



STUDENTENHUISVESTING MET DE X FACTOR

Financieel Forum – Xior Student Housing



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IR & ESG Director
Xior Student Housing

Housing the future

*Xior Student Housing wil zo veel mogelijk
studenten een geweldige eerste woonervaring
bieden!*





WAT IS STUDENT HOUSING?

✘ VOOR



Drie Eik

✔ NA = PBSA



PBSA = Purpose Built Student (Sustainable) Accommodation

Prince

Antwerpen



PXL

Hasselt



Brinktoren

Amsterdam



Aarhus

Denemarken



Diagonal

Besòs
Barcelona



Benfica

Lissabon

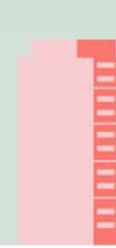


Cartuja

Granada



XIOR ROOM TYPES



BASIC

BASIC+

COMFORT

PREMIUM





Bar



Fitness



Sky lounge



Laundry room



Game room



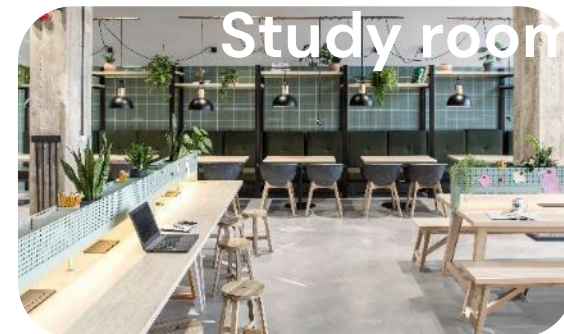
Sport fields



Cinema



Swimming pool



Study room

Vastgoed



Triple A-locaties



Kwalitatieve & betrouwbare koten



Hippe gedeelde ruimten



Operationeel model



Verhuurkantoren
per regio



Residence Managers



Baselife
community program



Meer dan 300 best
in class werknemers



24/7 bereikbaar



Intern
onderhoudsteam



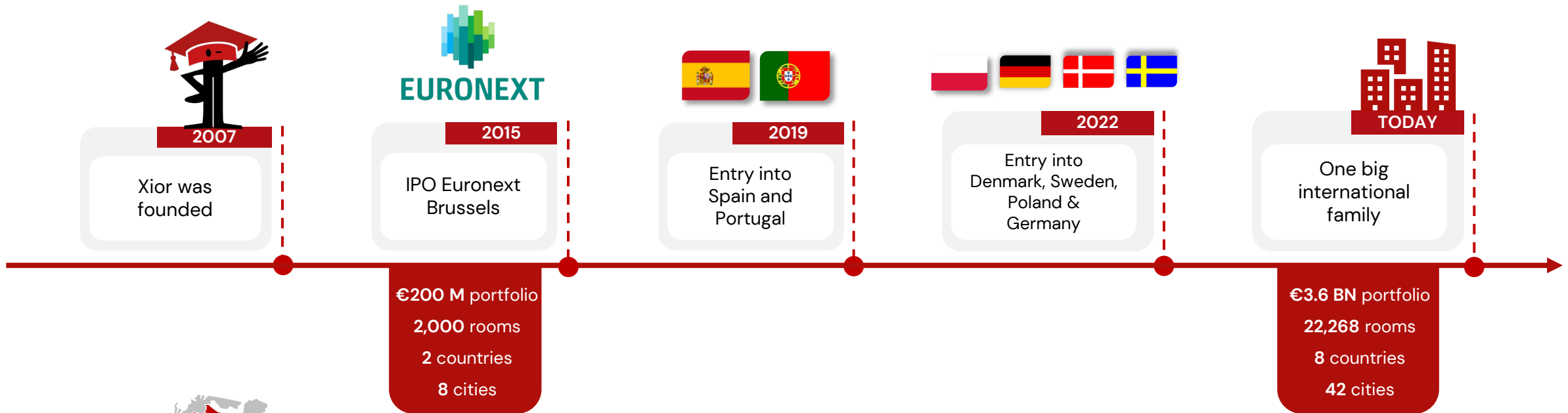
Samenwerking met
lokale overheden
& universiteiten



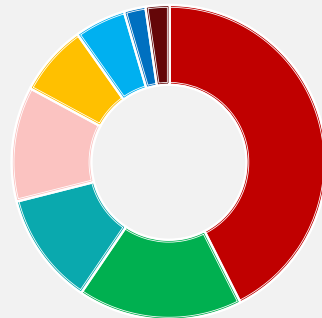
WIE IS XIOR?

Wie is Xior?

Het grootste pan-Europese studentenplatform



31 DEC 2025 (FV: c. €3.56 BN)



- 43% ■ The Netherlands
- 17% ■ Belgium
- 12% ■ Denmark
- 12% ■ Spain
- 7% ■ Poland
- 5% ■ Portugal
- 2% ■ Sweden
- 2% ■ Germany

Ongeveer 250
Xior family
medewerkers

Actief in
8 landen &
42 steden

Europese
marktleider

Eigenaar & uitbater
van al onze
gebouwen

We zorgen voor
meer dan **22.000**
studenten

Wie is Xior?

Overzicht van de portefeuille*

België – 8

4.873 units

Antwerpen
Brussel
Gent
Hasselt
Leuven

Luik/Seraing
Mechelen
Namen

16%

675 units

Duitsland – 2

Leipzig
Potsdam

2%

583 units

Zweden – 1

Malmö

2%

Nederland – 15

8.731 units

Amsterdam
Breda
Delft
Den Haag
Eindhoven

Enschede
Groningen
Leeuwarden
Leiden
Maastricht

Rotterdam
Utrecht
Vaals
Venlo
Wageningen

46%

2.773 units

Spanje – 6

Barcelona
Granada
Madrid
Malaga
Sevilla
Zaragoza

11%

2.236 units

Portugal – 2

Lissabon
Porto

6%

1.786 units

Denemarken – 3

Aarhus
Kopenhagen
Lyngby

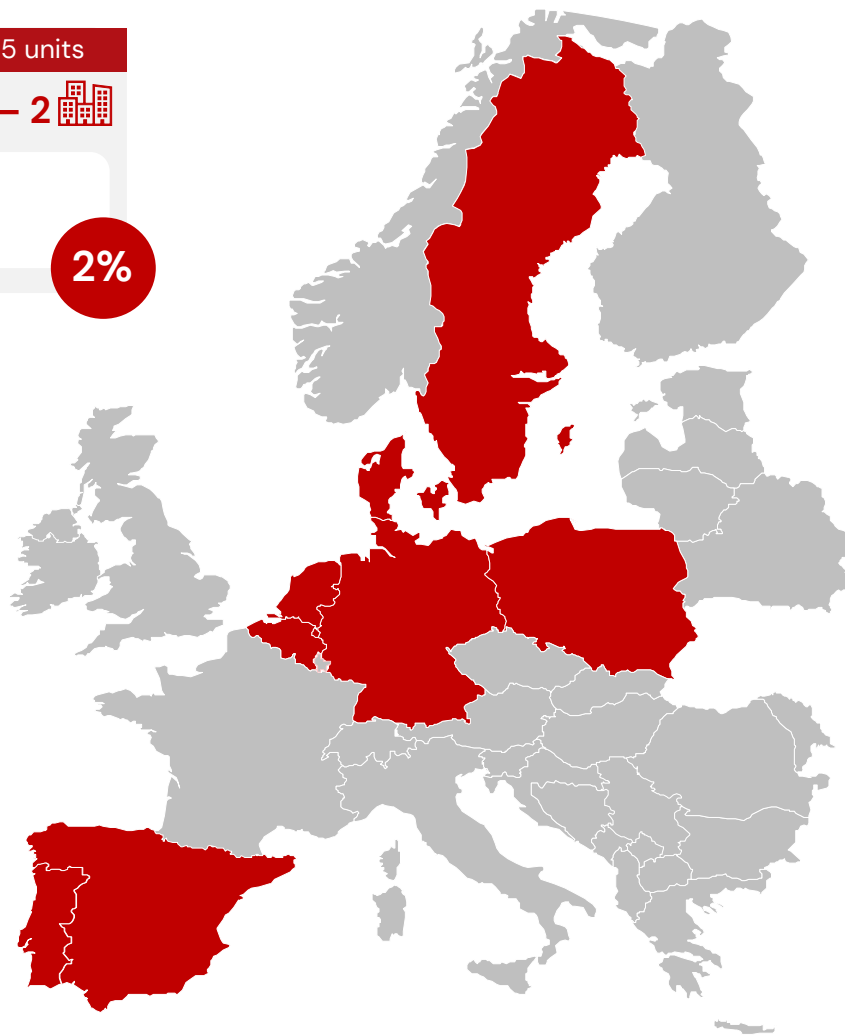
10%

3.767 units

Polen – 5

Katowice
Krakau
Łódź
Warschau
Wroclaw

7%



Totaal aantal units: c. 25,400

*Per 31 december 2025 incl. pipeline (% van FV)



WAAROM INVESTEREN IN XIOR?

Waarom investeren in Xior?

Een leidend platform in een groeiende & resistente markt



“Setting the standard across Europe”

UNIQUE SCALABLE PLATFORM

Leading pan-European student platform

Operational efficiency scale & excellence

Strong brand recognition



“6 students competing for 1 bed”

WIDESPREAD UNDERSUPPLY

Low provision rate of 16% (avg)

High international student growth (4Y CAGR 6.1%)

High quality and affordable education



“Strategically positioned for success”

POTENTIAL FOR FUTURE GROWTH

Earnings growth secured strong pricing power & high occupancy

Robust pipeline for future growth

Expansion potential in all Xior cities

Kamernood zorgt voor

Tomorrowland-toestanden

**70.000 extra
studentenkoten nodig de
komende vijf jaar**

**Tekort aan studentenhuizen
neemt toe, kan oplopen tot 45.000
kamers**

**Formeel tekort aan studentenkamers
boven 20.000, 'maar ervaren tekort
nog veel hoger'**

**Ook in Leeuwarden woningtekort bij
studenten. 'Als er ergens een kamer
vrijkomt kan ik het binnen één minuut
verhuren'**

**Steeds meer studenten geven de hoop om een
kamer te vinden op**

**Zo'n 500 studenten melden zich af
voor studie aan TU/e omdat ze
geen kamer kunnen vinden**

Tomorrowland

Ook in Nederland draaien de zaken bijzonder goed, met een totale verhuurgraad van 99,5 procent. Residentie Woudestein in Rotterdam toonde zich zelfs een beetje het Tomorrowland van Xior. Amper vier uur na de opening van de boekingswebsite waren alle kamers verhuurd.

**“Een kot kost zo'n 575 euro per
maand, kosten inbegrepen”: 70.000
extra studentenkoten nodig tegen
2030**

**Nu nog een studentenkot vinden is een drama: "Ga
in maart al op zoek"**

Waarom investeren in Xior?

Grootschalig tekort

High demand
6:1



	Xior countries	UK
Total Students	8,357,498	2,940,000
% international	13.7%	25.8%
CAGR (4y) tot int	1.5%* 6.1%*	4.6% NA
% Prov. rate	16.6%*	40%
Xior Market Share	1.7%	NA

*Weighted averages, based on the proportion of Xior's portfolio in each country.

	Belgium	The Netherlands	Spain	Portugal
#students	525.498	799.999	1.762.459	448.235
% International	16,8%	16,0%	11,4%	17,3%
CAGR tot int (4y)	3,8% 5,6%	1,1% 8,5%	2,0% 7,1%	3,1% 4,4%
% Prov. rate	8,7%	20,2%	8,3%	6,2%
Xior Market Share	9,9%	4,0%	1,9%	6,1%
# HEIs (ranked)	10	13	59	15

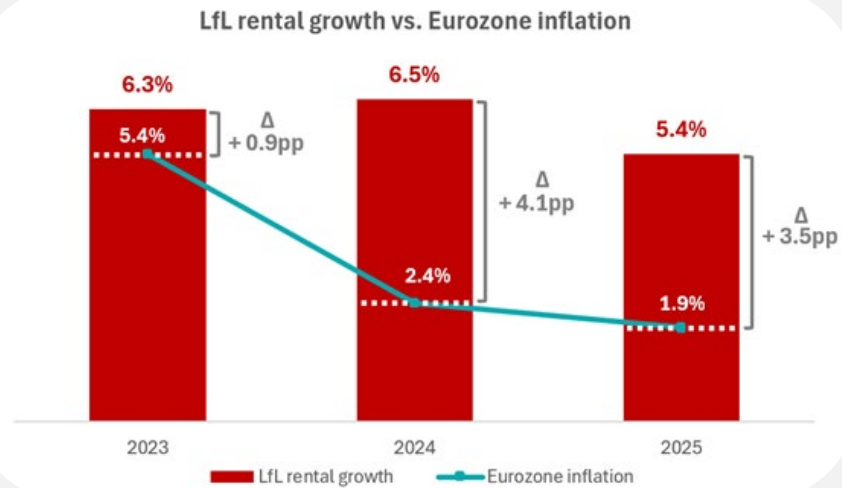
	Poland	Germany	Denmark	Sweden
#students	1.245.153	2.868.311	248.778	459.065
% International	8,6%	16,4%	14,0%	9,4%
CAGR tot int (4y)	0,8% 6,8%	-0,2% 3,3%	-1,2% 2,3%	1,7% 2,1%
% Prov. rate	9,8%	12,7%	32,1%	21,1%
Xior Market Share	2,2%	0,2%	2,3%	0,6%
# HEIs (ranked)	42	62	7	16

Hoge kwaliteit & tevredenheid...

Google review score
4.65/5

Customer satisfaction index
86%

... drijft pricing power...



... steeds met oog op betaalbaarheid.



Bekroond met **GSL Award**
"Best Value for Money (Europe)"

LfL groei
5,43%

(hoger dan inflatie
& guidance)

Bezetting
98%

Positieve
herwaardering
(vs 2024)

+1,2%

+1.300
nieuwe units
in 2025

Niet-
opgenomen
kredietlijnen

€141 mio

EPS & DPS 2025
bevestigd

EPS €2,21
DPS €1,768

Operationele
marge
87,21%

NTA
38,67 EUR

LTV
49,87%
Schuldgraad
49,92%

100%
Financierings-
behoeften
gedekt
(voor 18 maanden)

Waarom investeren in Xior?

Vooruitzichten EPS & DPS¹



Xior hervat EPS-groei in nieuwe, gedisciplineerde fase

EPS 2025: € 2,21
DPS 2025¹: € 1,768
Volledig in lijn met guidance

+4%

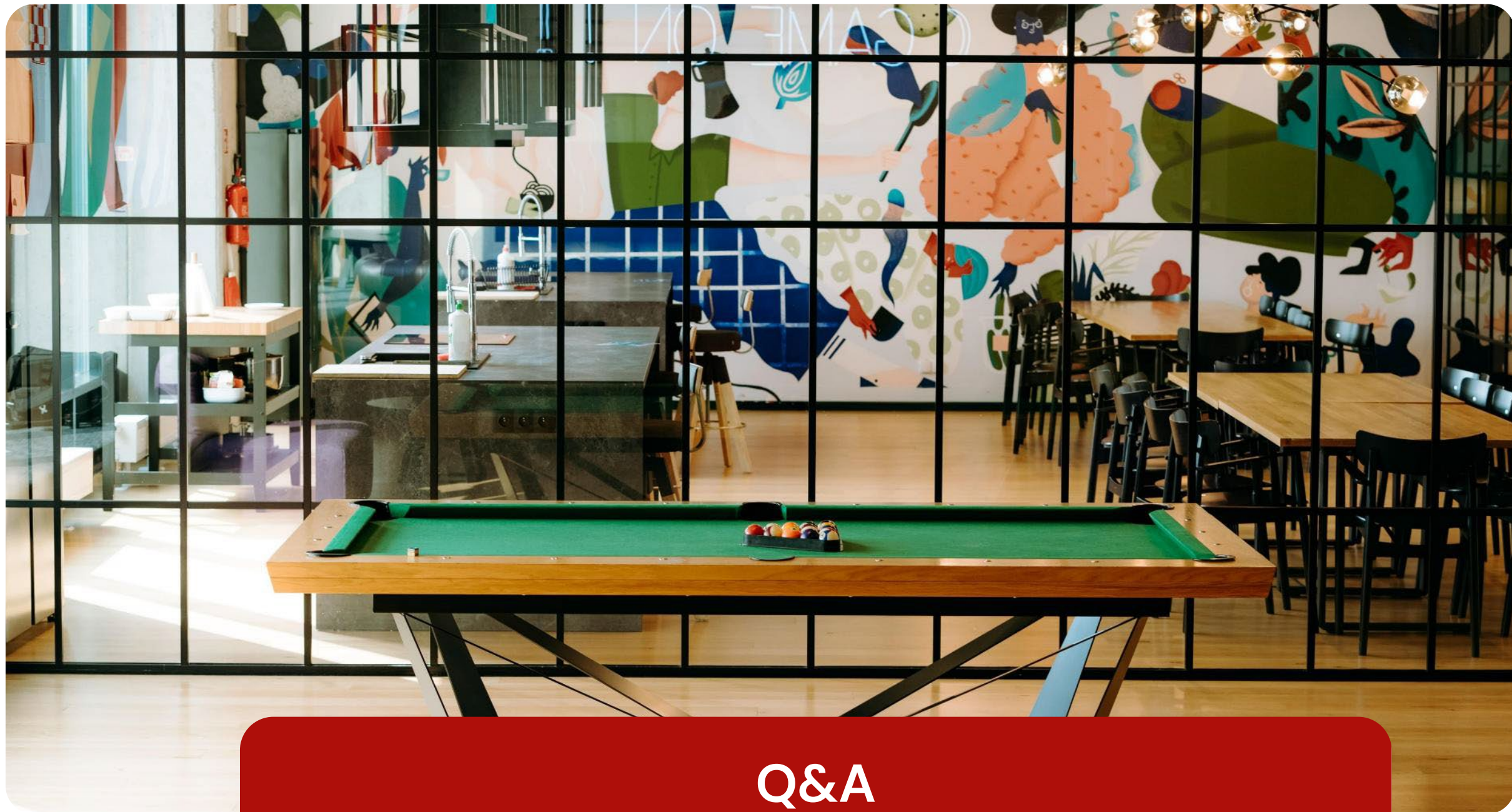
2026 guidance op
EPS 2026: € 2,30
DPS 2026¹: € 1,84

+4%

2027 guidance op
EPS 2027: € 2,40
DPS 2027¹: € 1,92

Volledig intern gefinancierd met een stabiele LTV

1. Onder voorbehoud van goedkeuring Jaarlijkse Algemene Vergadering.



Q&A

Thank you!



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Feel at home



Follow the #XIORFAMILY



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