COMPANY PRESENTATION

30 June 2026

REGULATED INFORMATION

Home Invest Belgium

Landlord of choice

We offer more than just a place to live.

We provide our tenants with a place to build their lives in properties that shape vibrant communities.

*It is our explicit ambition to be the "**landlord of choice**" for tenants.*

Topics

1. Company profile
2. Real estate portfolio 30 June 2026
3. Key activities 1H 2026
4. Financial results 1H 2026
5. HOMI share
6. Outlook

Home Invest Belgium

Company profile

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Home Invest Belgium (HOMI) at a glance

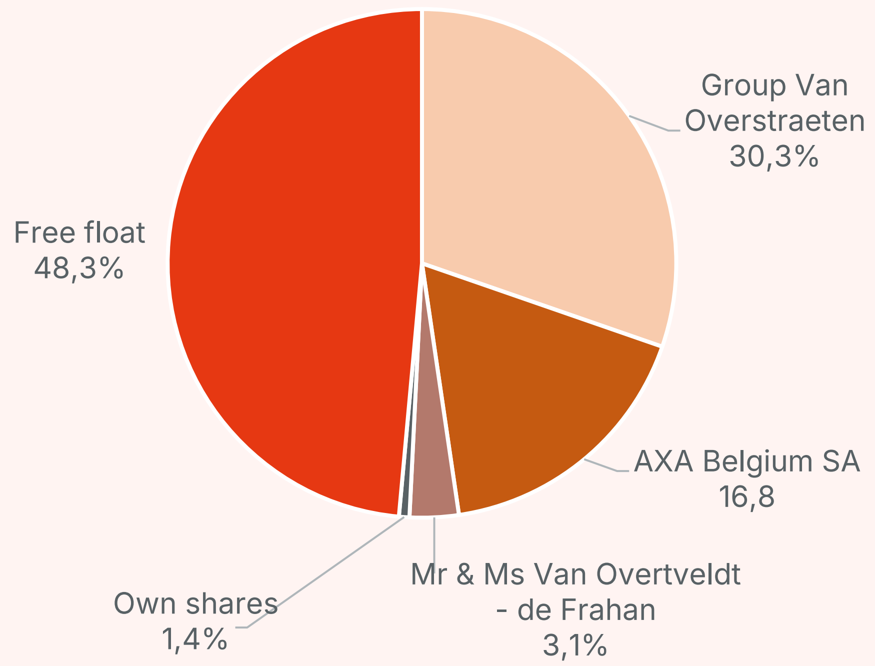
Listed Belgian REIT

- Number 1 owner and manager of residential properties in Belgium
- Listed on Euronext Brussels since 1999
- A specialist with 25+ years of experience...
- ... and 25+ years of consecutive dividend growth
- Over 50 dedicated professionals
- HQ in Brussels

€ 387 mio market capitalisation

As on 30 June 2026

EURONEXT



Home Invest Belgium (HOMI) at a glance

Residential real estate	• Biggest sector within the real estate market with a need for professionalization • Limited impact from business cycles on the letting market • Limited impact from disruption • Responds to the primary human need for housing
Specialist	• In-house team of over 50 dedicated real estate professionals • Top of mind with other market participants (sellers buyers brokers innovators ...)
In-house development team	• Assures a constant pipeline for growth • Higher yields obtained thanks to internalization of development margin • Apartment design and quality standards geared to the tenant market • Built from the long-term perspective of an end investor
Long term debt funding	• Well diversified funding sources from 7 financial institutions and good access to debt capital markets • Long term funding with a high proportion of fixed interest rates (76.7% fixed rates with a remaining average duration of 3.6 years)
Strong shareholder returns	• Strong track record of dividend growth • Strong track record of NAV growth • Supported by stable reference shareholders

Home Invest Belgium

Real estate portfolio 30 June 2026

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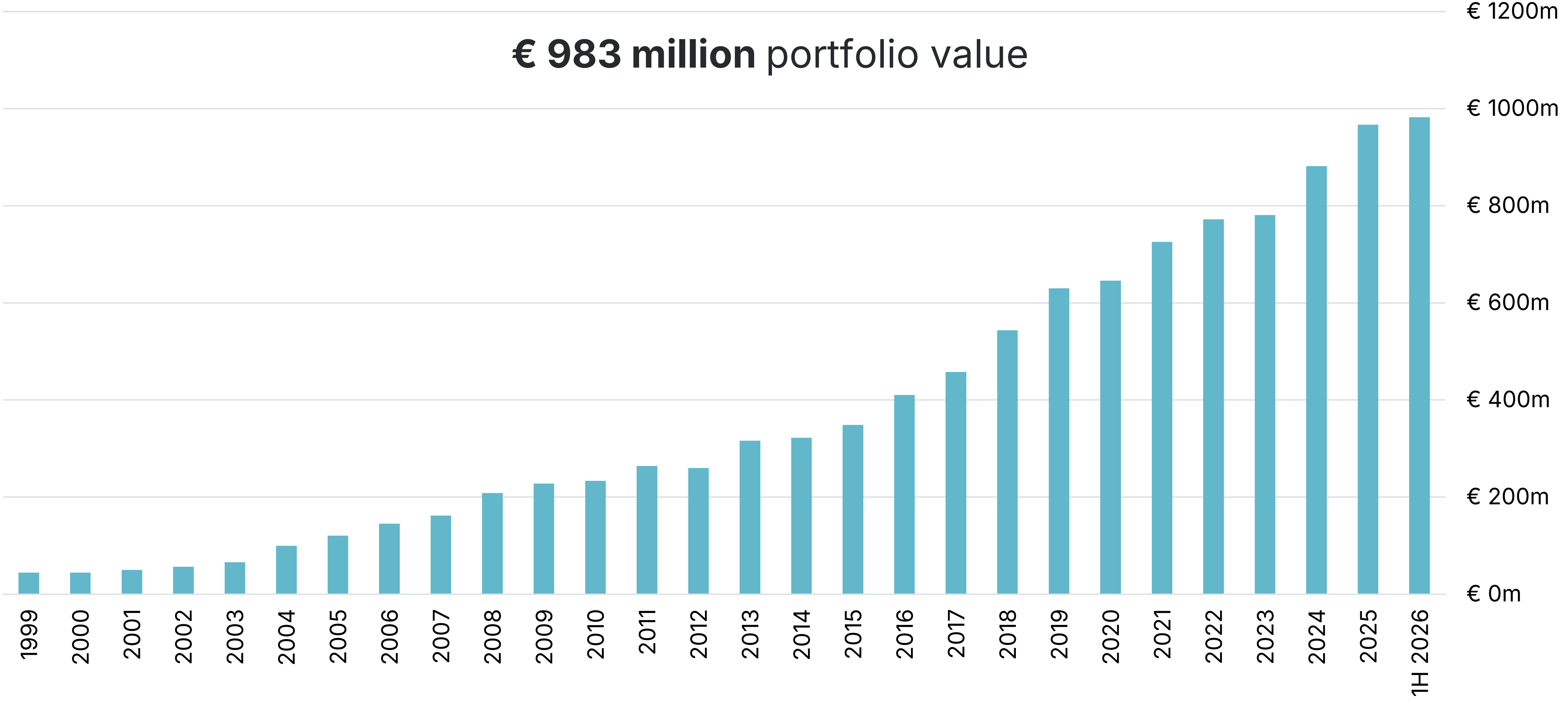
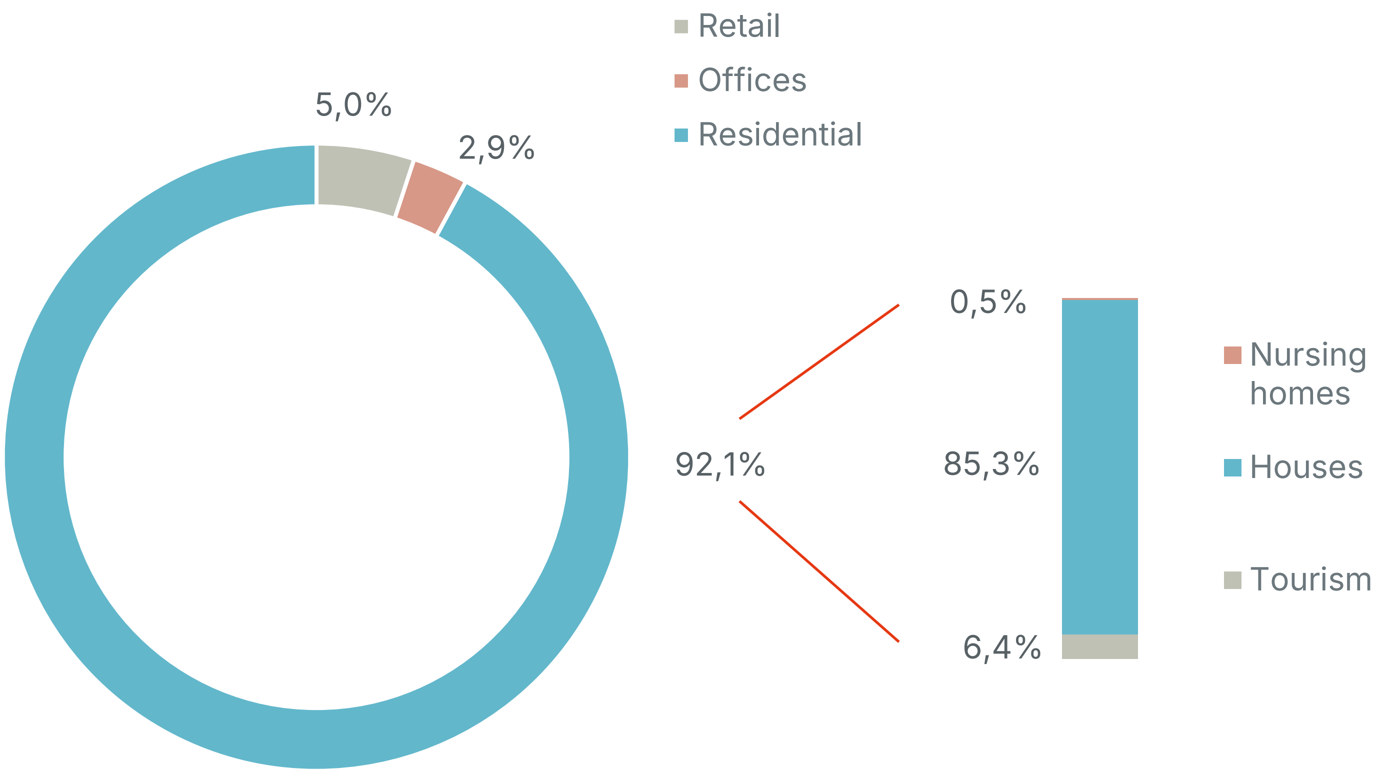
Strong growth track



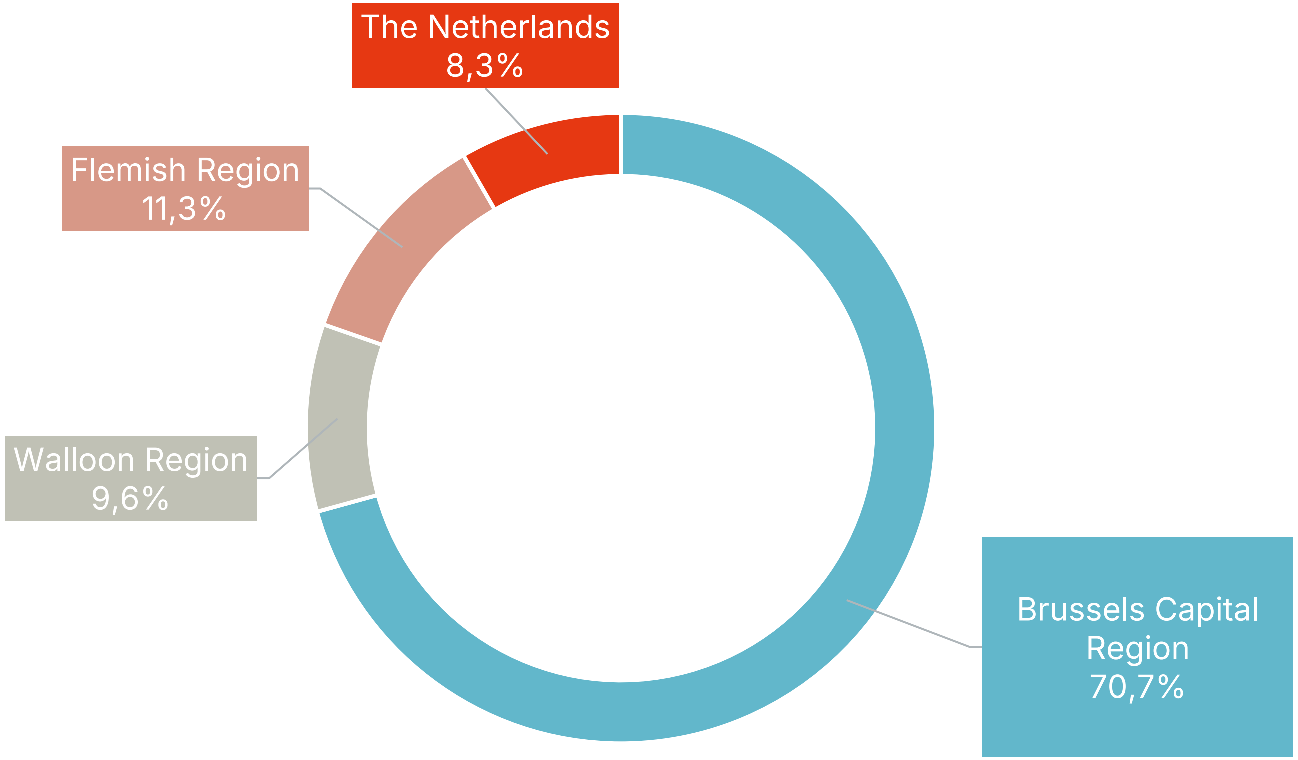
Specialist in residential real estate

> 90% of the portfolio is residential real estate



Located in Belgium (92%) & The Netherlands (8%)

With a strong presence in the
Brussels Capital Region (>70% of the portfolio)

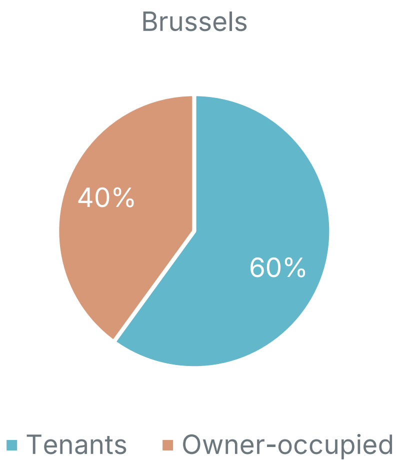


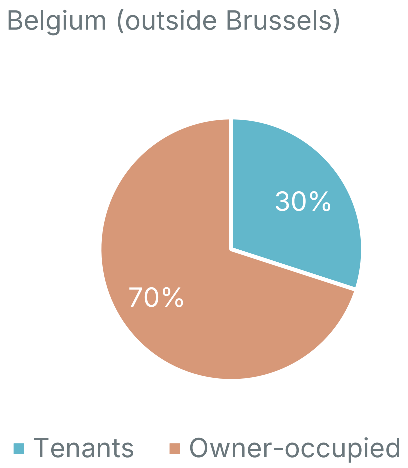
Strong presence in the Brussels Capital Region

- Brussels the Capital of Europe
- 1.2 mio inhabitants
- Strong population growth[1]
  - 0.7% annual growth over the past decade …
  - … compared to 0.5% outside Brussels

[1] *Statbel : Period 1-1-2013 to 1-1-2024*

- The biggest tenant market in Belgium
- High proportion of tenants vs. owner-occupied
  - *60% tenants in Brussels*
  - *compared to 30% outside Brussels*

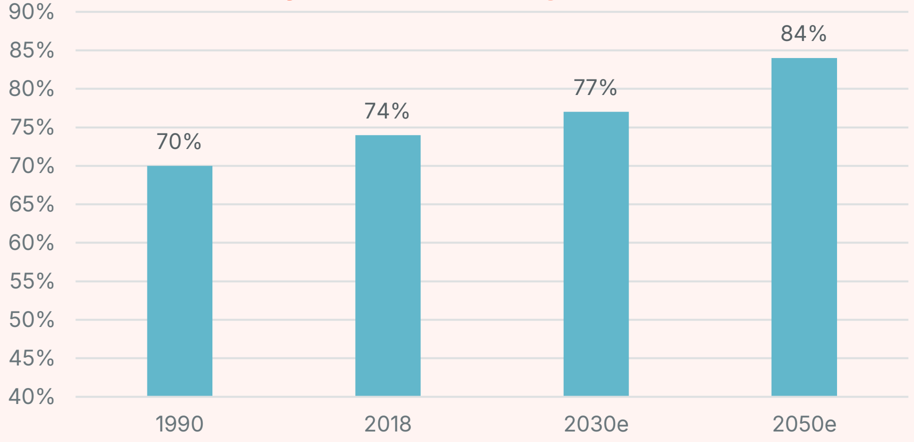




Supporting megatrends in housing

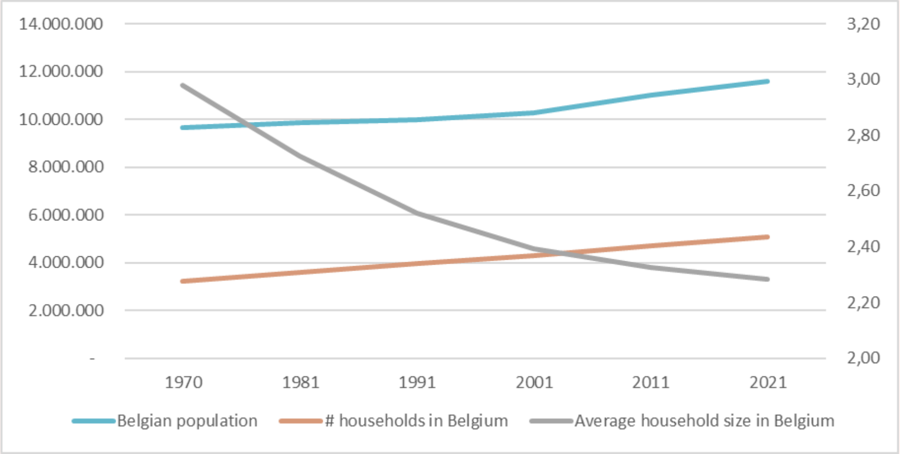
Urbanisation

% of Europeans living in cities [1]



[1] *United Nations*

Decreasing household sizes



Ageing population

The share of 65+ in Belgium's population will increase from 20% in 2022 to 25% in 2050 [2]

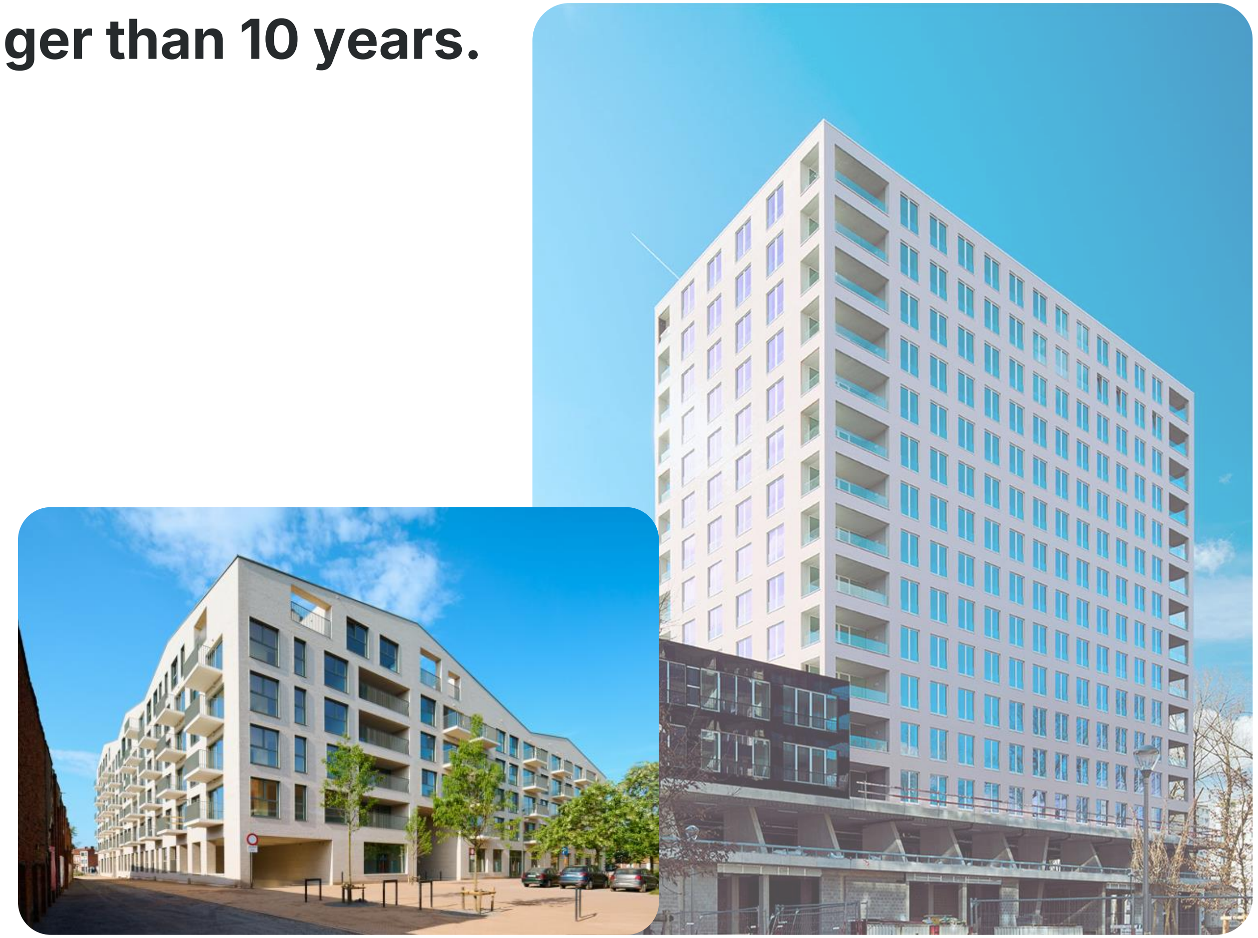
2022				2050			
0-19	20-64	65+	80+	0-19	20-64	65+	80+
22%	58%	20%	6%	20%	55%	25%	10%

[2] *European Commission : 2024 Ageing Report*

Young and sustainable portfolio

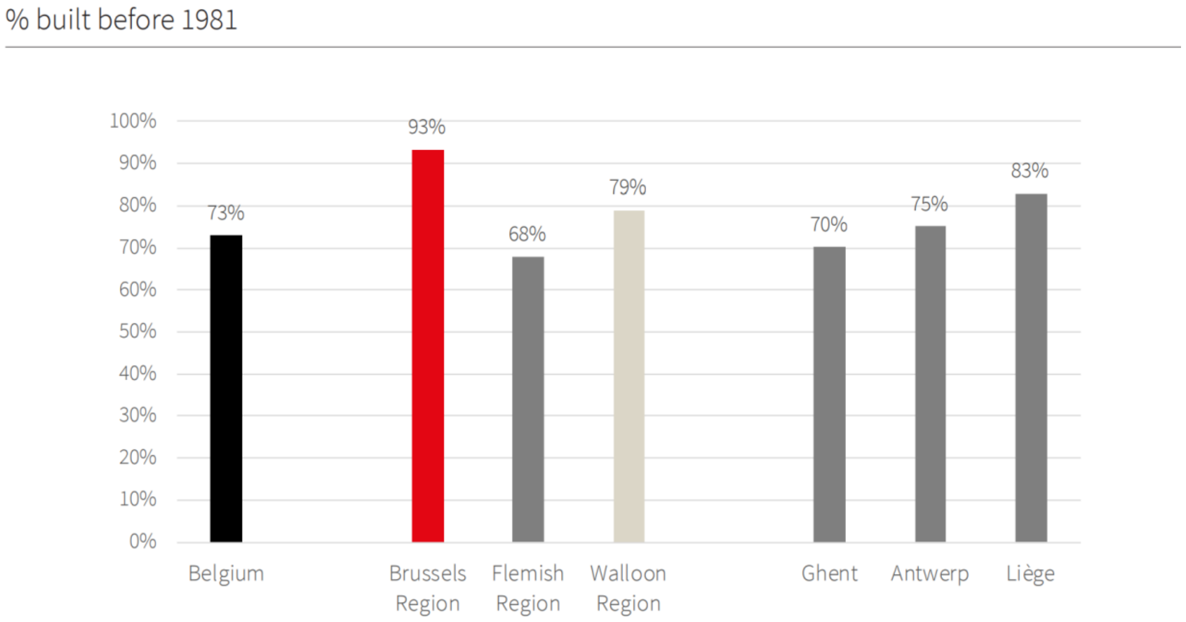
More than 50% of the portfolio is younger than 10 years.

Age of the portfolio	
Younger than 10 years	> 50% of the portfolio
Younger than 20 years	> 80% of the portfolio

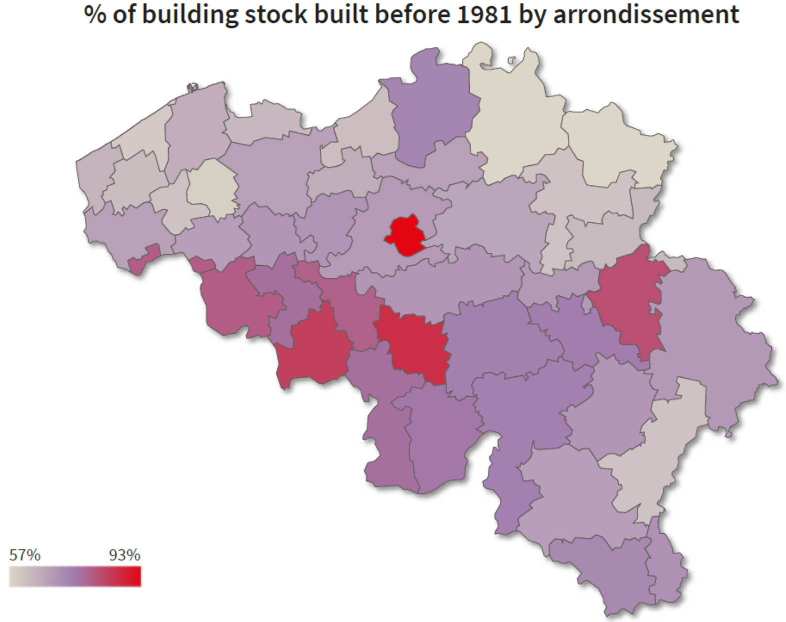


Compared to an outdated housing stock on the market

Only 7% of the Brussels' housing stock is younger than 40 years.
This means there is a huge need and potential for new housing.



Source: Statbel



Strong energy performance

Home Invest Belgium portfolio

<100
kWh/m²/year
Target primary energy consumption of the portfolio's housing units by 31/12/2026

95
kWh/m²/year
Average primary energy consumption of the portfolio's housing units **per 30/06/2026**

Brussels Capital Region

100
kWh/m²/year
Target for all housing units in the Brussels Capital Region by the year 2050

254
kWh/m²/year
Average primary energy consumption of housing units in the Brussels Capital Region

- Current situation in **the Brussels Capital Region** housing market*
  - Only 19% of housing units < 150 kWh/m²/year
  - **Only 7% of housing units < 95 kWh/m²/year**
- Legal decrees define that all housing units should be
  - < 275 kWh/m²/year by 2033
  - < 150 kWh/m²/year by 2045

* Source: Bruxelles Environnement, "Certification PEB des habitations individuelles" (données 2024)

Key activities in 1H 2026

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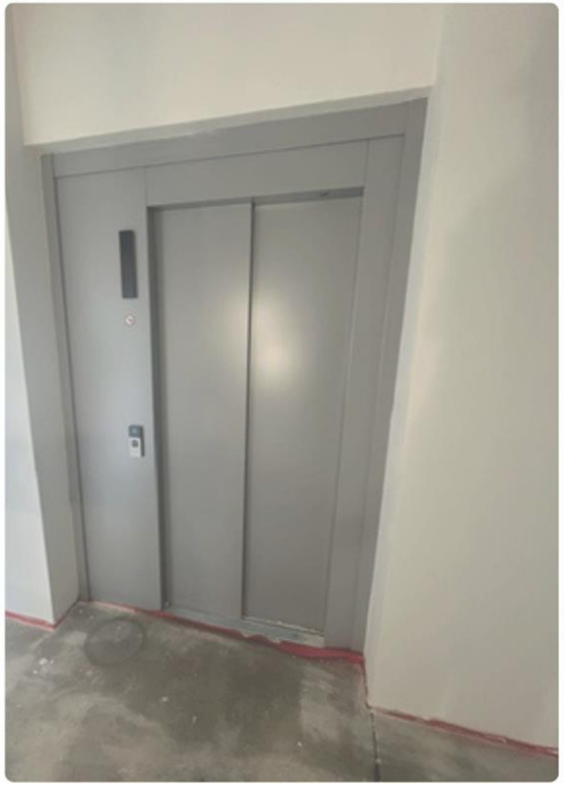
Progress of Jardin Leopold



Jardin Leopold – Laeken (Brussels)

- A new built residential project with :
  - **56 housing units**
  - 23 parking spaces
- Very energy efficient building :
  - A target primary energy consumption below **45 kWh/m²/year** (EPC A label)
- Great location:
  - Near the centre of Brussels and easily accessible
- The project is expected to be delivered by Q1 2027

Renovation of Giotto

Giotto – Evere (Brussels)

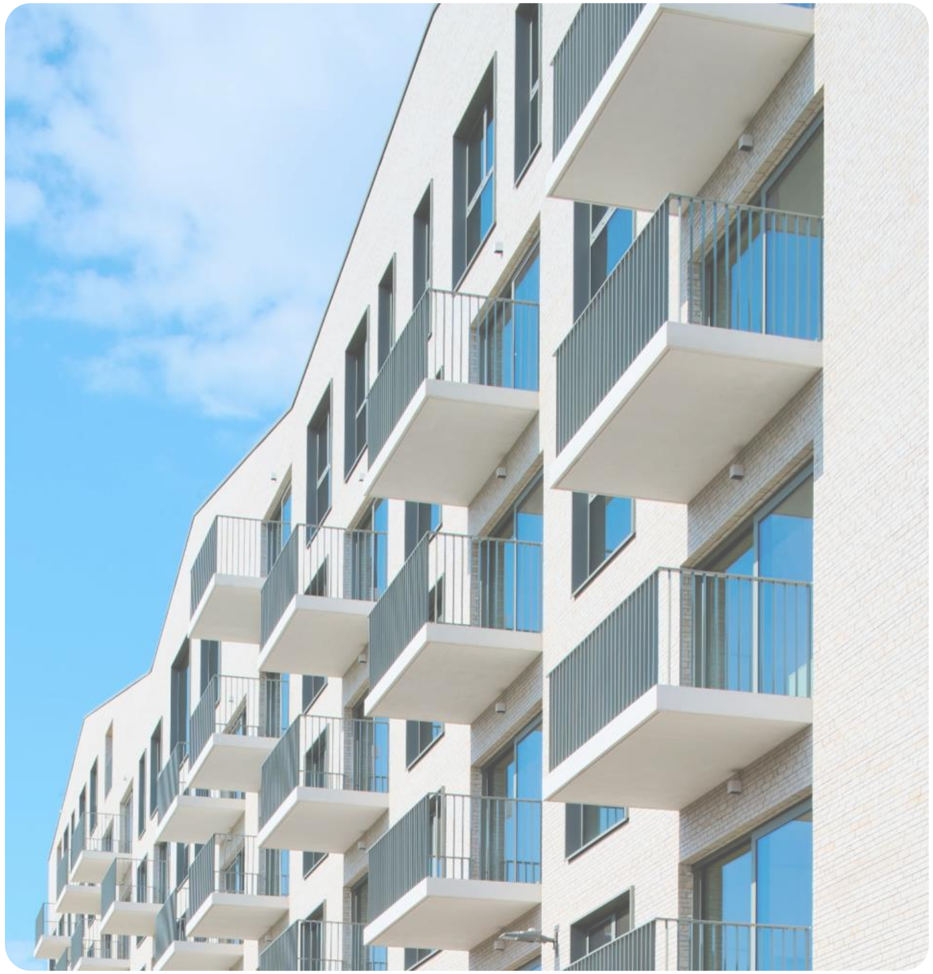
- Renovation of the building Giotto:
  - **85 housing units**
  - 86 parking spaces
- Building from 2005
- Has been in the portfolio for over 20 years
- Improvement of the building's energy performance and the living comfort for its tenants
- Expected average primary energy consumption of 86 kWh/m²/yr after renovation (= 39% energy reduction)
- The renovation works are expected to be delivered in Q3 2027

Renovation of Charles Woeste

Charles Woeste – Jette (Brussels)

- Renovation of the building Charles Woeste:
  - **92 housing units**
  - 30 parking spaces
- Building from the 1980s
- Has been in the portfolio for over 20 years
- Renovation delivered in Q1 2026
- Average primary energy consumption of **86 kWh/m²/yr** after renovation (= 29% energy reduction)
- Already 90% of the housing units are let

Social and affordable housing project



Social and affordable housing project in Flanders (Turnhout)

- **92 housing units**
  - 56 units long term term lease of 27 years with Woonboog for social rental housing
  - 36 units regulated rental housing in the affordable segment

- A favourable average primary energy consumption of **51 kWh/m²/year**

- Flanders has approximately 178,000 social housing units. In addition, there is a **waiting list of approximately 187,000 prospective tenants waiting for social housing**.

- The average waiting time to be allocated to a social house in Flanders is **4.8 years**

Development pipeline

Pipeline (with building permit)

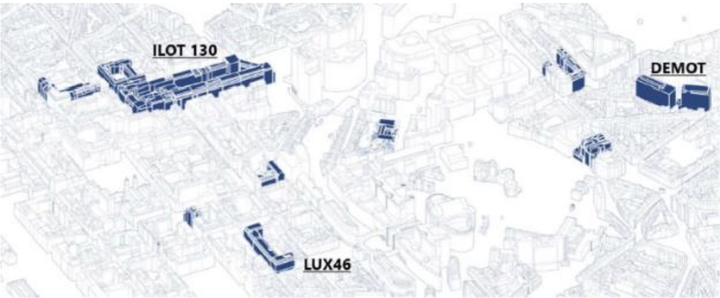
Name	City	# housing units	Delivery date (expected)	Total cost (expected)	Remaining CAPEX still to be spent
Jardin Leopold	Laeken (Brussels)	56	Q1 2027	€ 18 mio	€ 7 mio
Total		**56**		**€ 18 mio**	**€ 7 mio**

Pipeline (renovation of existing buildings within the portfolio)

Name	City	# housing units	Delivery date (expected)	Total cost (expected)	Remaining CAPEX still to be spent
Giotto	Evere (Brussels)	85	Q3 2027	€ 8 mio	€ 8 mio
Total		**85**		**€ 8 mio**	**€ 8 mio**

Cityforward

- Agreement signed in Q2 2025
- Between Cityforward and HOMI for the redevelopment of a property portfolio consisting of 17 obsolete buildings occupied by the European Commission to a new vibrant European quarter.
    - Cityforward will focus on the development of the offices;
    - HOMI will focus on the development of the residential part (including retail and public facilities).
- Development program with potential for +/- 70 000 m² residential retail and public facilities
- Project with a timeframe of 7-9 years
- HOMI made an advance payment of € 50 mio (with a capitalising remuneration of 8.6%)
- Total estimated investment amounts to approx. € 280 mio
- Expected gross yield of approx. 5.0%



Asset	Total
ILO-cluster	27,500 m²
1. Joseph 73	
2. Joseph 79	
3. Joseph 99	
4. Spa 1	
5. Spa 3	
LUX-cluster	17,500 m²
6. Luxembourg 46	
DEMOT-cluster	26,500 m²
7. Demot 24	
8. Demot 28	
TOTAL	71,500 m²

Letting activities and occupancy rate

Strong letting activities in 1H 2026

Lfl (like-for-like) rental growth of 2.9% in 1H 2026 (year-on-year).

High occupancy rate

Average occupancy rate[1] in 1H 2026:

Occupancy rate	
1H 2026	**98.3%**
1H 2025	98.3%
1H 2024	98.3%
1H 2023	98.4%
1H 2022	98.3%

[1] The occupancy rate is calculated excluding (i) buildings being renovated (ii) buildings being commercialized for the first time and (iii) buildings being sold.

Extreme renting: how rising rates turned the screws on tenants across Europe

Heated market in housing hotspots is compounded by increasing mortgage costs deterring buyers

Agreement on the extension of the rights in rem in Louvain la Neuve with UCL

- 25 January 2013: HOMI acquired the building rights relating to the buildings CV9, CV10, CV18a and CV18b in Louvain la Neuve.
- Agreement reached in June 2026 for:
  - building CV18a, right in rem extended for a period of 6 years;
  - buildings CV10, CV18b, a new right in rem granted for a period of 99 years;
  - building CV9, the right in rem will not be extended.
- HOMI retains contractual rents amounting to € 3.6 million on an annual basis

Home Invest Belgium

Financial results 1H 2026

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Key figures

Consolidated income statement (in € k)	1H 2026	1H 2025	*Δ Y-o-Y*	*% growth*
Net rental result	21 657	18 282	*3 375*	*+18.5%*
Property result	19 255	15 877	*3 378*	*+21.3%*
(-) Property costs	-2 057	- 1 845		
(-) General costs and other operating income	-1 791	-1 610		
Operating result before result on the portfolio (=EBIT)	15 407	12 422	*2 985*	*+24.0%*
Operating margin (% of Net rental result)	71.1%	67.9%		
(+/-) Result on the disposal of investment properties	471	4 691		
(+/-) Changes in the fair value of investment properties	7 370	10 354		
(+/-) Other portfolio result	-354	-478		
Operating result	22 893	26 989		
(-) Financial result (excl. changes in fair value of financial assets and liabilities)	-4 328	-2 813		
(+/-) Changes in fair value of financial assets and liabilities	-585	-1 878		
(+/-) Share in the profit of associates and joint ventures	1 349	1 053		
o/w share in EPRA earnings	*450*	*759*		
o/w share in changes in fair value of investment properties and financial assets and liabilities	*899*	*294*		
(-) Taxes	-200	-163		
Net result (group share)	19 129	23 189		

Key figures

EPRA earnings (in € k)	1H 2026	1H 2025	*Δ Y-o-Y*	*% growth*
Net result (group share)	19 129	23 189		
(-) Portfolio result	-7 486	-14 567		
(-) Changes in fair value of financial assets and liabilities	+585	+1 878		
(-) Non-EPRA elements of the share in the result of associates and joint ventures	-580	-294		
EPRA earnings [(1)]	11 647	10 205	*1 442*	*+14.1%*

Per share results (in €)	1H 2026	1H 2025	*Δ Y-o-Y*	*% growth*
Weighted average number of shares [(2)]	19 903 496	19 982 868		
Net result per share	0.96	1.16		
EPRA earnings per share	0.59	0.51	*0.07*	*+14.6%*

(1) *EPRA earnings are defined as the net result excluding (i) the portfolio result (ii) the changes in the fair value of financial assets and liabilities and (iii) the non-EPRA elements of the share in the result of associated companies and joint ventures. This term is used in accordance with the Best Practices Recommendations of EPRA.*

(2) *The weighted average number of shares is calculated excluding own shares.*

Key figures

Consolidated balance sheet (in € k)	30/06/2026	31/12/2025	Δ Y-o-Y	% growth
Total assets	1 004 603	987 481	*17 122*	*1.7%*
Shareholders' equity	512 232	518 818	*3 586*	*-0.7%*
Debt ratio (RECC-Act) (1)	48.76%	48.14%		
Debt ratio (IFRS) (2)	48.00%	47.33%		

NAV per share (in €)	30/06/2026	31/12/2025	Δ Y-o-Y	% growth
Total number of shares outstanding (3)	19 911 885	19 895 902		
Closing price of the share	19.14	18.38	*0.76*	*4.1%*
IFRS NAV (4)	25.88	26.08	*-0.20*	*-0.8%*
Premium/discount to IFRS NAV	-26.0%	-29.5%		
EPRA NTA (5)	25.48	25.63	*-0.15*	*-0.6%*
Premium/discount to EPRA NTA	-24.9%	-28.3%		

(1) *The debt ratio (RREC-Act) is calculated according to the RREC-Act . This means that for the sole purpose of calculating the debt ratio the share in associated companies and joint ventures are accounted for proportional consolidation method.*

(2) *The debt ratio (IFRS) is calculated in the same way as the debt ratio (RREC-Act) but based on the IFRS consolidated balance sheet with the share in associated companies and joint ventures accounted for using the equity method.*

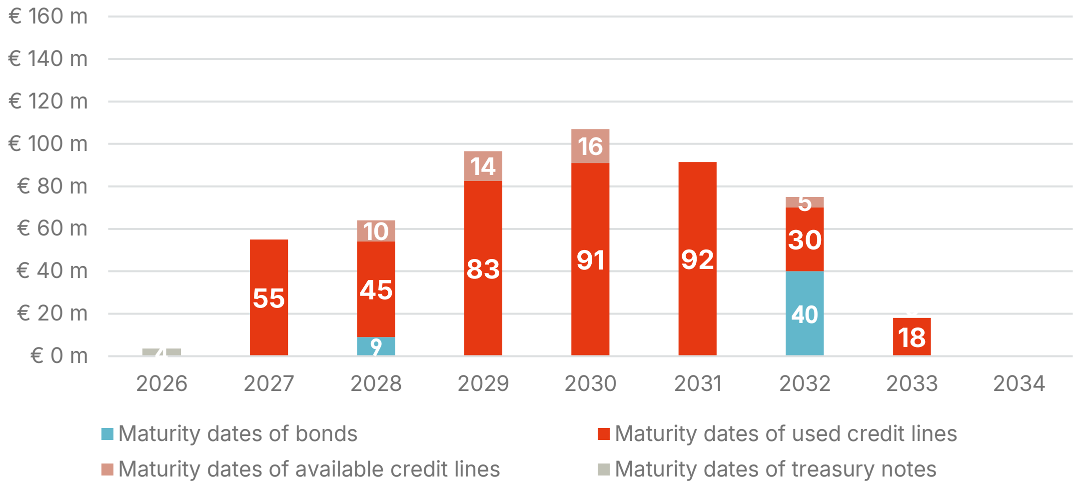
(3) *The total number of shares outstanding is calculated excluding own shares.*

(4) *IFRS NAV per share = Net Asset Value per share according to IFRS.*

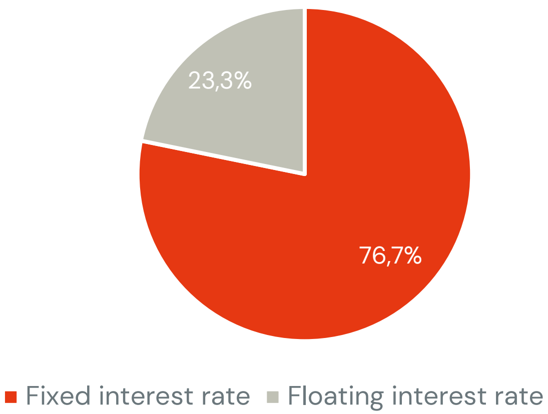
(5) *EPRA NTA per share = Net Asset Value per share according to EPRA Best Practices Recommendations.*

Financial structure

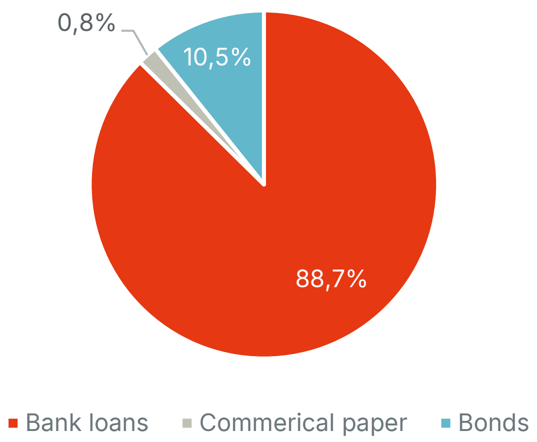
Debt maturities



Fixed/floating interest rates



Type of debt



- Financial debt amounts to € 465.5 m
  - *Drawn credit lines : € 413.0 m*
  - *Bonds : € 49.0 m*
  - *Commercial Paper : € 3.5 m*
- Weighted average remaining duration of the financial debt of 4.0 yrs
- Credit lines are provided by 7 financial institutions
- € 45.0 m committed non-drawn credit lines available
  - *Backup lines for outstanding CP : € 3.5 m*
  - *Available credit lines : € 41.5 m*
- Debt ratio of 48.76% (RREC-act) (strategic target <55%)
- 76.7% of the financial debts have an interest rate that is fixed (or hedged by means of Interest Rate Swaps)
- Weighted average remaining duration of the fixed interest rates of 3.6 yrs
- Average financing cost of 2.34% in 1H 2026

Home Invest Belgium

HOMI share

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Key figures per share

Key figures per share	30/06/2026	31/12/2025	31/12/2024	31/12/2023	31/12/2022	31/12/2021
Total number of shares issued (1)	20 200 136	20 200 136	20 200 136	19 708 766	17 917 060	16 499 290
Closing price of the share	€ 19.14	€ 18.38	€ 17.16	€ 15.50	€ 21.80	€ 24.40
Market capitalisation	€ 387 mio	€ 371 mio	€ 347 mio	€ 305 mio	€ 391 mio	€ 403 mio
IFRS NAV	€ 25.88	€ 26.08	€ 24.14	€ 21.30	€ 23.06	€ 20.87
Premium/discount to IFRS NAV	-26.0%	-29.5%	-28.9%	-27.2%	-5.5%	16.9%
EPRA NTA	€ 25.48	€ 25.63	€ 23.56	€ 20.36	€ 21.40	€ 20.99
Premium/discount to EPRA NAV	-24.9%	-28.3%	-27.2%	-23.9%	1.8%	16.2%

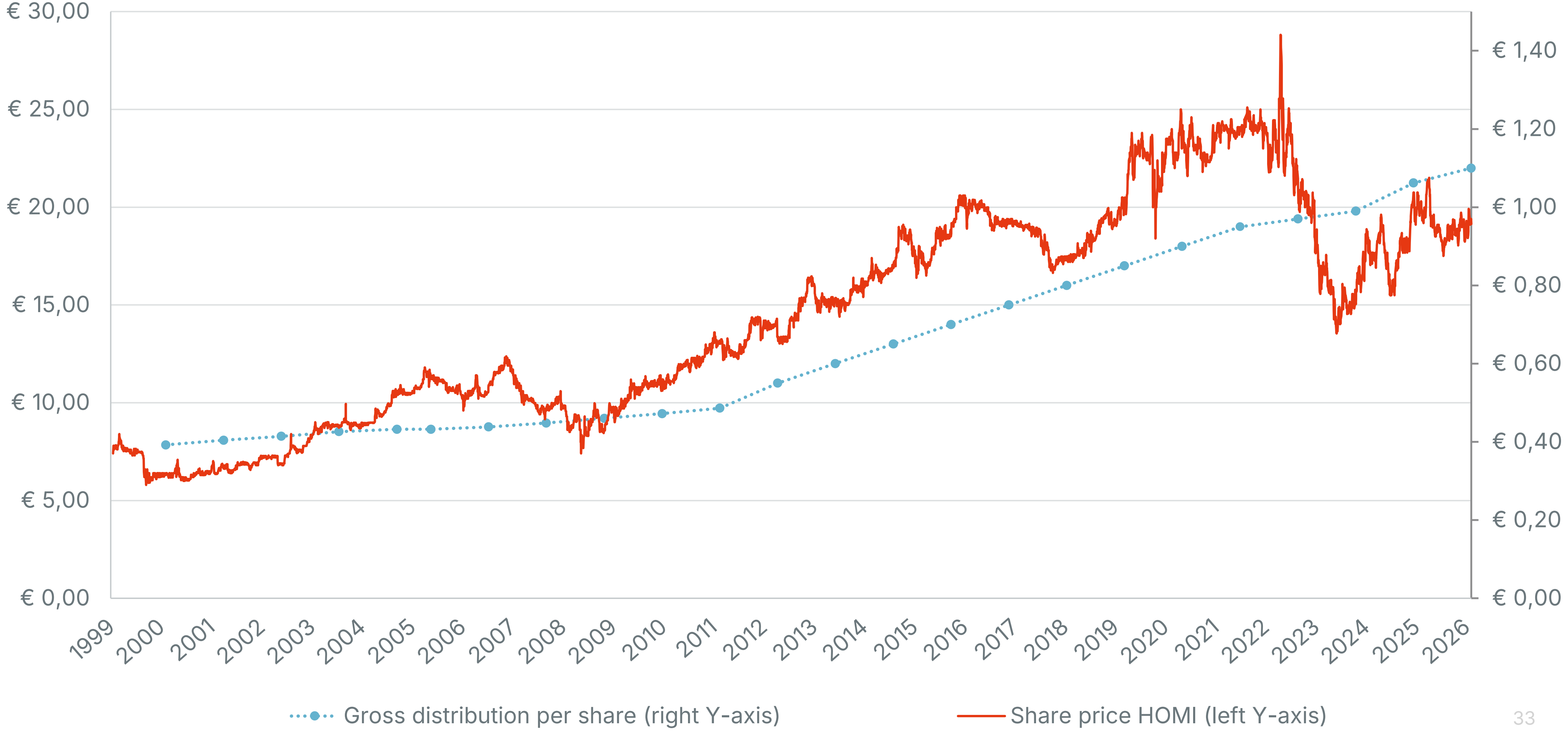
(1) Including own shares.

Key figures per share

Key figures per share	1H 2026	1H 2025	1H 2024	1H 2023	1H 2022	1H 2021
Average number of shares (1)	19 903 496	19 982 868	19 663 501	17 803 644	16 416 329	16 442 048
EPRA earnings	€ 11.65 mio	€ 10.21 mio	€ 9.94 mio	€ 8.66 mio	€ 7.75 mio	€ 6.94 mio
EPRA earnings per share	€ 0.59	€ 0.51	€ 0.51	€ 0.49	€ 0.47	€ 0.42

(1) Excluding own shares.

Evolution of the share price & gross distribution per share



Outlook

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Outlook

Strong residential rental market and solid operating figures in 1H 2026

- Strong residential letting market with strong demand for qualitative housing has resulted in a high occupancy rate of 98.3% and l-f-l rental growth of 2.9%.
- Further increase in EPRA earnings by 14.6% to € 11.65 million in 1H 2026.

Supportive long-term trends for the residential rental market

- The residential rental market continues to grow steadily in those cities where Home Invest Belgium is active mostly thanks to:
  - a long-term urbanisation trend marked by demographic growth in big cities including both young and older people leading to increased demand for housing;
  - an increasing number of tenants in big cities due to factors including an increasing need for flexibility and a change in attitude to private property and concepts of urban sharing.

With its future proof portfolio HOMI is well positioned to take a leading role in the residential rental market

- Young portfolio: > 50% of the portfolio is younger than 10 years.
- Energy efficient portfolio: Average primary energy consumption of 95 kWh/m²/yr for the portfolio's housing units per 30 June 2026.

Outlook

EPRA earnings per share

- For FY 2026 the company expects an increase in EPRA earnings per share to € 1.25 (compared to € 1.21 in 2025).

Distribution to the shareholders

- On 5 May 2026 the Ordinary General Meeting and the Extraordinary General Meeting, approved a total distribution of € 1.16 per share (compared to € 1.14 for 2024), an increase for the 26th consecutive year.
- The distribution to the shareholders consists of the combination of:
  - A gross dividend of € 1.03 per share (an increase of € 0.01 compared to € 1.02 for FY 2024); and ;
  - A capital reduction by € 0.13 per share (an increase of € 0.01 compared to € 0.12 for FY 2024).
- The Board of Directors envisages a distribution policy based on a yearly increase equal to or higher than the long-term inflation.

Home Invest Belgium

Public regulated real estate investment company under Belgian law

Boulevard de la Woluwe 46/11 1200 Brussels Belgium
+32 (0)2 899 43 21 | solutions@homeinvest.be | www.homeinvest.be