

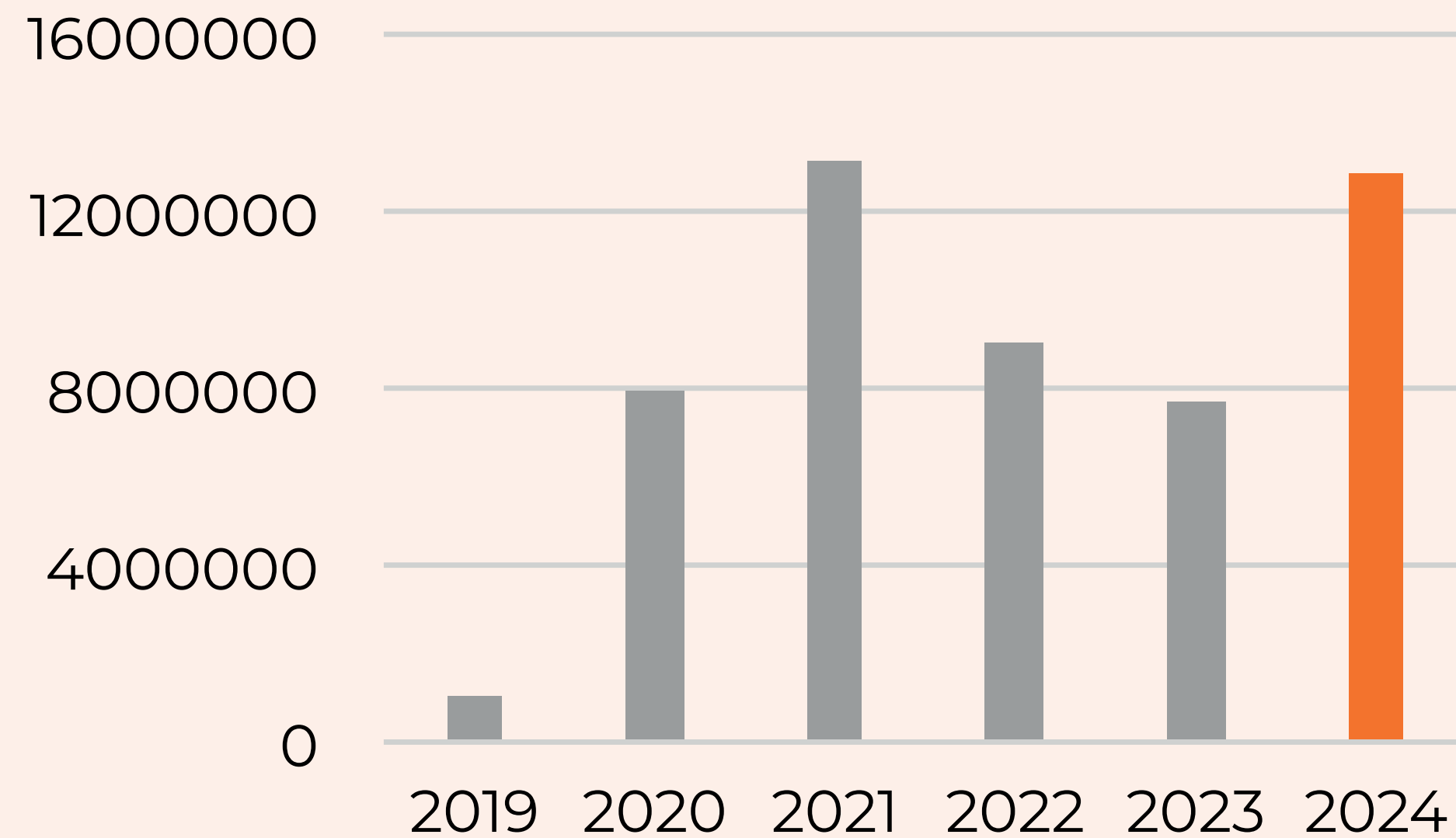
NORDSTREET

2024 Year in Review

In 2024, the total investment amount on the NORDSTREET platform exceeded **EUR 50 million**.

Investors received over **EUR 6 million** in profits.

TOTAL INVESTMENT AMOUNT ON THE NORDSTREET PLATFORM



KEY FIGURES

In 2024, **161 projects** were financed.

EUR 12.2 million was invested.

This is **EUR 4 733 370** more than in 2023.

A total of **EUR 12 231 670** was attracted in investments, including:



Real estate

EUR 11 332 670



Business loans

EUR 899 000

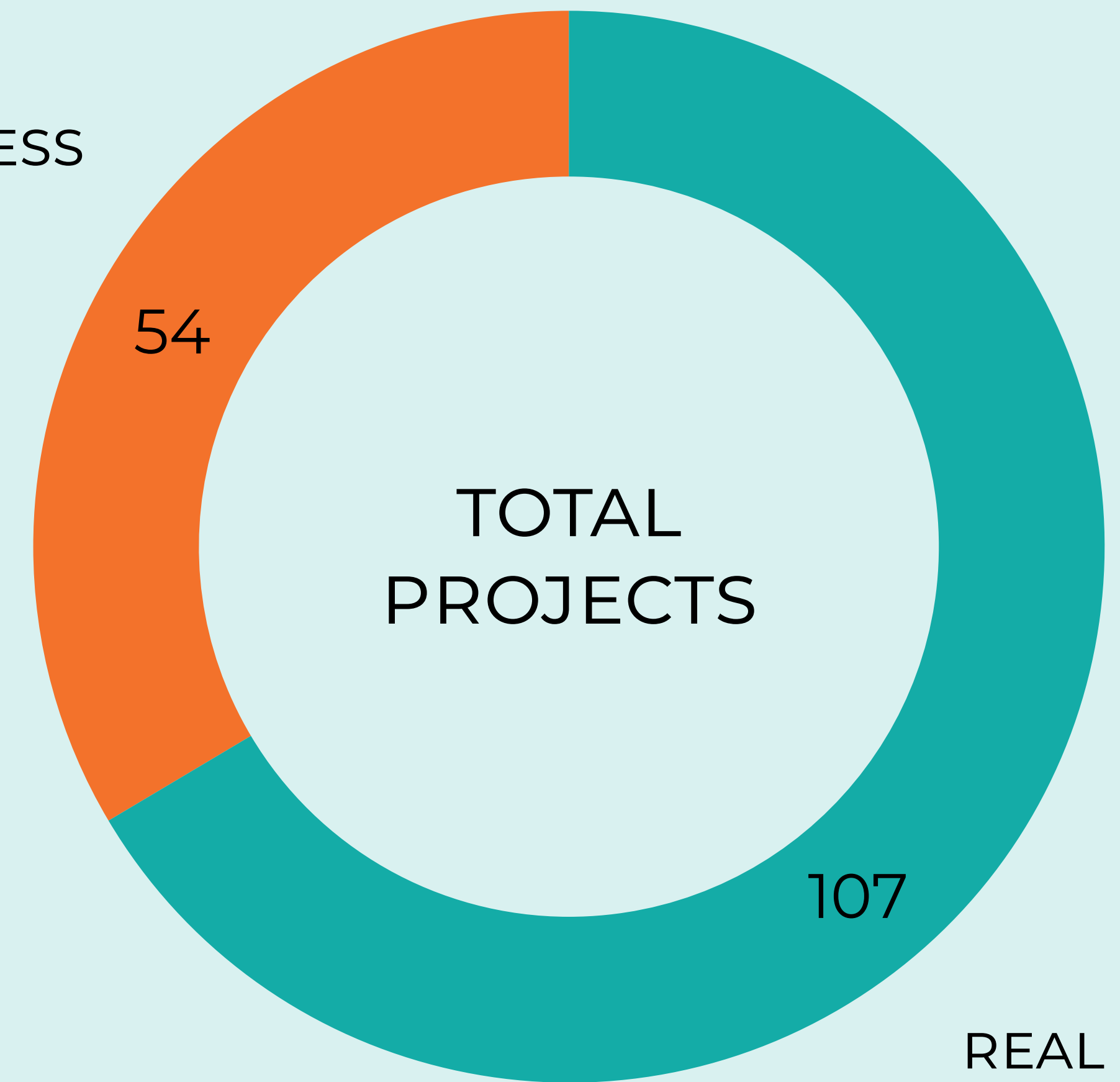
BUSINESS
LOANS

54

TOTAL
PROJECTS

107

REAL
ESTATE



PLATFORM DATA

In 2024, the total amount of loans repaid to investors was

EUR 8 409 832.

This is almost

EUR 3 million

more than in 2023.

The total amount of the first successful investments:

EUR 1 222 733

This is more than

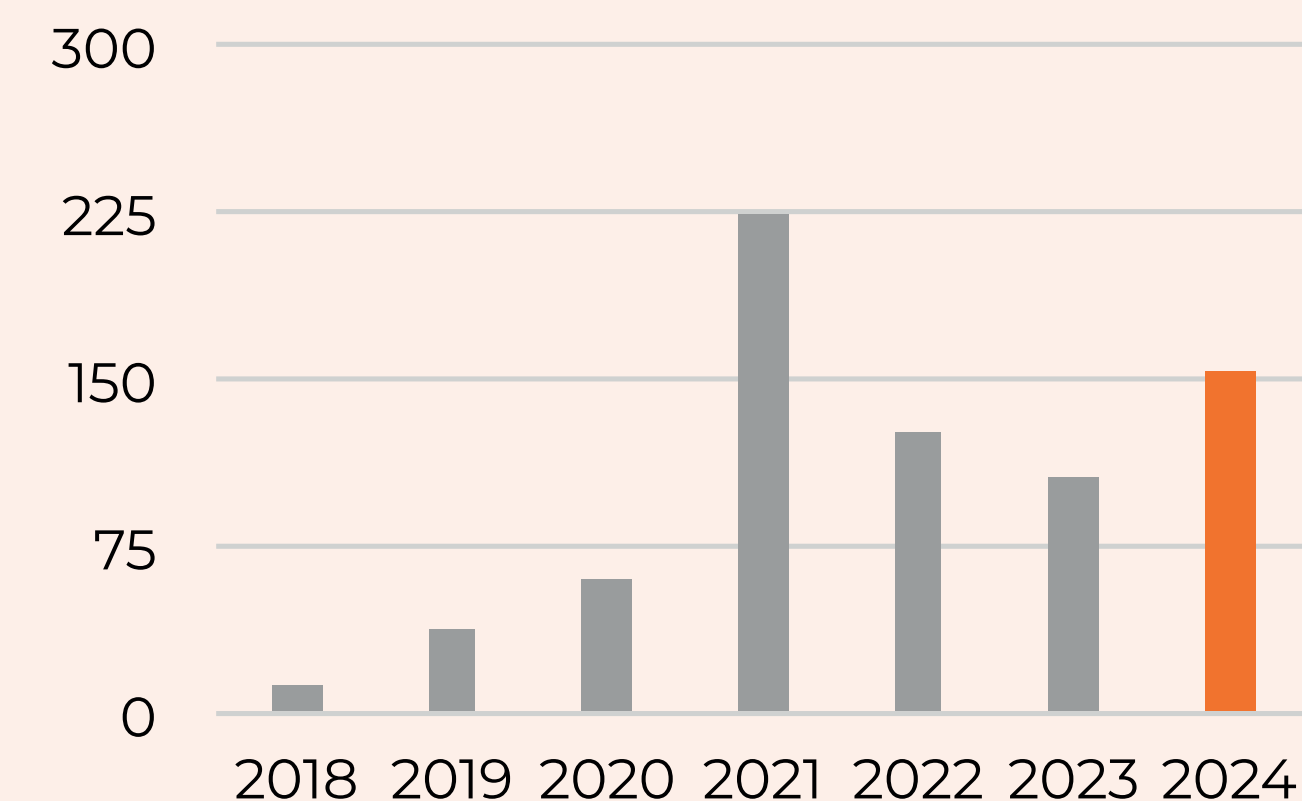
half a million euros

more than in 2023.

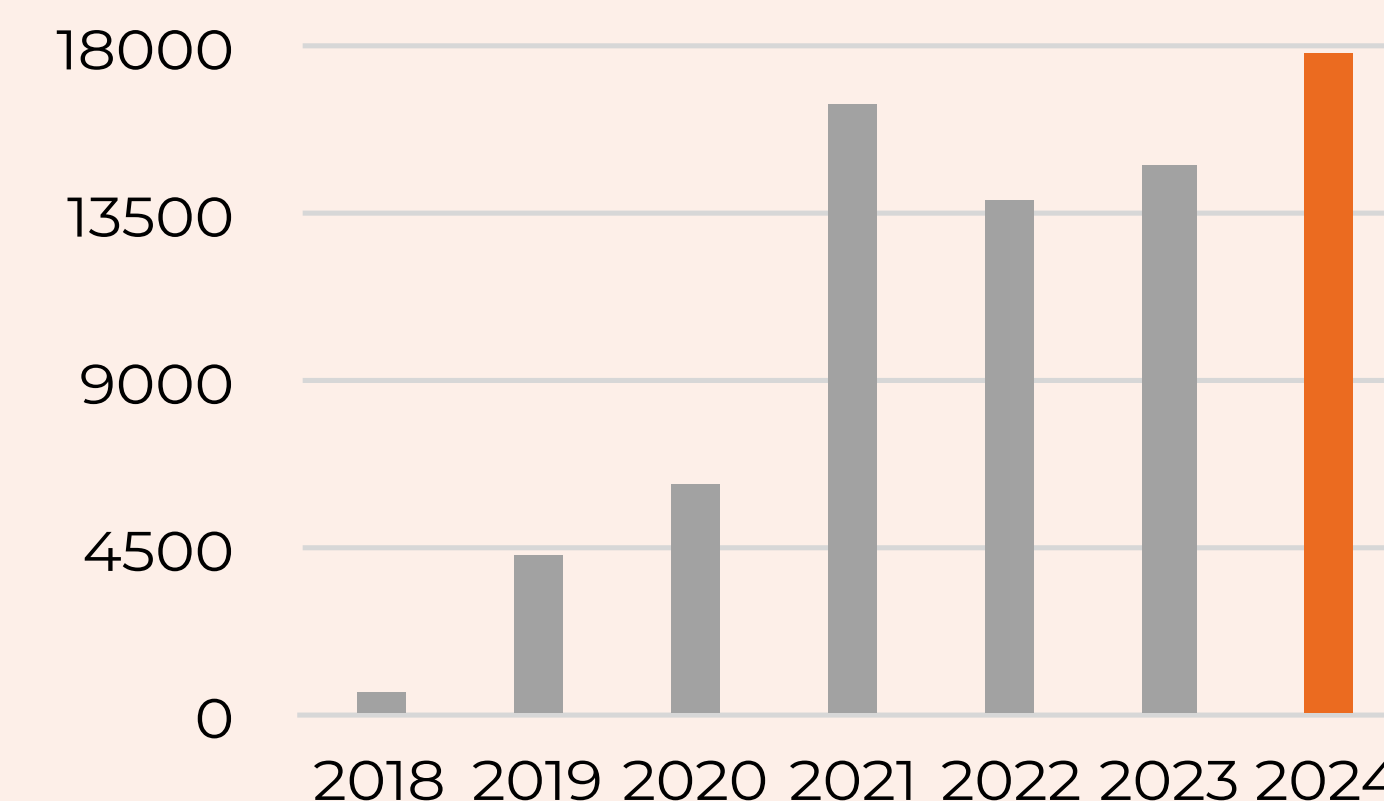
VALUE OF FINANCED PROJECTS

Value of financed projects	2018	2019	2020	2021	2022	2023	2024
	€ 956 000	€ 3 484 000	€ 6 321 000	€ 13 650 000	€ 8 455 000	€ 6 310 000	€ 9 831 833

FINANCED PROJECTS



INVESTMENT OPERATIONS



INVESTORS

Average investment size:

EUR 766

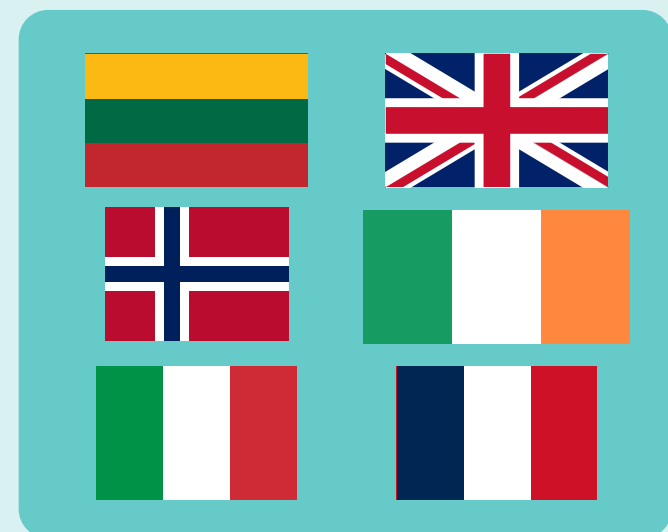
Average portfolio size:

EUR 6692

Largest single investment by an individual

EUR 110 000

Most investors come from



Men invested

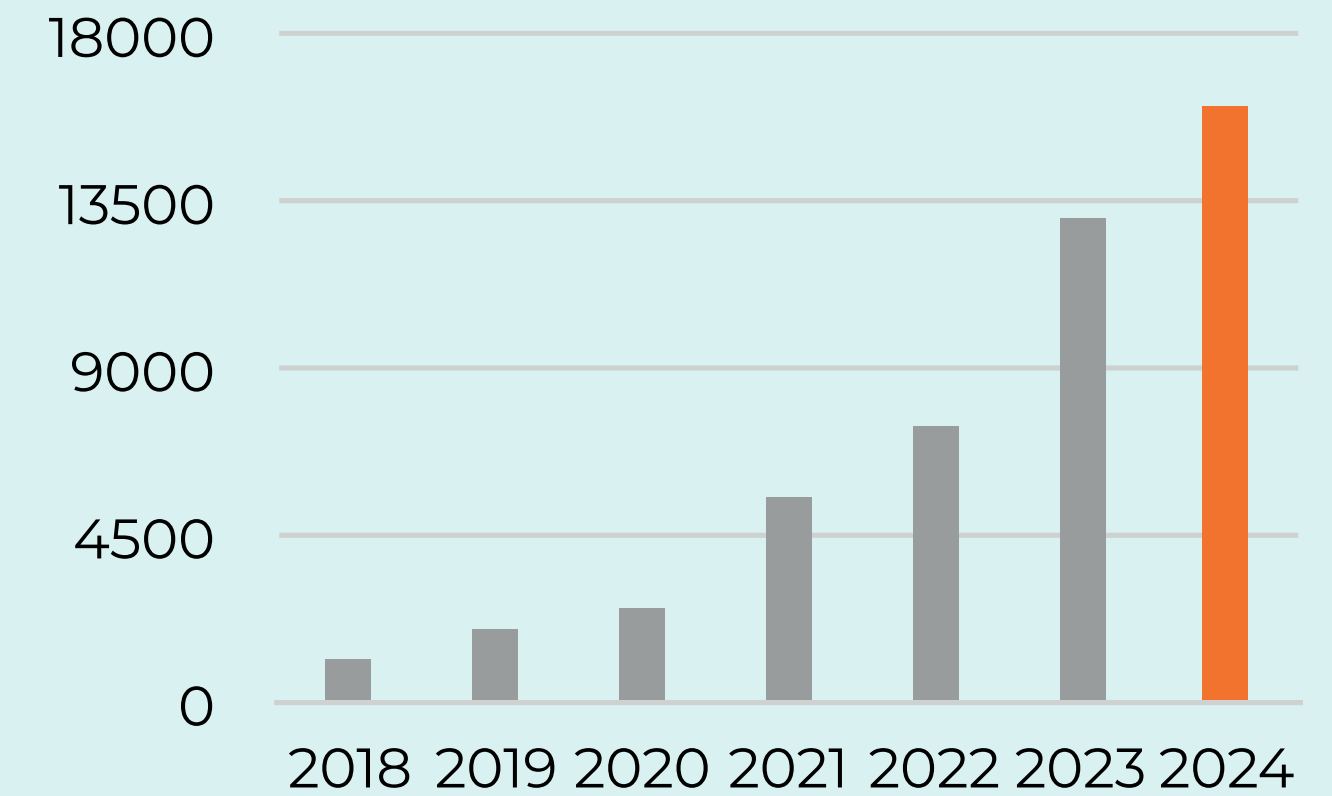
2.32 times

more than women.

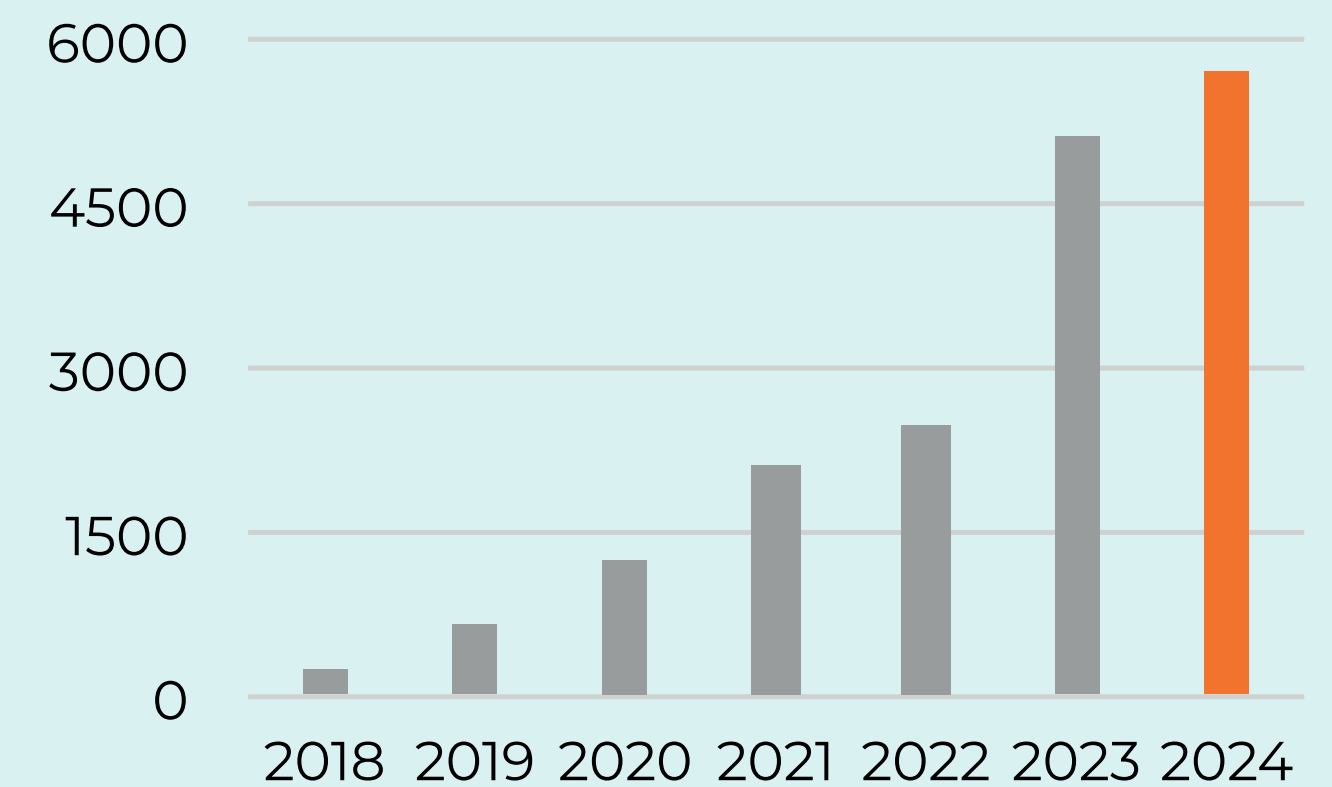
Most investors are aged

31-40.

REGISTERED USERS



ACTIVE INVESTORS



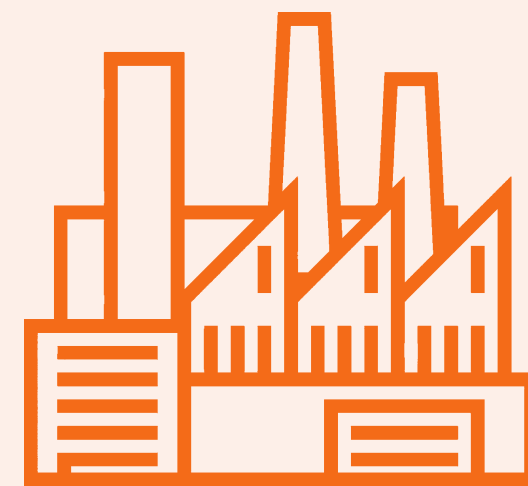
PROJECTS

In 2024, project developers trusted the NORDSTREET platform even more. The largest single-stage project increased by **EUR 256 500**, while multi-stage projects increased by **EUR 868 632**.



Largest single-stage project:

EUR 500 000



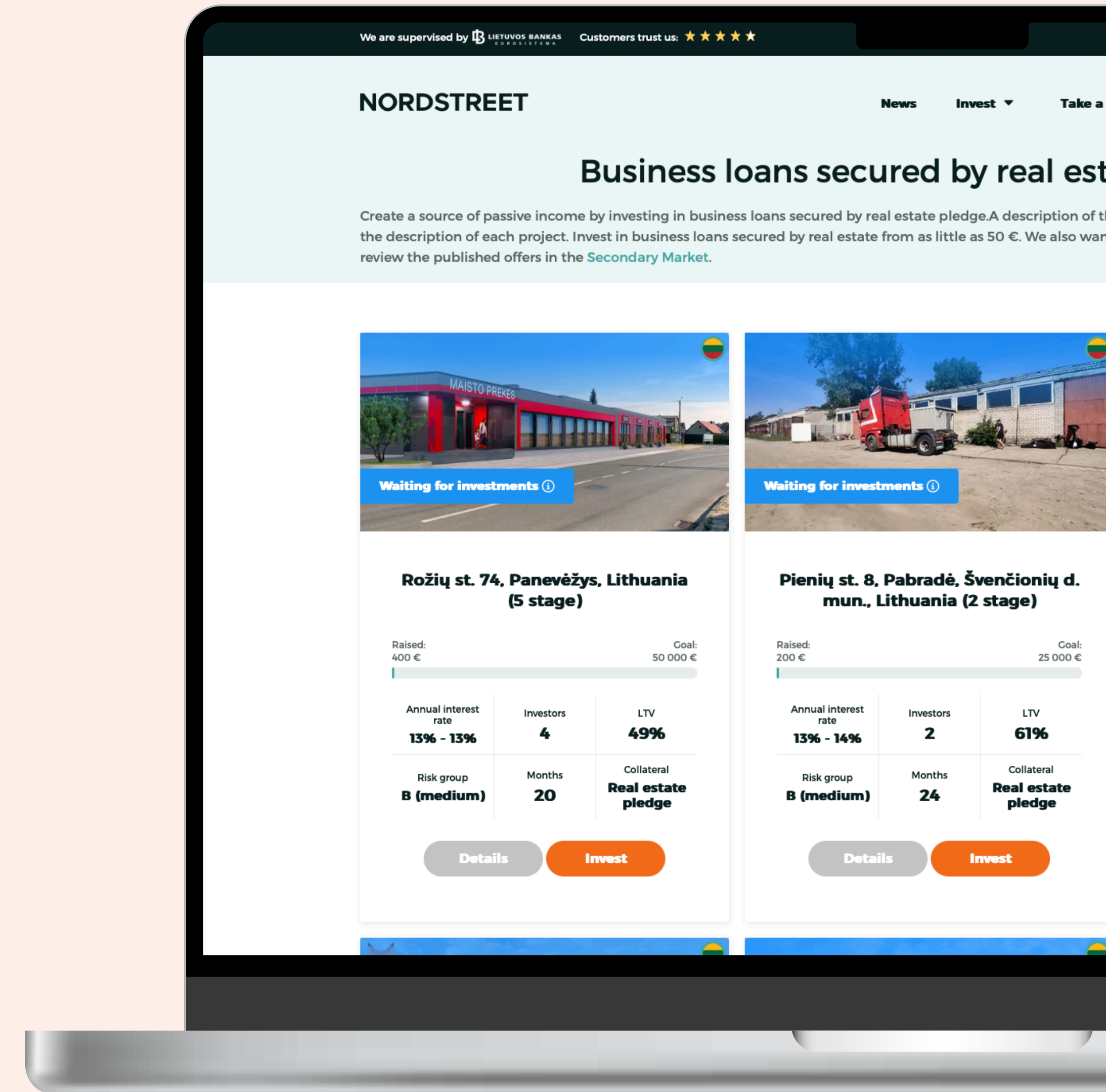
Largest multi-stage project:

EUR 1 846 232



Largest number of investors in a single project:

1673



PROJECT QUALITY

In 2024, NORDSTREET focused intensively on project quality.

The project selection algorithm was updated and tightened, with increased attention to problematic clients.

The total amount recovered in 2024 was **EUR 977 500**.

The highest compensatory interest reached **23.45%**.

Of all loans issued in 2024, only **2 loans** are currently under recovery, with a total amount of EUR 307 600.

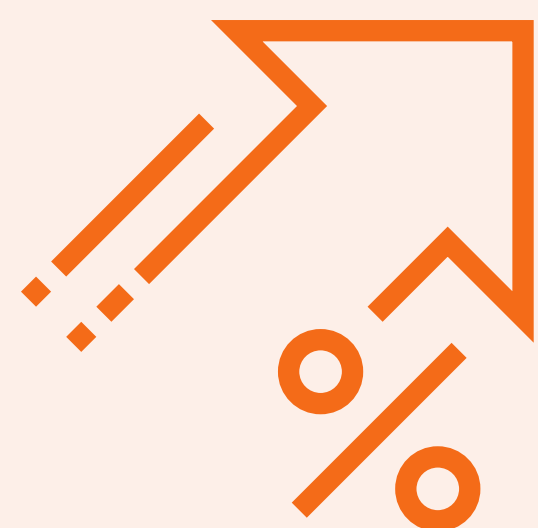


PLANS

Falling base interest rates, a recovering real estate market, and stabilized inflation will drive investor interest. Therefore, in **2025**, NORDSTREET will focus on finding new projects.



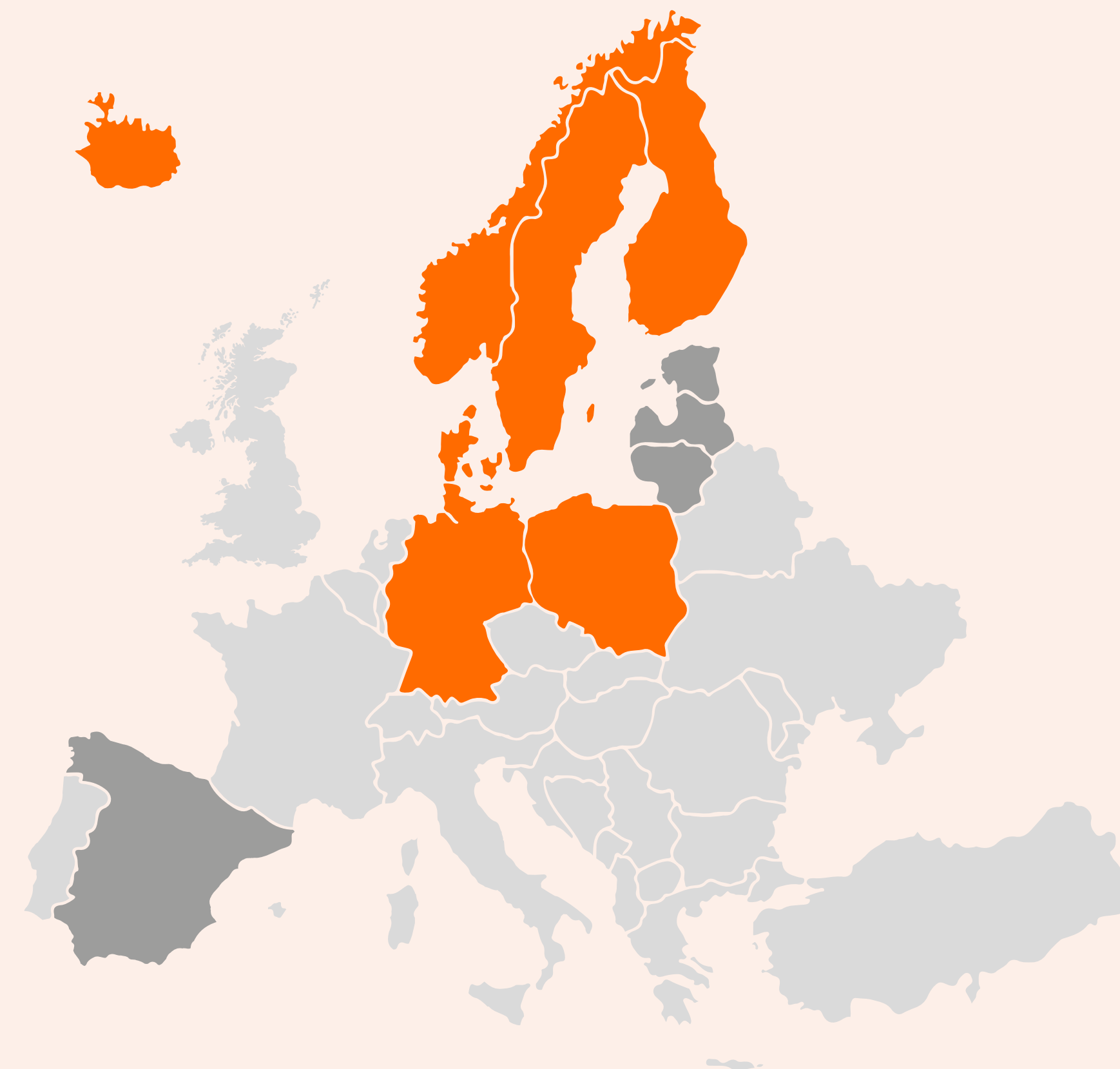
Experts predict that real estate prices in Lithuania will continue to grow steadily in 2025, with price increases in major cities, especially Vilnius and Kaunas, reaching 5–8% per year.



The Bank of Lithuania forecasts that the country's GDP will grow by 3.1% this year.



The average salary is expected to increase by 10.3% in 2025.



This year, we plan an intensive search for projects not only in Lithuania, Latvia, Estonia, and Spain but also in Germany, Poland, and other countries.