



QUARTER IN REVIEW

BE SMART ABOUT YOUR FINANCIAL DECISIONS!

MILESTONES REACHED

We are proud of where we come from and happy to welcome new investors from Latvia, so VIAINVEST is now available in Latvian as well.

VIAINVEST portfolio was expanded with loans originated in Poland that are now available for investments with a 10% annual ROI.

VIAINVEST has reached the most significant milestone so far – **EUR 10 000 000 LOANS FUNDED!**

Shout out to our investors – we are looking forward to exploring new heights together!

Fintechnews.ch has named VIAINVEST as one of the most promising peer-to-peer lending platforms in Baltics. Thank you!

The platform has experienced several minor updates to ensure a pleasant investing experience; the most significant feature added - investors are now able to download their account statement manually.



Oh, did you know that VIAINVEST is a part of the alternative financial services provider VIA SMS Group? Find out more about the company, its mission, values and financial performance at the new www.viasmsgroup.com website!

April – June 2017

WHERE IS LATVIA ON THE P2P LENDING MAP?

It is no secret that Baltic States have fairly earned their position on the European P2P lending leaders list. If P2P lending pioneers from UK and France, such as Funding Circle and Lendix had a great “home start capital”, platforms from Baltics with less than 6 million people were forced to reach out to external markets.

Latvia currently ranks 5th among European countries with the highest amount of P2P lending volumes as well as 3rd among countries with the highest potential for the development of alternative lending based on their lending environment.

Latvia's Alternative Lending Index is 5.8, which happens to be 1.4 points higher than the market average. In comparison, the index for the UK is only 4.0 that is considered relatively low. The index for Latvia was calculated by taking into account the wide spread cost of borrowing for household consumption and the relatively low level of indebtedness combined with a significant credit gap results. On the P2P lending map, Latvia is represented by such companies as VIAINVEST, Mintos, Twino, Viventor and others. Great job, Latvia!



Source: Alternative Lending Index 2017, KPMG

It seems like hard work pays off! VIAINVEST is nominated for European Fintech Awards 2017!



Vote for your favorite P2P lending platform and help us to celebrate milestones we have accomplished together! <https://europe2017.fintech.nl/companies/viainvest>

April – June 2017

QUICK INVESTING TIPS FROM JELENA BULMANE VIAINVEST PRODUCT DEVELOPMENT MANAGER

HOW TO USE THE STATEMENT PAGE FOR A BETTER DECISION-MAKING



1.

The Account Summary table displays your investor account brief for the current month. Here you can find total amounts of deposited funds, earned interest, investments made, principal repaid as well as tax deducted. The opening balance will always be dated with the first day of the month, but closing balance – with the date when you are browsing the Statement page.

The screenshot shows the VIAINVEST Statement page for user Jelena. The available balance is €21.64. The Account Summary table shows the following data:

ACCOUNT SUMMARY	
Opening balance 2017.06.01	€23.61
Interest payment	4.69
Investment in loan	-300.00
Principal repayment	294.12
Withholding Tax	-0.78
Closing balance 2017.06.27	€21.64

The Transactions list shows the following data:

Transaction date	Details	Credit (€)	Debit (€)
26.06.2017	Amount invested in loan 05-2666870	--	25.00
26.06.2017	Amount of Withholding Tax deducted 02-0263135	--	0.07
26.06.2017	Amount of interest payment received 02-0263135	0.44	--
26.06.2017	Amount of principal repayment received 02-0263135	25.00	--
23.06.2017	Amount invested in loan 05-2651464	--	25.00
23.06.2017	Amount of Withholding Tax deducted 02-0268712	--	0.03
23.06.2017	Amount of interest payment received 02-0268712	0.18	--
23.06.2017	Amount of principal repayment received 02-0268712	19.12	--
22.06.2017	Amount invested in loan 05-2664209	--	25.00
22.06.2017	Amount of Withholding Tax deducted 03-0088867	--	0.08

2.

The transactions list shows all past transactions matching set criteria. Here you can find transaction dates (dates when the transaction is registered in the internal VIAINVEST accounting system), description of the transactions and corresponding loan contracts' IDs as well as transactions' amounts. For the convenience of our investors, we also indicate if the transaction resulted in credit or debit.

3.

Criteria toolbar allows you to sort past transactions by the transaction type as well as set the start and the end date of the overview. This may be especially useful when dealing with tax issues. You can easily browse through transactions list completed in the period before uploading Tax/Residence Certificate as well as the period after your Tax/Residence Certificate is accepted and no taxes are deducted on the platform.



To make the management of your investor account more effective, you can now download your account statement as a .xls file!

OUR KEY FIGURES - to date



65 497 number of loans funded	€ 10 084 705 total value of loans funded
32 number of countries VIAINVEST investors come from	4 countries of loan origin
2506 average number of transactions per day	€ 4096 average deposit per investor
GERMANY capital of P2P investors	€ 83 959 total interest paid to investors



SAFE AND RELIABLE INVESTMENTS

Invest with VIAINVEST and earn up to 12% annually!

