Activity report

H1 2026

SAVY

Contents

Most important events of Q2 2026

Investor community meeting

Is investment RE still the only path to passive income? One of SAVY's largest investors, **Liudas Krisiukėnas**, shares why he decided to sell part of his investment property portfolio and allocate some of the capital to loans instead. We discuss his investment journey at our traditional Investor community meeting – listen here.

Investor brunch

We launched a new format for the SAVY community – investor brunches. We discussed investing, current market developments and new investment opportunities, including SAVY's first investment RE project in the prestigious region of Northern Italy. A big thank you to everyone who joined us and started their morning with SAVY 🤝

We launched our first international investment project 🚀

Our first destination – the prestigious Lake Como region in Northern Italy. We financed the acquisition of an already completed property and its preparation for rental. "Financing an existing property eliminates construction, permitting and completion risks, giving investors access to international RE while maintaining a more clearly defined risk-return profile," says Natalja Kozikienė, Head of RE development at SAVY. Read more about the project in the Verslo žinios article

Higher investment limits and regulatory changes

An important amendment to consumer credit regulations has come into effect. Individual investors can now invest up to €1 000 per borrower on a single platform, (previous limit was €500). No investment amount limits apply to legal entities. For mortgage loans, legal entities are also not subject to investment limits, while individual investors may invest up to €1 000 over a 12-month period.

SAVY CEO Audrius Žiugžda on a decade in the market and the vision for the future

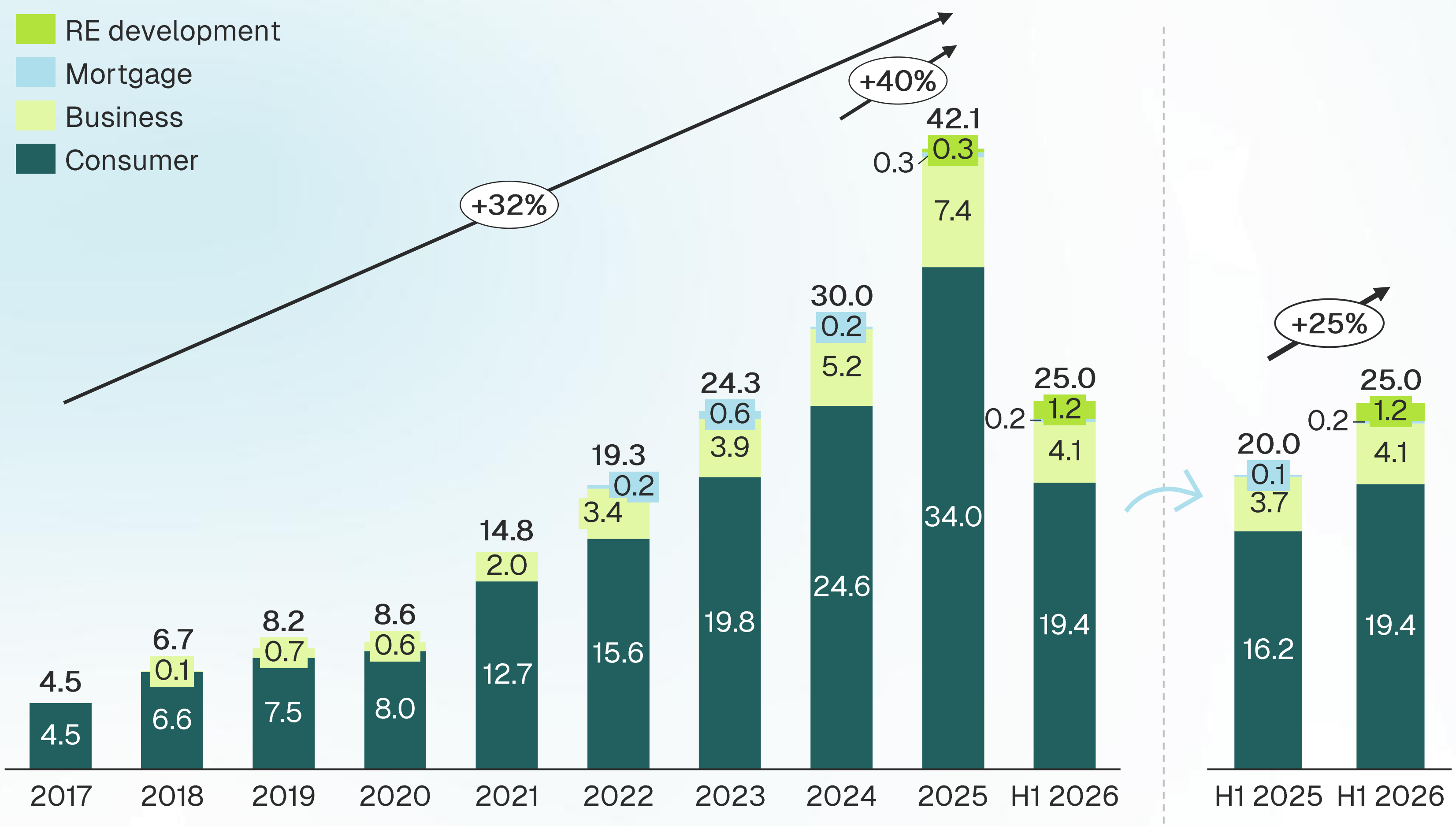
Interested in SAVY's goals and priorities for 2026, how we manage portfolio quality, what sets us apart from other platforms, and what lies ahead? Read the interview with SAVY CEO Audrius Žiugžda, published by Crowdfunding Lietuva: https://lnkd.in/di8ezTAR

Since the start of SAVY activities:

Gross issued loans	€190.9m
Registered investors	30 361
Registered borrowers	281 415
Weighted avg. interest rate of new loans	12.7%
Non-performing loans	4.76%

New loan issuance shows strong growth: +25% yoy

Newly issued loans, €m



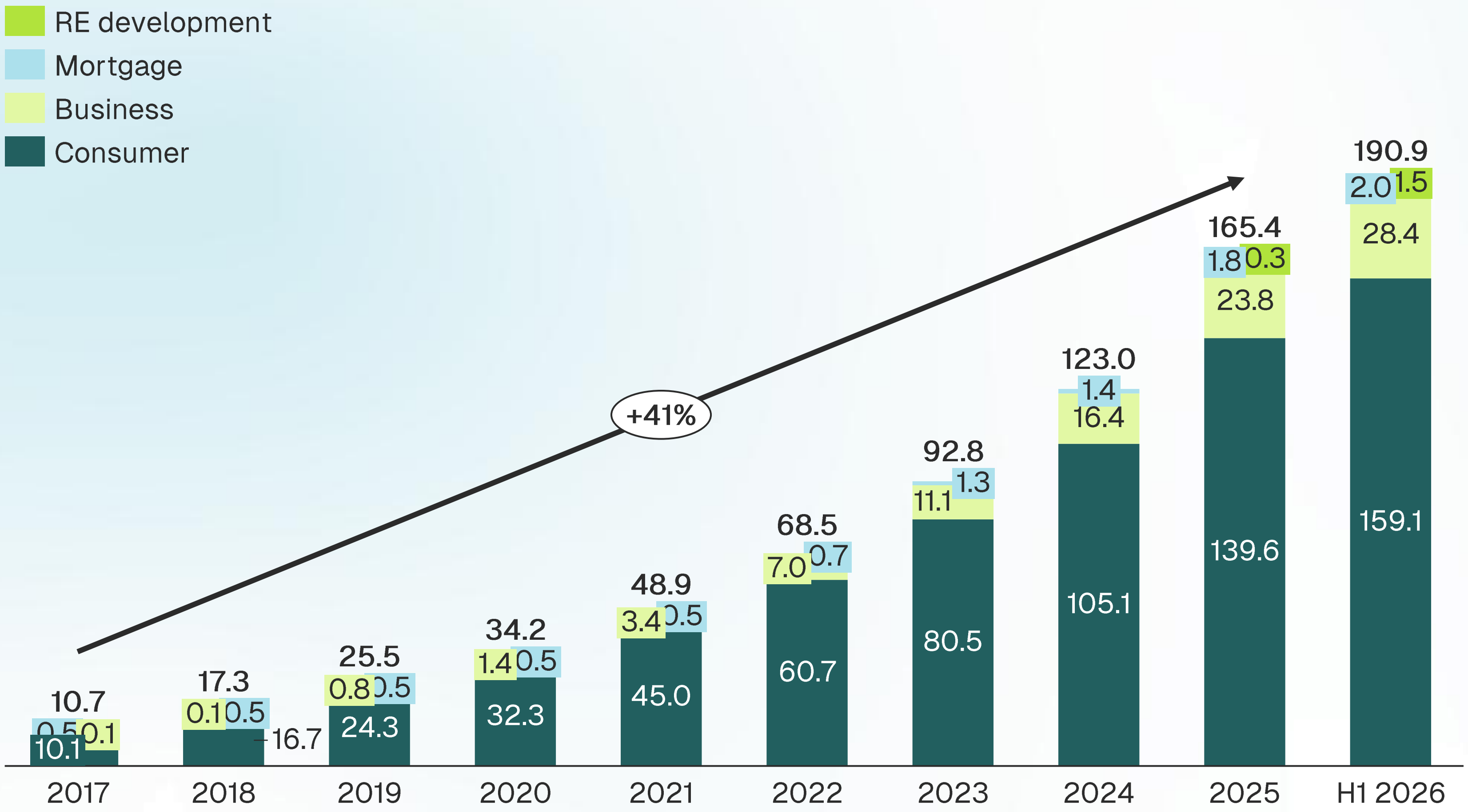
Comments

In H1 2026, the total volume of loans issued reached €25m, representing a 25% increase compared to H1 2025.

Growth was driven by both the consistently strong consumer lending segment and the accelerating expansion of business financing. Consumer loans amounted to €19.4m (+20%), while business loan issuance grew to €4.1m (+11%). Mortgage loans totaled €0.2m (+80%), while maintaining a conservative share within the overall portfolio. RE development loans amounted to €1.2m

We have issued a total of €190 million in loans since the start of our platform's operations

Gross issued loans, €m



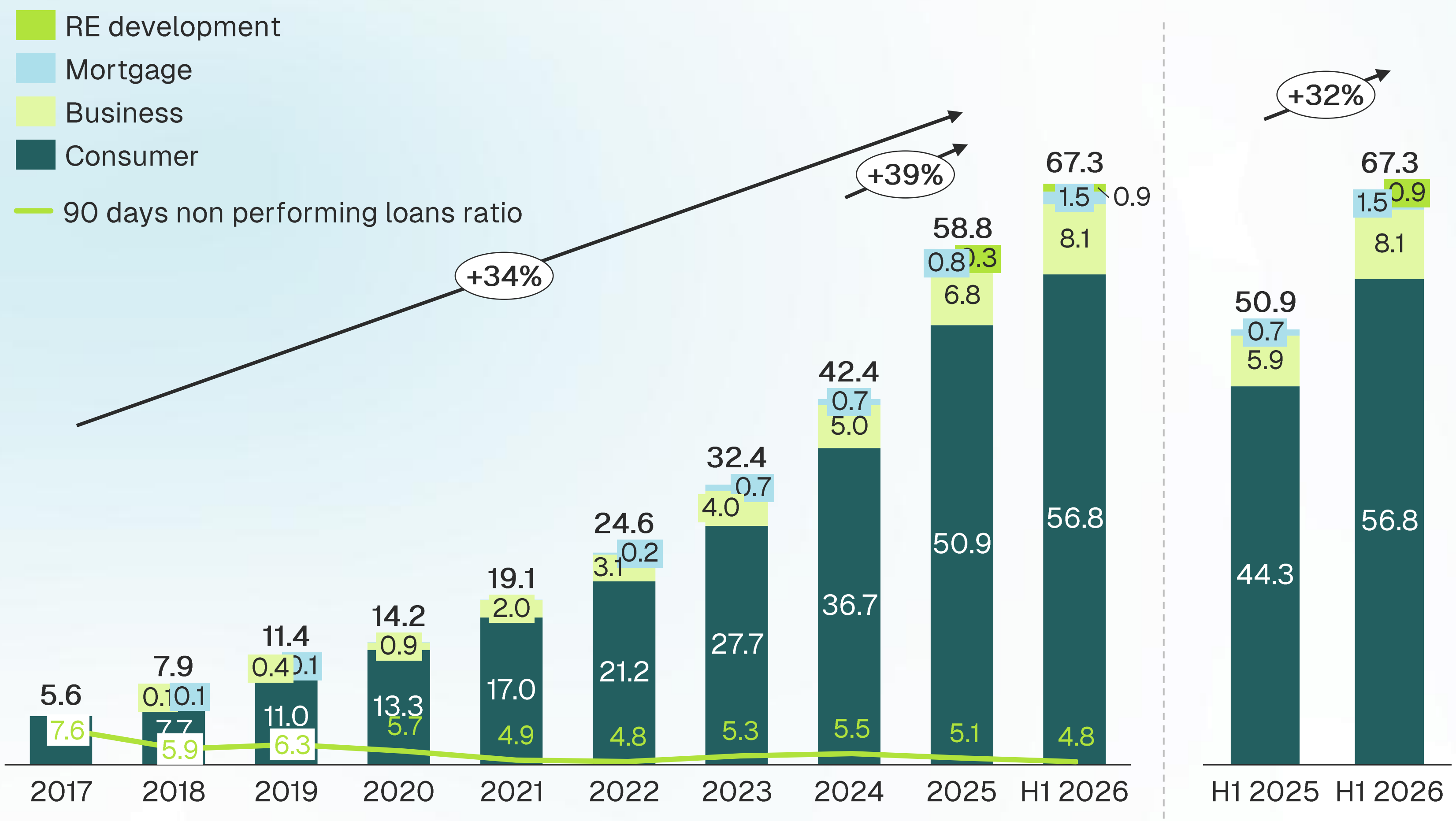
Comments

Since its inception, the platform has issued €190.9m loans. Over the entire period, the total loan volume has grown at an average annual rate of 41%, reflecting steady and consistent platform expansion.

Consumer loans remain the core product, totaling €159.1m, while the share of business and real estate development loans continues to grow steadily.

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

Total outstanding loan portfolio, €m



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

Comments

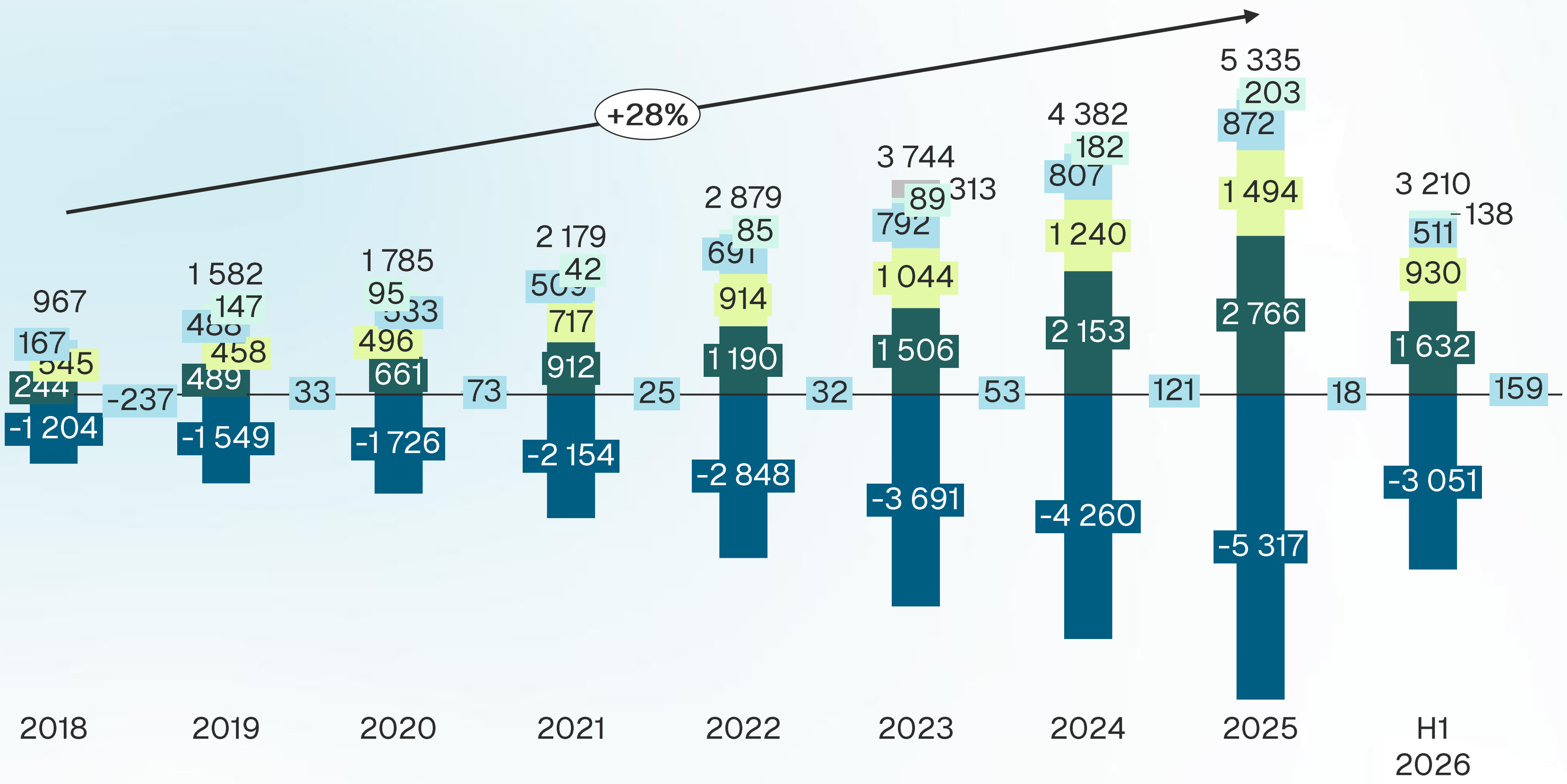
By the end of H1 2026, the loan portfolio reached €67.3m, marking a 32% increase over the year. Since 2017, the portfolio has grown at an average annual rate of 34%, with its size nearly doubling over the past three years.

Consumer loans continue to make up most of the portfolio (84%), while the business and real estate loan segments have steadily increased their share, enhancing overall portfolio diversification.

Notably, this growth was achieved while maintaining portfolio quality - the share of loans past due by more than 90 days was 4.76%, 0.57 percentage points lower than in H1 2025.

SAVY revenue grew by 24%

Income structure, €k



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 28%. In H1 2026, income amounted to €3.2m, reflecting a 24% yearly increase.
- The largest share of revenue came from monthly management fees, which increased by 18% year-over-year. Revenue from origination fees grew by 30%, while interest income from issued loans increased by 24%.
- Furthermore, in H1 2026 the company generated a net profit of €159 thousand.

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

Investors - the core of our platform's ecosystem

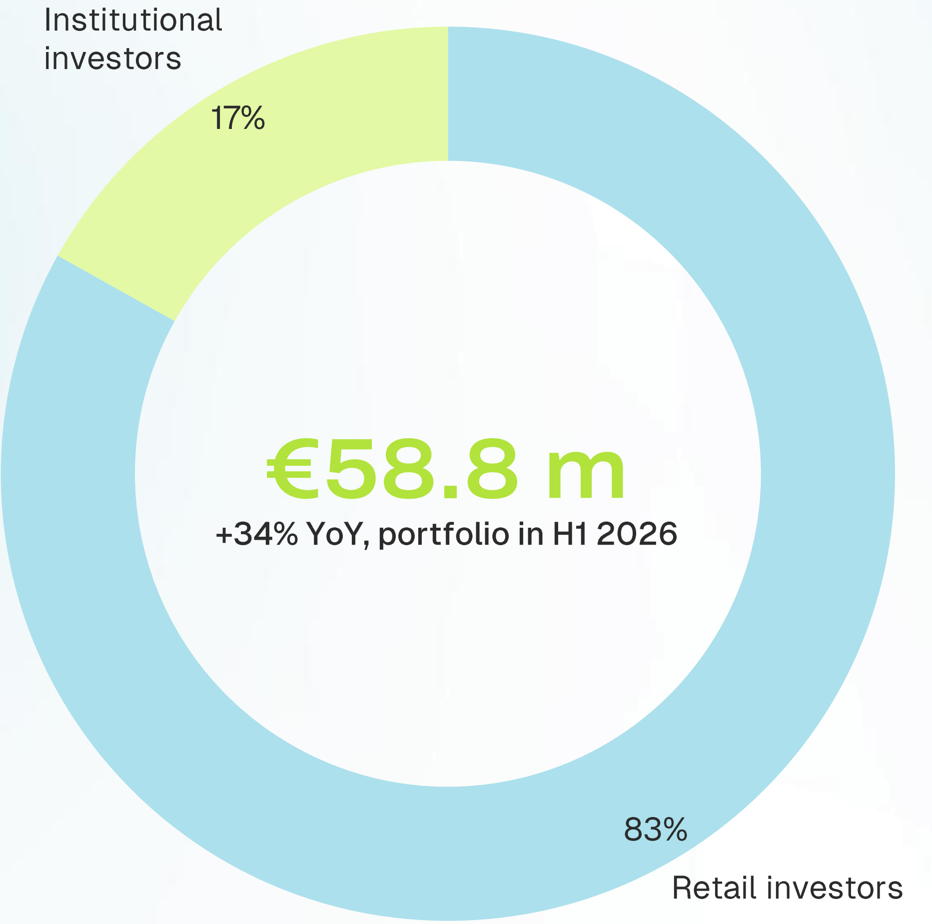
Portfolio growth by investor type

18.1 k (+8% YoY growth)
investor community

€3 500 (+26%)
average retail investor portfolio

14.7% (-0.6 p.p.)
average investor portfolio interest

22 200 (+13%)
auto-investment profiles



€9 926 516 (+45% annual growth)
institutional investors' portfolio

€48 850 218 (+32% annual growth)
retail investors' portfolio

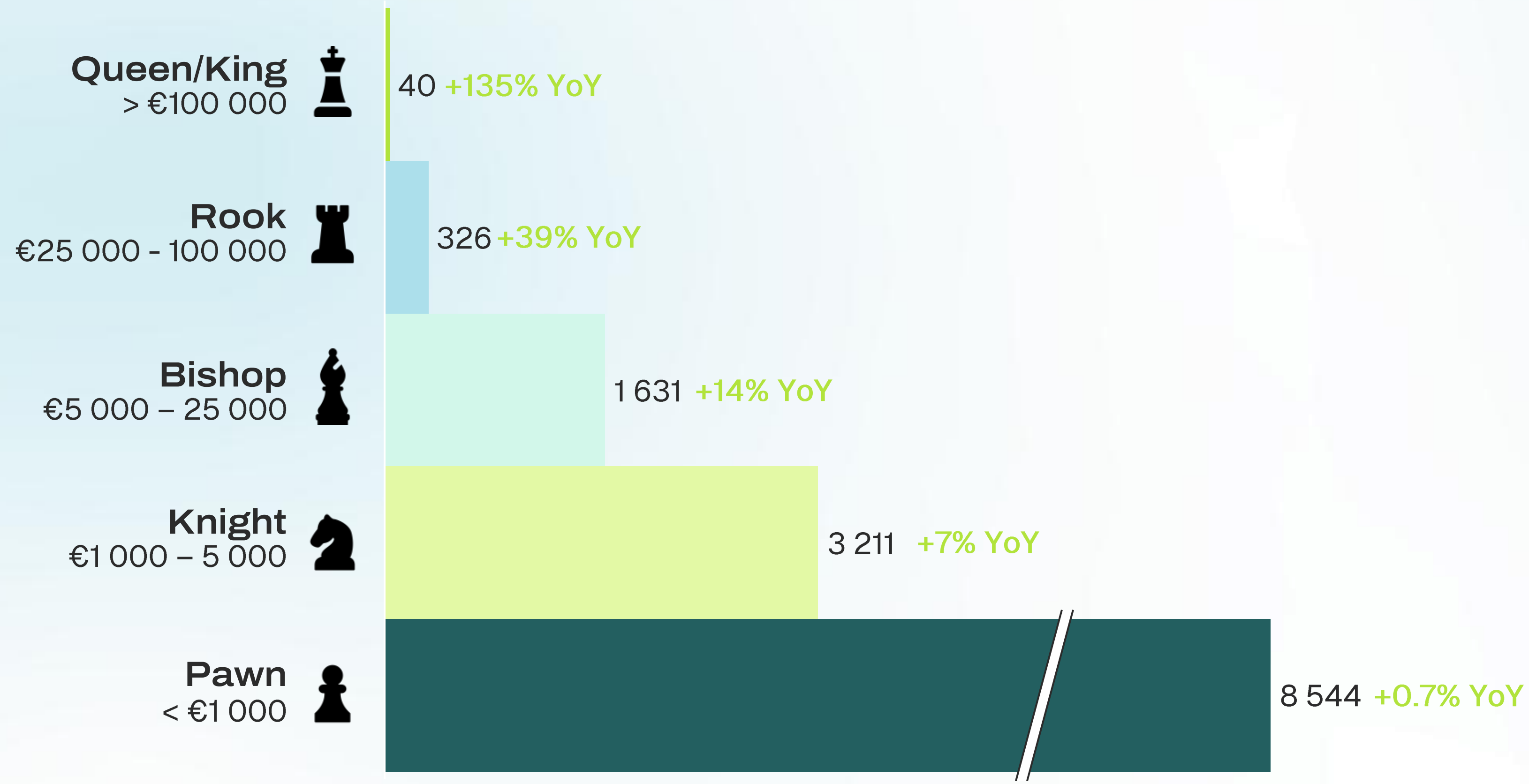
Comments

We are seeing an increasing number of investors choosing SAVY - in H1 2026, investor portfolios grew by €14.8m (since H1 2025) and reached €58.8m, marking a 34% annual growth.

More investors are opting for larger portfolios and automated solutions, reflecting growing confidence in the platform and its investment model.

Investors increasingly allocate funds to SAVY investments

Distribution of investment portfolios



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

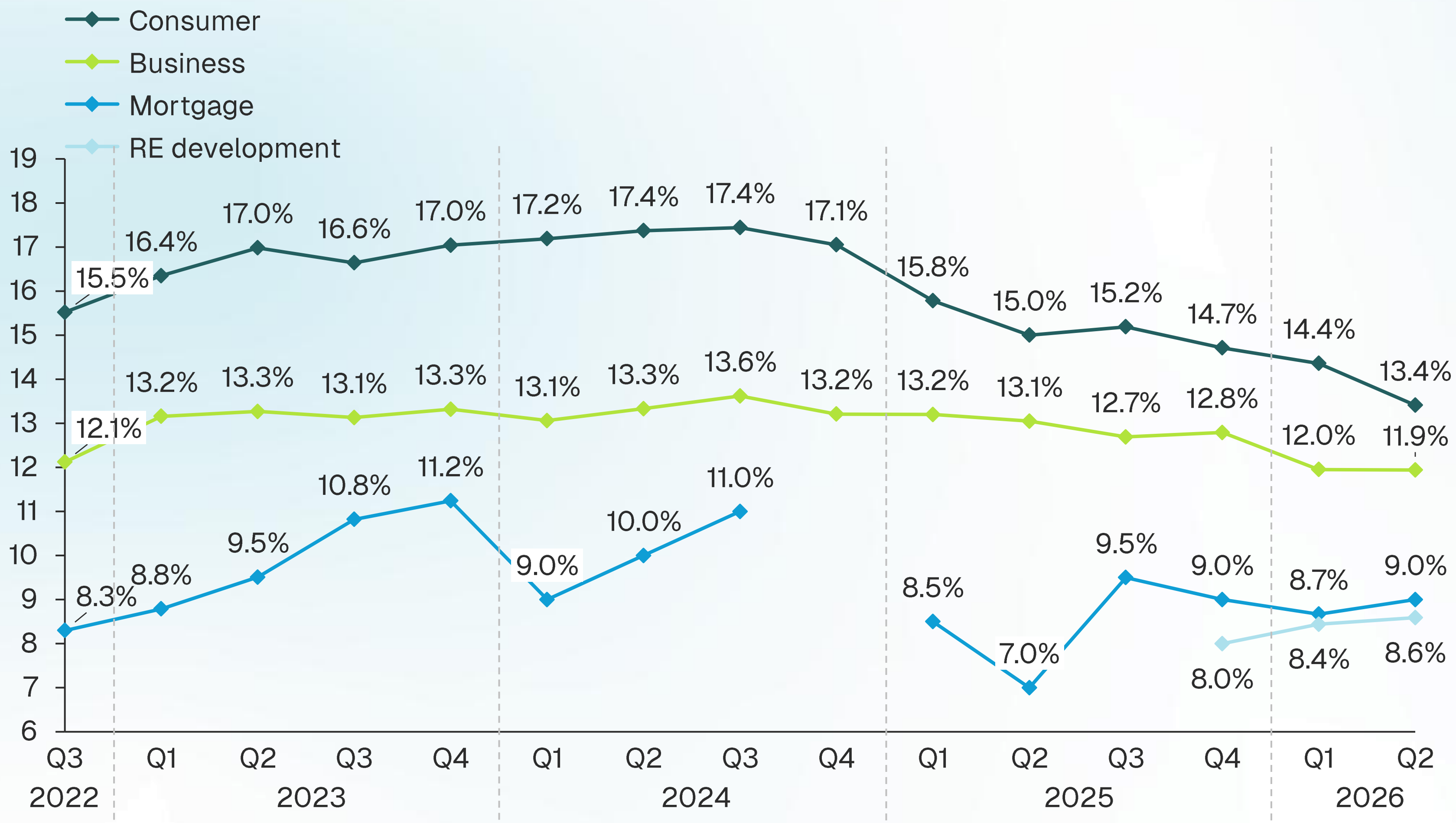
Comments

- 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. All investors with at least one active investment participate in the loyalty program.
- At the end of H1 2026, the largest share of investors - 62%, 8 544 investors - were in the Pawn tier, with portfolios up to €1 000. However, the share of Pawns is gradually decreasing - down by 2 p.p. over the past year.
- The fastest growing group is the Knight tier, consisting of investors with individual portfolios ranging from €1 000 to €5 000. This segment grew by 202 investors over the year and accounted for 23%.

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

SAVY

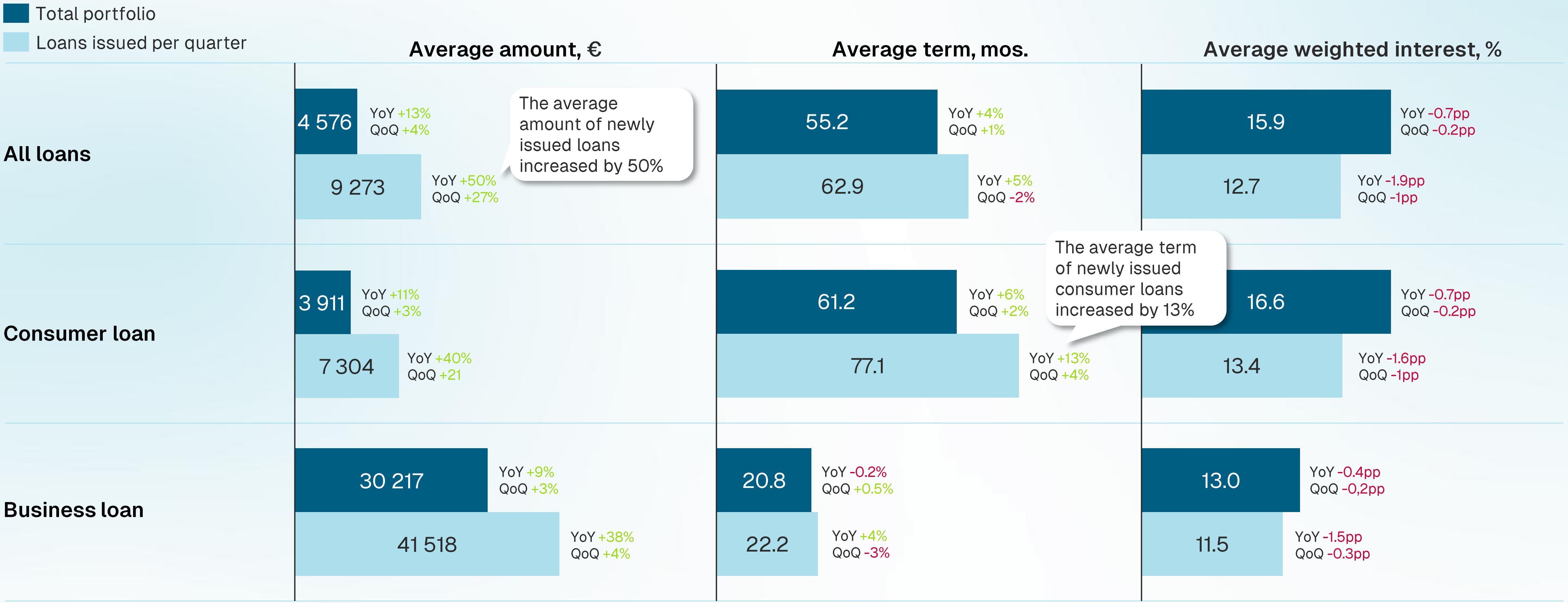
Average weighted interest rate of loans issued per quarter, %



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, mortgage and RE development loans. These four 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 H1 2026 were for consumer loans – the average weighted interest rate for consumer loans issued during the quarter was 13.4%, while the lowest were for RE development loans (8.6%). The average weighted interest rate for business loans was 11.9%, mortgage - 9%.

Average loan issued on the platform

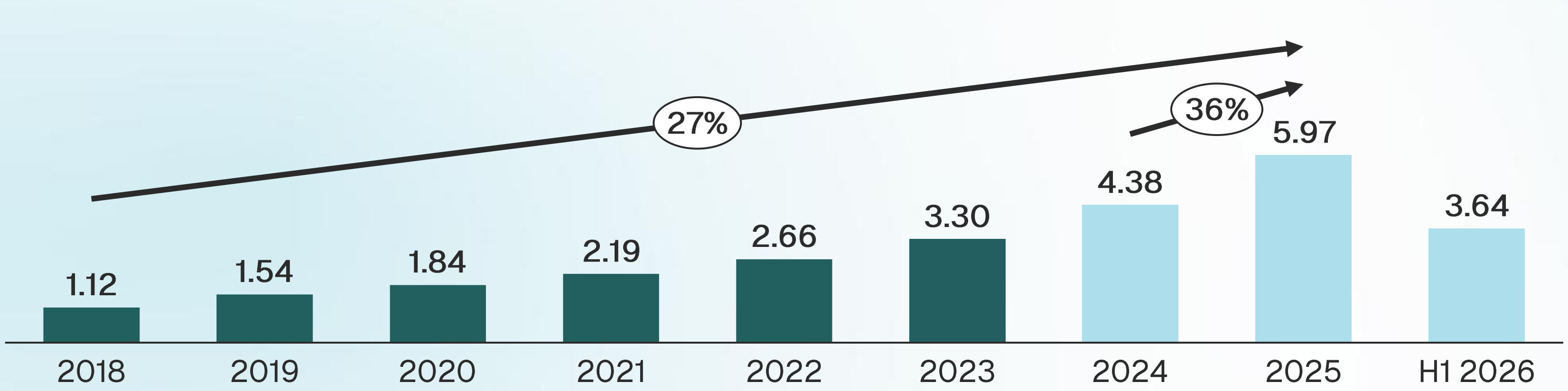


2026-06-30
YoY – Annual change: Compares how the value has changed over the course of one year.
QoQ – Quarterly change: Compares how the value has changed over the course of one quarter.
Excluding real estate development loans because of limited historical data.

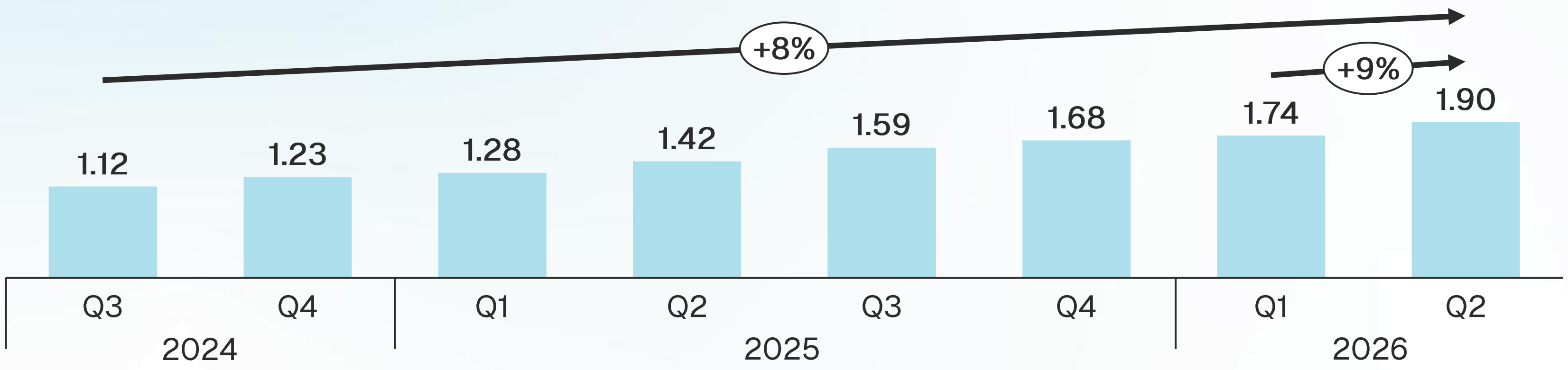
SAVY investors have earned over €28 million in interest

SAVY

Paid interest, €m



Paid interest, €m

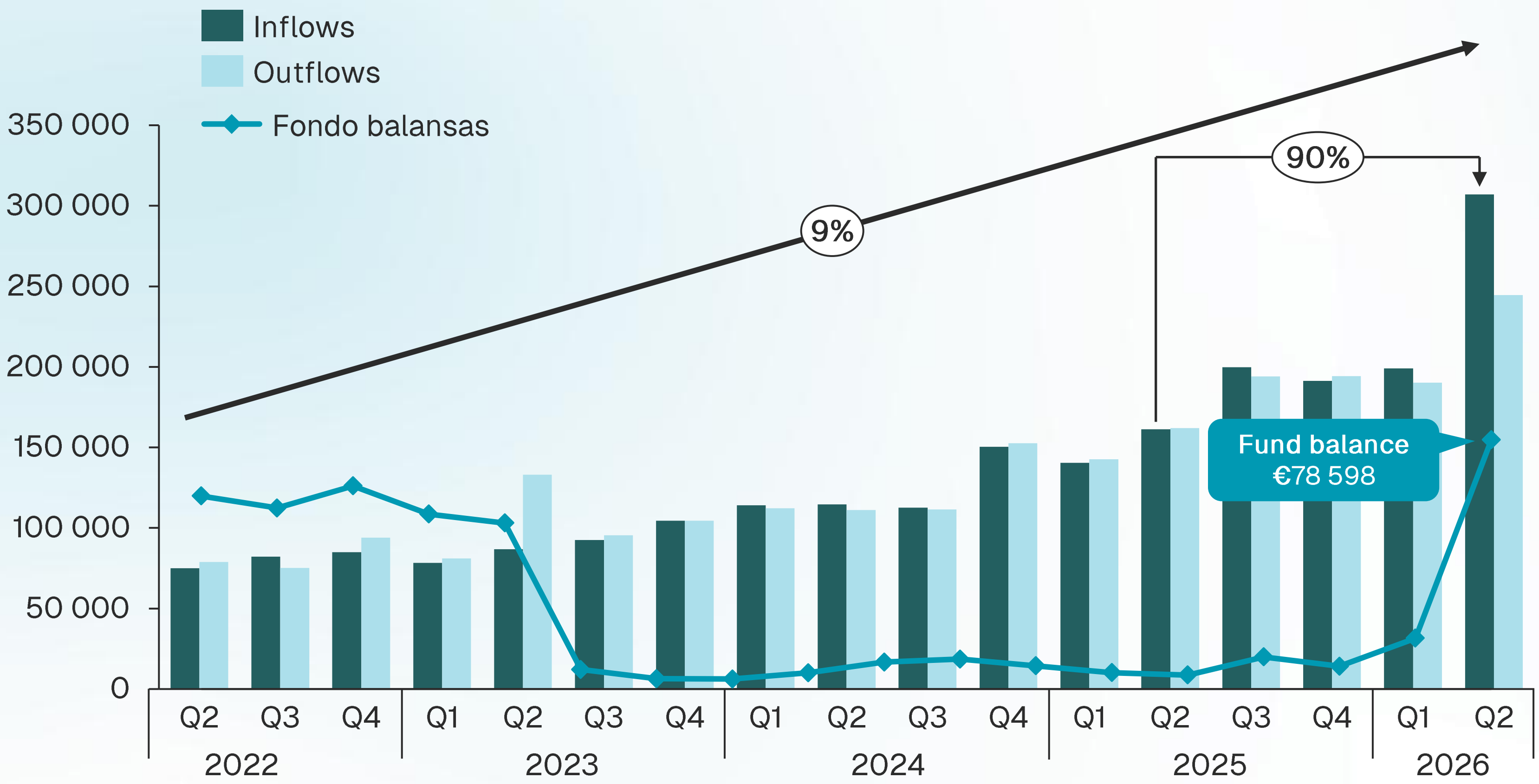


Comments

- Since 2018, the amount of interest paid per year has exhibited a steady growth, averaging 27% annual increase. In 2025, this growth accelerated even further, reaching 36%.
- 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 €2.9 million of non-performing loans

Investors' fund, €

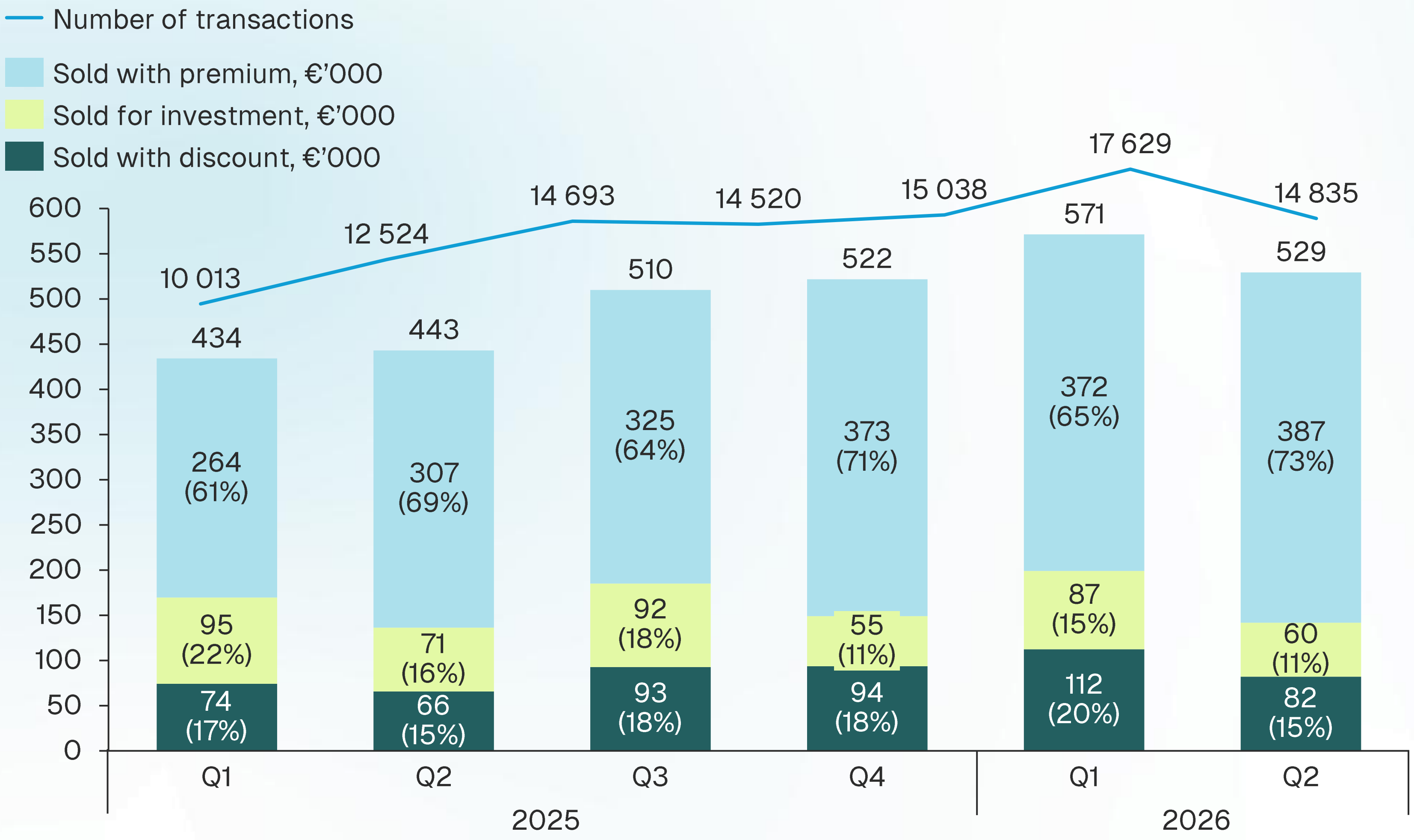


Comments

- 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 €2.9 million of non-performing loans.
- Inflows to the fund are growing every year - in Q2 2026 there were €307 thousand inflows. This is 90% more than in Q2 2025.
- In Q2 the fund compensated €244 thousand late loans.

Secondary market remains active

Secondary market activity

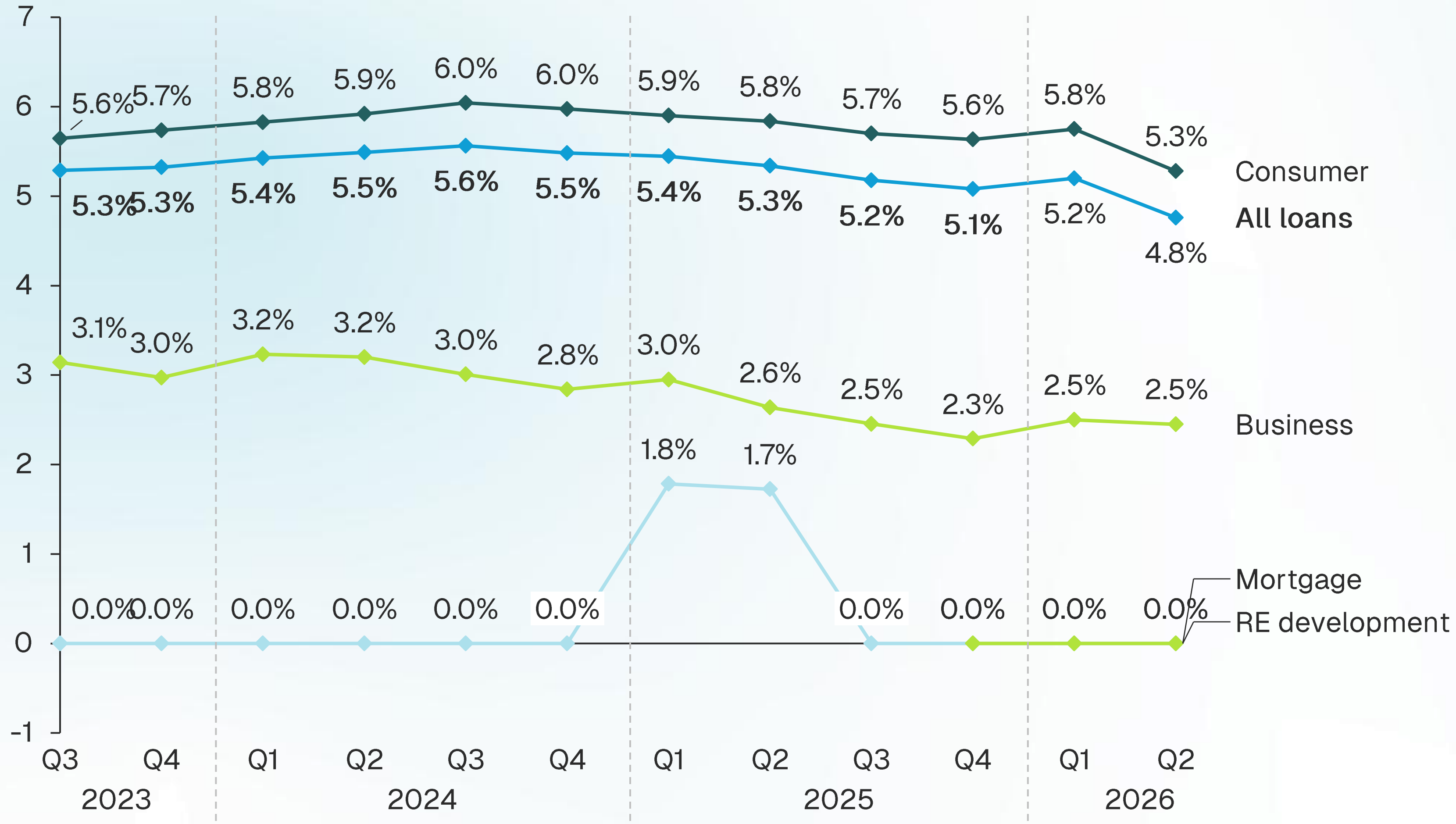


Comments

- In the Q2 2026, investments with premium were sold for €387 thousand (73% of total transactions), investments sold for the initial investment price - €60 thousand (11% of total transactions), investments sold with discount amounted to €82 thousand (15% of total transactions). Total amount of transactions - €529 thousand.

Active portfolio recovery helps maintain a balanced risk-return profile

Share of loans overdue by more than 90 days



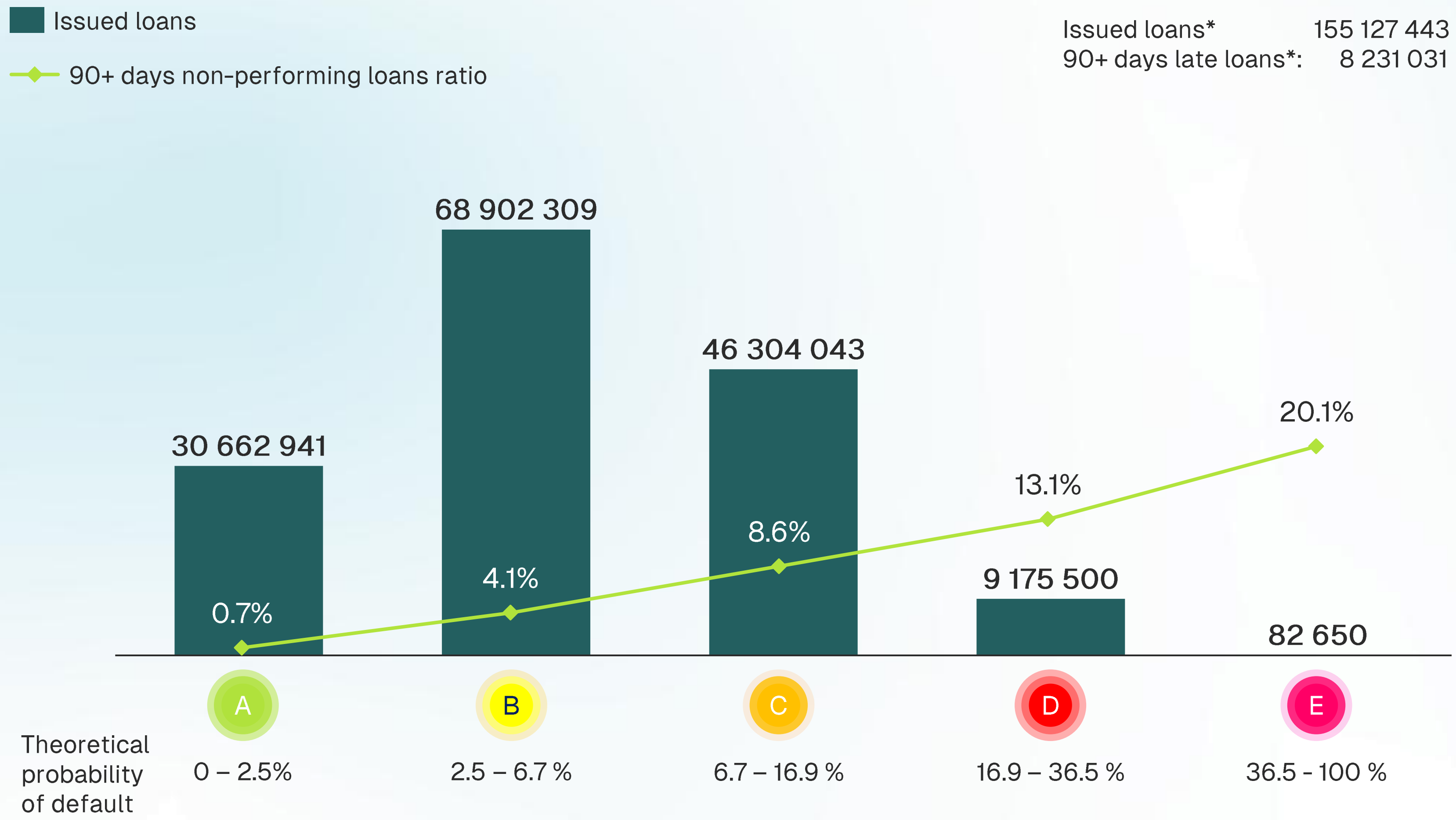
*90+ days non-performing loans (NPL) ratio is calculated based on the total value of issued loans.

Comments

- In H1 2026, the share of consumer and business loans overdue by more than 90 days decreased, while mortgage and real estate development loans had no overdue payments. At the end of H1 2026, the overdue rates* were:
  - Consumer: 5.3% (-0.56 pp YoY)
  - Business: 2.5% (-0.19 pp YoY)
  - Mortgage & RE development: 0%
- We continue to strengthen loan assessment and recovery processes. In Q2 2026, a total of €1.15m was recovered and returned to investors through pre-litigation and litigation efforts, representing a 137% increase compared to the same period last year.
- In the second quarter, SAVY's recovery team, working to reach agreements with borrowers who were not meeting their obligations, conducted a total of 1 719 phone calls, 314 registered letters, 3 988 SMS messages, 140 contract termination notices and 42 364 emails.

Debt collection

Consumer loan quality by ratings, 2026-06-30



*Only those loans are included, which have a rating

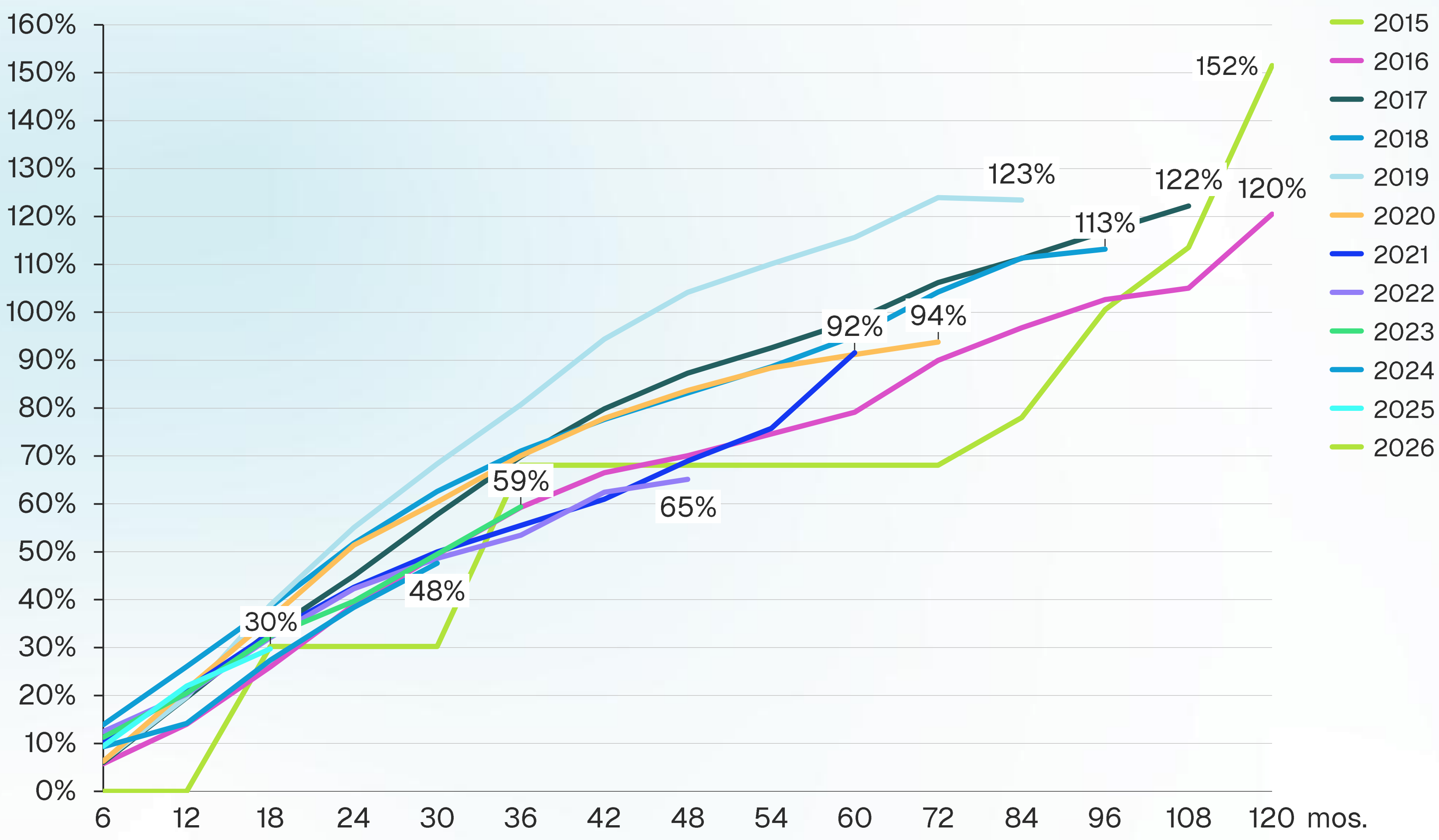
Comments

- SAVY accurately assesses borrower risk – the non-performing loans ratio for each rating does not exceed the established theoretical probability of default.
- The share of defaulted loans remains very low - at 0.1%. From the beginning of SAVY activity, 13 physical person bankruptcy cases were recorded, 6 of them are paying according to court-approved solvency recovery plan, 3 bankruptcy case was terminated, 4 cases were finished. A total of 146 deaths of borrowers were recorded, and 79 loans were repaid by heirs. 21 agreements were made with heirs regarding payments on schedule, 46 heirs to the loan borrowers did not appear.

Recovery results for defaulted loans

SAVY

Recovery of defaulted loans after contract termination



Comments

Upon termination of a loan agreement, the debt recovery process begins. Where an agreement can be reached with the borrower on repayment in instalments, legal recovery is generally not pursued. Otherwise, the debt is recovered through court proceedings.

Most funds are typically recovered within the first 3–5 years, while, on average, the full outstanding principal at the time of default is recovered within 6 years. Recovery may continue beyond this period, meaning that total recoveries can exceed 100% of the outstanding principal, as they may also include interest, late payment charges and other amounts awarded by the court. A defaulted loan therefore does not necessarily result in a permanent loss of investment.

For example, for loans terminated in 2017, approximately 98% of the outstanding principal had been recovered after five years. After nine years, total recoveries had reached approximately 122%, reflecting the recovery of principal as well as interest and other amounts awarded.

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!

UAB „Bendras finansavimas"

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