

# NUMAI

## 2023 H1 Overview



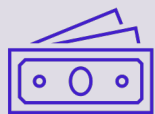
**Aurimas Čiagus**  
Cofounder & CEO

It is my pleasure to present an overview of the first half of 2023. This year presented several major risks to our business, so we focused heavily on overhead optimization and margin sustainability. First, we updated our pricing to all clients to manage the emerging risks. Second, we purposefully slowed down our growth until the economic situation stabilizes. Third, we decreased the number of late-paying clients by 50%. Lastly, we are pleased that more than 85% of our exited clients have successfully exercised their option to purchase their homes.

These measures allowed us to achieve positive financial results in Lithuania this half of 2023. However, we still need to invest in our Estonian branch to reach optimal portfolio size.

These efforts have allowed us to continue to have the creditors and investors trust in our business model in 2023 and I am confident in business sustainability in the future.

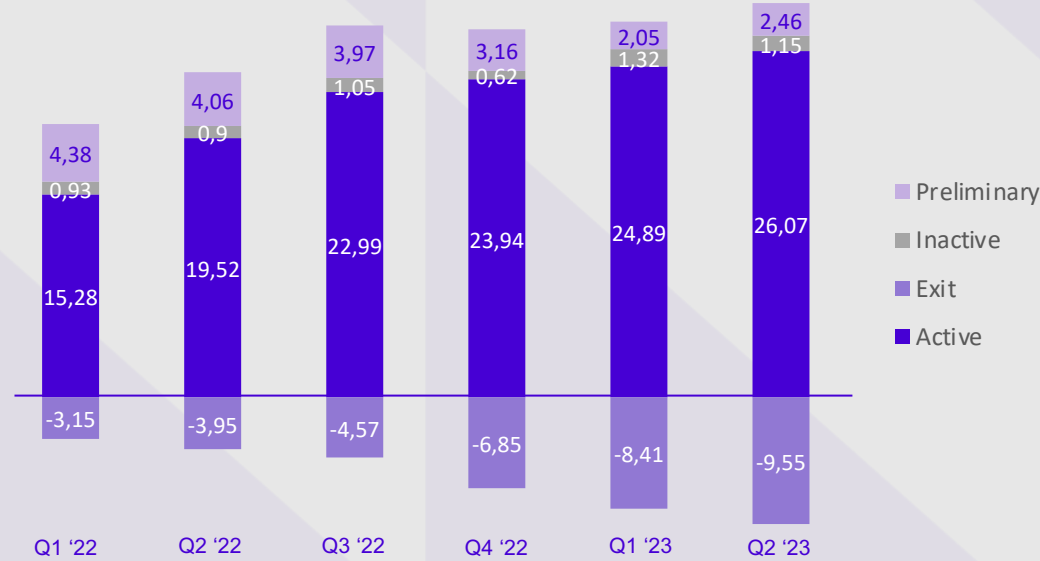
### Rent Revenue Growth H2 '22 vs H1 '23\*



# +25%

\* Rent revenue increase is directly related to active portfolio growth and pricing adjustments in order to compensate for increase Euribor expenses.

### Portfolio Growth, Mln. Eur.



### Client Wealth Growth\*



# 17% or €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 down due to increased

### Key Milestones



Euribor risk management

Upgraded pricing to all of our clients in order to compensate additional costs due to Euribor



IT & Accounting

In order to optimise costs we fully moved IT and accounting in house.



Fulfilling Mission

We are thrilled that 85% of our clients successfully become owners!

### Assets Under Management



# 190

We have in total 190 assets that we are currently managing including preliminary contracts with sellers. In 2023 so far we added 27 new properties to our portfolio, and had 16 successful client exits.

### Late Client Payments

# 47%

In the first half of 2023 we heavily focused on client payment management and successfully decreased number of late paying clients.

### Capital Raised

