



BB FINANCE GROUP

GROUP OVERVIEW

2020 Q2

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BB Finance Group operates under three registered trademarks on two key markets.

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BUSINESS DRIVERS AND MILESTONES

Growth opportunities, team of professionals, technology and responsibility.

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LOAN PORTFOLIO GROWTH

Over the years, we have demonstrated substantial growth and will continue to grow on our core markets.

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CUSTOMER BASE

We shall attract new customers and keep our existing customers happy by offering the best service by all standards.

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KEY FINANCIALS

The company shall focus on profitable business lines with a long-term view.

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INVESTORS

BB finance group has gained long-term trust of institutional and professional private investors.





Finland
Launched in 2009

Estonia, HQ
Launched in 2006

MARKETS AND BRANDS

Raha24 **Avanss** **ege.**

BB Finance Group operates under three registered trademarks on two key markets providing short term consumer loans. In Estonia we operate with brands Raha24 and Avanss, in Finland with Ege.



BUSINESS DRIVERS



GROWTH

We seek growth opportunities on all of our markets. Product design, clever marketing and rigorous credit evaluation are our hallmarks. Our loan book has tripled in the last three years. We intend to keep growing profitably.



TEAM OF PROFESSIONALS

We are a team of 50+ dedicated professional people. We are always hiring. Over the last years we have mainly expanded our IT and analytical resources, which we will continue to do in the following years. We consider hiring smart people the best investment we can make.



RESPONSIBILITY

The company is regulated by financial supervision authorities and central banks on most of its markets. We report monthly and quarterly and have internationally recognized auditors to oversee our credit standards, procedures and financials.

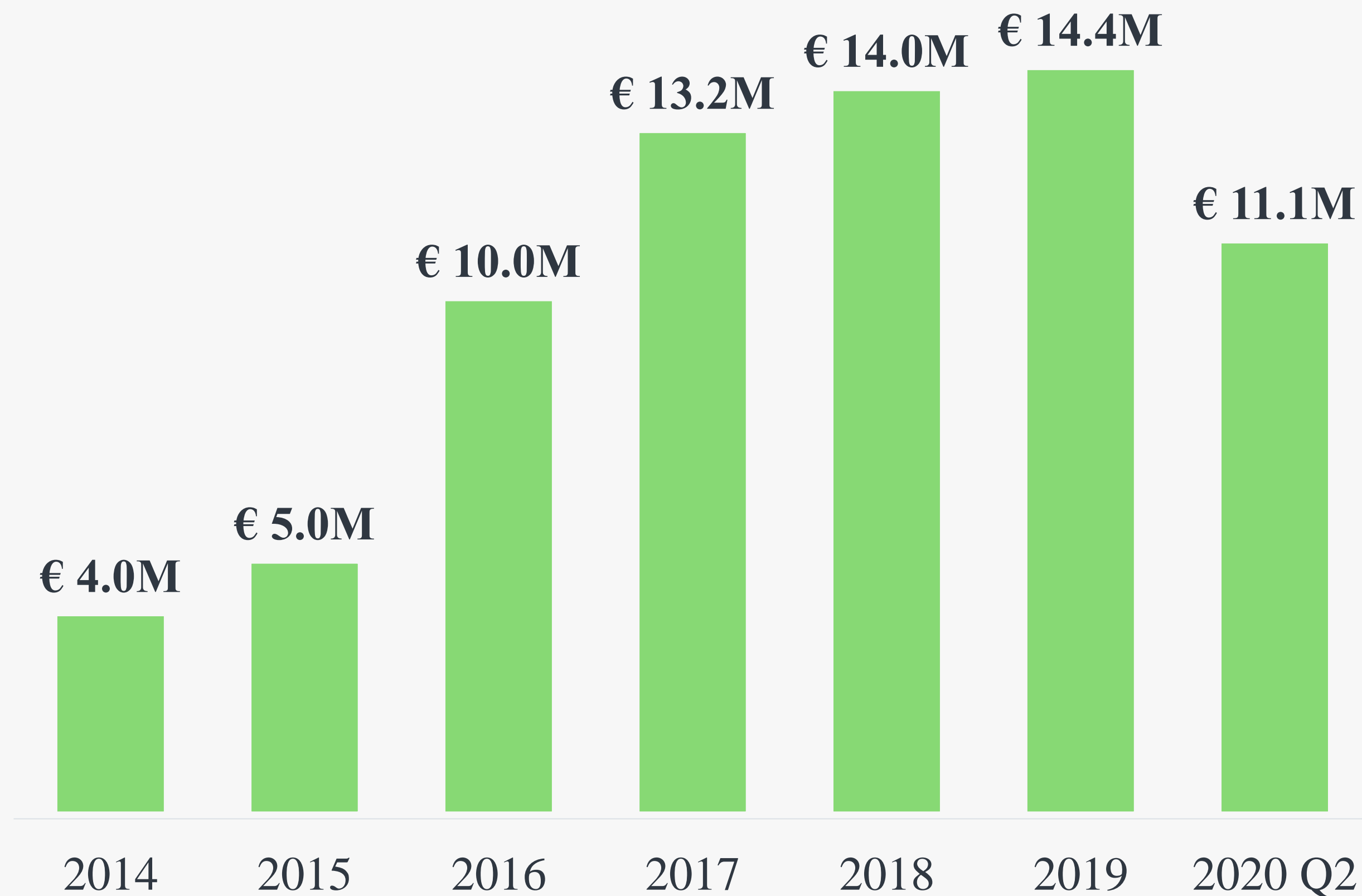


TECHNOLOGY

Continued investment in technology across the company allows us to grow, report and analyze faster and to achieve significant economies of scale. Our operations are driven by software created by our in-house development team while we are always ready to use external solutions and advice from talented people and companies.



LOAN PORTFOLIO



BB Finance Group has chosen to **play it safe** amid ongoing COVID-19 crisis and significantly reduced issuance of new loans by tightening the credit scoring models.

As a founders-owned and diligent company we are looking to grow only with reasonable risks and new products when the situation becomes clearer.

Therefore, it is likely that in the short term the repayments from borrowers shall be larger than issuance volumes and the loan portfolio will be smaller before growing again.



KEY FINANCIALS

2018, 2019 full year and Jan-Jun 2020

GROSS LOAN PORTFOLIO

19.7M	17.4M	14.1M
2018	2019	Jun 2020

REVENUES

10.2M	10.3M	4.3M
2018	2019	Jan-Jun 2020

EBITDA

0.8M	3.0M	0.9M
2018	2019	Jan-Jun 2020

NET LOAN PORTFOLIO

14.0M	14.4M	11.1M
2018	2019	Jun 2020

EBITDA MARGIN

8%	29%	21%
2018	2019	Jan-Jun 2020

RETURN ON PORTFOLIO

6%	21%	14%
2018	2019	Jan-Jun 2020

EBITDA / REVENUES

EBITDA / AVERAGE NET PORTFOLIO
mid-year results annualized

These are preliminary unaudited financials.

BB Finance Group reports under IFRS accounting standards and is audited by KPMG.

Auditing occurs on an annual basis, quarterly results are not audited.



BB FINANCE GROUP

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