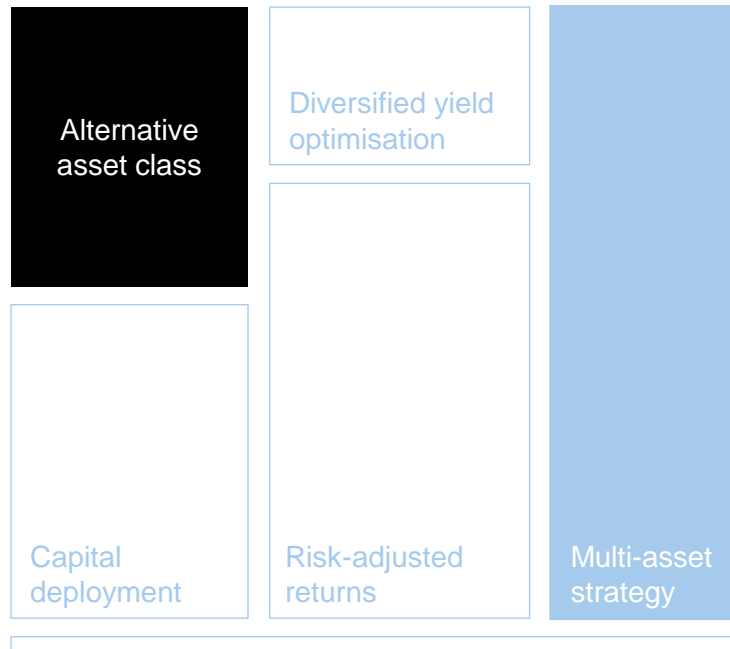


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Investment structures



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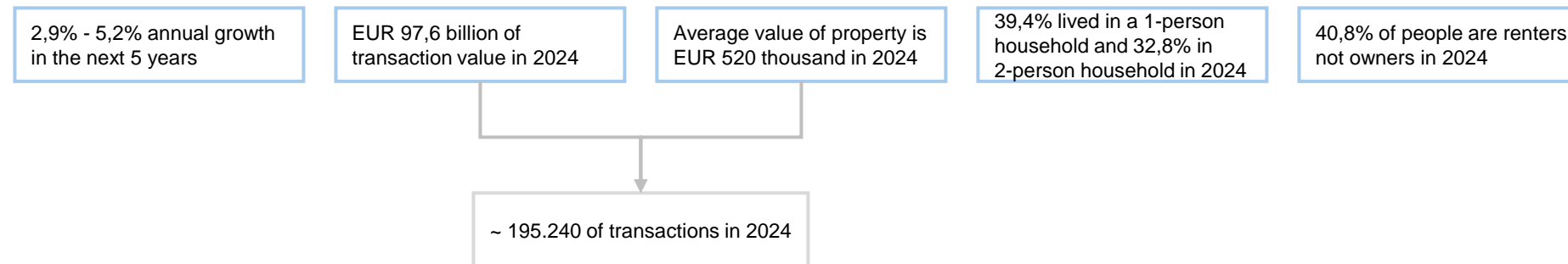
INTRODUCTORY SENTIMENT

The Real Estate market in Netherlands has been experiencing significant growth and development in recent years.

Customer preferences, trends in the market, local special circumstances, and underlying macroeconomic factors all contribute to this positive trajectory.

Customer preferences in the Netherlands Real Estate market have been shifting towards sustainable and energy-efficient properties.

Key figures summary



DISCLAIMER

Definition: The real estate market refers to the transaction of properties, including residential properties (such as houses and apartments) and commercial properties, such as office buildings and industrial properties. Apart from property sales, this market includes leases and the value of real estate. Structure: The real estate market comprises residential and commercial real estate. The residential real estate market covers real estate transactions and leases, and residential real estate leases are divided into apartment and house leases. Additional information: The market contains the following KPIs: real estate value aggregated for all countries and regions, average real estate value, real estate transaction revenue, number of real estate sold, number of leased and owned real estate, average room per resident, and dwelling type shares. The dwelling type shares comprise the share of the population that lives in houses and apartments. These shares are displayed for real estate owners and real estate renters as well.

Scope:

- *Residential real estate (houses and apartments)*
- *Commercial real estate (office buildings, retail spaces, warehouses, industrial properties)*

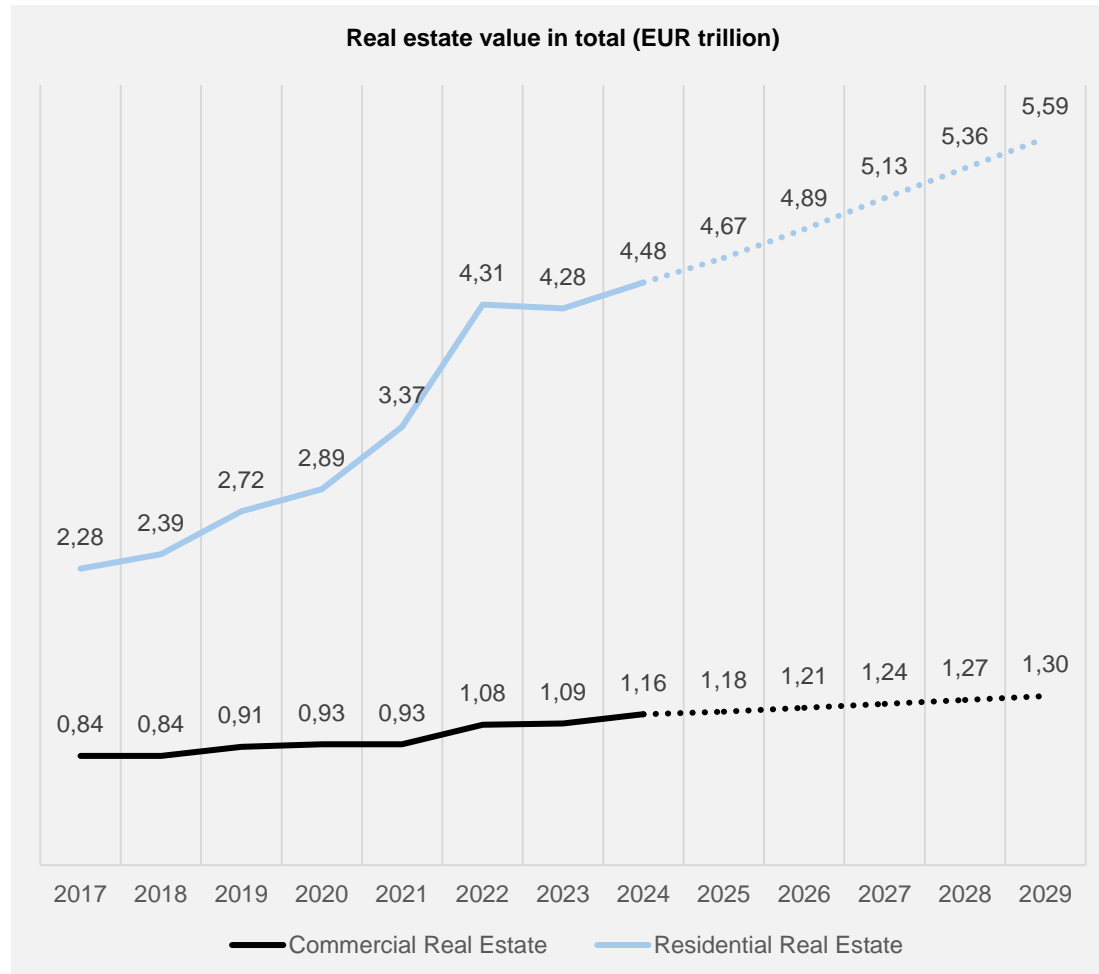
Not in scope:

- *Real estate agencies*
- *Construction companies*
- *Accommodation services, such as Airbnb*
- *Commercial real estate leases and transactions*
- *Publicly owned buildings used by the local government*
- *Buildings used for public health care services*

Source: Statista

ASSET VALUE

Customer preferences in the Netherlands Real Estate market are increasingly focused on sustainable, energy-efficient properties and those located near essential amenities, reflecting a desire for a more eco-friendly and convenient lifestyle.



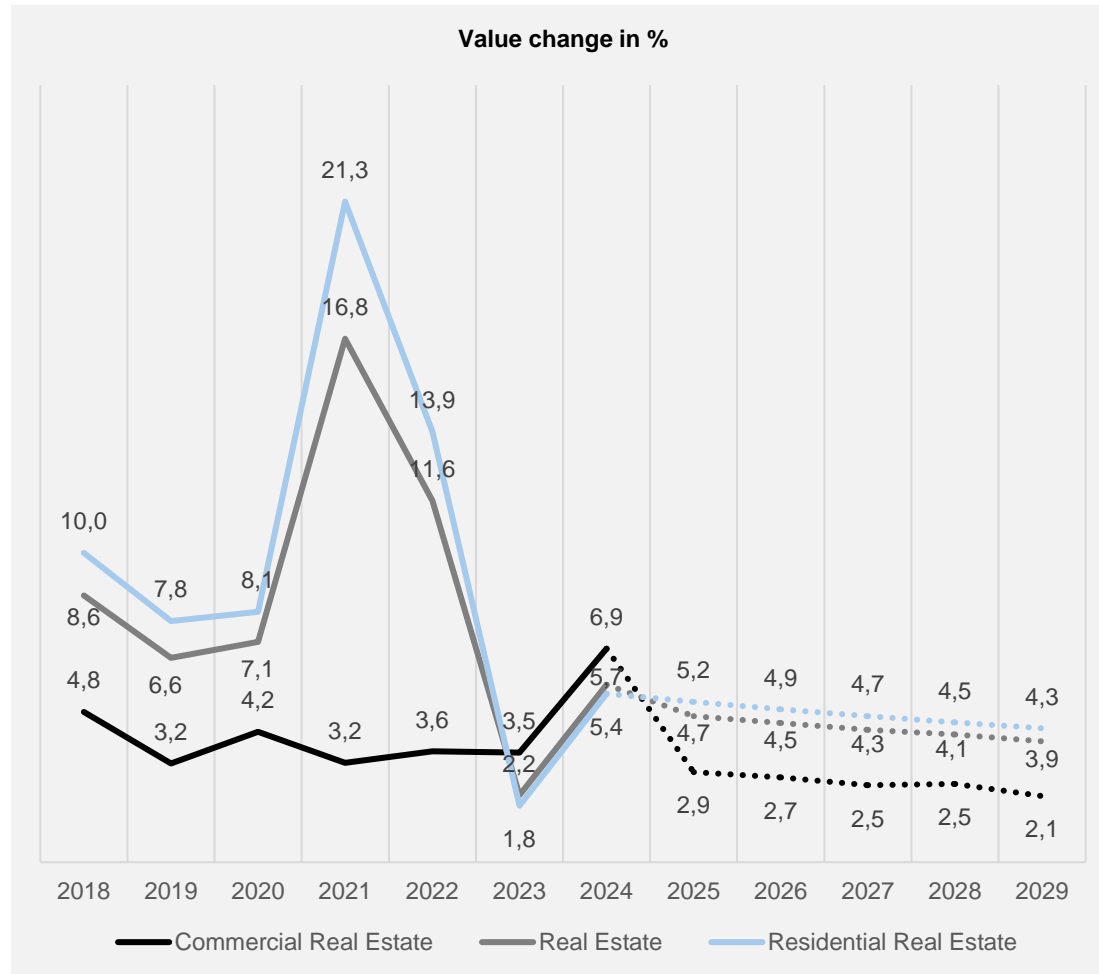
Customer Preference

In recent years, customer preferences in the Netherlands Real Estate market have experienced a significant shift towards sustainability and energy efficiency. As environmental concerns become increasingly important, many buyers and renters are prioritizing properties that offer features designed to reduce energy consumption and minimize environmental impact. These properties are often equipped with modern, energy-saving technologies such as solar panels, high-efficiency insulation, and smart home systems that optimize energy use. This trend is not only driven by a growing awareness of climate change and resource conservation, but also by government incentives and policies that encourage the adoption of green building practices.

Furthermore, there is a marked shift towards properties that are located in areas with convenient access to essential amenities. The desire to live in neighborhoods that offer proximity to schools, parks, shopping centers, and public transportation is becoming increasingly important to customers. These preferences reflect a broader societal trend towards convenience, work-life balance, and the quest for a more sustainable lifestyle. Customers are looking for properties that not only meet their functional needs but also align with their values, allowing them to reduce their carbon footprint while living in an area that supports their daily activities and lifestyle.

MARKET VALUE CHANGE

The strong demand for rental properties in the Netherlands, driven by population growth, the influx of international students and expatriates, and a preference for flexibility, is leading to an increase in residential rental construction and a rise in mixed-use developments that combine living, working, and social spaces in one location.



Market Trends

Trends in the Netherlands Real Estate market indicate a substantial and growing demand for rental properties, especially in urban areas such as Amsterdam, Rotterdam, and The Hague. This demand is being driven by a combination of demographic and societal factors. Firstly, the Netherlands has seen a steady increase in population, which has resulted in a higher need for housing. Moreover, the country has become a popular destination for international students, expatriates, and professionals, further fueling demand for rental housing. These individuals, often transient or in need of flexible housing arrangements, prefer renting over purchasing property.

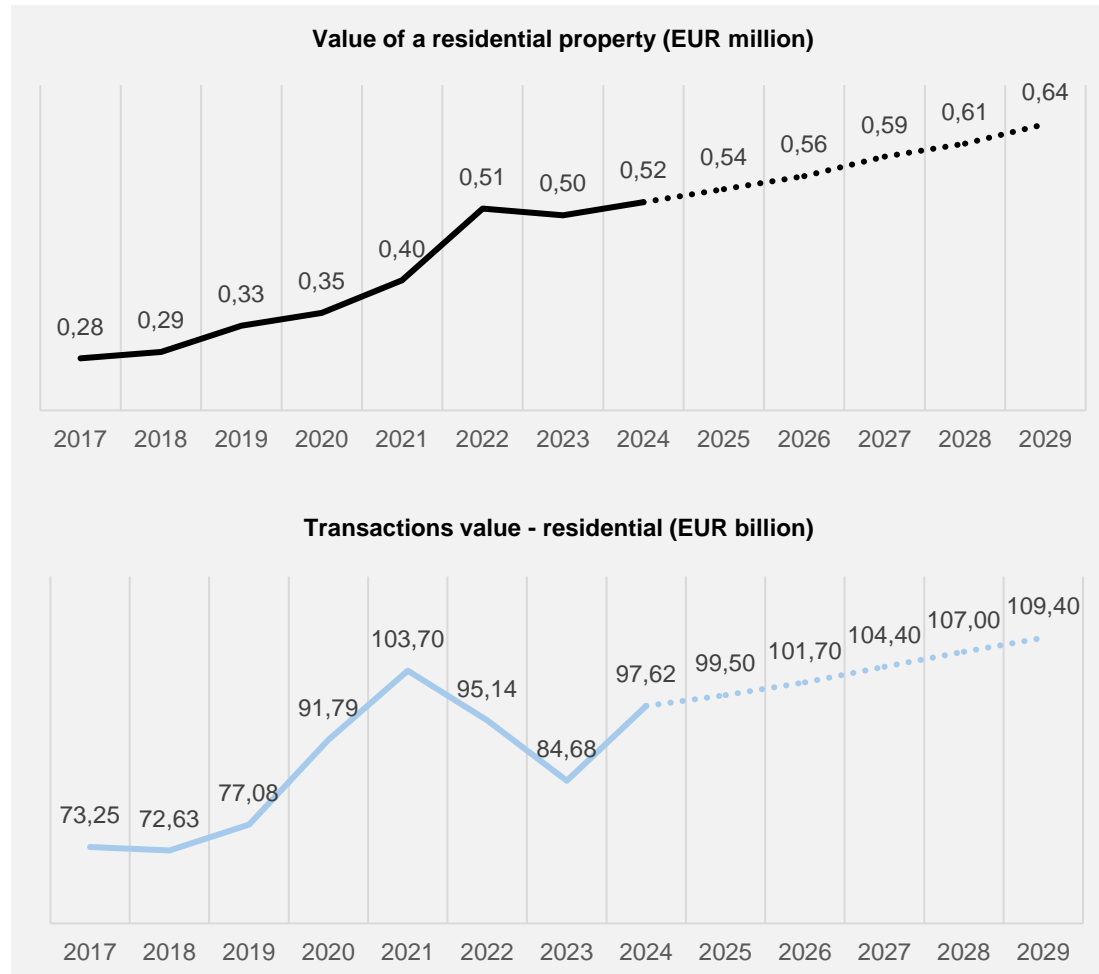
The trend is also being influenced by the preferences of younger generations, who prioritize flexibility in their living arrangements. Millennials and Gen Z, in particular, are less inclined to commit to long-term property ownership and more inclined towards short-term rental options that offer flexibility in terms of location and lease duration.

As a result of these growing demands, developers have been responding by accelerating the construction of residential rental properties, particularly in highly sought-after urban areas. This has led to a rise in new residential complexes, apartment buildings, and multi-family units designed specifically for renters.

Another significant trend is the rise of mixed-use developments. These developments combine both residential and commercial spaces within a single building or complex, offering convenience and a more integrated lifestyle. With this model, residents can live, work, and socialize all in one location, reducing the need for long commutes and increasing accessibility to amenities such as shops, restaurants, and workspaces. This trend aligns with the increasing desire for convenience and a more sustainable, walkable lifestyle, which is particularly attractive in busy urban centers.

AVERAGE VALUE AND TRANSACTIONS

Scarcity of land and strict construction regulations in the Netherlands contribute to rising property prices and a competitive market while preserving the country's historical and cultural heritage, adding to the unique character of its cities.



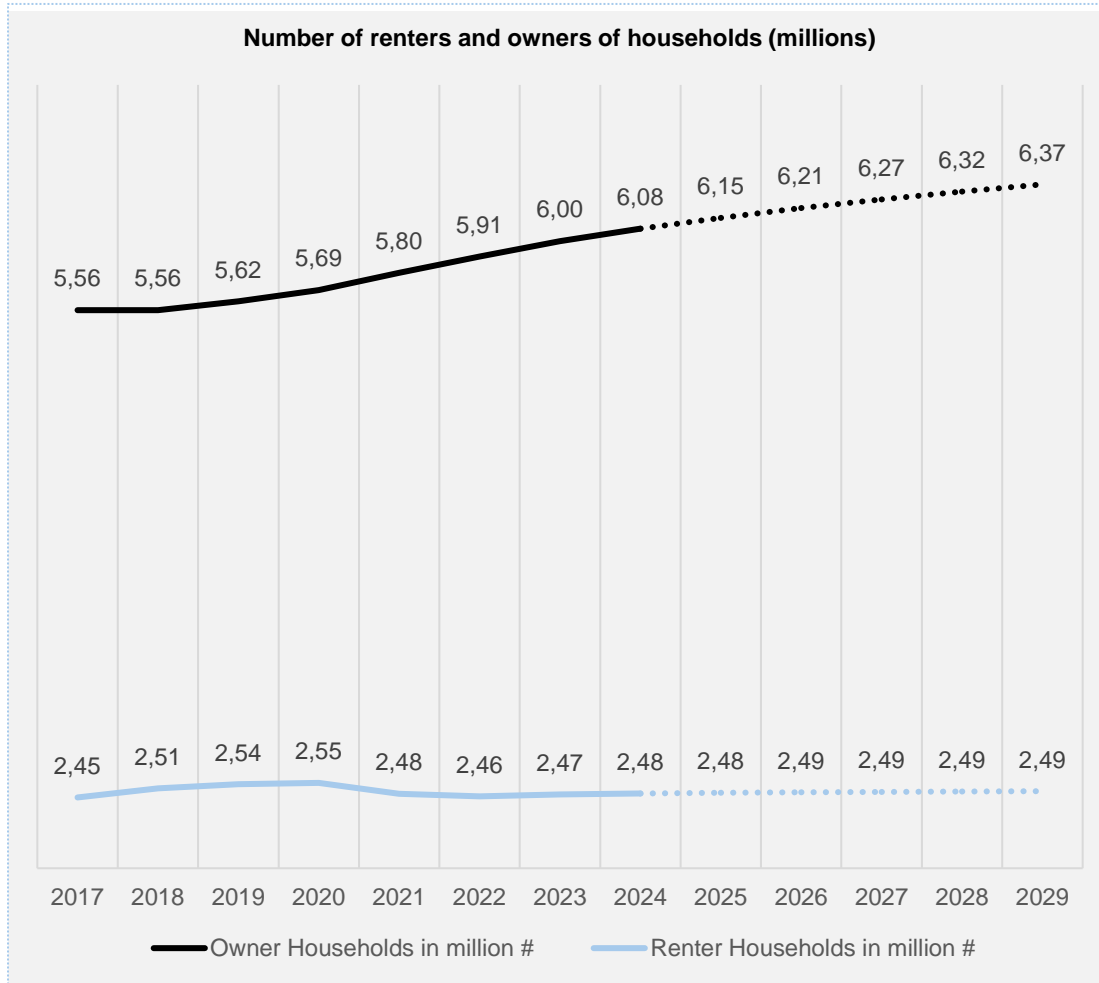
Local Special Circumstances

Local special circumstances in the Netherlands Real Estate market are shaped by two key factors: the scarcity of land and the strict regulations governing construction. The Netherlands is a densely populated country with a relatively small landmass, and much of the available land is already built upon or reserved for other purposes. This limitation on space has led to increased competition for land, resulting in rising property prices. New developments are often limited to smaller plots, which further drives up costs for both buyers and developers. This scarcity has also made urban areas highly sought after, with demand for properties outpacing supply, especially in major cities like Amsterdam, Rotterdam, and Utrecht.

In addition to the land scarcity, the Netherlands is known for its strong focus on environmental sustainability and historical preservation. Strict construction regulations are in place to protect both the country's cultural heritage and its natural landscapes. Developers are often required to adhere to stringent building codes, which include maintaining the architectural integrity of historical buildings and ensuring that new developments are in harmony with the surrounding environment. While these regulations can make the construction process more complex and costly, they help maintain the distinct character and charm of Dutch cities, which attract both residents and tourists alike. These regulations also ensure that development is carried out responsibly, with attention to preserving the country's historical and cultural assets for future generations.

HOUSEHOLDS

Netherlands Real Estate market thrives due to its stable economy, low interest rates, strong rental market, and attractive returns for investors, which foster growth and market stability.

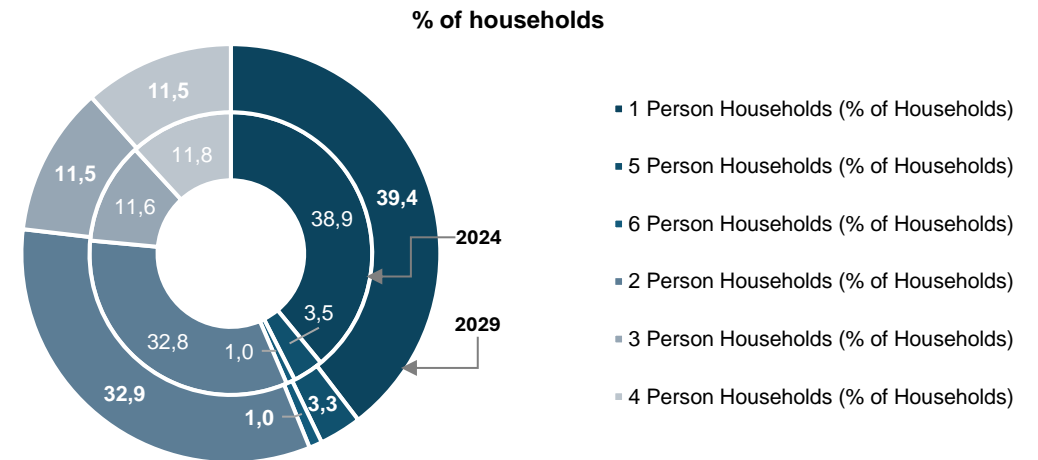


Macroeconomic Factors

Underlying macroeconomic factors significantly impact the Netherlands Real Estate market's development. The country's strong and stable economy, along with low interest rates, makes it an appealing destination for both domestic and international investors. Low borrowing costs increase accessibility to property ownership and stimulate market demand. The stable economic climate further boosts investor confidence, attracting both foreign and domestic capital.

Additionally, the Netherlands features a strong rental market, especially in urban areas, driven by a growing population, urbanization, and the influx of expatriates and international students. High rental yields make the market even more attractive to investors seeking steady returns.

These factors—economic stability, low interest rates, strong rental demand, and competitive returns—contribute to the growth and stability of the real estate sector.



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