NUMAI
2024 Year Overview



Aurimas Čiagus
Cofounder & CEO

As we wrap up 2024, I wanted to share a quick update on NUMAI's performance. This year wasn't about flashy expansion—it was beautifully boring: smarter financials and laying the groundwork for future growth. And guess what? We pulled it off. Our portfolio stayed steady most of the year and started growing again just as 2025 approached.

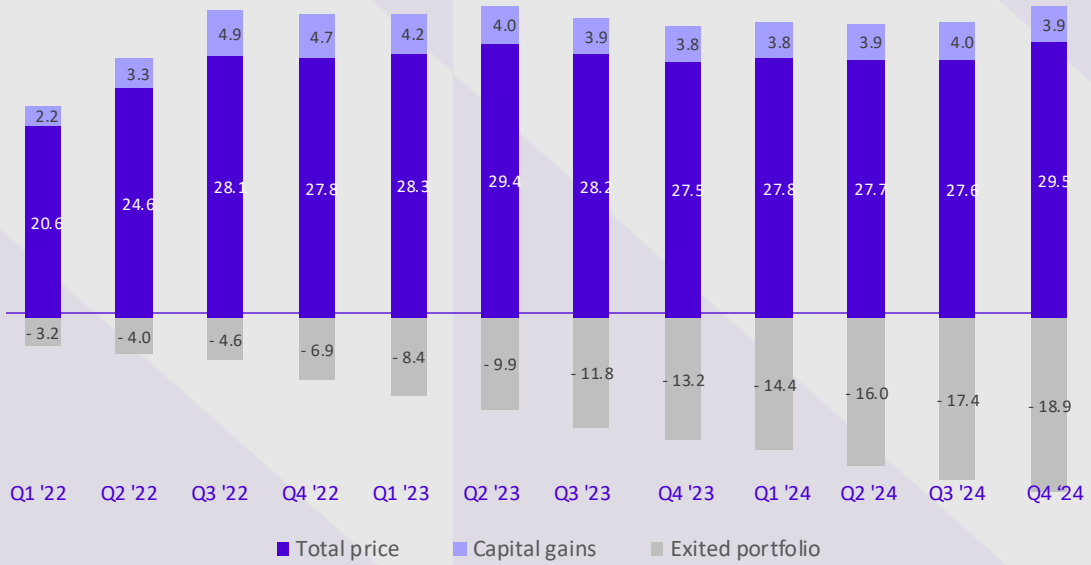
We refinanced expensive debt, secured better margins with major creditors, improved client qualification, and achieved the best financial results in NUMAI's history. Stability has never looked this good!

The last quarter brought a wave of new clients, proving that demand for our model remains strong. At the same time, our portfolio resumed growth, signalling a promising year ahead.

Meanwhile, our spin-off, PLOTE, is crushing it—developing custom single-family homes and expanding access to homeownership from a new angle. We're incredibly proud of their success, proving that great ideas with strong execution always win.

With solid financials, a growing portfolio, and a fresh wave of customers, we're entering 2025 stronger than ever. Thanks for being part of this journey—we're just getting started!

Portfolio Dynamics, Mln. Eur.



Client Wealth Growth*

13% or €3,9M

*Property value appreciation, based on the House Price Index (HPI), serves as a liquidity buffer, reflecting the increased worth of assets compared to their original purchase price. This off-balance figure is not included in the portfolio size.

Key Milestones in 2024

Improved Client Qualification

We worked with a Big Four firm on client qualification, identifying additional risks. We're now implementing improvements to make our process more sustainable.

Improved Senior Debt Conditions

We enhanced senior debt terms, secured lower margins, and refinanced expensive historical debt, strengthening our capital structure and improving financial efficiency.

Successfully Implementing Our MIssion

We continue to uphold a client exit success rate above 80%, reinforcing the sustainability of our operations and the effectiveness of our business model.

Assets Under Management

207

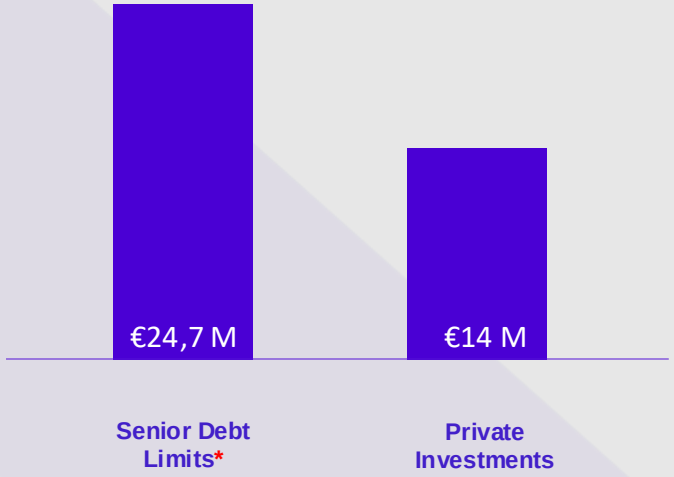
We currently manage 207 assets, including preliminary agreements with sellers.

Rent Revenue Changes 2024 vs 2023*

+27%

* Compared to the previous year, rental revenue increased by one-third, driven primarily by EURIBOR rates. However, this impact on income is expected to decrease significantly in 2025

Capital Raised



* Stands for the unamortized portion of the senior loans.