



ANNUAL
REVIEW 2021

**OFFERING
SUSTAINABLE
RETAIL SPACE
FOR SHOPPING**

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MERCADA

in brief

Mercada owns, manages and improves retail sites mainly used by Kesko Group. Mercada was established in June 2015 when Kesko Oyj divested properties to Mercada. Kesko generates approximately 80 per cent of Mercada's gross rental income with long lease maturities. Mercada is owned in equal shares by Kesko Corporation, Ilmarinen Mutual Pension Insurance Company and AMF Tjänstepension AB. Mercada is domiciled in Helsinki, Finland.

3 SHOPPING CENTRES IN FINLAND

32 RETAIL SITES IN FINLAND

286,139 SQ.M GLA

655 MEUR (2021) MARKET VALUE OF PROPERTIES



Shopping Centre Veturi, Kouvola, Finland



Shopping Centre Karisma, Lahti, Finland

WE OPERATE IN URBAN LOCATIONS IN FINLAND

The portfolio includes three shopping centres and 32 retail properties in Finland.

3 Shopping centres: Karisma, Veturi, Merituuli

13 K-Citymarket

16 K-Supermarket

1 K-Market

2 K-Rauta



CEO'S INTERVIEW

Towards the best sustainable customer experience



How would you describe Mercada's financial performance in 2021?

I was appointed managing director as of July 1, 2021 to succeed Harri Holmström upon his retirement. I am now pleased to report positive and stable financial figures for the reporting period of 2021.

Our grocery store-focused strategy showed its strength and performed well despite the global pandemic situation. Our shopping centres continued to see very good occupancy rates as nearly all our shopping centre units had tenants.

In 33 of 35 Mercada-owned properties, Kesko is the sole tenant with a triple net lease agreement. These leased retail sites generated continuous cash flow, reaffirming our current strategy. The rent collection rate remained high throughout the year.

We saw a slight decrease in our rental income compared to previous year, primarily due to the Swedish property disposals in April 2021. Following the sale, Mercada owns properties in Finland only. And similar to the year before, we granted temporary concessions for some shopping centre tenants most affected by the COVID-19 pandemic.

Our operating profit and profit for the period increased significantly due to a change in fair value of investment properties. Mercada's property portfolio was valued at EUR 654.8 million at year end. This creates a strong foundation for continuous operational development.

“Karisma and Veturi reached top positions in customer satisfaction.”

What milestones did Mercada reach in 2021?

We work together with our tenants in meeting customer needs. We are pleased to report that Karisma and Veturi reached top positions in customer satisfaction, with Karisma ranked second and Veturi the third best shopping centre in Finland. The rankings were based on KTI's 2021 survey on customer satisfaction benchmarking for shopping centres. There were a total of 641 tenants from 21 shopping centres among respondents.

The survey focused on, among other things, management of shopping centres, marketing communications, business premises, and services. Both centres ranked above average in all areas covered by the survey.

Tenants were particularly satisfied with the landlord's response to the COVID-19 pandemic. On questions related to sales activities and understanding tenant's situation, survey results were good. I am extremely pleased that both Karisma and Veturi increased annual sales and customer volumes.

We continued our commitment to sustainable development. In 2021, Karisma renewed its BREEAM In-Use certificate, and the renewal process is also underway in Veturi.

In 2020, both shopping centres were certified for the esteemed Excellent-level certifications. The BREEAM In-Use International certification is the most widely used environmental assessment method in the world. It assesses the performance of buildings against a diverse range of issues. It helps reduce buildings' running costs and improves working and living conditions.



OUR PERFORMANCE IN 2021

46.9 GROSS RENTAL INCOME MEUR

39.7 NET RENTAL INCOME MEUR

99 OCCUPANCY RATE %

655 FAIR VALUE OF PROPERTIES MEUR

12.0 GREENHOUSE GAS EMISSION DECREASED %

Based on Management Accounts in line with IFRS accounting principles.

What makes Mercada a forerunner in sustainability?

Sustainability is a central theme in Mercada's strategy, and we are committed to sustainability actions with a long-term focus. We consider the principles of sustainable development and energy efficiency in our properties, constantly improving energy efficiency and increasing the use of renewable energy sources.

The focus areas of our sustainability strategy include the best possible customer experience, net zero emissions by 2030, and stable, predictable, and honest business. Our sustainability themes and goals closely align with the UN Sustainable Development Goals. We work in close collaboration with Kesko and all our other tenants.

In 2021, our total greenhouse gas emissions decreased by 12 per cent from 2020. Approximately 82 per cent of the total electricity consumed is from renewable sources.

Our aim is to reach net zero by 2030. We have already had eleven solar power plants installed on the roofs of our retail sites. Our waste management rate is one of the highest among shopping centres in Finland.

In the Veturi shopping centre, we utilize geothermal heat, renewable solar energy stored in the soil and extracted from the bedrock. Providing thermal and cold energy for both heating and cooling, it enables us to produce up to 85 per cent of all heating energy required at the site.

Wanting to join the effort and support the city's ambitious sustainability goals, Karisma shopping centre became a climate partner of the city of Lahti in November 2021. Karisma helps its customers make better choices and minimize their environmental impact.

Our main tenant Kesko is the only company in the world included on the Global 100 Most Sustainable Corporations in the World list by Corporate Knights every year since the list was first established in 2005. Based on rigorous sustainability

assessments, the 2022 list includes the world's top 1 per cent in corporate sustainability.

What are Mercada's priorities for 2022?

Our strong portfolio shows that we have built a solid foundation for future success and continuous operational development. The focus on sustainability will ensure our competitiveness in the future.

We want to expand our tenant services as well as other services to meet customer needs. Therefore, we are constantly identifying customer needs with extensive market research. We will use this data to, among other things, develop our retail sites and improve our marketing and our services.

We are upgrading the lounge areas and the look of our shopping centres to improve the customer experience. This aligns directly with our goal of increasing sales and the number of visitors. We are launching projects to maintain a high occupancy rate.

Our growth outlook remains positive. Operatively speaking, we are pursuing moderate business growth for 2022. Our shopping centres are projected to grow in both number of visitors and sales.

We expect sustainable approach from our tenants while they expect us to take concrete actions to minimize environmental impact. We will ensure that our retail sites continue to be attractive marketplaces for customers in the future and we encourage them to make sustainable choices.



CEO Jari Koistinen

OUR VISION. OUR MISSION. OUR STRATEGY.

WE WANT TO OFFER SUSTAINABLE RETAIL SPACE FOR SHOPPING

Mercada owns, manages and improves retail sites mainly used by Kesko Group. We offer sustainable retail space for shopping.

Mercada is a long-term owner and aims to actively develop its property portfolio and increase its value. The company's objective is in partnership with Kesko to provide retailers premises meeting their needs.

Our shopping centres are anchored by groceries and DIY stores. Our retail sites are located in urban hubs in Finland.

I LOOK FORWARD TO SEEING MY FRIENDS OVER COFFEE

I WANT TO MAKE SUSTAINABLE CHOICES

CUSTOMER SAFETY MATTERS TO US

I EXPECT A SAFE AND CLEAN ENVIRONMENT

I'M INTERESTED IN SHOPPING AND EVENTS

I EXPECT EASY ACCESS AND CONNECTIONS TO PUBLIC TRANSPORT

I AM HERE FOR MORE THAN JUST SHOPPING

SUSTAINABILITY AT MERCADA

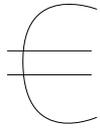
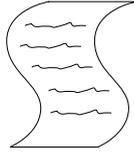
Sustainability is the core of our operations – we want to offer sustainable retail sites and the best shopping experience for our customers. The key areas of our sustainability work are determined through our stakeholder’s expectations. Continuous interaction and open dialogue with our stakeholders is our main approach to sustainability.

In their daily shopping experiences, our customers expect comfortable, sustainable and safe spaces for more than just shopping. Our tenants like retailers and store staff expect a safe and clean environment, fair treatment and sustainable choices.

Our owners and financiers expect us to be profitable and a forerunner in environmental sustainability. Good suppliers and service providers expect fair trading practices and open dialogue.

Code of Conduct

We are committed to high ethical principles guided by Mercada’s code of conduct. These principles outline our environmental, social and financial norms and responsibilities that we also expect our partners to share. All our tenants are committed to pursue these norms in their everyday operations.

<p>WE ARE COMMITTED TO FAIR COMPETITION</p> 	<p>WE RESPECT ENVIRONMENT</p> 	<p>WE DO NOT OFFER OR ACCEPT BRIBES</p> 
<p>WE COMPLY WITH THE LAW AND REGULATIONS</p> 	<p>WE SECURE CONFIDENTIAL INFORMATION</p> 	<p>WE RESPECT HUMAN RIGHTS</p> 





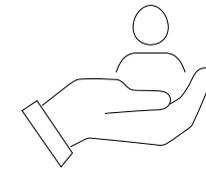
KEY SUSTAINABILITY AREAS

Our sustainability strategy combines the most important sustainability issues that matter the most to us and our stakeholders. Mercada's three key sustainability areas are: the best shopping experience, towards net zero emissions and sustainable economic growth. Our key sustainability areas are closely related to UN Sustainable Development Goals.

- Goal 7: Affordable and Clean Energy
- Goal 8: Decent Work and Economic Growth
- Goal 9: Industry, Innovation, and Infrastructure
- Goal 12: Responsible Consumption and Production
- Goal 13: Climate Action

In addition to these global goals we have set ambitious long-term sustainability targets for our sustainability work.

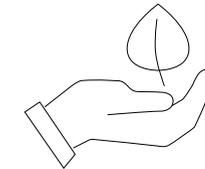
We have also recognized five Agenda 2030 Sustainability Development Goals to implement in our daily business:



THE BEST SHOPPING EXPERIENCE

We develop high-quality and sustainable retail sites which offer the shopping experience for customers.

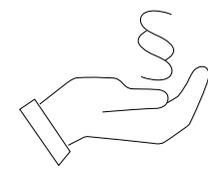
Long-term goal: 100% of shopping centres will be BREEAM and safety certified.



TOWARDS NET ZERO EMISSIONS

Our priority is to fight against climate change, thus we invest in green energy and pay attention to responsible consumption.

Long-term goal: Mercada will reach net zero by 2030.



SUSTAINABLE ECONOMIC GROWTH

We promote sustainable economic growth by practising stable, predictable and honest business.

Long-term goal: Mercada's sustainability roadmap is monitored yearly.

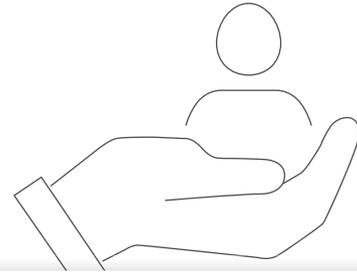
THE BEST SHOPPING EXPERIENCE

Shopping centres are destinations for more than just shopping. They are natural meeting places, which provide spaces for local engagement and events. We aim to offer the best shopping experience for customers. This is why we work closely with the tenants and authorities to identify areas for improvement.

According to KTI's Tenant Satisfaction Benchmarking, Karisma is ranked second and Veturi third among 21 shopping centres in Finland. Karisma's tenants are particularly satisfied with marketing and communication. Veturi's tenants give the best ratings for safety and security.

We work closely with tenants and authorities to ensure the highest level on safety and security. There were no neglects of security or leaks of information during the year 2021. Both Karisma and Veturi received Covid-19 Compliant Certificates during 2020.

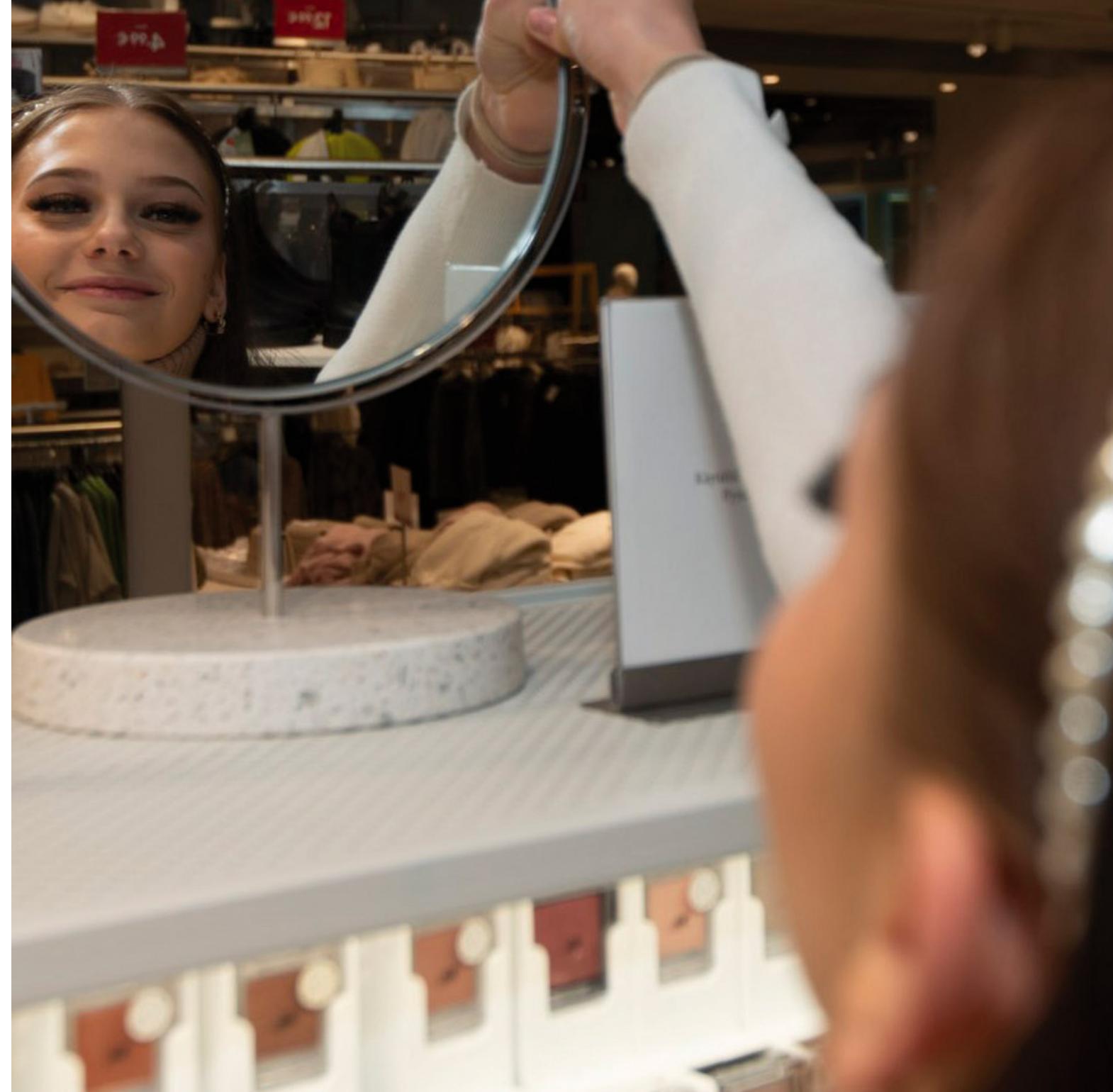
Mercada's tenants are doing excellent sustainability work. The main tenant Kesko is the only company in the world to have been included on the Global 100 Most Sustainable Corporations in the World list by Corporate Knights every year since the list was first established in 2005. Both Veturi and Karisma received an Excellent-level BREEAM certificate in 2020. Karisma renewed this certificate during 2021. The renewal process was also underway in Veturi.



TOP 3 positions in satisfaction among 21 shopping centres in Finland

Karisma renewed its BREEAM certificate during 2021, the renewal process was underway in Veturi

Mercada's main tenant Kesko ranked as the longest-running company on the global 100 since 2005



TOWARDS NET ZERO EMISSIONS

35% less waste compared to year 2020

100% waste recovery rate in Karisma and Veturi

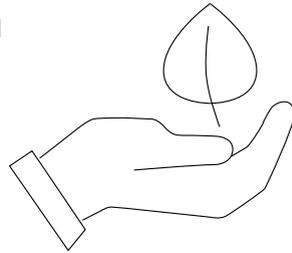
82% share of renewable electricity used

-12.0% impact to climate change compared to year 2020

1,052 tCO₂e emissions in 2021 in Karisma and Veturi

100% share of renewable electricity used in Karisma and Veturi

We aim to do more than expected to minimise our environmental impacts and to fight against climate change. Our long-term sustainability promise is to reach net zero by 2030.



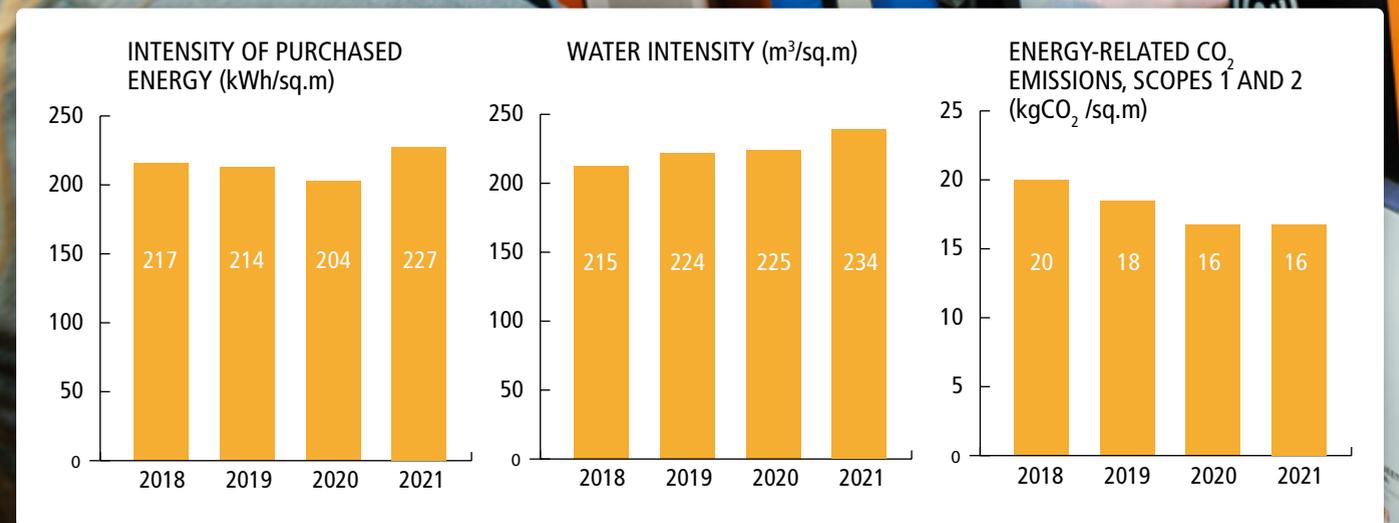
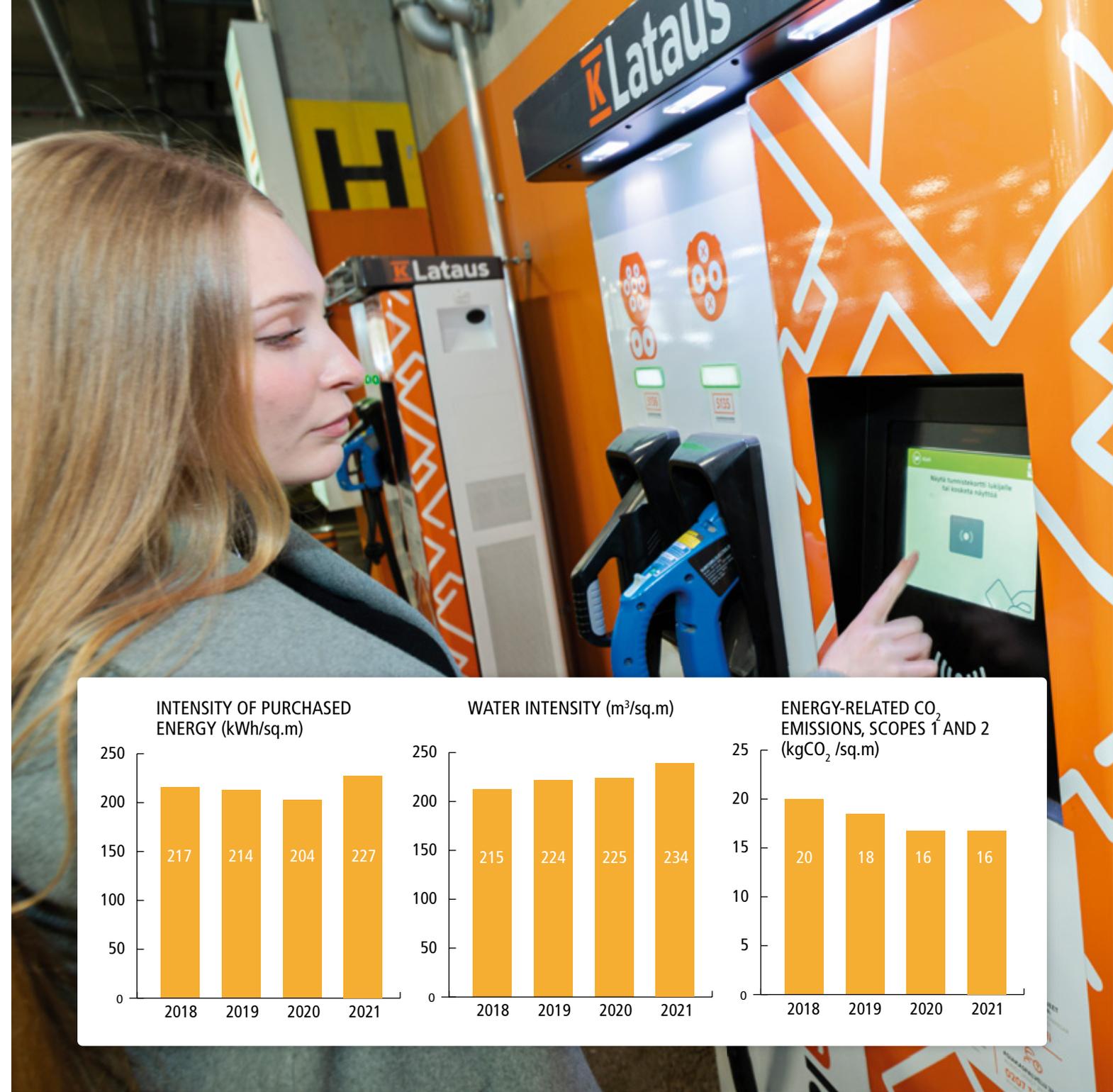
We use new technical solutions to minimise our energy consumption and improve indoor air quality. We also aim to produce more energy ourselves. Total of 11 retail sites have their own solar panels on the roof that produce electricity. In addition, geothermal heat is used to reduce the need for external heat and cooling in Veturi.

Our continuous work is producing results. The total energy consumption of Mercada's portfolio in 2021 was 95 GWh, which is slightly less than previous year. The total energy intensity of purchased energy was 227 kWh/bm².

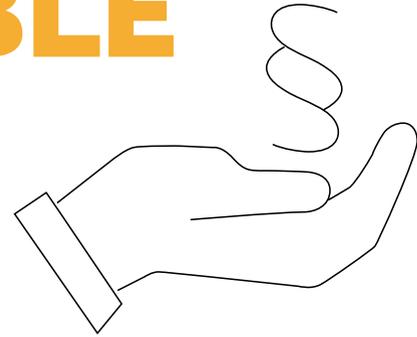
We minimise our water consumption by using waterless urinals and water flow limiters for faucets and toilet seats. Our water intensity remained almost at the same level as in the previous year.

Our energy-related greenhouse gas emissions were 6,357 tons of CO₂e during the year 2021. This is almost 12% less than the year 2020. Approximately 82% of the total electricity consumed is from renewable sources and 3.14% of this is self-produced solar energy.

We offer our clients and tenants a possibility to reduce, reuse and recycle the waste in a sustainable way. Total 602 tons of waste was generated in Karisma and Veturi in 2021, which is 35% less than the year before. 100% of the waste was recovered: 66% recycled and 34% as energy.



SUSTAINABLE ECONOMIC GROWTH



Zero cases related to violation of human rights during 2021

Zero cases related to corruption or doubts about it during 2021

We promote sustainable economic growth by practising stable, predictable and honest business. Honest business is our highest priority. Our financial norms and responsibilities are outlined in our code of conduct. We follow the laws on everything we do and we are committed to fair competition. Any bribes are not offered or accepted to acquire or maintain business.

We are committed to respect internationally recognised human rights in all our operations.

Human rights violation is not tolerated in any form. We respect stable and profitable business. Our principle is to adhere to transparency in our economical actions and monitor our sustainability roadmap yearly.

We do not implement any tax arrangements with the purpose of tax evasion and we have no links to tax havens. The payment, collection and accounting of taxes complies with the Finnish legislation.

Our economic development has been stable during the year 2021. The economical actions are presented in our financial statements. No tax evasions were made during the year.





Shopping
Centre

VETURI

Kouvola, Finland

Veturi is the largest and the most attractive shopping centre in South-East Finland. It is located in Kouvola, 138 km North-East of Helsinki, in a traffic node of route 6, one of Finland's busiest highways. Built in 2012, Veturi covers an area of 43,000 m² for leasing. Over 12,000 vehicles per day use the Highway 6 running next to Kouvola and the Veturi shopping centre. Veturi's average purchase is among the highest on the market. In 2021 Veturi's annual sales amounted to EUR 120 million.

The shopping centre complex includes retail spaces on two floors and a parking space in front and behind the centre. There are almost 70 stores or restaurants operating in Veturi and there are a total of 1,800 parking spaces, free of charge.



Quick facts Veturi

GLA 42,807 m²
Annual visitors 2.9 million
Annual sales 120 MEUR
Catchment area 90,000 inhabitants
Renewing BREEAM In-Use Certificate in Excellent level in 2021
Covid-19 Compliant Certification
70 stores and restaurants at the end of year 2021
Total parking spaces 1,800

Highlights 2021

Ranked third in Finland in Tenant Satisfactory Survey
Occupancy rate at high level (97%)
During the COVID-19 crisis average purchase among the highest in market

Projects 2021–2022

New restaurants
New co-working facility opened
Playground renewed and opened
New lounge areas and plants
Renovation of restroom areas
10th anniversary year in 2022, a new visual look and events
New shopping centre mix under planning to strengthen Veturi's market position

Sustainability key figures

-17% water intensity compared to 2020
+13% purchased energy compared to 2020
8.2% of the total electricity consumed is self-produced
The self-generated solar energy remained the same compared to 2020
Geothermal heat was used to reduce the need for external heat and cooling

Top positions in satisfaction ranking

Karisma is ranked second and Veturi third among 21 shopping centres in overall satisfaction ranking, according to KTI's survey on customer satisfaction benchmarking for shopping centres 2021.

Both centres rank above average in all assessed areas covered by the survey. Positive differences to other shopping centres are significant. Mercada's tenants are satisfied with landlord's actions during the Covid-19 pandemic, for instance, understanding tenant's situation and actions supporting sales. Karisma's tenants are particularly satisfied with the shopping centre as a whole and marketing, as well as services. The tenants of Veturi give the best ratings for the services and the operation of the shopping centre management.

The survey was carried out during September-November 2021. Respondents were shopping centre's retail tenants. A typical respondent was a store manager or an entrepreneur. There were altogether 641 tenants in 21 shopping centres among respondents. The survey measured tenant satisfaction regarding shopping centre as a whole, shopping centre management, marketing and communication, cleaning, outdoor areas, maintenance, security, actions during Covid-19 pandemic, sustainability, own store space and it's conditions.



The geothermal heating system can produce up to 85% of all heating energy.

Geothermal heat and automation reduce carbon footprint

The Veturi shopping centre utilises geothermal heat which is renewable solar energy stored in the soil and extracted from the bedrock. It provides thermal and cold energy for both heating and cooling. In order to use geoenery, 109 holes have been drilled in the area, an average depth of up to 200 metres. The geothermal heating system can

produce up to 85% of all heating energy. The district heating will be used only in the coldest temperatures. It is controlled by an automation system, which understands how many visitors visit the shopping centre at a certain time. Technology includes a heat recovery system with ventilation units and technical centers. Geothermal heat is an environmentally friendly, independent, and economically viable choice.

It reduces the carbon footprint and its costs are very predictable. Veturi also has a solar power plant which was one of the largest in Finland when it was built in 2018. Veturi's solar power plant has 3,339 solar panels and it generates electricity at a maximum power of 902 kWp for the shopping centre.



The best customer experience in cinema

I have been very pleased with the quality of the shopping centre's services when Veturi opened its doors to customers in 2012. Kino123 was then one of the first in Finland to introduce a 4K projector in cinema. The sense of community has been very strong from the beginning. The Veturi shopping centre is situated in a good location in the traffic node of highway 6, one of Finland's busiest highways. There are about 90,000 people living in its immediate vicinity.

Our aim is to offer the best possible customer experience in cinema. Kino 123 is a state-of-the-art cinema with three large screens and 450 seats. We offer the latest Hollywood blockbusters and top domestic films in three halls, a total of 950 square meters. Annually the number of visitors is more than 100,000.

Sustainability is reflected in different ways in our operations. We use led lighting to reduce energy and green electricity produced locally. Entrances and halls are accessible, for instance, visitors can enter or

leave in a wheelchair. I am very satisfied that the shopping centre itself offers good opportunities for sorting waste and charging points for electric cars. In addition to parking spaces, there are plenty of bike racks too.

Mercada has a strong grip on sustainability. The management is reachable, service-minded and good at understanding tenant's needs for actions to promote sales. I am particularly satisfied with management's actions during the Covid-19 pandemic. The management understood our situation properly and we had good cooperation with the management to overcome this pandemic. We also appreciate taking care of safety and a clean environment. I expect Mercada to be a strong leader in sustainability and to apply the newest energy-efficient technologies. Of course, I hope for good partnership in the development of our business in the future.

**Marko Hartama, CEO,
Kino123, Shopping Centre Veturi**

We had good cooperation with the management to overcome this pandemic."



We make sustainable choices easy

I have been very satisfied with the Veturi shopping centre's services which provide, among other things, a multichannel marketing platform. K-Rauta offers products for professional customers, builders, remodelers, shoppers, and garden developers. We also provide installation, design, and transportation services. The extensive parking spaces and the wide range of the pick-up yard make it easier to visit at our hardware store. The annual number of visitors is around 240,000 customers. The number of visitors varies seasonally, fewer in the middle of winter, and the busiest time is from spring to autumn.

As part of K Group, K-Rauta is strongly committed to sustainability. We promote sustainable production methods and environmentally friendly materials. We use PEFC labelling to indicate to our customers that products are responsibly produced and come from sustainably managed forests. Our customers can make responsible everyday choices.

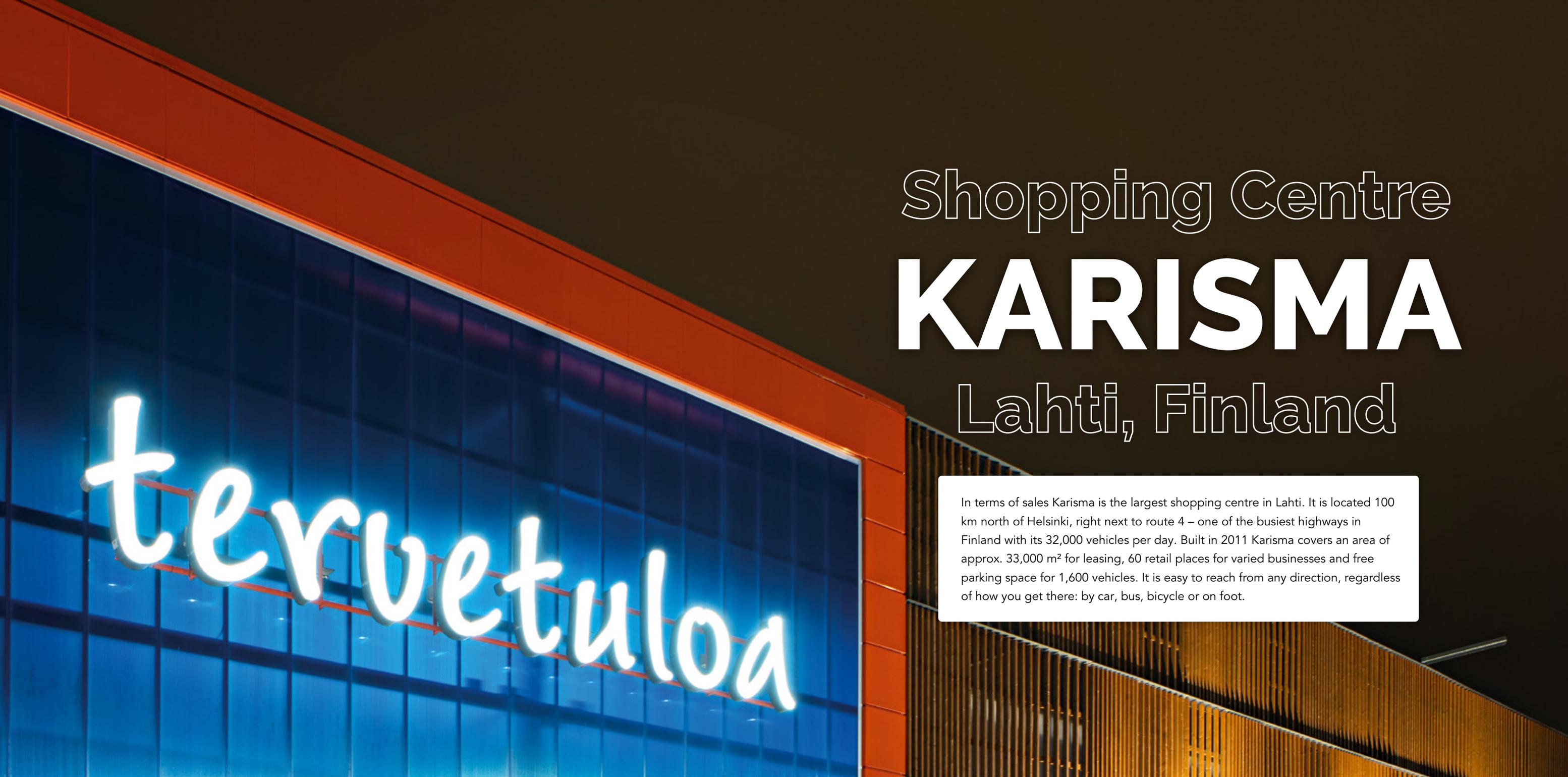
We are constantly developing our services so that we can better support the customer's responsible choices. We offer our customers energy-efficient solutions for heating, cooling and own energy production.

We are pleased that Veturi has increased the share of renewable electricity used and improved energy efficiency. Veturi takes good care of waste recycling and aims for a high recycling rate. We have reduced the use of plastic in packaging and promoted the recycling of plastic. We market the circular economy concept to our customers. We help recycle devices, batteries, and fluorescent tubes. Most of the timber we sell is domestic. We believe that the Veturi shopping centre will be an attractive marketplace for our customers who want to make sustainable choices in the future.

**Merja Karhu, Merchant,
K-Rauta Kouvola, Shopping Centre Veturi**



" Veturi has increased the share of renewable electricity used."



Shopping Centre

KARISMA

Lahti, Finland

In terms of sales Karisma is the largest shopping centre in Lahti. It is located 100 km north of Helsinki, right next to route 4 – one of the busiest highways in Finland with its 32,000 vehicles per day. Built in 2011 Karisma covers an area of approx. 33,000 m² for leasing, 60 retail places for varied businesses and free parking space for 1,600 vehicles. It is easy to reach from any direction, regardless of how you get there: by car, bus, bicycle or on foot.

Quick facts Karisma

GLA 32,777 m²

Annual sales: 89 MEUR

Catchment area: 200,000 inhabitants

Renewed BREEAM In-Use Certificate in Excellent level in 2021

COVID-19 Compliant Certification

Approx. 60 stores and restaurants

Total parking spaces 1,600

Highlights 2021

10th anniversary year

Average purchase increased in comparison to 2020

Occupancy rate at high level (98%)

Ranked second in Finland in Tenant Satisfactory Survey

Wide customer survey to improve customer experience

Climate partnership with the city of Lahti

New website launched

Several store openings, relocations and renovations

Projects 2021–2022

Renovation of K-Citymarket, one of the most extensive investments in the retail sector in the area

The goal is to increase Karisma's occupancy rate at 100%

Business intelligence to improve customer experience

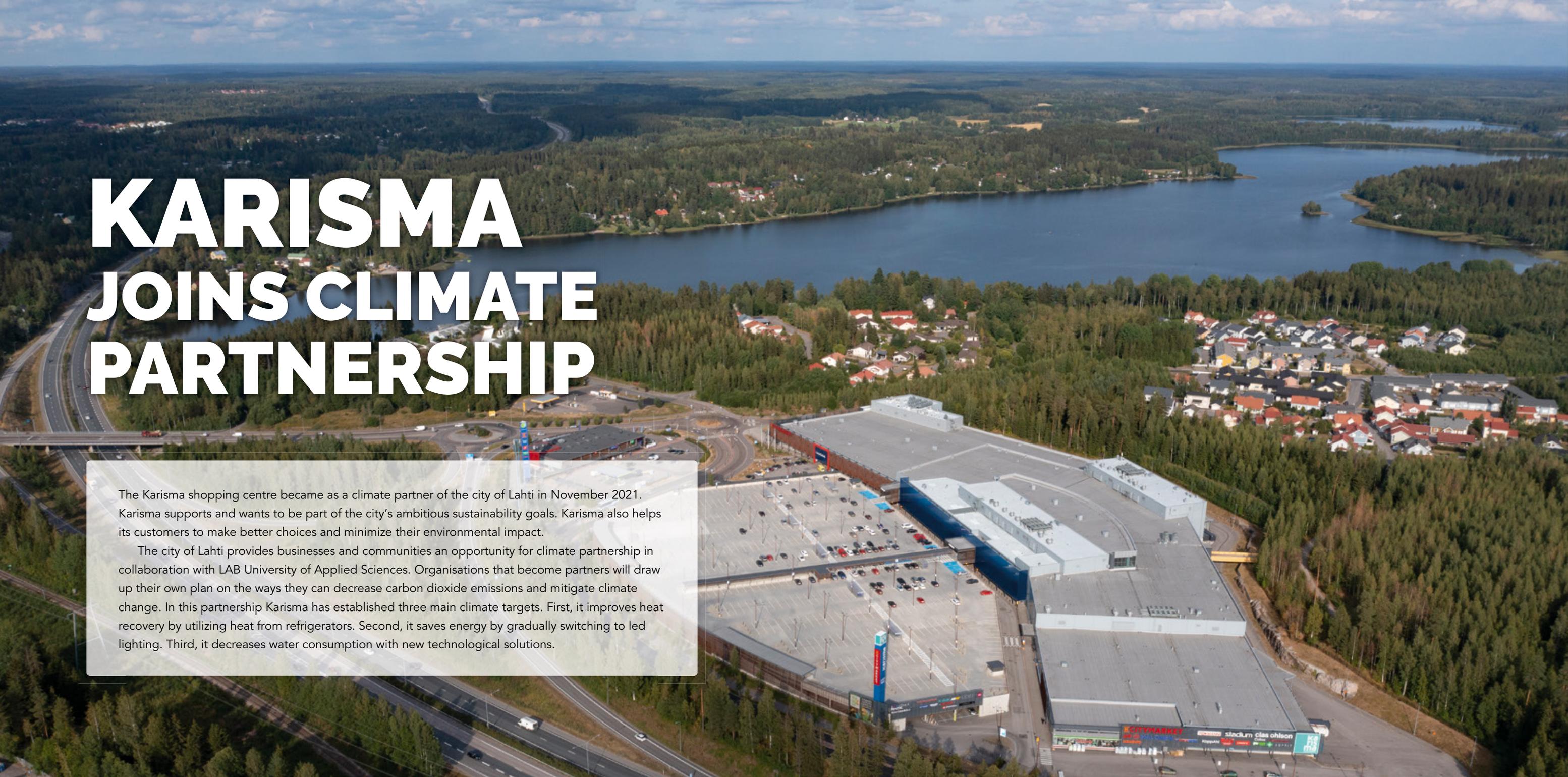
Sustainability key figures

+12% purchased energy compared to 2020

+9% water intensity compared to 2020

In 2021, consumption was back in the average level. Due to the COVID-19 pandemic, consumption decreased in 2020.





KARISMA JOINS CLIMATE PARTNERSHIP

The Karisma shopping centre became as a climate partner of the city of Lahti in November 2021. Karisma supports and wants to be part of the city's ambitious sustainability goals. Karisma also helps its customers to make better choices and minimize their environmental impact.

The city of Lahti provides businesses and communities an opportunity for climate partnership in collaboration with LAB University of Applied Sciences. Organisations that become partners will draw up their own plan on the ways they can decrease carbon dioxide emissions and mitigate climate change. In this partnership Karisma has established three main climate targets. First, it improves heat recovery by utilizing heat from refrigerators. Second, it saves energy by gradually switching to led lighting. Third, it decreases water consumption with new technological solutions.



MERCADA'S retail sites

The portfolio includes three shopping centres and 32 retail properties in Finland.

Shopping Centre Karisma Lahti
Shopping Centre Veturi Kouvola
Shopping Centre Merituuli Espoo
K-Citymarket Helsinki Malmi
K-Citymarket Imatra
K-Citymarket Kankaanpää
K-Citymarket Kauhajoki
K-Citymarket Kokkola
K-Citymarket Kuopio Päiväranta
K-Citymarket Lieksa
K-Citymarket Loimaa
K-Citymarket Mäntsälä
K-Citymarket Pietarsaari

K-Citymarket Rauma
K-Citymarket Vantaa Koivukylä
K-Citymarket Äänekoski
K-Supermarket Helsinki Torpparinmäki
K-Supermarket Huitinen
K-Supermarket Jalasjärvi
K-Supermarket Järvenpää
K-Supermarket Kangasala
K-Supermarket Kempele
K-Supermarket Kirkkonummi Veikkola
K-Supermarket Kouvola Kankaro
K-Supermarket Kuhmo
K-Supermarket Lappeenranta Kaukas

K-Supermarket Oulu Haukipudas
K-Supermarket Pihtipudas
K-Supermarket Rauma Monnankatu
K-Supermarket Savonlinna Mertala
K-Supermarket Sodankylä
K-Supermarket Uusikaupunki
K-Market Helsinki Oulunkylä
K-Rauta Helsinki Oulunkylä
K-Rauta Kauhajoki

Ownership

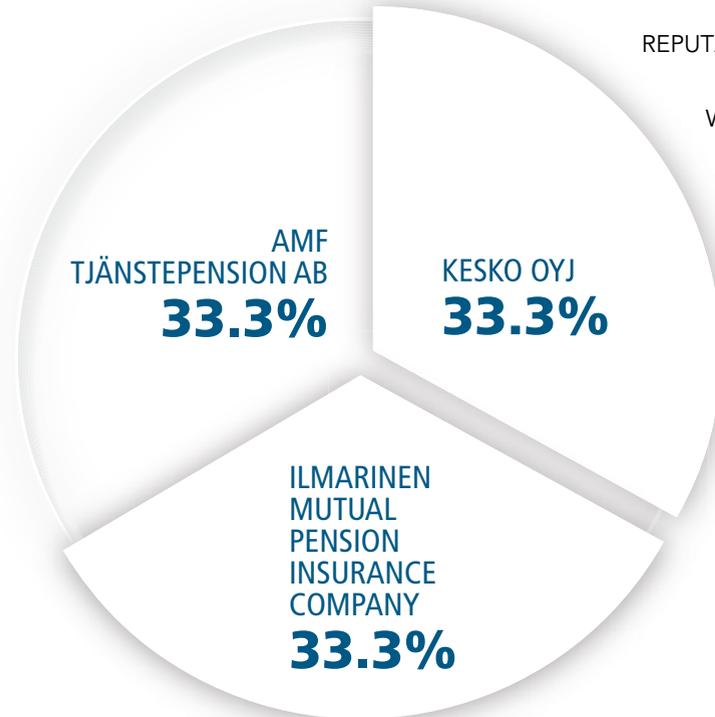
REPUTABLE SHAREHOLDERS AND PARTNERSHIP WITH KESKO.

WHY INVEST IN MERCADA

- Stable and predictable business model.
- Predictable cash flow from grocery dominated Kesko business.
- Long lease agreements and low vacancy rates allowing stable cash flows.
- Business operations concentrated in good locations in Finland.
- Shopping centres showing stable growth in amount of visitors and total sales.
- Solid and predictable financial performance.

MERCADA ORGANISATION

Jari Koistinen is CEO.



OUR BOARD OF DIRECTORS

31 December 2021



PERNILLA ARNRUD MELIN
Portfolio Manager
AMF Tjänstepension AB



JUKKA ERLUND
CFO
Kesko Oyj



TOMI AIMONEN
Chairman of the Board
Head of Domestic Real Estate Investments
Ilmarinen



MERCADA

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