Finbee performance report

2025 Q3

Finbee CEO insights

In the third quarter of this year, **Finbee** maintained its **market leadership position** and set a new record, issuing **nearly €13 million in consumer loans.** During the first nine months of the year, the consumer loan portfolio **grew by 41%** compared to the same period last year, while the amount of business loans financed through crowdfunding **reached €2 million**.

At the end of September, **Finbee's active consumer and business loan portfolio exceeded €100 million, growing by 48% over the year**. This growth demonstrates strong investor confidence in our platform, operational efficiency, and ability to maintain a balance between return and risk.

During the quarter, **the average annual interest rate on consumer loans was 14.5%, while investors in business loans earned 14.1% annual interest.** These results confirm that the Finbee platform remains one of the most attractive options for investors seeking stable returns on their investments.

Finbee's leadership is based not only on growth, but also on the **high quality of its portfolio**. The proportion of defaulted loans is **only 12.4% – 78% less than the average for other peer-to-peer lending platforms operating in Lithuania.** In addition, over the past five years, **we have recovered 98% of consumer loans and 84% of business loans,** which proves our strict risk management discipline and effective debt collection process.

We continue to strive for sustainable growth**, maintaining our competitive advantage and ensuring that investors' capital works efficiently,** generating stable returns and contributing to the financing of Lithuanian people and businesses.

Darius Noreika, CFA

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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 €1,900,** and more than **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.**

- We have introduced **the option to filter your active loans** in your loan portfolio **by loan status.**

Our investors

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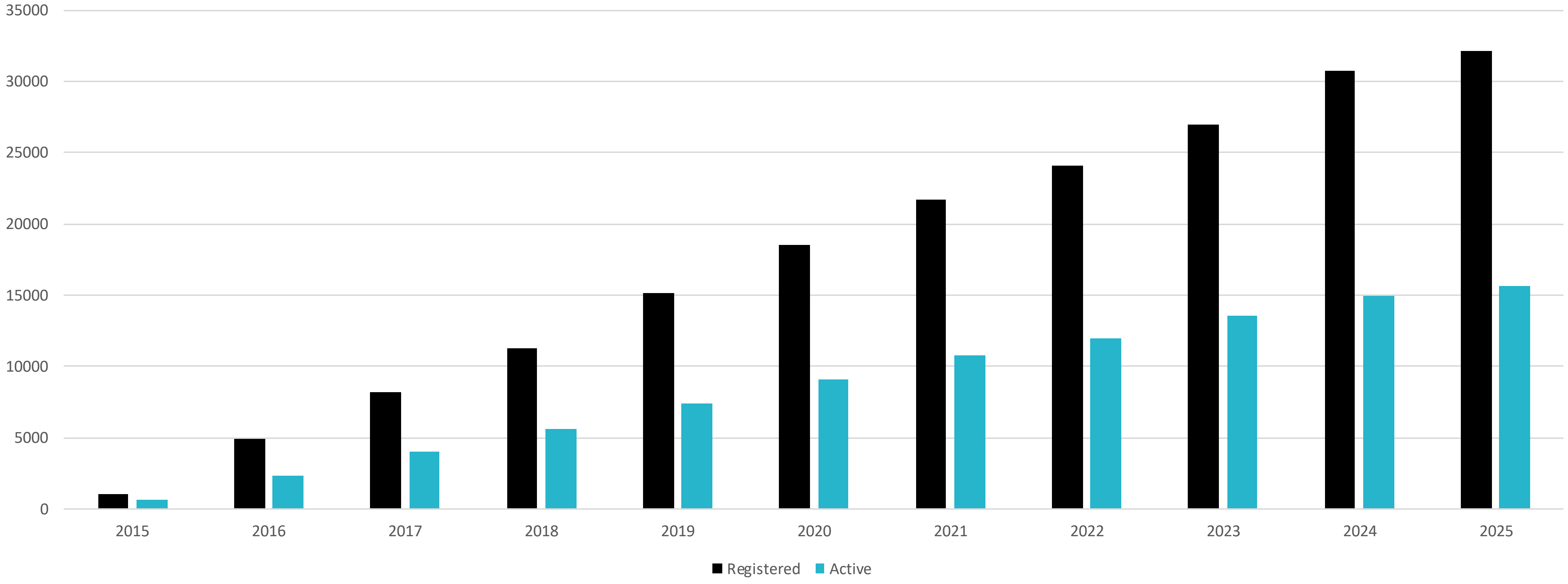
Our investors

32.111

Number of investors in 2025.09.30

15.610 of our investors have made **at least one investment**



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Where do you rank?

Which place do you rank in terms of portfolio size?

Place	Portfolio size	Q3
TOP legal entity	**10.980.690 Eur**	+10%
TOP private investor	**627.804 Eur**	+3%
Top 10% active*	**>10.420 Eur**	+0%
Top 50% active*	**>1.119 Eur**	-2%

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

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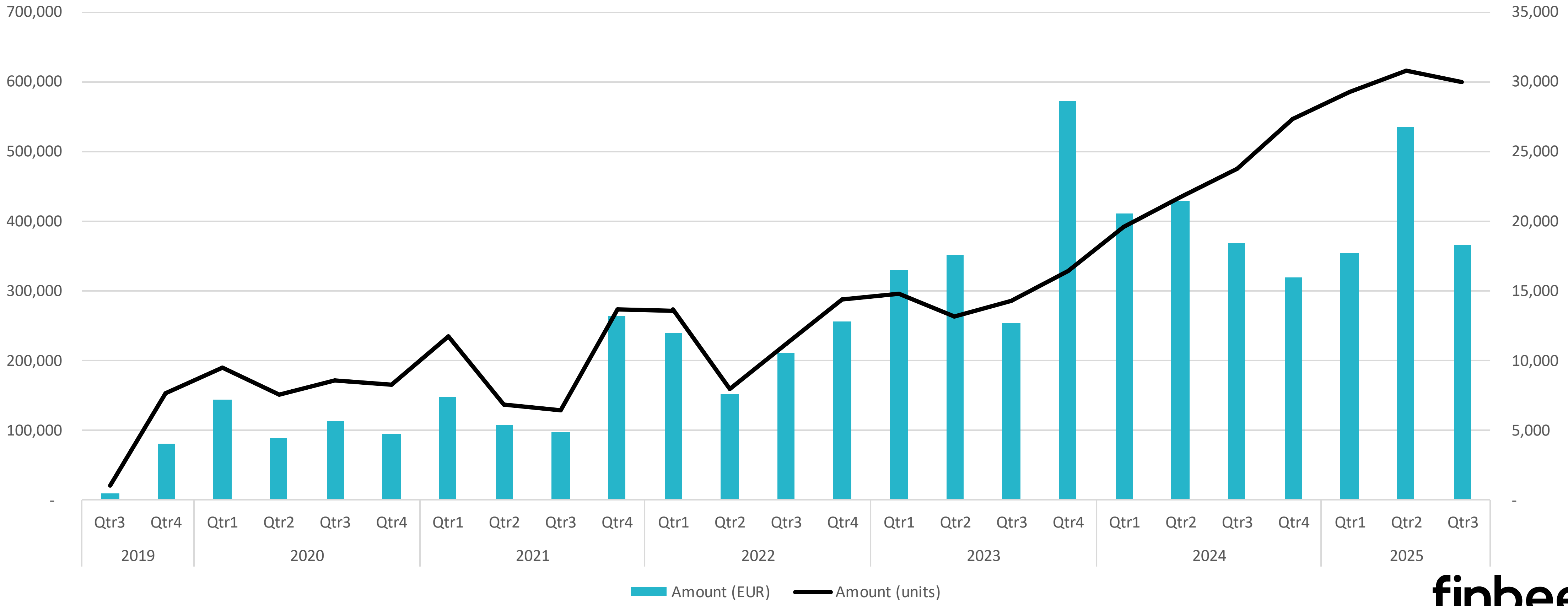
Secondary market statistics

High liquidity

365.366 Eur

*29 943 Transactions

That many loans were bought on the secondary market in 2025 Q3.



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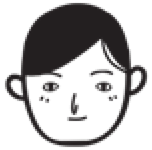
Finbee co-financing

In 2025 Q3 together with you we financed:

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



4,07 M EUR

to consumer loans

* **+2%**

11,895 M EUR

active portfolio

* **+20%**

*Compared to 2025.06.30

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Consumer loans

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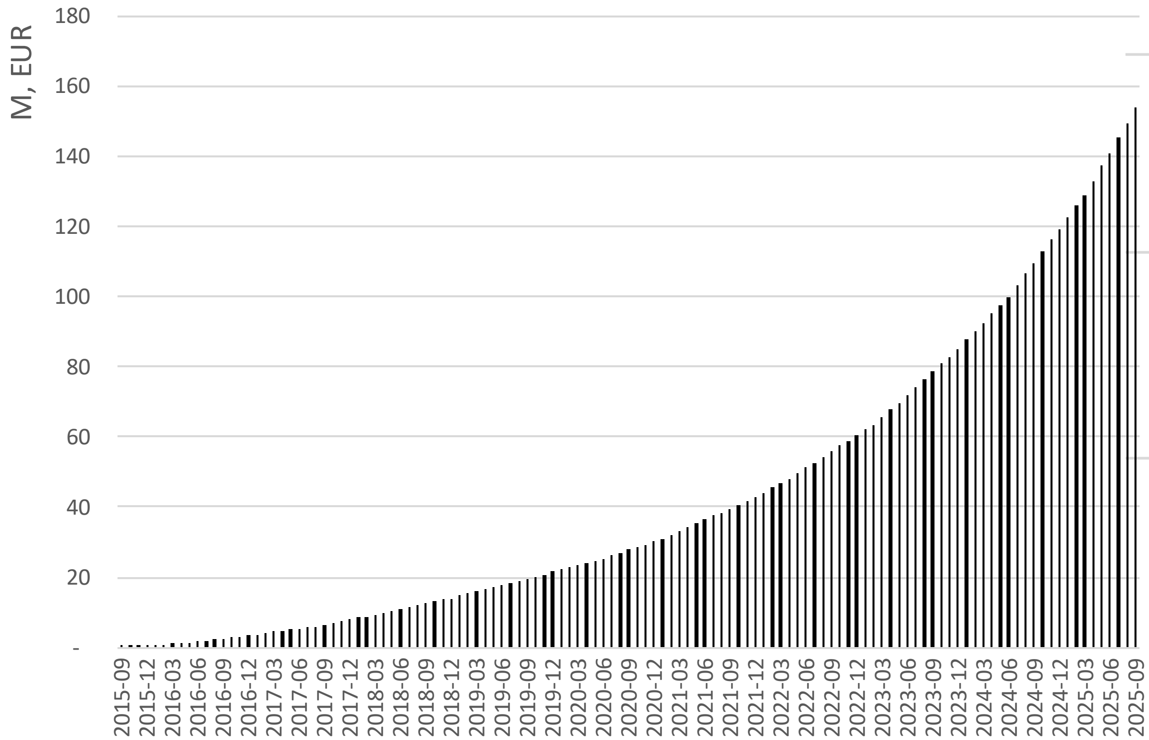
Consumer loans

38%

YoY growth



10 years in the market

47.107 units loans issued — * 5%

153,8M EUR loans issued in total — * 9%

3.265 EUR average loan amount — * 4%

23,47M EUR interest paid out to the investors — * 9%

*Compared to 2025.06.30

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Loans issued

49% of the loans issued in 2024 have already been repaid

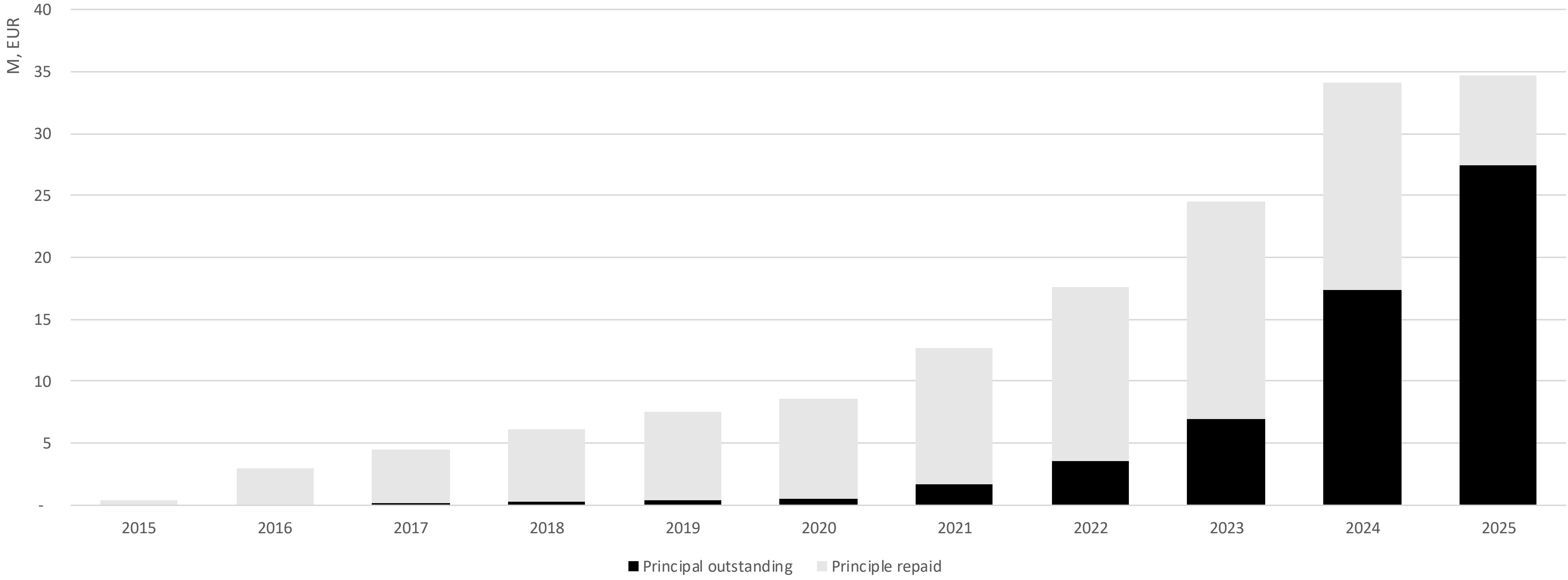
58,2M EUR

*

11%

active loan portfolio at 2025.09.30

26 months average loan duration



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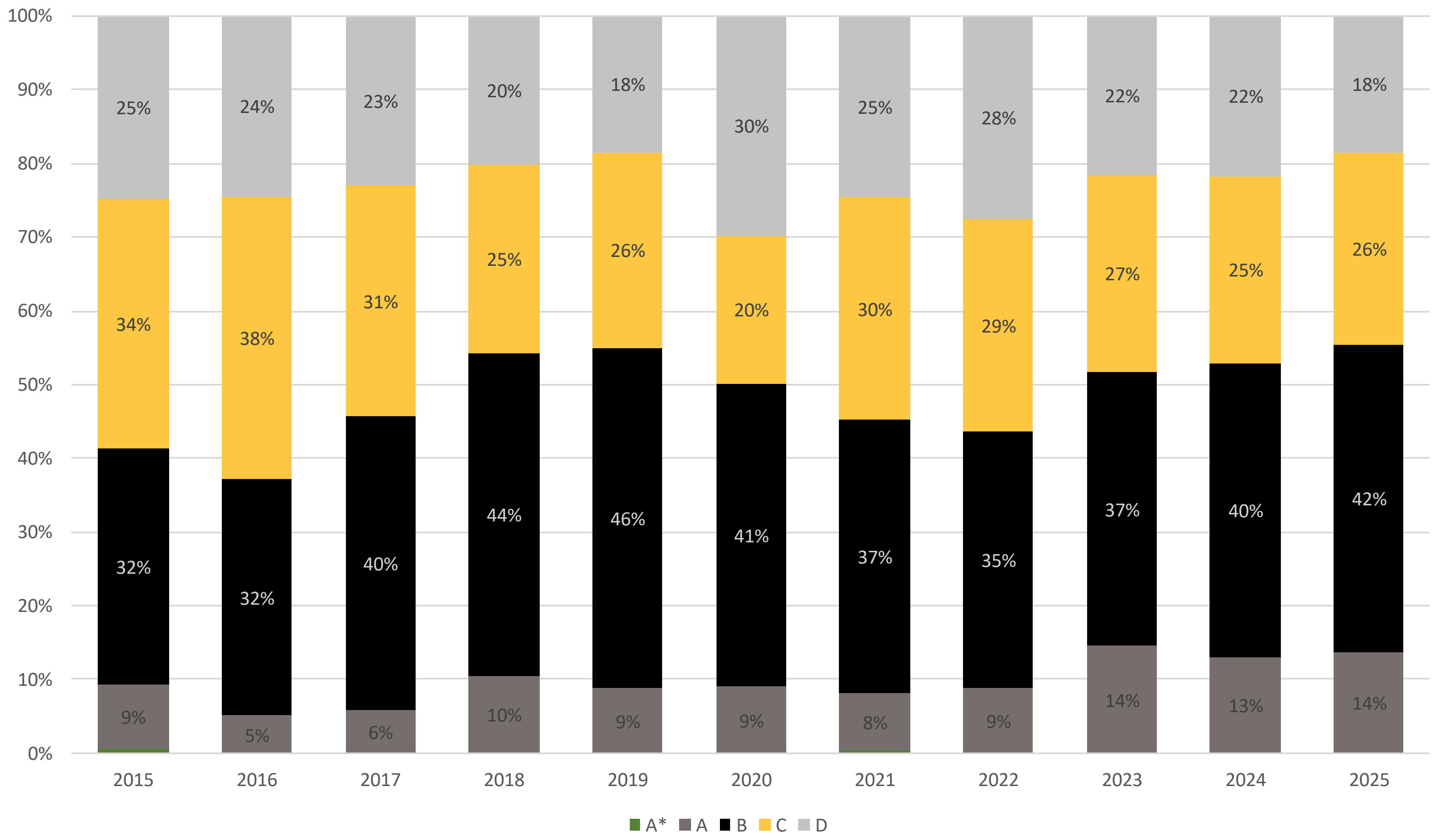
*Compared to 2025.06.30

Distribution of loans by ratings, %

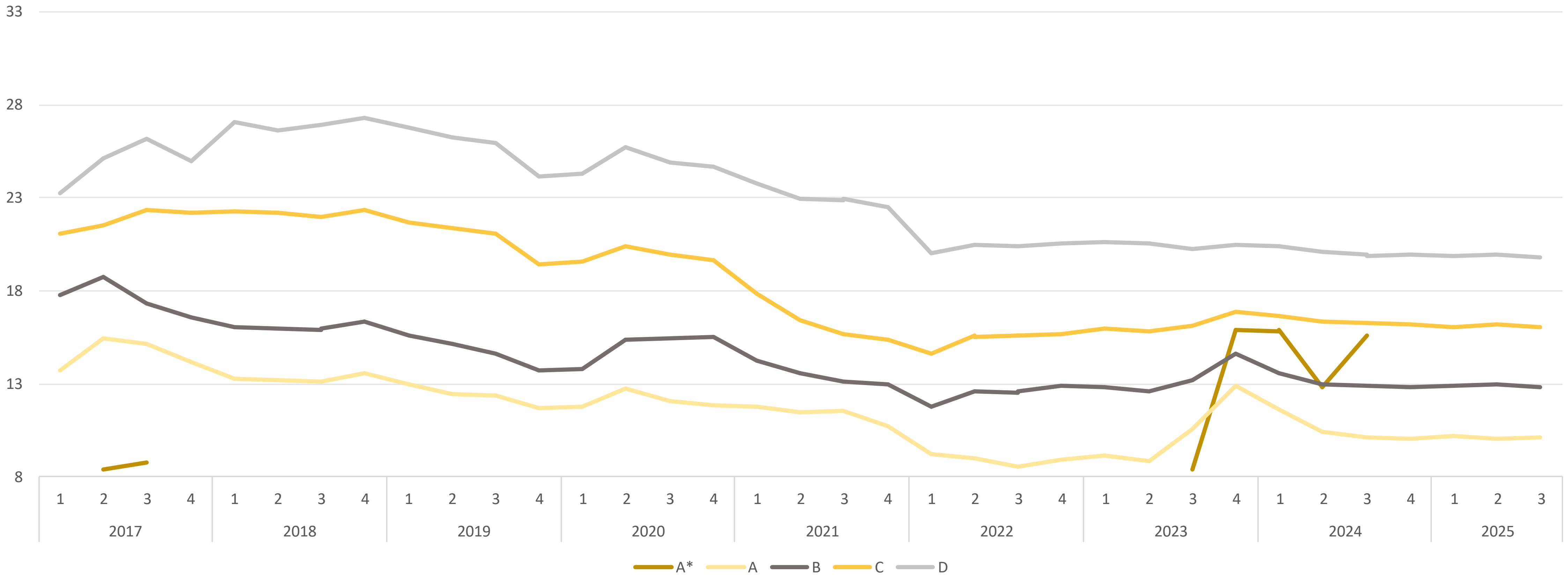


A* - lowest risk customers. Minimal chance of delays. Very low interest rate paid by customers.
A – very low risk customers. Low probability of default.
B – low risk customers. Small delays are likely, but offset by a higher interest rate.
C – medium risk customers. Higher delays and defaults are likely.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

14,50%

effective interest rate at 2025.09.30



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Active debt prevention

Recovery

How do we deal with late borrowers?

In Q3:

Sent **195.355** (+15%*) emails and **89.850** (+16%*) SMS to the borrowers

Terminated **178** (0%*) loan contracts

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

182 (+8%*) borrowers put to the court

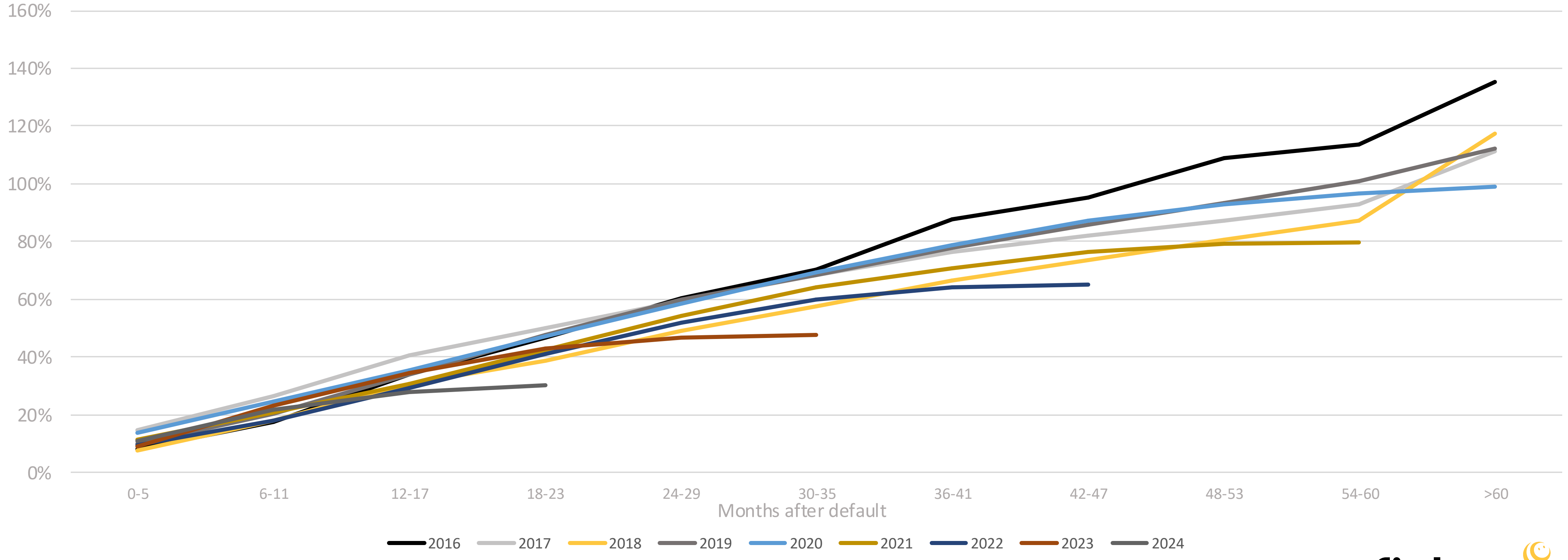
* Compared to 2025.06.30

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



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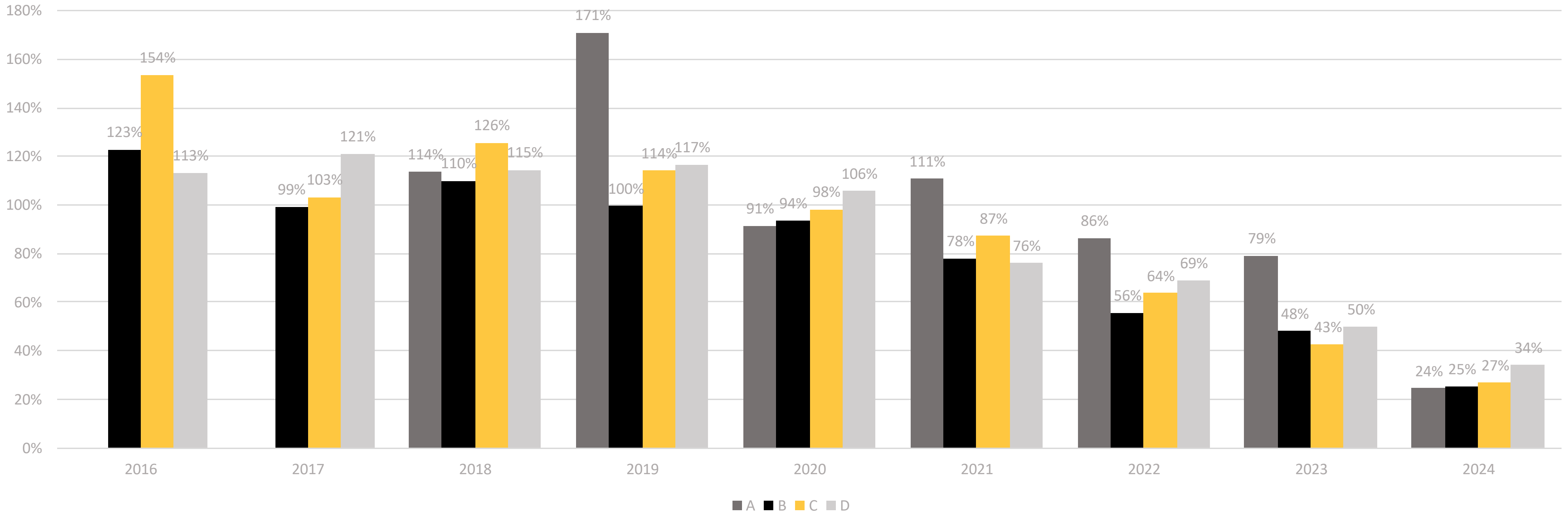
Debt collection performance, by rating

Debt collected, % of outstanding principal at default



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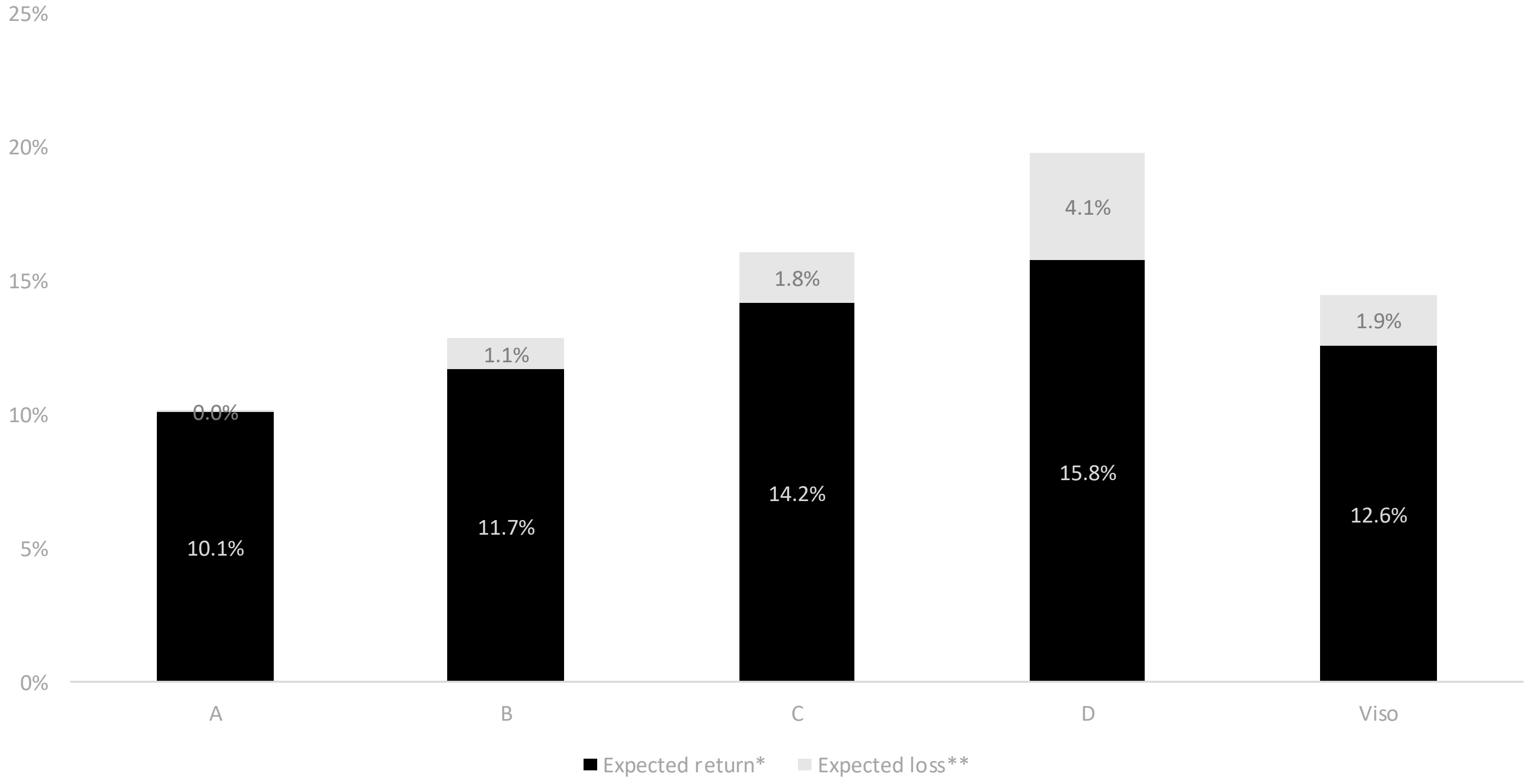
Return on loan portfolio

12,6%

Net 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 x EAD x (1-RR)**
PDw: Probability of default (%) = Number of defaulted loans at origination / Number of toal 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

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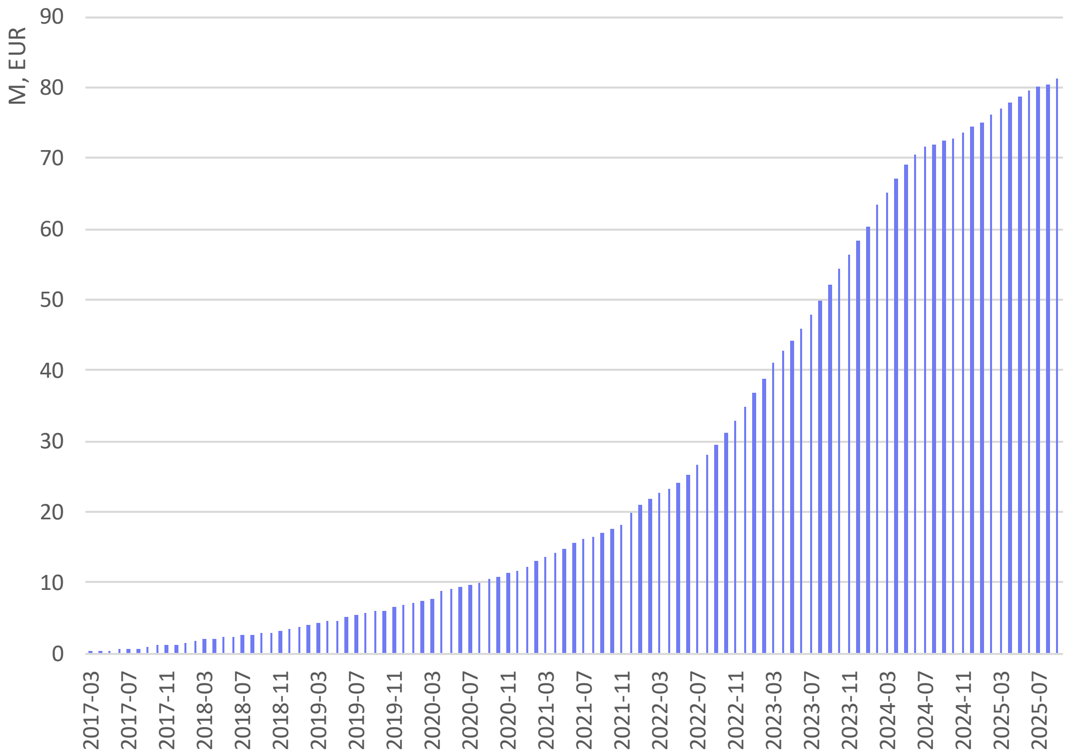
Business loans

Finbee business loans

38%

Average yearly growth



8 years	in the market	
5.055 units	loans issued	* 3%
81,3M EUR	loans issued	* 3%
16.123 EUR	average loan amount	* 0%
8,97M EUR	interest paid out to the investors	* 3%

*Compared to 2025.06.30

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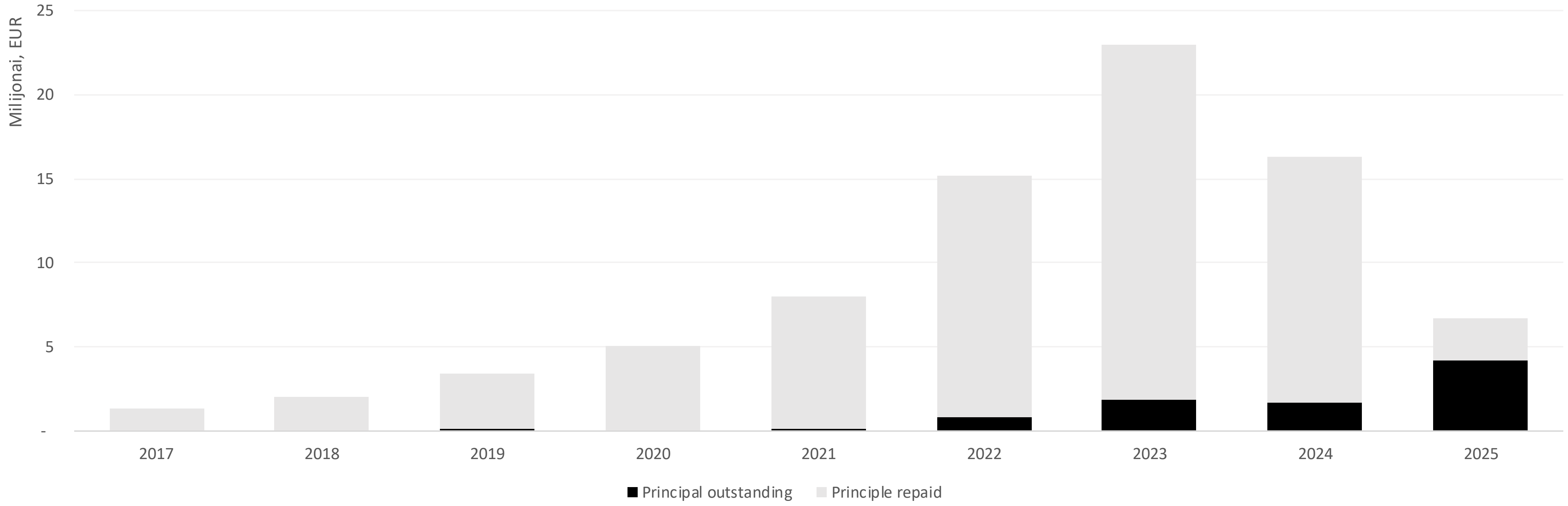
Loan volume

Already 90% of the loans issued in 2024 have been repaid

8,851M EUR

active loan portfolio at 2025.09.30

18 months average loans duration



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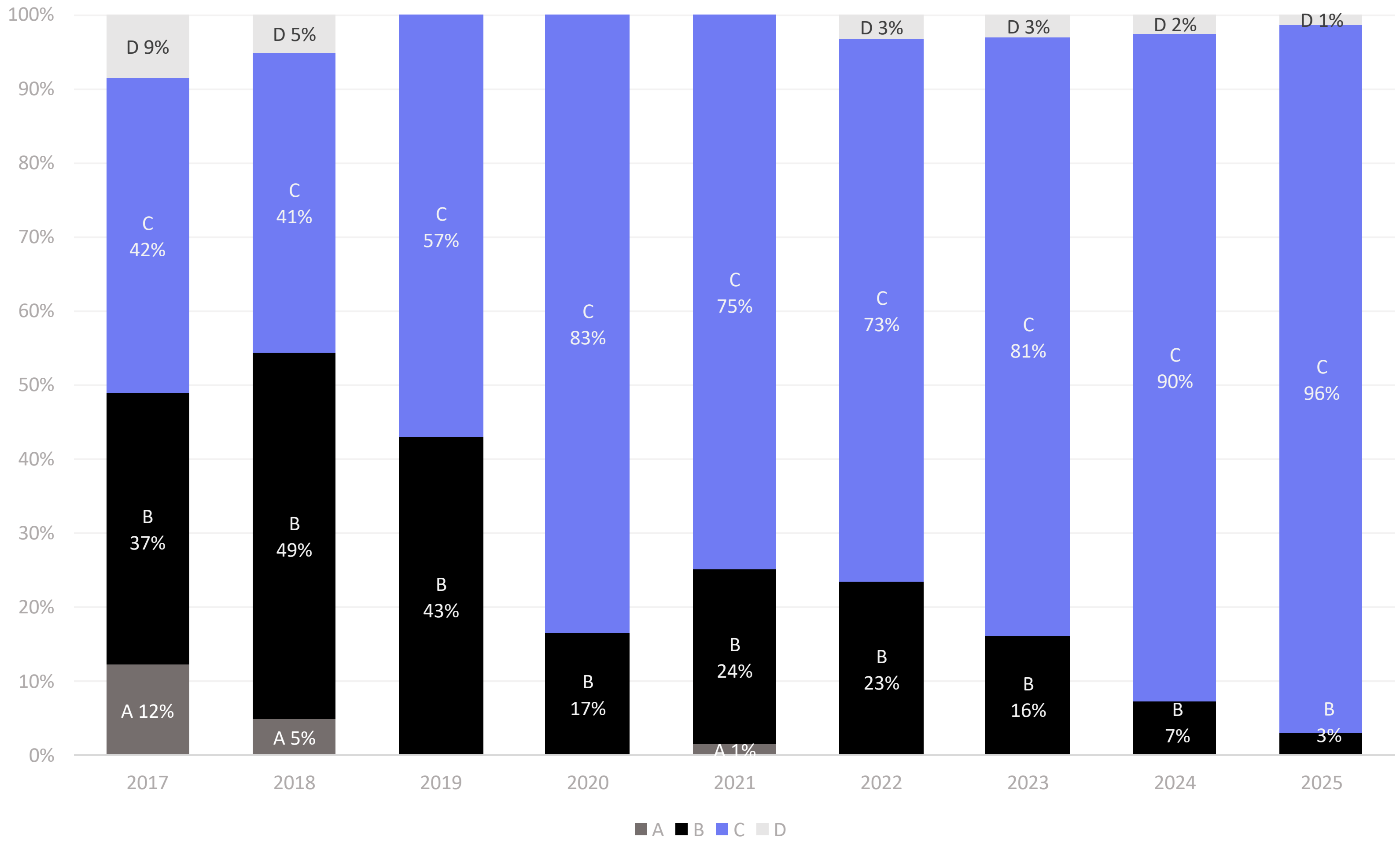
Business loans by rating, %



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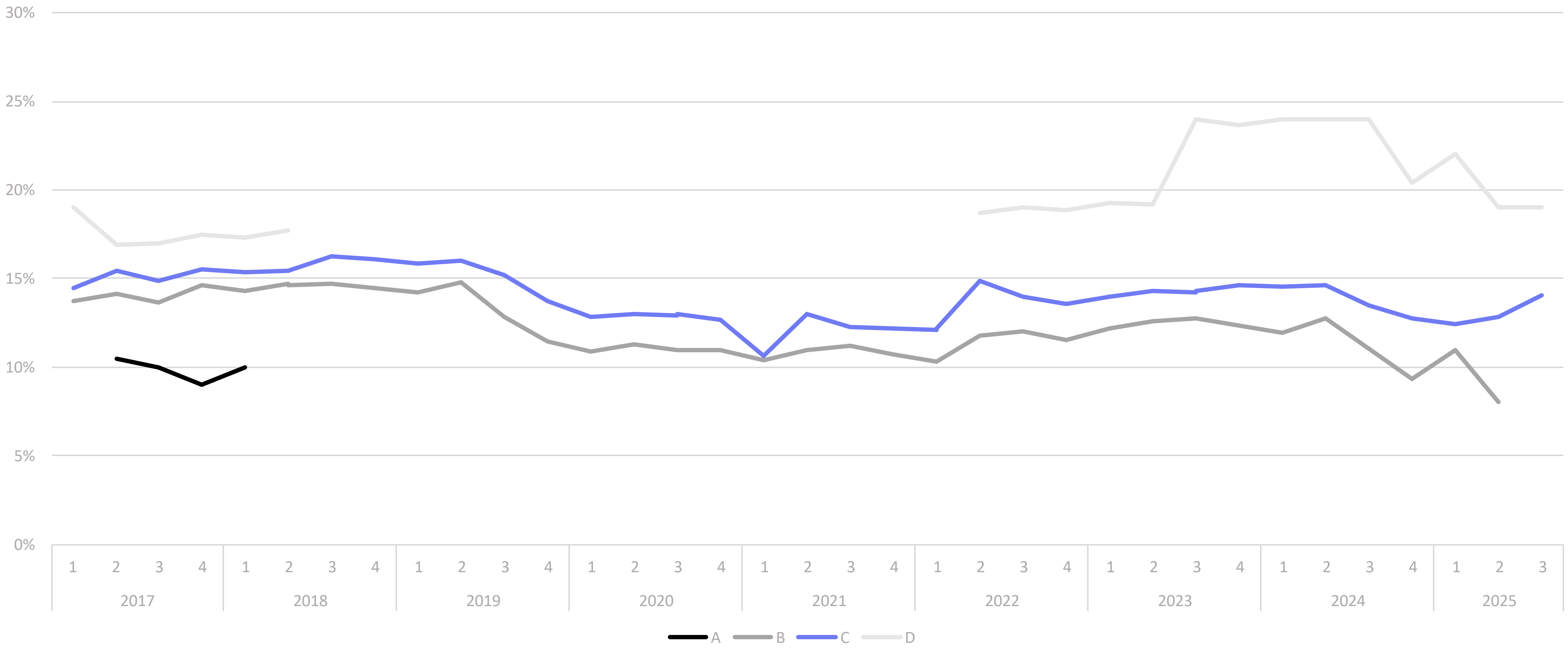
Interest rate, %

14,1%

average interest rate at **2025.09.30**



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Active loan prevention

In Q3:

Recovery

How do we deal with late borrowers?

We sent **33.323** (+4%*) emails and **19.378** (+8%*) text messages to the borrowers

Terminated **37** (-10%*) loan contracts

Made **1.953** (-22%*) calls to late borrowers

Put **13** (-55%*) borrowers to court

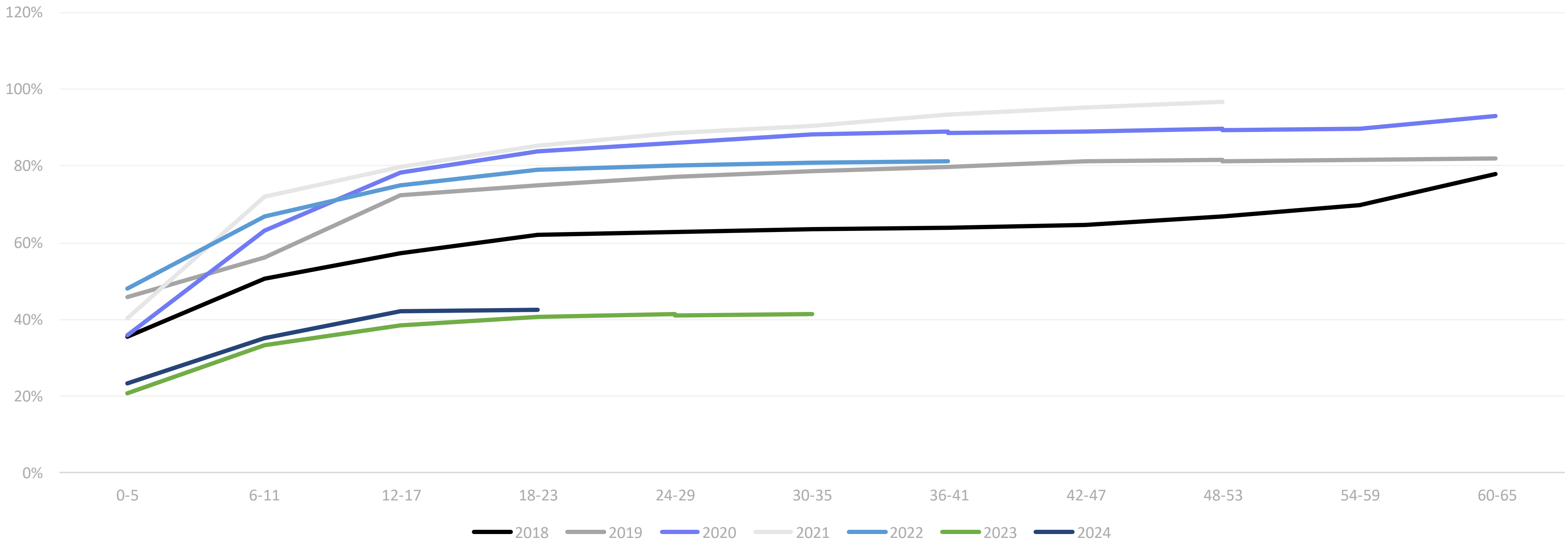
*Compared to 2025.06.30

Loans recovered

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

97%

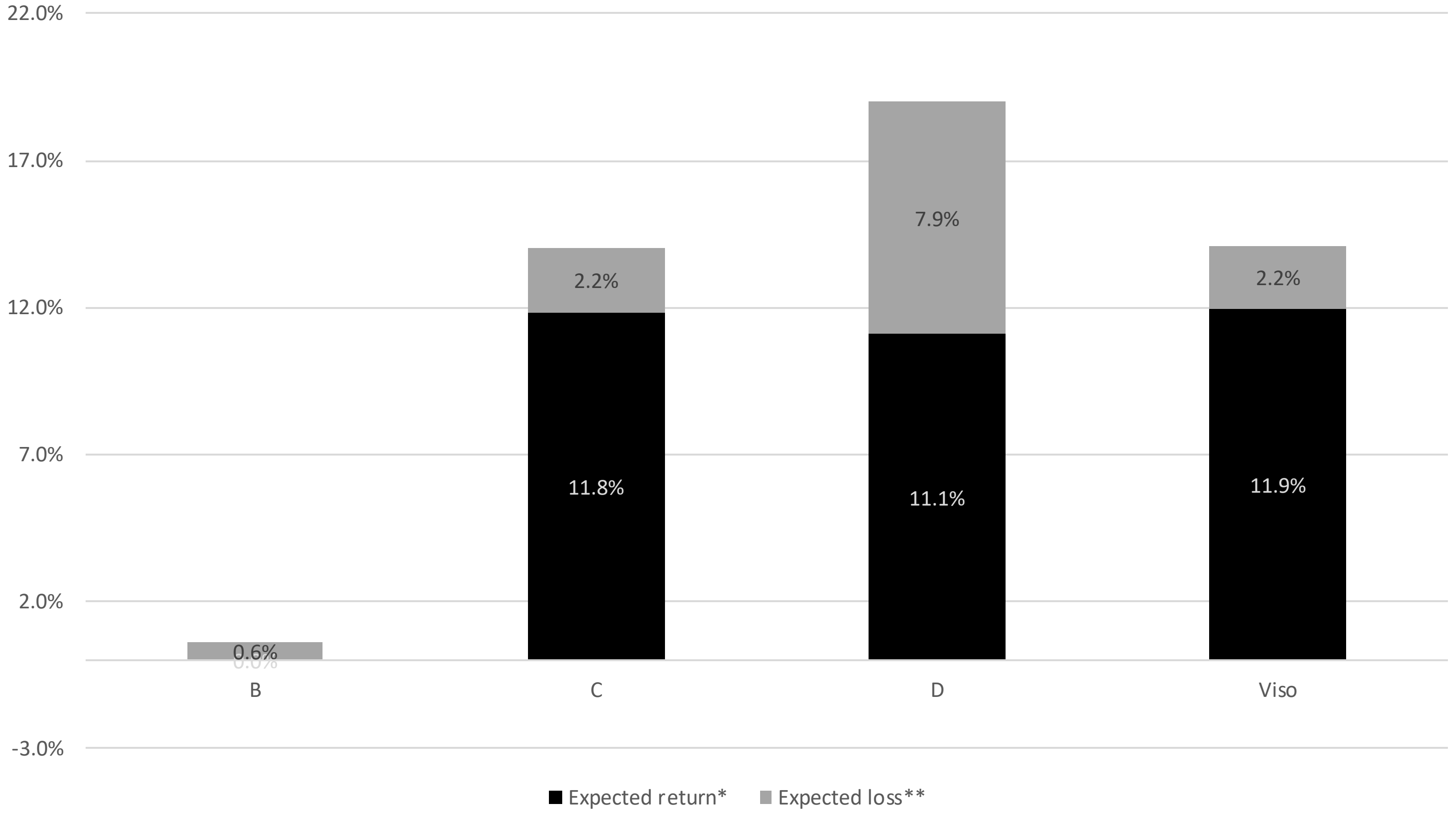
of outstanding principal recovered of loans that defaulted in 2021



Return on loan portfolio

11,9%

Business loans return



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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.

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Thank you for your friendship!

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