

NUMAI

2023 Q4 Overview



Aurimas Čiagus
Cofounder & CEO

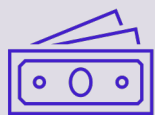
In the past year, our focus heavily shifted from portfolio growth to business profitability and sustainability. Despite challenges such as capital price fluctuations, uncertainties in the residential real estate market, and cold banker faces, our resilient payment collection process and strong customer commitment to homeownership allowed us to navigate these headwinds successfully.

For this year we do not expect that the tailwind will change the headwind, but we already see softer banker faces, easing capital prices and we trust that residential real estate prices survived torture with interest rates. Thus, we are preparing for a new cycle of growth.

I am excited about our achievements in Q4, including a) successfully refinancing our bonds at one of the season's lowest prices, b) finalising our ESG policy, and c) we prepared our plans to grow in quantities and qualities.

As we step into 2024, it promises to be a year distinct from the last, and we stay committed to our mission of enabling many more people to become homeowners.

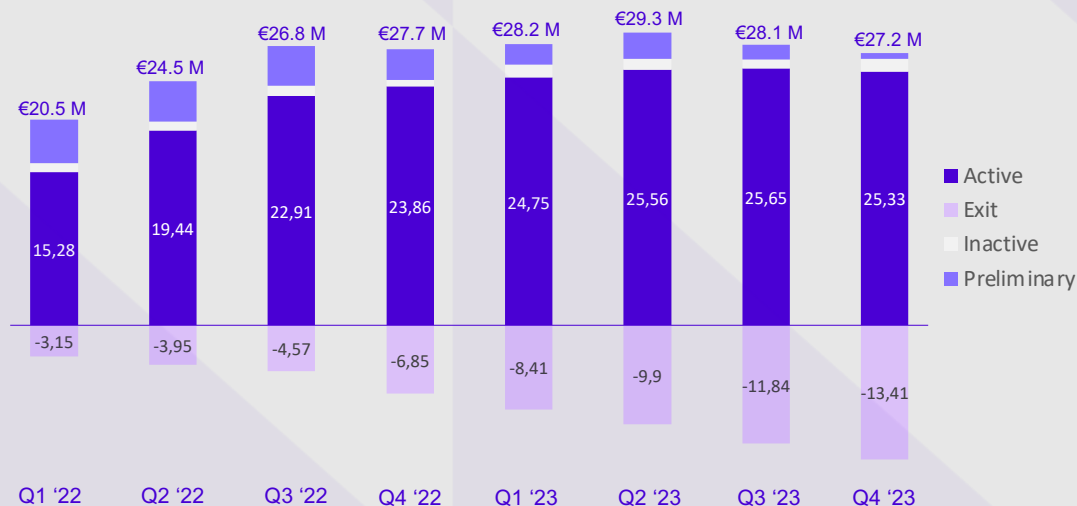
Rent Revenue Growth 2022 vs 2023*



+46%

* 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 €3,5M

*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



Bond Buy Back + Issuance

Successfully bought back 2021 Bond issuance worth €4.4 Mln. and issued new one worth €3.2 Mln at 6% + 6M Euribor rate.



ESG Strategy Finalised

We finalised and signed our ESG policy. It will be even more integral part to our business strategy.



Website Uplift

To prepare for scaling in 2024 we updated our website and are currently developing new functionalities for automation.

Assets Under Management

174

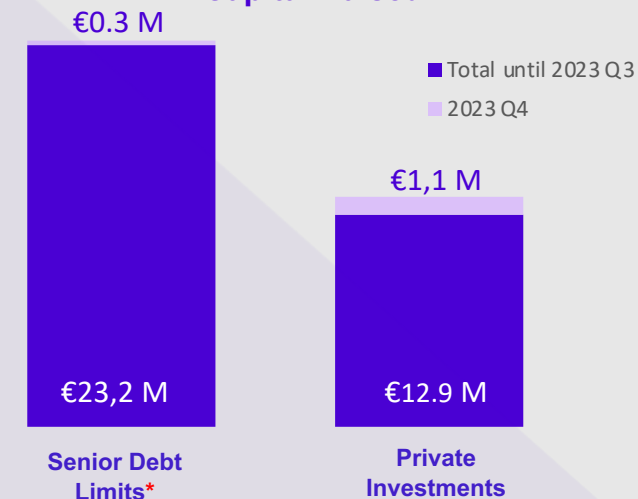
We have in total 186 assets that we are currently managing including preliminary contracts with sellers. In 2023 we have added a total of 26 properties costing over €5.5 Mln.

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



* Stands for the unamortized portion of the senior loans.