

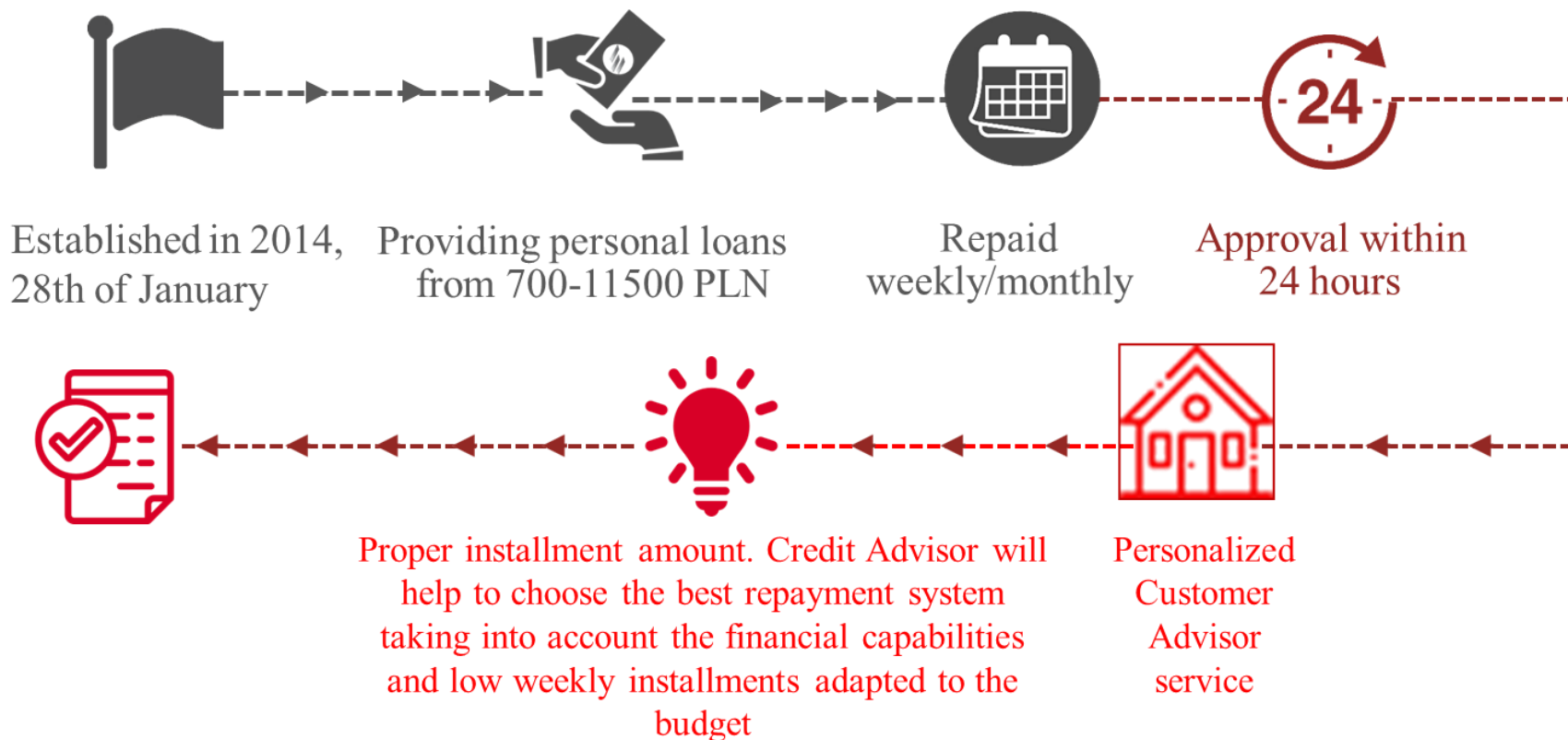
***iCredit***

***iCredit Sp. z o.o.***

***Poland***

***Key performance indicators 2021/2022***

## Company Profile



## Coverage & Network



430+ professionals



with HQ in  
Lodz

31 offices



## **2021/2022 for iCredit Poland**

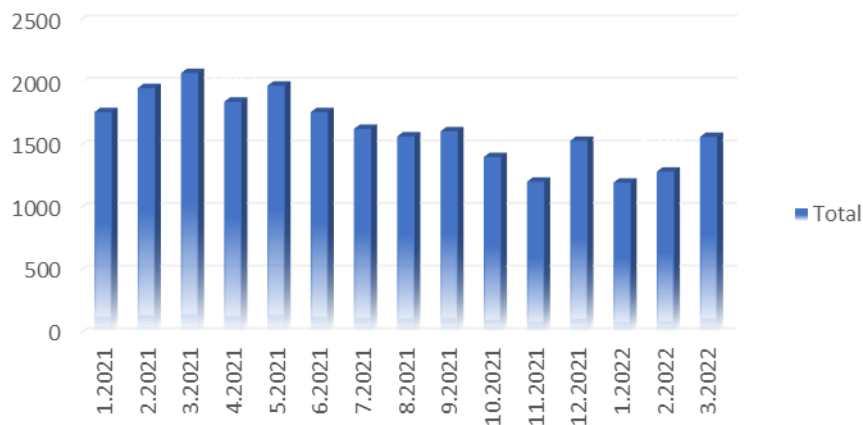
- **24 360 credits sold in period 01.01.2021-31.03.2022**
- **Further expanding – opening new regions**
- **Improving the customer verification: additional checks with different contractors, like Criff**
- **Introducing “application by phone” – speeding up the loan granting process**
- **Further developing cooperation with affiliates**
- **Introducing product Premium for loyal customers**
- **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 2021/2022

The decrease of sales in 2021 was caused, among others, by the tightening of the requirements for granting loans and the company's internal rules. The decrease in volume was replaced by an increase in capital granted to better quality customers. The positive impact of such action is also already visible in collection, delays and vintage results. In Q1 2022, this policy continues. Moreover, the Company, by introducing additional products to its offer, seeks to attract new customers with a better quality profile, which is noticeable in the increase of sales at the beginning of 2022.

Sum of count of credit

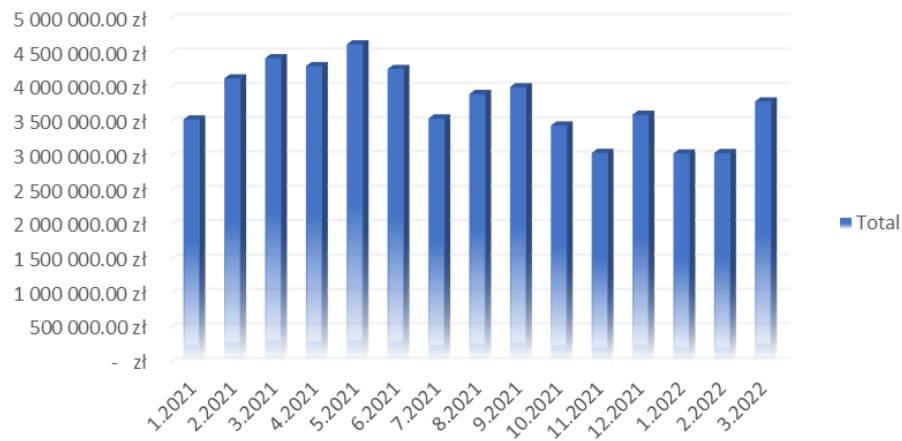
### COUNT OF CREDIT



month ▾

Sum of principal

### PRINCIPAL



month ▾

## Revenue 2021/2022

Increase of revenue is related to the expiry of the act limiting non-interest loan costs on 30.06.2021. The decrease in Q4 is due to an adjustment in the way of accounting of other services in prior quarters.



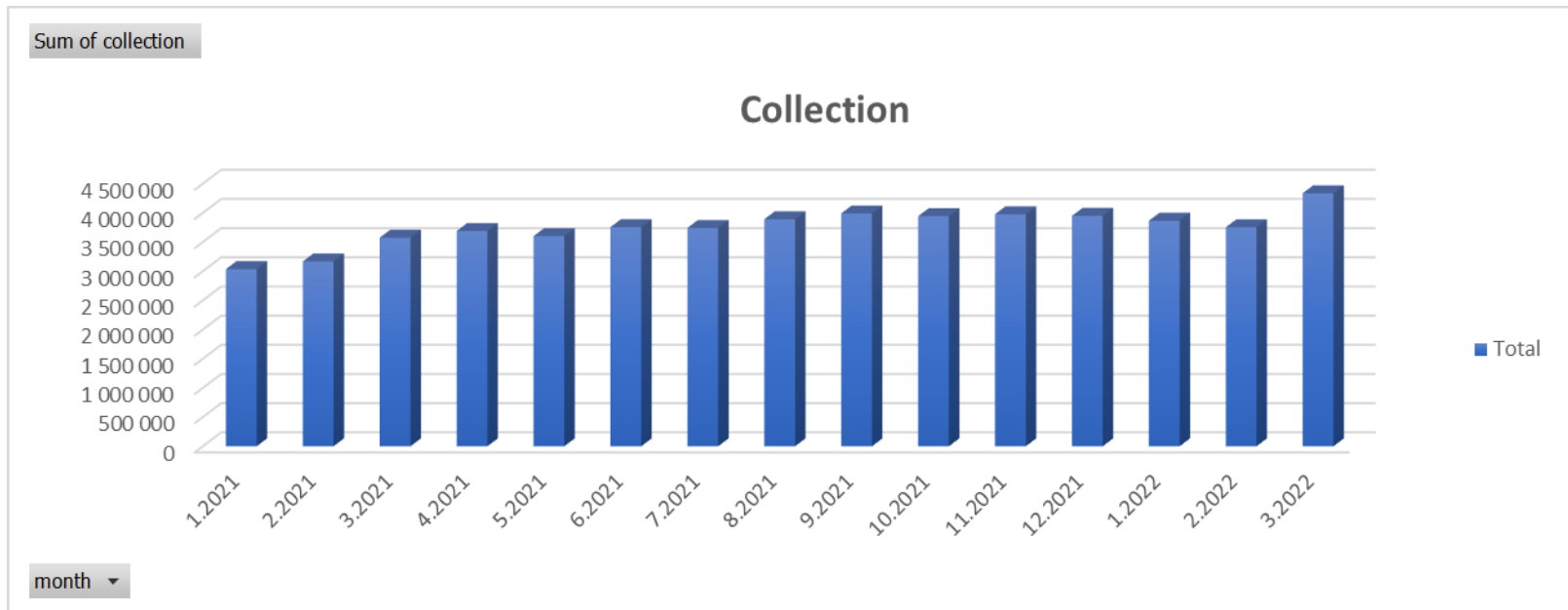
## Gross profit/loss 2021/2022



The loss in Q4 is due to a large expense related to the year-end assignment of receivables. Although the above shows the negative impact of the assignment on the result, on the other hand it was beneficial for the company because it unblocked the frozen cash.

## Collection 2021/2022

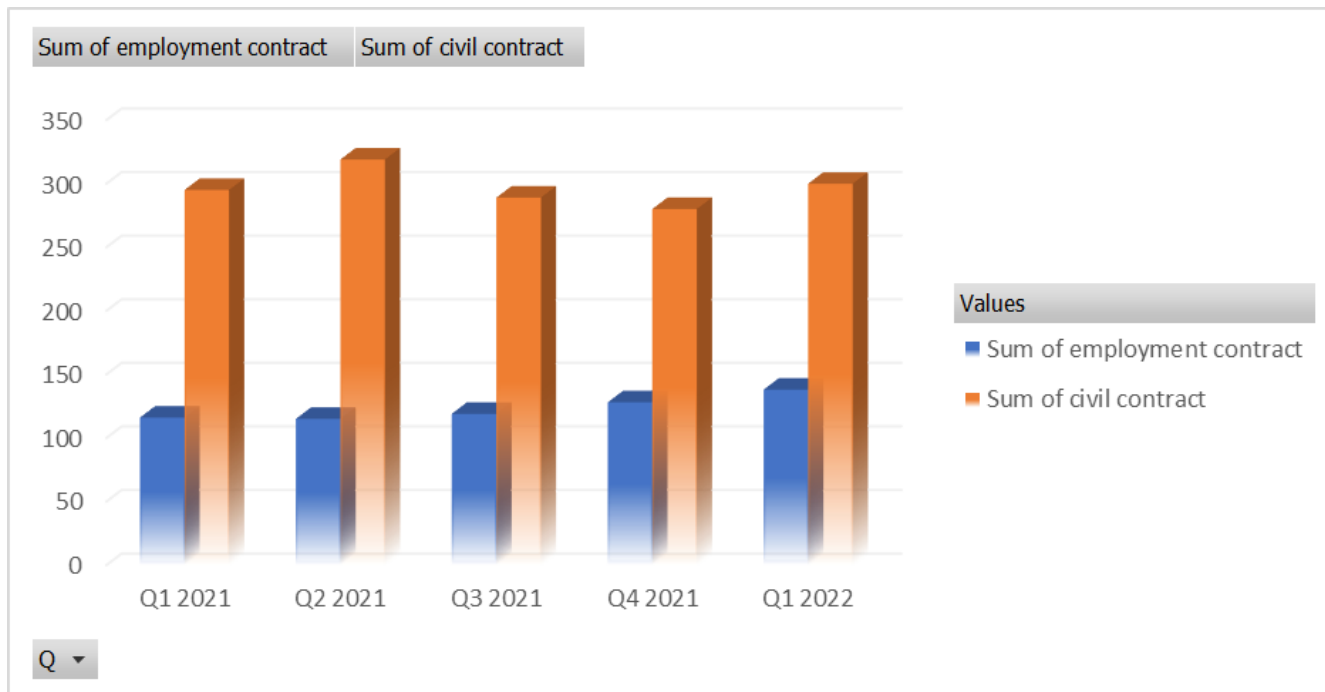
Collection remains stable. There is increasing trend month by month, which we continue in early 2022, and we expect to continue in the months ahead.





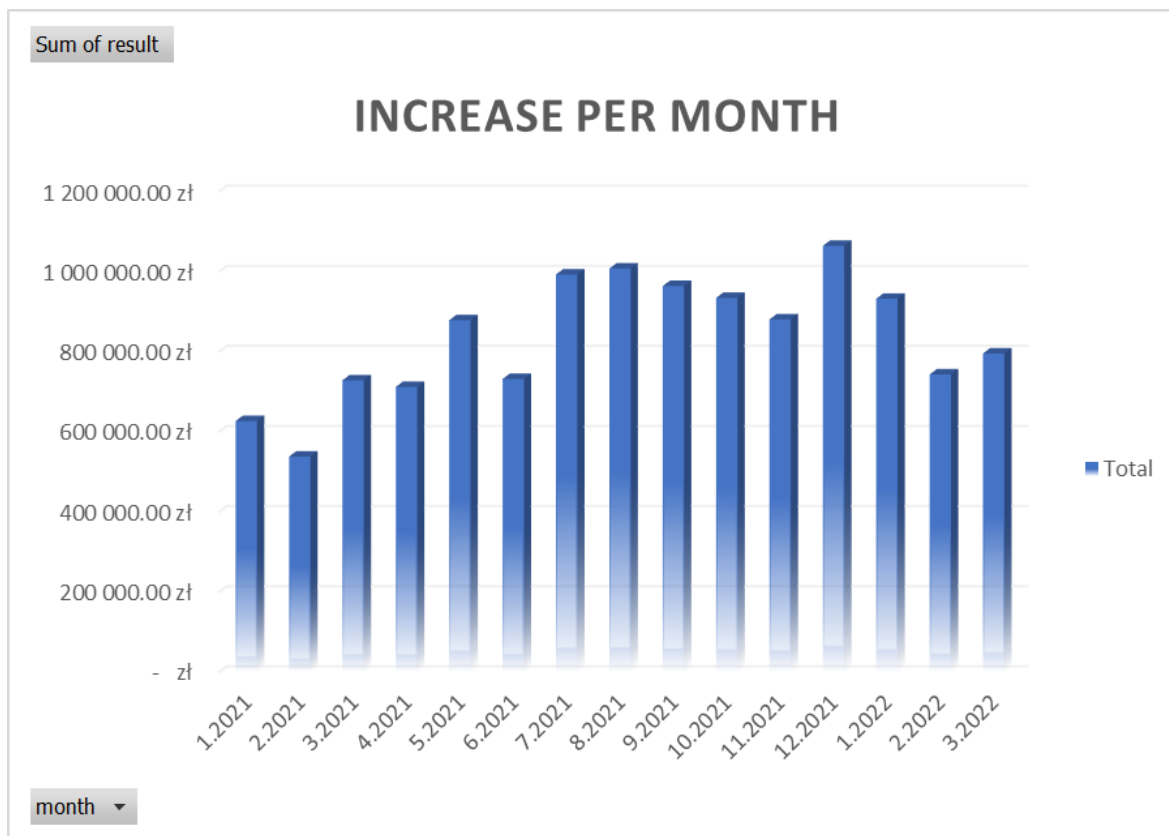
## Numbers of employees: employment contract and civil contract

The number of employees during 2021 remains at a similar level. In early 2022 there was an increase of employees due to further expansion – we opened new areas, e.g Pomeranian Area in the northern part of Poland.



## Delays results

Increase of delays in Q2 and Q3 is related to the portfolio expansion in the Q1.  
Decrease of delays in Q4 2021 and Q1 2022 is a result of implementing additional scoring and improvements in the verification process in half of the year.



# *iCredit*

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