NUMAI
2025 Q2 Overview



Aurimas Čiagus
Cofounder & CEO

Dear Investors,

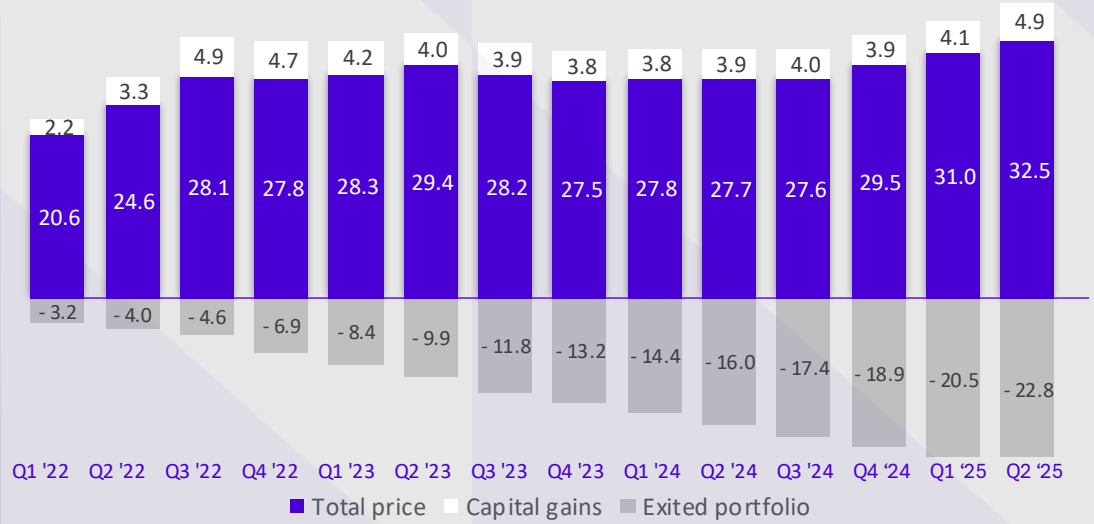
The second quarter brought strong momentum across several key areas. We reached an agreement with Luminor - one of the region's largest banks - on refinancing and a new credit line, while also confirming additional credit facilities with other partners. These steps not only reinforce our capital structure but also ensure we are well-prepared for continued portfolio growth.

We expanded our footprint by officially launching operations in Klaipėda, ensuring steady growth as we broaden our presence. On the product side, we rolled out a major onboarding enhancement that improves verification quality, strengthens process reliability, and equips us to scale with greater efficiency.

This quarter also marked the successful completion of our audit - an important step in maintaining operational discipline and transparency. At the same time, demand remained strong in both Lithuania and Estonia, with the team's energy and commitment driving results.

With solid fundamentals, expanding operations, and sustained demand, we are well-positioned to carry our growth forward through the rest of this year and into the next.

Portfolio Dynamics, Mln. Eur.



Client Wealth Growth*

15% or €4,9M

*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

Secured New Bank Limits
Confirmed refinancing and a credit line with Luminor and gained approvals for new lines with other bank.

Expanded to Klaipėda
Launched operations in Klaipėda with strong early growth and momentum that continues to build.

Upgraded Self-Onboarding
Released a major onboarding update to improve client verification quality and efficiency.

Assets Under Management

216

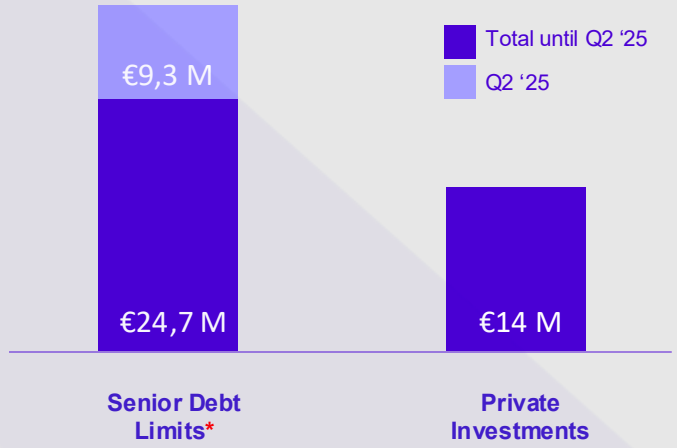
We currently manage 206 assets, including preliminary agreements with sellers.

Average Property Price in 2025

€204K

Represents the average purchase price of properties in 2025, consistent with the market average in Vilnius.

Capital Raised



* Stands for the unamortized portion of the senior loans.