

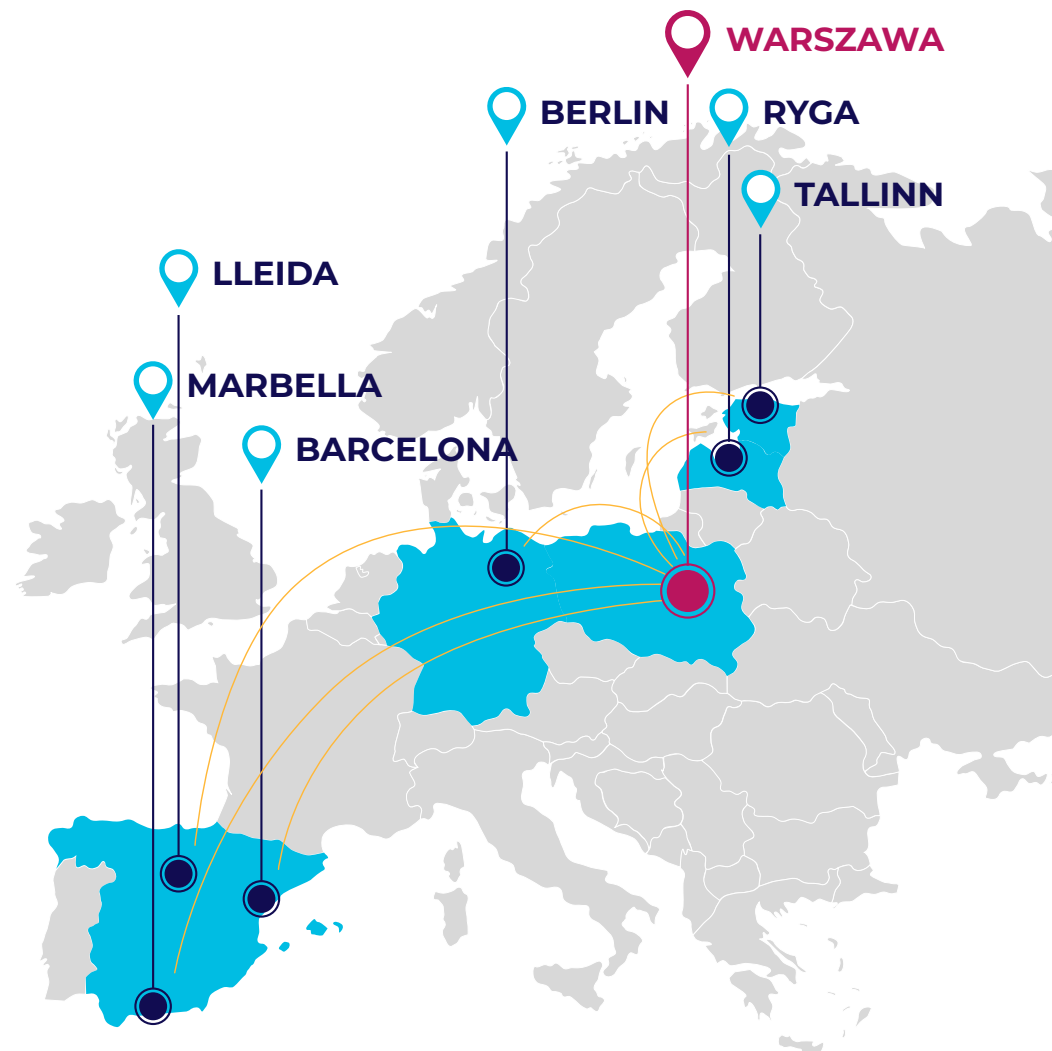
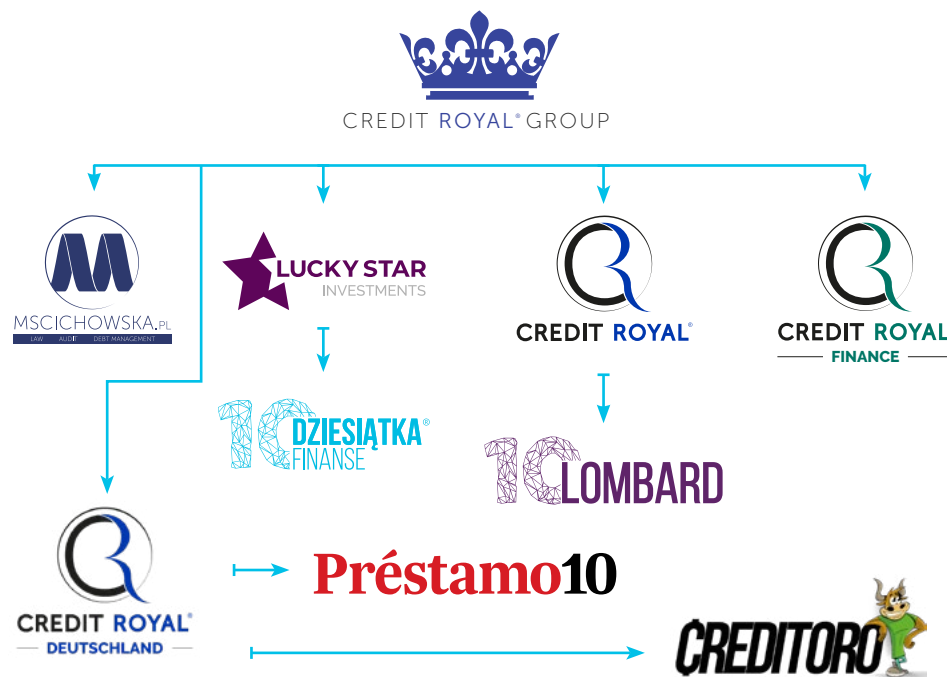


PRESENTATION OF THE COMPANY

—
Dziesiątka Finance®
2020

www.dziesiatka.pl

Credit Royal® Group



CREDIT ROYAL® is a central company existing since 2012, which is the core of the Credit Royal® Group. The Credit Royal® group is made up of financial institutions that grant cash loans to individuals and companies in both the door-to-door and on-line model; enterprises operating in the area of new technologies and risk management, as well as the Law Firm operating since 2013, specialized in servicing enterprises and the capital market. In addition, the Group consists of companies conducting specialized activities including credit brokerage, legal services for companies and debt collection. **The Credit Royal® Group operates successfully on five European markets: in Poland, Spain, Germany, Latvia and Estonia. In total, GCR employs over 900 employees.**

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ABOUT US

At Dziesiątka Finanse[®], we've learned over the years that our best and most effective business model is being a reliable and proven partner for our Clients.

Putting honesty and direct contact with Clients first as well as firm foundation of the Company in local communities, we achieve stable and predictable financial results, and the Company records a steady increase in the value of assets.

OUR VALUES

TRUST

The Company has been operating for over a dozen years on the cash loans market, including for 9 years under the Dziesiątka Finanse® brand, which makes the Company one of the longest operating entities in the industry.

CREDIBILITY

The Company was entered in the Register of Loan Companies (Financial Institutions) kept by the Polish Financial Supervision Authority under the number RIP000278. The Company was established in 2001 and its share capital is PLN 14,360,000. The Company has been operating for 19 years, earning customer trust, confidence and achieving excellent financial results. We were awarded a Financially Reliable Company Certificate.

PERFECT QUALITY ASSETS

Thanks to innovative, extensive scoring tools and a business model, which provides, among others, remuneration of employees only from instalments actually paid by the Client, the company is proud of a very low loss ratio, which is currently only 4.2%, thus being a unique result on the market! As much as 91.1% of our Customers pay their instalments on time or even before the payment date. The above makes us pride ourselves on an exceptionally good, stable loan portfolio.

STRONG PRESENCE ON LOCAL MARKETS

Dziesiątka Finanse® has been successfully supporting Polish households for years. We provide loans directly at the Customer's home, which is a very convenient and valued solution. Dziesiątka Finanse® has developed a stable, well-established position on local markets, which is a significant competitive advantage. The company's strength is its team - we currently employ 460 experienced employees in 16 voivodships. There is also a hotline, thanks to which the Company also sells loans by phone, which perfectly complements the offer and sales channel throughout the country.

INTERNATIONAL REACH

The Credit Royal® Group currently operates on five European markets: in Poland, Spain, in Germany, Latvia and Estonia. In total, over 900 employees are employed in all companies operating within the Credit Royal® Group. In Poland, we sell instalment loans in the door-to-door system, for up to two years, and in Spain, we sell low-value loans on-line for up to 30 days. Due to such extensive experience, the Credit Royal® Group is developing dynamically and the companies forming it achieve excellent financial results.

INNOVATION

Flexible, ultra-modern scoring system - credit decision in a few seconds! We have implemented our services throughout Poland, areas where we do not have representatives are serviced by phone.

COMPANY HISTORY 2013-2019

2013

January 2013

- first loan under the Dziesiątka Finanse® brand

November 2013

- the number of loans granted exceeds 1,000

December 2013

- the volume of loans granted exceeds PLN 1 million

2015

April 2015

- obtaining nearly PLN 1 million in the form of bond issue (annual)

August 2015

- the volume of loans granted exceeds PLN 10 million

2016

September 2016

- implementation of new products, increase in margin, early repayment of bonds

2017

December 2017

- the volume of loans granted exceeds PLN 20 million

2018

February 2018

- acquisition of the Company by Lucky Star Investments S.A., ending the 9-month negotiation period

1st March 2018

- The company becomes part of the Credit Royal® Group

July 2018

- increasing the scale of operations by 237%

September 2018

- The Company achieves excellent financial results; notes an increase in net profit of 8.1% m/m
- new 10F headquarters in Poznań

December 2018

- obtaining institutional financing; record results of selling instalment loans
- launching the new functional website of the Company

January 2019

- new product offer; loans up to PLN 15,000 for a period of up to 2 years

February 2019

- première of the first 10F TV spot!

2019

COMPANY HISTORY 2019-2020

March 2019

- The Company receives a Financially Trusted Company Certificate

April 2019

- Dziesiątka earns the title of Responsible Lender

May 2019

- 10F supports the XXVII National First Aid Championships of the Polish Red Cross
- on the 100th anniversary of the Polish Red Cross

June 2019

- Debut on the Mintos platform

July 2019

- increasing the share capital by PLN 500,000

August 2019

- Dziesiątka Finanse® has achieved record-breaking financial results so far!

September 2019

- another increase in the Company's share capital by EUR 1,000,000, i.e. up to PLN 14,360,000
- The Company maintains a constant dynamics of profit growth at the level of 7-8% m/m

October 2019

- CSR activities of the Company - Dziesiątka supports the „Small Entrepreneur” event
- support of the „Lotniczy Grudziądz” Foundation

November 2019

- 10F receives the ZPF Ethical Certificate informing about the principles of Good Practice
- Mintos increases the level of company financing by 60%

December 2019

- Dziesiątka supports the an Orphanage in Bąków
- 10F annual company event rewarding the Company's Best Employees

January 2020

- purchase of 100% shares in the Préstamo10 loan company that has been providing on-line loans on the Spanish market for 10 years

2020

Financial data

- December 2018 -

On 1 March, 2018, Dziesiątka
Finanse® became part of the
Credit Royal® Group

PLN 10 484 294

Income

PLN 1 694 365

Net profit

PLN 37 493 100

Total value
of loans granted

38 114

Number
of loans granted

8 520

Number of Clients

397

Number of Employees

Financial data

- December 2019 -

PLN 20 220 547

Income

PLN 3 718 264

Net profit

PLN 65 237 700

Total value
of loans granted

50 083

Number
of loans granted

11 728

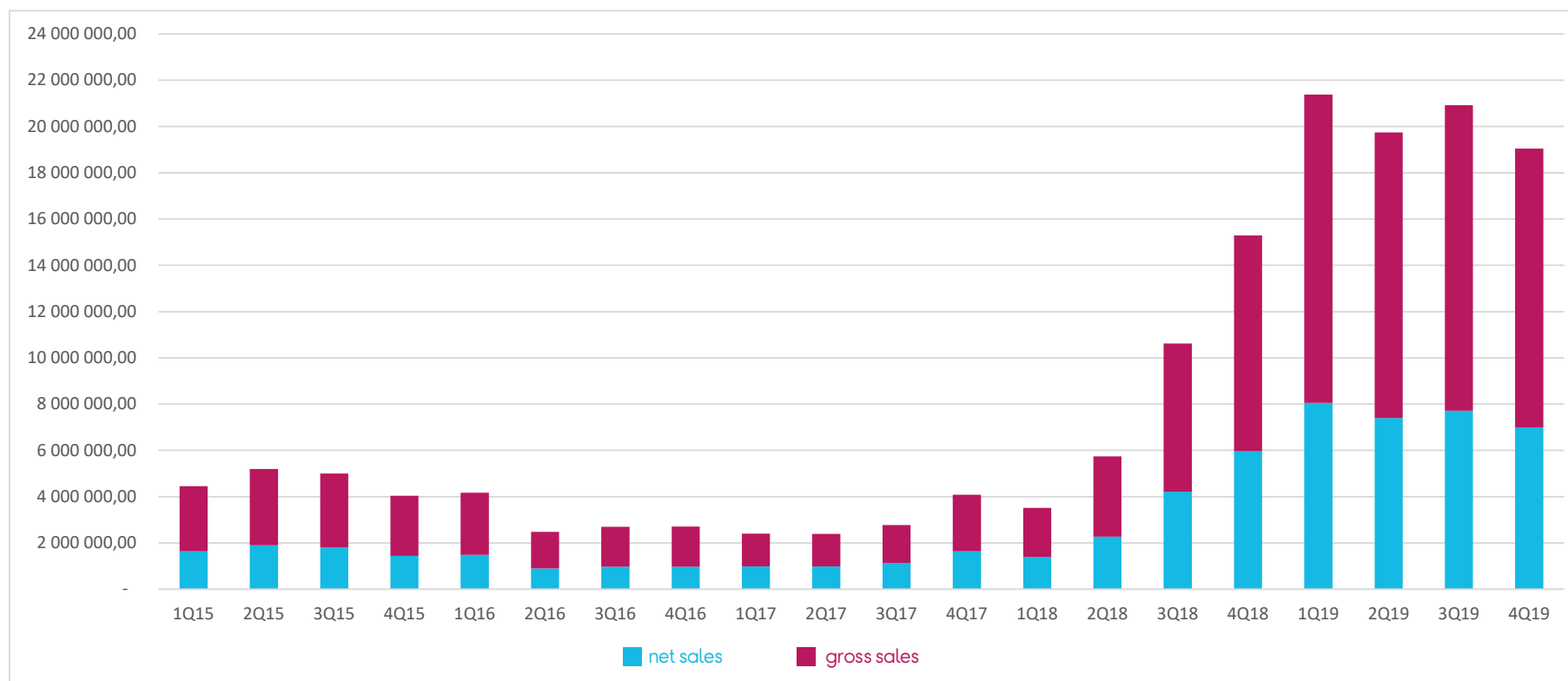
Number of Clients

460

Number of Employees

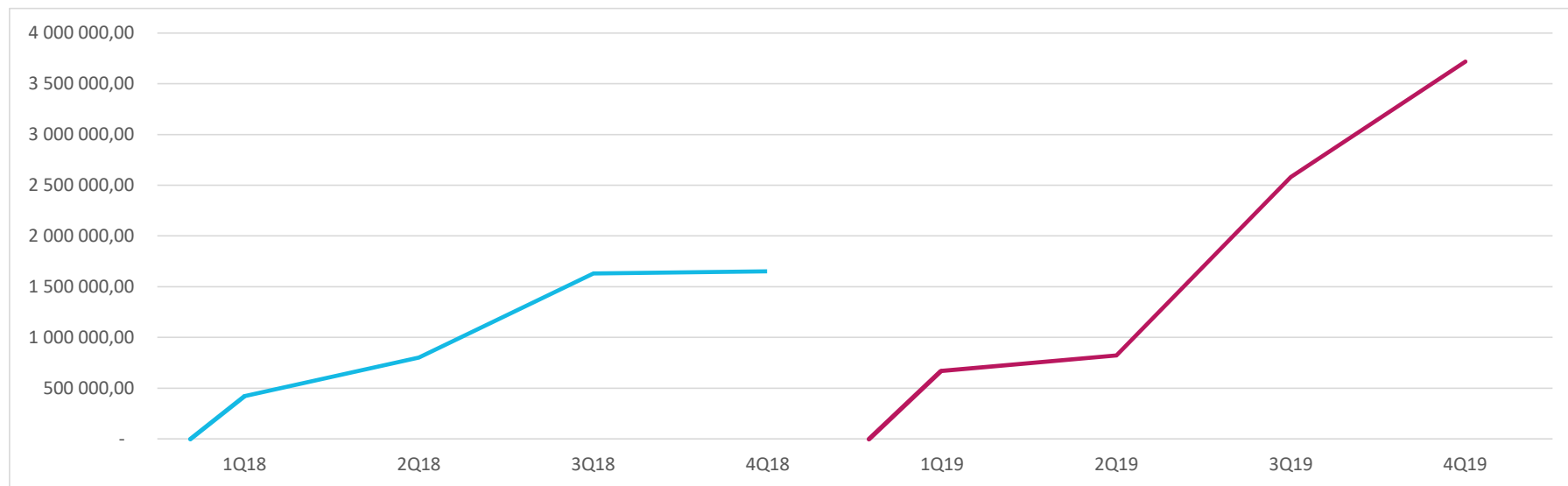
Sales in 2015-2019

- in quarterly division -



Net profit in 2018-2019

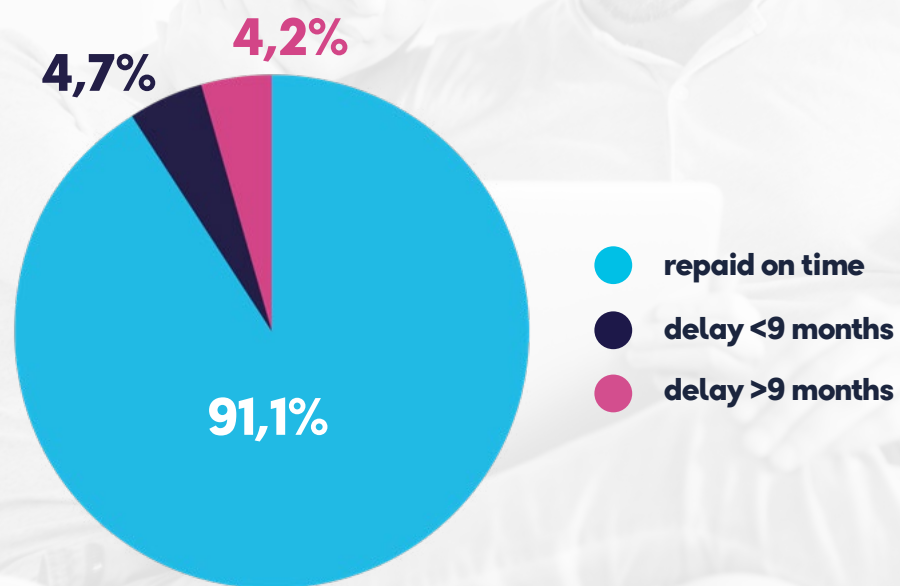
- in quarterly division -



*Cumulative net profit

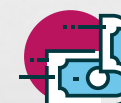
The stable development of the Company resulted in a portfolio of loans of much better quality than the average on the Polish market. **High repayment and low claims result from an excellent business model, including the accepted remuneration of the sales network based on effectiveness in the collection of instalments, which minimizes the risk of the so-called „misseling”.**

Credit portfolio quality



91,1%

loans are paid back on or before the due date



4,2%

is the final loss ratio

Dziesiątka Finanse®

19 years on the market!

- > proven business model
- > stable financial results
- > excellent profitability (margins)
- > good quality loan portfolio
- > attractive products for customers
- > Polish company, Polish capital
- > ambitious development plans
- > we always keep our word
- > we always play FAIR PLAY

OUR TEAM



Tomasz Bracki

**President of the Management Board
of Dziesiątka Finanse®**

Lawyer, graduate of the Faculty of Law and Administration of Nicolaus Copernicus University in Toruń and Postgraduate Management Studies at SGH Warsaw School of Economics, Department of Management in Economy in Warsaw, numerous managerial and sales courses, and courses: for members of supervisory boards, stock exchange analysts, financial advisers. He holds several years of experience in the financial industry. He gained experience, among others in PKO BP S.A., as the Director of the Sales and Marketing Department at PZU TFI, and in private financial institutions as the Director of the Sales Department or a Member of the Board. From May 2016, the President of the Management Board of Independent Financial Brokers Sp. z o. o., where he successfully managed to obtain the approval of the Polish Financial Supervision Authority as an Investment Firm Agent. Member of the Association of Individual Investors.

Jerzy Mazurek

**Vice President of the Management
Board of Dziesiątka Finanse®
Managing Director of Credit Royal®**

Lawyer, graduate of Law in Ryszard Łazarzski Higher School of Commerce and Law in Warsaw. He gained professional experience, among others at Bank BPS S.A. as the Coordinator of the Legal Advisers Team in the Organisational and Legal Department, and later as the Bank's Plenipotentiary for contacts with Trade Unions. He is the laureate of the "Meritorious for Polish Cooperative Banking" award. At the lawyer's office of Grzegorz Fertak in Warsaw he was personally responsible for legal services for such companies as Cefarm S.A., Koleje Mazowieckie KM Sp. z o. o. or Polmos Bielsko-Biała. He was the Director of the Legal Department of the Warszawska Wytwórnia Wódek "Koneser". From 2008, the Chief Specialist in the Department of Ownership Supervision and Investment of the Marshal's Office of the Mazowieckie Province in Warsaw. From January 2011, Managing Director, then Proxy and President of the Management Board of a large Polish debt collection company.



OUR TEAM



Urszula Mścichowska -Mazurek

**Chairwoman of the Supervisory
Board of Dziesiątka Finanse®
President of the Management
Board of Credit Royal®
Legal Counsel at Mscichowska.pl
Proxy of Credit Royal Finance**

Legal Counsel, graduated with honours from the Faculty of Law and Administration at the University of Warsaw. She graduated from the British Centre for English and European Legal Studies at Cambridge University. She studied at the University of Westminster in London. Member of the District Chamber of Legal Advisors in Warsaw. She has extensive experience gained during many years of work in the public sector. Since 2012, she has been successfully running her own law firm, Mscichowska.pl. She specialises in servicing capital companies including public companies, as well as in providing legal services to financial market entities and in conducting court proceedings in the field of financial settlements between entrepreneurs. She has high managerial skills.

Jarosław Sabata

**Member of the Supervisory
Board Dziesiątka Finanse®
Vice President of the Management
Board of Credit Royal®
President of the Management
Board of Credit Royal Finance**

Economist, graduate of the School of Banking and Management in Kraków with the specialisation in Financial Management. An extremely experienced banker and financier. He has been involved in the financial market for over 20 years. He started his career at Bank Współpracy Regionalnej S.A., and served, among others, as Branch Director and Manager of DB Elite Private Banking and Dom Maklerski Time Asset Management. He was the Regional Director at Time Asset Management SA, where he was responsible for the implementation of the sales plan and cooperation with financial institutions. From November 2016 he was the Vice President of the Management Board of Independent Financial Brokers Sp. z o. o., where he was responsible for the development of the Sales Department. He is certified (2nd degree) by the European Association



Préstamo10

www.prestamo10.com

Préstamo10 is a technology Company that has been providing short-term consumer loans on the Spanish market for 10 years. Préstamo10 is Spain's oldest on-line loan company. Préstamo10 is also one of the most recognizable loan brands on the Spanish market. The company has over 400,000 registered customers, and has serviced over 1,350,000 loan applications and granted over 193,000 consumer loans for a total amount of nearly EUR 52,000,000. The company has ultramodern system tools and extensive databases that enable work based on the so-called machine learning and deep learning. Thanks to the use of large data sets and advanced assessment modules, Préstamo10 is able to make credit decisions intelligent, which results in a low loss ratio and high profitability of loan portfolios. The first loan is obtained within a dozen minutes or so, while regular customers can get a loan in almost real time through the P10 application. The company has implemented tomorrow's solutions today.

CrediBuy is a Fintech platform that allows you to finance on-line purchases. CrediBuy enables e-commerce purchases in instalments. CrediBuy was created for the dynamically developing e-commerce market. Thanks to CrediBuy financing, the consumer can buy more expensive goods or buy more items, and can shop more often than usual. At the same time, the application user can, thanks to CrediBuy, finance purchases in any on-line store, being anywhere in the world. CrediBuy is a private label of Préstamo10.

The P10 Finance S.L. company, which owns the Préstamo10 and Credi-Buy brands, was acquired in full by the Credit Royal® Group in January 23, 2020.

Préstamo10

The company was founded in 2010

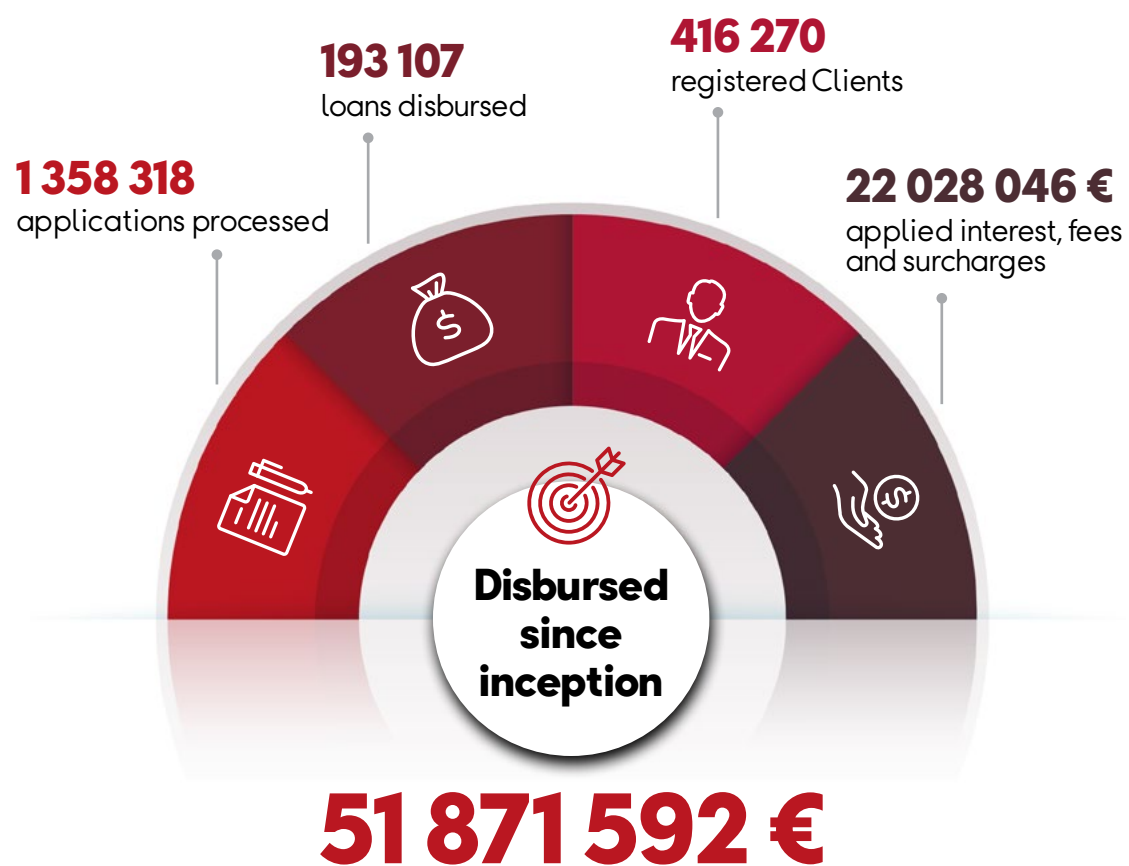
- consumer loans
- loans from 50 € to 750 €
- short-term, up to 30 days



Created in 2019

- currently under development
- multi-channel credit solution for e-commerce stores and e-commerce participants
- loans ranging from € 50 to € 1,500
- granted for 3 to 12 instalments

Préstamo10 in numbers



Advantages



100% online



Loans available 24/7



Many devices: computer, smartphone, tablet



Quick and easy application for a loan - immediate loan decisions and distribution



Flexible self-learning scoring module



Intelligent Big Data Scoring: higher acceptance rates

- traditional assessment of creditworthiness used by Spanish banks is unreliable, because it is based on limited data points, which results in low acceptance rates, compared to the real payment options of borrowers



Fully automated process, no paper



The highest quality of customer service



We care about the environment

10 LOMBARD



Purchase:

- gold
- diamonds
- silver and other precious metals
- jewelry
- amber
- antiques, painting, art
- numismatics
- watches
- electronics
- electronics and household appliances
- phones
- cameras
- games and consoles
- computers and laptops
- cars, motorbikes, boats and other vehicles
- real estate
- shares and securities
- and many more possible for valuation of items

About Pawnshop

Dziesiątka Lombard is a modern, innovative place where everyone will find something for themselves. We approach each client individually and our offer is very flexible. We are distinguished by SUSTAINABILITY - HONESTY - RELIABILITY.

Dziesiątka Lombard have a huge market advantage. If the amount obtained from a loan or pawnshop sale will be insufficient for the Customer, then in Lombard Dziesiątka he will be able to receive the missing sum by taking a loan in Dziesiątka Finanse®, up to PLN 15,000!

In addition, we offer the highest gold purchase prices and professional diamond valuations. We use the highest standards of service. Our Client receives the highest valuations on the market, the largest loan amounts and straight cash to hand - in a flash! We also grant loans without leaving home. Quick, easy and convenient. Just a few minutes to fill out form at www.10lombard.com and take a loan!

We plan to open three more locations, including Wałbrzych, Grudziądz and Kraków (Nowa Huta). In the second half of the year, we plan to open Dziesiątka Lombard in other Polish cities. In further development plans, we also have opening gold buying points in Spain in the form of boutiques under the name T'Oro.

Dziesiątka Lombard belongs to the Credit Royal® Group.

10 LOMBARD

Our Pawnshops already operate in three places in Poland!



Dziesiątka Lombard Białogard

pl. Wolności 18
78-200 Białogard



Dziesiątka Lombard Radom

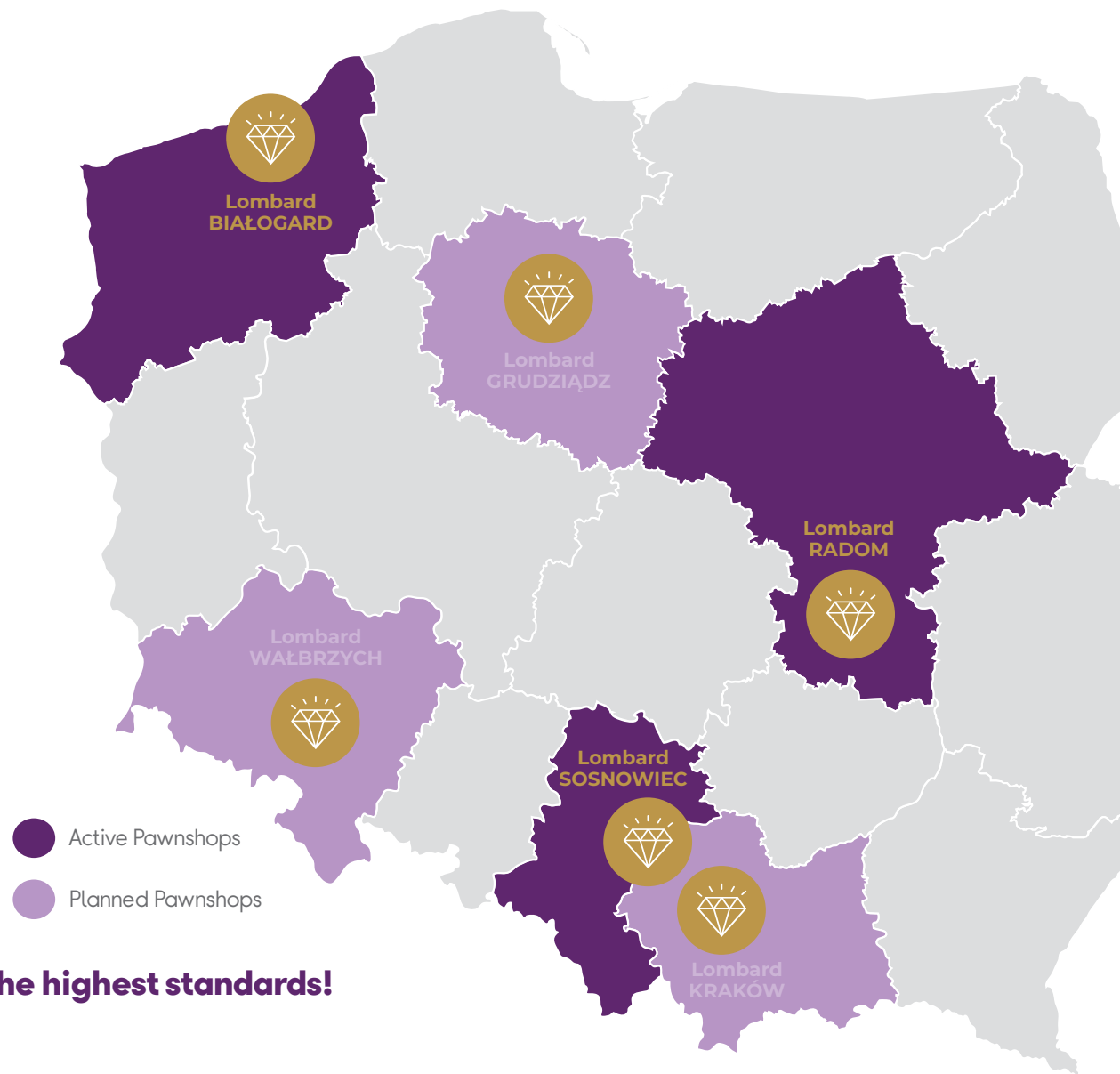
ul. Malczewskiego 6
26-600 Radom



Dziesiątka Lombard Sosnowiec

ul. Ignacego Mościckiego 2
41-200 Sosnowiec

We plan to open three more locations, including Wałbrzych, Grudziądz and Kraków (Nowa Huta). In the second half of the year, we plan to open Dziesiątka Lombard in other Polish cities.



DZIESIĄTKA LOMBARD – Polish pawnshop, the highest standards!

www.10lombard.com

Credit Royal®

Credit Royal® is a central Company existing since 2012, constituting the core of the holding Company - the Polish capital group Credit Royal®. Credit Royal® Sp. z o. o. with headquarters in Warsaw supports companies within the Credit Royal® Group in increasing the efficiency of their operating activities.

The Credit Royal® group is made up of financial institutions that grant cash loans to individuals and companies; enterprises operating in the field of new technologies and risk management, as well as a Law Firm specializing in providing services to enterprises and the capital market. In addition, the Company conducts specialized activities including credit brokerage, legal services for companies and debt collection.

The Company is entered in the register of KNF credit intermediaries.

www.creditroyal.pl



CREDIT ROYAL®



MSCICHOWSKA.PL

Law Firm

A specialized law firm, which is part of the Credit Royal®

Mscichowska.pl Law Firm has been providing legal services to Polish and foreign business entities since 2013. The team of the Law Firm consists of experienced legal advisers and lawyers who have acquired their knowledge during many years of professional practice and providing services to business entities operating in many industries and branches of the economy.

The law firm specializes in debt management and legal services for the capital market. The Law Firm guarantees its clients the highest standard of service as well as confidentiality and security.

The office is run by legal advisor Urszula Maria Mścichowska-Mazurek.

Mscichowska.pl to:

- Legal services for capital companies
- Legal services for financial market entities
- Judicial recovery and supervision of bailiff enforcement
- Help desk for financial services brokers and investors



Urszula
Mścichowska-Mazurek

Owner, Legal Advisor

”**Ius est ars boni
et aequi**

*Łac. Law is the art of applying
what is good and right.*

Dziesiątka Finanse[®] in numbers

Stable profits and steady increase in revenues

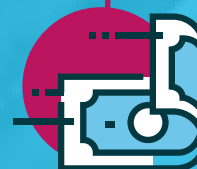
9

9 years on the loan market
under the name Dziesiątka
Finanse[®]



+13

Expansion
from March 1, 2018;
we have appeared
in thirteen
new areas



460

employees
as of January 20,
2020

118%

increase in net sales
in 2019 compared
to 2018



16

Dziesiątka Finanse[®] is already
present in sixteen voivodships

We have a
**Financially Reliable
Company Certificate**



**FIRMA
WIARYGODNA
FINANSOWO**

We are a member of the
**Financial Enterprises
Union**



Związek
Przedsiębiorstw
Finansowych
w Polsce

We have a
**Responsible Lender
Certificate**



We operate in accordance
with the **ZPF Good
Practice Principles**



**Przestrzegamy Zasad
Dobrych Praktyk ZPF**

CONTACT US



Dziesiątka Finanse sp. z o. o.

ul. Królewska 18
00-103 Warszawa



+48 537 889 557

Contact Us!
Jarosław Sabata



biuro@dziesiatka.pl

www.dziesiatka.pl

www.10f.pl

NIP: 7842426890

REGON: 300976329

KRS: 0000069320

KNF: RIP000278

Share capital: PLN 14 360 000,00

Dziesiątka Finanse limited company with its registered office in Warsaw at ul. Królewska 18 (00-103 Warsaw), NIP: 7842426890, REGON: 300976329, registered in the Register of Entrepreneurs of the National Court Register kept by the District Court Warsaw, XII National Economic Department Court Register KRS No. 0000069320, KNF No. RIP000278, share capital in the amount of PLN 14 360 000.00, helpline number +48 669 555 111.

