



Kojamo – Largest residential real estate company in Finland

100%

residential
portfolio

72%

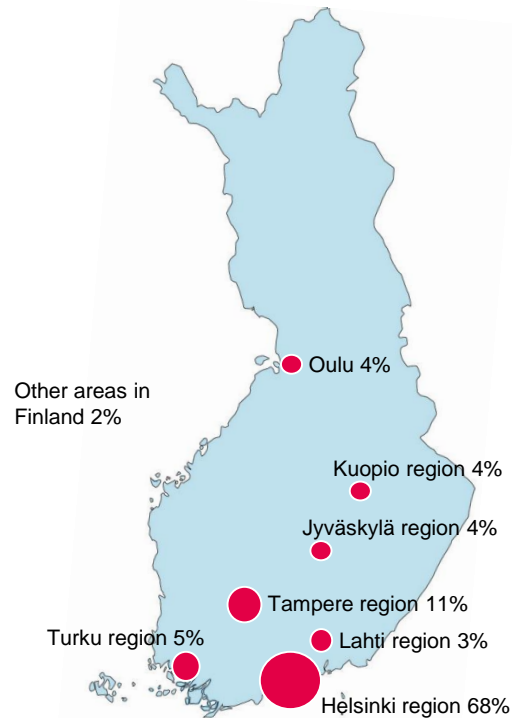
of portfolio
studios and one-
bedroom
apartments

5.3

EUR Bn, fair
value of
investment
properties

Kojamo's portfolio as at 30 June 2019

- Kojamo focuses on the seven Finnish growth centres and high-quality rental apartments, marketed under the Lumo brand
- Target to increase value of the investment portfolio to EUR 6 billion by the end of 2021 by building, converting, renovating and acquiring properties
- Strong role in digital transformation of the housing industry

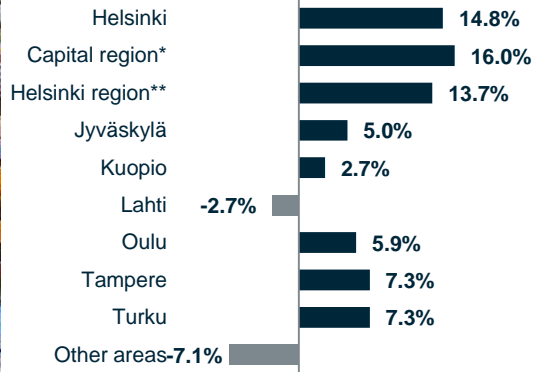




We respond to the opportunities megatrends create

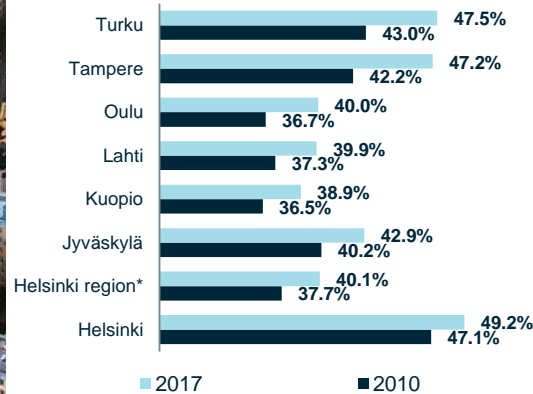
Urbanisation in Finland is lagging behind Western European countries. The population growth is expected to focus in Finnish growth centres.

Population growth forecast 2017–2030



An increasing number of people choose rental housing of their own accord. Those who move to growth centres increasingly see rental housing as an easier, safer and more flexible choice

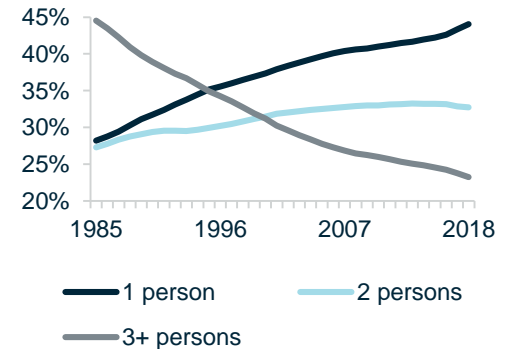
Development of rental household-dwelling units (% of all households)



The growing demand for services is also reflected in living preferences.

Living-related needs can be increasingly satisfied by services instead of owning

Development of household sizes (% of all households)





Lumo builds customer experience in a new way

Services of a new customer



Lumo
webstore



Personal open house

0-
250 €

Affordable security deposit



Move and installation service



Pets are welcome



Broadband included in rent



Interior paints for free

Key courier service

Services during tenancy



My Lumo

posti
SmartPOST

LEANHEAT



Lumo janitors



Benefits from partners



Personal trainer



Car-sharing



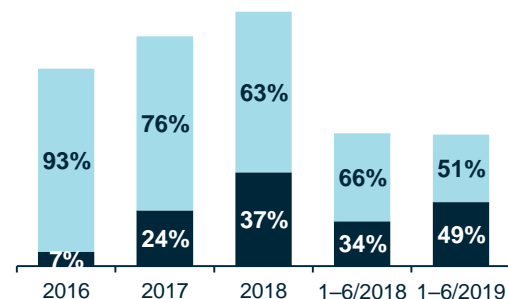
Customer service center



Versatile events for tenants

**Easy pick up service
Installation service**

Share of Kojamo's new agreements by channel**



■ Agreements by application
■ Agreements from webstore



Sustainability is visible in our every day life

29,000

apartments' indoor temperature controlled by Leanheat's IoT solution

Eco-friendly motoring

– shared cars in use of Lumo tenants

All of

new construction projects utilising own plot reserves nearly zero-energy buildings in accordance with FInZEB concepts and guidelines

Anti-grey economy models

exceed legislative requirements

7.5%

savings targeted to be reached by 2025 according to Rental Property Energy Efficiency Agreement

2nd place

in the Responsible Summer Job competition in the category of large companies

All of

Kojamo's premises included or becoming a part of WWF Green Office network

Members of

Climate Leadership Coalition that aims at carbon neutral operations that utilise natural resources in a sustainable way