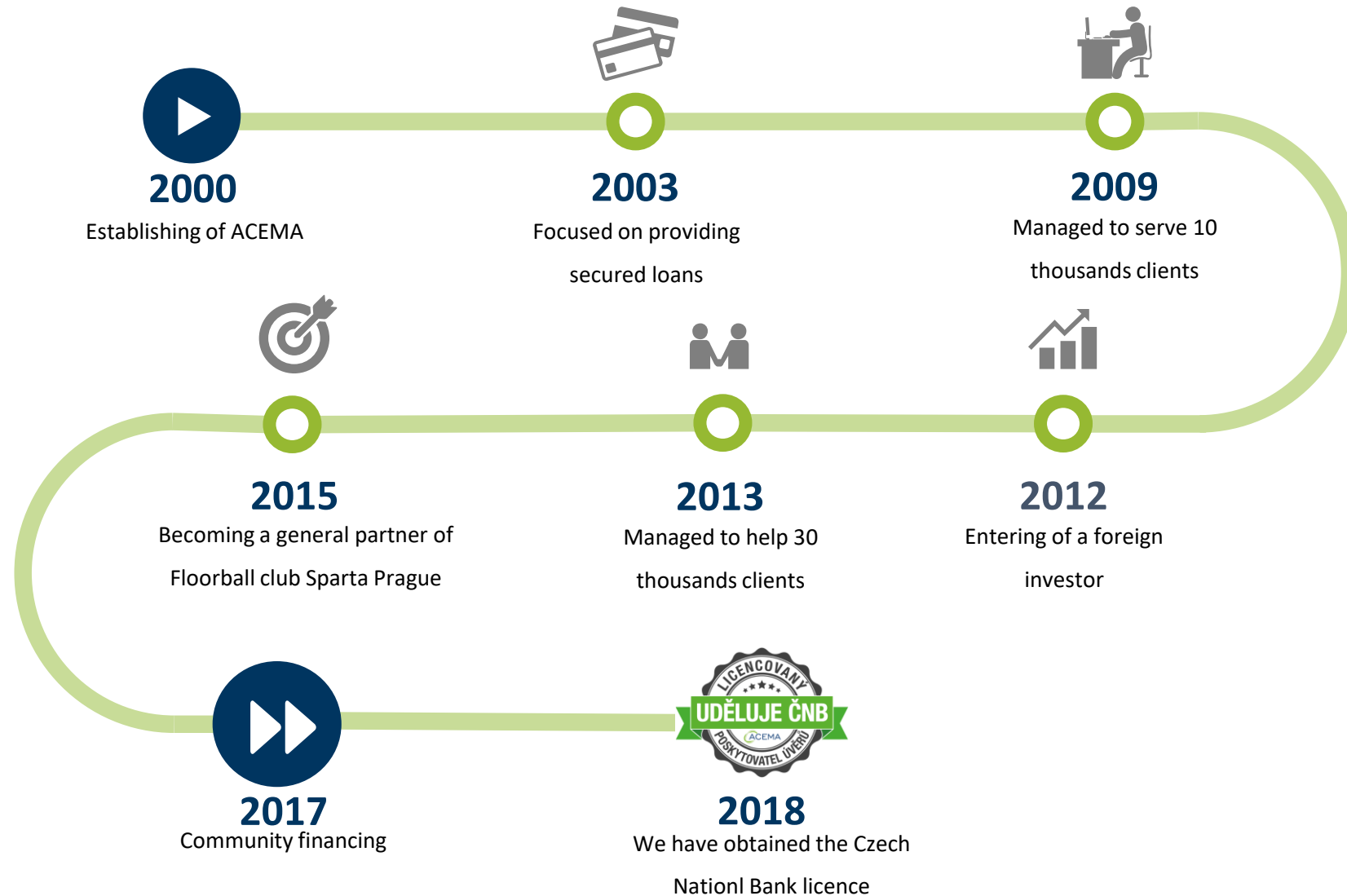


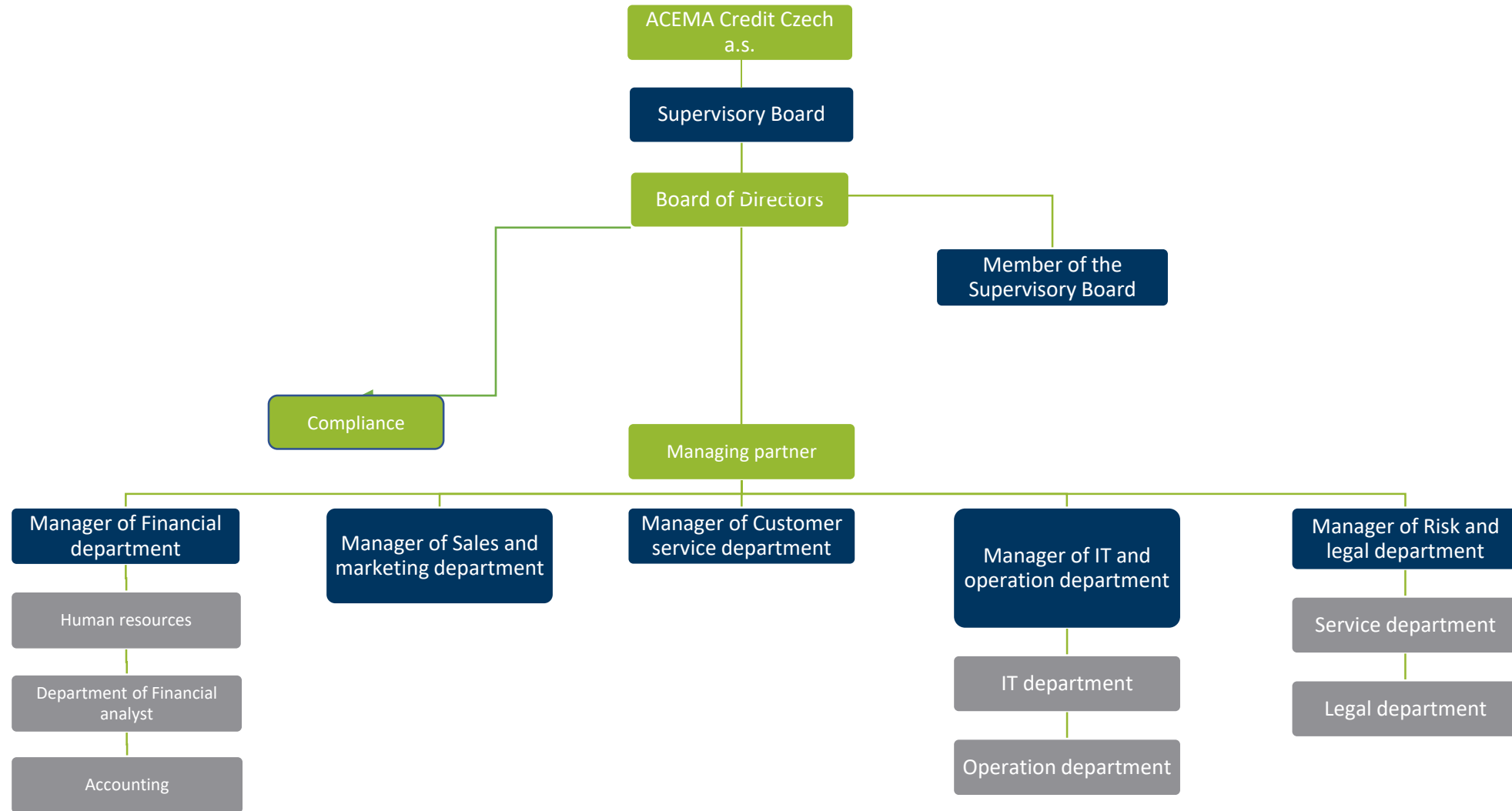
# Company presentation



# History of ACEMA



# Organizational chart



# About ACEMA

## We are:

Family business that has become one of the most important lenders of secured loans on the Czech market.

## Our values

To be able to respond quickly to the demands of our clients and to approach them with maximum personal approach, because clients are not just numbers for us, but above all people.

We are open and fair, helping people to live better. We are not a bank, we are ACEMA.

**Přidejte se k nám.** Rosteme a hledáme další členy do úspěšného týmu. Nabízíme práci, která má smysl, a dobrý kolektiv. [Aktuální volné pozice](#)

**ACEMA**  
Půjčky jsou naše doména

844 505 555  
Zavoláme vám

Acema bloguje  
Navštívit blog

Klientská zóna  
Vstup pro klienty

Půjčky a úvěry | Vše o našich půjčkách | Kariéra | O nás | Kontakt

**PŮJČTE SI TEĎ  
SPLÁCEJTE  
V LEDNU**

Půjčky od 100 000 Kč  
s odkladem splácení.  
Snadnější než v bance.

LICENOVANÝ  
POVOLENÍ ČNB  
ACEMA  
POKYTOVATEL ÚVĚRŮ

# Our advantages



## Services

Complex services and complete process of providing secured loans



## Knowledges

Capable managing team with a lot of experience



## Belief

Respect of ethical behavior and corporate values in relation to clients and partners



## Background

Background of an important foreign investor



## Position

Unique market position



## Shareholder's support

Strong capital structure and shareholder support

# Our products

**Loans for  
entrepreneurs  
and  
self-employed**

A business loan which can be secured by movable or immovable property or an unsecured business loan

**Personal  
loan**

Personal loan can be used for anything. For purchasing, construction or reconstruction of real estate

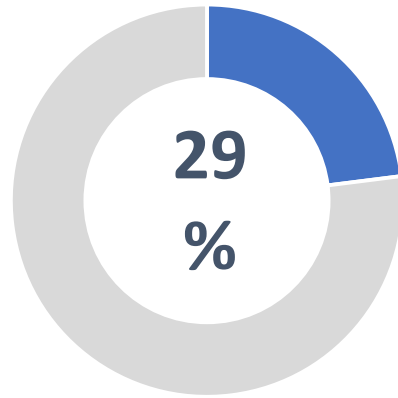
**Mortgage  
for rent**

A loan that is used to buy property for hire to third parties

**Consolidation  
of  
loans**

Merging your loans will ensure you a quieter sleep, lower interest and repayments

# Marketshare of **ACEMA** with unsecured loans

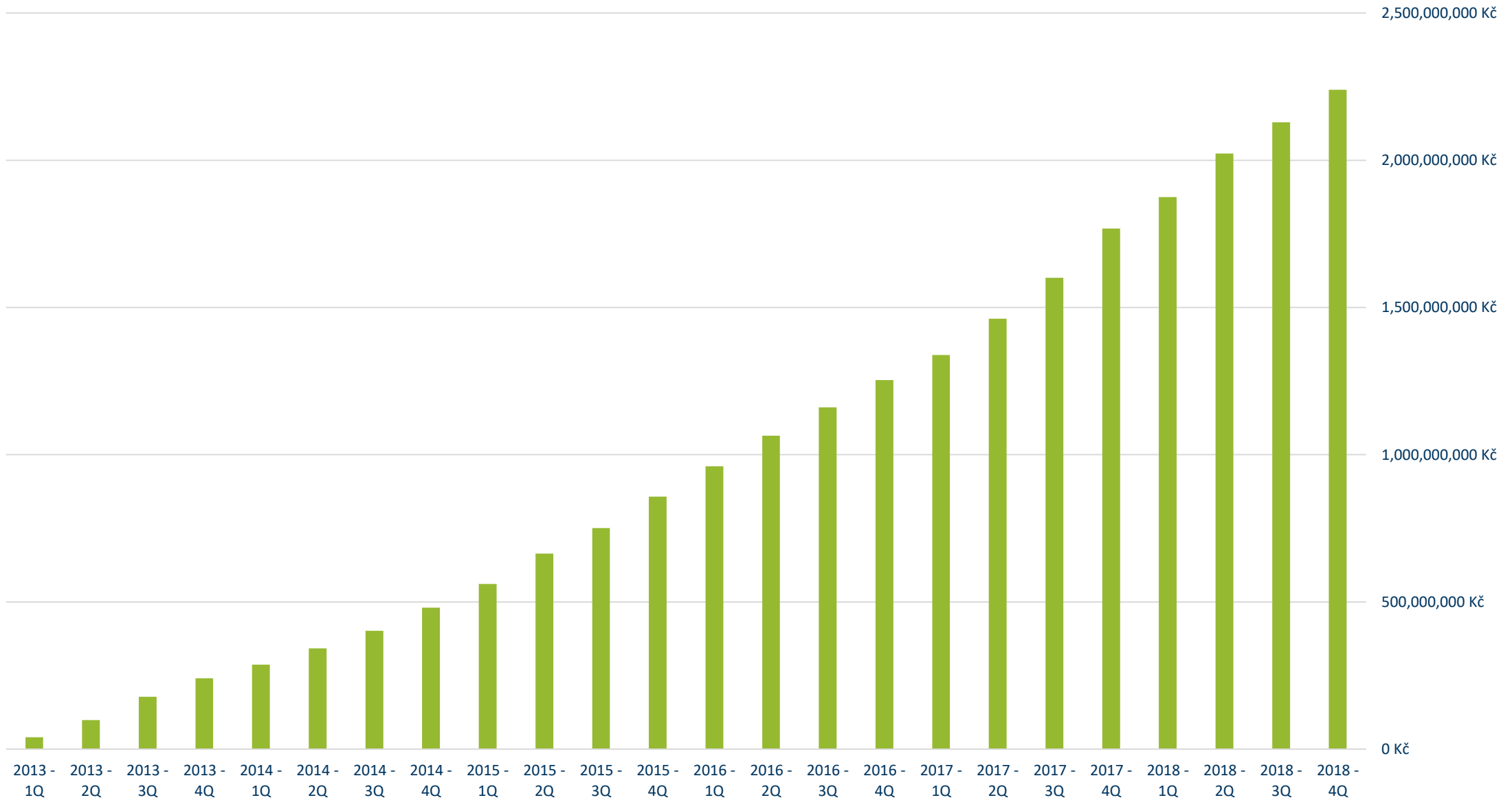


## Marketshare

In the non-bank lending market, ACEMA has a steadily strong position. This is evidenced by the company's results; in the second quarter of 2017<sup>8</sup> ACEMA's share of the non-bank loans market was 29%.



# ACEMA - development of the loan portfolio





# Management of delinquent receivables and their recovery

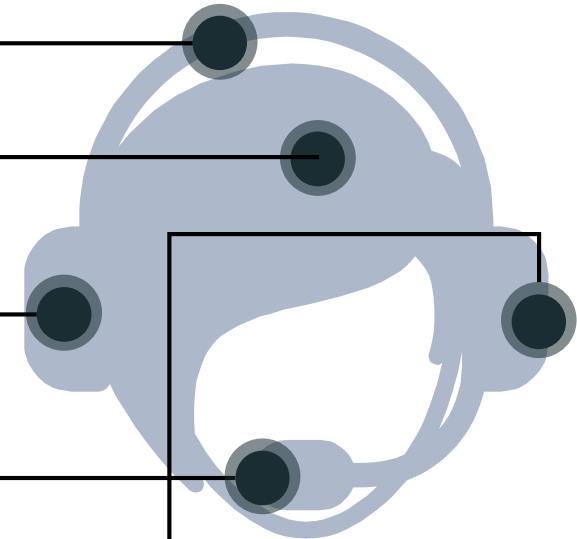
In the event of a 5-day delay by the debtor, the reminders process is commenced. Reminders are sent via SMS and letter. Throughout the process, the creditor is in a telephone contact with clients in default and the debt settlement is settled.

If the delay reaches 95 days, the credit is redeemed and then the receivable is redeemed within 5 days or handed over to the UNIDEBT Czech, SE collection agency for the effective recovery of the claim.

The collection agency carries out all necessary legal acts leading to the recovery of the claim, in particular by lodging an action, an electronic payment order and the like.

After an enforceable title is issued (usually up to 4 months), either an application for enforcement is filed or the auctioneer is handed over to an involuntary auction. In this case, unpaid debt is usually recovered within 9 months of the first delay.

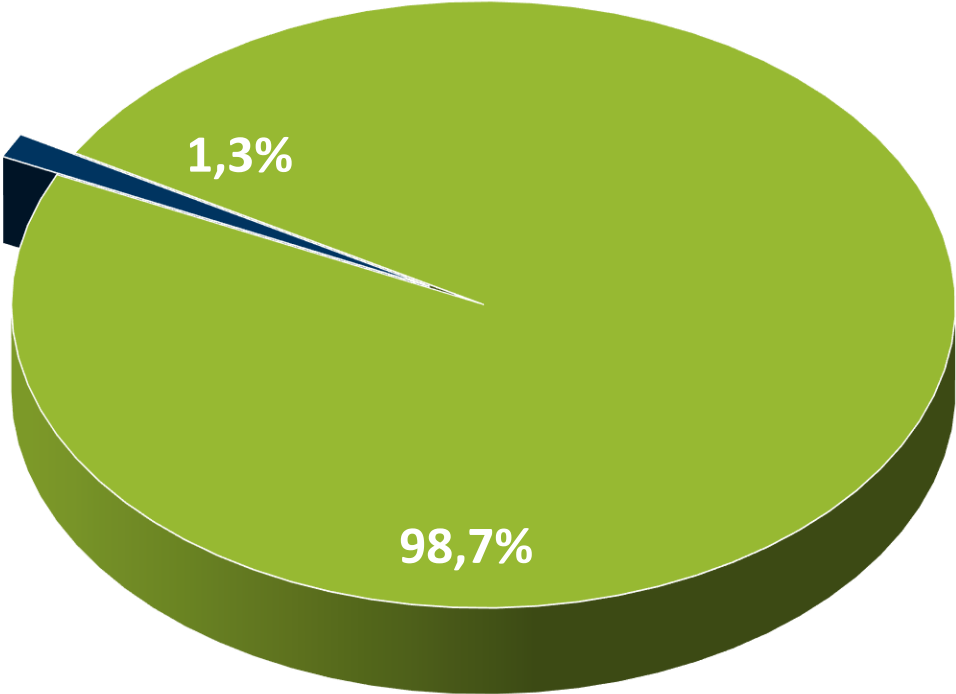
In the event of insolvency proceedings against the debtor, the collection company monitors the entire course - from the filing of the petition, through the bankruptcy declaration, the filing of the receivable, the reinsurance of the reinsurance until the bankruptcy or the fulfillment of the debts. In the context of insolvency proceedings, recovery of the debt is in the range of 9-18 months depending on the activity of the insolvency administrator and the court.



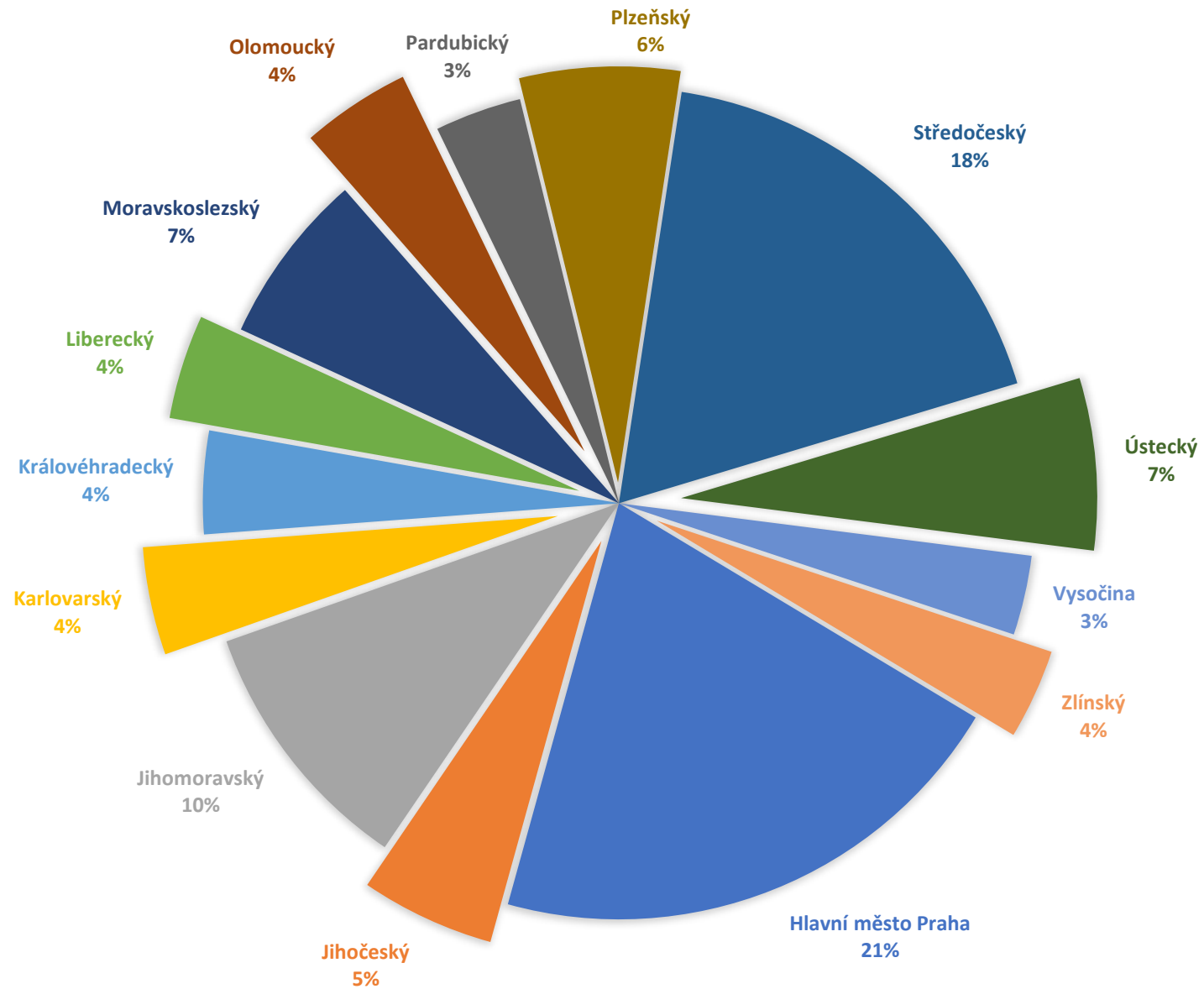
# ACEMA delimitation



**The delinquency rate for ACEMA is 1.3%.  
About 1 out of 100 clients fail to meet their  
financial obligations.**

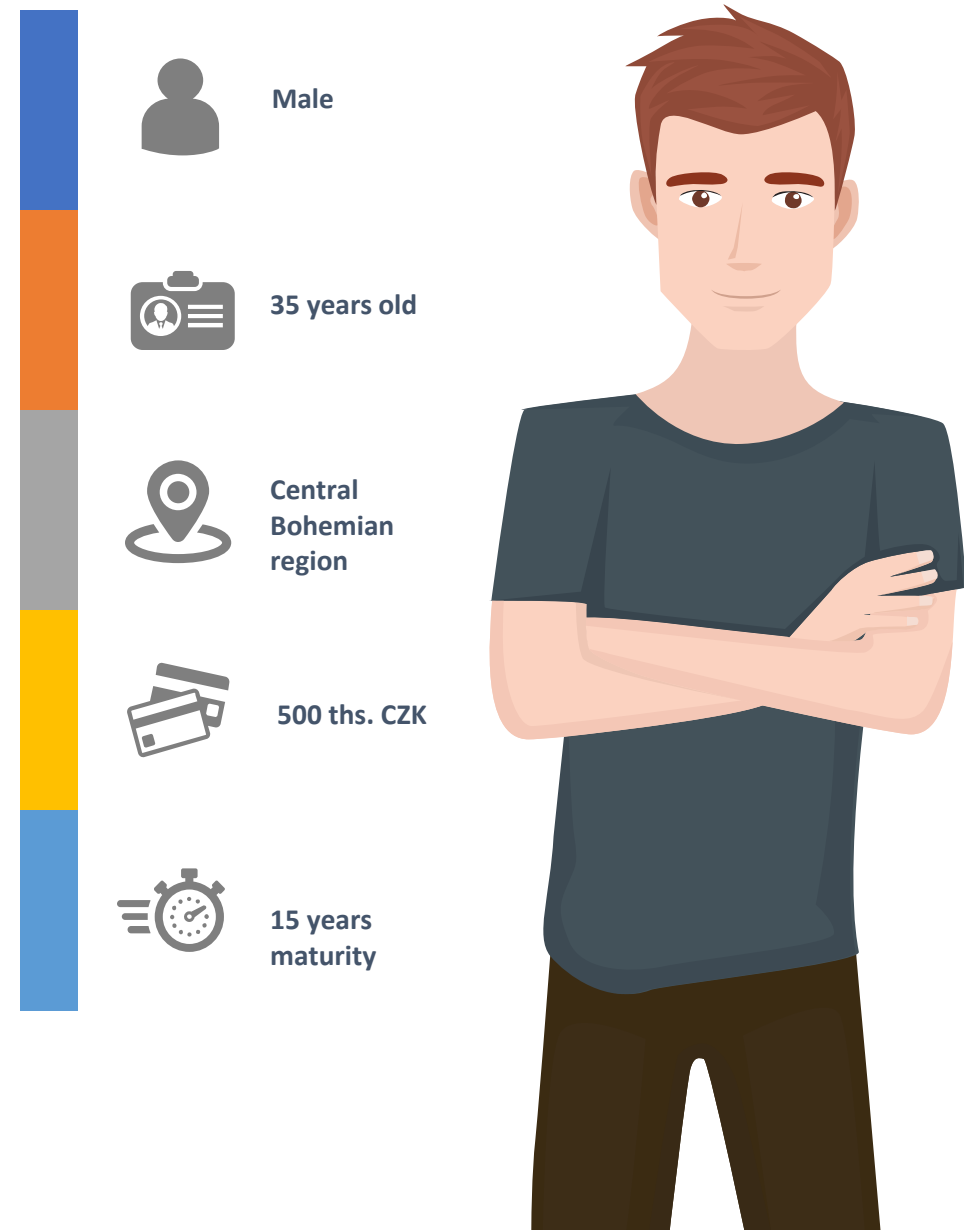


# Segmentation of ACEMA clients

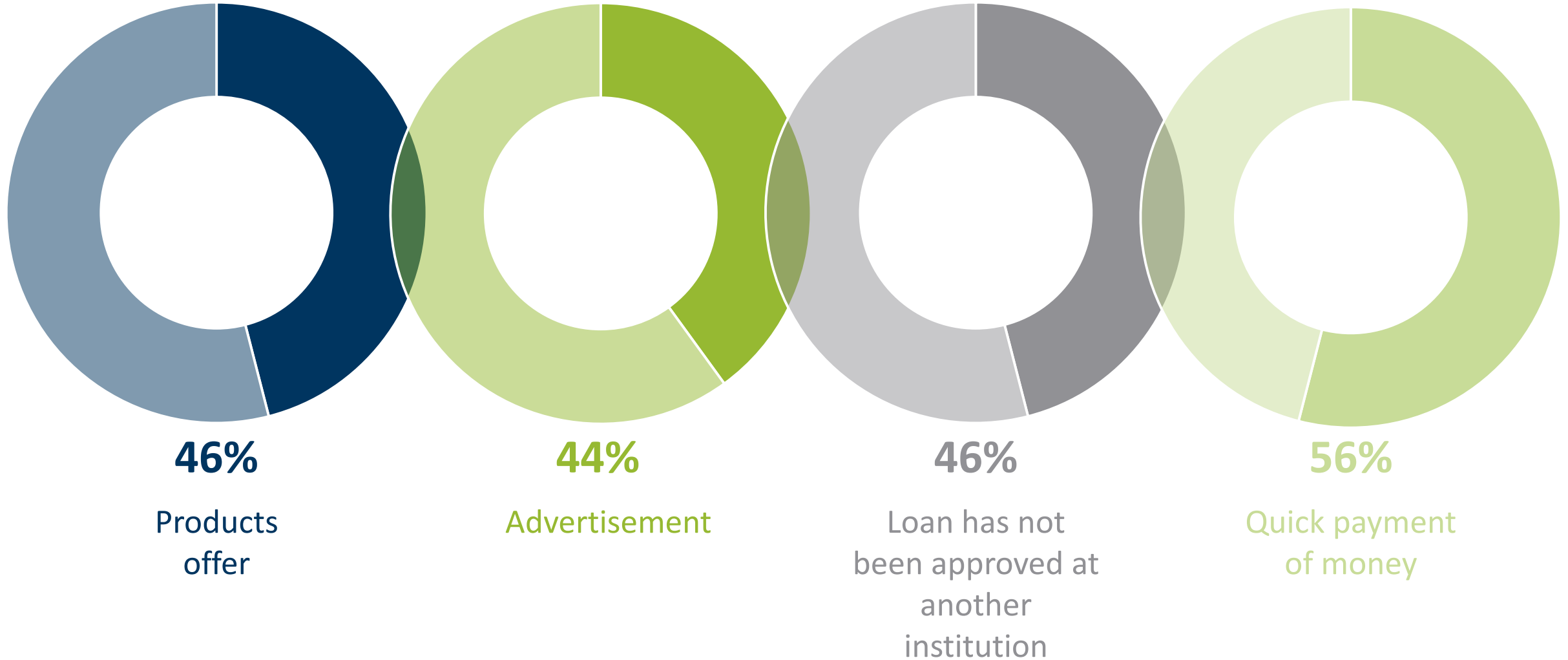


# Typical loan applicant of ACEMA

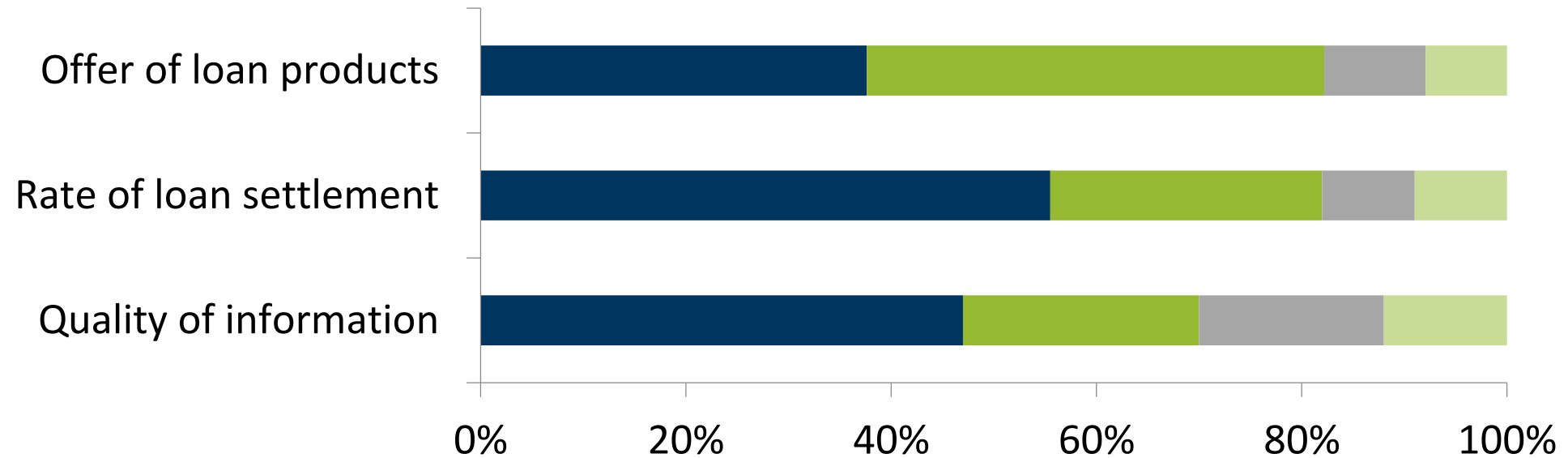
Typical applicant is a man, a entrepreneur living in a larger city or in the Central Bohemian region. He has reached age of 35 or more. He lends from us about 500 thousand CZK with maturity of fifteen years.



# Client Motivation Factors at ACEMA



# ACEMA's clients rating



 Very good

 Good

 Bad

 Very bad

# Our satisfied clients



**Martina Pechová**

*Executive Director of czech company Čokolády Maršál*

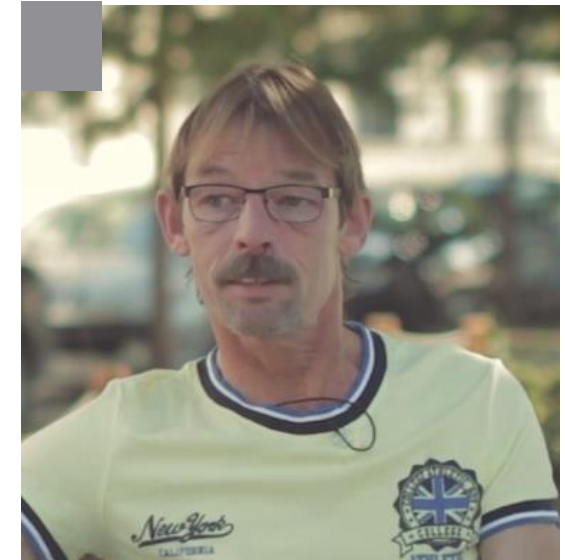
ACEMA was the only institution able to help me obtain a business loan for starting my own business in 2016.



**Blanka Števicová**

*Director of hospice in the city of Most*

We chose ACEMA because their response was very quick and they did not require real estate ownership guarantees and we could use the finances for our needs.



**Miroslav Digaňa**

*Entrepreneur*

They did not lend me at the bank, so I was looking for another solution. On the internet I came across ACEMA, arranged a meeting, and had money in two days



## The Czech National Bank has rated us a licensed provider of non-bank loans

After fulfilling the demanding requirements of the Czech National Bank, we were quoted amongst the licensed providers of non-bank loans on May 9th, 2018. We have passed the demanding preparations that lasted 15 months and passed the tests, in this period the Czech National Bank has issued bank licenses to other 40 companies. The stringent requirements of the Czech National Bank included, for example, proof of capital in the amount of 20 million CZK and credibility of the company management. We also complied with business regulations and demonstrated cash provability.



# Rating of ACEMA



## Subject:

ACEMA Credit Czech, a.s. IČ 26158761

Date of calculation: 27.07.2017

SEMAFOR CRIBIS



PB = 0,051 %

SEMAFOR CRIBIS GROUP



PD = 0,298 %

CZ-NACE: 64920 (Other loan companies)

Short term credit capacity (thousands Kč)

39 924,8

Free short-term capacity (thousands Kč)

39 924,8

## Very low risk A4, B+

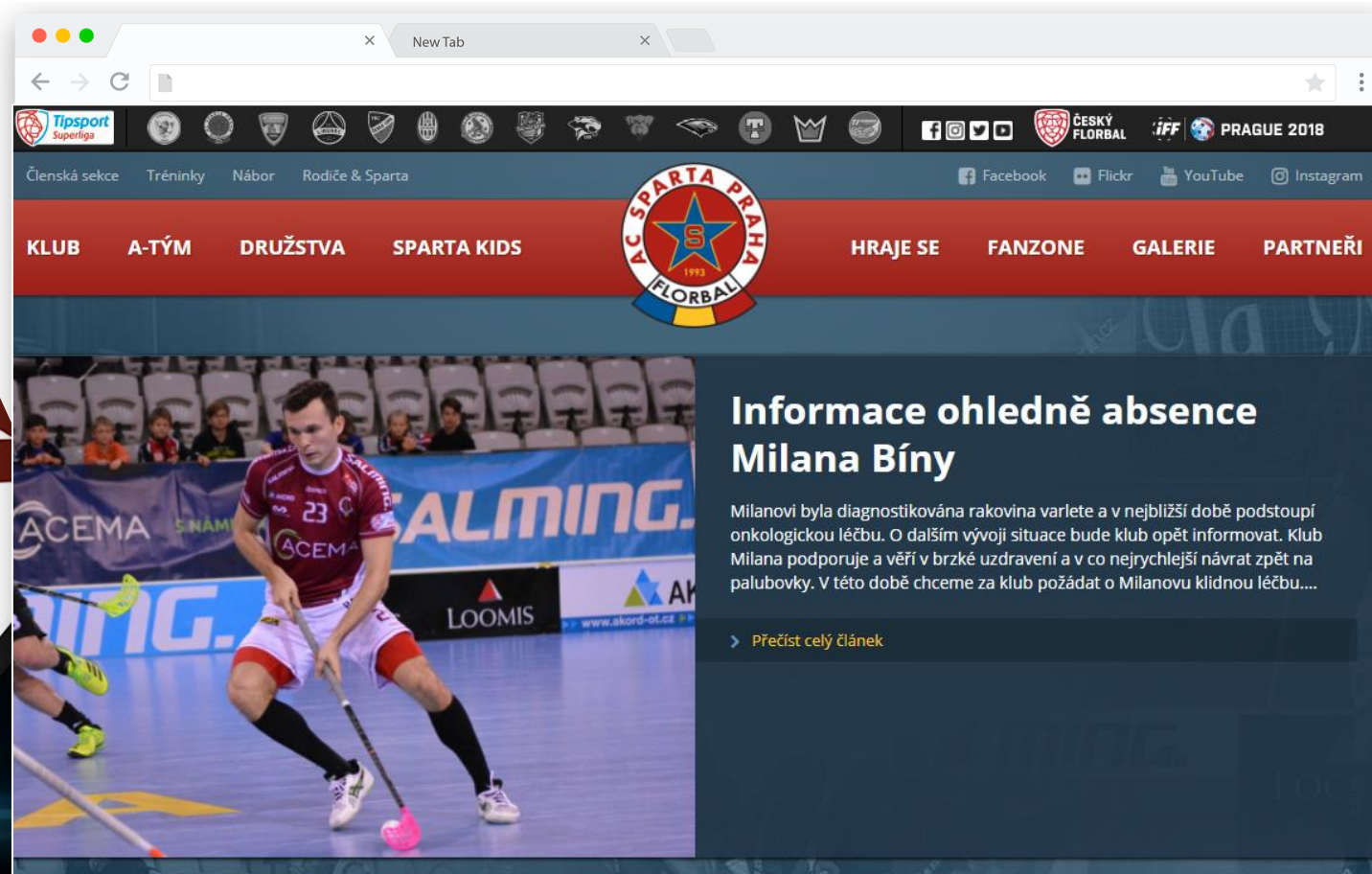
## Score

A stable company with a firm and balanced financial situation. The risk of default is very low.

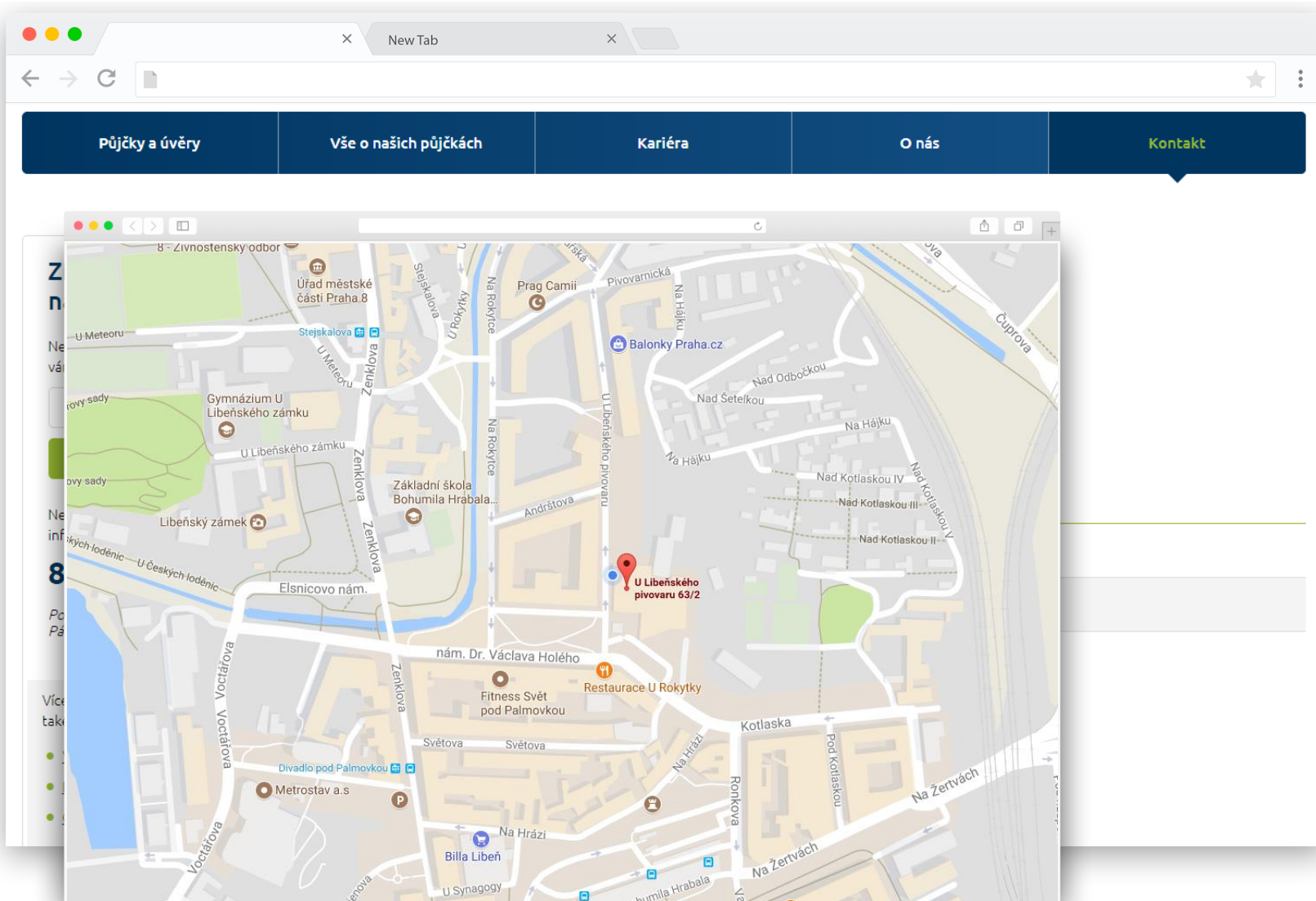


# We support sport

Since 2013 we are the general sponsor of the Floorball Club Sparta Prague.



# Contact



## Address

U Libeňského pivovaru 63/2

180 00 Praha 8 - Libeň



## Email

info@acema.cz



## Phone

844 505 555

# Disclaimer

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