

Activity report

2025 Q1



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Most important events of 2025 Q1

We've updated SAVY's visual identity!

We've refreshed SAVY's visual identity! As the financial world evolves, so do we. We're excited to introduce our new logo.

Our goal is to be an accessible, modern, and reliable financial partner – helping you manage money responsibly and build financial freedom. This update highlights our belief that financial services can be simpler, friendlier, and more modern. Learn more – [here](#).

Investors' community meeting

The guest of our latest Investor Community meeting shared an interesting thought: in investing, the most effective strategies are often the boring ones. Do you agree?

For more inspiring and practical insights, watch the lively discussion featuring investor Agnė Jotautienė, Audra Kondrotė, and Audrius Žiugžda.

Watch the full recording [here](#).

Platform updates

Automatic investing is now available in both the primary and secondary markets! The secondary market lets you sell investments early, offering more liquidity.

You can now list up to 50 investments at once in the secondary market.

Additional borrower information is now available in the primary market.

A new discount/premium column has been added for investments listed for sale.

Social project „Radarom!”

A heartfelt THANK YOU to everyone who contributed to the "Radarom!" campaign.

Together, we raised **10 000 Eur** for this important initiative. SAVY contributed **5 000 Eur**, and the remaining amount came from **you** – our community.

In total, **205 investors** took part. The average donation was **49 Eur**, with the largest reaching an impressive **469 Eur**.

Analysis of male and female investing habits – the gender gap is fading

Audra Kondrotė, Head of our Investor Relations team, notes that over the past decade, the share of women registering to invest has grown from **11% in 2014** to **34% in 2023**.

What's more, women's investing habits are becoming increasingly similar to those of men.

Read more about these trends in the 15min [article](#).

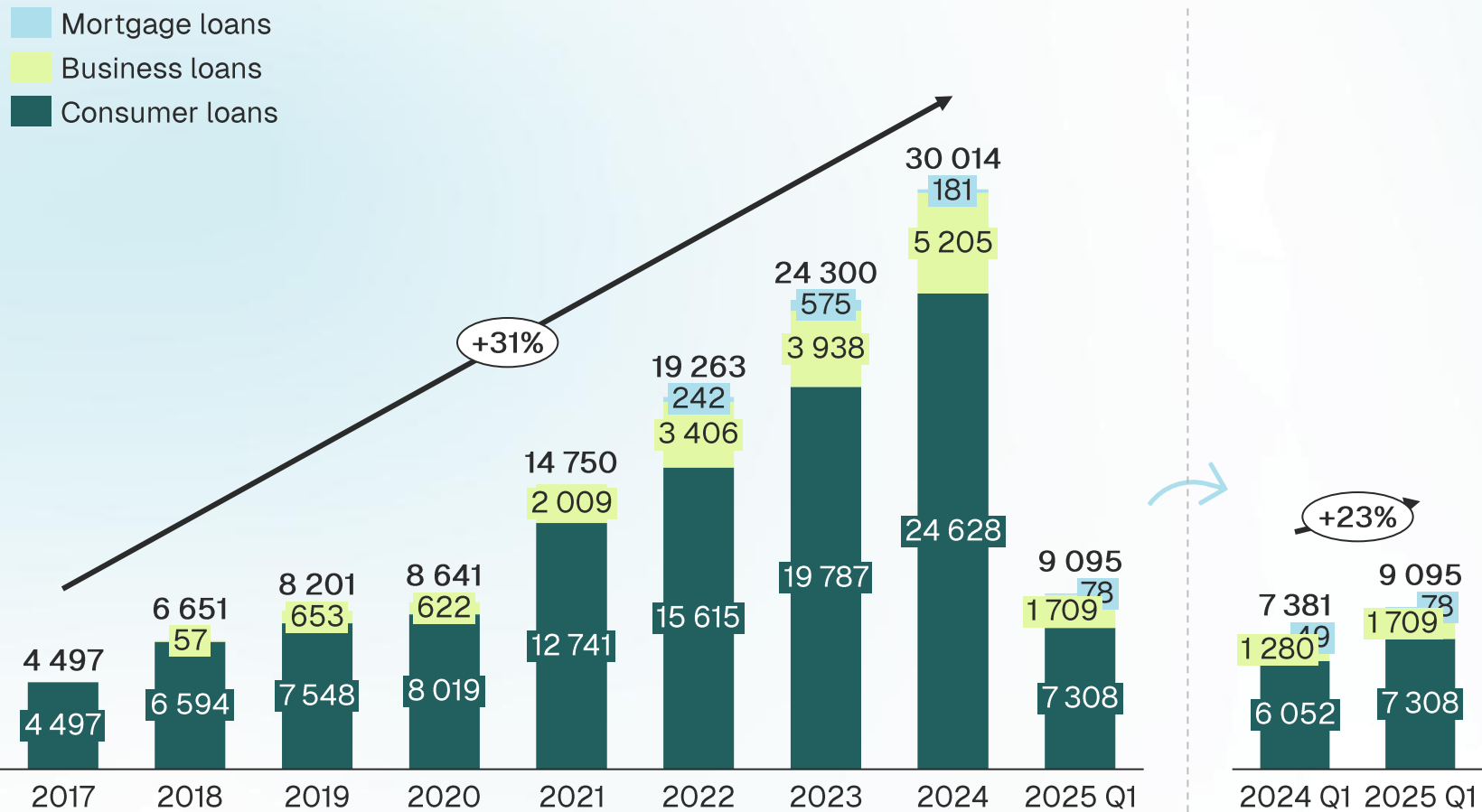
Since the start of SAVY activities:

Gross issued loans	132.4 m Eur	Registered investors	28 244	Registered borrowers	239 538	Weighted average interest rate	15.3%	Non-performing loans	5.45%
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New loan issuance shows strong growth: +23% yoy



Newly issued loans, k Eur



Comments

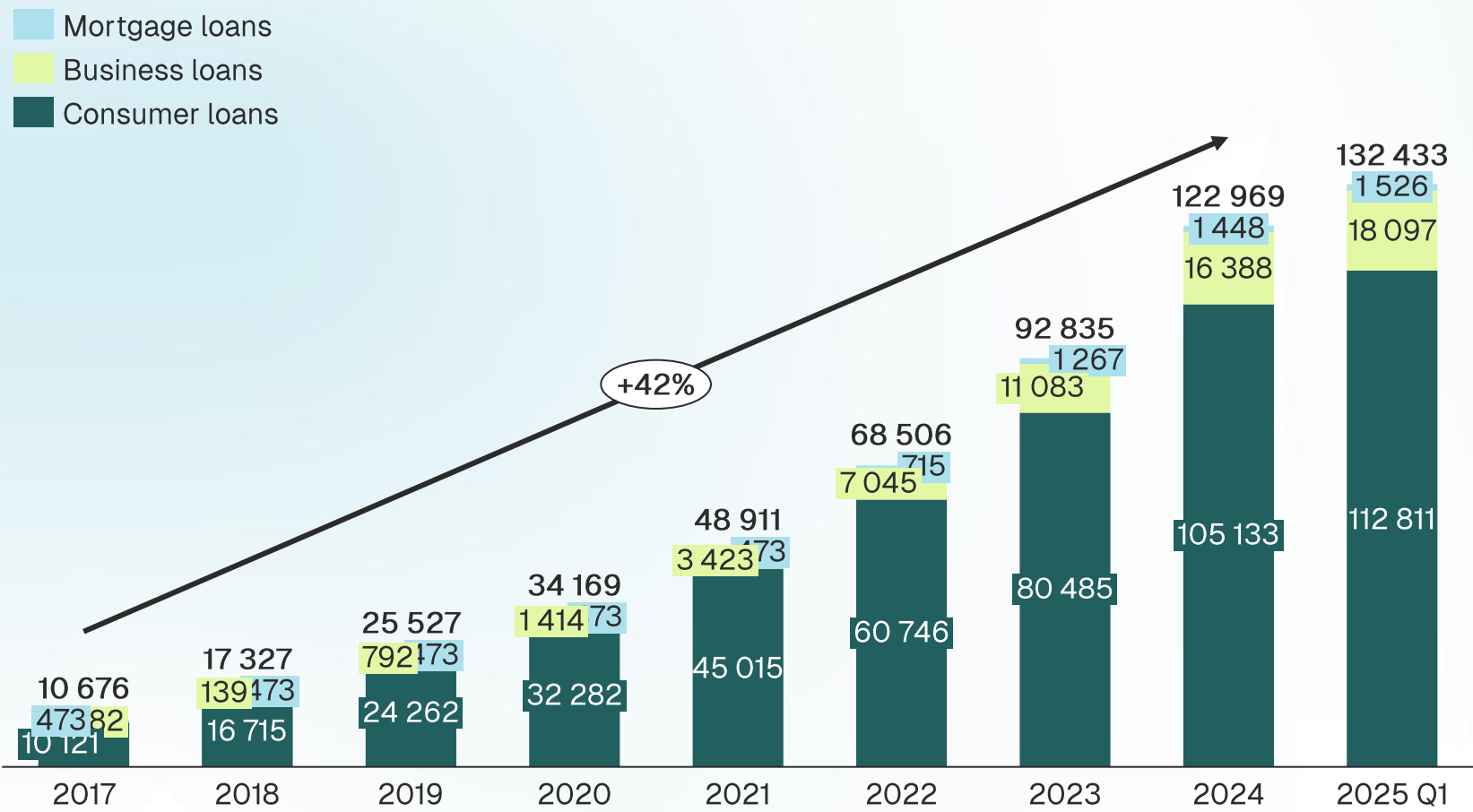
In 2025 Q1, we issued a total of Eur 9.1 million loans – a 23% increase from 2024 Q1:

- Eur 7.3 million in consumer loans (up 21% from last year)
- Eur 1.7 million in business loans (up 34% from last year)
- Eur 78 thousand in mortgage loans (up 59% from last year).

Continued strong performance in new loan issuance



Gross issued loans, k Eur



Comments

At the end of 2025 Q1, the cumulative value of issued loans amounted to Eur 132.4 million:

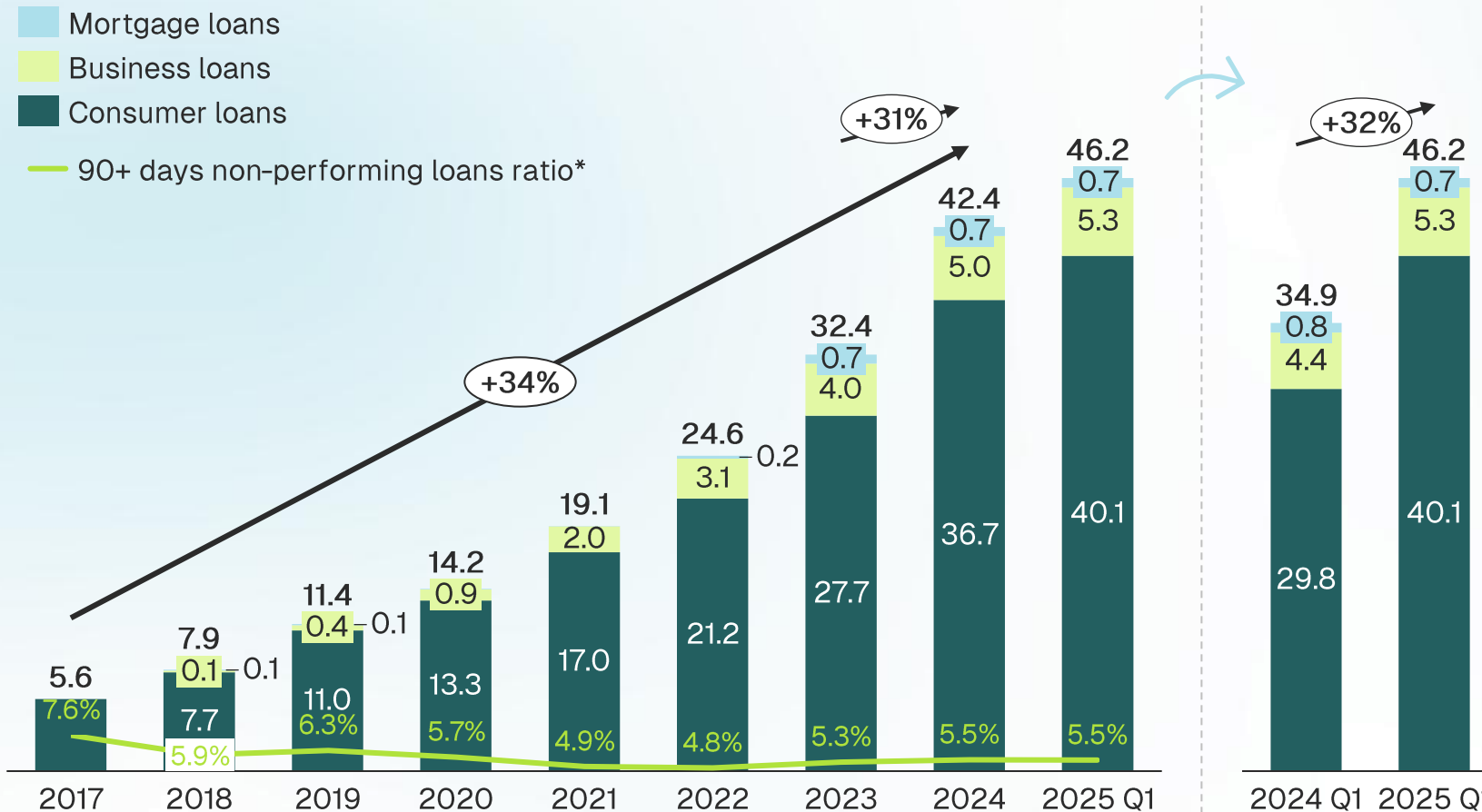
- Eur 112.8 million consumer loans
- Eur 18.1 million business loans
- Eur 1.5 million mortgage loans.

In 2025 Q1, a total of Eur 9.1 million loans were issued.

Outstanding loan portfolio has grown by 32% over the course of the year



Total outstanding loan portfolio, m EUR



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

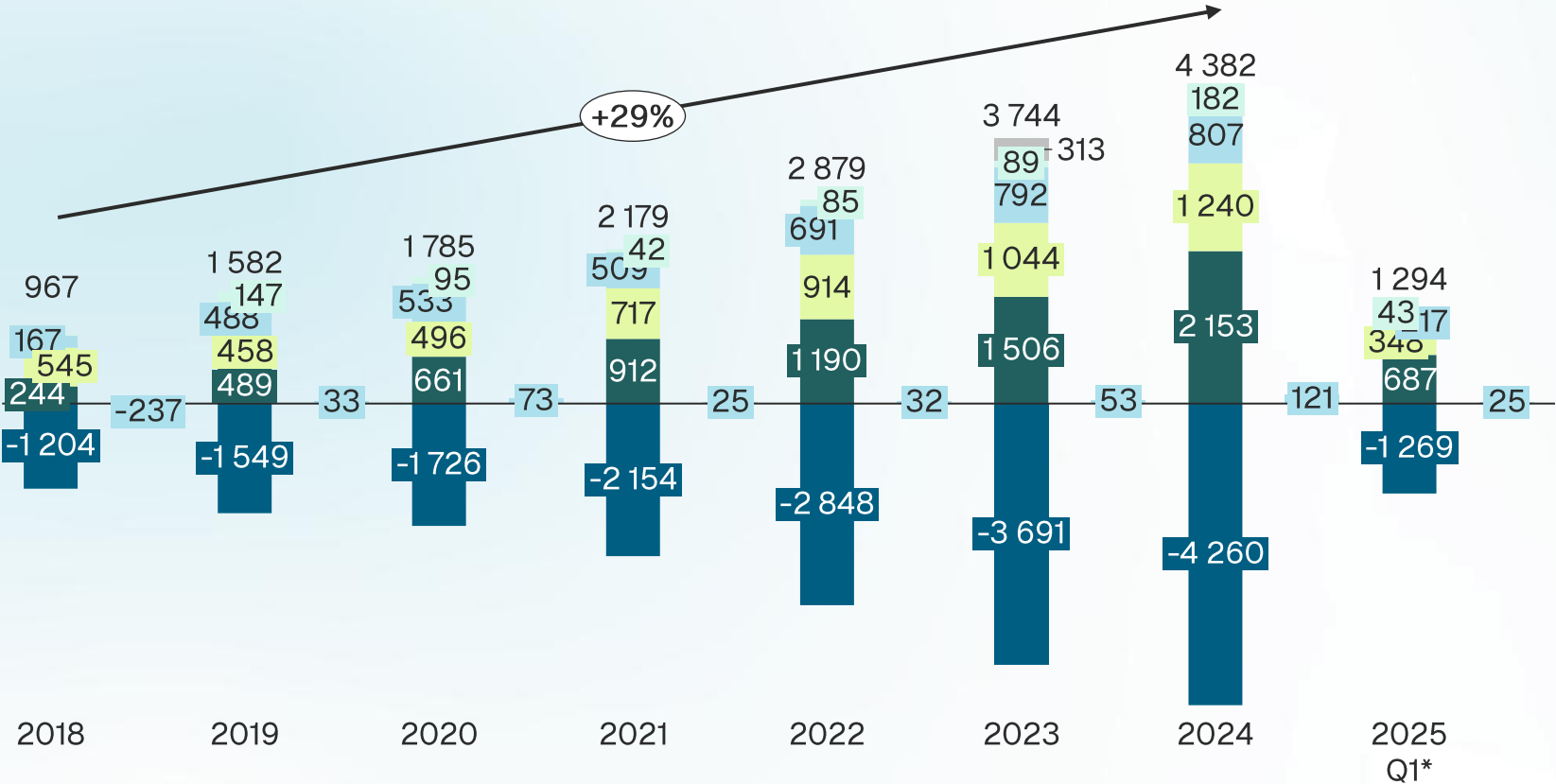
Comments

- Since 2017, the total outstanding loan portfolio has exhibited an average annual growth rate of 34%. In 2025 Q1 the outstanding loan portfolio increased by 32% over the course of the year, reaching Eur 46.2 million.
- At the end of 2025 Q1, the ratio of non-performing loans was 5.45%.

SAVY revenue from ordinary activities grew by 21%



Income structure, k EUR



Comments

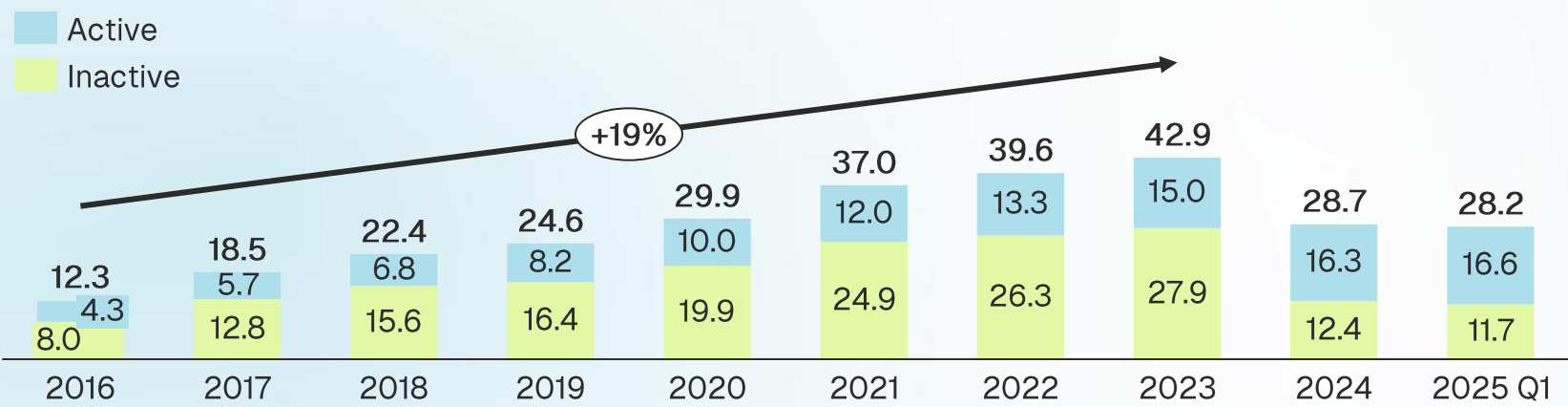
- Through strategic diversification of income sources, SAVY has successfully created three sustainable and substantial revenue streams. Since 2018, income has consistently grown at an average annual rate of 29%. In 2025 Q1, income from ordinary activities amounted to Eur 1.3 million, reflecting a 21% yearly increase.
- Among the various sources of income, monthly management fees accounted for the largest share, contributing to 53% of the total income. Furthermore, the company generated a net profit of Eur 25 thousand.

- Monthly management fees
- Origination fees
- Interest income
- Other income
- Income from irregular operations
- Expenses
- Profit / loss

The continuously growing SAVY community



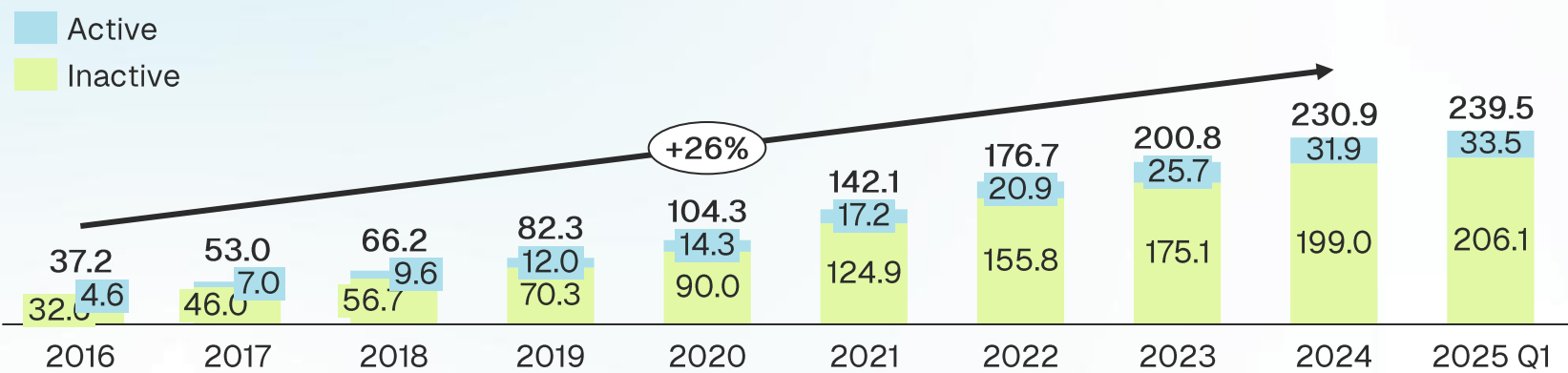
Investors, k



Comments

- In 2024 Q2, 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 to 16 555 (8% growth). This indicates that our community is becoming stronger and more engaged.

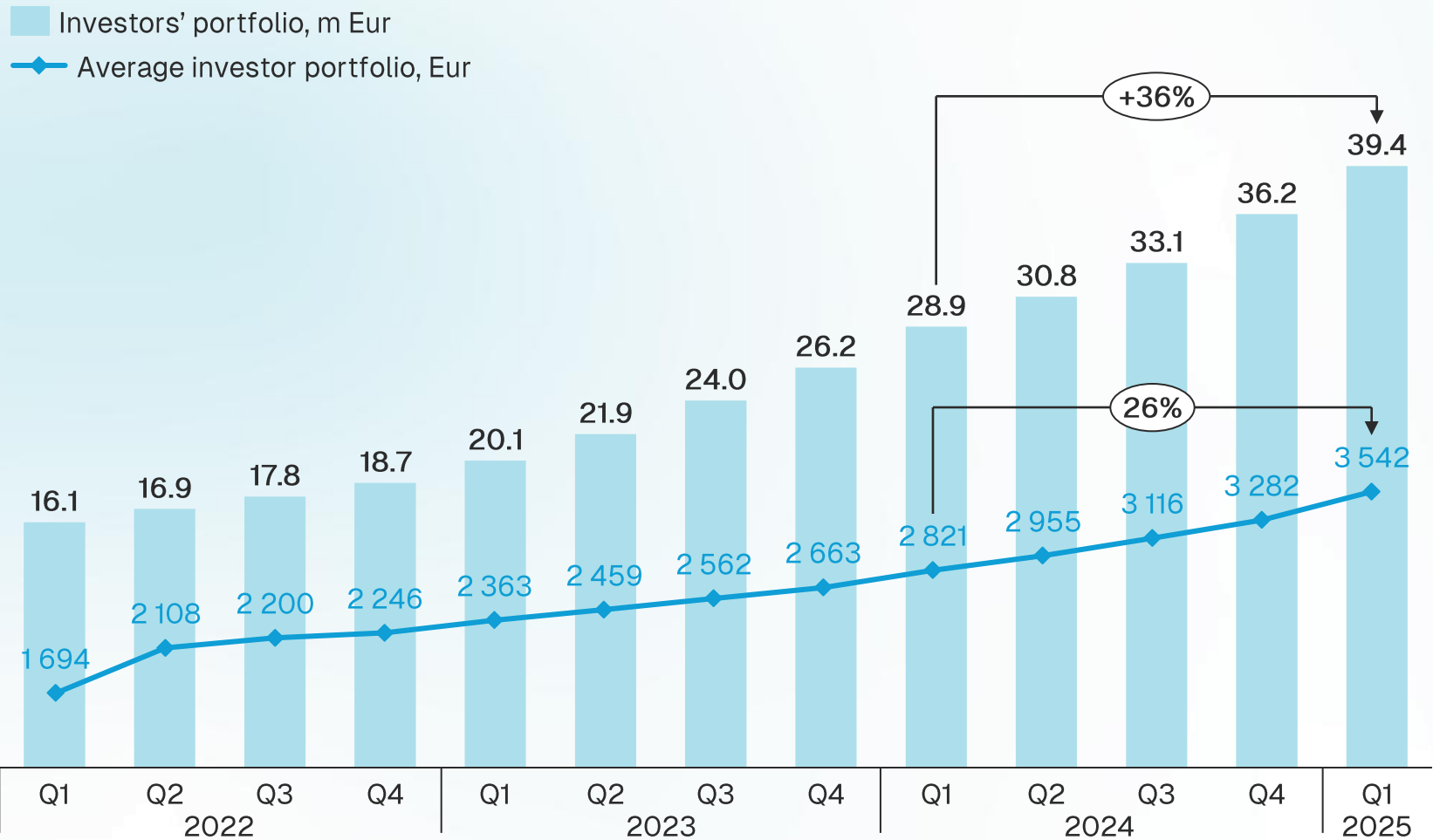
Borrowers, k



Investors' portfolio grew by 36%



Investors' portfolio



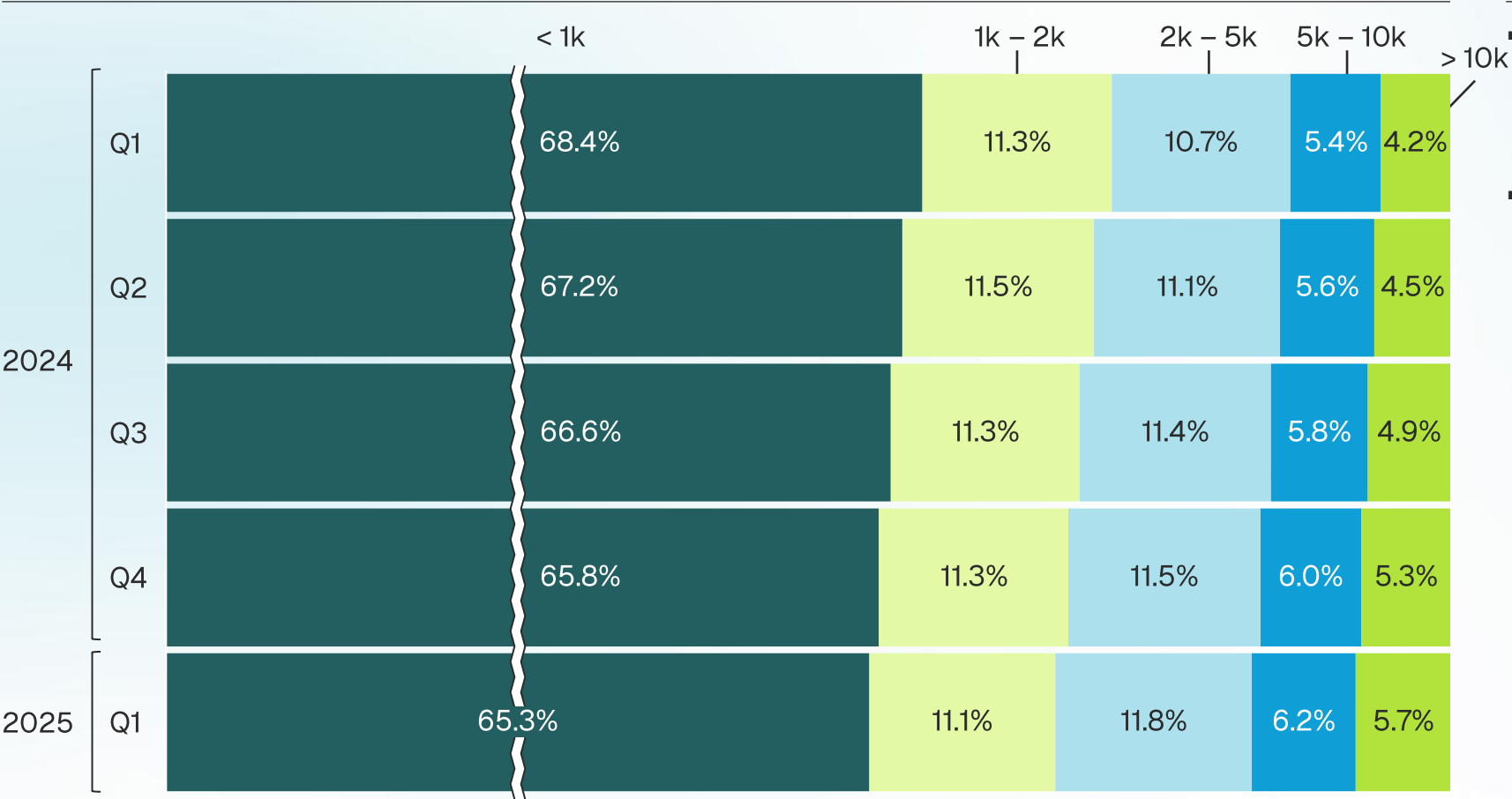
Comments

- Not only is the number of investors continuously growing, but also the invested amounts - during the Q1 of 2025, the active investors' portfolio increased by Eur 3.2 million, reaching a total of Eur 39.4 million (annual growth rate - 36%).
- The average investor portfolio grew by 26% over the year and reached Eur 3 542.

Investors increasingly allocate funds to SAVY investments



Distribution of investment portfolios, Eur



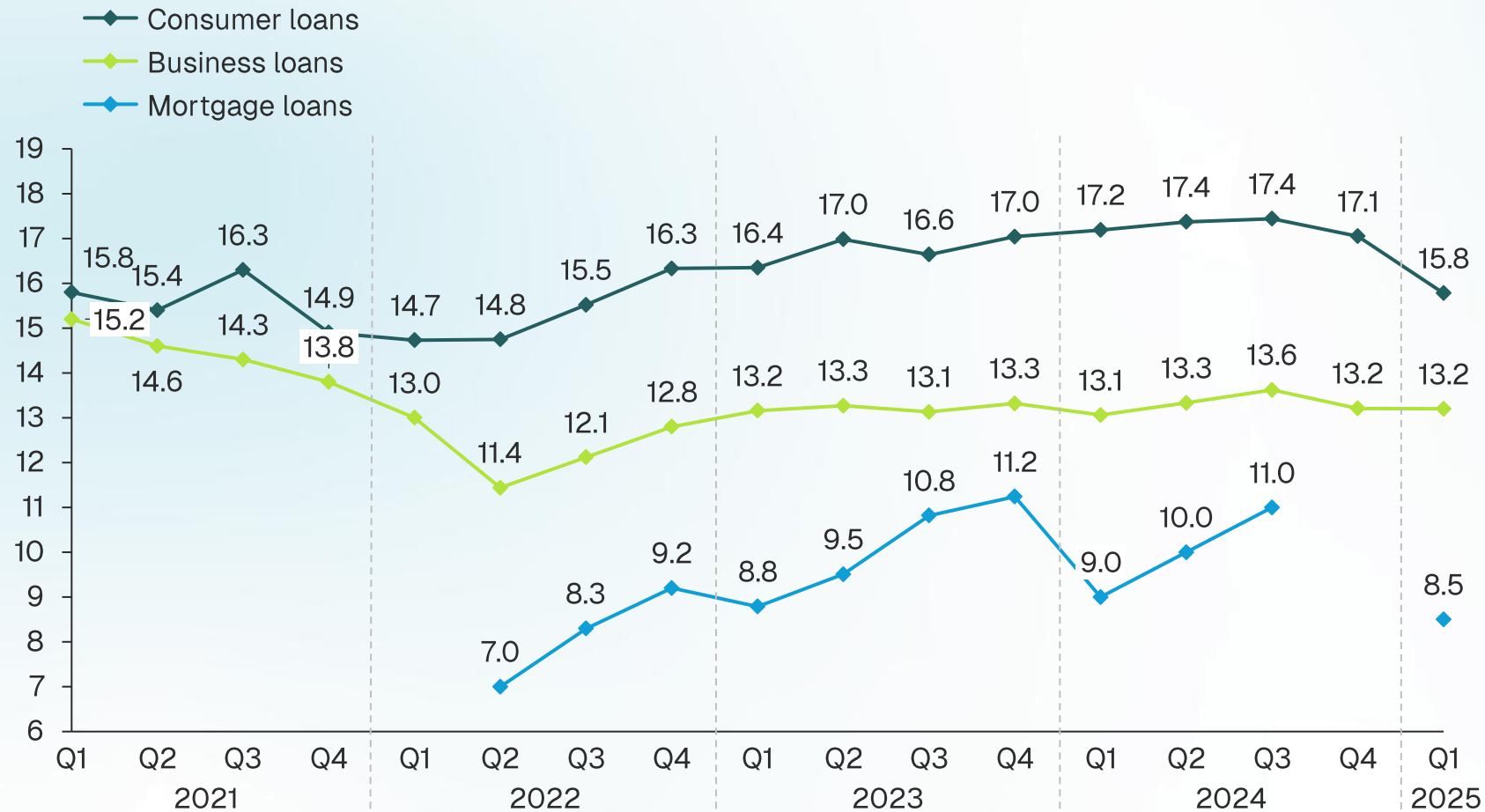
Comments

- It is worth noting that, by the end of 2025 Q1, most investors opted to allocate up to Eur 1 000, representing 65.3% 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 5.7% of all investors at the end of 2025 Q1.

Each investor will find a suitable investment on the platform according to their risk appetite



Average weighted interest rate of loans issued per quarter, %



Comments

- SAVY offers the widest range of loan types across the entire peer-to-peer lending and crowdfunding market.
- Investors can choose from consumer, business, and mortgage loans. These three types of loans have different risks, and each loan type has its own risk ratings (from A to E).
- The highest interest rates on the platform in 2025 were for consumer loans – the average weighted interest rate for consumer loans issued during the quarter was 15.8%, while the lowest were for mortgage loans (8.5%). The average weighted interest rate for business loans issued in 2025 Q1 was 13.2%.

Average loan issued on the platform

■ Total portfolio

■ Loan issued per quarter

Average amount, Eur

Average term, mos.

Average weighted interest, %

All loans

3 944

YoY +7%
QoQ +3%

6 015

YoY +21%
QoQ +18%

The average amount of newly issued loans increased 21% over the year.

52.5

YoY +0.4%
QoQ +0.6%

56.9

YoY +11%
QoQ +5%

16.8

YoY -0.27pp
QoQ -0.15pp

15.3

YoY -1.11pp
QoQ -1.15pp

Consumer loan

3 434

YoY +5%
QoQ +2%

5 012

YoY +22%
QoQ +14%

The average amount of newly issued consumer loans increased by 22% over the year.

57.1

YoY +2%
QoQ +1%

64.3

YoY +10%
QoQ +5%

17.5

YoY -0.21pp
QoQ -0.11pp

15.8

YoY -1.39pp
QoQ -1.24pp

Business loan

27 378

YoY +9%
QoQ +1%

32 865

YoY -24%
QoQ +1%

20.7

YoY -3%
QoQ 0.4%

22.2

YoY +29%
QoQ +11%

The average term of newly issued business loans increased by 29% over the year.

13.4

YoY -0.12pp
QoQ -0.1pp

13.3

YoY +0.19pp
QoQ +0.05pp

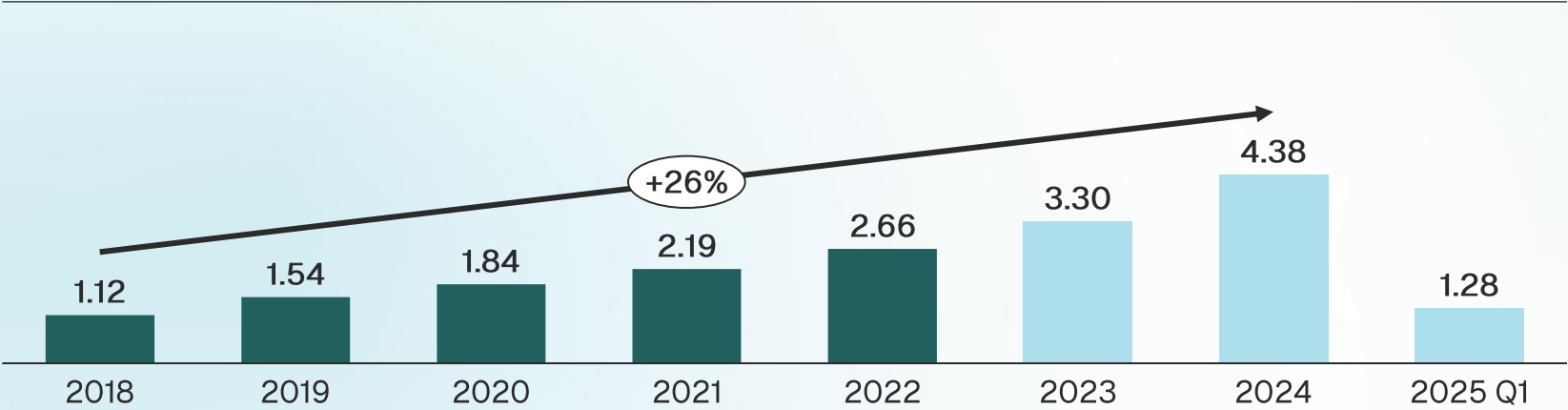
YoY – Annual change: Compares how the value has changed over the course of one year.

QoQ – Quarterly change: Compares how the value has changed over the course of one quarter.

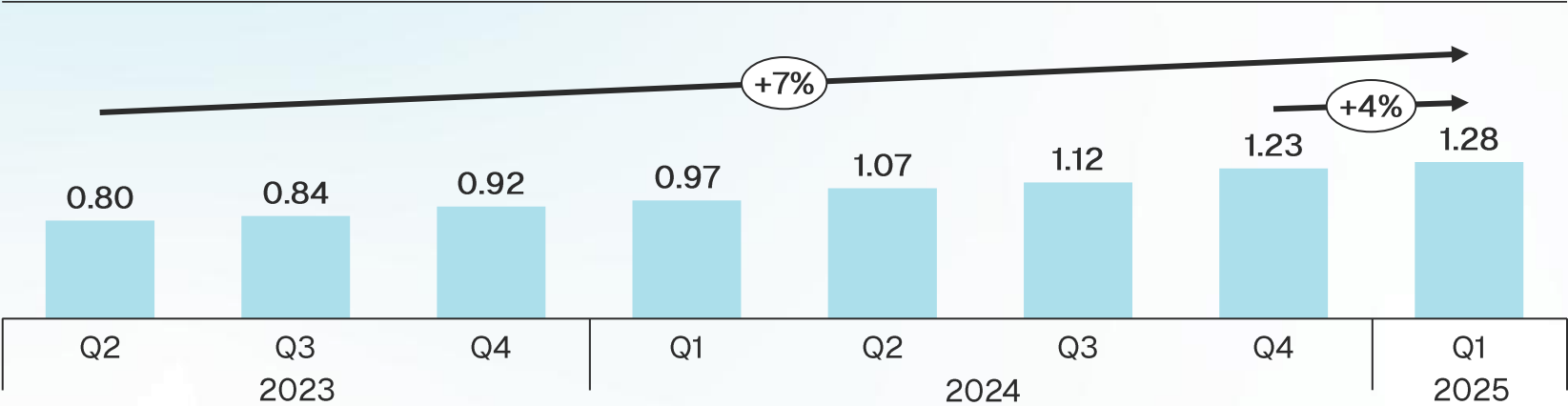
SAVY investors have collectively earned over Eur 20 million in interest



Paid interest, m Eur



Paid interest, m Eur



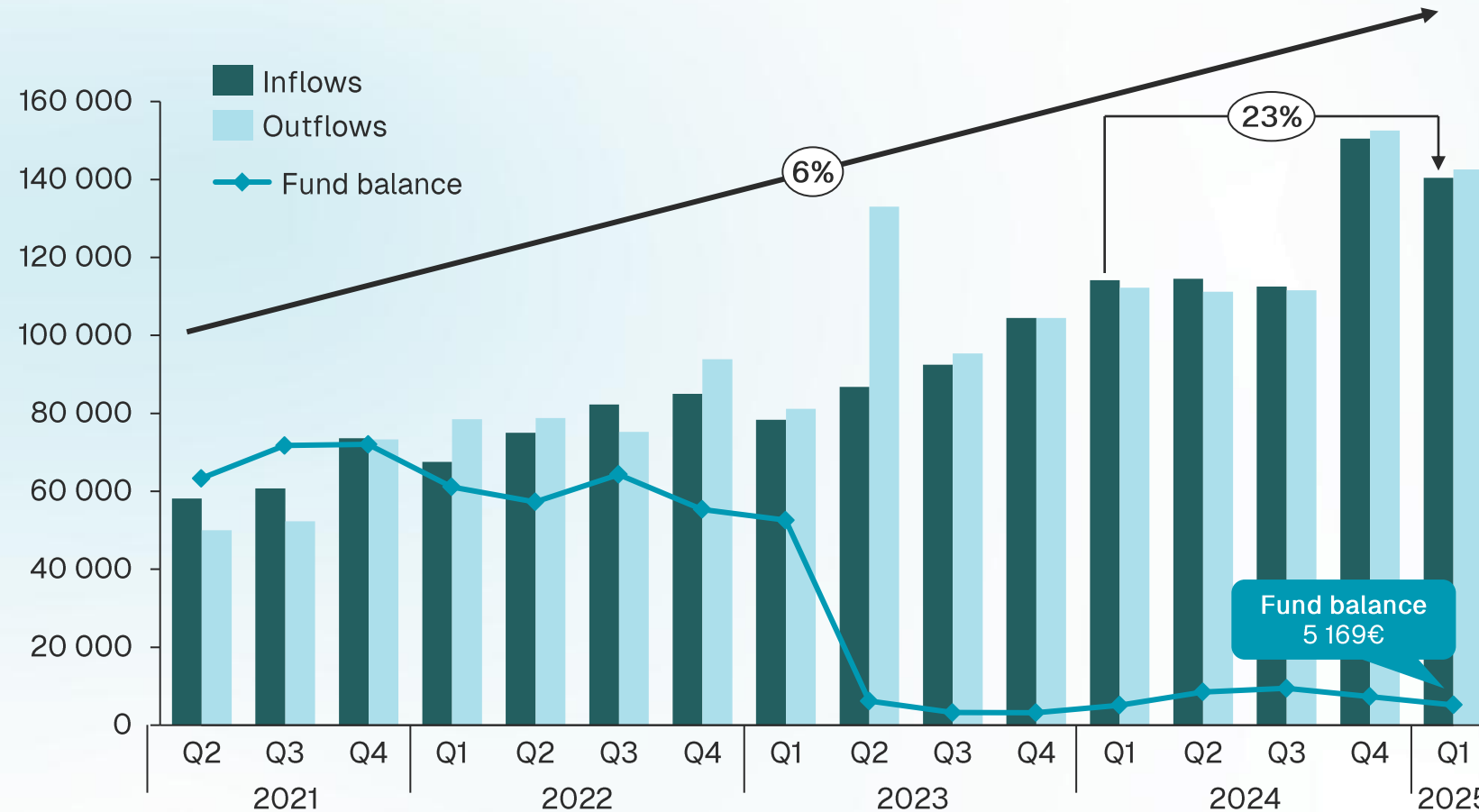
Comments

- Since 2018, the amount of interest paid per year has exhibited a steady growth, averaging 26% annual increase. In 2024, this growth accelerated even further, reaching 33%.
- A closer look at recent trends shows that in the latest quarter, the amount of interest paid out increased by 4%, slower than the average monthly growth rate of 7% over the previous two years.
- As the average weighted interest rates gradually decrease over time, we recommend investing now to secure today's higher returns for the future.

Since the start of the Investors' Fund, it has compensated for over Eur 1.9 million of non-performing loans



Investors' Fund, Eur



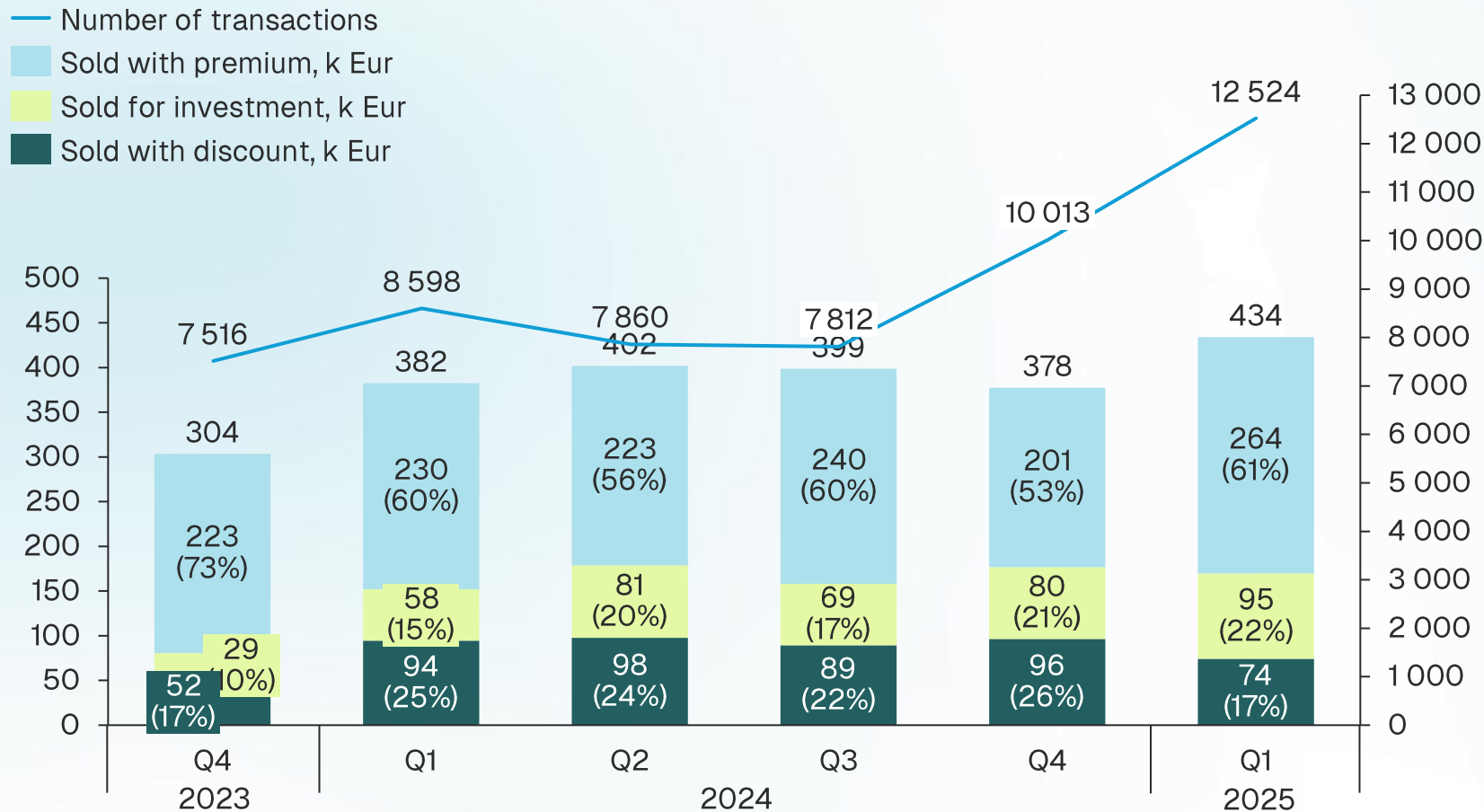
Comments

- 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 1.9 million of non-performing loans.
- Inflows to the fund are growing every year – in the first quarter of this year there were Eur 140 thousand inflows. This is 23% more than in the first quarter of 2024.
- In the first quarter the fund compensated Eur 142 thousand losses, balance at the end of the period was a bit more than Eur 5 thousand.

Secondary market remains active



Secondary market activity



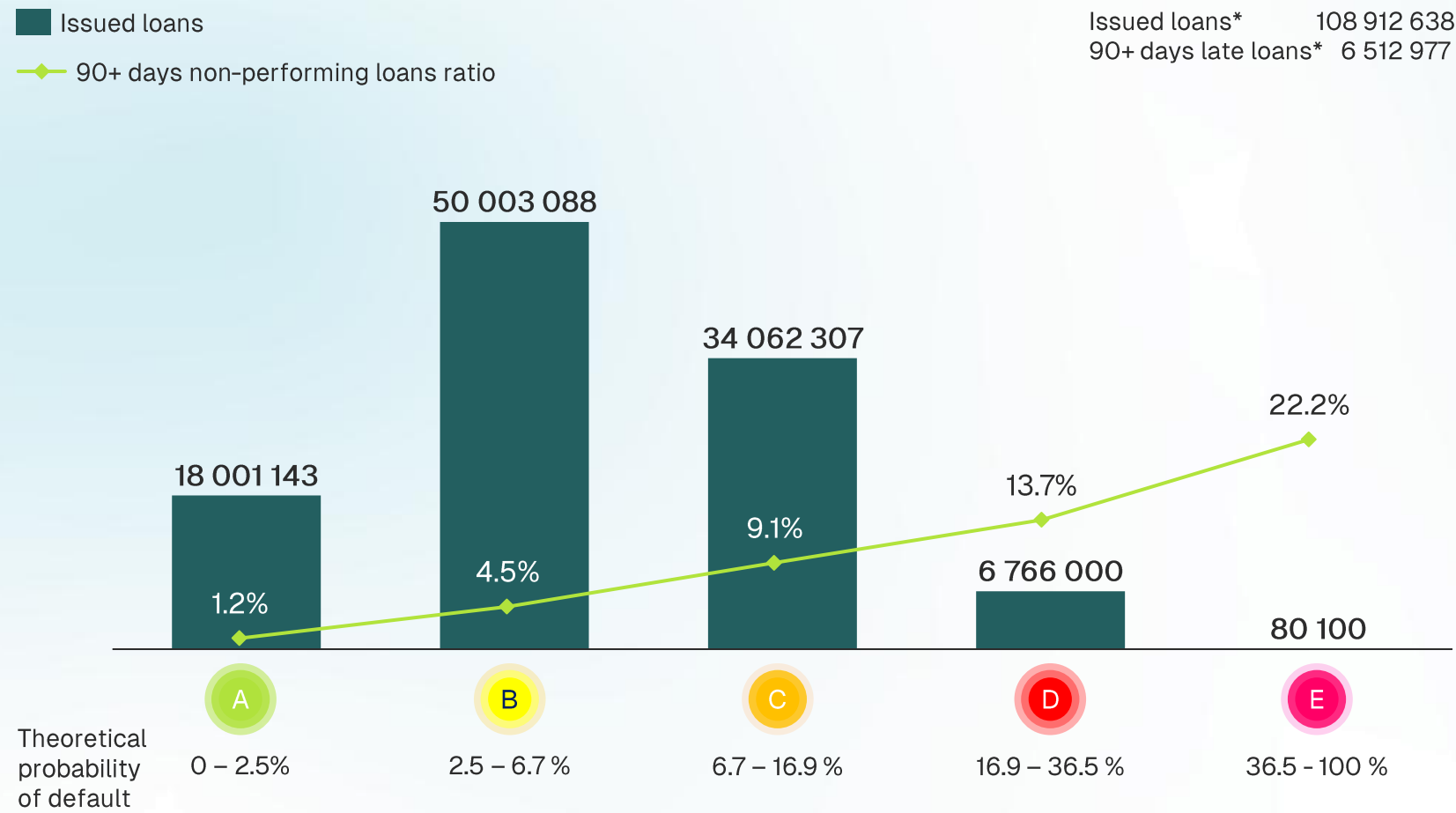
Comments

- In the first quarter of 2025, investments with premium were sold for Eur 264 thousand (61% of total transactions), investments that match this amount were bought for Eur 95 thousand (22% of total transactions), investments sold with discount amounted to Eur 74 thousand (17% of total transactions). Total amount of transactions – Eur 434 thousand.

Debt collection



Loan quality by ratings, 2025-03-31



Comments

- 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 105 deaths of borrowers were recorded and 34 loans were repaid by heirs. 22 agreements were made with heirs regarding payments on schedule, 49 heirs to the loan borrowers did not appear.
- In the first quarter of this year, a total of Eur 444 thousand were recovered and returned to investors.
- SAVY accurately assesses borrower risk – the non-performing loans ratio for each rating does not exceed the established theoretical probability of default.

* Only those loans are included, which have a rating

Thoughtful investments with SAVY!



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!