

Tiberus

A front-facing view of a dark blue car, possibly a Volvo, with its headlights on. The car is set against a dark background. Overlaid on the car are numerous thin, yellow, curved lines that radiate from the front, resembling sensor waves or a digital grid, which adds a technological and innovative feel to the image.

A new generation of car leasing - driven by innovation

Setting the rules on the
market **because we know**
the road

tiberus

WHO
WE
ARE

Tiberus – an independent automotive leasing company, non-banking financial institution registered under No. BGR00514 with BNB, providing financing from BGN 5,000 to BGN 100,000 for vehicle purchases.

Proven Founders

focus on using strategy to succeed

Built by the team behind **Stik Credit, Lendivo and Afranga** - companies with a strong track record in **fintech innovation**, risk management and profitable scaling.

15+

Years of experience
launching and developing
successful businesses

330M+

Granted amount
of loans in BGN

50k+

Customers
served

tiberus

Tiberus entered the market after identifying a massive, underserved gap in the used-car financing sector.

Innovative fintech platform

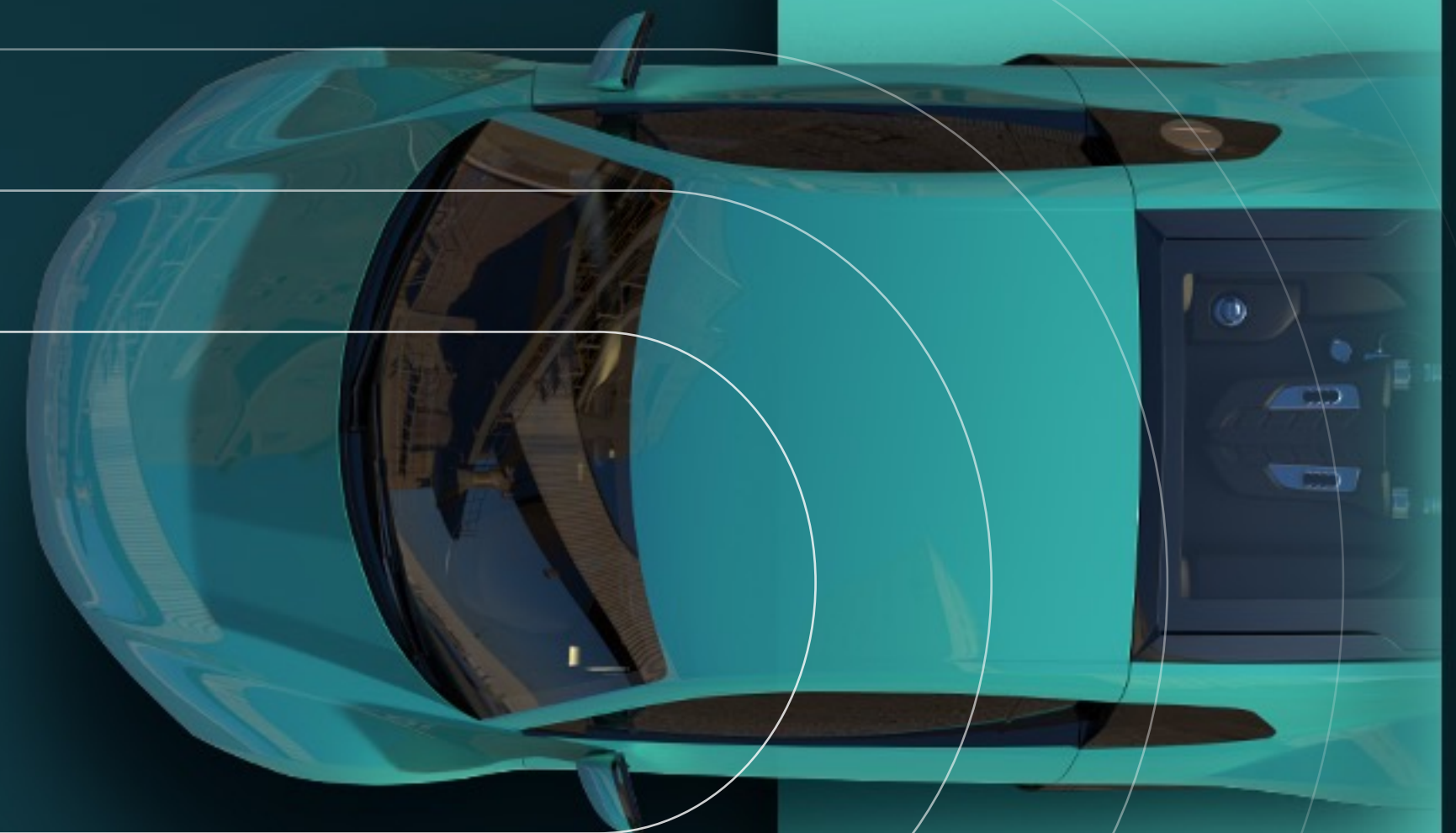
We redesigned the entire vehicle financing process for speed. Our customers receive their registered car within 1 day versus 5-7 days for competitors

We designed a fast, intuitive, and fully digital journey that **transforms the experience of buying** a pre-owned vehicle into something effortless and transparent.

And where banks draw the line, we step in. We provide financing to customers who are overlooked by conventional institutions, **opening a pathway to mobility** that was previously out of reach.

We don't just follow the fast-changing market trends — we create them

2
to none
first in
action



**Currently
present in**

tiberus

**major cities in
Bulgaria**

**office
locations**

On a mission to make every journey possible through smart leasing by combining traditional offline partnerships and innovative digital strategies, including content-driven outreach on platforms like TikTok.

TIBERUS

ADVANTAGES



Robust collateral coverage

Up to 70% LTV financing, secured by liquid vehicle assets with proven long-term resale value.



Asset control

We retain ownership over the vehicle until the loan is repaid



Near-zero credit loss

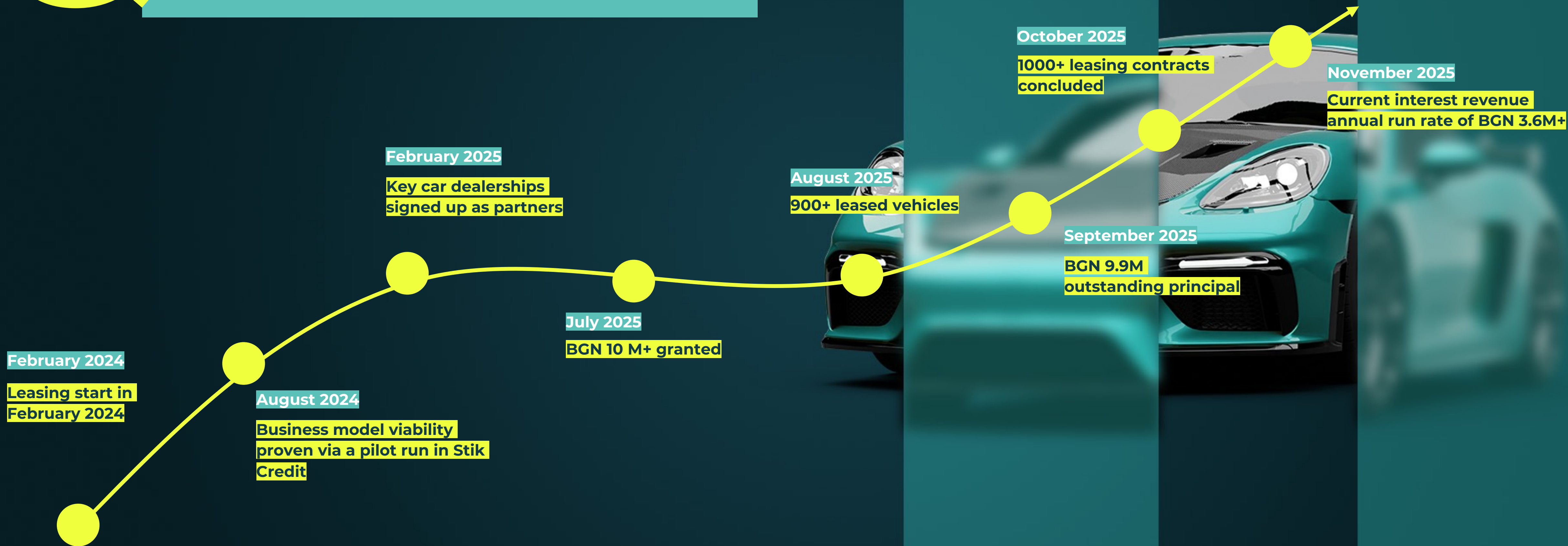
Repossessed vehicles sell for more than outstanding receivables leading to no effective credit loss



High potential for additional revenue services

insurance, road assistance, tires, etc.

& Timeline Achievements



Our product

We offer leasing solutions for Bulgarian customers purchasing new and pre-owned vehicles.

Excellent Risk Profile

Every vehicle is thoroughly inspected prior to being financed. We use AI to detect even the smallest flaws and defects.

Every customer provides at least 30% downpayment.

Pricing Model

Up to 50% APR

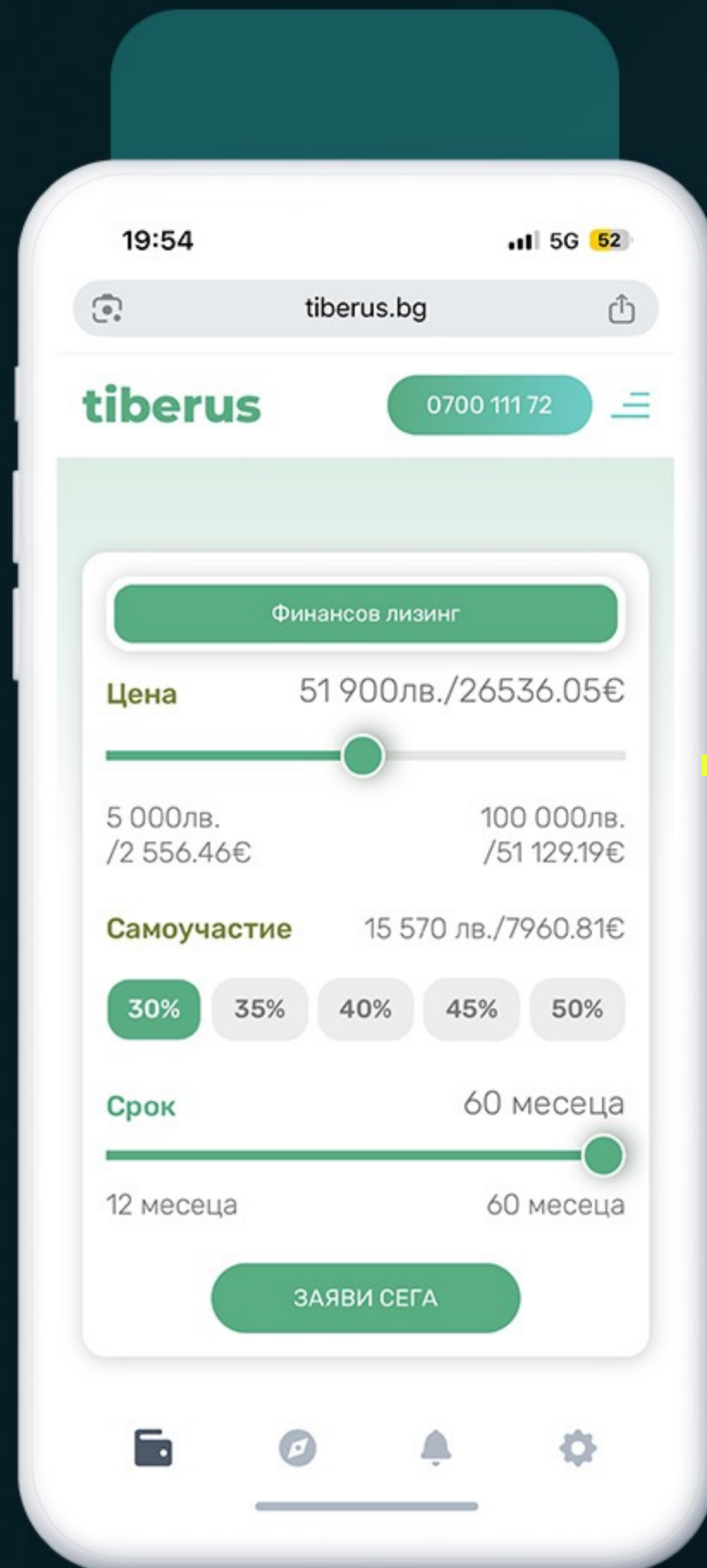
Equal monthly payments

Redefining Speed in Leasing

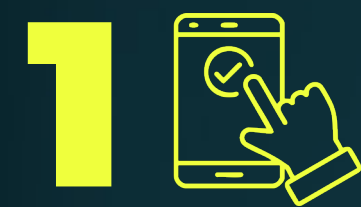
Customers receive their registered vehicle within 24 hours, compared to the typical 5-7 business days in Bulgaria - highlighting our commitment to unmatched speed and customer satisfaction

Full Insurance and Vehicle Security

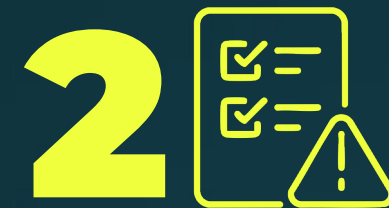
Every vehicle is covered by full insurance and each car is equipped with a GPS tracking device for real-time monitoring and protection.



Process steps



Loan Application



Risk assessment and collateral approval



Lease agreement



Vehicle registration



Success

Process highlights

- Online application process requires 4 easy steps completed within minutes
- Car can be handed over within 24 hours
- Full customer support through entire process

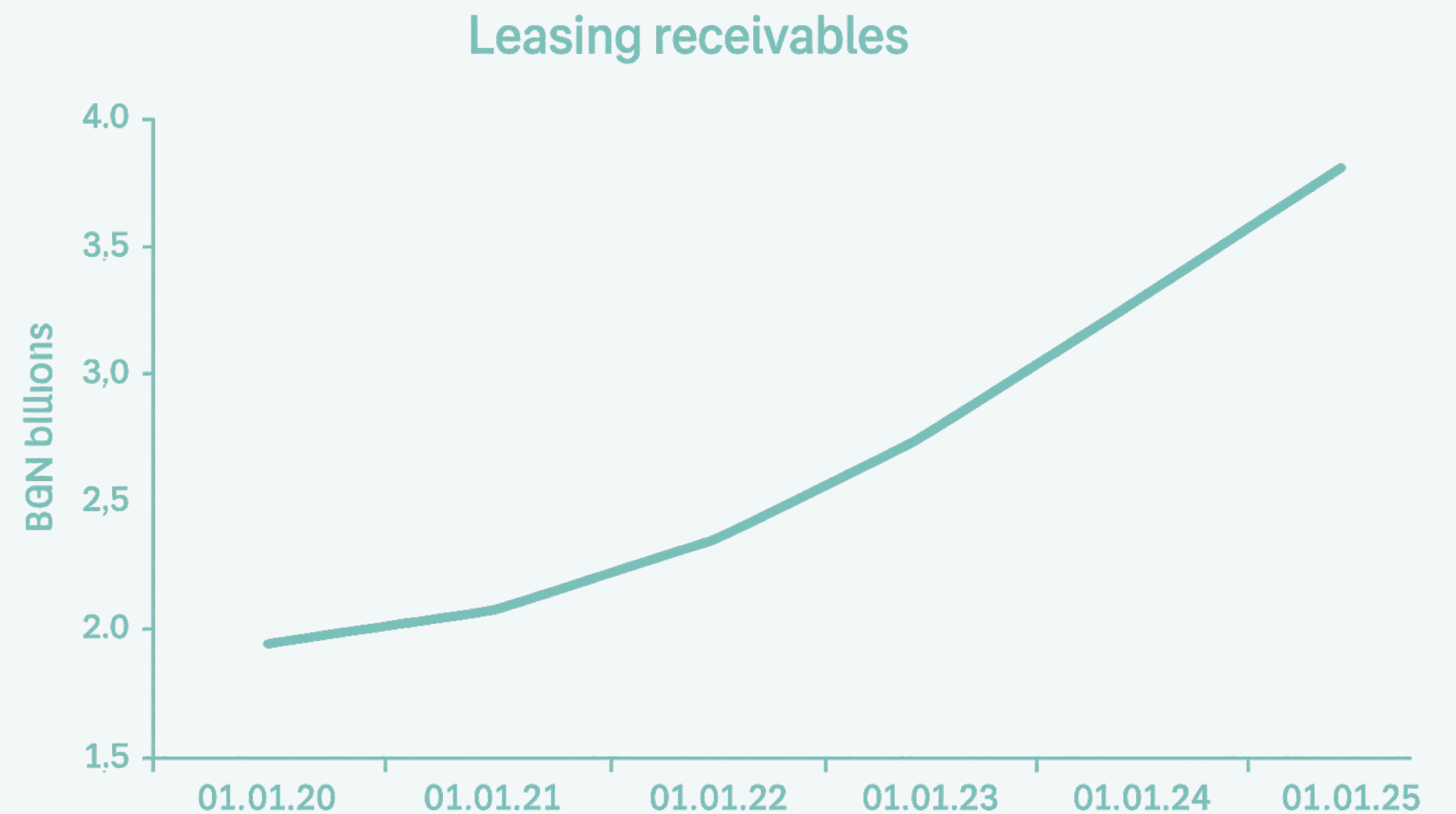
Car Leasing

Market Overview

Huge market opportunity: BGN 3.5+ billion leasing receivables. And that is just in Bulgaria.

Leasing market CAGR of 18% - from BGN 1.5 billion in Q3 2020 to BGN 3.5+ billion in Q3 2025

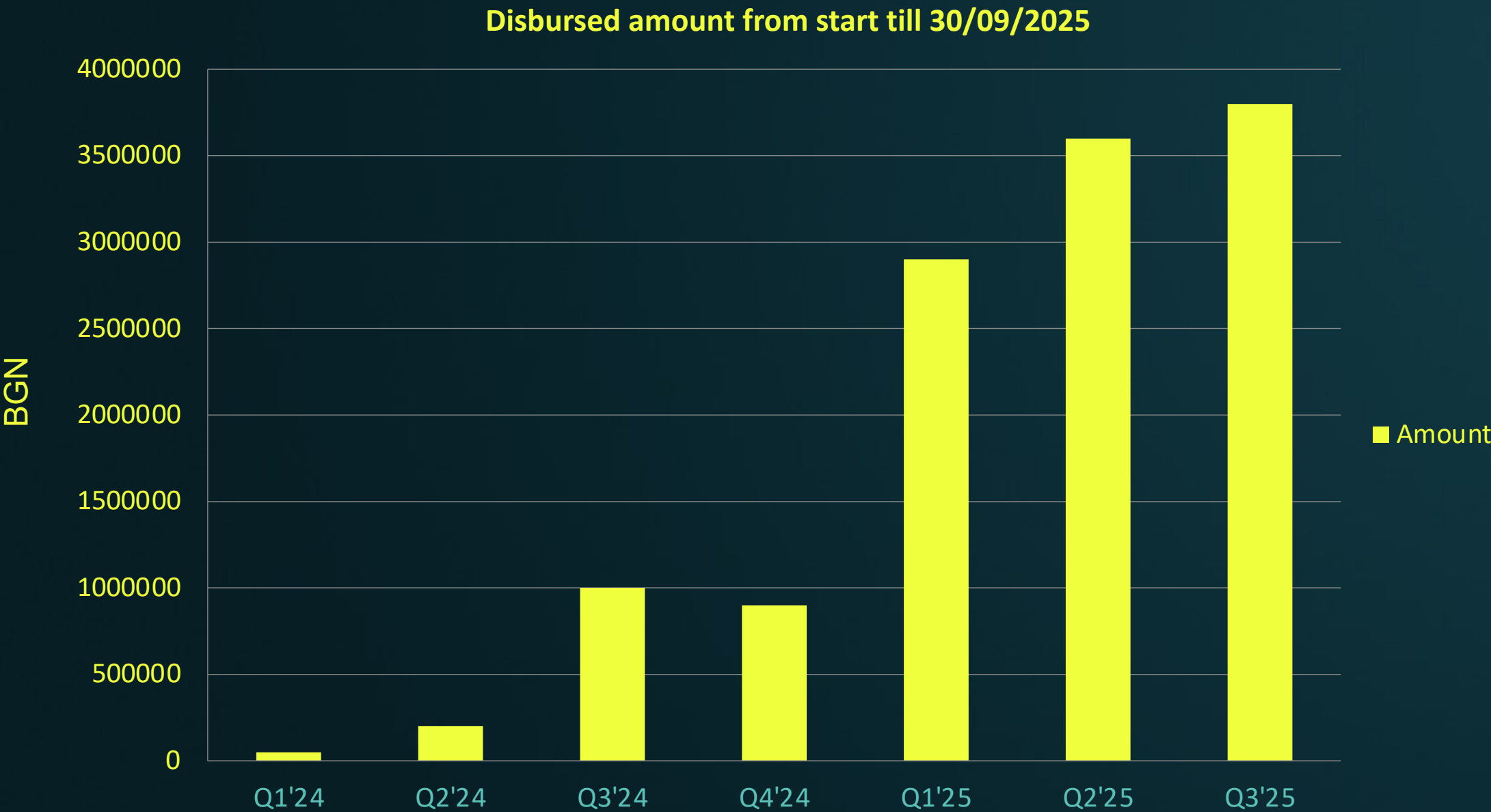
Car ownership is among top priorities of our customers and is viewed as a symbol of status involving a strong emotional attachment



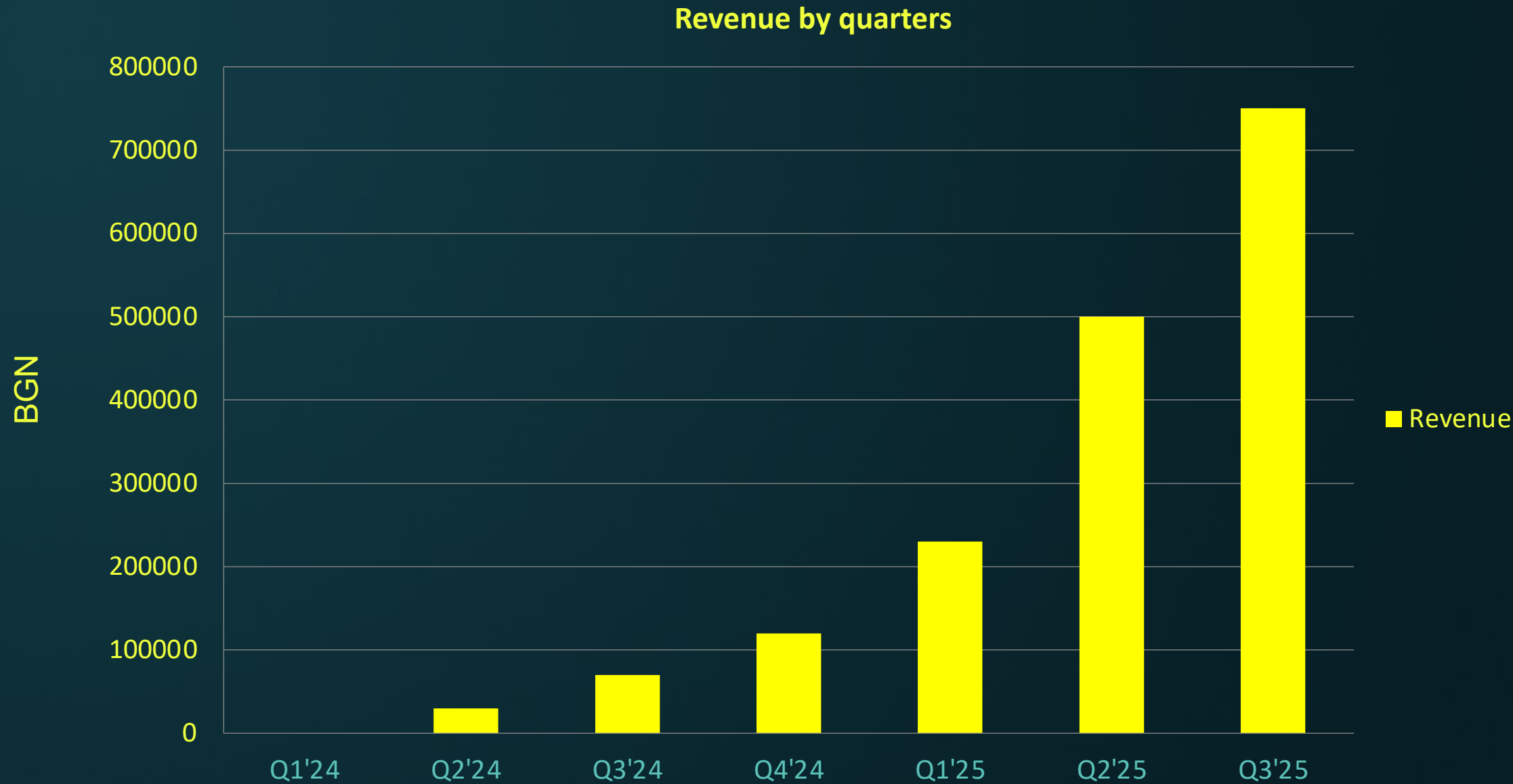
Source: Bulgarian National Bank

Financials

BGN 14.1M+ disbursed since inception



BGN 3.6M+ annualized revenue based on current monthly revenue



Portfolio performance as at 30/09/2025:

Disbursed amount
BGN 12.6M

Average amount disbursed
BGN 13k

Average leasing contract term
24 months

Total value of financed
vehicles
BGN 18M

Repaid principal
BGN 2.7M

Outstanding principal
BGN 9.9M

Net profit margin
in excess of
20%


Robust and predictable cash collection

90%
of due installments are collected within
60 days

5% of loans

experience delay in payments, which is fully
compensated from vehicle sales of such non- serviced
contracts



The background of the image is a dark blue, almost black, front-facing view of a car. The car's headlights are visible on either side, and its hood and windshield are prominent. Overlaid on the car are several thin, yellow, curved lines that sweep across the frame from the top right towards the bottom left, creating a sense of motion or a digital interface.

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Contact us:
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