

Press release

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Urban Score makes it easier for tomorrow's urbanites to make informed housing choices

SSM Holding AB (publ), Sweden's leading developer of smart and affordable homes, has launched Urban Score, an index aimed at making it easier for tomorrow's urbanites to make more informed housing choices.

SSM's vision is clear. Many more people should have the opportunity to – and be able to afford to – live well. Based on this vision is SSM offering a housing concept based on smart and affordable homes.

By "smart" homes SSM means apartments that are space-efficient, environmentally-friendly and designed according to the multi-use-of-space concept. Additionally, they should offer access to shared spaces and services and be located close to public transport. By "affordable" SSM means that people with "normal" incomes and students on student allowances should be able to live in its homes. This is why many of SSM's homes fall within the 1.5 to 3.0 MSEK price range.

Based on the company's sustainability strategy and the preferences of urban consumers, SSM has now taken the next step in developing its successful housing concept by increasing its focus on tenants' home finances, social and environmental sustainability and well-being.

To set clear goals and a strategic direction for continued development of the concept – and to make it easier for people to make informed housing choices – SSM has developed the Urban Score index.

- SSM's goal is to offer our customers a comprehensive, affordable product while at the same time taking into account their life situations, safety, health and well-being when developing our concept. The Urban Score index aims to encourage individuals to reflect on a greater number of parameters that affect their home finances as well as their climate impact when choosing a home, says Susanne Blomberg, Marketing Director at SSM.

SSM has completed a total of 3,500 homes in Greater Stockholm, foremost after 2012. Currently, 1,172 homes – both cooperative apartments and rental units – are in production. All of SSM's projects have an Urban Score of between 82 and 100, which is a desired score for the company's target group.

For more information visit SSM at the Business Arena in Stockholm, 19th - 20th September 2018, stand 4052 or contact:

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About SSM Holding AB (publ)

SSM produces functionally smart and affordable homes with attractive common areas, close to public transport and the city center for the company's target group — the urbanites of tomorrow. The company envisions a housing market that is accessible to as many people as possible and aspires to produce 60 percent cooperative apartments, 30 percent rental units and 10 percent student housing. SSM is the leading property developer in its niche within the Greater Stockholm area and in June 2018, the company has approximately 6,500 building permits in its portfolio. SSM was listed on Nasdaq Stockholm (Mid-cap) April 6, 2017 www.ssmliving.se 1 (3)

About Urban Score

The Urban Score index is designed to help urban consumers make informed housing decisions. The index has a range from 0 to 100 points that take into account four parameters: communications, everyday services, community and well-being. In addition, it includes the following classifications:

Urban exurbia = 0 - 39 points *Urban outskirts* = 40 - 74 points *Urban territory* = 75 - 90 points *Urban paradise* = 91 - 100 points

Parameter weights and goals

Within each parameter, SSM has formulated clear goals for continued development. To meet the target group's preferences and help reduce the need for privately-owned cars in the metropolitan area, the communications parameter has a maximum weight of 40 points in the index. Other parameters have a maximum weight of 20 points each.

Communications (Urban Score 40)

Tenants in SSM's projects should not need to own a car and should be able to travel easily and in a climate-friendly way. The Urban Score assesses the distance and time it takes to get from a project to downtown Stockholm by public transport and/or bike.

Everyday services (Urban Score 20)

SSM aims to offer tenants the best chances to balance everyday life as well as the possibility to lower their climate footprint. The Urban Score index takes into account the proximity of the project to local town centers, services and healthcare facilities. It also assesses whether there are circular economy services on the property or in the immediate area.

Community (Urban Score 20)

SSM's tenants should enjoy greater security and inclusion through a variety of forms of tenancy. They should also have access to shared spaces, services and facilities in SSM's projects. The Urban Score index scores projects based on the variety of meeting places at each property and the immediate area as well as proximity to restaurants, cafés, shared spaces and cultural offerings.

Well-being (Urban Score 20)

Tenants in SSM's projects should enjoy easy access to health and recreational facilities. The Urban Score index assesses proximity to green areas as well as opportunities for training indoors and outdoors on the property or in the immediate area.

Urban Score for a selection of projects

Below are the Urban Scores for a selection of SSM's projects, including projects that have been completed, projects that are currently in production and projects where sales have started. For more information about each project, visit ssmliving.se

Tellus Towers	100
West Side Solna	100
Bromma Tracks	100
The Lab	100
Rosteriet	100
Metronomen	99
Platform West	97
Bromma Boardwalk	95
Tentafabriken	94
Täby Market	91
Elverket	91
Täby Turf (HR)	91
Turbinhallen	90
Kosmopoliten	90
Sollentuna Hills	88
ND Studios	82
The Tube	82