

## VITERRA TRADING STRATEGY

As part of our trading strategy, we buy, manage and sell residential real estate which promises a good return. Our aim is to regularly generate attractive earnings and steadily increase the value of our housing stock in this buying, management and selling process.

### >> Buying

We search for and buy selective housing stocks which satisfy our strategic and economic criteria.

#### Analysis

More and more housing stock which can be split into individual units is being offered for sale. We analyse whether and how these stocks can be successfully developed with our portfolio management system.

#### Purchase

We purchase promising housing stocks at attractive prices, reaping the benefits of buying in large numbers.



### Value-enhancing management

The stocks we acquire are developed in our property management process according to their quality and suitability.

#### Letting

Finding tenants, letting and inspecting apartments on handover.

#### Housing management

Administration, accounting, billing of heating costs and service charges.

#### Tenant advice service

e.g. we give tenants advice on housing and rent questions.

#### Maintenance and modernisation

Building work to maintain and enhance the value of the properties.



### Selling

We market units which can be sold at a profit. We prefer to sell them to tenants and capital investors.

#### Preparation for sale

We ensure all the formal and legal requirements are met for a smooth, customer-friendly sale.

#### Sale of

- || Owner-occupied apartments
- || Single-family houses
- || Multifamily houses
- || Residential complexes



### In recent years we have successfully placed our trading strategy...

...on a broad footing. Last year alone, we sold more than 13,000 apartments. We also improved the overall quality of our housing stock. In the years to come, we will systematically pursue this strategy.