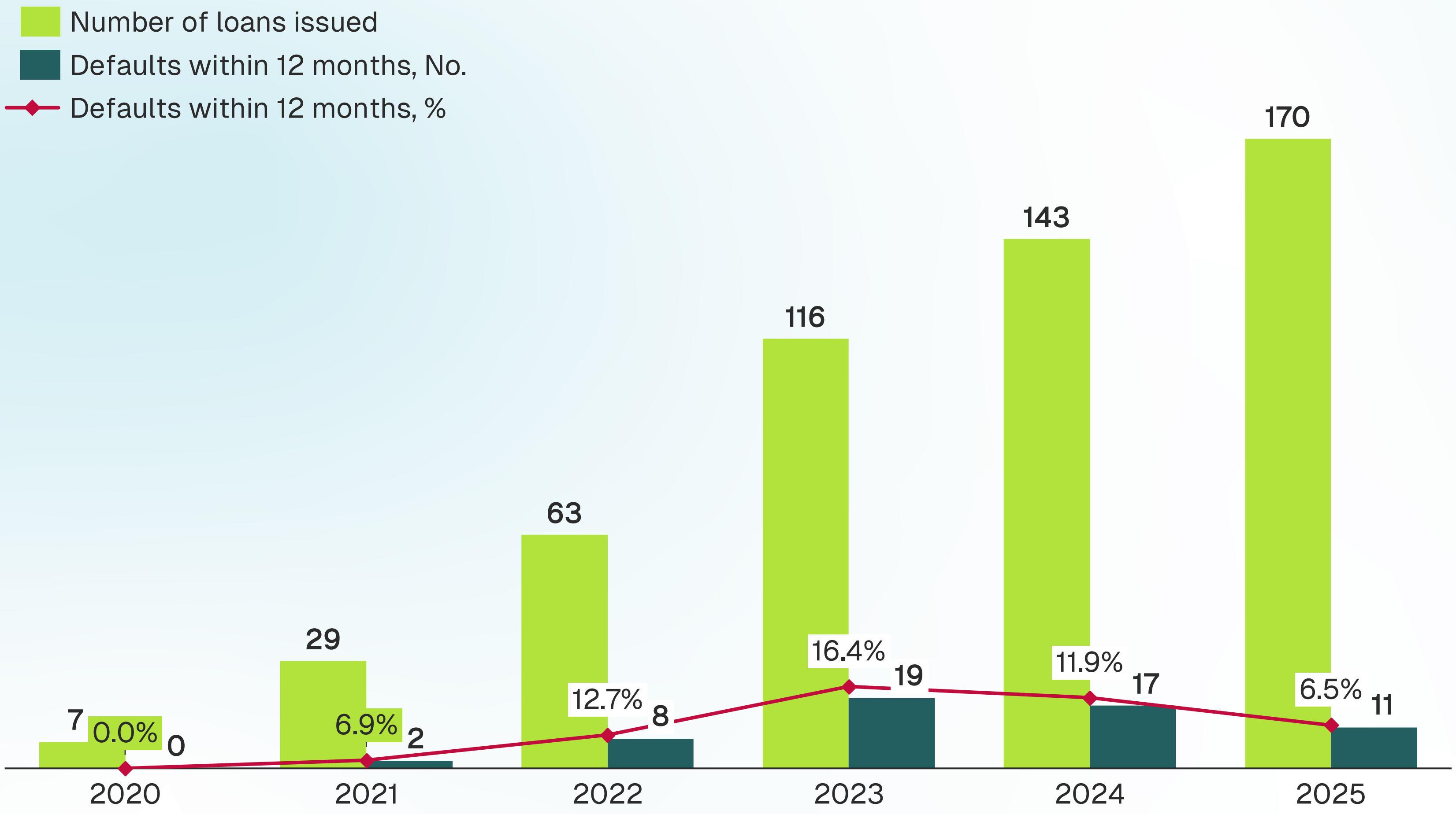
Crowdfunding statistics

SAVY

Historical loan default rates

SAVY



Comments

The rates are calculated based on separate, non-overlapping 12-month observation periods. The overall default rate is determined by calculating the arithmetic mean of all annual rates observed in previous periods.

Denominator – the number of performing loans under observation at the beginning of the 12-month observation period.

Numerator – loans included in the denominator for which at least one default event was recorded during the relevant 12-month period.

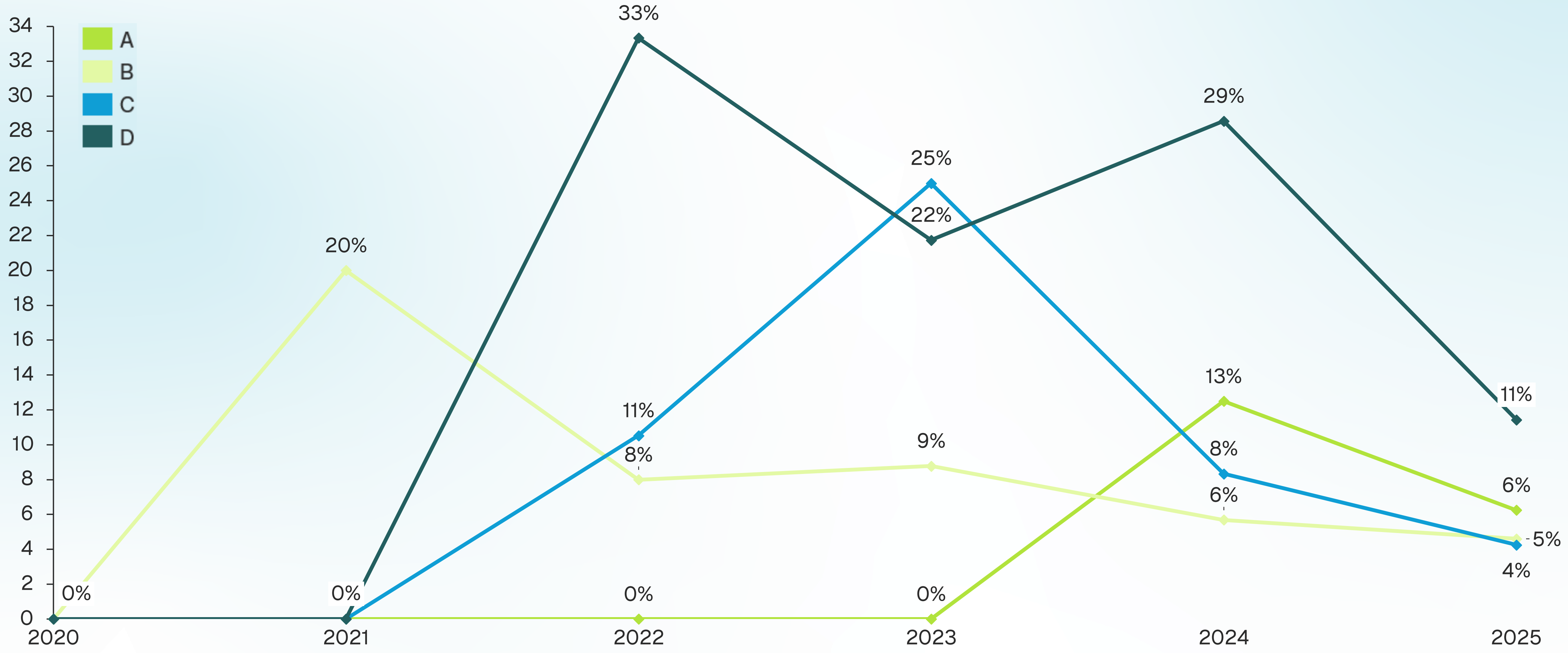
Defaults by risk class

Risk category	2020			2021			2022			2023			2024			2025			
	Active loans	Loans more than 90 days past due	%	Active loans	Loans more than 90 days past due	%	Active loans	Loans more than 90 days past due	%	Active loans	Loans more than 90 days past due	%	Active loans	Loans more than 90 days past due	%	Active loans	Loans more than 90 days past due	%	Historical average percentage of loans more than 90 days past due
A	3	0	**0%**	11	0	**0%**	11	0	**0%**	8	0	**0%**	8	1	**12.5%**	16	1	**6.3%**	**4.7%**
B	3	0	**0%**	10	2	**20%**	25	2	**8%**	57	5	**8.8%**	88	5	**5.7%**	87	4	**4.6%**	**6.8%**
C	0	0	**0%**	7	0	**0%**	19	2	**10.5%**	36	9	**25.0%**	36	3	**8.3%**	47	2	**4.3%**	**12.0%**
D	1	0	**0%**	1	0	**0%**	12	4	**33.3%**	23	5	**21.7%**	28	8	**28.6%**	35	4	**11.4%**	**23.8%**

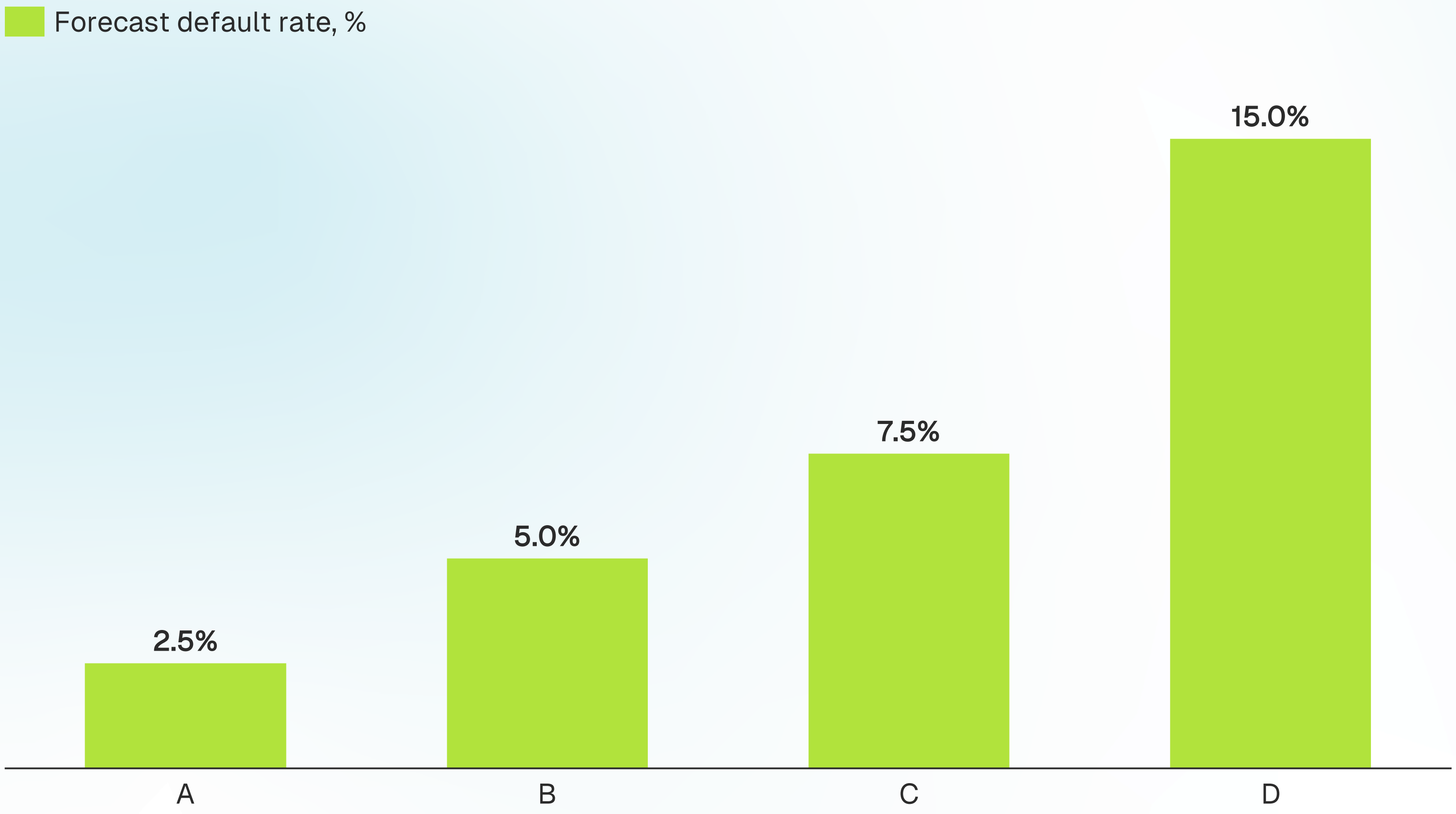
All active loans – the number of performing loans under observation at the beginning of the 12-month observation period.

Loans more than 90 days past due – the proportion of all loans under observation for which at least one default event was identified during the 12-month observation period.

Defaults by risk class



Forecast default rate



Comments

Expected default rates by risk category are determined based on the actual default rates of loans within the respective risk categories.