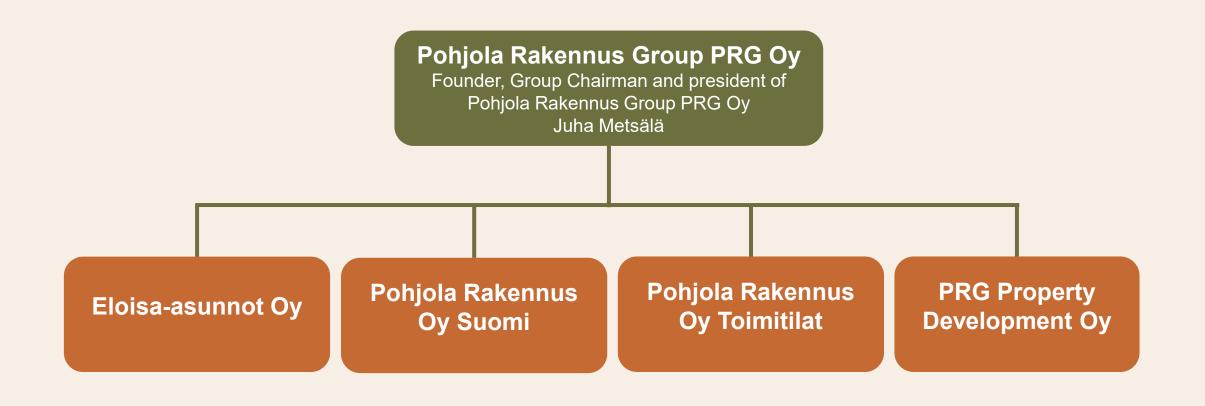


Pohjola Rakennus Group is Finnish family-owned company

- Pohjola Rakennus Group is a property development and construction company established in 1989.
 Its parent company is Pohjola Rakennus Group PRG Oy. The subsidiaries of Pohjola Rakennus Group PRG Oy include Pohjola Rakennus Oy Suomi, Pohjola Rakennus Oy Toimitilat, Eloisa-asunnot Oy as well as PRG Property Development Oy.
- We are one of Finland's largest construction companies and are known for our strong regional planning expertise and project development. Our main focus is on the construction of apartment buildings, with more than 30 years of experience.
- We design and build more than 3000 new homes each year in good locations and with functional floor plans and quality materials. In addition to new homes, our services include property development and facility construction.
- We operate in six cities in Finland: Helsinki, Tampere, Turku, Jyväskylä, Kuopio and Oulu.
- Currently we employ approx. 250 people.











Cost-controlled construction with reliable solutions

VISION

CORNERSTONES OF SUCCESS

CULTURE

VALUES

Recommended Asought-Faster and more Responsible STRATEGIC by customers after profitable growth pioneer GOALS compared to the sector employer NPS 60 NPS 70 10 % increase in revenue. Still in business STRATEGIC 10 % increase in 30 years from now, **INDICATORS** scale of accidents < 5 the operating result SITUATION (2022) NPS 55 NPS 33 10,5%, 4,9% 12/22:11,9

Reliable solutions

Competent personnel

AGILE METHODS

ABILITY TO RENEW

AGILITY

Customer at the heart of operations

Project development: Sustainable results via the right locations

RISK MANAGEMENT

VALUE FOR THE CUSTOMER 100 % HONESTY AND TRANSPARENCY MEGATRENDS

Technological revolution

Urbanisation

Green transition

Ageing population

Renovation Projects

Under construction

DEVELOPMENT PROGRAMMES

The development of knowledge -based management

The development of operational systems

Lower costs than the competitors



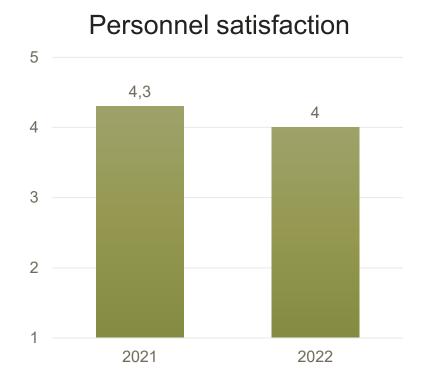
Personnel and customer satisfaction

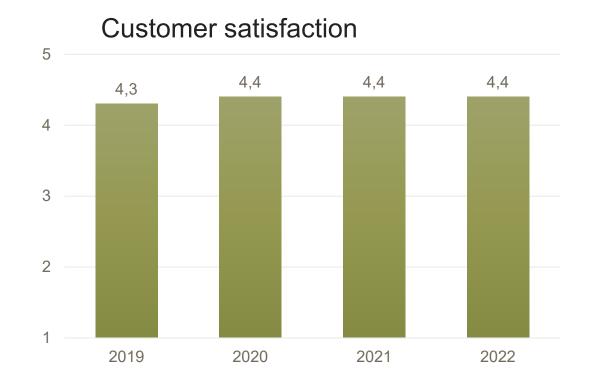
Personnel satisfaction survey eNPS rating in 2022

Customer satisfaction survey eNPS rating in 2022

33

55









Corporate responsibility

Our values:

- ability to be reformed
- 100% honesty and transparency
- Value for the customer
- agility

Environmental sustainability

- Reducing the load on the environment Climate change mitigation
- Preserving biodiversity
- Controlled use of natural resources/Efficient resource management

Social responsibility

- Personnel health and well-being
- Occupational safety
- Equality
- Customer satisfaction
- Employment of young people



Good governance

- Financially profitable business operations
- Employment effects
- Fair and open competition
- The tax imprint
- Prevention of the grey economy and corruption



Corporate responsibility

- Pohjola Rakennus Group is a Finnish family-owned company, meaning long-term ownership and sustainable growth in line with the company's values. Pohjola Rakennus Group builds homes with respect for residents and the environment. Corporate responsibility is divided into three areas: good governance, social responsibility and environmental responsibility.
- For Pohjola Rakennus, the management of corporate responsibility is part of our daily life and, thereby, an inseparable part of our business. For us, corporate responsibility belongs to everyone, all the way from trainees to management.
- For more information on our corporate responsibility and goals, please see our <u>website</u>.



Good governance

- Pohjola Rakennus follows good corporate governance practices in all its operations. The company's operations are guided by, among other things, the ownership strategy, updated annually in connection with the company's strategy process, and ethical guidelines.
- The highest governing bodies are the Annual General Meeting and the Board of Directors, as well as the President and CEO. The Chairman of the Board prepares matters to be decided by the Board of Directors with their personnel. The Chairman of the Board is responsible for implementing the goals, plans, policies and objectives set by the Board in the Group.



Social responsibility

- Pohjola Rakennus's goal is to offer its employees an inspiring, fair, safe and equal work environment. With regard to accidents at work, the goal is zero.
- The company requires that its partners, subsuppliers and subcontractors commit to complying with the Group's ethical guidelines. The company requires employees, subcontractors and partners, as well as their employees, to wear the necessary protective equipment and a photo ID on construction sites.
- The company's purpose is to engage in financially stable, profitable and responsible construction activities in the long term. The goal is profitable, moderate growth, i.e., sustainable growth that creates value for the owners now and in the future.
- Pohjola Rakennus Corporation actively maintains financier relations in order to act as a reliable and interactive partner and to secure the financing of the Corporation's operations on market terms in both the short and long term.



Environmental sustainability

- The environmental programme of Pohjola Rakennus includes the company's most significant environmental aspects and goals. Based on these, the company sets environmental goals and measures to achieve these goals. The objective of the environmental programme is to develop the company's operations to be more environmentally friendly and support sustainable development.
- By taking environmental considerations and social responsibility into account, we aim to be involved in preventing climate change and promoting the preservation of a diverse environment. The environmental programme's starting point is the commitment to complying with the legislation and the continuous development of operations. Pohjola Rakennus requires its subcontractors and partners to comply with the prepared environmental programme. In addition to the programme, our operations are also guided by the company's ethical guidelines.





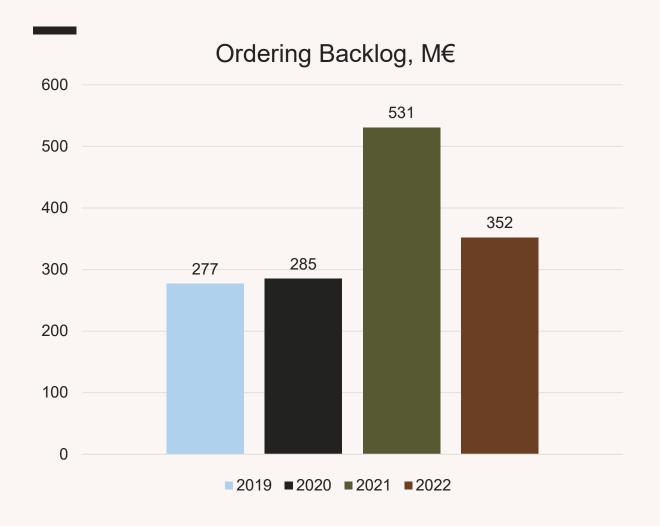
Key Figures 31.12.2022







Key Figures 31.12.2022



- 80% of our production is selfdeveloped apartment building construction.
- We have 600,000 sqm of plots with a secured land use planning or under zoning.







Vallila Helsinki

- Five apartment buildings, 220 new homes
- 14-storey apartment building, Vallilan Monumentti,
- 12-storey apartment building Vallilan Siluetti. Siluetti is part of the finnish hitas-system apartment buildings.
- Three seven-storey apartment buildings; Fikka, Piilo and Jemma
- In addition to the residential buildings, an underground parking facility (155 parking spaces)
- The residential area has been completed 2023





Helsingin Julius Lauttasaari, Helsinki

 Six-storey apartment building in Lauttasaari, next to the metro station entrance at Gyldenintie 2.

Apartment area: 3,400 m²

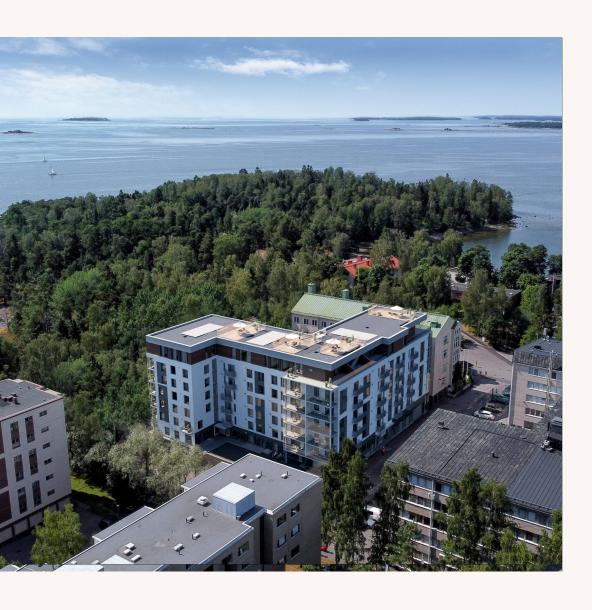
■ Floor area: 4,400 m²

• 51 new homes, 32 parking spaces in the parking garage.

Built on a new type of plot owned by a centralised plot company.

 Construction work has started in november 2021 and has been completed 2023.





Särkiniemenpuisto Lauttasaari, Helsinki

Seven-storey apartment building in Lauttasaari, at Särkiniementie 3.
 The property is located on an optional rental plot.

Apartment area : 5400 m²

Floor area : 6500 m²

81 new homes

63 parking spaces in the parking garage.

 Construction work has started in December 2021 and the estimated completion time is spring 2024.





Hannusranta Espoo

- With the construction of the metro, a new residential apartment building area is being created next to the Kaitaa metro station and Hannusjärvi.
- The planning area is located in Espoo on the shores of Lake Hannusjärvi. Kaitaa metro station is located about 200 metres from the planning area and the journey to the centre of Helsinki takes about 20 minutes by metro.
- There are plans for permits for 67,000 square metres (floor area) of residential building construction and for 2,550 square metres (floor area) of construction of business and day-care centre facilities.
- The land ownership of the project consists of the land of both the City of Espoo and private individuals
- Construction is estimated to begin on 2024.

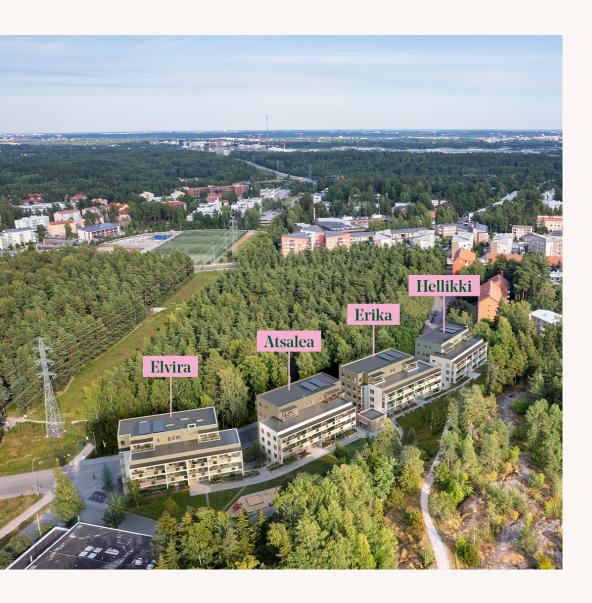




Finnoo Espoo

- Located between Matinkylä and Kaitaa in Espoo, the city district of Finnoo is projected to develop strongly in the coming years. The upcoming projects are located 300 metres from Finnoo metro station.
- The building permits cover a total floor area of approximately 36,000
 m2. The properties is located on an optional rental plot.
- One 24-storey apartment building and three 17-storey apartment building.
- A one-level parking garage will be constructed underground.
- The construction of the garage and the first buildings has started in 2022. The estimated completion time for the entire project is 2026.

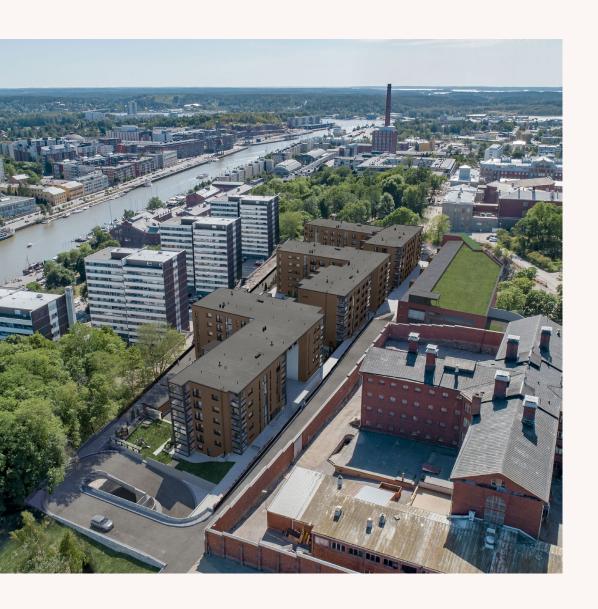




Haaga Helsinki

- Four apartment building next to the Haaga's famous Alppiruusupuisto in Helsinki.
- 156 new homes estimated to be completed by the end of 2024.
- The apartments at Paatsamatie 14 completed in the spring of 2023.
- Asunto Oy Helsingin Atsalea's 42 new homes are estimated to be completed in November 2023.
- Asunto Oy Helsingin Hellikki's 34 apartments will be completed in May 2024.
- Construction work the last apartment building, Asunto Oy Helsingin Elvira, estimated time is 2023.





Kakolan Keidas Kakolanmäki, Turku

- A total of four apartment buildings in co-operation with YH Kodit Oy in the historic Kakola prison area.
- Kakolanmäki is one of the most well-known and interesting residential areas in all
 of Finland, and the National Board of Antiquities has defined the area as a
 nationally significant built cultural environment.
- Total permitted building area: 17,000 m2 and 318 new homes
- First apartment building completion 2020, second apartment building completion 2022. Third apartment building is divided into two phases, and the first phases construction work estimated time will be in 2023.





Linnakortteli Herttuankulma, Turku

- A total of ten apartment buildings in the city district of Herttuankulma in the port of Turku.
- The location is near to the Turku Castle.
- A 300 car parking facility under the yard deck.
- The first five apartment building and parking facility are under construction, and fist homes are completed.
- The entire project is estimated to be completed within the next five years.

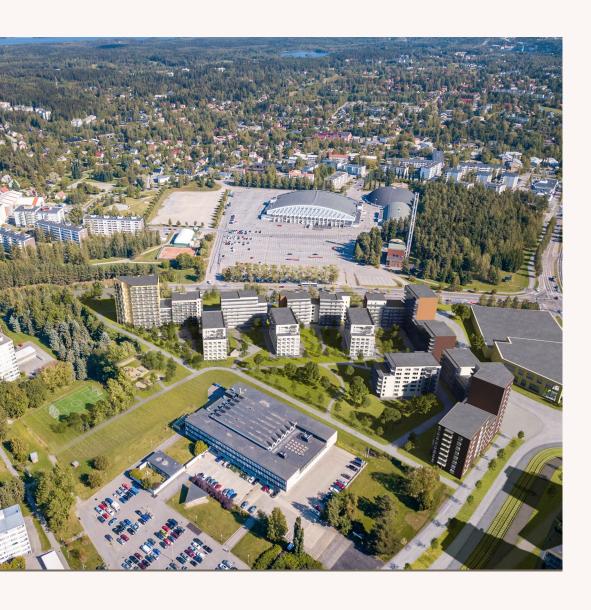




Tammela Stadium Tammela, Tampere

- Tammela Stadium is located in the city center of Tampere, surrounded by urban residential blocks.
- Pohjola Rakennus is building the new Tammela Stadium and two apartment building, Asunto Oy Tampereen Victoria and Asunto Oy Tampereen Vesta. Apartment area 6593 m² and Floor area 8510 m², 119 new homes
- Asunto Oy Tampereen Vesta completed in september 2023, Asunto
 Oy Tampereen Victoria completion time is november 2023.
- The property is located on a rental plot
- The estimated completion time is from the end of 2023.

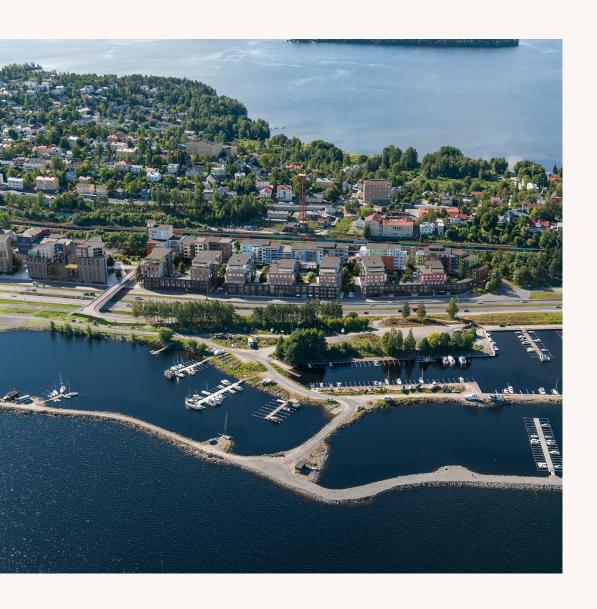




Puisto-Kaleva Kaleva, Tampere

- Kaleva is Tampere's most preferred area in new residential development.
- Six buildings, ranging from 7 to 13 floors
- Five of the apartment buildings will be built by Pohjola Rakennus on its own and three of them will be built in cooperation with other company. The estimated completion time is 2025.
- Close to schools and universities, next-door to groceries' store and along the new tram line
- Puisto-Kalevan Kärki, Puisto-Kalevan Kastanja and Puisto-Kalevan Tuomi have been complited 2022-2023.
- Puisto-Kalevan Pihlaja completion time is autumn 2023.





Uusi Santalahti Santalahti, Tampere

- Old industrial site ranging over 1 km, consisting of 4 separate areas named after the old landmark factories/commercial buildings.
- Located close to the city centre, Särkänniemi Amusement Park and Lake Näsijärvi.
- Pohjola Rakennus will construct over 1300 apartments ranging from 20 ministudios and loft apartments to 4-bedroom penthouses. Apartments estimated completion time is 2026.
- Two areas built in co-operation with YH-Kodit Oy and one area will be built by Pohjola Rakennus on its own.
- New tram-line goes through the area.





New Lamminpää Lamminpää, Tampere

- Pohjola Rakennus's 6 new blocks at Suonsivunkatu.
- Neighbourhood is very peaceful and includes lots of one-family houses.
- Planning work for the area is not yet complete. We will build approximately 14 apartment buildings.
- Floor area 35,600 m²
- Construction work of the Area has started in 2022 and the first block estimated completion time is 2023. The entire area estimated completion time is 2027.





Kalevankatu 8-10 Puistola, Jyväskylä

- Three apartment buildings, which will be built in the center of Jyväskylä at the address Kalevankatu 8-10.
- 16- and 12-story apartment building and one 8-story lower apartment building
- Apartment area: 9,700 m², floor area: 13,390 k-m²
- Business space: 570 m²
- 220 new homes
- Optional rental plot
- Construction work on the 16-story Asunto Oy Jyväskylä Puistolan Torni started in August 2022, and 84 new homes are estimated to be completed in the summer of 2024.

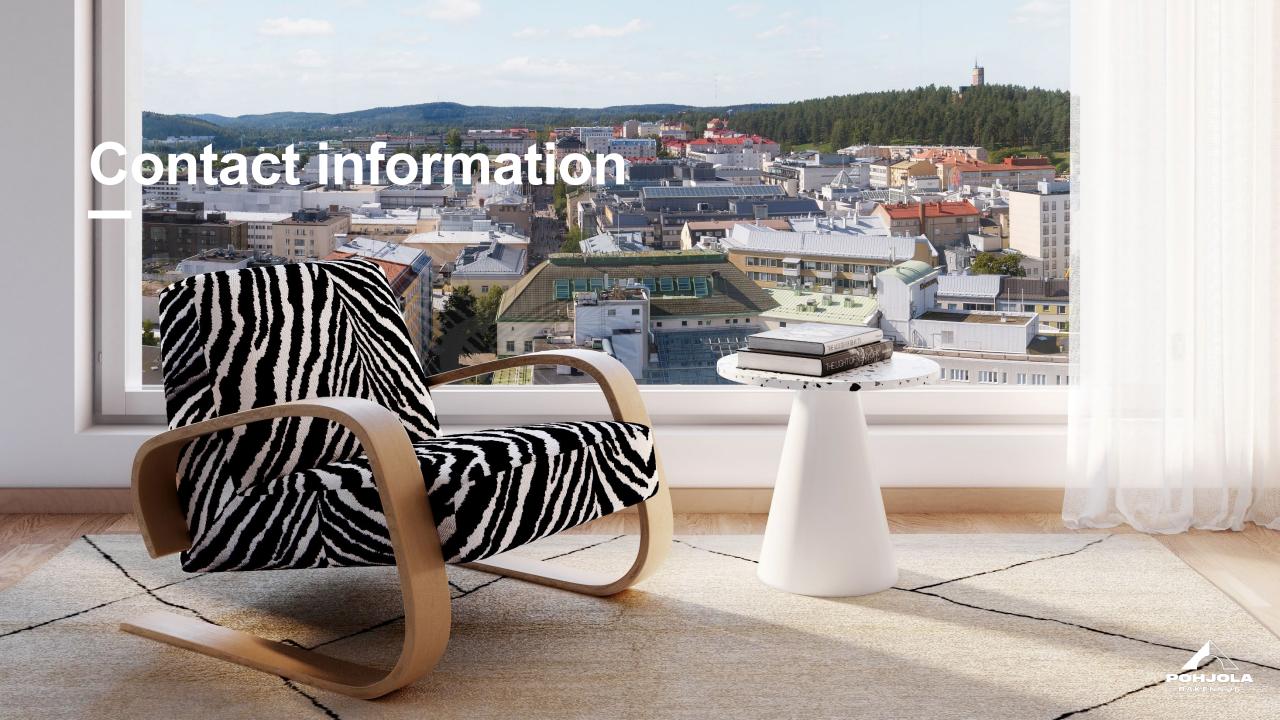




Oulun Albert & Oskar City centre, Oulu

- Asunto Oy Oulun Albert & Asunto Oy Oulun Oskar is located in the city center of Oulu.
- 13-storey apartment building, Asunto Oy Oulun Albert, Apartment area
 4428,5, Floor area 5700 m²
- 8-storey apartment building, Asunto Oy Oulun Oskar, Apartment area 2706 m², Floor area 3130 m².
- The property is located on an optional rental plot
- Construction works for Albert began in June 2021, and its completed summer 2023.
- Construction works for Oskar estimated time is 2023, and the estimated completion time for the project is 2024.





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Helsinki

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Finance

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Turku

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Kuopio

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Tampere

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Oulu

Albertinkatu 17 L 1 90100 Oulu





We create new comfort zones

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