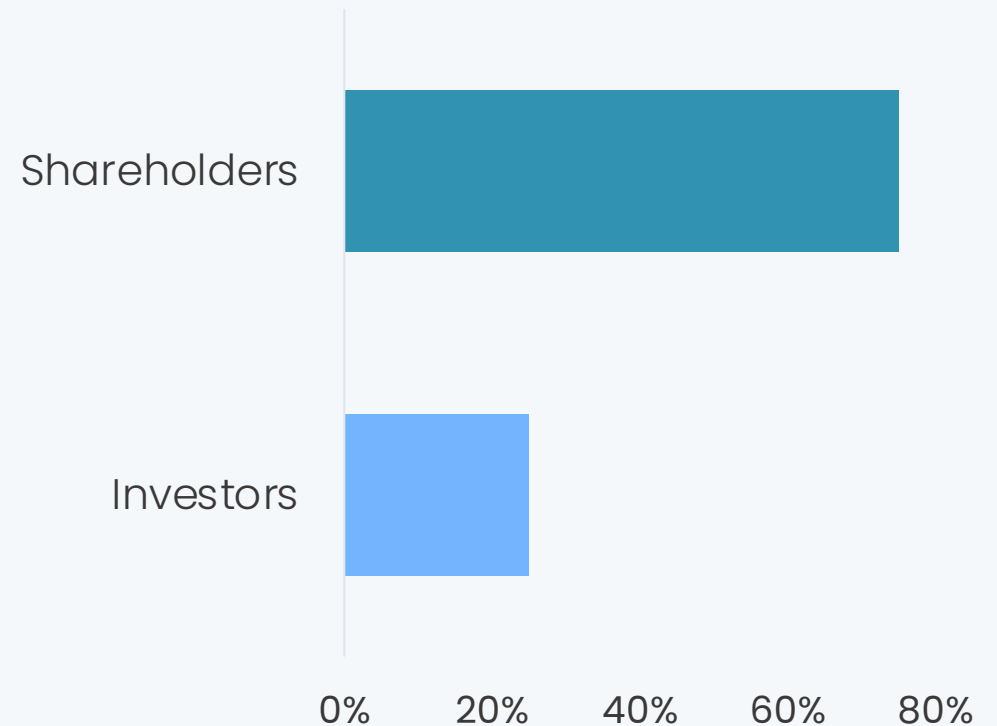
Collateral pool allocation



Reasons to invest in CREDORY loans

- ✓ All issued loans have **real estate collateral**
- ✓ Only **1 rank mortgage** is acceptable
- ✓ **Conservative LTV levels** (max 75%)
- ✓ At least **10% skin in the game** in **every** issued loan
- ✓ **Financing structure** driven by shareholders financial commitment
- ✓ Our team has **15+ years of experience** in real estate and banking therefore as credit provider we strongly believe that real estate collateral is one of the most secure forms of security that levels the risks that emerge from financing SMEs

Financing structure



Partnership



Founders

The idea of **CREDORY** was born in search of an investment opportunity that is low risk and has real estate collateral. The foundation of **CREDORY** is its two founders, whose accumulated experience from the last 15+ years helps to form a credit provider with balanced financial decisions and firsthand knowledge of the real estate market.

Raido Reiska
Co-Founder / CEO

Former banker with more than 15+ years of experience in the financial sector.



Dag Nurm
Co-Founder / CFO

Experienced C-level executive along with a profitable company exit which has shaped him to be a successful real estate investor & developer.

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