

Sustainability programme supporting our strategy

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Strategic focal points 2020–2023

Delivering the best customer experience



Strong growth



Operational excellence



Responsibility and sustainable development



Renewal through digital solutions



The most competent personnel and a dynamic place to work





The strong long-term foundation of our sustainability

since
2002

A signatory of voluntary national energy efficiency agreements (VAETS). Third agreement period 2017 – 2025 with goal to enhance energy consumption by - 7,5%, of which **73%** achieved.

Kojamo's Head office became WWF Green Office certified.

In 2019, **100%** of Kojamo offices Green Office Certified.

since
2016

80% of all completed construction projects according to nZEB (2075 apartments).

90% of ongoing construction projects nearly-zero energy buildings.

since
2017

Finland's most inspiring place to work, recognition for the **third** consecutive year.

Lumo car-share for residents.

since
2019

Carbon neutral property electricity at **100%** of our properties

AI solution controlling the indoor temperature in over 29 000 homes (**80%**)

2020

Materiality analysis

Launch of sustainability programme

Steady increase of the share of renewable energy of portfolio, **27,5%**

Personnel satisfaction index on a high level, **75%**

TR index on a high level, **93.7**

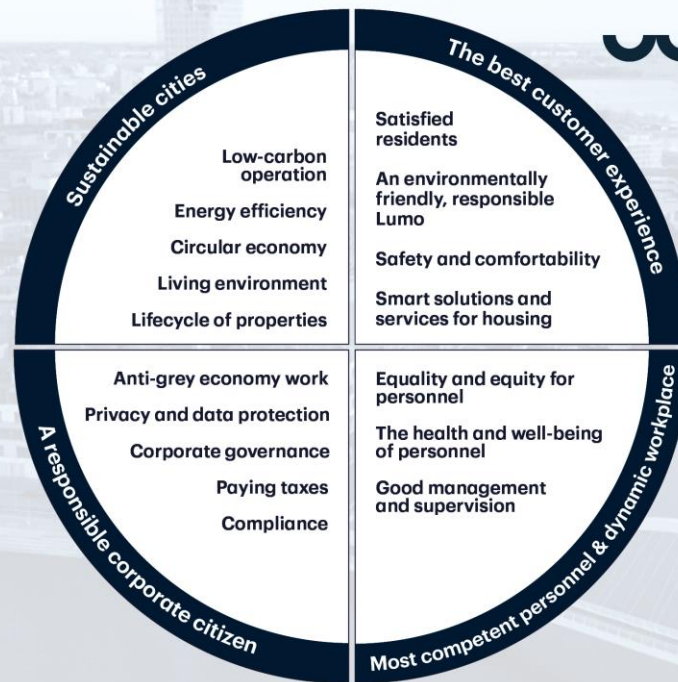
Transparent tax footprint reporting

Anti-grey economy requirements exceed legislative requirements

All figures represent the situation at the end of 2019 except for nearly zero-energy construction figures that represent the end of period.

* = In line with VAETS II programme, at the end of 2019

We create better urban housing



Ensuring long-term profitability
and business growth

Sustainable and
responsible operations

Transparent communications
and reporting



Commitment to the UN Sustainable Development Goals and the Net Zero Carbon Buildings



With our sustainability programme we commit to those eight of the UN Sustainable Development Goals that our business has the greatest impact on.

We take action within our sphere of influence to promote the achievement of the UN Sustainable Development Goals.



With our sustainability programme we commit to the real estate sector's Global Net Zero Carbon Buildings 2030 commitment.

We commit to owning only assets that are net zero carbon in operation by 2030.



Our sustainability programme supports the execution of our strategy

Ensuring long-term profitability and business growth

- Our sustainability programme supports Kojamo's strategic targets for 2020–2023 as well as ensures long-term profitability and growth.



Sustainable and responsible operations

- Sustainability is an integral part of Kojamo's operations and corporate culture.
- Sustainability is part of our DNA and plays an important role in the work of everyone at Kojamo.
- Sustainability issues are an important aspect in cooperation with our partners.
- Our Supplier Code of Conduct is incorporated into all of our new partnership agreements



Transparent communications and reporting on sustainability

- We will engage in transparent and multi-channel communications on our sustainability.
- We aim for high-quality and comprehensive sustainability reporting.
- We report in accordance with the GRESB, GRI and EPRA frameworks and continuously develop our reporting.



Sustainable cities



We are committed to owning only assets that are net zero carbon in operation by 2030.

We are committed to improving energy efficiency by 7.5 per cent by 2025, using 2016 as the baseline (VAETS II).

We invest in growth centres

in locations with good accessibility and services

At least 30%

relative improvement in energy efficiency of our major renovation projects

Reduction of 3%

in portfolio energy intensity annually

Reduction of 5%

in water consumption intensity by 2030, with 2019 as baseline

Energy efficiency level ≤ 80

target in our new own construction projects starting from 2021

Portfolio waste recycling rate 55%

and

New development and major renovation projects 70%

by the end of 2023



The best customer experience

We work to promote better and more sustainable urban housing.

The Lumo brand delivers our residents the best customer experience in housing.

Our main objectives are satisfied residents and increasing our Net Promoter Score (NPS).

Customer's Viewpoint programme

to continue

At least 80%

Of Lumo homes will have a sorting solution supporting four waste fractions by 2025

Improve customer satisfaction

target for our sustainability linked NPS categories by the end of 2023

At least 70%

of the home appliances will have a high energy efficiency rating by the end of 2025

90% of our households

will use My Lumo application by the end of 2023

Shared cars and bikes

Available for all of our properties by the end of 2025

The best customer experience

Satisfied residents

An environmentally friendly, responsible Lumo

Safety and comfortability

Smart solutions and services for housing



3 GOOD HEALTH AND WELL-BEING



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



11 SUSTAINABLE CITIES AND COMMUNITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



The most competent personnel and a dynamic place to work

We are known for our dynamic and productive corporate culture and sustainability is part of our DNA.

We ensure our competitiveness through competence development and provide an employee experience that attracts the best talent.

Our aim is to create a first-class employee experience through good management, by investing in employee well-being and promoting equality and non-discrimination.

Development-driven approach

to management,
encouraging our personnel
to emphasise renewal and
learning

Zero tolerance

policy for harassment and
inappropriate conduct

Sickness related absence rate < 3%

target by 2023

The most attractive and highly-valued employer

in our industry

Zero accidents

as our target

We promote equality and wellbeing

Amongst our personnel
throughout the employment
relationship, starting from
recruiting



Equality and equity for
personnel

The health and well-being
of personnel

Good management
and supervision

Most competent personnel & dynamic workplace



A responsible corporate citizen

We operate sustainably and transparently while developing our shareholder value in accordance with our strategy.

8 DECENT WORK AND ECONOMIC GROWTH



11 SUSTAINABLE CITIES AND COMMUNITIES



A responsible corporate citizen

Anti-grey economy work

Privacy and data protection

Corporate governance

Paying taxes

Compliance

Code of conduct

as a base of our sustainability

Supplier code of conduct

incorporated in all new partnership agreements

Zero tolerance

policy for grey economy

All partners

and supply chain participants registered with the Reliable Partner service

TR > 90

target for occupational safety rate of our construction sites

Tax footprint

reported transparently

Zero tolerance

policy for data protection violations

Lumo sponsorship and grant programmes

Annually supports top Finnish athletes and individual and team sports for young people



Our key sustainability frameworks and recognitions

Our sustainability commitments



Our sustainability recognitions and reporting

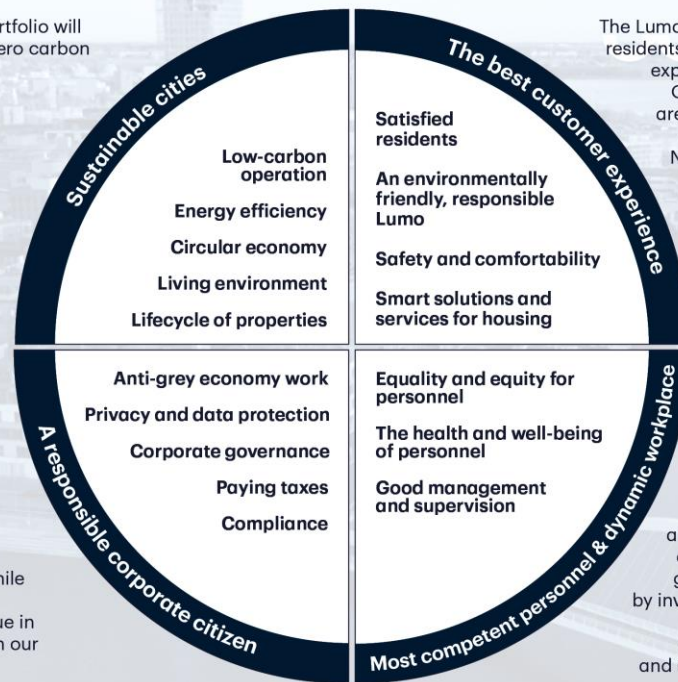


Our sustainability memberships



We create better urban housing

Our property portfolio will operate at net zero carbon by 2030.



The Lumo brand delivers our residents the best customer experience in housing. Our main objectives are satisfied residents and increasing our Net Promoter Score.

We operate sustainably and transparently while developing our shareholder value in accordance with our strategy.

We create a first-rate employee experience through good management, by investing in employee well-being and by promoting equality and non-discrimination.

Ensuring long-term profitability and business growth

Sustainable and responsible operations

Transparent communications and reporting

