

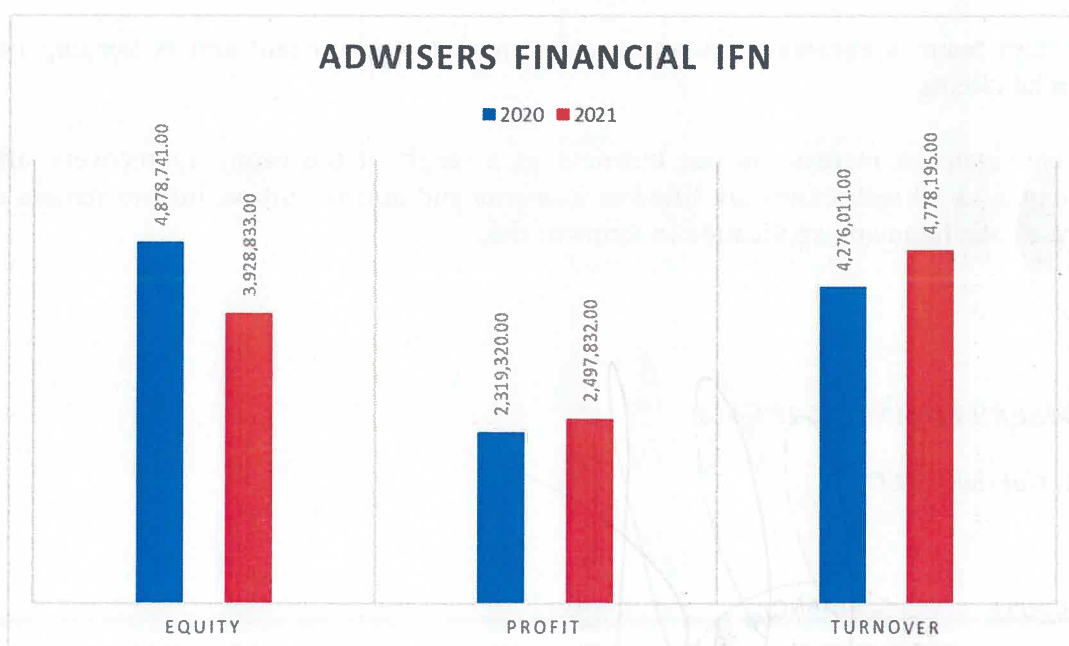
## STATEMENT FROM ADWISERS FINANCIAL IFN REGARDING THE COMPANY'S ACTIVITY 2021/2022

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 plan for the remaining of the year.

### Main figures for financial year 2021:

Below you will find the main financial figures for 2021, in comparison with the main figures for 2020.



As you can see in the table above, the net profit increased from 2,319,320 RON in 2020 to 2,497,832 RON 2021.

At the end of 2021, the default ratio was of 6.5%.

### Information on the performance of the company in 2021 and in Q1 2022:

Over the last year, we mainly focused on consolidating our existing business relationship with our clients, supporting their current expanding plans. For this reason, over the past 15 months we only granted 7 new loans, with the total amount of 2,898,650 RON.

At the end of March 2022, the default ratio was of 5%.

The performance for the first Q was good, recording a net profit of 613,382 RON at the end of March 2022, which is quite similar with the ones from the previous years. Although

### Strategy and plans for 2022:

We follow carefully the international events close to our borders and the implications of such a conflict in the market trends. Regarding our clients, they do not carry out activities that would be directly affected by the invasion of Russia in Ukraine. For this reason, we are optimistic that our financial situation won't be affected too much by this conflict.

Our sales team is constantly monitoring the market development and is keeping in touch with potential clients.

We anticipate an increase in our business as a result of the economy recovery after covid-19 pandemic, as all restrictions are lifted in Romania and across Europe, but we remain cautious and analyse each financing application in terms of risk.

*ADWISERS FINANCIAL IFN S.A.*

*Cretu Gabriel – CEO*

20.05.2022

