



TUNE YOUR AUTOINVEST TO AASA FREQUENCY of 8%-9.0%_{FM}

Aasa Global has joined the Mintos marketplace and will place consumer loans issued in Poland on the platform. Aasa's offer on Mintos is the one not to miss.

What opportunities does it bring to investors?

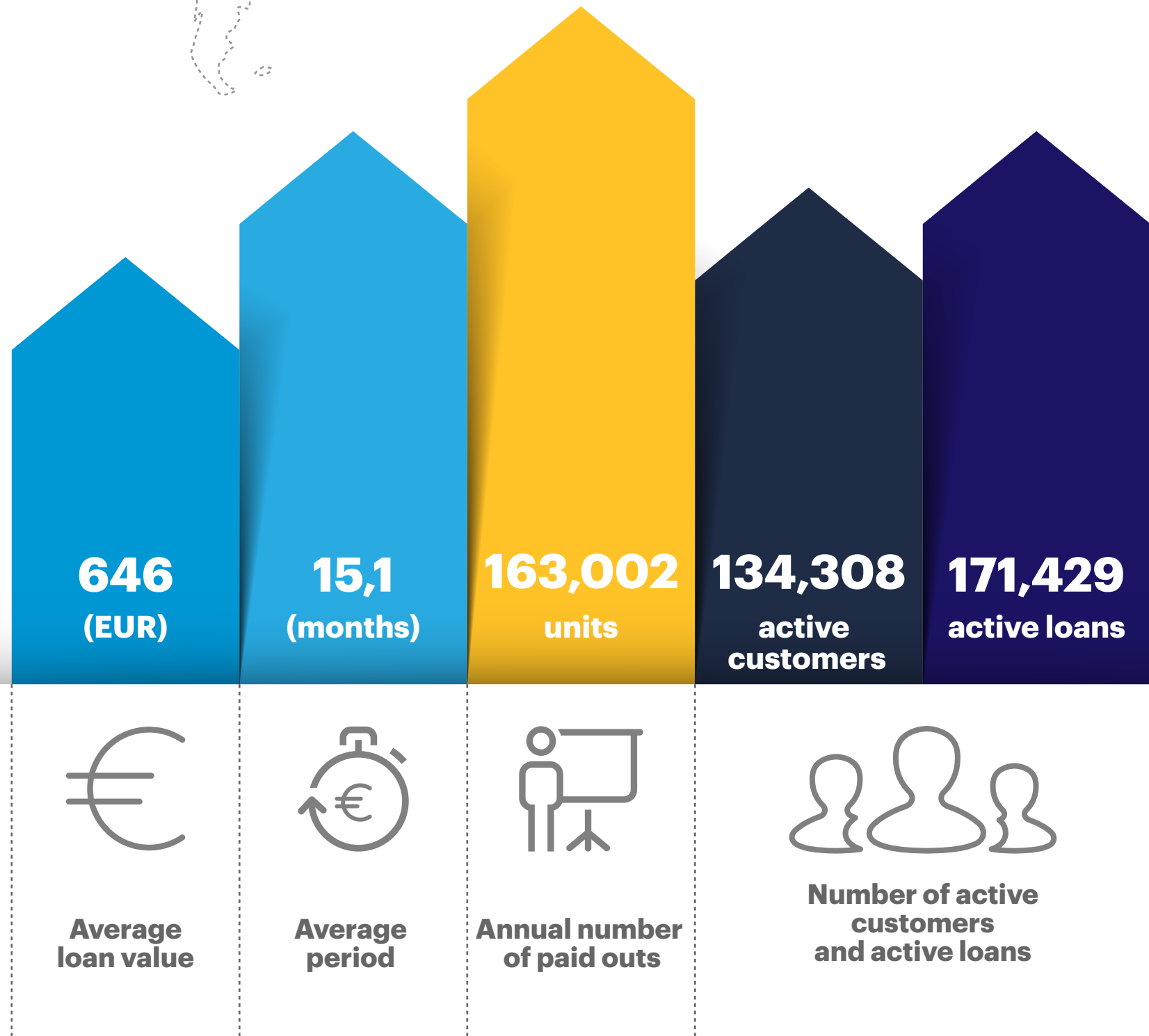
The biggest loan originator on Mintos marketplace - With annual loan origination capacity exceeding 70m EUR Aasa is the biggest loan originator on the platform.

Highly attractive risk reward profile investment - Aasa offers 8-9% return for its funding and guarantees buyback for all loans, on which payments are delayed for over 60 days. Additionally exceptional Big Data Scoring in underwriting makes it lower risk investment.

The best capitalized loan originator on the platform - We have raised over EUR 40m of equity capital since 2012 from some of the largest and most sophisticated investors and banks in Poland. Our current equity investors are: Novator and Olympia Partners which also own one of the most successful polish teleoperator "Play". Aasa is trusted by BZ WBK Bank (Santander Group) with facility of 80m PLN and Credit Value Investments with bonds financing. They believe in our growth potential backed with strong foundation.

Aasa Group has joined the Mintos marketplace and, starting from 22nd of February, will place consumer loans issued in Poland denominated in euro and polish zloty ranging from EUR 100 to EUR 2 300

AASA KEY STATISTICS



Sweden
FSA licence from Feb 2017
Launch planned in 2017

Finland
25k of active customers
2016 paid out loans EUR 78m
2016 loanbook 69m

Estonia
Headquarters

Poland
141k of active customers
2016 paid out loans EUR 72m
2016 loanbook 61m EUR

Indonesia
Group scoring solutions and related party lending operations

Chile
Scoring system solutions
5k scoring queries serviced per day

the legitimate interests of customers and the market, provide clear and reliable information about the products and services with all the related costs, risks and benefits that can be achieved.

Responsible lending

Our mission is to provide fast and convenient access to financial products and services. We specialize in instalment loans, while using an unique process of evaluating the creditworthiness. We have a transparent rules of providing loans. We offer responsible credit only to bankable customers through streamlined processes and state-of-the-art technology. Our sophisticated credit scoring models allow us to build a quality loan portfolio. We offer instalment loans usually for a period of 12-18 months. We do not operate in the sub-prime or payday-lending segments. We also offer instalment loans for small and medium-sized enterprises that have registered business in Poland and are not listed in the registry of debtors (BIG).

Promotion of good market practices

We work on the Principles of Good Practice Book concerning sales of credit products together with the Conference of Financial Companies in Poland (KPF) and affiliated companies. It is a set of responsible lending rules, dedicated to loan institutions in Poland, consulted with the Ministry of Finance and the Financial Supervision Authority. The book includes, among others, recommendations relating to the principles of advertising credit products and information on complaint procedure. It also points out not permitted practices.

Partnership in business

Aasa Polska is the laureate of the first edition of Laurel of Financial Intermediaries, in the category of lending institutions in Poland. This is the prize awarded by the financial intermediaries affiliated to the Conference of Financial Companies in Poland (KPF). The idea behind the contest is to award financial institutions that care about the quality of cooperation with partners who sell their products or provide financial services.

Financial Credibility

Aasa Polska received the Financially Reliable Company Certificate from the BIG InfoMonitor S.A. (Credit Information Bureau), which is a testimony to the reliability of its business. The certificate received in 2013 confirms that the company is a reliable business partner, that regulates its commitments on time. This is the only type of certificate issued on the basis of several databases: Register of Debtors BIG, Database of Credit Information Bureau (BIK), BANK REGISTER of the Polish Bank Association

