

COMPANY INTRODUCTION

ApPello Banking Software provides **banks, financial institutions, neobanks** and **ecosystem partners** with the digital tools to simplify lending and help them compete in the changing environment.

All of our products are based on ApPello's own, cloud-ready Digital Platform. Our guiding principle is to provide up-to-date, comprehensive solutions to test, configure and deploy products and services that does not only meet business requirements but can be set by the end users without IT involvement.

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OUR VISION

We promote **digital banking transition** in the lending landscape to provide a **smooth digital lending journey** for customers.

SALES TARGET AREAS

ApPello works with experienced, local business development managers and trusted partners. The internal and external sales representatives are supported by an in-house pre-sales team and product experts. We are dedicated to employ professionals to strengthen the team. Active sales target markets:

- Austria
- Croatia
- Czech Republic
- Hungary
- Romania
- Slovakia
- Western Europe
- Far- & Middle East

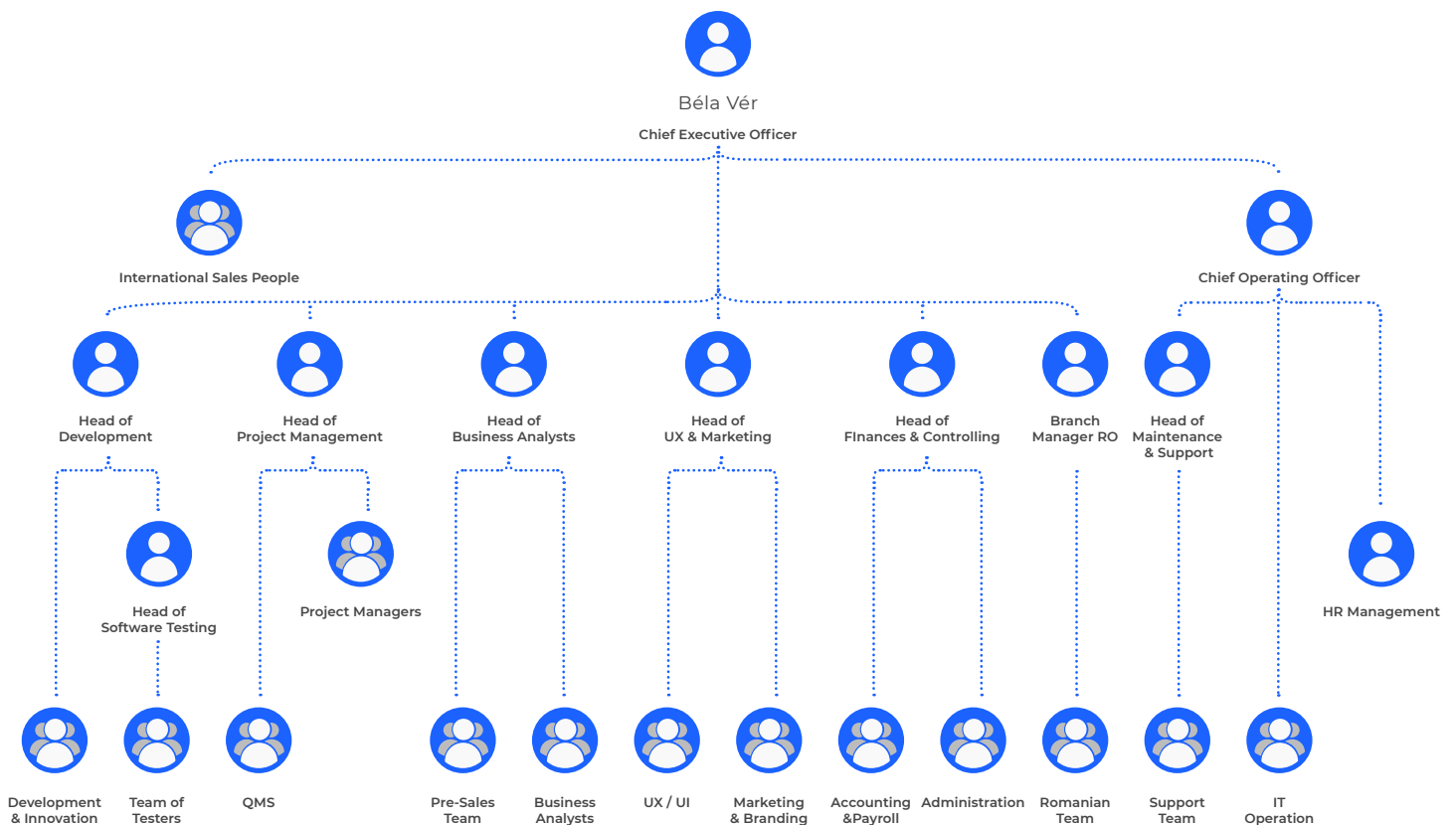
ABOUT THE COMPANY

ApPello is a **digital lending software platform** vendor that has been providing end-to-end, from loan origination through servicing to collection solutions in the CEE region for over 20 years.

Based on our expertise in banking systems, we can provide **360 degree E2E solutions and stand alone Front-End and Back-End solutions** as well. We use proven but up-to-date technologies available on the market, this enhances our innovation which results in speeding up and simplifying the implementation **in the digital transformation of financial institutes.**

At the moment our head office is located in **Budapest** while other branches operate in **Vienna, Bucharest** and **Prague**, boasting a staff of about 90 employees.

Our actual company organizational chart can be find below:



APPELLO IN NUMBERS



	2015	2016	2017	2018	2019
Revenue (1000 HUF)	817 742	1 214 129	1 413 467	1 415 685	1 500 920
Domestic	385 045	529 541	716 741	1 056 085	937 987
Foreign	432 697	684 588	696 726	359 100	562 933
Profit after taxes (1000 HUF)	37 343	137 489	61 681	97 121	109 148
EBITDA (1000 HUF)	110 118	234 670	146 426	178 382	199 028
Shareholders' equity (1000 HUF)	411 885	549 374	411 056	509 425	618 573

The structure of the revenue can be broken down as follows:

- Project Based Income **35%** (Licence fee 1/3, Implementation fee 2/3)
- Support & Maintenance **60%**
- Other Development **5%**

TECHNOLOGICAL BACKGROUND



Our cloud ready, own development platform is ApPello Digital Lending Platform. It simplifies the maintenance of lending process and allows power users to create and change workflows, business logic and screens by parameterizing only, without development, even by bank staff, making flexible adjustment to changing business environment.

- Proven solution components that were introduced in top banks in the CEE region.
- Unique visualization capabilities to provide user convenience even for complex loan-collateral structures, scoring problems.
- Highly flexible platform designed to easily maintain: all screens, business rules and workflows can be redesigned by our clients themselves.
- Distinctive feature to change data model. Based on our practice there is a 10% annual change, significant part of the original data model could be replaced.
- We are committed to innovate: AI provided technology helps scoring and rating, monitoring and collection.
- Omnichannel approach to support users on any device one chooses.

PRODUCT RANGE



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The flagship product-line of the company is **Digital Lending** covering all phases of the lending process from **Loan Origination** through **Servicing** until **Collections** for a seamless operation. During our past and actual projects we have gained experience in delivering systems for **Tier 1 Banks in Retail, SME and Corporate segments** as well.

ApPello Digital Lending Product Family:

Origination

- Customer Onboarding
- Loan Origination
- Decision Engine
- Financial Statement Analyser
- Valuator

Servicing

- Loan Management
- Account Management
- Collateral Management
- Trade Finance

Collections

- Early Warning & Monitoring
- Debt Collection

All of these solutions can be implemented - as requested by the customer - as a complete system or in parts.

The individual applications are built by independent business components and they can run on cloud or on local server as well.

ApPello also offers responsive **Front-End solutions for mobile and tablet devices.**

APPELLO OFFICES



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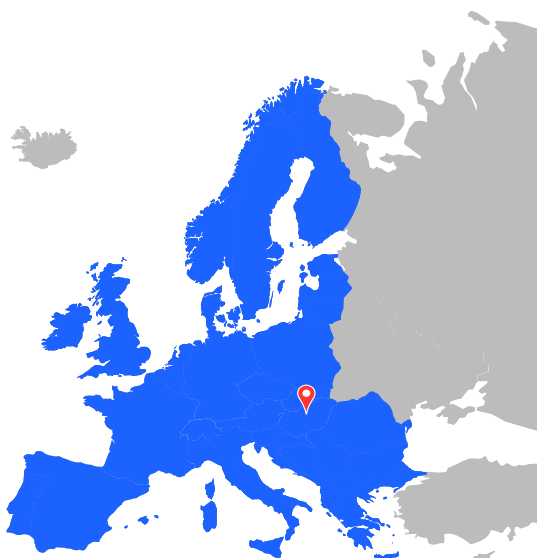
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CLIENTS



 BUDAPEST BANK

 BCR

 KB

 ERSTE BANK

 CIB BANK

 UniCredit

 SBERBANK

 PBZ

 TATRA BANKA

 Raiffeisen
BANK

 ČESKÁ
SPŮRITELNA

 Magnet
MAGYAR KÖZÖSSÉGI
BANK

 K&H

 TAKARÉKBANK

 BRD
GRUPE SOCIETE GENERALE

 Fundamenta
Lakáskassza

 J&T BANKA