



# NEO **Finance**

CEO MEETS INVESTORS 2021

Vilnius | 2021-06-03



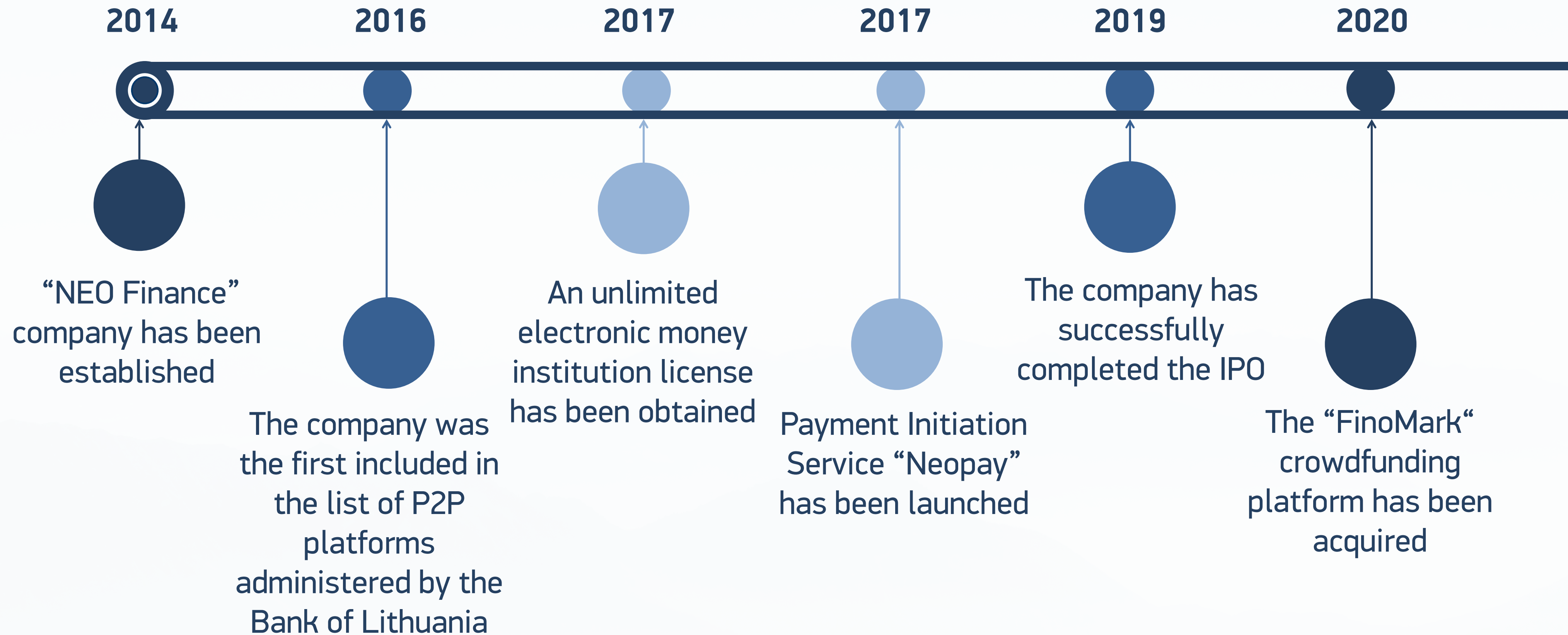
# Aleksėjus Loskutovas



- 2021 ● Head of Administration
- 2020 ● Head of Open Banking Department
- 2018 ● Project Manager



# NEO Finance





NEO  
Finance

**The largest P2P lending platform in Lithuania.**

**Company of the Year in lending, investment and P2P category "Fintech week awards 2020".**

**Strive to become the most secure P2P platform in Europe.**



## P2P lending platform

### Services:

Investing for natural people.  
Investing for legal entities.  
Consumer loans for natural people.



## Open banking

### Services:

Account information service.  
Payment initiation service.  
Other payment services.



## Crowdfunding platform

### Services:

Investing for natural people.  
Investing for legal entities.  
Loans for legal entities.





## FOR INVESTORS

- High return for investors 8-16%.
- No upfront commissions fees.
- Fast, convenient and online service.

## INNOVATIONS OF 2021

- Offering higher return C-rating.
- Investing opportunity for legal entities.
- Lower risk A + rating with 100% redemption guarantee.

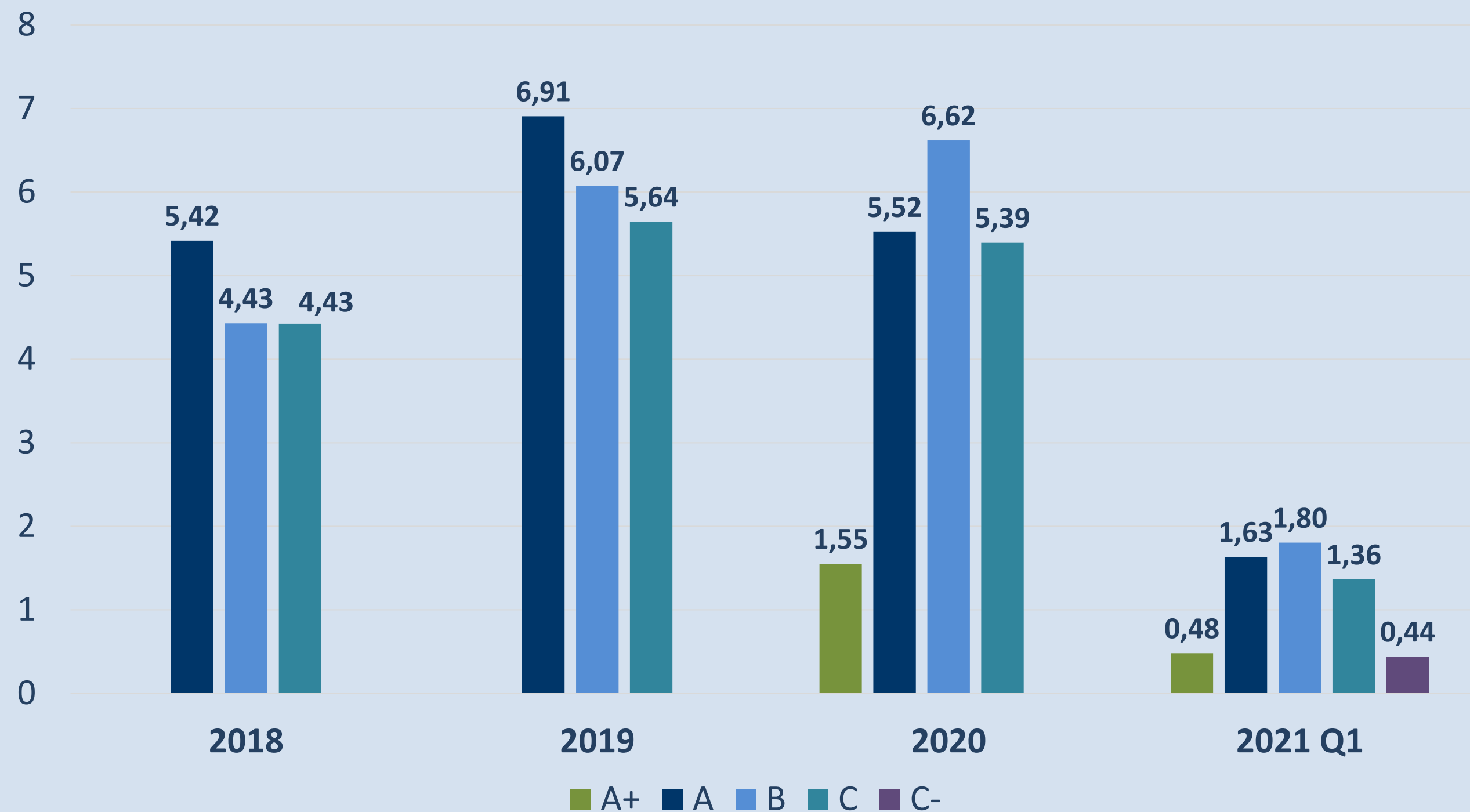


## FOR BORROWERS

- Loan's interest from 5%.
- No upfront fees.
- Fast, convenient and online service.

## INNOVATIONS OF 2021

- Amount of loan up to EUR 25 K.
- Term of loan up to 10 years.
- Instant loans financing per 1 min.

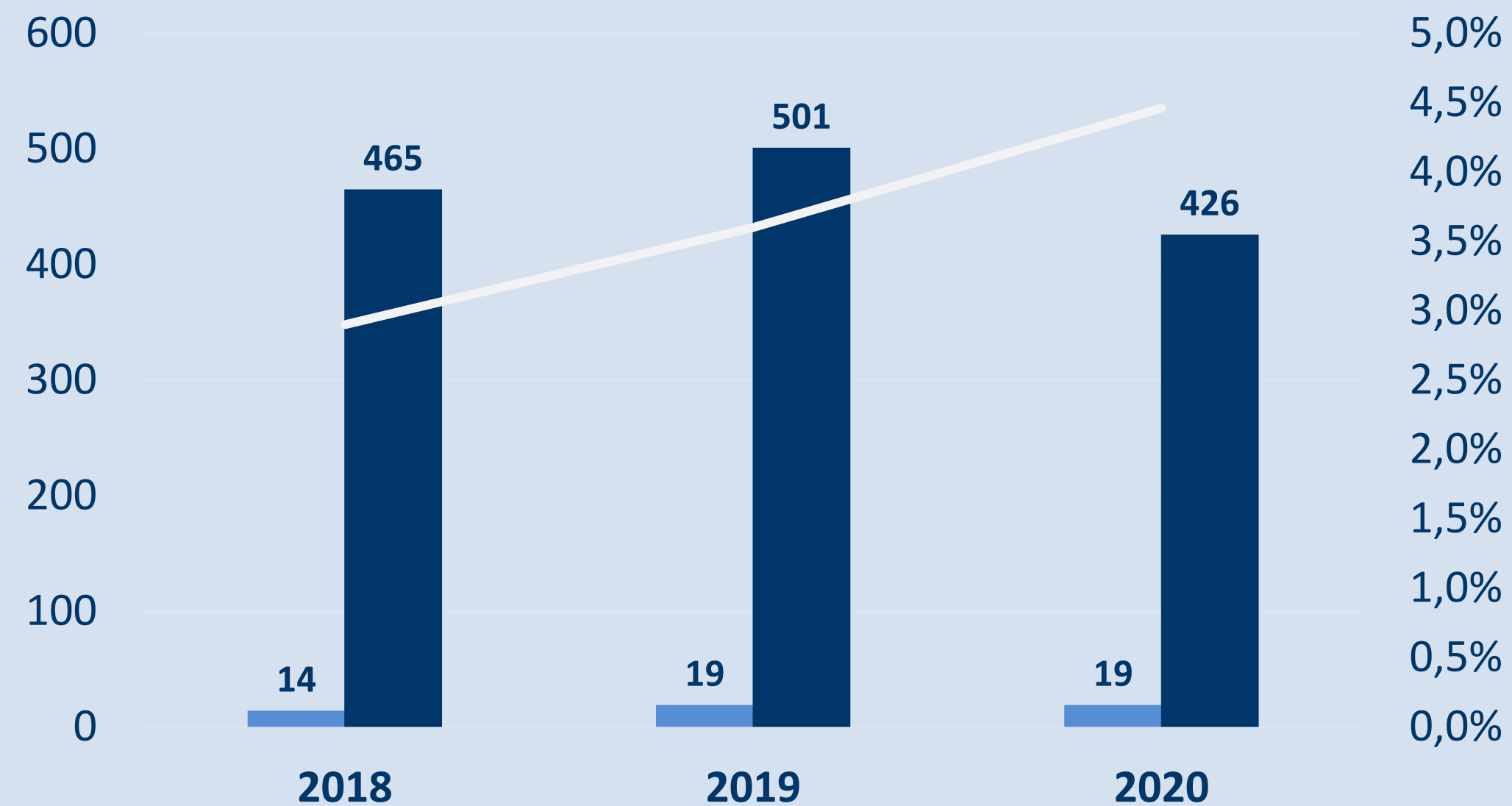
**Loans issued by credit rating, M EUR****Loans issued by year, EUR**

2018	14 274 421
2019	18 624 166
2020	19 084 970
2021 Q1	5 729 250



# PASKOLŲ KLUBAS

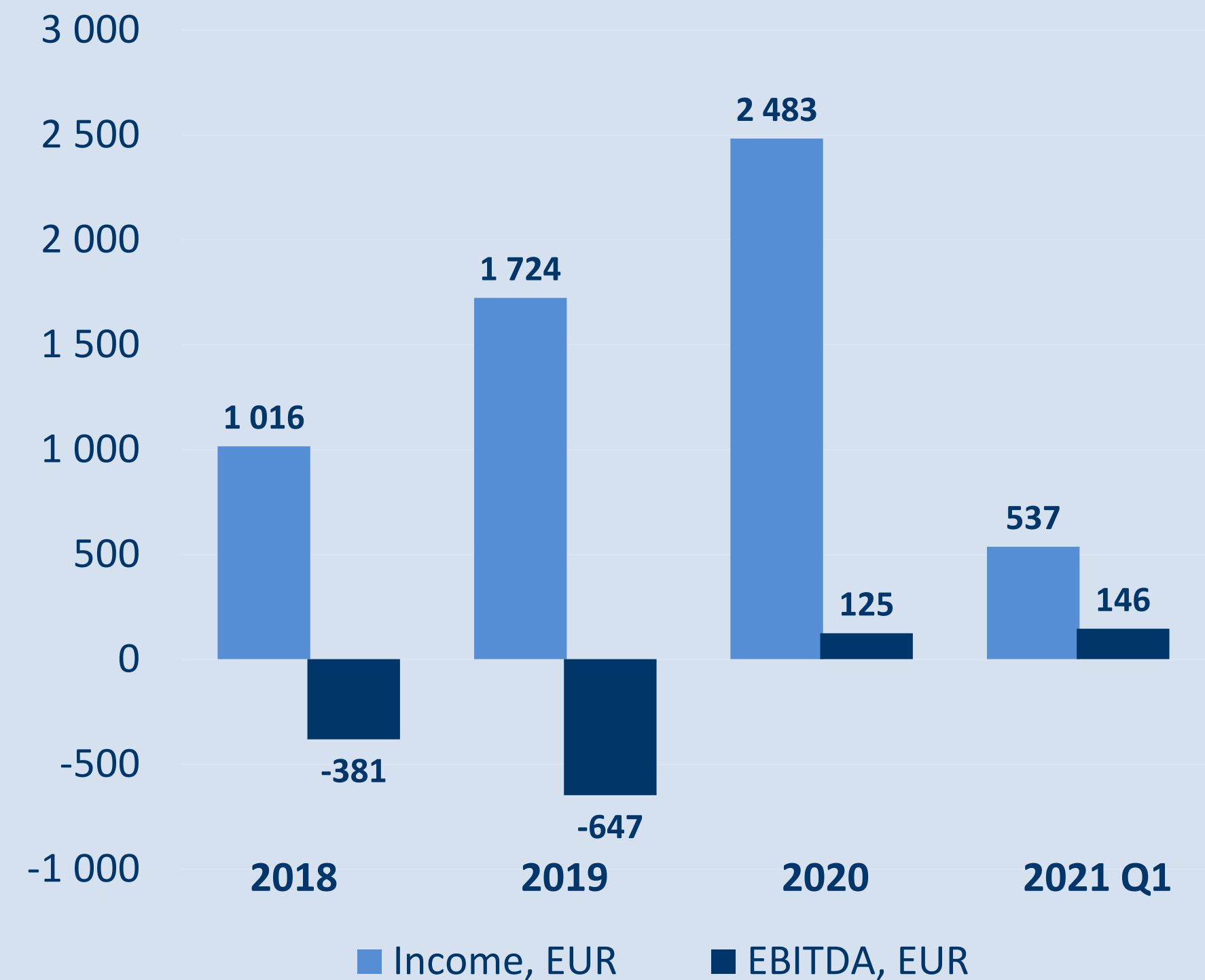
## Lithuanian consumer credit market: Loans issued, M EUR



■ "Paskolų klubas" ■ Banks, credit unions, P2P platforms — Market share, %

Source: Bank of Lithuania, "Paskolų klubas"

## Financial results of "Paskolų klubas", K EUR



■ Income, EUR

■ EBITDA, EUR



# Statistics



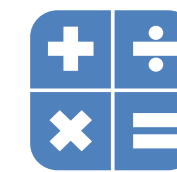
**>87,5 K**  
borrowers



**2 967 €**  
average loan  
amount



**> 73,3 M €**  
issued loans



**16.25 %**  
average interest  
rate



**>29 K**  
investors



**2 824 €**  
average active  
investment amount



**12,5 M €**  
interest received



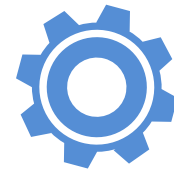
**36,6 M €**  
principal  
received



NEO Finance is a licensed payment initiation service and account information service provider under EU PSD2 using the Neopay brand trademark.



Fast contract  
signing process  
and easy  
integration



Free plugins for  
the most popular  
e-commerce  
platforms



Collection of  
payments from  
the most popular  
banks



Answer to the  
requests on the  
same day



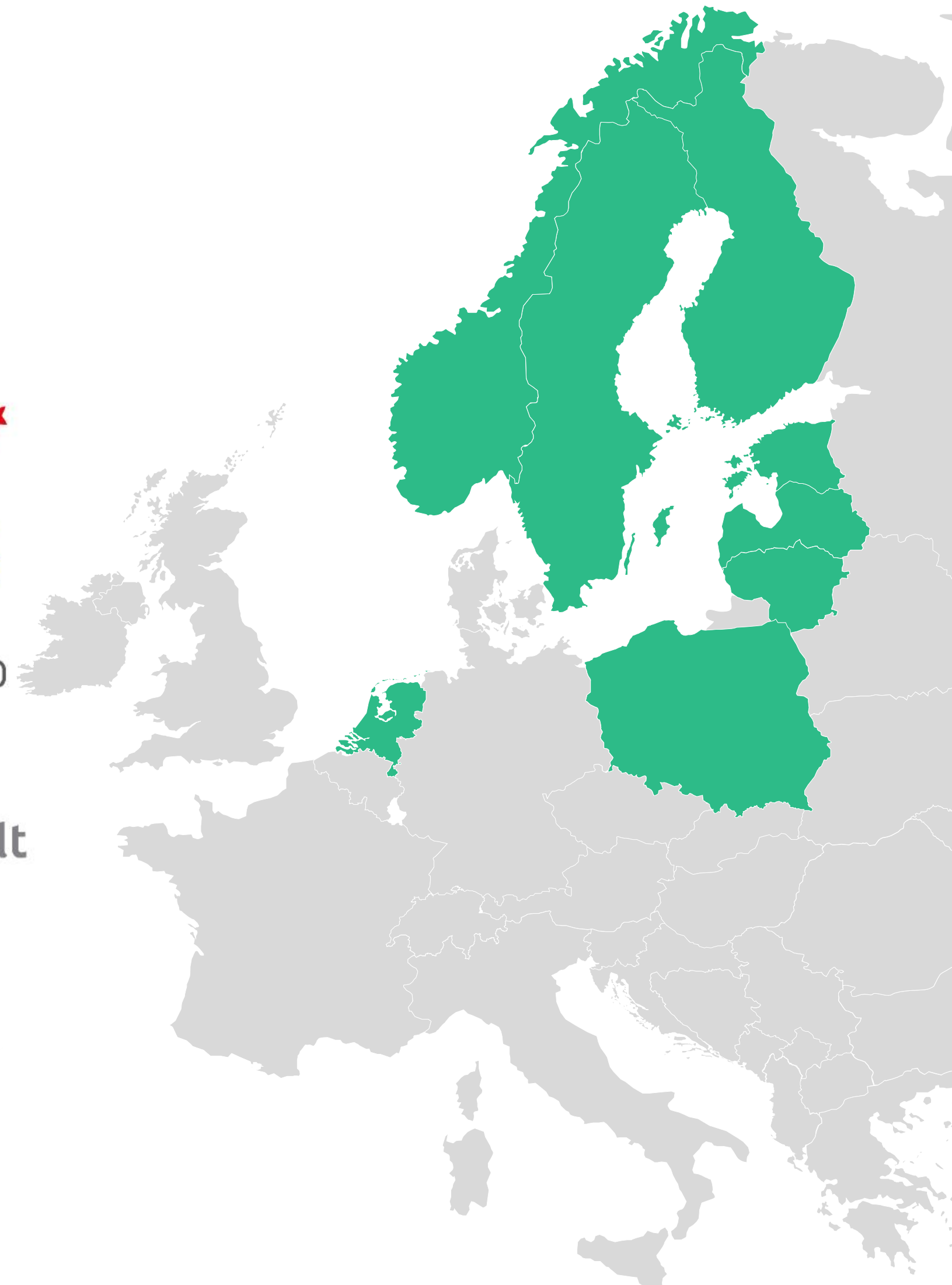
Best price  
guarantee for all  
customers

## INNOVATIONS OF 2021

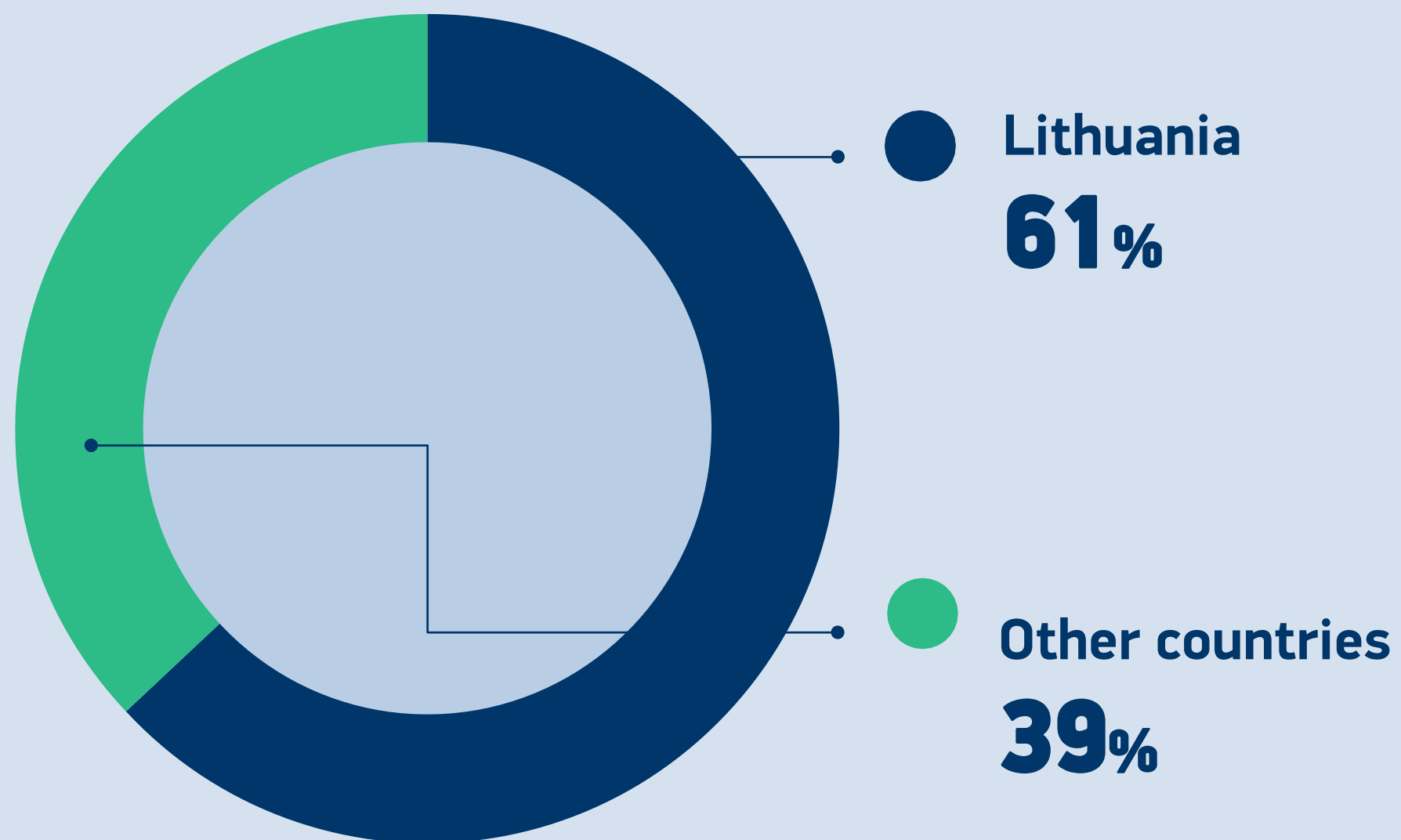
- Solution of White label version.
- One click payment for customers of the most popular banks.
- The company became SEPA (Instant Credit Transfer) scheme participant, which allows to provide more additional services to customers.
- Services started to provide in Norway, Finland, Sweden, Poland.



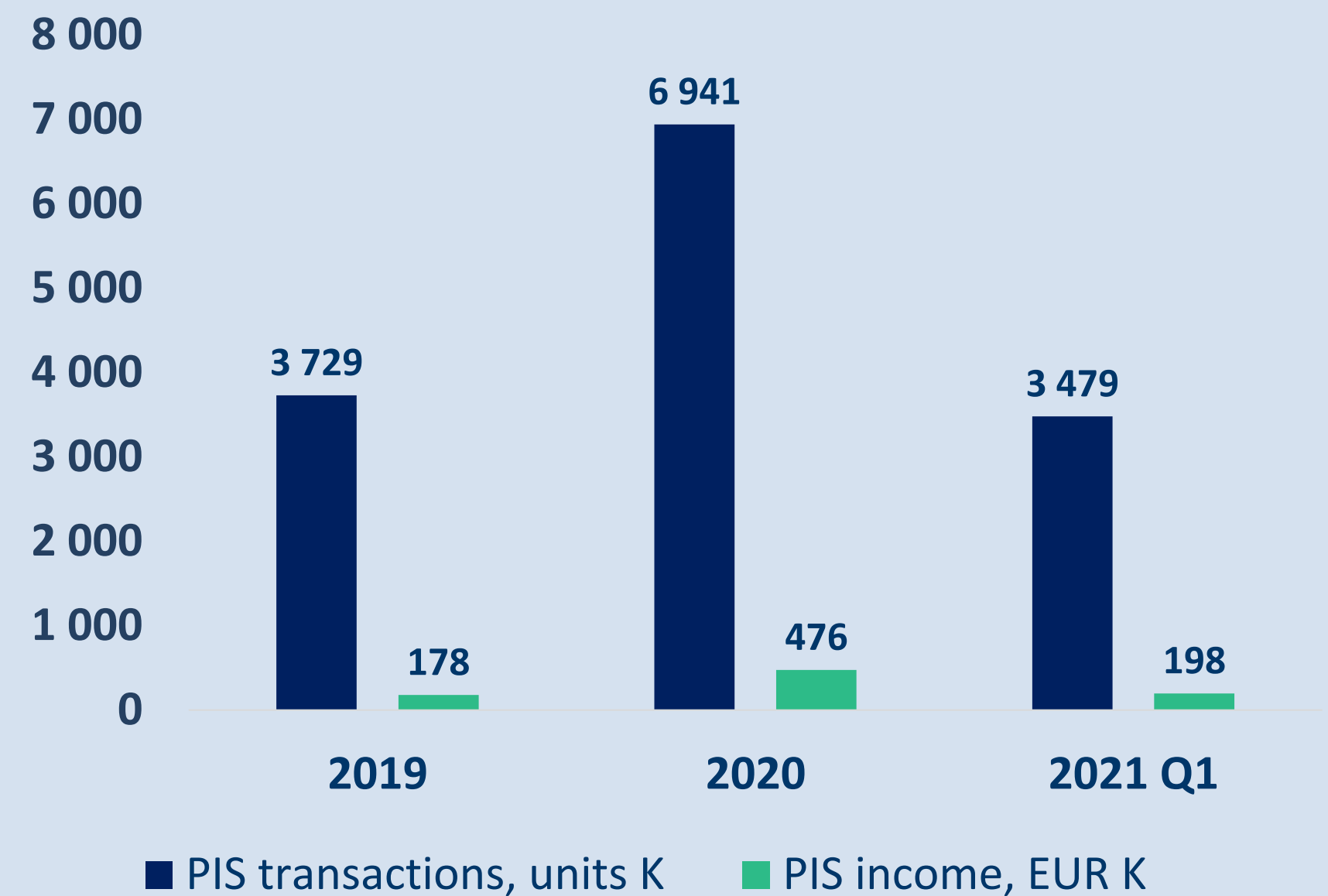
## The largest clients



Distribution of “Neopay” income by countries



Financial results of “Neopay”



Finomark is a crowdfunding platform included in the list of the Bank's of Lithuania crowdfunding platform operators and owned by NEO Finance.

**Platform launched on February 2021.**

## **FOR BORROWERS:**



SME loans up to  
500 K EUR



Loans for >12  
months operating  
companies



Evaluation of  
applications  
within 24 hours

## **FOR INVESTORS:**



Investments of >500  
EUR per loan are  
possible



0,5% interest  
per month



Financial  
business  
consulting

## Measures of assurance



### Guarantee for natural persons

- Warranty for one or more persons;
- Income assessment;
- Reputation assessment.



### Guarantee of company

- The guaranteeing company assures the assets and finances of itself;
- The guaranteeing company is evaluated as the owner of the project.



### Pledge of a property complex

- Pledge of company funds;
- Pledge of company receivables;
- Pledge of company stocks;
- Guarantee in the queue of creditors.



### Mortgage of real estate property

- Mortgage assets of the company;
- Personal property of shareholders or project owner is pledged.



# Goals for 2021



**PASKOLŲ  
KLUBAS**

Growing amount of issued loans.  
Launches of new loan products.  
Pricing optimization.



**Neopay**

Increasing amount of PIS transactions.  
Launches of new payment services.  
Provision of services in new markets.



**Finomark**  
CROWDFUNDING

Establishment in the crowdfunding market.  
Product improvement.  
Launch of new services.





**NEO Finance, AB**

**Vilnius | 2021-06-03**