

APPROVED
by Order No. 20260928-01 of the CEO of UAB Nordstreet
dated 28 September 2026
(version 2.0)

UAB NORDSTREET

PROCEDURE FOR CREDIT RISK ASSESSMENT AND PROVISION OF INFORMATION ON INDIVIDUAL LOAN PORTFOLIOS

1. GENERAL PROVISIONS

- 1.1. This credit risk assessment and information provision procedure of UAB Nordstreet (the “Company”) (the “Procedure”) sets out the processes and methodologies by which the Company assesses credit risk when providing the service of individual portfolio management of loans, and lays down the procedures for providing information relating to the management of individual loan portfolios.
- 1.2. The Procedure has been prepared in accordance with Regulation (EU) 2020/1503 of 7 October 2020 on European crowdfunding service providers for business (the “Regulation”), Commission Delegated Regulation (EU) 2022/2118 and other legal acts applicable to the Company.
- 1.3. The Procedure applies together with the Company’s Rules for Assessing the Reliability of Project Owners. Terms not defined in this Procedure shall have the meaning given to them in those rules.
- 1.4. The CEO of the Company or a responsible person appointed by the CEO is responsible for the implementation of the Procedure.

2. DEFINITIONS

- 2.1. Unless the context requires otherwise, capitalised terms used in this Procedure have the meanings set out below:
 - 2.1.1. Company – UAB Nordstreet, legal entity code 304565690, registered office at Naugarduko g. 19, LT-03226 Vilnius, Republic of Lithuania; correspondence address – A. Domaševičiaus g. 9, LT-01400 Vilnius;
 - 2.1.2. Investor – a client of the Company who, through the Platform administered by the Company, invests in a Project published on the Platform;
 - 2.1.3. Default – the term shall have the meaning given to it in the Rules for Assessing the Reliability of Project Owners;
 - 2.1.4. LGD – loss given Default, expressed as a proportion of the outstanding balance;
 - 2.1.5. Loan Agreement – an agreement concluded through the Platform between a Project Owner and an Investor, under which the Investor finances the Project and provides crowdfunding funds to the Project Owner, and the Project Owner undertakes to repay the funds received together with interest and other applicable fees within the term set out in the agreement;
 - 2.1.6. PD – probability of Default corresponding to the credit risk class assigned to the loan;
 - 2.1.7. Platform – the information system administered by the Company (<https://www.nordstreet.com/>) through which crowdfunding is carried out;
 - 2.1.8. Project – a project prepared to meet business, professional, scientific, research or other needs, except consumption, and published on the Platform, for the implementation of which the Project Owner seeks to raise crowdfunding funds from Investors;
 - 2.1.9. Project Owner – a person initiating a Project which the Company publishes on the Platform;
 - 2.1.10. Expected Actual Return – the discounted annual return on investment which the Investor expects on a given valuation date, based on the most recent information available;
 - 2.1.11. Procedure – this document.

3. CREDIT RISK ASSESSMENT

- 3.1. When providing individual portfolio management of loans services, the Company, on the basis of reliable and clearly defined criteria and taking into account all relevant factors that may have an adverse effect on the performance of the loans, assesses:
 - 3.1.1. the credit risk of individual Projects selected for the Investor's portfolio;
 - 3.1.2. the credit risk at the level of the Investor's portfolio;
 - 3.1.3. the credit risk of the Project Owners selected for the Investor's portfolio, by verifying the likelihood that the Project Owner will meet its obligations under the loan.
- 3.2. When assessing the credit risks referred to in point 3.1 of the Procedure, the Company establishes five credit risk classes. The designation of the classes corresponds to the designation set out in the Rules for Assessing the Reliability of Project Owners:
 - 3.2.1. Class 1 (A) – low credit risk;
 - 3.2.2. Class 2 (B) – medium credit risk;
 - 3.2.3. Class 3 (C) – elevated credit risk;
 - 3.2.4. Class 4 (D) – high credit risk;
 - 3.2.5. Class 5 (E) – excessive, unacceptable credit risk.
- 3.3. Descriptions of the specific methods for the credit risk assessments referred to in point 3.1 of the Procedure are set out in Chapters 4, 5 and 6 of this Procedure.
- 3.4. The Company does not finance, and does not include in the Investor's portfolio, loans that have been assigned Class 5 (E) under this Procedure.

4. CREDIT RISK ASSESSMENT OF INDIVIDUAL PROJECTS

- 4.1. When assessing the credit risk of individual Projects selected for the Investor's portfolio, the Company takes into account the following elements:
 - 4.1.1. the criteria and key financial indicators used to determine the feasibility and sustainability of the business plans of individual Projects;
 - 4.1.2. the analysis of the expected cash flows of the Projects and an assessment of the extent to which those expected cash flows can be secured over different periods;
 - 4.1.3. an analysis of the characteristics of the business sector in which the Project Owners operate, including the degree of competition;
 - 4.1.4. an assessment of the Project Owners' knowledge, experience, reputation and ability to manage business activities in the specific Project sector;
 - 4.1.5. the impact of the collateral;
 - 4.1.6. the type of the loan repayment schedule and the frequency of instalments.
- 4.2. When assessing the criteria referred to in point 4.1 of the Procedure, the Company collects data in accordance with the procedures and sources set out in the Rules for Assessing the Reliability of Project Owners.
- 4.3. When carrying out the credit risk assessment of Projects selected for the Investor's portfolio, the Company assigns a credit risk class to each of the criteria referred to in point 4.1 of the Procedure as set out below.

Business plan assessment				
Risk class A	Risk class B	Risk class C	Risk class D	Risk class E
a detailed business plan is submitted, based on clear calculations grounded in reliable data and sources; a clear project vision, implementation stages, a clearly structured course of project execution, deadlines and other information related to the implementation and realisation of the project are provided	a clear business plan is submitted, with a clear project implementation plan and clear calculations	an incomplete business plan is submitted; the business plan is not fully finalised; the calculations are forecasts not based on clear assumptions or on clear data and sources	an incomplete business plan is submitted; the business plan lacks detail; there are no clear project implementation conditions, stages or calculations	no business plan is submitted and there is no explanation of how the project will be implemented and what the potential benefit (return) of the project will be

Analysis and assessment of expected cash flows				
Risk class A	Risk class B	Risk class C	Risk class D	Risk class E
cash flows are forecast to be positive and to ensure sufficient liquidity, and the assumptions give no indication that the actual situation may deviate from the forecasts provided	cash flows are forecast to be positive, but their sufficiency gives grounds to believe that the project owner may occasionally face a liquidity shortfall	cash flows are forecast to be positive, but their forecasting assumptions give grounds to believe that the project owner may occasionally face a liquidity shortfall	cash flows are forecast to be positive, but their forecasting raises reasonable doubts as to whether the project owner will in all cases be able to cover its liabilities and operating expenses on time	cash flows are forecast to be negative and/or raise significant doubts as to whether the project owner will be able to cover its liabilities and operating expenses on time

Business sector analysis				
Risk class A	Risk class B	Risk class C	Risk class D	Risk class E
the sector grew by >10%	the sector grew by <10%	the sector contracted by <10%	the sector contracted by >10%	the sector contracted by >20%

Assessment of the project owner's knowledge, experience, reputation and ability to manage business activities				
Risk class A	Risk class B	Risk class C	Risk class D	Risk class E
the project owner's knowledge of the sector is positive; the project owner has an excellent understanding of the sector's needs, trends, business environment and competition; the project owner has developed similar projects and developed them successfully; the projects were profitable and liquid	the project owner's knowledge of the sector is positive; the project owner has an excellent understanding of the sector's needs, trends, business environment and competition; the project owner has developed similar projects and developed them successfully; the projects were profitable and liquid, but there were also unsuccessful projects	the project owner's knowledge of the sector is assessed as positive; the project owner has developed similar projects in the past, but not all of the relevant projects developed by the project owner were successful and profitable	the project owner's knowledge of the sector is assessed as positive, but the project owner has not previously developed projects in the relevant sector, which raises doubts as to whether the project owner will be able to successfully develop the planned project	the project owner has not previously developed projects in the relevant business sector; knowledge of the sector is minimal

Impact of the collateral				
Risk class A	Risk class B	Risk class C	Risk class D	Risk class E
pledged assets with an LTV of up to and including 40%	pledged assets with an LTV from 41% up to and including 50%	pledged assets with an LTV from 51% up to and including 60%	pledged assets with an LTV from 61% up to and including 70%	LTV exceeds 70% or no collateral for the performance of obligations is provided

Type of loan repayment schedule and frequency of instalments				
Risk class A	Risk class B	Risk class C	Risk class D	Risk class E
the loan is repaid in equal periodic instalments (e.g. paid monthly)	the loan is repaid in equal periodic instalments, with a principal repayment deferral of no more than 3 months	interest is paid periodically and the principal amount of the loan is repaid at the end of the loan term	interest is capitalised; the principal and interest are paid at the end of the loan term	the loan repayment schedule is not set or depends on circumstances which the Company cannot assess

4.4. Depending on the specific credit risk class, a weighted score is assigned to each criterion:

- 4.4.1. if Class A is assigned to the criterion – 1 point;
- 4.4.2. if Class B is assigned to the criterion – 0.8 points;
- 4.4.3. if Class C is assigned to the criterion – 0.6 points;
- 4.4.4. if Class D is assigned to the criterion – 0.4 points;
- 4.4.5. if Class E is assigned to the criterion – 0 points.

4.5. Once the weighted score of each of the six criteria referred to in point 4.1 of the Procedure has been determined, the final total score is calculated. The maximum possible total score is 6.0. The credit risk of a Project selected for the Investor's portfolio is determined according to the following table:

Total score	Credit risk
more than 5.4 (inclusive)	Class 1 (A) – low credit risk
from 4.2 (inclusive) to 5.4	Class 2 (B) – medium credit risk

Total score	Credit risk
from 3.0 (inclusive) to 4.2	Class 3 (C) – elevated credit risk
from 1.2 (inclusive) to 3.0	Class 4 (D) – high credit risk
less than 1.2	Class 5 (E) – excessive, unacceptable credit risk

- 4.6. In the cases and in accordance with the procedure provided for in the Rules for Assessing the Reliability of Project Owners, the Company may carry out a repeat assessment of the Project Owner and/or the loan granted to it. In such cases, the Company also updates the credit risk assessment of the Project selected for the Investor's portfolio and provides the relevant information to the Investor.
- 4.7. In order to reflect possible adverse future market and extraordinary events related to the type and purpose of the loan, the Company carries out a sensitivity analysis at the level of a single loan and a single Project Owner.
- 4.8. The sensitivity analysis is carried out by assessing the impact that market fluctuations or extraordinary events would have on the loan or the Project Owner.
- 4.9. When carrying out the sensitivity analysis, the Company assesses the impact of possible market fluctuations or the occurrence of extraordinary events on the type of loan (e.g. inflation related to a specific business sector) and on the purpose of the loan (working capital, project development, etc.).

Impact of market fluctuations or extraordinary events	Weight of potential impact	Sensitivity analysis score
very low impact	<5%	1
low impact	<35%	2
medium impact	>35%	3
significant impact	>65%	4
high impact	>95%	5

- 4.10. If the sensitivity analysis score is 4 or 5, the credit risk class of the Project determined under point 4.5 of the Procedure is downgraded by one class. If Class 5 (E) has already been determined under point 4.5, it remains unchanged. The result of the sensitivity analysis and its effect are recorded in the Project Owner's file.

5. CREDIT RISK ASSESSMENT AT THE LEVEL OF THE INVESTOR'S PORTFOLIO

- 5.1. When assessing credit risk at the level of the Investor's portfolio, the Company takes into account the following elements:
- 5.1.1. the distribution of loans in the Investor's portfolio by their term;
 - 5.1.2. the interest rate of each loan in the Investor's portfolio;
 - 5.1.3. the share of loans in the Investor's portfolio granted to the same Project Owner or to a group of related Project Owners;
 - 5.1.4. the share of loans in the Investor's portfolio granted to Project Owners established or operating in the same jurisdiction or geographical area;
 - 5.1.5. the share of loans in the Investor's portfolio granted to Project Owners operating in the same business sector;
 - 5.1.6. the share of loans assigned to the same credit risk class.
- 5.2. When assessing each of the criteria referred to in point 5.1 of the Procedure, the Company assigns to the relevant criterion one of the credit risk classes referred to in point 3.2 of the Procedure, as set out in the table below.

Criterion	Assumption	Credit risk class assigned
Distribution of loans by term (5.1.1)	The longer the loan repayment term, the greater the likelihood that the Project Owner may face financial difficulties during the term of the Loan Agreement. Assessed with reference to the average term of loans granted through the Platform.	Share of loans with a term longer than 25 months: up to 20% – A; from 20% to 50% – B; from 50% to 65% – C; from 65% to 80% – D; over 80% – E
Loan interest rate (5.1.2)	A higher loan interest rate proportionally increases the likelihood that the Project Owner will face financial difficulties due to more expensive loan servicing. Assessed with reference to the average interest rate of loans granted through the Platform.	Share of loans with an interest rate higher than 13%: up to 20% – A; from 20% to 50% – B; from 50% to 65% – C; from 65% to 80% – D; over 80% – E
Concentration on a single Project Owner or a group of related owners (5.1.3)	The higher the concentration, the greater the likelihood that, if the relevant Project Owner faces financial difficulties, the Investor will lose most or all of the funds it has provided.	Share of the portfolio: up to 7% – A; from 7% to 12% – B; from 12% to 20% – C; from 20% to 35% – D; over 35% – E
Concentration by jurisdiction or geographical area (5.1.4)	The larger the share of loans granted to Project Owners operating in the same area, the greater the likelihood that, due to local economic circumstances, they will face financial difficulties at the same time.	Share of the portfolio: up to 30% – A; from 30% to 60% – B; from 60% to 75% – C; from 75% to 85% – D; over 85% – E
Concentration by business sector (5.1.5)	The larger the share of loans granted to Project Owners operating in the same sector, the greater the likelihood that, due to adverse circumstances in that sector, the Investor will incur significant losses.	Share of the portfolio: up to 20% – A; from 20% to 35% – B; from 35% to 50% – C; from 50% to 65% – D; over 65% – E
Share of loans assigned to the same credit risk class (5.1.6)	Class A and B loans have no significant impact on the portfolio, as their credit risk is low. However, a significant share of Class C or D loans increases the portfolio risk.	If Class C loans make up more than 30% of the portfolio – C; if Class D loans make up more than 30% of the portfolio – D; if the portfolio contains at least one Class E loan – E; in other cases – A

- 5.3. For each criterion, the Company calculates a weighted score according to the assigned class: A – 1 point; B – 0.8 points; C – 0.6 points; D – 0.4 points; E – 0 points.
- 5.4. Having assigned weighted scores to all six criteria referred to in point 5.1 of the Procedure, the Company calculates the final total score. The maximum possible total score is 6.0. The overall credit risk at the level of the Investor's portfolio is determined according to the following table:

Total score	Credit risk
more than 5.4 (inclusive)	Class 1 (A) – low credit risk
from 4.2 (inclusive) to 5.4	Class 2 (B) – medium credit risk
from 3.0 (inclusive) to 4.2	Class 3 (C) – elevated credit risk
from 1.2 (inclusive) to 3.0	Class 4 (D) – high credit risk
less than 1.2	Class 5 (E) – excessive, unacceptable credit risk

- 5.5. When assessing risk classes at portfolio level, the Company also carries out stress testing in order to assess the resilience of the portfolio over the economic cycle and under various scenarios.
- 5.6. When carrying out stress testing at portfolio level, the Company assesses:
- 5.6.1. the composition of the portfolio – the type of loans in the Investor's portfolio, i.e. the sector of the financed loans and its forecasts;
 - 5.6.2. the collateralisation of the loans in the portfolio – whether and to what extent the portfolio loans are secured;
 - 5.6.3. the economic situation of the jurisdictions or geographical areas of the loans in the portfolio.

- 5.7. When assessing the scenarios referred to in point 5.6 of the Procedure, the Company relies on official information sources (e.g. data published by UAB „Creditinfo Lietuva“, Statistics Lithuania and the Bank of Lithuania).
- 5.8. The result of the stress testing is determined as the product of the probability of occurrence of the scenarios and their impact on the portfolio.

Probability of occurrence	Probability weight	Score
may occur only in extraordinary situations (e.g. force majeure)	<5%	1
may occur, but very rarely	<35%	2
may occur, but rarely	>35%	3
likely to occur	>65%	4
highly likely to occur	>95%	5

Impact level	Impact scale	Score
very low (insignificant)	<1%	1
low	1%	2
medium	5%	3
high (considerable)	15%	4
very high (very considerable)	20%	5

Final test result (probability × impact)	Assessment
1–5	very high portfolio resilience – stress conditions should have no impact on the portfolio
6–10	high portfolio resilience – stress conditions should have no significant impact
11–15	medium portfolio resilience – stress conditions may have a moderate impact
16–20	low portfolio resilience – stress conditions may have a large impact
21–25	very low portfolio resilience – stress conditions may have a very large impact

- 5.9. If the final stress testing result falls within the 16–25 range, the credit risk class of the Investor's portfolio determined under point 5.4 of the Procedure is downgraded by one class. If Class 5 (E) has already been determined under point 5.4, it remains unchanged.
- 5.10. Stress testing is carried out at least once a year, and also each time the composition of the portfolio changes significantly. The results are documented in a written record.

6. CREDIT RISK ASSESSMENT OF PROJECT OWNERS

- 6.1. The credit risk assessment of Project Owners is carried out in accordance with the procedure set out in the Rules for Assessing the Reliability of Project Owners.
- 6.2. Once the creditworthiness assessment of the Project Owner has been carried out in accordance with the procedure set out in the Rules for Assessing the Reliability of Project Owners, a credit risk class is assigned to the specific Project Owner. The assigned class is designated in the same way as set out in point 3.2 of this Procedure.

7. PROVISION OF INFORMATION TO INVESTORS

- 7.1. The Company provides the following information on the Investor's portfolio by electronic means, on an ongoing basis and upon the Investor's separate request:

- 7.1.1. a list of the individual loans of which the portfolio is composed;
 - 7.1.2. the weighted average annual interest rate of the loans included in the portfolio;
 - 7.1.3. the distribution of loans by credit risk class, in percentage and absolute figures;
 - 7.1.4. key information on each loan in the portfolio, including the interest rate, maturity date, credit risk class, the principal and interest repayment schedule and the Project Owner's compliance with the schedule;
 - 7.1.5. for each loan in the portfolio - risk mitigation measures, including collateral providers or guarantors, or other types of guarantees;
 - 7.1.6. all cases of Default by the Project Owner under credit agreements over the past five years;
 - 7.1.7. all fees paid for the loan by the Investor, the Company or the Project Owner;
 - 7.1.8. the results of the loan valuation, the valuation date, the reason for the valuation and a description of the Expected Actual Return, taking into account fees and Default rates.
- 7.2. Loan valuation is carried out in the cases referred to in point 10.1 of the Rules for Assessing the Reliability of Project Owners: at the time the loan is granted; where it is unlikely that the Project Owner will fully meet its obligations to repay the loan; in the event of Default; where the Company assists the Investor in exiting before the end of the loan term.

Calculation of the weighted average annual interest rate

- 7.3. When calculating the weighted average annual interest rate (WAAIR), the Company uses the formula $WAAIR = S / V$, where S is the sum of the notional amounts of all loans included in the Investor's portfolio, and V is the sum obtained by adding up the products of the notional amount of each portfolio loan and its annual interest rate.

Distribution of loans by credit risk class

- 7.4. The Company ensures that each individual loan is assigned to the appropriate credit risk class in accordance with Chapter 4 of this Procedure.
- 7.5. For the purposes of the calculation, it is assumed that:
- 7.5.1. the distribution of loans by class in absolute figures means the sum of the notional amounts of all loans of the same class;
 - 7.5.2. the distribution of loans by class in percentage means the ratio of the sum of the notional amounts of all loans of the same class to the total notional amount of all loans in the portfolio.

Key information on each loan in the portfolio

- 7.6. The information on each loan in the portfolio referred to in point 7.1.4 of the Procedure includes:
- 7.6.1. the loan amount, including the latest outstanding balance;
 - 7.6.2. the currency in which the loan is granted;
 - 7.6.3. the entity responsible for servicing the loan, including its legal name, registration code and place of registration, registered office, contact details and loan servicing policy;
 - 7.6.4. the identity of the Project Owner, including its legal name, country of establishment, registration code, registered office address and website;
 - 7.6.5. the ownership structure of the Project Owner;
 - 7.6.6. the purpose of the loan, with a brief description of the Project;
 - 7.6.7. the interest rate and the method of its calculation;
 - 7.6.8. the loan maturity;
 - 7.6.9. the credit risk class and a description of the procedures for determining it;
 - 7.6.10. the principal repayment and interest payment schedule;
 - 7.6.11. information on whether the Project Owner is complying with the payment schedule, indicating all overdue payments or cases of Default;

- 7.6.12. the percentage of the Project amount that the Investor finances with the loan, expressed as the ratio of the notional amount of the loan to the total Project amount;
- 7.6.13. information on whether the Project Owner is carrying out more than one crowdfunding project financed by any crowdfunding service provider, including the type of offer and the instrument used, the completion date, the notional amount borrowed and other financial and contingent liabilities.
- 7.7. The Company obtains the information referred to in point 7.6.13 of the Procedure from the Project Owner and ensures that it is accurate, reliable and up to date, in accordance with the information collection and verification procedures set out in the Rules for Assessing the Reliability of Project Owners.

Information on collateral (risk mitigation measures)

- 7.8. Collateral may be of two types: direct credit protection – a pledge or mortgage of movable and/or immovable property; indirect credit protection – a promissory note, surety or guarantee provided by a third party.
- 7.9. In the case of direct credit protection, the Company provides Investors with: the type of asset; the latest valuation of the asset and its value, including the expected realisable value in the event of enforcement; the valuation method; the loan-to-value ratio (LTV).
- 7.10. In the case of indirect credit protection, the Company provides Investors with: the name, address and legal nature of the third party acting as collateral provider or guarantor; the ratio, in percentage, of the notional amount of the loan covered by the third party to the total notional amount of the loan.
- 7.11. All collateral provided by the Project Owner and by third parties for its benefit is assessed in accordance with the procedure set out in the Rules for Assessing the Reliability of Project Owners.

Information on cases of Default

- 7.12. The Company provides information on the non-performance by the Project Owner of credit agreements concluded over the past five years. The information is provided to Investors at the time the loan is granted, immediately after a Default event and until the end of the term of the credit agreement included in the portfolio.
- 7.13. The Company satisfies itself that this information is accurate, reliable and up to date in accordance with the verification procedures set out in the Rules for Assessing the Reliability of Project Owners, and informs Investors of the manner in which it has done so.

Information on fees

- 7.14. The Company publishes on its website all relevant information on the fees payable by the Investor and the Project Owner in connection with the financing of the Project and/or the conclusion and administration of the loan agreement.
- 7.15. The published information includes at least: the person to whom the fee applies; the amount of the fee; the person to whom the fee is paid; the services remunerated by the fees (including subscription, management, debt collection and exit fees); the method of calculating the fees; the payment schedule.

Loan valuation

- 7.16. The valuation of each individual loan must reflect the Expected Actual Return. It is calculated as the annual internal rate of return that equates the present value of the expected net cash flows to the amount invested by the Investor. The expected net cash flows are calculated using the formula:

$$ENCF = CCF \times (1 - PD \times LGD) - F$$

Symbol	Meaning	Data source
ENCF	expected net cash flows	calculated
CCF	contractual cash flows – the principal and interest repayment schedule	Loan Agreement
PD	probability of Default corresponding to the credit risk class assigned to the loan	the Company's actual Default rates by class, published on the Platform

Symbol	Meaning	Data source
LGD	loss given Default, equal to 1 – the recoverable proportion	the expected realisable value of the pledged assets in the event of enforcement (point 7.9 of the Procedure), less recovery costs, divided by the outstanding balance
F	fees payable by the Investor in connection with the loan	the Company's fee information published on the website (points 7.14–7.15 of the Procedure)

- 7.17. If there is no collateral, LGD is deemed to be equal to 1. If the valuation of the pledged assets is more than two years old, the value referred to in point 7.9 of the Procedure, reduced by 20%, is applied.
- 7.18. PD values are reviewed at least once a year on the basis of the actual statistics of the Company's loan portfolio and are approved by the CEO of the Company. If the data for a specific credit risk class are insufficient to determine a statistically sound value, the value of the worst class for which sufficient data are available is applied, and this circumstance is disclosed in the information provided to Investors.
- 7.19. The loan valuation is documented in a written record in the Project Owner's file, indicating the valuation date, the data used, the PD and LGD values, the resulting Expected Actual Return and the person who carried out the valuation. The valuation is carried out by the Financing Manager and, in the event of Default, together with the person responsible for recovery.
- 7.20. The portfolio valuation is calculated as a weighted average: the numerator is obtained by adding up the products of the notional amount of each portfolio loan and its Expected Actual Return, and the denominator by adding up the notional amounts of all loans in the portfolio.
- 7.21. All information referred to in this Chapter is, where possible, provided to Investors on an ongoing basis in their accounts on the Platform. In addition, information may be provided upon the Investor's separate request in accordance with the procedure set out in the agreements concluded with the Investor.

8. FINAL PROVISIONS

- 8.1. This Procedure enters into force on the date of its approval, except where the order of the CEO of the Company approving the Procedure provides for a different date of entry into force.
- 8.2. Decisions on the approval, repeal, amendment and/or supplementation of the Procedure are taken by the CEO of the Company.
- 8.3. The Procedure is reviewed at least once a year, and also each time the applicable legal acts change or the Company's business processes change significantly. The review is organised by the Company's lawyer performing the risk management function. The review is carried out together with the review of the Rules for Assessing the Reliability of Project Owners.
- 8.4. A summary of the assessment methodology set out in this Procedure, covering the assessment criteria, the credit risk classes and the principle of calculating the Expected Actual Return, is published on the Company's website. Threshold values are not published.
- 8.5. Employees involved in the credit risk assessment and Investor information provision processes are acquainted with this Procedure, and with each new version of the Procedure, against signature.