



HOW IS FINBEE DOING?

SEPTEMBER 2017

CONTENTS

FINBEE NEWS

RESULTS IN NUMBERS

PROTECTING YOUR MONEY

INVESTING BECOMES EASIER

ATTRACTING MORE BORROWERS

FINBEE.CZ

WHAT'S NEXT FOR FINBEE

FINBEE NEWS: BUSINESS LOANS

In February 2017, **FinBee Verslui (FinBee for Business)** started its operations as the first p2p business lending platform in Lithuania.

As of September 20th 2017, 85 companies have borrowed 810k EUR. The biggest loan in LT p2p market (45 000 EUR) was financed via our platform.



Here small business grows together with people who trust you

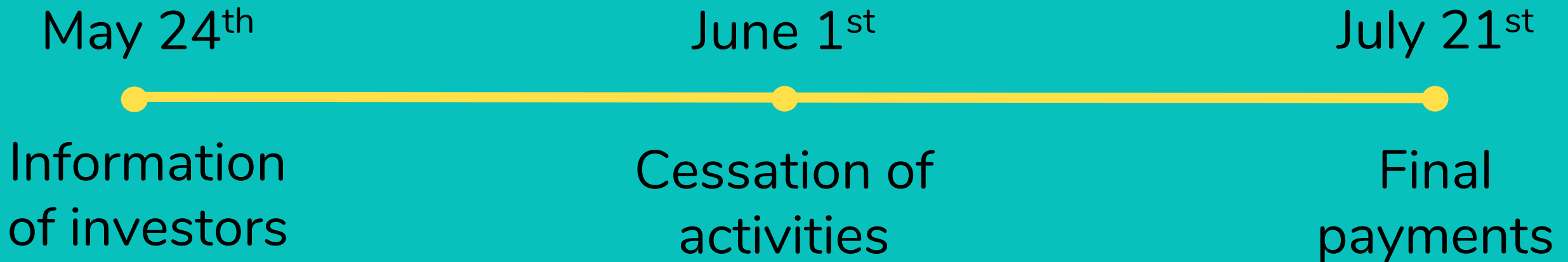
FINBEE NEWS: INVESTMENT INTO PLATFORM

In May 2017 Estonian investment company ZeroSum Capital became a major shareholder of the platform by acquiring 40 percent of company's stock. This investment ensures faster growth of FinBee in Lithuania and other markets.



FINBEE NEWS: COMPENSATION FUND

In May 2017, newly elected FinBee board decided to cease activities of FinBee Compensation Fund beginning June 1st 2017. Final payments for investors were made on July 21st 2017.



**FINBEE'S COMPENSATION FUND WAS
ACTIVE FOR 17 MONTHS. 87 753 EUR WERE
DISTRIBUTED TO INVESTORS.**

**RESULTS IN
NUMBERS**

IN NUMBERS: LOANS ISSUED AS OF SEPTEMBER 20TH 2017



6.17M

PERSONAL



811K

BUSINESS



6.98M

ALL

[More statistics](#)

IN NUMBERS: INVESTOR EARNINGS AS OF SEPTEMBER 20TH 2017

PERSONAL LOANS

INVESTORS
EARNED

904K

21%

HISTORICAL
INTEREST RATE

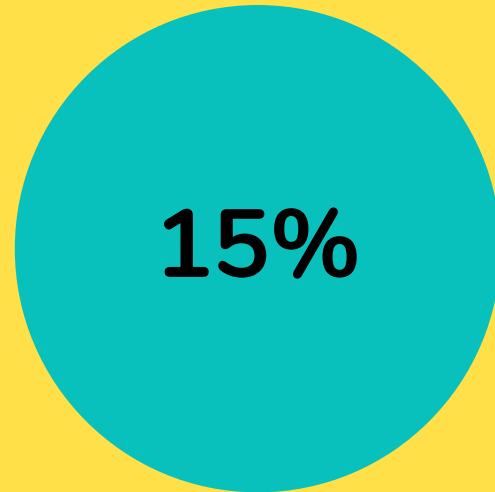
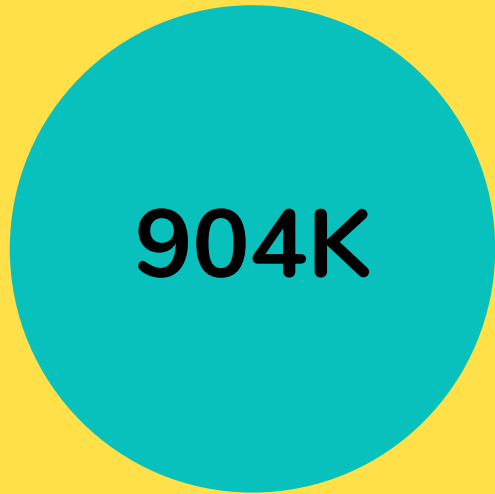
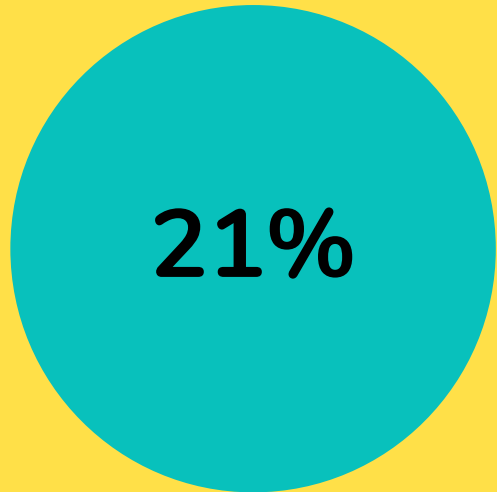
BUSINESS LOANS

INVESTORS
EARNED

23K

15%

HISTORICAL
INTEREST RATE



IN NUMBERS: AVERAGE PERSONAL LOAN INTEREST RATE BY RATING AS OF SEPTEMBER 20TH 2017



11%



14%



18%



22%



26%

IN NUMBERS: AVERAGE BUSINESS LOAN INTEREST RATE BY RATING AS OF SEPTEMBER 20TH 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.

AWESOME QUOTE:

‘I am very satisfied with FinBee. I am still surprised about their low failure rate. With almost 27% return after failures I would not have expected it at the beginning.’

p2p-anlage.de

IN NUMBERS: NPLs AS OF 20TH SEPTEMBER 2017



4.8

% OF NPLs IN
PORTFOLIO

0

BUSINESS
NPLs (EUR)

247K

ALL
NPLs (EUR)

IN NUMBERS: SHARE OF NPLs (PERSONAL LOANS) BY RATING AS OF SEPTEMBER 20TH 2017



0%



0%



1.2%



6.6%



7.8%

AWESOME FACT:

**FINBEE'S HISTORICAL NPLs RATE OF 4.8%
IS ONE OF THE BEST AMONG EUROPEAN
P2P PLATFORMS.**

HOW DOES AN AVERAGE PERSONAL LOAN LOOK LIKE?

2136

SIZE (EUR)

21%

**INTEREST
RATE**

33

MONTHS

89

INVESTORS

HOW DOES AN AVERAGE BUSINESS LOAN LOOKS LIKE?



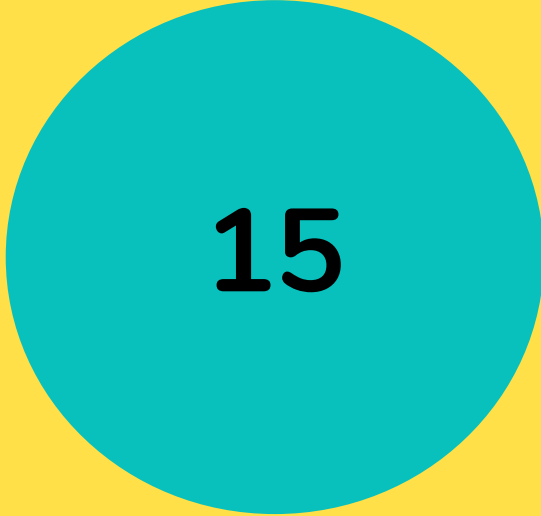
10k

SIZE (EUR)



15%

**INTEREST
RATE**



15

MONTHS



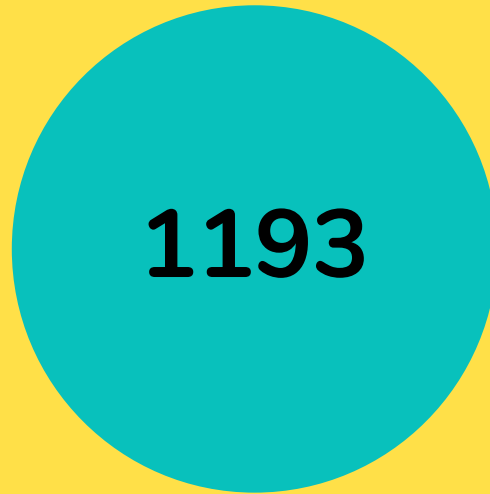
232

INVESTORS

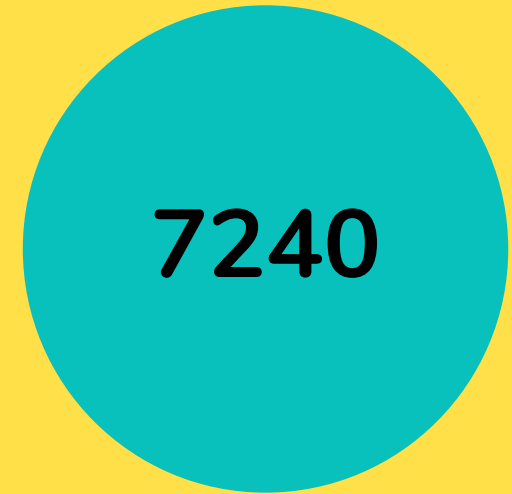
IN NUMBERS: INVESTORS AS OF SEPTEMBER 20TH 2017



RESIDENT
INVESTORS



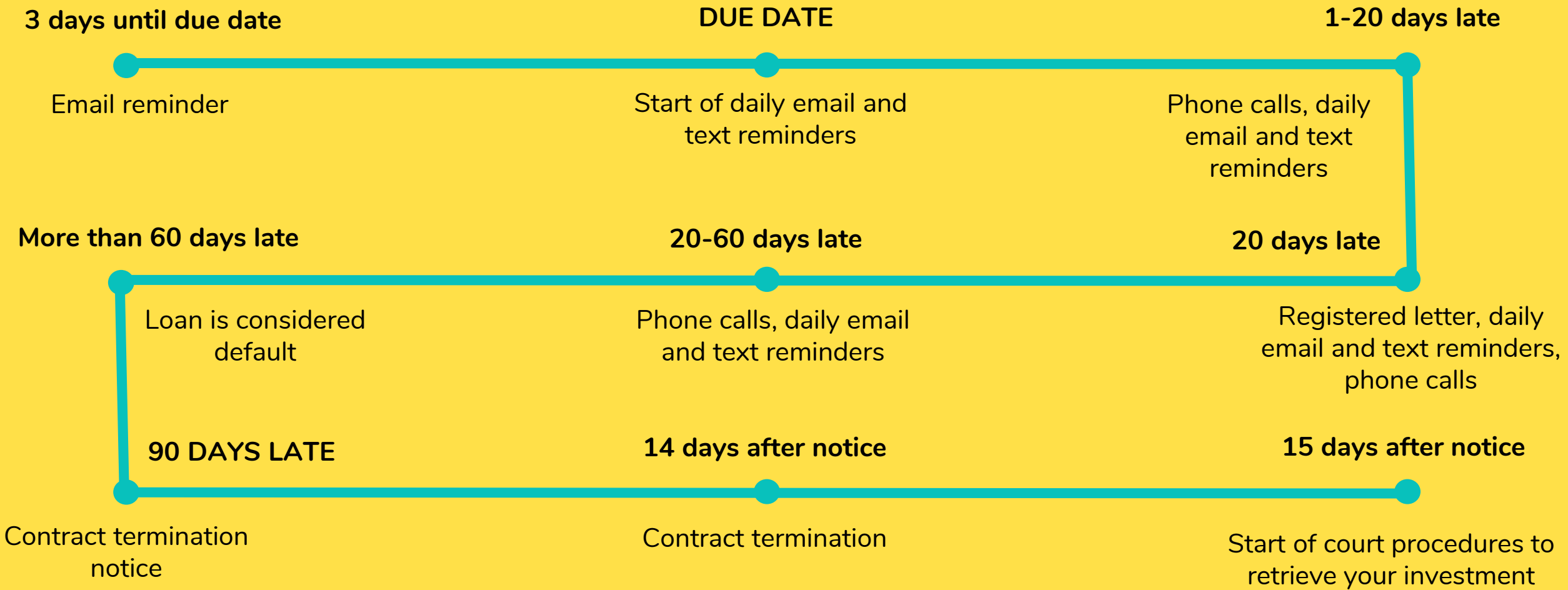
NON-RESIDENT
INVESTORS



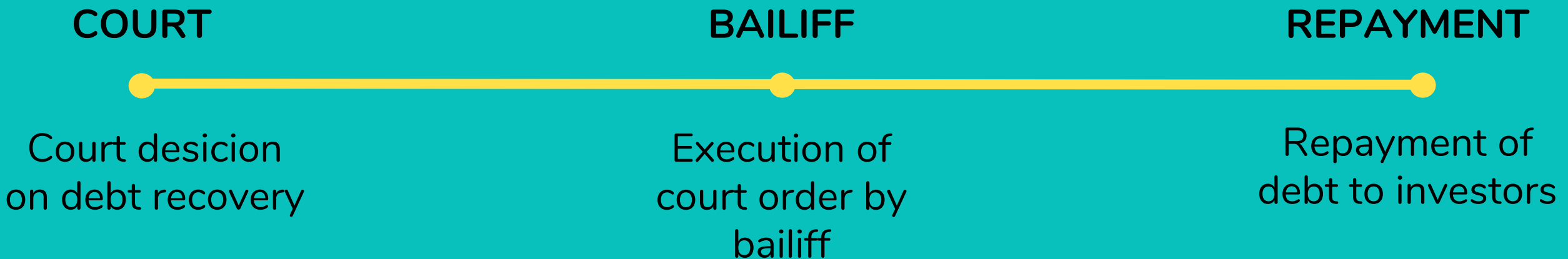
ALL
INVESTORS

**PROTECTING
YOUR MONEY**

HOW DO WE HANDLE LATE PAYMENTS?



HOW DO WE HANDLE DEFAULT LOANS?



As of 20th September 2017, 61 cases of debt recovery are in execution stage.

**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.**

**INVESTING
BECOMES EASIER**

INVESTING BECOMES EASIER:

BETTER AUTOLEND. FROM SEPTEMBER 2017, AUTOLEND FEATURE IS ACTIVE FOR BOTH PERSONAL AND BUSINESS LOANS.

EVEN BETTER AUTOLEND. ON SEPTEMBER 19TH WE'VE INTRODUCED A POSSIBILITY TO CHOOSE PRE-SET CONSERVATIVE, BALANCED OR PROGRESSIVE AUTOLEND PORTFOLIO.

FIXED RATE. INTRODUCTION OF FIXED RATE IN JULY 2017 MADE INVESTING YOUR MONEY FASTER AND MORE ATTRACTIVE.

**ATTRACTING
MORE
BORROWERS**

**IN AUGUST 2017 WE STARTED A MULTI-CHANNEL
ADVERTISING CAMPAIGN TO RAISE BRAND
AWARENESS AND ATTRACT MORE SOLVENT
BORROWERS.**

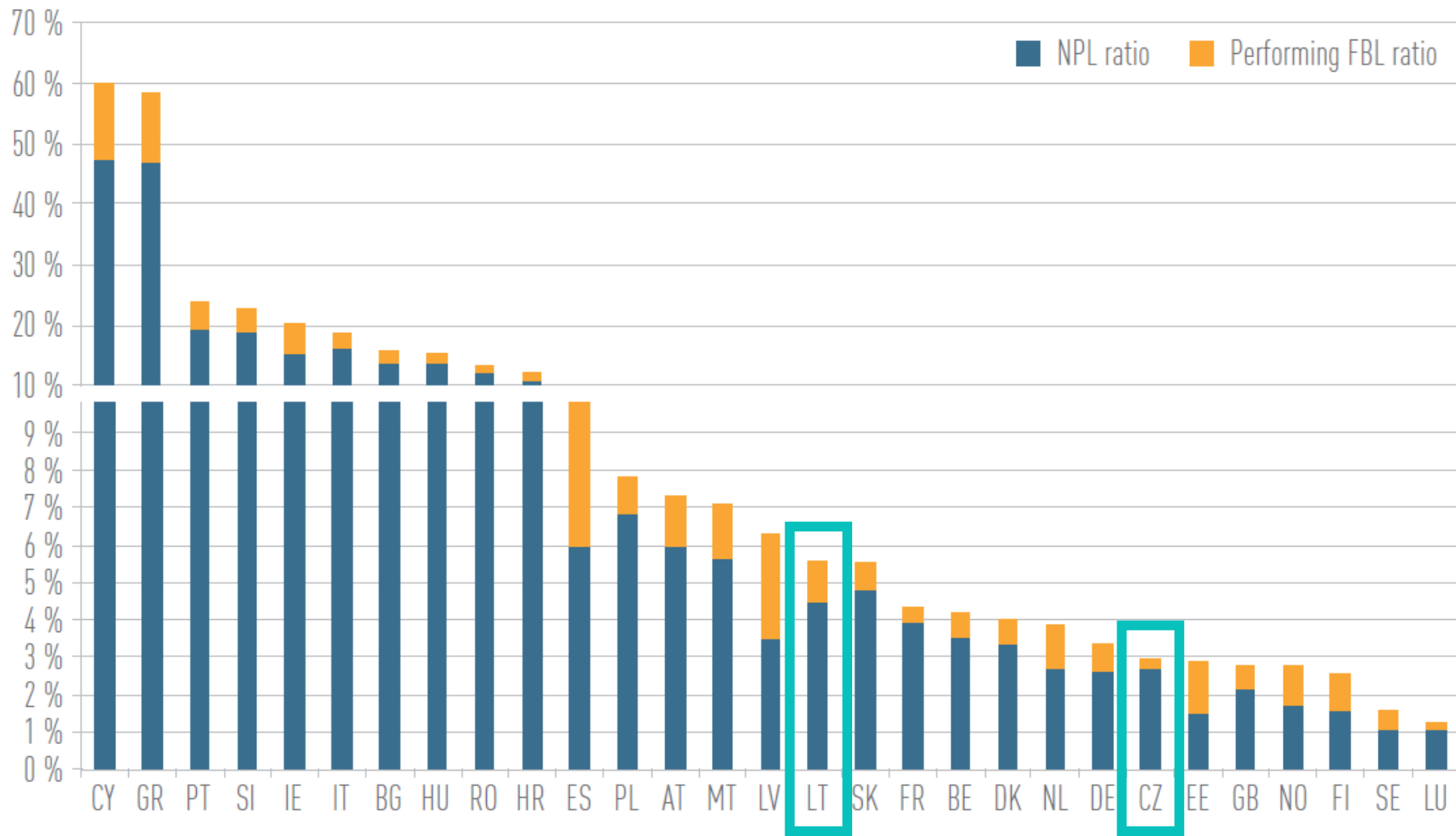
FINBEE.CZ

**IN OCTOBER 2017, FINBEE.CZ WILL BEGIN IT'S
OPERATIONS**

**THIS WILL MAKE FINBEE FIRST LITHUANIAN P2P
PLATFORM TO EXPAND ABROAD AND ONE OF THE
FIRST INTERNATIONAL P2P PLATFORMS TO
LAUNCH IN CZECH REPUBLIC.**

Figure 12: A composite credit weakness ratio of non-performing and performing FBLs by country, Q2 2016

Source: EBA risk indicators.



Source - European Banking Authority

FINBEE.CZ: WHAT CAN YOU EXPECT?

MORE BORROWERS. CZECH MARKET IS MORE THAN THREE TIMES BIGGER THAN LITHUANIA'S.

BIGGER RETURNS. AVERAGE LOAN INTEREST RATES WILL BE 6-7% BIGGER IN CZECH REPUBLIC.

HIGHEST STANDARDS. SELECTION OF SOLVENT BORROWERS IS AND ALWAYS WILL BE OUR UTTERMOST PRIORITY.

FINBEE.CZ: HOW TO INVEST?

PRESENT INVESTORS

Your finbee.cz investor account will be created automatically.

FUTURE INVESTORS

When registering, you will have to create both Lithuanian and Czech investor accounts.

FINBEE.CZ: HOW WILL IT WORK?

LOAN LIST. ON IT, YOU WILL BE ABLE TO SEE EACH LOAN REQUEST'S COUNTRY OF ORIGIN.

CURRENCY. ALL INVESTMENTS IN CZECH REPUBLIC WILL BE DONE IN CZECH KORUNA.

**WHAT'S NEXT
FOR FINBEE?**

NEW COUNTRIES

We are researching new markets and looking for opportunities in several EU countries with plans to launch in near future

MORE BUSINESS LOANS

We are working with government of Lithuania and other partners to make crowdfunding the most attractive way for SME's to borrow funds

BIGGER TEAM

FinBee team is expanding. We are attracting experienced people with valuable *know-how* that will help us grow home and abroad



**THANKS FOR YOUR TIME AND
INVESTING WITH FINBEE!**