



UAB „CREDIT CONSULTING SERVICES “– broker, consultant, loan refinancer and agent. The company has been operating since March 2009 and has many years of experience. The company employs 5 persons. Country of operation: Lithuania.

Table No. 1 shows the amount of loans granted per month, the total amount in EUR of granted loans, repaid loans and long – term consumer loans.

Date	Loans issued (units)	Loans amount in Euros	Repaid loans (units)	Long - term consumer loans (units)
2017				
2017-01	1	7 327.00	1	0
2017-02	5	26 098.80	5	0
2017-03	6	11 226.29	6	0
2017-04	11	5 558.20	11	0
2017-05	12	42 458.00	12	0
2017-06	15	94 762.00	15	0
2017-07	11	41 818.08	11	0
2017-08	12	51 796.47	12	0
2017-09	6	26 133.00	6	0
2017-10	13	48 928.00	12	1
2017-11	13	76 163.30	13	0
2017-12	16	95 472.00	15	1
2018				
2018-01	5	32 298.00	5	0
2018-02	9	49 053.00	9	0
2018-03	10	39 694.00	10	0
2018-04	11	54 410.00	10	1
2018-05	11	39 075.00	11	0
2018-06	9	48 140.00	9	0
2018-07	9	48 150.00	8	1
2018-08	9	22 710.00	8	1
2018-09	10	42 680.00	9	1
2018-10	7	22 030.00	5	2
2018-11	9	44 450.00	6	3
2018-12	12	64 650.00	11	1

2019				
2019-01	9	31 200.00	7	2
2019-02	7	28 700.00	7	0
2019-03	8	41 540.00	7	1
2019-04	6	27 770.00	6	0
2019-05	6	27 125.00	5	1
2019-06	7	36 420.55	6	1
2019-07	12	52 170.67	9	3
2019-08	8	50 000.00	7	1
2019-09	11	63 116.00	5	6
2019-10	2	8 900.00	2	0
2019-11	5	24 730.00	2	3
2019-12	5	19 460.00	0	5
2020				
2020-01	5	18 220.00	1	4
2020-02	9	47 720.00	2	7
2020-03	4	20 130.00	0	4
2020-04	0	0.00	0	0
2020-05	2	15 660.00	1	1
2020-06	6	33 540.00	1	5
2020-07	6	28 210.00	1	5
2020-08	3	15 990.00	0	3
2020-09	4	20 429.00	1	3
2020-10	2	12 650.00	0	2
2020-11	0	0.00	0	0
2020-12	1	4 280.00	0	1
2021				
2021-01	3	16 795.00	0	3
2021-02	3	13 220.00	0	3
2021-03	7	28 278.00	1	6
2021-04	3	20 470.00	1	2
2021-05	4	24 810.00	0	4
2021-06	3	15 285.00	0	3
2021-07	1	5 570.00	0	1
2021-08	2	6 780.00	0	2
2021-09	0	0.00	0	0
2021-10	1	3 900.00	0	1
2021-11	1	7 120.00	0	1

2017 years: 121 loans, which average amount was – 527 741. 41 Eur.

2018 years: 111 loans, which average amount was – 507 340 Eur.

2019 years: 86 loans, which average amount was – 411 132.2 Eur.

2020 years: 42 loans, which average amount was – 216 829 Eur.

2021 years: 28 loans, which average amount was – 142 228 Eur.

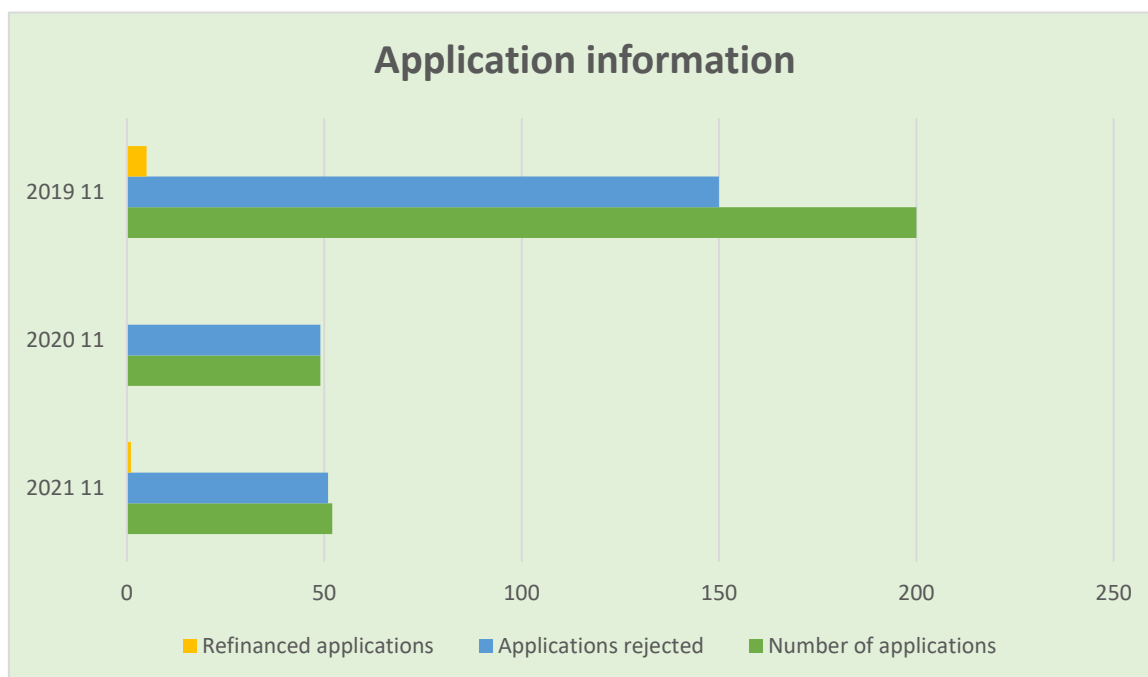
UAB „Credit Consulting Services“ has been focused on providing short-term loans, but we aim to start providing loans and loans refinancing for long-term contracts.

Table No. 2 shows the number of granted loans for long-term and short-term contracts from 2017 until 2021 years the assessment of customers solvency:

Date	Loans issued (units)	Short loan term	Long - term consumer loans (units)
2017	121	119	2
2018	111	101	10
2019	86	63	23
2020	42	2	40
2021	28	0	28

The ongoing global Covid19 pandemic has affected our workflow, as all of the document signing needs to take place live at our office. With the pandemic restrictions it makes it harder for clients to do so and thus affecting the number of refinancing clients.

Table No. 3 shows the number of applications we have received.



At the beginning of the Covid19 pandemic back in March of 2020, we purchased Blender's portfolio for 350,000€. Since October of this year, we have been cooperating with Altero, which refers about 60-100 client applications per month to us. Today the total active portfolio is 496 075,47 EUR.

