

# Finbee performance report

2025 Q2



**finbee** 

# Finbee CEO insights



The second quarter of this year was special in Finbee's history – **we issued EUR 12 million in consumer loans** and became the **largest platform in Lithuania**. Compared to the second quarter of last year, the amount of consumer loans issued **grew by 70%**, which was the **fastest growth among all peer-to-peer lending platforms operating in Lithuania**. **Business loans** financed through crowdfunding amounted to **EUR 2.6 million**.

Despite growing business volumes and falling base interest rates, Finbee investors continue to earn a stable annual interest rate of **14.7%** by investing in consumer loans.

As loan volumes grow, 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**. **This shows that we provide investors with carefully selected, high-quality loan applications.**

**Darius Noreika, CFA**

# 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 largest bonus earned by an **investor exceeds €1,600**, and nearly **900 investors have already earned bonuses through the opportunity to earn extra income.**
- We have updated the data of the [best P2P calculator ever](#). Are your lending settings still the most efficient?
- To make accounts even more **secure**, we have introduced a requirement to **regularly update passwords**. When your password expires, you will receive a message when logging in that **you need to change your password.**

”



**Our**  
**investors**

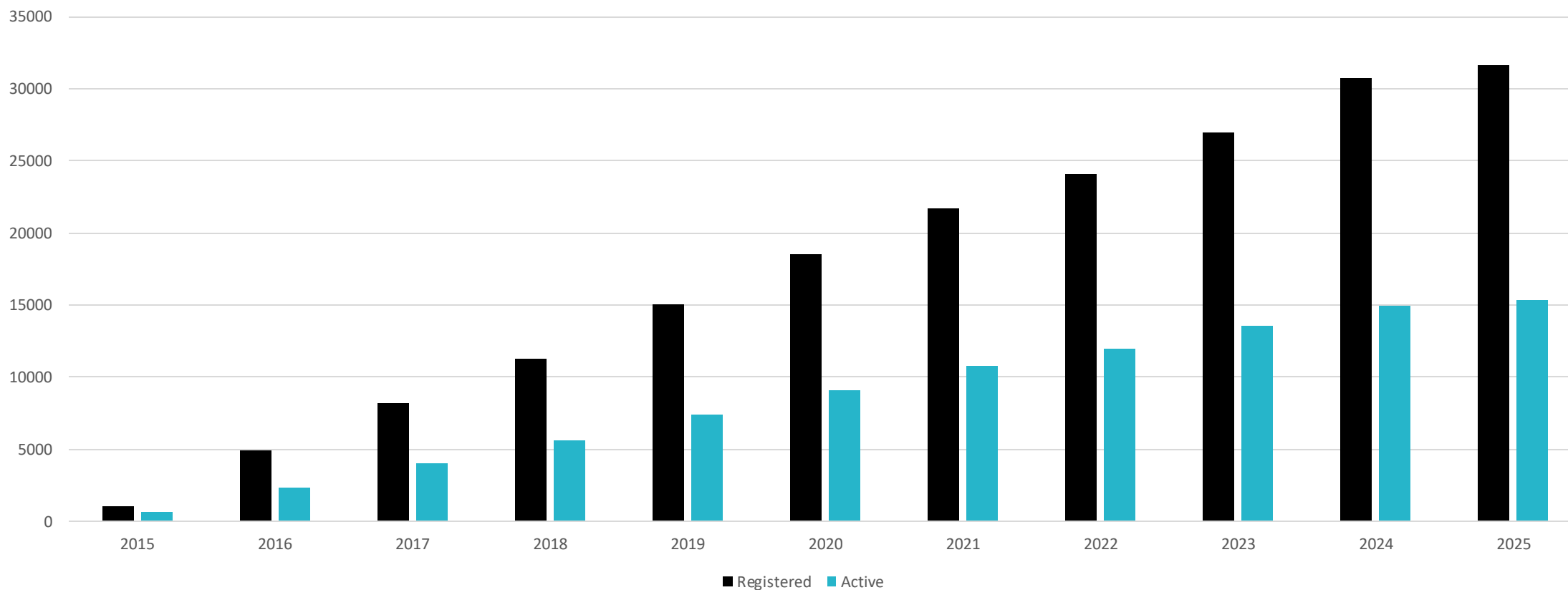
**finbee**

# Our investors

# 31.640

Number of investors in 2025.06.30

**15.372** 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	Q2
TOP legal entity	10.019.620 Eur	+24%
TOP private investor	608.625 Eur	+2%
Top 10% active*	>10.403 Eur	+4%
Top 50% active*	>1.146 Eur	+5%

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

# Secondary market statistics

535.698 Eur

\*30 769 Transactions

High liquidity

That many loans were bought on the secondary market in 2025 Q2.



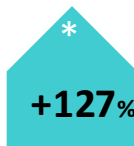
# Finbee co-financing

In 2025 Q2 together with you we financed:



**4,00** M EUR

to consumer loans



**9,987** M EUR

active portfolio



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

\*Compared to 2025.03.31





**Consumer loans**

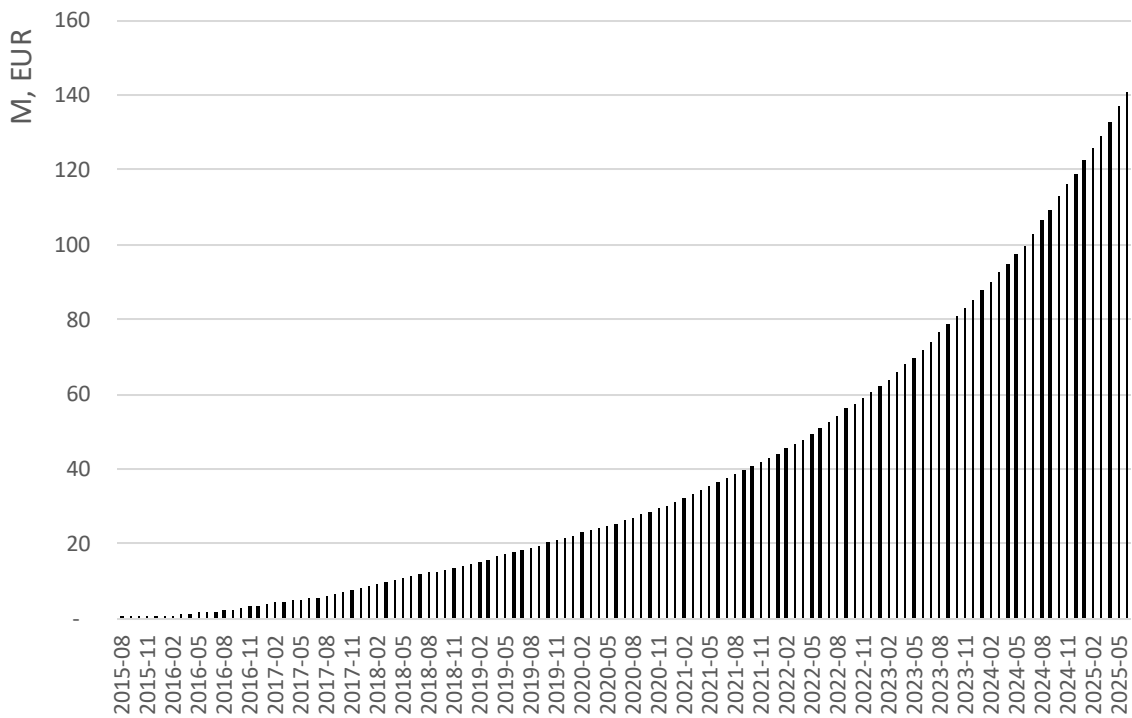
**finbee** 



# Consumer loans

48%

YoY growth



9 years

in the market

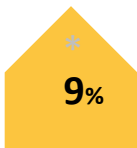
44.878 units

loans issued



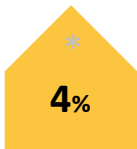
141,06M EUR

loans issued in total



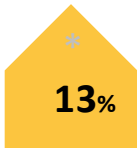
3.143 EUR

average loan amount



21,63M EUR

interest paid out to the investors



\*Compared to 2025.03.31

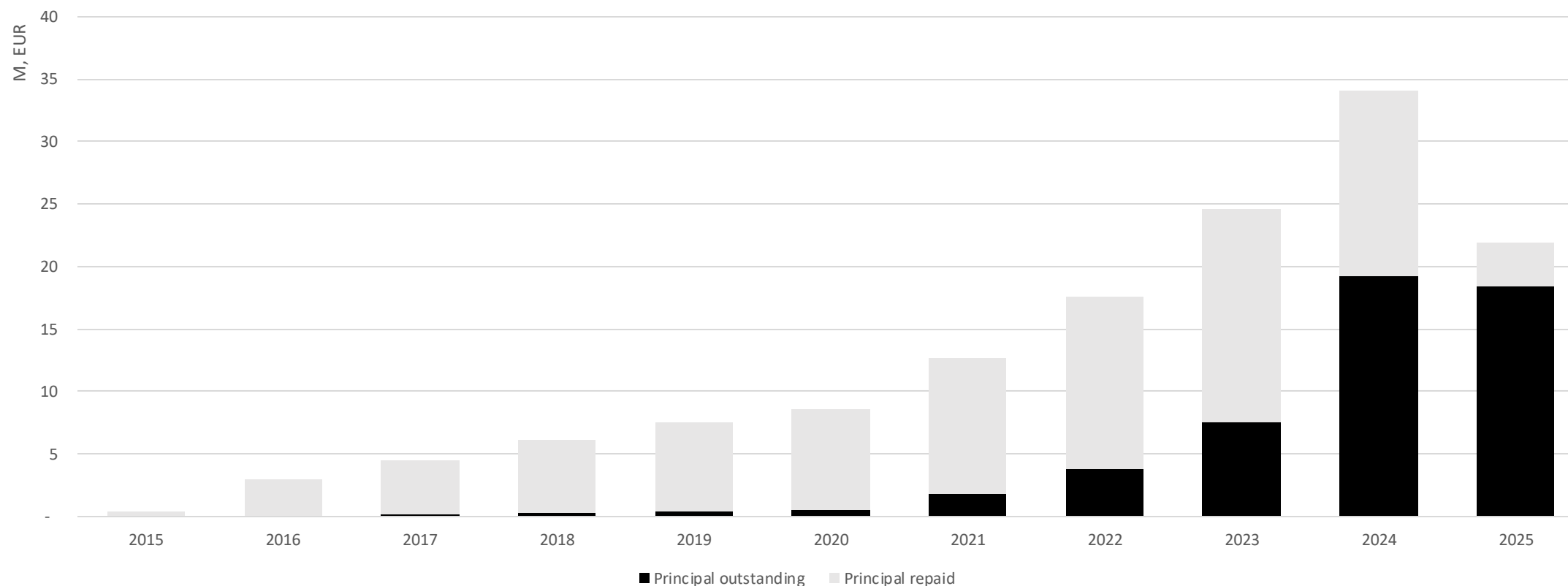
# Loans issued

52,2M EUR



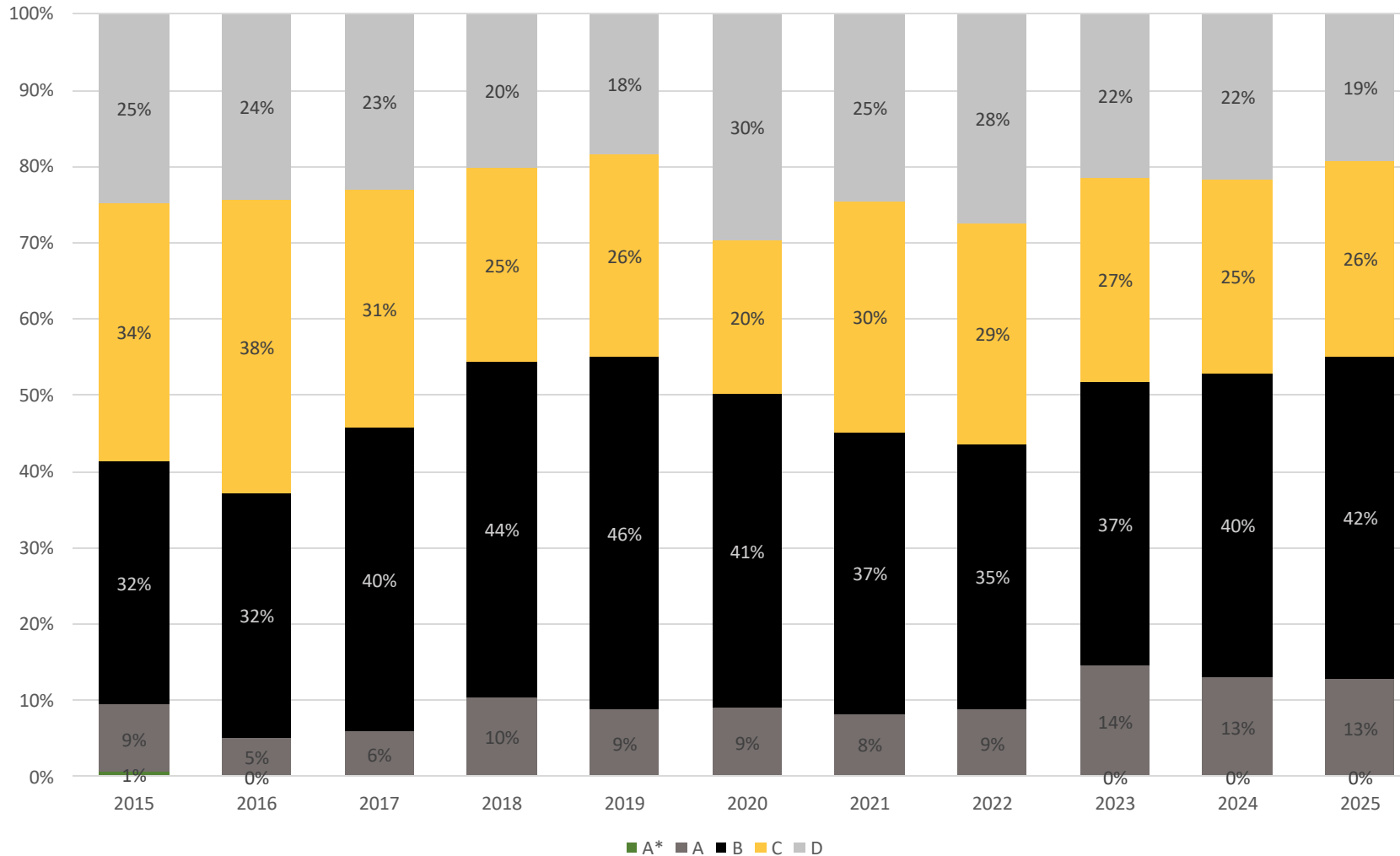
44% of the loans issued in 2024 have already been repaid

active loan portfolio at 2025.06.30  
29 months average loan duration



\*Compared to 2025.03.31

# Distribution of loans by ratings, %

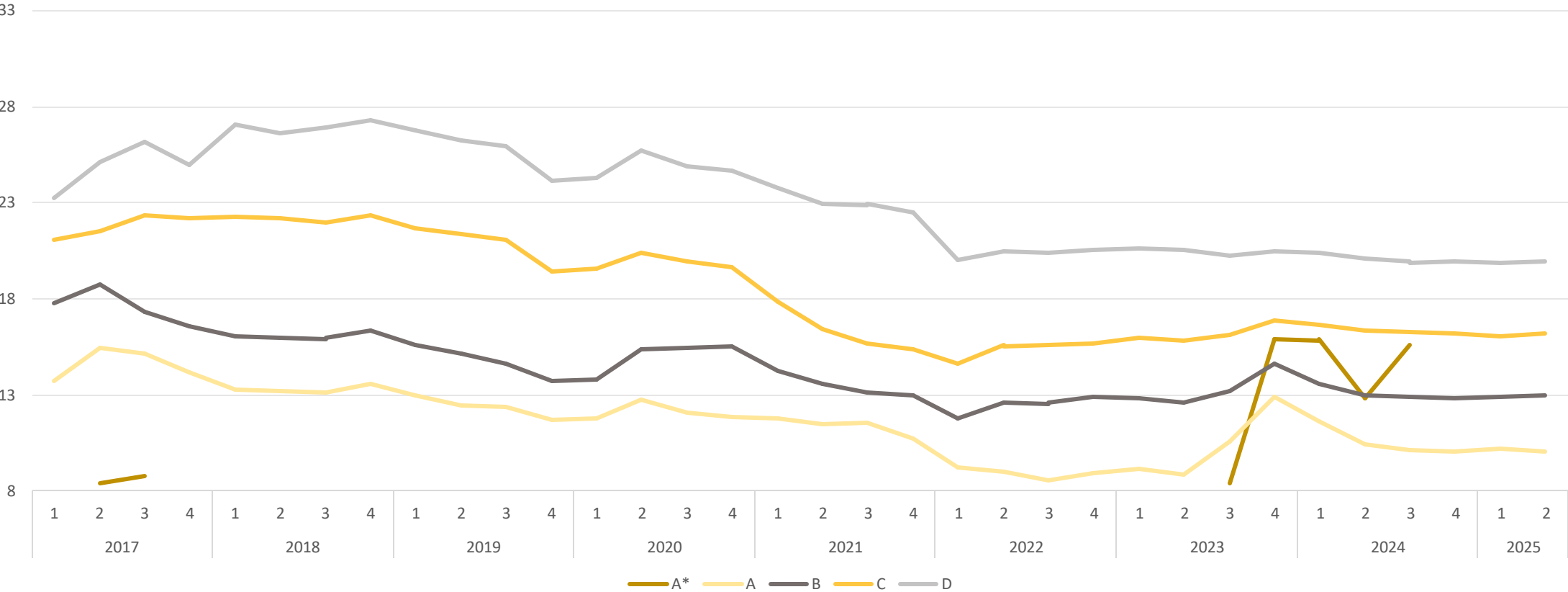


- A\*** - lowest risk customers. Minimal chance of delays. Very low interest rate paid by customers.
- A** - very low risk customers. Low probability of default.
- B** - low risk customers. Small delays are likely, but offset by a higher interest rate.
- C** - medium risk customers. Higher delays and 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, %

14,67%

effective interest rate at  
2025.06.30



# Active debt prevention

In Q2:

## Recovery

How do we deal  
with late borrowers?



Sent **170.600** (+5%\*)  
emails and **77.641**  
(+8%\*) SMS to the  
borrowers



Terminated **179**  
(+26%\*) loan  
contracts



Made **5.039** (-17%\*)  
calls to the late  
borrowers

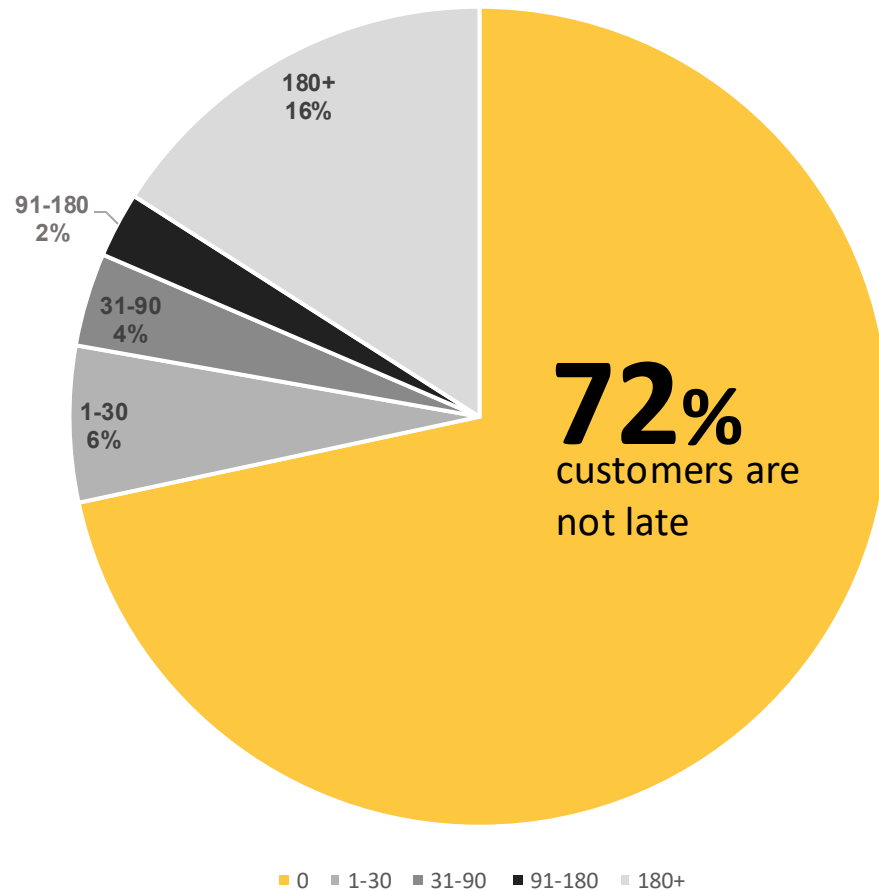


**169** (+82%\*)  
borrowers put to the  
court

\* Compared to 2025.03.31

# Portfolio composition

by days late, units



1,24%

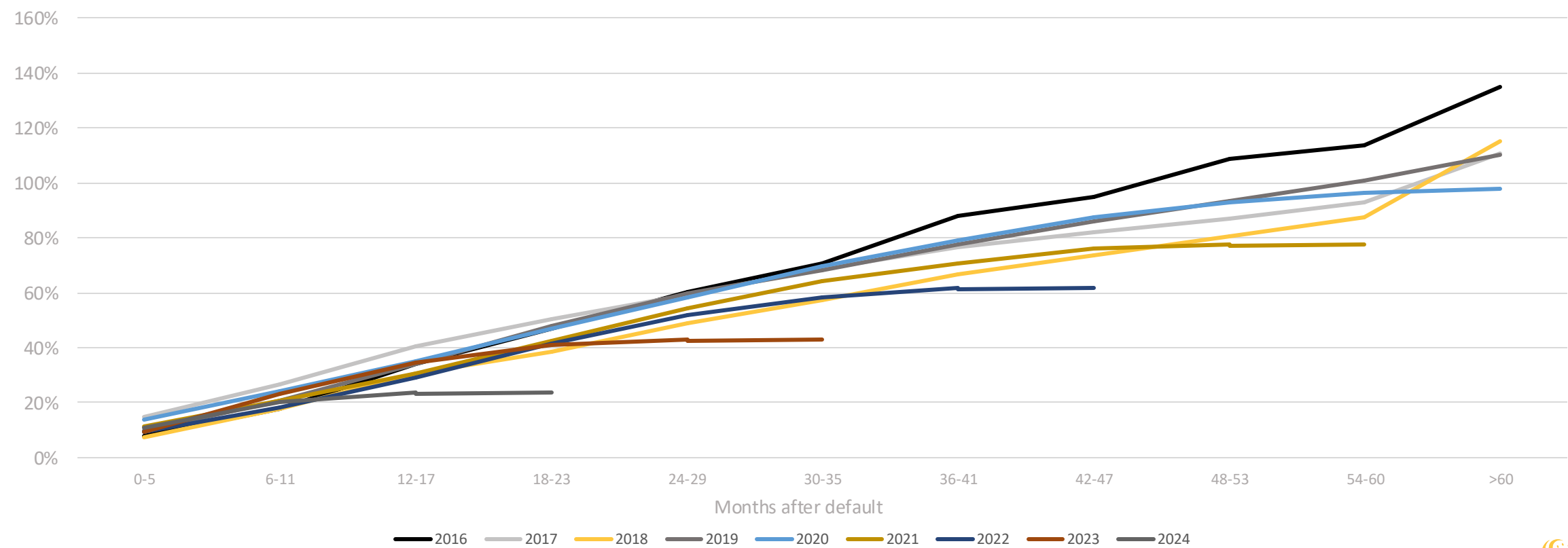
of loans issued in 2024 defaulted

# 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

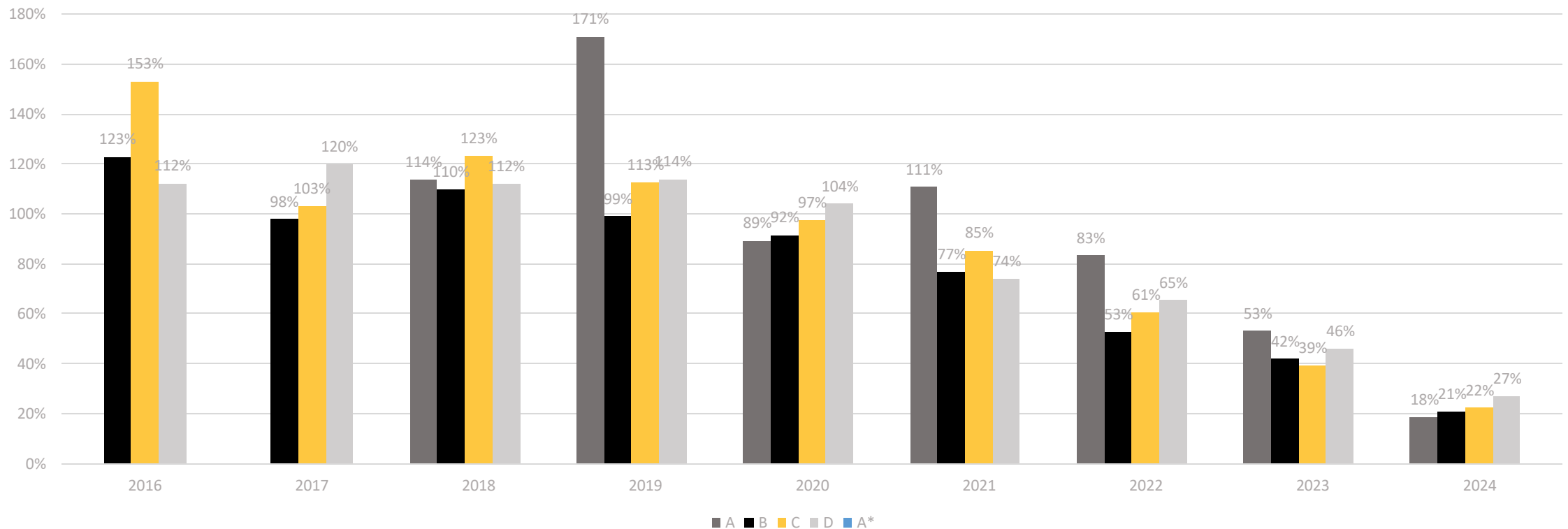
Historical duration until defaulted principal is fully recovered





# Debt collection performance, by rating

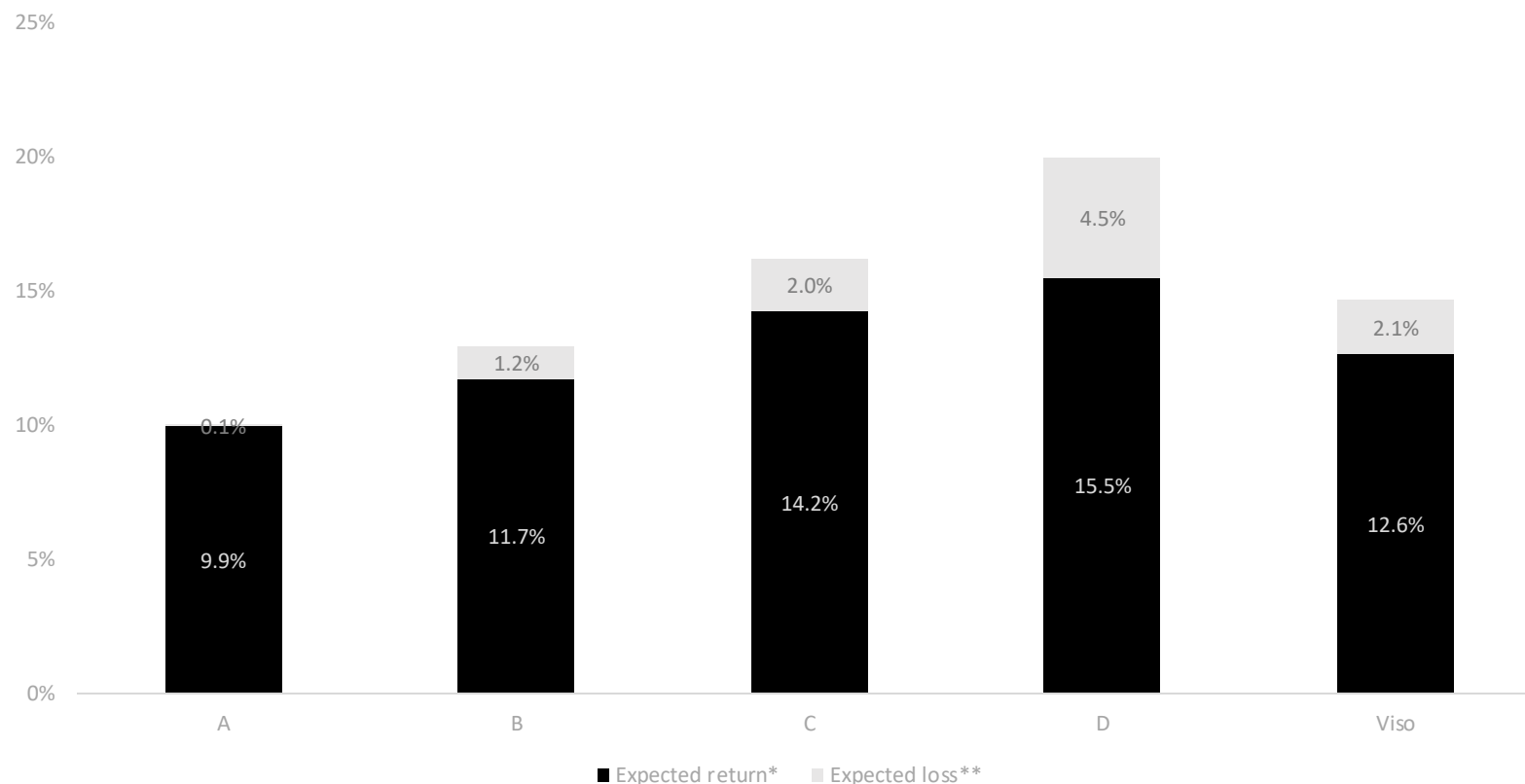
Debt collected, % of outstanding principal at default



# Return on loan portfolio

# 12,6%

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



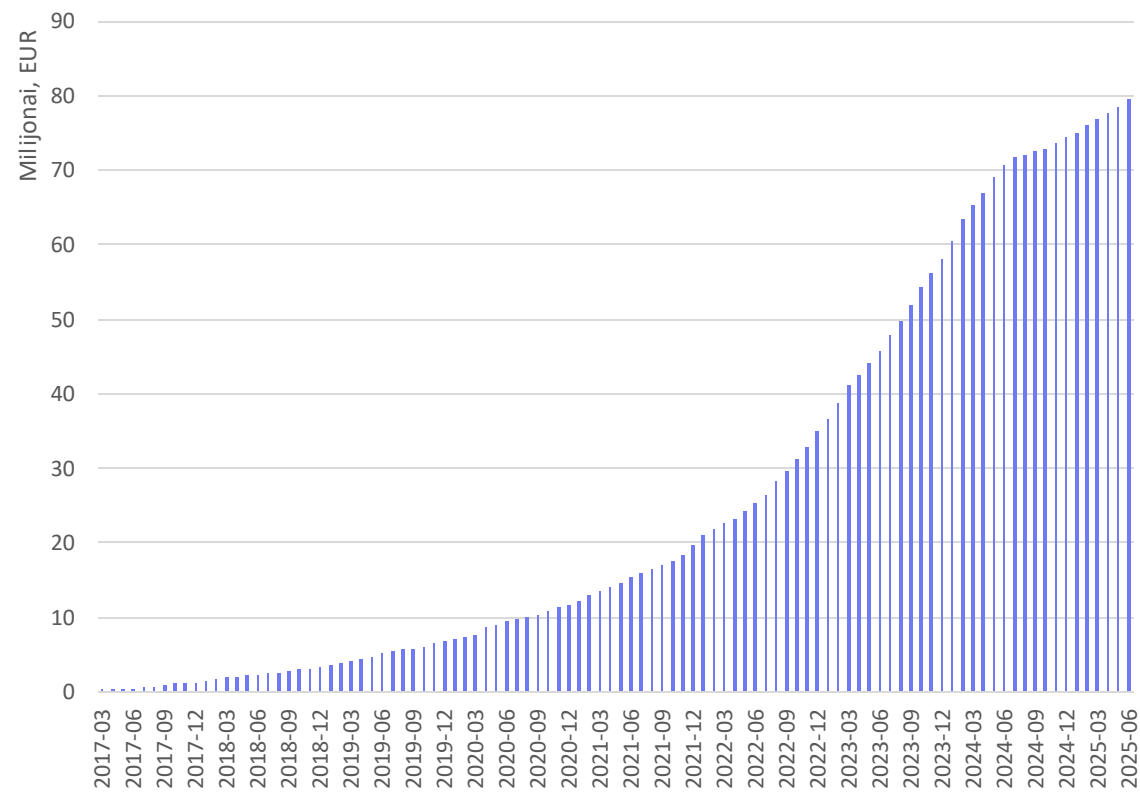
# Business loans

**finbee**<sup>®</sup>  
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# Finbee business loans

40%

Average yearly growth

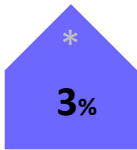


8 years

in the market

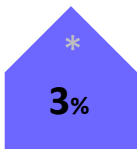
4.909 units

loans issued



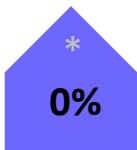
79,2M EUR

loans issued



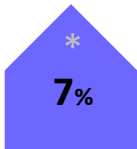
16.138 EUR

average loan amount



8,74M EUR

interest paid out to the investors



\*Compared to 2025.03.31

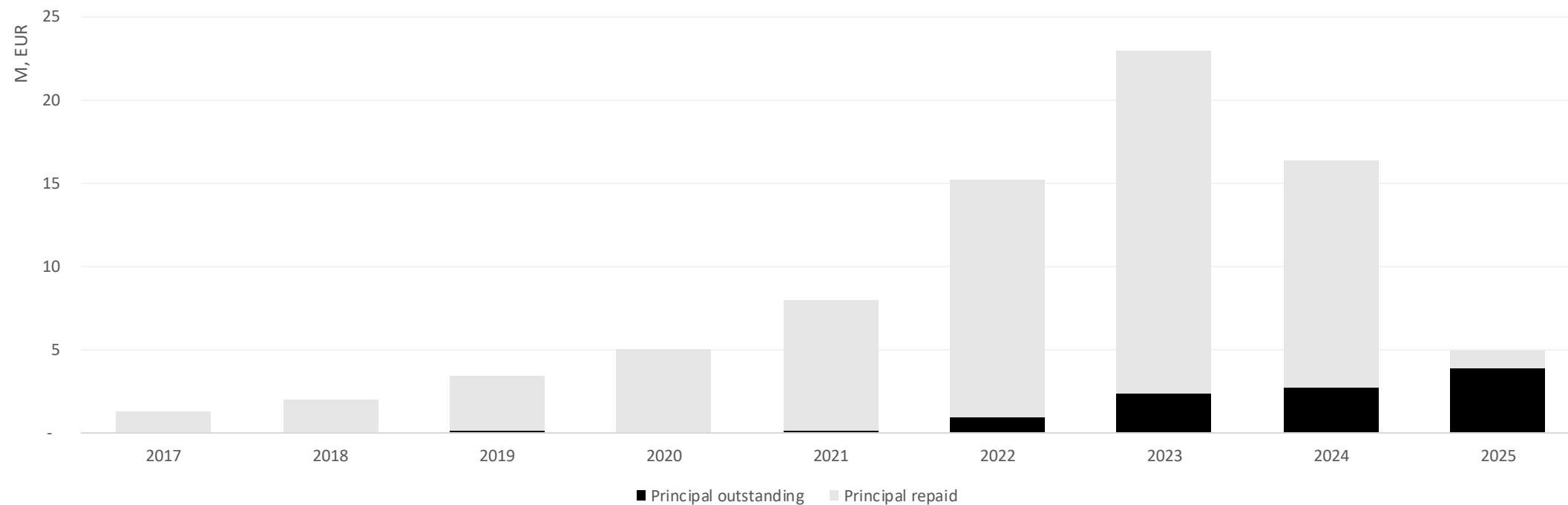
# Loan volume

Already 83% of the loans issued in 2024 have  
been repaid

## 10,24<sub>M</sub> EUR

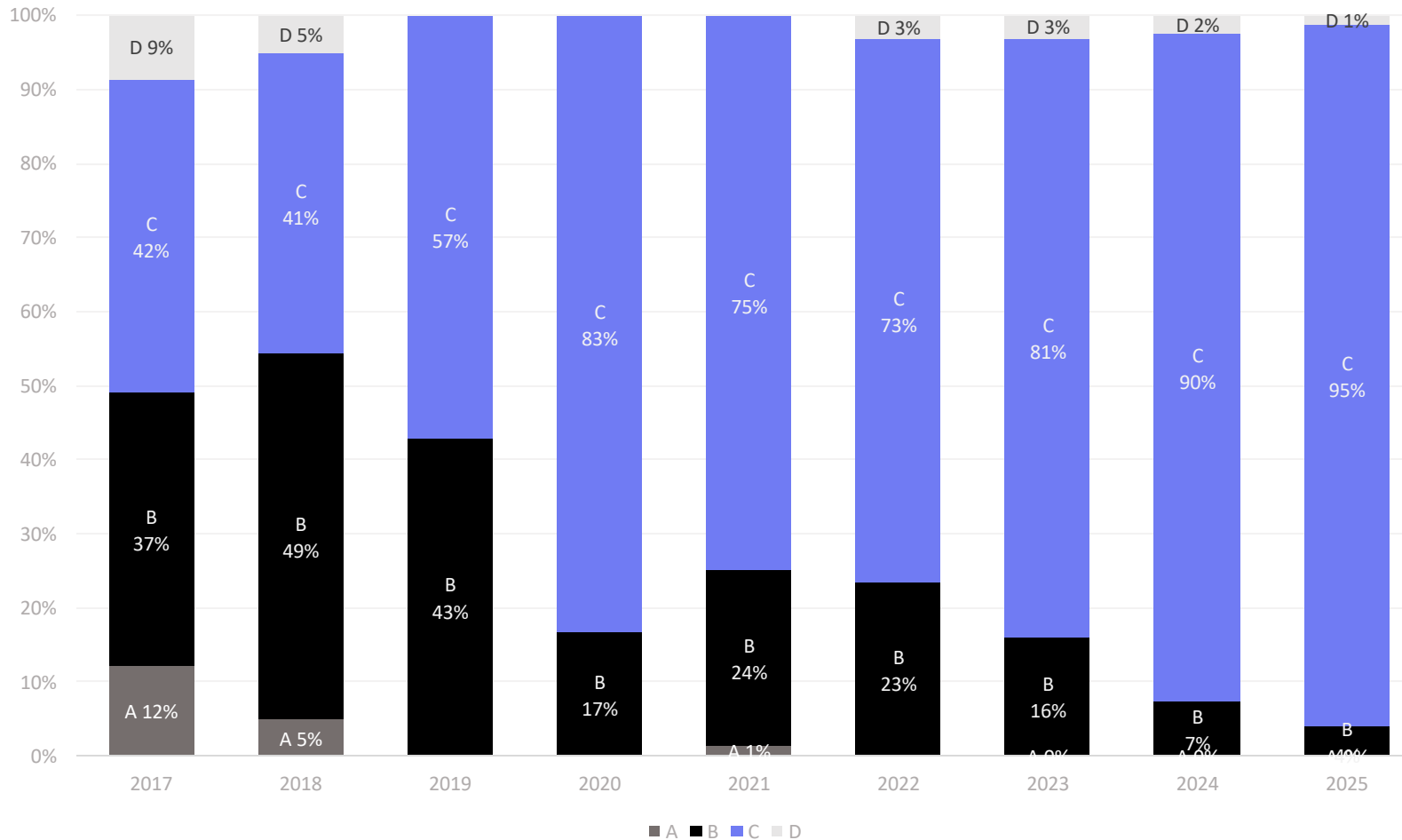
active loan portfolio at 2025.06.30

**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

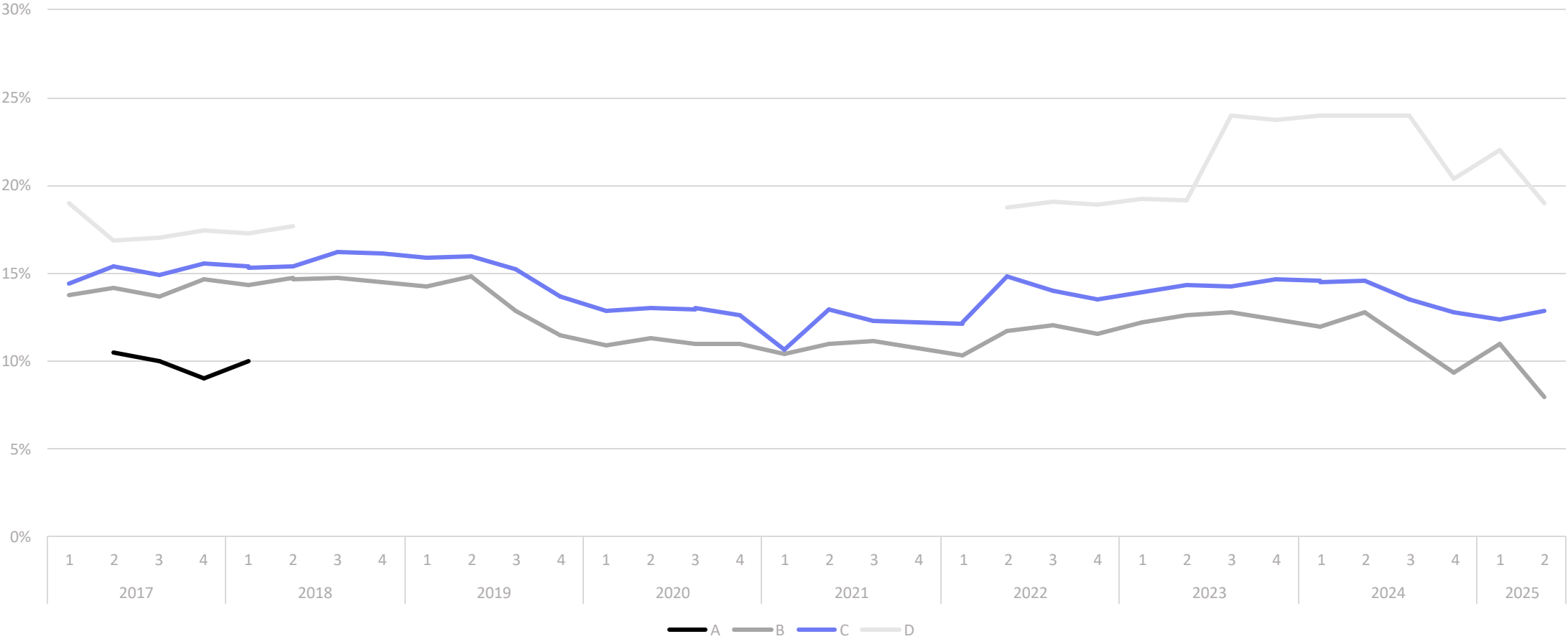


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# Interest rate, %

12,56%

average interest rate at 2025.06.30



# Active loan prevention

In Q2:

## Recovery

How do we deal with late borrowers?



We sent **32.139** (+3%\*) emails and **17.896** (+4%\*) text messages to the borrowers



Terminated **41** (-45%\*) loan contracts



Made **2.534** (-17%\*) calls to late borrowers



Put **29** (-53%\*) borrowers to court

\*Compared to 2025.03.31

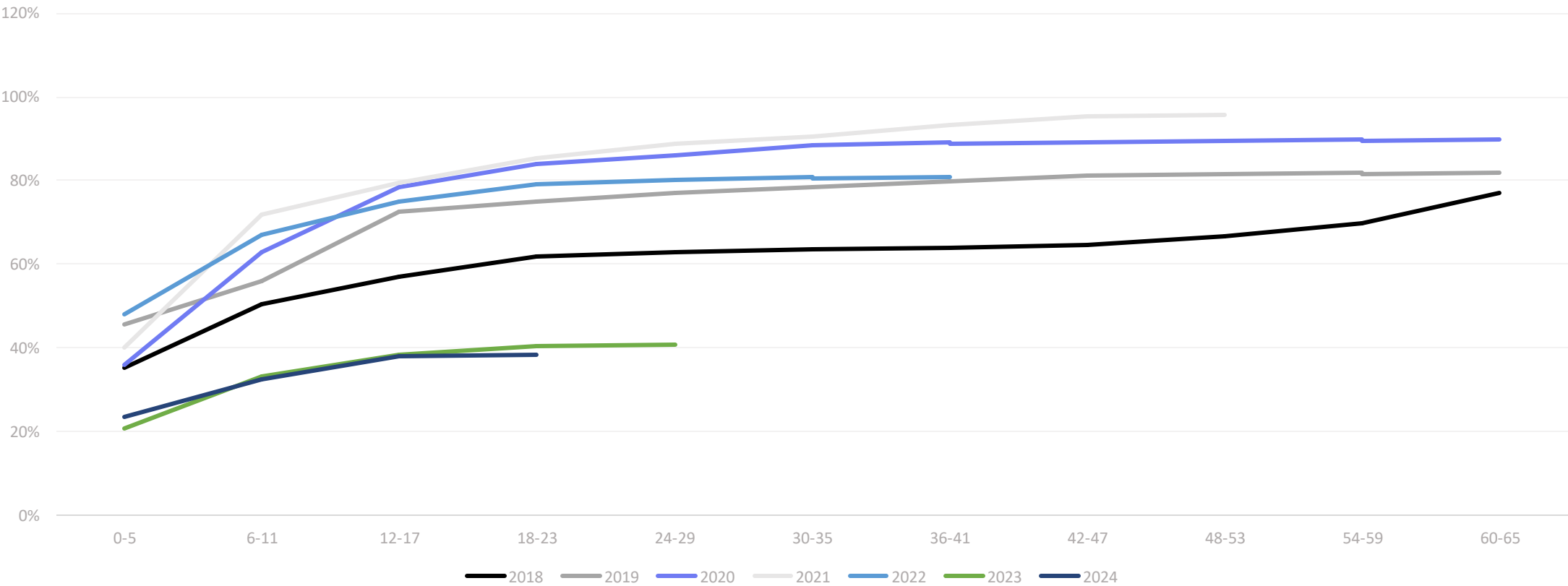


# Loans recovered

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

96%

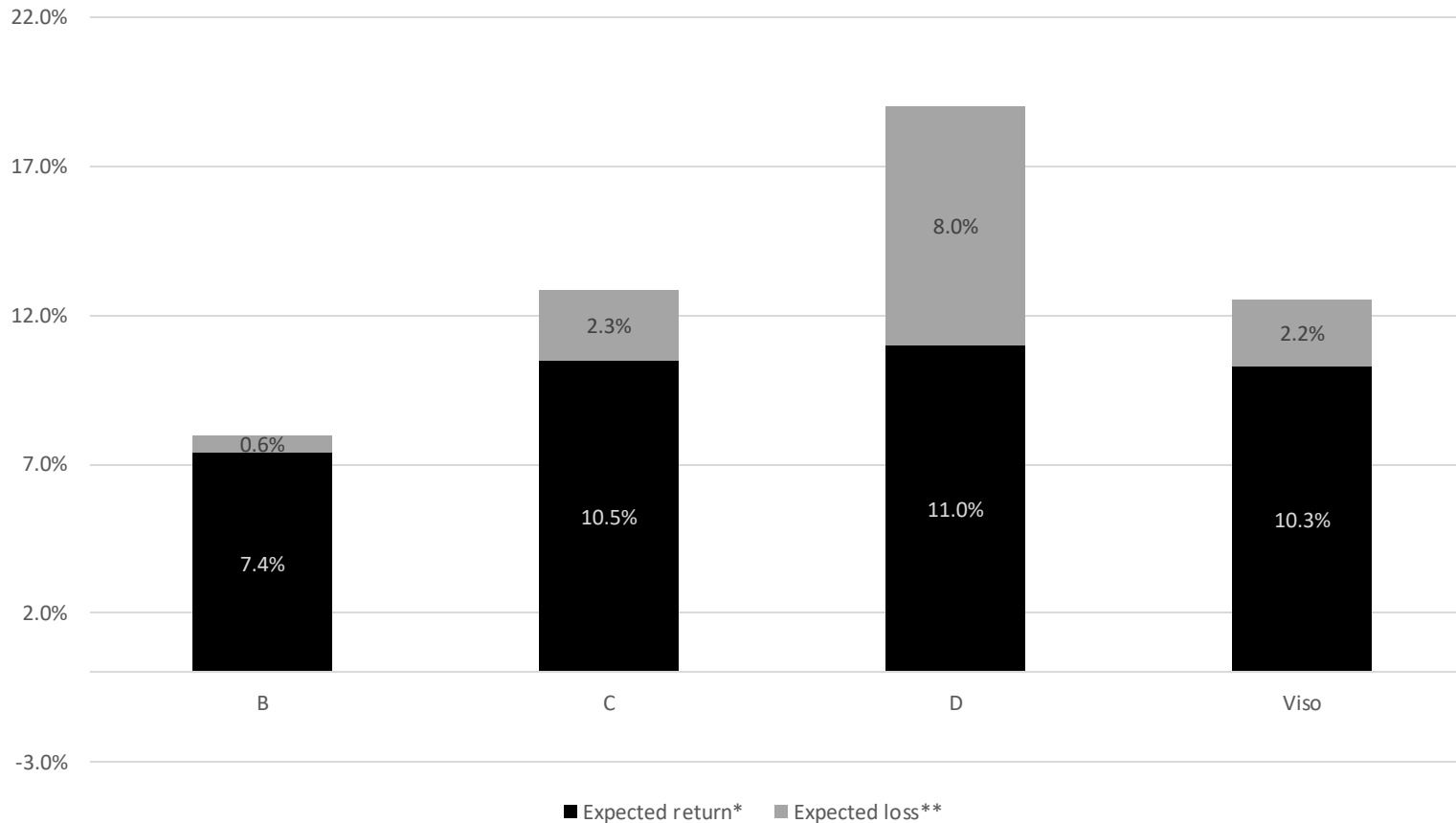
of outstanding principal recovered of loans that defaulted in 2021



# 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

\*\* 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

# 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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