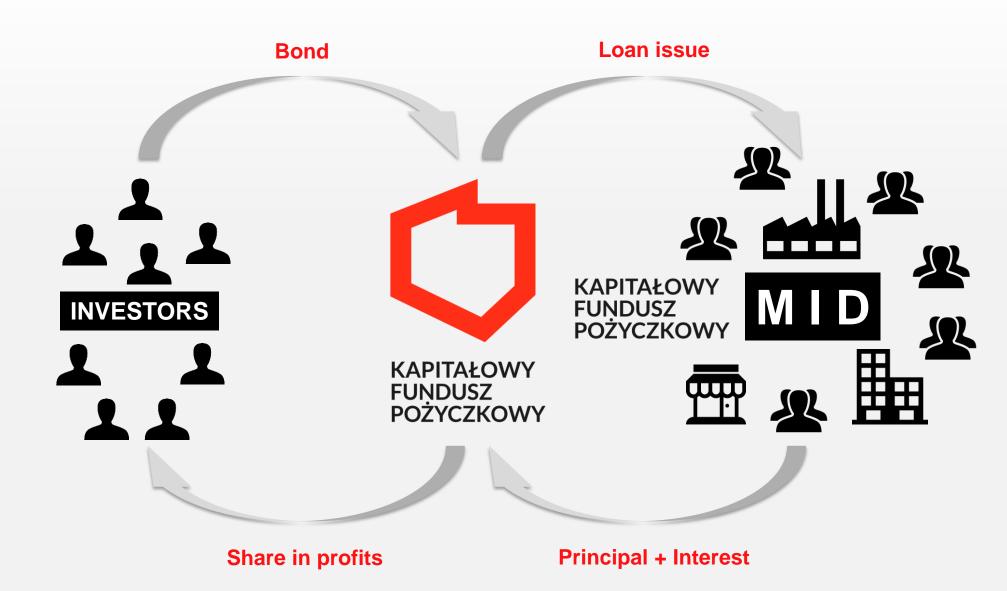


A chance for Polish companies and investors

Presentation plan

- 1. Business model
- 2. Product and offer
- 3. About us

1. Business model





- Very low operating costs
- A business model based on outsourcing
- Respect for money we care for every 1 EUR

2. Product and offer



Our Product

Business Loan

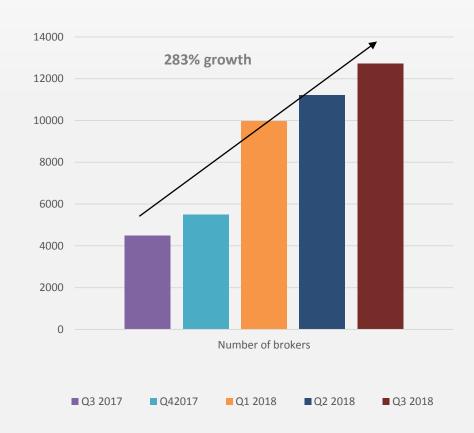


- For companies
- Amount from 10.000 100.000 zł
- Duration from 3 to 24 months
- Fast decision in 24h
- Simple loan agreement and rules
- Collateral: bill of exchange



Sales channel: External network

In 3rd quarter of 2018, due to signed new brokerage agreements, we continued to extend our external sales network. At the end of Q3 2018, we have cooperated with 12,710 loan brokers (active about 4,000 loan brokers). Compared to last year, number of people in our sales network increase almost 283%





Main loan brokres



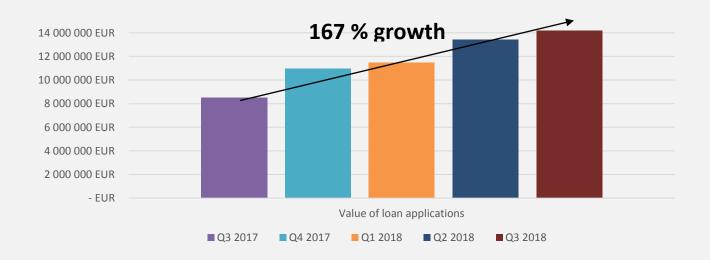
Finanse dla każdego





Value of loan applications

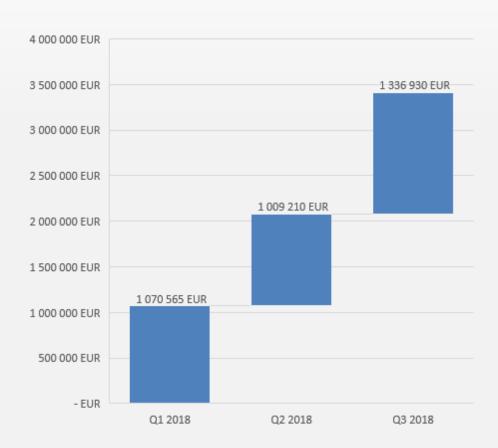
In 3rd quarter of 2018, we received loan applications for a total amount of EUR 14,2 million. It was the best quarter in this area. Compared to Q3 of 2017, we have achieved growth by almost 167%.





Value of issued loans

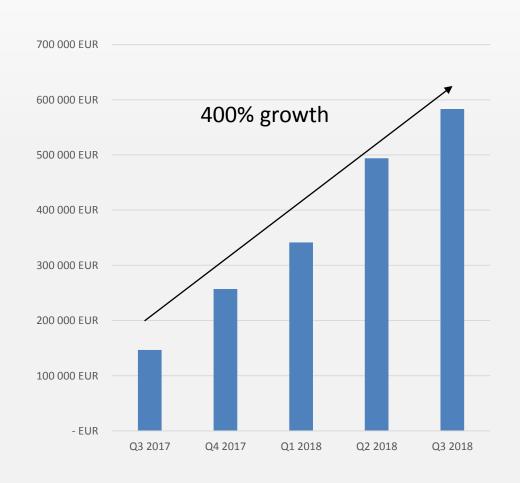
In 3rd quarter of 2018, we achieved the best quarterly result for value of issued loans. It was the best quarter in this area. Compared to 3rd quarter of 2017, we have achieved growth of almost 150%. The total sales volume for the first three quarters of 2018 is significantly higher than the sales of the whole 2017.





Portfolio aging structure

At the end of Q3 2018, Portfolio aging structure is stabile. We have a very high level of repayments due to issued loans. In 3th quarter of 2018, we received a record repayment amount of over EUR 0,6 million. Compared to Q3 2017, we have achieved growth by almost 400%.

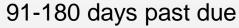




Projections of loan portfolio statistics

>180 days past due

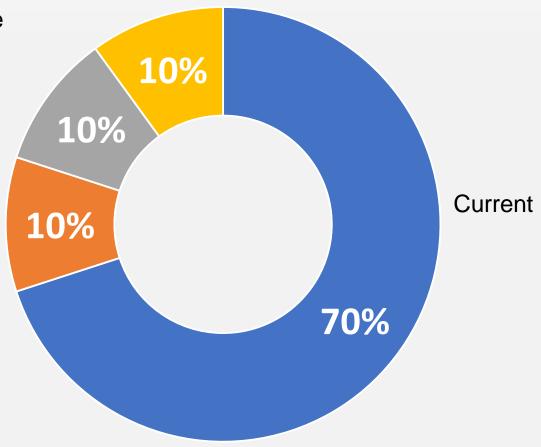
Enforcement proceedings



Additional fees

31-90 days past due

Additional fees





Summary

The 3rd quarter of 2018 was the best in all of the most important parameters of our business, that is value of loan repayments, value of received applications and volume of issued loans. Extending of external sales network and growth of sales confirms the attractiveness and uniqueness of our product.

3. About us (TV / MEDIA)



News about Us

Strefa Biznesu















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