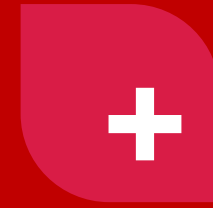


Swiss Funds, A.S.

Company Presentation

November 2024



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Key Company Facts

Swiss Funds (SF) is a Czech digital lender providing short maturity retail loans to the subprime and near prime segments. Its relies on fully automated, big data-driven approach to risk management to serve a large, growing market.

Acquired:	2022
CEO:	Jaromír Všetečka
Registered Address:	Školská 689/20 110 00 Prague 1, Czech Republic
Accredited by:	Czech National Bank (CNB)
Supervisory body:	Czech National Bank (CNB)
Loan Origination (FY2023):	€1.3M

- We operate 24/7, 365 Days per Year
- SF offers fixed-rate, fixed-amount single payment loans (SPLs) to consumers through its online platform.
 - Loan size between CZK 1,000 (€40) and CZK 20,000 (€790)
 - Typical loan duration of 27 days
- Customer's Credit Limits are variable and are set in real-time by an algorithmic scorecard.
- SF aggregates data on individual consumers from several sources, including credit bureaus and open-banking connectivity, to set KO criteria alongside variable credit limits based on tenure and repayment behavior.

Single Payment Loan

Maturity:	1- 30 Days
Minimum Amount:	CZK 1,000 (€40)
Maximum Amount:	CZK 20,000 (€780)
Interest Rate (p.d):	1%
APR:	Max 54%
Max. Credit Limit	Kr. 408,000
Max. Concurring Loans	34

Flagship product that offers flexibility to thousand of Icelanders. At the end of a 3-step fully automated process that does not require any staff intervention, moneys are disbursed to customer's bank account within seconds. 24/7; 365 days per year.

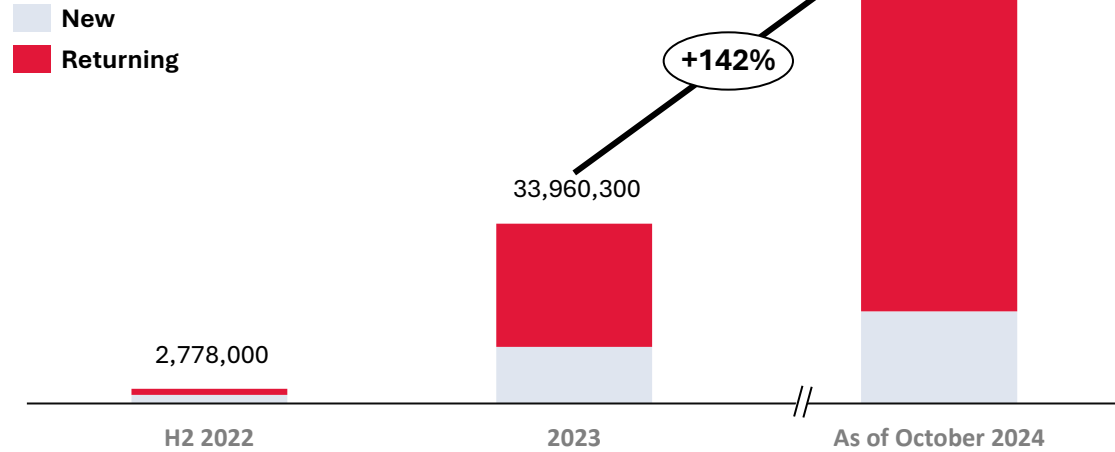
Strategic Advantages

- **Speed:** very short application to cash flow, as fast as 60 seconds from log-in to cash.
- **Serving the underserved...:** credit products target financially underserved near-prime customers insufficiently serviced by incumbent banks.
- **...but also servicing a much larger customer base:** higher-income, low-risk customers appreciate the fast checkout and the flexibility offered by SF.
- **Forward thinking:** among first movers in open-banking
- **Low Operating Costs:** process automation, off-shored operations and reliance on proprietary lending and collection engine allows SF to operate with low costs across acquiring and serving customers and managing risks.

Loanbook Performance

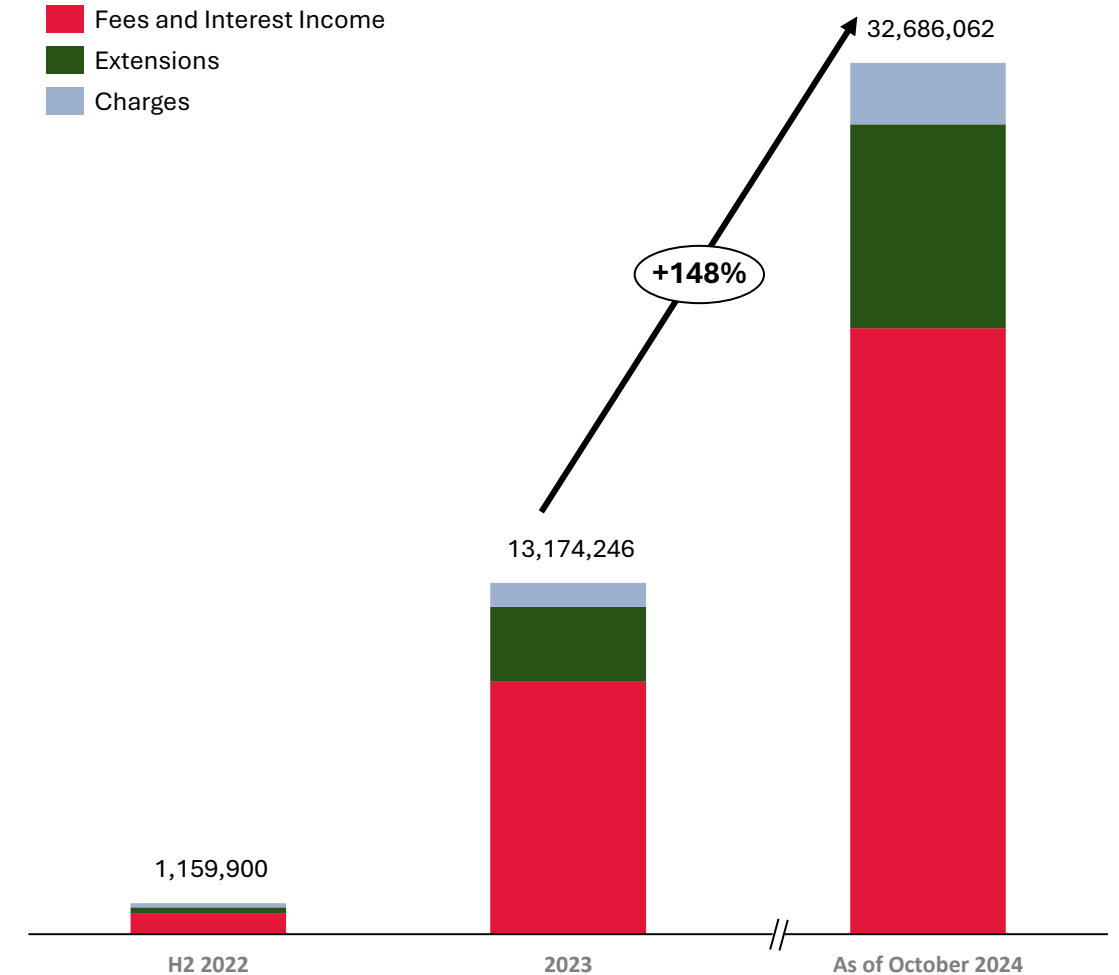
Loan Volume

(CZK)



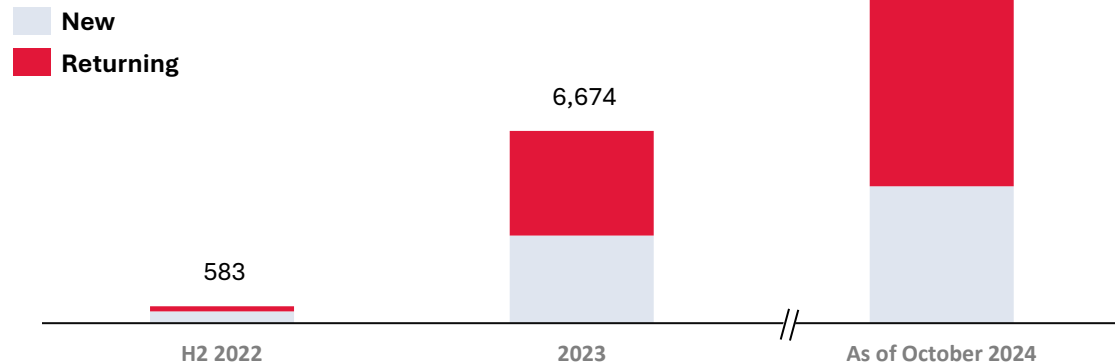
Revenue – by Income Stream ⁽¹⁾

(CZK)



Active Usership ⁽²⁾

(CZK)



(1) Lending Revenue excluding collection income

(2) Active usership as the sum of non-unique users who have engaged in a transaction during the period.

Team

Ondrej Smakal

Chief Executive Officer of Orka Ventures Ltd.



- Previously Managing Director at CreditOn, KPS and Viva Credit.
- Over 20 years of experience in finance and marketing.
- Group CEO at Orka Ventures since 2017, he's responsible for executing on the vision and leading the company into new markets and new product offerings
- Oxford Saïd Business School Post-Grad

Jaromir Vsetecka

Managing Director



- Before joining Orka Ventures and NúNú, Jaromir held the role of Global COO at Profi Credit
- His past experiences include a stint as Risk Analyst at GE Money and Operations Manager at a leading CEE lending group.
- Over 20 years of experience in lending Ops and risk management.

Simone Bertolone

Director of Marketing and Business Development



- Over 10 years of experience in sales, tech and financial services.
- Prior to joining Orka Ventures, Simone held the role Managing Director at collectionhub.com Ltd., one of Eldar Ventures' portfolio companies.
- He earned an MBA - Management from Chapman University (CA) and is earning an LL.M. in Banking and Financial Services Law at the University of London.

Janos Lucansky

Director of IT

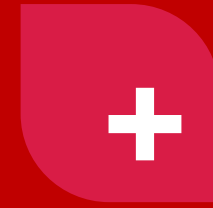


- Janos has worked for almost 20 years side by side with Leifur, building some of the most recognizable Czech and Icelandic companies in the process.
- Lead or senior developer in successful e-commerce and fintech products, such as Slevin, Asko, Dedra, Hopkaup, Heimkaup and Leit.
- Master's degree in Mathematics.

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