

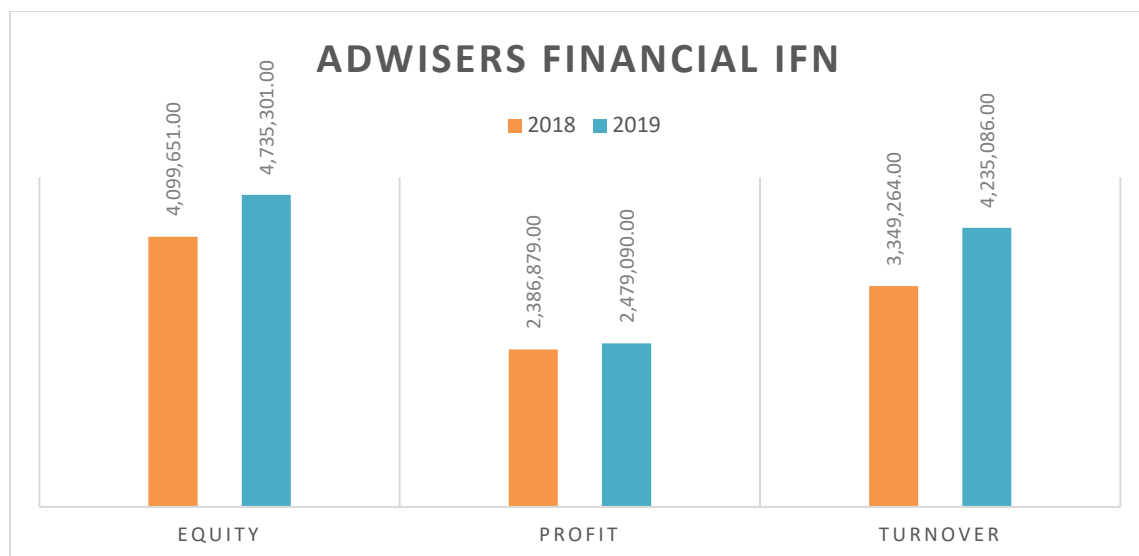
STATEMENT FROM ADWISERS FINANCIAL IFN REGARDING THE COMPANY'S ACTIVITY 2019/2020

Advisers Financial IFN has proved to be, throughout the years, a responsible lending institution. Not only we have solid financial results, but we are also considered a reliable partner by our customers

Below you will find an update on our financial statements and the measures we took in order to keep trustworthy relationships with our clients and investors during these challenging times.

Main figures for financial year 2019:

Below you will find the main financial figures for 2019, in comparison with the main figures for 2018.



As you can see in the table above, the net profit increased from 2,386,879 RON (2018) to 2,479,090 RON (2019). Also in 2019, our credit portfolio increased with 13 new loans, in total amount of 11,940,000 RON.

At the end of 2019, the default ratio was of 1,93%.

Information on the performance of the company in 2020:

In the period between 01.01.2020 – 30.09.2020 we granted 19 new loans, with the total amount of 9,649,200 RON.

At the end of September 2020, the default ratio was of 0,73%.

Even though we are passing through these tough times, our company's performance is good, recording a net profit of 1,819,448.70 RON at the end of September 2020. We are expecting that by the end of the year the final financial results will be similar with the ones from the previous 2 years.

Measures took during the pandemic:

- We took all the measures for our employees in order to have a safe work environment: for a few month we all worked from home and now we function based on a hybrid method.
- For a few of our clients that were affected by the COVID19 pandemic we granted the followings:
 - prolongations of loans
 - postponements of monthly payments
 - discounts on interest rates.
- We communicate with our clients in order to help their businesses so they can benefit from all the facilities proposed by the Romanian Authorities.

ADWISERS FINANCIAL IFN S.A.

Cretu Gabriel – CEO

22.10.2020