

S  V Y
Activity report
2024 Q3



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Key Events of Q3 2024

Updated Rules of the Investor's Fund

At the beginning of July, new pricing came into effect, allowing investors to earn more and to better protect their investments. More information [here](#).

Social Project – „Linkėjimai iš Lietuvos“

We sincerely thank everyone who contributed to the campaign “Linkėjimai iš Lietuvos”. We are pleased to announce that a total of 331 042 EUR was raised, which enabled the delivery of 662 drones to Ukraine. We extend special thanks to our investor community, who contributed ten drones, equivalent to 5 000 EUR. SAVY allocated 2 317 EUR to this social initiative, while you, our investors, contributed an additional 2 683 EUR.

Investors' Community Meeting

In September, an Investors' Community meeting took place with an experienced investor Justas Kučinskas. With over 20 years of investment experience, Justas shared his insights and advice on how to successfully start and improve in investment management and personal finance. You can find the video [here](#).






New on SAVY Platform – Real Estate Development Projects

We have started offering real estate development loans, making us the only platform where you can invest in four types of loans. We invite you to invest in loans secured by real estate!

IT Updates

We continuously improve our investor self-service portal and mobile app. The updated “Refer a Friend” program now allows you to track friends who have met the referral conditions. Additionally, the mobile app now includes more filters for tracking your investments, explanations for ratings, an updated password change program in the self-service portal, an investment risk calculator, and other small technical enhancements.

Since the start of SAVY activities:

 Gross issued loans	114.7 m	 Registered investors	28 400	 Registered borrowers	222 298	 Weighted average interest rate	16.6%	 Non-performing loans ratio	5.56%
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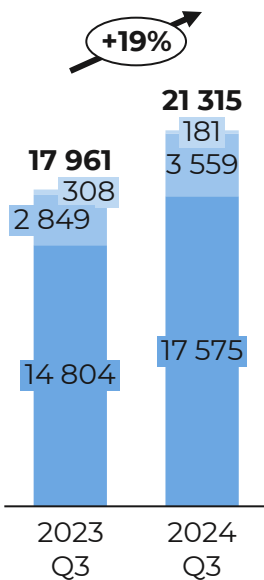
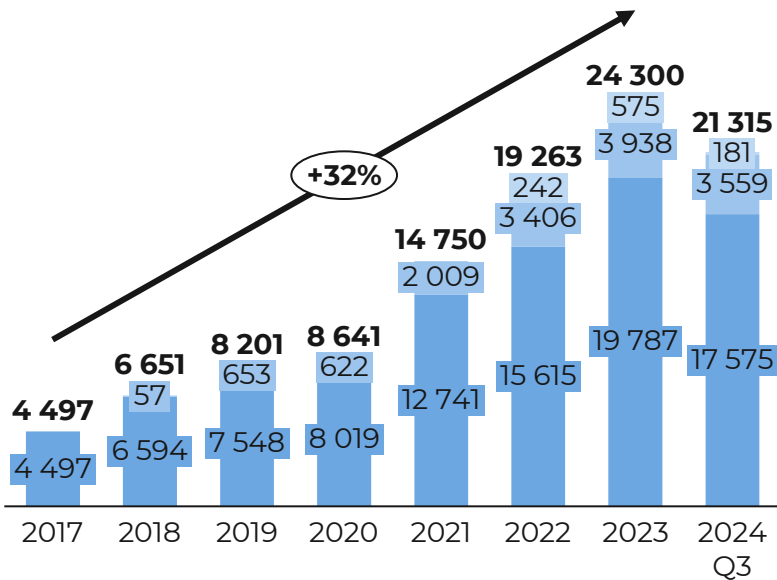
New loan issuance shows strong growth: +19% yoy

During the three quarters of 2024, we issued a total of Eur 21.3 million loans – a 19% increase compared to three quarters of 2023:

- Eur 17.6 million in consumer loans (19% yearly increase)
- Eur 3.6 million in business loans (25% yearly increase)
- Eur 181 thousand in mortgage loans secured by real estate (41% yearly decrease).

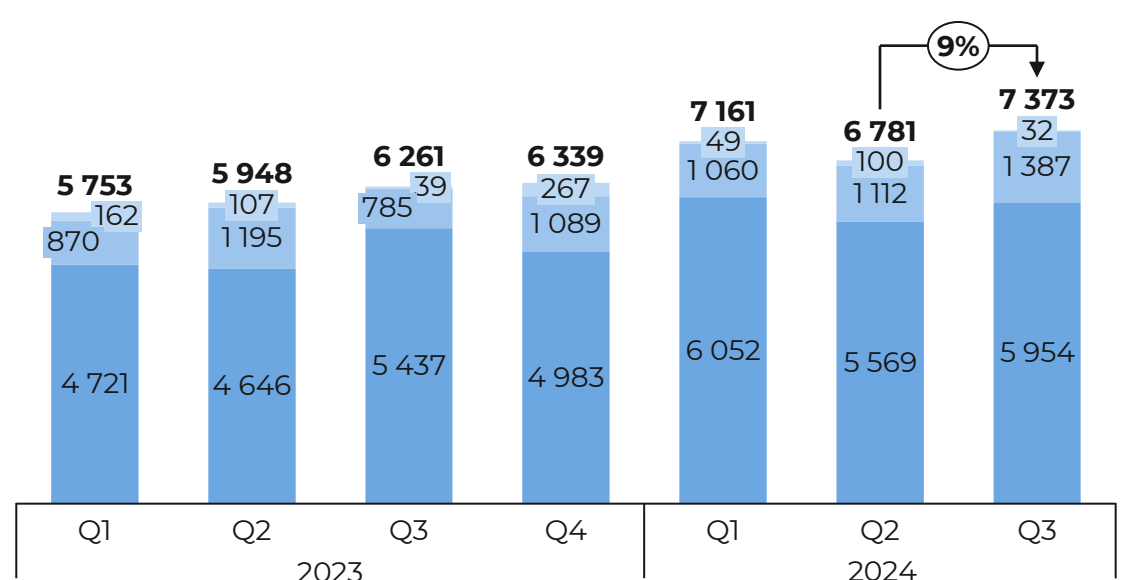
Newly issued loans, 2016 – 2024, k Eur

- Mortgage loans secured by real estate
- Business loans
- Consumer loans



Newly issued loans, k Eur

- Mortgage loans secured by real estate
- Business loans
- Consumer loans



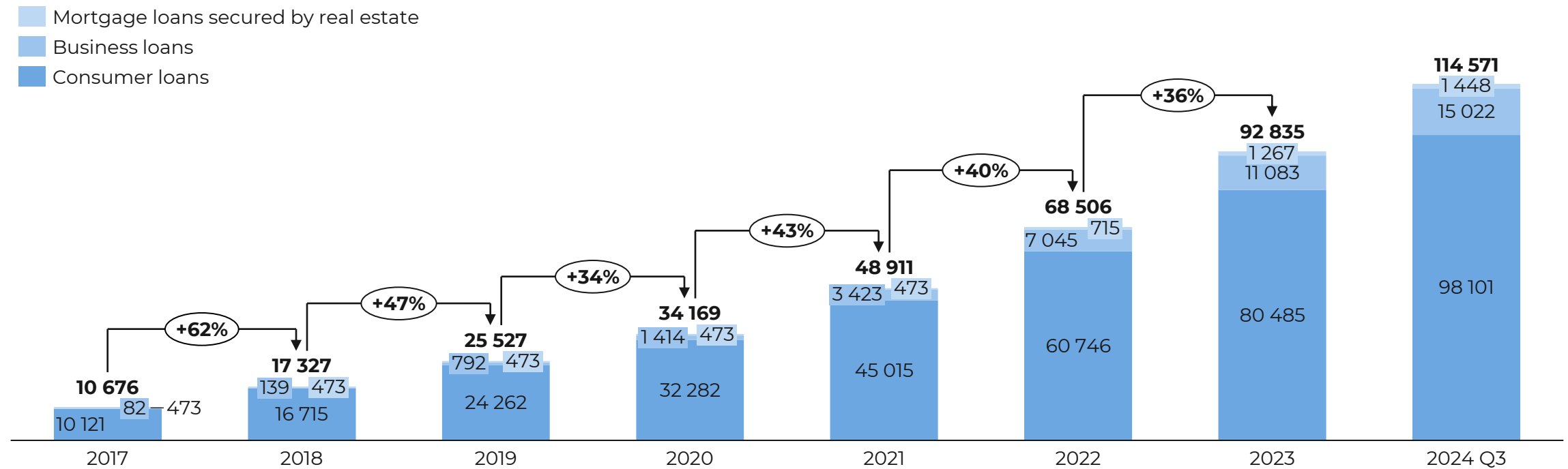
Continued strong performance in new loan issuance

At the end of 2024 Q3, the cumulative value of issued loans amounted to Eur 114.6 million:

- Eur 98.1 million consumer loans
- Eur 15 million business loans
- Eur 1.4 million mortgage loans secured by real estate.

During the three quarters, a total of Eur 21.3 million loans were issued.

Gross issued loans, 2016 – 2024, k Eur



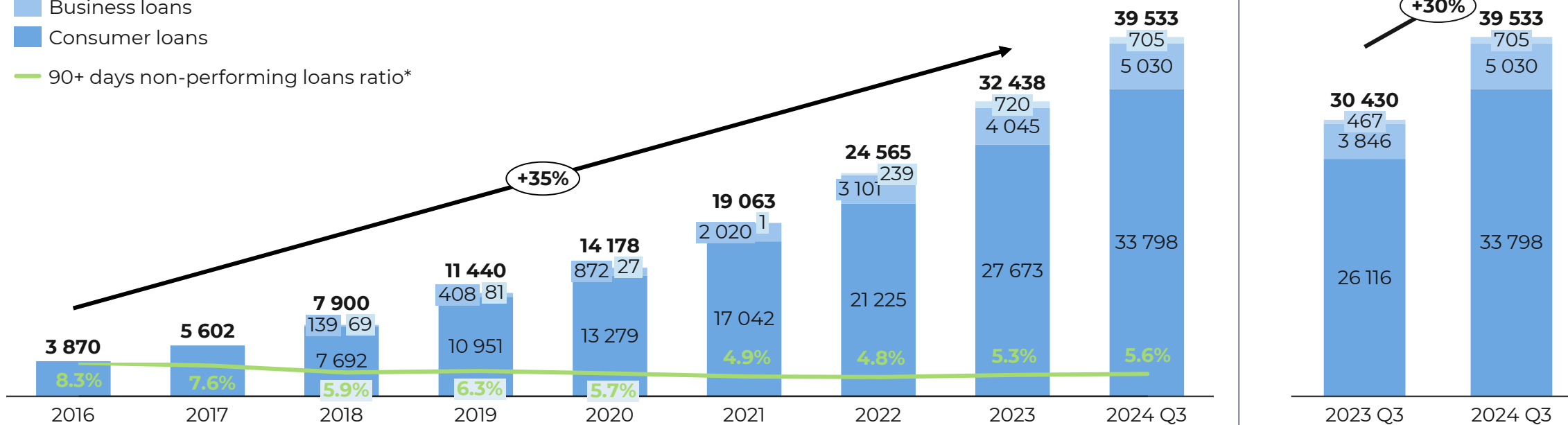
Outstanding loan portfolio has grown by 30% over the course of the year



Since 2016, the total outstanding loan portfolio has exhibited an average annual growth rate of 35%. Over the course of the year (2023 Q3 – 2024 Q3), the outstanding loan portfolio increased by 30%, reaching Eur 39.5 million. At the end of 2024 Q3, the ratio of non-performing loans was 5.56%.

Total outstanding loan portfolio, 2016 – 2024, k EUR

- Mortgage loans secured by real estate
- Business loans
- Consumer loans
- 90+ days non-performing loans ratio*



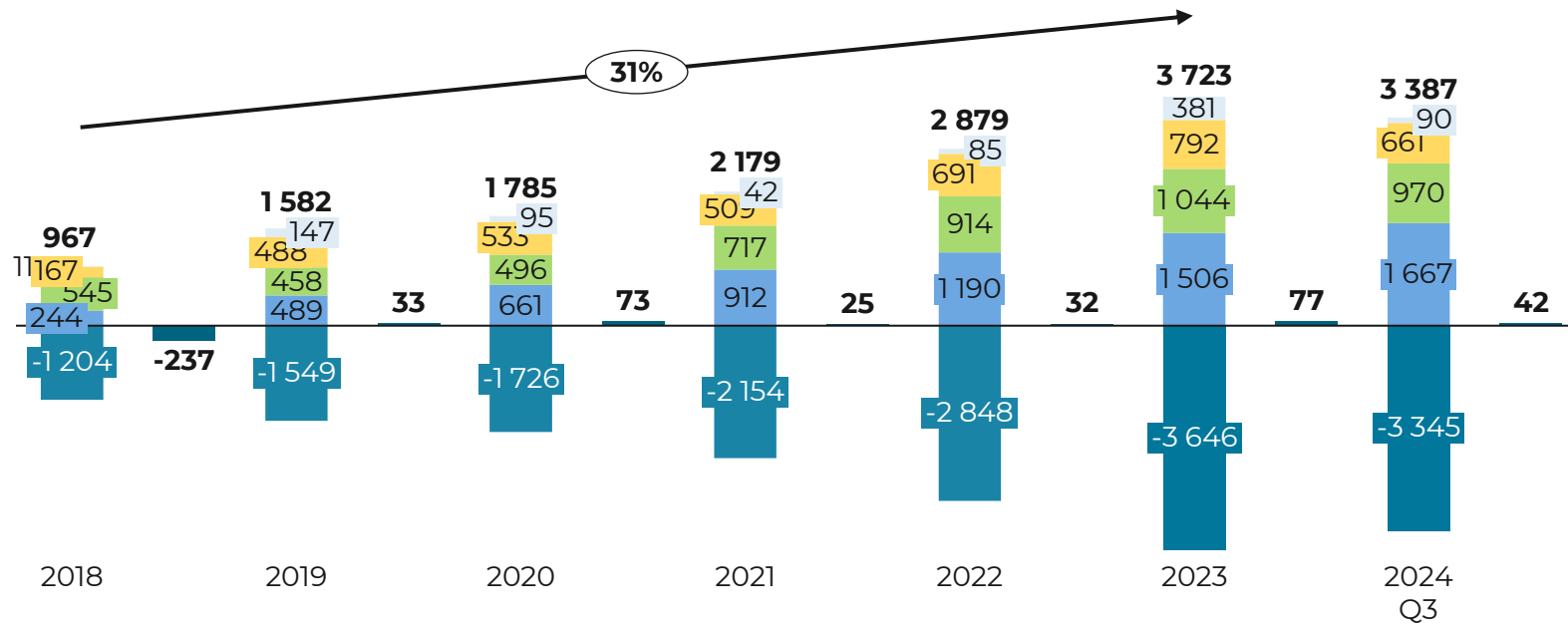
* 90+ days non-performing loans (NPL) ratio is calculated based on the total value of issued loans.

Over the course of the year, SAVY grew revenues by 30%

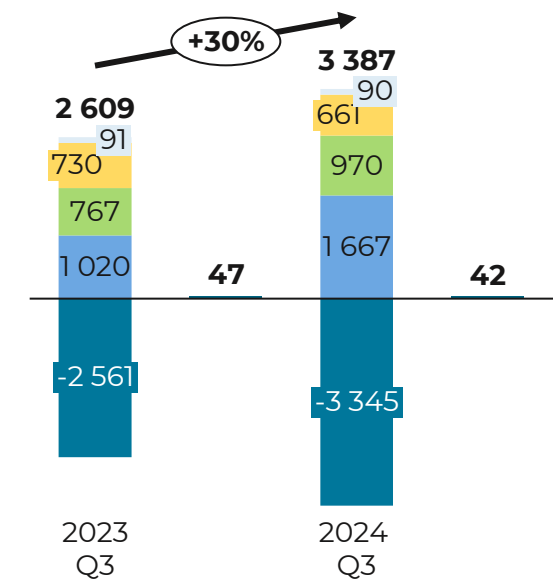


Through strategic diversification of income sources, SAVY has successfully created three sustainable and substantial revenue streams. Since 2018, income has consistently grown at an average annual rate of 31%. In 2024 Q3, the company achieved an income of Eur 3.3 million, reflecting a 30% yearly increase. Among the various sources of income, monthly management fees accounted for the largest share in 2024, contributing to 49% of the total income. Furthermore, in the three quarters of 2024, the company generated a net profit of Eur 42 thousand.

Income structure, 2018 – 2024, k EUR



2023 - 2024, k EUR



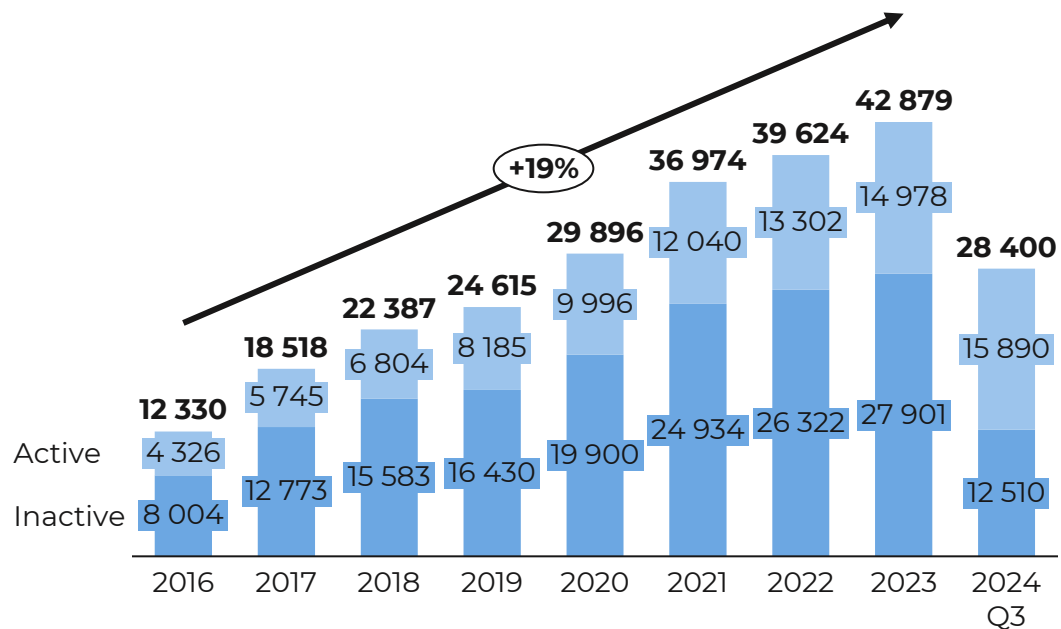
■ Monthly management fees
 ■ Origination fees
 ■ Interest income
 ■ Other income
 ■ Expenses
 ■ Profit / loss

The continuously growing SAVY community

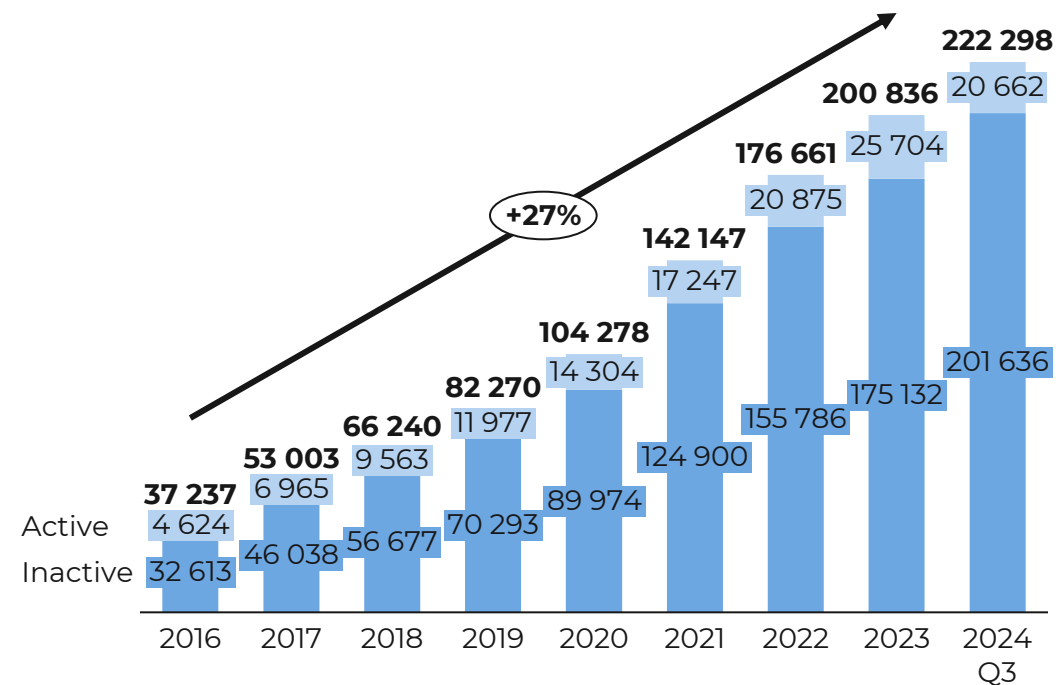


In the second quarter of this year, we deleted inactive investor accounts, which resulted in a decrease in the total number of investors. However, this allowed us to focus on active investors, whose number grew from 14 978 to 15 890. This indicates that our community is becoming stronger and more engaged.

Investors, 2016 – 2024



Borrowers, 2016 – 2024

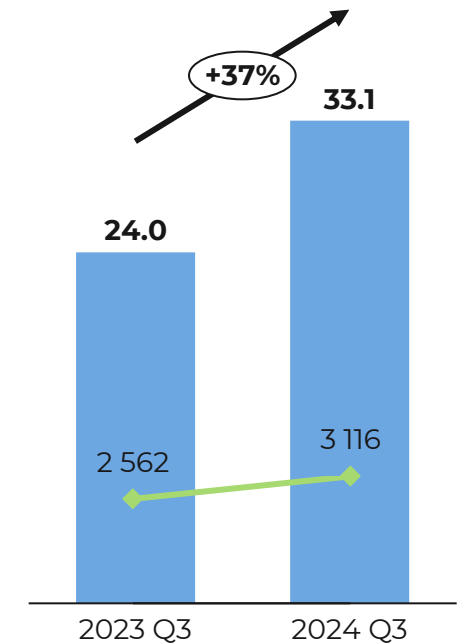
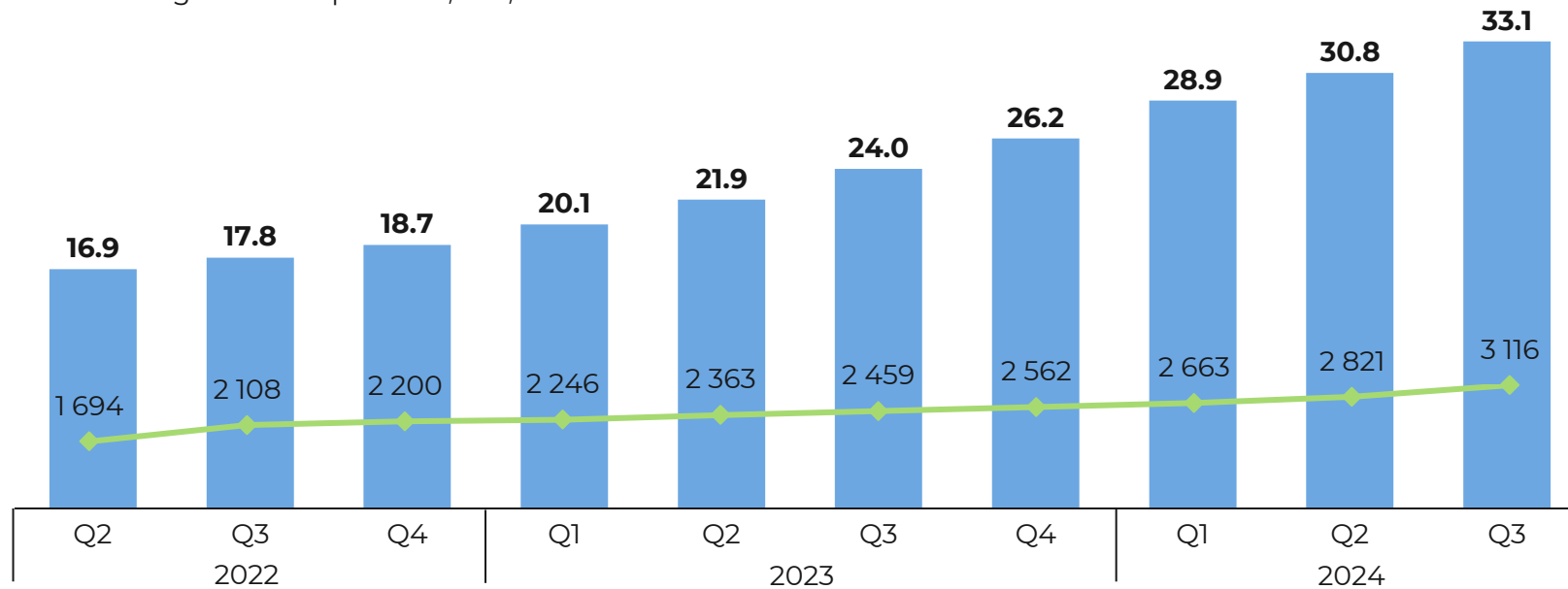


The investors' portfolio grew by 37% over the course of the year

Not only is the number of investors continuously growing, but also the invested amounts - during the third quarter of 2024, the active investors' portfolio increased by Eur 2.2 million, reaching a total of Eur 33.1 million (annual growth rate - 37%). The average investor portfolio grew by 22% over the year and reached Eur 3 116 by the end of the third quarter.

Investors' portfolio

■ Investors' portfolio, Eur
◆ Average investor portfolio, Eur, Eur

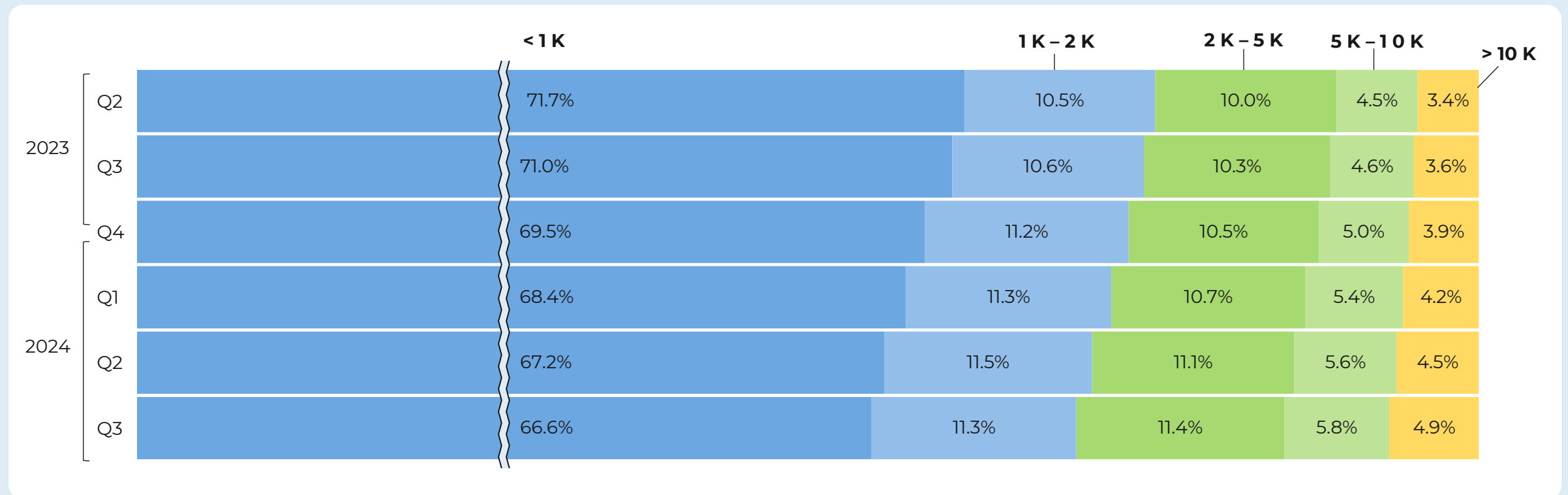


Investors increasingly allocate funds to SAVY investments



It is worth noting that, by the end of 2024 Q3, most investors opted to allocate up to Eur 1 000, representing 66.6% of the total investments. However, this proportion has been gradually decreasing as clients show an increasing preference for higher investment amounts. The fastest growing investor segment is allocating more than Eur 10 000, accounting for 4.9% of all investors at the end of 2024 Q3.

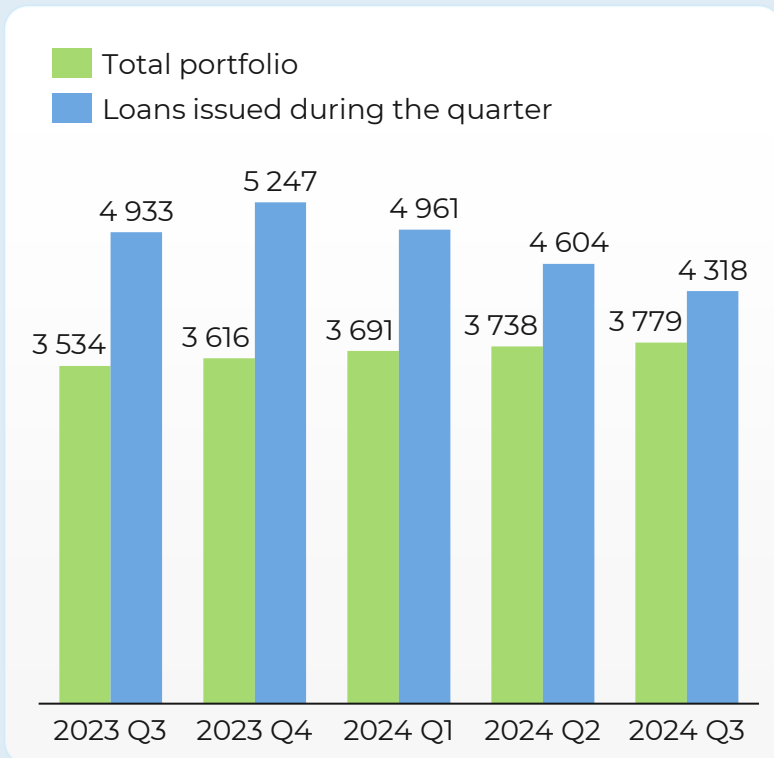
Distribution of investment portfolios, Eur



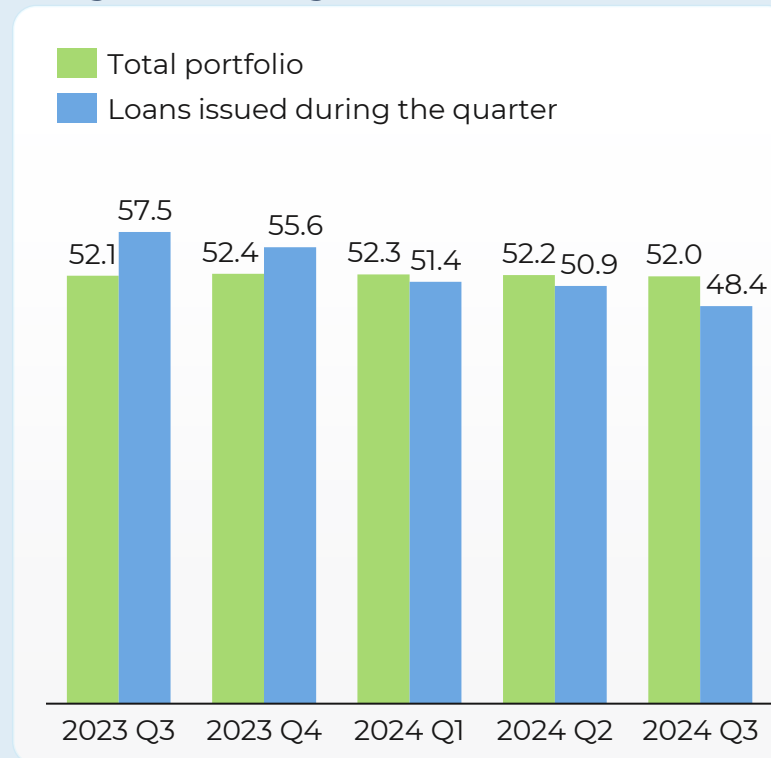
In the third quarter of 2024:

- average loan size of the total outstanding portfolio increased to Eur 3 779, of loans issued that quarter decreased to Eur 4 318;
- weighted average loan term of the total outstanding portfolio decreased to 52 months, of loans issued that quarter decreased to 48.4 months;
- weighted average interest rate of total portfolio decreased to 17%, of loans issued that quarter did not change and was 16.6%.

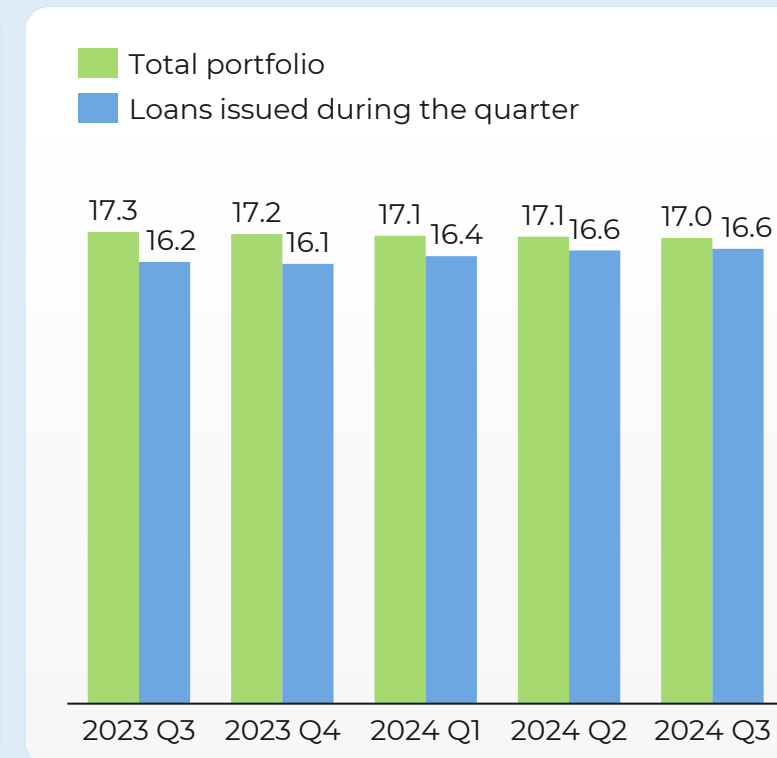
Average loan size, Eur



Weighted average loan term, months



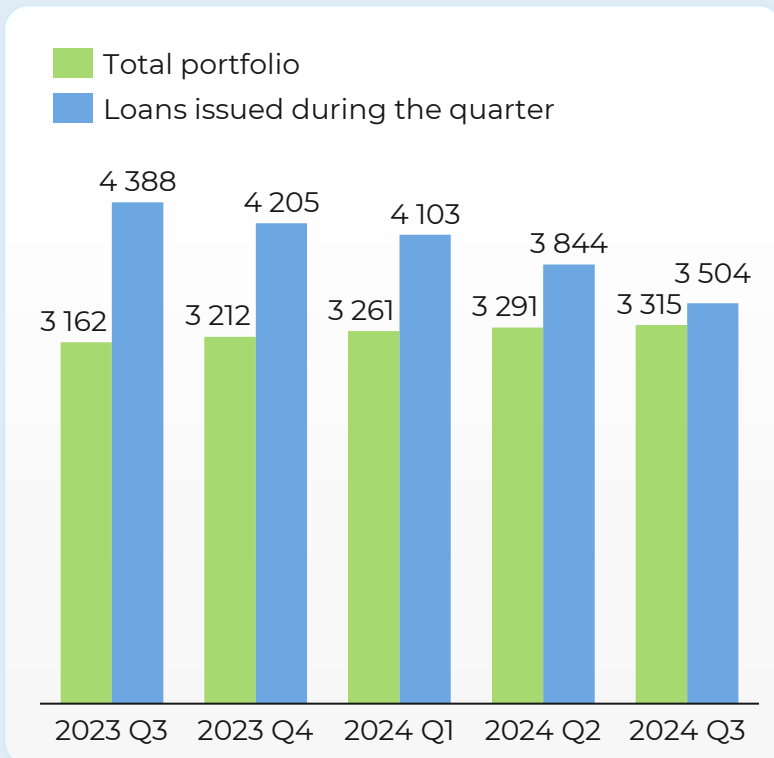
Weighted average interest rate, %



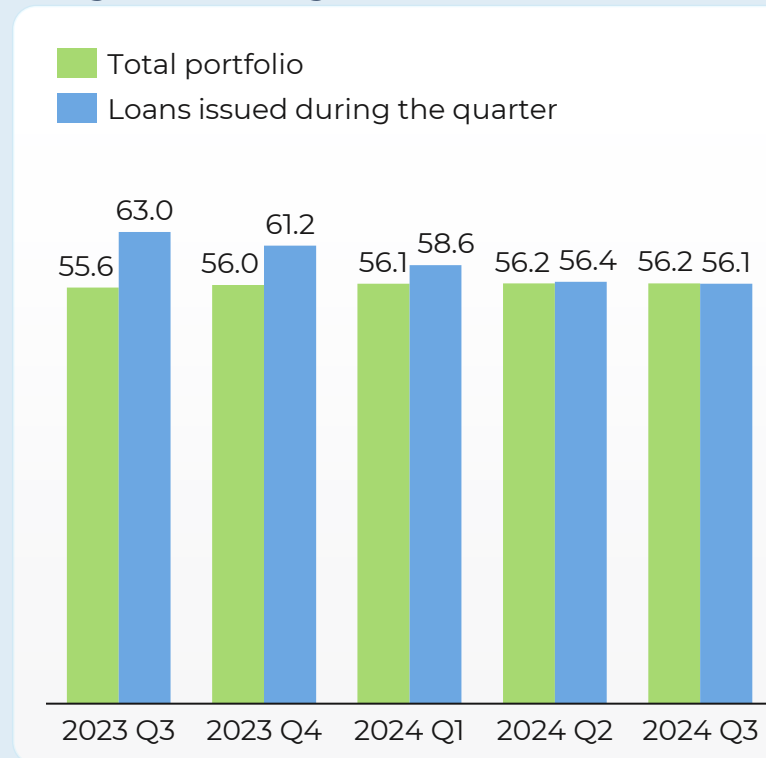
In the third quarter of 2024:

- average loan size of the total outstanding portfolio increased to Eur 3 315, of loans issued that quarter decreased to Eur 3 504;
- weighted average loan term of the total outstanding portfolio did not change and was 56.2 months, of loans issued that quarter decreased to 56.1 months;
- weighted average interest rate of total portfolio did not change and was 17.7%, of loans issued that quarter increased to 17.5%.

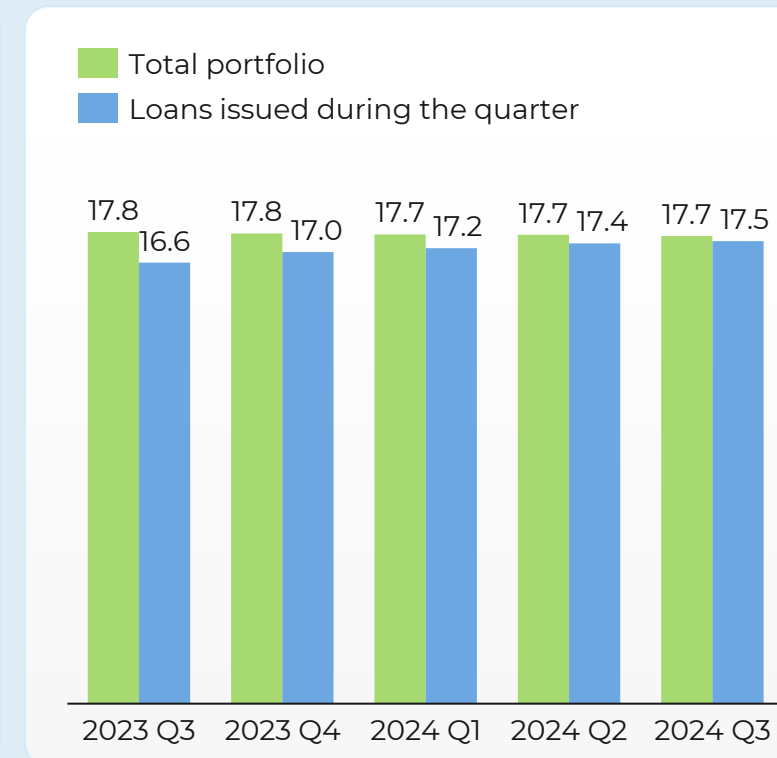
Average loan size, Eur



Weighted average loan term, months



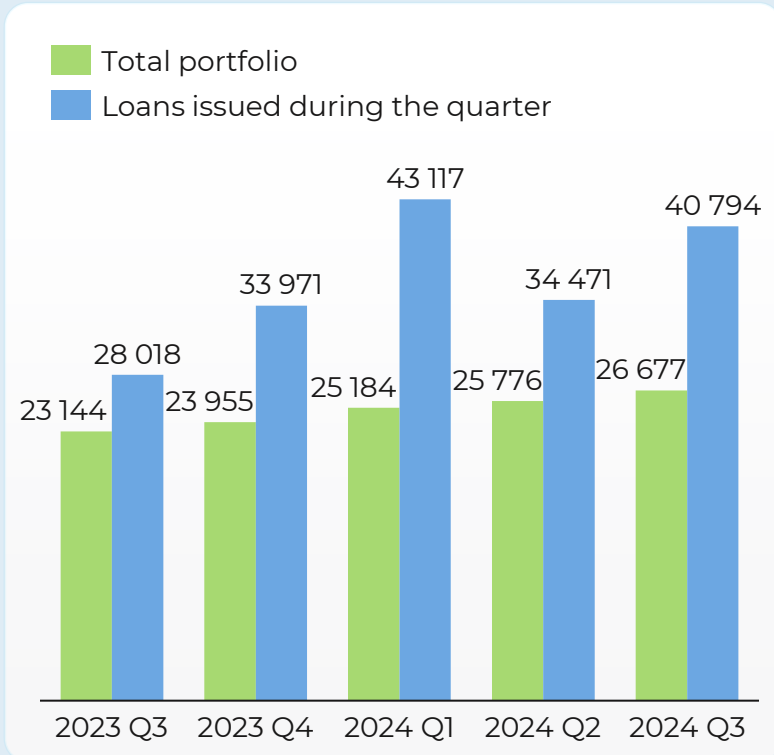
Weighted average interest rate, %



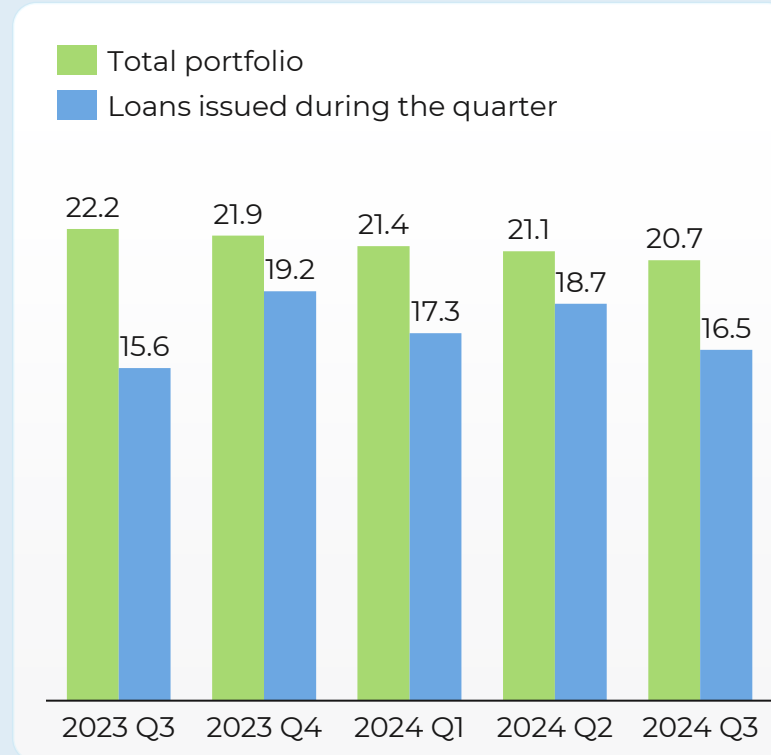
In the third quarter of 2024:

- average loan size of the total outstanding portfolio increased to Eur 26 677, of loans issued that quarter increased to Eur 40 794;
- weighted average loan term of the total outstanding portfolio decreased to 20.7 months, of loans issued that quarter decreased to 16.5 months;
- weighted average interest rate of total portfolio did not change and was 13.5%, of loans issued that quarter increased to 13.6%.

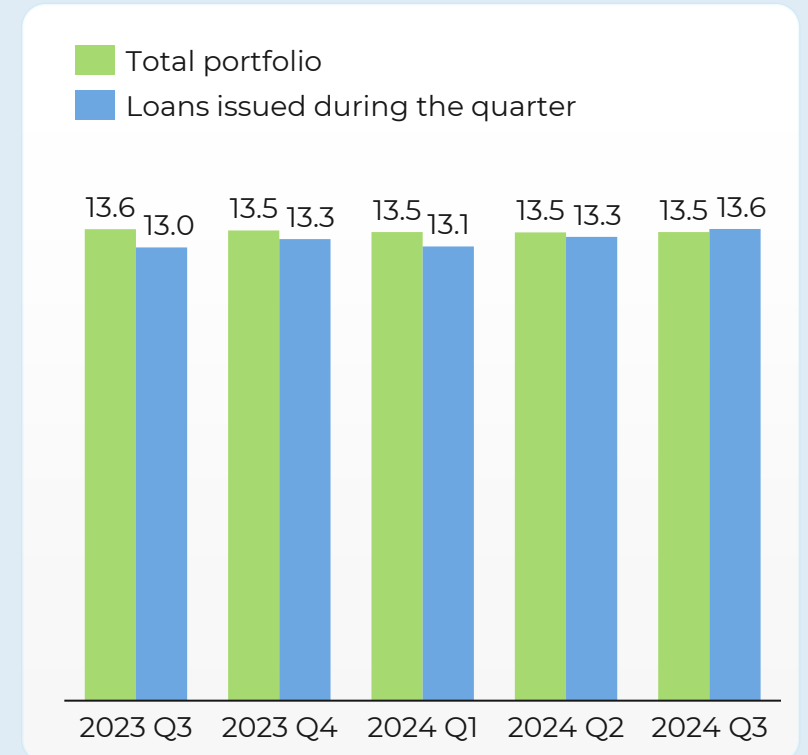
Average loan size, Eur



Weighted average loan term, months



Weighted average interest rate, %

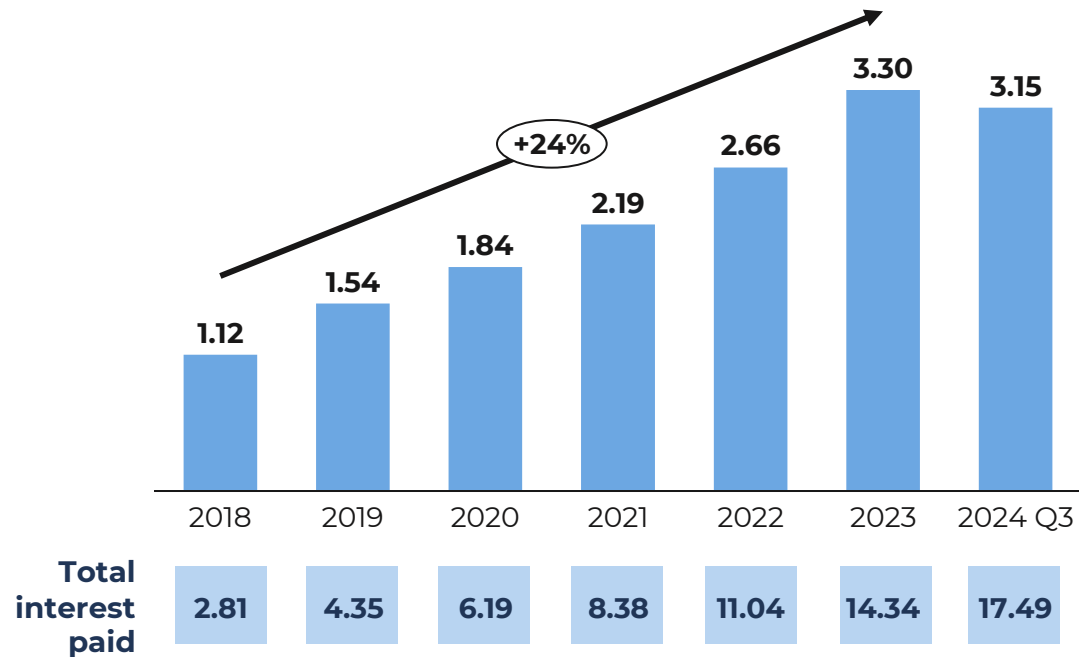


SAVY investors have collectively earned over Eur 17.4 million in interest

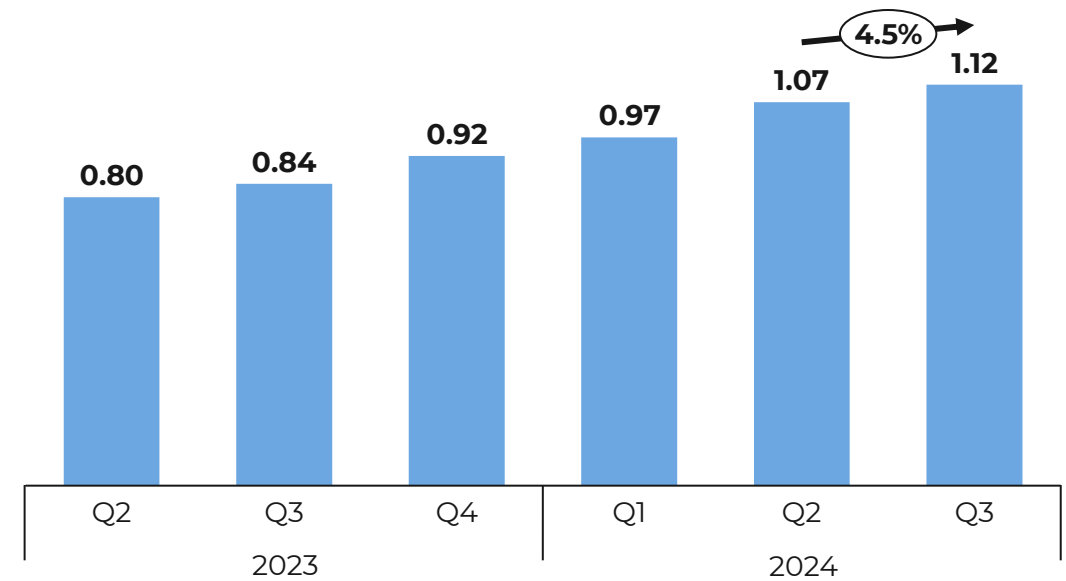


Since 2016, the amount of interest paid per year has exhibited a steady growth, averaging 24% annual increase. Comparing the interest payments in Q3 2024 to those in Q2, investors received an increase of 4.5% in their interest earnings.

Paid interest, 2017 – 2024, m Eur



Interest paid per quarter, m Eur



Since the start of the Investor's Fund, it has compensated for over Eur 1.67 million of non-performing loans

Investors' fund became a good instrument to compensate for possible losses, reduce the risks and receive stable income – since the start of the fund it has compensated for over Eur 1.67 million of non-performing loans. In the third quarter the fund compensated Eur 111 thousand losses, balance at the end of the period was a bit more than Eur 9 thousand. This year each quarter the inflows were more than Eur 110 thousand.

Investors' Fund, Eur

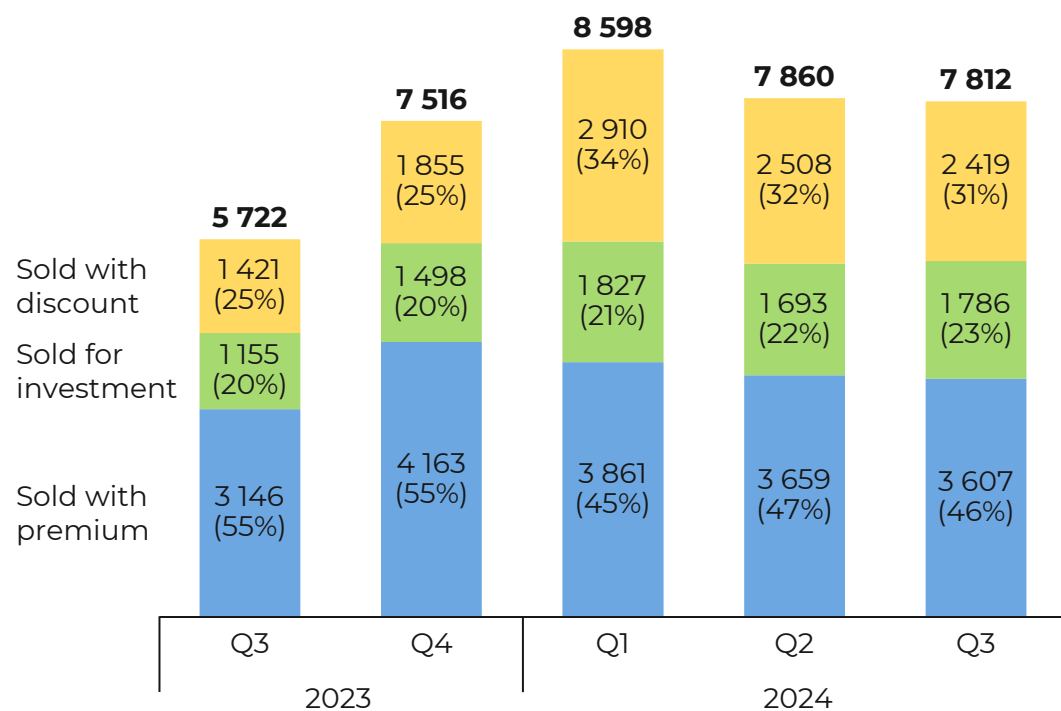


Secondary market remains active

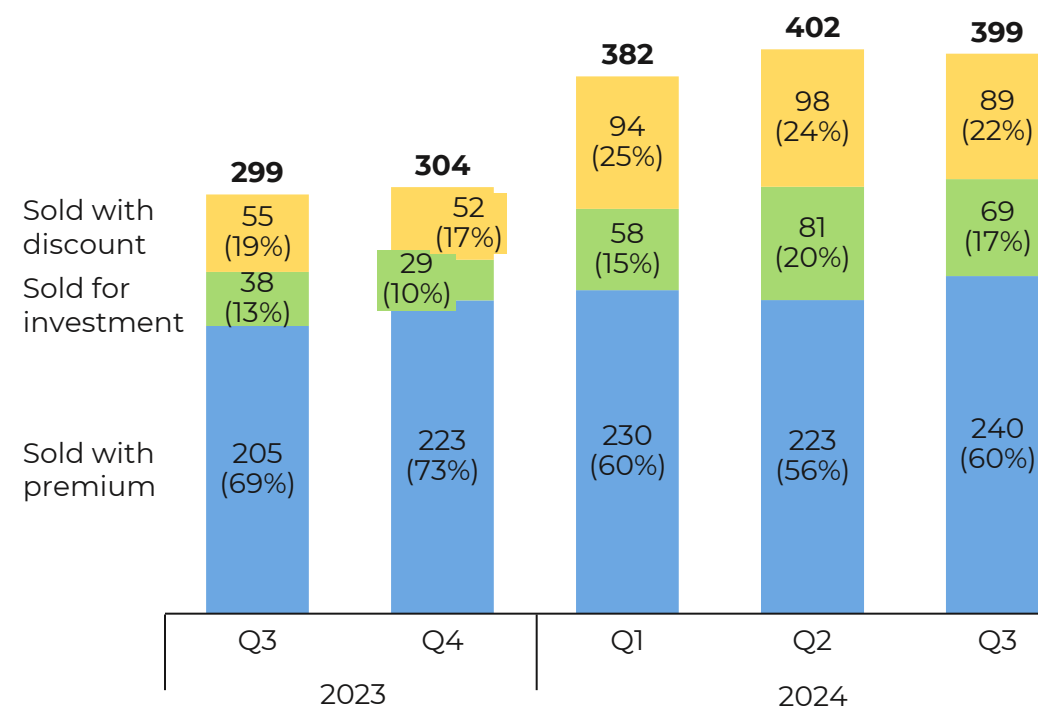
In the third quarter of 2024, investments with premium were sold for Eur 240 thousand (60% of total transactions), investments that match this amount were bought for Eur 69 thousand (17% of total transactions), investments sold with discount amounted to Eur 89 thousand (22% of total transactions). Total amount of transactions – Eur 399 thousand.

In the third quarter secondary market activity decreased by 1% in its total value. We have noticed that the market changed by the distribution of transactions – this quarter the share of investments sold with premium has increased.

Secondary market activity, number

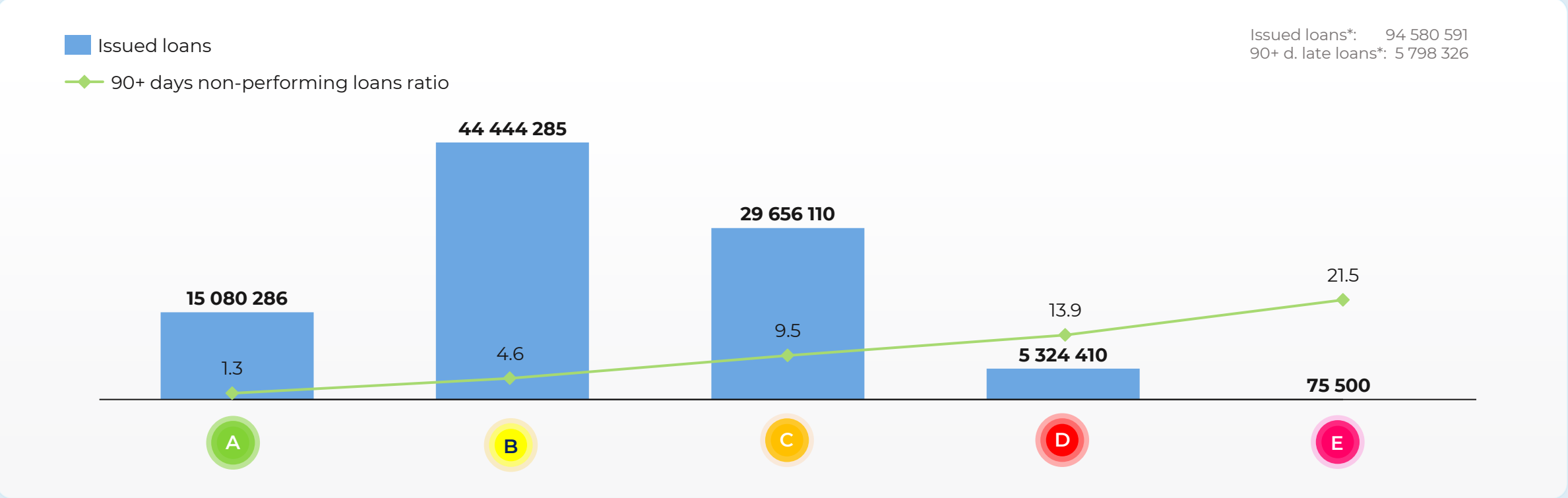


Secondary market activity, k Eur



From the beginning of SAVY activity, 10 physical person bankruptcy cases were recorded, 5 of them are paying according to court-approved solvency recovery plan, 1 bankruptcy case was terminated, 4 cases were finished. A total of 96 deaths of borrowers were recorded and 30 loans were repaid by heirs. 20 agreements were made with heirs regarding payments on schedule, 46 heirs to the loan borrowers did not appear. In the third quarter of this year, a total of Eur 378 thousand were recovered and returned to investors.

90+ days overdue consumer loans as part of total issued loans by rating*, 2024-09-30



* Only those loans are included, which have a rating

Me and You. Thoughtful Lithuania. We were not born millionaires, Therefore we fight for our future ourselves. We learn. Work. And by managing our finances we do not repeat the mistakes of our parents. Previously banks did not believe in us – now they can not convince us! Expensive loans put a smile on our faces. Because we can borrow from each other. As long as You and I are alive, we do not need to wait to start living. Let's take care of ourselves with SAVY.

SAVY – loans and investments for thoughtful people!

Thoughtful investments with SAVY!

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