

NUMAI

2024 Q1 Overview



Aurimas Čiagus
Cofounder & CEO

The market outlook is cautiously optimistic as we refocus on growth this year. We trust, that the residential real estate market will grow and start to catch up with previous periods. In Q1 we already see more demand from the customers, and we plan to expand our portfolio, especially after the summer.

Additionally, we have achieved more favourable terms for our senior debt, which constitutes our primary cost. This trend, characterized by diminishing senior debt margins and a decline in EURIBOR rates, gives us the courage to slightly lower our pricing and help more people to have their homes.

Consequently, we project stronger financial performance compared to the previous year, which was the first year we reached profit from rent to buy services.

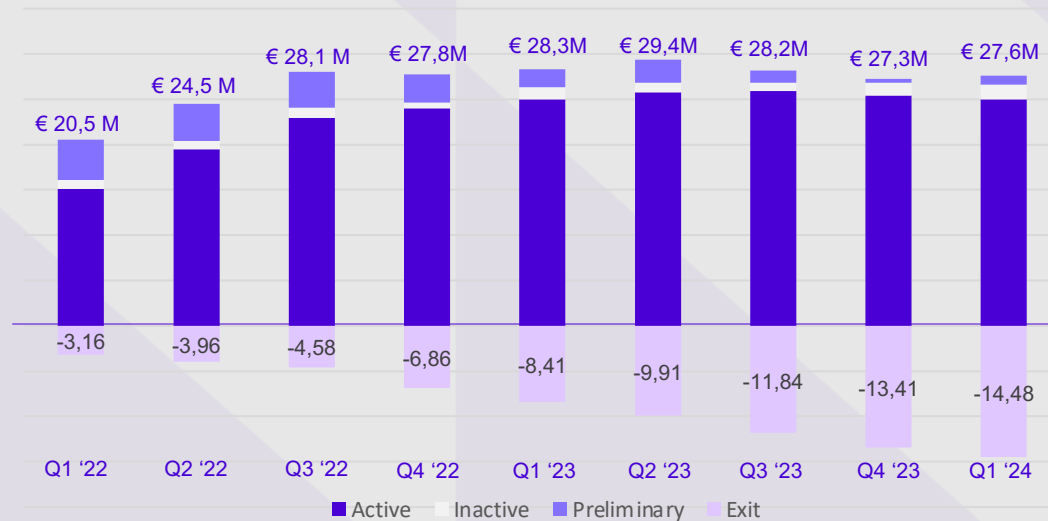
So, the sun is starting to shine. I wish everyone a year free from surprises, although we stand prepared as never before to address them should they arise.

Rent Revenue Growth Q1 '23 vs Q1 '24*

+26%

* Rent revenue increase is directly related to pricing adjustments in order to compensate for increased Euribor expenses and the onboarding of new clients with higher yields.

Portfolio Dynamics, Mln. Eur.



Client Wealth Growth*



13% or €3,6M

*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



Increased bank leverage and renewed limits

Last quarter, we increased bank leverage, securing €1.2M in additional limits from two banks and renewing a €1M limit with another. This reflects growing confidence in our business model and sets the stage for continued growth.



Preparation for scaling

In Q1, we primed a potent marketing campaign for Q2 to boost our portfolio. Simultaneously, we're gearing up IT solutions for scalable operations. This proactive strategy underscores our commitment to sustainable growth.

Assets Under Management

177

We have in total 177 assets that we are currently managing including preliminary contracts with sellers.

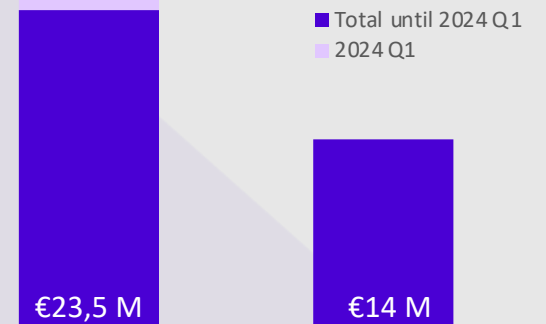
Helping people to become homeowners

70+

We are delighted that 85% of our clients successfully purchase their properties, which proves that both client and property analysis is working and allows us to make quality contracts. More than 70 clients have already become official homeowners with help of NUMAI!

Capital Raised

€1,2 M



Senior Debt Limits*

Private Investments

* Stands for the unamortized portion of the senior loans.