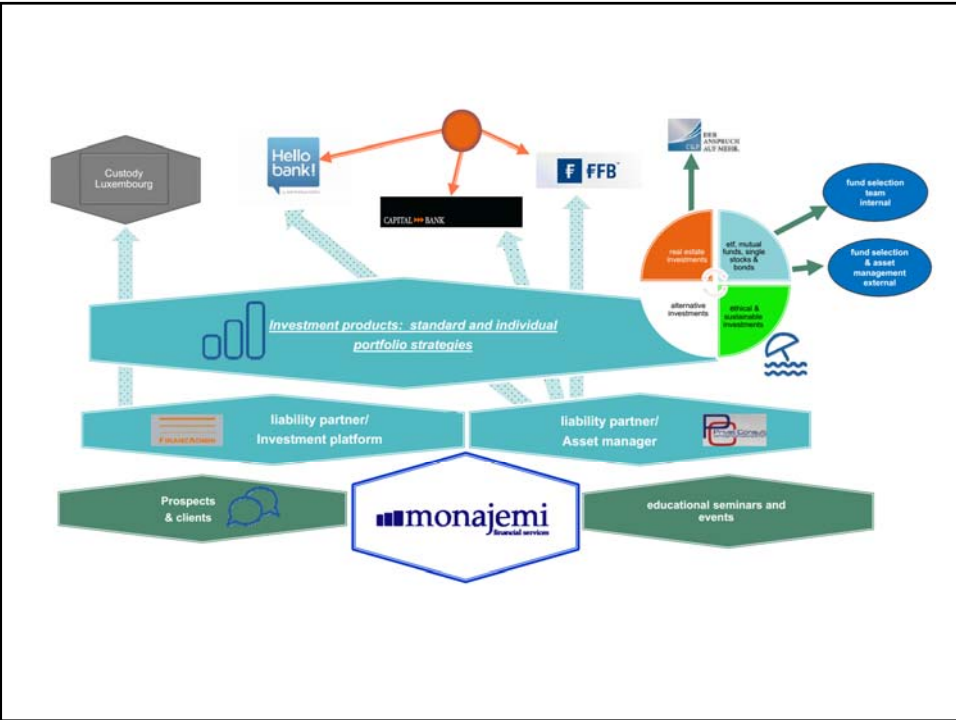




RESIDENTIAL INVESTMENTS

Development – Sales – Rent-out – Management

Meat, Eat and Learn June 2016





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CONTENT

- Introduction MFS
- C&P company presentation
- Residential markets Vienna and Graz
- Reference projects Vienna, Graz
- Investment example - Donaufelderstraße



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THE C&P STORY

- The C&P Immobilien AG is a residential developer, headquartered in Unterpremstätten near Graz.
- 3 offices in Austria and another one in Berlin
- Founded in 2006
- systematically expanded to a mid-sized company
- The company develops, administers and sells apartments to occupants and investors, who want to achieve rental income with the so-called investment apartments
- Since 2011 C&P is the market leader in the private customer segment
- Each property is developed in-house or with selected partners, sold by the own distribution team and distribution partners, and administered and rented by the property management team of the C&P


Numbers and Facts

With 10 years of market experience, the C&P Immobilien AG has completed more than 50 major projects with a total investment volume of approx. 309 million €. Currently 2500 apartments are in construction in Austria and Germany. With 65 employees and 250 partners the C&P AG is represented comprehensively on the market.

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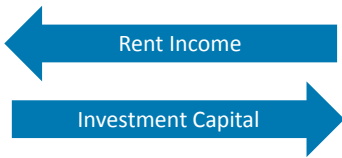


Why invest with C&P?

Because of our premium customer service and advantages


- Directly owned condominiums in Vienna, Berlin or Graz
- Monthly stable rent income
- Guaranteed rent income („first rent guarantee“ and possible „longterm rent guarantees“)
- „Full service management package“
- New, trendy, well located and high-quality condominiums






Rent Income

Investment Capital



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FACTS TO CONSIDER

C&P's condominiums offer you even more key advantages:

- Security of your investment through registration of your ownership in the land register
- Inflation indexed rent contracts
- Stable and long-term rent income supervised by C&P Management
- Possibility of using credit leverage to improve your income
- Participation in the price increases of land and properties in the cities
- Investment in stable countries and secure political environments
- Investment in newly built condominiums instead of old buildings, which need frequent refurbishments
- Investment in condominiums with easy to rent sizes inquired by young couples and singles in growing city districts
- Condominiums easy to sell, because of size and affordable investment amounts
- “C&P Full-Service Package” including day-to-day management of your investment, repair services, collection of rents, claim management, free-of-charge “first rent guarantee”

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RESIDENTIAL MARKETS

C&P Immobilien AG is a leading market participant in the residential development business in:

AUSTRIA: Vienna, Graz, Klagenfurt

GERMANY: Berlin

C&P Immobilien AG has started in 2015 with asset management and portfolio management for residential portfolios in Germany.

C&P Immobilien AG has also started the new department for Institutional Sales to service professional real estate investors, headquartered in Vienna this year.



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VIENNA, GRAZ and BERLIN

The cities, where we develop our projects, have several key arguments to consider residential real estate investments:

- Growing population (Vienna 25.000, Berlin 35.000 p.a.) because of immigration
- Lack of newly built apartments
- Secure and stable political and economic environment (Germany and Austria AAA-rated by Moody's Rating Agency)
- Constant prices and rent increases over the past 10 years to be extended in the upcoming years



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Referenceprojects

Schüttaustraße 56



Wagramer Straße 50





Investment Property Concept



OG 1-4 Loggia ab = Upper Floors 1-4, Loggia as of
 Zimmer = Room
 Wohnen/Kochen = Living Room/Kitchen
 AR = Storage/Utility Room
 Vorraum = Entrance
 Bad/WC = Bathroom/Toilet

- 1220 Vienna,
- Donaufelderstraße 221
- e.g. Top 142 TYP B8
- total area 42,31 m²
- Loggia 5,36 m²
- Basement 10,40 m²



Loan Calculation		
Necessary funds		€ 128.448,85
1,2% lien on	€ 160.800,00	€ 1.929,60
Additional Costs(expenses, land register, valuation fee...)	0,50%	€ 870,00
Bank processing fee	2,00%	€ 2.680,00
Rounding		€ 271,55
Rounded Total Amount of Loan		€ 134.000,00

Instalment fix for 10 years, Rdemption Period 25 years € 543,82


with the chosen financing parameters and according to current interest rates
 (3 month EUIBOR) the instalment is € 505,13

Monthly rental Income	Maintenance Costs	Area	Amount
Rental Income in the first Year (net)	0,23/m ²	42,31m ²	€ 515,24
Maintenance Costs			-€ 10,00
Facility Management Fee			-€ 20,00
Cleared Monthly Rental Income			€ 485,24

Rental Return 3,53%

Project costs		Net Price	gross Price
Selling price	TOP 142TYPE B8	€ 165.000,00	€ 198.000,00
Additional Costs	Land TransferTax	3,5 %	€ 6.930,00
	Property registration	1,10%	€ 2.178,00
	Notary, Purchase Agreement		€ 4.320,00
	Authentication (incl. Sales tax)		€ 211.428,00
Project Costs Total (brutto)			€ 211.428,00


Calculation on necessary External Funds		
Total Project Costs (gross)		€ 211.428,00
Refund of Sales Tac/deduction of VAT		-€ 33.720,00
Interest during construction phase		€ 740,85
Project Costs Total (net)		€ 178.448,85
Equity Capital		-€ 50.000,00
Necessary External Funds		€ 128.448,85



Performance over 25 years		
Performance of Property		
Purchase Price of Property		€ 165.000,00
Additional Value of Property at 1,5 % p.a. price increase		€ 74.405,98
Value of Property after Term		€ 239.405,98
Equity Capital Investment		
Equity Capital in case of Apartment Puchchase		€ 50.000,00
	corresponds to average monthly	
Equity Capital Payment during Term payment of	€ 104,11	€ 34.761,86
Invested Capital after Term		€ 84.761,86
Rent Income Development		
Rental Income in the first year (net)		€ 485,24
Rent Adjustment at p.a. Indexation	1,50%	€ 218,82
Possible Rent after Term		€ 704,06
Return on Equity Capital		5,20 %

According to the current legal situation in case of property sale the return increases 4,42% due to property tax





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Graphs used in this presentation first appeared in the "First Vienna Residential Market Report 2016"

Source of real estate study: Buwog, EHL Immobilien (free download available on internet)

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