NUMAI
2024 Q3 Overview



Aurimas Čiagus
Cofounder & CEO

This quarter, the waiting game officially ended. Customers stopped holding out for cheaper real estate, investors rushed into deals forhigh rates, and banks suddenly became eager to make friends—competition is fierce!

At Numai, we didn't sit around either. We've worked hard to stabilize our pipeline, and I'm confident we'll close the year with a $30M+ portfolio, setting the stage to hit the gas in 2025. No more waiting—I'm tired of it!
Before we dive into full-speed growth, we're sharpening our game:
•Smarter client assessments (no more guessing games).
•Stronger ESG policies (because sustainability is cool).
•Better bank deals (cheaper is better).
•Streamlined onboarding systems (fewer manual mistakes, fewer headaches).

The prep work may not be glamorous, but it's setting us up for big things. Thanks for sticking with us—2025 will be worth the wait!

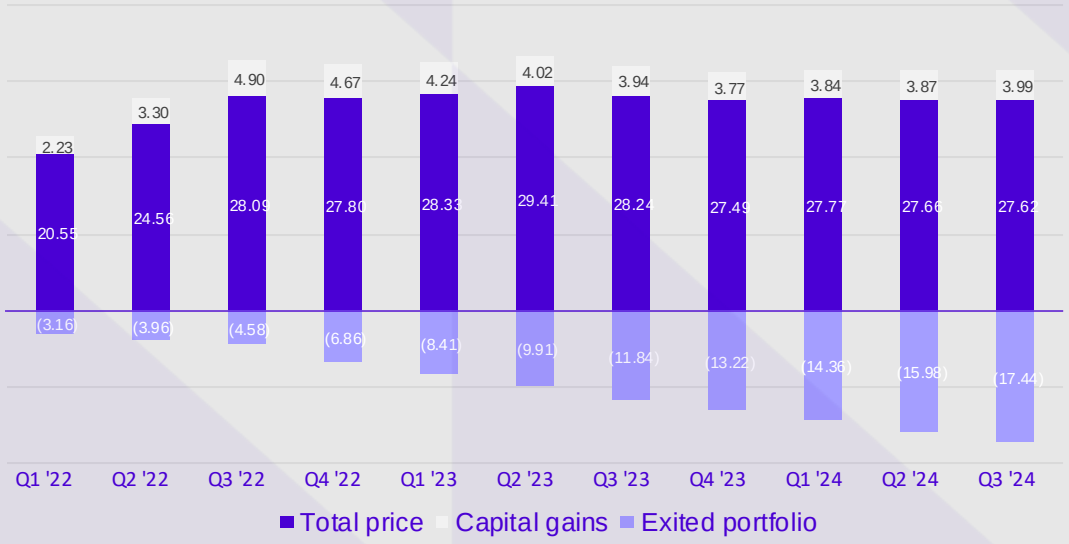
Rent Revenue Changes Q3 '24 vs Q2 '24*



-3.4%

* Rent revenue decrease is directly related to EURIBOR decreases as majority of our rent contracts are directly related to EURIBOR and are recalculated every 6 months.

Portfolio Dynamics, Mln. Eur.



Client Wealth Growth*



13% or €4M

*Appreciation of value of the properties according to HPI (house price index). Not included in the value of portfolio. This number has slightly fallen due to increased number of client exits.

Key Milestones



This quarter, we worked with one of the Big Four auditing firms to review our client onboarding and risk assessment processes. Their feedback helped us find areas to improve, and we are now making changes to make our processes stronger, safer and easily scalable. These updates support our goal of creating more sustainable and reliable client processes for the future.

Assets Under Management



159

We have in total 159 assets that we are currently managing including preliminary contracts with sellers.

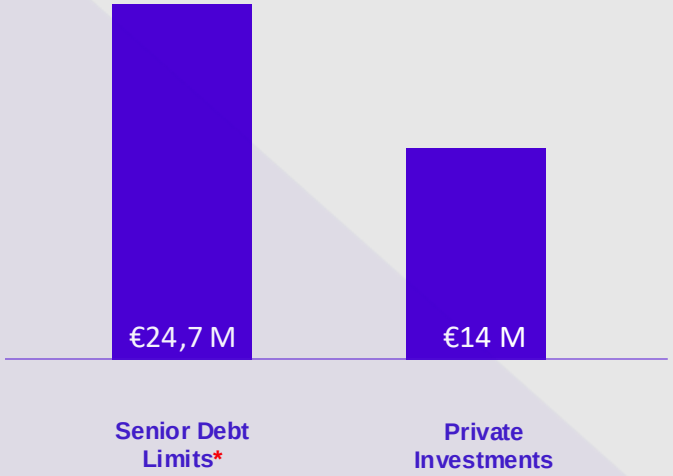
Helping people to become homeowners



80+

We are delighted that 85% of our clients successfully purchase their properties, which prooves that both client and property analysis is working and allows us to make quality contracts. More than 80 clients have already become official homeowners with help of NUMAI!

Capital Raised



* Stands for the unamortized portion of the senior loans.