



Finance Technologies ^{LTD}

Summary of Activity 2022



The bankers of tomorrow are not bankers at all.
The bankers of tomorrow are technologists who enable banking experiences your customers will use across the digital landscape

Brett King, Bank 4.0

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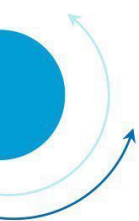
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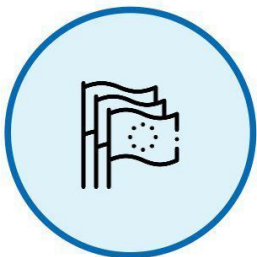
Our Mission

To provide fast and innovative credit solutions according to our clients preferences and needs





Success by the Numbers



4

Countries:
Israel,
Lithuania,
Latvia, and
Poland



67K

Paying
customers



40%

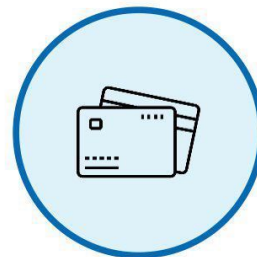


62M

Total annual
revenue



60%



697M

Credit portfolio
balance



53%



1.4B

Total financed
loans



Credit Platform



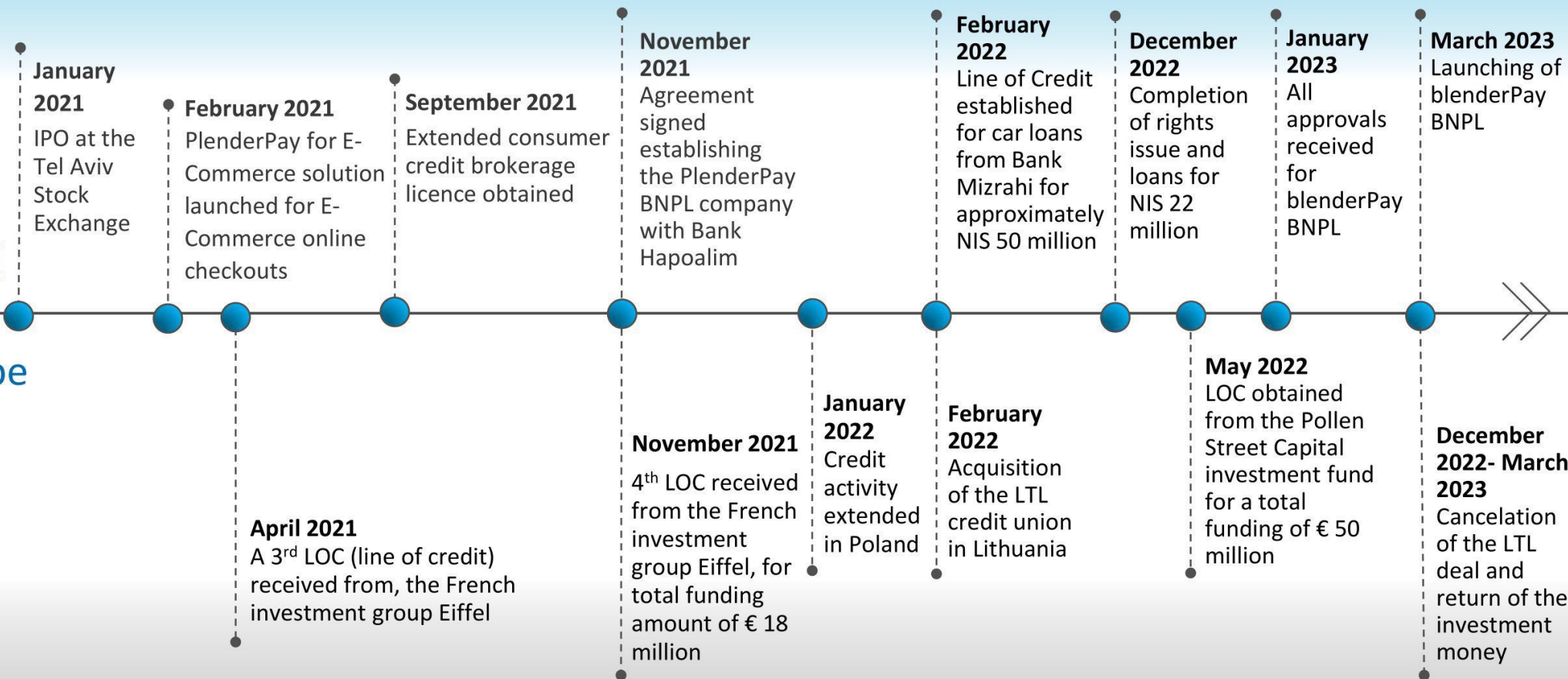


Key Events from the IPO

(Jan 2021 – March 2023)

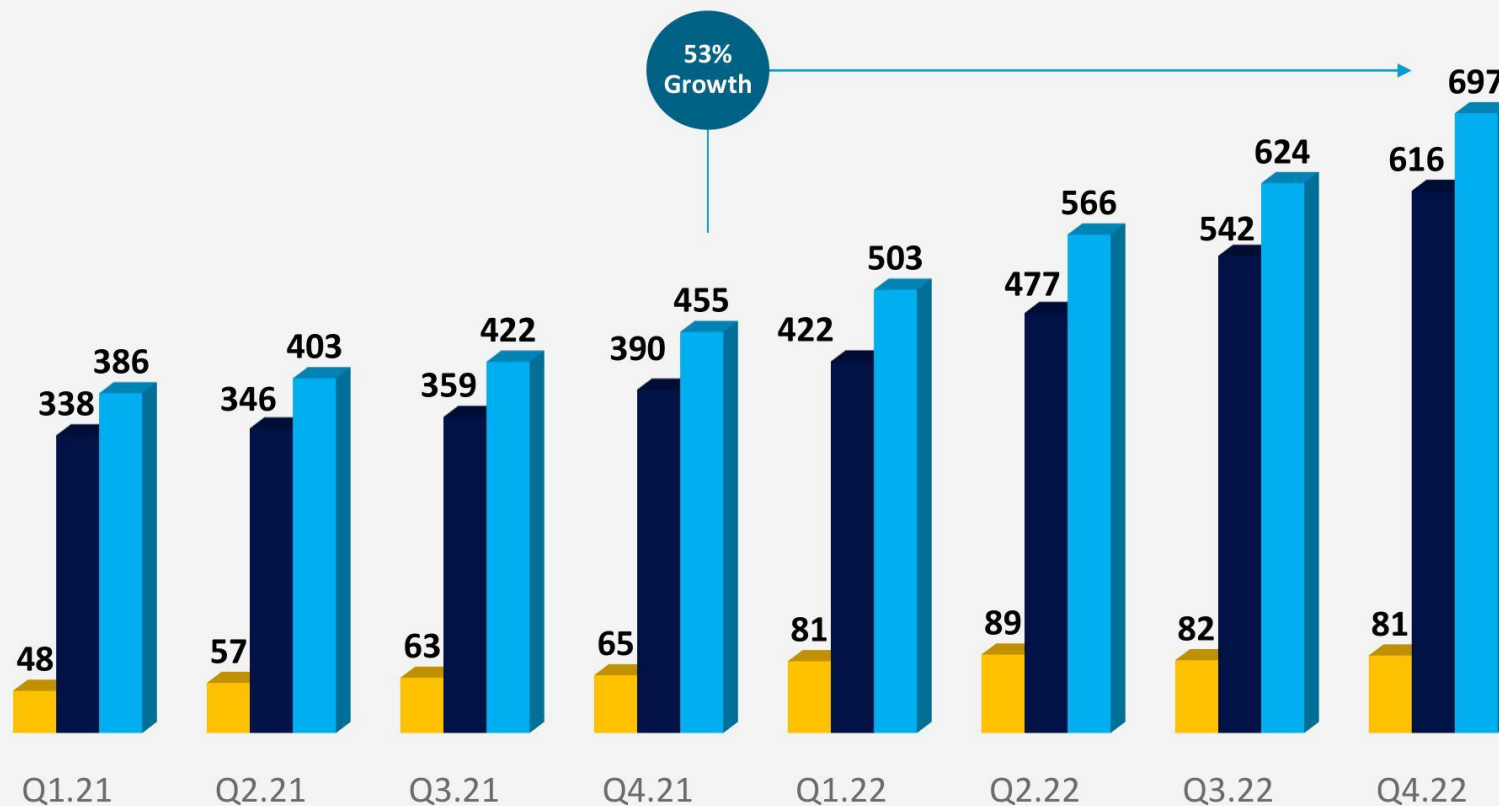
Israel

Europe



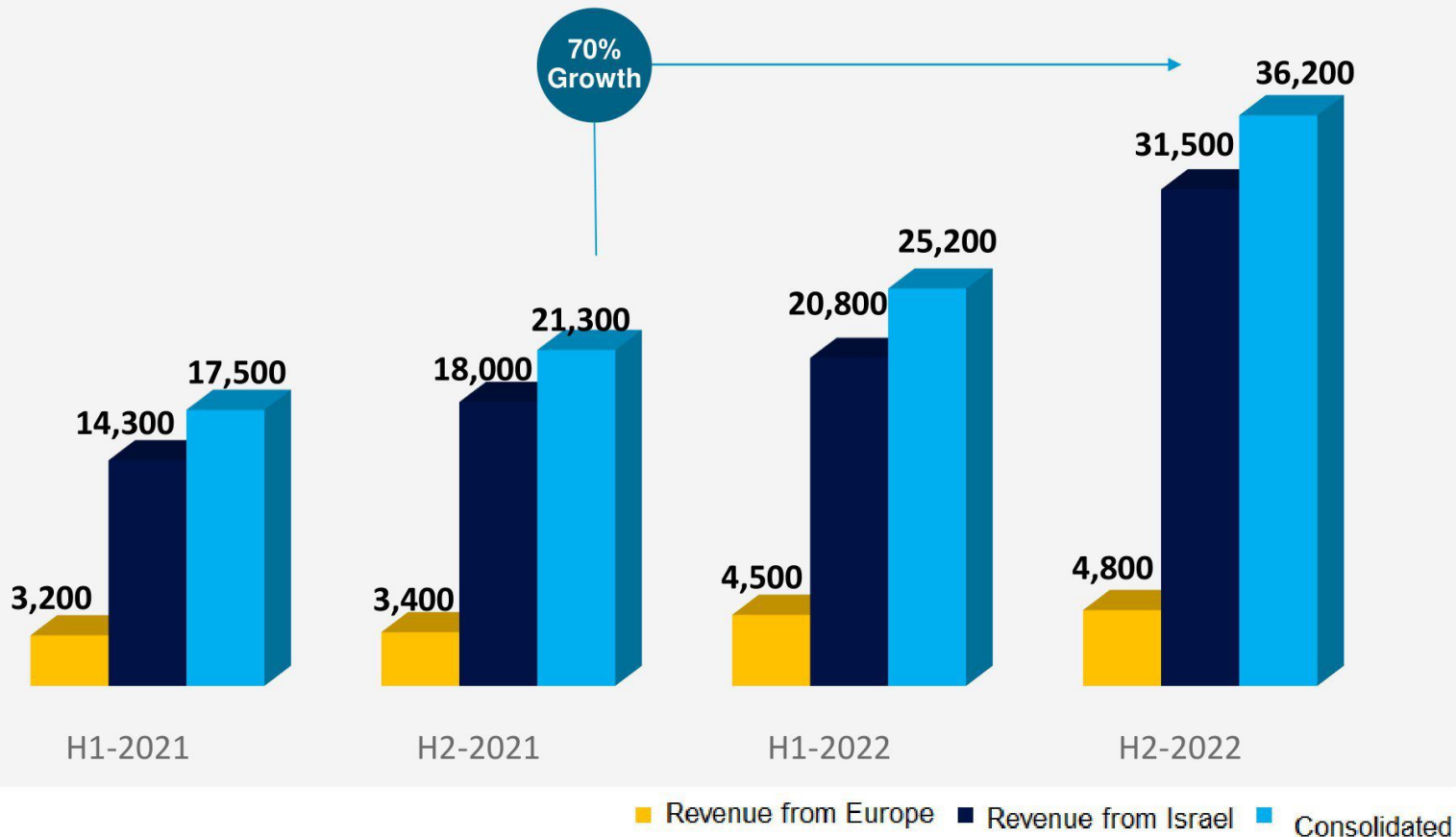
Maintaining growth while striving for profitability

Significant growth of 53% in the credit portfolio in Q4 2022 (millions of NIS)



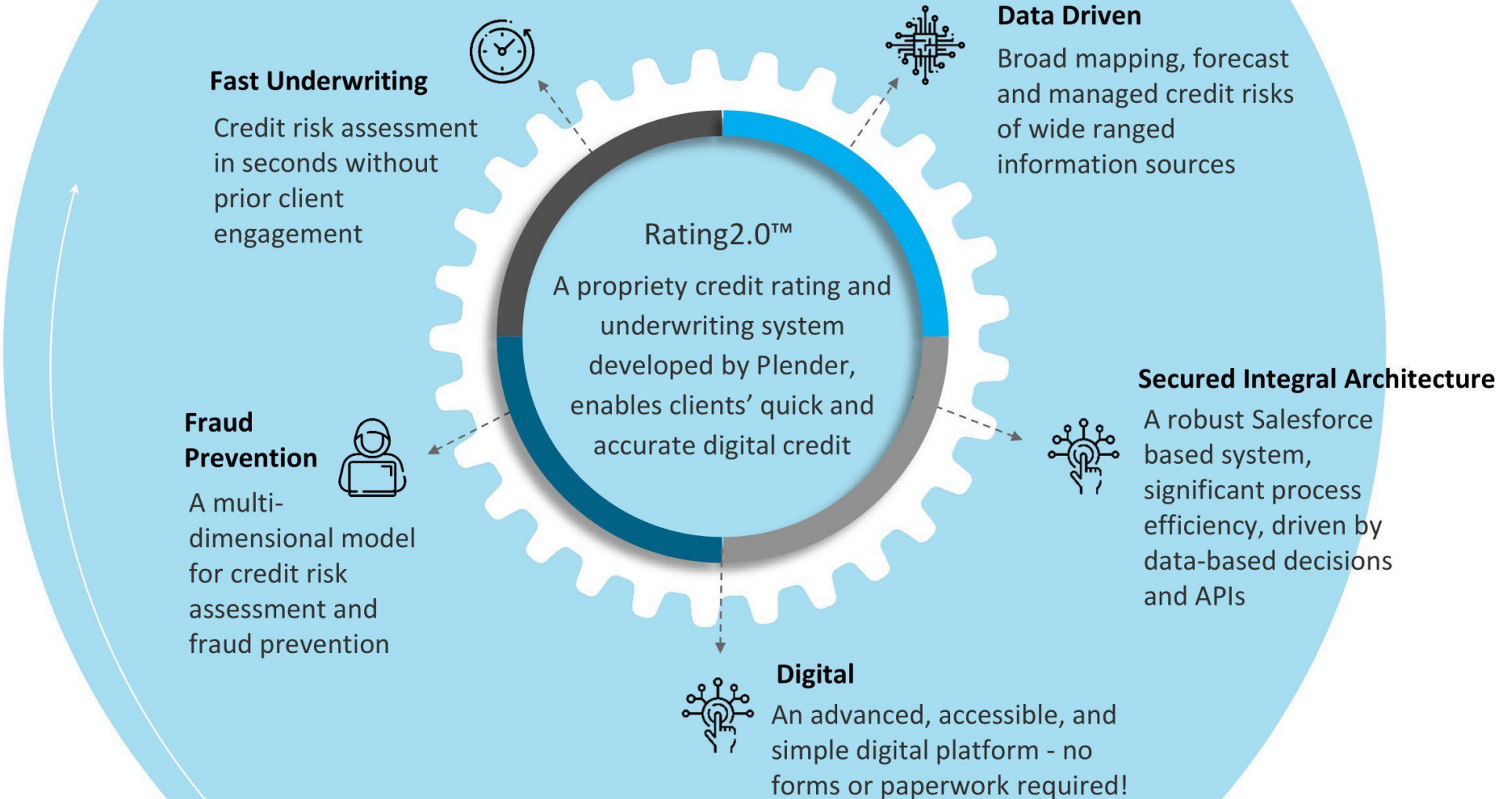
Maintaining growth while striving for profitability

Increase of 70% in the group's income 2022
(thousands of NIS)



NON-GAAP gross revenues include interest from loans in a credit brokerage system. Financial data in thousands of NIS as of December 31, 2022.

Technological Leadership for Fast & Accurate Underwriting





Fast and Efficient Customer Experience

6 Steps in 30 seconds





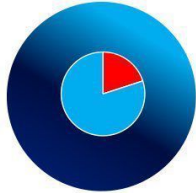
Digital Credit Solutions

Finance Technologies LTD in collaboration with bank hapoalim

The preferred option for payment installments for large purchases in Israel



Activity started in March 2023 with a wide spread of thousands of distribution points.



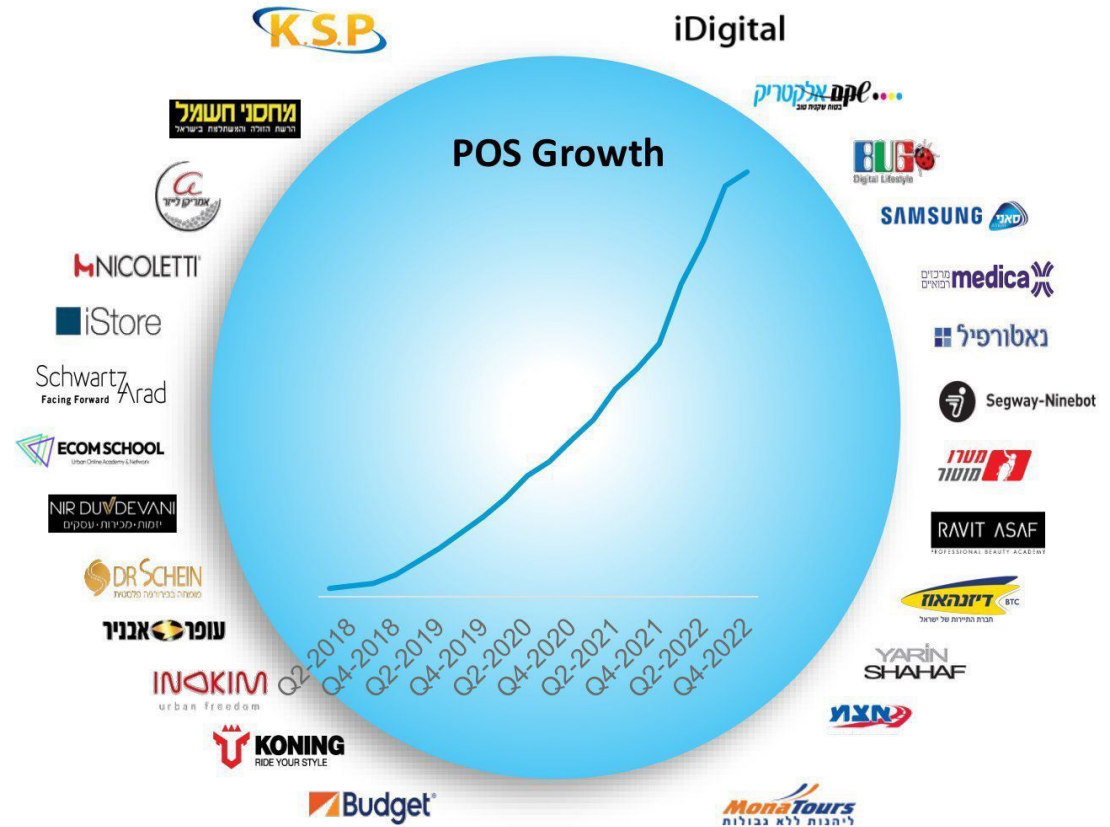
JV- 80% owned by Plender, 20% by Bank Hapoalim, with an initial funding of NIS 40 million from Bank Hapoalim



Technology enabling payment through extended installments using rapid, non-bank credit at points of sale

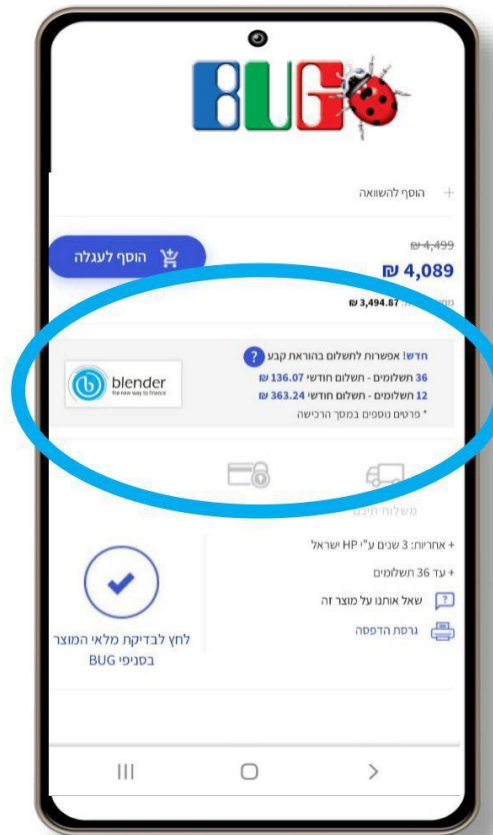
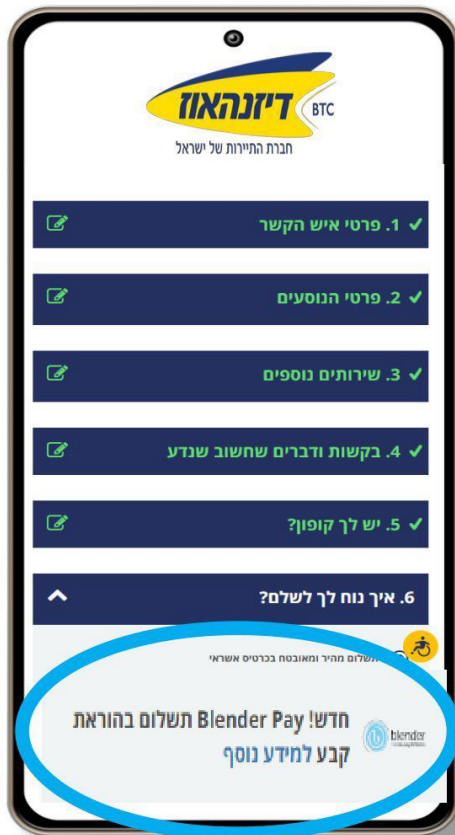
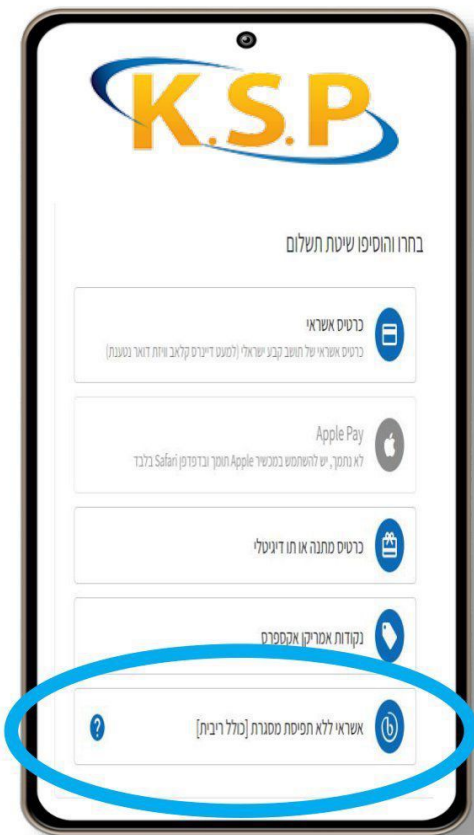


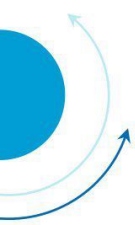
Potential market of NIS 30 billion annually for large purchases in Israel (excluding vehicles)



Finance Pay - BNPL Market Leader

A complete and unique solution for E-commerce sites for leading brands





LTD

Finance Technologies

The fastest option for car loans in Israel and Europe

Transaction authorization within seconds -no forms or paperwork!

Convenient and easy-to-use digital platform for car dealers



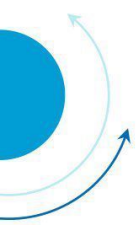
Wide selection of car dealers operate with plenderCar in Israel and Europe

A unique technology with a holistic system of rapid credit evaluation and establishment

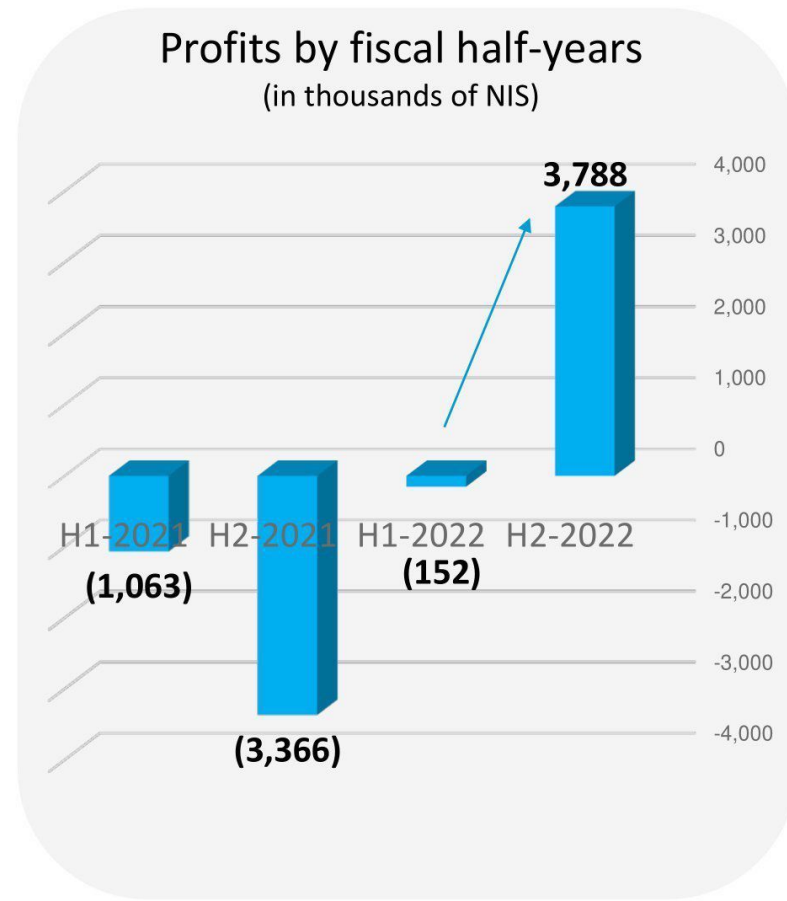
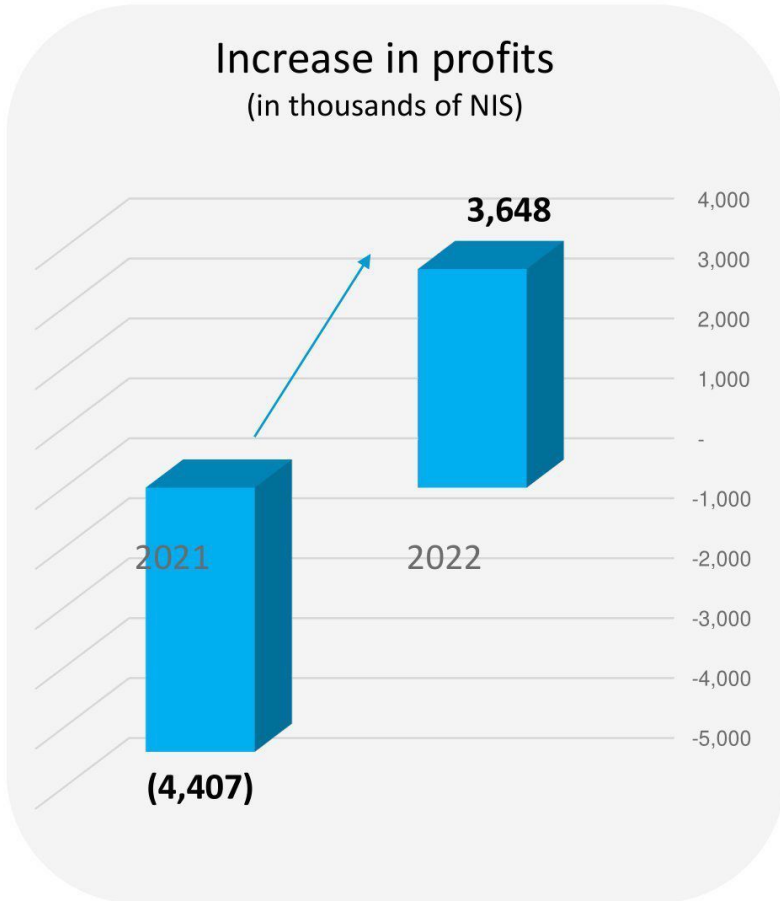
Wide installment spread tailored to the customer's needs

In collaboration with:





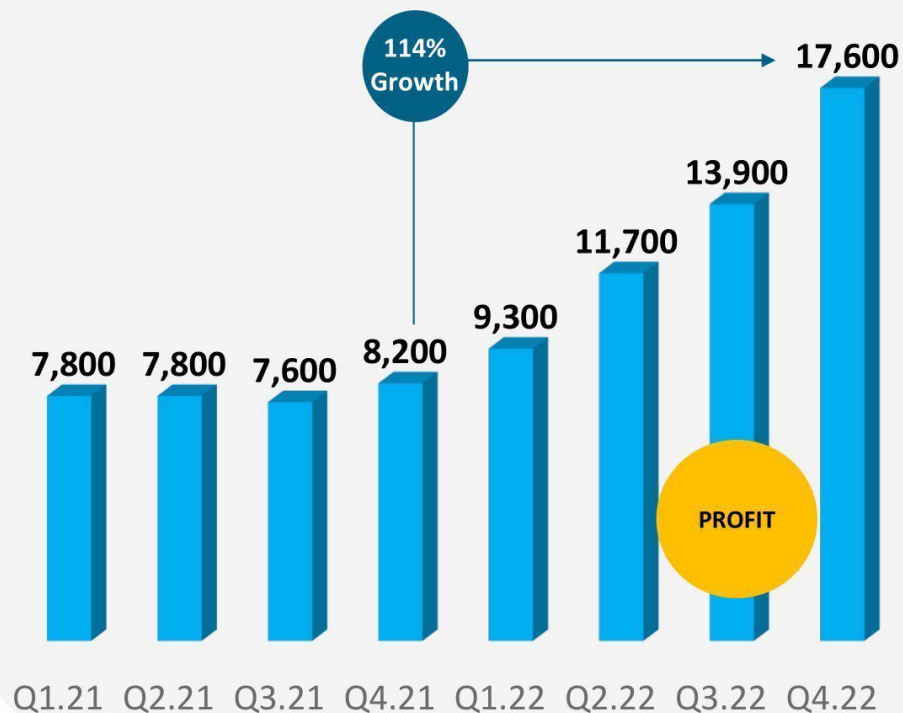
Israel: beyond profit



Israel: Continued growth

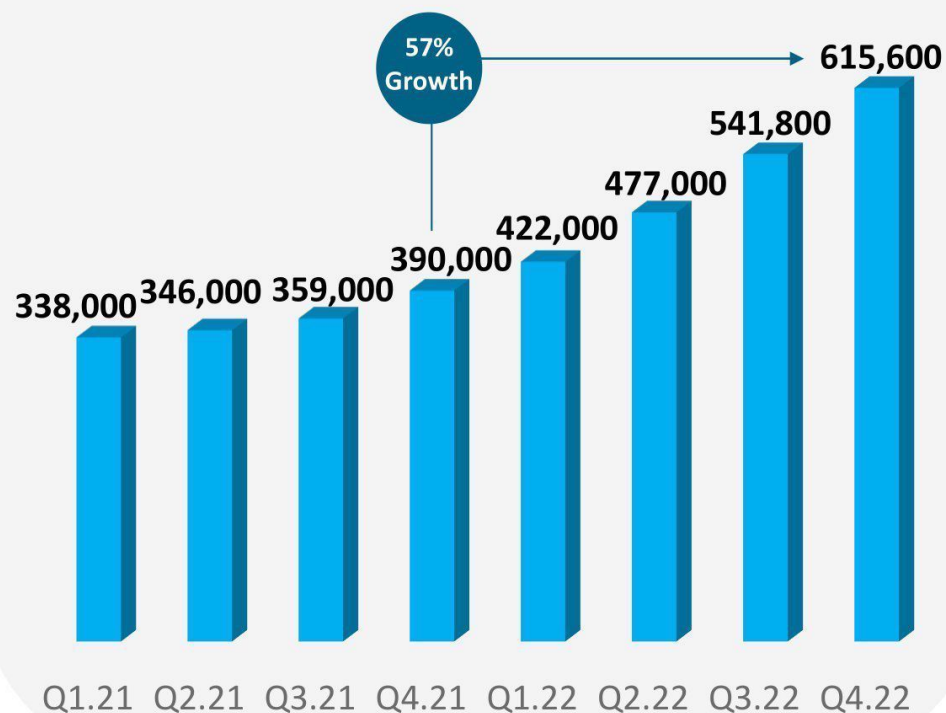
Revenue in Israel
(thousands of NIS)

Shift to profit while investing in growth



Total credit portfolio
(thousands of NIS)

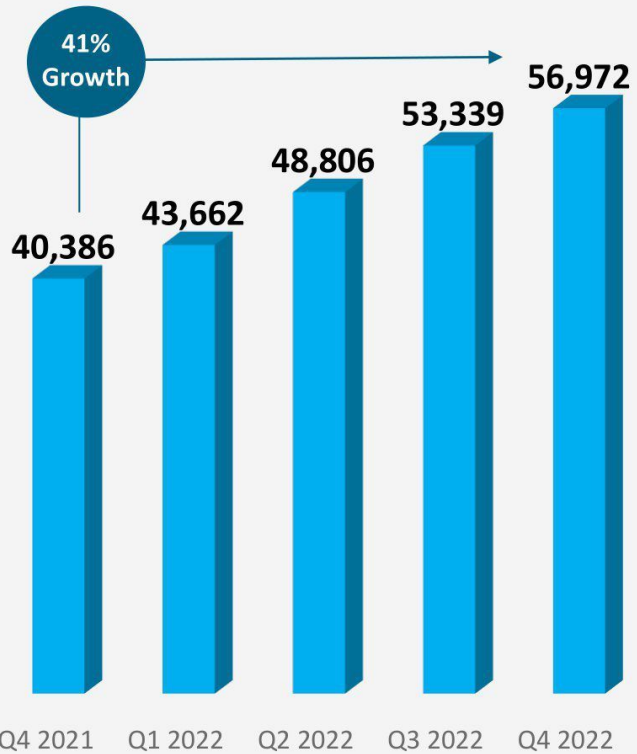
Significant growth in the credit portfolio



Israel: Increased volume of loans

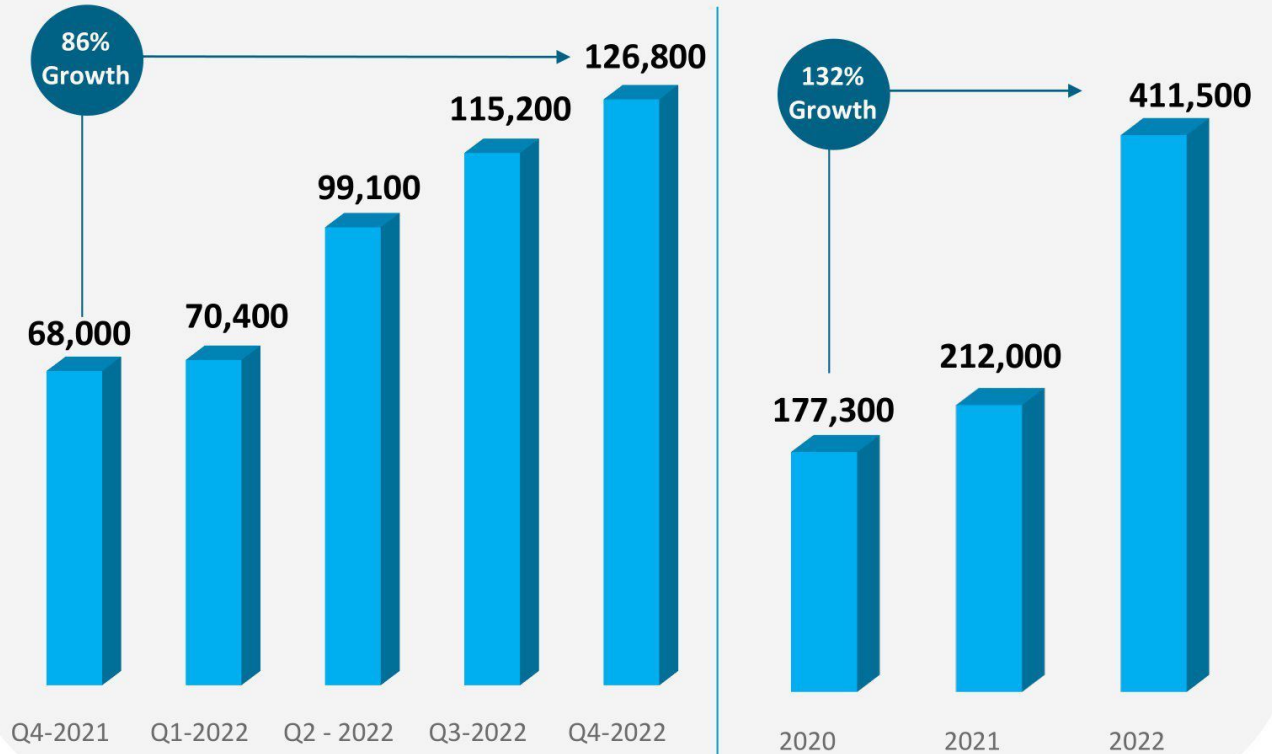
Paying customers

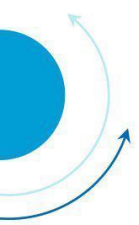
Consistent growth in the number of customers



Total loans provided (in thousands of NIS)

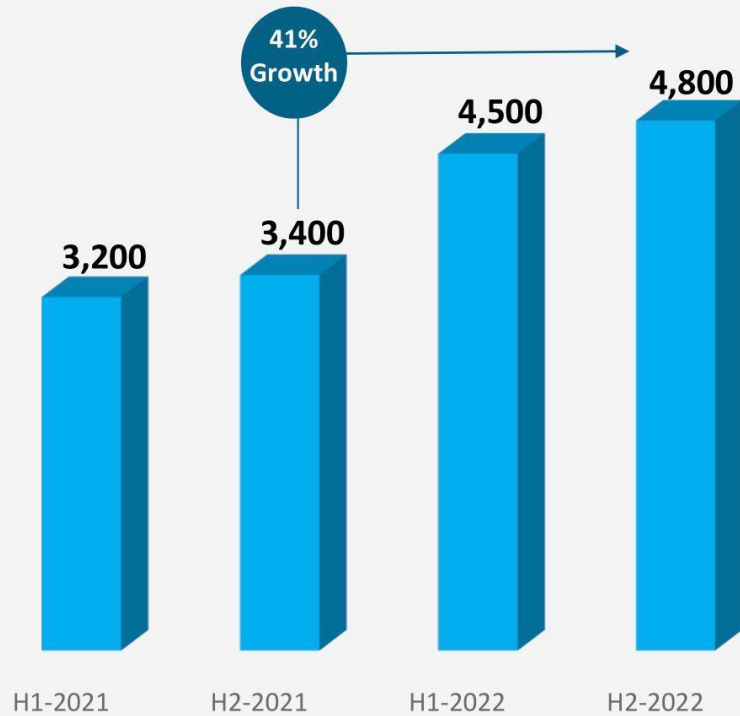
Significant growth from the corresponding quarter in the previous year



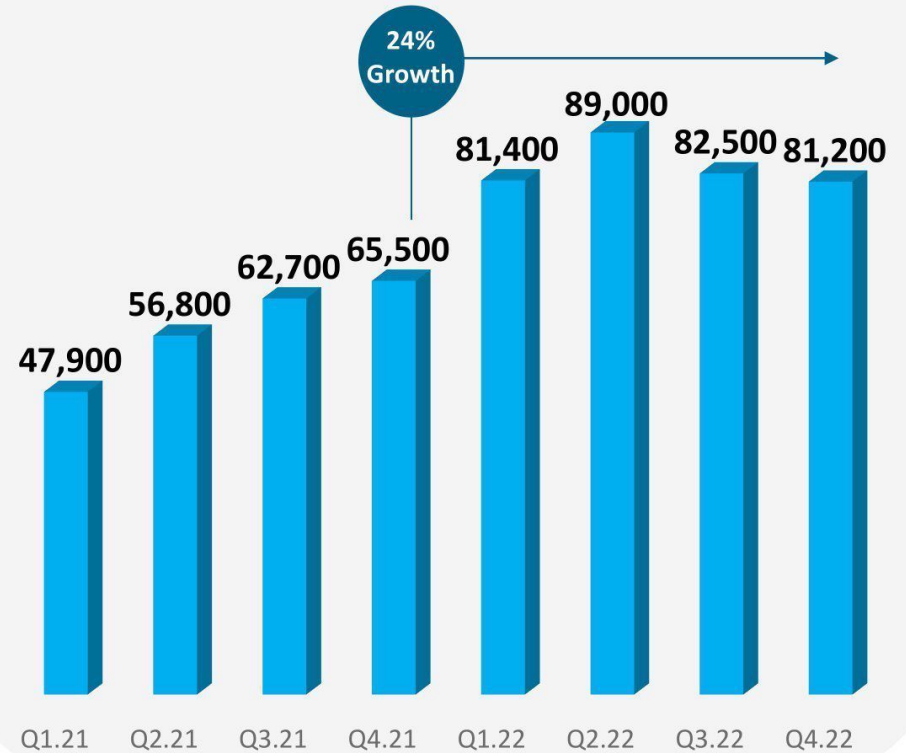


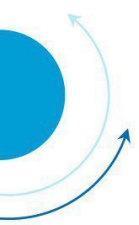
Finance Technologies^{LTD} Europe

Revenue (thousands of NIS)



Total credit portfolio
(thousands of NIS)





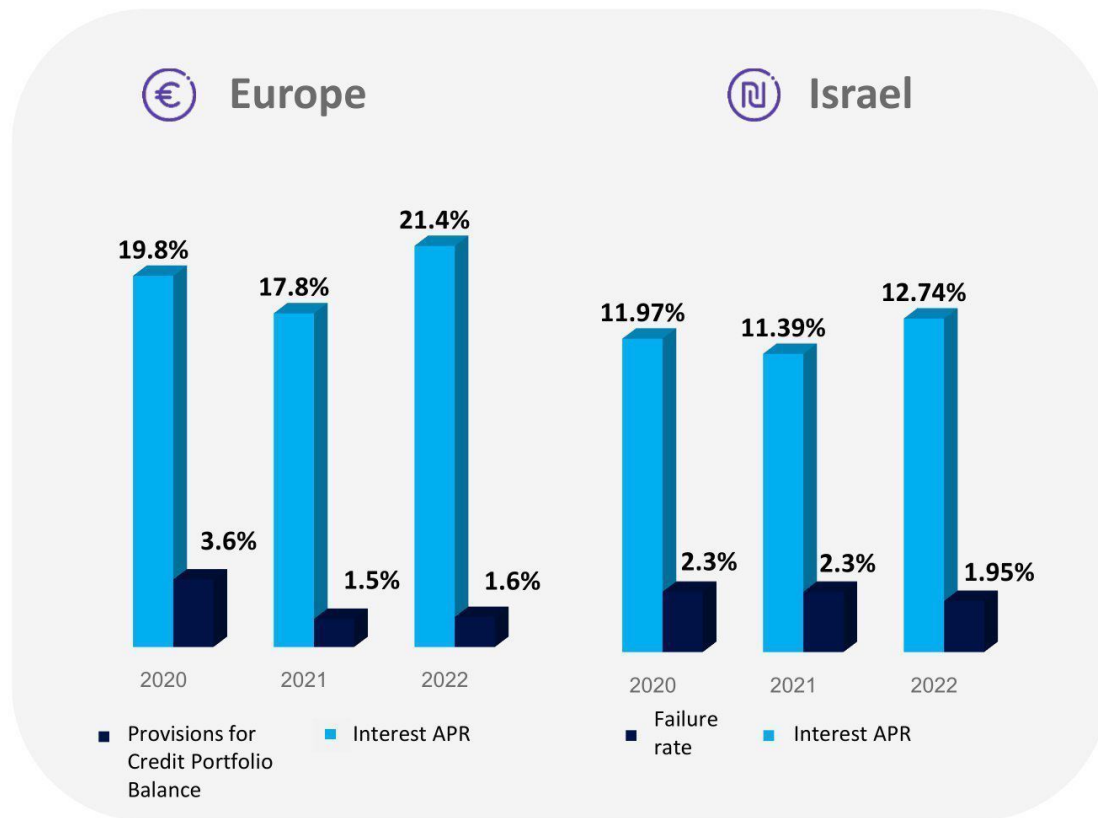
Proven and Meticulous Credit Risk Management in a Dynamic Market with Changing Interest Rates

Israel

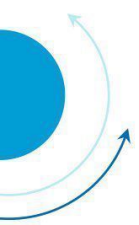
- Proven underwriting and risk management model
- A security fund, unique in the industry, to protect investors from borrower default
- Credit risk insurance for the security fund by an international insurance company
- Diversifying loan origination while promoting collateral based loans
- Controlled and supervised lender and borrower processes

Europe

- Proven underwriting and risk management model
- Increasing the financial margin
- Controlled and supervised credit provision process



As specified in the security fund's articles of association and the insurance policy. Data is accurate as of December 31, 2022. The failure rate in Israel for 2021 was estimated at between 2.3% and 3.6% as detailed in the 2021 periodic report. The failure rate for 2020 was estimated between 2.3% and 3.4% as detailed in the periodic report for 2020. APR for loans placed in the relevant year, as calculated at the time the loan was placed.



Summary of Activity for 2023

Focused activity in Israel as a profit center:

- ④ Development and growth of PlenderPay in collaboration with Bank Hapoalim
- ④ Increase in PlenderCar activity
- ④ Entered the field of real estate and mortgage financing
- ④ Increased variety of financing sources: New lines of credit and strengthening of P2P activity

Europe:

- ④ Focusing on countries where activity is already taking place and striving for positive cash flow

Adjusted EBITDA- H2 2022

Reduction of 67% in loss in the H2 2022

	7-12/22	1-6/22	Change	
			%	NIS
Gross revenue	18,073	12,930	40%	5,143
Reported net loss	(6,930)	(10,244)	(32%)	3,314
Depreciation and amortization	487	973	(50%)	(486)
Legal expenses for settling a lawsuit	168	134	26%	34
Share-based payment	413	388	6%	25
One-time costs for an international bank license and international line of credit	1,570	720	118%	850
Income taxes	253	10		243
Share-based advertising expenses	308	-		308
Net financing expenses that are not attributable to current activity	837	(675)		
Adjusted EBITDA	(2,894)	(8,694)	(67%)	5,800