



**Leveraging open data:
Optimize decision-making and financial performance**

5 July 2023

Pavlos Loizou, CEO Ask Wire

Digitalising the real estate landscape

Every property is different.

If you know what makes it different, then you can adapt, automate, and scale.

**EU Open data
directive**

Free access to public
sector-generated
data

Decision making

Determine strategies
based on data and
automate decisions

**Financial
Performance**

Unlock digital
channels and reach
end consumers

**Regulatory
Reporting**

Automate ESG
disclosures and
leverage them to
increase revenue

Digitalisation addresses real estate's heterogeneity

Open data in real estate

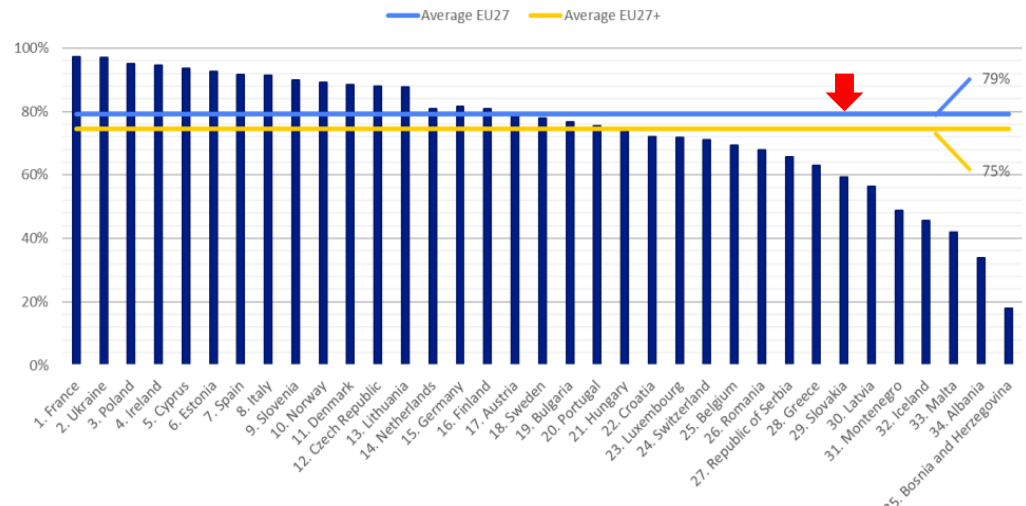
The EU's Open Data Directive mandates that public sector bodies make their data available and easily accessible for reuse, with some exceptions related to sensitive data or national security. However, the directive does not provide explicit guidance on specific types of data, including real estate data.

1	Property Information	Location, size, age, and layout
2	Land Use and Zoning Data	Permissible uses
3	Ownership & Transaction History	Previous owners, sales prices, and dates of transactions
4	Property Tax Information	Assessed values and tax amounts
5	Building Permit Data	permits granted for construction or major renovations
6	Environmental Data	Flood risk data, protected natural areas, soil conditions
7	Housing Market Data	Supply and demand in the housing market, average prices, etc
8	Infrastructure & Public Services Data	Proximity and quality of public transportation, schools, parks, etc
9	Energy Efficiency Data	Building's energy performance or its CO2 emissions.
10	Socio-Economic Data	Demographic data, income levels, crime rates

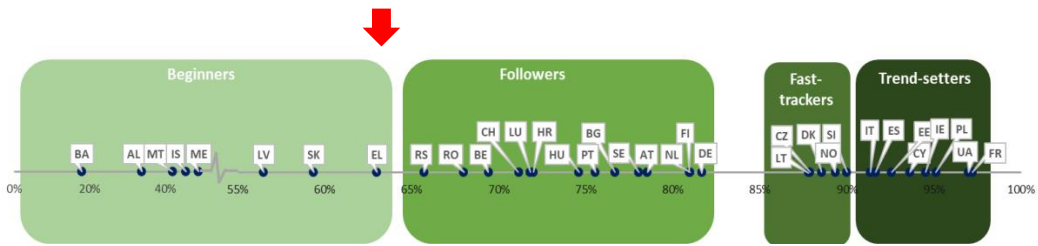
We collectively paid to generate it. It's now publicly available

Open data in Greece

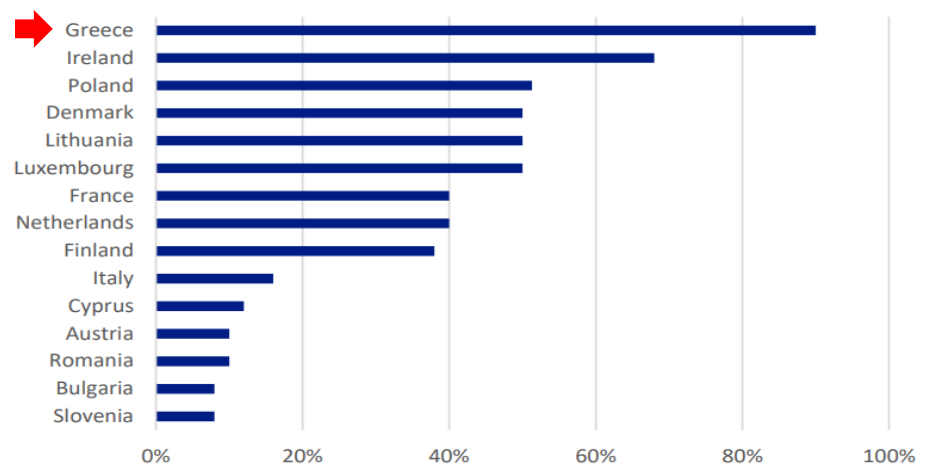
Overall Open Data Maturity scores (2022)



Clustering of maturity scores (2022)



Outgoing portal traffic generated by API usage



Next Generation EU (National recovery & resilience plan)

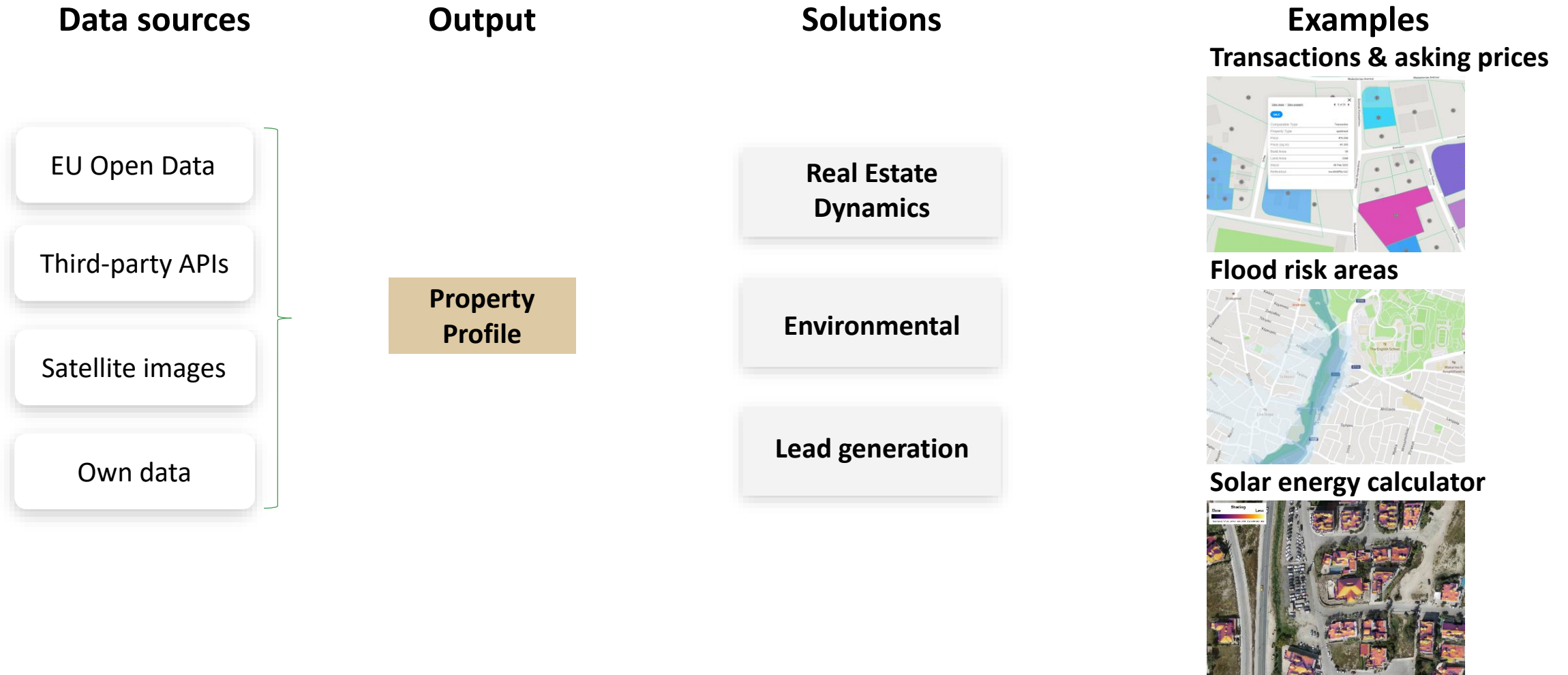
Law 4727/2020 incorporated the EU directive 2019/1024 on open data and the re-use of public sector information.

data.gov.gr has 10.587 data sets currently published

Acceleration but not many have sized up (or seized) the opportunity

Source: Graphs and illustrations prepared as part of data.europa.eu. data.europa.eu is an initiative of the European Commission.

Open data, Third-party APIs, and Own data



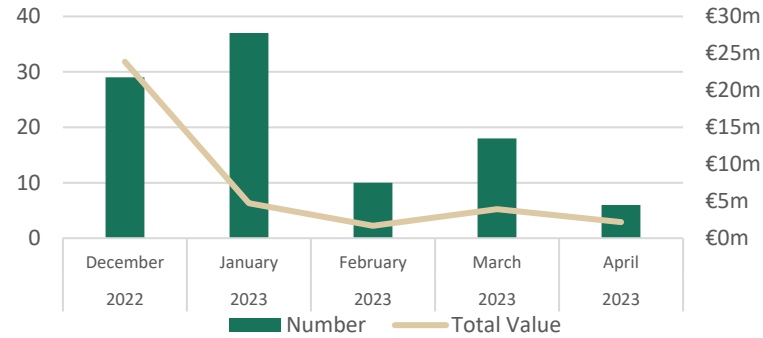
We can digitise real estate and digitalise analytics. Are companies ready?

Decisions around value, liquidity and risk

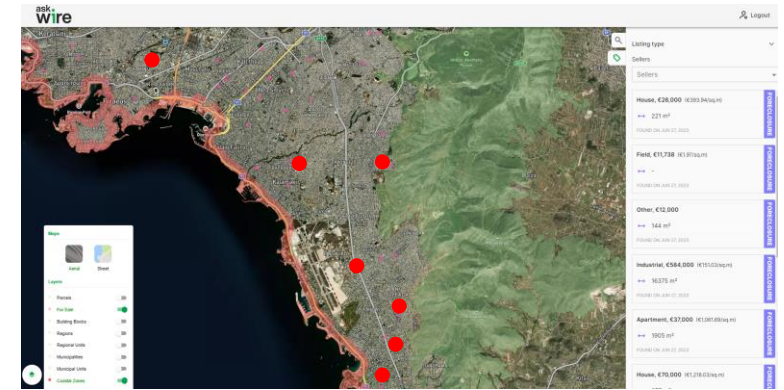
Type

Type	Number	Total	Average
Residence	40	€9,708,150	€242,704
Storage	18	€184,100	€10,228
Store	18	€8,017,500	€445,417
Plot with building	3	€5,286,400	€1,762,133
Parking	20	€298,700	€14,935
Plot	1	€12,890,000	€12,890,000
Total	100	€36,384,850	€363,849

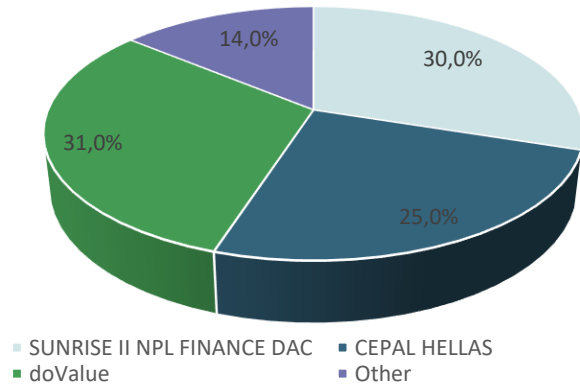
Timing



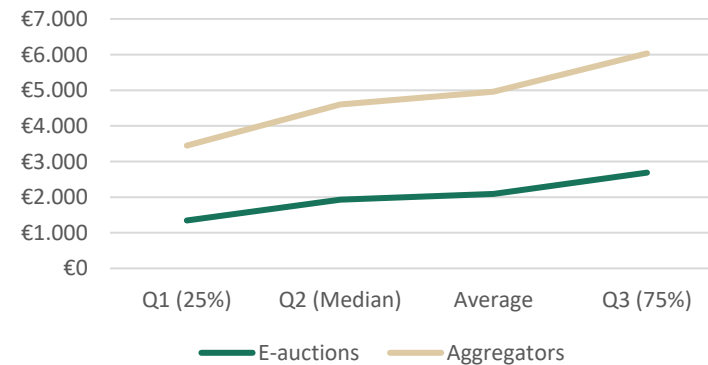
Location



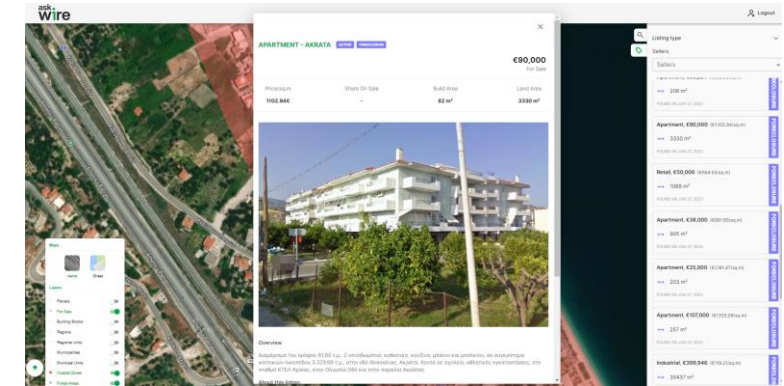
Seller



Benchmark

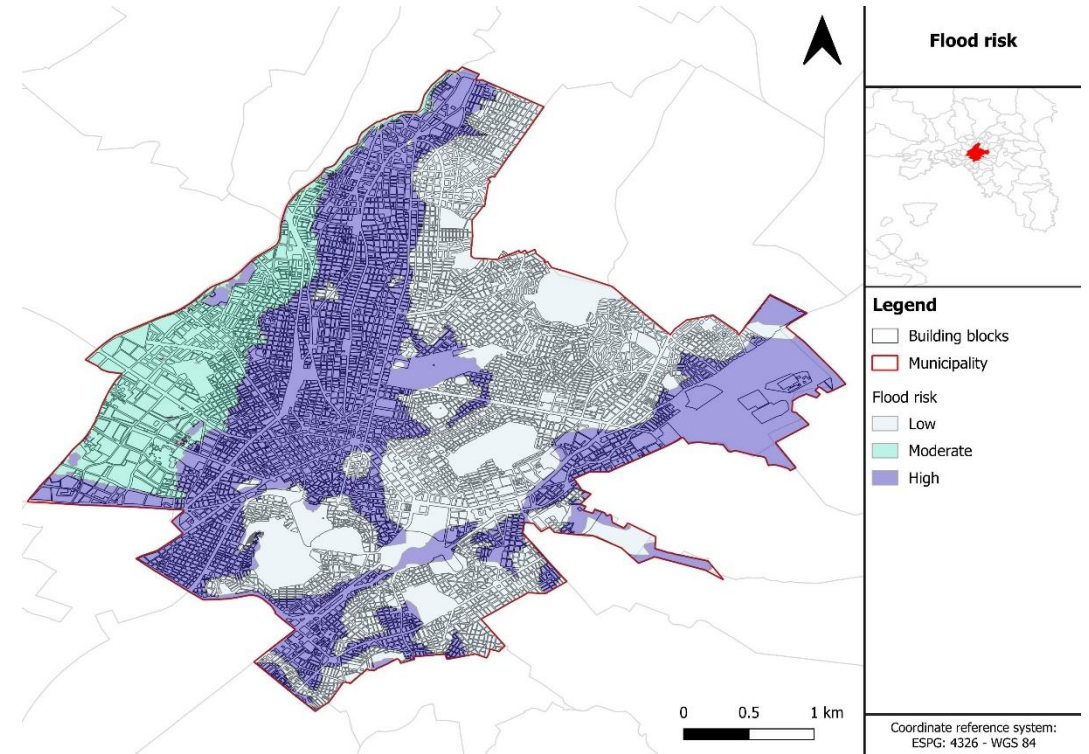
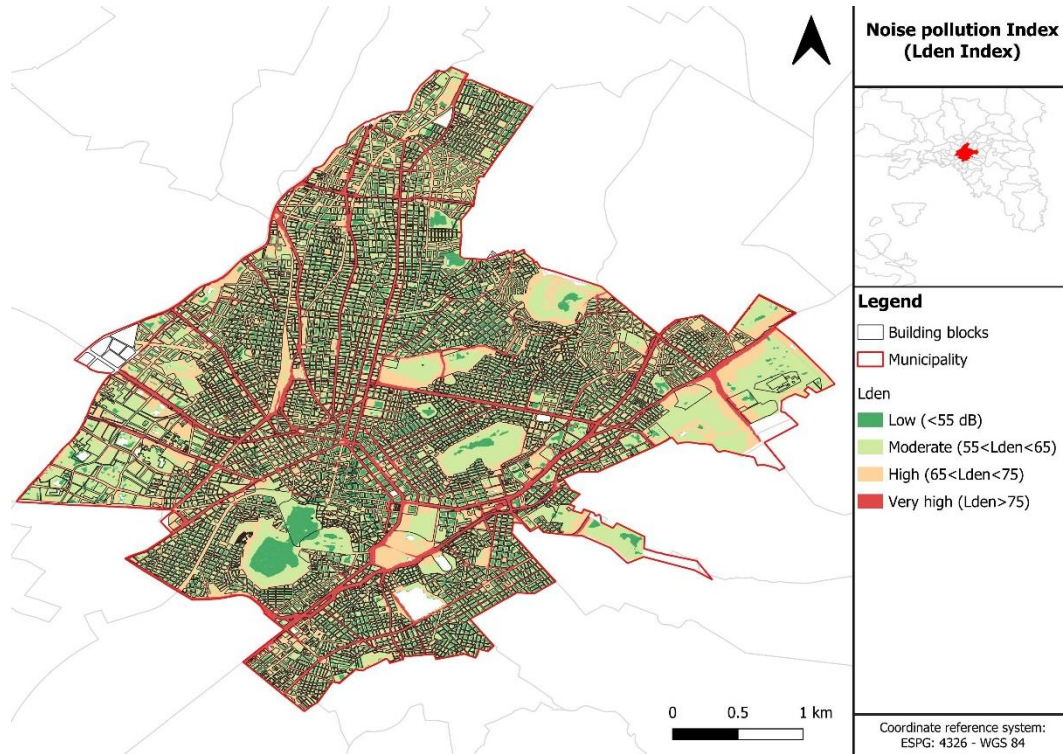


Property profiles



Automation is the only way to accelerate deleveraging

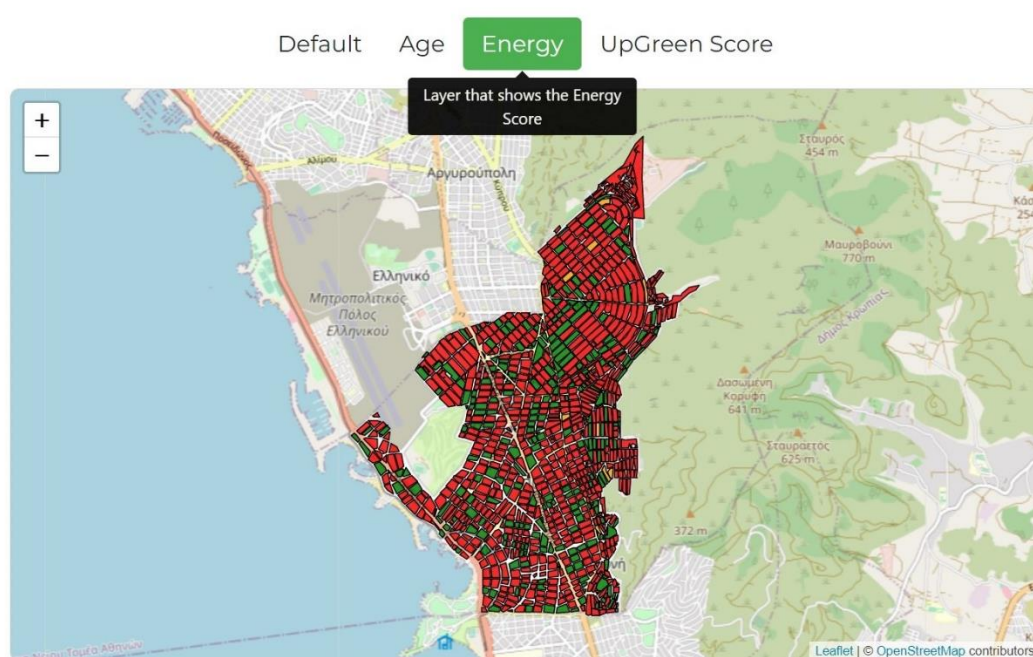
Automation of ESG reporting & Risk assessments



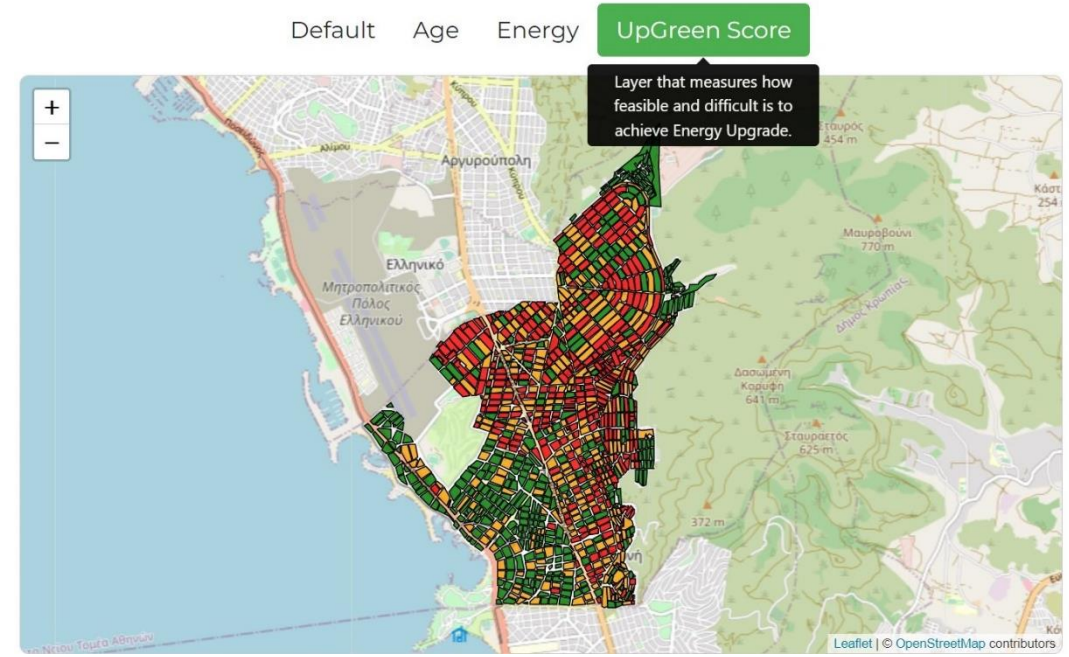
Use data to set policy, automate risk assessments, and educate clients

Open data as a lead generator for Green Loans

Building blocks ranked by energy efficiency



Scoring the size of the opportunity



Data availability is increasingly not the issue. Complexification is.

Disclaimer

Wire Services Ltd, Wire Wind Ltd, Wire Valuations LLC and Wire Greece Single Member Private Company (collectively WiRE) make no representations or warranties of any kind with respect to the presentation or the content contained on the presentation and disclaims all such representations and warranties as to the condition, quality, accuracy, suitability, fitness for purpose or completeness. Nothing in this presentation shall be regarded as providing financial advice and you acknowledge that the content on this presentation is not suitable for this purpose. Neither WiRE nor any of its directors, employees or other representatives will be liable for damages arising out of or in connection with the use of this presentation. This is a comprehensive limitation of liability that applies to all damages of any kind, including (without limitation) compensatory, direct, indirect or consequential damages, loss of data, income or profit, loss of or damage to property and claims of third parties. All material in this presentation is information of a general nature and does not address the circumstances of any particular individual or entity. Nothing in this presentation constitutes professional and/or financial advice nor does any information in this presentation constitute a comprehensive or complete statement of the matters discussed or the law relating thereto. Information in this presentation may not be accurate or current. In particular (but without limitation) information may be rendered inaccurate by changes in applicable laws and other regulations. No action should be taken or omitted to be taken in reliance upon information in this presentation.
