



ESTATEGURU

**Leading marketplace for
short-term property loans**

**Building the leading cross-border
technology platform for property-backed
SME loans in Europe and beyond**

The product: EstateGuru seamlessly connects borrowers with investors on a single technology platform

Tech platform allows for **fast, flexible and cost-efficient debt financing** with secure real-estate collateral.

For SMEs

- ✓ Fast
- ✓ Flexible
- ✓ Accessible
- ✓ Digital
- ✓ API ready

EstateGuru's tech platform

- ✓ Tech infrastructure
- ✓ Collateral trusteeship
- ✓ Integrated KYC/AML layer
- ✓ Advanced data and analytics
- ✓ Value added services

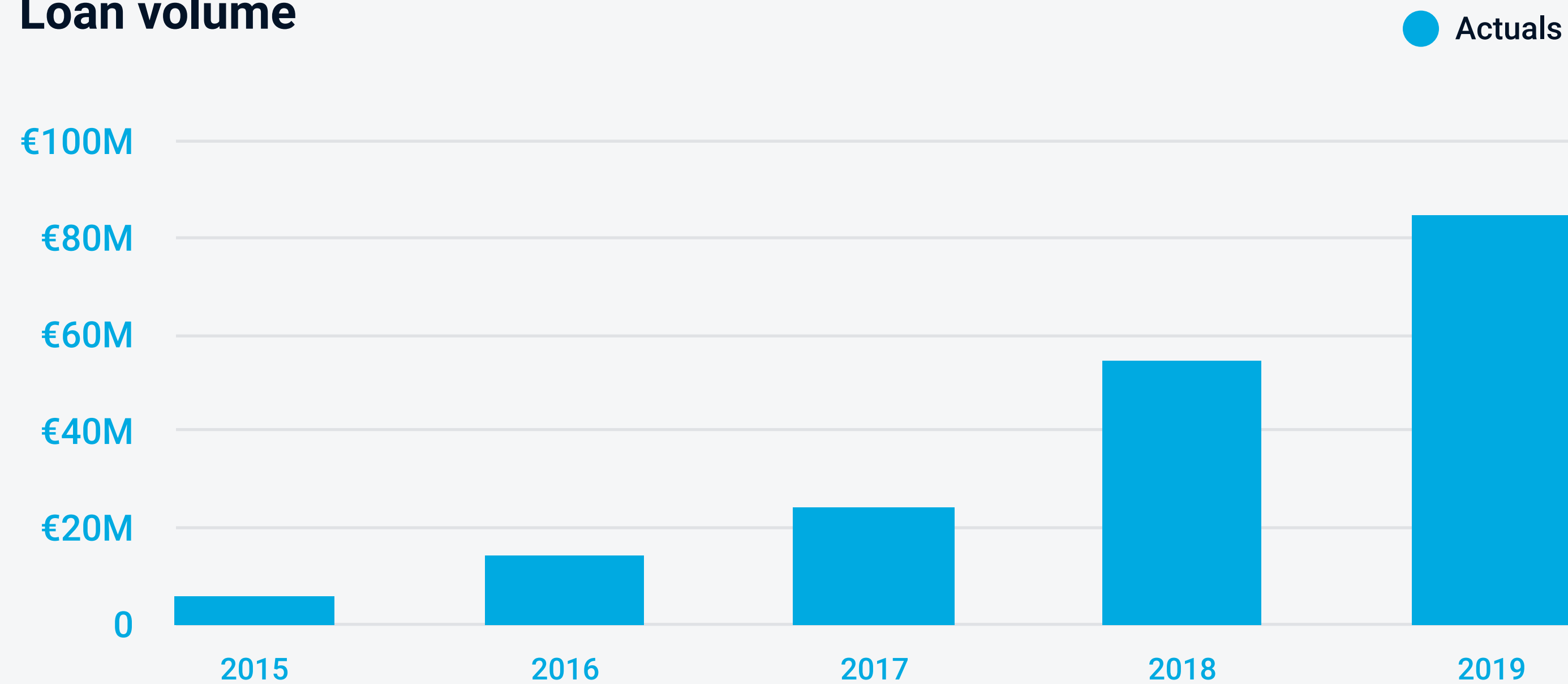
For Investors

- ✓ Simple and standardized
- ✓ 100% collateralized
- ✓ High yielding
- ✓ Diversified

Traction: 100% yearly growth since inception

*"Largest property lender in Continental Europe" **

Loan volume



€197M+

Funded loan
volume

0%

Loss of capital

€3.8M

ARR

45,000+

Registered
investors

12%

Annual return

100+

Countries represented
by investors

* According to <https://p2pmarketdata.com/>

Three drivers how EstateGuru will lead the next wave of SME property-backed financing and fixed-income investing

1. Geographic expansion / 2. Institutional funding / 3. Technology advancement

1. Geographic expansion: Trillions of loans outstanding in growing European market

EstateGuru has already expanded to six countries, is licensed in the UK and continuing expansion to bigger markets will be key for growth ambition.

Market entry pipeline for 2019-2020

		Deposits (€bn)	Business loans (€bn)
 Finland	✓	191	85
 Spain	✓	1,199	293
 Portugal	✓	260	69
 Germany		5,644	934
 UK	✓	3,545	210
 Netherlands		1,038	260

✓ - Countries where EstateGuru is legally ready

Criteria for expansion

Suitable legal and mortgage structure

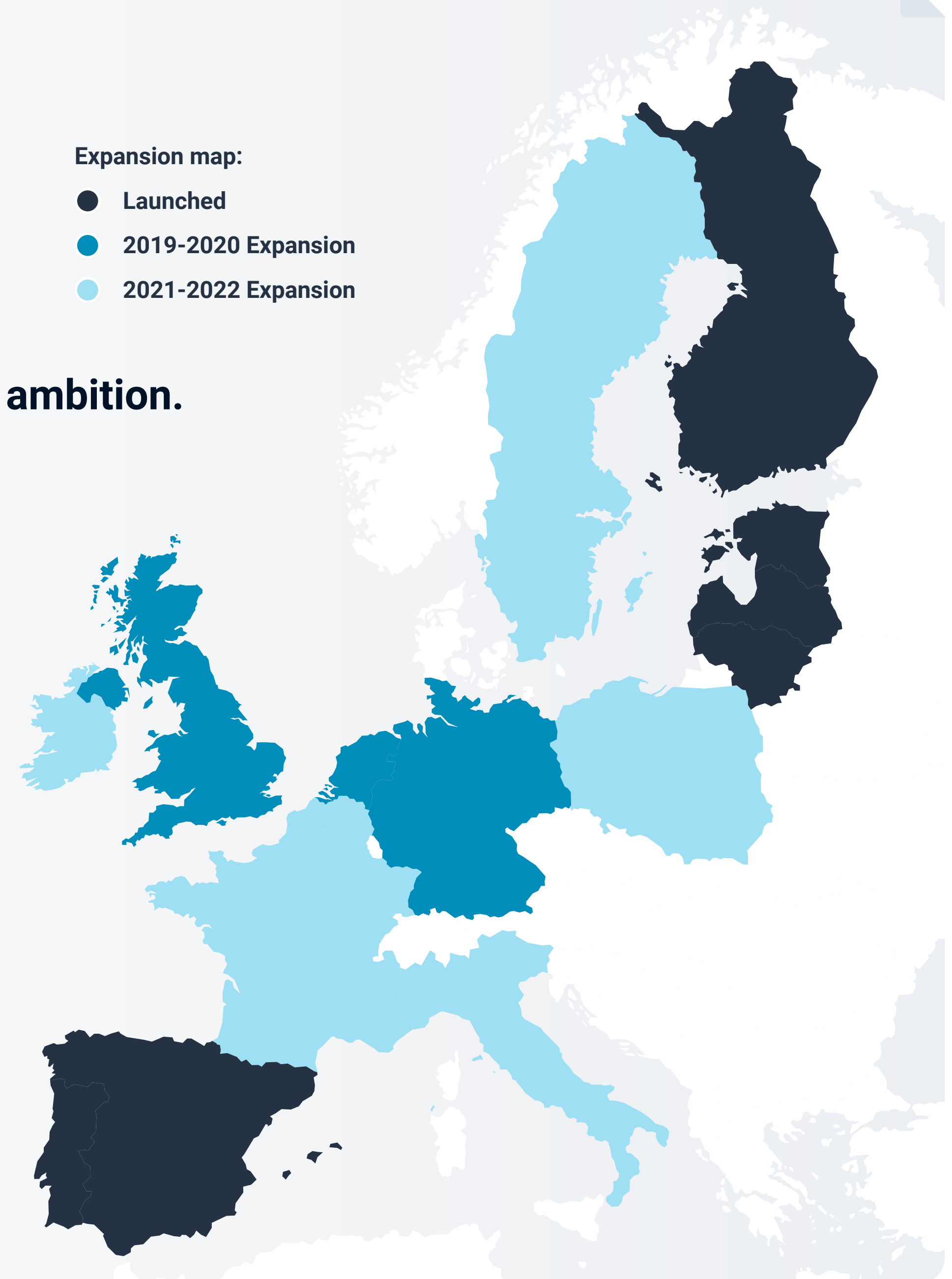
High-yielding customer segment

Underserved market with lack of SME access to debt funding

Long-term sustainable growth potential

Expansion map:

- Launched
- 2019-2020 Expansion
- 2021-2022 Expansion

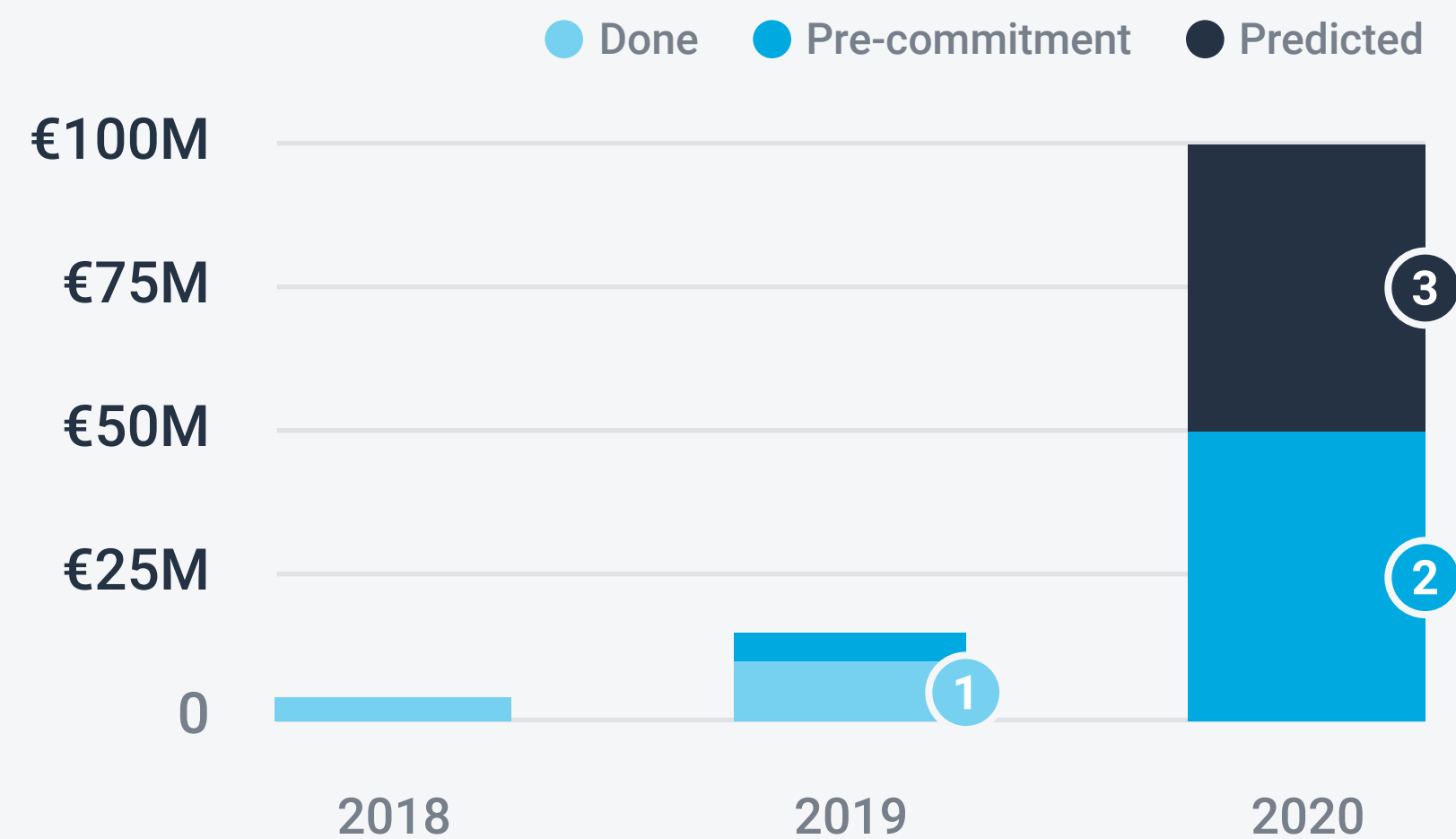


Institutional investors: strong funding and robust pipeline

Institutional direct lending is increasing and EstateGuru has strong pipeline of new credit lines.

- ✓ Institutional credit lines allows to speed up the loan volume growth and increase profitability
- ✓ Creation of API for institutional integrations will simplify the on-boarding and provide live data for institutions

New credit lines lined up for upcoming year



1 10% of investments over the last 12 months from institutional investors such as Varengold

2 Signing of two new credit lines of up to €50m each planned by end of the year

3 Dialogues and DD ongoing with 10 institutional investors

Varengold
BANK

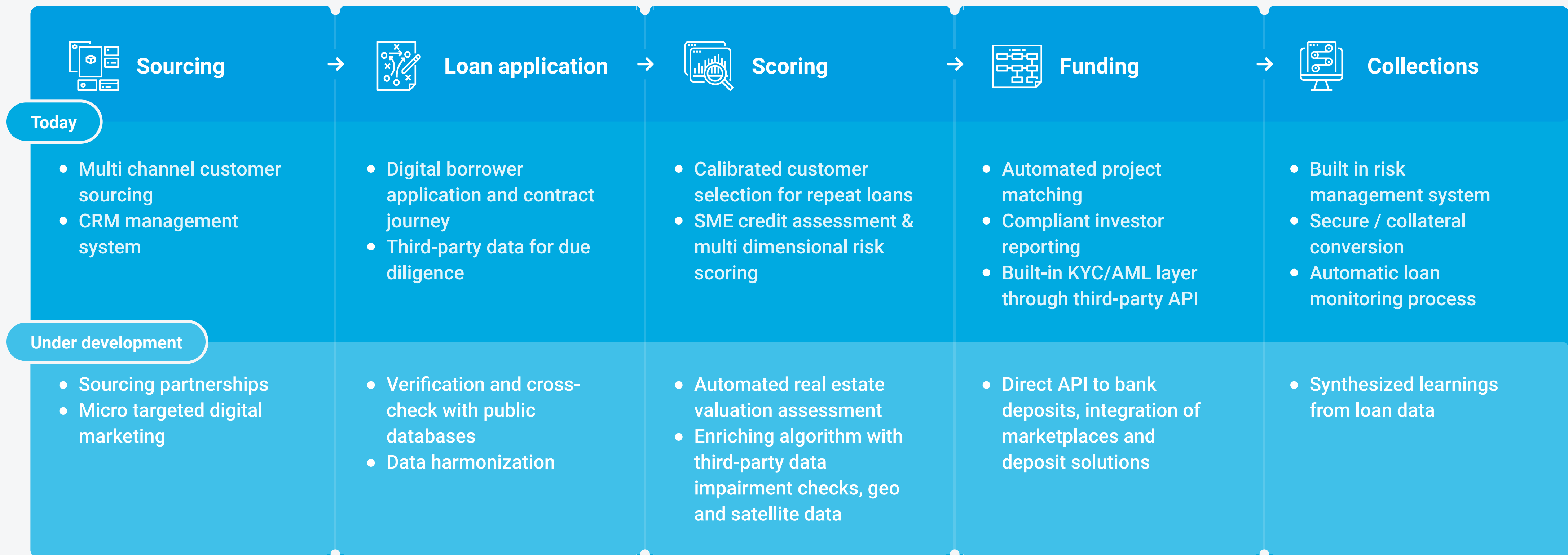
"Working with EstateGuru is a breeze! I'm impressed by how vibrant and professional is this venture. I not only believe in the talented people that make up the company, but also that its business model is bound for success in the very attractive and fast-moving European real estate market. Together, Varengold Bank and EstateGuru will contribute much to the revolution."

Lukas Diehl

Executive Vice President of Varengold Bank AG

3. Technology: automation and scalability at our core

Proprietary platform improves deal sourcing, increases underwriting quality and reduces operational cost of lending.



**EstateGuru has a solution which
will close the market gap left open by
banks and traditional lenders**

EstateGuru will help to solve the arbitrage of the market

EstateGuru operates in a segment where borrowers have been underserved and investors are missing the right risk/return profile.



SMEs have limited access to credit



High rejection rates
of up to 40%



Long time to funding of multiple
weeks is too slow for SMEs



Unattractive
borrowing terms



Investors struggle to generate yield



Limited access to good investments resulting
in trillions of sleeping money in deposits



High risk of higher yielding instruments
without collateral protection



Good investments are localised
making investing cumbersome

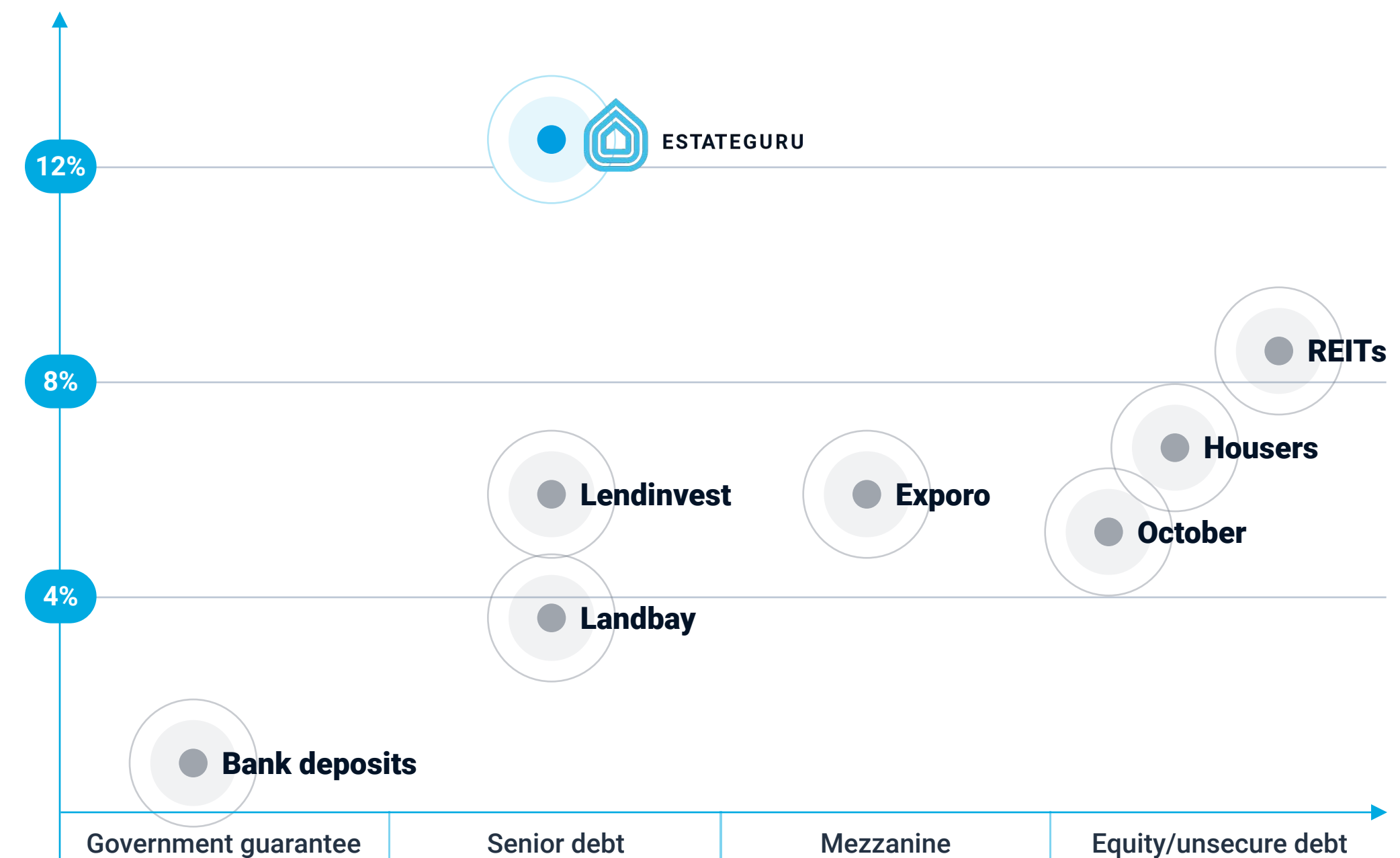
Clear advantages compared to competitors

Offering more efficient and advanced platform for SMEs and better risk/return for investors, respectively.

Modern solution for borrowers

	SPEED	UNDERWRITING	REACH
EstateGuru	Quick & digital	Experts + data + tech	Cross-border
Traditional banks	Long & complex	Manual	Local
Lending platforms	Medium & digital	Manual	Mainly local
Specialised lenders	Medium & digital	Manual	Local

Right risk/return for investors



Borrowers: strong repeat behaviour and a diversified borrower base

More than every 2nd customer returns to EstateGuru by taking out 3 loans in five years' time on average.



Access

Access to financing, 50%+ returning customers



Speed

Offer within 24h, max. 3 days to funding



Flexibility

Flexible payment terms, no additional cost earlier repayment & prolonging the loan



Size

Average loan amount of €145k, offering from €30k to €3M



Rates

Borrowing rate ranges from 8% to 13%



"Endover is the largest residential developer in Estonia but we still need and use alternative financing opportunities due to their **flexibility, speed and team expertise**. EstateGuru has played an important role in our success story", [Robert Laud, CEO of Endover](#)



"What keeps me coming back to EstateGuru, is the ease of process, a professional and friendly team. **I've financed 5 of my projects via EstateGuru** and I will do so in the future as well", [Alo Arumäe, Founder/CEO of A&D Invest](#)

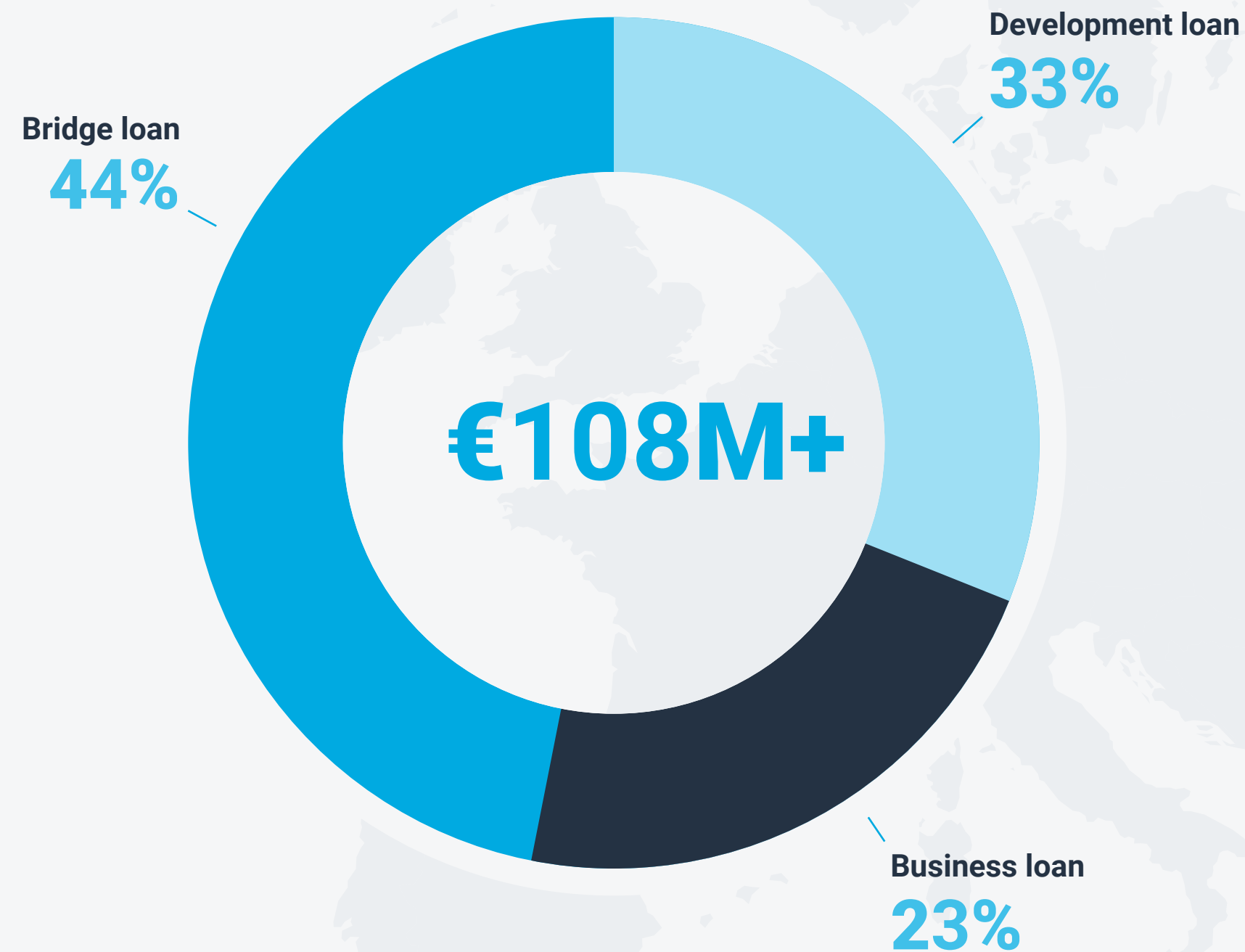


"Thanks to Estateguru I managed to finance the first phase of my development project. Originating from Ireland, I couldn't get a loan from a local bank in Portugal. **EstateGuru is able to finance projects cross-border** all over Europe", [Robert, real estate developer from Portugal](#)

Investors: highly attractive returns to investors across markets

Healthy portfolio without any capital loss and high yields will continue attracting investors.

Outstanding loans by type



41%
Referred investors

90%
Repeat investors

1350+
Originated loans

12.0%
Historical return for investors

10.2 mo.
Average loan maturity

11.6%
Return from defaulted and recovered loans

100%
Collateralized loans

59%
Loan-to-value ratio

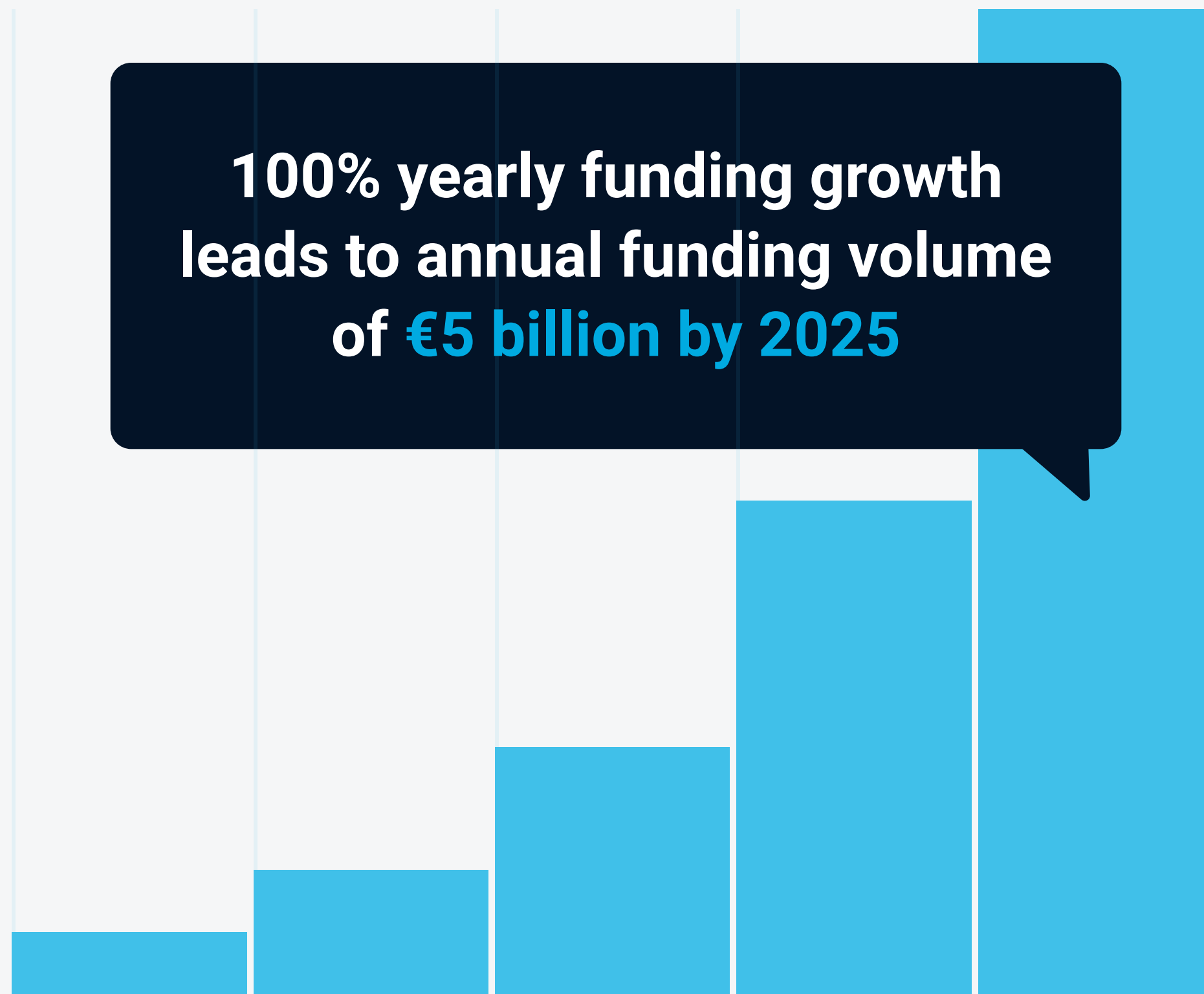
0%
Loss of capital

3.3%
Default loan ratio (from total portfolio)

EstateGuru will facilitate €5 billion annually in 2025, by expanding to new markets across Europe

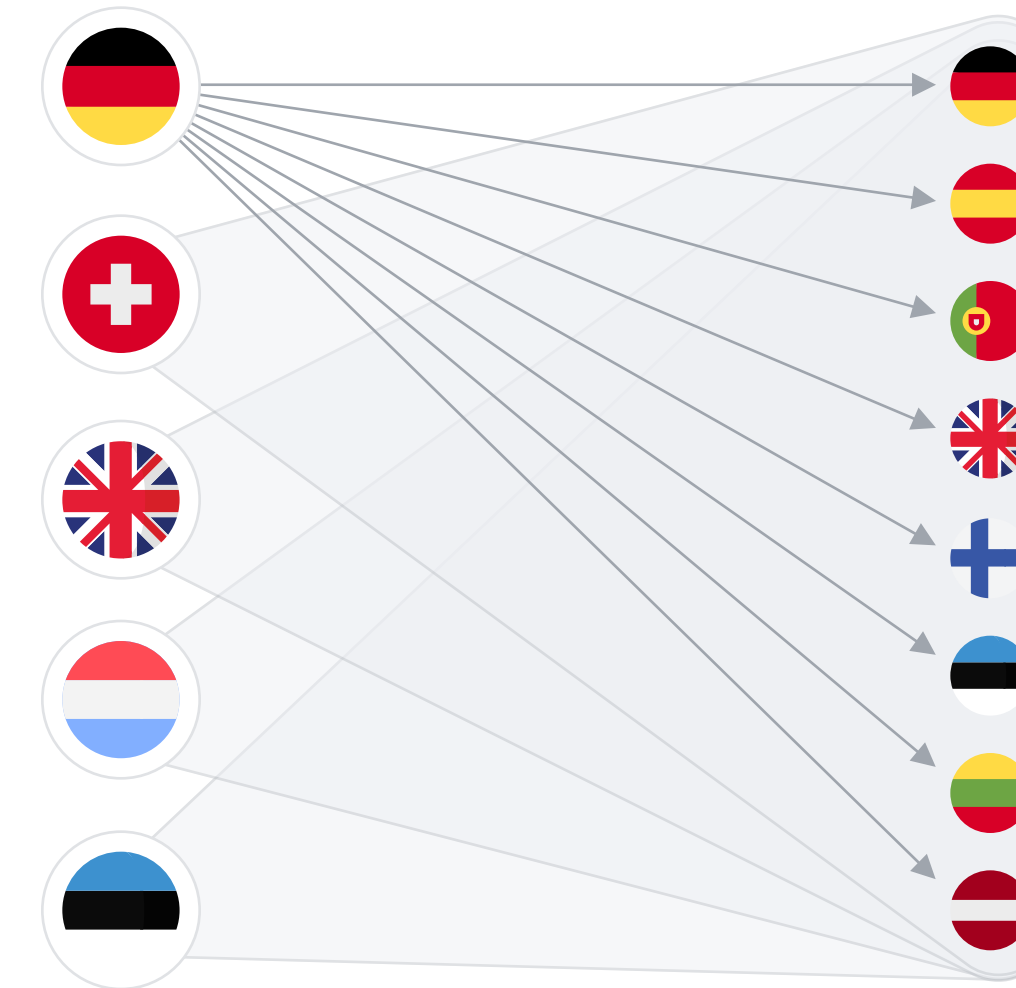
Creating cross-border property investment opportunities for global investors

100% yearly funding growth leads to annual funding volume of €5 billion by 2025



Investors from

Lending in



+ over 100 other countries

and expanding

Experienced management team with entrepreneurial culture



MAREK PÄRTEL

Co-Founder, CEO and Chairman



MARKO ARRO

Co-Founder and CFO



KASPAR KALJUVEE

Co-Founder and CRO



MIHKEL STAMM

COO



MIHKEL ROOSME

Head of Business Development



ARARAT YUZHASHYAN

CTO



PIRET REINSON

Head of Marketing and Communication



DANIIL AAL

Head of Group Sales



TRIIN JÕELEHT

Head of Investor Relations

EstateGuru's main investors



JOAO MONTEIRO

Board Member, Advisor, Angel investor



ESTATEGURU

Thank you!

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