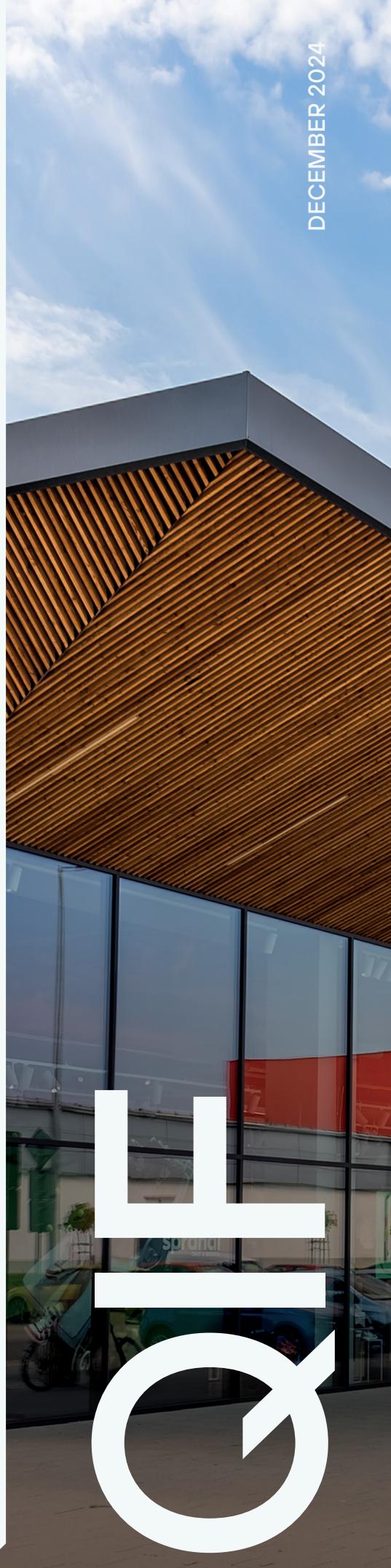


International Retail Park Portfolio

Turn your everyday shopping
into a smart investment

3,300+
Investors

DECEMBER 2024





Real Estate Investment Funds with Stable Returns

ZDR Investments focuses on investing in long-term leased commercial real estate. Over the last 7 years, we have built a portfolio of 71 properties across 6 European countries and 3 funds, with a total value of over EUR 608 million. Our defensively oriented strategy, which delivers consistent long-term results, has earned the trust of more than 15,000 active investors. Our funds provide a stable and solid foundation for any investment strategy.

3

Funds

71

Properties

15,000+

Active Investors



ZDR QIF is designed for qualified investors seeking a long-term growth instrument. As the oldest fund in the ZDR Investments family, it has demonstrated 7 years of consistent performance. The investment strategy focuses on rental income from a diverse portfolio of commercial real estate, primarily consisting of retail parks with a strong emphasis on

grocery stores. Long-term tenant contracts provide a solid foundation for stable future returns. Additionally, the properties are diversified geographically, in size, and by tenant mix. In total, 42 properties are located across 6 European countries. The portfolio is managed by our in-house facility management team, enabling us to respond flexibly to tenant needs.

6 European Countries

Czech Republic, Austria, Germany, Slovenia, Croatia and Slovakia.

42

Properties

EUR 448 m

Asset Value

7 Years on the Market

Stable return of 76% since the fund's inception.

3,326

Investors

EUR 29.9 m

Annual Rental Income

Conservative Strategy

High percentage of grocery chains and value-oriented stores with long-term lease agreements.

385

Number of Lease Agreements WAULT

5.9 years

36%

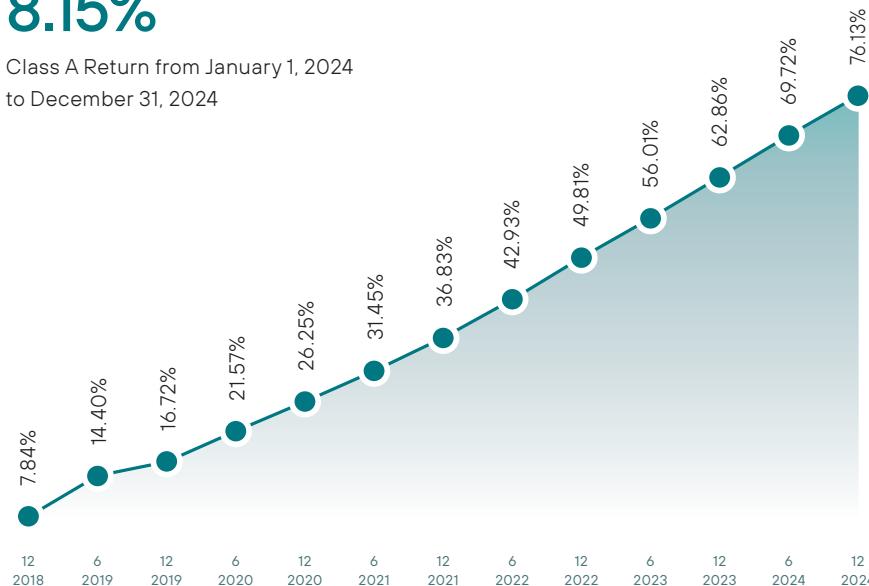
Grocery Stores

49.4%

LTV

8.15%

Class A Return from January 1, 2024 to December 31, 2024



CLASS A SHARES RETURN

CZK GROWTH

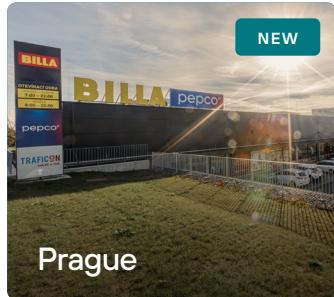
2024	↗ 8.15%
2023	↗ 8.71%
2022	↗ 9.49%
2021	↗ 8.38%
2020	↗ 8.16%
2019	↗ 8.23%
2018	↗ 7.84%

CLASS C SHARES RETURN

EUR GROWTH

2024	↗ 8.26%
2023	↗ 8.75%
2022	↗ 9.77%
2021	↗ 8.32%
2020	↗ 9.44%

Selected Properties in our Portfolio



Five acquisitions and entry into a new market

In 2024, a total of five acquisitions were directed to the Qualified Investor Fund. The first one, a retail park in Prague Kunratice with a BILLA store, was added to the portfolio in January. This was followed by the acquisition of three retail parks in northern Slovenia, close to the border with Austria, which also marked the Fund's entry into a sixth market and further strengthened its geographical diversification.

Slovenia, as both a NATO member and an EU country, perfectly aligns with our focus on stable markets, which is central to our long-term strategy. In early June, we also acquired a JYSK store in Vrchlabí for the fund. Value-oriented stores, along with grocery stores, make up a stable segment of the portfolio, characterized by long-term lease agreements. The weighted average unexpired lease term (WAULT) for the entire portfolio of JYSK stores—now totaling fourteen thanks to this new acquisition—is 8.2 years.



8.6%

Increase in Leasable Area in 2024



AUSTRIA, VOITSBERG

VORUM Voitsberg I-III

WAULT: 5.0 years

Occupancy rate: 95%



CROATIA, RIJEKA

Galerija Bakar Rijeka

WAULT: 8.3 years

Occupancy rate: 100%



CZECH REPUBLIC, OSTRAVA

Ostrava-Poruba Retail park

WAULT: 5.7 years

Occupancy rate: 100%



SLOVAKIA, KOMÁRNO

Komárno Retail park

WAULT: 4.3 years

Occupancy rate: 100%



CZECH REPUBLIC, LITOMĚŘICE

Litoměřice Retail park

WAULT: 5.0 years

Occupancy rate: 100%



CZECH REPUBLIC, HRADEC KRÁLOVÉ

Hradec Králové Retail Park

WAULT: 6.3 years

Occupancy rate: 100%

Key tenants



FUND'S NAME	ZDR Investments SICAV a.s.
SUB-FUND'S NAME	ZDR, podfond Real Estate
TYPE OF FUND	qualified investor fund
FUND MANAGER	ZDR Investments investiční společnost a.s.
FUND ADMINISTRATOR	CODYA investiční společnost, a.s.
DEPOSITORY	Česká spořitelna, a.s.
INVESTMENT SHARES VALUATION FREQUENCY	monthly
TRADING DAY	last business day of a month
MINIMUM INVESTMENT	CZK 1,000,000 (or equivalent in EUR)
PROJECTED YIELD	7–9% per annum* (net of management costs)
ISIN	Growth shares CZK CZ0008042892 EUR CZ0008043833 Dividend shares CZK CZ0008042967 EUR CZ0008043841
RECOMMENDED INVESTMENT HORIZON	5 years and more
ENTRY FEE	max. 3.1%
EXIT FEE	0% after 3 years of acquisition
MANAGEMENT FEE	1.5% per annum
PERFORMANCE FEE	30% of fund's capital appreciation exceeding 5% per annum

ZDR Investments SICAV a.s.
Jungmannova 750/34, 110 00 Praha 1

Disclaimer

This document is for informational and promotional purposes only. It does not constitute an offer, invitation, or recommendation to invest. Before making any investment decision, investors should read the fund's and sub-fund's Articles of Association. Investing involves risks, including potential capital loss and fluctuations in investment value. Investments in the funds are subject to the risks outlined in the Articles of Association. While this document has been prepared with the utmost care, its content may change or be updated, and neither the funds nor the fund manager guarantees its accuracy or completeness. The taxation of the funds is subject to applicable laws and may change if the law is amended. Any reference to a qualified investor in this document means a qualified investor under Czech law, Section 272 of Act No. 240/2013 Coll.

* The expected return is an estimate. The value of investment shares fluctuates over time, and past fund performance is not indicative of or a guarantee of future results.



zdrinvestments.cz/en