



NCC is one of the leading construction and property development companies in the Nordic region. In Finland, its business areas are NCC Property Development, NCC Housing, NCC Construction and NCC Roads. In 2009, the turnover for Finnish operations in Finland was **EUR 708 million** *and it employed almost 2,500 persons*. NCC creates future environments for working, living and communication based on **responsible construction and aim for sustainable development**.

NCC's values are focus, simplicity and responsibility.

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Further information about the NCC Group at www.ncc.se
Further information about NCC Finland at www.ncc.fi



Cover: Kekkilä Ltd offices at Airport Plaza Business Park, Vantaa.
 PHOTO: SINI PENNANEN

NCC IN FINLAND

NCC's business areas in Finland are: NCC Construction, NCC Housing, NCC Property Development and NCC Roads. The subsidiary of NCC Construction, Optiplan Ltd, is a full-service design office. NCC Finland's market area also includes the Baltic countries and Russia.



EVENTS IN 2009

- The Kolmiosairaala hospital was chosen as the Building Construction Site of the Year by Rakennuslehti-magazine.
- On 6 December 2009, Timo U. Korhonen, President of NCC Construction, was awarded the honorary title of vuorineuvos.
- For the third time, readers of the international real estate and finance magazine Euromoney voted NCC the best property developer of office and commercial sites in Finland and the Nordic countries.
- The Renovation business area received an award in the Ministry of the Environment innovation competition.
- The City of Espoo granted NCC and Citycon a reservation to plan the land use of Matinkylä station and the feeder traffic terminal for the Western Metro extension as a part of the commercial entity of the commercial centre Iso Omena.
- Optiplan won the competitive tendering process for the architectural competition of the Safety and Material Technology Innovation Centre organised by Mikkeli Technology Centre Ltd.
- The work done to promote occupational safety was evidenced by our success in occupational safety competitions in both corporate and worksite categories.

1. Tammisto residential area, Vantaa.
2. Kekkilä offices in the Largo building of Airport Plaza Business Park.
 PHOTO: SINI PENNANEN
3. European Chemicals Agency on Annankatu, Helsinki.
 PHOTO: MIKAEL LINDÉN
4. NCC Roads keeps roads in order.
5. The Faculty of Medicine, the University of Tampere.
 PHOTO: KARI PALSILA
6. Rakennuslehti magazine selected the Kolmiosairaala construction site in Meilahti, Helsinki, as the Construction Site of the Year.
7. New apartments are needed again.

NCC IN FINLAND

	2008	2009	Change-%
New contracts received, EUR million	563	533	-5.3
Unrecognised order backlog, EUR million	428	436	1.9
Turnover, EUR million	865	708	-18.2
Personnel	2 849	2 475	-13.1
Developer-contracted apartments begun	489	191	-60.9

Share of Group turnover



Share of the Group personnel





ENVIRONMENT AND ENERGY

NCC is improving the energy efficiency of buildings in order to curb climate change. NCC's developer-contracted sites will from now on be designed with an A energy efficiency rating. The NCC Green programme has defined structural and other solutions to achieve this goal. Moreover, our products and activities will be further developed to meet the challenges of the future.



OUR CUSTOMER PROMISE:

- We will listen and communicate actively.
- We will develop the right solution for the customer.
- We will keep our promises.

In conjunction with the Star Customer Account programme, NCC interviewed its key customers and drew up its customer promise accordingly.

NCC AS AN EMPLOYER

NCC invests in occupational safety, personnel development, training and maintaining employees' ability to work. Despite the recession, we offered over 300 construction sector students an opportunity to acquaint themselves with the world of work and gain professional experience.



NCC BUSINESS PARKS – 20 YEARS

NCC is a forerunner in market-based property development in Finland. Over the years, we have built ten Business Parks and over 30 developer-contracted office buildings for approximately 15,000 employees. The NCC Business Parks concept is in its fourth generation, which pays particular attention to, for example, ecology and the future challenges of work.



THROUGH HARD TIMES WITH MEASURES AND STATE REMEDIATION

REVIEW OF 2009

The year 2009 was a challenging one for the construction sector, but the operations of NCC Finland remained, for the most part, good and profitable. The company's competitiveness was ensured through a variety of adjustment and cost saving measures. In addition, the industrial structure of the company changed due to the reduced share of developer-contracted housing production, down to four percent when it had previously accounted for approximately half of the turnover.

NCC's targets continue to include good profitability, management of cash flow and costs and ensuring a good and healthy contract basis. Moreover, we want to be the most attractive employer in the sector.

ALMOST 2,500 APARTMENTS ARE BEING BUILT

In 2009, housing production was largely dependent on the state interest subsidy.

NCC signed agreements on the construction of almost 1,300 apartments on its own land and then selling them on to investors. Of these, 800 were privately financed rental flats utilising a state short-term interest subsidy, and the rest were constructed with the help of a traditional long-term interest subsidy or were right of residence apartments. There were sites all over Finland; however, most were located in the Helsinki metropolitan area. In addition, NCC started the construction of 191 developer-contracted apartments and almost one thousand contracted apartments.

Due to low interest rates and increased consumer confidence, the number of unsold apartments started to decrease rapidly, thus making room for new NCC TähtiKoti project launches. However, the number of commenced projects in 2009 remained modest due to the long project preparation times. In 2010, a more active emphasis will be put on the development and sales of new projects as well as on replenishing plot reserves.

RENOVATION LIABILITIES ON THE INCREASE – DEMAND FOR RENOVIATORS

The share of major renovation projects in NCC's turnover increased to 20 percent. This was evident, for example, in the rapid growth of pipeline renovations, the renovations of old offices to suit a new purpose, and various major renovation projects. NCC's special competencies include challenging, cultural-historically valuable sites.

A new kind of implementation model was used in Espoo, where the city approved NCC's offer to renovate three schools using the life cycle model. In addition to renovation and additional construction, NCC is responsible for the maintenance, building services and required renovations for 20 years.

ACTIVE YEAR FOR PROPERTY DEVELOPMENT

Even though demand for office and commercial sites decreased, NCC Property Development managed to continue its business operations smoothly. Despite the high vacancy rates for offices, a total of 21,000 square metres of offices and over 17,000 square metres of commercial space were leased out in 2009. In addition, almost 12,000 square metres of commercial space were leased out in Latvia. This also enabled launches of new projects. All in all, four new NCC Business Park buildings are being constructed in Aviapolis, Vantaa and Leppävaara, Espoo. In addition, a cooperation agreement was signed with a Finnish investor to design, build and lease out a commercial site in Tammisto, Vantaa. Good competitive success ensured for us, together with Citycon, a plot reservation in the Metro centre in Matinkylä, including a preliminary agreement level development and construction agreement.

New project launches and cooperation agreements were also signed for the development projects in the Tampere and Oulu regions.

ASPHALT, STONE MATERIALS AND ROAD MAINTENANCE

The year 2009 was also challenging for NCC Roads. The overall markets for stone materials dropped by as much as 30 percent, and

ADJUSTMENT ES

Timo U. Korhonen



Three schools in Espoo are being renovated in accordance with the life cycle model.



NCC FINLAND 2009

NCC OFFERS ITS CUSTOMERS:

DEVELOPMENT OF COMMERCIAL PROPERTIES

NCC Property Development Oy is the company in charge of property development projects in NCC Group. Its services include the development and rental of future office and commercial premises and the sales of productive property development targets to Finnish and international investors.

NCC Property Development Oy,
Jorma Ahokas, Managing Director

HOUSING DEVELOPMENT

NCC Housing develops housing services and it is responsible for plot acquisition, land-use planning, project development, design, residential development, marketing and sales. The buildings are constructed by NCC construction units across Finland.

NCC Housing,
Juha Korkiamäki, Country Manager

DESIGN SERVICES

Optiplan provides its customers with comprehensive design services, including architectural, structural and HEPAC design for housing, offices and renovation. In recent years, its role as an expert in environmental and energy issues as well as renovation has been consolidated. Optiplan has invested in using data modelling in all design areas.

Optiplan Ltd,
Tommi Vaisalo, Managing Director

CONSTRUCTION

NCC is a strong and reliable construction company. Its expertise and know-how are at your service in implementing housing, offices and other construction sites in Finland and neighbouring countries. NCC is also experienced in cooperation projects between the public and private sectors and in partnering projects with the customer. NCC has implemented several major renovation projects over the years. It also offers maintenance services for property owners and tenants.

NCC Construction Ltd,
Timo U. Korhonen, President

INFRASTRUCTURE CONSTRUCTION

NCC Roads constructs, repairs and maintains roads, yards, parking areas, ports, terminals and airports. The business covers the entire delivery chain from the manufacture of stone materials and asphalt to paving and infrastructure construction and maintenance services. NCC Roads implements separate projects for paving, road maintenance and land construction as well as overall contracting.

NCC Roads Oy,
Jyri Salonen, Acting President

the overall volume of asphalt also decreased from the 2008 level. As demand decreased, so did the prices. In order to maintain competitiveness, even in demanding markets, NCC invested in improving operational efficiency and the utilisation of its almost nationwide asphalt station network, stone material facilities in central locations and synergy benefits of long-term road maintenance contracts.

The outlook for 2010 remains uncertain, particularly due to the difficult economic outlook for municipalities. It is expected that the price level will remain tough but efficiency improvement measures, active sales work, customer service and strong competence all provide a solid foundation for operations.

NEIGHBOURING AREAS

In St. Petersburg, NCC has acquired a number of plots suitable for housing projects. The project in Fermiskoe has progressed so that the construction of approximately 900 privately financed flats can begin during 2010.

In the Baltic States, the weakened economic situation and uncertainty destroyed the preconditions for profitable operations. This turned the result negative in Estonia, Lithuania and Latvia.

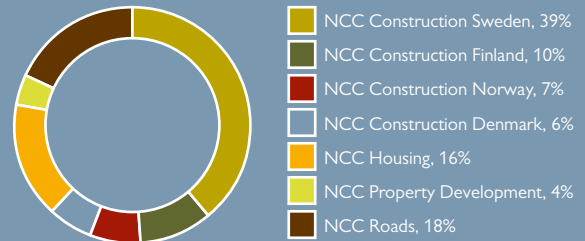
NCC IN BRIEF

In 2009, NCC Group generated a turnover of approximately EUR 4.9 (6.0) billion, and operating profit of EUR 203 (231) million. The Group employed 17,868 (19,942) people. All in all, NCC Group commenced the construction of 1,138 (1,568) developer-contracted apartments. A total of 3,275 (2,416) privately financed apartments were sold in 2009. The Group has building rights for 31,872 apartments.

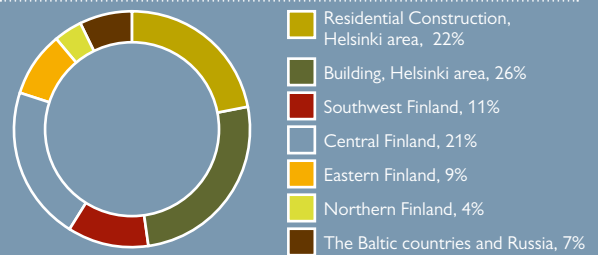
In 2009, the turnover of Finnish operations in Finland was EUR 708 (865) million and the company employed 2,475 (2,849) people. NCC commenced the construction of 191 (489) developer-contracted apartments, and 794 (757) apartments were sold during the financial year. NCC has building rights in Finland for 5,338 apartments and in St. Petersburg and the Baltic States for 6,542 apartments. The turnover of NCC Construction in Finland was EUR 538 (737) million and operating profit EUR 16 (26) million.

NCC Finland's financial statements are included in NCC Group's consolidated financial statements and they will not be published separately.

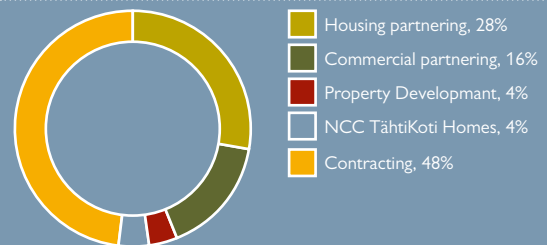
Distribution of turnover in NCC Group by industry (%)



NCC Construction, turnover by area. Includes Finland's neighbouring areas.



NCC Construction, order backlog by business area. Includes Finland's neighbouring areas.



Property life cycle/value chain



INVESTMENTS IN THE COMPETENCE AND WELL-BEING OF EMPLOYEES

During the year, NCC Finland employed in all approximately 2,500 people, of whom approximately 2,000 were employed by NCC Construction. Despite the recession, 315 trainees and summer employees had the opportunity to acquaint themselves with the construction industry and career prospects at NCC.

NCC's success is based on the competence and motivation of its employees. There were several ongoing training and development projects aimed at improving these competencies.

The Tähtiasiakkuus programme was completed and its implementation stage was commenced. In all, 133 people participated in the programme. The TEHO programme for production managers was launched. The foreman shortage was alleviated by training experienced construction industry professionals as foremen.

The common management profile was defined for the NCC Group and on the basis of the definition it was decided that a VaTu-passi coaching programme for all the supervisor corps be commenced. In the first stage, over 400 individuals will learn new skills for handling their demanding duties.

The HCI personnel survey was implemented for the first time throughout the whole of NCC Group, simultaneously and with the same content. The results show that work satisfaction at NCC is at a high level. In Finland, 78 percent of clerical employees and 74 percent of workers were very satisfied with their work and the corporate atmosphere.

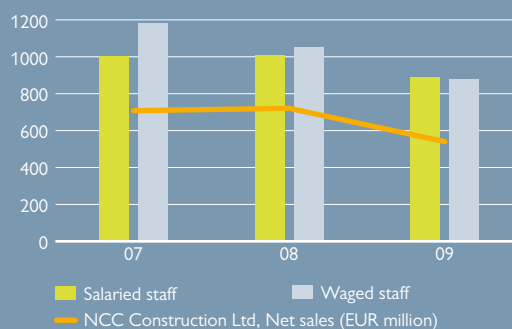
For several years, NCC has systematically surveyed how its values are visible in its corporate culture. Honesty, respect and trust are basic values defining relationships between NCC's personnel and other stakeholders. Business activities are defined by functional values: Know your customer, Focus on the essential, and Take responsibility. NCC's values have been internalised and they are appreciated. The development has been positive for several years already.

NCC participated actively in the development of occupational safety and was successful in competitions in the field. Occupational safety on construction sites is monitored through weekly safety level index measurements. The construction site safety level index was over 95. We have managed to reduce the accident frequency by about one-fifth compared to the previous year.

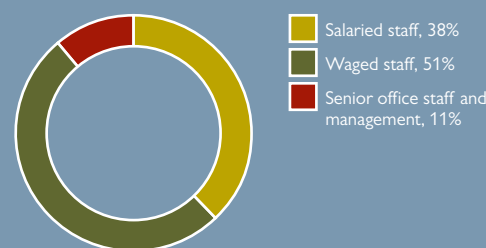
NCC offers its personnel comprehensive occupational healthcare and also has operations that support extensive leisure time and sport activities. The emphasis is on the promotion of well-being at work, early rehabilitation and rehabilitation activities and morning exercise at the construction sites, for which more instructors were trained. Henry ry recognised the morning exercise programme with the Personnel Achievement Award of the Year.

Morning exercise connected to occupational safety has taken off promisingly. On the right, is carpenter Jukka Laurio from the city of Savonlinna, who was chosen as the Morning Exerciser of the Year.
PHOTO: SAKARI MARTIKAINEN

NCC Construction, development of number of personnel 2007–2009

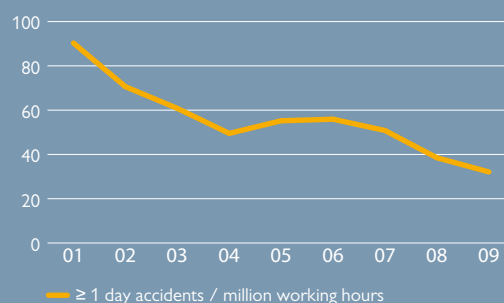


Distribution of personnel by personnel group (%)



83% of NCC personnel are men and 17% women.

Accident frequency 31 Dec



NCC'S STRATEGY TIES TOGETHER COSTS AND COMPETENCE OVER AND BUSINESS AREA BOUNDARIES

STRATEGIC BASIS

VISION

NCC's vision is to be the leading company in the development and construction of future environments for working, living and communication.

OBJECTIVE

NCC's overriding objective is to have the industry's highest production efficiency and the best employees and thereby be able to develop the most attractive customer offerings.

BUSINESS CONCEPT

- RESPONSIBLE ENTERPRISE

NCC develops and builds future environments for working, living and communication. Supported by its values - focus, simplicity and responsibility - NCC and its customers jointly identify needs-based, cost-effective and high-quality solutions that generate added value for all of NCC's stakeholders and contribute to sustainable social development.

NCC constructed the Albert Edefelt School in the city of Porvoo. The façade reproduces Edefelt's art through the means of graphic concrete.

THREE STRATEGIC FOCUS AREAS

NCC's strategic orientation is to focus on products and services that give the Group a competitive edge over its competitors. NCC's geographic focus is on the Nordic region, Germany, the Baltic countries and St. Petersburg, Russia. The three focus areas of the strategy are customers, costs and competence.

CUSTOMERS

The most attractive customer offering

- The best customer experience in the industry
- The most customer-oriented premises and solutions
- Attractive image

COSTS

The highest production efficiency

- The lowest purchase costs
- The best occupational safety in the industry
- Improved project management

COMPETENCE

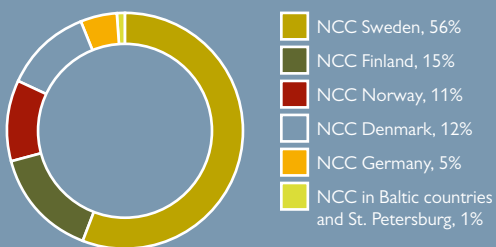
The best company to work for

- Motivated employees
- Preferred employer
- Strategy-supporting competence
- Solid leadership

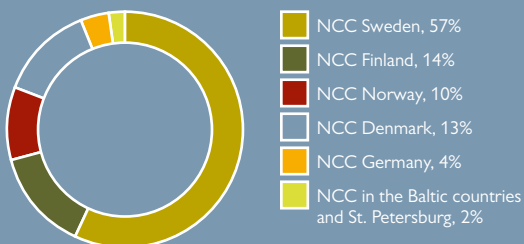


BETTER CUSTOMER, BETTER NATIONAL BUSINESS

Geographic distribution of turnover in NCC Group (%)



Geographic distribution of personnel of NCC Group (%)



NCC's values – HCI 2009

	NCC Construction				NCC Roads
	Sweden	Denmark	Finland	Norway	
Honesty	↗	↗	↗	→	→
Respect	↗	↗	↗	→	→
Trust	↗	↗	↗	→	→
Focus	↗	↗	↗	↘	→
Simplicity	↗	↗	↗	↘	→
Responsibility	↗	↗	↗	↘	↗
Proud of working at NCC	↗	→	→	↘	↗

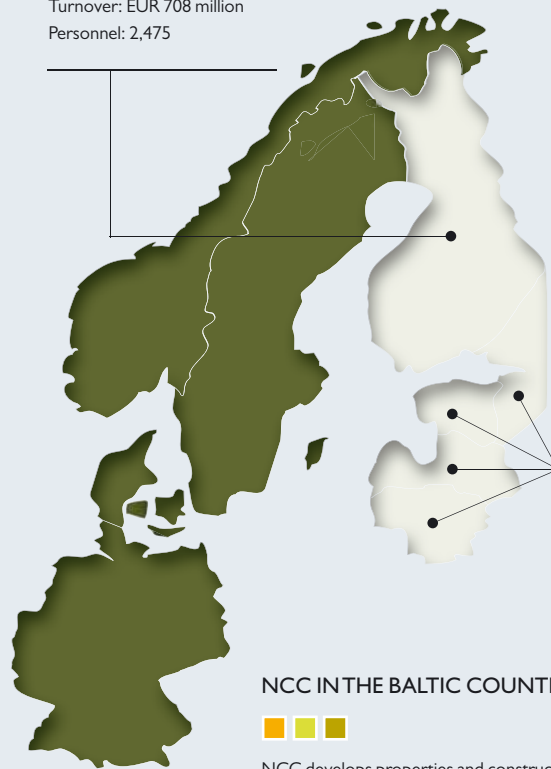
NCC IN FINLAND AND NEIGHBOURING AREAS

NCC IN FINLAND



The majority of the turnover is generated by housing and building construction. NCC is a forerunner in market-based property development in Finland. It has developed the Business Parks concept and over the last 20 years constructed ten business parks and 31 separate office blocks. NCC is also a significant player in infrastructure construction and has increased its market share in the asphalt, stone materials and road maintenance sectors in recent years.

Turnover: EUR 708 million
Personnel: 2,475



NCC IN THE BALTIC COUNTRIES



NCC develops properties and constructs housing and office facilities. Construction is centred on the capitals in the region: Tallinn (Estonia), Riga (Latvia) and Vilnius (Lithuania).

NCC IN ST. PETERSBURG



NCC has invested in plot reserves and is preparing to construct large-scale housing projects. In the St. Petersburg area, NCC also engages in asphalt and paving business.

Turnover: EUR 73 million
Personnel: 541

BUSINESS AREAS

- Housing
- Building construction
- Property development
- Asphalt, stone materials and road maintenance

NCC OPERATES RESPONSIBLY AND PROMOTES SUSTAINABLE DEVELOPMENT

NCC's corporate responsibility and activities aimed at promoting sustainable development are evident, for example, in construction processes that take the environment into account, energy-efficient products and investment in its personnel's ability to work, as well as well-being at work. NCC's operations are governed by its ethical guidelines. Internal auditing of its activities is done in accordance with the international COSO model.



rehabilitation of employees and rehab-activities were continued during the financial year. NCC also expanded the guidelines to lower the threshold for returning to work from sick leave and to provide the personnel with tools necessary to deal with harassment or inappropriate treatment.

NCC's social responsibility also encompasses issues it values as important. An important focus area is young people, especially students in the construction industry, as well as ensuring the operational preconditions of universities and higher education institutions of technology. Donations were also made to the conservation of the Baltic Sea and Finn Church Aid.

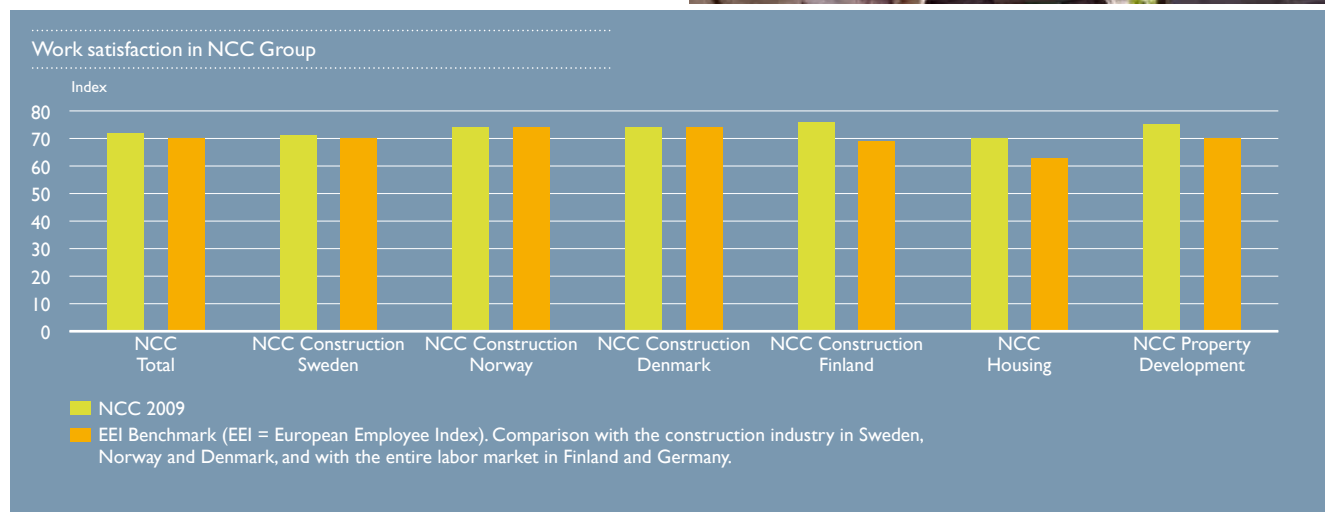
(From left to right) Ville Räikkönen, Hanna Marttila and Ilkka Leskelä are seeking solutions for energy-saving challenges.
PHOTO: OLLI HÄKÄMIES

FINANCIAL RESPONSIBILITY

NCC continues to actively strive towards ending any illegal labour practices commonly found in the construction industry on its sites. Prior to signing subcontractor agreements, NCC's code of conduct dictates that research is carried out regarding the status of a company's ownership and whether they fulfil their societal obligations.

SOCIAL RESPONSIBILITY

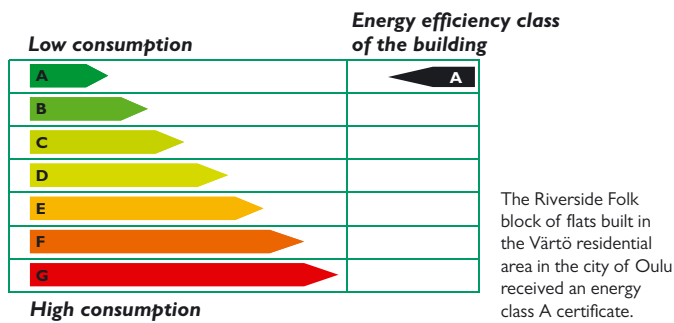
NCC invests in occupational safety, personnel development, training and maintaining employees' ability to work. The early



ENVIRONMENTAL RESPONSIBILITY

The aim of the NCC Green programme is to improve the energy efficiency of buildings in order to curb climate change. The risks to the environment and conditions involved in construction are controlled by planning and implementing a project and environmental plan in compliance with the ERP. Indoor air classification is actively enforced in all NCC projects.

The soil of plots to be constructed upon was examined and contaminated land was purified to a significant degree throughout Finland. Over EUR 2 million was spent on restoration in 2009. The waste generated in all operations is sorted and proper further treatment of waste is ensured.



NCC GREEN – TOWARDS MORE SUSTAINABLE DEVELOPMENT

NCC takes environmental perspectives into account in many ways in the design and construction of new construction sites. Development work is done within the NCC Green programme and in cooperation with research institutes and higher education institutions, such as VTT Technical Research Centre of Finland, the Helsinki University of Technology, and the Tampere University of Technology. Competence within the Group is also utilised; for example, Optiplan is a key expert in the programme.

The NCC Green programme develops energy-efficient solutions for housing, working, commercial sites and renovation. From now on, NCC's developer-contracted housing sites and – as first seen in Finland – office facilities will also be designed to comply with the requirements of energy efficiency grade A.

NCC Housing has already built its first residential building with the energy efficiency grade A, and sites in Oulu and Turku are being constructed. We develop activities and products that enable our customers to operate while saving energy. One example of this is Asumisen koulu ('lessons in living') events.

NCC Property Development has introduced the BREEAM environmental assessment method to minimise environmental effects and energy consumption and has received the EU's Green Building Partner status. The Home Center Sveitsin Portaali constructed by NCC was the first building in Finland to receive Green Building status. The requirement for the status is that the energy consumption of the project is 25 percent below national standards. In the Home Center, the calculated and actual energy consumption was 44 percent below the national standards. This was achieved by improving the airtightness of the building jacket, optimising the HEPAC systems to comply with the needs of the tenants with space-specific energy measurements and investing initial user guidance and real-time monitoring.



PROJECTS IN 2009

RENOVATION SITES

Recent renovation projects have included the Supreme Court, Finland House and Kiseleff and Sunni houses on the side of the Senate Square in Helsinki which were started in early 2010.

A new kind of implementation model was used in Espoo, where the city approved NCC's EUR 53 million offer to renovate three schools using the life cycle model. In addition to renovation and additional construction, NCC is responsible for the maintenance, building services and required renovations for 20 years. The value of investments of the all-in price is approx EUR 30 million.

OFFICES AND COMMERCIAL SITES

In 2009, NCC Property Development completed several property development sites. All the completed NCC Business Park office blocks and commercial sites were leased out in full or sold to investors upon their completion.

The last sites of the second stage of the Plaza Business Park in Aviapolis, Vantaa, and the second stage of the Polaris Business Park in Espoo were sold to Finnish investors.

All four stages of the Tulli Business Park in Tampere were constructed without interruption and sold in their entirety to a foreign investor.

The second stage of the Lohjanharju commercial site and the Lielähti commercial buildings in Tampere were also handed over to investors fully leased out upon completion.



European Chemical Agency (ECHA), Helsinki
PHOTO: MIKAEL LINDÉN



Kekkila Ltd offices at Airport Plaza Business Park, Vantaa
PHOTO: SINI PENNANEN



The Supreme Court, Helsinki



Budget Sport, Oulu
PHOTO: OLLI HAKAMIES



The former offices of OTK, Helsinki
PHOTO: INTERIOR DESIGN ARCHITECTS GULLSTÉN-INKINEN LTD



Tulli Business Park, Tampere
PHOTO: KIMMO TORKKELÄ

HOUSING CONSTRUCTION

Housing production in 2009 was primarily state-subsidised housing production. At the end of the year, the decline of the housing reserve, low interest rates and increased consumer confidence gave room for new privately financed housing. There are ongoing housing projects in Vantaa, Turku, Oulu, Jyväskylä and Tampere. It is estimated that construction of approximately 300 new apartments – for example, in Konala, Lauttasaari and Tapanila (in Helsinki), Vesirattaanmäki and Leppävaara (in Espoo), Tammisto (in Vantaa), Porvoo and Lahti – will be commenced during the first quarter of 2010. In NCC TähtiKoti Homes, customers can choose their own style and learn about the intricacies of living in the Asumisen Koulu.



Housing Company Kauniaisten Sebastos
PHOTO: JUHA RAHKONEN



Ilkka Alvoittu from Optiplan teaches NCC TähtiKoti Home customers at Asumisen koulu ('lessons in living').
PHOTO: OLLI HÄKÄMIES



Housing Company Eiranrannan Estella, Helsinki

INFRASTRUCTURE CONSTRUCTION

In addition to paving contracts in numerous municipalities, towns and for private customers, NCC Roads implemented three paving contracts for the Road Administration. In the competitive tendering rounds for regional maintenance contracts held by the Road Administration in 2009, NCC Roads won the seven-year Lappeenranta and Imatra maintenance contracts and the five-year contract in Joensuu was renewed. In addition, NCC Roads is responsible for road maintenance in Suomussalmi and Sodankylä.

During the year, NCC produced stone materials in almost 20 locations and actively invested in the acquisition of new areas suitable for stone material operations.

THE CONSTRUCTION SITE OF YEAR 2009

"Constant communications are needed when building a hospital," ran the headline.

The grounds for the award were as follows: "Kolmiosairaalaa is technically a more demanding project than many bigger construction projects. The cast-in-place structure of the lobby, hospital technology and management of traffic congestion in Meilahti are impressive."

According to Rakennuslehti magazine, there is a lot of talk about customership but at this site it is more than an advertisement slogan. Henri Mämmi, construction manager, emphasises the significance of communications and systematic care of the customer relationship; it also cre-

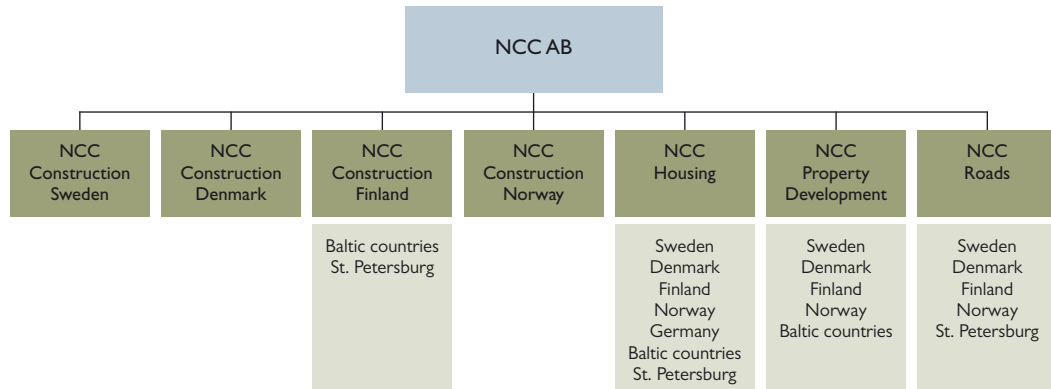
ates better preconditions for achieving the project's other objectives. The Hospital District of Helsinki and Uusimaa chose the project management contract as the competitive tendering form, which meant that, in addition to the cost, the organisation and project plan offered by NCC became an important selection criterion.



NCC ORGANISATIONS

1.4.2010

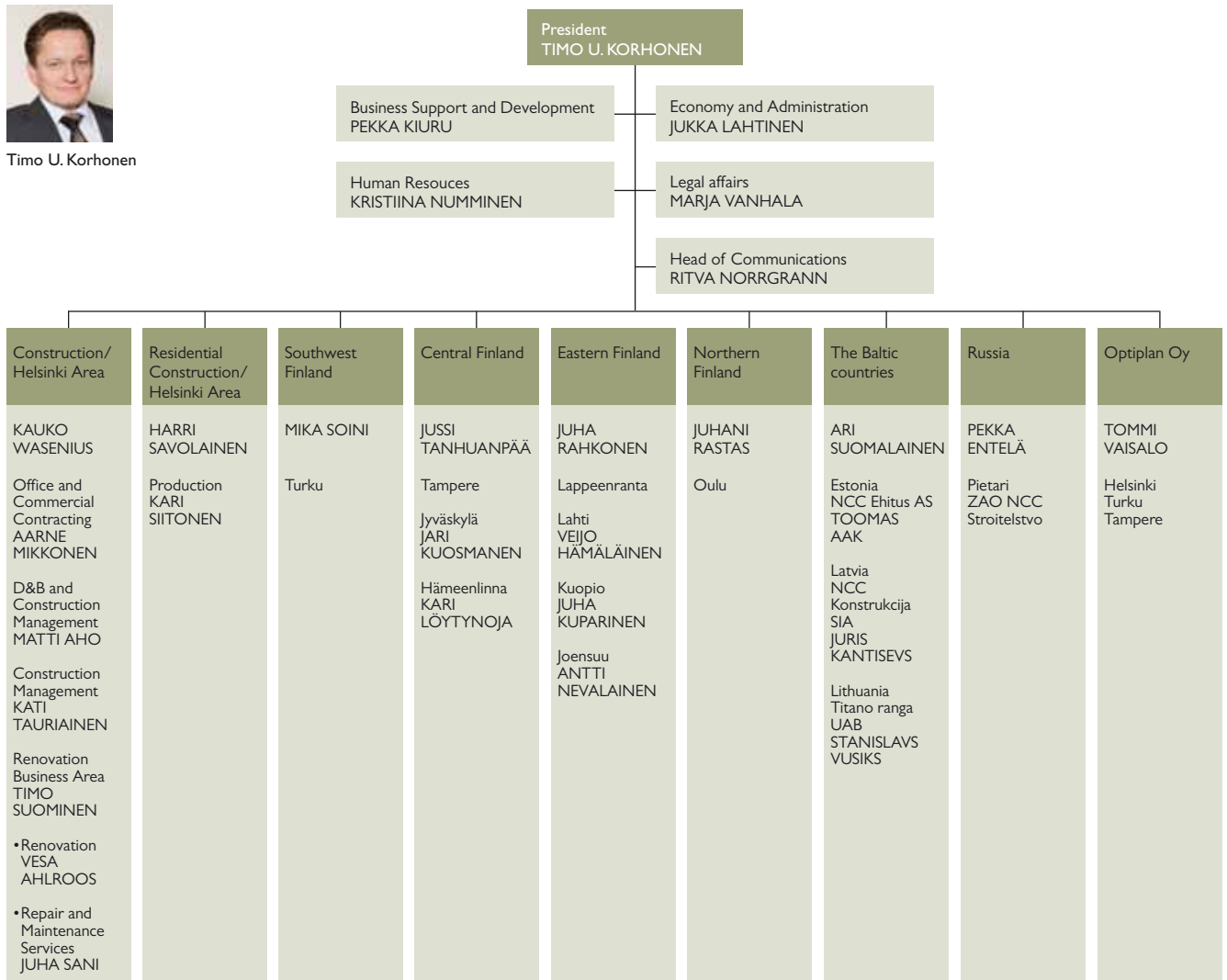
NCC AB



NCC CONSTRUCTION LTD



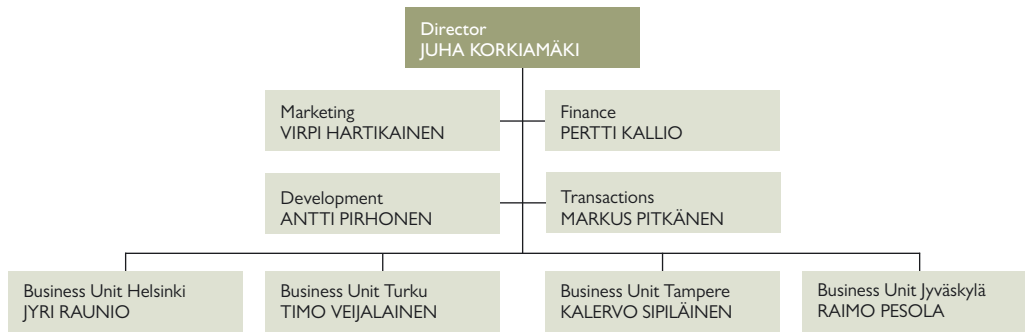
Timo U. Korhonen



NCC HOUSING



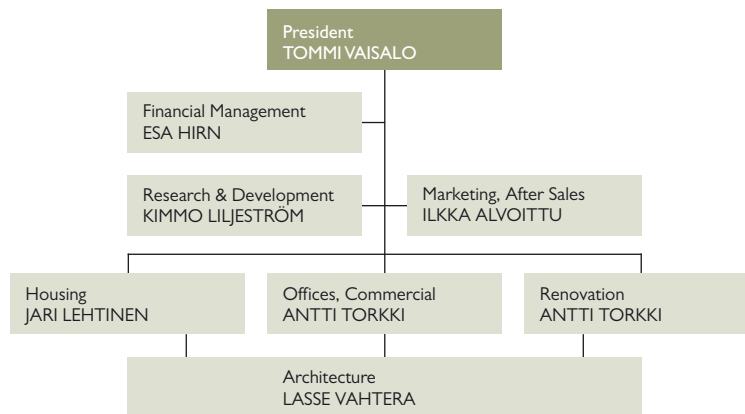
Juha Korkiamäki



OPTIPLAN LTD



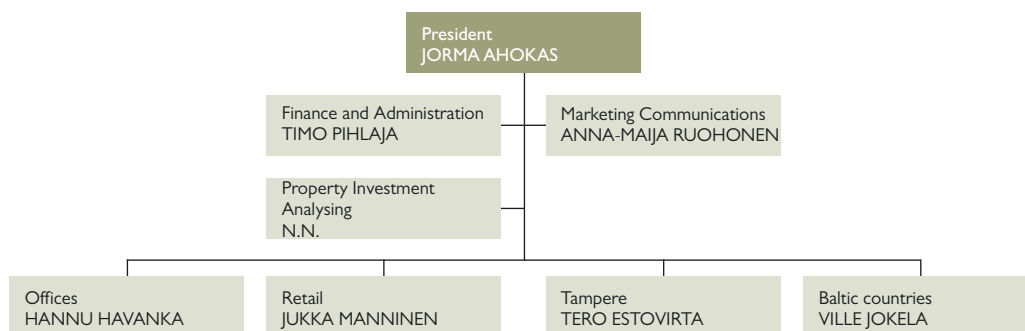
Tommi Vaisalo



NCC PROPERTY DEVELOPMENT OY



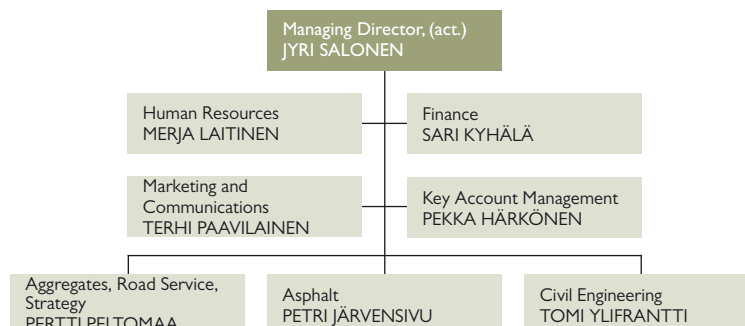
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