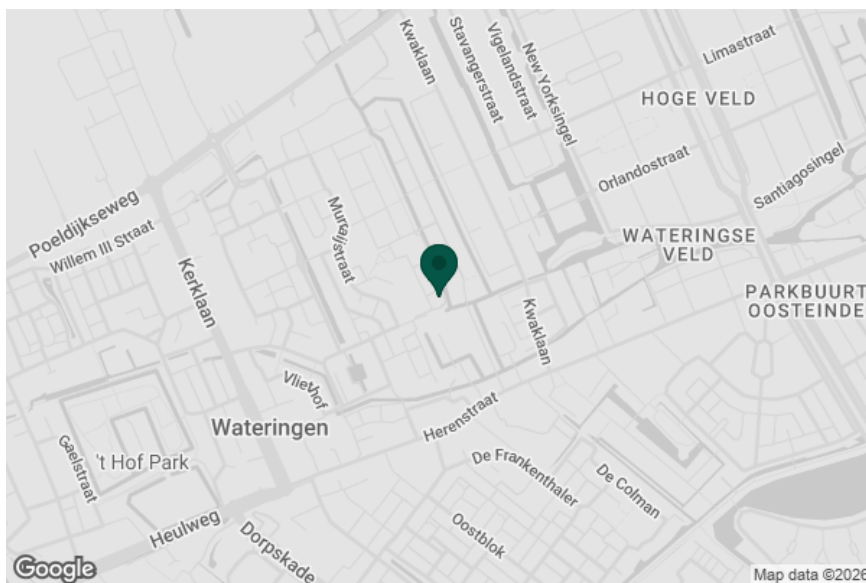


Property Report



Finkenflügelstraat 31
Wieringen

Welcome to SlimBieden,

Buying a house is probably one of the most important decisions in your life. That's why you want to make this decision as informed as possible, especially given the current uncertainty in the housing market. SlimBieden is the tool that helps you do just that. While completing the questionnaire, we gathered thousands of small pieces of information from various sources about the property in this report. By comparing all this information in a smart way with our dataset and placing it within the current state of the economy, we have been able to make an accurate prediction of the smartest bid for each risk profile. We do this by not only providing you with the expected highest bid, but also the probability of each other highest bid occurring (including confidence intervals). This way, you can precisely determine how much extra you're willing to pay for that added bit of certainty. In this report, we give you an insight into the background of our prediction.

An important aspect of the report is the reference properties. These are examples of comparable homes that the model has included in its prediction. In the appendix, you'll find an overview of all relevant characteristics of these properties, helping you quickly get a sense of what a reasonable price might be for the home you're interested in. Additionally, we show the development of the property value (WOZ) and provide insight into various neighborhood details.

Together with the information available on our website, we hope this report provides sufficient insight into the analysis behind your bid. SlimBieden aims to make solid bidding advice accessible to everyone—and to make the house-hunting experience more enjoyable. Our team works weekly on updating the model and valuation report, continually exploring new ideas for improvement. Do you have any suggestions? Share them with us at feedback@slimbieden.nl. Stay tuned for all developments on social media.

Kind regards,



Ties Mol
General Manager SlimBieden

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Property Details

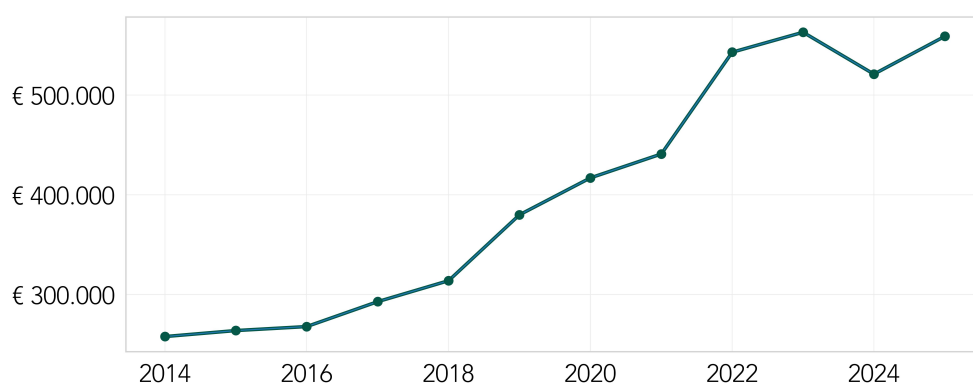
Below, you'll see a summary of the key details for the property you entered. Noticed something that's not correct? Let us know at info@slimbieden.nl.

Address details	
Address	Finkenflügelstraat 31
Postal code	2291 ZN
City	Wateringen
Value	
Asking price (per m ²)	€ 625.000 (€ 4.960)
Listed since	31-05-2026
Last reported WOZ value (reference date)	€ 559.000 (01-01-2025)
More about the house	
Parcel size	121 m ²
Living area	126 m ²
Buildyear	2014
Number of floors	3
Interior spaces	
Rooms	5
Bedrooms	4
Bathrooms	1
Separate toilet	Yes
Exterior spaces	
Garden area	65 m ²
Garden orientation	Southwest
Balcony and/or rooftop terrace	N.a.
Garage capacity	N.a.
Parking options	Public parking (free)
Condition of the house	
Condition of the property	Well-maintained
Condition of the outdoor space	Well-maintained
Condition of the kitchen(s)	Average
Condition of the bathroom(s)	Well-maintained

WOZ Value

The figure below shows how the WOZ value has evolved over the past few years. It provides a first impression of the property's price trend.

Figure 1: WOZ value per year.



Sustainability

Ready for the future? Sustainability features give a clear picture of both your home's energy use and its comfort level. At the same time, a low sustainability score can be an opportunity to renovate with attractive financing options. Want to make this property even greener? Find more information on your options, including an up-to-date overview of available grants, at www.verbeterjehuis.nl.

Sustainability	
Energy label	A
Insulation	Roof insulation, wall insulation, floor insulation
Type of glazing	Double glazing
Heating	Central heating boiler / District heating, (partial) underfloor heating

The Smartest Bid

Based on your information combined with neighborhood data and trends in the housing market and economy, our model predicts the following winning bid:

€ 675.441

This is € 5.361 per square meter.



For every possible bid, we have calculated the probability that it will be the winning bid. The bid with a 50% chance of winning can be considered the most sensible bid because it represents the expected winning bid. However, you may prefer a higher chance of winning. In that case, you're likely to pay more than necessary, but you'll win with greater certainty. Below, we present the corresponding winning bids for four different risk profiles.

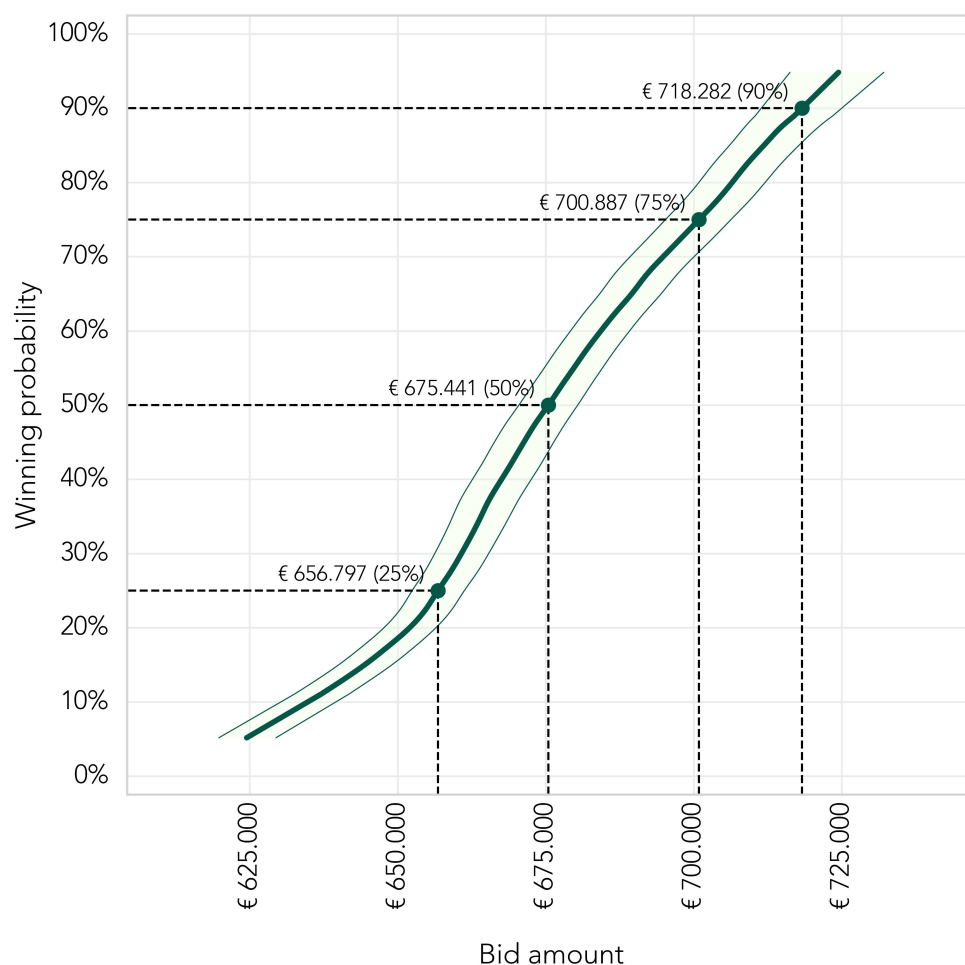
	Cautious	Wise	Daring	Knock-Out
Bid	€ 656.797	€ 675.441	€ 700.887	€ 718.282
Per m ²	€ 5.213	€ 5.361	€ 5.563	€ 5.701

On the next page and in Appendix I you'll find more information about your winning probability per bid.

Winning Probability by Bid Amount

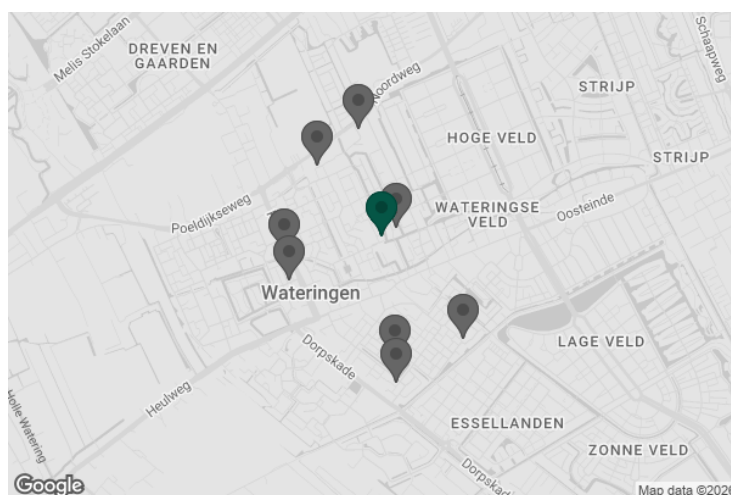
Below is a representation of the probability distribution of the winning bid. The graph indicates, for each bid, the probability that it will be the highest bid. In the figure, we have marked the four bidding strategies from the previous page, and you can determine the predicted bid for any other risk profile in the same manner. The shaded area around the graph provides an estimate of the uncertainty of the prediction. Specifically, for each probability of winning, this area represents the interval in which we are 80% certain that the winning bid will fall. The chance that the actual percentile is higher than our prediction has hereby been fixed at approximately 10%.

Figure 2: Winning probability per bid amount.



Reference Houses

Transaction data from reference properties are essential for accurately valuing the house. Our model analyzes millions of transactions in the Netherlands. Below you see 8 recently sold houses that provide an indication of bidding behavior and sales prices in the area. These properties are not decisive in calculating the suggested bid, but illustrate the local market. The dates shown are the transfer dates as registered by the Kadaster.



In the table, we summarize the key data of the reference properties. In Appendix II of this report, you'll find a detailed table for an even more comprehensive view.

Address	Distance	Living	Asking price	Selling price (per m ²)	Overbid	Month
Boetersstraat 4	80 m	137 m ²	€ 650.000	€ 680.000 (€ 4.964)	+4,62%	12-2025
Kerklaan 8-H	477 m	116 m ²	€ 525.000	€ 576.950 (€ 4.974)	+9,9%	03-2026
van Nassaustraart 13	464 m	142 m ²	€ 845.000	€ 850.000 (€ 5.986)	+0,59%	01-2026
Westblok 7	593 m	116 m ²	€ 450.000	€ 435.000 (€ 3.750)	-3,33%	03-2026
Van der Wateringhestraat 5	530 m	136 m ²	€ 550.000	€ 690.000 (€ 5.074)	+25,45%	12-2025
De witte Emile 16	624 m	140 m ²	€ 575.000	€ 625.000 (€ 4.464)	+8,7%	02-2026
Ten Hove 5	493 m	119 m ²	€ 550.000	€ 566.520 (€ 4.761)	+3,0%	01-2026
Guldeland 99	706 m	136 m ²	€ 575.000	€ 617.000 (€ 4.537)	+7,3%	03-2026

Mortgage & Financing

Based on the information you provided, we have prepared a mortgage calculation. This gives insight into your financial options and the costs involved in purchasing a home.

Mortgage overview	
Gross annual income	€ 126.000
Maximum mortgage	€ 624.965
Asking price	€ 625.000
Required own funds	€ 35
Monthly housing costs	
Interest (4.1%)	€ 2.135
Repayment	€ 885
Total monthly costs	€ 3.020
Purchase costs	
Transfer tax	€ 12.500
Notary fees	€ 2.200
Appraisal report	€ 750
Mortgage advice	€ 2.995
Buyer's agent	€ 4.500
Total buyer's costs	€ 22.945

This mortgage calculation was prepared in collaboration with Viisi Hypotheken, an independent mortgage advisor. For complete and personal mortgage advice, visit www.viisi.nl.

Powered by:

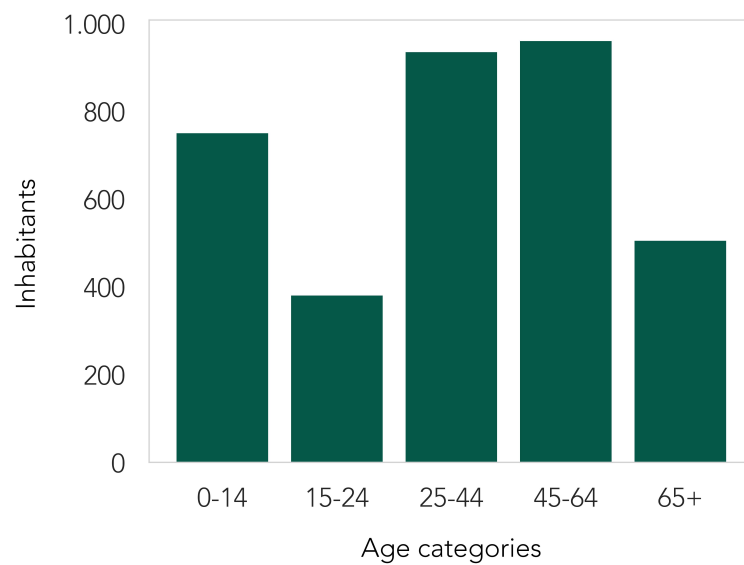


The Neighborhood

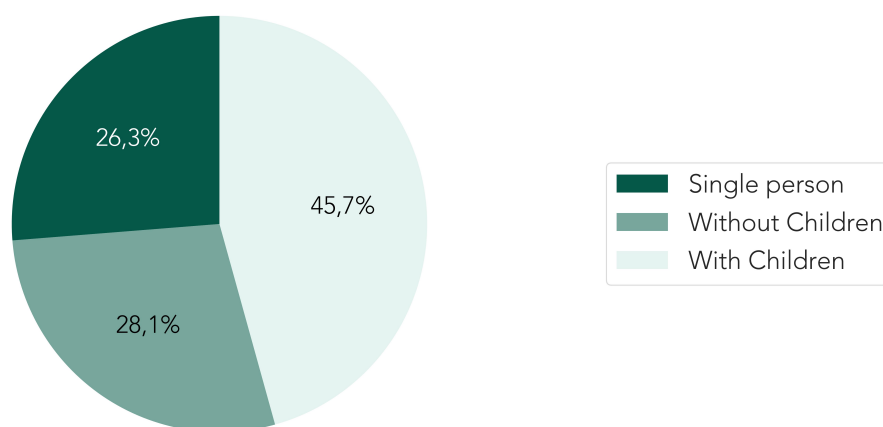
The table below provides a numerical overview of the neighborhood. The average sale price and price per square meter provide a good indication for the smartest bid. In addition, the distances to amenities and demographic data of the neighborhood contribute to assessing the popularity of the house.

The neighborhood in numbers	
Average transaction price	€ 755.957
Average price per square meter	€ 5.439
Distances	
Train station	4.455 m
School	437 m
Shopping mall	2.347 m
Highway entrance	3.769 m
Police station	2.150 m
Supermarket	434 m
Bus stop	268 m
Hospital	2.016 m
Neighborhood demographics	
Inhabitants	3.535
Number of households	1.395
Average household size	2,5
Population density	8.258 per km ²

The age distribution in the neighborhood offers insight into the character of the district. The histogram below illustrates this clearly.



Household composition in a neighborhood reflects everyday life there. The pie chart below shows how this breaks down for the neighborhood.



Appendix I: Winning Probabilities

Below we show several percentiles of the distribution you saw earlier in the report. A percentile indicates the bid amount corresponding to a given winning probability. For each percentile, we also show the 80% confidence interval and the coverage (see explanation below the table).

Prob.	Bid.	Confidence interval	Coverage	Prob.	Bid	Confidence	Coverage
10,0%	€ 634.816	€ 630.274 - € 639.560	99,5%	70,0%	€ 694.832	€ 689.252 - € 700.050	99,5%
15,0%	€ 644.415	€ 640.024 - € 649.024	99,5%	72,5%	€ 697.881	€ 692.271 - € 703.246	99,4%
20,0%	€ 652.013	€ 647.678 - € 656.456	99,2%	75,0%	€ 700.887	€ 695.230 - € 706.288	99,4%
25,0%	€ 656.797	€ 652.434 - € 661.248	99,0%	77,5%	€ 703.850	€ 698.205 - € 709.319	99,2%
30,0%	€ 660.757	€ 656.255 - € 665.362	98,9%	80,0%	€ 706.482	€ 700.860 - € 712.050	99,5%
35,0%	€ 664.065	€ 659.291 - € 668.884	98,8%	82,5%	€ 709.000	€ 703.305 - € 714.718	99,4%
40,0%	€ 667.543	€ 662.631 - € 672.571	98,7%	85,0%	€ 711.848	€ 706.030 - € 717.766	99,4%
45,0%	€ 671.305	€ 666.322 - € 676.347	99,1%	87,5%	€ 714.798	€ 708.646 - € 721.106	99,3%
50,0%	€ 675.441	€ 670.462 - € 680.396	99,6%	90,0%	€ 718.282	€ 711.399 - € 724.984	99,3%
55,0%	€ 679.742	€ 674.746 - € 684.576	99,9%	92,5%	€ 721.471	€ 713.910 - € 728.660	99,3%
60,0%	€ 684.313	€ 679.195 - € 689.163	99,7%	95,0%	€ 724.659	€ 716.420 - € 732.336	99,4%
65,0%	€ 689.528	€ 684.117 - € 694.490	99,6%	97,5%	€ 727.848	€ 718.930 - € 736.012	99,5%

We calculate coverage in three steps: First, we train the model on part of the data. Then, we make predictions for objects that were not included in the training set. Finally, we check how many of the actual outcomes fall below the predicted percentile. If, for example, 49% of the outcomes fall below the predicted 50th percentile, the deviation is 1%, and the coverage is therefore 99%.

Appendix II: Reference Objects

	Finkenflügelstraat 31	Boetersstraat 4	Kerklaan 8-H
Asking price (per m ²)	€ 625.000 (€ 4.960)	€ 650.000 (€ 4.744)	€ 525.000 (€ 4.525)
Sale price (per m ²)	N.a.	€ 680.000 (€ 4.963)	€ 576.950 (€ 4.973)
Sale date	N.a.	31-12-2025	18-03-2026
Last WOZ (reference year)	€ 559.000 (2025)	€ 559.000 (2024)	€ 498.000 (2025)
Type of house	Terraced house	Terraced/terraced house	Corner house
Parcel size	121 m ²	115 m ²	208 m ²
Living area	126 m ²	137 m ²	116 m ²
Balcony and/or rooftop terrace	N.a.	*	*
Buildyear	2014	2018	1957
Floors	3	3	2
Rooms	5	5	5
Bedrooms	4	3	4
Bathrooms	1	1	1
Separate toilet	Yes	Yes	Yes
Garden area	65 m ²	N.a.	48 m ²
Garden orientation	Southwest	North-West	East
Garage type	N.a.	*	*
Garage capacity	N.a.	*	*
Parking options	Public parking (free)	Public parking	Public parking
Distance	N.a.	80 m	477 m
Energy label	A	A	F
Heating	Central heating boiler / District heating, (partial) underfloor heating	Central heating boiler and entire underfloor heating	Central heating boiler
Insulation	Roof insulation, wall insulation, floor insulation	Wall insulation, floor insulation	Roof insulation
Type of glazing	Double glazing	HR glazing	Partial double glazing

	Finkenflügelstraat 31	van Nassastraat 13	Westblok 7
Asking price (per m ²)	€ 625.000 (€ 4.960)	€ 845.000 (€ 5.950)	€ 450.000 (€ 3.879)
Sale price (per m ²)	N.a.	€ 850.000 (€ 5.985)	€ 435.000 (€ 3.750)
Sale date	N.a.	29-01-2026	04-03-2026
Last WOZ (reference year)	€ 559.000 (2025)	€ 772.000 (2025)	€ 433.000 (2025)
Type of house	Terraced house	Semi-detached house	Terraced/terraced house
Parcel size	121 m ²	237 m ²	131 m ²
Living area	126 m ²	142 m ²	116 m ²
Balcony and/or rooftop terrace	N.a.	*	*
Buildyear	2014	1996	1982
Floors	3	3	3
Rooms	5	5	5
Bedrooms	4	4	3
Bathrooms	1	1	1
Separate toilet	Yes	Yes	Yes
Garden area	65 m ²	N.a.	N.a.
Garden orientation	Southwest	North-West	South-East
Garage type	N.a	Attached brick garage	*
Garage capacity	N.a.	1 car	*
Parking options	Public parking (free)	On-site and public parking	Public parking
Distance	N.a.	464 m	593 m
Energy label	A	B	C
Heating	Central heating boiler / District heating, (partial) underfloor heating	Central heating boiler and partial underfloor heating	Central heating boiler
Insulation	Roof insulation, wall insulation, floor insulation	Roof insulation, wall insulation	Roof insulation, wall insulation
Type of glazing	Double glazing	*	Largely double glazing

	Finkenflügelstraat 31	Van der Wateringhestraat 5	De witte Emile 16
Asking price (per m ²)	€ 625.000 (€ 4.960)	€ 550.000 (€ 4.044)	€ 575.000 (€ 4.107)
Sale price (per m ²)	N.a.	€ 690.000 (€ 5.073)	€ 625.000 (€ 4.464)
Sale date	N.a.	31-12-2025	06-02-2026
Last WOZ (reference year)	€ 559.000 (2025)	€ 633.000 (2025)	€ 547.000 (2025)
Type of house	Terraced house	None	Terraced/terraced house
Parcel size	121 m ²	142 m ²	161 m ²
Living area	126 m ²	136 m ²	140 m ²
Balcony and/or rooftop terrace	N.a.	*	*
Buildyear	2014	2020	1976
Floors	3	3	3
Rooms	5	6	5
Bedrooms	4	5	5
Bathrooms	1	1	1
Separate toilet	Yes	Yes	Yes
Garden area	65 m ²	53 m ²	59 m ²
Garden orientation	Southwest	North-East	North-East
Garage type	N.a.	*	*
Garage capacity	N.a.	*	*
Parking options	Public parking (free)	Public parking	On-site and public parking
Distance	N.a.	530 m	624 m
Energy label	A	A	C
Heating	Central heating boiler / District heating, (partial) underfloor heating	Central heating boiler	Central heating boiler and partial underfloor heating
Insulation	Roof insulation, wall insulation, floor insulation	None	Floor insulation
Type of glazing	Double glazing	*	Triple glazing, HR glazing

	Finkenflügelstraat 31	Ten Hove 5	Guldeland 99
Asking price (per m²)	€ 625.000 (€ 4.960)	€ 550.000 (€ 4.621)	€ 575.000 (€ 4.227)
Sale price (per m²)	N.a.	€ 566.520 (€ 4.760)	€ 617.000 (€ 4.536)
Sale date	N.a.	09-01-2026	03-03-2026
Last WOZ (reference year)	€ 559.000 (2025)	€ 515.000 (2025)	€ 501.000 (2025)
Type of house	Terraced house	Terraced/terraced house	Terraced/terraced house
Parcel size	121 m²	218 m²	152 m²
Living area	126 m²	119 m²	136 m²
Balcony and/or rooftop terrace	N.a.	*	*
Buildyear	2014	1960	1969
Floors	3	3	3
Rooms	5	6	5
Bedrooms	4	5	4
Bathrooms	1	1	1
Separate toilet	Yes	Yes	Yes
Garden area	65 m²	N.a.	N.a.
Garden orientation	Southwest	North-West	South-West
Garage type	N.a.	Detached stone garage	*
Garage capacity	N.a.	1 car	*
Parking options	Public parking (free)	On-site and public parking	Public parking
Distance	N.a.	493 m	706 m
Energy label	A	C	B
Heating	Central heating boiler / District heating, (partial) underfloor heating	Central heating boiler	Central heating boiler and partial underfloor heating
Insulation	Roof insulation, wall insulation, floor insulation	None	Roof insulation, floor insulation
Type of glazing	Double glazing	*	*

Appendix III: Amortization

Annual amortization schedule based on an annuity mortgage with a principal of € 624.965, an interest rate of 4.1% and a term of 30 years.

Year	Payment	Interest	Repayment	Remaining debt
				€ 624.965
2026	€ 18.119	€ 12.766	€ 5.353	€ 619.612
2027	€ 36.238	€ 25.198	€ 11.040	€ 608.573
2028	€ 36.238	€ 24.737	€ 11.501	€ 597.072
2029	€ 36.238	€ 24.256	€ 11.981	€ 585.090
2030	€ 36.238	€ 23.756	€ 12.482	€ 572.608
2031	€ 36.238	€ 23.234	€ 13.003	€ 559.605
2032	€ 36.238	€ 22.691	€ 13.547	€ 546.058
2033	€ 36.238	€ 22.125	€ 14.113	€ 531.946
2034	€ 36.238	€ 21.536	€ 14.702	€ 517.243
2035	€ 36.238	€ 20.921	€ 15.317	€ 501.927
2036	€ 36.238	€ 20.281	€ 15.956	€ 485.970
2037	€ 36.238	€ 19.615	€ 16.623	€ 469.347
2038	€ 36.238	€ 18.920	€ 17.318	€ 452.029
2039	€ 36.238	€ 18.197	€ 18.041	€ 433.988
2040	€ 36.238	€ 17.443	€ 18.795	€ 415.193
2041	€ 36.238	€ 16.658	€ 19.580	€ 395.613
2042	€ 36.238	€ 15.840	€ 20.398	€ 375.215
2043	€ 36.238	€ 14.987	€ 21.250	€ 353.965
2044	€ 36.238	€ 14.100	€ 22.138	€ 331.826
2045	€ 36.238	€ 13.175	€ 23.063	€ 308.763
2046	€ 36.238	€ 12.211	€ 24.027	€ 284.736
2047	€ 36.238	€ 11.207	€ 25.031	€ 259.706
2048	€ 36.238	€ 10.162	€ 26.076	€ 233.630
2049	€ 36.238	€ 9.072	€ 27.166	€ 206.464
2050	€ 36.238	€ 7.937	€ 28.301	€ 178.163
2051	€ 36.238	€ 6.755	€ 29.483	€ 148.680
2052	€ 36.238	€ 5.523	€ 30.715	€ 117.965
2053	€ 36.238	€ 4.240	€ 31.998	€ 85.967
2054	€ 36.238	€ 2.903	€ 33.335	€ 52.632
2055	€ 36.238	€ 1.510	€ 34.728	€ 17.904
2056	€ 18.119	€ 215	€ 17.904	€ 0
Total	€ 1.087.135	€ 462.170	€ 624.965	