



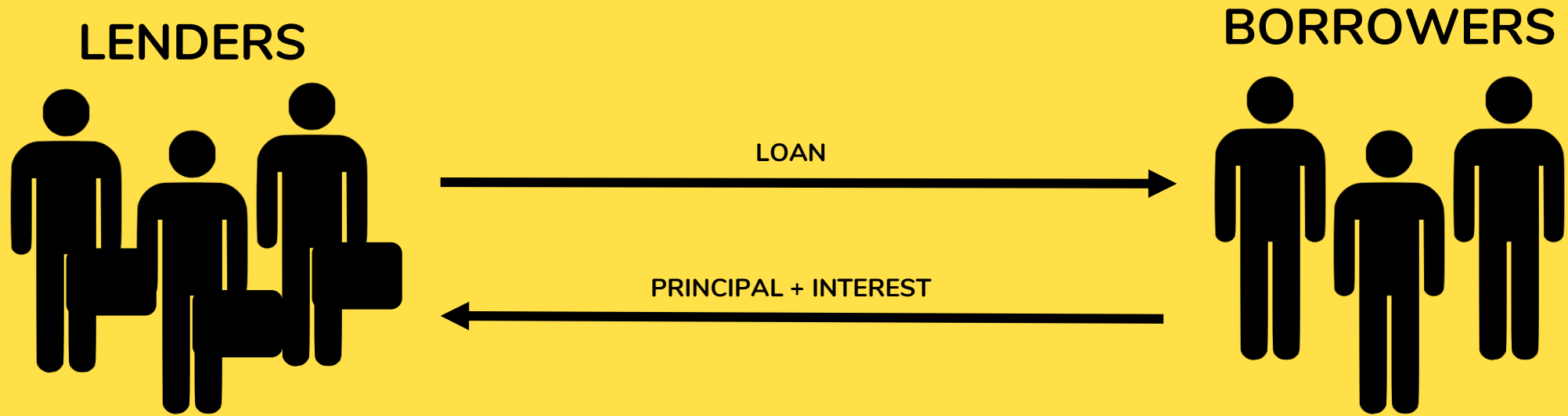
# HOW TO EARN WITH FINBEE?

NOVEMBER 2017

# CONTENTS

- WHAT IS P2P LENDING
- INVESTING WITH FINBEE
- FINBEE IN NUMBERS
- PROTECTING YOUR MONEY
- HOW TO BORROW WITH FINBEE

# WHAT IS P2P LENDING?



**FinBee**

ONLINE LENDING P2P

CREDIT RISK ASSESSMENT

DATA ANALYSIS

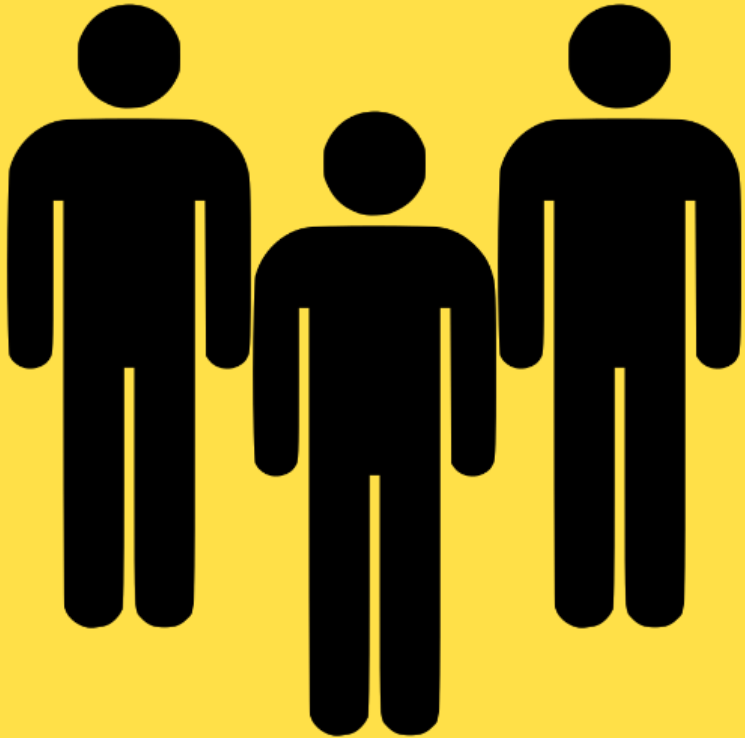
LEGAL

LOAN ADMINISTRATION

LOAN COLLECTION

# WHO CAN BORROW VIA FINBEE?

PEOPLE



BUSINESSES



# HOW TO BECOME AN INVESTOR WITH FINBEE?



EU BANK ACCOUNT

18+ YEARS OF AGE

REGISTER AND START  
INVESTING!

# WHY SHOULD YOU INVEST WITH FINBEE?

**21%**

**HISTORICAL  
INTEREST  
RATE**

**4.9%**

**NPLs RATE**

**>1M  
EUR**

**INVESTORS  
ALREADY  
EARNED**

# LOANS ISSUED AS OF NOVEMBER 9 2017



**6.89M**

**PERSONAL**



**1.05M**

**BUSINESS**



**7.94M**

**TOTAL**

# IN NUMBERS: AVERAGE PERSONAL LOAN INTEREST RATE BY RATING AS OF NOVEMBER 9 2017



11%



14%



18%



22%



26%



# IN NUMBERS: AVERAGE BUSINESS LOAN INTEREST RATE BY RATING AS OF NOVEMBER 9 2017



12%



10%



14%



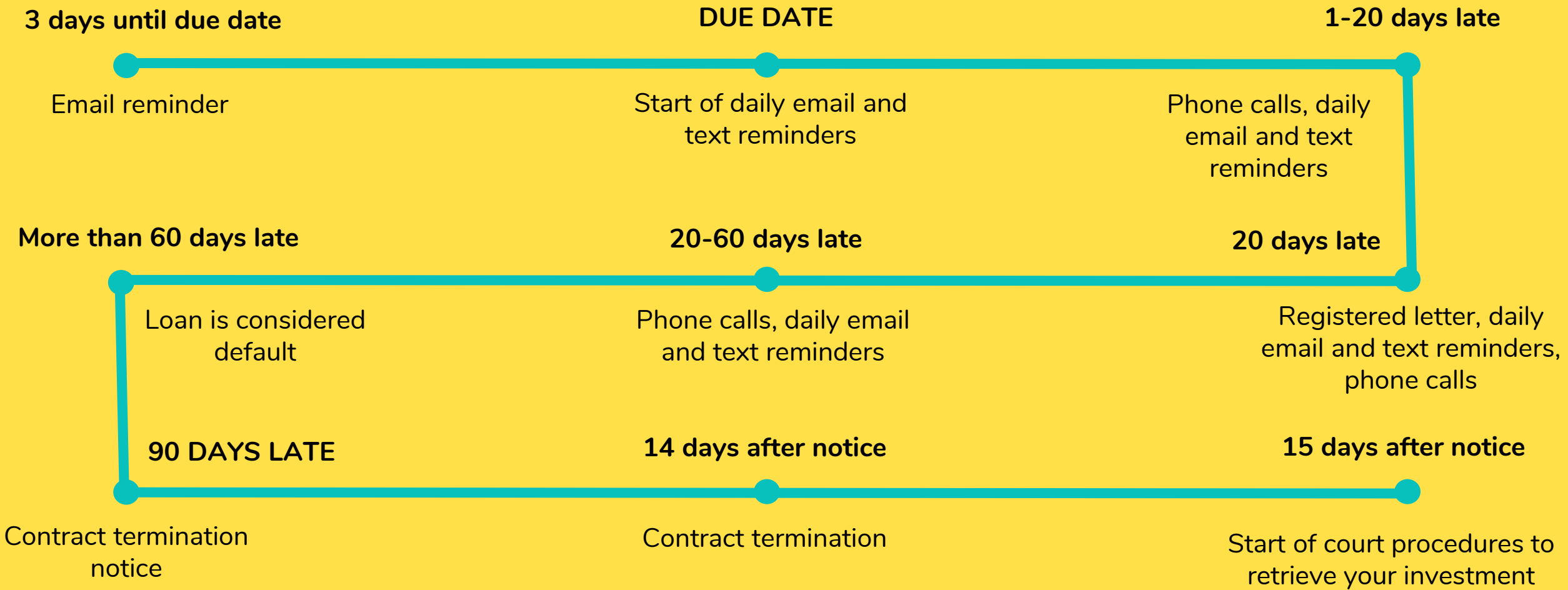
15%



18%

*Remark: A rating interest rate is lower because of bigger number of real estate secured loans that tend to be cheaper.*

# HOW DO WE HANDLE LATE PAYMENTS?



# HOW DO WE HANDLE DEFAULT LOANS?

**COURT**

Court desicion  
on debt recovery

**BAILIFF**

Execution of  
court order by  
bailiff

**REPAYMENT**

Repayment of  
debt to investors



**WHILE OUR SYSTEM OF DEALING WITH LATE AND  
DEFAULT PAYMENTS PROVIDES SUBSTANTIAL  
RESULTS, OUR MAIN GOAL IS TO ATTRACT MORE  
SOLVENT BORROWERS AND TO MAINTAIN LOW  
NPLs RATE.**

# HOW TO BORROW WITH FINBEE?



**CITIZEN OR LEGAL RESIDENT OF LITHUANIA**

**18+ YEARS OF AGE**

**DEBT TO INCOME RATIO LOWER THAN 40%**

**REGULAR MONTHLY INCOME AND EMPLOYED  
AT LEAST FOR 4 MONTHS IN CURRENT  
WORKPLACE**



**THANKS FOR YOUR TIME AND  
HOPE TO SEE YOU SOON!**