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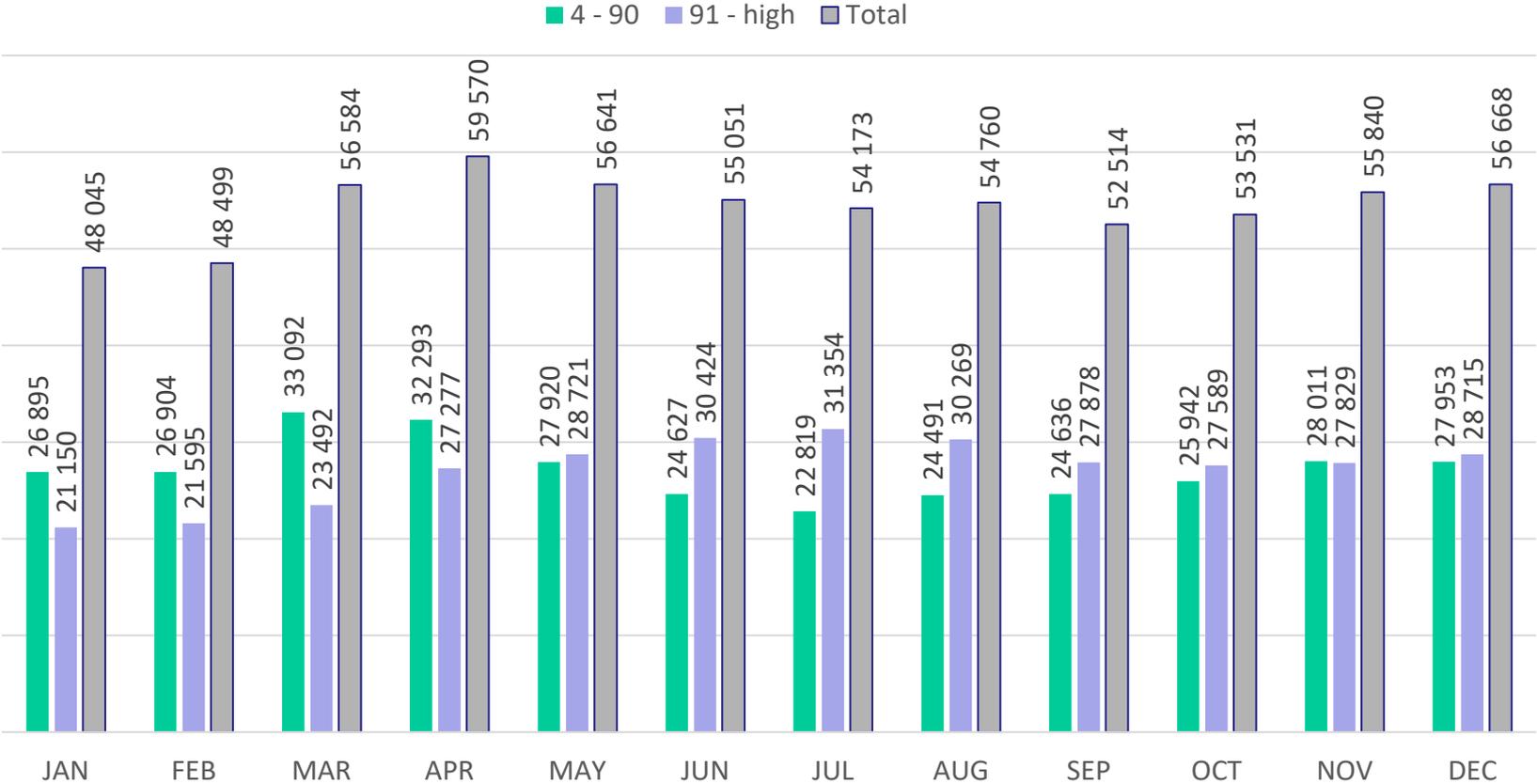
“Easy Asset Management” JSC

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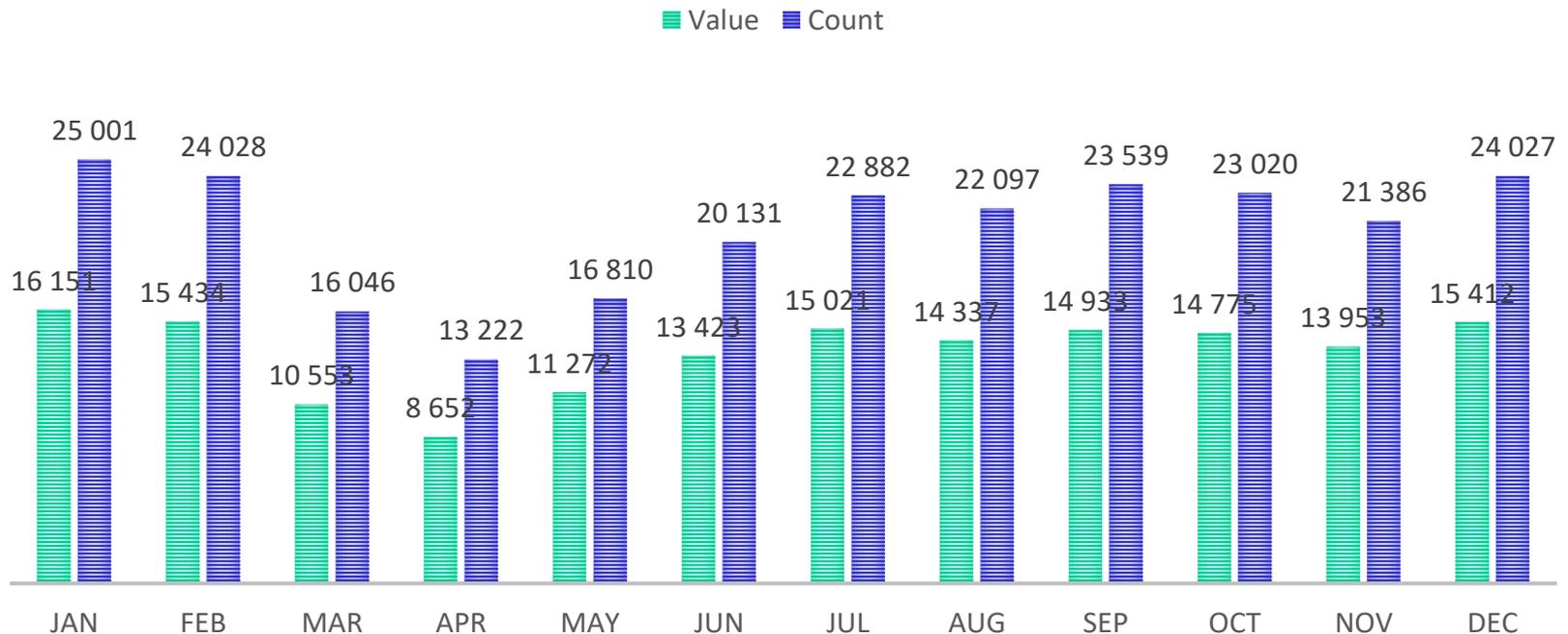
Key financial indicators 2020

Credit Delays in 2020



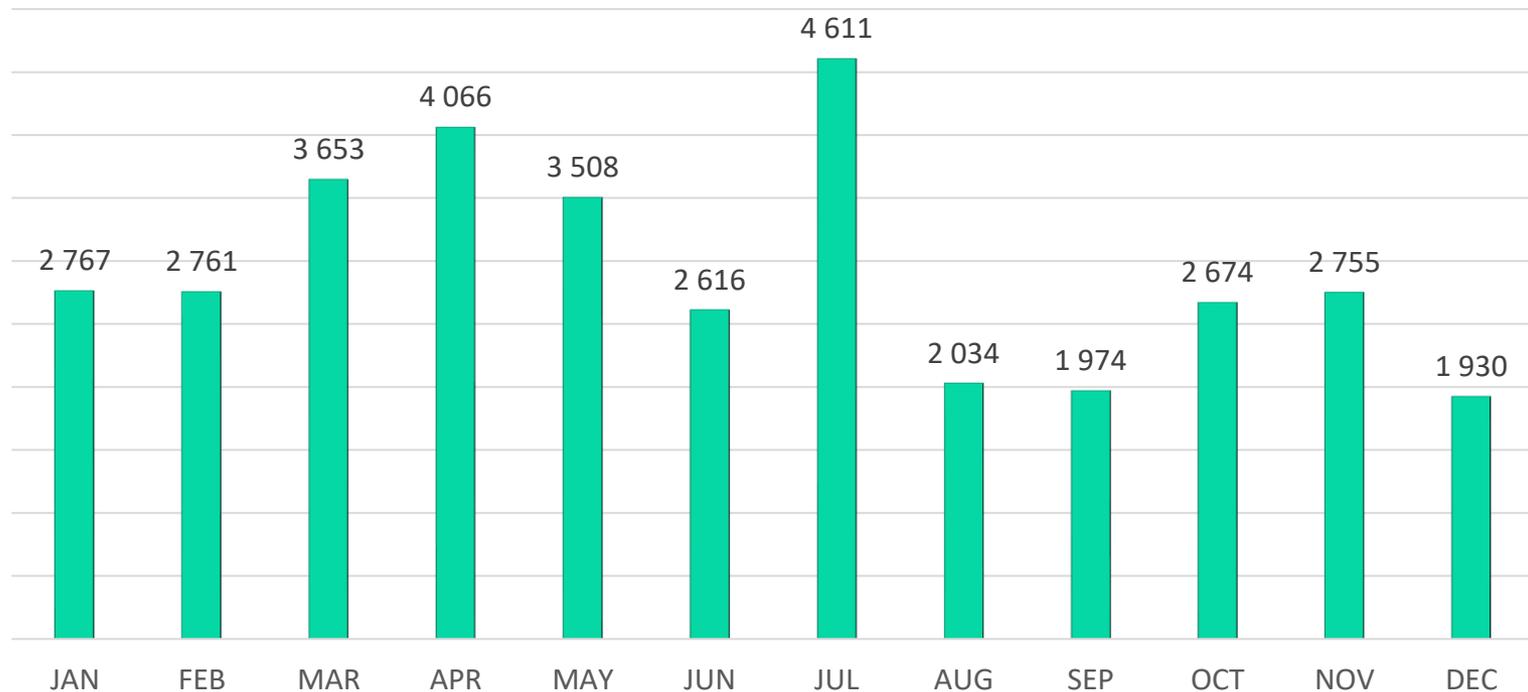
Value of Principals Sold in 2020 period

During the peak of the crisis, the company executed regular analysis and updating of scoring models for creditworthiness assessment and the value of principals sold was carefully selected.



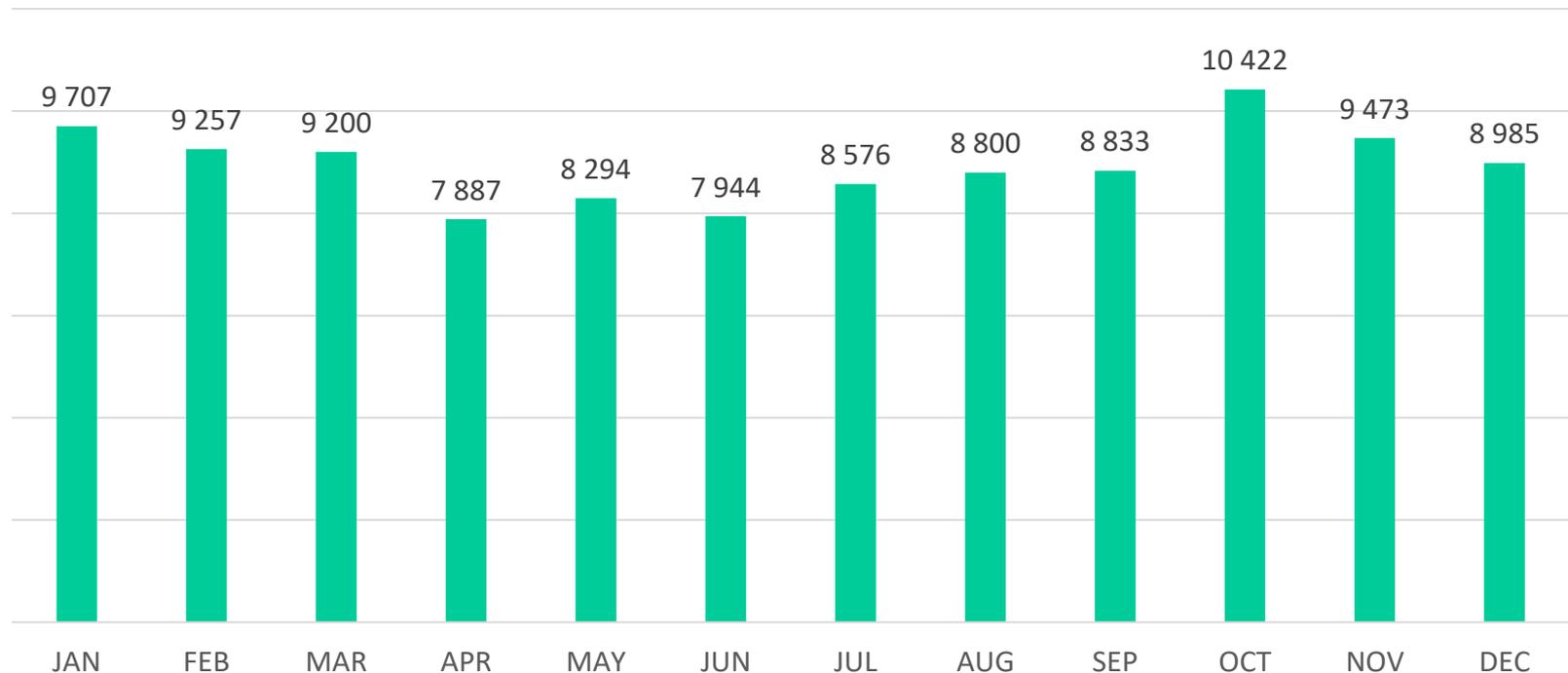
Cash flow at the end of period / monthly 2020

The cash flow was very well managed during COVID-19.



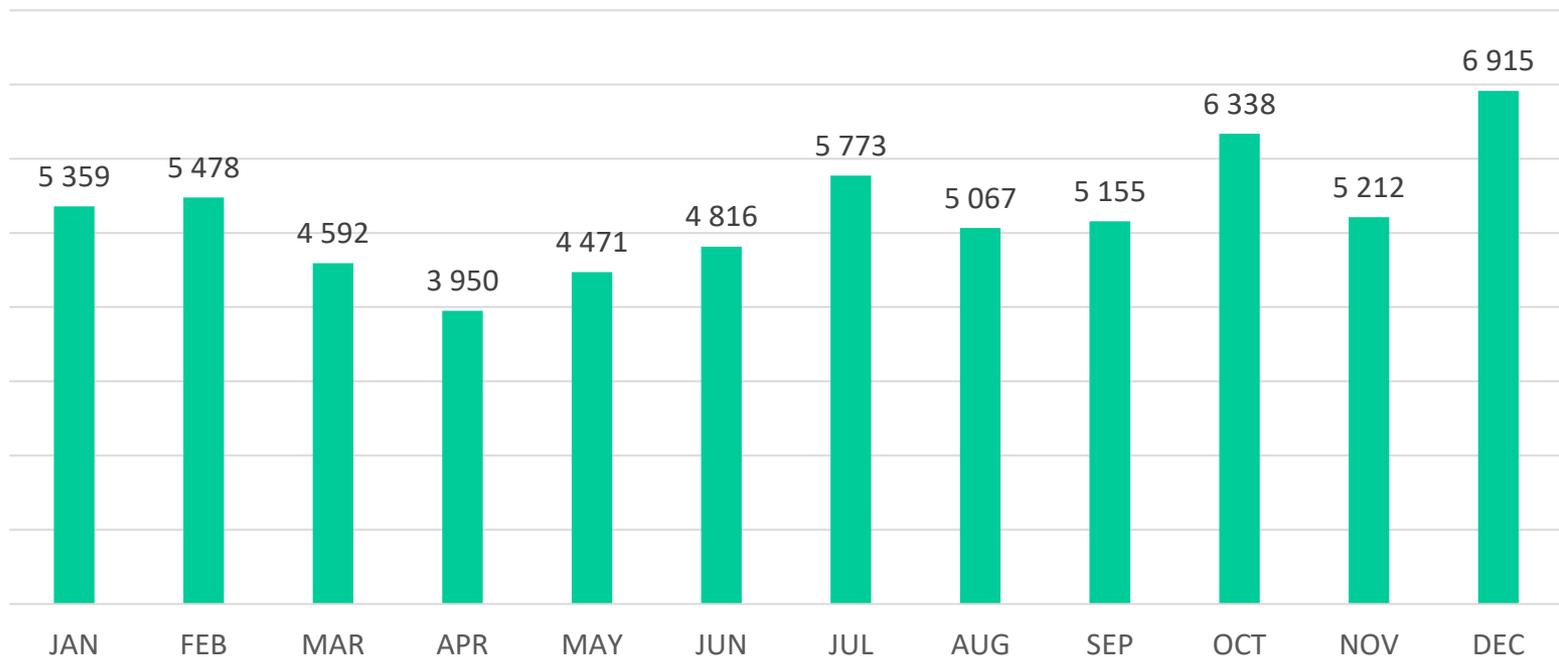
Interest & similar Income in 2020 period

In the middle of the COVID-19 crisis there was some impact on revenue, but the decrease was not significant.



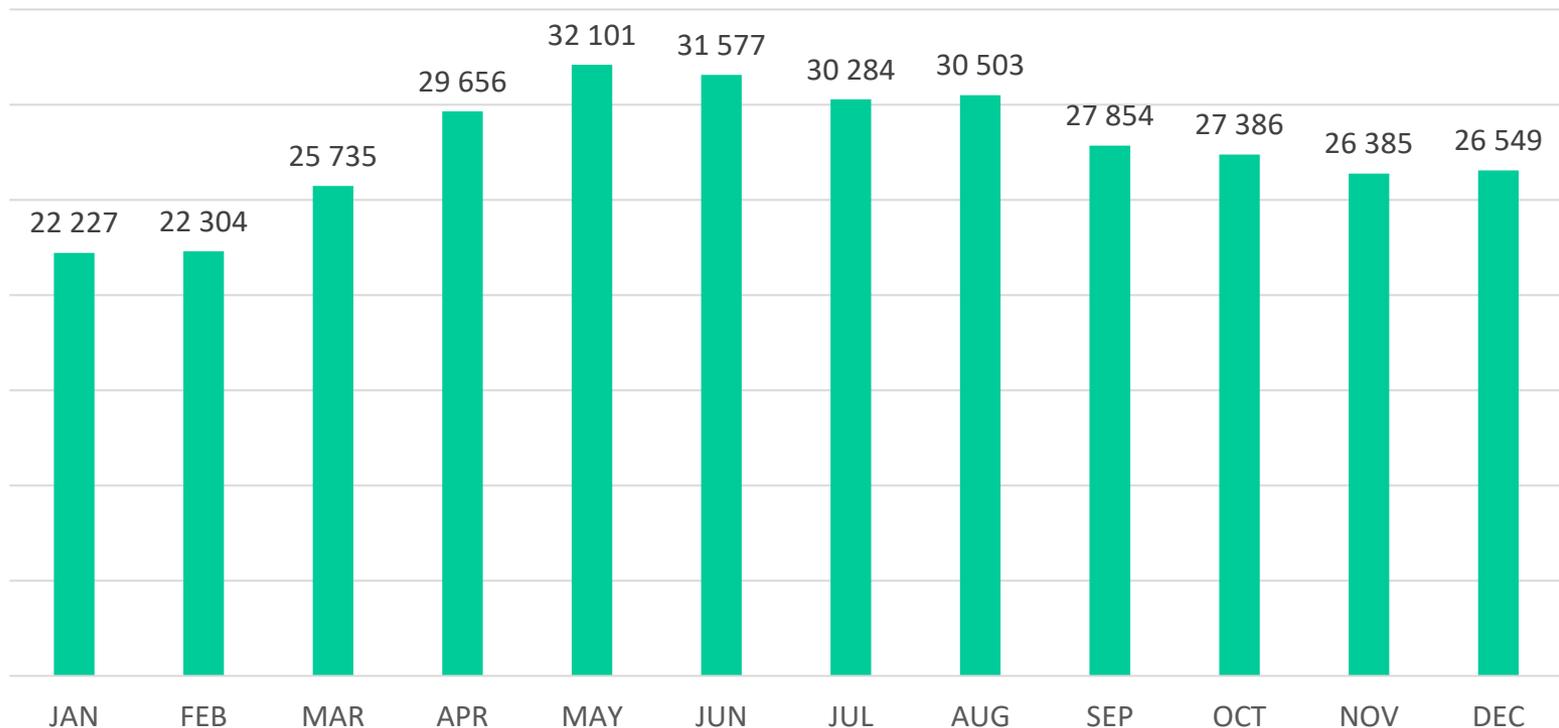
Monthly OPEX in 2020 period

In order to reduce the negative effects of COVID-19 since March 2020 a detailed re-budgeting was done in a very efficient manner and therefore the real cost was very well optimized.

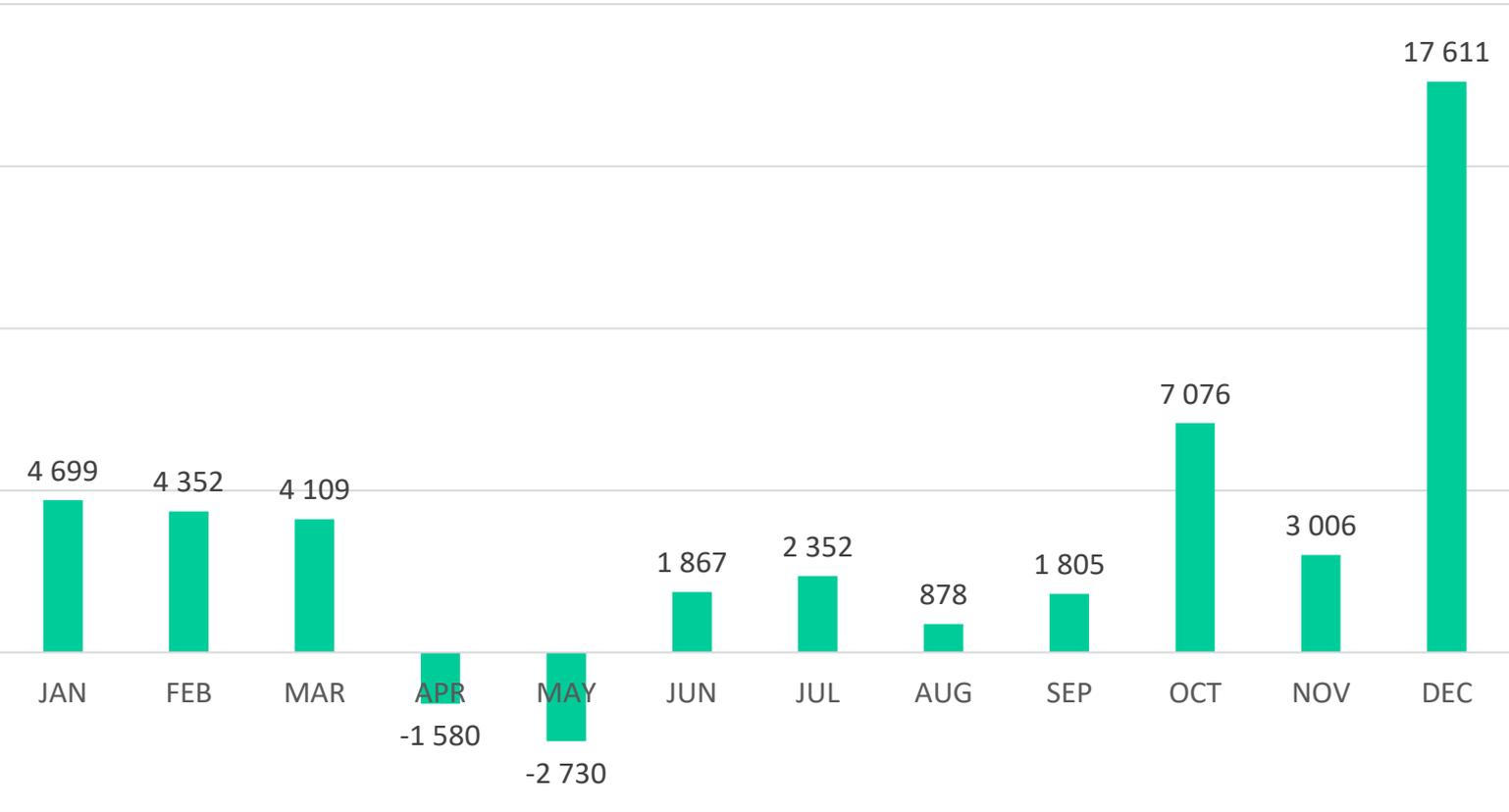


Monthly Impairments 2020

The Impairments increased in April - August due to the COVID-19 outbreak but they started to decrease since September 2020.

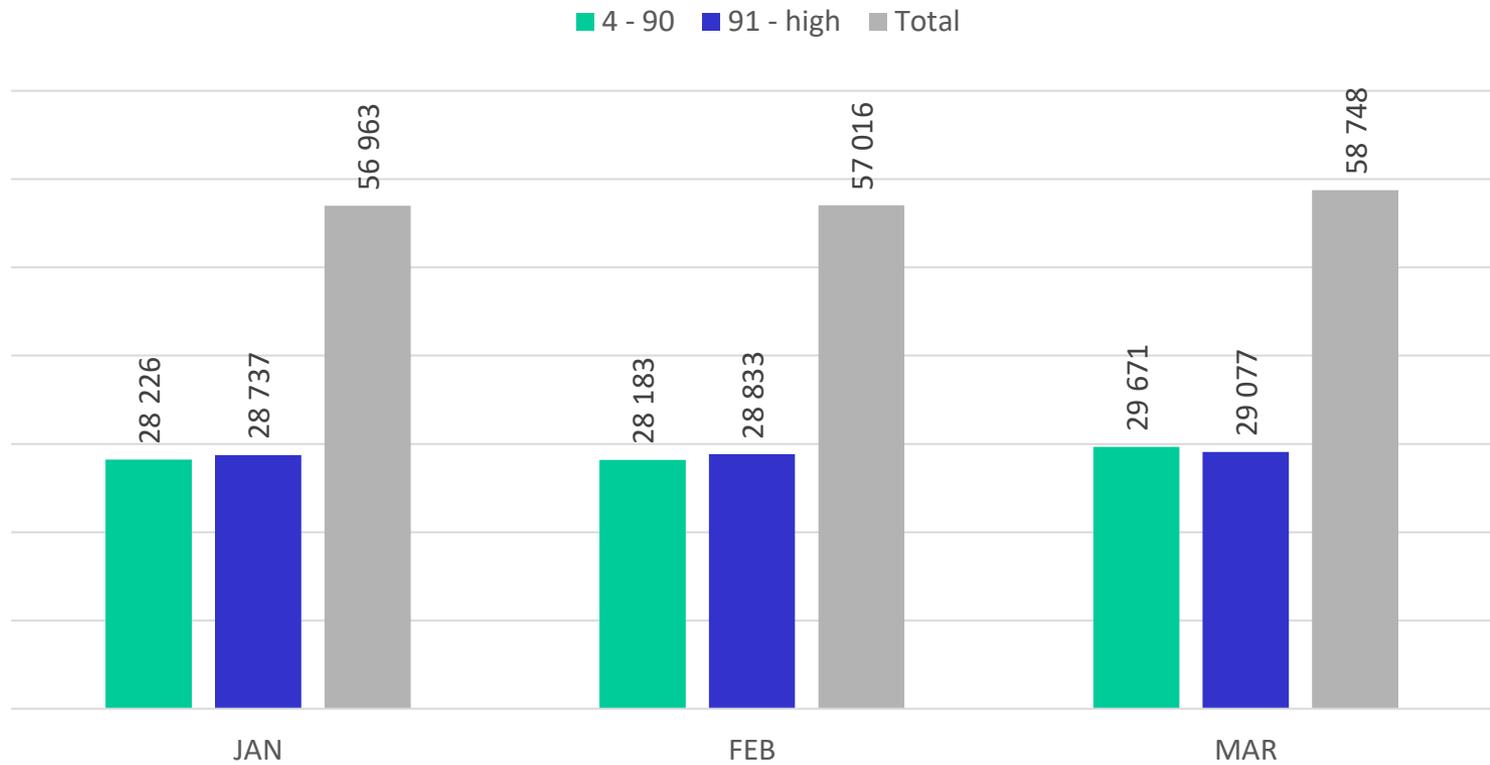


Profit (before tax profit) 2020 preliminary

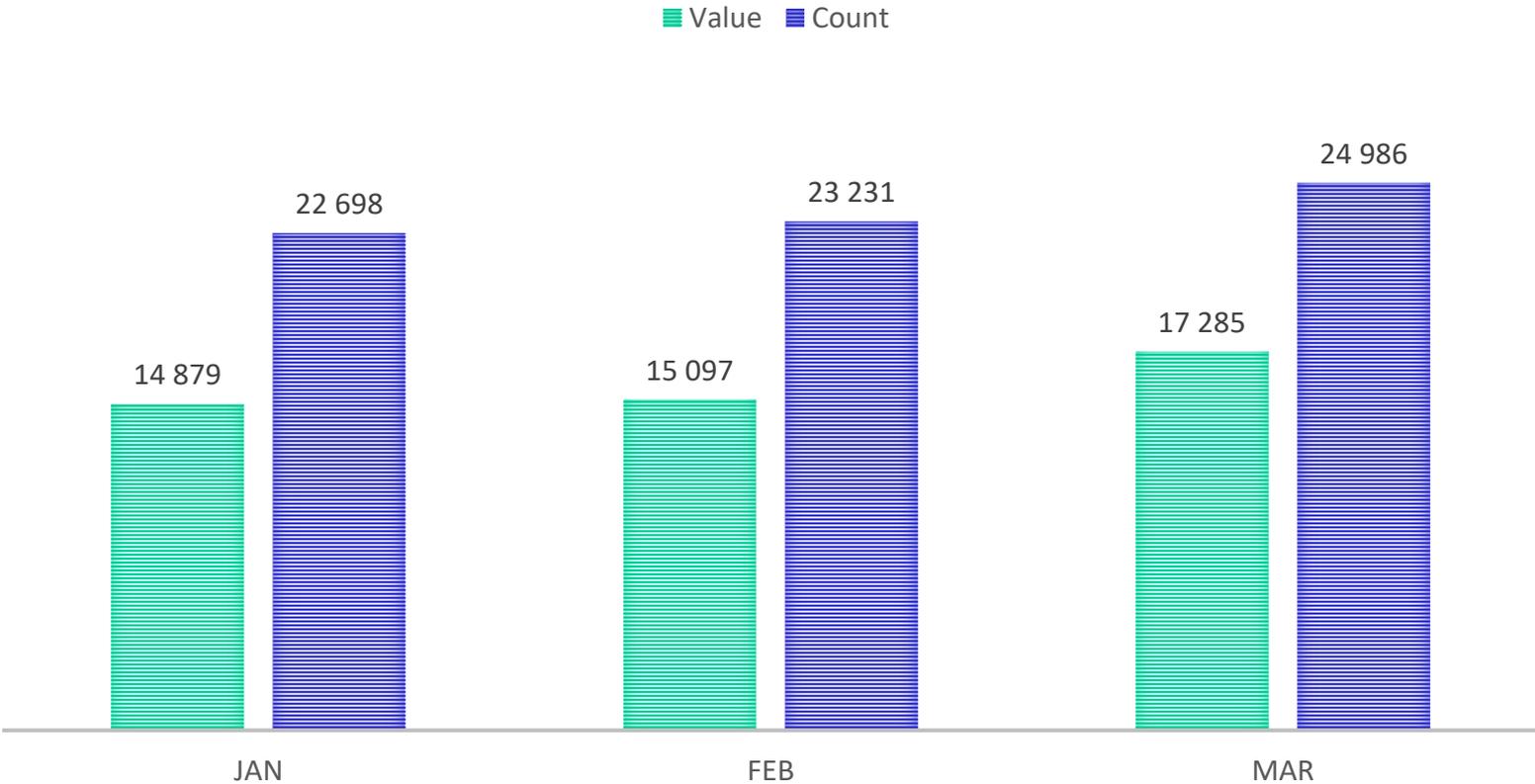


Key financial indicators Q1 2021

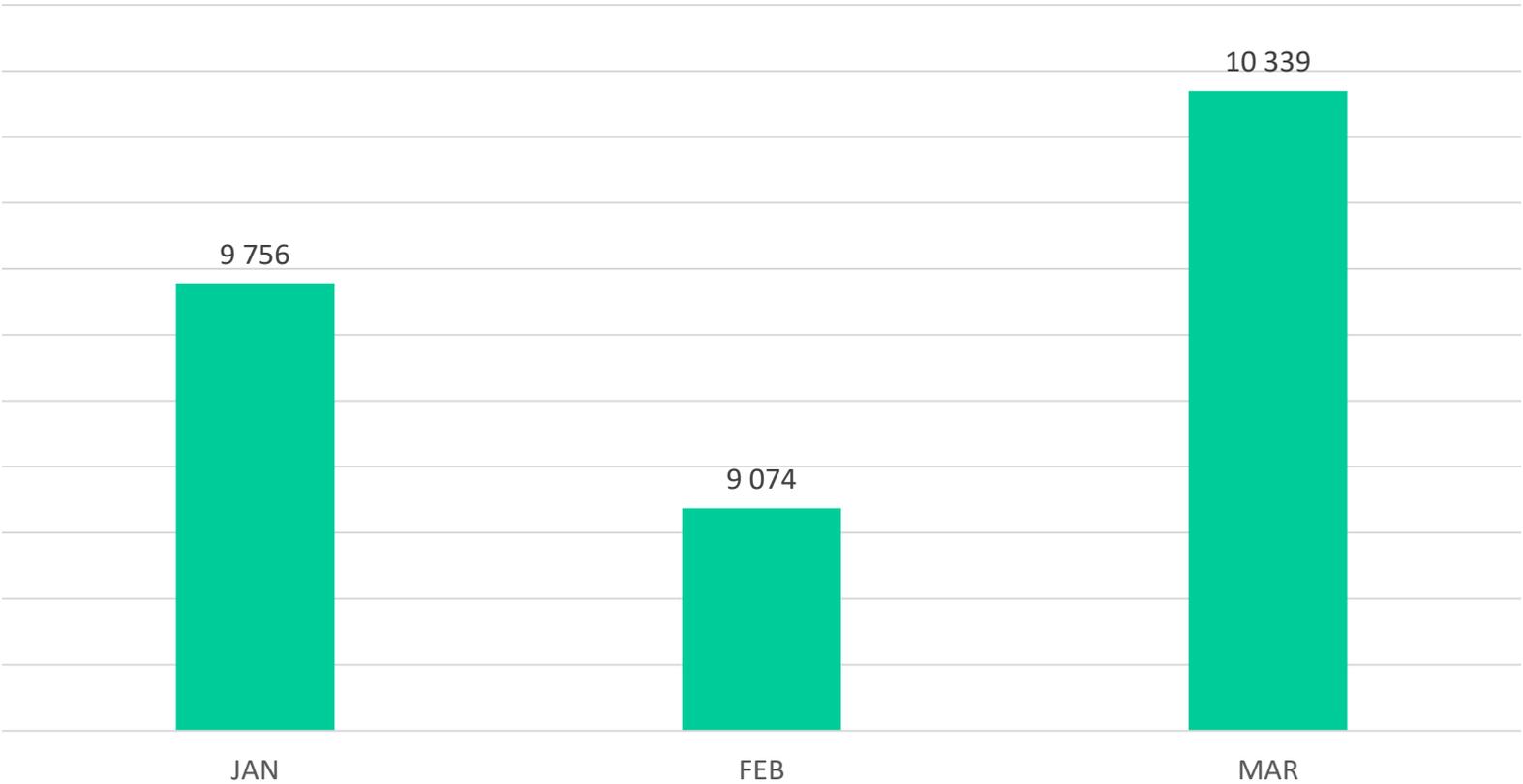
Credit Delays in Q1 2021



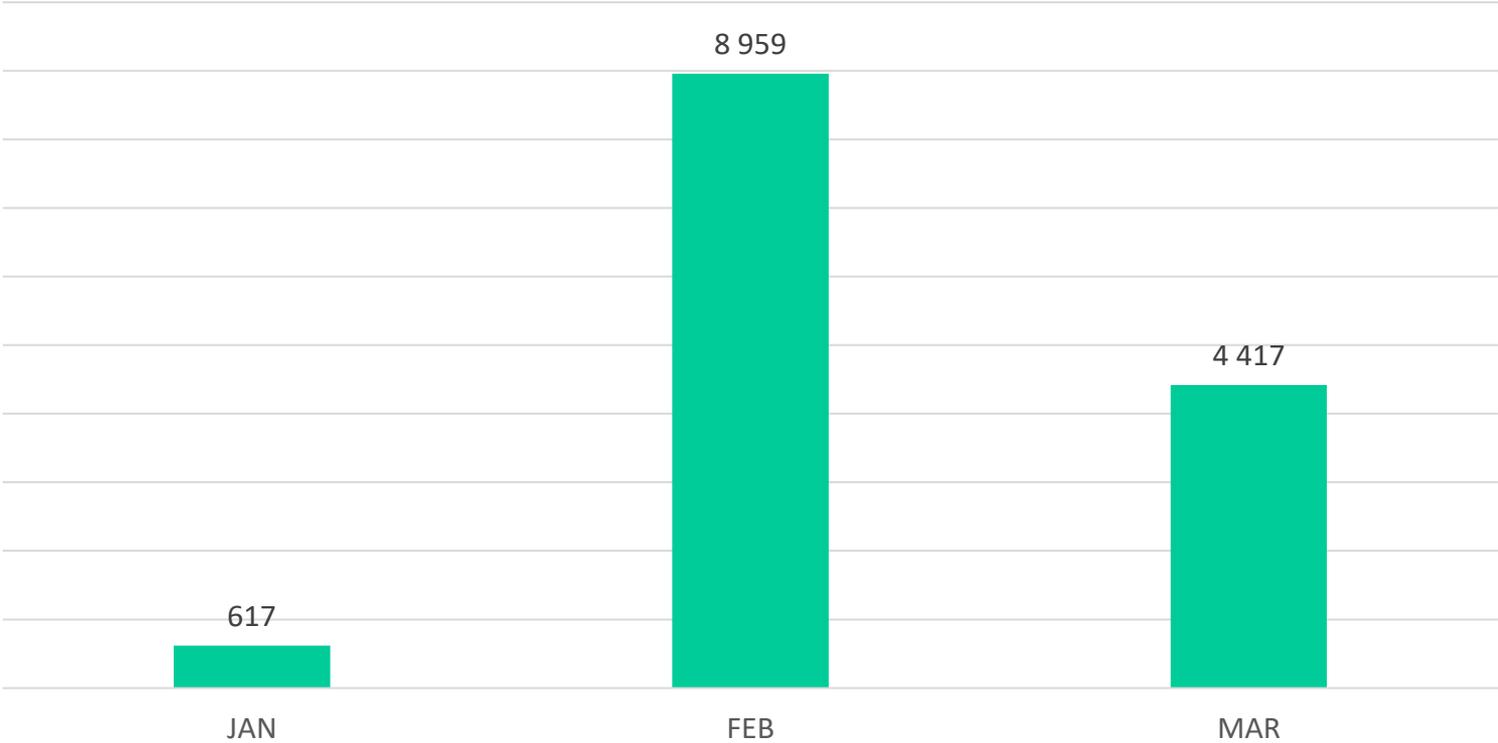
Value of Principals Sold in Q1 2021 period



Interest & similar Income in Q1 2021 period



Profit (before tax profit) Q1 2021





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Good loans. Good friends.