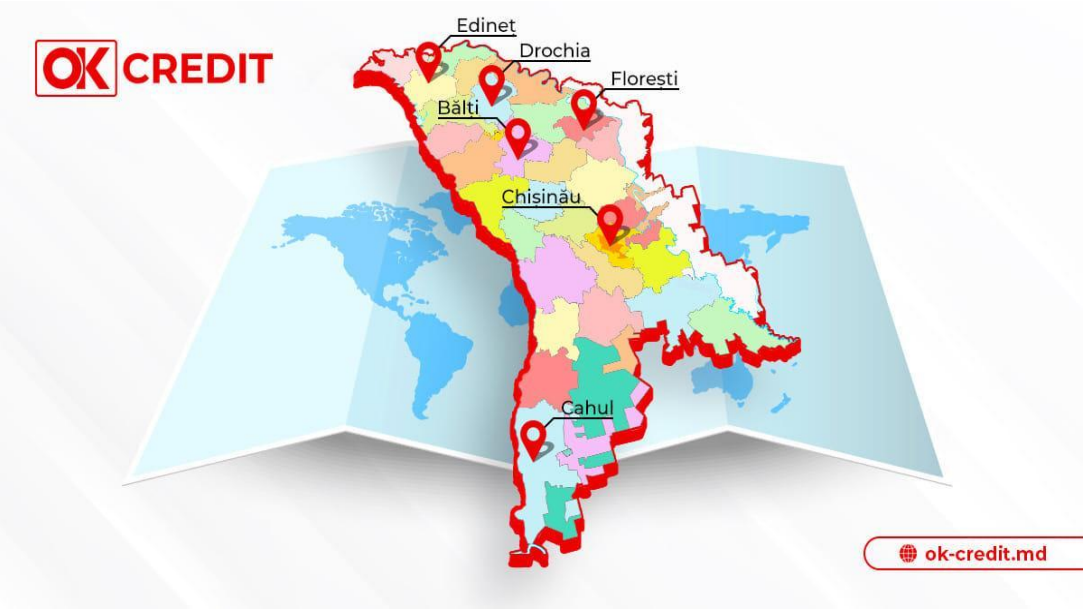
Company presentation



Republic of Moldova

About OK CREDIT!



- The main activity of the company **OK CREDIT** is to assist in lending to individuals and legal customers.
  Our main specialization is lending, which offer solutions for occasional and short-term customer needs in cash, as well as loans secured by movable, immovable-(mortgage) property.
- We operate on the Moldavian market since 2014 and we have bold plans for global expansion.
- We do this responsibly, using our experience and real-time loan process automation that processes data to make objective lending decisions.
- **OK CREDIT** is recommended to friends and acquaintances by its customers.
- In the realization of its projects, the company relies both on its own funds and actively cooperates with private investors and banks. We try to bring new credit technologies **to Moldova,** customer-friendly. We are always open for cooperation, we value our business reputation and bear full responsibility for each operation.The key to our success is an individual approach to each client. There are situations in life when you need money quickly.
- There are situations in life when you need money quickly. You can try borrowing from friends or a cash loan from a bank, but you don't always get approved. **OK CREDIT** offers you instant help and loans without references and additional documents. Taking care of you, we work accurately, quickly and safely.
- There is always free consultation on all credit issues, fast decision making, payment of money within a day and handling of complicated situations. We strive to make the process of granting loans as fast and convenient as possible.

Our advantages

- A user friendly online service for obtaining microloans.
- **OK CREDIT** is a service for everyone. **OK CREDIT** supports clients in all life situations when they need money immediately. We have made a user-friendly online service for microloans. And we are ready to meet our clients' needs - to take risks and grant loans even in cases when banks and other microfinance organizations deny them. Modern technology and experience in the financial sector enable us to do this.
- **Who are we?** We are specialists in microfinance and banking.
- Individual approach. We are small - so we respond quickly to client needs.
- We consider each case individually, so a bad credit history will not always be a barrier to getting a loan from **OK CREDIT**.
- The decision in 10 minutes.
- Loan amounts start from 50 EUR to 10,000 EUR. It takes no more than five minutes to proc an request; you don't need any documents - just a copy of your passport.
- The client receives money - in cash at the cashier's bank partners or on the card.
- We issue loans throughout **Moldova.** Our support service will promptly answer any questions, help you make an request and advise you on the terms and conditions of repayment. We guarantee transparency of work, no hidden fees and additional payments.
- **Why you should trust us?** The OK CREDIT team has 19 years of experience in microfinance, which allows us to identify all the risks associated with microloans and respond quickly to all the challenges that arise in this type of business.



History of OK Credit

Development of branch network



HO Chisinau - 2014



Branch Drochia - 2018



Branch Cahul - 2018



Branch Balti - 2019

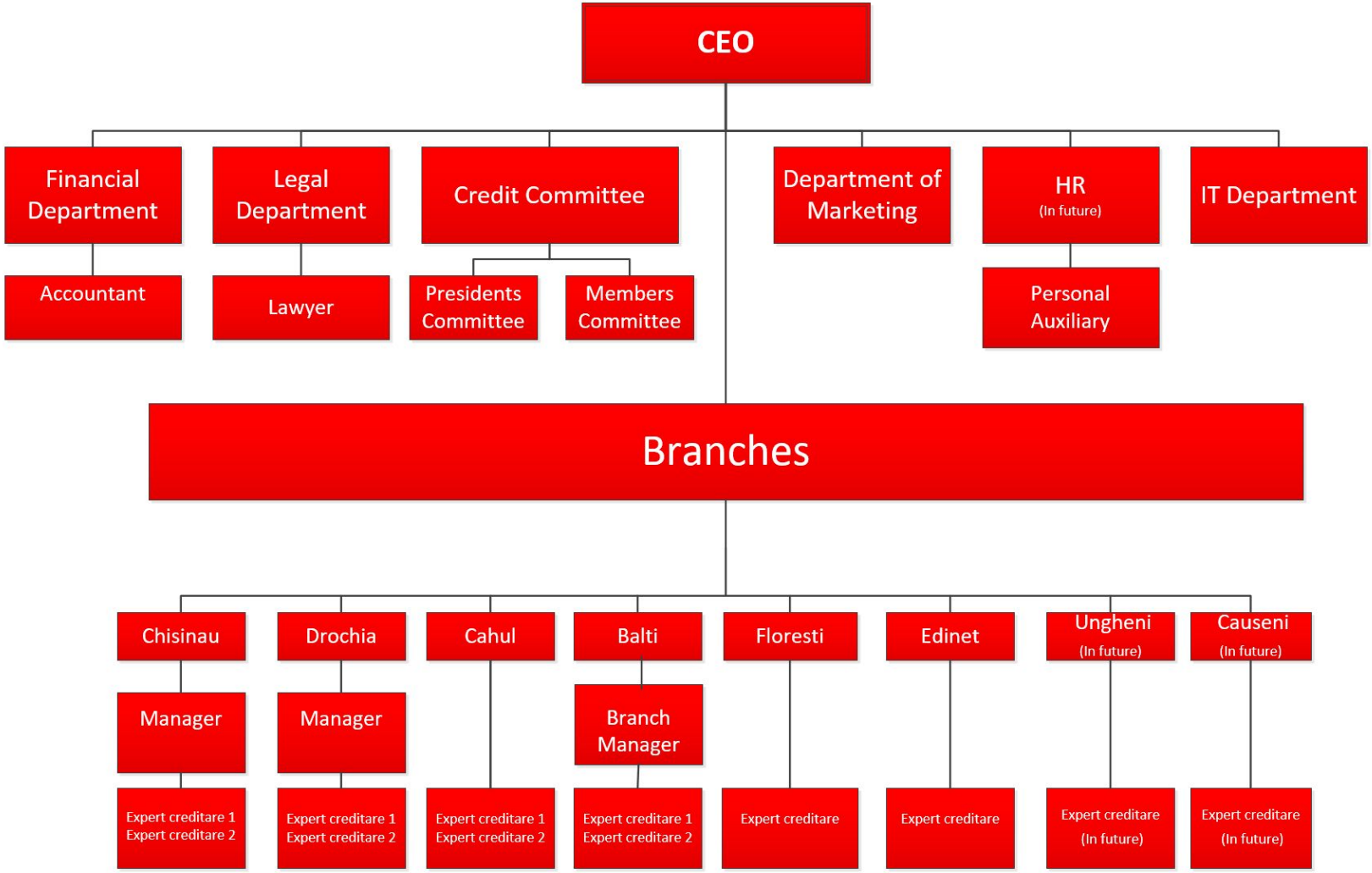


Branch Edinet - 2019



Branch Floresti - 2020

Organizational chart



The Team
Key people at OK Credit



Prisacari Vadim

CEO and Founder

- Senior executive from over 23 years of experience in the banking sector and microcredit.
- Key person to solve the tasks and goals. Work on the result.
- Experience to launch new projects with "0".
- Graduated from the Polytechnic College with a degree in Software Control Machines and Academy of Economic Studies of Moldova with a degree in Economics, specializing in Corporate Finance



Pavlic Tatiana

Regional Manager

- Certified in the Economics and previous 1-year internship as an accounting.
- Experience in lending 8 years in the microfinance field.
- Manager of Drochia Branch and Regional Manager North
- Credit Analyst
- Risc Manager and Member of the Credit Committee



Stavila Gloria

Lawyer Collector

- Experienced in working with difficult clients.
- Since November 2024, we have been working to resolve issues with loans up to 45 days overdue.
- Identifying client defaults at the initial stage of our work with them.
- Verifying client data, credit and legal history.



Verejan Tatiana

Branch Manager

- Alecu Russo State University of Balti, major in Real Sciences Informatics, experience in lending 5 years in the microfinance field.
- Manager of Floresti Branch



Cucureac Eugenia

Branch Manager

- Degree in Property Valuation
- Experience in lending 4 years in the microfinance field.
- Manager of Balti Branch

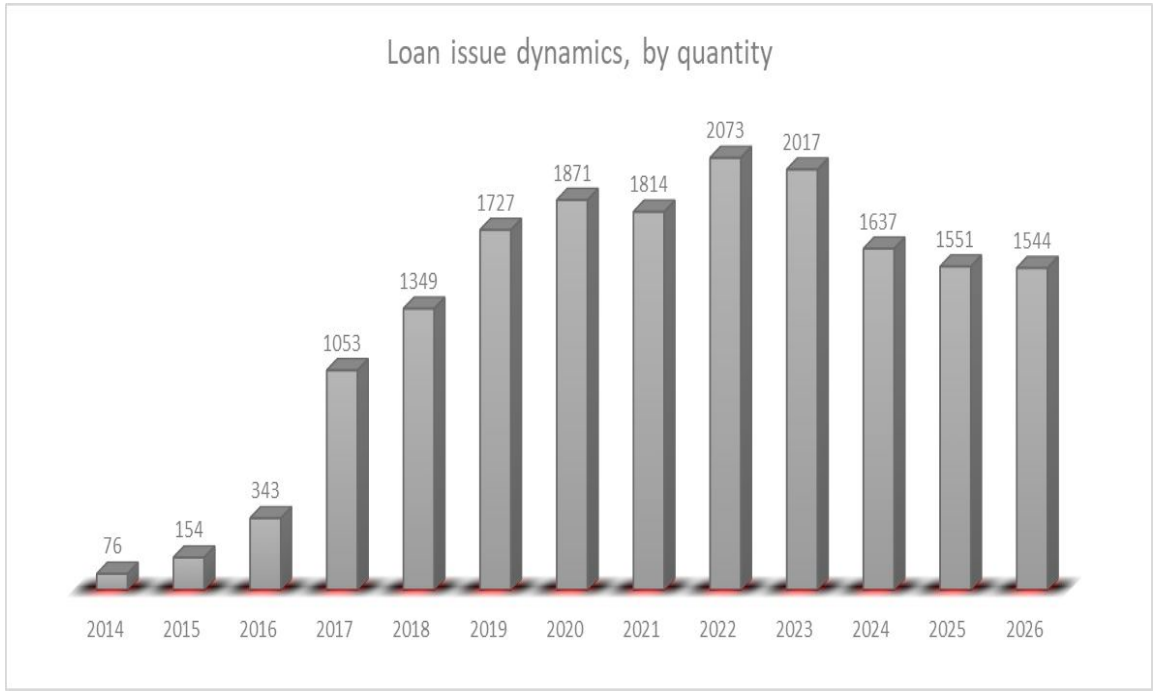
Financial dynamics results
Growth and profitability

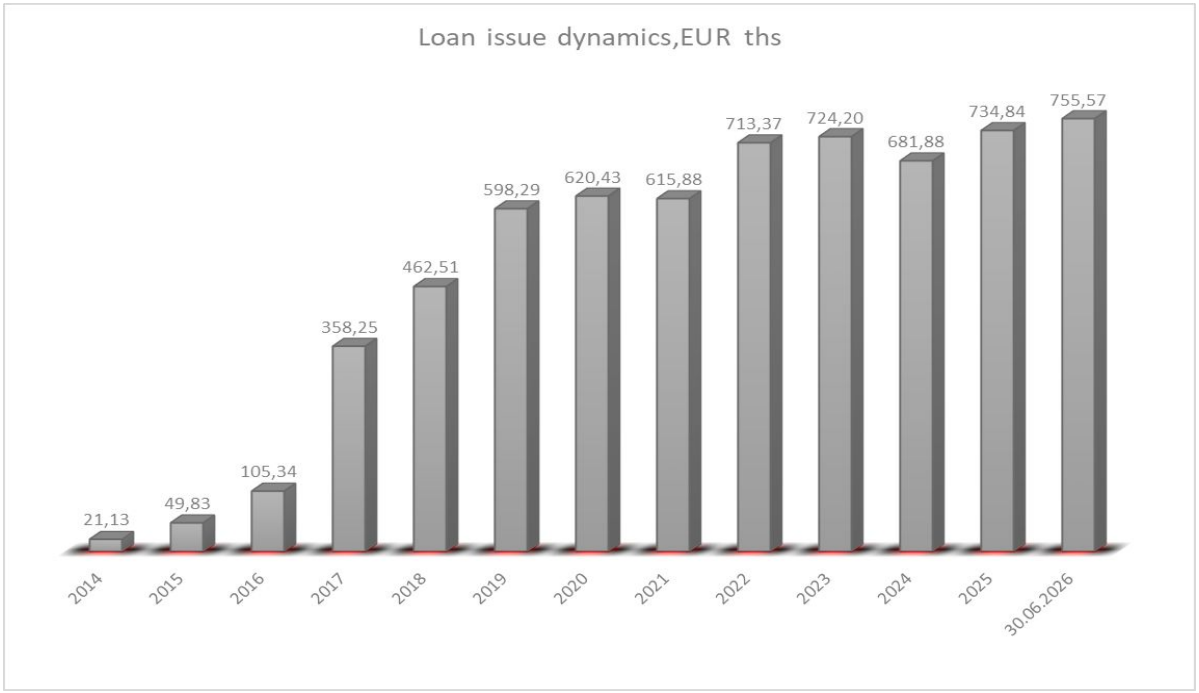
- OK Credit have proven our capability to steer our company towards the most profitable path not only in good times, but also in difficult times.
- In 2022, when changes in consumer lending legislation reduced the company's profit by -17.6 thousand rubles, the company maintained its annual profit and implemented changes to its resource utilization and return, which will yield the desired results in the future.
- OK Credit has not survived the easy years: 2019-2021 with COVID-19, 2022-2026 with global economic difficulties. Despite these challenges, we have proven our resilience and ability to respond to any external and internal factors.



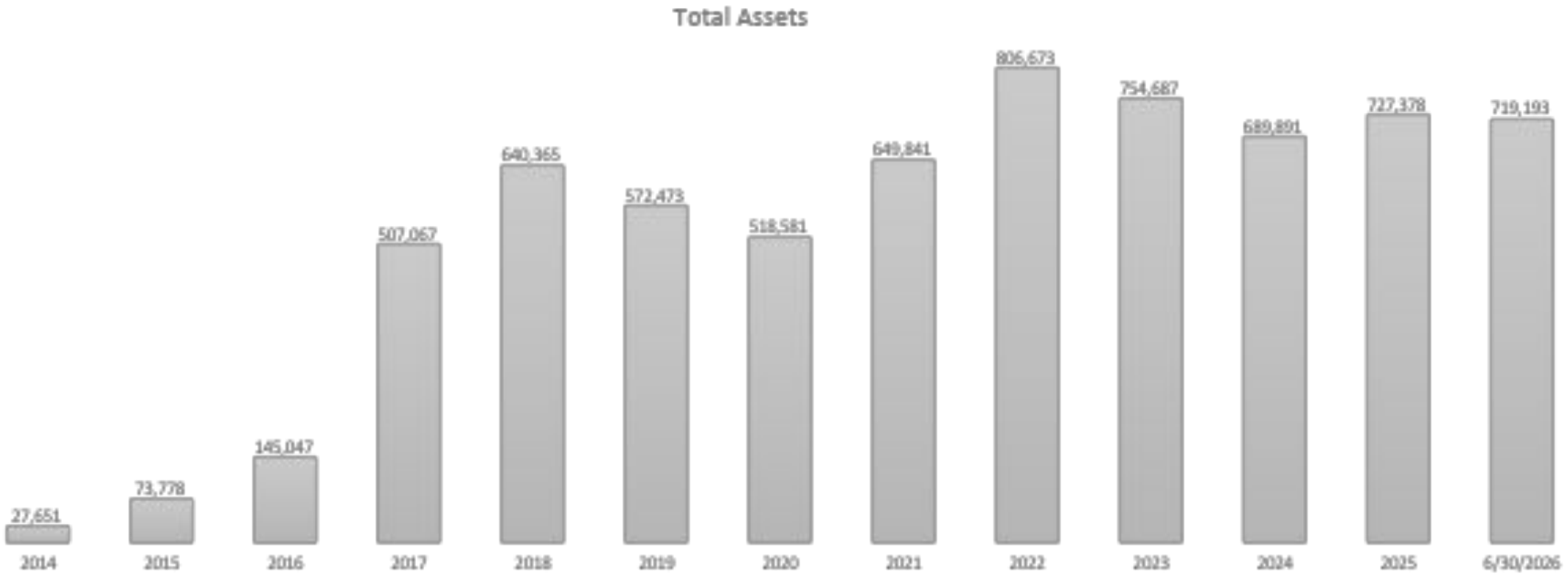
Statement of profit or loss	30.06.2026	2025	2024	2023	2022	2021	2020
	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Interest income	110 680	197 310	244 206	305 516	288 906	322 924	343 488
Interest expense	28 763	31 387	39 714	67 073	76 532	66 816	67 008
Net interest income	**81 917**	**165 923**	**204 491**	**238 444**	**212 374**	**256 108**	**276 480**
Fee and commission income	35 112	62 833	70 111	63 423	105 004	90 104	144 230
Income from provisions	32 413	116 814	117 360	131 715	130 804	99 103	43 975
Fee and commission expense	0	0	0	0	0	0	0
Net fee and commission income	**67 525**	**179 647**	**187 470**	**195 138**	**235 808**	**189 207**	**188 205**
Other revenue	22 077		0	0	0	9 837	207
Personnel expenses	43 053	91 709	86 839	74 749	74 317	76 886	60 136
Operating lease expenses			0	0	0	572	402
Depreciation and amortisation	1 998	4 617	4 431	4 189	4 974	5 293	3 909
Other expenses:	121 594	225 015	294 039	316 309	333 943	317 920	354 892
provisions expenses	*46 606*	*85 236*	*168 904*	*195 954*	*214 421*	*194 199*	*239 677*
advertising expenses	*3 465*	*9 758*	*7 392*	*7 723*	*7 347*	*5 363*	*2 563*
offices rent expenses, auto	*20 704*	*43 264*	*38 069*	*43 421*	*37 756*	*38 148*	*31 472*
court and enforcement costs	*3 335*	*6 920*	*12 576*	*7 636*	*13 759*	*13 832*	*31 335*
utilities expense	*2 387*	*6 936*	*4 597*	*6 754*	*6 606*	*5 160*	*3 648*
communication expense	*6 086*	*12 882*	*10 853*	*10 608*	*8 792*	*7 953*	*7 570*
car fuel expense	*1 498*	*2 918*	*2 915*	*2 748*	*2 866*	*1 753*	*1 518*
IT expense	*1 171*	*7 046*	*5 245*	*5 383*	*4 331*	*3 657*	*7 693*
office supplies and inventory	*322*	*698*	*778*	*2 320*	*2 310*	*2 652*	*5 752*
bank fees	*1 013*	*2 215*	*1 751*	*1 956*	*1 833*	*1 979*	*2 594*
maintenance of fixed assets	*354*	*737*	*2 157*	*1 037*	*3 283*	*3 476*	*1 554*
other expenses	*15 168*	*46 405*	*38 803*	*30 768*	*30 639*	*28 150*	*19 516*
cost of the car sold	*19 487*	*0*	*0*	*0*	*0*	*11 598*	
Profit from operational activities	**4 875**	**24 230**	**6 652**	**38 335**	**34 948**	**54 481**	**45 553**
Loss/(profit) before tax	**4 875**	**24 230**	**6 652**	**38 335**	**34 948**	**54 481**	**45 553**
Income tax expense		3 030	859	4 615	4 269	6 221	5 719
Net loss /(profit) for the period	**4 875**	**21 200**	**5 793**	**33 719**	**30 679**	**48 260**	**39 834**

Executive summary
Development of the loan portfolio



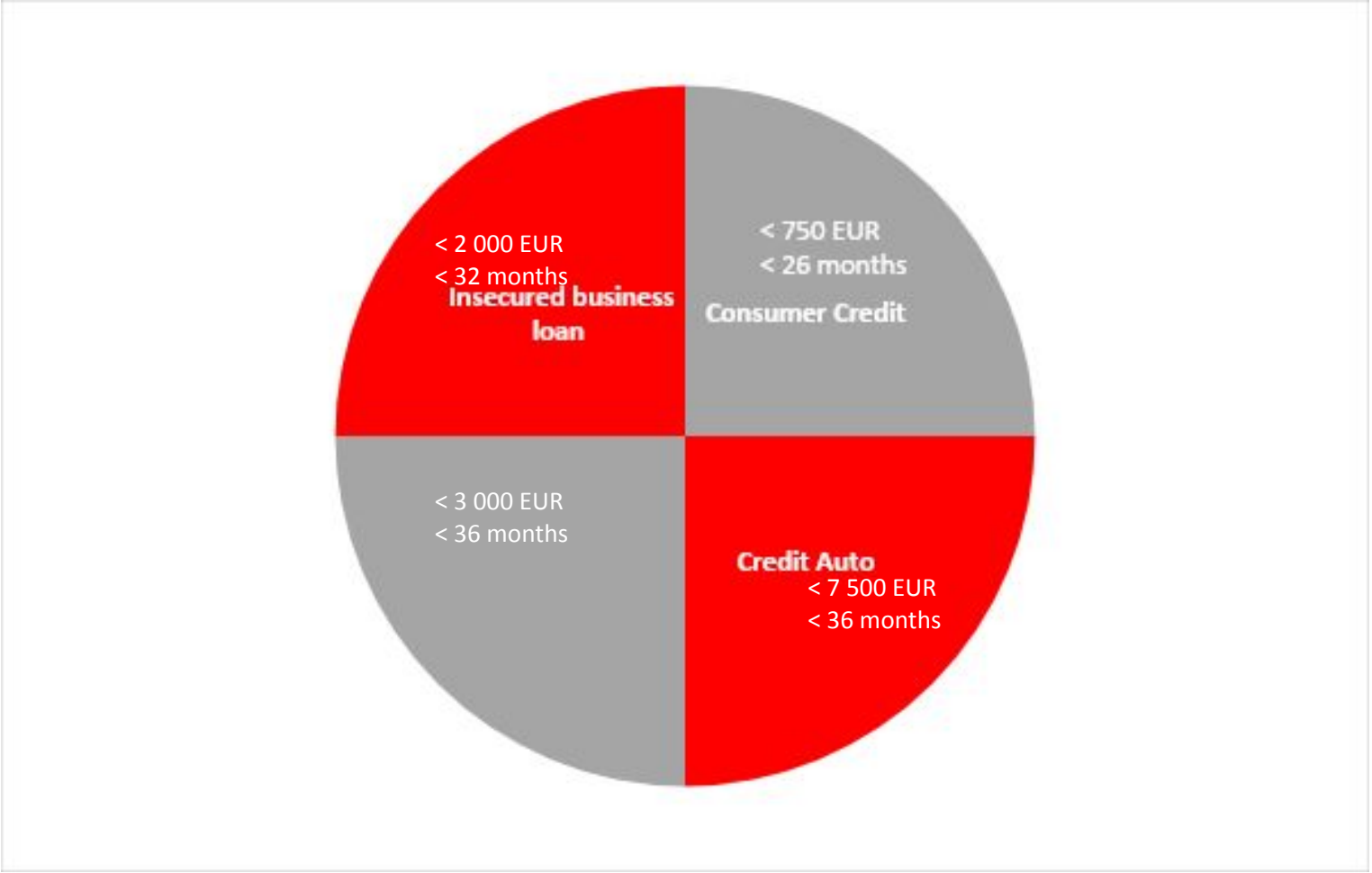


Executive summary
Total Assets

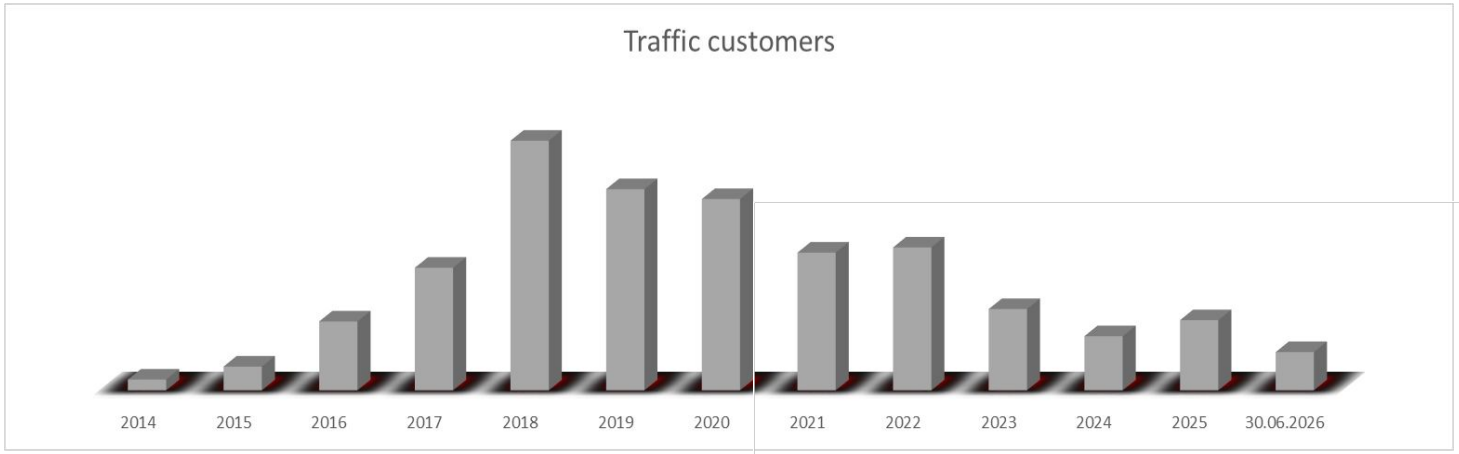


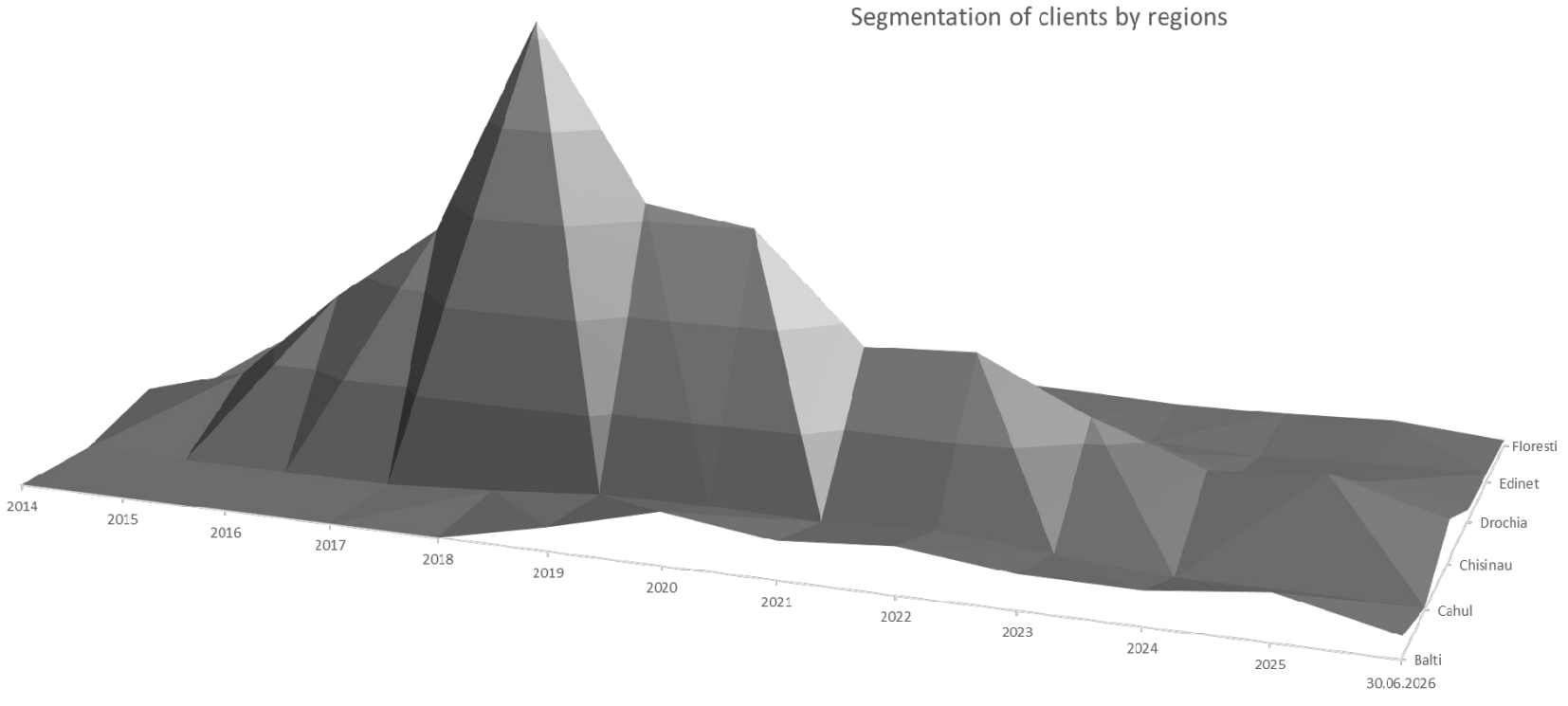
Core credit and investment products

Our products



Segmentation of OK Credit clients by regions and traffic at customer requests



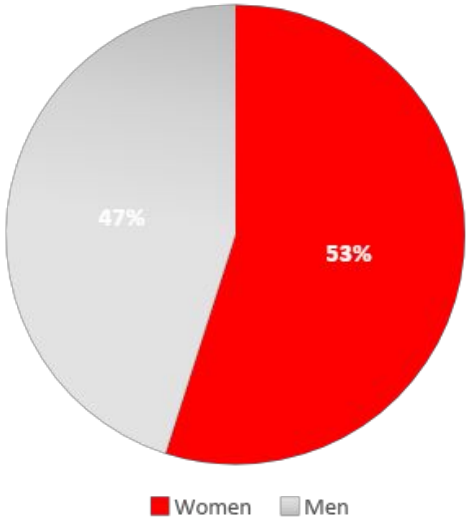


Executive summary

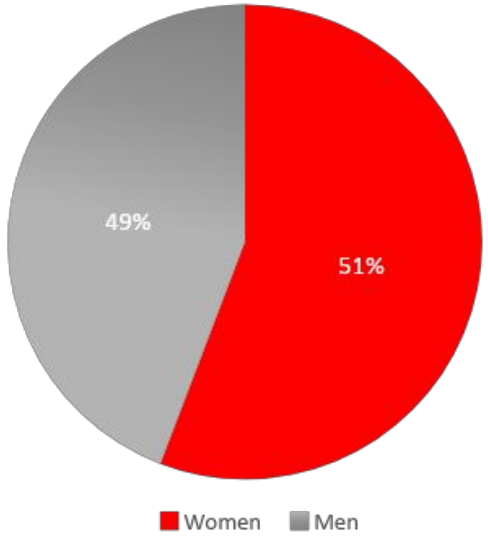
Who is customers OK Credit?

- A typical OK Credit client is a man or a woman from 25 to 55 years old, with an average education living in villages and cities, with income below average, working mainly in the field of services, trade, agriculture or direct production.
- About 53% of customers – women and 47% of customers – men, who appealed for loans. Today OK Credit has 51% of customers- women and 49% of customers - men in a loan portfolio.
- Most often by customers the most relevant part of the population: 22-35 years (48%) and 36-45 years (25%).
- The main goals of obtaining a loan - the repair of cottages or apartment (36%), urgent needs: car repair, treatment, family events (8%), the acquisition of household appliances (8%), pay for training or kindergarten (7%) on Vacation or vacation (5%), to buy furniture (3%), buying a gift (3%), buying clothes (3%).
- The average loan amount is 600 EUR.
- The average loan term is 23 months.

Share of men and female when receiving loans



Share women and men in loan portfolio



Executive summary

Feedbacks of customers OK Credit?

Maksim Tataru
1 review
★★★★★ a year ago

Positive: Professionalism, Quality, Responsiveness, Value

Очень хорошие ребята, делают работу свою отлично!
Всем советую 👍

(Translated by Google)
Very nice guys, they do a great job!
I advise everyone 👍

1

Response from the owner a year ago
Максим, спасибо большое за положительную оценку.
С Уважением ОК CREDIT.

Elena Babitchi
Local Guide · 40 reviews · 60 photos
★★★★★ 4 months ago

Всегда рады помочь, очень вежливый персонал, самое главное быстро рассмотрение заявки и соответственно приемлемые проценты ставки. 👍👍👍

(Translated by Google)
Always happy to help, very polite staff, most importantly, quickly review the application and, accordingly, acceptable interest rates. 👍👍👍

Like

Response from the owner 4 months ago
спасибо за положительный отзыв 👍😊

katea b
2 photos
★★★★★ 3 days ago NEW

Response from the owner 3 days ago
Ecaterina ms mult pentru apreciere 🙂👍

Pădureac Alexandrina
1 review
★★★★★ 5 months ago

(Translated by Google) I am satisfied with the ok credit company. It jumps to your aid if you need a loan!

(Original)
Sunt mulțumită de compania ok credit. Îți sare în ajutor dacă ai nevoie de un credit!

Like

Response from the owner 5 months ago
Multumim Alexandrina, cu drag va asteptam in una din filialele noastre orcind aveti necesitate.

Vasea Poting
6 reviews
★★★★★ 4 months ago

Response from the owner 4 months ago
Vasea, mersi mult pentru apreciere, cu multa stima OK CREDIT! 😊👍

Edit Delete

Сергей Прятка
★☆☆☆☆ 7 months ago

Response from the owner 7 months ago
Buna ziua, Serghei, da spoate de aflat, de ce numai ⭐?

Tatiana Patrasco
1 review
★★★★★ a year ago

(Translated by Google) I confidently recommend the OK CREDIT company, working with them is operative, explicit and professional.

(Original)
Cu incredere recomand compania OK CREDIT,lucrul cu ei e operativ,explicit si profesionist.

Executive summary

Management of delinquent receivables and their recovery

Time period:

- The loan repayment procedure starts the day before the invoice date according to the loan schedule.The client is sent an automatic SMS reminder from the software, which indicates the amount to be paid and the contract number.
- On the billing date, the customer receives a phone call and is informed of the date and amount to be paid.



- **Recovery method:**
- **<u>In case of overdue from 1 to 10 days</u>**

1. The company will contact the debtor directly by phone call, mediators, by sending complaints to the home. The client is contacted and the cause of the delay is clarified it is explained to the debtor what the consequences of the delay may be.
2. The information obtained from the customer is added to the program the company works with.

- **<u>In case of overdue from 10 to 30 days</u>**

1. The desire to pay must be established and the problems that have arisen and do not allow the debtor to honour obligations on time must be identified.
2. The company suggests to the debtor real solutions to improve the situation.

- **<u>In case of overdue more than 30 days</u>**

1. The case is referred to the organisation's legal representative for examination.
2. If the client fails to pay the debt in full or in part within 90 days, the company will initiate legal proceedings.

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