



NEO **Finance**

CEO MEETS INVESTORS 2021

Vilnius | 2021-06-03



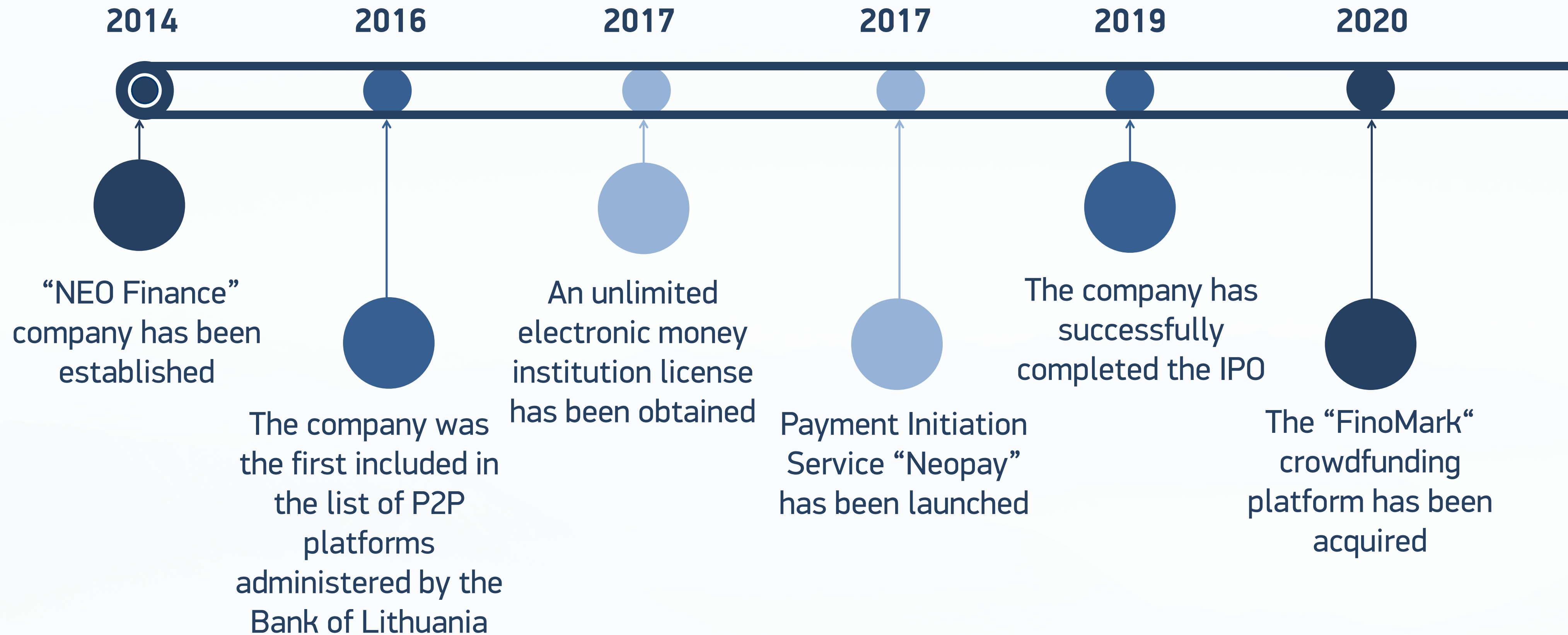
Aleksėjus Loskutovas

- 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.



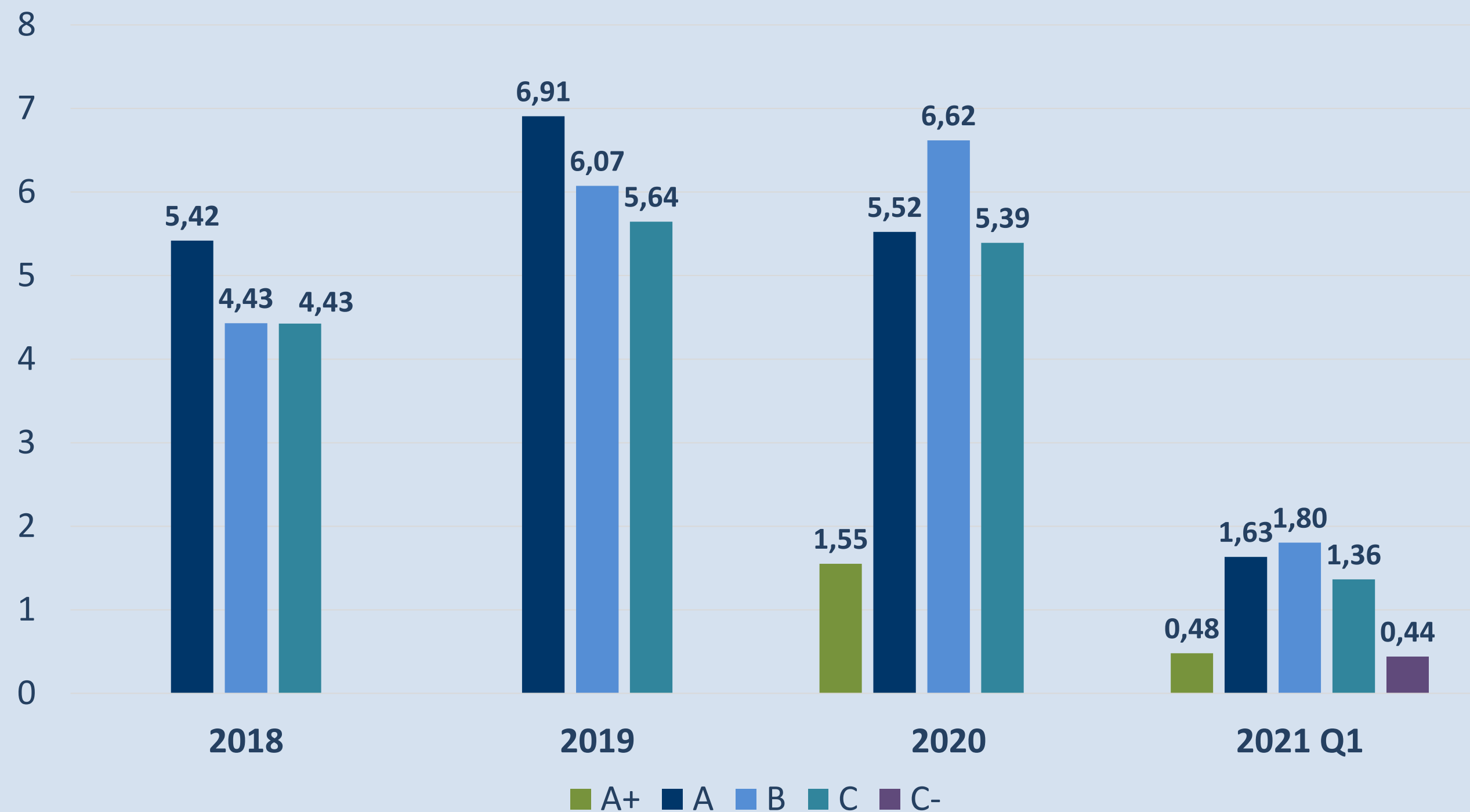
FOR BORROWERS

- 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.

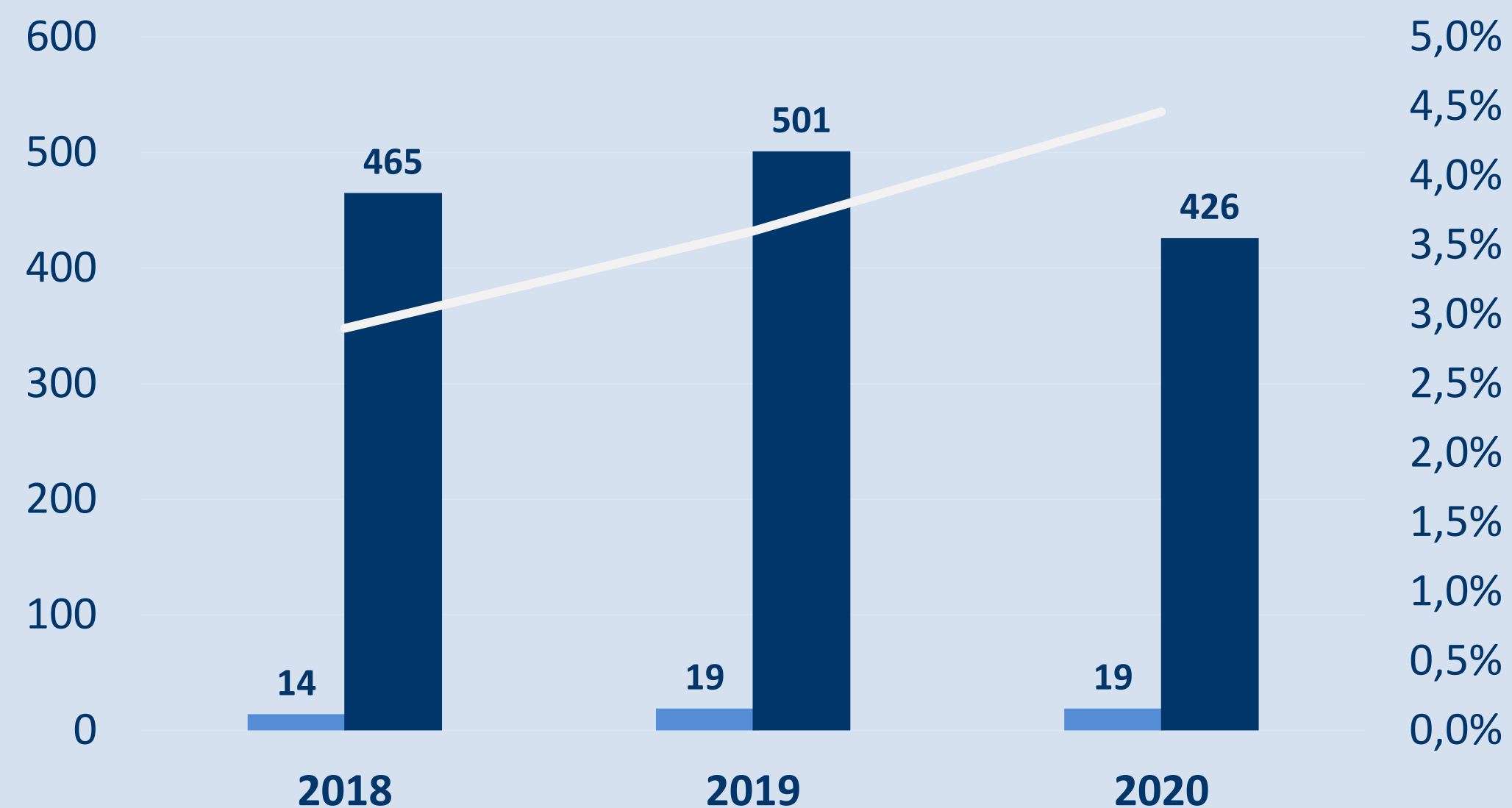
Loans issued by credit rating, M EUR



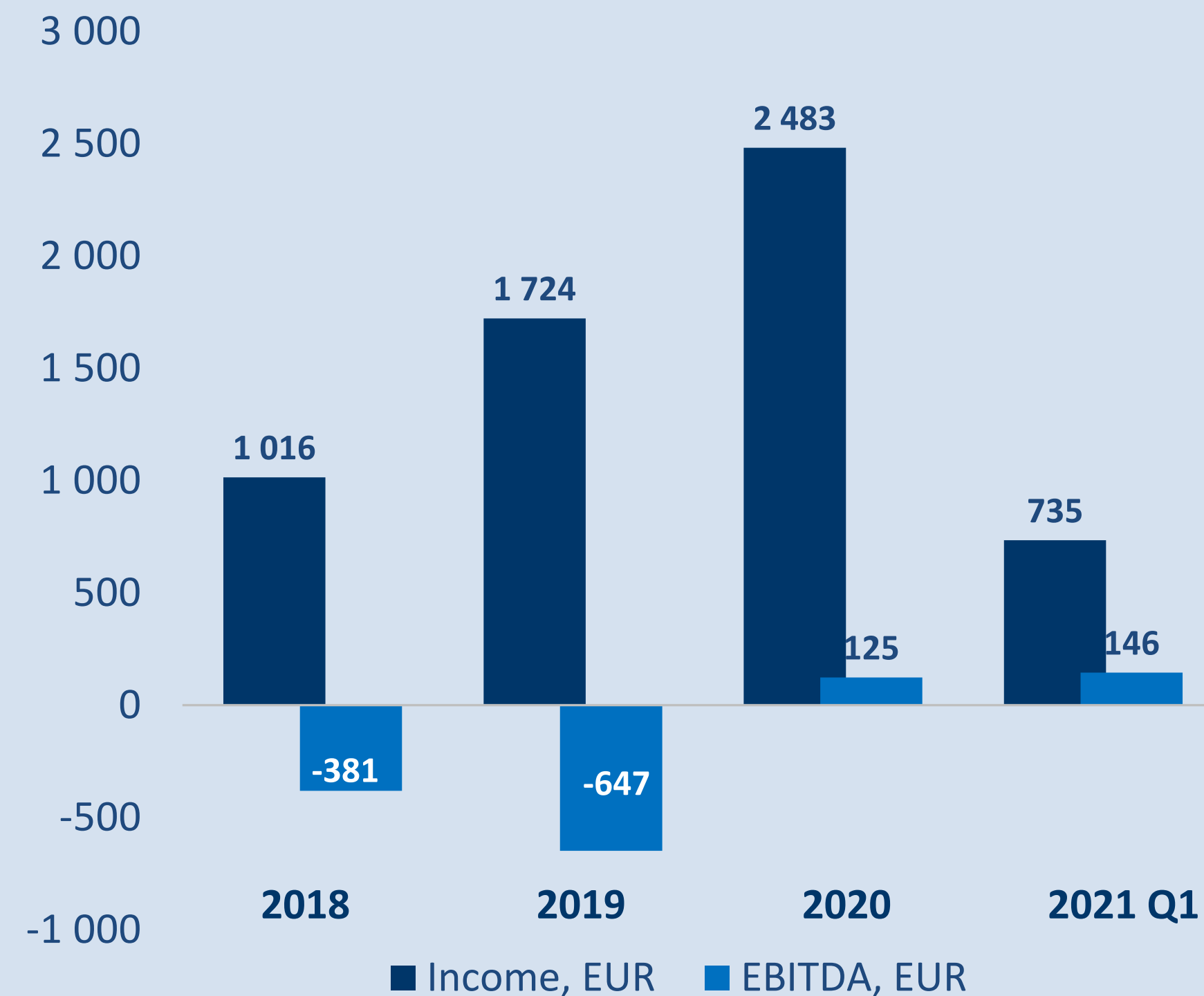
Loans issued by year, EUR

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

Lithuanian consumer credit market: Loans issued, M EUR



Financial results of "NEO Finance", K EUR



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

Source: Bank of Lithuania, "Paskolų klubas"



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



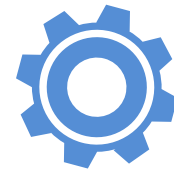
36,6 M €
principal
received



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



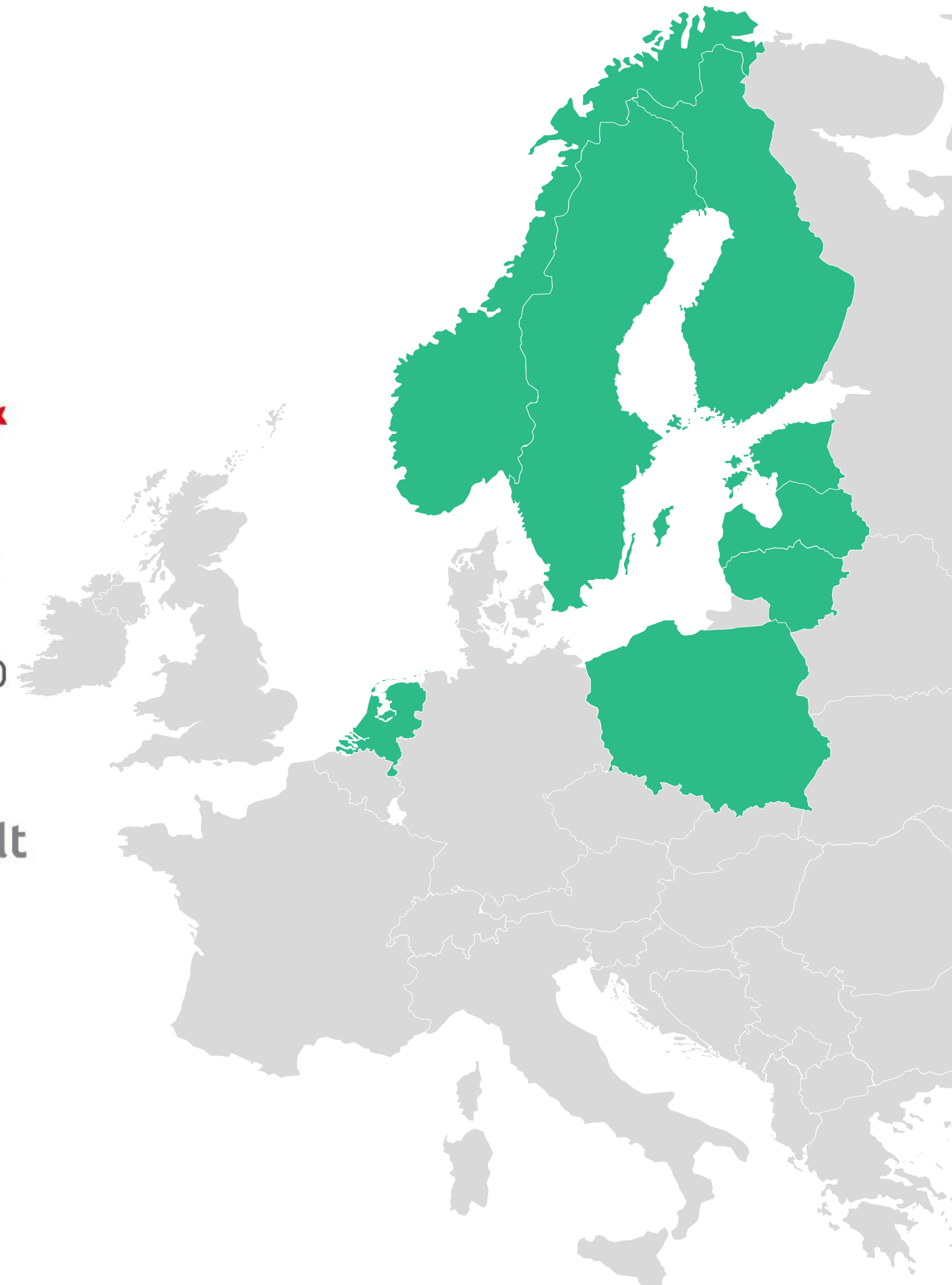
Best price
guarantee for all
customers

INNOVATIONS OF 2021

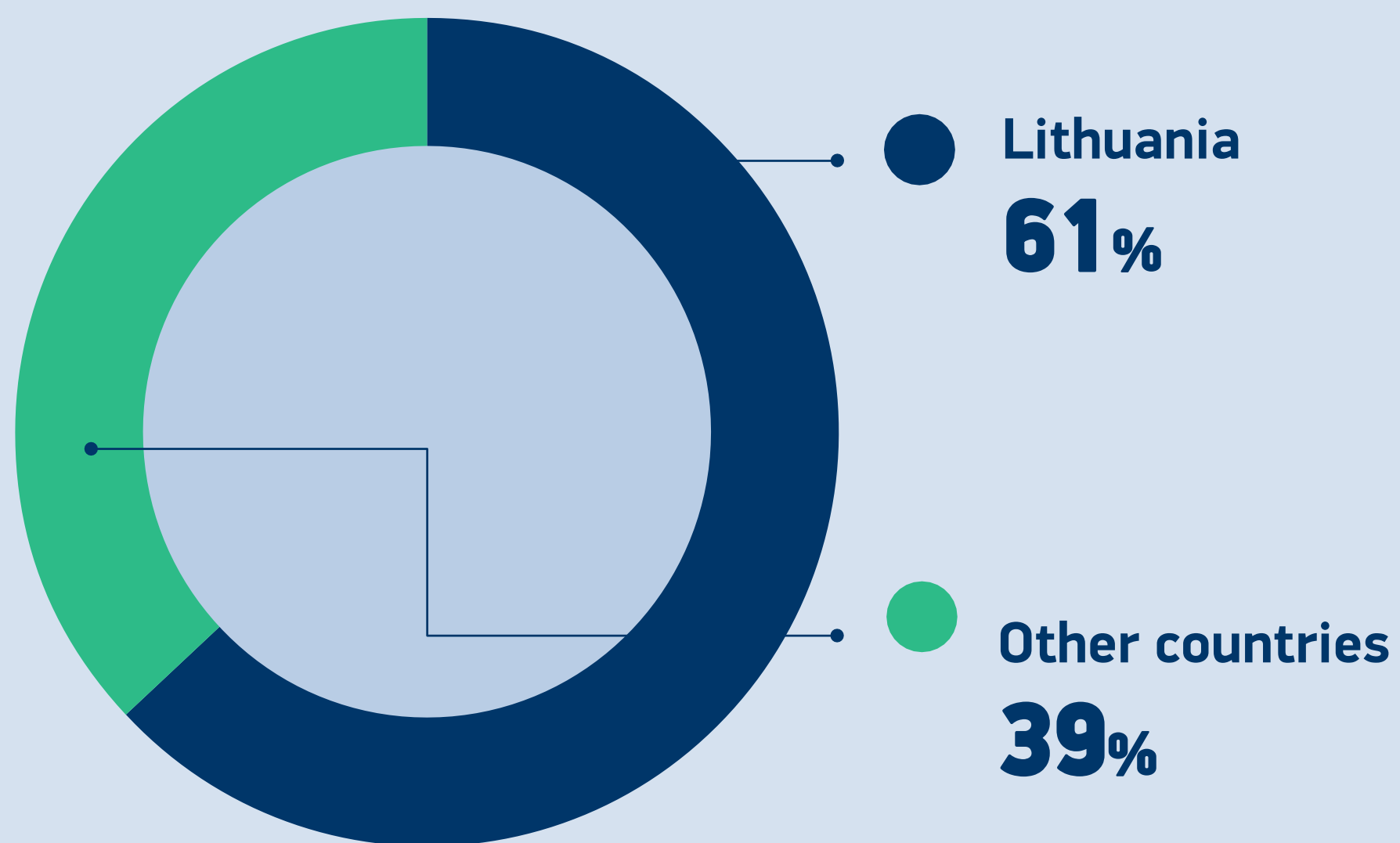
- Solution of White label version.
- One click payment for customers of the most popular banks.
- The company became SEPA (Instant Credit Transfer) scheme participant, which allows to provide more additional services to customers.
- Services started to provide in Norway, Finland, Sweden, Poland.



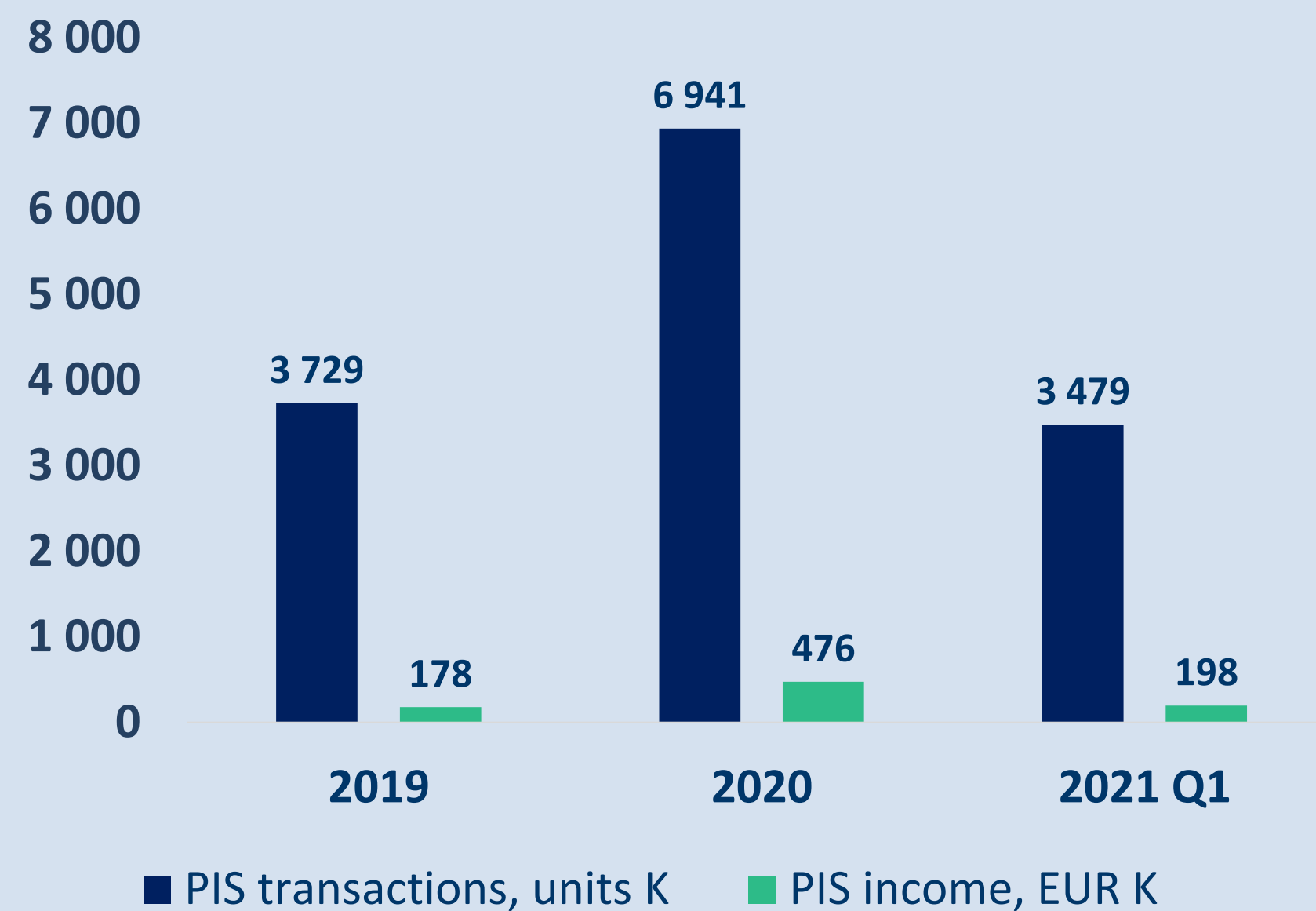
The largest clients



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



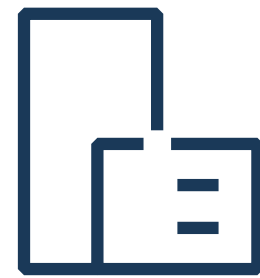
Financial
business
consulting

Measures of assurance



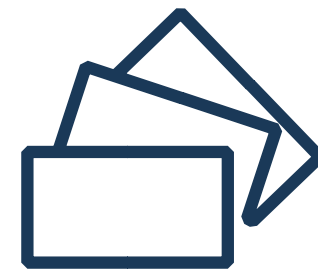
Guarantee for natural persons

- 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

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