BEST CREDIT INVEST IFN S.A.

FAST AND SECURE CONSUMER LOANS

RON 1,000 - RON 10,000
(EUR 200 - EUR 2,000)
Flexible amounts

12 - 18 months
Tailored repayments

100% online
Fast approval

We are revolutionizing the digital lending landscape in Romania

www.bestcreditifn.ro

11
YEARS OF
EXPERIENCE

600+
ACTIVE LOANS

NBR
AUTHORISED
INSTITUTION

Executive Summary

A Proven Digital Lending Platform Built for Scale

Best Credit Invest IFN S.A. is a Romanian non-banking financial institution (NBFI), licensed by the National Bank of Romania, specializing in personal consumer lending



Key Achievement

- Entirely organic growth for nearly a decade
- No external funding required until 2024



What We Have Built

- Fully digital consumer lending platform
- Online onboarding and loan origination
- Automated credit assessment and risk processes
- Scalable operating model
- Seamless customer experience

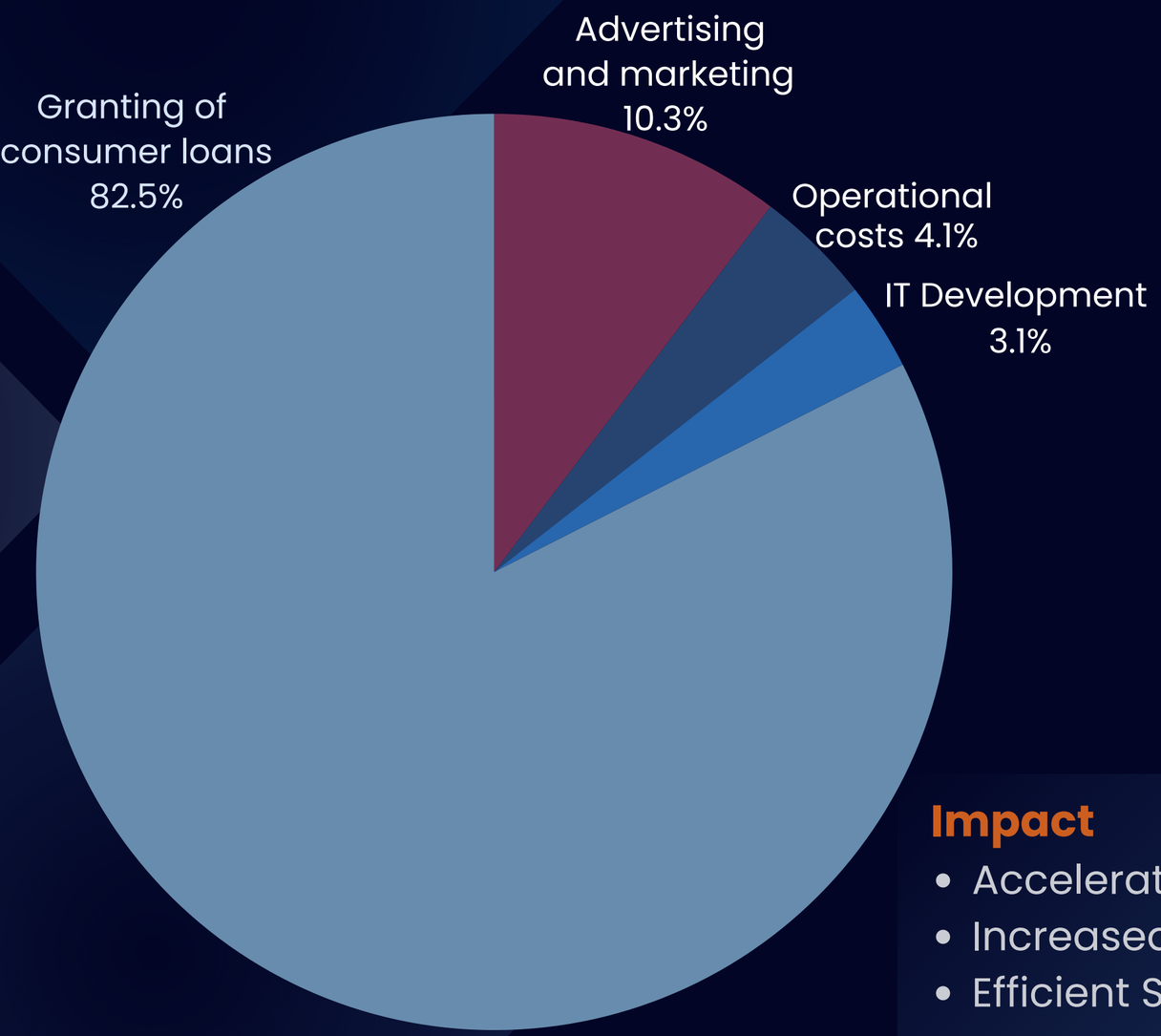


Where We Are Today

- Profitable and capital efficient business
- Strong unit economics
- Positioned for accelerated growth

Investment Opportunity

Use of Funds



EUR 500,000 Growth Capital Round

Use of Funds

- Loan Portfolio Expansion
- Customer Base Growth
- Technology Development
- Operational Scaling

Why Now

- Proven 10-year track record
- Scalable digital acquisition engine already in place
- Strong validation from institutional and crowdfunding investors

Impact

- Accelerated Revenue Growth
- Increased Profitability through Margin Expansion
- Efficient Scaling with Controlled Costs

Traction & Unit Economics

Strong Digital Acquisition Engine



Current Performance

- 4,000 loan applications per month
- EUR 6,000 monthly marketing budget
- 1.5% conversion rate
- Customer Acquisition Cost (CAC): EUR 100

Attractive Economics

- Short Payback period: 1–2 months
- Net Lifetime Value: EUR 630 (after operational costs and default risk)
- LTV / CAC: 6.3x

Risk Metrics

- NPL (90+ DPD): below 20–25% (in line with the NBFI sector)
- Annual NPL Recovery Rate: 65–70% (higher than NBFI sector)

Financial performance

Efficient Capital Deployment

Starting with initial equity of RON 900K (EUR 180K), Best Credit has delivered consistent, profitable growth

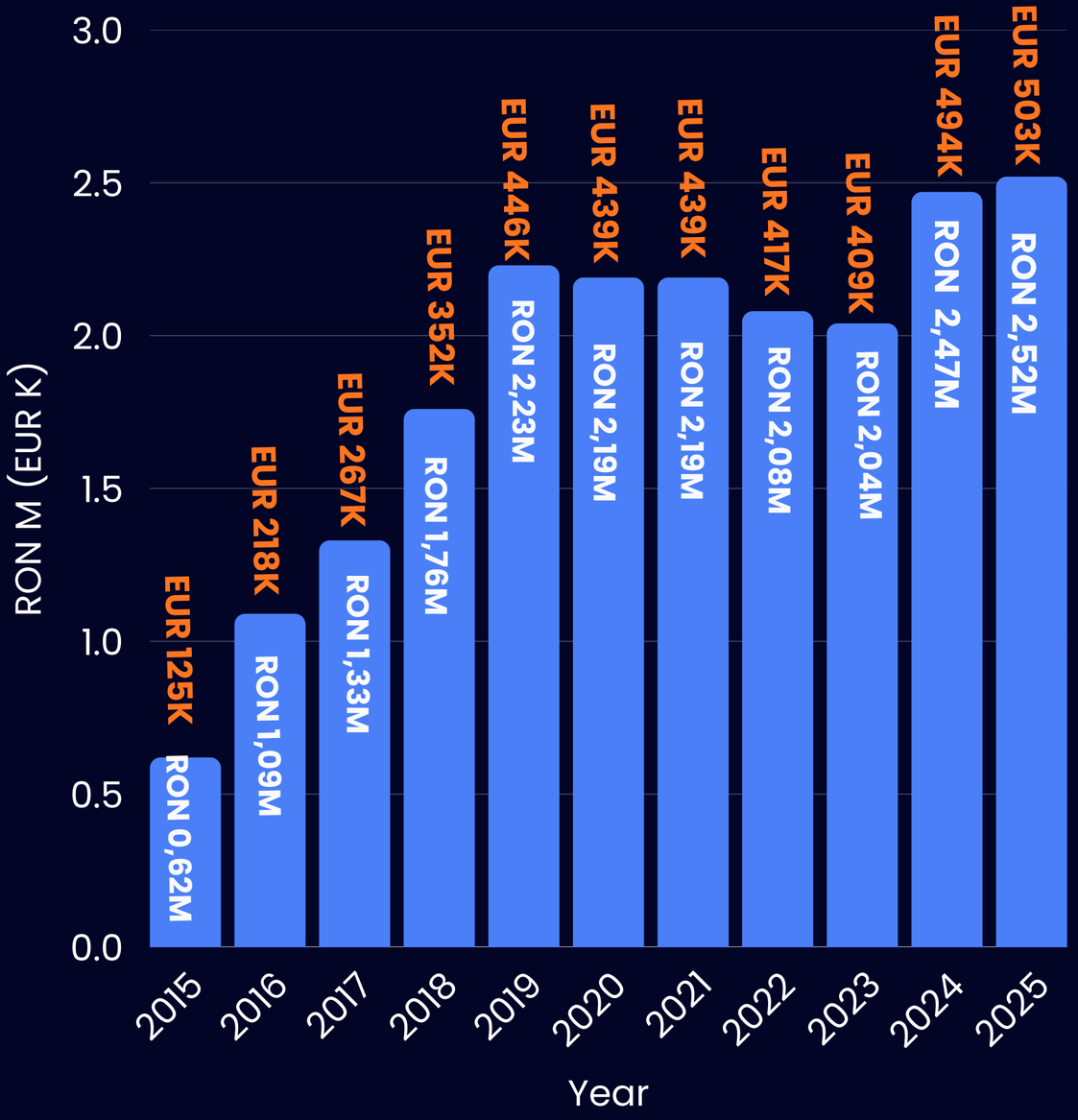
2015–2020
Rapid expansion

2021–2023
Portfolio cleanup to unlock capital throgh NPL sale

2024–2025
Growth resumed & investments in digitalization

+21% YoY

Loan Portfolio Evolution

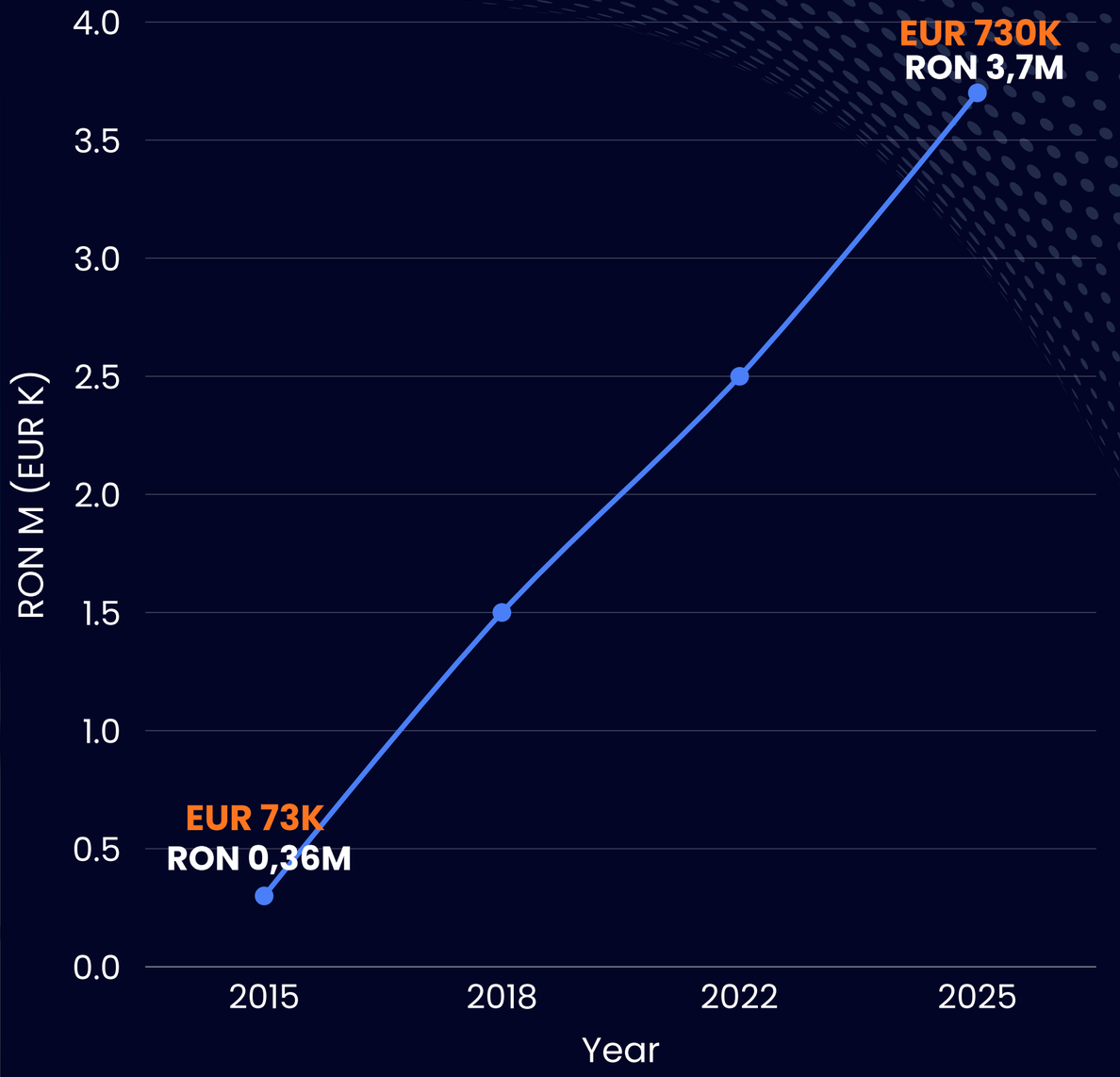


Cash Collections

Loan collections are the primary indicator of an NBFI performance



CAGR 27%



Interest and Fee Income

10 X Revenue Growth

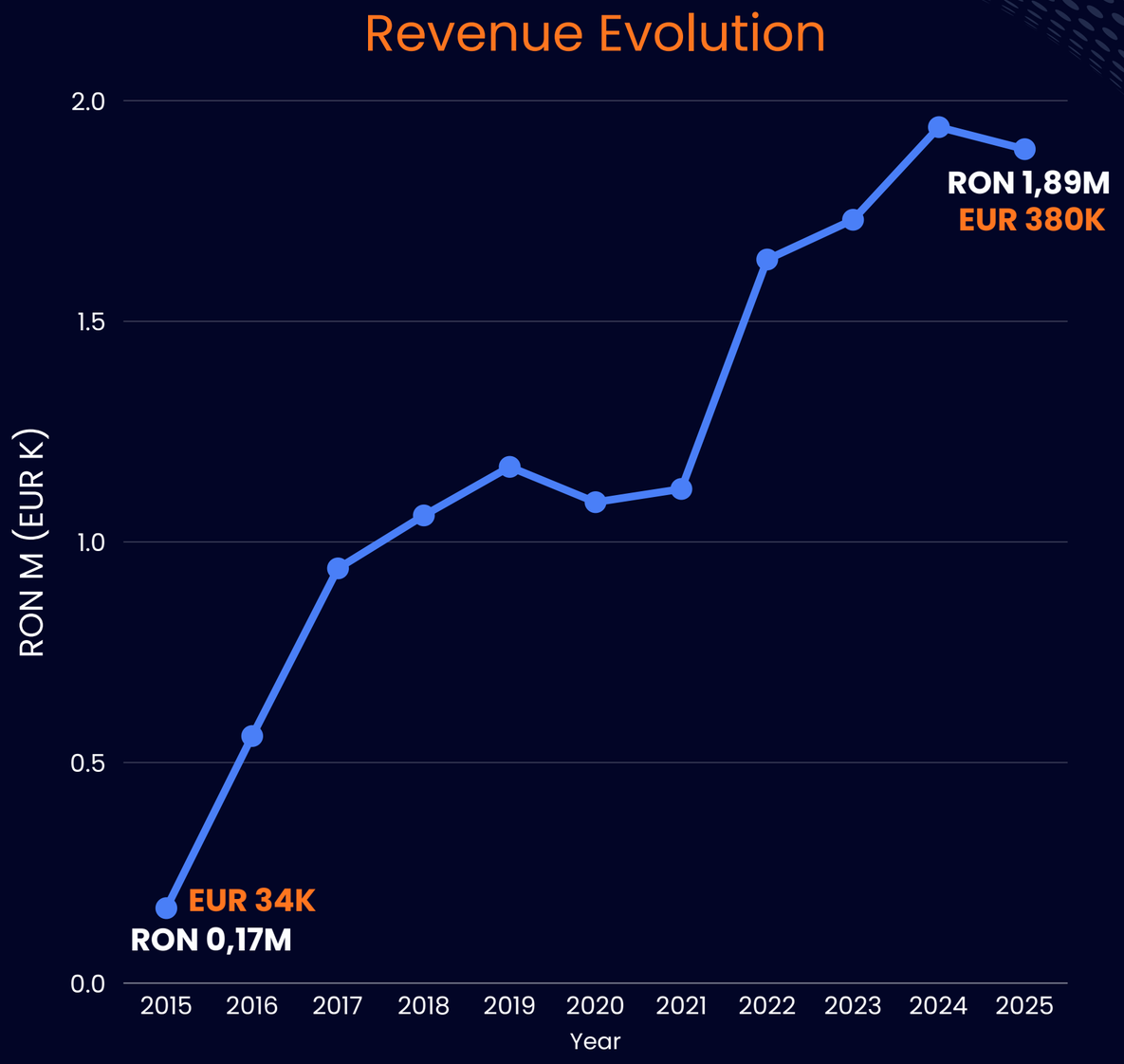
EBITDA margin maintained at strong levels for this portfolio size

2023
30%

2024
26%

2025
22%

Margin contraction due to digitalization and upgrades over 2024-2025



Business Model

Fast capital rotation → maximizing portfolio returns and capital efficiency



Loans tailored to short-term, small-value online consumer lending for customers with **specific risk profiles** and **urgent financing needs, with annual interest rates of 100%-135%**

High margins typical for the NBFI sector

Highly Profitable Lending Model

Revenue Streams

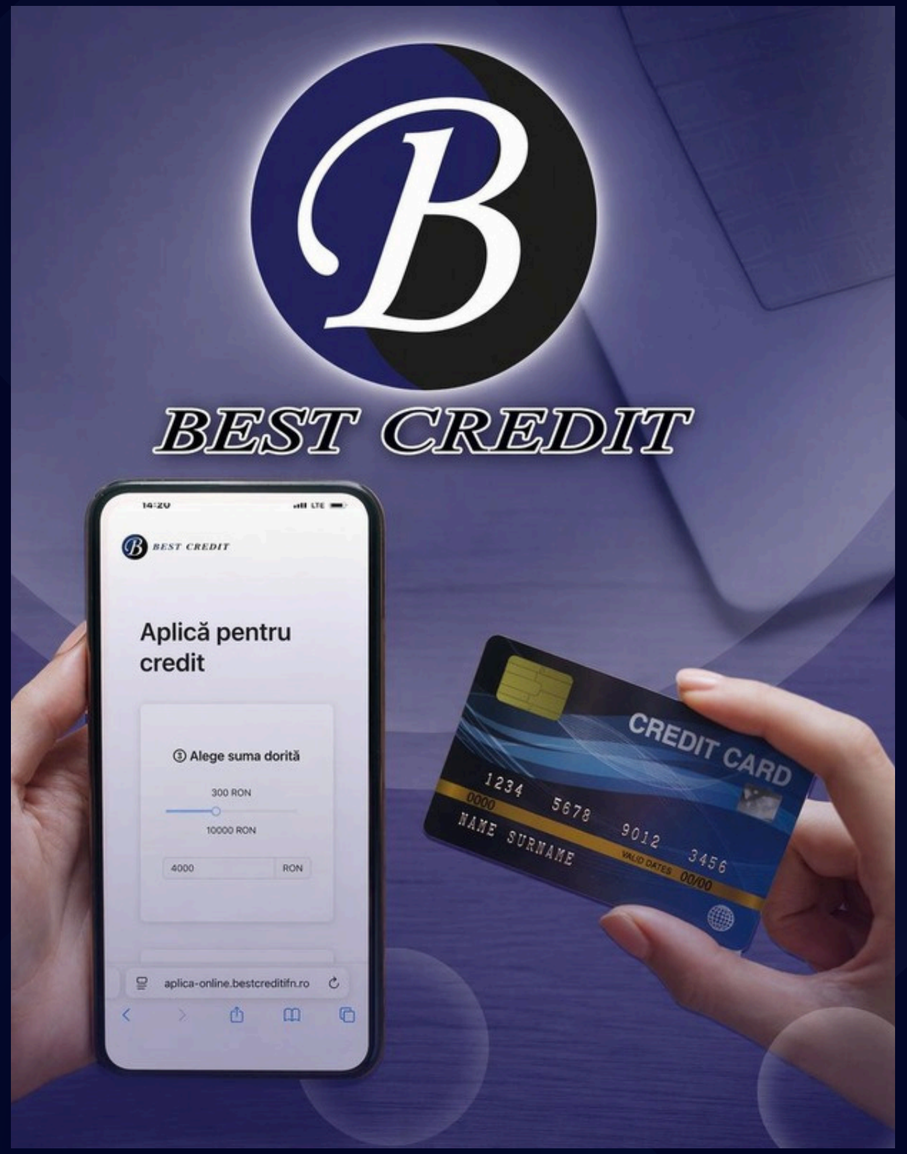
- Interest Income
- Loan Origination Fees
- Penalties
- Insurance Cross-Selling Revenues

Key Advantages

Recurring Revenues generated by the Active Portfolio

Highly Scalable Lending Model

Digitally Optimized Operating Costs



Product Offering

- Consumer loans: RON 1,000 – RON 10,000 (EUR 200 - EUR 2,000)
- Fixed interest rate
- Tenor: 12–18 months
- Integrated life insurance

Average loan size

RON 4,000
(EUR 800)



Growth Strategy

2026 - 2030

Scaling 6x by 2030

Key drivers

- **Capital Raising** to Scale Efficiently
- **Expand market share** through aggresive marketing
- **Digitalization & automation** (end-to-end, AI-driven, efficiency gains)
- **Product diversification** – launch a credit line, tailored to market needs
- **Risk management** – healthier portfolio, increasing the stringency of NPL levels

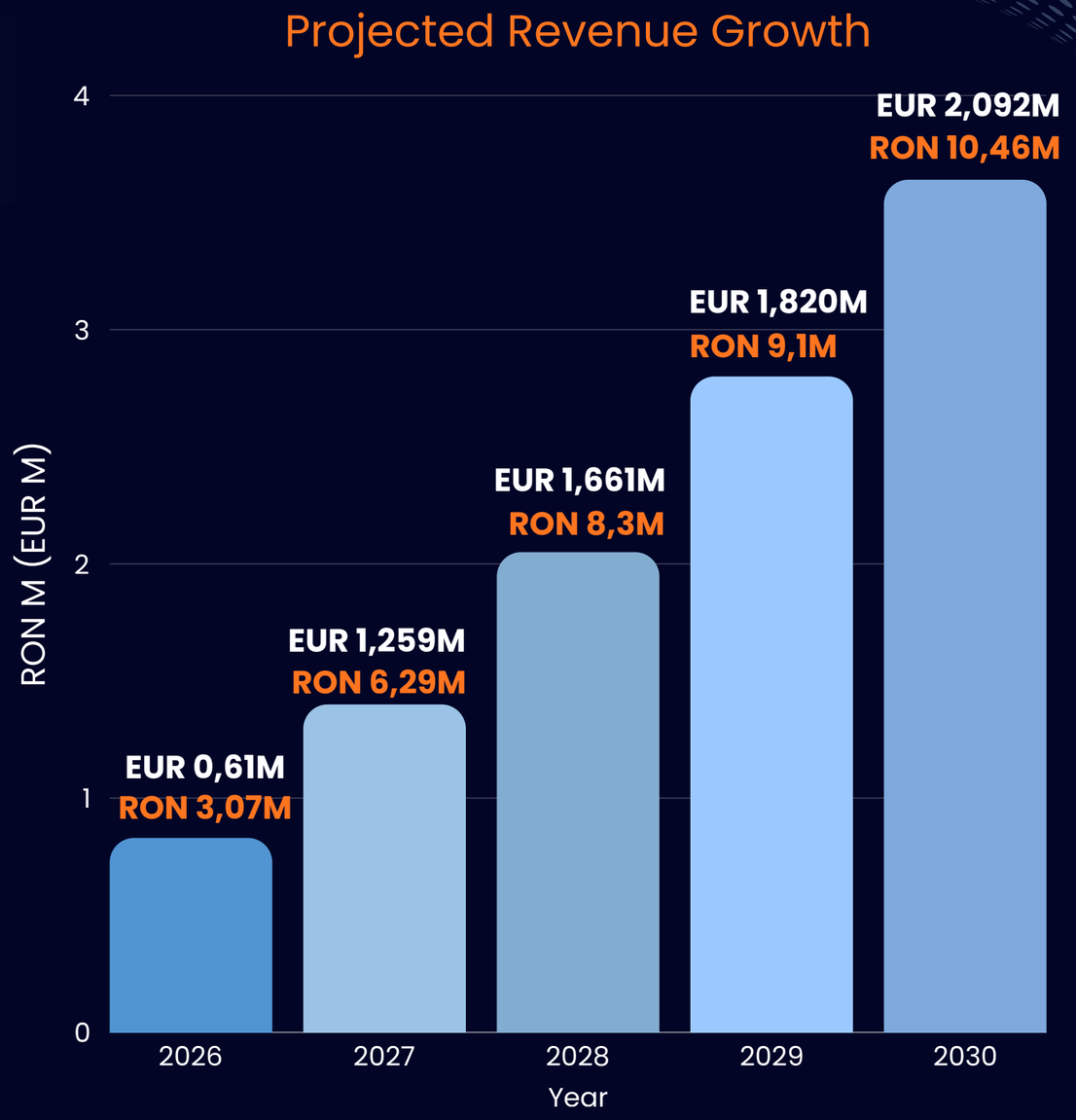


Financial Projections

Cash infusion catalyzes growth by enabling a higher volume of loans

Strong Operating Leverage Model

- Revenues grow significantly faster than costs
- Fixed costs (25–30% of OPEX) are expected to progressively dilute by 2030, driving margin expansion
- Variable costs (70–75% of OPEX) through technology improvement



Profit Expansion through Scalability

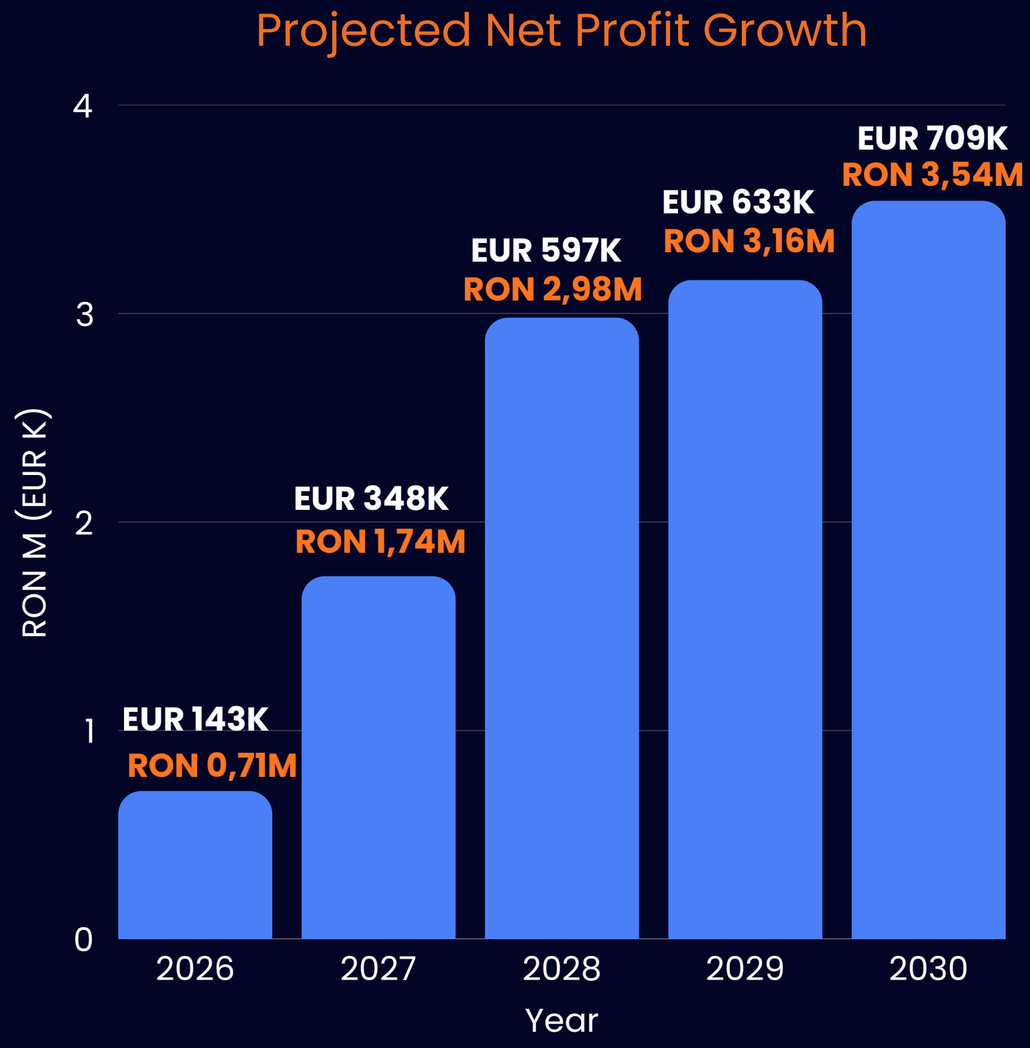
Exponential Profitability

In 2030, EBITDA margin is projected to approach 50%, while net profit is expected to exceed RON 3,5M (EUR 700K)

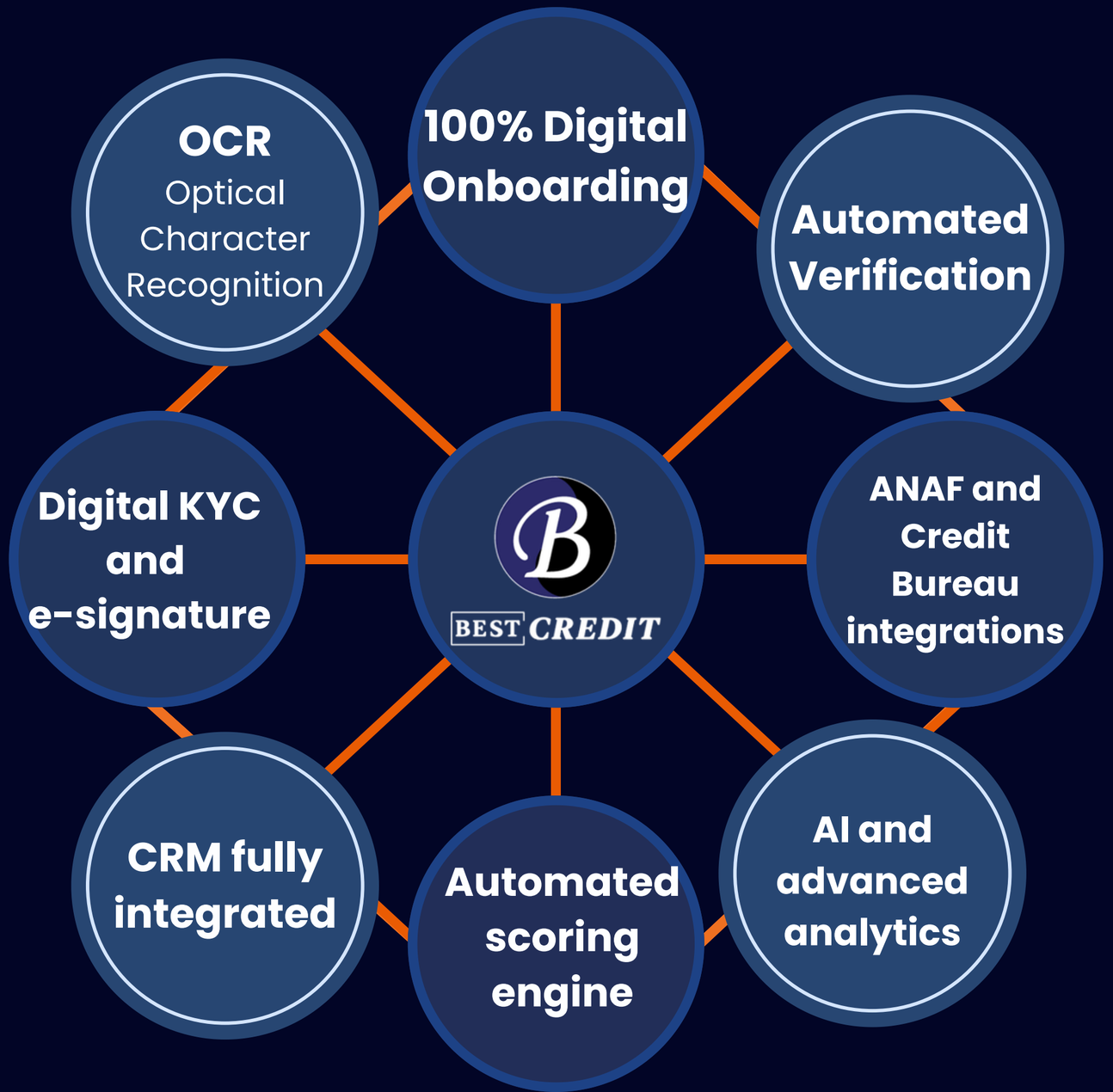
Using a much larger Loan Portfolio will drive an **excelent Revenue & Net Proft Growth**

6x Revenue Growth

36x Net Profit Growth



Core Capabilities



Digital Infrastructure

Business Impact

- Faster loan approvals
- Lower operating costs
- Scalable infrastructure
- Superior customer experience

Potential Market

Attractive Romanian NBFI Market

TAM
Total Market

RON 13,8B
EUR 2,77B
NBFI Loan Portfolio

- **+15%** annual market growth
- **99.7%** consumer household lending
- **4.2%** contribution to Romania's GDP

SAM
Serviceable Addressable Market

23%
Consumer Lending Segment

- Fast digital loans
- Simplified approval
- Short & medium-term financing

SOM
Serviceable Obtainable Market

~ RON 15M
EUR 2,9M
Achievable Loan Portfolio

- Achievable through capital infusion
- Agressive Marketing
- Scalable operations model

Source: National Bank of Romania – Financial Stability Report, December 2025

Marketing Strategy

Data-Driven Client Acquisition producing Scalable Growth



Operating Model

- Fully Digital Marketing
- Expert Agency Partnership with domain specific knowledge



Acquisition Channels

- Paid: Google Ads & Social Media (FB, IG, TikTok)
- Organic: SEO, PR & Online Articles
- Content: Video & Financial Education Articles



Affiliate Ecosystem

- Network: 10+ Active Partners & 7 Integrations in progress
- Platform: Automated onboarding system
- Integration: Seamlessly embedded into our platform

Growth Focus

Increased Marketing Budget

Optimized Conversion Rates

Scalable Client Acquisition

Competitive Advantage

Faster Processing

- Approval in ~10 minutes vs. 24–48h at traditional players (e.g., Provident)

Simple & Predictable Model

- Fixed installments, standardized products (12–18 months) vs. revolving models (Viva Credit, CreditFix, OK Credit)

Excelent Digital Process

- 100% online experience similar to market leaders (e.g., Ocean Credit)



Funding History

Capital Sources

- 2015–2024: **Fully self-funded** through profit reinvestment
- 2024: **OTP Bank** – RON 500K (EUR 100K)
- 2025: **Bondster Crowdfunding Platform**– EUR 100K

External Validation

- Institutional lender confidence
- Crowdfunding investor success
- Strong financials & proffesional governance



OUR TEAM

-Management Positions-



Lavinia Ungureanu

Founder & CEO



Andreea-Elena Paunescu

Head of Operations



Adelin George Linte

Head of Risk Department

Experienced professionals together for 11 years driving our growth and success

Contact Us

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More Information

www.bestcreditifn.ro

CAPITAL INFUSION

LOW CAC	SHORT PAYBACK PERIOD	NET PROFIT GROWTH	EBITDA MARGIN TARGET	LTV / CAC	SCALABLE MODEL
~ EUR 100	1–2 months	36X by 2030	50% by 2030	6.3x	6 X Portfolio Loan

EUR 500K



TRAFFIC ACQUISITION → **AUTOMATED QUALIFICATION** → **INSTANT CREDIT DECISION** → **FAST DISBURSEMENT** → **COST OPTIMIZATION & LOWER CAC**

Scalable Lending Platform

Cash Infusion & Automation are growing significantly faster than operational costs, driving strong profitability

Thank You!

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We welcome the opportunity to discuss this investment further!