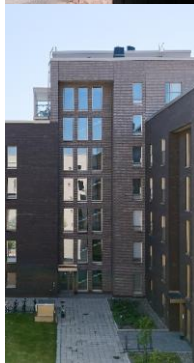


# Kojamo

**Kojamo** is Finland's largest private residential real estate company. We operate in Finland's biggest growth centres, offering rental housing and related services under **Lumo brand** with more than 55 years of experience. Our goal is to be a housing investment company that is known for its excellent customer experience and strong financial performance. We want to be the property market frontrunner and the number one choice for our customers. Kojamo's shares are listed on the official list of Nasdaq Helsinki.

## Kojamo as an investment

- Finland's largest real estate investor: Diversified and professionally managed portfolio of almost 40,000 apartments in Finland's largest growth centres
- Number one choice for customers: We create added value for our customers by taking advantage of digital solutions and offering diverse services that make living easier
- Responsible and sustainable operator: Corporate responsibility and sustainable development are a strategic focus area for us and an integral aspect of our operations and corporate culture
- Megatrends driving demand: The continuance of urbanisation, the decrease in household size, and the growing popularity of rental living increase demand in the largest cities
- Stable business: The business operations is predictable and stable
- Strong balance sheet: Our strong balance sheet and diverse financing structure bring stability and enable growth



## Key figures 1–6/2025

<div>total revenue</div> <div>229.9 M€</div> <div>(225.6 M€, +1.9%)</div>	<div>net rental income</div> <div>145.6 M€</div> <div>(142.7 M€, +2.0%)</div>	<div>funds from operations (FFO)</div> <div>62.0 M€</div> <div>(68.2 M€, -9.0%)</div>	
<div>fair value of investment properties</div> <div>7.9 Bn€</div> <div>(7.9 Bn€, -0.5%)</div>	<div>net promoter score (NPS)</div> <div>58</div> <div>(53)</div>	<div>profit excluding changes in value <sup>1)</sup></div> <div>61.6 M€</div> <div>(73.9 M€, -16.6%)</div>	<div>profit/loss before taxes</div> <div>-23.8 M€</div> <div>(-65.0 M€, -63.4%)</div>

<sup>1)</sup> Changes in value = Profit/loss on fair value of investment properties

## Lumo homes

- Our portfolio consists of well-maintained apartments that generate stable cash flow, located in central areas with excellent transport connections.
- Our housing stock aligns well with market demand: 73% of our apartments are studios and one-bedroom units, while 79% of our customers are one- or two-person households. All age groups are well represented among our tenants.
- Geographical distribution based on fair value
  - 74.1% Helsinki region
  - 8.6% Tampere region
  - 4.3% Turku region
  - 3.2% Jyväskylä
  - 3.1% Oulu
  - 2.4% Kuopio region
  - 2.1% Lahti region
  - 2.4% Other

