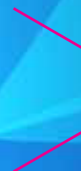


C O R P O R A T E B R O C H U R E

Extra Finance 

2 0 1 7



The presence of NBFi in the Romanian economy

During their 9 years of activity in Romania, the NBFi were dedicated to creating competitive trade policies and to adapting to the market trends from which all economic sectors and population would benefit.



The financial market evolution in Romania was strongly influenced by the financial banking institutions. The business credit lines practices have remained the same and the IFNs have come to contribute significantly to the development of the Business environment in Romania and to the speed of consumption.

NBFi have identified the opening and needs of customers for developing their businesses and promoted customized financial packages and dedicated payment tools. On the other hand, the consumer credit market developed extensively in Romania, the trend being encouraged primarily by the Romanians appetite for consumption. This type of behavior is still growing and is representing the main basis of the benefits offered by NBFi: rapid credit approval, lack of fees and simplified documentation.

The Company policy is oriented to

With more than 6 years of activity in the non-banking lending area, IFN Extra Finance inc. is permanently adapted to the market trends.

support new projects for investors and consumers. We are committed to increase confidence in the economic business prospects, in order to generate the best financial solutions for your company.



1,5 bil €

Romanian IFNs market value for consumer credits



41 mil €

market volume of real estate leasing in Romania



5 %

of the leasing market represents independent NBFi, 75% are captive to banks and 20% to producing units.

Our mission

IFN EXTRA FINANCE inc. mission is to give customers quick and permanent support in choosing the best financing option for their needs. We have paid special care to adapt to new changes occurring in the legislation, to know-how, human resources, process technology and customer relations, in order to create flexible and competitive financial products.



OUR VALUES:

- Proven experience in identifying tailored financial solutions adapted to our clients' profile
- Customized and flexible financing offers
- Long-term partnerships
- Costs transparency

The financial road- The story behind the business

IFN EXTRA FINANCE inc. was founded in 2009 and specialized in providing loans to individuals (personal loans with mortgage), to companies (factoring, discounting) but also online short-term loans.



Well- secured credits with a LTV below 50%. Strategical partnerships with the biggest credit brokers in Romania.



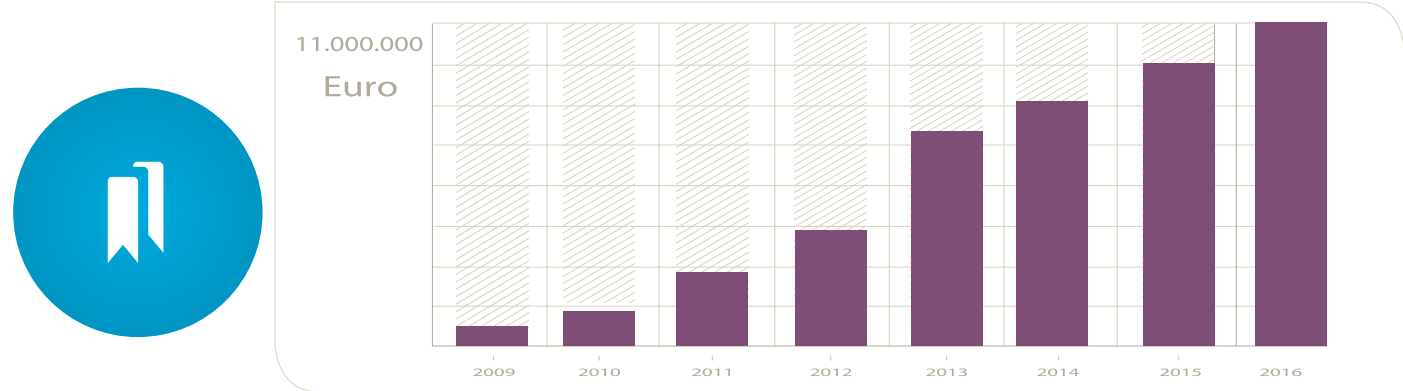
With a young, innovative team and dedicated to serving the customer needs, we managed to grow yearly.



IFN EXTRA FINANCE inc. is lincensed by the National Bank of Romania (NBR), has 100% Romanian capital and entered in the NBR Register with the number RG-PJR-41-110259, dated by 11.06.2009.

IFN EXTRA FINANCE evolution

Over the 8 years, we have registered each year a significant increase in credit assets and profits.
We present to you, the key moments of the company’s business evolution.



2009

IFN Extra Finance Inc. was established. In June we achieved the NBR enrollment and the lending activity was started.

2010

The company recruited new shareholders, increasing its capital by the end of the year at £ 3.15 million. In the same year, the loan policies , the guarantees evaluation policy and lending standards were developed and improved.

2011

The products portfolio was diversified by providing Discounting loans for companies.

2012 and 2013

These years were a confirmation of our management policy, because of its continued lending growth and its improved profitability.

2014

The online credits platform ExtraSimplu has been launched - the fastest online loan in Romania. A new complex structure of business administration has been developed and also the deployment of multiple management and control proceduceres.

2015

We diversified our finance struc-ture and issued corporate bonds. This was a success and we received more than 120% sub-scription demands. We lauchend a new product “Real Estate Small Development ” and we financed two projects. Both were successful.

2016

We continued to update our products. We started the process of corporate gouvernance and developed a strong team. We started the partnership with Mintos MarketPlace and listed the first loans on the MarketPlace.

Our products

We are specialized in providing personal loans with morgage and Factoring & Discounting loans for businesses. Adapting to the market needs, we have created the most effective microcredit platform in Romania: Extrasimplu.ro.



Extra-simplu
Credit



Factoring &
Discounting loans
for businesses



Personal
loans



Rapid loans for individuals

The secret of our consumer loans lies in customized packages. Whether we talk about personal loans or Extra Simplu credits, our products have three elements in common: speed, efficiency and flexibility.



We address to people who have ongoing loans secured by mortgages or those needing a fast loan to pay off the full sale price of a property. We think all the client strategies only on long term and try through our refinancing or real estate acquisitions loans to facilitate financial comfort.

In the table below you can notice the evolution of the main indicators of society development between 2009 and 2016.

	2009	2010	2011	2012	2013	2014	2015	2016
Capital	200.000 €	800.000 €	800.000 €	1.400.000 €	1.400.000 €	1.400.000 €	1.400.000 €	1.400.000 €
Outstanding Principle	450.000 €	1.100.000 €	2.400.000 €	4.100.000 €	7.050.000 €	8.500.000 €	9.500.000 €	11.000.000 €
End of period Active loans	35	91	182	258	404	542	1830	2112
NET Profit	11.000 €	180.000 €	185.000 €	450.000 €	820.000 €	1.400.000 €	1.600.000 €	2.050.000 €
Number of employees	3	4	6	8	11	24	32	34

Personal loans

Personal loans in 24 hours

The personal loan is the most widely used of the existing product portfolio of IFN Extra Finance inc., accounting for about 70% of the total loans.



What do we offer?



The personal loan supports individuals pursuing to purchase a car, redevelop their house or who face a unpleasant event and need an urgent amount of money. Therefore, this type of loan is perfect to satisfy a personal, family or group need.

The product is a financing solution adapted to the customer needs and is continually updated to ensure the clients' financial comfort.

The advantajes of Extra Finance loans

Because we always think of the financial difficulties that our customers may face, we created the following benefits:

- Interest rate: fixed throughout the loan
- The loan currency can be Euro or RON according to client's request
- Fast approval in 24 hours
- The guarantees may consist of properties from Bucharest, Ilfov, Ploiesti and Prahova Valley.
- Simplified Documentation

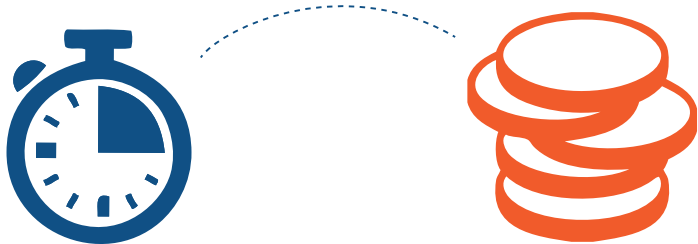
Extra Simplu online microcredit

Fast loan in only 3 steps! The fastest credit in Romania!

Extra Simplu is a fast and flexible credit, whereby individuals can access up 500 € in just three simple steps, the money being paid into the account of customers in just a few hours.



What do we offer?



Extrasimplu.ro is the most effective online lending platform, due to its flexible quick loan offer. Extra Simplu is a quick solution to get a loan until your salary or a short-term loan for different emergencies or opportunities that can not be postponed.

With the help of Extra Simplu microcredit, clients are at 24 hours away of the money that can help them manage their expenses, shoppings or

to face financial emergencies, in short notice.

3 simple steps to the money you need

1. Access www.extrasimplu.ro website
2. Complete the application form
3. The money are paid into your account

The www.extrasimplu.ro website created a quick and efficient mean of obtaining any desired loan, in order to facilitate the documentation and lending process. The biggest advantage of Extra Simplu microcredit is that the money is received within 24 hours.

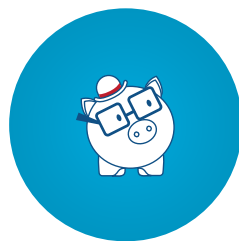
Extra Simpu online microcredit

It is our newest product, being launched in October 2014. Extra Simpu microcredit requirements are minimal and the approval is immediate, the money being transferred in the same day in the bank account. The credit is 100% online without requiring any movement from the client. In the first 24 months since launching, we gave over 21.000 credits, we had registered over 70.000 requests and the traffic on the platform was 800.000 unique visitors.



Extra Simpu requirements

The customers must be at least 18 years, have a stable source of income and a bank card where their salary/pension is transferred. In addition, the credit is granted without any guarantees and it is provided with a simple documentation. The interest rate is fixed during the entire crediting period (maximum 60 days) and there are no commissions. Also, customers can pay the credit earlier, if they have the necessary funds.



The advantages of Extra Simpu microcredit

Individuals can enjoy a multitude of advantages offered by the Extra Simpu microcredit:

- The loan can be done very quickly, within the maximum amount of 500 €
- The repayment period is up to 45 days
- Fast Approval
- Fixed interest rate throughout the crediting
- No fees are charged
- Easy reimbursement
- Easy to obtain
- The documentation is completed online

The perfect solution for your company

Your company needs a new investment? Your monthly Cash-flow is not enough for developing your new projects? We can help you, offering the best funding solutions for your company: Factoring and Discounting Loans.



The factoring / discounting loan is the ideal financial solution for companies in urgent need of liquidity by its on-time bills assignment. The objectives of this product are to support companies that sometimes are suffocated by the number of invoices and allow them to focus more on developing new projects and on their growth opportunities.

With a well developed credit grant process and tailored offers to the needs and financial possibilities of the companies, Extra Finance is able to cover the applicants' bills in proportion of 80%.

- **Flexibility**
- **Risks protection**
- **Competitive commissions and attractive interest rate**
- **Loyalty Discounts**



Real Estate Developer Loan

This product will be promoted as a top of the line product and in 2017 we target a volume of more than 10.000.000 €

- Tailor made product
- LTV maximum of 80%
- Complete overview of the project

Our objectives

Prospects for new financing volumes are positive and aim an upward trend in the coming years. In an optimistic environment development, we are preparing to insight more confidence into our customers, by positioning our products as the most effective and secure financing solutions with immediate benefits.

Over the years that follow, we will pursue policies in order to increase the number of loans, we are also strictly monitoring the risks and we want a clear increase of activity.



C O R P O R A T E B R O C H U R E

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