

Finbee performance report

2025 Q1



finbee 

Finbee CEO insights



We started 2025 with record sales of consumer loans. In the first quarter of the year, **we issued EUR 10 million in consumer loans, achieving** an all-time record. Compared to the first quarter of last year, the amount of consumer loans issued grew by more than 30%. **With this growth, we continue to be the fastest growing peer-to-peer lending platform in Lithuania.** Business loans financed through crowdfunding was **EUR 2.4 million.**

The quality of Finbee's consumer loan portfolio is steadily improving. This is reflected in the declining share of customers more than 90 days late in our loan portfolio from 2023. Compared to publicly available information from other peer-to-peer lending platforms operating in Lithuania, the share of customers more than 90 days late in **Finbee's consumer loan portfolio is the lowest in Lithuania.**

Darius Noreika, CFA

Tendencies of financing

“

The long-term loan product introduced at the end of last year contributes to the improvement in the quality of the loan portfolio. From July 2024, **we offering loans of up to 10 years to low-risk customers only.** This product is particularly popular with customers who could also borrow from a bank, but prefer Finbee because of its more convenient process and excellent customer service. The interest rate on longer-term loans is the same as on shorter-term loans, but is fixed for the life of the loan. **Historically, interest rates have a downward trend, so investing in loans with a long maturity allows you to protect the interest rate on your loan portfolio from falling by locking it in for the long term.**

Currently, out of 685 long term loans issued, only 28 are late and there are any terminations. These results show that the low risk of long term loans allows to expect stable earnings of investment returns over the long term.

”

Important for the investors



- Last May, we introduced a [referral programme](#) for investors, which gives Finbee investors the opportunity to earn extra money not only from their own investments, but also from the investments of friends who have started investing on the Finbee platform after your recommendation. So far, the most active friend referrer has already **received a bonus of more than €2,000 for himself and the friends** he referred, and **almost 200 investors have already** taken advantage of the opportunity to earn extra money.

- We have updated the data of the [best P2P calculator ever](#). Are your lending settings still the most efficient?





Our
investors

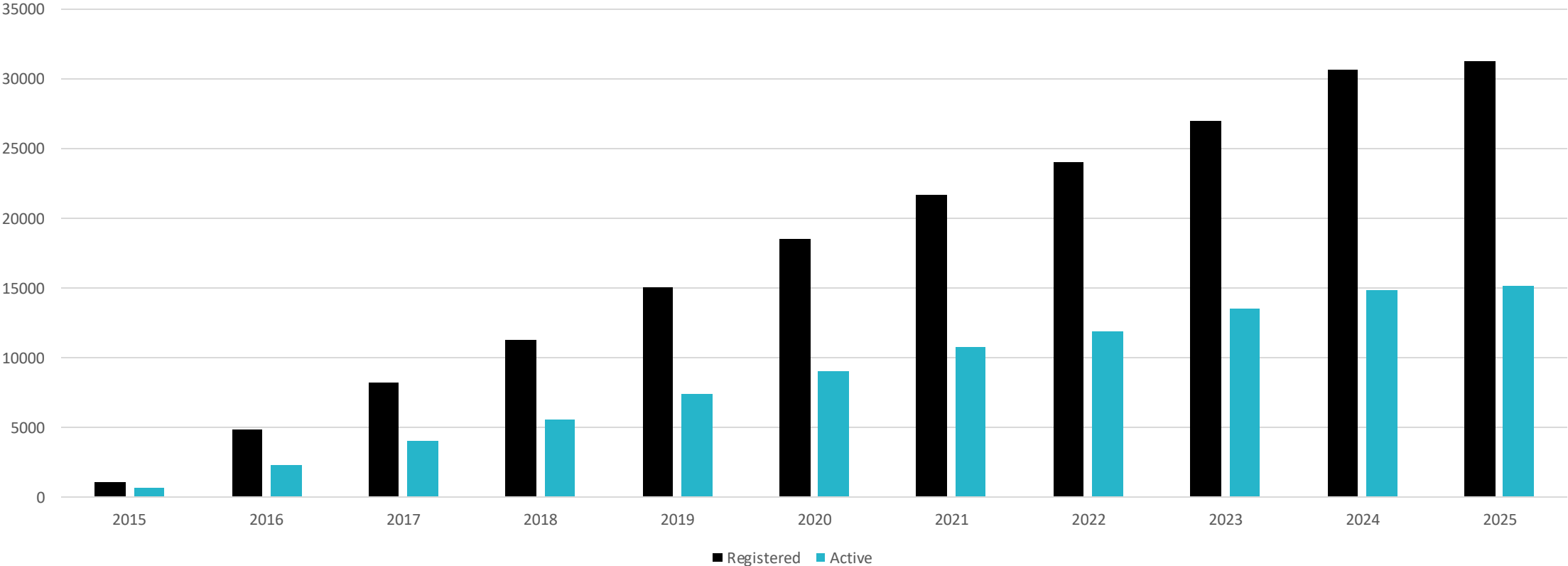
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Our investors

31.299

Number of investors in 2025.03.31

15.156 of our investors have made at least one investment



Where do you rank?

Which place do you rank in terms of portfolio size?

Place	Portfolio size	Q1
TOP legal entity	8.066.092 Eur	+24%
TOP private investor	594.706 Eur	+17%
Top 10% active*	>10.038 Eur	+21%
Top 50% active*	>1.092 Eur	+32%

*Among those who invested in at least one loan in 2025

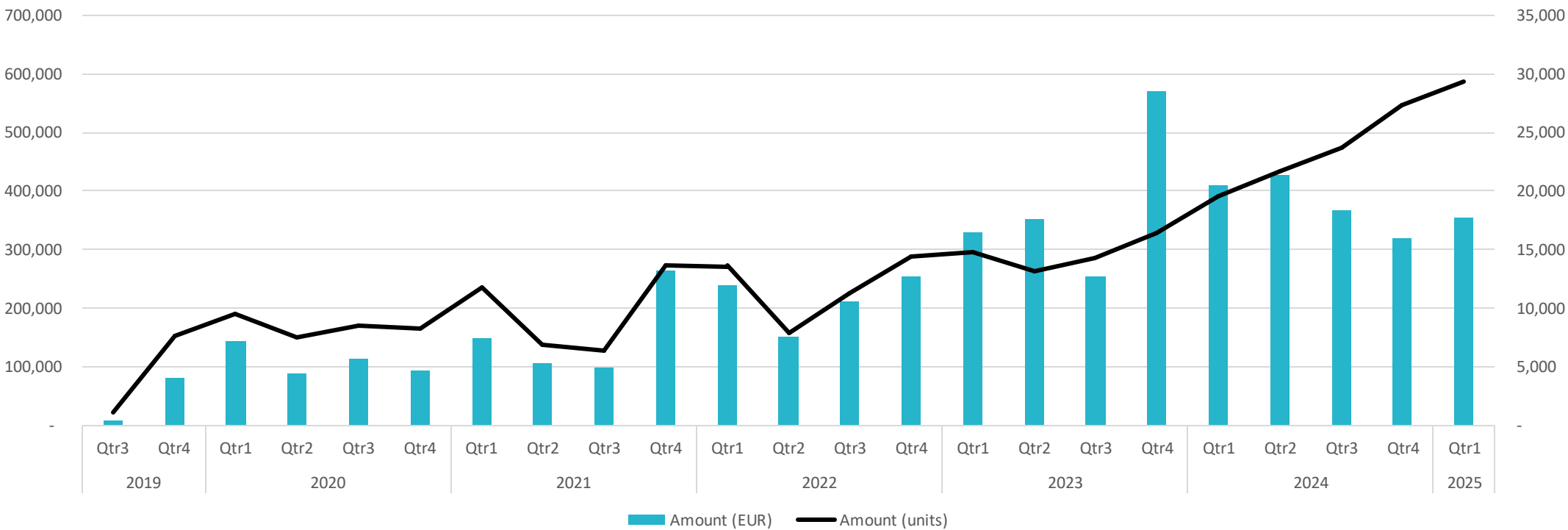
Secondary market statistics

353.595 Eur

*29 292 Transactions

High liquidity

That many loans were bought on the secondary market in 2025 Q1.



Finbee co-financing

In 2025 Q1 together with you we financed:



1,76 M EUR

to consumer loans



9,13 M EUR

active portfolio



We know that we generate
good returns for the whole
hive and **invest together!**

*Compared to 2024.12.31



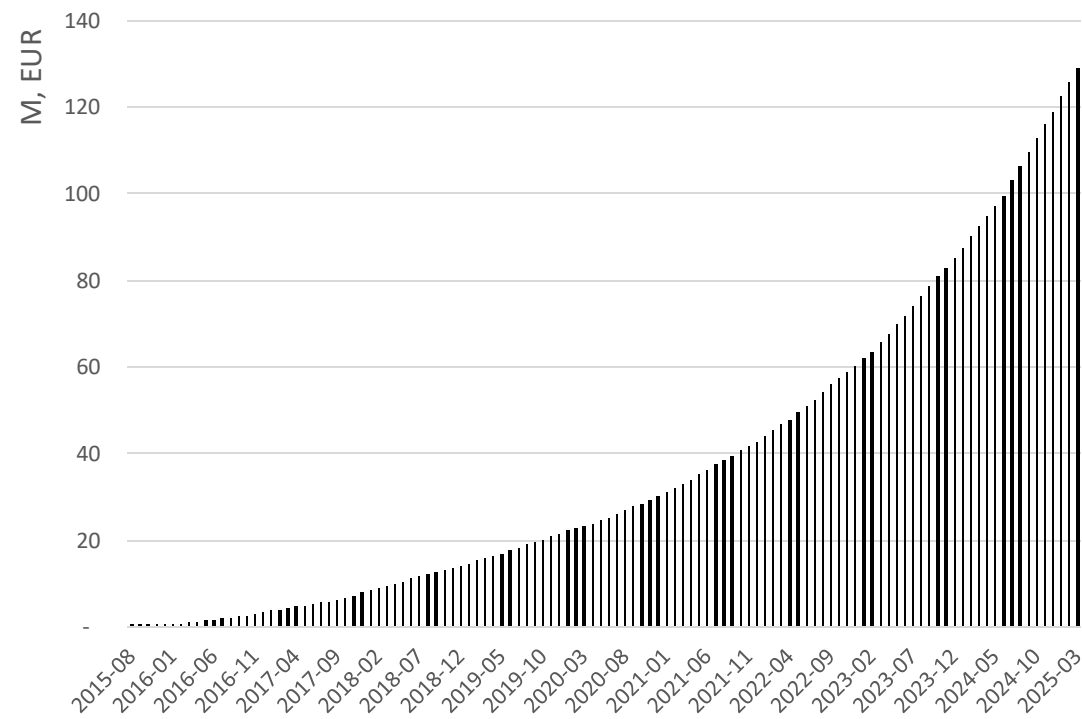
Consumer loans

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Consumer loans

34%

YoY growth

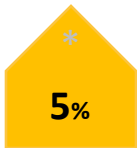


9 years

in the market

42.703 units

loans issued



129,1M EUR

loans issued in total



3.023 EUR

average loan amount



19,14M EUR

interest paid out to the investors



*Compared to 2024.12.31

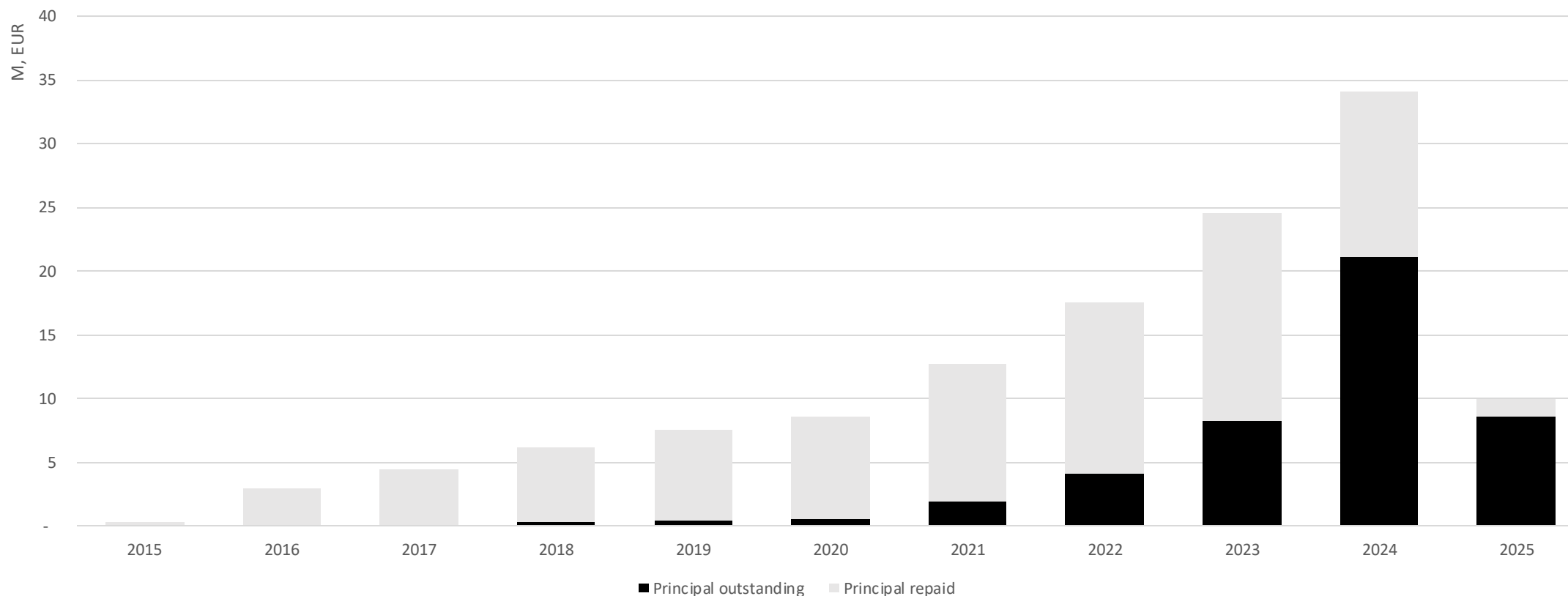
Loans issued

48,4M EUR



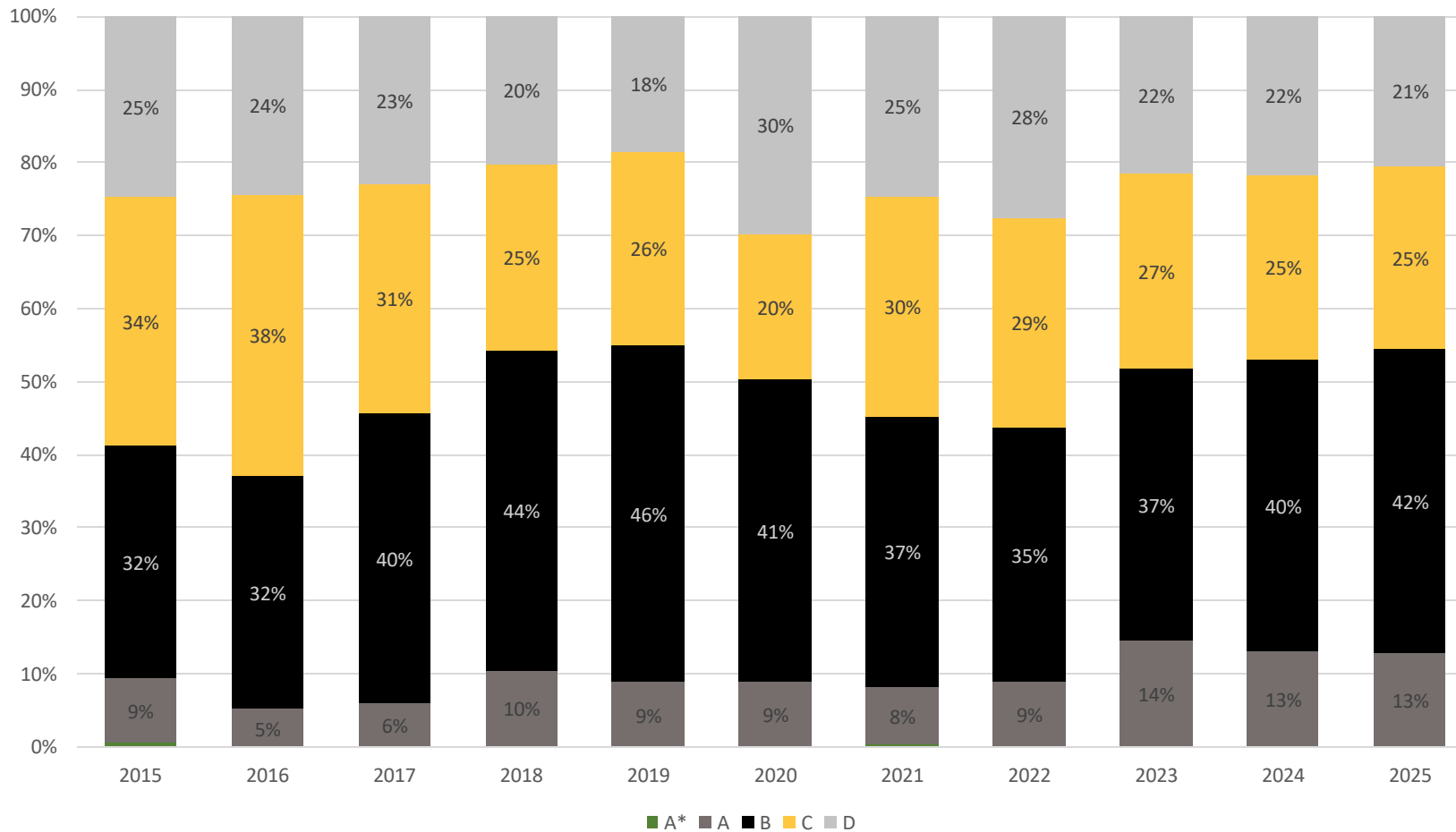
38% of the loans issued in 2024 have already been repaid

active loan portfolio at 2025.03.31
27 months average loan duration



*Compared to 2024.12.31

Distribution of loans by ratings, %

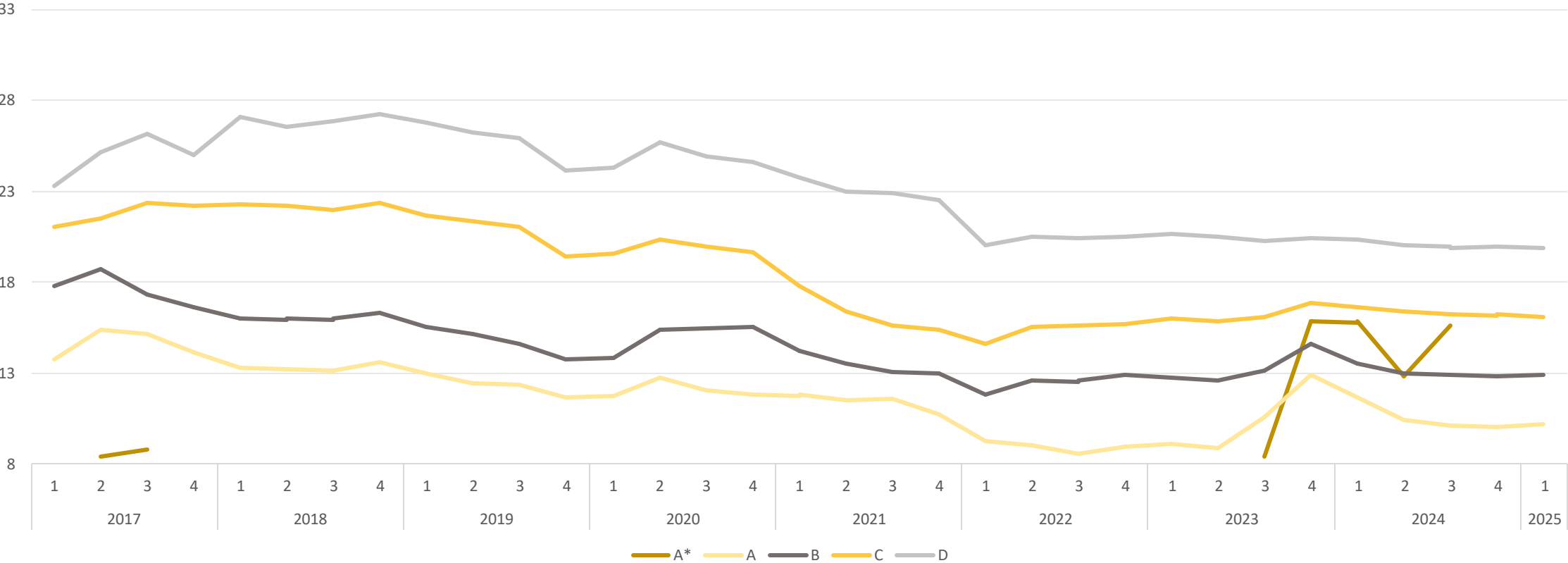


- A*** – lowest risk customers. Minimal chance of delays. Very low interest rate paid by customers.
- A** – very low risk customers. Low probability of default.
- B** – low risk customers. Small delays are likely, but offset by a higher interest rate.
- C** – medium risk customers. Higher delays and defaults are likely. This is compensated by customers paying a higher interest rate.
- D** – High risk customers. High likelihood of solvency problems for the customer, but the risk is compensated by a high interest rate. Historically generates the highest returns for investors.

Interest rate, %

14,8%

effective interest rate at
2025.03.31



Active debt prevention

In Q1:



Sent **162.272** (+6%*) emails and **71.761** (+2%*) SMS to the borrowers



Terminated **142** (-9%*) loan contracts



Made **6.082** (+3%*) calls to the late borrowers



93 (-28%*) borrowers put to the court

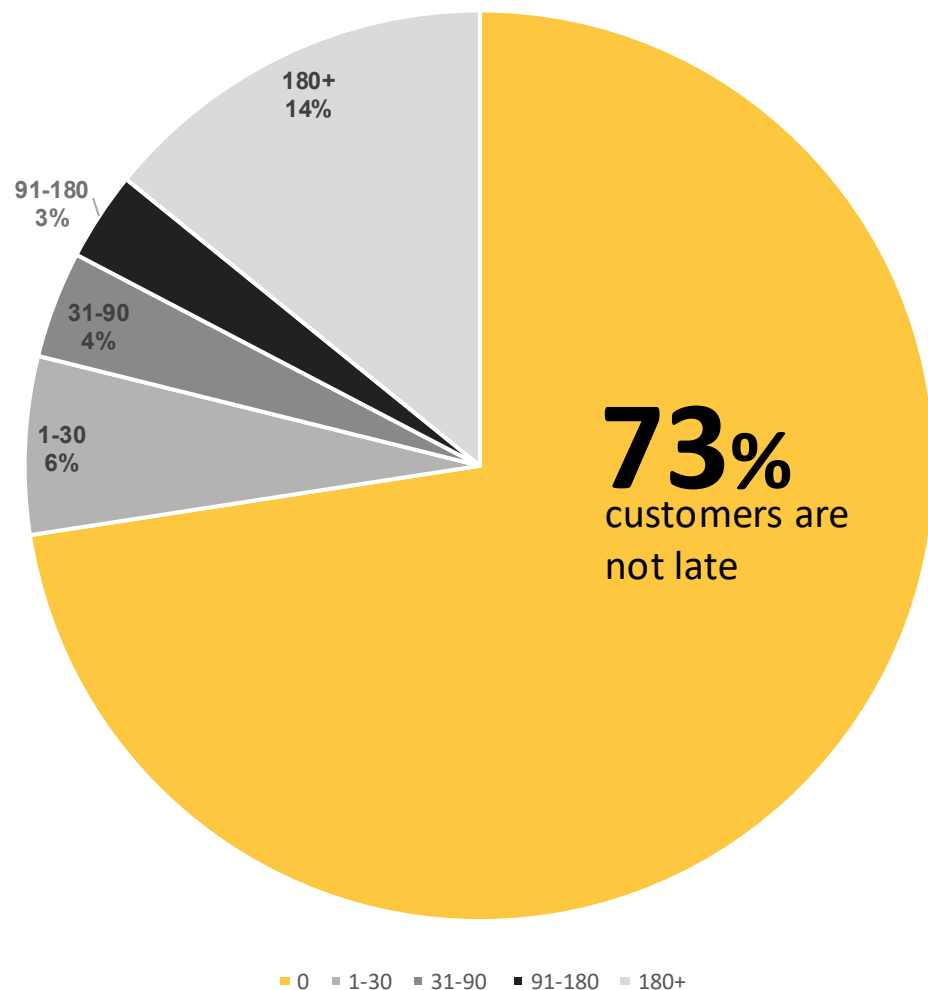
Recovery

How do we deal with late borrowers?

* Compared to 2024.12.31

Portfolio composition

by days late, units



0,63%

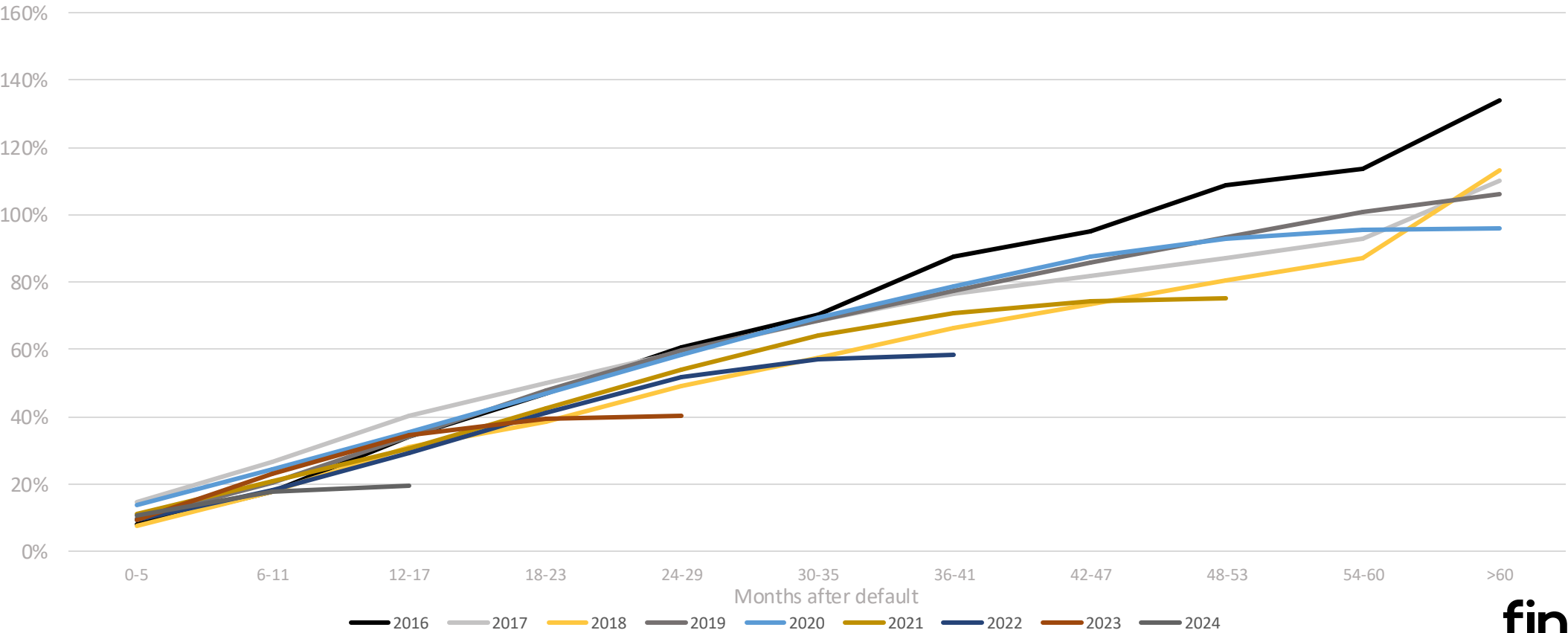
of loans issued in 2024 defaulted

Loans recovered

A recovery of more than 100% means that we have recovered not only the loan principal but also the interest

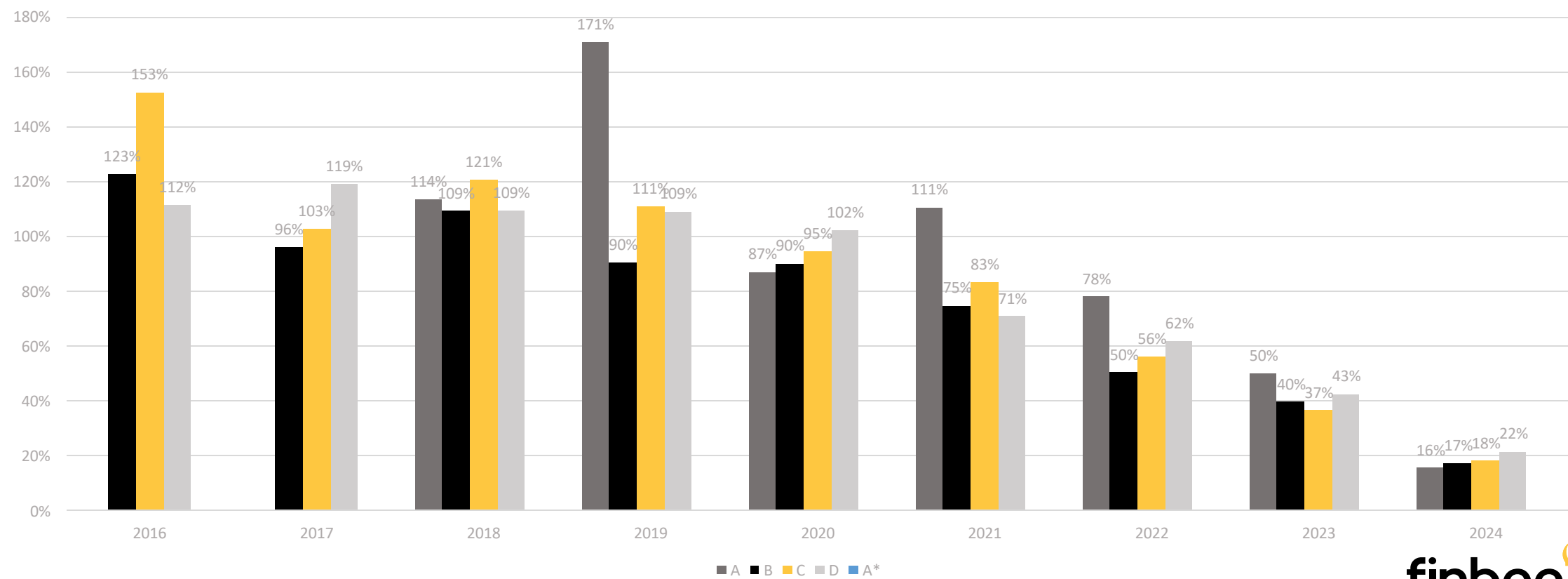
5-6 years

Historical duration until defaulted principal is fully recovered



Debt collection performance, by rating

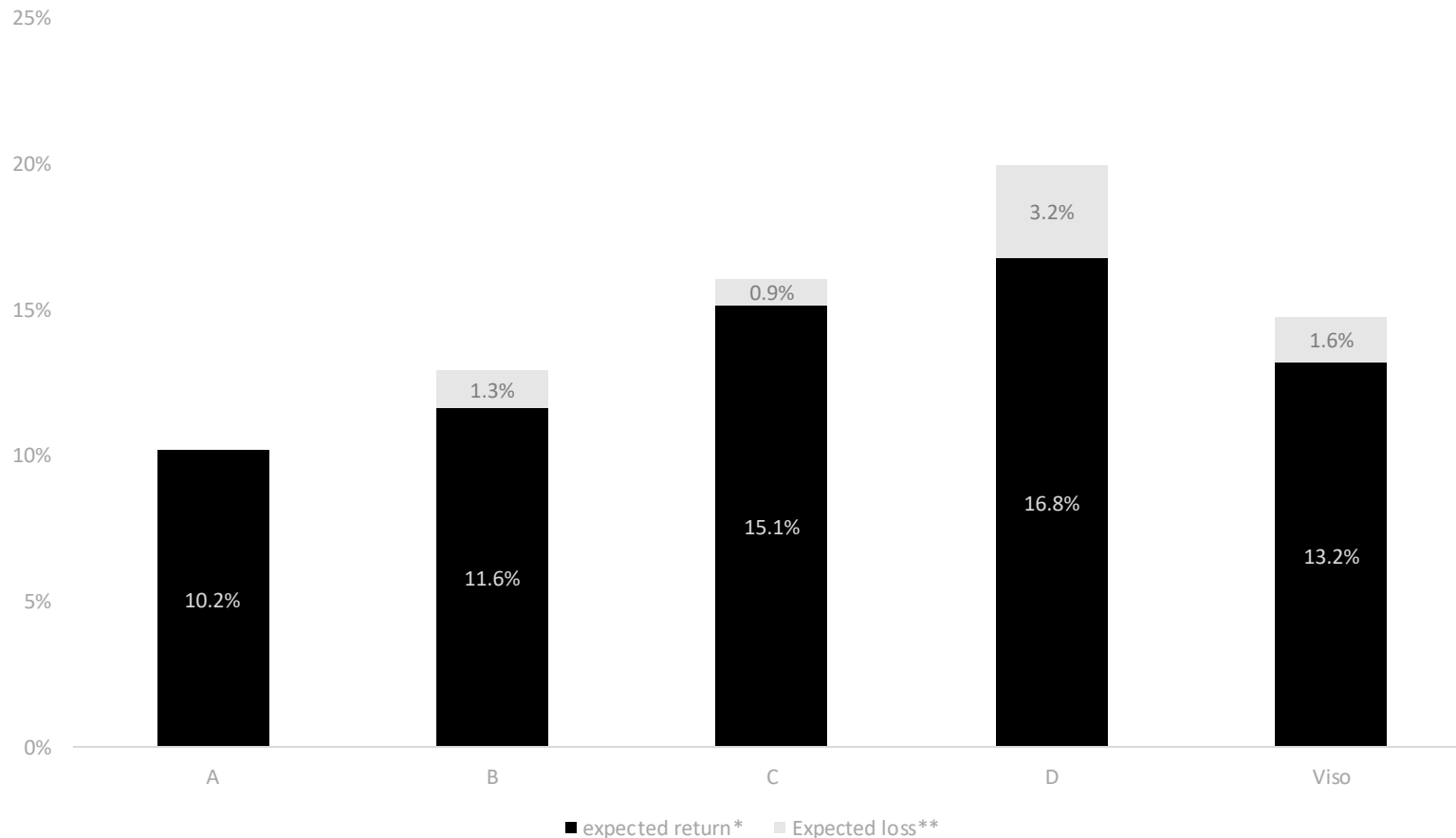
Debt collected, % of outstanding principal at default



Return on loan portfolio

13,2%

Return on consumer loan portfolio



* The expected return is calculated as :

Weighted average interest rate (%) – expected loss (%) on the original loan amount

** Expected loss (%) = $PDw \times EAD \times (1-RR)$

PDw: Probability of default (%) = Number of defaulted loans at origination / Number of total loans originated

EAD: Loan balance at the date of the first default moment (%) = Loan balance at the time of default / Loan amount at origination

RR: Recovery rate, the proportion (%), that is recovered on the loan balance at the time of default = Amount recovered after default events / EAD



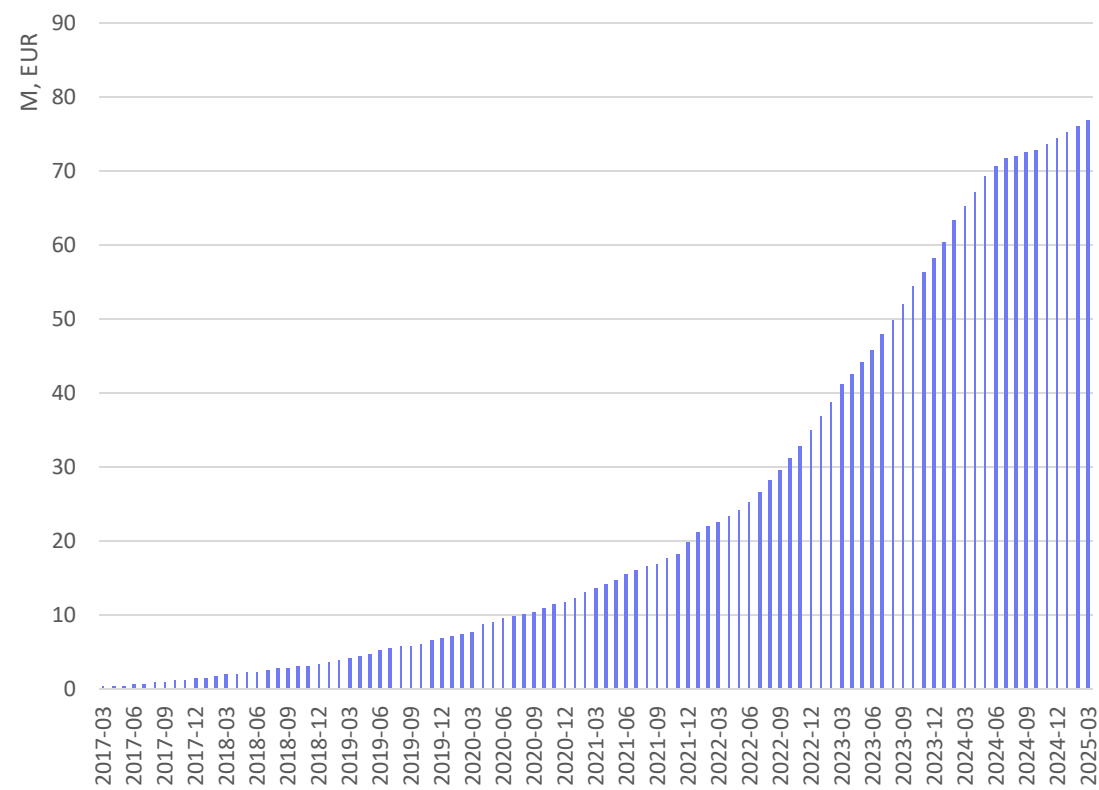
Business loans

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Finbee business loans

41%

Average yearly growth

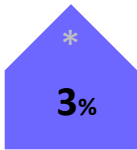


8 years

in the market

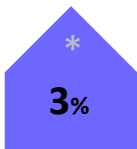
4.769 units

loans issued



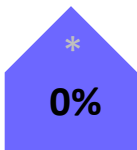
76,6M EUR

loans issued



16.071 EUR

average loan amount



8,18M EUR

interest paid out to the investors



*Compared to 2025.12.31

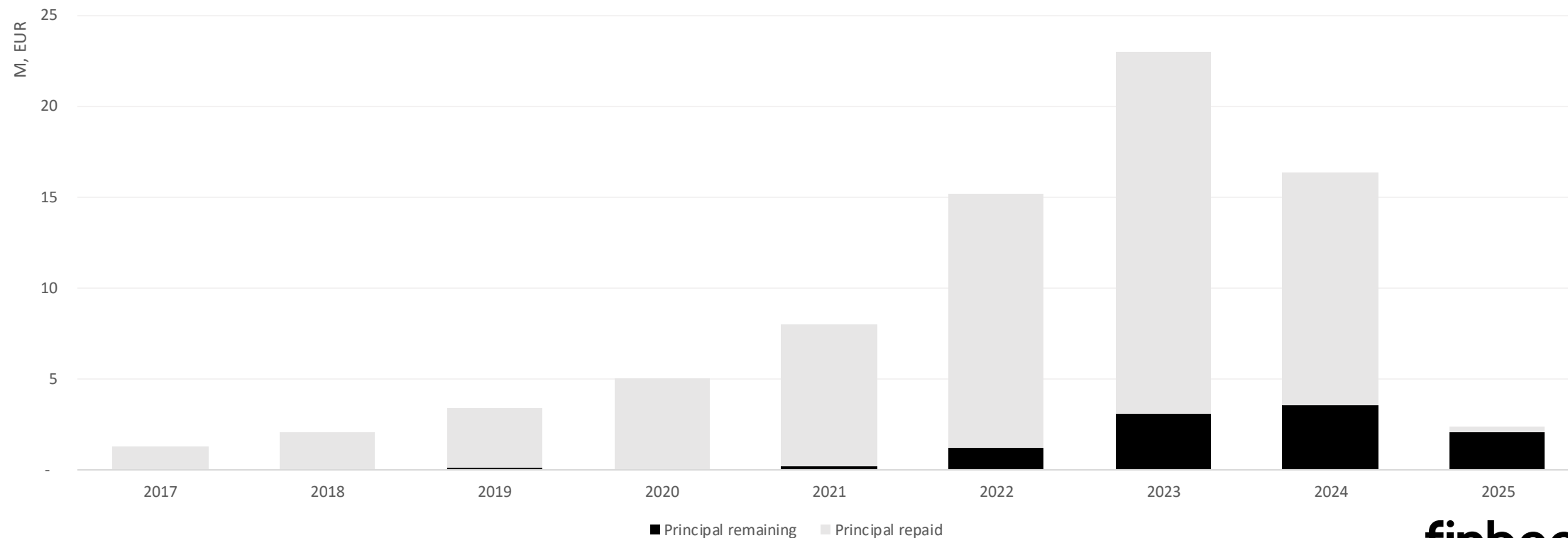
Loan volume

Already 22% of the loans issued in 2024 have
been repaid

10,2_M EUR

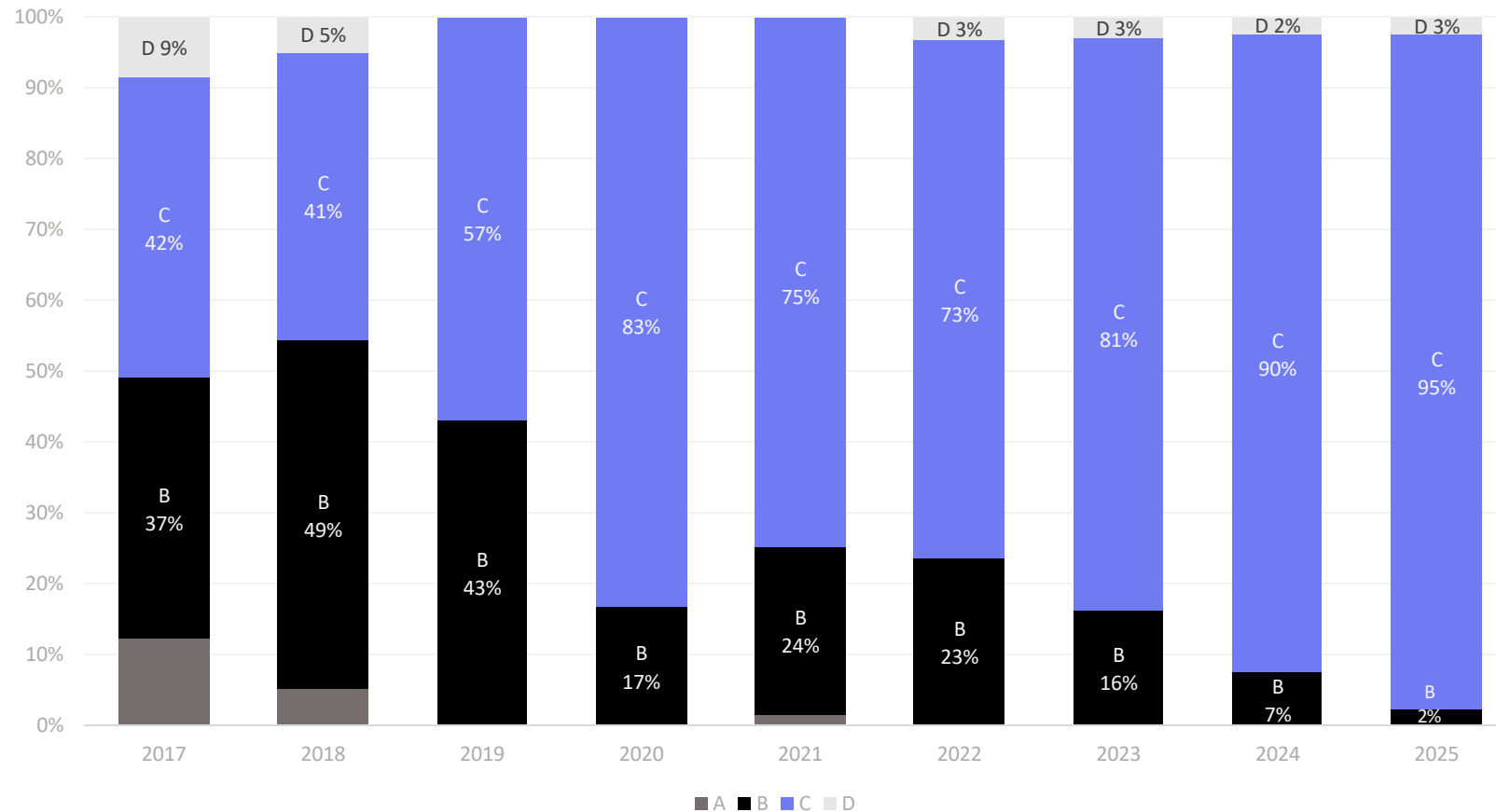
active loan portfolio at 2025.03.31

18 months average loans duration



Business loans by rating, %

A reduction in B-rated loans due to customer demand for amounts exceeding our funding capabilities

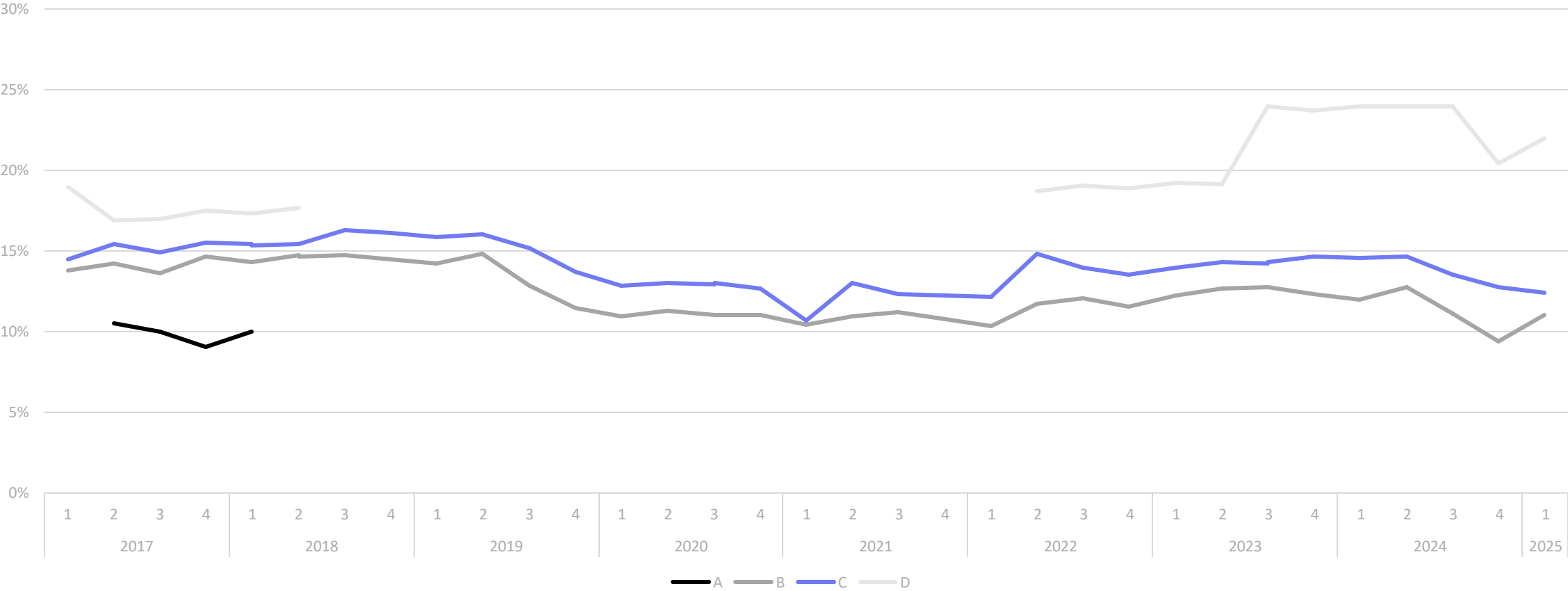


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D – High risk customers. High likelihood of solvency problems for the customer, but the risk is compensated by a high interest rate. Historically generates the highest returns for investors.

Interest rate, %

12,6%

average interest rate at 2025.03.31



Active loan prevention

In Q1:

Recovery

How do we deal with late borrowers?



We sent **31.255** (+1%*) emails and **17.250** (+13%*) text messages to the borrowers



Terminated **75** (-29%*) loan contracts



Made **3.058** (+4%*) calls to late borrowers



Put **62** (-63%*) borrowers to court

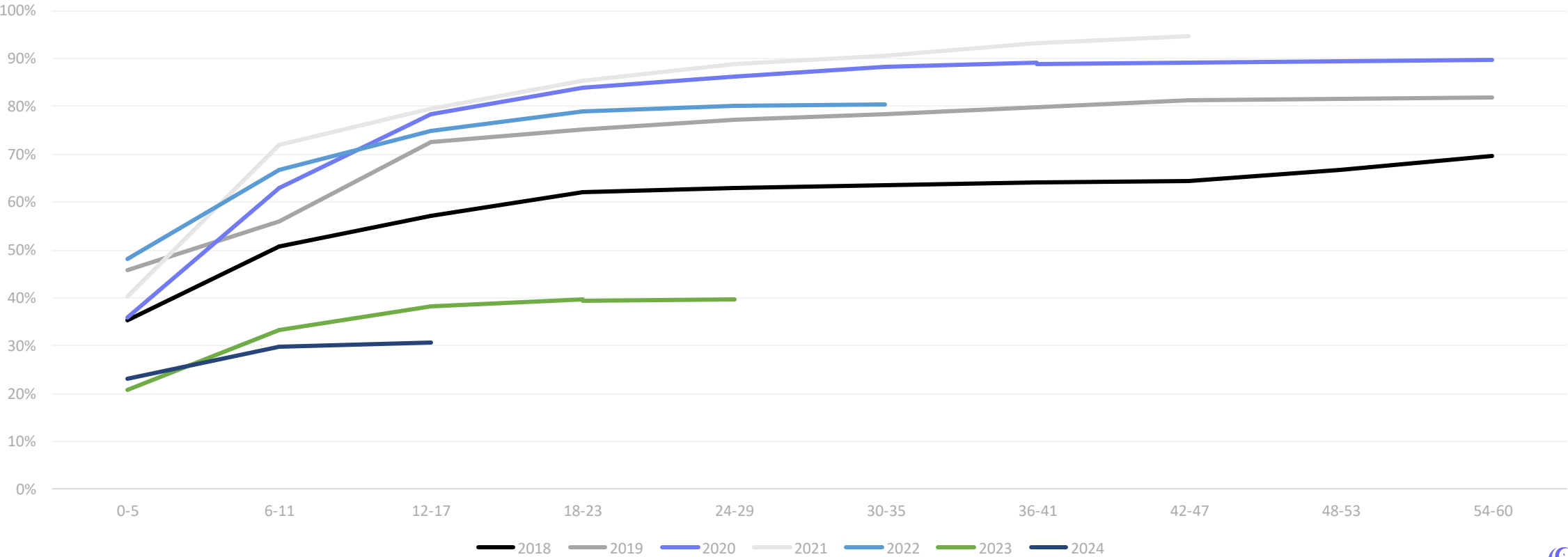
*Compared to 2025.03.31

Loans recovered

during equal number of months after the start of recovery,
% of outstanding principal at default

95%

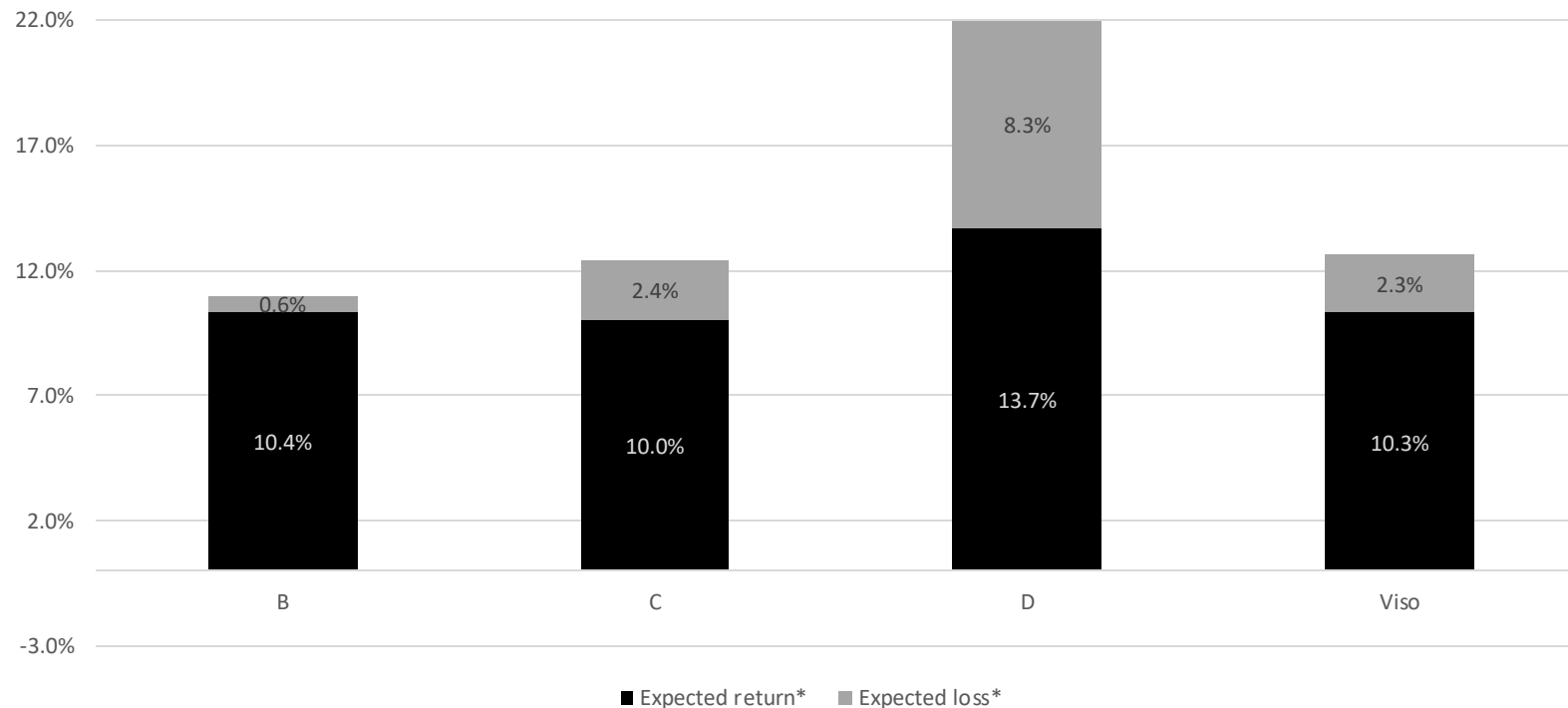
of outstanding principal recovered of loans that defaulted in 2021



Return on loan portfolio

10,3%

Business loans return



* The expected return is calculated as :

Weighted average interest rate (%) – expected loss (%) on the original loan amount

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Important!

Investing through crowdfunding platform, as well as investing in other financial instruments, involves risk taking. Therefore, before you start investing in loans, you must properly assess your financial situation, as well as financial situation of your family or your business, your investment experience and knowledge of risks associated with investing. If you think you do not understand the potential risks associated with the financing transaction you are making, consider contacting specialists.

Investments made through the platform are not covered by the law of deposits and liabilities to investors of Lithuanian Republic, nor is it guaranteed that the client to whom you borrowed the money will properly fulfil its financial obligations, therefore each investor assumes the risks associated with the investment when making a financing transaction on the platform, including partial or full loss of all invested funds, loss of expected profit as well as limited or no liquidity.

Finbee and Finbee Verslui does not assume any liability for losses incurred by investors but seeks to ensure the security of invested funds and the return on investment in every possible way.

Thank you for your friendship!

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