



# **iCredit Romania Performance 2020**



## 2020 for iCredit at a glance

**61.410 loans sold**

Jan – Dec 2020

**111,5 mil RON**

Income from Revenue

**6,7 mil RON**

Profit (before tax profit)

**+1400**

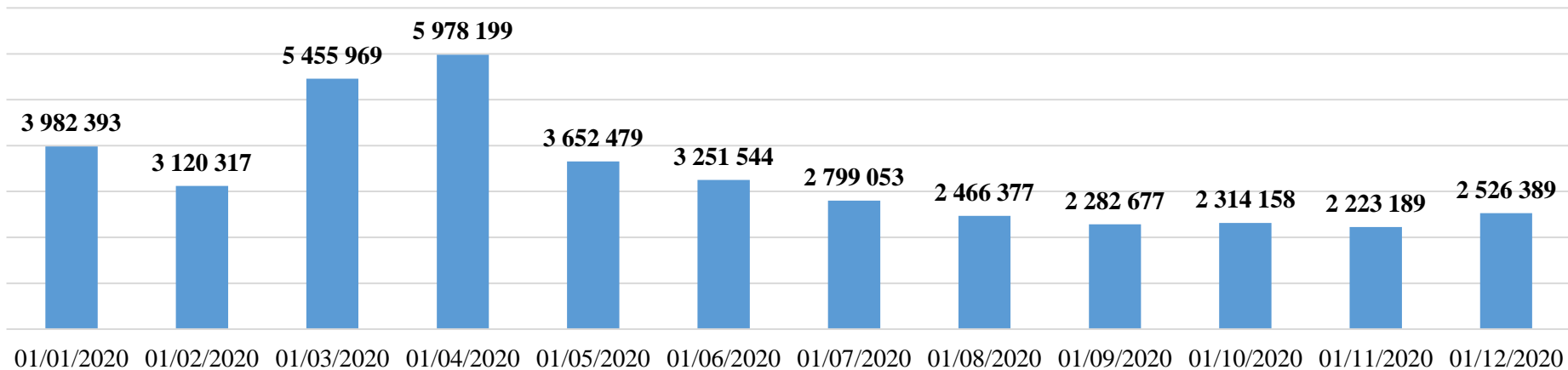
Employees

National coverage in

**103 offices**

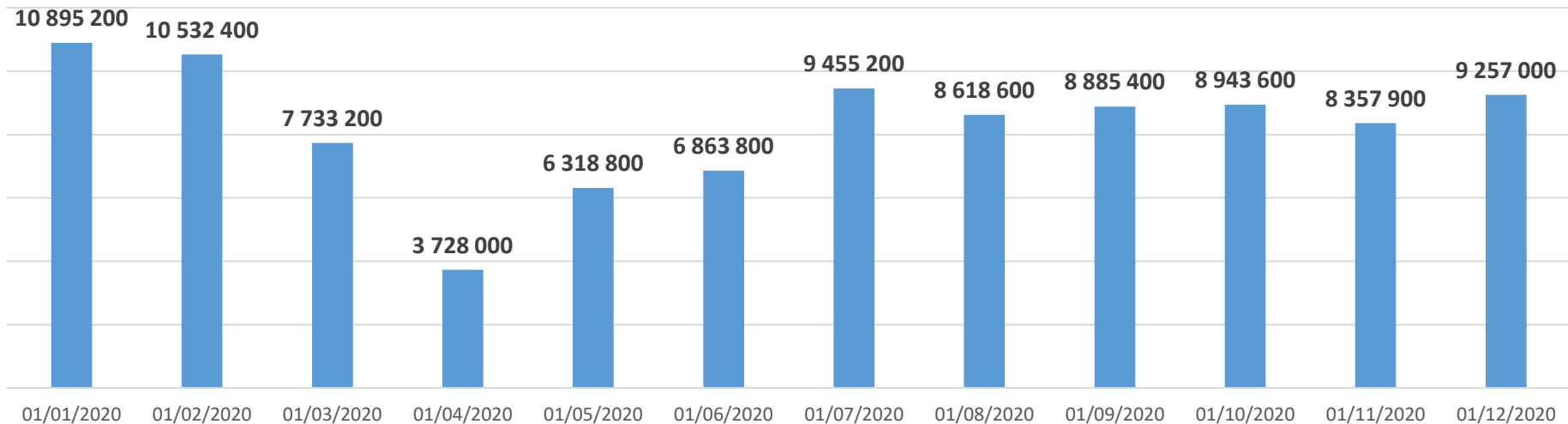
## Credit Delays

- In the period March-April, the coronavirus crisis was in full effect, with reflection in increasing of delays. Also, in March due to a Governmental Urgent Ordering, the postponing of the instalments was possible, with certain conditions.
- After July 2020, the delays started to decrease and until the end of the year we succeed to keep it under control.



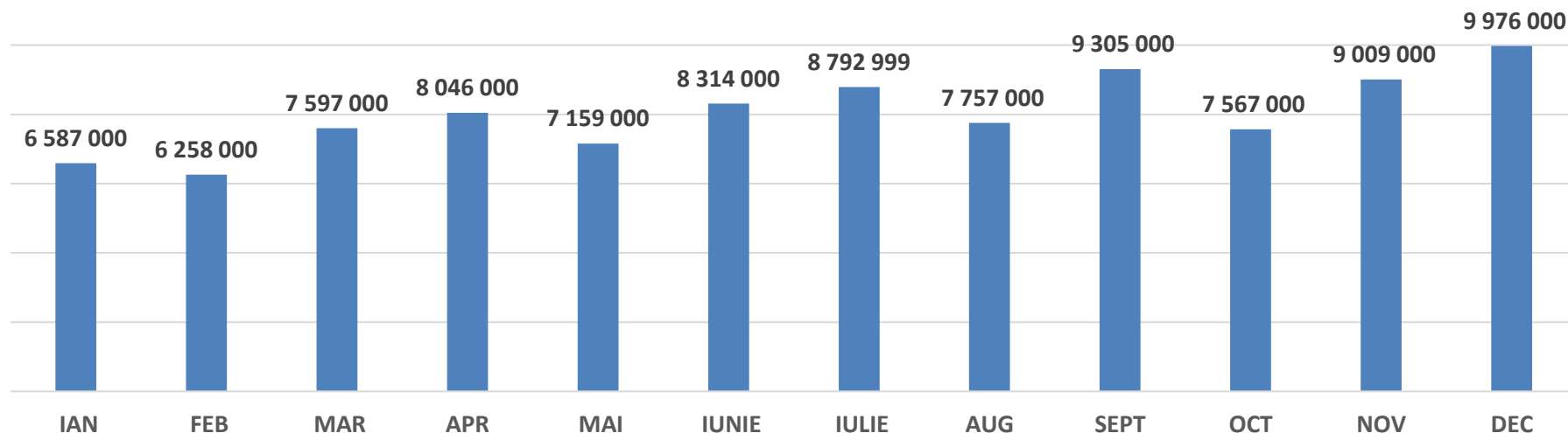
## Value of Principals Sold

- During the peak of the crisis, the lending was curated and the value of principals sold was carefully selected.
- After July 2020, the total value of principals was nearing the values from Jan-Feb 2020.



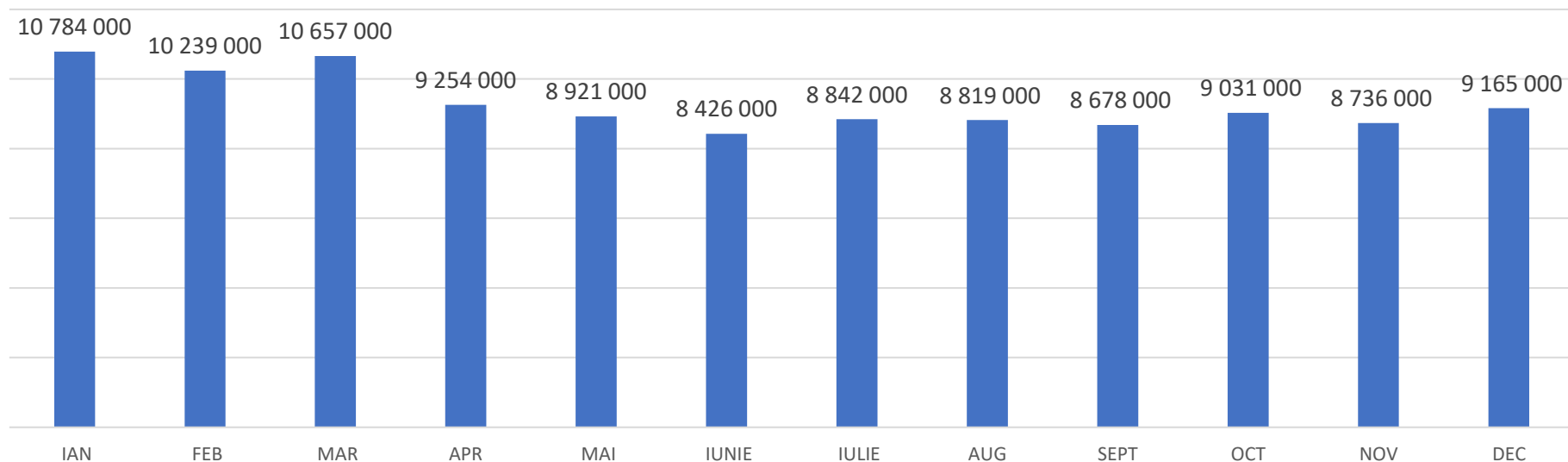
## Cash flow at the end of period / monthly 2020

- Even if we returned a commercial loan in 2020 in total amount of 2 335 000 Euro and we paid dividends in 2020 of 1 100 000 Euro, we still had a positive trend of cash flow in 2020:



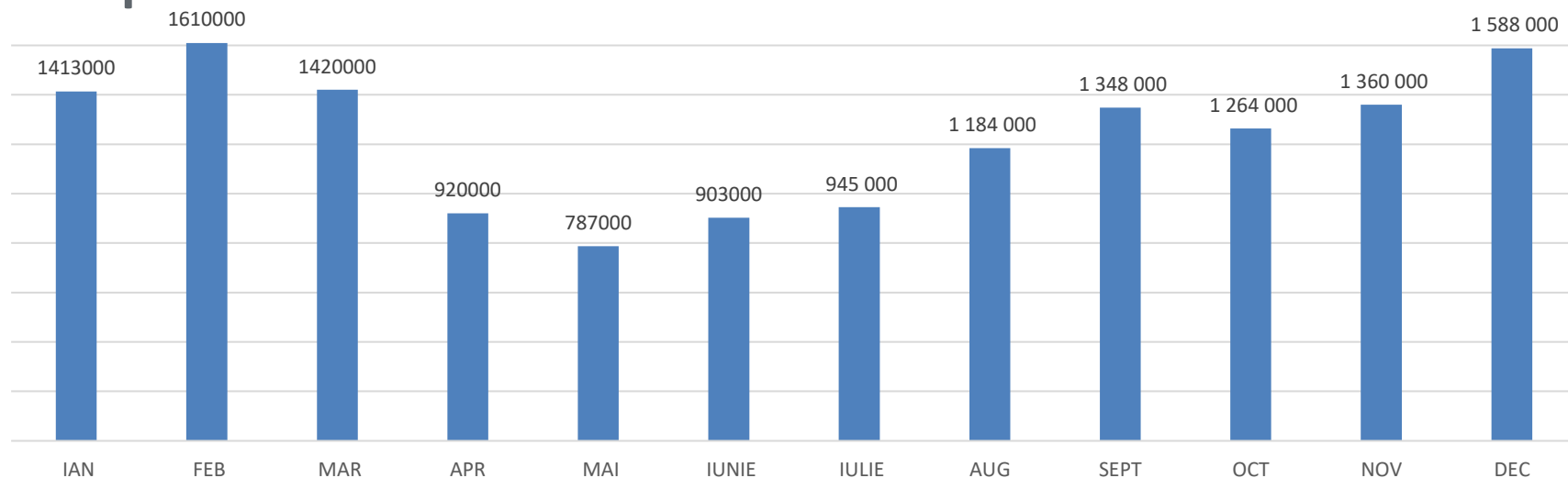
## Income from Revenue in 2020

- The effect of COVID 19 period had some effects in revenue, but the decrease was not significant and since July 2020, the trend was constant positive and stable



## Monthly OPEX in 2020

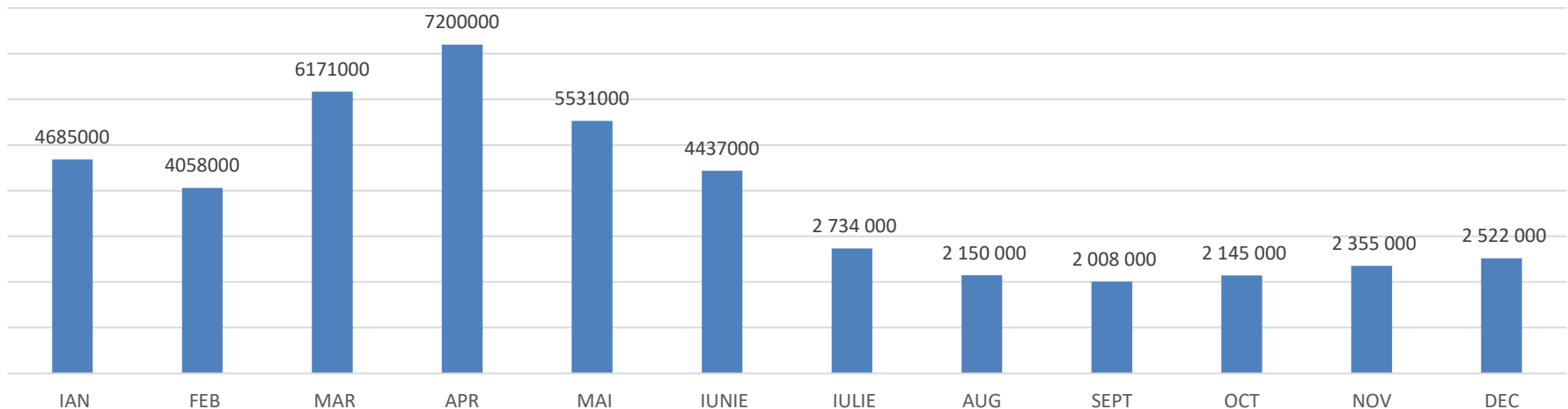
- Even if we reduced significant operational expenses in April-July, starting with August 2020 we restart to invest in our business and to execute the work in normal conditions. A lot of operational expenses were oriented to external service of collection, and this result was very well observed in decreasing of impairments.



## Monthly Impairments 2020

- Even if Impairments in March and April increased, due to Covid 19 period, the Impairment decreased spectacular between April and July 2020 and this trend of impairments was very well managed and was keep all year. A lot of measures were taken for efficient collection in all this period.

Impairments monthly 2020

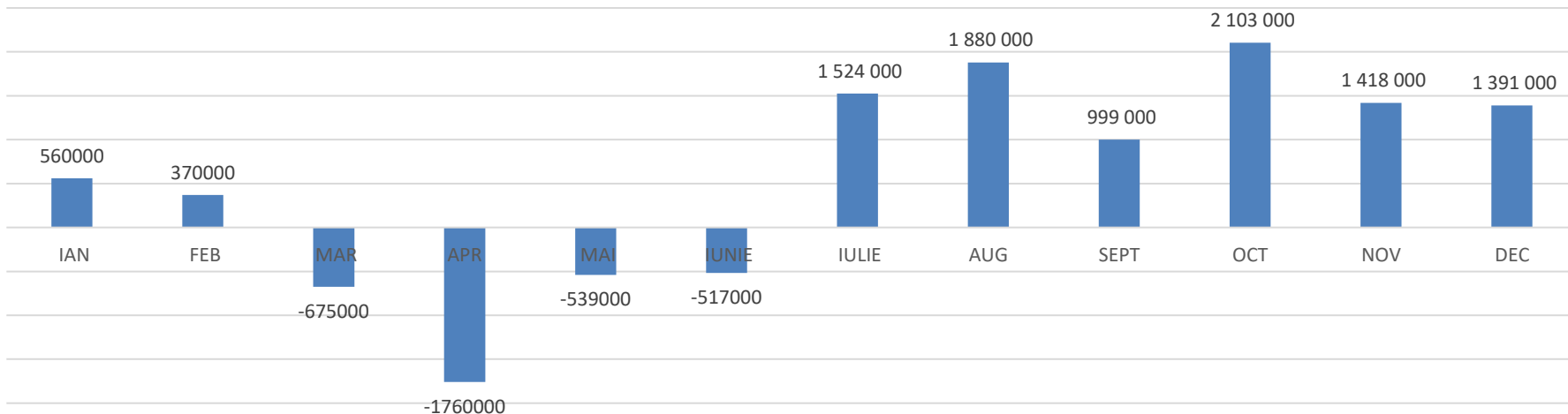




## Profit (before tax profit) 2020

- All the decisions and efforts- keeping income in a normal level, reducing impartments and optimizing the cost after April 2020, had a very good results in profit. Starting with July 2020, we had nicely profit every month.

Profit (before tax profit) 2020



*iCredit*

**THANK YOU!**