



- ✓ Profitable since inception
- ✓ Processing 15k+ application per month

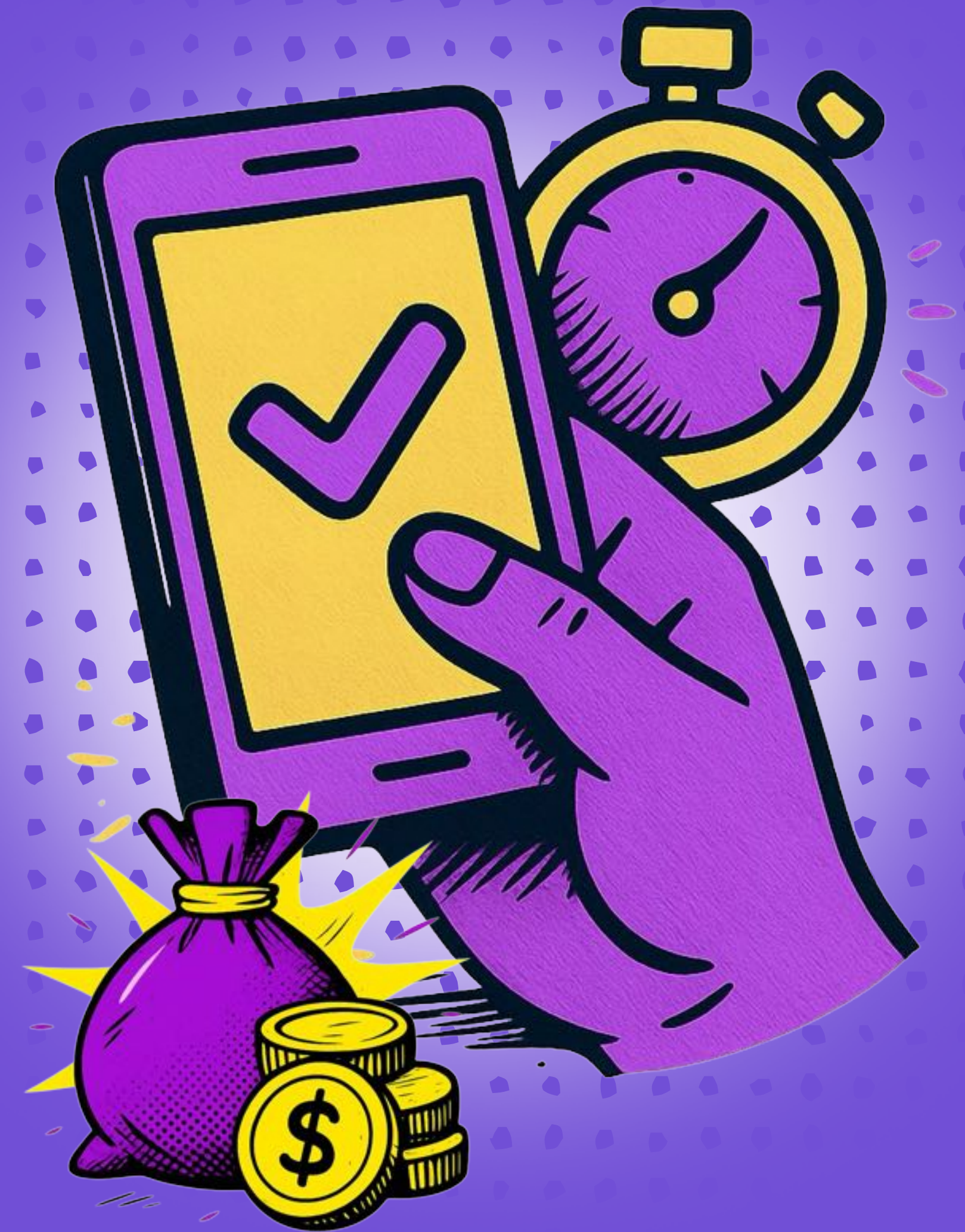
Date: 31 March 2025



Who are we

Lendivo is a fully digital lending company built to deliver instant cash to its customers 24/7.

We do this by utilizing cutting-edge technology and process automation. Launched in April 2024, Lendivo is already profitable and serving thousands of customers every month.



Why trust us?



Built by seasoned professionals with **10+ years of experience** in lending

Backed by a company with solid financials - Stikcredit - **3M loan facility**

stikcredit



Profitable in **just 8 months** after launch

Company snapshot



Launched:
April 2024

15,000+
Monthly Applications

3.3M BGN
Net Loan Portfolio



Status:
Profitable

1M+ BGN
Target 2025 Profit

26 sec
Fastest Loan
Disbursement Time



17,000+
Unique customers

60% Return Customer Rate

Our product

We provide fast and flexible payday loans **entirely online.**

We put extra focus on customer convenience.

Product specification:

Loan amount:

EUR 50 to EUR 500

Loan term:

5 to 30 days

Loan term:

single instalment

Additional revenue:

ability to extend the loan for a fee

Key benefits

Loan decision
within seconds



Entirely **digital process** - from loan application to signing to payout

Applications are processed **24/7**



Fully automated decision making process

Our technology

At our core is a proprietary tech platform engineered for scale and speed. Our software platform covers the entire customer journey - from loan application through scoring to loan disbursement.

Highlights:



Real-time
loan decisions



AI-driven credit scoring
developed internally



Full automation across
the credit lifecycle

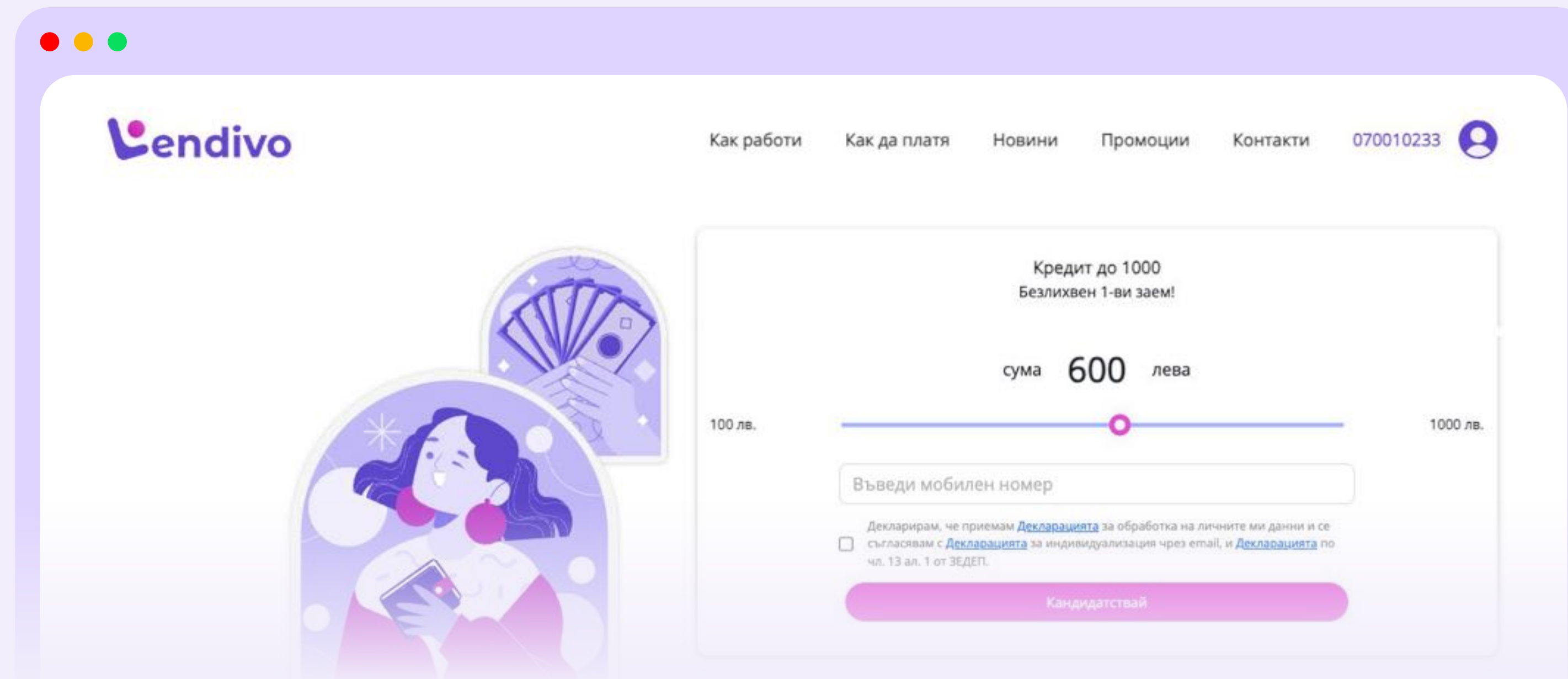


Decision engine reduces errors
and maximizes throughput



Modular architecture,
easy to scale and adapt

Our technology



50 offices - 1 website

In March 2025 alone, Lendivo issued 5,000 loans.
That's the equivalent volume of 50 well performing loan offices.
All handled online. No rent. No staff. Just tech.
This is the power of digital

We believe in safe lending—both for the customer and for us. Advanced Risk and Identity Stack:



Automated AML
(Anti-Money Laundering) checks



Biometric ID verification—fully automated





Real-time fraud detection tools



Manual work is brought to a minimum, reducing human error
Financial Results

Financial Results

Strong financial backing:
1m in shareholders capital
and 3m loan facility from
Stikcredit.

-  Lendivo is on track to achieve 1m BGN net profit in 2025.
-  The company maintains a healthy working capital buffer of c. 10% of total assets
-  On track to grant 20m BGN loans in 2025

Profit and loss

	2024	1Q25
	BGN (thousand)	BGN (thousand)
Income from interest and charges	2 067	1 318
Interest expense	144	85
Net income from interest	1 923	1 233
Financial expenses	67	29
Personnel expenses	202	159
Losses from impairment of loans	1039	519
Total administrative expenses	598	318
Profit before tax	17	208
Corporate income tax	2	21
Net profit for the year	15	187

Balance sheet

*Figures for 2024 and 1Q25 are unaudited. The audited financial report for 2024 is expected to be delivered by end of June 2025.

Assets

	31.12.2024	31.03.2025
	BGN (thousand)	BGN (thousand)
Assets		
Cash and cash equivalents	344	348
Loans to customers	2 670	3 330
Other current assets	285	289
Land, machinery and equipment	816	793
TOTAL ASSETS	4 115	4 760

Liabilities and Equity

Liabilities		
Liabilities to related parties	2 129	2 609
Trade and other payables	83	50
Short-term lease	-	128
Current tax liabilities	13	35
Other current liabilities	60	87
Long-term lease	809	642
Total liabilities	3 094	3 551
Equity		
Share capital	1 012	1 012
Reserves		
Uncovered loss	- 12	- 12
Retained earnings	6	22
Profit for the financial year	15	187
Total equity	1 021	1 209
TOTAL EQUITY AND LIABILITIES	4 115	4 760

Achievements

15m BGN

Principal
granted

38k

Loans granted
to date

Reached break-even
only 8 months
after inception and
already profitable
on a month-to-month basis.

1M+ BGN

166k applications processed
to date

17k

unique customers acquired

Other information:

Registered as a non-bank
financial institution with
Bulgarian National Bank under
registration No. BGR00455.

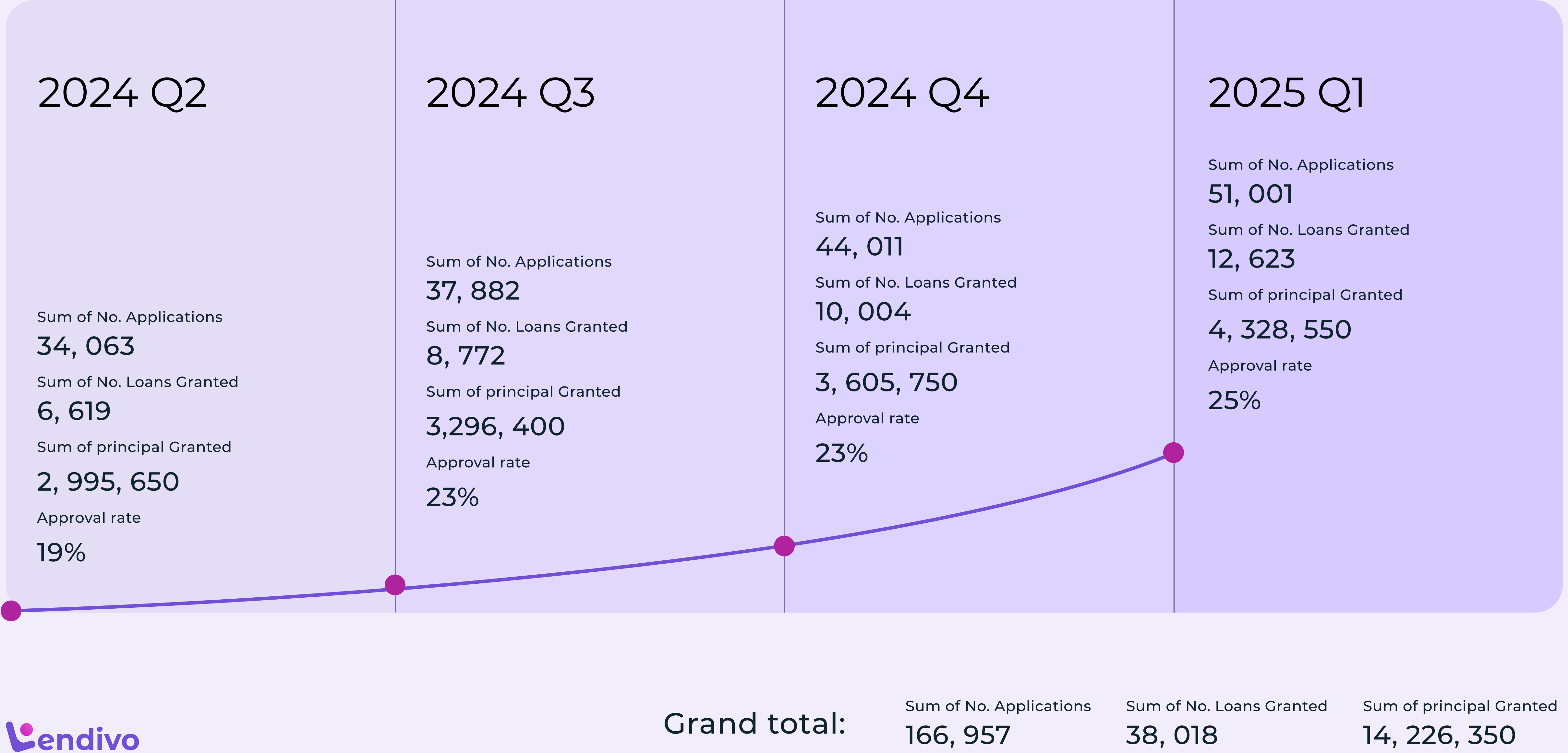
Partners:
EasyPay, Afranga

Country of operation:
Bulgaria

Target customer: private
persons - Bulgarian nationals

20+ team members

Additional





Contact us at

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