

Activity report

Q3 2025



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Most important events of Q3 2025

Visit the new SAVY website

We've refreshed our look! The world of finance is constantly changing – and so are we. We invite you to visit our renewed website. It's now more modern, convenient, and refreshing, making your financial routine even more enjoyable. Stop by, try out the improved Investment returns calculator, and discover a new space for growth – the Investment academy, where valuable insights await both beginners and experienced investors. Visit us here <https://gosavy.com/>

Platform updates

The maximum loan amount is increasing to Eur 35 000.

Interest rate adjustment – loans are now offered with interest rounded to two decimal places.

Automatic investing:

- Deletion of old automatic investment profiles.
- Automatic investment assistant – with statistics to help set your criteria and forecast how many loans you can invest in.

For more information about automatic investing, please contact us via email.

Retirement differently: financial freedom sooner

What should you do with your 2nd pension pillar after the reform? Withdraw, keep saving, or look for alternatives? It's a tough choice – there's uncertainty about whether another pension reform might come and whether the annuity purchase threshold will change. In the magazine *Investuok*, Audra Kondrotė, Head of Investor Relations, discusses the key questions you should answer before deciding.

Read the article [here](#).

Automatic investing seminar

We've prepared a short seminar unveiling the secrets of automatic investing – from key principles to real examples and practical tips. In this video, you'll learn:

- How automatic investing works
- The most common mistakes and how to avoid them
- Practical advice on how to make your money work more effectively.

Insights are shared by Rugilė Kaminskaitė and Audra Kondrotė. Listen [here](#).

Secondary market seminar

The secondary market is an excellent tool for maintaining portfolio liquidity and diversification, widely used by experienced investors. In this video, Audra Kondrotė and Gabrielė Vasiliauskaitė share their insights on its features and opportunities. You'll find:

- An overview of secondary market strategies
- Analysis of statistics and premium/discount settings
- Practical tips and best practices.

Watch the video [here](#).

Since the start of SAVY activities:

Gross issued loans EUR 154.9 m

Registered investors 29 537

Registered borrowers 259 037

Weighted average interest rate 14.8%

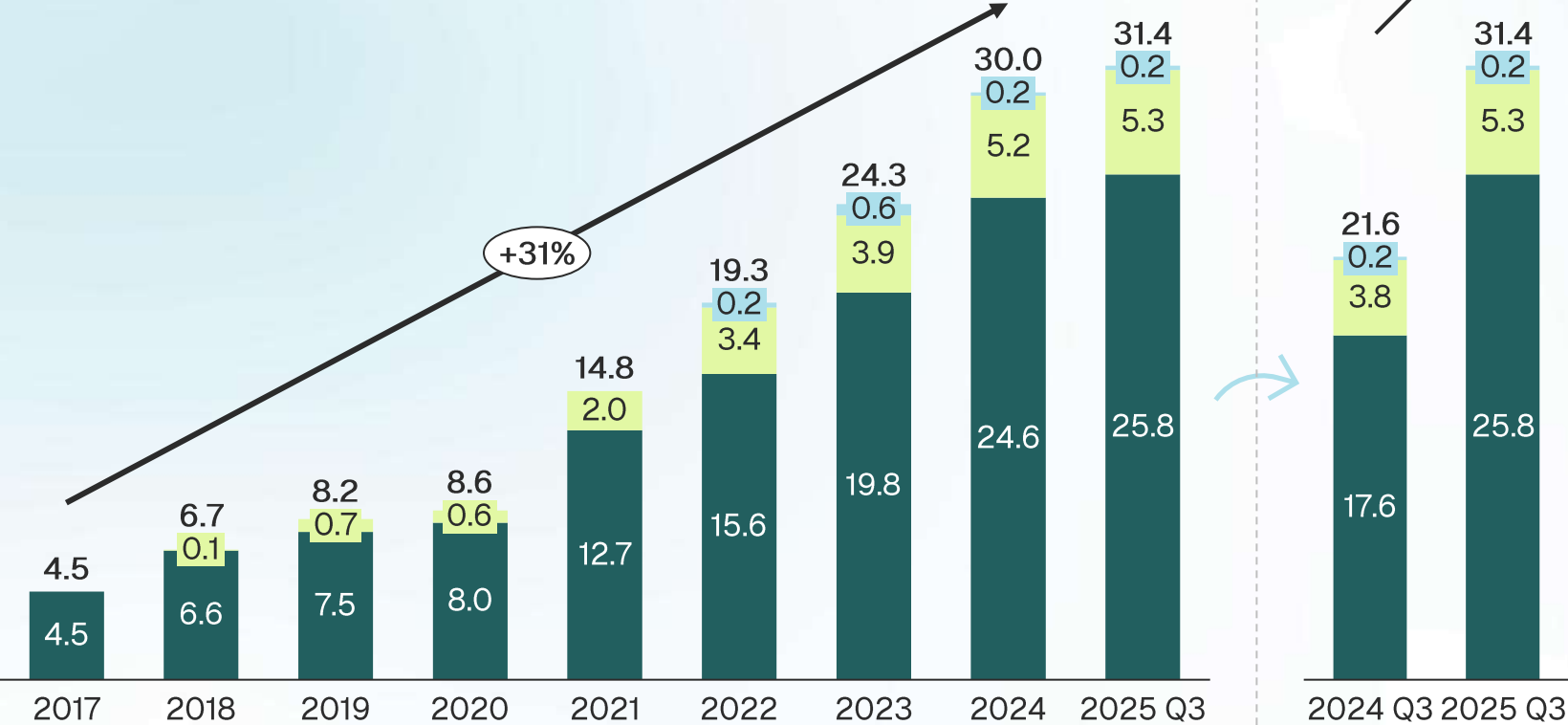
Non-performing loans 5.18%

New loan issuance shows strong growth: +45% yoy



Newly issued loans, EUR m

- Mortgage loans
- Business loans
- Consumer loans



Comments

During the three quarters of 2025, we issued a total of EUR 31.4 million loans – a 45% increase from the same period in 2024:

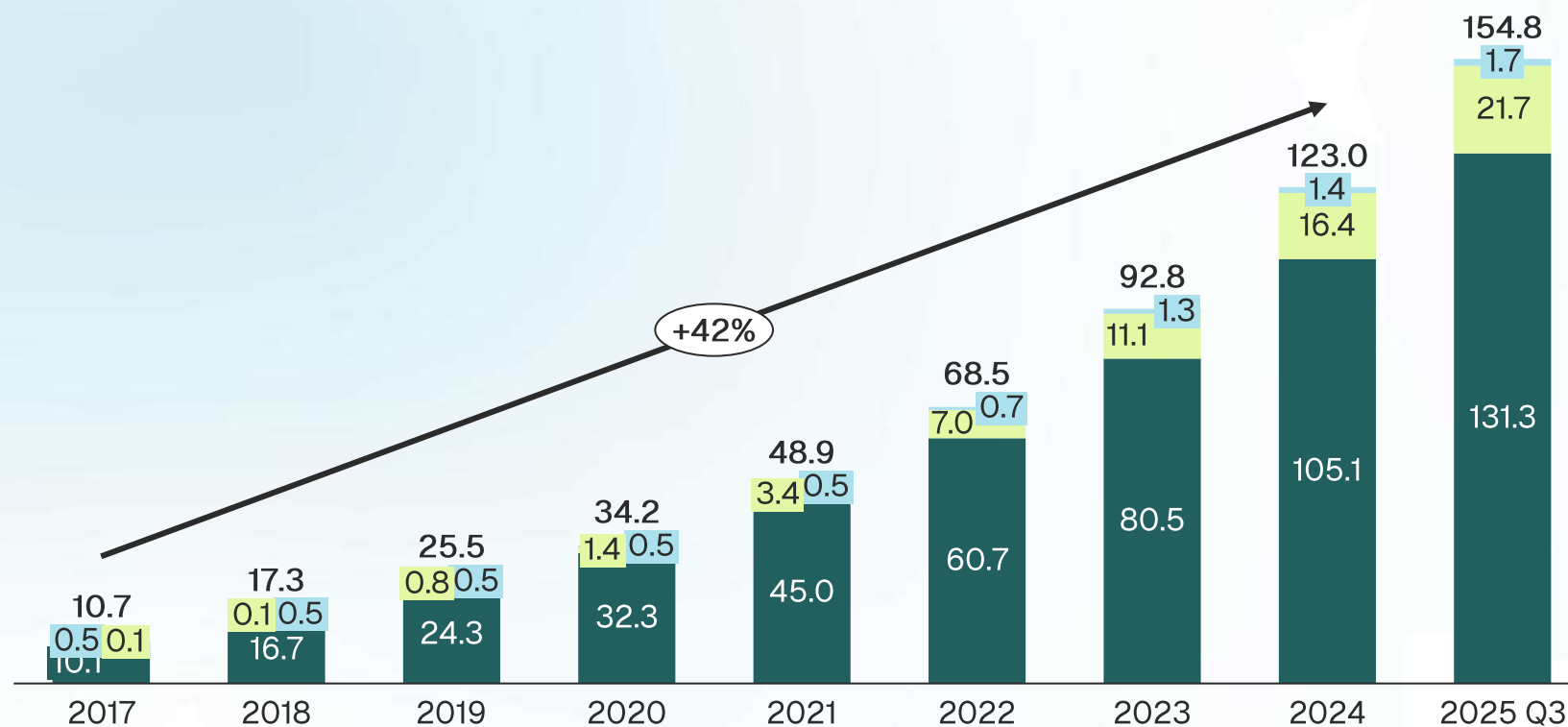
- EUR 25.8 million in consumer loans (up by 47% from last year)
- EUR 5.3 million in business loans (up by 39% from last year)
- EUR 220 thousand in mortgage loans (up by 22% from last year).

We have issued a total of EUR 155 million in loans since the start of our platform's operations



Gross issued loans, EUR m

- Mortgage loans
- Business loans
- Consumer loans



Comments

At the end of Q3 2025, the cumulative value of issued loans amounted to EUR 154.8 million:

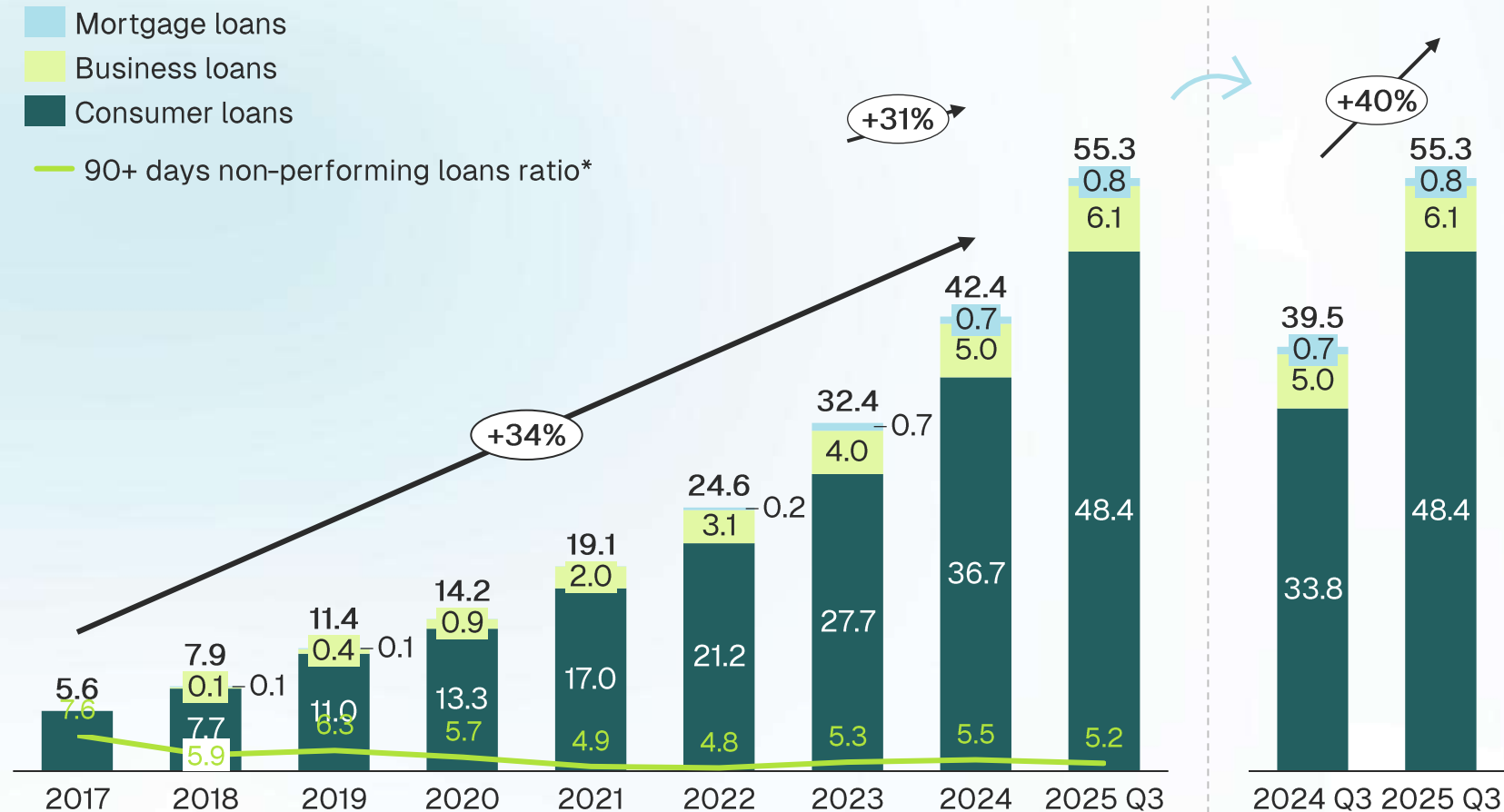
- EUR 131.3 million consumer loans
- EUR 21.7 million business loans
- EUR 1.7 million mortgage loans.

During the three quarters 2025, a total of EUR 31.4 million loans were issued.

Outstanding loan portfolio has grown by 40% over the course of the year



Total outstanding loan portfolio, EUR m



Comments

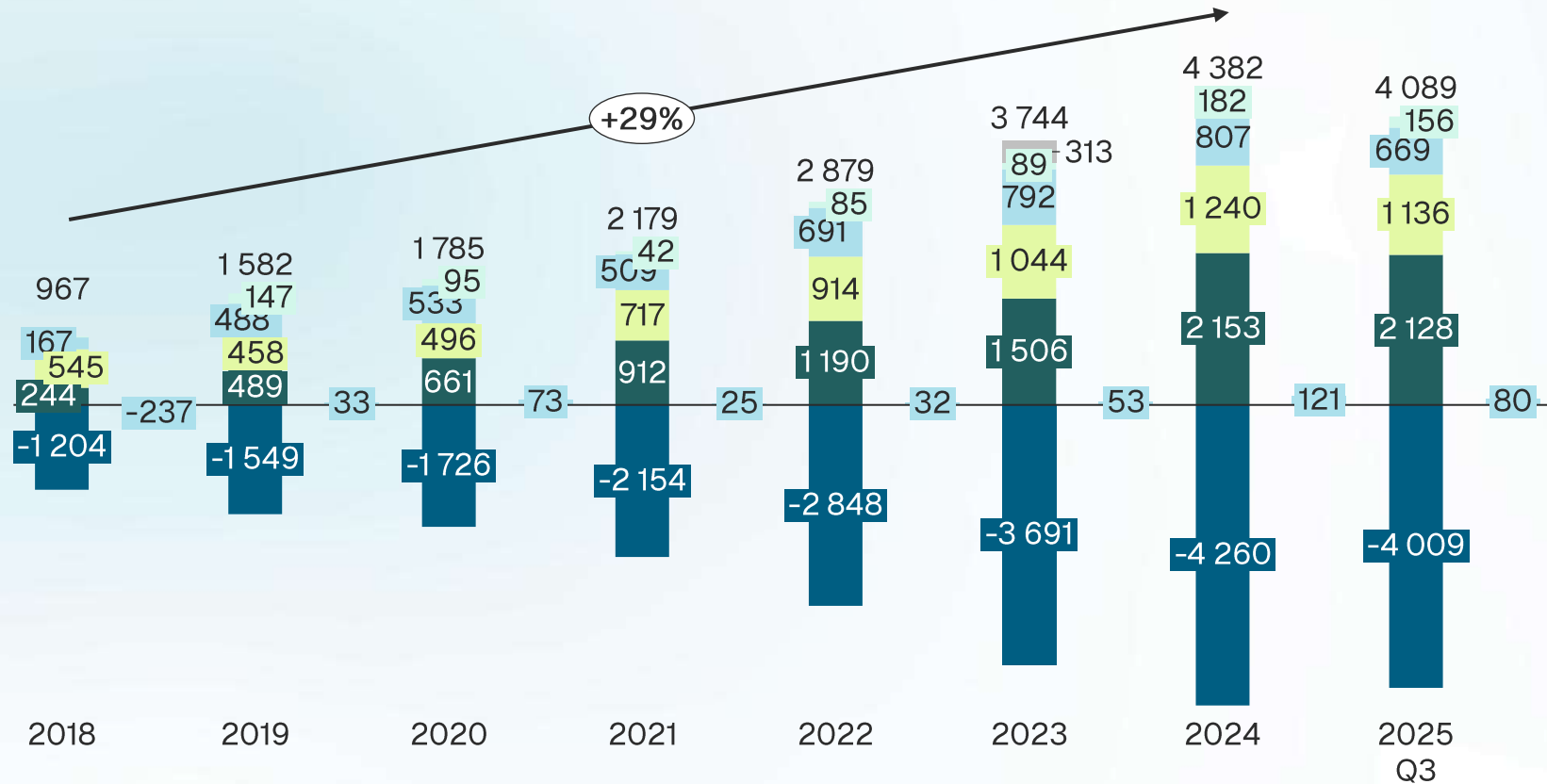
- Since 2017, the total outstanding loan portfolio has exhibited an average annual growth rate of 34%. In Q3 2025 the outstanding loan portfolio increased by 40% over the course of the year, reaching EUR 55.3 million.
- At the end of Q3 2025, the ratio of non-performing loans was 5.18%.

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

SAVY revenue from ordinary activities grew by 21%



Income structure, EUR '000



Comments

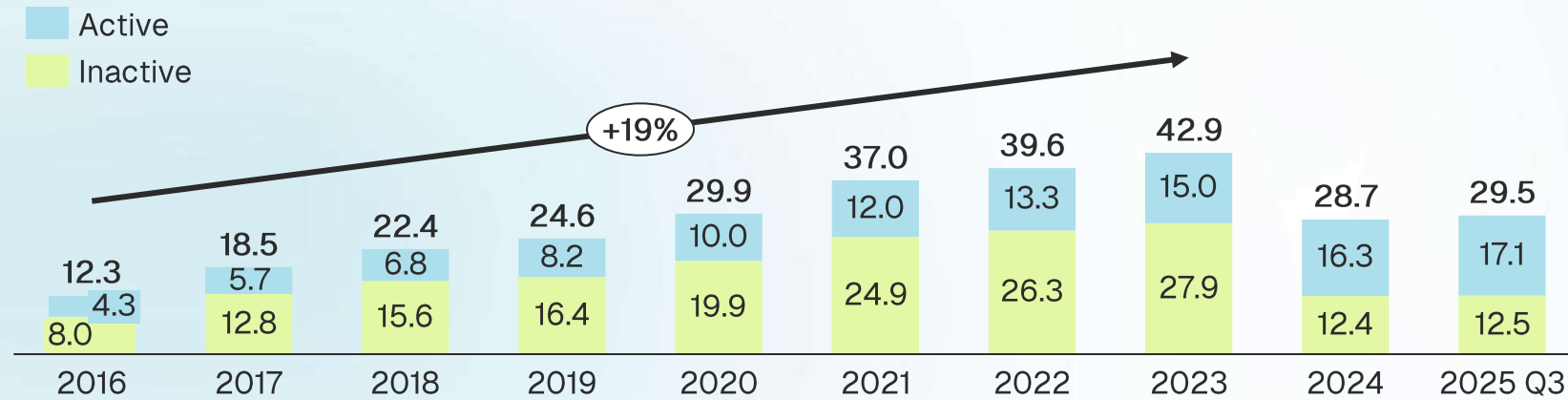
- Through strategic diversification of income sources, SAVY has successfully created three sustainable and substantial revenue streams. Since 2018, income has consistently grown at an average annual rate of 29%. In Q3 2025, income from ordinary activities amounted to EUR 4.09 million, reflecting a 21% yearly increase.
- Among the various sources of income, monthly management fees accounted for the largest share, contributing to 52% of the total income. Furthermore, the company generated a net profit of EUR 80 thousand.

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

The continuously growing SAVY community



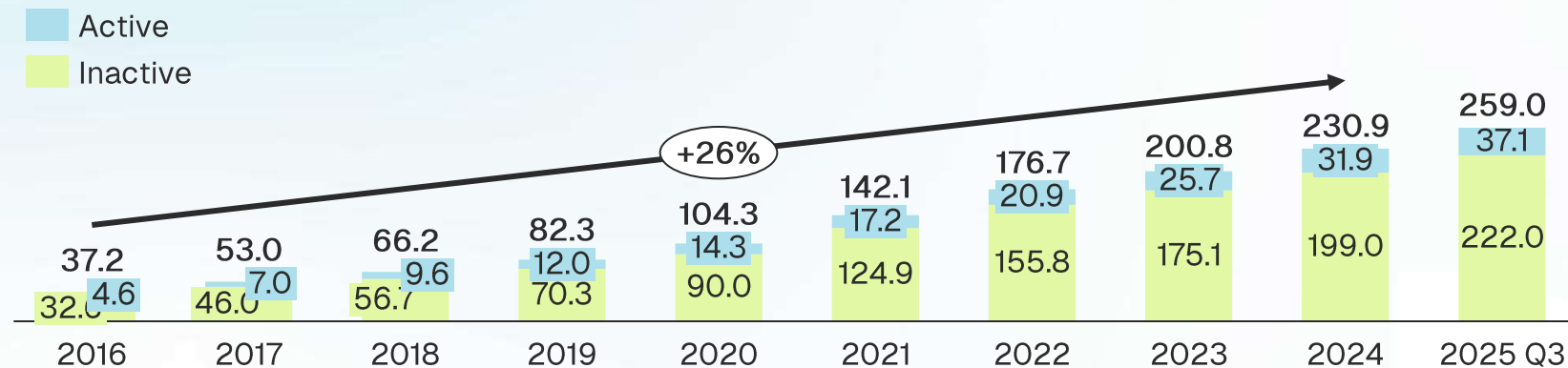
Investors, '000



Comments

- In Q2 2024, 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 17 086 (8% annual growth). This indicates that our community is becoming stronger and more engaged.

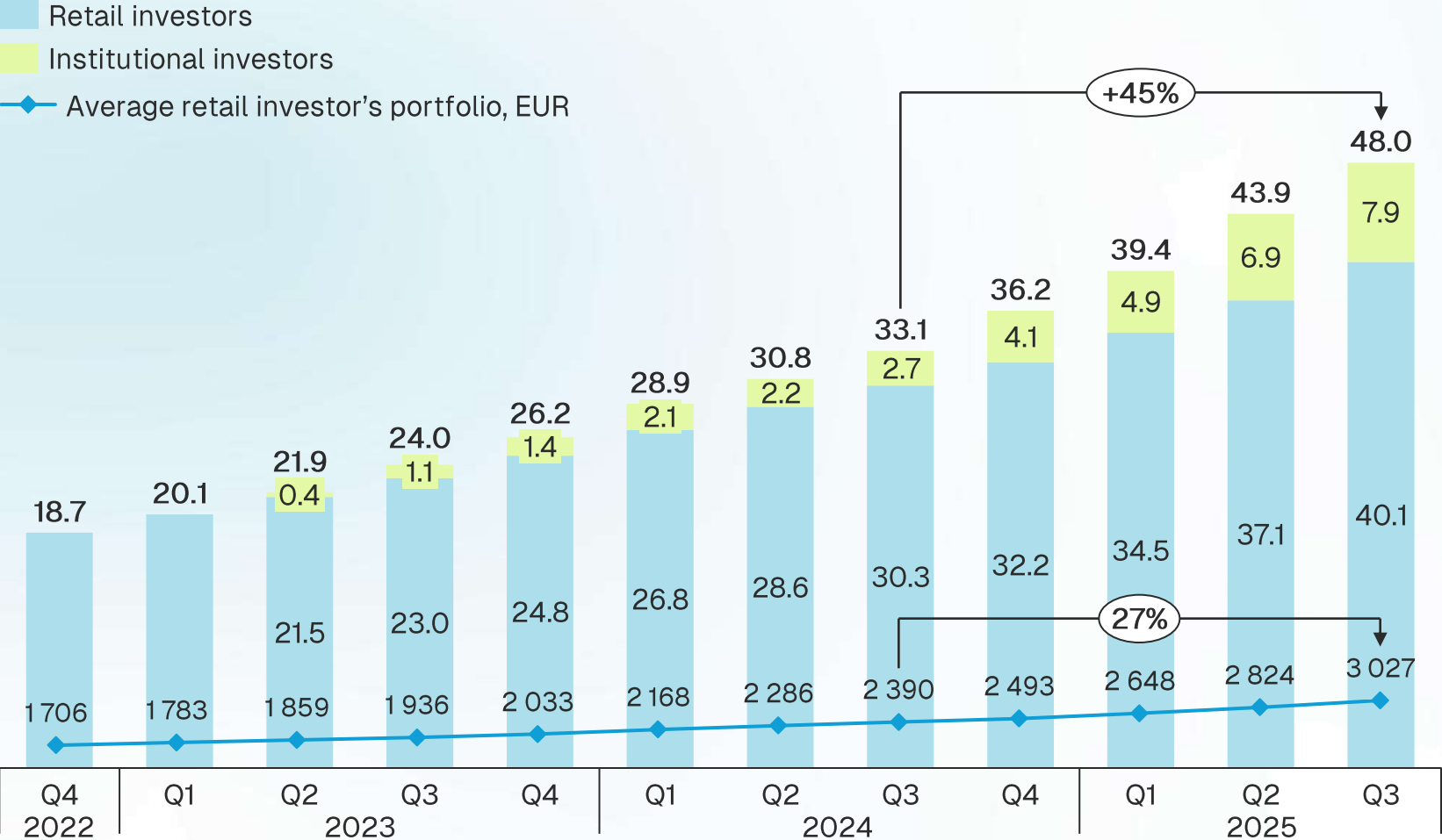
Borrowers, '000



Investors' portfolio grew by 45%



Investors' portfolio



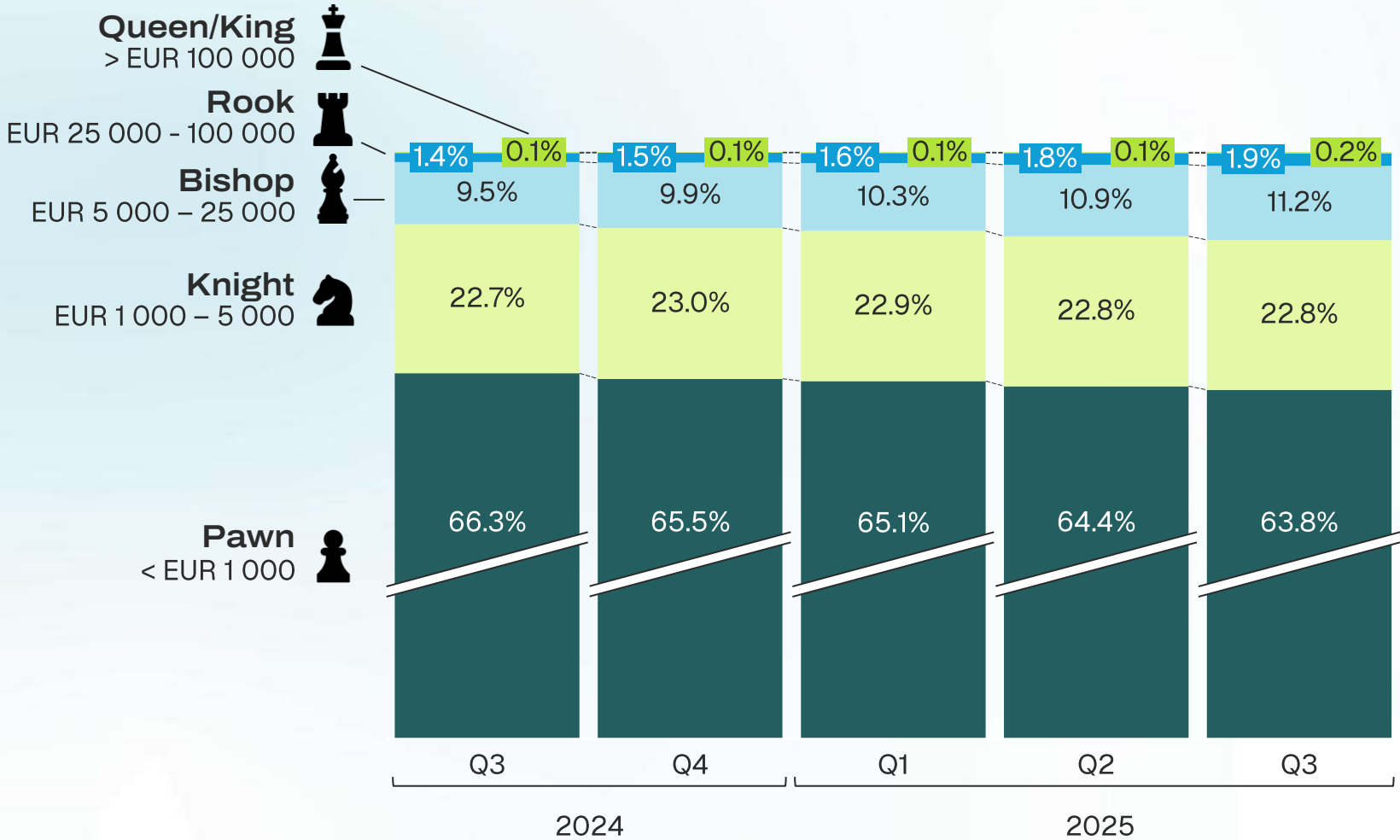
Comments

- Not only is the number of investors continuously growing, but also the invested amounts - during Q3 2025, the active investors' portfolio increased by EUR 4.1 million, reaching a total of EUR 48 million (annual growth rate - 45%).
- At the end of Q3 2025, EUR 7.9 million (16%) of the total investor portfolio was held by institutional investors. The share of institutional investors on the platform has been gradually increasing for several years - this allows us to offer loans at slightly lower interest rates. Nevertheless, retail investors remain our priority - we aim to strengthen the range of investment opportunities available to retail investors to meet their expectations and risk appetite.
- The average investor portfolio grew by 27% over the year and reached EUR 3 027.

Investors are increasing their SAVY portfolios



Investor distribution by portfolio size



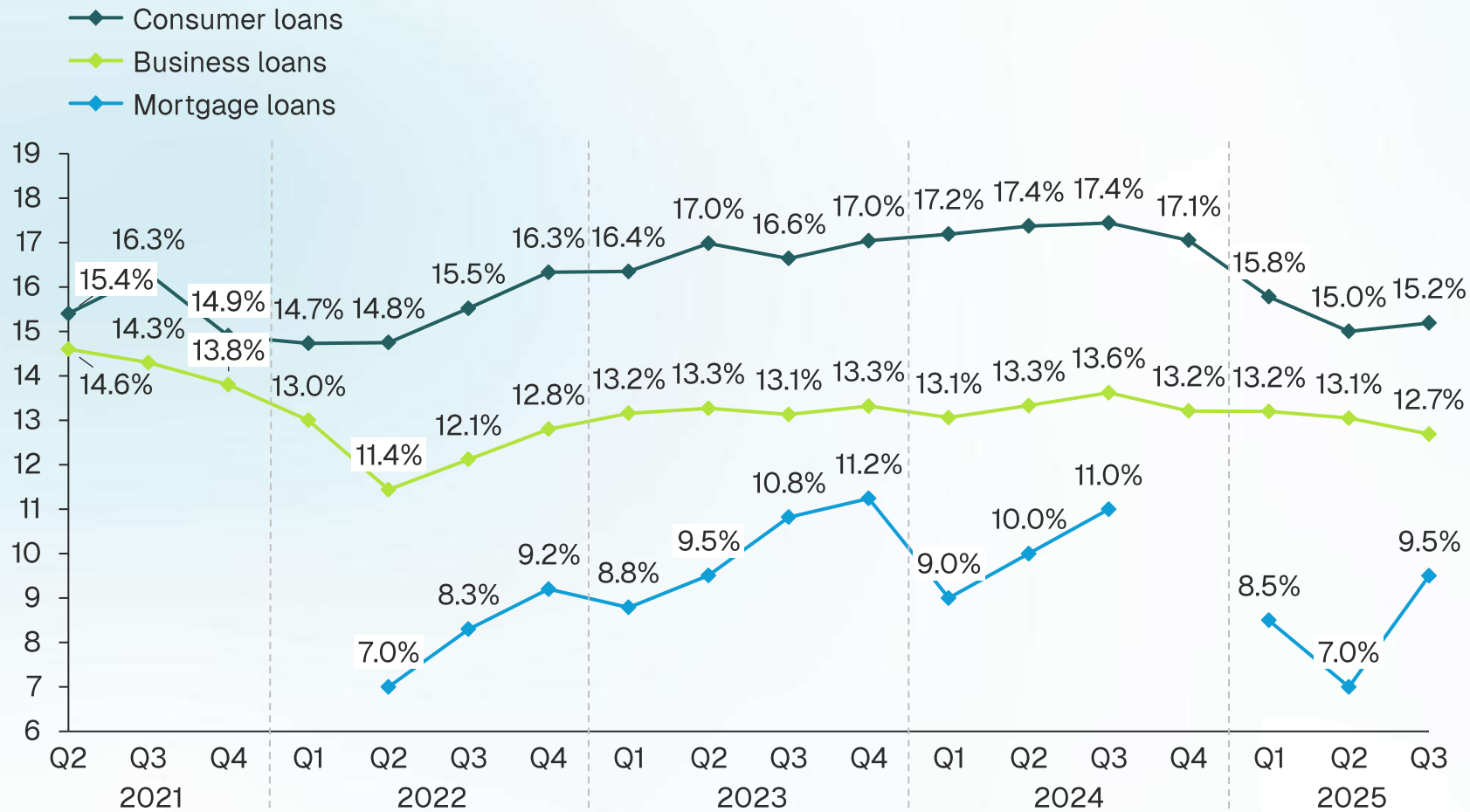
Comments

- A loyalty program was recently launched on the platform - a space where investor loyalty and portfolio size are rewarded with additional benefits. We invite you to track your investor status and progress through the five loyalty levels - from Pawn to Queen/King.
- At the end of Q3 2025, the largest share of investors - 63.5% - were in the Pawn tier, with portfolios up to EUR 1 000. However, the share of Pawns is gradually decreasing - down by 2.5 p.p. over the past year.
- The fastest growing group is the Bishop tier, consisting of investors with individual portfolios ranging from EUR 5 000 to EUR 25 000. This segment grew by 1.7 p.p. over the year and accounted for 11.2% at the end of the third quarter.

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



Average weighted interest rate of loans issued per quarter, %

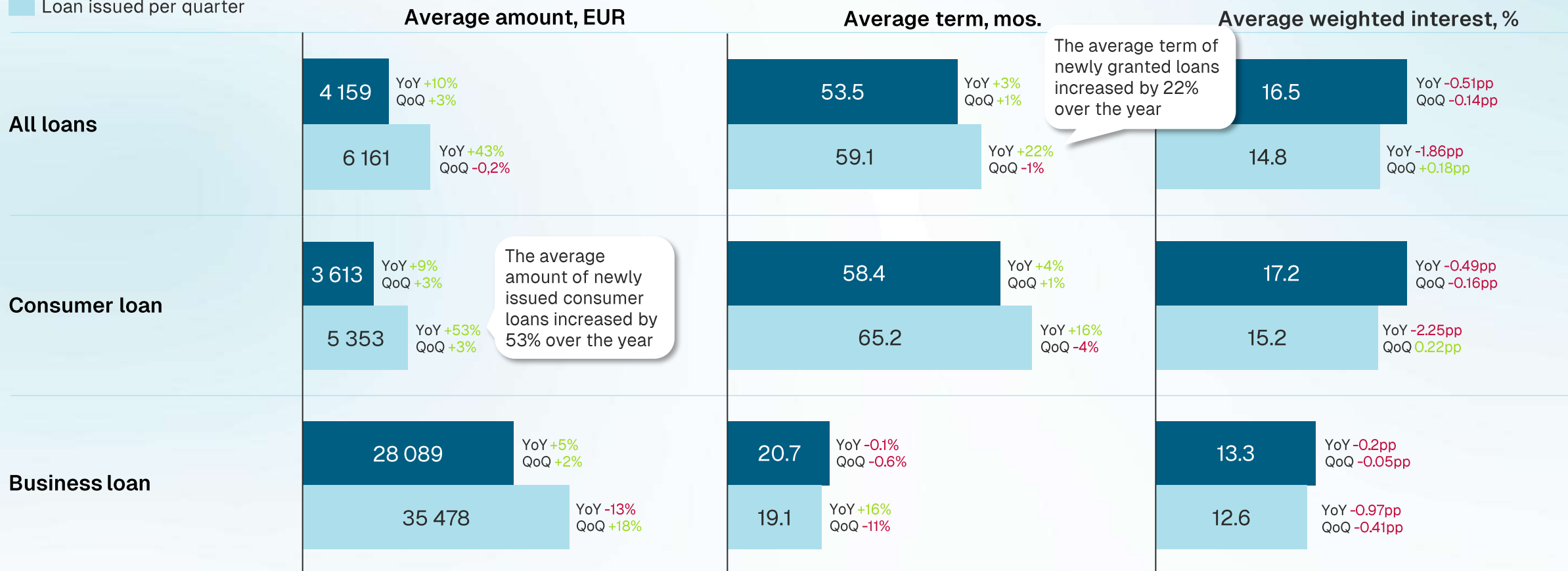


Comments

- 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 loan types differ in terms of return, risk, duration, and collateral.
- 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 15.2%, while the lowest were for mortgage loans (9.5%). The average weighted interest rate for business loans issued in Q3 2025 was 12.7%.
- As base interest rates decline, the interest rates on loans issued on SAVY platform are also decreasing. This year, consumer loan rates have returned to levels like those seen in 2022.

Average loan issued on the platform

■ Total portfolio
■ Loan issued per quarter



The average term of newly granted loans increased by 22% over the year

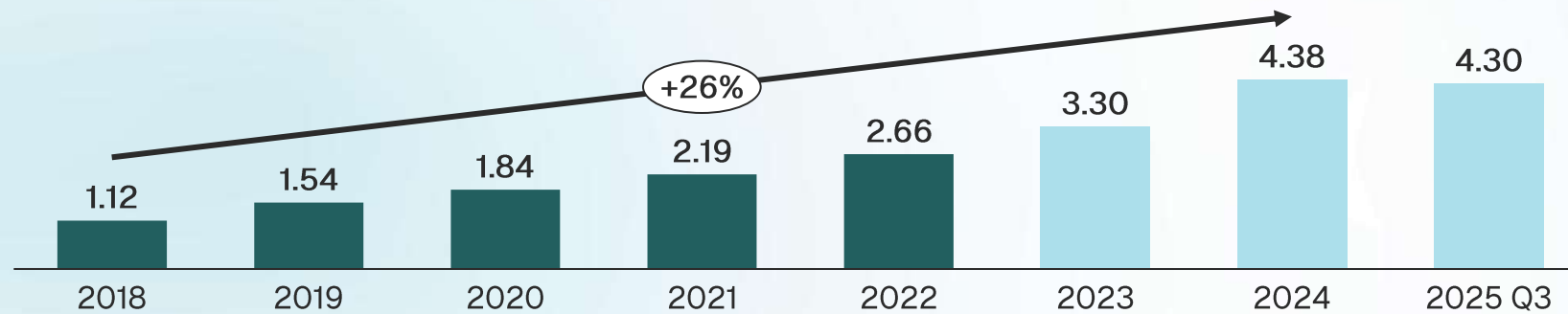
The average amount of newly issued consumer loans increased by 53% over the year

2025-09-30
 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.

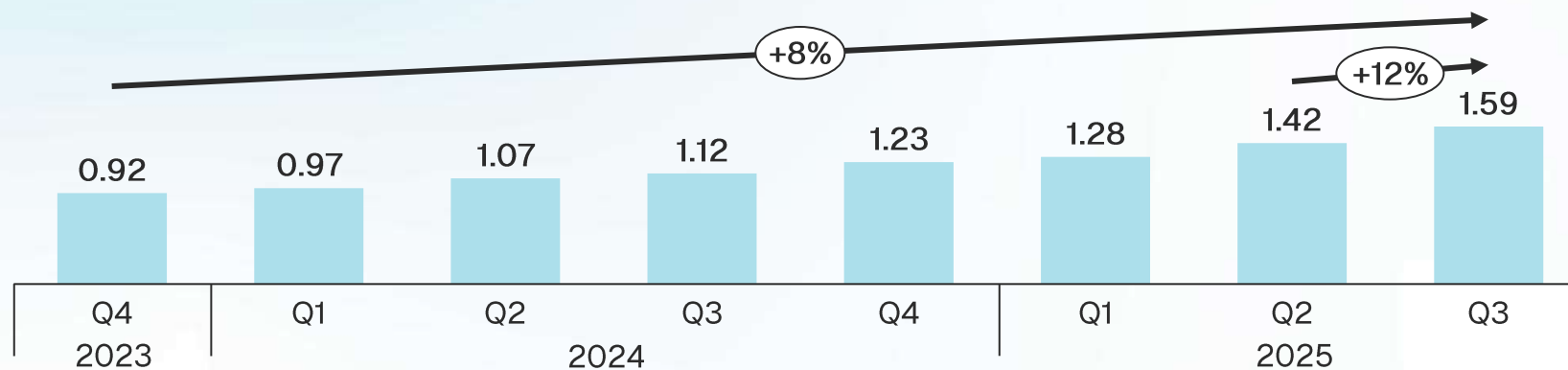
SAVY investors have earned over EUR 23 million in interest



Paid interest, EUR m



Paid interest, EUR m



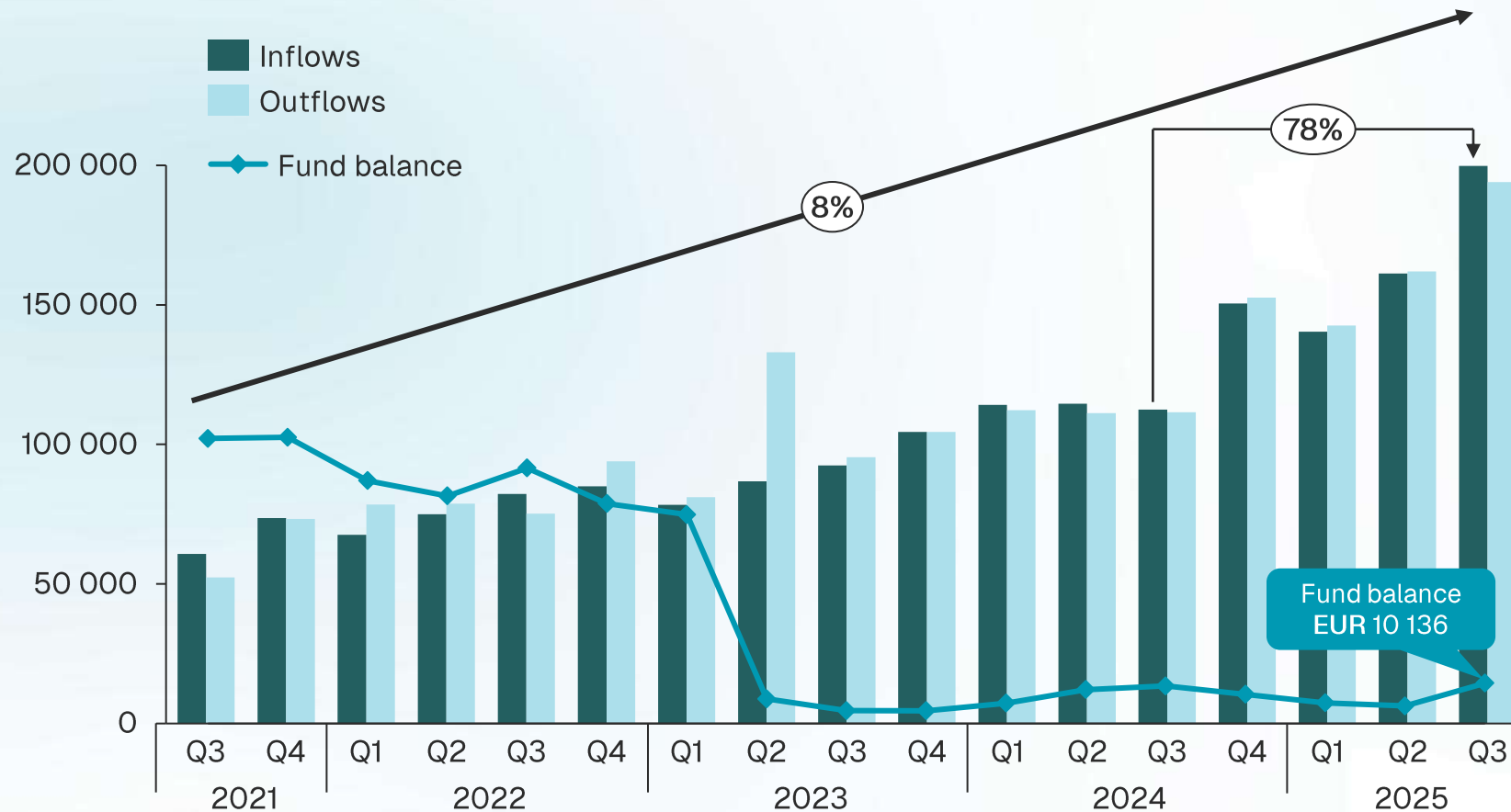
Comments

- 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 12%, faster than the average monthly growth rate of 8% 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 2.3 million of non-performing loans



Investors' Fund, EUR



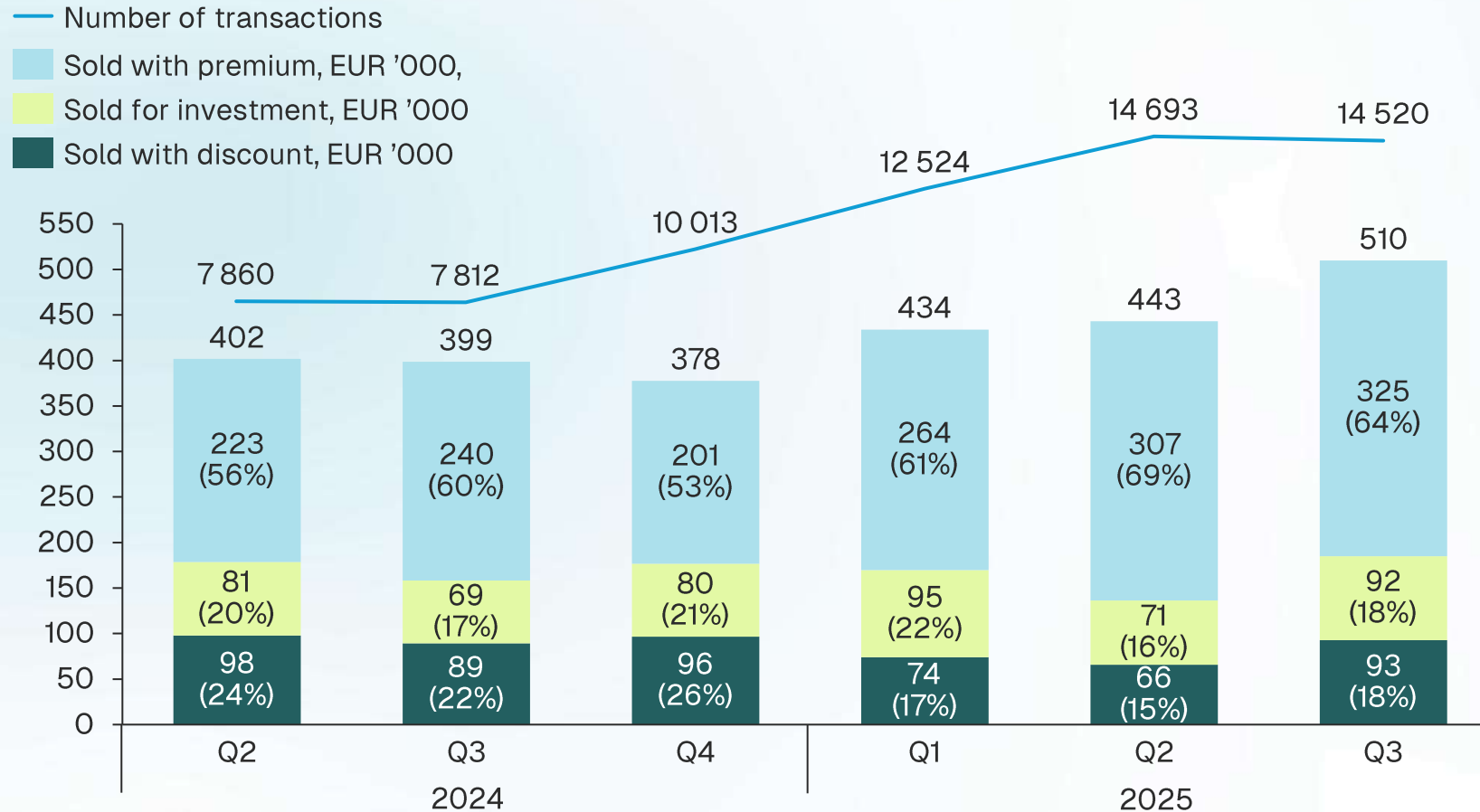
Comments

- 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 2.3 million of non-performing loans.
- Inflows to the fund are growing every year – in the third quarter of this year there were EUR 200 thousand inflows. This is 78% more than in the third quarter of 2024.
- In the third quarter the fund compensated EUR 194 thousand late loans, balance at the end of the period was a bit more than EUR 10 thousand.

Secondary market remains active



Secondary market activity



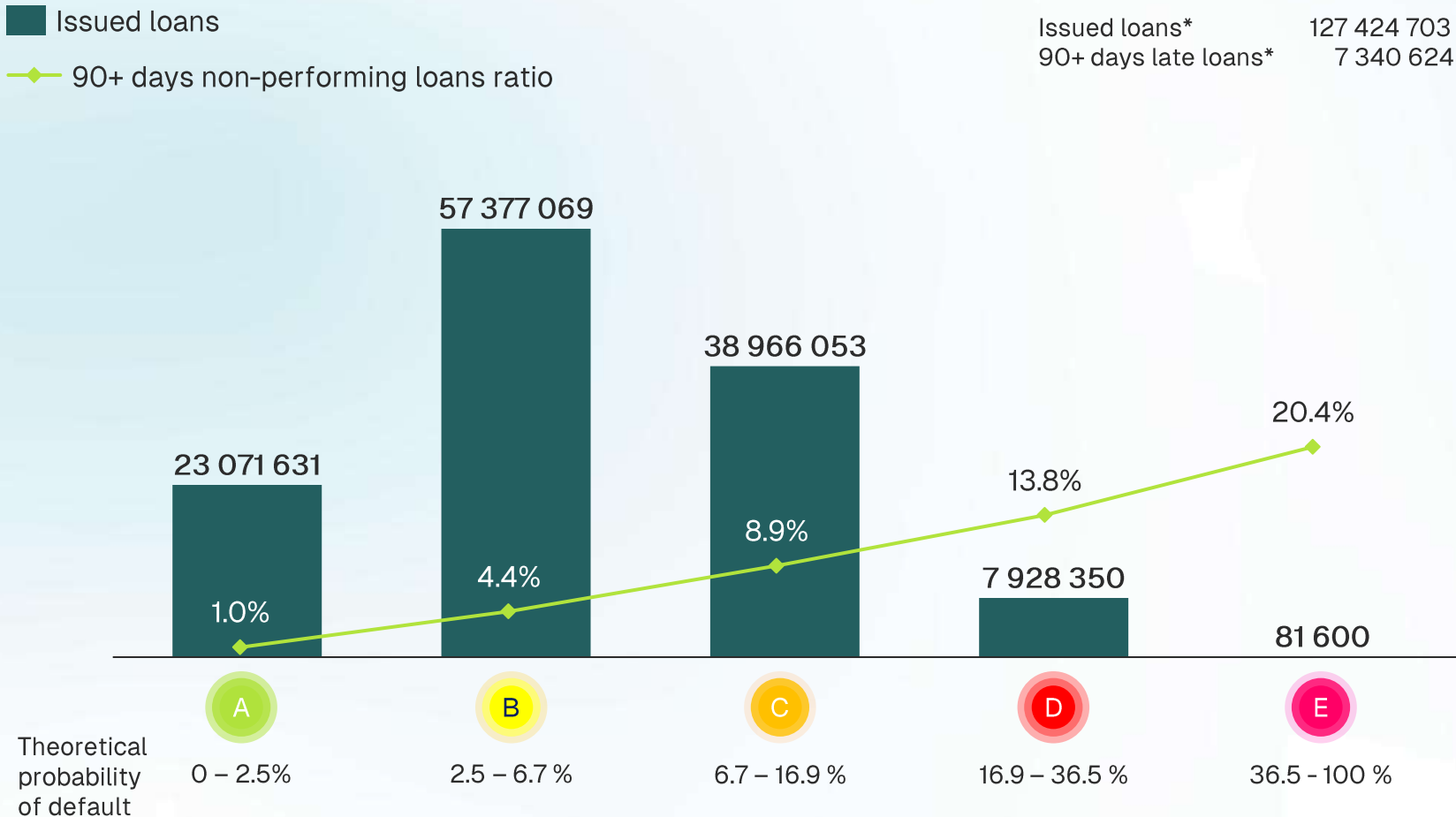
Comments

- In the third quarter of 2025, investments with premium were sold for EUR 325 thousand (64% of total transactions), investments that match this amount were bought for EUR 92 thousand (18% of total transactions), investments sold with discount amounted to EUR 93 thousand (18% of total transactions). Total amount of transactions – EUR 510 thousand.
- We share the risk together with our investors – in August, SAVY purchased 4 131 investments on the secondary market for a total of EUR 120 939. Most of the purchased loans were B-rated (54%), as this rating dominates the primary market. A-rated loans accounted for 24%, C-rated for 18%, and D-rated for 2%. No E-rated loans were purchased.

Debt collection



Consumer loan quality by ratings, 2025-06-30



Comments

- From the beginning of SAVY activity, 11 physical person bankruptcy cases were recorded, 6 of them are paying according to court-approved solvency recovery plan, 1 bankruptcy case was terminated, 4 cases were finished. A total of 126 deaths of borrowers were recorded, and 68 loans were repaid by heirs. 17 agreements were made with heirs regarding payments on schedule, 41 heirs to the loan borrowers did not appear.
- In the third quarter of this year, a total of EUR 470 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!