



ALTERNATIVE LENDING

IN Q1 2025





PRODUCT OVERVIEW

Brand	Traffic Mar - May 2025	Traffic share Mar May 2025	Product details														
			Amount min, €	Amount max, €	Annual interest rate, %	Daily interest rate, %	Max APR, %	Late payment penalty rate per day	Late payment penalty comission	Return period min, days	Return period max, days	Product type	iOS app	Android app	Android app total installs	Open-banking	Payments
Moneyman	919.1K	9%	100	300	401.5	1.10	3112	1	€30	5	30	Short	Link	Link	500K - 1M	Unnax	Unnax
MyKredit	1.7M	17%	100	600	636	1.74	4729	1.3	€30 for each unpaid installment	2	120	Short, Long	-	-	-	Unnax	Unnax
Vivus	664.6K	7%	50	300	427.05	1.17	3752	0.8	-	7	30	Short	Link	Link	500K - 1M	Tink	Own bank account
Dineo Credito	345.8K	3%	50	300	420	1.15	3564	1.4	25% surcharge on the principal amount	5	30	Short	-	-	-	Tink	Trustly
Avafin.es (ex- Creditosi)	612.2K	6%	50	2000	353.8	1.30	5456	1.3	€30 - 7th day €30 - 15th day	7	30	Short	-	-	-	Kontomatik	Own bank account
Wandoo	811.8K	8%	50	1000	438	1.20	8489	1.2	€20 - 2nd day €15 - 15th day €15 - 30th day €25 - 45th day	7	30	Short	-	-	-	Unnax	Own bank account



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Azlo	38.6K	0%	50	300	448.95	1.23	4472	N/A	N/A	7	30	Short	-	-	-	Unnax	Unnax
Prestamer	106.8K	1%	50	1000	547.5	1.50	486	1.5	€12	5	30	Short	-	-	-	Unnax Kontomatik	Unnax
Finiet	310.0K	3%	50	500	503.95	1.38	1459938	2.2	-	7	30	Short	-	-	-	Kontomatik	Own bank account
Moneyfit Creditstar	172.5K	2%	500	5000	0.09	32.85	41.88	0.09	-	120	730	Long	-	-	-	N/A	N/A
Dinevo	187.8K	2%	100	700	511	1.40	6621	1.4	-	30	90	Short, Long	-	-	-	Unnax GoCardless	Checkout.com Unnax GoCardless
Movinero	115.4K	1%	50	1000	438	1.20	4084	1.2	-	N/A	365	Long (Credit line)	Link	Link	50K - 100K	Unnax	N/A



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			Amount min, €	Amount max, €	Annual interest rate, %	Daily interest rate, %	Max APR, %	Late payment penalty rate per day	Late payment penalty comission	Return period min, days	Return period max, days	Product type	iOS app	Android app	Android app total installs	Open-banking	Payments
Creditero	237.0K	2%	100	500	421.2	1.15	6245	1.25	-	60	360	Long	-	-	-	N/A	N/A
Luzo	396.9K	4%	50	2000	474.5	1.30	n/a	1.3	€30	5	30	Short	-	-	-	Unnax	Inespay Paylands
Smartcredito	1.0M	10%	50	400	547.5	1.50	9089	1.5	€20	7	30	Short	-	-	-	Unnax	Own bank account
Looney Prestamato	1.2M	12%	20	600	543.85	1.49	8861	1.49	-	7	30	Short	Link	Link	100K - 500K	Unnax	Unnax Ecommpay
Kviku	904.6K	9%	25	1000	730	2	6408	-	€20	60	120	Short and long	Link	Link	50K - 100K	Unnax	SEPA - https://www.paymatico.com/
Mi-prestamo	71.2K	1%	200	3000	211.7	0.58	599	N/A	N/A	60	365	Long	-	-	-	N/A	N/A
Reddo Credit	57.8K	1%	100	2000	360	1.00	2230	N/A	N/A	30	180	Short, Long	-	-	-	N/A	N/A
Dispon	137.7K	1%	1	400	423.4	1.16	2000	2	€30	1	33	Short	-	-	-	N/A	N/A



FINANCIAL PERFORMANCE

Brand	Year of entry	Revenue							Net income						
		Revenue 2024	Revenue 2023	Revenue 2022	Revenue 2021	Revenue 2020	YoY revenue change, 2023 - 2024	YoY revenue change, 2022 - 2023	Net profit 2024	Net profit 2023	Net profit 2022	Net profit 2021	Net profit 2020	YoY net profit change 2023 - 2024	YoY net profit change 2022 - 2023
Moneyman	2015	€155.1M	€124.4M	€119.1M	€89.4M	€64.9M	24.68%	4.45%	€14.5M	€11.8M	€10.4M	€11.1M	€3.7M	22.88%	13.46%
MyKredit	2016	N/a	€96.8M	€102.7M	€60.1M	€19.8M	-	-5.79%	N/a	€1.1M	€10.0M	€5.6M	€721.5K	-	-88.80%
Vivus	2012	€90.7M	€77.0M	€75.1M	€66.6M	€57.6M	17.74%	2.56%	€7.9M	€7.6M	€6.9M	€5.9M	€2.6M	4.36%	10.15%
Dineo Credito	2014	N/a	€19.7M	€19.3M	€26.9M	€17.9M	-	2.24%	N/a	€3.0M	€859.5K	€1.9M	€1.3M	-	245.54%
AvaFin.es (ex-Creditosi)	2012	N/a	€19.3M	€12.5M	€5.8M	€7.5M	-	53.70%	N/a	€3.1M	€1.1M	-€11.8K	€203.4K	-	176.46%
Wandoo	2017	N/a	\$10.9M	€7.1M	€4.7M	€4.6M	-	53.78%	N/a	€747.8K	-€597.7K	-€1.1M	-€716.5K	-	225.12%
Azlo	2019	N/a	€4.4M	€6.2M	€2.0M	€1.4M	-	-28.94%	N/a	-€671.7K	-€4.1M	n/a	n/a	-	83.62%
Prestamer	2016	N/a	€3.9M	€5.3M	€14.9M	€11.2M	-	-25.34%	N/a	-€1.8M	-€2.0M	-€3.9M	€2.3M	-	9.37%
Finjet	2024	€3.0M	-	-	-	-	-	-	€391.3K	-	-	-	-	-	-
Moneyfit Creditstar	2015	N/a	€3.8M	€5.0M	€8.2M	n/a	-	-23.77%	N/a	€103.8K	€13.4K	€19.7K	n/a	-	672.38%



FINANCIAL PERFORMANCE

Brand	Year of entry	Revenue							Net income						
		Revenue 2024	Revenue 2023	Revenue 2022	Revenue 2021	Revenue 2020	YoY revenue change, 2023 - 2024	YoY revenue change, 2022 - 2023	Net profit 2024	Net profit 2023	Net profit 2022	Net profit 2021	Net profit 2020	YoY net income change 2023 - 2024	YoY net income change 2022 - 2023
Dinevo	2020	N/a	€925.8K	€2.1M	n/a	n/a	-	-54.95%	N/a	-€1.2M	-€2.3M	n/a	n/a	-	49.36%
Movinero	2020	N/a	<u>\$2.1M</u>	<u>€1.9M</u>	<u>€2.4M</u>	€1.4M	-	13.16%	N/a	€59.9K	-€144.4K	-€114.3K	-€175.5K	-	141.50%
Creditero	2021	N/a	<u>€14.9K</u>	n/a	n/a	n/a	-	-	N/a	-€986.1K	€334.5K	n/a	n/a	-	-394.82%
Luzo	2023	N/a	<u>€130.4K</u>	n/a	n/a	n/a	-	-	N/a	-€555.5K	-€55.9K	n/a	n/a	-	-893.90%
Smartcredito	2023	N/a	<u>€325.1K</u>	n/a	n/a	n/a	-	-	N/a	-€248.9K	n/a	n/a	n/a	-	-
Loaney Prestamato	2022	N/a	<u>n/a</u>	<u>n/a</u>	n/a	n/a	-	-	N/a	€981.5K	-€1.5M	n/a	n/a	-	166.87%
Kviku	2019	N/a	n/a	n/a	n/a	n/a	-	-	N/a	n/a	n/a	n/a	n/a	-	-
Mi-prestamo	2023	N/a	n/a	n/a	n/a	n/a	-	-	N/a	n/a	n/a	n/a	n/a	-	-
Reddo Credit	2020	N/a	n/a	n/a	n/a	n/a	-	-	N/a	n/a	n/a	n/a	n/a	-	-
Dispon	2012	N/a	n/a	n/a	n/a	n/a	-	-	N/a	n/a	n/a	n/a	n/a	-	-

REVENUE SNAPSHOT

#	Company	Website	2018	2019	2020	2021	2022	2023	2024	6-year CAGR
1	PROVIDENT FINANCIAL	https://www.provident.ro/	495.4M	697.1M	701.4M	663.1M	726.6M	n/a	562.4M	2.14%
2	HORA CREDIT	https://horacredit.ro/	17.7M	15.7M	23.9M	58.2M	104.0M	198.0M	284.5M	58.82%
3	VIVA CREDIT	https://vivacredit.ro/	51.3M	92.0M	80.0M	97.1M	128.7M	246.1M	195.8M	25.01%
4	UNICREDIT CONSUMER	https://www.ucfin.ro/	692.0M	796.1M	652.3M	448.3M	396.7M	n/a	178.6M	-20.21%
5	EASY ASSET MANAGEMENT	https://icredit.ro/	141.5M	175.6M	114.7M	147.1M	194.7M	n/a	178.0M	3.90%
6	BT DIRECT	https://www.btdirect.ro/	83.7M	134.0M	146.7M	177.7M	193.8M	390.9M	153.8M	10.67%
7	CREDIT FIX	https://www.creditfix.ro/	13.5M	18.6M	28.6M	42.8M	66.7M	n/a	59.3M	28.01%
8	CREDEX	https://credex-ifn.ro/	220.8K	2.7M	25.3M	38.9M	63.2M	n/a	52.9M	149.25%
9	ECOFINANCE	https://creditprime.ro/	1.9M	11.1M	25.4M	43.8M	66.0M	n/a	49.8M	71.90%
10	CREDIUS	https://www.credius.ro/	86.3M	89.9M	112.8M	115.9M	120.4M	n/a	49.4M	-8.88%
11	SIMPLU CREDIT	https://www.simplucredit.ro/	33.7M	65.0M	85.8M	189.8M	46.9M	n/a	36.3M	1.26%
12	MOBILO FINANCE	https://www.mobilocredit.ro/	5.1M	7.1M	6.4M	10.1M	25.1M	n/a	25.9M	31.03%
13	GARANTARE ȘI CREDITARE	https://www.novacredit.ro/	-	-	-	-	0.0K	n/a	23.7M	-
14	BIROU CREDITE RAPIDE	https://biroucrediterapide.ro/	-	-	-	1.5M	14.8M	n/a	20.6M	-
15	BSG CREDIT	https://bsgcredit.ro/	-	12.8K	660.6K	2.2M	5.4M	n/a	20.3M	-
16	OKCREDIT	https://www.okcredit.ro/	-	-	-	0.0K	441.8K	n/a	19.9M	-
17	OCEAN CREDIT	https://www.oceancredit.ro/	5.2M	12.6M	5.7M	9.3M	17.2M	n/a	14.7M	19.13%

REVENUE SNAPSHOT

#	Company	Website	2018	2019	2020	2021	2022	2023	2024	6-year CAGR
18	IFN VIACONTO MINICREDIT	https://www.viaconto.ro/	1.2M	4.9M	16.1M	21.9M	20.0M	10.5M	9.3M	40.78%
19	TERRA CREDIT	https://terracredit.ro/	-	-	-	1.2M	8.0M	n/a	9.0M	-
20	AVINTO FINANCE	https://avinto.ro/	-	-	-	-	44.0K	n/a	8.7M	-
21	ROCAPITAL	https://rocapital.eu/	6.1M	6.7M	7.4M	8.2M	18.1M	n/a	8.3M	5.35%
22	MOZIPO	https://www.mozipo.ro/	9.6M	21.9M	15.9M	15.6M	17.9M	n/a	8.0M	-3.06%
23	PLUS CREDIT	https://pluscredit.ro/	-	-	-	-	-	n/a	3.1M	-
24	BEST CREDIT INVEST	https://bestcreditifn.ro/	1.5M	1.6M	1.8M	1.8M	3.1M	1.7M	1.7M	2.29%
25	SMILE CREDIT	https://www.smilecredit.ro/	3.6M	4.6M	6.9M	6.7M	9.2M	n/a	1.6M	-12.94%
26	TBI MONEY	https://tbicredit.ro/	149.8M	142.0M	181.8M	177.8M	177.8M	n/a	1.2M	-55.11%
27	ONTOPAY	https://www.ontopay.ro/	-	-	-	-	0.1K	n/a	0.8M	-
28	PRIMA FINANȚARE	https://primafinantare.ro/	-	-	-	-	0.0K	n/a	0.2M	-
29	FAST FINANCE	https://www.fast-finance.ro/	11.9M	11.1M	12.2M	16.6M	15.3M	n/a	-0.7M	-
30	AVENTUS GROUP	https://credit7.ro/	-	-	-	74.1K	2.8M	n/a	N/a	-
31	FLEX FINANCIAL	https://flexcredit.ro/	593.1K	1.7M	21.2M	65.0M	83.0M	n/a	N/a	-
32	HUMANIK CREDIT	https://humanik-credit.ro/	-	-	-	1.1M	8.3M	13.3M	N/a	-
33	MAIMAI CREDIT	https://www.maimaicredit.ro/	-	-	-	0.3K	0.0K	n/a	N/a	-
34	SFERA CREDIT	https://sferacredit.ro/	-	-	-	-	0.0K	n/a	N/a	-

NET PROFIT SNAPSHOT

#	Company	2018	2019	2020	2021	2022	2023	2024
1	HORA CREDIT	4.0M	1.8M	-1.7M	10.7M	20.0M	34.0M	100.0M
2	PROVIDENT FINANCIAL	-78.7M	10.6M	12.7M	50.0M	47.7M	130.3M	90.9M
3	VIVA CREDIT	15.1M	27.9M	26.2M	27.8M	32.7M	44.5M	64.8M
4	BT DIRECT	6.6M	-2.9M	9.3M	23.4M	7.6M	43.8M	52.1M
5	UNICREDIT CONSUMER	34.6M	19.7M	55.8M	67.5M	59.8M	30.4M	43.3M
6	CREDIT FIX	3.3M	5.4M	10.6M	17.4M	24.3M	28.2M	26.9M
7	EASY ASSET MANAGEMENT	11.3M	9.9M	6.7M	24.2M	35.3M	51.2M	22.3M
8	CREDEX	-1.0M	-2.7M	-3.1M	2.7M	3.5M	14.0M	16.1M
9	ECOFINANCE	-1.7M	-0.4M	2.3M	4.8M	7.3M	5.7M	11.3M
10	TBI MONEY	0.0M	0.0M	0.0M	0.1M	0.0M	-2.7M	7.5M
11	BSG CREDIT	0.0M	-0.3M	-0.5M	-0.5M	0.3M	1.3M	5.0M
12	OKCREDIT	-	-	-	0.0M	-0.3M	1.1M	4.7M
13	TERRA CREDIT	-	-	0.0M	0.0M	0.2M	n/a	4.5M
14	SIMPLU CREDIT	-4.8M	1.0M	2.6M	0.9M	0.5M	1.5M	3.0M
15	BIROU CREDITE RAPIDE	-	-	-	-1.2M	-1.5M	-0.6M	2.4M
16	SMILE CREDIT	571.5K	1.3M	1.9M	1.4M	1.8M	n/a	1.3M
17	MOBILO FINANCE	90.4K	216.1K	-1194.2K	742.2K	1.4M	2.9M	1.2M

NET PROFIT SNAPSHOT

#	Company	2018	2019	2020	2021	2022	2023	2024
18	MOZIPO	-3.1K	479.1K	1.4M	677.4K	-0.3K	1.7M	885.6K
19	HUMANIK CREDIT	-	-	-	0.0K	0.9K	1.2M	884.0K
20	IFN VIACONTO MINICREDIT	-2.8K	-1.2K	0.6K	-0.9K	-0.6K	1.5M	854.1K
21	FAST FINANCE	0.0K	0.0K	214.0K	293.5K	350.9K	0.3K	503.2K
22	BEST CREDIT INVEST	1.2K	165.3K	327.9K	-17.9K	13.3K	291.0K	249.7K
23	OCEAN CREDIT	0.8M	0.7M	0.1M	-0.4M	0.2M	0.6M	0.0M
24	PLUS CREDIT	-	-	-	-	-	-	-0.2M
25	PRIMA FINANȚARE	-	-	-	-	0.0M	0.0M	-0.6M
26	ROCAPITAL	-0.9M	-1.2M	-0.4M	0.2M	-3.8M	-0.1M	-0.8M
27	AVINTO FINANCE	-	-	-	-	-142	-1.9M	-1.3M
28	GARANTARE ȘI CREDITARE	-	-	-	-	31	0.2M	-2.5M
29	ONTOPAY	-	-	-	-	-1.3M	-3.2M	-2.8M
30	CREDIUS	1.8M	5.2M	8.4M	14.3M	14.8M	14.8M	-3.0M
31	AVENTUS GROUP	-	-	-	-0.5M	-1.7M	3.8M	N/a
32	FLEX FINANCIAL	-314.6K	-541.8K	2.2M	4.8M	6.5M	7.4M	N/a
33	MAIMACREDIT	-	-	-	-36	-5.1K	n/a	N/a
34	SFERA CREDIT	-	-	-	-	-0.2K	-1.5M	N/a

LOAN PORTFOLIO BREAKDOWN

#	Company	2018	2019	2020	2021	2022	2023	2024
1	UNICREDIT CONSUMER	2.7B	2.7B	2.2B	2.2B	2.4B	3.1B	3.9B
2	BT DIRECT	189.3M	434.3M	488.9M	554.3M	657.6M	927.0M	1.1B
3	PROVIDENT FINANCIAL	325.4M	333.9M	294.4M	350.4M	398.6M	603.3M	686.1M
4	CREDEX	5.9M	17.6M	72.9M	141.9M	215.8M	252.9M	249.1M
5	CREDIUS	48.3M	69.5M	58.2M	62.2M	58.5M	71.4M	79.4M
6	VIVA CREDIT	21.1M	27.6M	27.5M	28.2M	42.0M	55.8M	75.0M
7	CREDIT FIX	6.0M	11.2M	19.1M	30.7M	24.9M	50.5M	72.1M
8	HORA CREDIT	6.6M	8.8M	6.2M	15.2M	23.0M	41.6M	58.9M
9	ROCAPITAL	14.6M	13.8M	13.2M	12.4M	15.6M	22.5M	58.6M
10	EASY ASSET MANAGEMENT	53.7M	62.6M	53.9M	60.1M	70.5M	105.8M	53.9M
11	ECOFINANCE	1.9M	4.3M	8.4M	13.8M	20.6M	32.7M	43.8M
12	BIROU CREDITE RAPIDE	-	-	-	4.7M	12.2M	24.3M	39.4M
13	SIMPLU CREDIT	29.7M	31.8M	33.3M	35.4M	36.7M	40.4M	34.5M
14	MOZIPO	8.8M	6.5M	8.1M	15.8M	19.3M	26.4M	25.3M
15	OCEAN CREDIT	2.9M	3.3M	5.2M	10.9M	16.9M	21.0M	22.7M
16	BSG CREDIT	0.0K	1.3M	1.3M	1.7M	3.8M	9.3M	19.5M
17	TBI MONEY	66.9M	92.5M	149.9M	216.3M	94.3M	69.0M	13.9M

LOAN PORTFOLIO BREAKDOWN

#	Company	2018	2019	2020	2021	2022	2023	2024
18	FAST FINANCE	7.9M	6.1M	5.7M	8.6M	9.7M	13.0M	9.9M
19	OKCREDIT	-	-	-	1.0M	783.6K	4.0M	9.6M
20	AVINTO FINANCE	-	-	-	-	0.0K	1.5M	7.4M
21	TERRA CREDIT	-	-	4.6K	1.3M	1.8M	n/a	5.9M
22	MOBILO FINANCE	1.0M	929.7K	2.0M	2.0M	3.8M	n/a	5.4M
23	IFN VIACONTO MINICREDIT	1 708	1 831	2 993	3 181	2.7M	5.1M	4.6M
24	ONTOPAY	-	-	-	-	2.4M	2.8M	2.8M
25	SMILE CREDIT	1.1M	1.4M	1.3M	1.6M	2.0M	n/a	2.6M
26	PRIMA FINANȚARE	-	-	-	-	2.0M	n/a	2.2M
27	BEST CREDIT INVEST	80.2K	960.9K	1.1M	943.4K	961.9K	1.4M	1.8M
28	GARANTARE ȘI CREDITARE	-	-	-	-	0.0K	5.1M	0.7M
29	AVENTUS GROUP	-	-	-	304.2K	3.3M	24.1M	N/a
30	FLEX FINANCIAL	2.6M	5.0M	14.8M	18.9M	21.5M	30.7M	N/a
31	HUMANIK CREDIT	-	-	0.1K	1 160	8.1M	12.1M	N/a
32	MAIMAICREDIT	-	-	-	0.0K	7.0M	n/a	N/a
33	SFERA CREDIT	-	-	-	-	0.0K	955.6K	N/a
34	PLUS CREDIT	-	-	-	-	-	-	-

PRODUCT OVERVIEW

#	Institution or Individual Person's name	Group	Website	Traffic Mar - May 2025	Min loan, CZK	Max loan, CZK	APR, %	Loan Maturity	Personal / Business	Type
1	Provident Financial s.r.o.	International Personal Finance	https://www.provident.cz/	47.9K	3.0K	130.0K	21-39	180 - 1080	Personal	Long
2	Home Credit a.s.	Homecredit	https://www.homecredit.cz/	553.8K	10.0K	250.0K	12.6	120 - 1830	Personal& Business	Multiple (Long, auto loan, loan consolidation, business)
3	PROFI CREDIT Czech, a.s.	-	https://www.proficredit.cz/	87.9K	10.0K	250.0K	9-238	365 - 1440	Personal& Business	Long
4	Zaplo Finance s.r.o.	4Finance	https://www.zaplo.cz/	206.3K	1.0K	30.0K	0 - 660	30 - 365	Personal	Short - Credit line
5	COFIDIS a.s.	Cofidis	https://www.cofidis.cz/	76.0K	10.0K	1.0M	13-30	365 - 2920	Personal	Long
6	EC Financial Services, a.s.	-	https://www.expresscash.cz/	16.0K	5.0K	70.0K	272	420 - 600	Personal& Business	Long
7	Creamfinance Czech, s.r.o.	Avafin	https://www.crediton.cz/	144.5K	1.0K	20.0K	5629	61 - indefinite	Personal	Short - Credit line
8	ACEMA Credit Czech, a.s.	-	https://www.acema.cz/	19.3K	20.0K	50.0M	9-10	365 - 7300	Personal& Business	Long
9	Rerum Finance, s.r.o.	-	https://www.rerum.cz/	77.1K	1.0K	30.0K	10303	5 - 30	Personal	Short
10	FlexiFin s.r.o.	-	https://flexifin.cz/	401.3K	1.0K	80.0K	152	30 - 1800	Personal	Long

PRODUCT OVERVIEW

#	Institution or Individual Person's name	Group	Website	Traffic Mar - May 2025	Min loan, CZK	Max loan, CZK	APR, %	Loan Maturity	Personal / Business	Type
11	COOL CREDIT, s.r.o.	-	https://coolcredit.cz/	49.0K	1.0K	25.0K	105	5 - 30	Personal	Short
12	Emma's credit s.r.o.	Emma's credit	https://www.emmascredit.cz/	11.2K	0.5K	30.0K	9059	1 - 30	Personal	Short - Credit line
13	CreditKasa	MD Finance	https://creditkasa.com/	18.2K	5.0K	50.0K	913	70 - 365	Business	Long
14	CFIG Credit as.	-	https://cfiqcredit.cz/	1.8K	20.0K	150.0K	453	365	Personal& Business	Long
15	Via SMS s.r.o.	ViaSMS	https://www.viasms.cz/	35.6K	1.0K	60.0K	93-1024	30 - 3650	Personal	Short - Credit line
16	AsisTeam s.r.o.	-	https://www.asisteam.cz/	2.1K	100.0K	30.0M	12-n/a	365 - 9125	Personal& Business	Long
17	CREDIT EASY s.r.o.	-	https://www.crediteasy.cz/	1.2K	10.0K	70.0K	22	365	Personal	Long
18	TOMMY STACHI s.r.o.	-	https://tommystachi.cz/	3.4K	10.0K	150.0K	28-94	365 - 2520	Personal& Business	Long
19	Tando Financial a.s.	-	https://www.tando.cz/	33.0K	1.0K	30.0K	5569 - 10324	5 - 30	Personal	Short
20	Simfina a.s.	-	https://www.simplepujcka.cz/	26.9K	1.0K	10.0K	1916 - 3306	7 - 30	Personal	Short

PRODUCT OVERVIEW

#	Institution or Individual Person's name	Group	Website	Traffic Mar - May 2025	Min loan, CZK	Max loan, CZK	APR, %	Loan Maturity	Personal / Business	Type
21	SWISS FUNDS, a.s.	-	https://www.svycarskapujcka.cz/	33.1K	1.0K	20.0K	2356	15 - 30	Personal	Short
22	CentroFinance, s.r.o.	-	https://www.ofin.cz/	32.8K	1.0K	30.0K	5569	5 - 30	Personal	Short
23	Creditstar Czech s.r.o.	Creditstar	https://www.creditstar.cz/	10.6K	12.5K	120.0K	41-1732	120 - 730	Personal	Short - Credit line
24	CreditPortal, a.s.	-	https://www.creditportal.cz/cs/	62.1K	5.0K	60.0K	9-202	30 - 365	Personal	Short
25	Movinero s.r.o.	Vivacredit	https://movinero.cz/	59.3K	0.5K	40.0K	4679	30 - indefinite	Personal	Short - Credit line
26	LeaderFin s.r.o.	Aventus	https://pujckaplus.cz/	44.5K	1.0K	30.0K	773 - 8556	10 - 30	Personal	Short
27	Orange finance s.r.o	GoFinGo	https://www.soscredit.cz/	23.1K	1.0K	30.0K	8687 - 462088	7 - 28	Personal	Short
28	Kontex Trade International s.r.o.	-	https://www.pujcka7.cz/	5.4K	1.0K	15.0K	32824 - 175122	7 - 28	Personal	Short
29	FINSPACE s.r.o.	-	https://www.mobilpujcka.cz/#	4.7K	2.0K	15.0K	4485	21	Personal& Business	Short
30	Fair Credit Czech s.r.o.	-	https://www.faircredit.cz/	2.0K	1.0K	150.0K	52	365 - 1080	Personal	Long

FINANCIAL PERFORMANCE

#	Institution or Individual Person's name	Group	Website	Revenue						Net profit				
				Revenue 2020, CZK	Revenue 2021, CZK	Revenue 2022, CZK	Revenue 2023, CZK	Revenue 2024, CZK	3-year CAGR	Net profit 2020, CZK	Net profit 2021, CZK	Net profit 2022, CZK	Net profit 2023, CZK	Net profit 2024, CZK
1	Provident Financial s.r.o.	International Personal Finance	https://www.provident.cz/	921.1M	1.1B	1.1B	1.2B	N/a	10.37%	-87.7M	57.1M	-28.0M	N/a	N/a
2	Home Credit a.s.	Homecredit	https://www.homecredit.cz/	1.2B	1.3B	1.2B	1.2B	1.5B	-1.49%	245.2M	361.2M	235.3M	238.2M	364.8M
3	PROFI CREDIT Czech. a.s.	-	https://www.proficredit.cz/	N/a	998.4M	972.5M	1.2B	N/a	-	-5.9M	0.5M	0.6M	N/a	N/a
4	Zaplo Finance s.r.o.	4Finance	https://www.zaplo.cz/	481.8M	596.3M	695.4M	738.2M	N/a	15.28%	72.5M	71.4M	108.8M	139.2M	N/a
5	COFIDIS a.s.	Cofidis	https://www.cofidis.cz/	-128.1M	308.1M	408.8M	545.3M	N/a	-262.07%	-128.1M	-89.2M	-73.6M	-64.9M	N/a
6	EC Financial Services, a.s.	-	https://www.expresscash.cz/	468.4M	479.0M	465.4M	514.2M	N/a	3.16%	47.7M	52.0M	47.7M	51.9M	N/a
7	Creamfinance Czech, s.r.o.	Avafin	https://www.crediton.cz/	126.6M	190.6M	205.7M	460.7M	N/a	53.82%	18.5M	69.1M	54.9M	130.2M	N/a
8	ACEMA Credit Czech, a.s.	-	https://www.acema.cz/	282.4M	328.4M	384.9M	405.3M	N/A	12.79%	47.5M	92.7M	148.4M	137.6M	N/a
9	Rerum Finance, s.r.o.	-	https://www.rerum.cz/	N/A	0.3M	52.2M	359.5M	N/a	-	N/a	-3.4M	0.1M	15.3M	N/a
10	FlexiFin s.r.o.	-	https://flexifin.cz/	-	107.1M	217.9M	324.8M	N/a	-	-	-1.2M	0.0M	115.2M	N/a
11	COOL CREDIT, s.r.o.	-	https://coolcredit.cz/	0.1M	183.6M	226.1M	285.4M	N/a	1150.26%	38.5M	57.8M	79.1M	102.2M	N/a
12	Emma's credit s.r.o.	Emma's credit	https://www.emmascredit.cz/	47.5M	79.1M	109.9M	202.3M	N/a	62.15%	2.7M	4.1M	6.9M	0.6M	N/a
13	CreditKasa	MD Finance	https://creditkasa.com/	23.6M	41.7M	89.4M	169.3M	262.4M	92.95%	3.6M	14.0M	36.1M	74.5M	132.8M
14	CFIG Credit as.	-	https://cfiqcredit.cz/	19,000	33,652,000	201,862,000	126.3M	135.8M	1780.35%	-43.0K	19.6M	83.9M	5.4M	13.5M
15	Via SMS s.r.o.	ViaSMS	https://www.viasms.cz/	49.3M	78.8M	89.9M	114.4M	N/a	32.36%	0.7M	0.7M	1.6M	2.3M	N/a

FINANCIAL PERFORMANCE

				Revenue						Net profit				
#	Institution or Individual Person's name	Group	Website	Revenue 2020, CZK	Revenue 2021, CZK	Revenue 2022, CZK	Revenue 2023, CZK	Revenue 2024, CZK	4-year CAGR	Net profit 2020, CZK	Net profit 2021, CZK	Net profit 2022, CZK	Net profit 2023, CZK	Net profit 2024, CZK
16	AsisTeam s.r.o.	-	https://www.asisteam.cz/	41.9M	55.3M	46.2M	42.9M	60.4M	0.84%	11.6M	14.9M	7.4M	6.6M	17.4M
17	CREDIT EASY s.r.o.	-	https://www.crediteasy.cz/	953.0K	950.0K	937.0K	41.2M	N/a	251.08%	684.0K	691.0K	682.0K	727.0K	N/a
18	TOMMY STACHI s.r.o.	-	https://tommystachi.cz/	68.5M	52.8M	40.0M	37.3M	N/a	-18.33%	7.5M	12.9M	10.7M	7.6M	N/a
19	Tando Financial a.s.	-	https://www.tando.cz/	-	-	-	30.8M	30.8M	-	-	-	-	-	38.0K
20	Simfina a.s.	-	https://www.simplepujcka.cz/	N/A	8.2M	16.4M	18.4M	N/a	-	N/a	1.6M	3.9M	3.4M	N/a
21	SWISS FUNDS a.s.	-	https://www.svyccarskapujcka.cz/	0.1M	0.6M	1.2M	14.2M	N/a	385.52%	-5.3M	-3.1M	-4.9M	0.1M	N/a
22	CentroFinance, s.r.o.	-	https://www.ofin.cz/	n/a	4.3M	3.8M	11.5M	N/a	-	N/a	-1.2M	0.0M	0.0M	N/a
23	Creditstar Czech s.r.o.	Creditstar	https://www.creditstar.cz/	21.5K	23.8M	17.5M	4.5M	2.7M	493.20%	-5.9M	0.5M	0.6M	-8.6M	-8.4M
24	CreditPortal, a.s.	-	https://www.creditportal.cz/cs/	0.2M	132.9M	109.4M	N/A	N/a	-	7.3M	12.8M	10.8M	2.9M	N/a
25	Movinero s.r.o.	Vivacredit	https://movinero.cz/	0.1M	64.5M	117.9M	N/A	N/a	-	9.4M	17.9M	22.0M	40.2M	N/a
26	LeaderFin s.r.o.	Aventus	https://puickaplus.cz/	3.4M	1.3M	4.9M	N/A	N/a	-	-0.5M	-2.6M	-17.7M	N/a	N/a
27	Orange finance s.r.o.	GoFinGo	https://www.soscredit.cz/	52.0M	N/A	N/A	N/A	N/a	-	7.5M	7.8M	3.9M	1.4M	4.5M
28	Kontex Trade International s.r.o.	-	https://www.pujcka7.cz/	1.7M	15.7M	13.8M	N/A	N/a	-	-6.1M	3.2M	2.5M	2.6M	N/a
29	FINSPLACE s.r.o.	-	https://www.mobilpujcka.cz/#	N/A	N/A	N/A	N/A	N/a	-	N/a	N/a	N/a	N/a	N/a
30	Fair Credit Czech s.r.o.	-	https://www.faircredit.cz/	698.5M	596.9M	N/A	N/A	N/a	-	-42.4M	-100.3M	N/a	N/a	N/a

PRODUCT OVERVIEW

#	Name	Group	Traffic Mar - May 2025	Year of Entry	Amount min, €	Amount max, €	Annual interest rate, %	Daily interest rate, %	iOS app	Anroid app	Android app installs	Min loan maturity, days	Max loan maturity, days	Product type
1	Kueski	-	14.7M	2012	18	1085	450	1.2	Link	Link	10M - 15M	99	180	Long, BNPL
2	Creditea	International Personal Finance	1.9M	2003	904	3165	147	0.4	-	-	-	61	900	Long, BNPL
3	Avafin	Avafin (ex CreamFinance)	1.4M	2023	23	2713	689	1.9	-	Link	1M - 5M	7	30	Short
4	Dineria	Sunfinance	1.1M	2022	45	1582	720	2	-	-	-	7	30	Credit line
5	Moneyman	ID finance	877.2K	2017	181	859	606	1.7	Link	Link	1M - 5M	7	90	Short

PRODUCT OVERVIEW

#	Name	Group	Traffic Mar - May 2025	Year of Entry	Amount min, €	Amount max, €	Annual interest rate, %	Daily interest rate, %	iOS app	Anroid app	Android app installs	Min loan maturity, days	Max loan maturity, days	Product type
6	ConCredito	-	788.1K	2007	90	452	133	0.4	-	-	-	14	112	Long, BNPL
7	Vivus	4finance	673.2K	2015	14	543	504	1.4	-	Link	100K - 500K	7	30	Short
8	Credito365	Aventus	619.0K	2023	5	904	1095	3.0	Link	Link	500K - 1M	7	62	Short
9	Kubo Financiero	-	389.7K	2012	226	4521	60	0.2	-	Link	500K - 1M	120	1080	Long
10	TALA	-	375.6K	2017	23	452	267	0.7	-	Link	10M - 15M	15	61	Short

PRODUCT OVERVIEW

#	Name	Group	Traffic Mar - May 2025	Year of Entry	Amount min, €	Amount max, €	Annual interest rate, %	Daily iterest rate, %	iOS app	Anroid app	Android app installs	Min loan maturity, days	Max loan maturity, days	Product type
11	Kimbi	4Finance	311.8K	2023	11	226	743	2.0	-	Link	100K - 500K	7	30	Short
12	Ultradinero	Aventus	237.1K	2024	18	904	913	2.5	-	-	-	7	30	Short
13	Creditas	Creditas	138.8K	2020	158	11303	102	0.3	Link	Link	5M - 10M	180	1440	Long
14	Crediclub	-	23.5K	2005	45	904	108	0.3	Link	-	-	120	1,095	Long
15	Toya	MD Finance	28.3K	2024	45	452	720	2.0	-	-	-	70	70	Short

SOURCES

- | | | | |
|--|--|--|--|
| 1. <u>Moneyman</u> | 26. <u>Easy Asset Management</u> | 51. <u>Aventus Group</u> | 76. <u>SWISS FUNDS, a.s.</u> |
| 2. <u>Mykredit</u> | 27. <u>Bt Direct</u> | 52. <u>Flex Financial</u> | 77. <u>CentroFinance, s.r.o.</u> |
| 3. <u>Vivus</u> | 28. <u>Credit Fix</u> | 53. <u>Humanik Credit</u> | 78. <u>Creditstar Czech s.r.o.</u> |
| 4. <u>Dineo Credito</u> | 29. <u>Credex</u> | 54. <u>Maimai Credit</u> | 79. <u>CreditPortal, a.s.</u> |
| 5. <u>Avafin.Es (Ex-Creditosi)</u> | 30. <u>Ecofinance</u> | 55. <u>Sfera Credit</u> | 80. <u>Movinero s.r.o.</u> |
| 6. <u>Wandoo</u> | 31. <u>Credius</u> | 56. <u>Provident Financial S.R.O.</u> | 81. <u>LeaderFin s.r.o.</u> |
| 7. <u>Azlo</u> | 32. <u>Simplu Credit</u> | 57. <u>Home Credit A.S.</u> | 82. <u>Orange finance s.r.o.</u> |
| 8. <u>Prestamer</u> | 33. <u>Mobilo Finance</u> | 58. <u>Profi Credit Czech, A.S.</u> | 83. <u>Kontex Trade International s.r.o.</u> |
| 9. <u>Finjet</u> | 34. <u>Garantare Si Creditare</u> | 59. <u>Zaplo Finance S.R.O.</u> | 84. <u>FINSPLACE s.r.o.</u> |
| 10. <u>Moneyfit</u> | 35. <u>Birou Credite Rapide</u> | 60. <u>Cofidis A.S.</u> | 85. <u>Fair Credit Czech s.r.o.</u> |
| 11. <u>Creditstar</u> | 36. <u>Bsq Credit</u> | 61. <u>Ec Financial Services, A.S.</u> | 86. <u>Kueski</u> |
| 12. <u>Dinevo</u> | 37. <u>Okcredit</u> | 62. <u>Creamfinance Czech, S.R.O.</u> | 87. <u>Creditea</u> |
| 13. <u>Movinero</u> | 38. <u>Ocean Credit</u> | 63. <u>Acema Credit Czech, A.S.</u> | 88. <u>Avafin</u> |
| 14. <u>Creditero</u> | 39. <u>Ifn Viaconto Minicredit</u> | 64. <u>Rerum Finance, S.R.O.</u> | 89. <u>Dineria</u> |
| 15. <u>Luzo</u> | 40. <u>Terra Credit</u> | 65. <u>Flexifin S.R.O.</u> | 90. <u>ConCredito</u> |
| 16. <u>Smart Credito</u> | 41. <u>Avinto Finance</u> | 66. <u>Cool Credit, S.R.O.</u> | 91. <u>Credito365</u> |
| 17. <u>Loaney Prestamato</u> | 42. <u>Rocapital</u> | 67. <u>Emma's Credit S.R.O.</u> | 92. <u>Kubo Financiero</u> |
| 18. <u>Kviku</u> | 43. <u>Mozipo</u> | 68. <u>Creditkasa</u> | 93. <u>TALA</u> |
| 19. <u>Mi-Prestamo</u> | 44. <u>Plus Credit</u> | 69. <u>Cfig Credit As.</u> | 94. <u>Kimbi</u> |
| 20. <u>Reddo Credit</u> | 45. <u>Best Credit Invest</u> | 70. <u>Via Sms S.R.O.</u> | 95. <u>Ultradinero</u> |
| 21. <u>Dispon</u> | 46. <u>Smile Credit</u> | 71. <u>Asisteam S.R.O.</u> | 96. <u>Creditas</u> |
| 22. <u>Provident Financial</u> | 47. <u>Tbi Money</u> | 72. <u>Credit Easy S.R.O.</u> | 97. <u>Crediclub</u> |
| 23. <u>Hora Credit</u> | 48. <u>Ontopay</u> | 73. <u>Tommy Stachi S.R.O.</u> | 98. <u>Tova</u> |
| 24. <u>Viva Credit</u> | 49. <u>Prima Finanțare</u> | 74. <u>Tando Financial A.S.</u> | 99. <u>Similarweb</u> |
| 25. <u>Unicredit Consumer</u> | 50. <u>Fast Finance</u> | 75. <u>Simfina A.S.</u> | 100. <u>Registradores</u> |
| | | | 101. <u>Ministerul Finantelor</u> |
| | | | 102. <u>Kurzycz</u> |

ABOUT MD FINANCE

We are a fast-growing technology company providing financial services across global markets, combining proven business models with AI-powered solutions. Since 2015, we have been serving thousands of people, empowering them through fast and simple financial products.

MISSION

We create easy-to-use financial products to address real-life needs as they come up — fast and without any hassle.

VISION

We envision a world where people move freely toward their goals, supported by financial solutions that are always ready, always simple, and always there when needed.

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