

KAUPPAKESKUS ITÄKESKUS OY, 0712236-9

ANNUAL ACCOUNTS

1.1. - 31.12.2015

(Office translation)

KAUPPAKESKUS ITÄKESKUS OY
Business ID 0712236-9

CONTENTS

ANNUAL ACCOUNTS	PAGE
Annual report of year 2015	1 - 2
Income statement	3
Balance sheet	4 - 5
Cash flow statement	6
Notes to the financial statement	7 - 10
Dates and signatures	11
Ledgers used 2015	12
Specifications to annual accounts	13 - 15

KAUPPAKESKUS ITÄKESKUS OY

Toimintakertomus tilikaudelta 1.1. - 31.12.2015 *Annual report 1.1.-31.12.2015*

Omistus Yhtiö on Itäkeskus Holding Oy:n kokonaan omistama tytäryhtiö.

Kiint. Oy Agenttitalo, y-tunnus 0586110-9, on fuusioitunut Kauppakeskus Itäkeskus Oy:öön 1.8.2015.

(Ownership The Company is a subsidiary of and is solely owned by the Itäkeskus Holding Oy).

Kiint. Oy Agenttitalo, Business-ID 0586110-9, has merged Kauppakeskus Itäkeskus Oy 1.8.2015.)

Yhtiökokoukset Varsinainen yhtiökokous on pidetty 10.6.2015.

(Shareholders' meetings The Annual Shareholders' Meeting was held on June 10th.)

Hallitus ja toimitusjohtaja

Yhtiön hallitukseen ovat kuuluneet aikavälillä 1.1.-1.8.2015 Dirk Anbeek ja Jaakko Ristola. Kirsi Feirikki kuului hallitukseen 1.1.-10.6.2015 ja Anne-Maria Hautala 11.6.-31.12.2015.

Yhtiöllä ei ole toimitusjohtajaa.

Hallitus on kokoontunut kahdeksan kertaa.

(Board of Directors and Managing Director

Mr Dirk Anbeek and Mr Jaakko Ristola have served as members of the Board during 1 January – 1 August 2015. Mrs Kirsi Feirikki was served as member of the Board during 1 January – 10 June 2015 and Mrs Anne-Maria Hautala during 11 June – 31 December 2015.

The Company has not the Managing Director.

The Board of Directors has convened eight times).

Palkat ja palkkiot Hallituksen jäsenille ei ole maksettu palkkioita.

(Wages and benefits No wages paid to the Board of Directors.)

Merkittävät muutokset Kauppakeskuksen uudistustyö aloitettiin vuonna 2011. Uudistustyö toteutetaan vuosina 2011 – 2014.

(Considerable changes The refurbishment and reconfiguration project was started in 2011. The project will be carried out during 2011 – 2014.)

Tilintarkastaja Yhtiön tilintarkastajana on toiminut PricewaterhouseCoopers Oy päävastuullisena tilintarkastajana KHT Juha Tuomala.

(Auditor PricewaterhouseCoopers Ltd has acted as auditors for the company with APA Juha Tuomala as leading auditor.)

Liiketoiminnan riskit Emoyritys kantaa yrityksen liiketoimintariskin. Yhtiöllä on kiinteistön täysarvovakuutus Pohjola yhtiössä.

(Business risk The parent company covers the business risk. Real Estate has been insured to it's full value by Pohjola Group.)

Vapaa oma pääoma ja tilikauden tulos

Tilinpäätöksen mukaan yhtiökokouksen päätettävissä oleva jakokelpoinen vapaa oma pääoma muodostuu seuraavasta:

voitto edellisiltä vuosilta	2 446 815,61 €
tilikauden voitto	82 920,31 €
vapaa oma pääoma yhteensä	2 529 735,92 €

Hallitus ehdottaa, että tilikauden tulos siirretään voittovarojen tilille.

(Non-restricted equity and the result of the financial year

According to the Annual Accounts the non-restricted equity decided by the Annual Shareholders' Meeting forms from the following:

<i>retained earnings</i>	<i>2 446 815,61 €</i>
<i>profit of the financial year</i>	<i>82 920,31 €</i>
<i>non-restricted equity in total</i>	<i>2 529 735,92 €</i>

The Board of Directors suggests that the profit of the Year is transferred to distributable profits.

INCOME STATEMENT	1.1. - 31.12.2015	1.1. - 31.12.2014
TURNOVER		
Contribution	21 931 250,00	18 044 623,00
Other rents	207 545,42	301 638,40
Income from use	2 022 974,29	2 157 039,00
Total turnover	24 161 769,71	20 503 300,40
Other property income	24 434,51	13 399,18
Depreciation and reduction in value		
Depr. according to plan	- 8 765 487,35	- 6 625 033,26
Other expenses		
Other property costs		
Office costs	- 1 671 142,03	- 2 977,34
Management costs	- 1 563 945,33	- 1 486 867,99
Maintenance costs	- 1 433 705,10	- 1 384 140,60
Streets and snow	- 291 807,52	- 266 449,36
Cleaning	- 1 016 694,34	- 682 777,80
Heating	- 577 544,84	- 722 262,06
Water	- 136 981,86	- 177 690,44
Electricity	- 3 206 884,27	- 3 161 384,28
Waste	- 389 476,37	- 437 419,27
Insurance	- 146 693,51	- 138 518,27
Leases and rents	- 163 719,66	- 633 769,57
Real Estate tax	- 703 777,24	- 624 689,20
Repairment	- 1 143 052,20	- 1 232 697,60
Other maintenance	- 170 360,53	- 97 245,19
vat not recorverable	- 87 153,14	- 83 099,80
Total property expenses	- 12 702 937,94	- 11 131 988,77
Bad debts	- 18 779,84	- 84 207,99
OPERATING PROFIT	2 698 999,09	2 675 469,56
Financial income and expences		
Interest income	857,55	48,70
Interest and other financial expences	- 2 616 936,33	- 2 758 719,74
Total financial income and expences	- 2 616 078,78	- 2 758 671,04
PROFIT BEFORE TAXES	82 920,31	- 83 201,48
Taxes from previous years	-	- 170,85
LOSS/PROFIT FOR THE YEAR	82 920,31	-83 372,33

BALANCE SHEET

	31.12.2015	31.12.2014
ASSETS		
NON-CURRENT ASSETS		
Intangible assets		
Other capitalised long-term expenditure	-	-
Intangible assets total	-	-
Tangible assets		
Land	45 504 063,74	32 090 149,15
Admission fees	394 148,04	328 512,96
Buildings	169 584 778,51	76 975 100,50
Tenant investments	7 935 347,46	69 472,22
Compositions	558 601,63	519 917,21
Machinery and equipment	1 676 147,06	1 864 234,50
Other tangible assets	3 880,51	3 880,51
	225 656 966,95	111 851 267,05
Tangible assets total	225 656 966,95	111 851 267,05
NON-CURRENT ASSETS TOTAL	225 656 966,95	111 851 267,05
CURRENT ASSETS		
Short-term receivables		
Debtors	307 545,72	319 331,08
Receivables, contribution within group	17 484 003,22	16 278 387,34
Other short-term receivables	12 622 219,58	111 001 039,12
Accrued assets	90 588,61	209 756,52
Short-term receivables total	30 504 357,13	127 808 514,06
Cash in hand and bank	0,00	0,00
CURRENT ASSETS TOTAL	30 504 357,13	127 808 514,06
TOTAL ASSETS	256 161 324,08	239 659 781,11

BALANCE SHEET

LIABILITIES AND SHAREHOLDERS' EQUITY	31.12.2015	31.12.2014
SHAREHOLDERS' EQUITY		
Share capital	30 325 295,00	30 325 295,00
Reserve fund	131 168,04	131 168,04
Share premium reserve	8 409,40	8 409,40
Construction fund	11 342 343,73	11 342 343,73
Other non-restricted equity	0,00	0,00
Retained earnings	75,43	75,43
Profit/Loss for the year	-83 372,33	-83 372,33
SHAREHOLDERS' EQUITY TOTAL	41 723 919,27	41 723 919,27
LIABILITIES		
Long-term liabilities		
Liabilities to group company	124 500 000,00	124 500 000,00
Short-term liabilities		
Creditors	168 908,15	168 908,15
Liabilities to group company	69 032 671,77	69 032 671,77
Accrued liabilities	3 742 970,30	3 742 970,30
Other liabilities	491 311,62	491 311,62
Short-term liabilities total	73 435 861,84	73 435 861,84
LIABILITIES TOTAL	197 935 861,84	197 935 861,84
LIABILITIES AND SHAREHOLDERS' EQUITY TOTAL	239 659 781,11	239 659 781,11

CASH FLOW STATEMENT	31.12.2014	31.12.2014
Operating cash flow:		
Earnings	24 186 204,22	20 516 699,58
Payments of operating activities	-11 144 813,25	-11 131 988,77
Cash flow of operating activities before tax	13 041 390,97	9 384 710,81
Paid interest and fees		
Bad debts	-18 779,84	-84 207,99
Paid taxes	0,00	-170,85
Cash flow before extraordinary income	13 022 611,13	9 300 331,97
Other extraordinary income		
Cash flow from operating activities (A)	13 022 611,13	9 300 331,97
Cash flow from investments:		
Investment in tangible assets	-25 255 356,76	-290 701,09
Cash flow from investments (B)	-25 255 356,76	-290 701,09
Cash flow from financing:		
Short-term liabilities paid	85 000 000,00	3 450 000,00
Long-term liabilities paid	-2 616 078,78	-2 758 671,04
Short-term receivable (change)	985 504,10	-21 870 393,33
Short-term liabilities (change)	-71 136 679,69	12 169 433,49
Dividends paid		
Cash flow from financing (C)	12 232 745,63	-9 009 630,88
Movements in cash position (A+B+C) +/-	0,00	0,00
Cash and bank balances 1.1.	0,00	0,00
Cash and bank balances 31.12.	0,00	0,00

NOTE TO BALANCE BOOK

Kauppa keskus Itäkeskus is owned 100% by Itäkeskus Holding Oy (2410072-7).
No consolidation in accordance with Accounting Act chapter 6, 1§ has been made up for Itäkeskus Holding Oy (owned 100% by Wereldhave NV) because Wereldhave NV, WTC Schiphol Tower A 3rd floor, Schiphol Boulevard 233, 1118 BH Schiphol, Netherlands is including Wereldhave Finland Oy and it's subsidiaries in their consolidation.

NOTES TO INCOME STATEMENT

DEPRECIATIONS AND VALUE ADJUSTMENTS	31.12.2015	31.12.2014
Depreciations from fixed assets and other capitalized expenditure		
Buildings and compositions	8 093 514,65	5 861 396,42
Machinery and equipment	671 972,70	763 636,84
Periodization of repairs	<u>0,00</u>	<u>0,00</u>
	<u>8 765 487,35</u>	<u>6 625 033,26</u>

BASIS OF FINANCIAL STATEMENT

Valuation principle

Fixed assets are stated in the balance sheet at the acquisition cost net of depreciations according to plan. Capitalized expenditure is stated at par value. Valuation of earnings and expenses is on accrued basis.

Depreciation principle

Depreciation rate for the building is 7 % and for machinery and equipment 15 % of book value. Depreciation rate for other equipment and machinery is 25 % of book value. In-tangible assets are depreciated straight-line based of economic life 5 - 10 years.

Art objects included in other tangible assets are not depreciated.

SALARIES AND BENEFITS

The company has no employed personnel and therefore no salaries has been paid during the financial year.

NOTES TO BALANCE SHEET 31.12.2015

DEPRECIATIONS AND ADJUSTMENTS
Tangible Assets

	Land	Admission fees	Buildings	Tenant investments	Bomb shelter	Compositions	transfer
Acquisition cost 1.1.	32 090 149,15	328 512,96	183 914 528,99	3 020 603,29	362 882,94	8 142 682,89	227 859 340,22
Additions during year	12 333 525,01	40 575,08	41 868 033,52	8 249 076,65	0,00	0,00	62 491 210,26
Assets from the merger	1 080 369,58	25 060,00	2 755 020,89	0,00	0,00	245 329,30	4 105 799,57
Disposals during year	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Transfers between items	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Acquisition cost 31.12.	45 504 063,74	394 148,04	228 537 583,20	11 269 679,94	362 882,94	8 387 992,19	294 456 350,05
Accumulated depreciations	0,00	0,00	-107 195 339,40	-2 951 131,07	-362 882,94	-7 675 985,57	-118 185 338,98
Depreciation for the period	0,00	0,00	-6 199 878,12	-363 201,41	0,00	-153 404,99	-6 736 485,52
Reversed depreciation	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accumulated depreciations 31.12.	0,00	0,00	-113 395 218,52	-3 334 332,48	-362 882,94	-7 829 390,56	-124 921 824,50
Book value 31.12.	32 090 149,15	394 148,04	115 142 364,68	7 935 347,46	0,00	569 601,63	169 534 525,55
	Transfer	Machinery & Equip.	Other tangible assets	Other buildings	Total	Other intangible Licence fees	Other long term exp
Acquisition cost 1.1.	227 859 340,22	8 401 602,00	93 838,54	589 411,42	236 944 192,18	0,00	155 171,39
Additions during year	62 491 210,26	270 132,06	0,00	55 718 722,87	118 480 065,19	0,00	0,00
Assets from the merger	4 105 799,57	125 602,94	0,00	0,00	4 231 402,51	0,00	0,00
Disposals during year	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Reversed depreciation	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Acquisition cost 31.12.	294 456 350,05	8 797 337,00	93 838,54	65 308 134,29	359 655 659,88	0,00	155 171,39
Accumulated depreciations	-118 185 338,98	-6 601 341,93	-89 958,03	-333 500,51	-125 210 139,45	0,00	-153 610,64
Depreciations for the period	-6 736 485,52	-519 848,01	0,00	-1 532 219,95	-8 788 563,48	0,00	-1 560,75
Reversed depreciation	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accumulated depreciation 31.12.	-124 921 824,50	-7 121 189,94	-89 958,03	-1 865 720,46	-133 998 692,93	0,00	-155 171,39
Book value 31.12.	169 534 525,55	1 676 147,06	3 880,51	54 442 413,83	225 656 966,95	0,00	0,00

NOTES TO BALANCE SHEET 31.12.2015

MOVEMENTS IN SHAREHOLDERS' EQUITY

	2015	2014
Restricted equity		
Share capital 1.1.	30 325 295,00	30 325 295,00
Increase of share capital		
Share capital 31.12.	30 325 295,00	30 325 295,00
Reservefund 1.1.	131 168,04	131 168,04
Reservefund 31.12.	131 168,04	131 168,04
Construction fund 1.1.	11 342 343,73	11 342 343,73
Construction fund 31.12.	11 342 343,73	11 342 343,73
Share premium reserve 1.1.	8 409,40	8 409,40
Share premium reserve 31.12.	8 409,40	8 409,40
Restricted equity total	41 807 216,17	41 807 216,17
Non-restricted equity		
Other non-restricted equity	-	-
Retained earnings	-83 296,90	75,43
Transferred in merger, earnings	2 530 112,51	
Paid dividend	-	-
Loss/Profit for the period	82 920,31	-83 372,33
Earnings total	2 529 735,92	-83 296,90
Non-restricted equity total	2 529 735,92	-83 296,90

NOTES TO BALANCE SHEET 31.12.2015

COMPANY SHARES

The number of the shares in the company is 83.083.
There is only one type of shares.

RECEIVABLES FROM GROUP
COMPANY

	2015	2014
Contribution Itäkeskus Holding Oy	2 102 933,00	897 317,12
Total	2 102 933,00	897 317,12

LIABILITIES TO GROUP
COMPANY

Loan Wereldhave NV, short-term	209 500 000,00	74 500 000,00
Loan Itäkeskus Holding Oy, long-term	-	50 000 000,00
Accrued liabilities Wereldhave Finland Oy	-	40 000,00
Accrued liability	651 986,91	69 032 671,77
Total	210 151 986,91	193 572 671,77

OTHER NOTES

LEASE COMMITMENTS

The lease commitments are € 171 804,66 of which € 45 322,60 are payable within 12 month.

OTHER COMMITMENTS

Other commitments are € 15 000,00.

GUARANTEES

Guarantees given on behalf of Wereldhave N.V.

US\$ 30.000.000	Series A Senior	until 17.7.2023
€ 50.000.000	Series B Senior	until 17.7.2023
€ 5.000.000	Series C Senior	until 17.7.2025
C\$ 20.000.000	Series D Senior	until 17.7.2027
€ 65.000.000	Series E Senior	until 17.7.2030
£ 35.000.000	Series F Senior	until 17.7.2031
€ 155.000.000		until 25.6.2016
€ 70.000.000		until 7.9.2020
US\$ 70.000.000	Series A Senior	until 14.12.2025
£ 15.000.000	Series B Senior	until 14.12.2025

ENCUMBRANCE

The building in the site is connected to Shoppingcenter Itäkeskus building complex, due to that it has several site and encumbrances. The encumbrance with rights and liabilities are shown in the encumbrance contracts signed years 1995 and 2001.

VAT COMMITMENTS

Year		Original amount		Commitment left
2007	10,00 %	0,00	€	0,00
2008	20,00 %	860 276,35	€	172 055,27
2009	30,00 %	164 278,83	€	49 283,65
2010	40,00 %	901 543,90	€	360 617,56
2011	50,00 %	327 768,31	€	163 884,15
2012	60,00 %	139 093,95	€	83 456,37
2013	70,00 %	32 931,94	€	23 052,36
2014	80,00 %	83 782,35	€	67 025,88
2015	90,00 %	36 005 197,90	€	32 404 678,11
Total		38 514 873,53	€	33 324 053,35

ANNUAL ACCOUNTS AND REPORTS SIGNATURES

Non-restricted equity and result of financial year

According to the Annual Accounts the non-restricted equity decided by the Annual Shareholders' Meeting forms from the following:

other non-restricted equity	0 €
retained earnings	2 446 815,61 €
profit of the financial year	82 920,31 €
Total of non-restricted equity/ distributable assets	2 529 735,92 €

The board of Directors recommends that the profit will be added to earlier retained earnings.

Helsinki

2016

Dirk Anbeek
Chairman of the Board

Jaakko Ristola
Member of the Board

Anne-Maria Hautala
Member of the Board

Auditor's note

On examination carried out an audit report has been issued today.

Helsinki

2016

PricewaterhouseCoopers Oy
Authorized Public Accountant

Juha Tuomala
APA

LEDGERS USED DURING 2015

Journal	EDP
General Ledger	EDP
Balance book and specifications	BOUND

SPECIFICATION TO BALANCE SHEET 31.12.2015

ASSETS

NON-CURRENT ASSETS

Periodized Repairs		0,00	0,00
Tangible assets			
Land	32 090 149,15		
Addition	13 413 914,59	45 504 063,74	
Admission fees	328 512,96		
Addition	65 635,08	394 148,04	
Buildings	76 719 189,59		
Addition	44 623 054,21		
Depreciation 7%	-6 199 879,12	115 142 364,68	
Other buildings	255 910,91		
Addition	55 718 722,87		
Deprication 10 %	-1 532 219,95	54 442 413,83	
Bomb shelter	0,00		
Depreciation 4 years straight	0,00	0,00	
Tenant investments			
Investments	69 472,22		
Addition	8 249 076,65		
Depreciation str.line	-383 201,41	7 935 347,46	
Compositions	519 917,21		
Addition	245 329,30		
Depreciation	-206 644,88	558 601,63	
Machinery & Equipment	1 864 234,51		
Addition	395 735,00		
Depreciation 25%	-583 822,45	1 676 147,06	
Other tangible assets			
Other intangible assets	0,00		
Art	3 880,51		
Depreciation 5 and 10 y straight	0,00	3 880,51	
NON-CURRENT ASSETS TOTAL			225 656 966,95

Helsinki 18.3.2016

Petra Kostamoinen

SPECIFICATION TO BALANCE SHEET 31.12.2015

CURRENT ASSETS

Short-term

Account receivable			
12200	Debtors (app)	18 609,18	
12201	Debtors manual	288 936,54	
12215	Other debtors (app)	0,00	307 545,72
Contribution Wereldhave Finland			
12070	Group receivable WH	15 381 070,22	
12071	Group receivable KKI	2 102 933,00	17 484 003,22
Projects, in progress			
11222	Investments commitments	0,00	
12600	Investments, unfinished projects	12 640 054,93	
12610	Investments, projects	-17 835,35	12 622 219,58
Siirtosaamiset			
12255	Accrued assets (app)	129 740,82	
12303	Electricity invoiced from tenants	-39 152,21	90 588,61

CURRENT ASSETS TOTAL 30 504 357,13

ASSETS TOTAL 256 161 324,08

Helsinki 18.3.2016

Petra Kostamoinen

SPECIFICATION TO BALANCE SHEET 31.12.2015

LIABILITIES

SHAREHOLDERS' EQUITY

20100 Share capital	30 325 295,00	
20110 Reserve fund	131 168,04	
20130 Share premium reserve	8 409,40	
20120 Construction fund	11 342 343,73	
20200 Retained earnings	2 446 815,61	
Loss for the year	<u>82 920,31</u>	44 336 952,09

LIABILITIES

Long-term liabilities

25110 Loan in group Wereldhave N.V.		209 500 000,00
-------------------------------------	--	----------------

Short-term liabilities

Account payable		
26500 Creditors (app)		877 295,45

Liabilities in group

accrued liabilities Wereldhave Finland Oy	85 882,50	
Konserni tilikirjaus tilintarkastuksen yhteydessä	<u>651 986,91</u>	737 869,41

Accrued expenses

26010 Received lease deposit	700,00	
26200 Short-term commitments		
28210 Coin account	-	
28211 Accrued expenses	204 622,37	
28222 Accrued expenses interest expenses KKIK	-1 399 999,99	
28223 Accrued expenses interest expenses WFL	1 196 668,77	
28450 Tulevien kausien laskutus	12 666,33	
28411 Operating costs liabilities	<u>165 946,67</u>	180 604,15

VAT Liabilities

528 602,98

LIABILITIES TOTAL

256 161 324,08

Helsinki 18.3.2016

Petra Kostamoinen



Auditor's Report (Translation)

To the Annual General Meeting of Kauppakeskus Itäkeskus Oy

We have audited the accounting records, the financial statements, the report of the Board of Directors and the administration of Kauppakeskus Itäkeskus Oy for the year ended 31 December, 2015. The financial statements comprise the balance sheet, the income statement, the cash flow statement and notes to the financial statements.

Responsibility of the Board of Directors

The Board of Directors is responsible for the preparation of financial statements and report of the Board of Directors that give a true and fair view in accordance with the laws and regulations governing the preparation of the financial statements and the report of the Board of Directors in Finland. The Board of Directors is responsible for the appropriate arrangement of the control of the company's accounts and finances, and shall see to it that the accounts of the company are in compliance with the law and that its financial affairs have been arranged in a reliable manner.

Auditor's Responsibility

Our responsibility is to express an opinion on the financial statements and on the report of the Board of Directors based on our audit. The Auditing Act requires that we comply with the requirements of professional ethics. We conducted our audit in accordance with good auditing practice in Finland. Good auditing practice requires that we plan and perform the audit to obtain reasonable assurance about whether the financial statements and the report of the Board of Directors are free from material misstatement, and whether the members of the Board of Directors are guilty of an act or negligence which may result in liability in damages towards the company or whether they have violated the Limited Liability Companies Act or the articles of association of the company.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements and the report of the Board of Directors. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of financial statements and report of the Board of Directors that give a true and fair view in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements and the report of the Board of Directors.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements and the report of the Board of Directors give a true and fair view of the financial performance and financial position of the company in accordance with the laws and regulations governing the preparation of the financial statements and the report of the Board of Directors in Finland. The information in the report of the Board of Directors is consistent with the information in the financial statements.

Helsinki, 6 April 2016

PricewaterhouseCoopers Oy
Authorised Public Accountants

Juha Tuomala
Authorised Public Accountant