

**NordCard****Daniels Jukna - CEO of NordCard**

NordCard executive and analytical team actively monitor the situation in the global and European economies and financial markets regularly analyze data and take active measures to protect our company, our customers and our investors in the current global situation.

One of the first steps that we have taken was critical analysis and adaptation of our scoring algorithms, to make sure we keep the loan portfolio at the same quality level in the current situation. Among other steps we have strengthened our debt collection procedures, responding to payment delays at earlier stages and reinforcing reminders to clients about loan payments.