

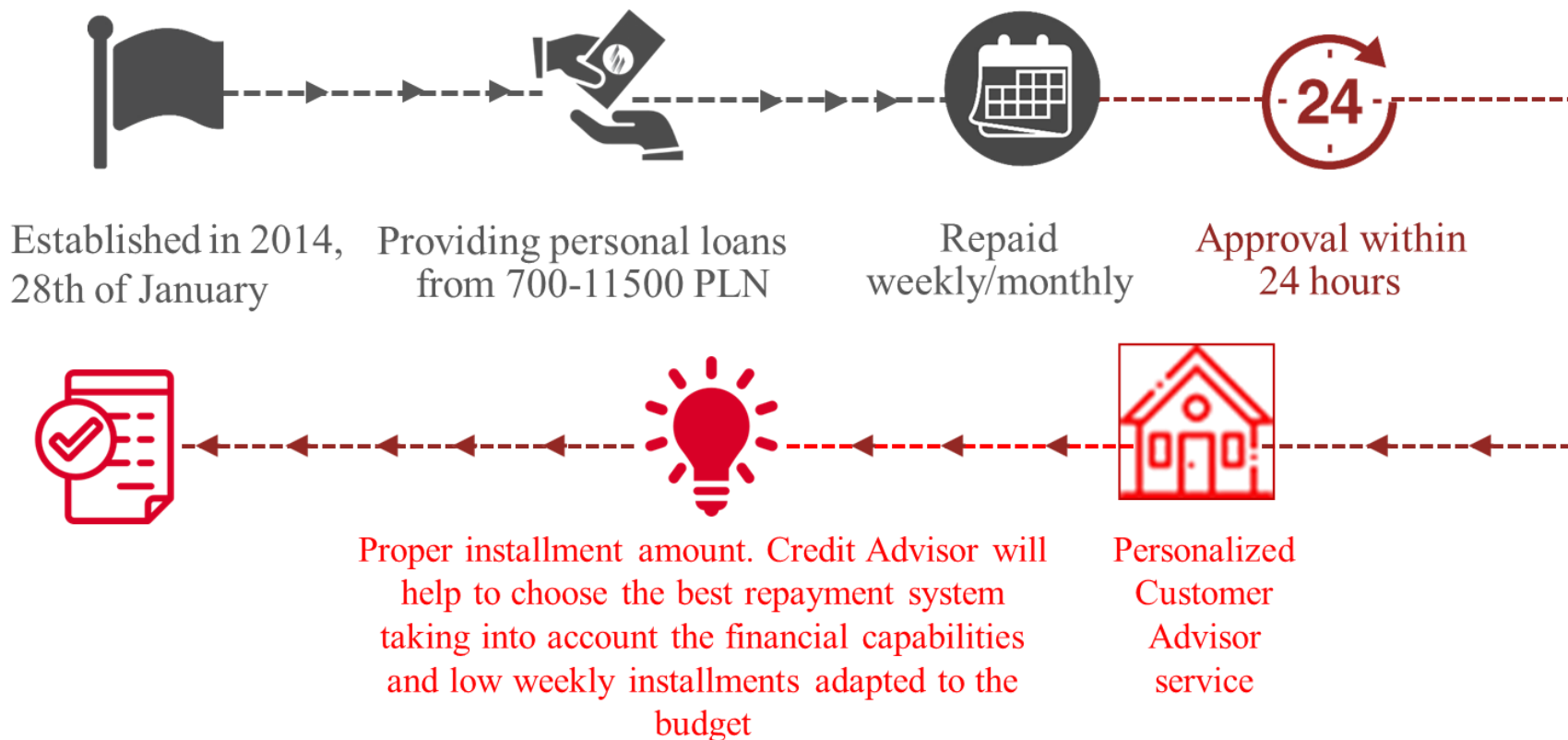
iCredit

iCredit Sp. z o.o.

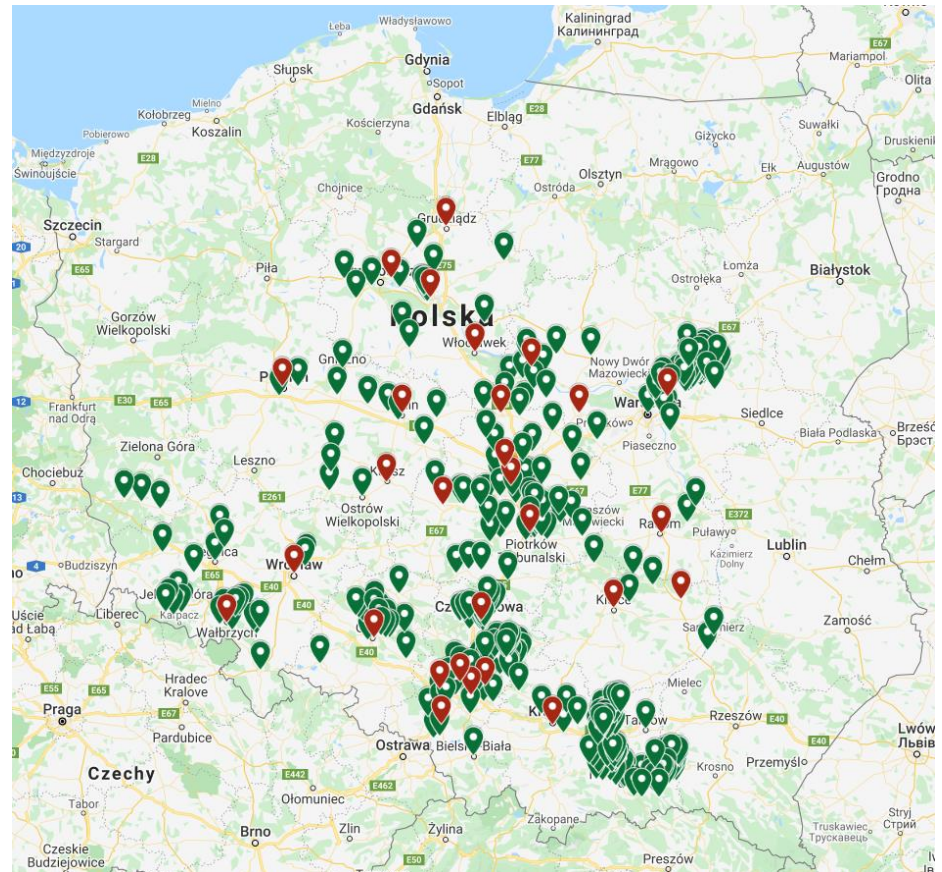
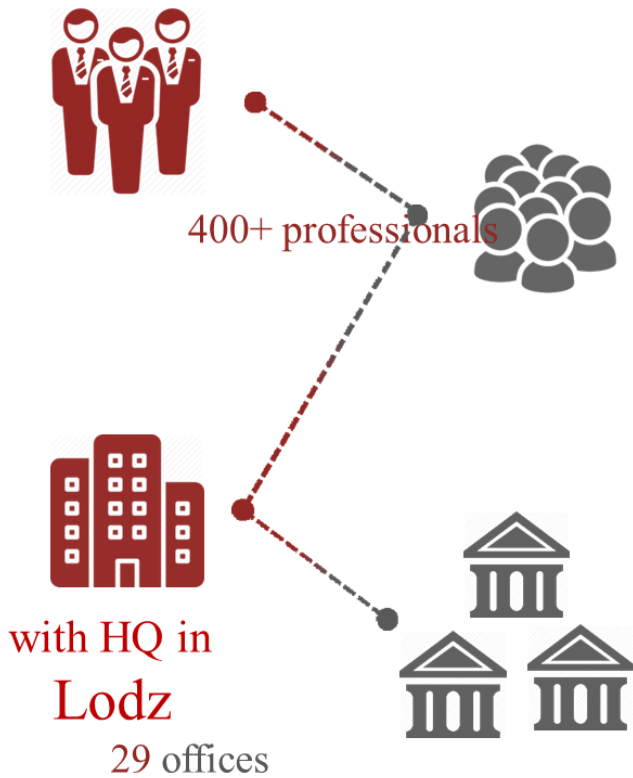
Poland

Key performance indicators 2021

Company Profile



Coverage & Network

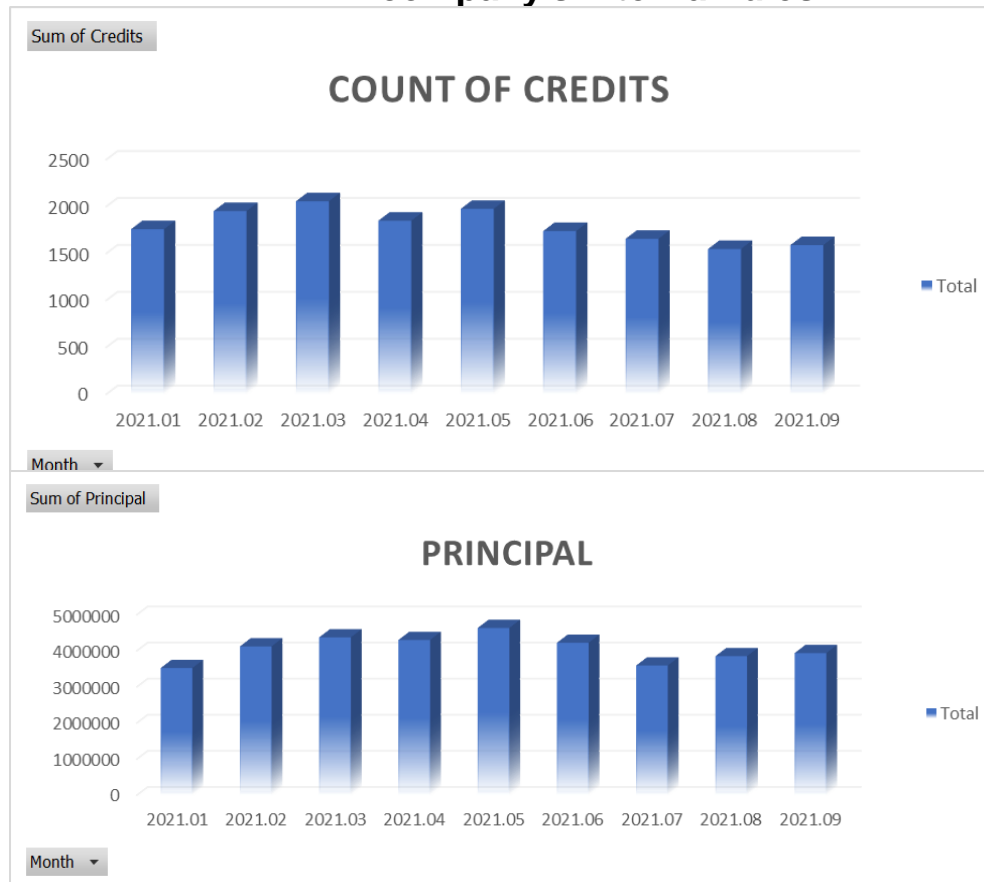


2021 for iCredit Poland

- ***16 120 credits sold in period 01.01.2021-30.09.2021***
- ***Further expanding – opening new regions***
- ***Improving the customer verification: additional checks with different contractors, like Criff***
- ***Technological development:***
 - ***improvement of internet marketing;***
 - ***new payment method – online;***
 - ***further development of the company's operating activities (e.g score card, loan disbursement process)***
 - ***Improvement of verification: introducing automatic verification software-Provenir***

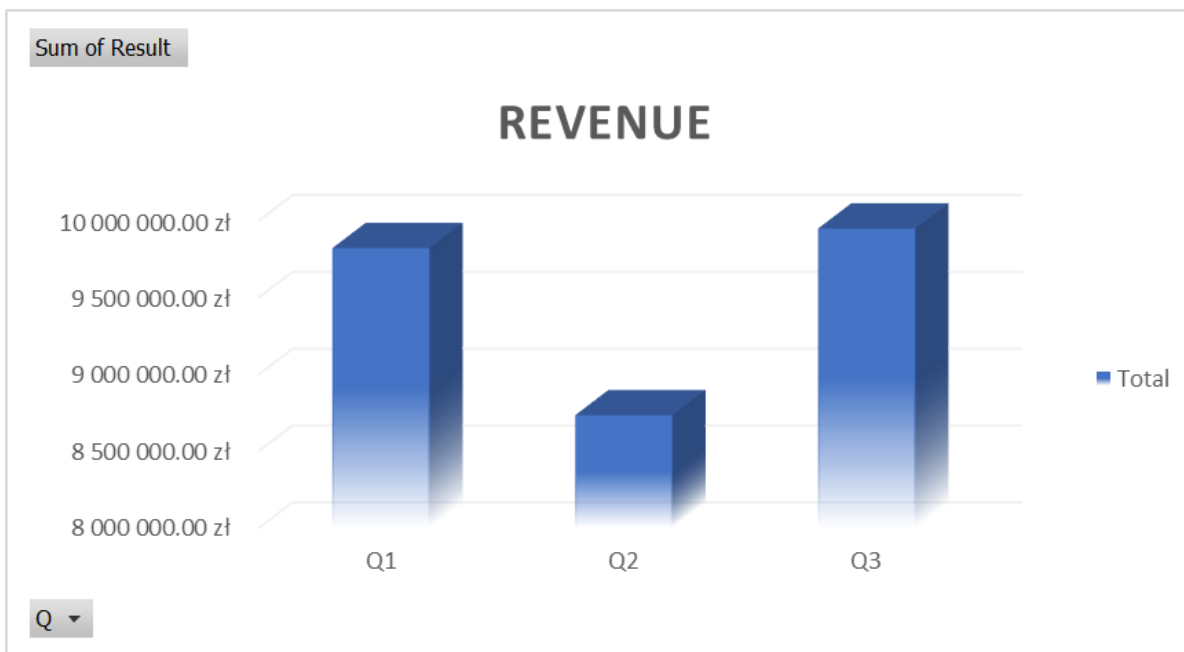
Sales 2021

The decrease in sales was caused, among others, by stricter lending requirements in the company's internal rules



Revenue 2021

Increase of revenue is related to the expiry of the act limiting non-interest loan costs on 30.06.2021



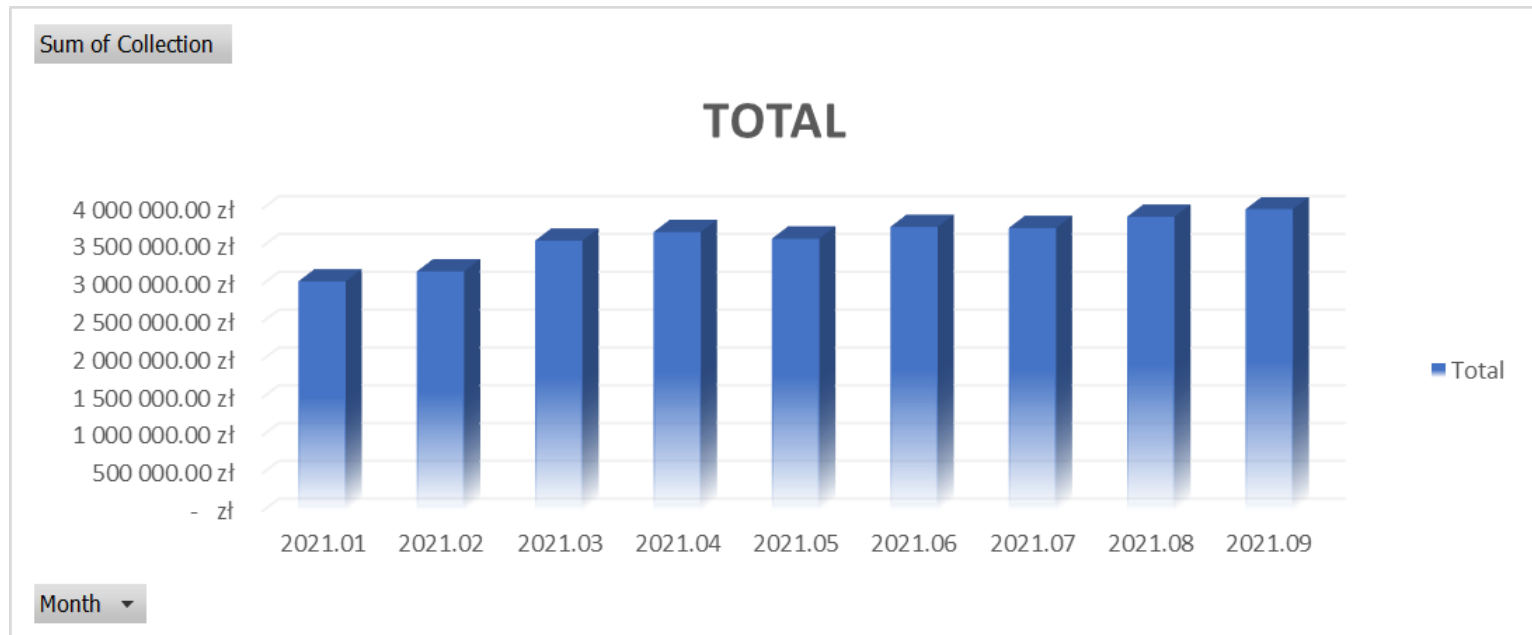
*Gross profit/loss 2021



** Gross profit will be reduced with variable costs at the end of the year in accordance with the company's accounting policies.*

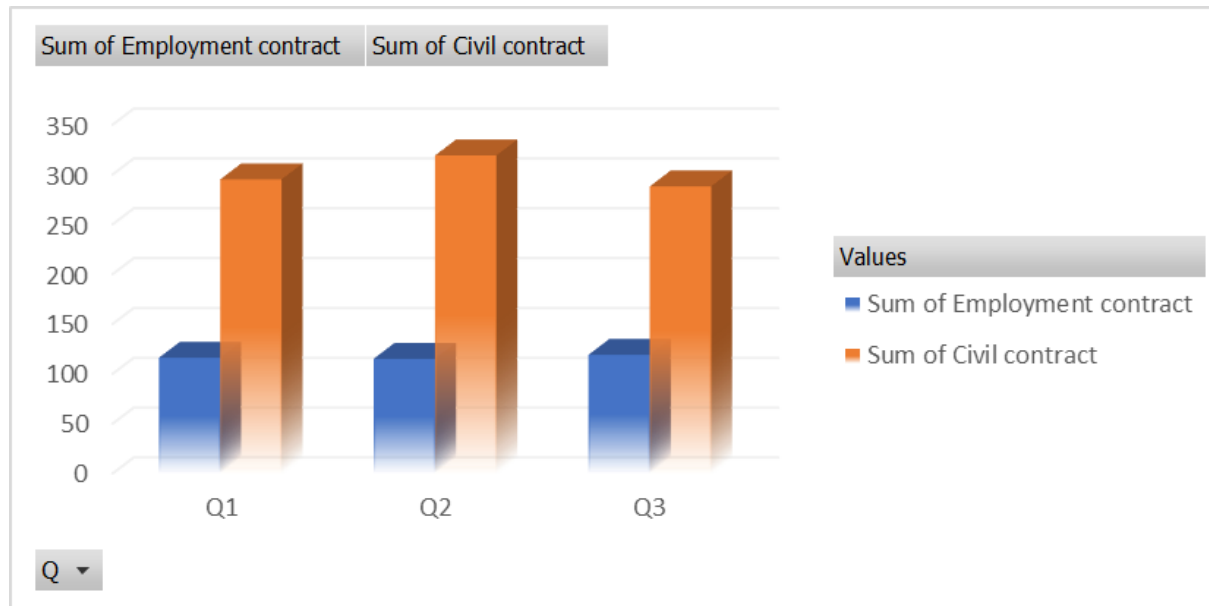
Collection 2021

Collection remains stable. There is increasing trend month by month



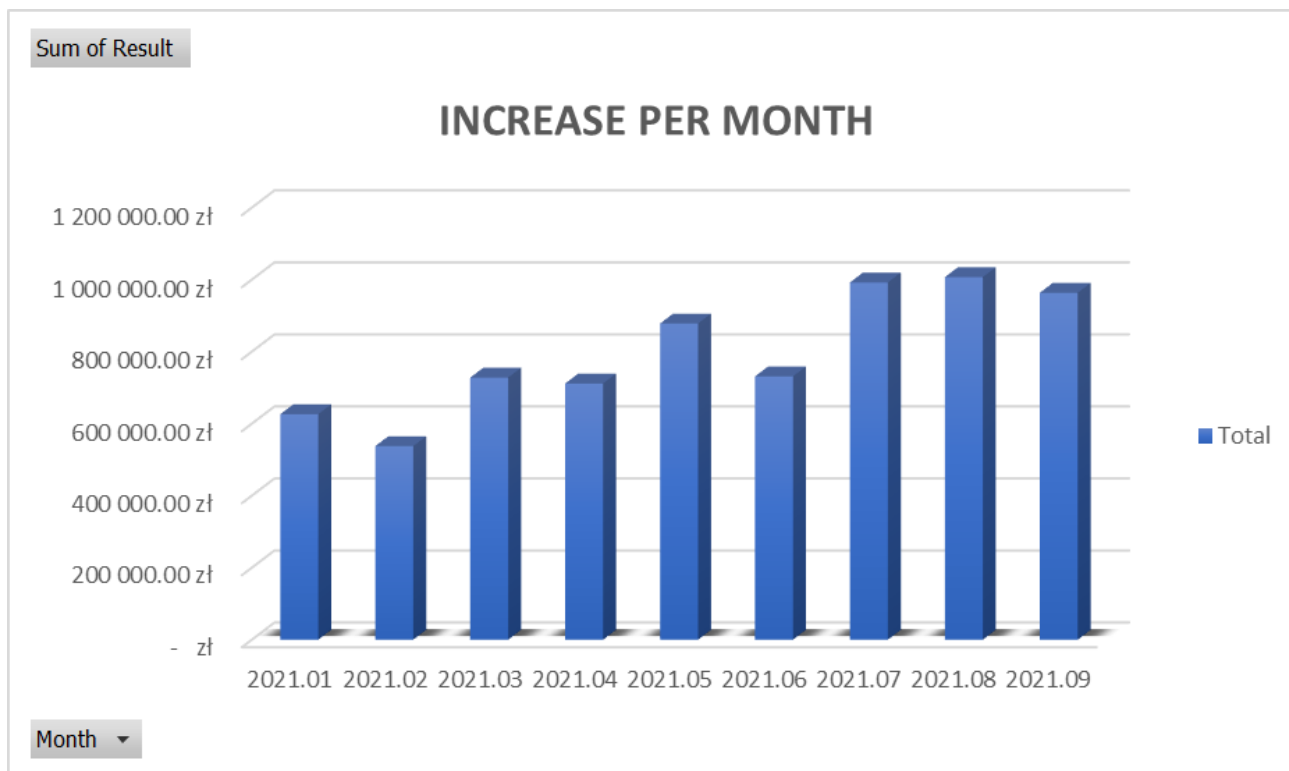
Numbers of employees: employment contract and civil contract

The number of employees during the year remains at a similar level



Delays results

Increase of delays in Q2 and Q3 is related to the portfolio expansion in the Q1



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