



Why invest in YIT?

HELSINKI-VANTAA AIRPORT, FINLAND

Investor presentation – Why invest in YIT?

2020



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YIT in brief

We are the largest Finnish and a significant North European urban development company

REVENUE IN 2019

3.4 B€

ADJUSTED OPERATING PROFIT IN 2019

166 M€

OUR CUSTOMER OFFERING



Housing



Business premises



Infra



Partnership properties

REVENUE AND PERSONNEL BY SEGMENT AND REGION IN 2019



REVENUE
3.4 B€

REGION

- Finland
- Scandinavia
- Russia
- Baltic countries
- Central European countries

SEGMENT

- Housing Finland & CEE
- Housing Russia
- Business premises and Partnership properties
- Infrastructure projects



PERSONNEL
~7,300



Investor presentation – Why invest in YIT?

1. YIT in brief
2. Strategy 2021-2023
3. ESG: Environmental, Social, Governance
4. Business segments
5. Market environment
6. Key financial development
7. Appendices



1

YIT in brief



Our customer offering



Housing

Functional homes, living services and convenience in daily life.



Business premises

Diverse office, business, production and logistics premises, hybrid projects and public spaces.



Infrastructure

Smooth traffic flows and sustainable living environments.



Partnership properties

Profitable solutions for investors and owners.

YIT value creation: More life in sustainable cities

CORNERSTONES OF SUCCESS

- 1 Top performance
- 2 Success with customers and partners
- 3 Happy people
- 4 Stepping up sustainability

PERSONNEL

- Competent and professional personnel in 10 countries (~ 7,500 employees)
- Employee competence development

FINANCIAL RESOURCES

- Equity (1,061 M€)
- Plot reserve (916 M€)
- Associated companies and joint ventures
- Investment property

INTANGIBLE ASSETS

- YIT brand
- Product and service concepts
- Company culture and values

NATURAL RESOURCES

- Building materials (materials and supplies 524 M€)
- Energy (880 GWh)

RELATIONAL CAPITAL

- Long customer relationships (consumers and investors)
- Reliable partner (over 19,000 suppliers and subcontractors)
- External services (1,759 M€)

Figures from 2019.
* share of YIT's revenue without paving and mineral aggregates businesses.
** capital employed, reported.



BUSINESS AREAS



Housing
43%*



Business Premises
34%*



Infra
23%*



Partnership Properties
254 M€**

We are builders of sustainable urban areas. We want to create better living environments and enable carbon neutral living for our customers.

RESOURCES

BUSINESS

OUTPUTS AND IMPACTS

FOR PERSONNEL

- Satisfied personnel (commitment index 77%)
- Direct and indirect employment effect (wages and salaries 406 M€)
- Safe work environment (LTIF 10.5 per million hours worked)

FOR CUSTOMERS

- Satisfied customers (NPS 53)
- Sustainable and life facilitating services
- Better living environment

FOR PARTNERS

- Strategic partnerships
- Reliable customer for financiers (finance expenses 45 M€)

FOR ENVIRONMENT

- Emissions (214 kt CO₂e)
- Momentary impacts (noise, dust, vibration)
- Waste
- Carbon neutral use of buildings
- Ecological products and services

FOR SOCIETY

- Development of sustainable urban areas
- Responsible corporate citizen (income taxes 36 M€)
- 100 Good Deeds -responsibility program (in 2019: ~30 good deeds)

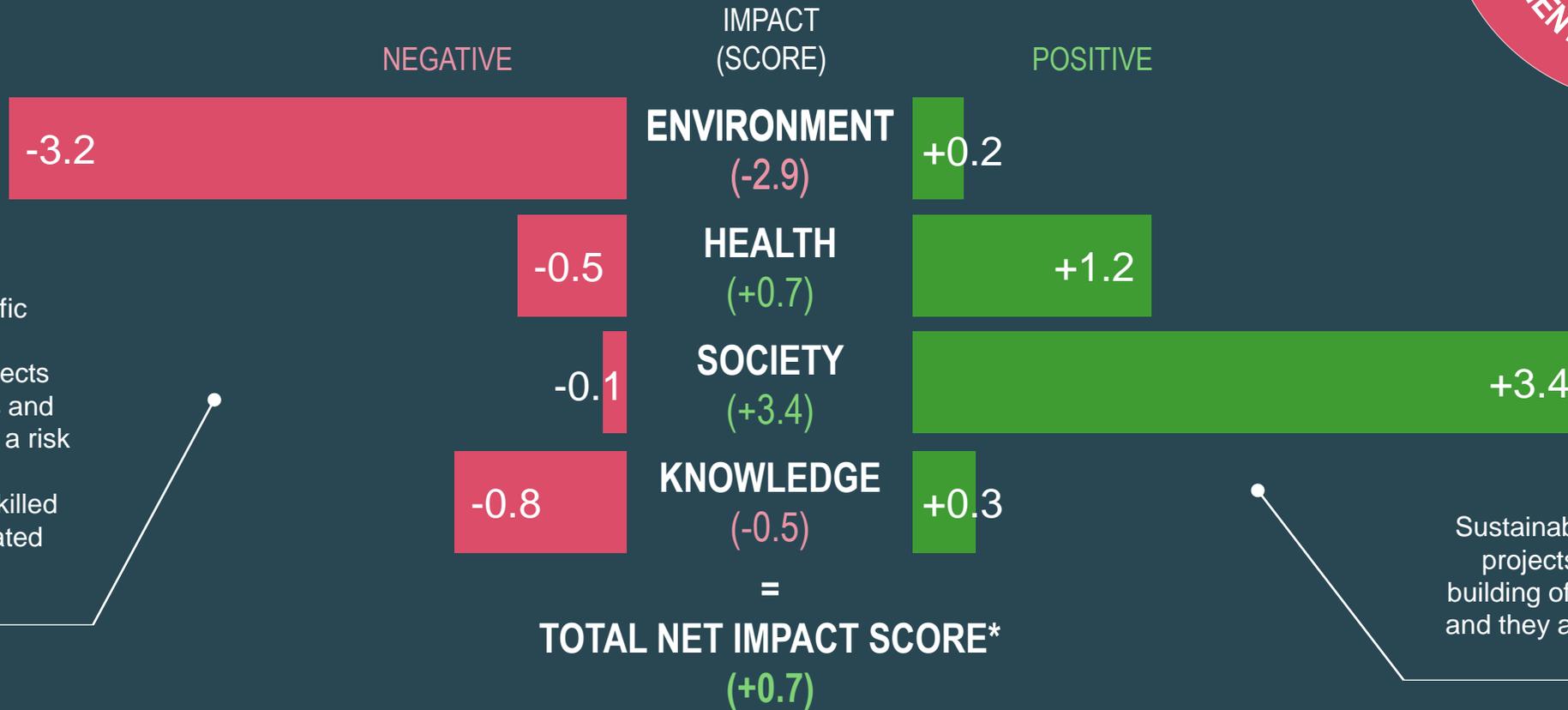
FOR OWNERS

- Stable and profitable investment (revenue 3,392 M€ and adjusted operating profit 166 M€)
- Dividends and appreciation (dividend proposal 0.28 EUR per share, in total 59 M€)

YIT's operations have positive net impacts to society



Based on scientific research all construction projects cause emissions and waste, and have a risk for accidents. Also, YIT uses skilled and highly educated workforce as a resource.



Sustainable urban development projects are essential parts of building of societal infrastructure and they also contribute to health and wellbeing.

Reasons to invest



1 Annually growing dividend

2 Large development portfolio

3 Solid balance sheet with improving business mix

4 Strong brand and market position

2

Strategy





More life in
sustainable cities

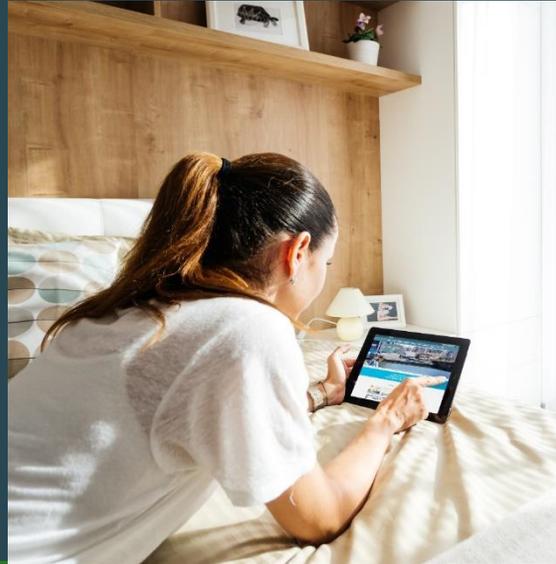
15
MINUTES'
CITY

Megatrends driving growth and productivity



URBANISATION

- Urban development
- Public transportation
- Complex projects
- Remote working



DIGITALISATION

- Customer experience
- Higher productivity
- Utilisation of data
- Platform economy & corporate-start-up cooperation



SUSTAINABILITY

- Circular economy
- Carbon neutrality
- Subsidies and green financing
- Re-vitalization of urban areas



CHANGING DEMOGRAPHY

- Lack of people
- Competition for talent
- Aging people
- Health and safety

Our mission to create better living environments

MISSION

Creating better living environments

VISION

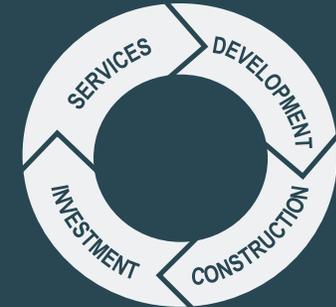
More life in sustainable cities

STRATEGY

Improve business mix

Cornerstones drive profitability and performance

BUSINESS MODEL



VALUES

Respect
Cooperation
Creativity
Passion

FUNDAMENTALS

Safety Quality Sustainability



Strategic actions to adjust business mix



Group-wide cornerstones drive profitability and performance

Top performance

Success with
customers and
partners

Stepping up
sustainability

Happy people



Cornerstone Top performance



Improve productivity by

- Common ways of working – the YIT way
- Improve lead times
- Expand usage of BIM and digital tools across lifecycle
- More centralised supply chain



Cornerstone Success with customers and partners



Best customer experience by

- Data-driven business and customer understanding
- Digital solutions
- Differentiation with new services and concepts
- Attractive YIT B2B offering combining services and products



Cornerstone Stepping up sustainability



Sustainability in the core of everything we do by

- CO₂ reduction across lifecycle
- Differentiate with sustainable products and services
- Develop sustainability (ESG) reporting and data platform
- Improve supply chain responsibility and grey economy prevention



Cornerstone Happy people

Building on best expertise by

- Culture and leadership as core strengths
- Core superior skills development & support for early interventions
- Systematic trainee and competence development programmes
- Common way of project staffing



Strategic targets

ROCE
>12%

Gearing
<50%

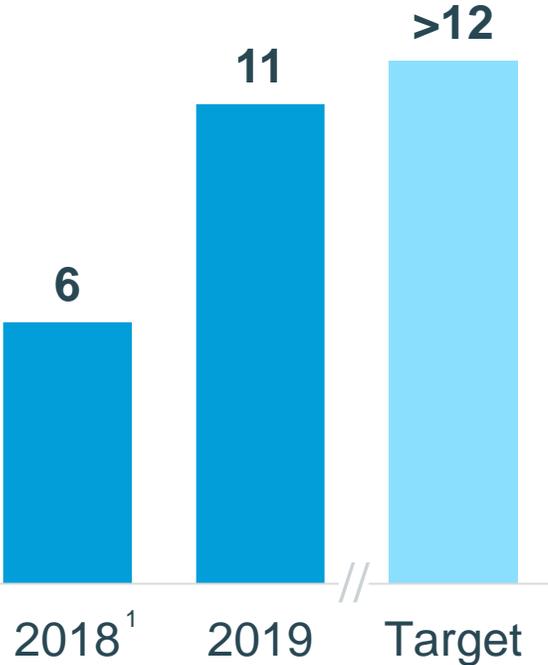
Dividend per share
Growing

CO₂ emissions
-50%
by 2030 vs. 2019



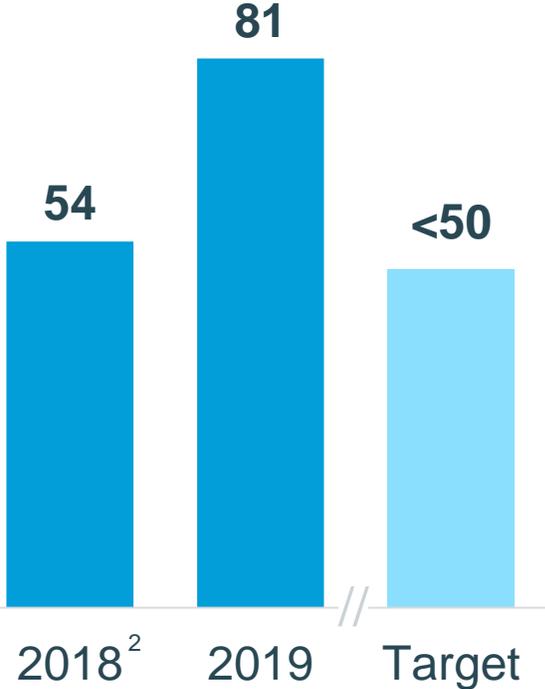
Development of financial targets

ROCE, %



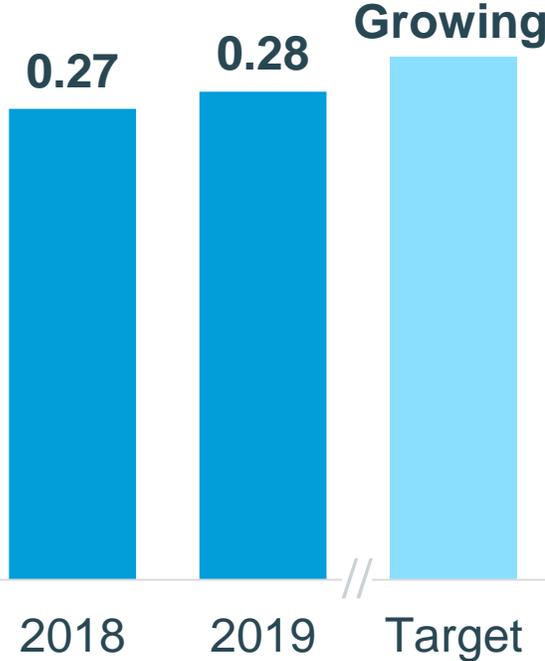
¹pro forma, excluding IFRS 16

GEARING, %



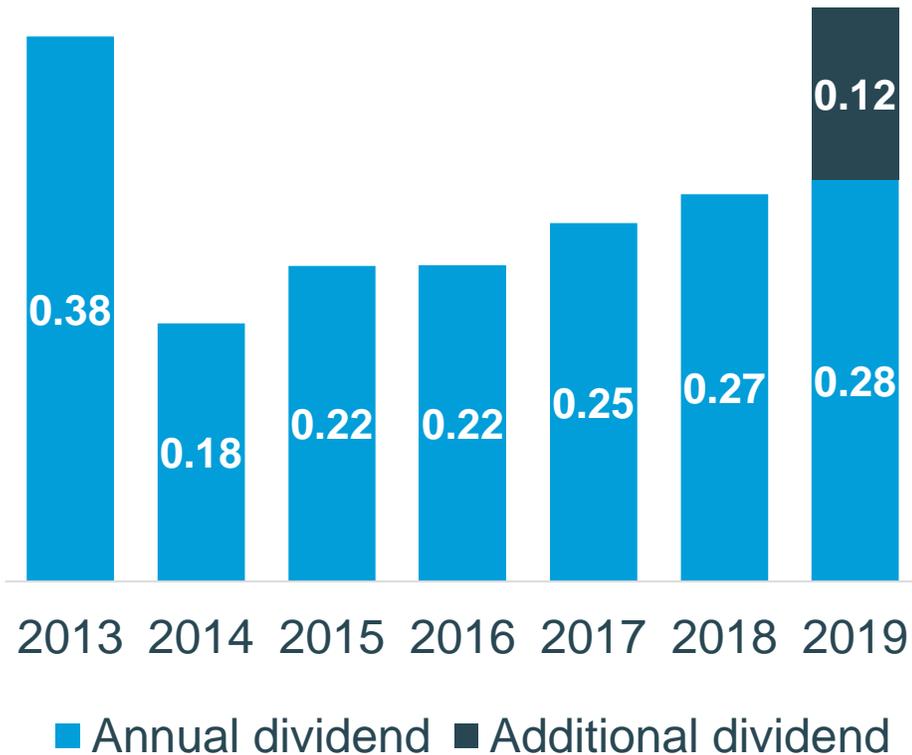
²excluding IFRS16

DIVIDEND PER SHARE

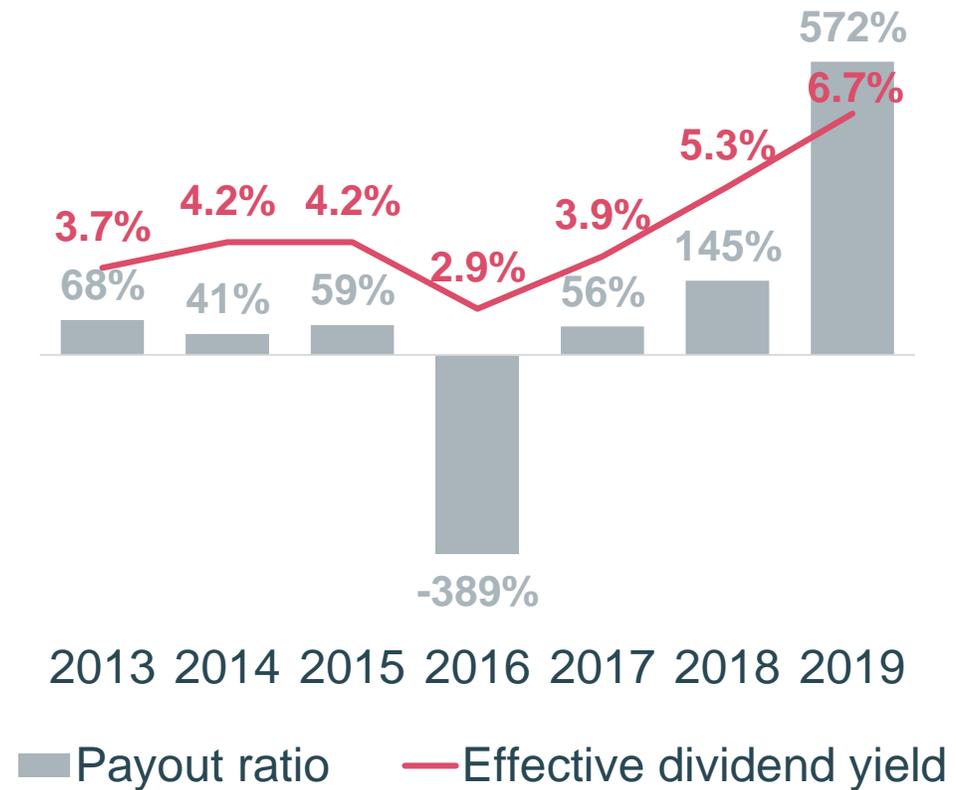


Dividend history

DIVIDEND PER SHARE, €



DIVIDEND PAYOUT RATIO AND EFFECTIVE DIVIDEND YIELD, %



3

Environmental Social Governance



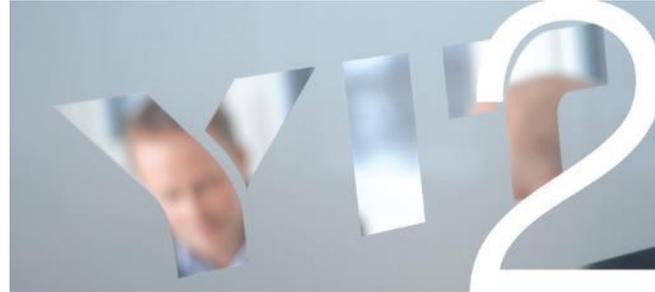
The foundation for our sustainable operations

Six most material sustainability topics for YIT



Sustainable, comfortable and safe **urban development** through circular economy opportunities.

ESG



Compliance with **good corporate governance**, preventing corruption and the grey economy.

G



Improving and developing **occupational safety**.

S



Promoting the **personnel's occupational well-being and competence development**.

S



Responsible subcontracting and procurement.

G



Reducing **environmental impacts** of our own operations.

E



Long-term environmental targets to mitigate climate change

-50%

CO₂ emissions by 2030

CO₂ reporting from 2020

CARBON-NEUTRAL HEATING

CO₂ emissions

We will halve carbon dioxide emissions of our own operations and self-developed projects by 2030 (compared to 2019).

This target helps us fight to mitigate climate change and enable the reduction of emissions for our customers.

CO₂ reporting

We will report project-specific CO₂ emissions of our self-developed projects from 2020 onwards.

This target helps us increase our understanding of project emissions and enables us to explore opportunities for reducing emissions.

Carbon neutrality

We will enable carbon-neutral heating and cooling of our self-developed projects.

This target enables us to help our customers and property users reduce their carbon footprint.



Occupational safety essential throughout the supply chain



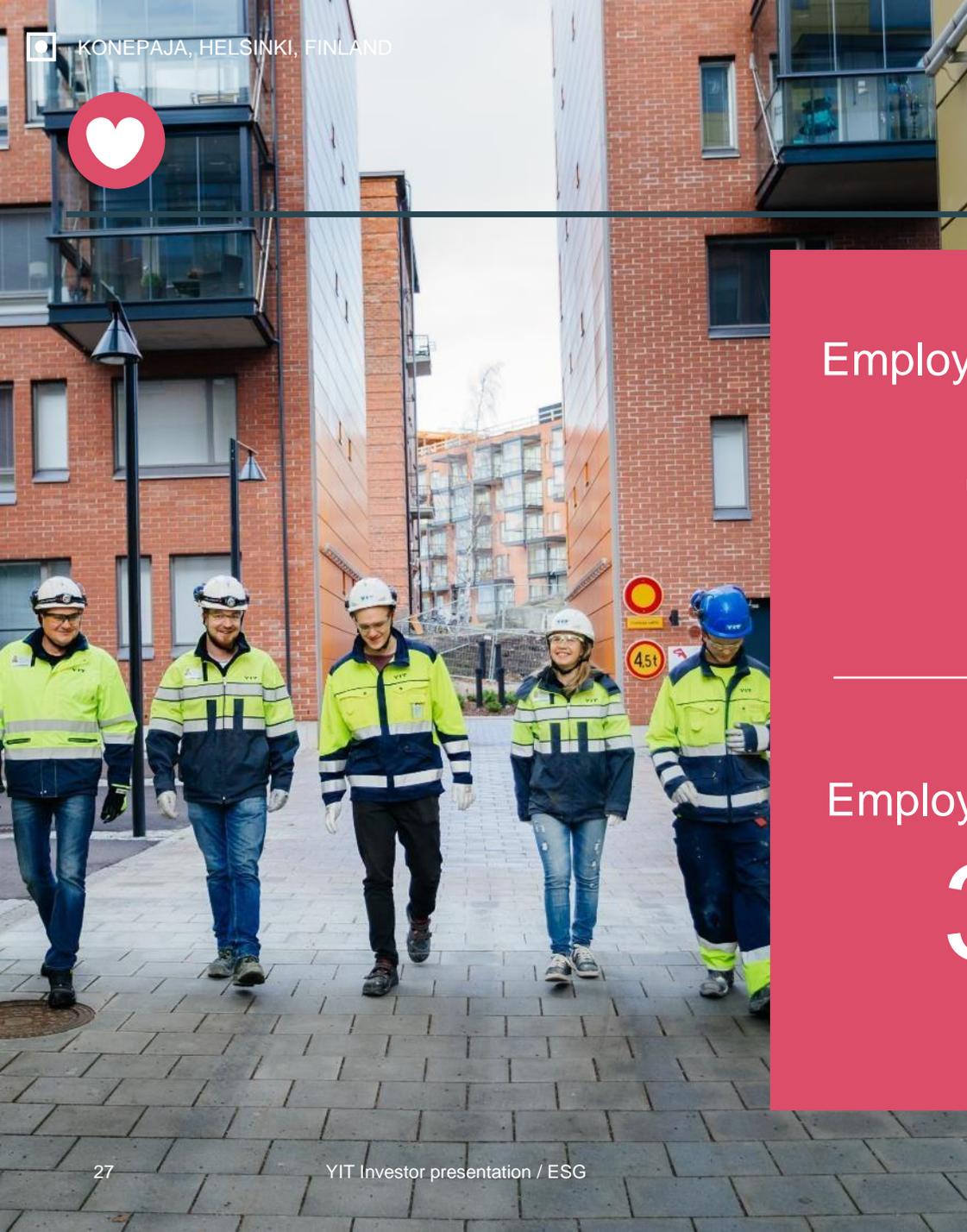
Target of
<9
combined lost time injury frequency (LTIF) of YIT personnel and subcontractors by 2021
Rolling 12 months

LTIF, ROLLING 12 MONTHS





Ensuring employee wellbeing, equality and human rights



Employee commitment rate
in 2019

77%

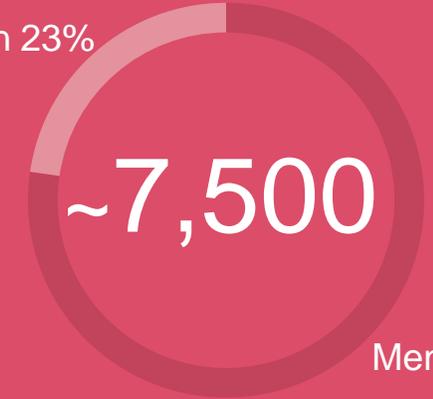
Employee turnover in 2019

3.2%

(own request)

Personnel

Women 23%



Men 77%

Employed nearly
900 trainees in 2019



Ensuring transparent actions and fighting corruption and grey economy

YIT Code of Conduct

79%

of personnel completed
online training in 2019

Good ESG governance:
AA-rating
(MSCI 2019)

YIT Ethical Channel
in use



YIT's Group Management Team (as of 15 December 2020)



**ANTTI
INKILÄ**

Interim President and
CEO



**ILKKA
SALONEN**

CFO, Deputy to
the President
and CEO



**TOM
EKMAN**

EVP, Business
premises segment



**TEEMU
HELPPOLAINEN**

EVP, Housing
Russia segment



**MARKO
OINAS**

Interim EVP, Housing
Finland and
CEE segment



**HARRI
KAILASALO**

EVP, Infrastructure
projects segment



**JUHA
KOSTAINEN**

EVP, Urban
development



**TIMO
LEHMUS**

Interim EVP,
Partnership properties
segment



**JUHANI
NUMMI**

EVP, Operations
development



**PII
RAULO**

EVP,
Human Resources

YIT's Board of Directors



**HARRI-PEKKA
KAUKONEN**

Chairman



**EERO
HELIÖVAARA**

Vice Chairman



**ALEXANDER
EHRNROOTH**

Member



**FRANK
HYLDMAR**

Member



**OLLI-PETTERI
LEHTINEN**

Member



**KRISTINA
PENTTI-
VON WALZEL**

Member



**BARBARA
TOPOLSKA**

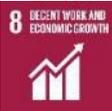
Member



**TIINA
TUOMELA**

Member

Key ESG metrics

SDG	KPI	metric	2019	2018
	Sustainable urban development			
	Net impact	Upright model	0.7	-
 	Environmental			
	CO ₂ emissions (Scope 1, Scope 2, Scope 3)	ktCO ₂ e	106.9	-
	CO ₂ intensity (Scope 1, Scope 2, Scope 3)	tCO ₂ e / revenue M€	31.5	-
	Social			
	Accident frequency rate (YIT personnel, subcontractors)	LTIF, rolling 12 months	10.2	9.7
	Personnel commitment index	%	77	74
	Employee turnover (exit rate, personal reasons)	%	3.2	3.8*
	Customer satisfaction rate	NPS, rolling 12 months	60.2	59.4
	Governance			
	Code of Conduct training	%	79	-
	Investigations regarding potential crimes, misconduct or other deviations related to corporate security	qty	59*	71*
	GDPR training	%	91*	86*

*includes Nordic paving and mineral aggregates businesses



ESG ratings and memberships

ESG REPORTING AND RATINGS



MEMBERSHIPS



Smart & Clean
HELSINKI METROPOLITAN



4

Business segments





Housing Finland and CEE

Development of residential areas and living services

Wide housing portfolio for sale and renting for several customer segments

Continuing industrialisation and digitalisation

Enabling sustainable lifestyle

Good performance level
EBIT >10%

CUSTOMER SATISFACTION

51

Net Promoter Score (NPS)

SOLD APARTMENTS

60%

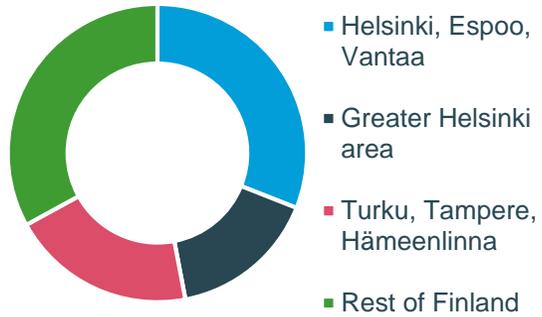
to consumers

EUR million	2019	2018*
Revenue	1,240	1,158
Adj. operating profit	91	103
Adj. operating profit margin, %	7.4	8.9
Order book	1,737	1,729
Capital employed	697	585

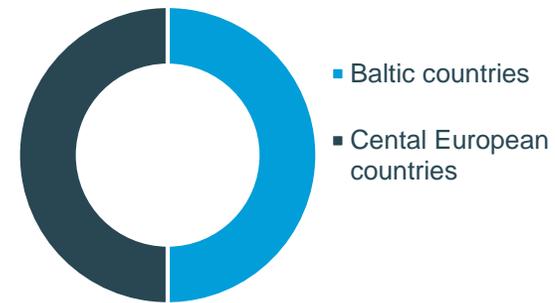
* Pro forma

Housing operations in Finland and CEE countries

SHARE OF PROJECTS BY REGION



SHARE OF PROJECTS BY REGION





Housing Russia

Sustainable homes and residential areas

Growth in living services

Focus on plot acquisitions and project development in optimal locations

New operating model and standardised products

Good performance level
EBIT >12%

CUSTOMER SATISFACTION

57

Net Promoter Score (NPS)

RESIDENTIAL MANAGEMENT

90,000

service customer

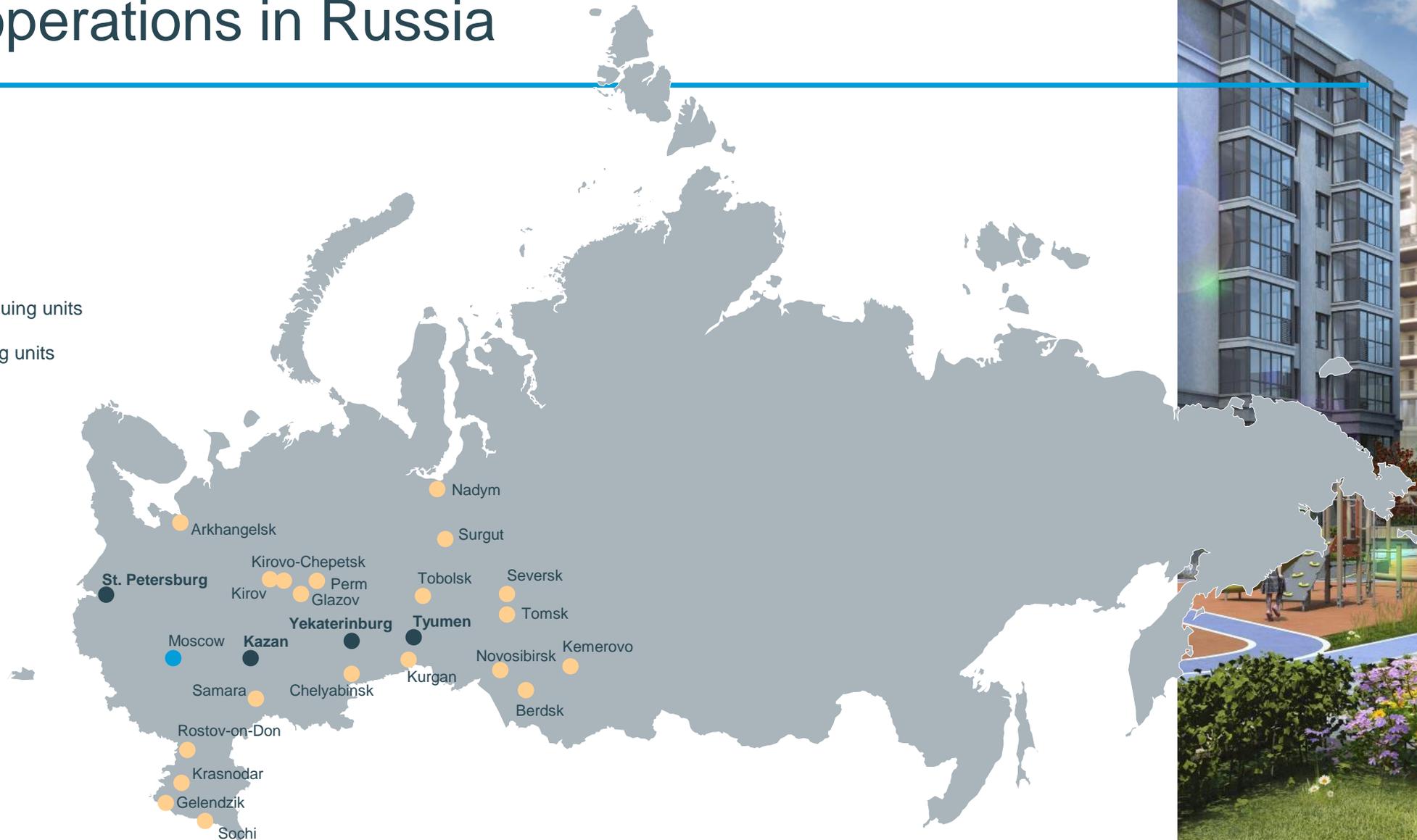
EUR million	2019	2018*
Revenue	240	274
Adj. operating profit	1	-33
Adj. operating profit margin, %	0.5	-12.0
Order book	356	349
Capital employed	278	294

* Pro forma



Housing operations in Russia

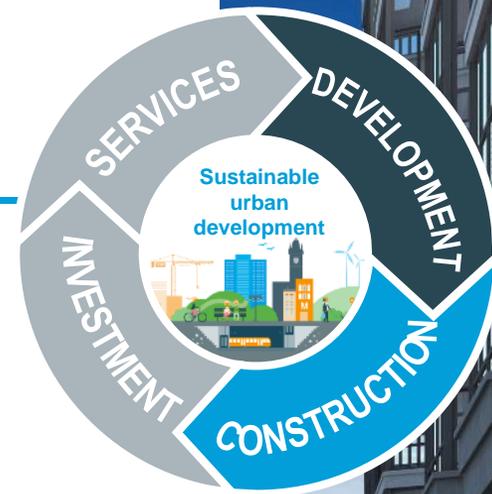
SHARE OF PROJECTS BY REGION





Housing

Different customer profiles' financial impacts





Business premises

Focus on project development and controlled tendering

Reliable partner in life-cycle and alliance projects

Adaptable offices, retail premises, public spaces and hybrid projects

Improving project management

Good performance level
EBIT 5-7%

CUSTOMER SATISFACTION

69

Net Promoter Score (NPS)



The leading developer of business premises in Finland and an emerging player in the Baltic and Central European countries. Our focus is on capital regions.

EUR million	2019	2018*
Revenue	1,177	1,045
Adj. operating profit	-7	68
Adj. operating profit margin, %	-0.6	6.5
Order book	897	1,327
Capital employed	65	38

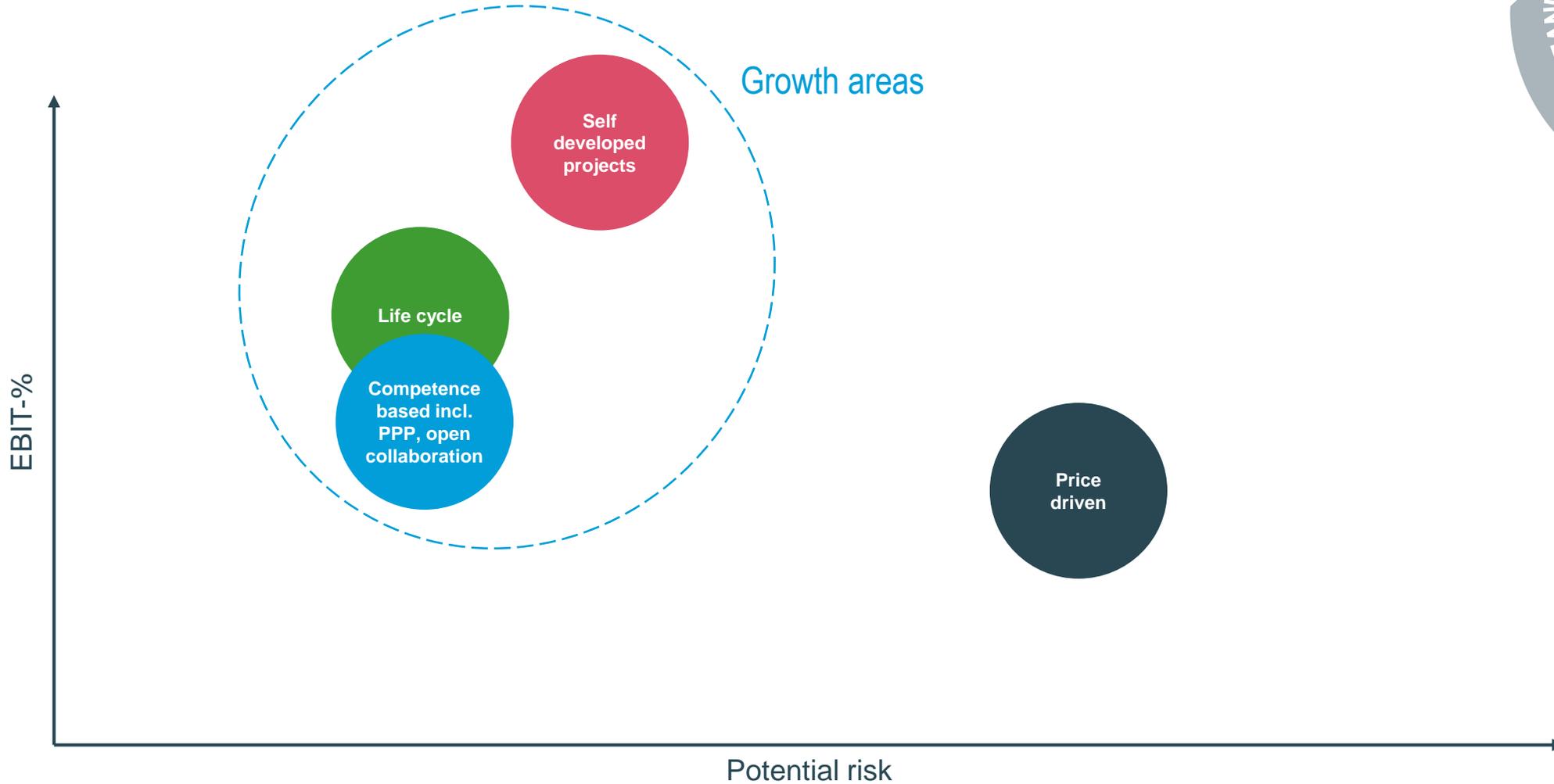
* Pro forma





Business premises

Different project types' financial impacts





Infrastructure

Demanding infrastructure construction such as

public transport systems, power plants, wind parks, water supply plants, data centres, roads, bridges, mines, underground premises, industrial plants and ports

Focus on improving profitability through risk and project management

Project development and competence-based expertise

Good performance level
EBIT >5%

CUSTOMER SATISFACTION

55

Net Promoter Score (NPS)



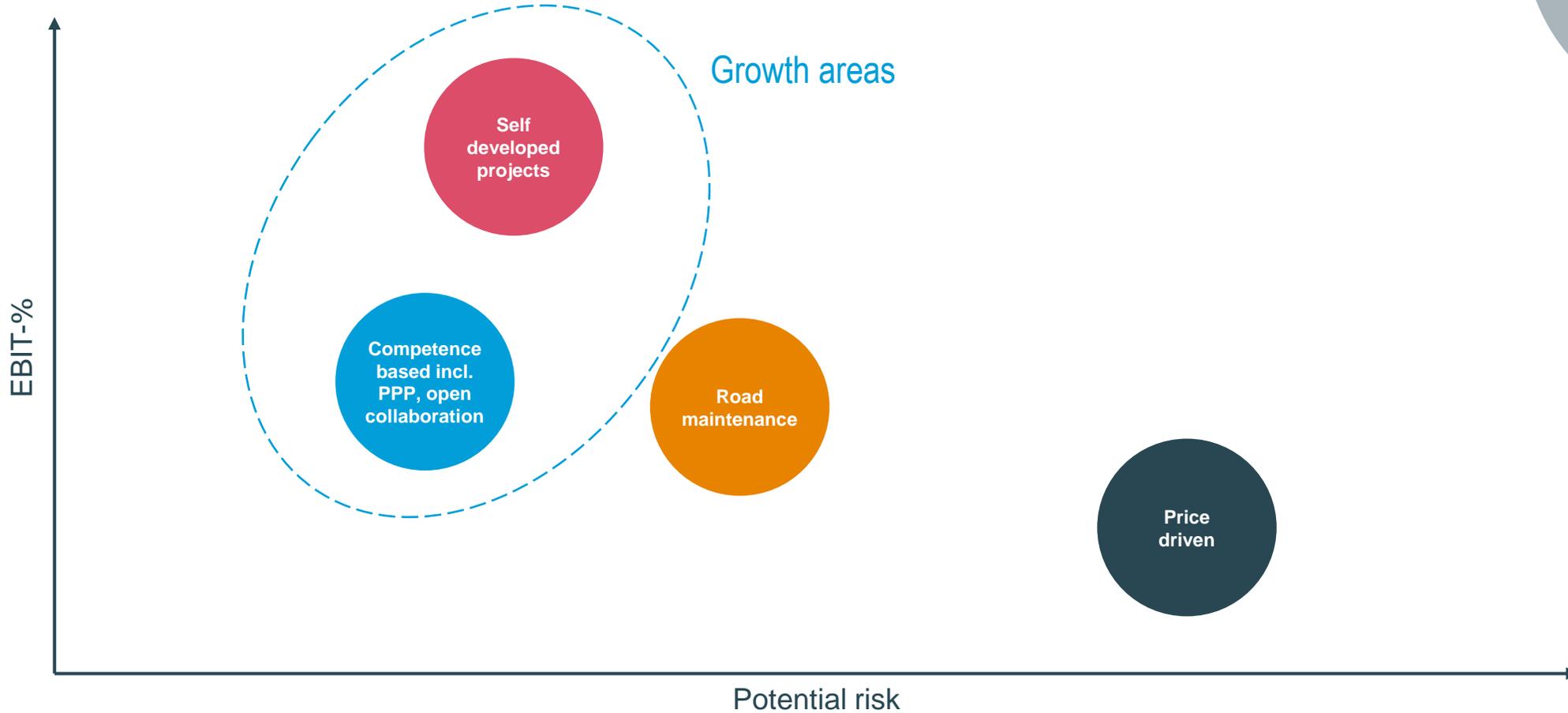
Building foundation for sustainable urban development in Finland, Sweden and the Baltic countries. Our focus is on demanding infrastructure projects.

EUR million	2019	2018*
Revenue	807	717
Adj. operating profit	15	-7
Adj. operating profit margin, %	1.9	-0.9
Order book	1,128	861
Capital employed	52	77

* Pro forma



Different project types' financial impacts





Partnership properties



PORTFOLIO VALUE

~260

EUR million

Investment portfolio and real estate management operations in Finland and the CEE countries.

EUR million	2019	2018*
Revenue	0	-
Adj. operating profit	83	27
Adj. operating profit margin, %	-	-
Order book	-	-
Capital employed	254	145

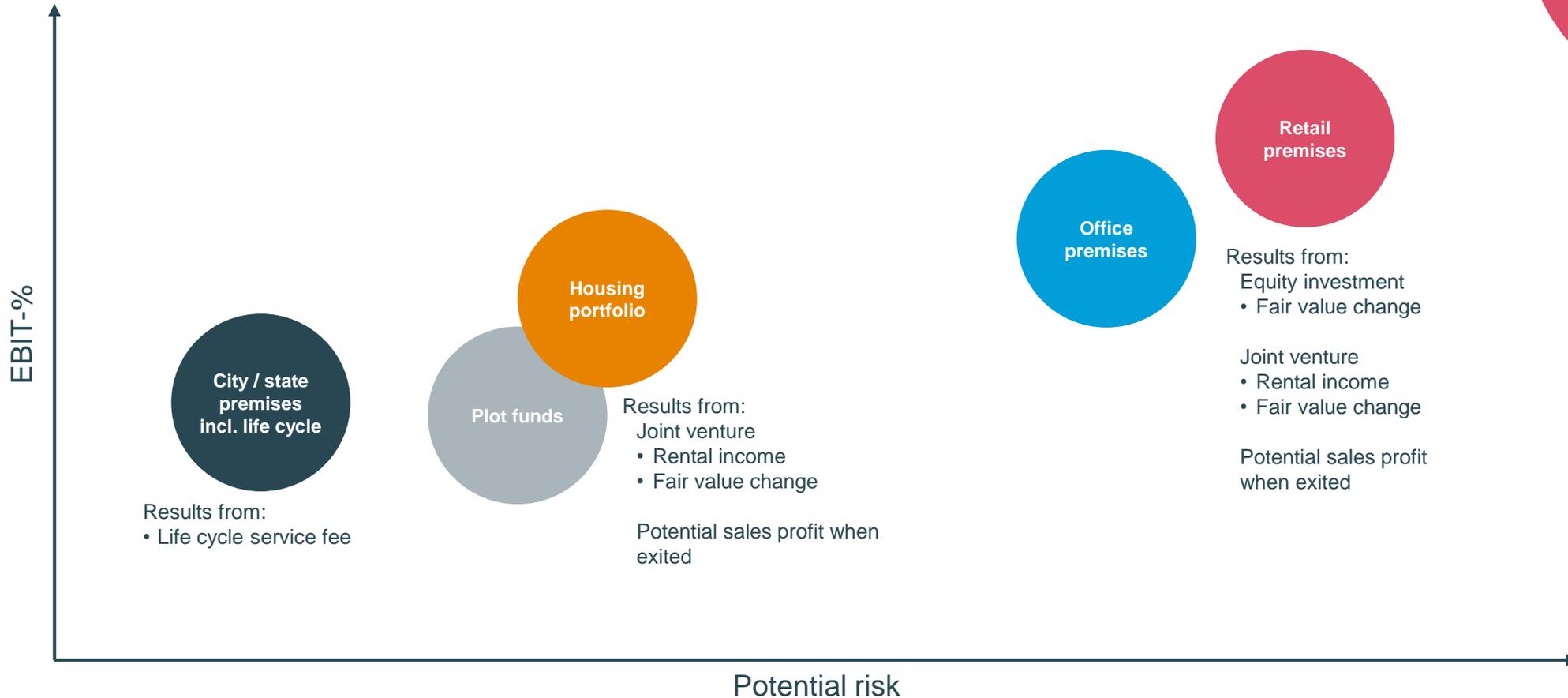
* Pro forma





Partnership properties

Different investment types' financial impacts



5

Market environment



YIT has strong market position in urban development

SHARE OF TOTAL REVENUE IN 2018-2019

BUILDING CONSTRUCTION



Housing

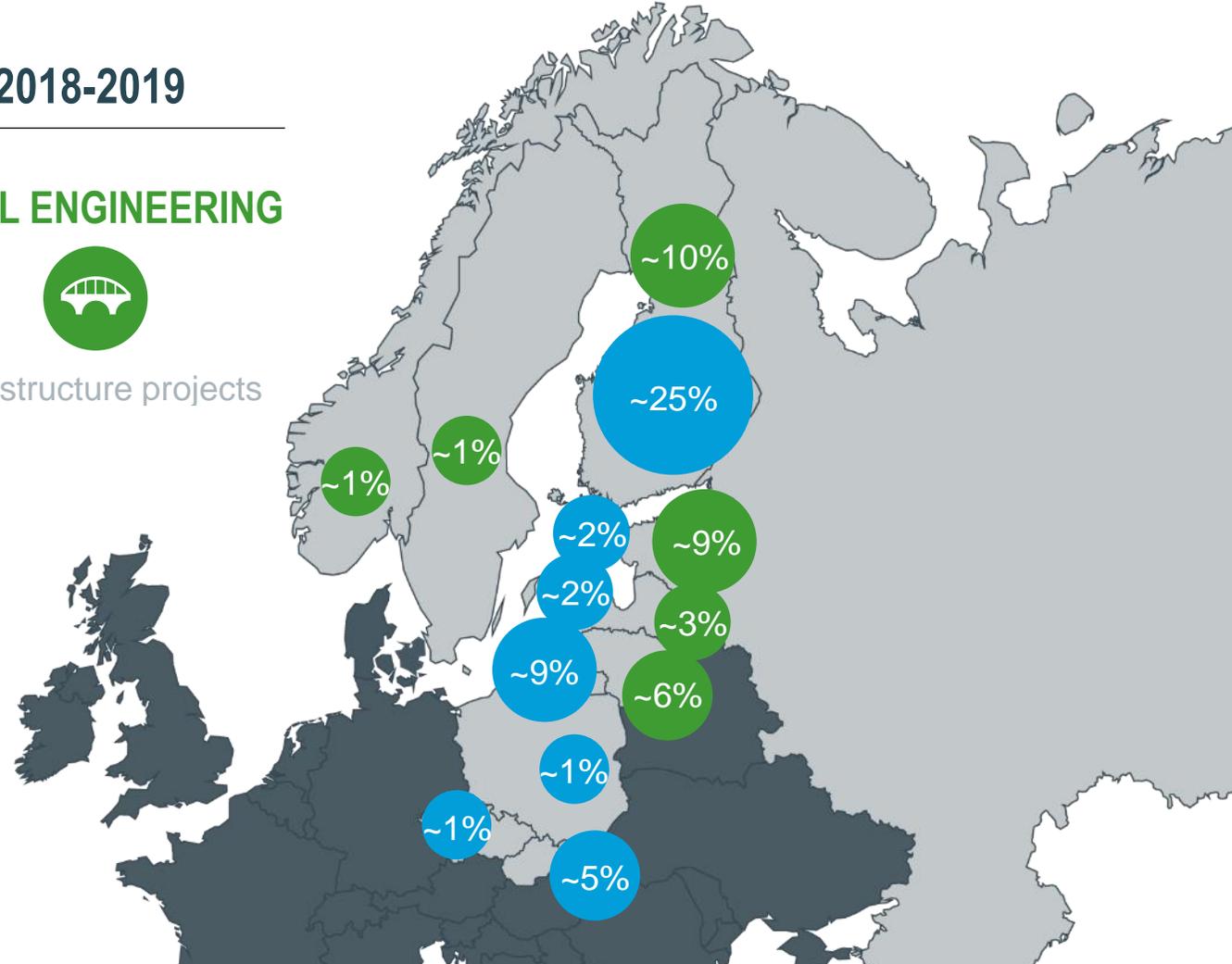


Business premises

CIVIL ENGINEERING



Infrastructure projects



Source: Eurostat, company own estimate.

Turnover data for building and civil engineering based on harmonized country-specific industry statistics collected by Eurostat. Only the comparable share of enterprises with more than 50 employees in the total turnover of the statistics has been taken into account. In the EU28, the share is on average 48% in the building construction industry and 71% in the civil engineering industry. Revenue data for 2018 and 2019 are based on confirmed figures 2017 collected by Eurostat and changes in output by country and industry in the Euroconstruct report. The calculated share of revenue has been compared to YIT's comparable revenue. Due to the variation in revenue recognition, two years have been used in the estimate to smooth the impact of individual projects.



Market outlook is stable

	Housing	Business premises	Infrastructure	Partnership properties
Finland	→	→	→	→
Russia	→			
Baltic countries	→	→	→	→
Central European countries	→	→		→
Sweden			→	

Q3 market situation

■ Good
 ■ Normal
 ■ Weak

Q4 market outlook

⇨ Improving
 ⇨ Stable
 ⇨ Weakening

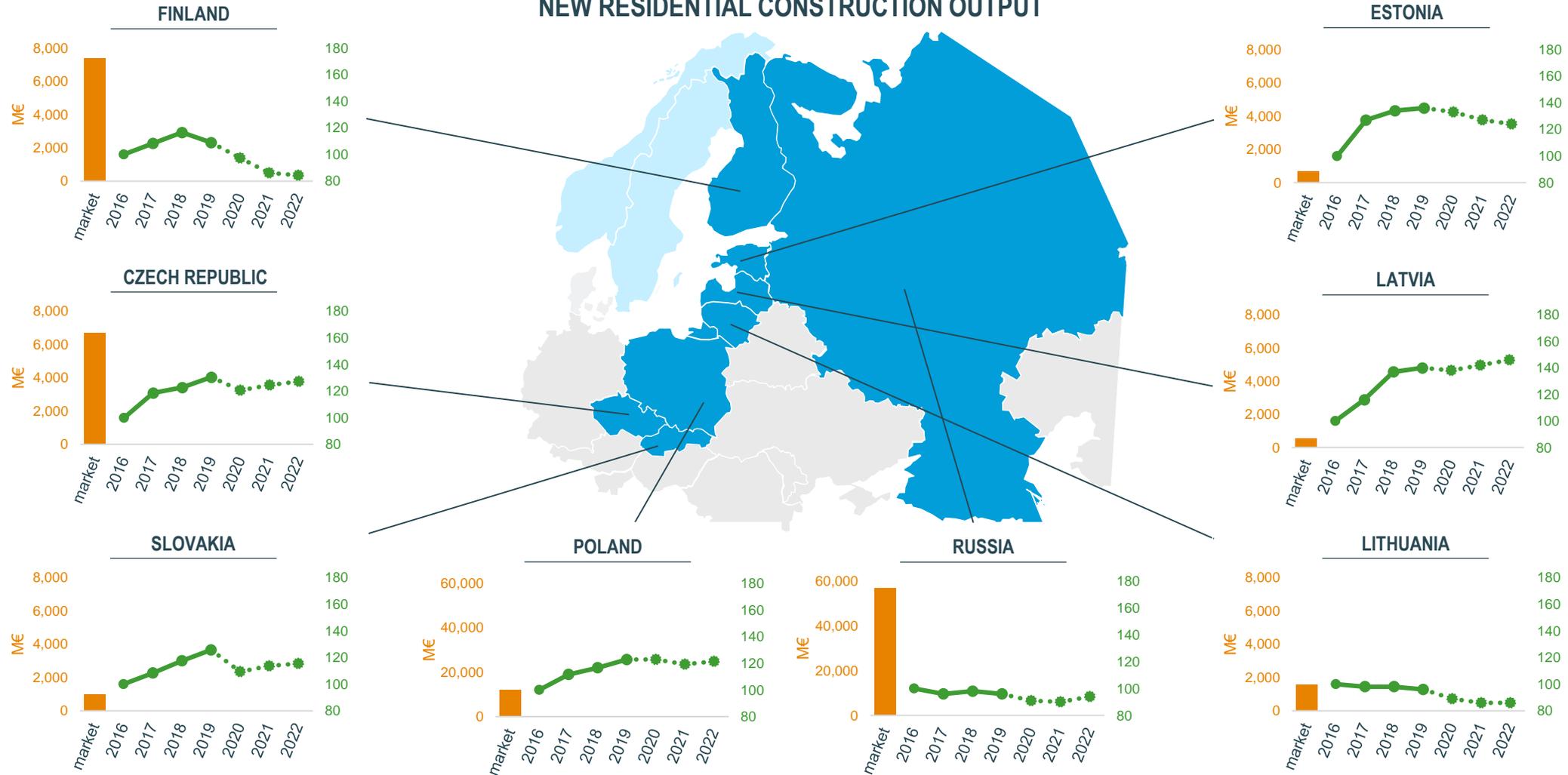




Residential market outlook

Market volume 2019 (M€)
Index at constant prices, 2016=100

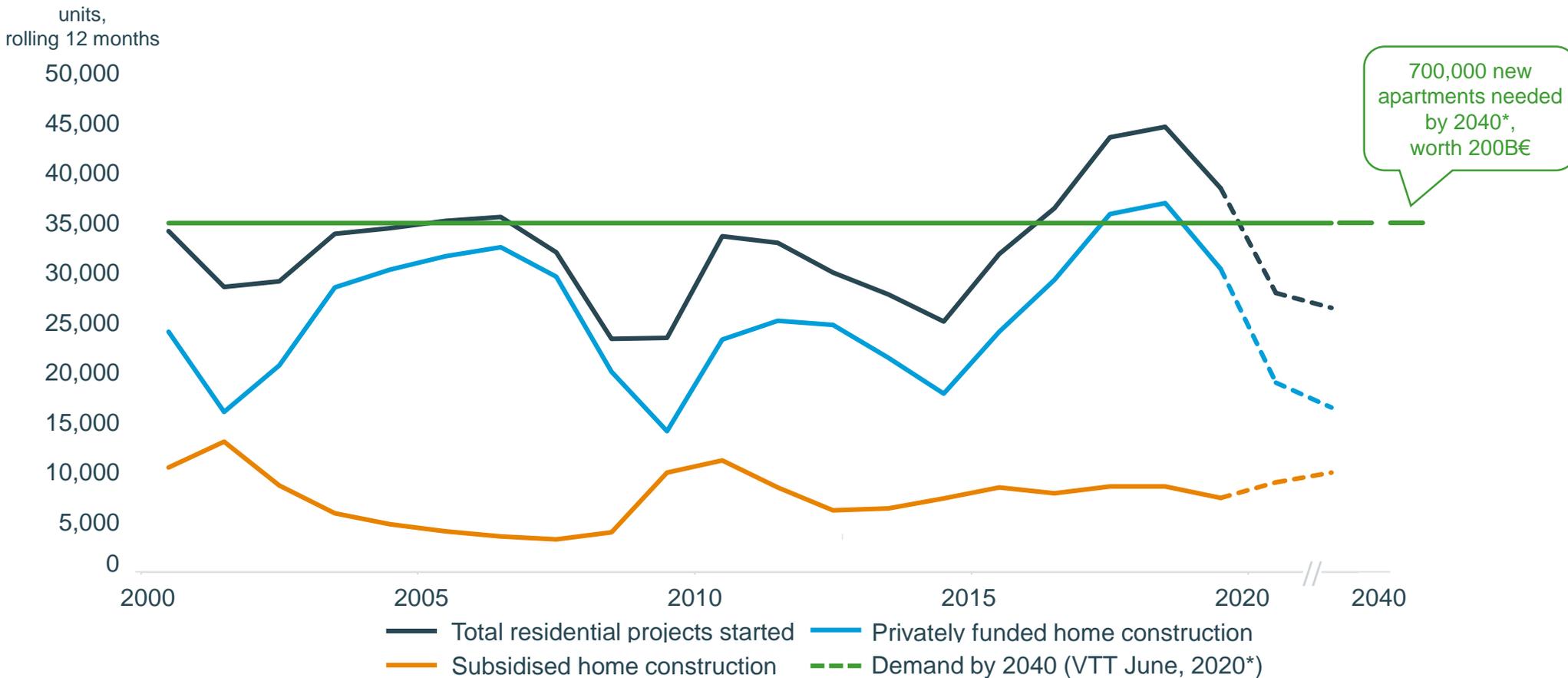
NEW RESIDENTIAL CONSTRUCTION OUTPUT





Strong housing demand remains in Finland

APARTMENT START-UPS IN FINLAND

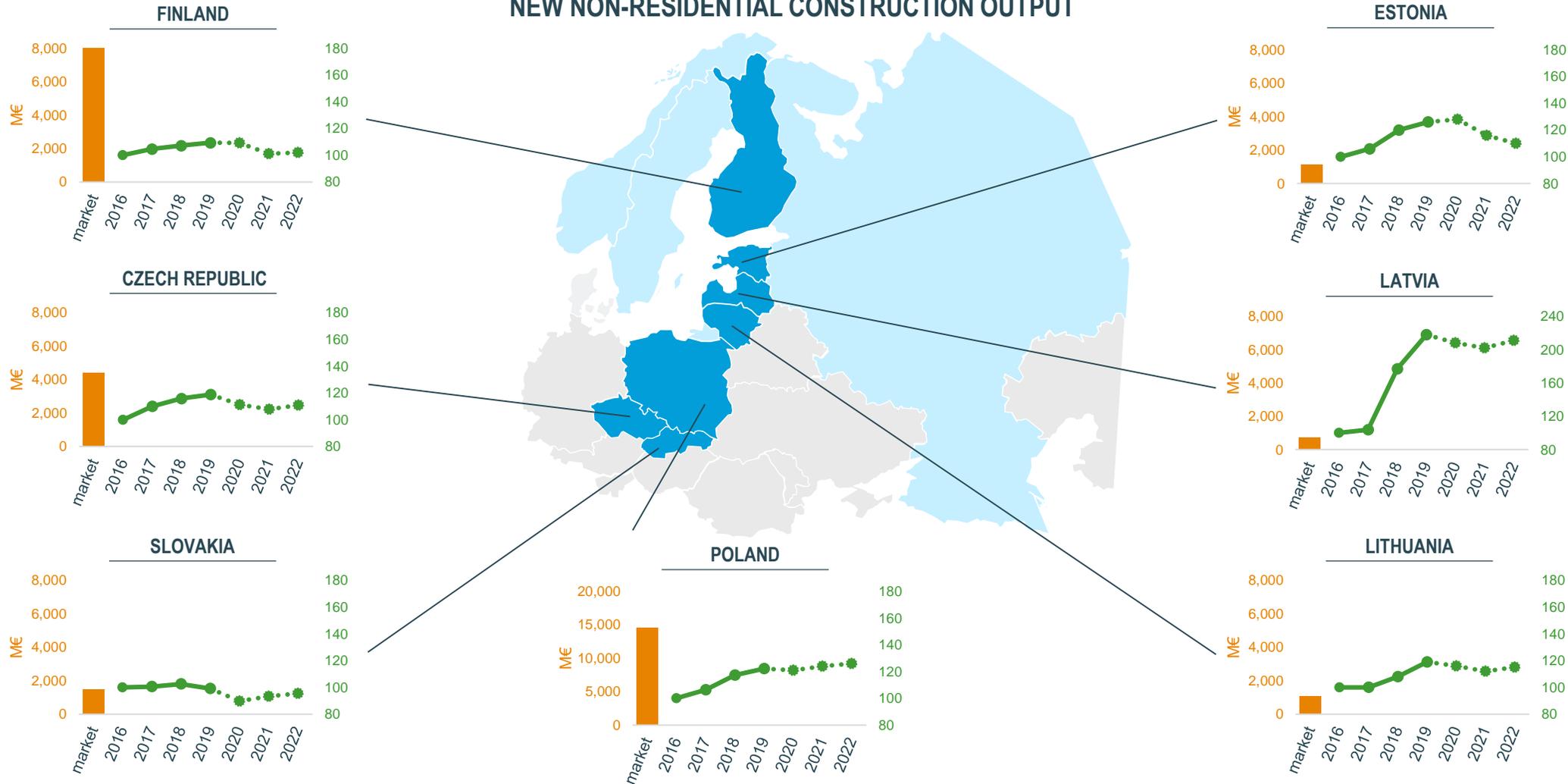




Non-residential market outlook

Market volume 2019 (M€)
Index at constant prices, 2016=100

NEW NON-RESIDENTIAL CONSTRUCTION OUTPUT

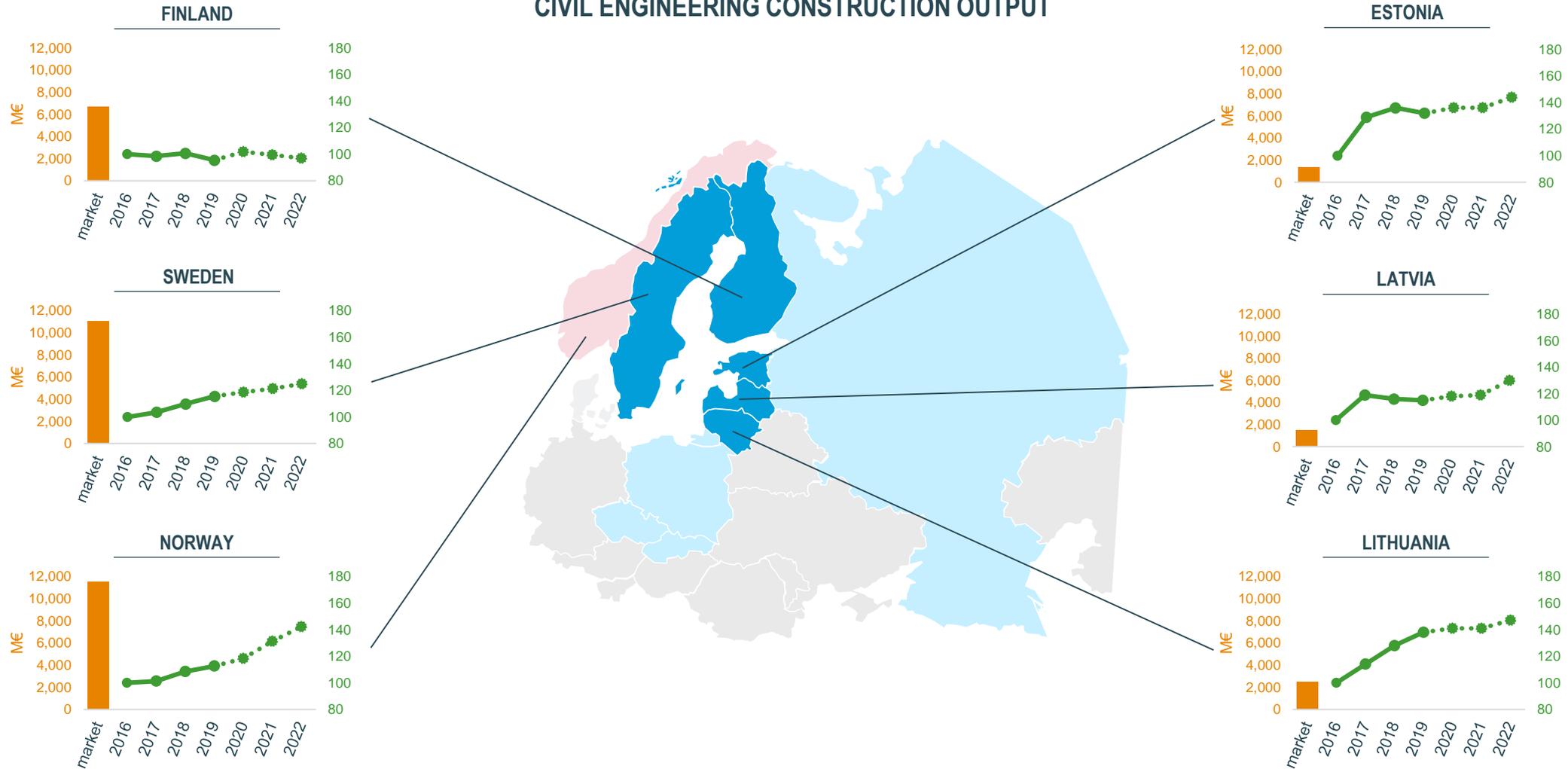




Infra market outlook

Market volume 2019 (M€)
Index at constant prices, 2016=100

CIVIL ENGINEERING CONSTRUCTION OUTPUT



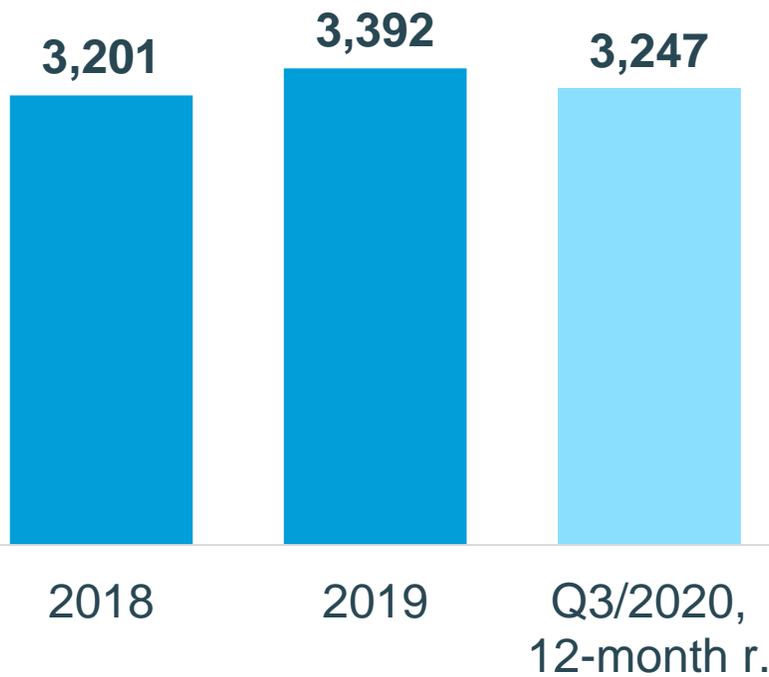
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Key financial development

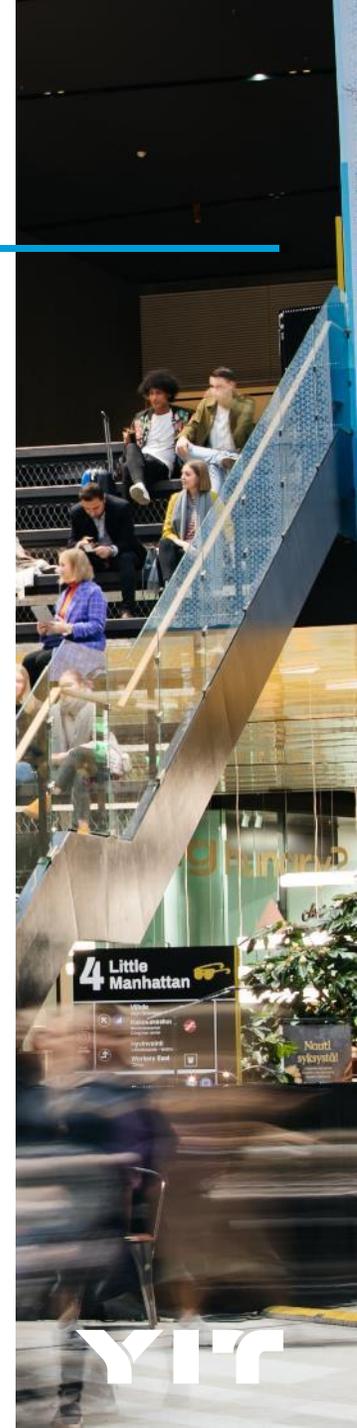
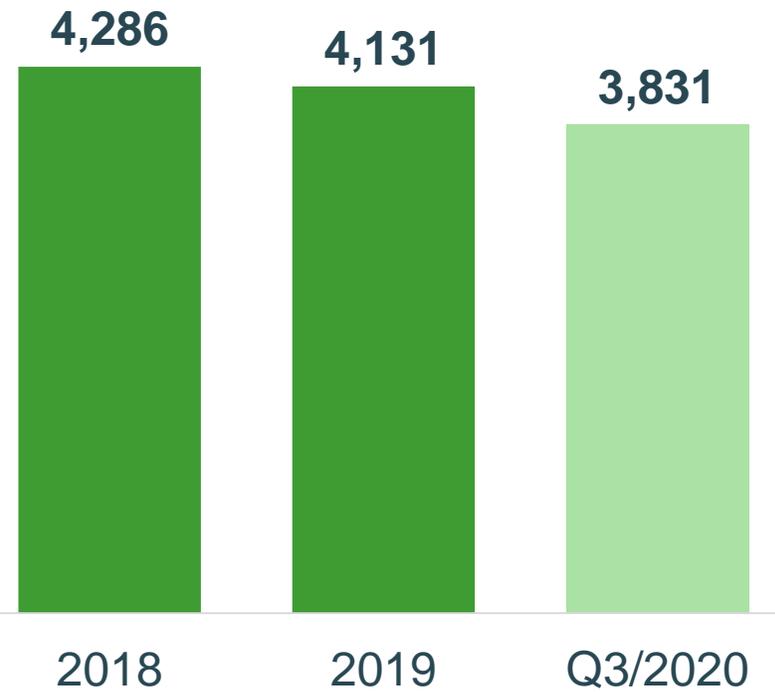


Group development

REVENUE, € million

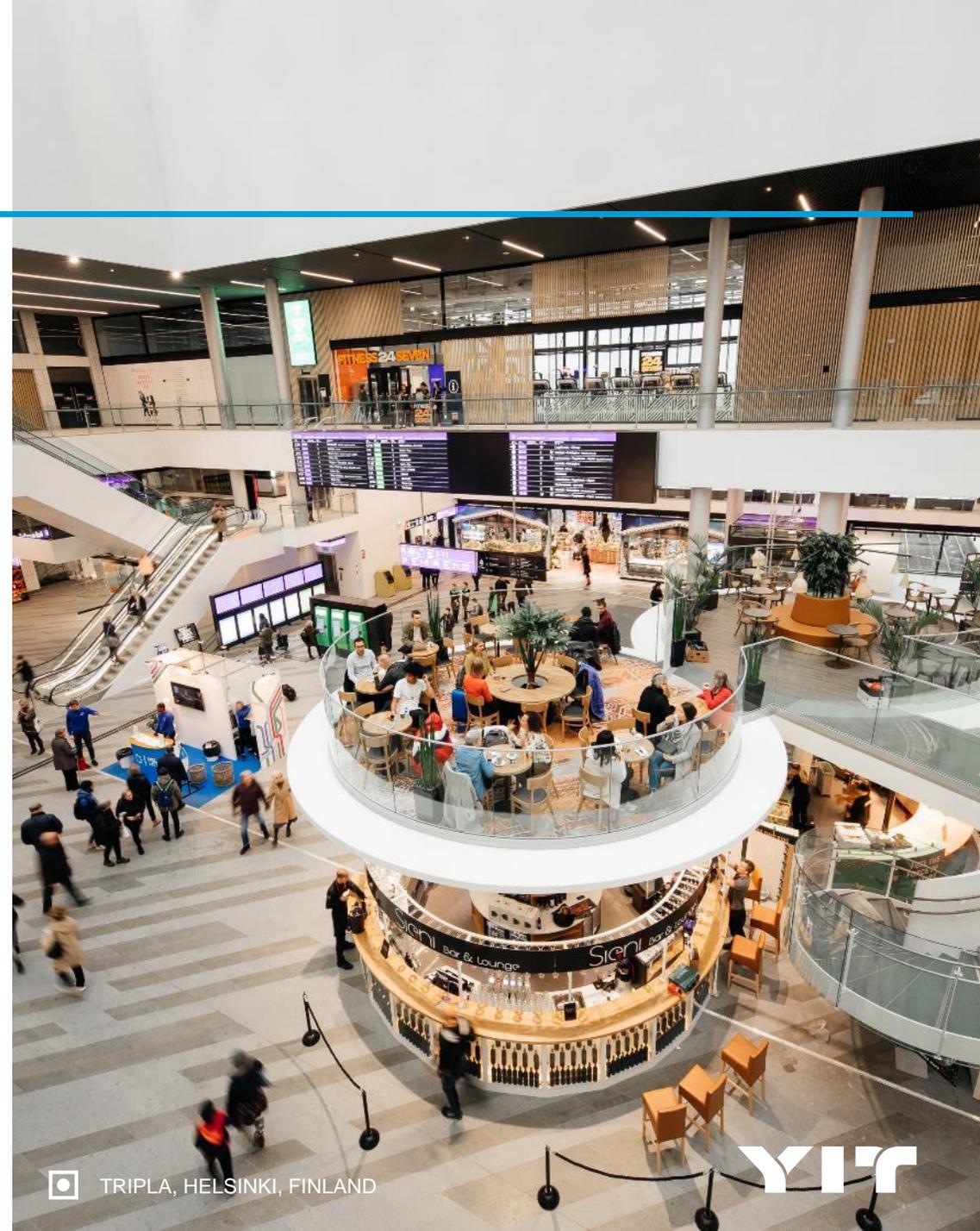
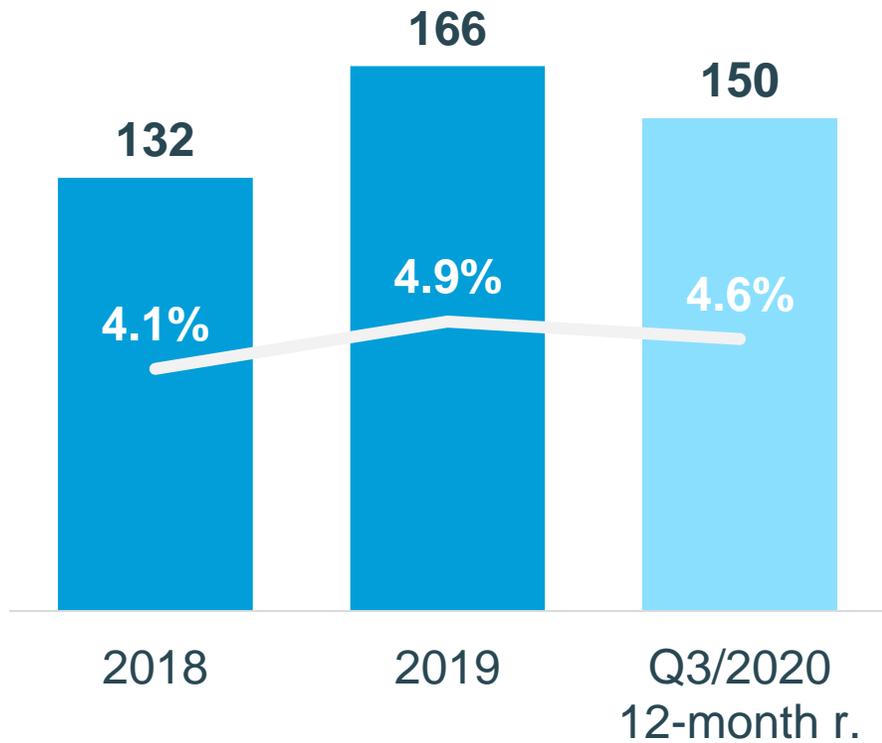


ORDER BOOK, € million

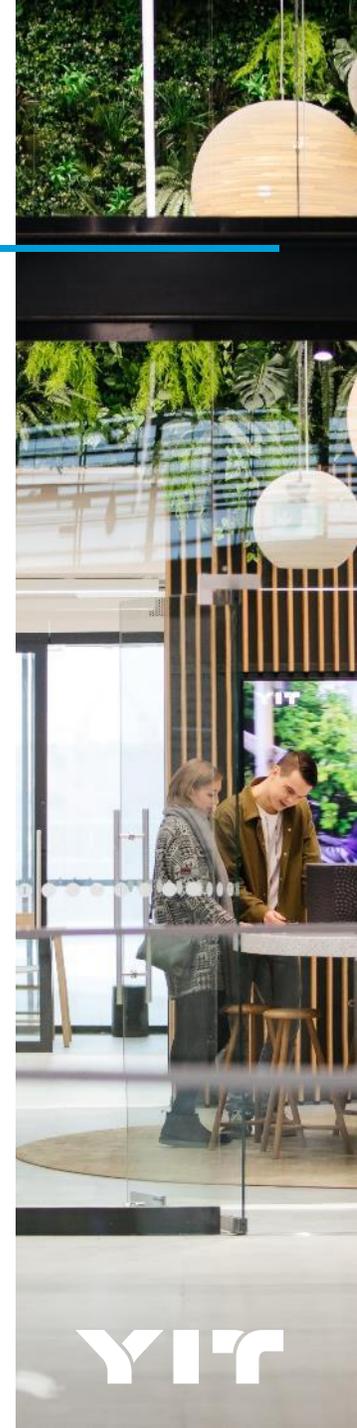


Profitability improving

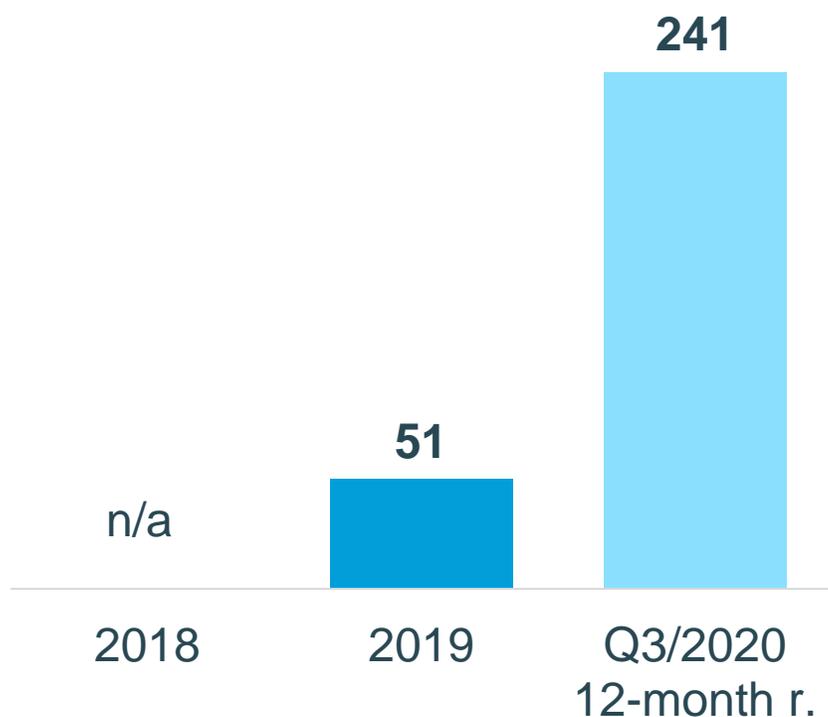
ADJUSTED OPERATING PROFIT, € million
AND PROFIT MARGIN, %



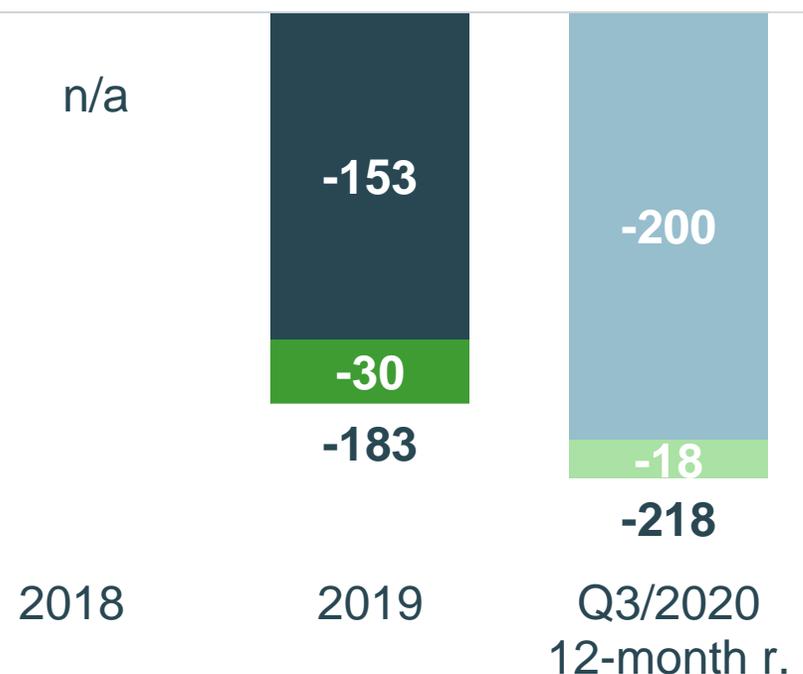
Continued plot investments for the future



**OPERATING CASH FLOW AFTER INVESTMENTS,
rolling 12 months, € million**



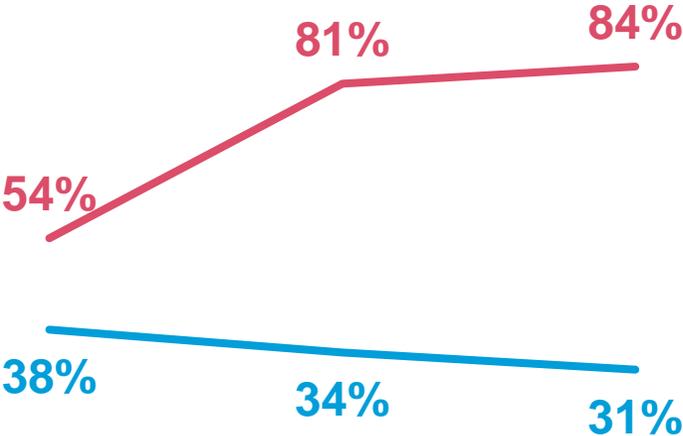
**CASH FLOW OF INVESTMENTS,
rolling 12 months, € million**



■ Plots ■ Associated companies and joint ventures

Financial key ratios

EQUITY RATIO AND GEARING, %



2018 2019 3Q20

— Gearing — Equity ratio

NET DEBT / ADJUSTED EBITDA ratio

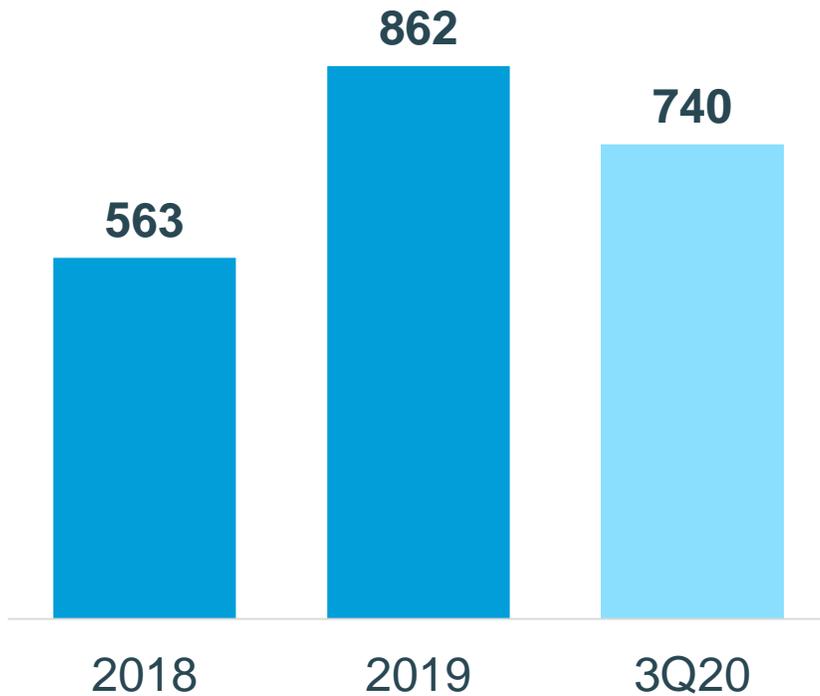


4Q19 1Q20 2Q20 3Q20

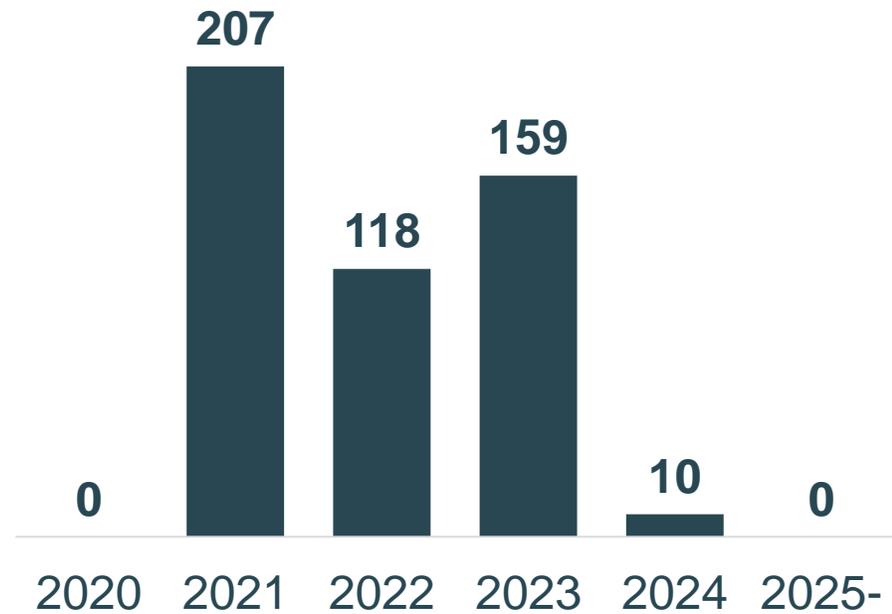


Net debt decreasing

NET INTEREST-BEARING DEBT,
€ million



MATURITY STRUCTURE¹
AS OF 3Q20, € million

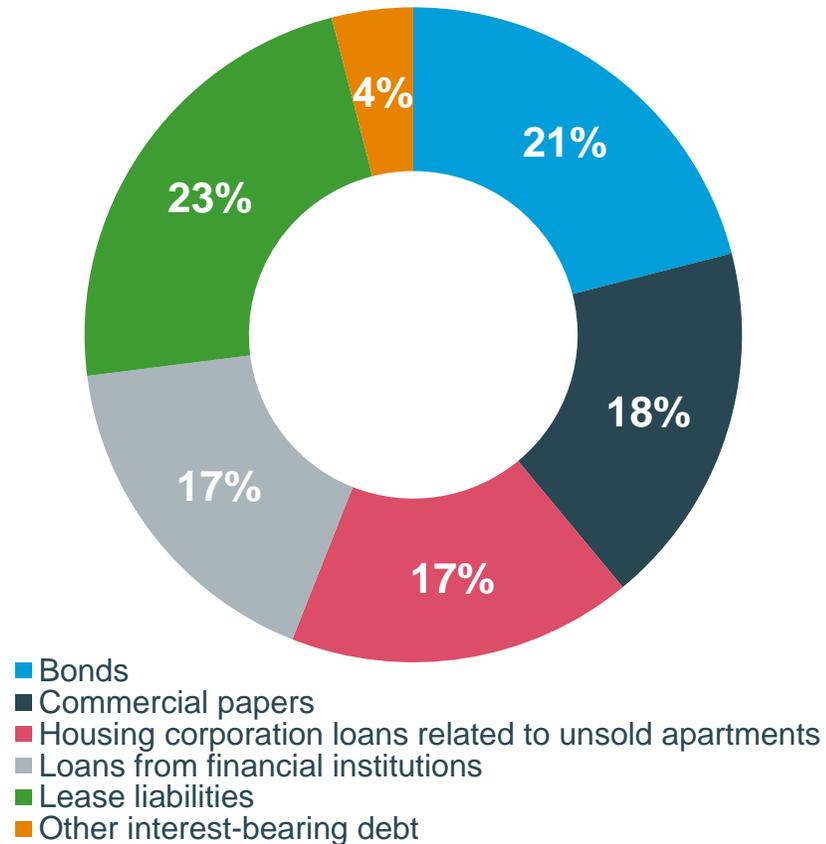


¹ Excluding housing company loans related to unsold apartments, € 194 million, commercial papers, € 215 million and IFRS 16 lease liabilities, € 262 million.

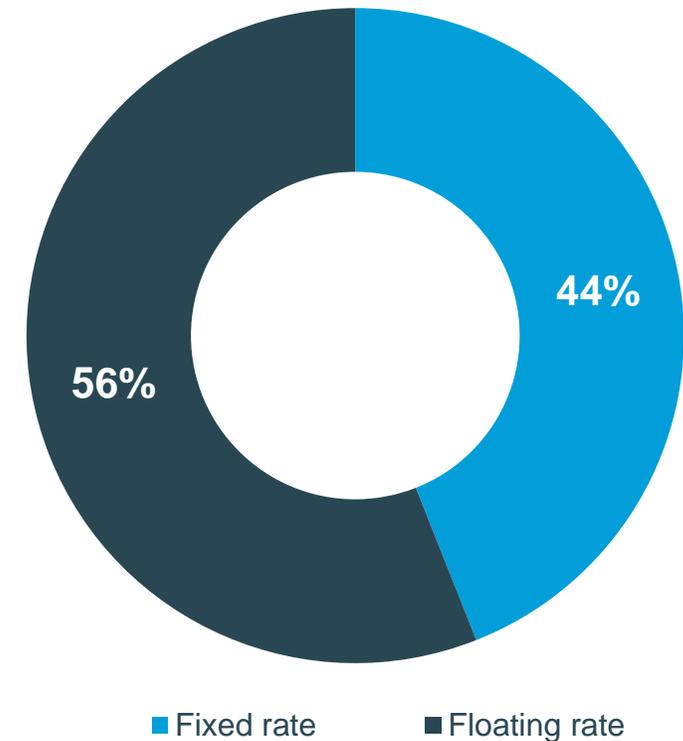


Debt structure stable

INTEREST-BEARING DEBT PORTFOLIO,
€ million



INTEREST RATE DISTRIBUTION OF
INTEREST PORTFOLIO¹



¹ Excluding IFRS 16 lease liabilities, EUR 262 million

Group key financial figures

€ million	Q3/2020 12-month rolling	2019	2018
Revenue	3,247	3,392	3,201
Operating profit	78	80	105
Operating profit margin, %	2.4	2.4	3.3
Adjusted operating profit	150	165	132
Adjusted operating profit margin, %	4.6	4.9	4.1
Result before taxes	37	40	71
Result for the period, continuing operations	14	5	49
Result for the period	60	15	33
Earnings per share, EUR	0.30	0.02	0.23
Operating cash flow after investments	-9	51	n/a
Net interest-bearing debt	740	862	563
Gearing ratio, %	84	81	54
Equity ratio, %	31	34	38
Adjusted return on capital employed, % (ROCE, rolling 12 months)	8.9	11.1	n/a
Order book	3,831	4,130	4,286





Questions?

Please, don't hesitate to contact us!

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7

Appendices



Appendices

- I. Remuneration
- II. ESG
- III. History of YIT
- IV. Key projects



I. Remuneration

YIT REMUNERATION POLICY



REMUNERATION PROGRAMMES

- Short-term incentives (STI) | 1 year
 - Performance-based monetary bonuses
 - Most salaried employees included
 - Business and individual performance targets
 - Aim to motivate and compensate employees based on the achievements and to drive efficient operation of the day-to-day business according to the company's annual plan
- Long-term incentives (LTI) | 3 year
 - Share-based incentive scheme
 - Key persons included
 - Return on capital employed (ROCE), total shareholder return (TSR), net promoter score (NPS) targets
 - Aim to inspire, engage and empower key people to execute the strategy and create higher shareholder returns and align the interests of employees with shareholders' interests

II. YIT supports UN's Sustainable Development Goals (SDG's)

MOST MATERIAL SDG'S FOR YIT

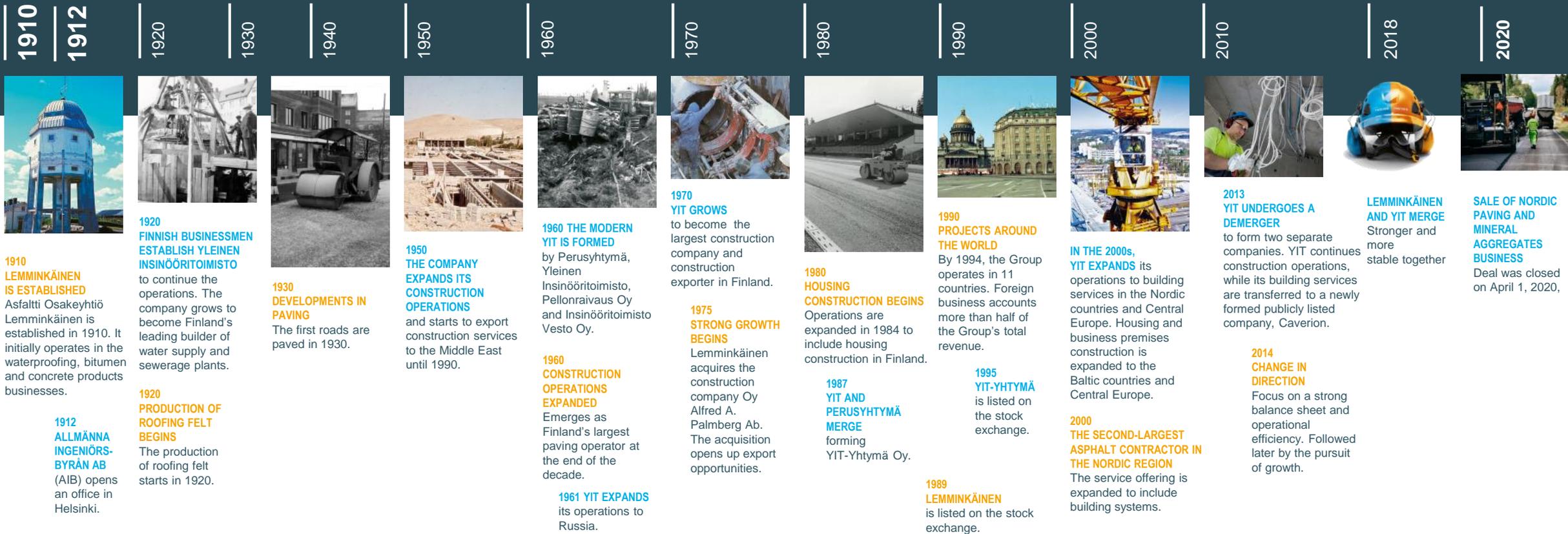
- 8 Decent work and economic growth
- 11 Sustainable cities and communities
- 12 Responsible consumption and production
- 13 Climate action
- 16 Peace, justice and strong institutions



YIT'S KEY SUSTAINABILITY THEMES AND THEIR RELATIONS TO SDG'S

1	Creating sustainable, comfortable and safe urban development by utilizing opportunities provided by the circular economy .	11 SUSTAINABLE CITIES AND COMMUNITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
2	Compliance with good corporate governance . Preventing corruption and the grey economy.	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	
3	Occupational safety .	8 DECENT WORK AND ECONOMIC GROWTH	
4	Promoting the personnel's occupational well-being and competence development .	8 DECENT WORK AND ECONOMIC GROWTH	
5	Implementing responsible subcontracting and procurement .	16 PEACE, JUSTICE AND STRONG INSTITUTIONS	8 DECENT WORK AND ECONOMIC GROWTH
6	Reducing the environmental impacts of YIT's own operations.	13 CLIMATE ACTION	12 RESPONSIBLE CONSUMPTION AND PRODUCTION

III. The history of YIT 1910–2020



IV. Key projects: Housing



TRIPLA HELSINKI, FINLAND

More than 400 YIT Homes are being built in the western block of Tripla, close to excellent services. The apartments will be completed during 2020.



RANTA-TAMPELLA TAMPERE, FINLAND

“Ranta-Tampella” will be one of Tampere’s largest development areas in the coming years. Construction began in autumn 2016 and the first residents moved into their new homes in 2018.



NUPPU BRATISLAVA, SLOVAKIA

“Nuppu” is YIT’s largest area development project in Bratislava’s Ruzinov borough. About 1,000 apartments will be built in the area; approximately one third is already completed.



AROMA PARK II WARSAW, POLAND

The “Aroma Park” residential area is being built near Warsaw. The project includes the renovation of the yeast production plant built in the early 1900’s and new residential construction.



SUOMI HLOUBĚTÍN PRAGUE, CZECH REPUBLIC

“Suomi Hloubětín” is a large area development project in Prague. Construction on phases 5 and 7 began in 2018. Nearly 900 apartments will be built in the nine-hectare area.



TARMO ST. PETERSBURG, RUSSIA

TARMO was selected the best residential project in the Construction Quality Leader 2019 competition in St. Petersburg. The first phase was completed in November 2019. In total, over 800 apartments will be built in the block.

IV. Key projects: Business premises



HELSINKI-VANTAA AIRPORT TERMINAL EXPANSION

VANTAA, FINLAND

We are the project management contractor in the Helsinki Airport terminal expansion project to increase the airport's capacity.



KEILANIEMENRANTA ESPOO, FINLAND

The "Keilaniemenranta" area will become a comfortable office and residential area by the sea with a metro and tramway connection as well as a hotel, day care centre, restaurants and other services. The "Keilalampi" property will be renovated in 2020.



LAPLAND CENTRAL HOSPITAL EXPANSION

ROVANIEMI, FINLAND

We are constructing two new buildings and renovating existing buildings for a hospital that serves the residents of the entire Lapland region.



UNIVERSITY OF HELSINKI MAIN BUILDING

HELSINKI, FINLAND

Alliance project to renovate the main building of the University of Helsinki: a protected building of historical value in the heart of the city.



BASIC SERVICE CENTER "SOPUKKA" SODANKYLÄ, FINLAND

First municipal welfare centre with a life-cycle model: accident and emergency facility, laboratory with X-ray, observation rooms, maternity and infant care, dental care, family services, rehabilitation facilities, social insurance service centre. Inhabitant can rent spaces for evening use.



IMATRA WOODEN SCHOOL IMATRA, FINLAND

We are building a wood-structured school centre in Imatra and will be responsible for its maintenance for a period of 20 years.

IV. Key projects: Infraprojects



TAMPERE LIGHT RAIL ALLIANCE TAMPERE, FINLAND

Estimated to be completed in 2021. Phase 1: 15 km of light rail from the city centre to Hervanta and the Central Hospital, and a depot in Hervanta. Phase 2 additional 1 km. Additionally, light rail maintenance alliance contract 2/2019-5/2029.



BLOMINMÄKI WASTEWATER TREATMENT PLANT ESPOO, FINLAND

Excavation and construction contract for a wastewater treatment plant. When completed, the efficient treatment plant will process the waste water of 400,000 people.



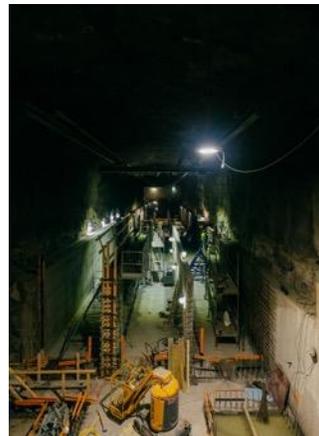
JOKERI LIGHT RAIL HELSINKI-ESPOO, FINLAND

The first light rail project in the Helsinki metropolitan area. About 25km, 34 pairs of stops between Itäkeskus in Helsinki and Keilaniemi in Espoo. Will make cross-city public transport more reliable and increase passenger comfort.



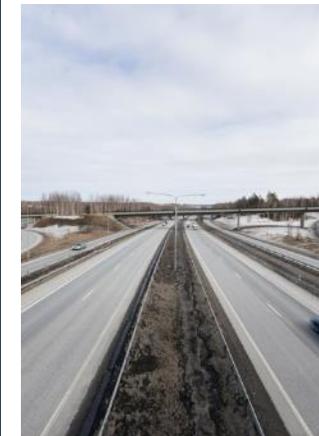
THE CROWN BRIDGES ALLIANCE HELSINKI, FINLAND

The Crown Bridges will connect the Laajasalo, Korkeasaari and Kalasatama areas to the centre of Helsinki through a 10-km light rail. Construction can start in 2021.



HENRIKSDAL WASTEWATER TREATMENT PLANT STOCKHOLM, SWEDEN

Excavation of a 400-m work tunnel, inside works, construction of the sludge separation building and related equipment as well as earthmoving and concrete works.



RENOVATION OF THE TALLINN RING ROAD LUIGE-SAKU, ESTONIA

Renovation of the road, three multi-level intersections, stabilisation and paving, installation of traffic signs, road markings and landscaping work. Related to the Rail Baltica project.

IV. Key projects: Partnership properties



REVENUE PHASE



TRIPLA HELSINKI, FINLAND

Three blocks including the largest shopping centre in Finland, a parking facility, apartments, a public transport hub and a hotel. Tripla will be finalised in 2020.



YCE HOUSING 1 FUND CEE COUNTRIES

We are a partner in the fund investing in housing development projects in the CEE countries. We construct the fund's projects and sell the apartments to consumers.



FINCAP APARTMENTS FINLAND

FinCap Asunnot Oy is a joint venture investing in rental apartments in Finland built by YIT. Investors are YIT (49%) and a group of Finnish private investment companies. YIT has sold almost 600 apartments to the JV, total value over EUR 100 million.

DEVELOPMENT PHASE



GROWTH ENTERPRISE CAMPUS MARIA 01 HELSINKI, FINLAND

Maria 01 is a large growth enterprise campus; when finalised it will offer over 4,000 jobs and cover 70,000 sqm. The expansion is planned to start in 2021, the first new part into use in 2022, the whole area finalised in 2026



TRIGONI HELSINKI, FINLAND

YIT won the "Helsinki High-rise" architecture and implementation contest in 2018. Implementation contract includes planning and implementation of two high-rise buildings and a podium structure. Construction will start when the city plan has been confirmed, estimated in 2021.



GARDEN HELSINKI HELSINKI

One of the largest urban development projects in Finland including the most modern event arena in the world. To be constructed mostly underground. Above the ground level mainly business and accommodation premises and apartments. Privately financed; local detailed plan being prepared.

**Together
we can
do it.**