

CREDENTIALS



Registered and supervised by the Bank of Spain

Independent, with no political or business ties whatsoever.

Complete reports with **transparency and traceability**

Qualified professionals with training.

Methodology in accordance with European and International standards.

Experience: Over 1,400,000 reports issued.

Code of Ethics and Internal Rules of Conduct.

Confidentiality and Data Protection.

Advanced IT developments, our own know-how.

Approved **quality, rigor and reliability**.

OVERVIEW

Euroval, the brand and trade name for Eurovaloraciones, S.A., is a benchmark valuation and appraisal company active on the Spanish market. It currently ranks among the most experienced and important independent firms, specializing in real estate appraisal and the valuation of all types of property, assets, rights and businesses.

Founded in 1990 and approved by the Bank of Spain ever since, the company is enrolled with the Appraisers' Registry of the National Securities Exchange Commission (CNMV).

Euroval's corporate group includes the Institute of Real Estate Analysis, a consultancy firm specializing in real estate research and analysis.

Approved by:

BANCO DE ESPAÑA
Eurosistema

CNMV
COMISIÓN
NACIONAL
DEL MERCADO
DE VALORES





OPERATIONS MANAGEMENT & CUSTOMER CARE

We are committed with each customer, offering personalized attention to orders and petitions that are requested.

clientes@euroval.com

915 988 080



Our staff have signed and accepted **the Ethical Code of Conduct** in order to establish a deontological framework, which assures the general public and our clients in particular, the independence, guarantees and quality of our services.

We have an **Internal Regulation of Conduct** (IRC Euroval), updated in January 2015 so as to encourage the independence of our valuation activity and to avoid possible conflicts of interest in our labors.

CORPORATE SOCIAL RESPONSIBILITY







From the beginning Euroval has been faithful to its principles and fully independent as an entity, registered and supervised by the Bank of Spain since 1990. The reports of Euroval are transparent, traceable and are made by qualified and trained professionals.

Our staff have signed and accepted the Ethical Code of Conduct which ensures the independence, objectivity and professionalism.

The Methodology used has been developed according to European and International standards and has the experience of over 1,400.000 reports issued.

Corporate values are very important for every organization. They define a company and reflect the people working for it. The corporate values of Euroval define our corporate identity and represent a driving force of the way we do our work day by day.

We consider that our success is the consequence of the following ones:

-  **Professionalism**
Our own know-how and continued training
-  **Innovation**
Technology and advanced methodologies
-  **Independence**
No political nor business ties
-  **Confidence**
Confidentiality and Data Protection
-  **Adaptability**
Personalized service
-  **Commitment**
Quality, rigour, reliability and attention

Clients

- ABANCA
- ARESBANK
- BANCO DE CRÉDITO COOPERATIVO
- BANCO MARE NOSTRUM
- BANCO SABADELL
- BANCO SANTANDER
- BANKINTER
- BANTIERRA
- BARCLAYS
- BBVA
- CAJA DE INGENIEROS
- CAJA ESPAÑA
- GRUPO GENERALI
- HCC EUROPE
- MAPFRE
- PREVISIÓN SANITARIA NACIONAL
- REALE SEGUROS
- SAREB
- SOLVIA
- TRIODOS BANK
- UNIÓN DE CRÉDITOS INMOBILIARIOS

Approved real estate appraisals for official and regulatory purposes

🇪🇸 Mortgage-secured credits and loans.

🇪🇸 Coverage of insurance companies technical provisions.

🇪🇸 Assessment of the equity of collective real estate investment institutions.

🇪🇸 Assessment of the real estate equity of pension funds.

Clients

- ADIF
- AEAT
- AGUIRRE NEWMAN
- AZATA
- BANCO DE CRÉDITO COOPERATIVO
- BDO
- CARREFOUR
- CATALONIA HOTELES
- CBRE RICHARD ELLIS
- CUATRECASAS
- DELOITTE
- ERNST & YOUNG
- FCC CONSTRUCCIONES
- FOGASA
- GARRIGUES
- HOLIDAY INN
- HOTELES BARCELÓ
- IBERDROLA
- ICO
- INMOBILIARIA DEL SUR
- IVIMA
- KPMG
- N + 1
- PWC
- RENFE
- REPSOL
- SEGIPSA
- SUMA GESTIÓN TRIBUTARIA
- TELEFÓNICA
- UCI

APPRAISAL SERVICES

Real estate valuation and advisory services, VIA

Valuations of property geared to ascertaining the value of the same, whilst bypassing the procedures and formalities involved in the official valuation process.

- 🇪🇺 Conducted by a Euroval technician
- 🇪🇺 Significantly lower cost than official valuations
- 🇪🇺 Property values provided:
 - Current market price
 - Current forced sale price
 - Price in relation to the last 12 months
 - Estimated price in one year's time
- 🇪🇺 Other information in relation to the property:
 - Identification and location
 - Characteristics of the property and the building
 - Cadastral and registration data
 - Photographs and location plans

Clients

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- REPSOL
- SEGIPSA
- SUMA GESTIÓN TRIBUTARIA
- TELEFÓNICA
- UCI







APPRAISAL SERVICES

- 🚩 Valuation of Fixed Assets
- 🚩 Valuation of Companies (Mergers and Takeovers)
- 🚩 Valuation of Equity
- 🚩 Valuation of all types of Property and Rights
- 🚩 Valuation in accordance with the RICS and IVSC standards
- 🚩 Project Monitoring y Due Diligence
- 🚩 Expropriations
- 🚩 Expert Reports
- 🚩 Party Transactions
- 🚩 Listed Investment Companies
- 🚩 Property Inventories

Valuation of Property Portfolios , AVM

Real estate portfolio valuation service using a geostatistical methodology which provides a current valuation of the customer's real estate portfolio property, the characterization of each property and the portfolio as a whole.

The service consists of a standard methodology involving statistical valuations in accordance with the following automatic process:

-  Location of the property using geographical coordinates.
-  Rating of the property for purposes of comparison.
-  Identification of the homogeneous geographical areas or local market to which the property belongs.
-  Standard statistical calculation of the property and accuracy of the estimate in accordance with the size of the sample.
-  Comprehensive analysis of the characteristics of the area and its comparison with respect to the property
-  Review of the valuation results by professional experts.

Clients

- AKTIV KAPITAL
- AKTUA
- SAREB
- ALISEDA
- ALTAMIRA ASSET MANAGEMENT
- ANIDA
- APOLLO
- CERBERUS
- CIMENTA2
- COPERNICUS
- CX INMOBILIARIA
- DRAGO CAPITAL
- FINSOLUTIA
- GE MONEY BANK
- GESIF
- HIPOGES IBERIA
- HUDSON ADVISORS
- LONESTAR
- SAVIA ASSET MANAGEMENT
- VÄRDE PARTNERS



The **Online Valuation of EUROVAL** is based on our large experience in geostatistics valuation systems, with over **1.00.00.000 reports issued** since 2005.

Two Online Valuation services are offered:

Suitable as first reference in buying and selling real estate, calculation of mortgages, inheritances, auctions, financing studies, indicative valuation of assets or price contrasts.



Immediate information of the current market value of your home, starting from the data provided of the building.



Within less than 24 hours, we provide the **current market value of your home**, with the final review of a **technical expert**, starting from the information provided.

VEO Online Business Valuation:

Automatically generated valuation report, based on discounted cash flows that provides a reliable value approximation quickly and easily. Valid for small and medium-sized companies.



Immediate knowledge of the current market value of your company, based on the information provided.

Clients

- REAL ESTATE AGENCIES
- BANCO CAMINOS
- BANCO DE CRÉDITO COOPERATIVO
- BANCO MARE NOSTRUM
- BANKINTER
- BARCLAYS
- PROFESIONAL OFFICES
- EUROVALIA INVERTIS
- GRUPO DIFUSIÓN
- INTERMOBILIARIA
- INVERTIA
- INDIVIDUALS
- REAL ESTATE SITES



To optimize the management of particular buildings, industrial and commercial facilities, floors, etc., offer our service **Asset Management**, providing accurate information to decide whether or not to continue its development, improving asset performance.

Reports

Are intended to provide the necessary information to make the decision to continue or not active.

These reports are performed to current promotion or paralyzed for finished goods and flooring.

Operations

Are intended to manage and control the assets until the First Occupation License-LPO-(in the case of unfinished developments), the suitability of the property to sell or rent (in the case of promotions or finished homes) or runner achieving the soil (in the case of land).

The actions are performed over ongoing promotions or paralyzed, completed goods and soils.

The research, design and development of mathematical-statistical models dedicated to the analysis, monitoring and publication of real estate information operating in several environments related to the economy.

Services

- Asset Management
- Services for SOCIMIS
- Statistical Rating
- Real Estate Consulting
- Information Systems
- REVIN, Review of Real Estate Values

PUBLICATIONS

INMOCOYUNTURA

A semi-annual report of the real housing situation conducted by the Institute of Real Estate Analysis for Euroval, in which the property market is analyzed, providing an original and thorough vision.

PPMR - Previsión a 3 años Precios Medios Residenciales Provinciales

3 year Forecast Average Provincial Residential Prices - House price perspective, with quarterly data, and working with variation rates. Presented graphically, to easily identify periods of ups and downs, as well as others of relative stability.

Rental Profitability

Analysis of the housing rental price, highlighting the role of the house price as an element that determines the profitability calculated as a quotient between rents and house prices, for new and used housing.

Clients

- PROFESSIONAL ASSOCIATION
- CONSULTING FIRMS
- COMMERCE CHAMBERS
- EUROVAL
- PROFESSIONAL OFFICES
- HOTEL CHAINS
- REAL ESTATE SITES
- PRESS AND MAGAZINES
- REGIONAL GOVERNMENT MINISTRIES
- REAL ESTATE DEVELOPERS

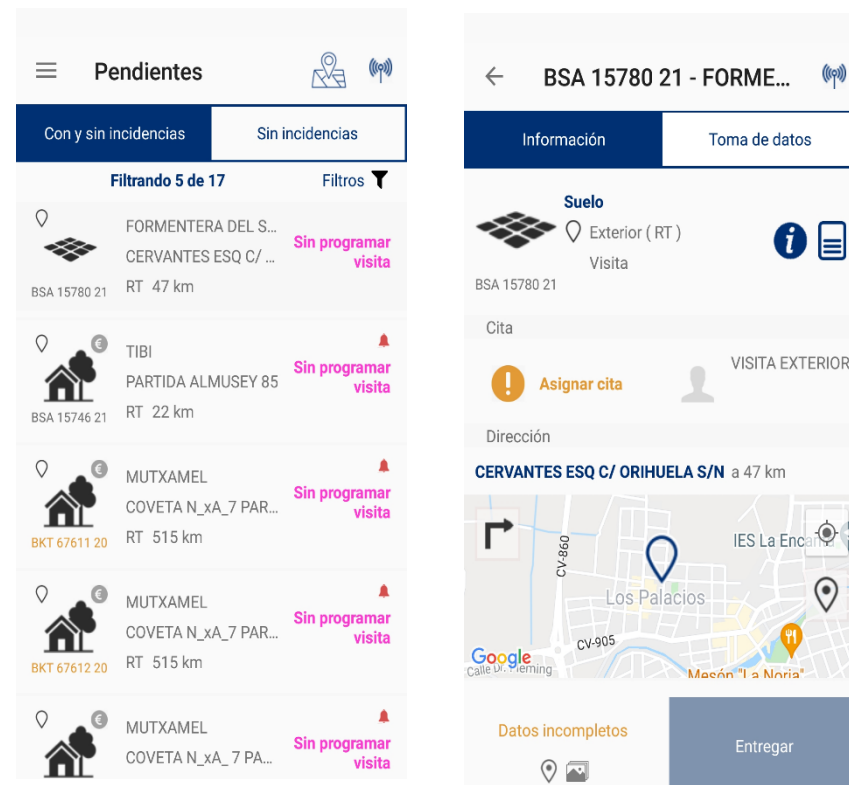
LEADERS ON VALUATION TECHNOLOGY

ACCUMULATED INVERSIÓN DATA IN THOUSAND OF €	
31/12/2020	
IT APPLICATIONS I+D+i	6.602
IT EQUIPMENT	1.168
OTHER INVESTMENT INFRASTRUCTURE	1.777
TOTAL	9.546

TECHNOLOGICAL VALUATION PLATFORM



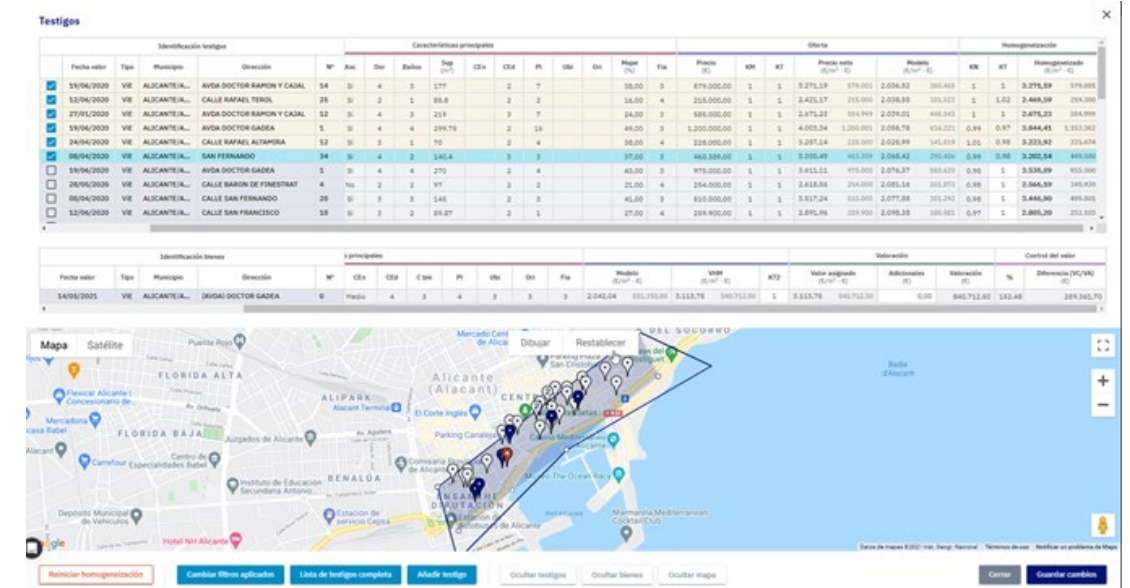
APP FOR VISITS



BIG DATA + IA APPLICATION



GPSE APPLICATION



TOP TEN CLIENTS

 Banco Santander


 Abanca

 BBVA

 Ibercaja

 Banco Sabadell

 Empresas

 BCC (Cajamar)

 Despachos Profesionales

 Sareb

 Juzgados



AREAS OF WORK

- ✪ Airports
- ✪ Associations and Foundations
- ✪ Boats and Ships
- ✪ Casinos
- ✪ Ceramics and Concrete-mixers
- ✪ City Councils
- ✪ Commerce Chambers
- ✪ Companies and Individuals
- ✪ Consulting and Auditing Firms
- ✪ Credit Cooperatives
- ✪ Farming Industry
- ✪ Financial Credit Establishments
- ✪ Financial Services Companies
- ✪ Footwear and Related Industries
- ✪ Hospitals and Clinics
- ✪ Hotels
- ✪ Industrial Plants
- ✪ Insurance Companies
- ✪ Investment Funds
- ✪ Machinery and Public Works
- ✪ Malls and Department stores
- ✪ Mining Industry
- ✪ Ministries and Councils
- ✪ Mutual Guarantee Societies
- ✪ Power stations and substations
- ✪ Professional Offices
- ✪ Promoters and Construction Industry
- ✪ Provincial Deputations
- ✪ Registry of Commerce
- ✪ Saloons and Restaurants
- ✪ Schools and Universities
- ✪ Self-Governing Community
- ✪ Service Stations
- ✪ Shipyards and Naval Workshop
- ✪ SOCIMIS
- ✪ Sports Clubs and Golf Courses
- ✪ Studios and Film and TV sets
- ✪ Theme Parks
- ✪ Tribunals
- ✪ Wine Cellar

The network of EUROVAL offices extends throughout Spain and Portugal.

Develops its international activity, through partnerships and collaboration agreements with specialized companies and appraisers.




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Euroval.com

- 🇪🇸 Registered in 1990 in the Treasury's Licensed Appraisal Specialists Registry of *the Bank of Spain* under code 43-88
- 🇪🇸 Registered since 2004 in the Appraisal companies Register of *the CNMV*, under number 7
- 🇪🇸 Is a member of the Spanish Association of the Value Analysis, **AEV**, The European Group of Valuers Associations, **TEGOVA**, and The National Association of Certified Valuers of Romania, **ANEVAR**
- 🇪🇸 Is a partner of the **Economic Circle of Alicante**, the Institute of Economic Studies of the Alicante Province, **INECA**, Enterprise and University of Alicante Foundation, **FUNDEUN**, Business school, **FUNDESEM**, the Spanish Association of Accounting and Business Administration, **AECA**, the Business Union of the Province of Alicante, **UEPAL**, the National Association of Big Data and Analytics, **ANBAN**, the Association for the Promotion and Promotion of Technology and the Knowledge Society of Alicante, **AlicanTEC** and the **Génova Financial Club**
- 🇪🇸 Has the Quality Certificate ISO 9001, issued by the Spanish Standards and Certification Association, **AENOR**
- 🇪🇸 Euroval ensures the protection of the personal data, according to the Data Protection Organic Law (**LOPD**), and has an **Online Trustmark** that guarantees the highest level of transparency, security and confidence when buying online or browsing its web

CREDENTIALS

June 2021



EUROVAL, marca y denominación comercial de Eurovaloraciones, S.A., es una Sociedad de Tasación y Valoración de referencia en el sector español y una de las firmas independientes con más amplia trayectoria y proyección, especializada en la tasación inmobiliaria y en la valoración de todo tipo de bienes, activos, derechos y empresas.

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