



2025 review

Numbers Speak Louder Than Words

	2024*	2025*
Total investors' earnings	EUR 3.1M	EUR 7.3M
Total investments realized	EUR 5.5M	EUR 24.11M
Total investments funded	EUR 37M	EUR 72.4M
Late projects	0	0
Defaulted projects	0	0
Average return (p.a.)	12.74%	11.38%
Active investors	3 271	4 180

*As of the end of the year - 31 December.

Investments carry a risk of partial or full capital loss. It's recommended to invest responsibly and diversify your investments.
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Opening **New Markets** and Expanding Our Reach

Operating across six EU markets, InRento connects investors with property-backed investment opportunities across Europe. In 2025, InRento continued to scale across both core markets and new geographies, strengthening its international footprint. Expansion this year was driven not only by entering new markets, but also by deepening activity in existing ones and financing increasingly complex and larger-scale projects.

Poland

Poland remained one of InRento's most active and strategically important markets in 2025. During the year, investors were offered opportunities to finance projects across Poland's key real estate hubs, including Warsaw, Kraków and Poznań.

In Poland alone, three projects were successfully realised, all generating higher-than-expected returns and being realised ahead of the schedule. One notable example was an apartment complex in Krynica-Zdrój, Poland's largest SPA resort, where the project yield reached 12.35%, exceeding the planned 11.5%.

The year also marked [an important step](#) in the platform's evolution with the financing of a Warsaw Stock Exchange-listed company. InRento provided EUR 3.65 million in financing for the Alvernia Planet complex in the Kraków metropolitan area, owned by the Polish investment group KCI S.A.



This transaction demonstrates our ability to serve not only medium-sized developers, but also large, established companies managing significant asset portfolios. It also reflects growing demand for financing volumes reaching several million euros per project.



Paweł Welo,
Head of Financing – Poland



Italy

In May 2025, InRento entered the [Italian market](#), launching its first buy-to-let project in the country. The project raised EUR 520,000 in just over one hour, reflecting both strong investor confidence and growing demand for geographically diversified opportunities.

The first Italian project, Hotel Catania, is located in the historic centre of Catania, Sicily. The investment supports the conversion of the property into a four-star hotel with 35 rooms, a swimming pool, a terrace, and a restaurant.

Latvia

In August 2025, InRento entered the [Latvian market](#), further expanding geographic diversification for investors.

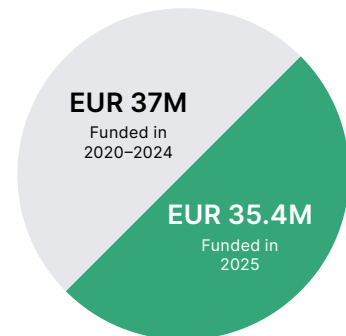
In Riga, short-term rental prices are comparable to Vilnius, while property acquisition costs remain significantly lower, particularly for entire buildings in central locations. This gap creates strong potential for attractive rental yields at lower entry costs.

InRento's first Latvian project, KB21, Riga, is located in the centre of the capital. The project focuses on converting an existing building into budget short-term accommodation, targeting strong demand for affordable urban stays. This was followed by P10, a project in Riga's Old Town, where centrally located property is being repurposed into an operating boutique-style hotel designed for short-stay visitors.



A Year of **Record** Milestones

2025 was a milestone year for InRento – over the course of the year, InRento exceeded the EUR 72.4 million investment threshold, almost doubling its portfolio compared to the end of 2024, when the total amount funded stood at EUR 37 million. The portfolio continued to deliver solid results, with an average annual return of 11.86%. At the same time, investors have earned more than EUR 7.3 million in profit.



Total funded: EUR 72.4M

Record-breaking repayments

In 2025, the total value of realised investments exceeded EUR 18 million, while the cumulative value of all realised investments to date reached EUR 24.25 million. These figures underline the platform's stability and its ability to return capital to investors consistently over time.

Lithuania's first floating hotel – Floatel, Vilnius – fully realised

The Floatel, Vilnius project marked the successful realisation of Lithuania's first floating hotel, exceeding initial expectations. The project delivered an average annual return of 10.87%, outperforming the projected 10%. In total, EUR 1.27 million was returned to investors, including more than EUR 50,000 in capital gains.



Profit Share and Opportunities to Earn More

While many real estate projects on the InRento platform offer a fixed capital gain, the platform also offers selected investments with a profit-share component. In simple terms, profit-share projects don't just offer fixed interest – they also provide variable capital gains. These gains are linked to the project's profitability and can significantly boost your total return on investment.

The following realised projects illustrate how profit share can significantly enhance investor returns.

Bajorai 20, Vilnius

Bajorai 20, Vilnius was successfully realised in 2025. The project's performance exceeded expectations: instead of the projected 9% annual return, the actual average annual return across all stages reached 15.94%.



Forest 22, Vilnius

Another strong example of profit share performance is the Forest 22, Vilnius project. Here too, actual results significantly exceeded initial projections. Instead of the expected 9% annual return, the average annual return across all stages reached 22.34%.

These realised projects demonstrate how profit share can meaningfully increase investor returns when projects are executed successfully and market conditions are favourable.

Sustainability and Diversification in Focus

At InRento, sustainability means combining environmental responsibility, strong financial performance, and broader access to wealth creation.



A significant share of our portfolio now consists of conversion projects – reusing existing buildings instead of constructing new ones. Adaptive reuse is typically 20-30% more cost-efficient, faster to execute, and far more sustainable than building from scratch.



Bernardas Preikšaitis,
COO

From a risk perspective, working with existing structures also reduces exposure to construction and regulatory uncertainty, as conversions typically face fewer permitting, zoning, and development risks than new-build projects.

InRento sustainability approach is aligned with international studies and industry reports, including insights from [leading organisations](#), showing that the reuse and upgrading of existing buildings generally has a lower carbon footprint than demolition and new construction.

In pursuit of greater sustainability and diversification, InRento broadened its international footprint, with a majority of projects financed outside Lithuania this year.

Amount financed

47% Lithuania

53% Abroad

Greater Capital, Greater Upside

Investing larger amounts through the InRento platform allows investors to unlock higher returns and additional platform benefits.



We are pleased to see that many of our investors choose to allocate larger amounts through our platform. By investing more, investors can earn higher interest income as well as greater capital gains.



Deividas Urbanovičius,
Investor Relations

Below is an illustrative example showing both annual and monthly returns.

With an investment starting from EUR 30,000, the annual interest rate is 10%, while investments of EUR 50,000 or more earn 10.25% per annum.

This results in:

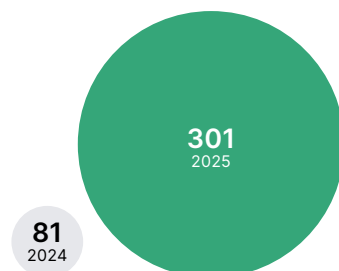
- EUR 30,000 investment – EUR 3,000 per year, or approximately EUR 250 per month;
- EUR 50,000 investment – EUR 5,125 per year, or approximately EUR 427 per month.

Premium investor status

We are especially pleased that the number of Premium investors on the InRento platform has increased nearly four times over the past year. This status is granted to every InRento user whose total investments on the platform exceed EUR 50,000.

Premium status is designed to recognise long-term commitment and to provide tangible advantages:

- Early access to new projects, allowing Premium investors to review and invest before projects become publicly available;
- Lower secondary market fees;
- Access to [Grand Sale](#) and enhanced liquidity;
- Individualised investing experience.



Number of Premium investors

#1 LendTech of the Year 2025

In 2025, InRento was awarded “LendTech of the Year” at the European FinTech Awards in London, recognising the platform as a strong, market-shaping solution that makes real estate financing and investing more accessible to a broader audience across Europe.

This recognition follows earlier acknowledgements by the European FinTech Awards, where InRento was named Investment Technology of the Year in 2022 and 2024.

Being recognised among Europe’s leading financial technology companies for the third time confirms the platform’s strategic direction, the quality of its execution, and its contribution to the development of the finance sector.



Building Value Beyond Returns

In 2025, InRento's activities extended beyond financial results to meaningful engagement with the communities we are part of.



InRento became the general sponsor of Lithuania's flagship triathlon event, the Trakai Triathlon. As a long-standing highlight of the country's sporting calendar, the event brought together more than 700 participants and plays an important role in inspiring and nurturing future generations of athletes.

For the second year in a row, the platform expanded its cooperation with the Rimantas Kaukėnas Charitable Foundation, a non-profit organisation that provides help to seriously ill children. Using the InRento platform, investors were able to donate directly to the foundation by contributing a chosen amount or allocating part of their earned interest.



Throughout the whole month of December, we ran a funding campaign for the Rimantas Kaukėnas Charitable Foundation. During this period, 148 individuals collectively contributed EUR 6,596. In our initial communication, we pledged to double the amount donated by our investors. However, the allocated budget allowed us to triple it instead. As a result, together with you, we are donating a total of EUR 19,788 to the Rimantas Kaukenas Charitable Foundation.

These initiatives reflect the broader vision behind InRento and the values that shape the company's culture. They are closely aligned with the long-term mindset of the company's founder Gustas Germanavičius. Read about G. Germanavičius' personal entrepreneurial journey in a recent [Fortune](#) and [Yahoo Finance](#) article.

A Look Ahead 2026



Gustas Germanavičius,
Founder & CEO

Across Europe, real estate is entering a phase where quality, adaptability, and sustainability matter more than ever. New developments are becoming more complex, slower, and more capital-intensive, while cities are increasingly shaped by how effectively existing buildings are reused. This reinforces our conviction that well-structured buy-to-let and conversion projects will continue to offer attractive risk-adjusted returns.

In 2026, we plan to further expand our activity across the European Union. Hospitality, short-term accommodation, and income-generating mixed-use assets in prime urban locations will remain a core focus, particularly where existing buildings can be brought back to life rather than built from scratch. These projects not only respond to market needs but also align with tightening sustainability and energy-efficiency standards across the EU.

At the same time, we will remain conservative in how we grow. Every new project must meet our standards, be secured by real assets, and fit within a diversified portfolio. Maintaining our track record – zero late or defaulted projects – matters more than chasing volume.

We also see more investors looking for predictable income, transparency, and exposure to real assets without the operational burden of direct ownership. Our role is to make that access simpler and increasingly international.

Looking ahead, 2026 will be about consistent execution, financing higher-quality projects, and continuing to earn investor trust through proven results. That discipline has brought us here and it will guide us forward.