

		Market Report VBO Netherlands		
		4th quarter 2010	4th quarter 2011	4th quarter 2012
Real Estate law		no	no	no
Inflation		1,9 % (December 2010)	2,4% (dec 2011)	2,9 (dec 2012)
Mortgage rent 5 year		4,15 (January 2011)	3,9% - 5,1%	3,4% - 5,2% (dec 2012)
Mortgage rent 10 year		4,94 (January 2011)	4,55% - 5,75%	4,25 % - 6,35 % (dec 2012)
mortgage rent 20 year		5,45 (January 2011)	5,05% - 6,5%	5,2 % - 7,2% (dec 2012)
Maximum mortgage contract		30 years	30 years	30 years
Maximum mortgage		4,5 x yearly income	4,5 x yearly income	4-4,5 x yearly income
VAT		19%	19%	21% (since 1 oct 2012)
Stamp duty		6%	since 15-06-2011 2% (instead of 6%)	2%
Number of mortgage		51.424 (3rd quarter 2010)	17.357 (nov 2011)	16.103 (dec 2012)
Total amount mortgage Netherlands		849.857.000.000 (dec 2010)	630.000.000.000 (nov 2011)	670.000.000.000 (dec 2012)
Everage mortgage		€ 295.042	€ 265.114 (dec 2011)	255,089 (dec 2012)
Commission		€ 750,- fix till 2 % excl. VAT	€ 750,- fix till 2 % excl. VAT	€ 750,- fix till 2 % excl. VAT
General average prices				
Family houses general		234.732 (November 2010)	€ 241.390 (aug 2011)	€ 216.849 (sept 2012)
	<i>Apartments</i>	€ 186.021 (November 2010)	€ 183.716	€ 177.751 (dec 2012)
	<i>Corner houses</i>	€ 231.268 (November 2010)	€ 219.547	€ 206.564 (dec 2012)
	<i>Two under one roof</i>	€ 262.904 (November 2010)	€ 261.221	€ 249.911 (dec 2012)
	<i>Free standing homes</i>	€ 390.370 (November 2010)	€ 361.320	€ 339,899 (dec 2012)
	<i>Betweenhousing</i>	€ 218.788 (November 2010)	€ 216.709	€ 202.643 (dec 2012)
New houses build				
	<i>Rent</i>	no figures available	no figures available	no figures available
	<i>Ownership</i>	no figures available	5,103 (1st quarter 2011)	5,103 (1st quarter 2011)
Population		16.662.180	16.727.255 (dec 2011)	16.792.348
Economic growth		1,9% (3rd quarter 2010)	1,1 % (4th quarter 2011)	-1,5% (4th quarter 2012)
Unemployed from the working population		2,60%	2,60%	7% (nov 2012)
Total home ownership		58% (2009)	58% (2011)	58% (2012)
Total housing stock		7.104.520 (2009)	7.126.152 (2011)	7.217.803 (2012)
Energy certificate		Yes, without any sanction	Yes, without any sanction until 1-7-2012	Yes, without any sanction
Total sell		20.020 (dec 2010)	30.600 (dec 2011)	33.750 (4th quar.) 115.000 total in 2012