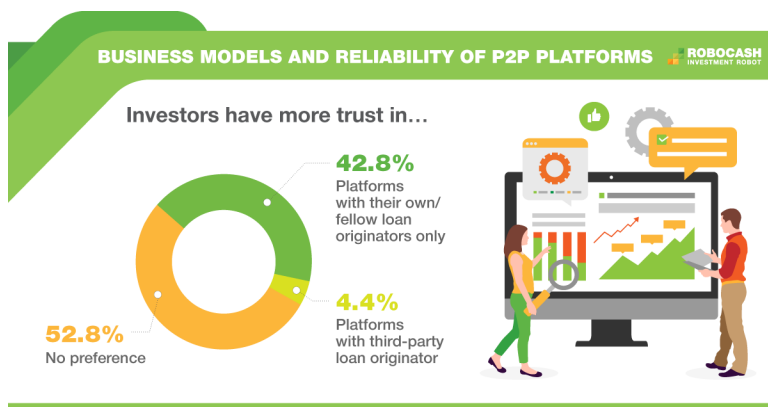


April 27, 2020

PRESS RELEASE №69**43% of P2P investors trust platforms with their own or fellow loan originators**

A recent survey conducted by the European P2P platform [Robo.cash](https://robo.cash) shows that nearly half of P2P investors take a platform's business model into consideration, especially during the crisis. In particular, 42.8% of them are more confident in those operating within a group of companies.

The business model of a P2P platform plays an important role in its reliability. As Robo.cash found, 47.2% of P2P investors pay attention to this factor. Out of them, the majority of respondents (42.8%) rather choose a platform that works with its own or fellow loan originators. Only 4.4% prioritize marketplaces that deal with third-party loan originators. Another 52.8% of surveyed have no preference with regard to the platform's business model. Yet, they take note of financial capability, performance and transparency of the loan originators.



On the modern P2P market both models are developing fast. In most cases, if a platform works with its own or fellow loan originators, it is a part of a financial group backed up by a substantial capital. At the same time, the parent group has direct access to the indicators of all loan originators presented on the platform and is able to fully control their performance.

Sergey Sedov, Founder and CEO of Robocash Group commented on the findings: “Our P2P platform Robo.cash operates by the “peer-to-portfolio” model within the financial holding Robocash Group. As the survey shows, apart from the operation principle, investors pay close attention to the viability of the company. Within a financial group it can be maintained on a higher level. In 2019, Robocash Group issued over € 268 mln worth of loans, € 80 mln of which were financed by the platform. Preliminary unaudited figures indicate the group's revenue amounted to € 199.1 mln, while its net profit reached € 15.2 mln. As of the end of February 2020, the retained earnings of the group amounted to € 34.7 mln. We are confident that our strong financial position will allow us to keep the stable performance of the group and the platform this year, despite the current economic conditions.”

Read on Google Docs: <https://bit.ly/2VZOZln>

Notes for Editors:

Robo.cash is a Croatia-based fully automated P2P platform with a buyback guarantee on investments operating within the European Union and Switzerland. Launched in February 2017, the platform belongs to the financial holding Robocash Group that unites non-bank consumer lending companies in seven markets in Europe and Asia. As a part of the group, Robo.cash works according to a “peer-to-portfolio” model providing an opportunity to invest in consumer and commercial loans issued by the affiliated companies. For the time of operation, it has attracted over €9 mln of investments, which has allowed to finance €150 mln worth of loans.

<https://robo.cash/>

<https://twitter.com/Robocash1>

<https://www.linkedin.com/robo.cash>

<https://www.facebook.com/robocash.invest/>

https://t.me/robocash_europe

Contacts:

Olga Davydova

Head of Media & Investor Relations

pr@robo.cash

+371 67 660 860

Evgeny Svalov

Public & Investor Relations Manager

e.svalov@robo.cash

+385 13 445 876