Finbee performance report

2026 Q2

finbee

Finbee CEO insights

We achieved important results in the second quarter of this year. In June, we recorded a record volume of consumer loans – we **issued €5.3 million in loans**, or **38 percent more than a year ago**. The amount of consumer loans issued during the entire quarter reached **€13.1 million**. **Consumer loans were issued for €9.09 million using the P2P lending model.**

In April, we briefly felt the impact of the second-pillar pension reform in Lithuania – some residents postponed borrowing decisions, so the demand for consumer loans was the lowest in the past 12 months. However, this effect was short-term – sales returned to normal levels in May, and in June we achieved a record monthly result.

The pension reform also had an unexpected positive impact on investors. In April–May, we recovered from debtors and **returned to investors four times more funds than usual**. During this period, **almost €1 million** was additionally paid out to investors.

In the business financing segment, **€2 million of business loans were issued** during the quarter **using the crowdfunding model.**

One of the most important events of the quarter was the signing of a partnership agreement with one of the largest European banks, UniCredit. Under the agreement, UniCredit SA/NV will allocate at least €30 million to finance consumer loans issued through the Finbee platform. **In order to maintain investment opportunities for private investors, the bank will mainly finance longer-term loans, which retail investors usually pay less attention to**. Before making the decision to cooperate, the bank conducted a comprehensive audit of our credit risk management, collection processes, IT systems and information security. The successful completion of the assessment confirms that over more than a decade we have developed processes that meet the highest international standards, allowing us to cooperate with the largest European financial institutions.

In the second quarter, we continued to ensure competitive returns for investors. The average annual interest rate on consumer loans increased to **14.5 %**, while investors in business loans earned an average of **14.1 %**. annual interest.

The quality of the portfolio also improved significantly. After very successful recovery results, the share of insolvent clients **decreased to 10 % - this is the best indicator among peer-to-peer lending platforms operating in Lithuania**. We remain focused on sustainable, profitable growth, while maintaining high portfolio quality and responsible risk management.

Darius Noreika, CFA

finbee

Our

investors

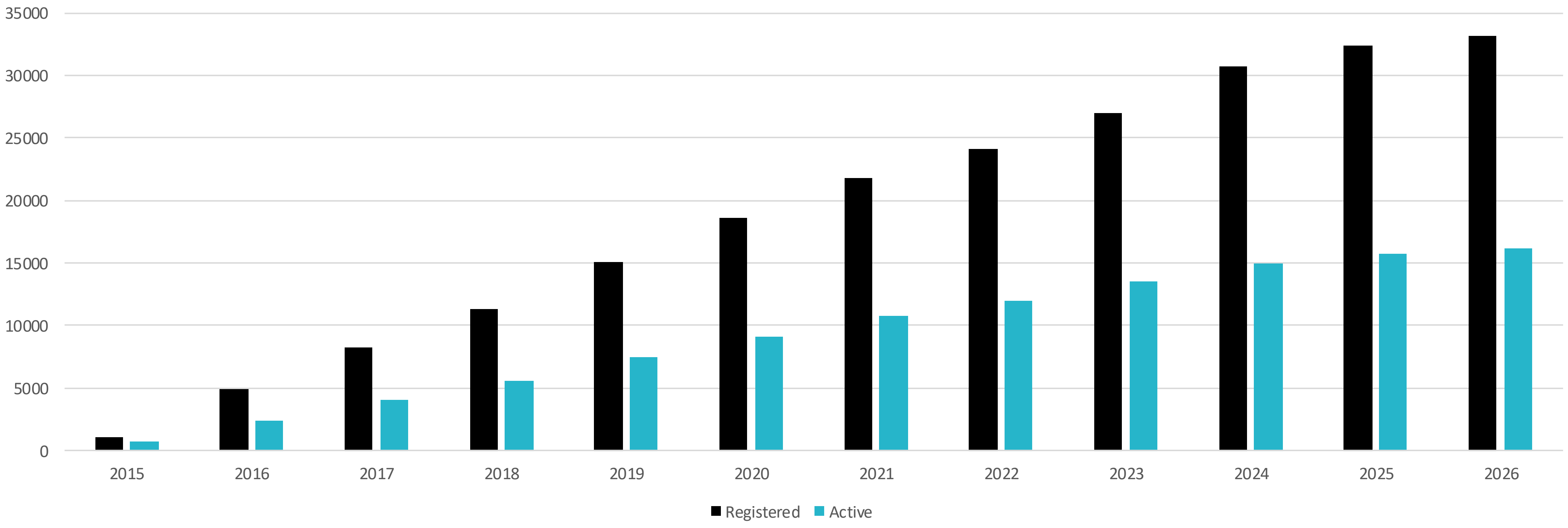
finbee

Our investors

33.167

Number of investors in 2026.06.30

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



finbee

Where do you rank?

Which place do you rank in terms of portfolio size?

Place	Portfolio size	Q2
TOP legal entity	**13.162.436 Eur**	+3%
TOP private investor	**684.860 Eur**	0%
Top 10% active*	**>12.439 Eur**	-4%
Top 50% active*	**>1.339 Eur**	-9%

*Among those who invested in at least one loan in 2026

finbee

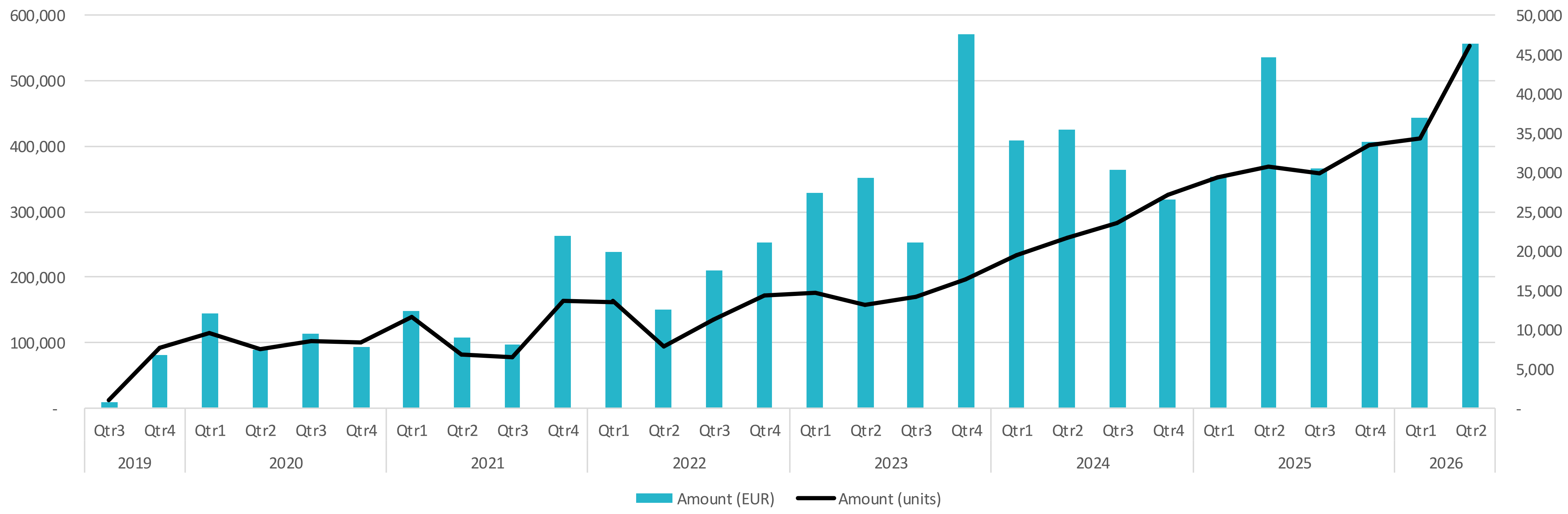
Secondary market statistics

High liquidity

556.128 Eur

*46 129 Transactions

That many loans were bought on the secondary market in 2026 Q2.



finbee

Finbee co-financing

In 2026 Q2 together with you we financed:

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

3,05 M EUR

to consumer loans

* -20%

12,795 M EUR

active portfolio

* -14%

*Compared to 2026.03.31

finbee

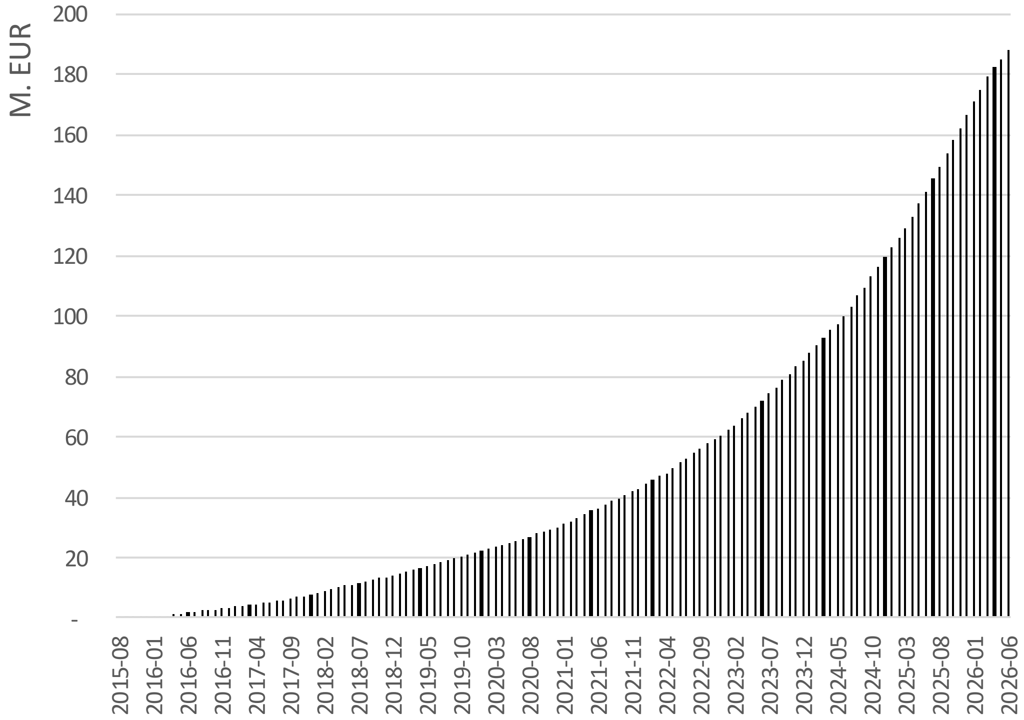
Consumer loans

finbee

Consumer loans

34%

YoY growth



10 years	in the market	
52.497 units	loans issued	* 3%
187,9M EUR	loans issued in total	* 5%
3.579 EUR	average loan amount	* -1%
29,42M EUR	interest paid out to the investors	* 9%

*Compared to 2026.03.31

finbee

Loans issued

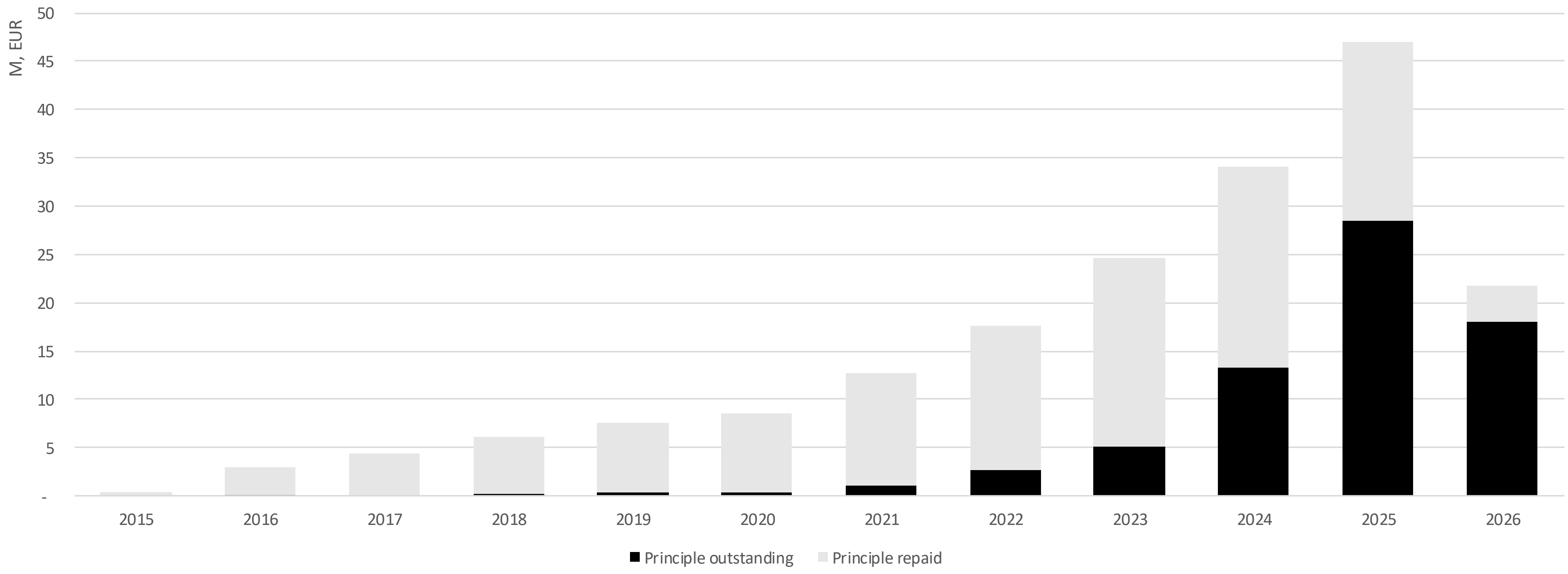
39% of the loans issued in 2025 have already been repaid

69,8M EUR

active loan portfolio at 2026.06.30

30 months average loan duration

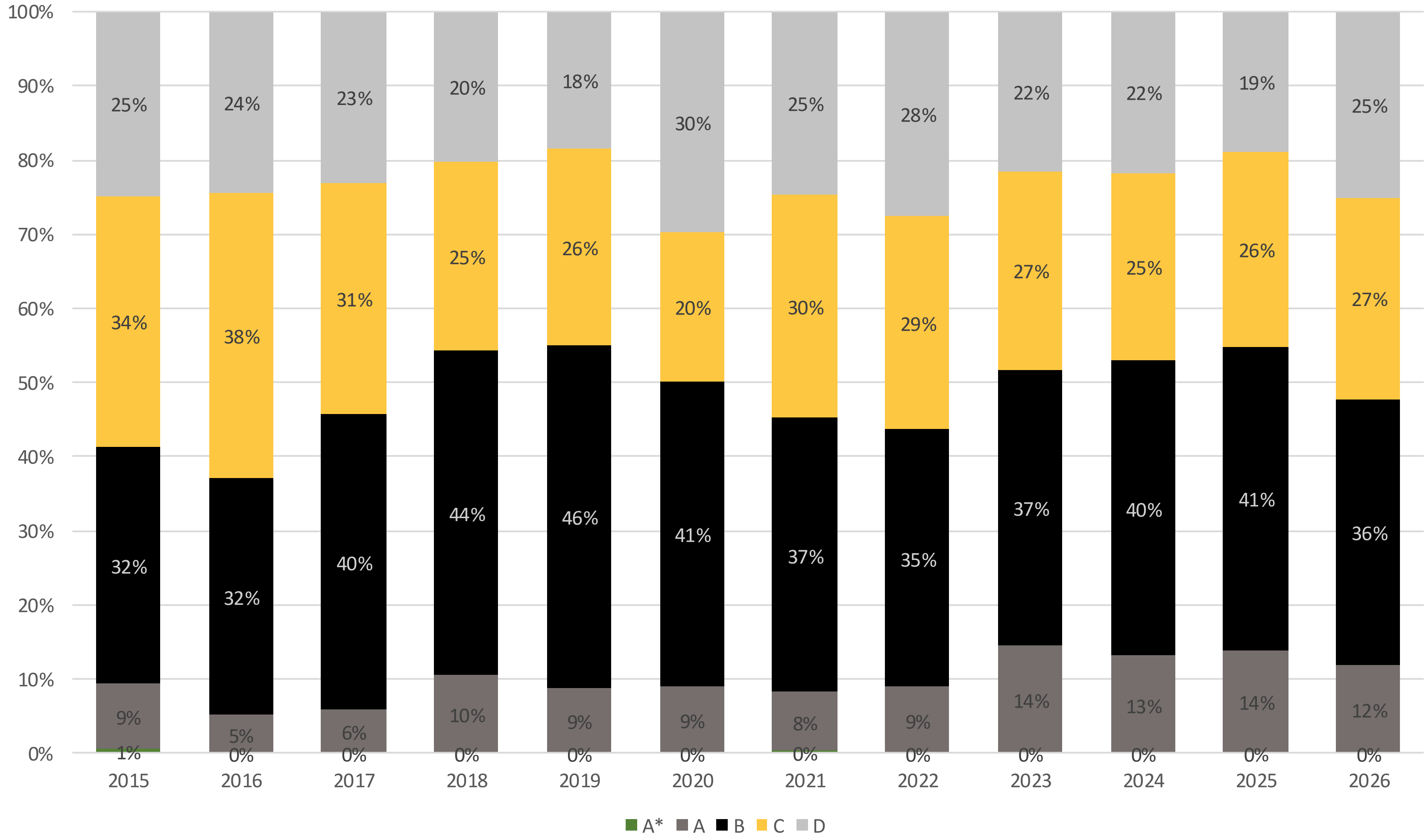
*
0%



finbee

*Compared to 2026.03.31

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.

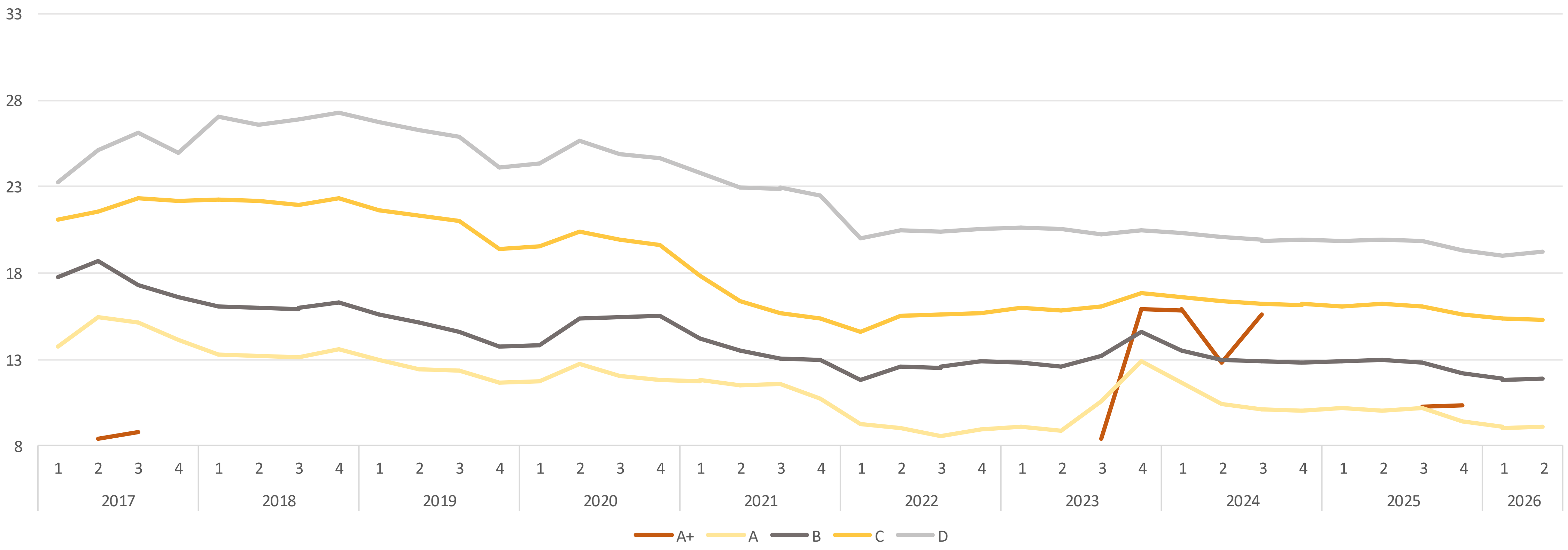
C – medium risk customers. Higher delays and defaults are likely. This is compensated by customers paying a higher interest rate.

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, %

14,5%

effective interest rate at 2026.06.30



finbee

Active debt prevention

Recovery

How do we deal with late borrowers?

In Q2:

Sent 182.326 (-6%*) emails and 84.001 (-6%*) SMS to the borrowers

Terminated 137 (-14%*) loan contracts

Made 6.379 (-9%*) calls to the late borrowers

129 (-25%*) borrowers put to the court

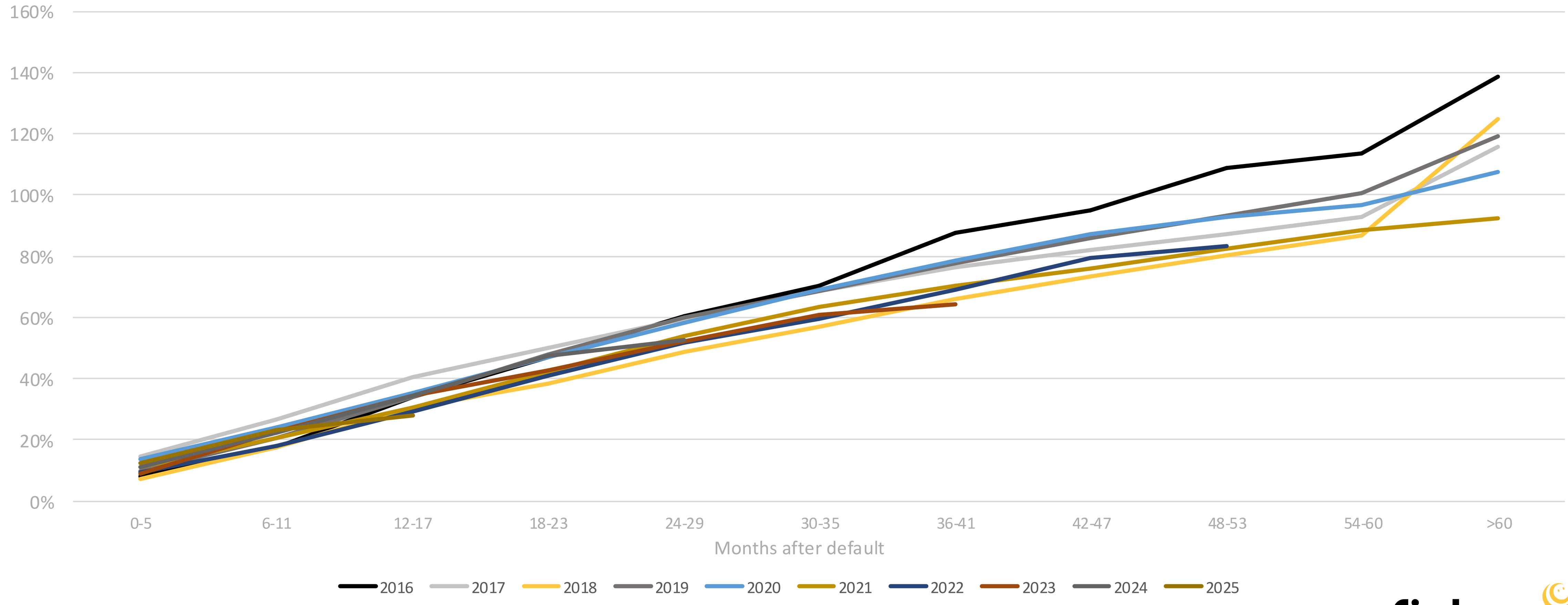
* Compared to 2026.03.31

Loans recovered

A recovery of more than 100% of loans defaulted during 2016-2020 year means that we have recovered not only the loan principal but also the interest

5-6 years

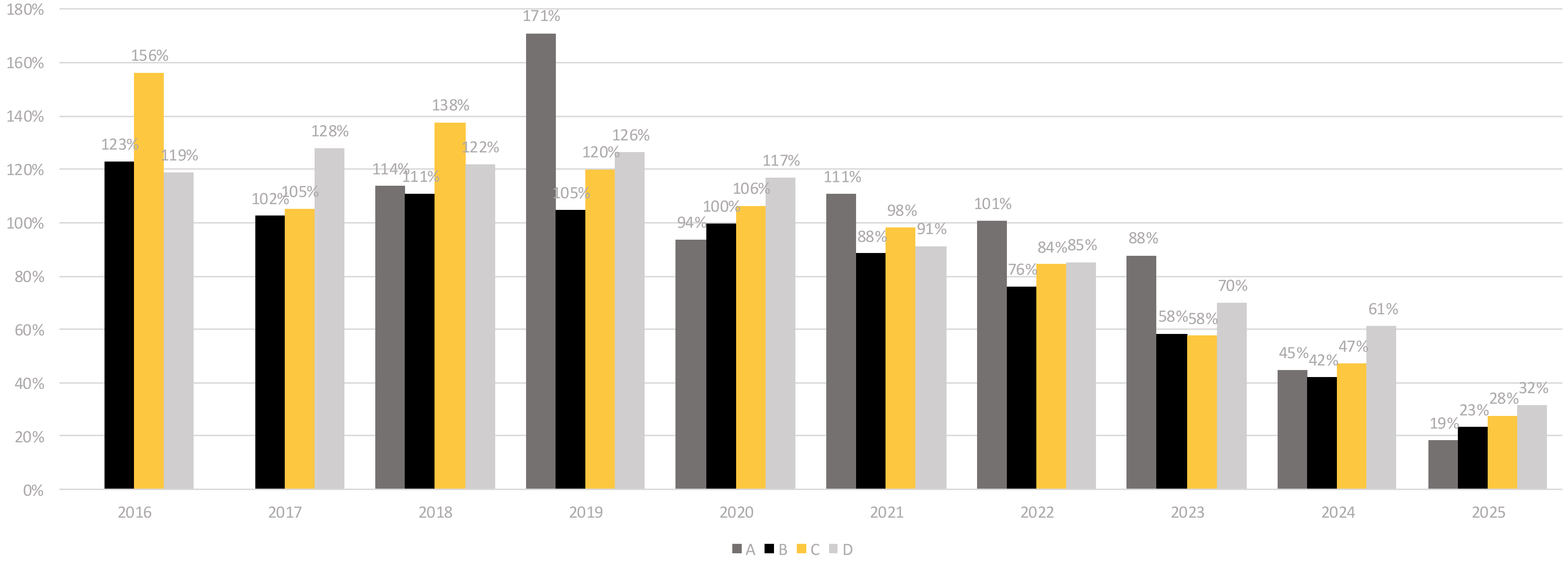
Historical duration until defaulted principal is fully recovered



finbee

Debt collection performance, by rating

Debt collected, % of outstanding principal at default

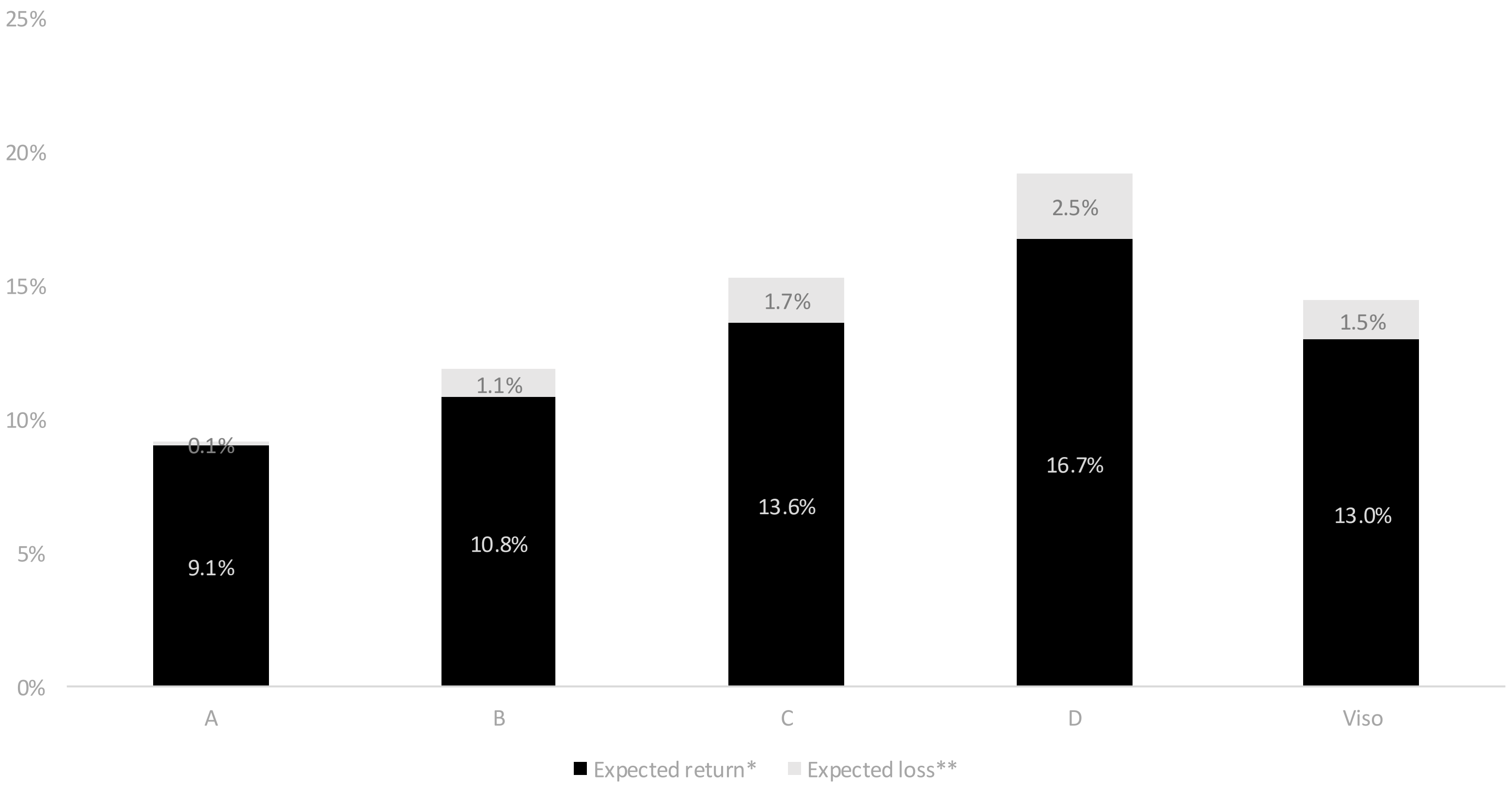


finbee

Return on loan portfolio

13,0%

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

finbee

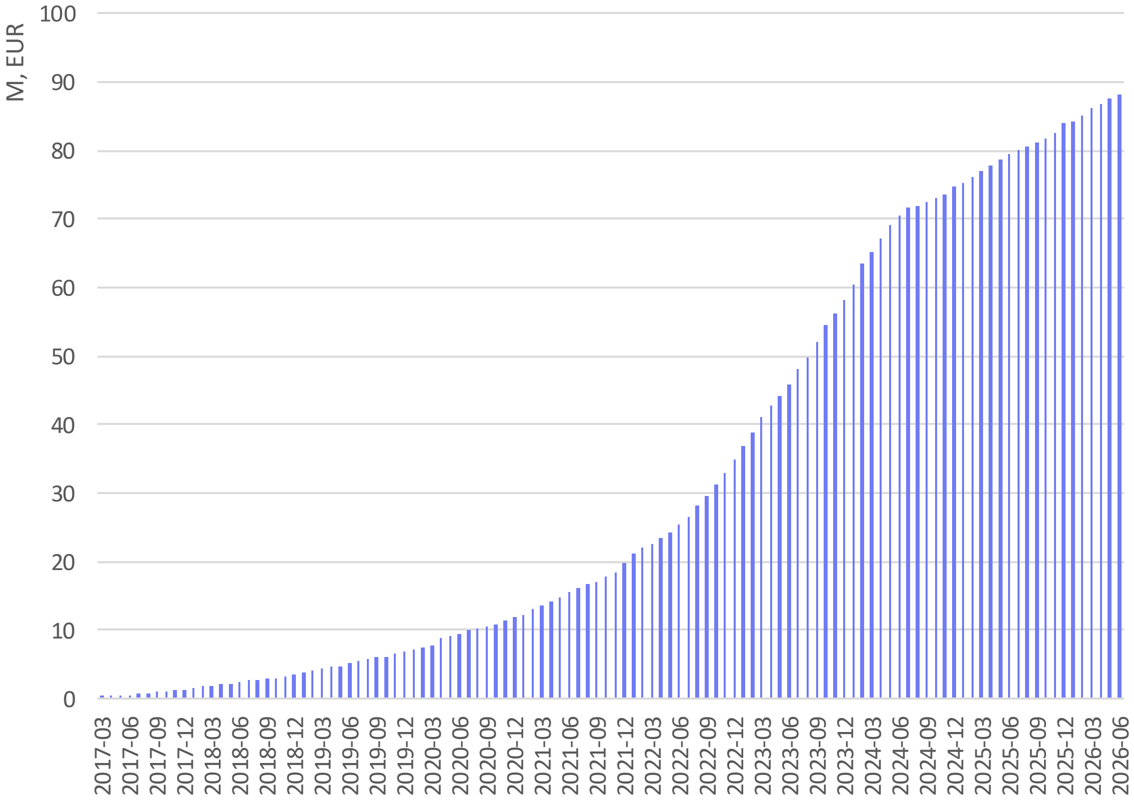
Business loans

finbee
verslui

Finbee business loans

35%

Average yearly growth



9 years	in the market	
5.354 units	loans issued	* 2%
87,89M EUR	loans issued	* 2%
16.416 EUR	average loan amount	* 0%
9,57M EUR	interest paid out to the investors	* 2%

*Compared to 2026.03.31

finbee verslui

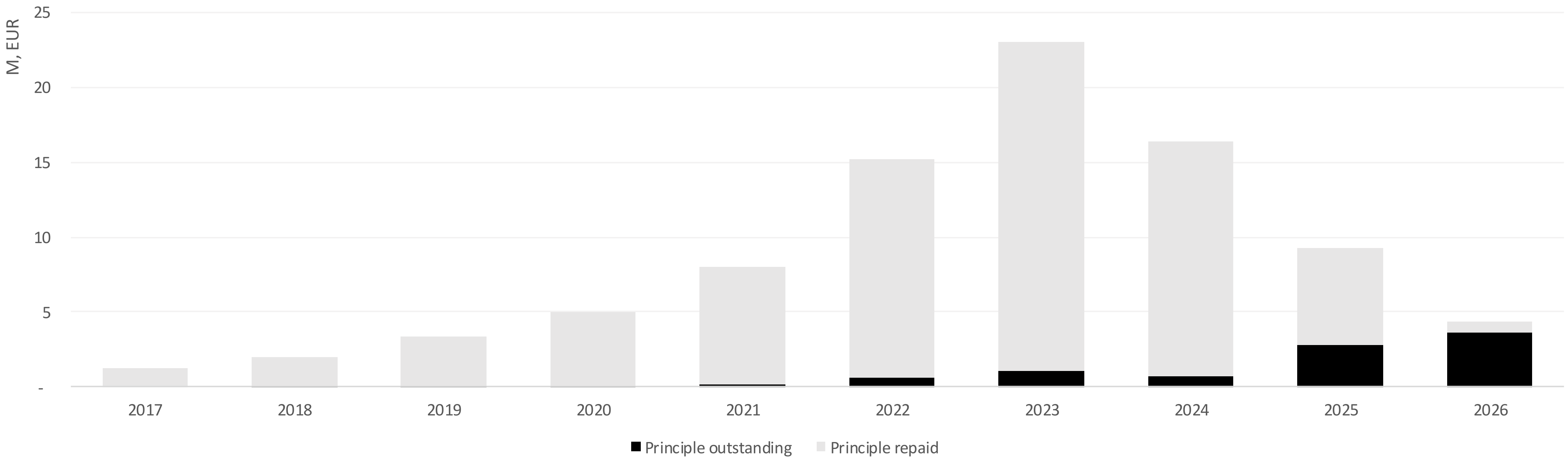
Loan volume

Already 70% of the loans issued in 2025 have been repaid

9,274M EUR

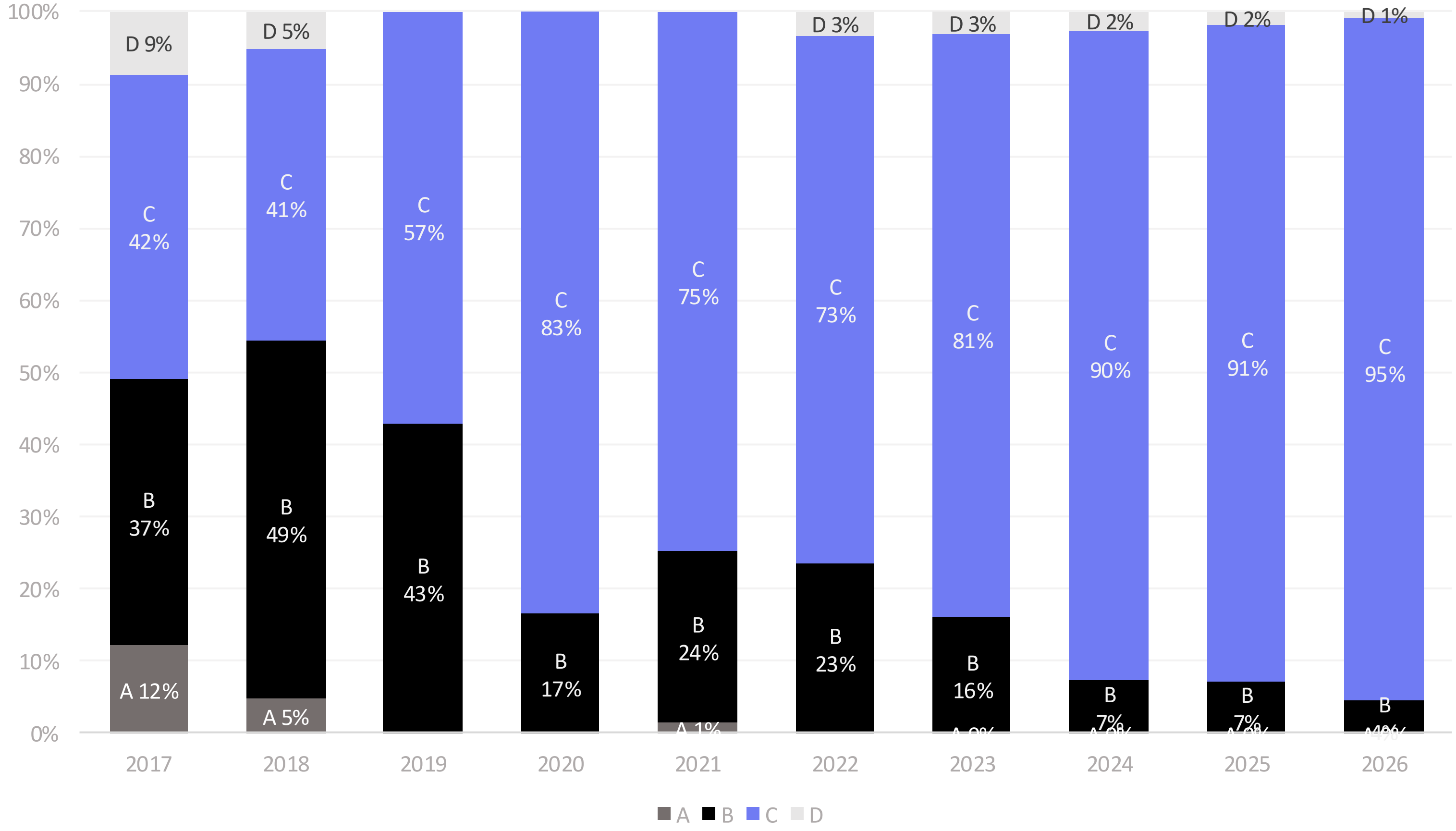
active loan portfolio at 2026.06.30

17 months average loans duration



finbee verslui

Business loans by rating, %



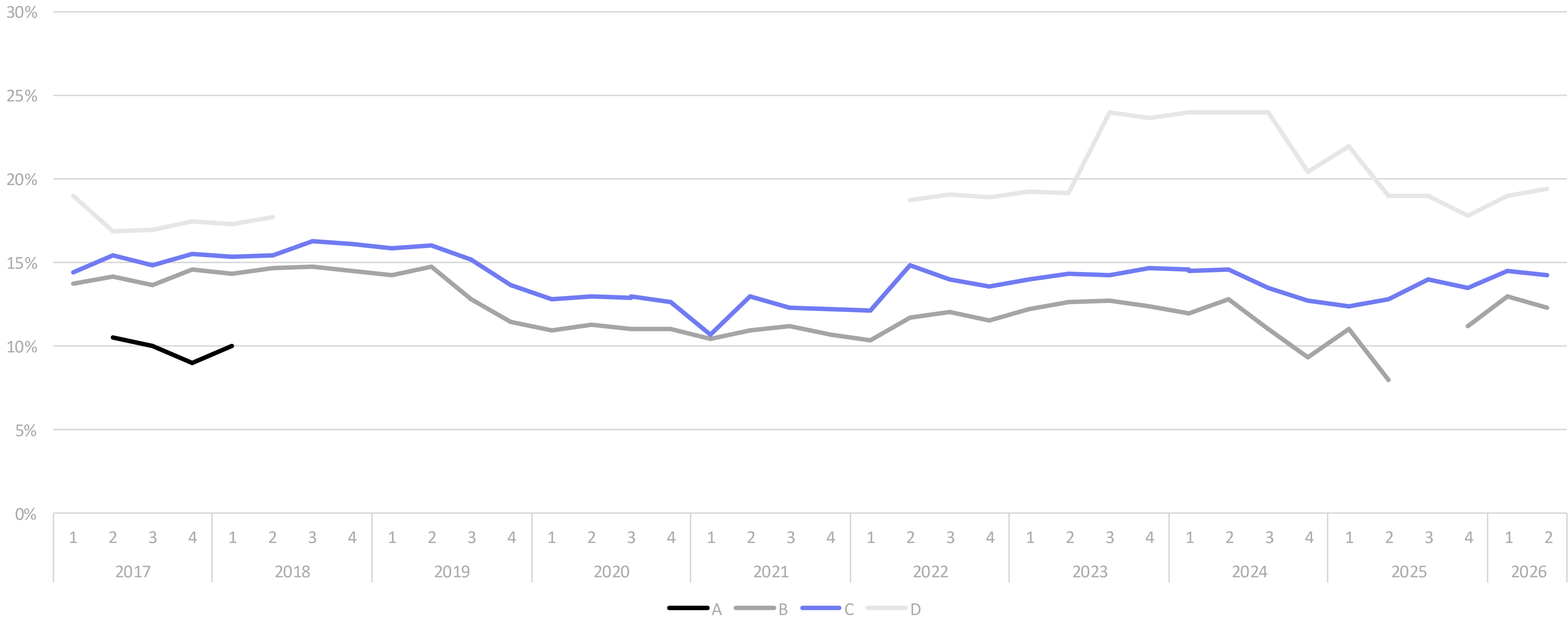
A* - lowest risk customers. Minimal chance of delays. Very low interest rate paid by customers.
A – very low risk customers. Low probability of default.
B – low risk customers. Small delays are likely, but offset by a higher interest rate.
C – medium risk customers. Higher delays and defaults are likely.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

finbee verslui

Interest rate, %

14,1%

average interest rate at **2026.06.30**



finbee
verslui

Active loan prevention

In Q2:

Recovery

How do we deal with late borrowers?

We sent **36.722** (+2%*) emails and **22.588** (+6%*) text messages to the borrowers

Terminated **37** (-8%*) loan contracts

Made **1.950** (-2%*) calls to late borrowers

Put **23** borrowers to bailiff

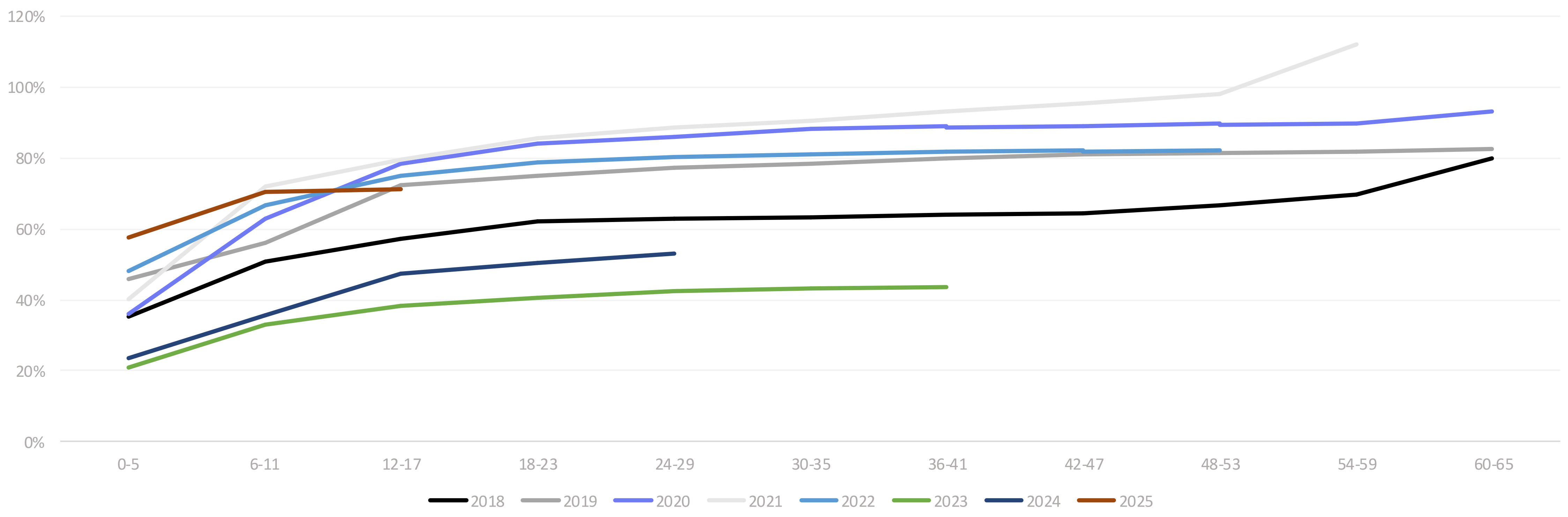
*Compared to 2026.03.31

Loans recovered

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

112%

of outstanding principal recovered of loans that defaulted in 2021

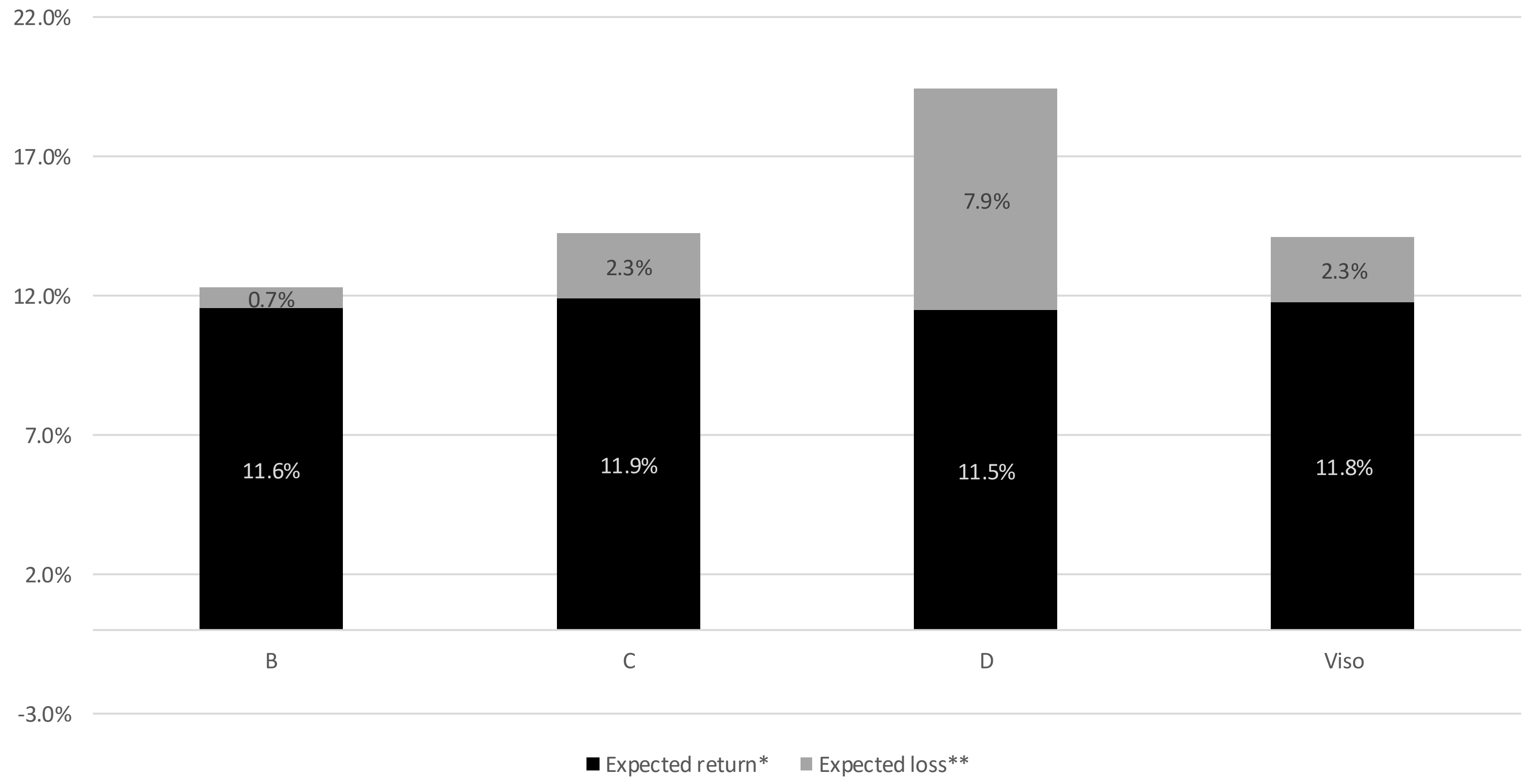


finbee verslui

Return on loan portfolio

11,8%

Business loans return



*** 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

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.

finbee

Thank you for your friendship!

investuok@finbee.lt
www.finbee.lt

finbee