simpleros

Online Lending

2026.07.29.

Founder – Dr. Santa Lemsa

20 years experience in finance industry

Founder & CEO of Simpleros - fully automated online lending company in Spain, **Credit portfolio 2.6m** EUR, Total amount of **loans originated 16m** 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: 50-1300 eur

Extensions: term - 7, 14 ,30 days; price - % from principal

Portfolio structure

- 75% term 7-30 days,
- 25% term 31-365 days

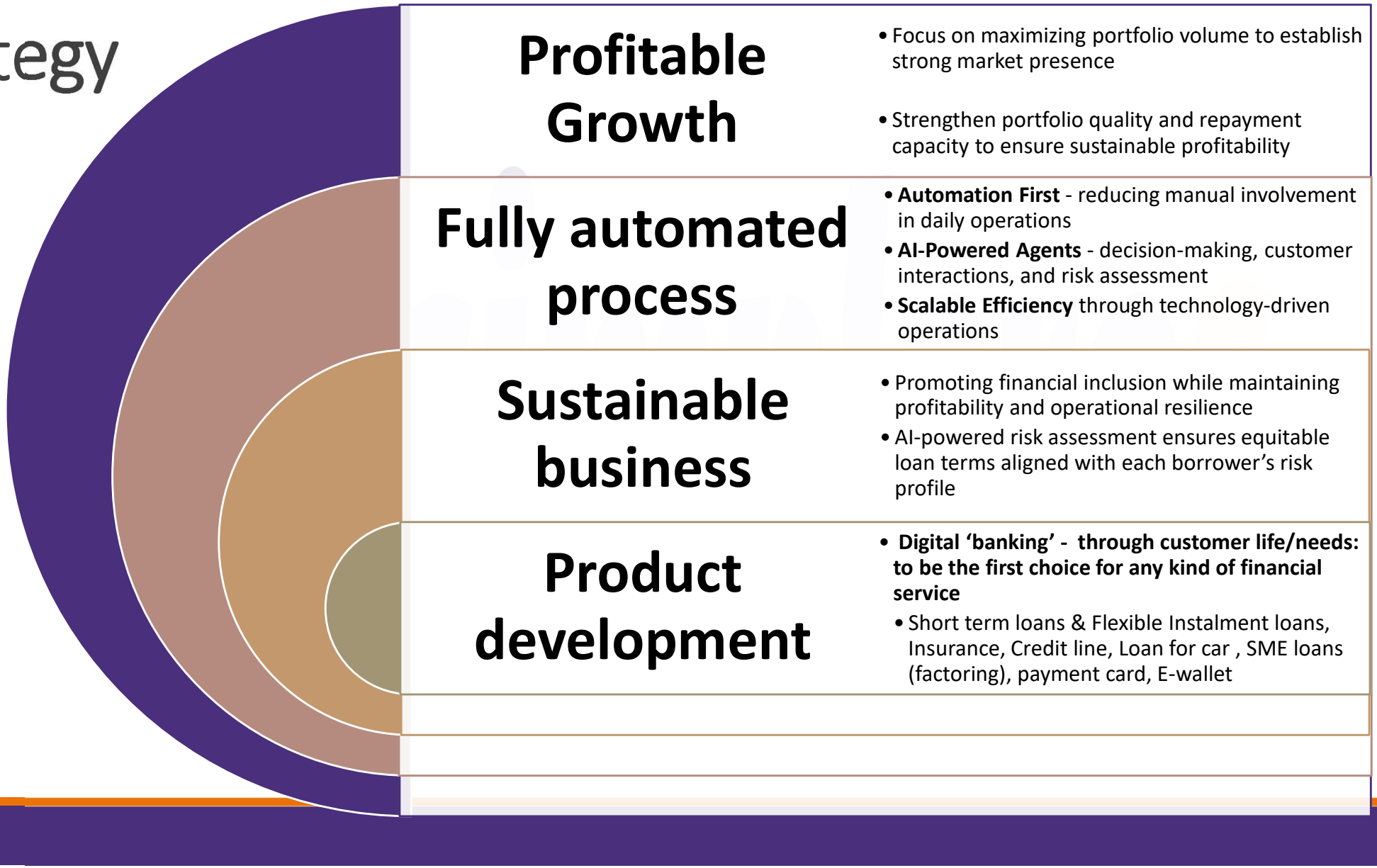


Mission & vision

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

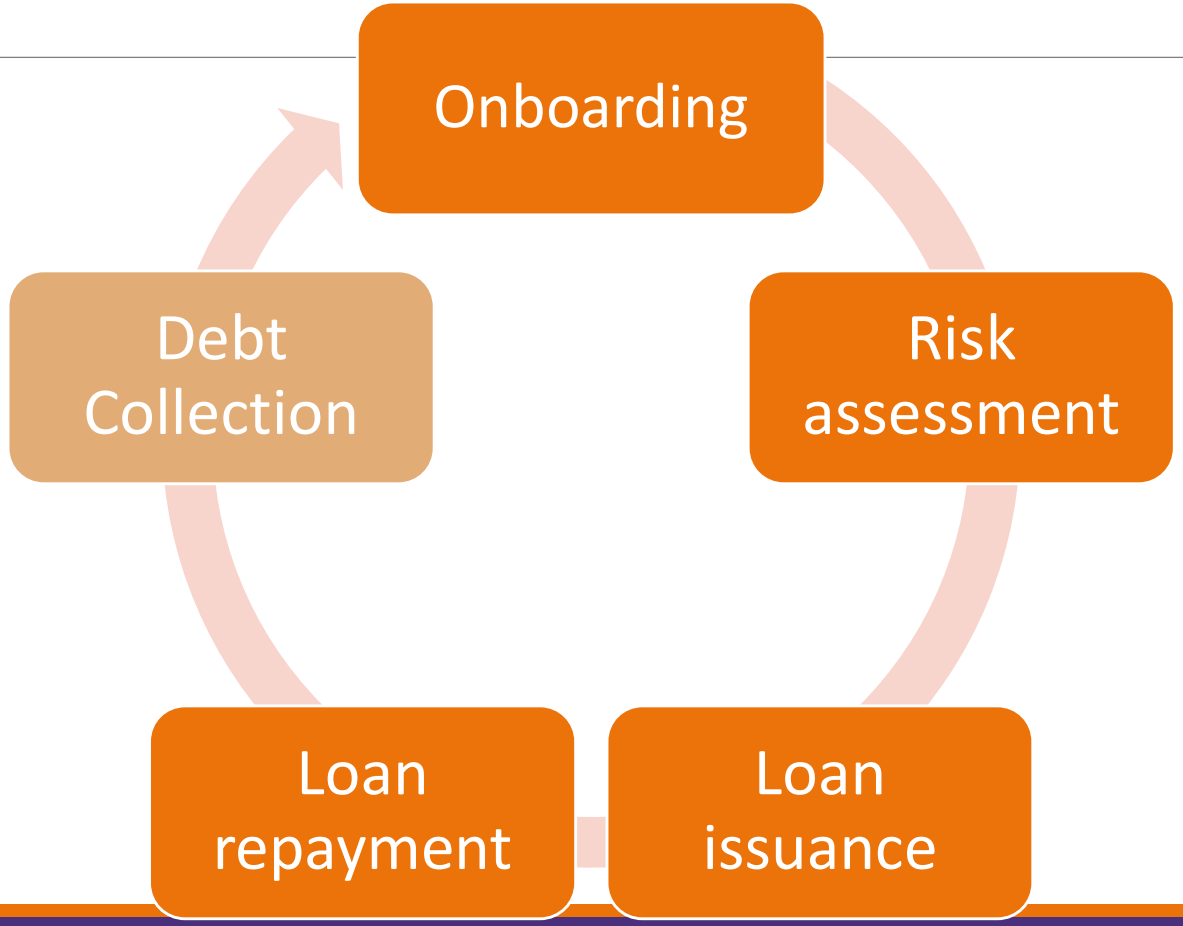
New customer acquisition strategy leverages a combination of internal marketing activities, primarily focused on Google Ads, and strategic affiliate partnerships. This dual approach boosts online visibility, expands reach via influencers and content creators, and maximizes conversions to grow the customer 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

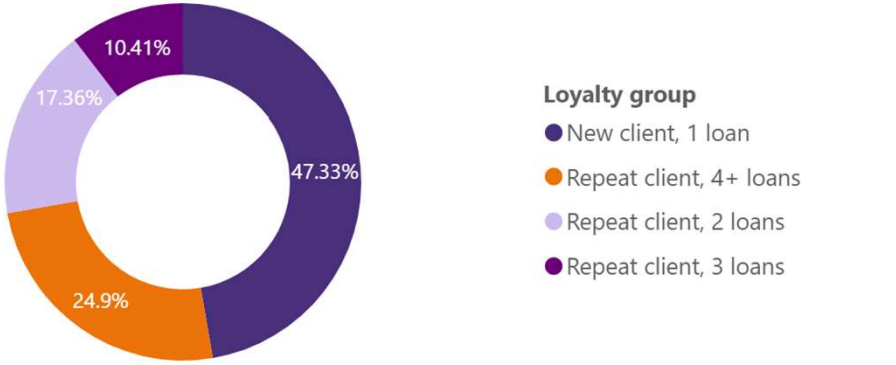
C**ollection strategy** leverages advanced analytics and AI to identify the best approach for each borrower. By analyzing payment behavior, communication patterns, and risk indicators, lenders can personalize outreach, optimize timing, and select the most effective channels for repayment reminders. This improves recovery rates, reduces costs, and ensures a fair, customer-centric approach to collections while maintaining long-term borrower relationships

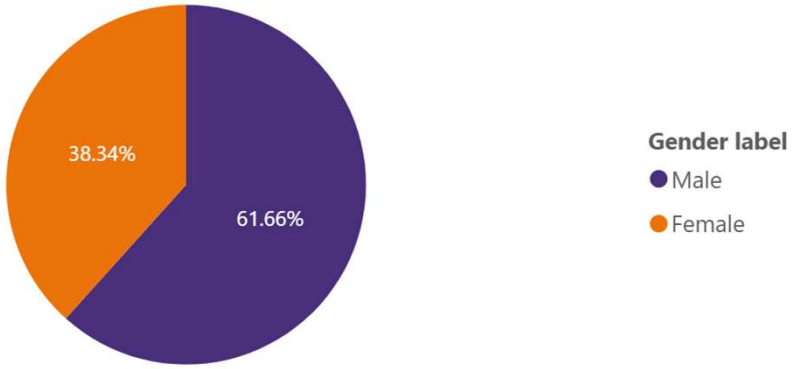
simpleros

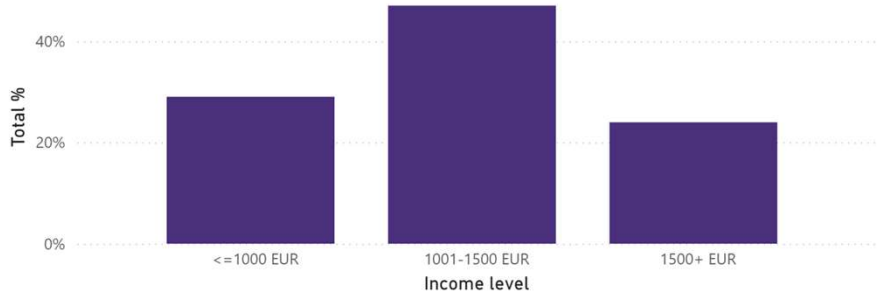
Automated Process

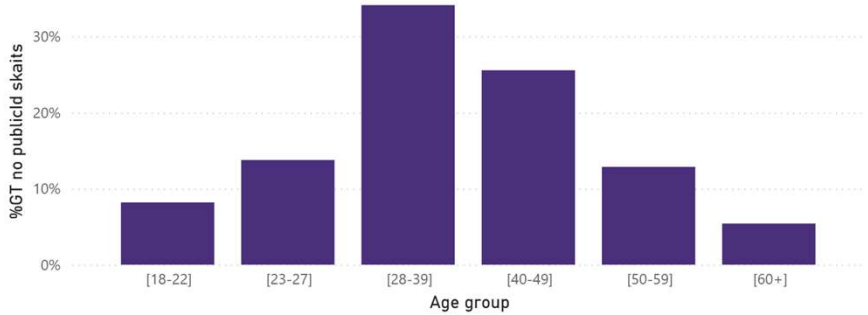


Customer profile







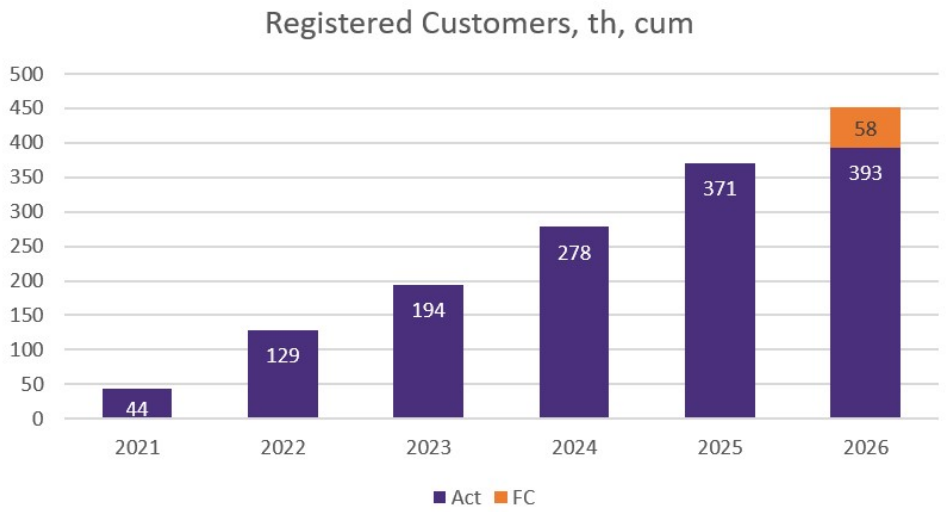


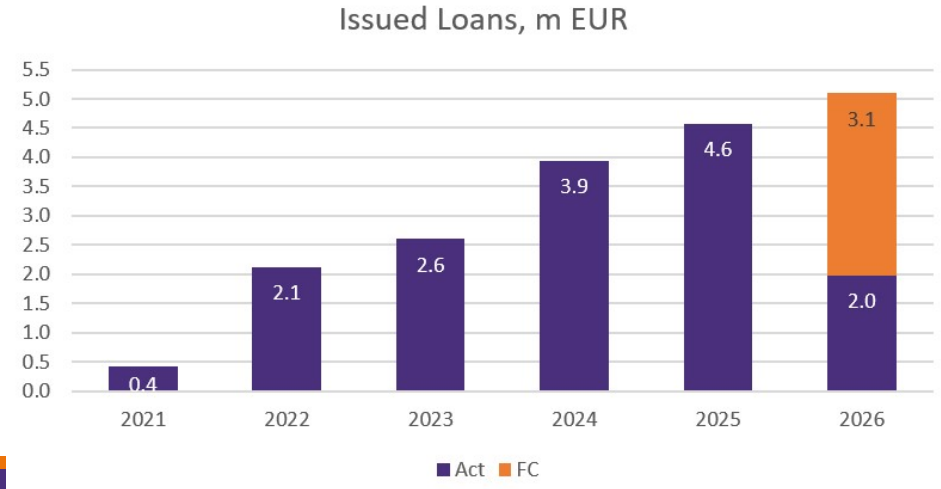
Performance report: 2026 Q2

2026.07.21.

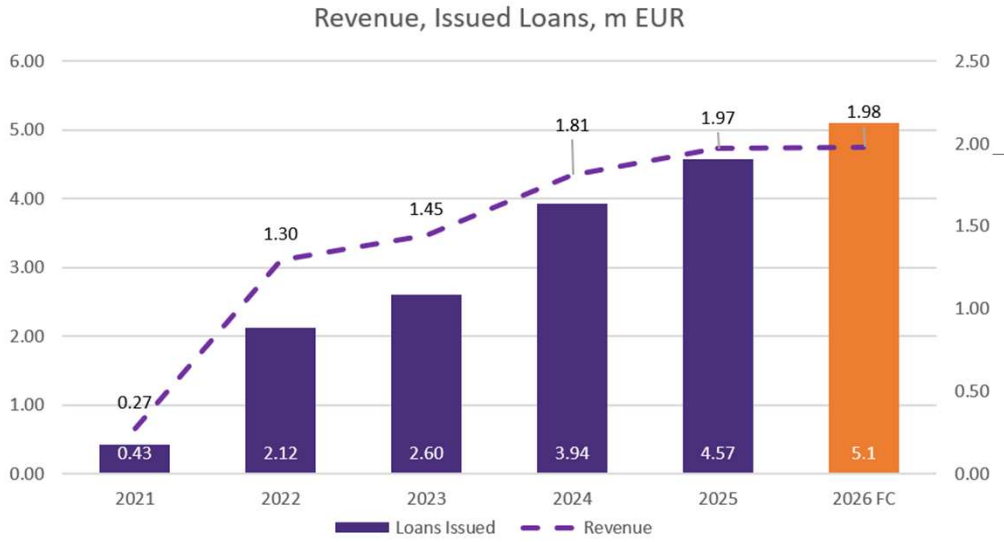
Executive summary

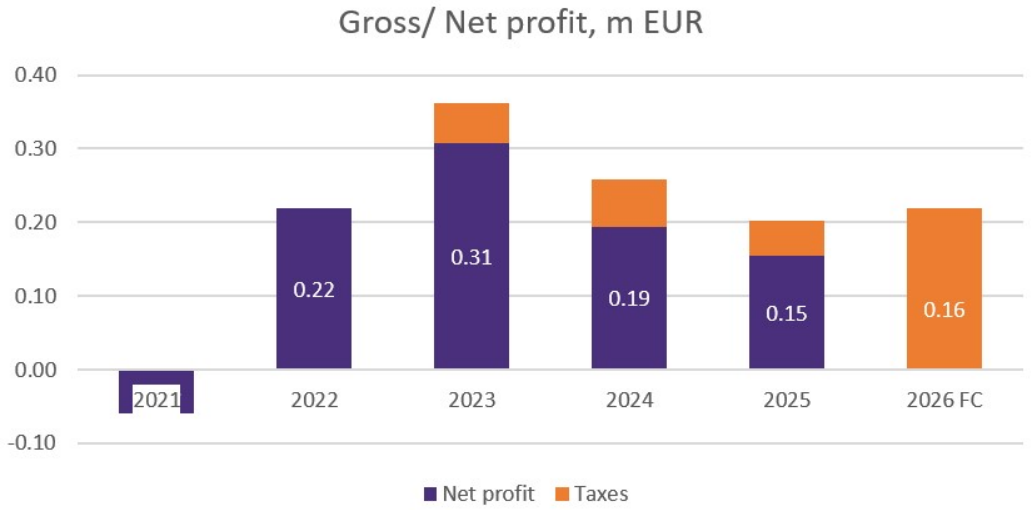
- Registered customers **392 755,** in average **189 new registrations per day**
- Total amount issued **15.7m EUR**, average monthly **growth 10% (**2.0m EUR issued in 2026)
- Total amount repaid **18.2m EUR, 96% repaid** in the next month after issuance
- **91.3% returning** customers - **excellent service** and **product**
- Average loan size **150 EUR**

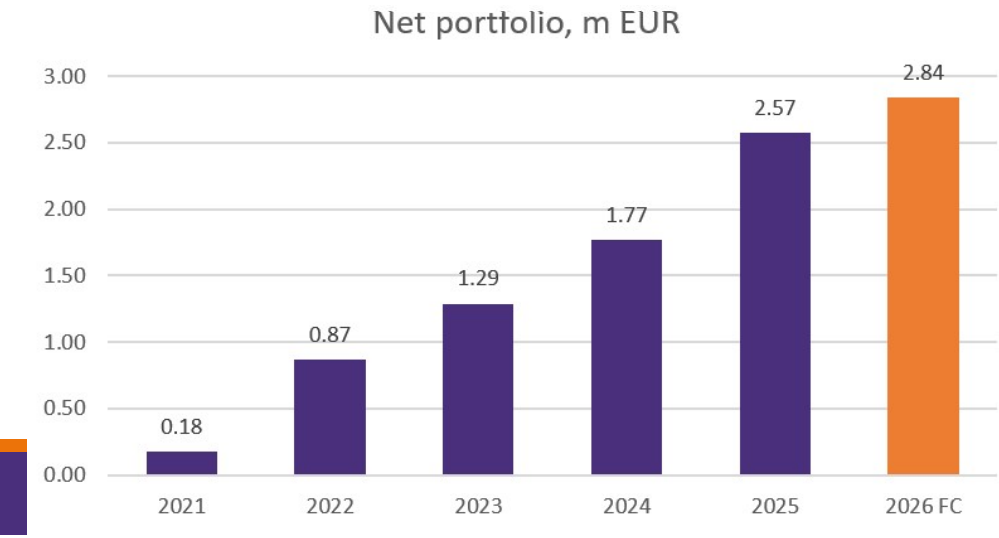


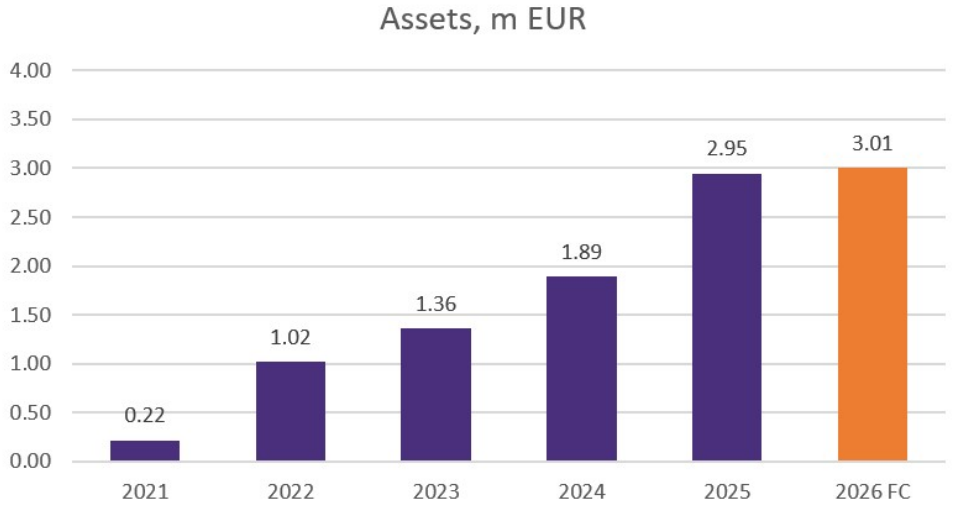


Executive summary









Portfolio quality

Fully automated customer journey ensure **time to money 15 min**

AI-driven underwriting models maintained portfolio quality **within target risk appetite**

Advanced machine learning risk models supported disciplined credit decisions, maintaining portfolio performance and an **NPL ratio of 9.6%**

Flexible repayment date ensured with **Extensions – 19%**

Proactive and flexible Debt collection ensure **early collection 44%** and provide **payment schedules** in late collection for **31%** delayed customers



15 min



Portfolio performance



Financials

Financials: 2021-2026H1

Activo	2021 December	2022 December	2023 December	2024 December	2025 December	2026 June
B) CURRENT ASSETS	**293 258**	**1 011 254**	**1 363 249**	**1 891 579**	**2 945 926**	**2 655 987**
I. Trade and other accounts receivable				14 720	34 746	12 987
1. Customers, sales and provision of services					1 620	1 320
3. Other debtors				**14 720**	**33 126**	**11 667**
V. Short-term financial investments	**177 069**	**870 313**	**1 289 452**	**1 765 325**	**2 571 446**	**2 587 606**
54100000 CURRENT DEBT SECURITIES	177 069	870 313	1 289 452	1 765 325	2 571 446	2 587 606
VII. Cash and cash equivalents.	**116 189**	**140 941**	**73 797**	**111 534**	**339 734**	**55 394**
T O T A L A C T I V O	**293 258**	**1 011 254**	**1 363 249**	**1 891 579**	**2 945 926**	**2 655 987**

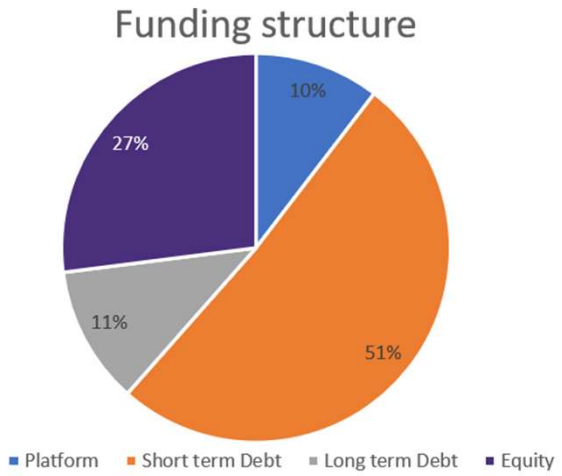
Pasivo	2021 December	2022 December	2023 December	2024 December	2025 December	2026 June
A) NET ASSETS	**-61 543**	**182 048**	**466 412**	**592 037**	**651 947**	**694 868**
1. Registered capital	3 000	3 000	3 000	3 000	3 000	3 000
V. Results from previous years	-6 013	-64 543	155 147	330 078	446 443	600 346
VII. Profit for the year	-58 530	243 591	308 265	258 959	202 505	91 522
B) NON-CURRENT LIABILITIES	**162 580**	**226 610**	**319 644**	**474 922**	**465 100**	**295 000**
II. Long-term liabilities	162 580	226 610	319 644	474 922	465 100	295 000
C) CURRENT LIABILITIES	**192 221**	**602 596**	**577 194**	**824 620**	**1 828 879**	**1 666 118**
III. Short-term liabilities	172 613	542 868	482 000	750 000	1 753 197	1 582 817
V. Trade and other payables	19 608	59 728	95 194	74 620	75 682	83 301
2. Other creditors	19 608	59 728	30 106	33 333	45 780	55 076
Taxes	0	0	65 088	41 287	29 902	28 225
T O T A L NET WORTH AND LIABILITIES	**293 258**	**1 011 254**	**1 363 249**	**1 891 579**	**2 945 926**	**2 655 987**

	@ 2021 Dec	@ 2022 Dec	@ 2023 Dec	@ 2024 Dec	@ 2025 Dec	@ 2026 Jun
Equity	-61 543	182 048	466 412	592 037	651 947	694 868
Equity + Subordinated Loans	61 070	263 048	566 412	718 037	870 947	959 868
Liabilities	354 801	829 206	896 838	1 299 541	2 293 979	1 961 118
Long term Debt	162 580	226 610	319 644	474 922	465 100	295 000
Short term debt	192 221	542 868	482 000	750 000	1 753 197	1 582 817
Long term debt wo Subordinated Loan	69 608	461 868	482 000	348 922	246 100	30 000
Liabilities wo Subordinated Loans	232 188	748 206	796 838	1 173 541	2 074 979	1 696 118
debt/equity	3.80	2.62	1.24	1.37	2.05	1.68
net portfolio	177 069	870 313	1 289 452	1 765 325	2 571 446	2 587 606
liab wo Sub/net portfolio	1.31	0.86	0.62	0.66	0.81	0.66

Actual: 2021-2026Q2, Forecast: 2026Q3-2028

IS	2021 Y1	2022 Y2	2023 Y3	2024 Y4	2025 Y5	2026 Y6	2027 Y7	2028 Y8
Revenue	**271 522**	**1 298 105**	**1 510 020**	**1 817 647**	**1 969 221**	**1 980 496**	**1 126 140**	**1 354 493**
Interest income (not incl fe	216 222	1 029 402	1 081 136	1 355 444	1 525 243	1 491 264	876 373	1 054 080
Other income (extensions,	55 300	268 703	428 884	462 202	443 978	489 232	249 766	300 413
Loan Loss Provision	- 159 364	- 466 676	- 25 536	- 506 638	- 531 406	- 30 677	- 355 500	- 409 920
Interest expenses	- 4 600	- 46 591	- 98 255	- 220 033	- 327 506	- 310 919	- 292 068	- 292 068
Writte-off/Sold portf.	0	0	- 539 324	- 190 006	- 203 893	- 742 009	- 12 000	- 36 000
Gross profit	**107 558**	**784 838**	**846 904**	**900 969**	**906 416**	**896 890**	**466 572**	**616 505**
Direct operating expenses	- 133 660	- 420 150	- 403 312	- 507 279	- 536 557	- 518 018	- 271 805	- 282 386
Indirect operating expenses	- 56 002	- 79 084	- 80 785	- 126 534	- 147 670	- 159 960	- 118 884	- 154 884
Salaries (incl taxes)	*21 920*	*74 810*	*129 160*	*125 757*	*136 140*	*180 290*	*72 600*	*72 600*
Marketing expenses	*50 352*	*145 147*	*85 097*	*129 385*	*136 412*	*89 186*	*11 760*	*13 440*
Operating Profit/Loss	**- 82 104**	**285 603**	**362 807**	**267 156**	**222 189**	**218 912**	**75 883**	**179 235**
Other income	0	0	0	0	0	0	0	0
Other expenses	0	0	0	0	0	0	0	0
Profit/Loss before taxes	**- 82 104**	**285 603**	**362 807**	**267 156**	**222 189**	**218 912**	**75 883**	**179 235**
profit tax	0	- 28 608	- 54 421	- 66 393	- 53 715	- 54 728	- 18 971	- 44 809
Net profit/loss	**- 82 104**	**256 995**	**308 386**	**200 762**	**168 473**	**164 184**	**56 912**	**134 426**

Funding



Since launch

ATTRACTED: 2.96 m EUR

Loan: 2.23m EUR

In 2026: 0.1 m EUR

Since launch

PAID to INVESTORS: 1.77 m EUR

Repaid principal: 0.91 m EUR

Paid interest: 0.86 m EUR

Thank you!

SANTA.LEMSA@SIMPLEROS.ES

+371 29226458