

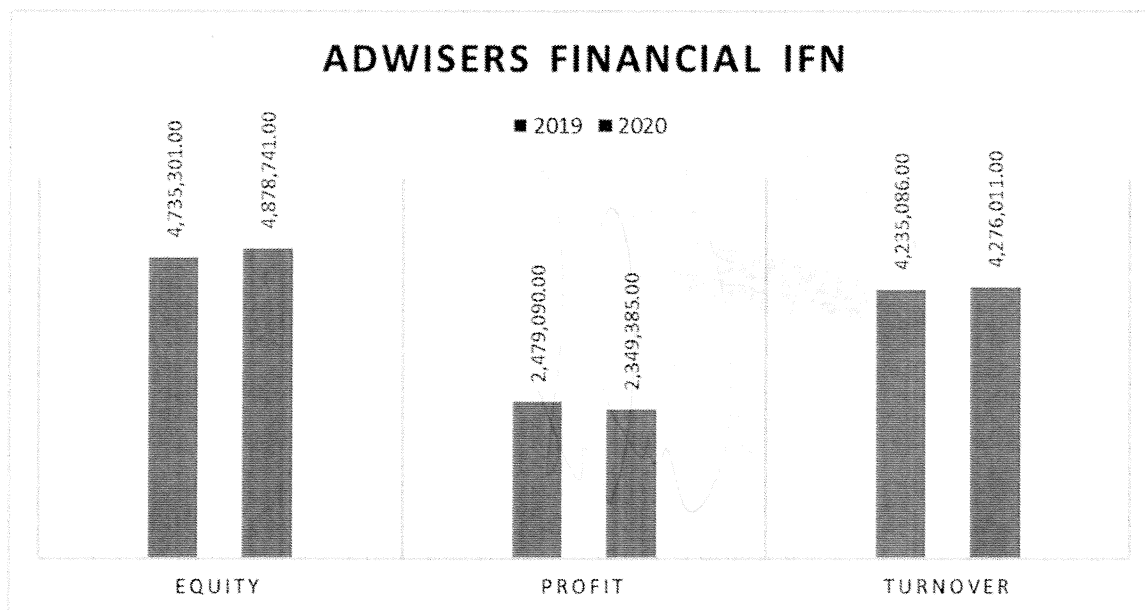
STATEMENT FROM ADWISERS FINANCIAL IFN REGARDING THE
COMPANY'S ACTIVITY 2020/2021

Advisers Financial IFN has proved to be, throughout the years, a responsible lending institution. Not only we have solid financial results, but we are also considered a reliable partner by our customers

Below you will find an update on our financial statements, together with our business plans for the remaining of this year.

Main figures for financial year 2020:

Below you will find the main financial figures for 2020, in comparison with the main figures for 2019.



As you can see in the table above, although it was a slightly difficult year due to the pandemic, we managed to keep our net profit almost at about the same level as the previous year. Also in 2020, our credit portfolio increased with 21 new loans, in total amount of 11,850,000 RON. At the end of 2020, the default ratio was of 0,74%.

Information on the performance of the company in Q1 2021

In the period between 01.01.2021 – 31.03.2021 we granted 2 new loans, with the total amount of 130,000 RON. At the end of March 2021, the default ratio was of 1,09%.

Even though we didn't granted too many loans at the beginning of the year, we mainly focused on the business relationship we already had with our current customers. During the first trimester of 2021 we financed our existing clients with a total amount of 5,604,000 RON. Also, during this period of time we recorded a net profit of 413,448 RON.

Strategy and plans for 2021:

Our sales team is constantly monitoring the market development and is keeping in touch with potential clients. We already had a few meetings with some companies in need for funding and we are currently analysing their documents.

At the same time, over the next few months, after the EU funded projects begin to unfold, we are planning to co-finance some of these types of business plans.

ADWISERS FINANCIAL IFN SA

Cretu Gabriel – CEO

16.06.2021

