



NORDSTREET

2025 ACTIVITY REVIEW

Sustainable Growth.
Mature Investors.
Strong Projects.

INTRODUCTION

For the Nordstreet platform, 2025 was a year of stable growth and increasing maturity. Following the exceptionally active year of 2024, the market entered a more moderate phase; however, Nordstreet successfully maintained high investment volumes, expanded its project pipeline, and strengthened investor confidence.

Our focus this year was not on growth at any cost, but rather on quality, transparency, and generating real cash flows for investors.



KEY RESULTS FOR 2025

In 2025, on the Nordstreet platform:

€12.78 million invested

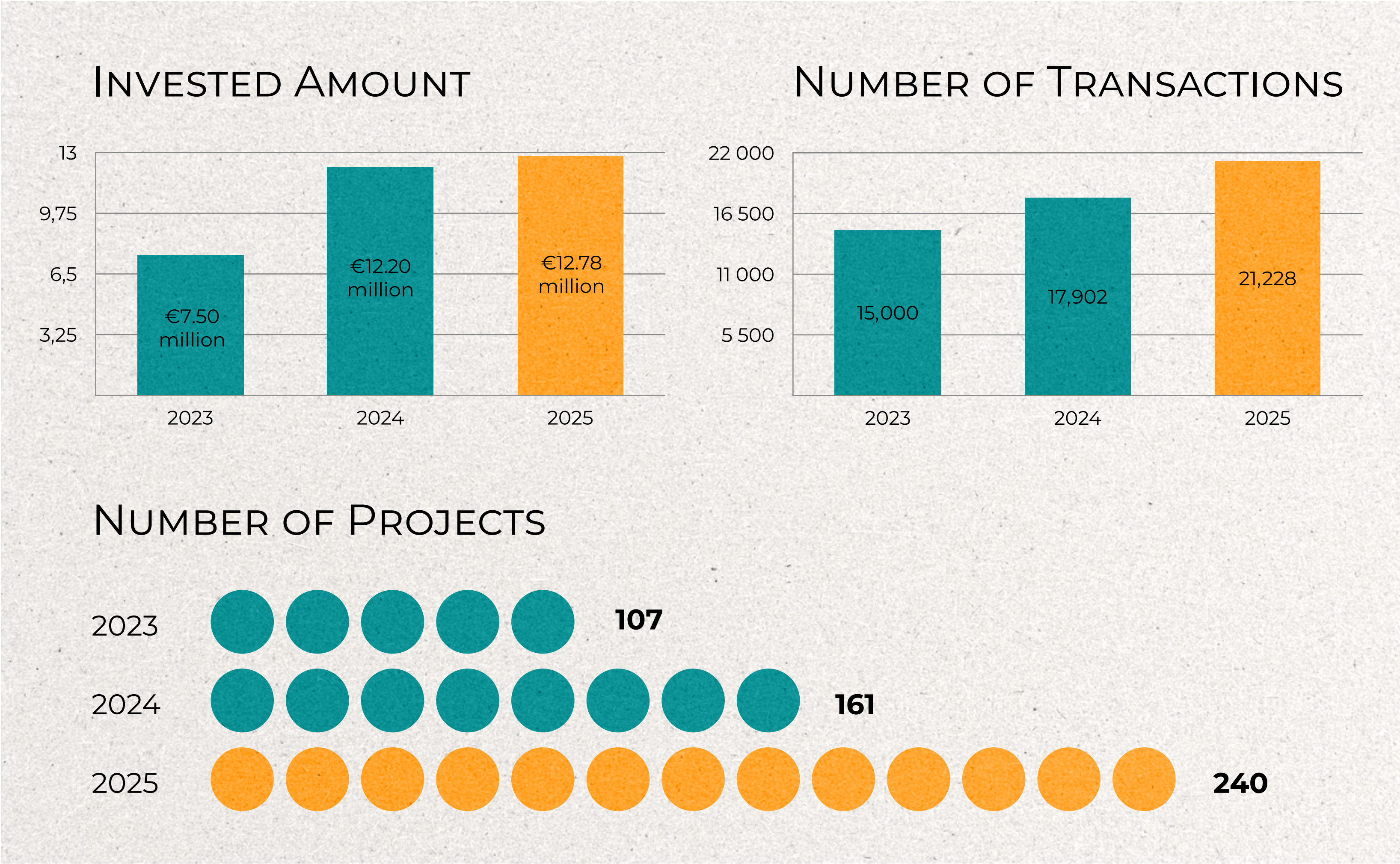
240 projects financed

21,228 investment transactions completed

6,414 active investors

Average interest rate: 12.81%

These results confirm that Nordstreet has reached a sustainable scale, enabling consistent platform performance even amid changing market conditions.



PROJECT STRUCTURE AND FUNDING FOCUS

In 2025, Nordstreet further strengthened its position in the real estate development financing segment:

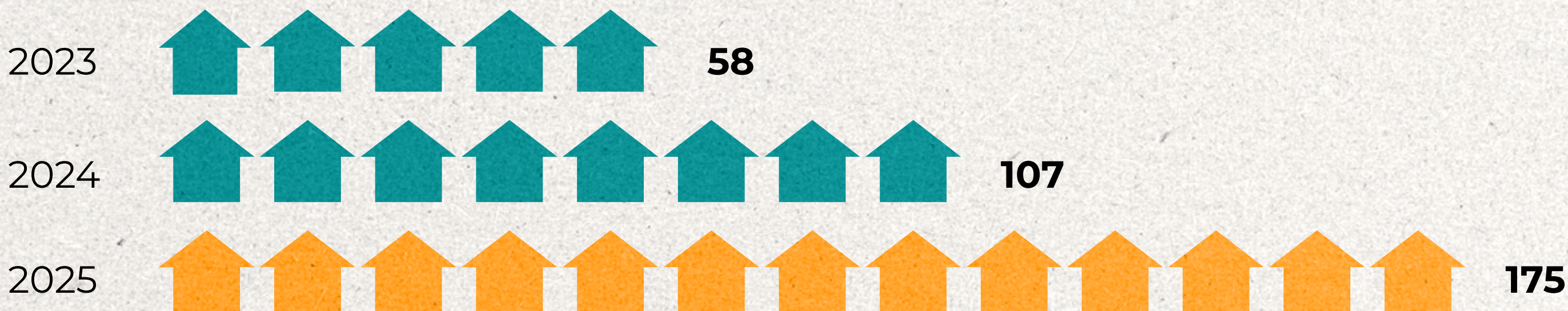
175 real estate projects

64 business loans

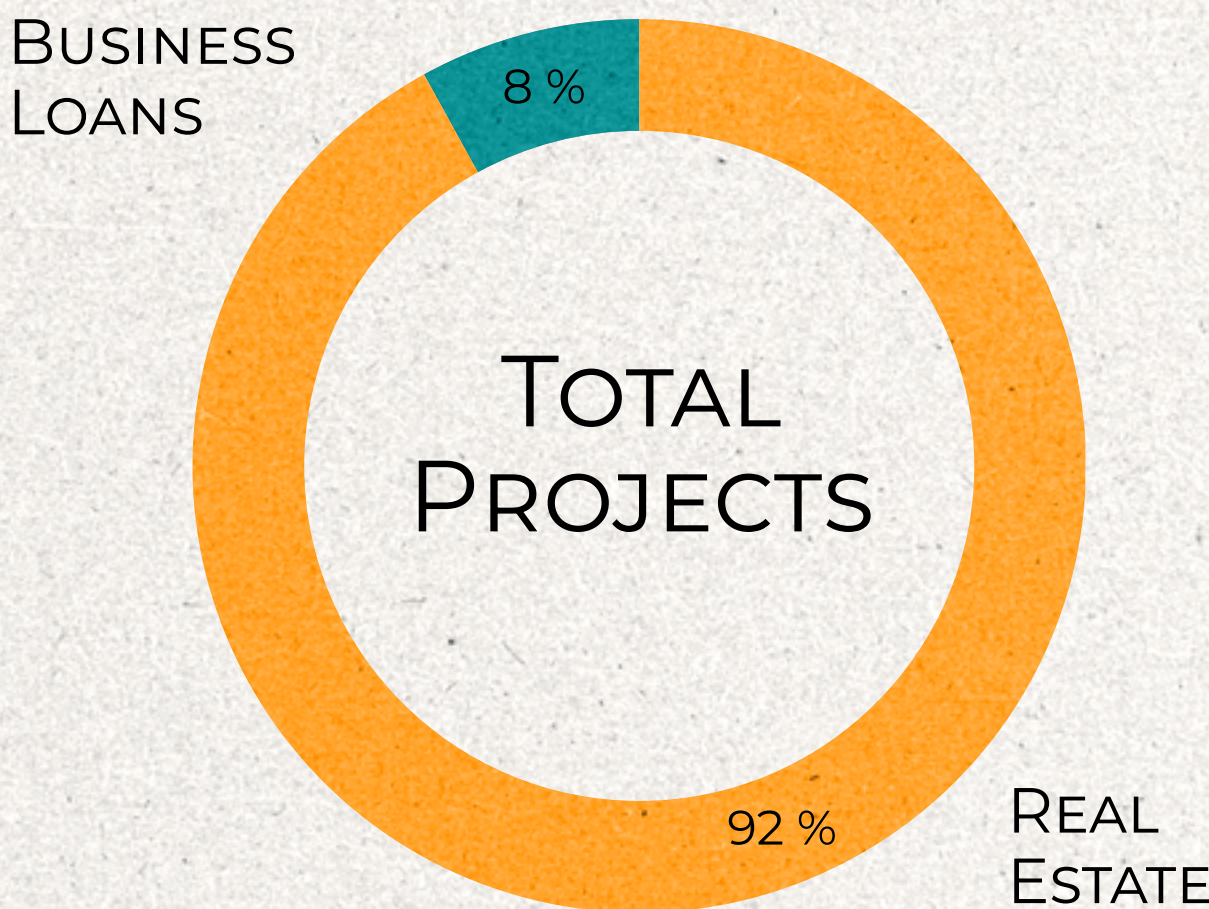
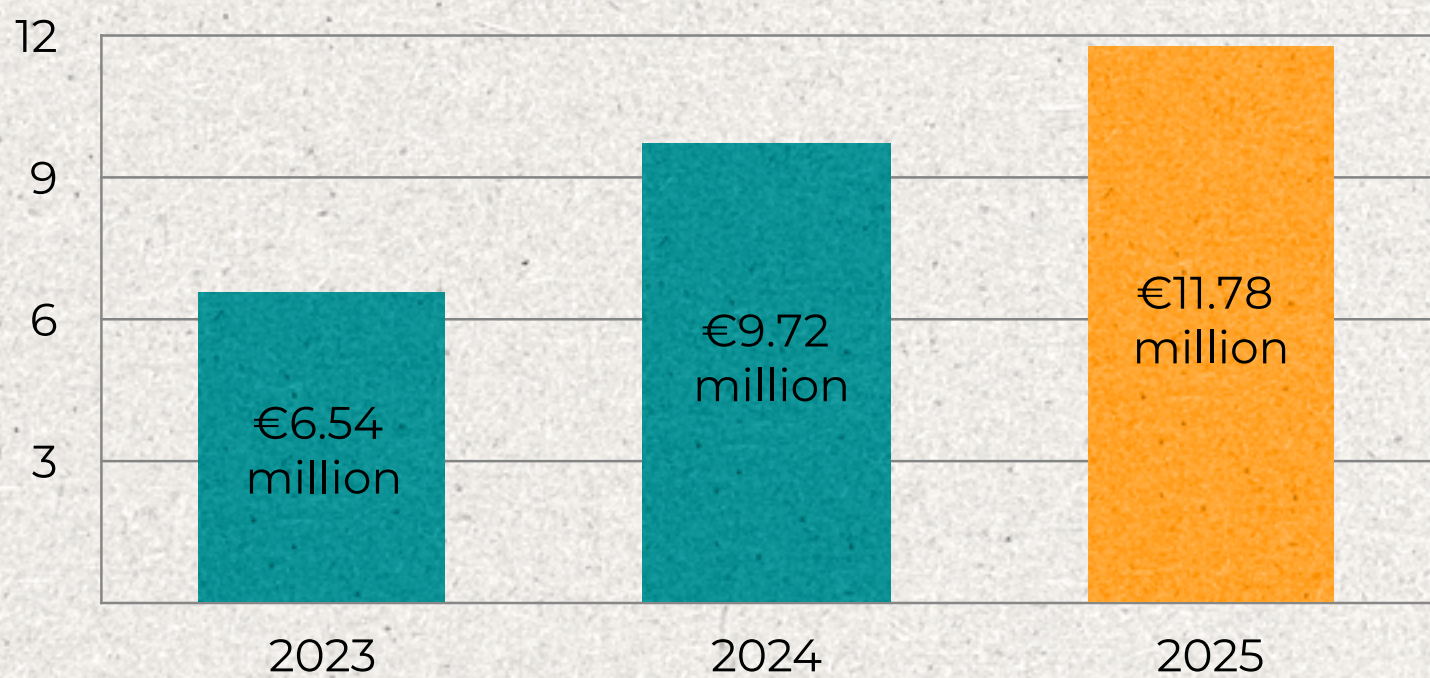
Approximately **92%** of total invested volume allocated to real estate projects

This demonstrates the platform's focused development as an alternative to traditional bank financing for real estate projects, while maintaining diversification through business lending.

NUMBER OF REAL ESTATE PROJECTS



REAL ESTATE FINANCING VOLUME



RETURNS

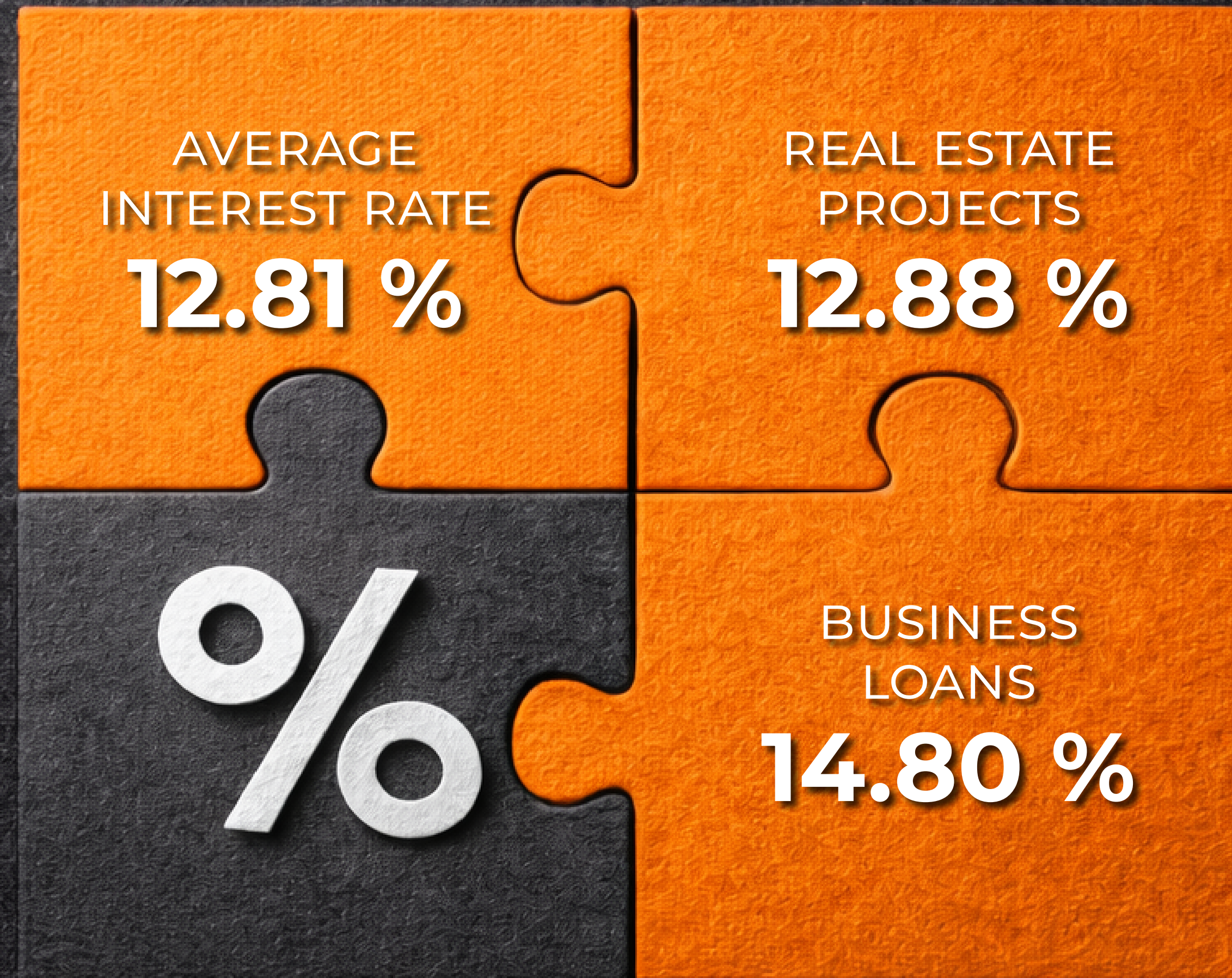
Despite a stabilising interest-rate environment, returns on the Nordstreet platform remained competitive:

Average interest rate: 12.81%*

Real estate projects: 12.88%

Business loans: 14.80%

* The average interest rate is presented without additional incentive returns, which may range from 1% to 3.5%.



INVESTOR BEHAVIOUR

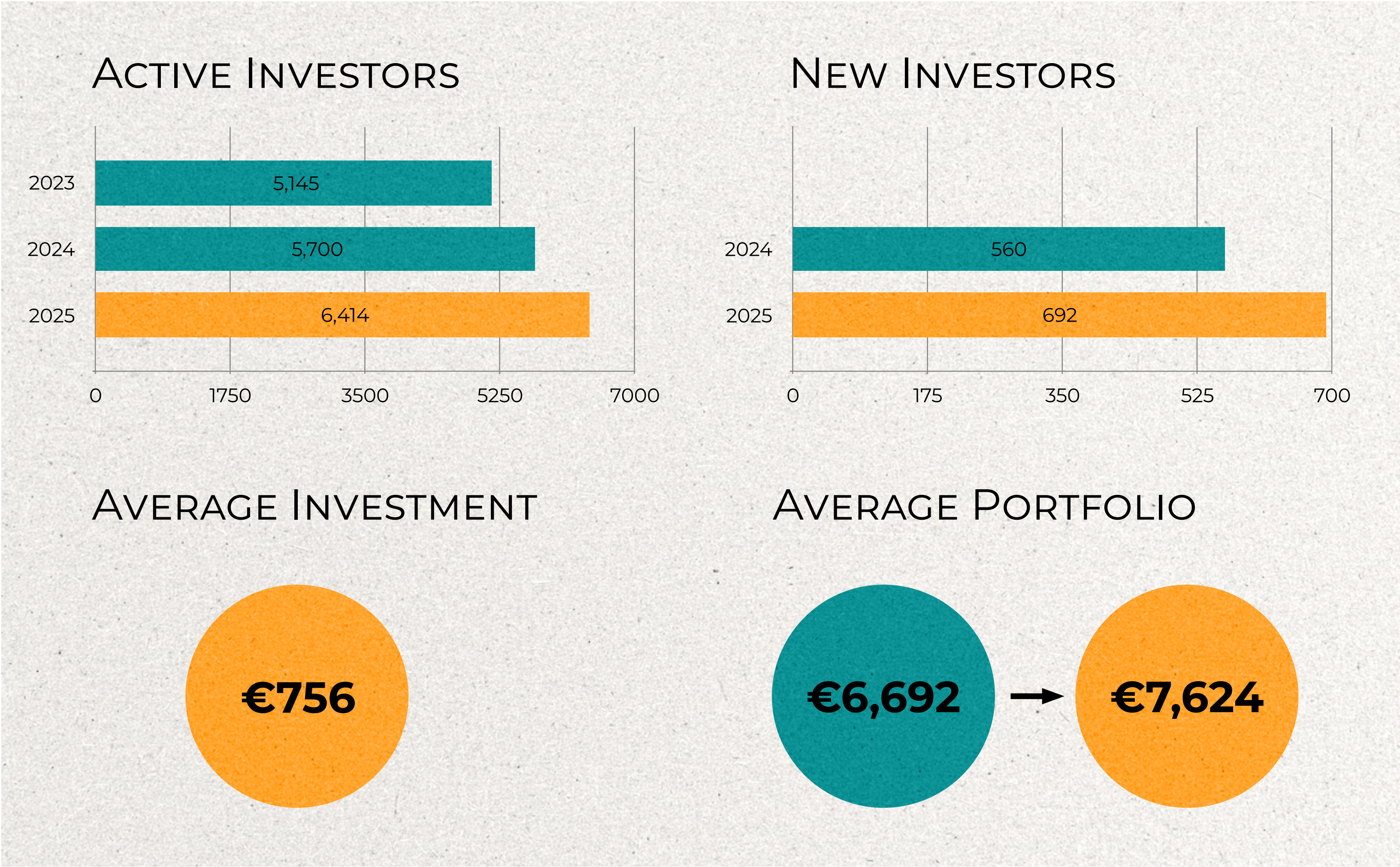
Investor behaviour reflects growing maturity:

Average investment:
€756

Average portfolio size:
€7,624

Largest single investor investment:
€139,403

Platform growth is increasingly driven by active investors who invest regularly and systematically. In 2025, 6,414 investors invested actively on the platform.



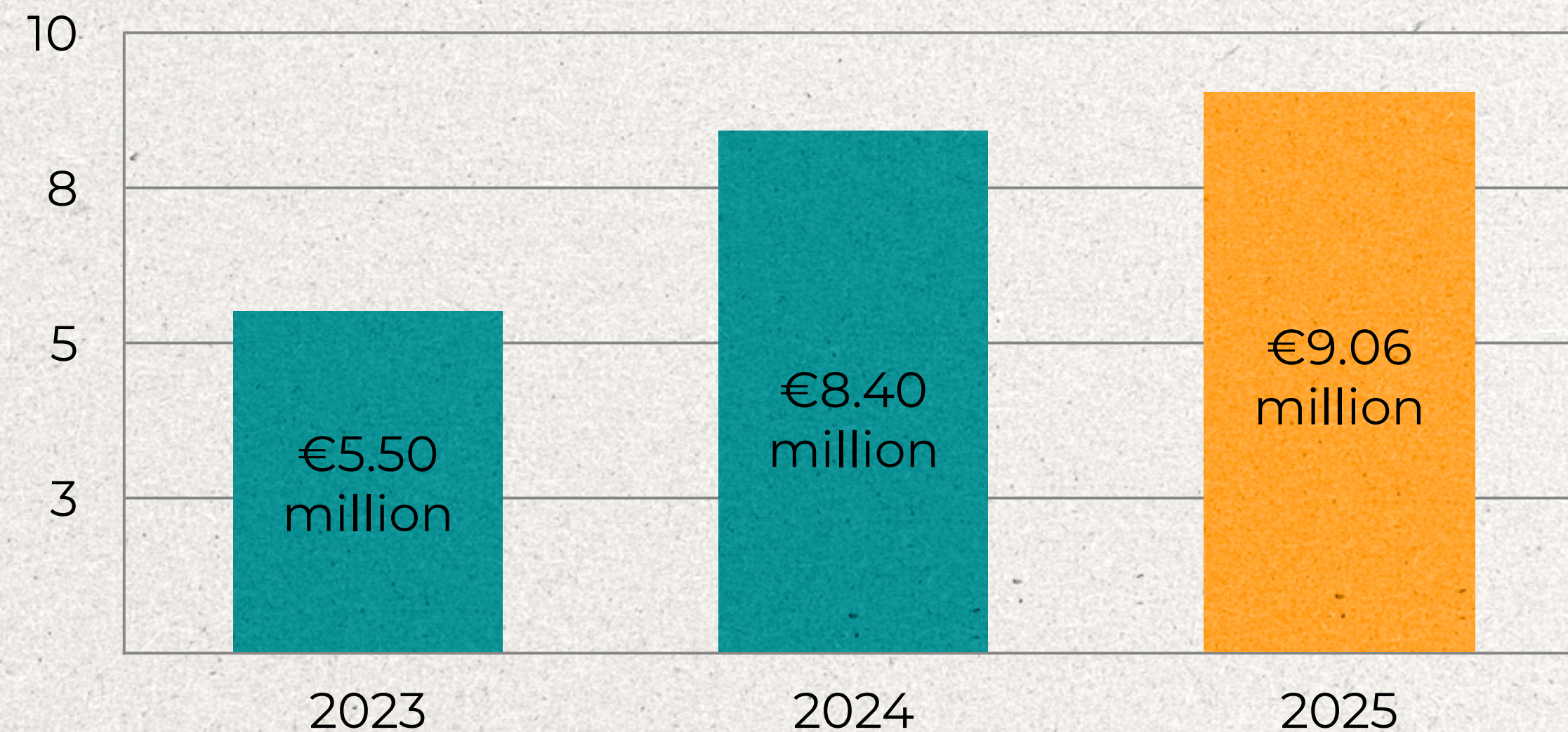
REPAID LOANS AND CASH FLOWS

In 2025, investors received
€9.06 million in loan
repayments, of which:

**€8.39 million from
real estate projects**

**€671,000 from
business loans**

REPAID LOANS



RISK MANAGEMENT AND INVESTOR PROTECTION

One of Nordstreet's key priorities is proactive risk management.

€1.15 million was recovered

In delayed projects, compensatory interest in certain cases increased the total project return up to **22.87% XIRR**

This reflects a consistent and responsible approach to protecting investor interests.



PROJECT SCALE AND THE POWER OF THE COMMUNITY

In 2025, the Nordstreet investor community financed increasingly large-scale projects:

Largest single-stage project: €283,200

Largest multi-stage project: €1.50 million

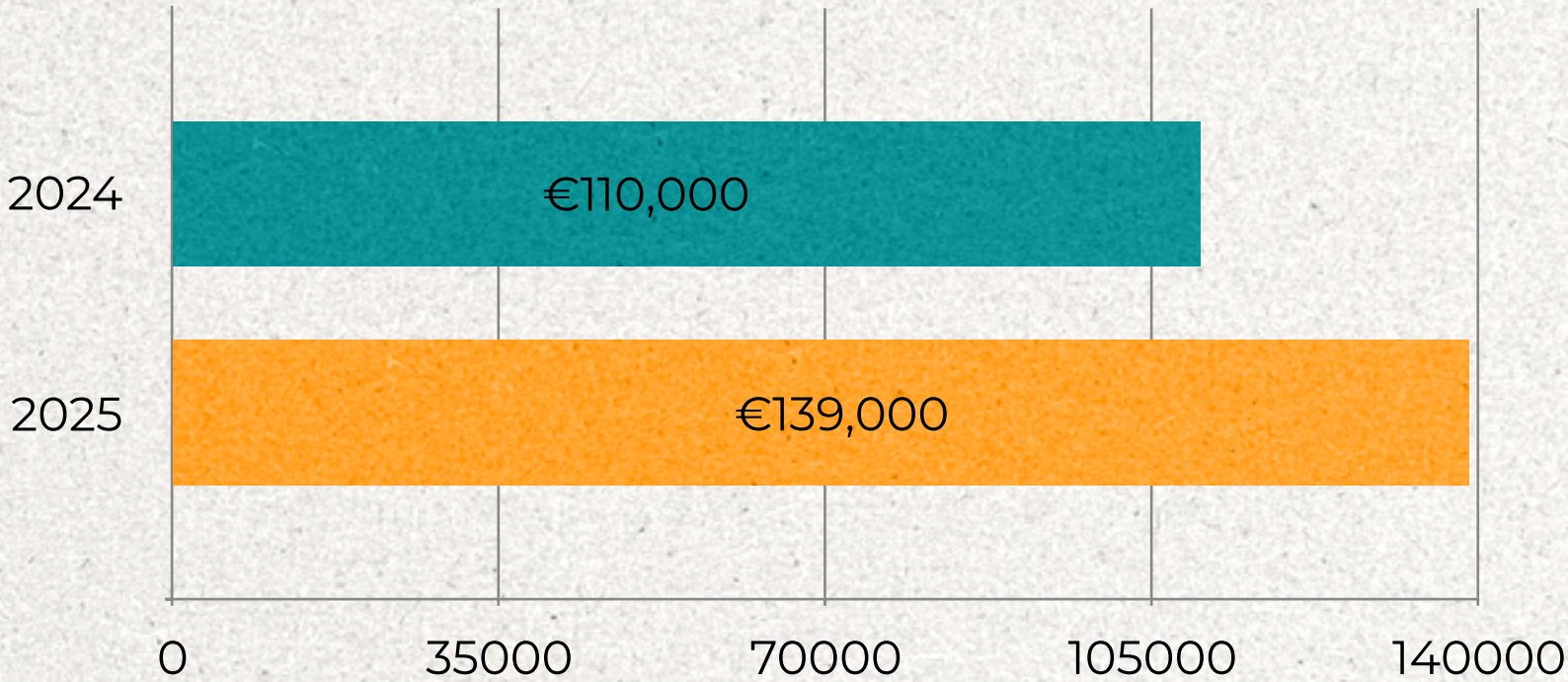
Highest number of investors in a single project: 1,749

This demonstrates that the crowdfunding model can successfully compete with traditional financing solutions.

LARGEST PROJECT (ALL STAGES)



LARGEST INVESTMENT



HIGHEST NUMBER OF INVESTORS IN A PROJECT



LOOKING AHEAD

In 2026, Nordstreet plans to:

Further expand its offering of high-quality real estate projects

Strengthen investor education initiatives

Continue expansion into international markets

**Maintain the principle:
quality over quantity**

