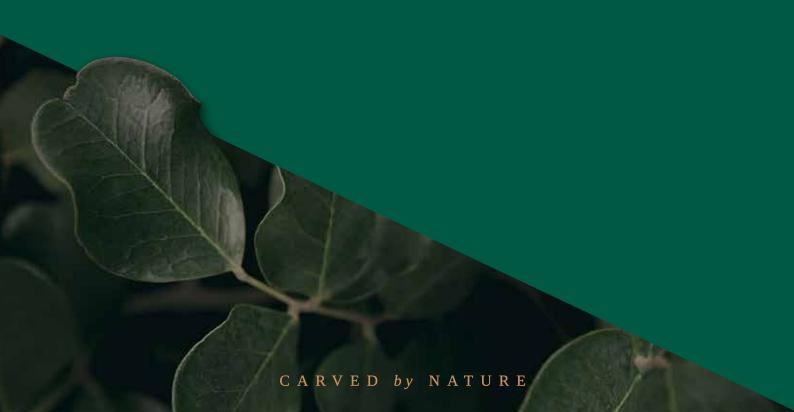


RESORT

ALGARVE · PORTUGAL

Press Kit





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A Word from the Director

Ombria Resort is pioneering a new generation of real estate programmes characterised by strong commitment to sustainable development on account of its philosophy and unique location in the heart of the Algarve.

The programme is designed as an elegant Portuguese white village organised around a central square. It stands out for its highly distinctive architecture and the visionary thinking of its developer, Finnish company Pontos Group. Ombria Resort is a premium mixed-used (tourist and residential) real estate project that appeals to both discerning travellers and homeowners seeking a lifestyle close to nature.

We strive to minimise the resort's environmental impact, from ground plane design to finishing touches: low construction density, bioclimatic architecture, minimised water consumption, use of renewable energy sources such as geothermal energy, etc. Preserving our living environment, promoting the Algarve interior, contributing to the local economy, valuing ancestral knowledge... These are the goals we have set ourselves for the years to come, and the promises we are making to future generations.

Julio Delgado, Ombria Resort CEO



Ombria Resort a new generation real estate development

Ombria Resort is a luxury real estate programme located in Portugal's Algarve interior, scheduled to open autumn 2022. The developer behind the project is the Finnish family-owned company Pontos Group. The open to all resort designed as a traditional Portuguese village comprises a 5-star Viceroy Hotel, 18-hole golf course, and some 380 properties for sale. The estate extending over 150 hectares in the Algarve interior is surrounded by green hills, crossed by several rivers, and only a few minutes from the beaches and Faro Airport.

Ombria Resort is like a village carved into the green hills, where time seems to have stopped. It pioneers a new generation of real estate programmes for

which environmental, social sustainability and preserving local heritage are genuine priorities, characterised by low building density. The Algarve hinterland is preparing to welcome a new addition by 2022: a green resort, organised around a central square planted with orange and olive trees. An ideal destination for investing in real estate or acquiring a second home in one of the safest and most popular regions of Europe.

Fact sheet

Localisation : Algarve, Portugal. Nearest town: Loulé. Beaches and Faro International Airport 20 min. away.

Area: 153 hectares

Provisional timeline: 3 construction phases (2019-2029)

Phase 1 : 2019-2022 Phase 2 : 2023-2025 Phase 3 : 2026-2029

Phase 1 opening date: Autumn 2022

Total investment: Eur. 300M

Owner and developer: Pontos Group, a family-owned company based in Helsinki. The company founded in 2001 invests selectively in real estate and growth companies in various sectors in Finland, the Baltic States and Portugal. Since its creation, its objective has been to ensure sustainable growth in all its partnerships and investments. Pontos is owned by Ilpo Kokkila (Board Chairman) and Timo Kokkila (CEO).

The value of the company's portfolio exceeds Eur. 300M.

HOTEL: Viceroy at Ombria Resort, Algarve 5-star hotel with 76 rooms and suites, and 65 apartments.

REAL ESTATE: 65 branded 1 and 2 bedroom furnished tourist apartments managed by Viceroy Hotels & Resorts; 12 luxury detached villas with 3-7 bedrooms; 83 apartments, townhouses, detached and semi-detached villas.

Approximately 380 apartments in phase 3 of the project (2030) including luxury villas (Villas Alcedo), townhouses, twin and terraced houses. Selling price: from Eur. 500,000 to Eur. 4.5M.

FACILITIES: 1600 m² spa and wellness centre, gym, 6 restaurants and bars, kids club, conference centre, 4 outdoor pools and 1 indoor pool heated by geothermal energy. Organic kitchen garden. Beehives. Astronomical observatory. Hiking trails. Mountain biking. Beach club.

GOLF: 18-hole course, designed by Jorge Santana da Silva. Clubhouse with restaurant, pro-shop, pool and sauna.





Location

Ombria Resort is located 7 km north of Loulé, in the centre of the Algarve, in Southern Portugal.

GPS coordinates :

37°11′30.59″N / 8°0′23.91″W

Access:

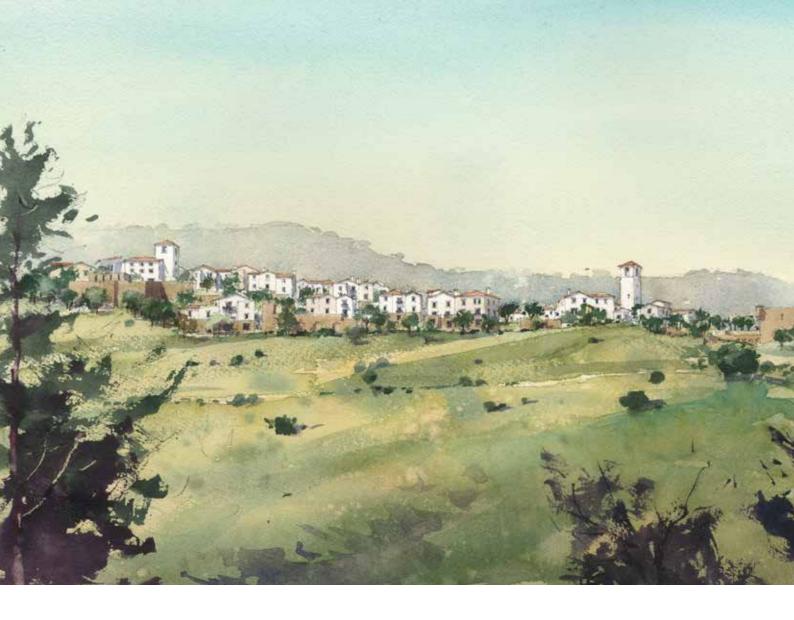
A22 motorway: 10 minutes.

Airport and beaches: 20 minutes.

Lisbon: 2 hours 30 minutes by car; 3 hours by train.

Resort map





Pontos, a visionary promoter from Finland

Ombria Resort is the fruit of one man's vision: Ilpo Kokkila, Board Chairman and founder of Finnish company Pontos, the project developer.

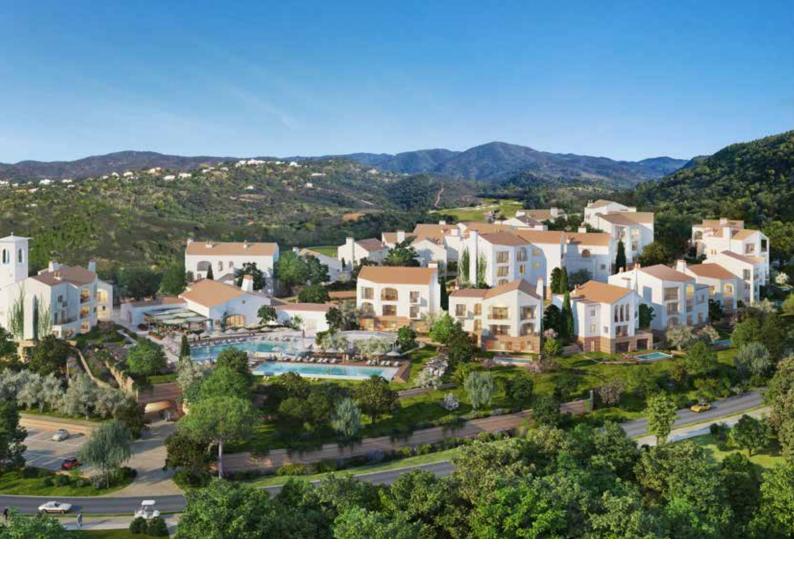
During a stay in the Algarve, the Finnish entrepreneur fell in love with an old 153-hectare agricultural property crossed by a peaceful river, close to a protected holm and cork oak forest. Mr Kokkila acquired it in 2004.

The master plan for the Ombria Resort real estate programme, as it stands today, was validated in 2012. Perseverance and respect for the environment, two values in which Ilpo Kokkila believes, are deeply rooted in Ombria Resort's

philosophy. A deep sense of belonging to the land, to the community, and a strong desire to lay the foundations for a sustainable future for the Algarve are in the project's DNA. Pontos Group is headed by Timo Kokkila, the company founder's son.

www.pontos.fi





Design and architecture inspired by the region and nature

«Carved by Nature». Ombria Resort is defined as the extension of a territory characterised by abundant nature and a close-knit population. Its exuberant and omnipresent nature strongly inspired the teams' work.

The Ombria Resort master plan is the work of WATG, in charge of the entire programme's architectural and landscaping design.

The architects have created a programme in the image of the traditional Algarve white village, in harmony with the surrounding hills and villages, and in which the spirit of the Algarve is freely expressed.

World-renowned American architectural firm WATG/Wimberly Interiors is responsible for the architecture and interior design of the hotel and

the Viceroy Residences. It has developed more than 240 projects in 52 countries on 4 continents for brands such as Bellagio, Six Senses, Four Seasons, Fairmont, Ritz-Carlton, Viceroy, Belmond, Rosewood, and Hyatt. The architecture of the Alcedo Villas and Oriole Village properties is by Portuguese agency Promontório. It has signed its name to projects in Algeria, Angola, Brazil, Bulgaria, Cape Verde, Dubai, Germany, Hungary, Italy, Georgia, Mozambique, Portugal, Qatar, Romania, Serbia, Spain, Switzerland, Turkey and Vietnam. Its developments include the hotel L'And Vineyards in Portugal, which has received several international architectural awards.

A location in the heart of the authentic Algarve

Ombria Resort has been designed to blend into its natural setting: a dense and lush forest with holm oaks, cork oaks, arbutus and century-old olive trees. Located in a low-density residential area, the project is intended to revitalise the territory in which

it is anchored, notably through the creation of several hundred jobs and various opportunities for local residents in neighbouring municipalities.



Loulé, a lively town 7 km south of Ombria Resort

With its 20,000 inhabitants, 12th-century medieval castle, charming, historic, small town centre and lively market, the town of Loulé impresses by the dynamism of its small shops, numerous restaurants and diversified cultural offer: theatres, festivals, artisan workshops, etc.

Loulé Criativo is a municipality initiative aiming to enhancing the territory's identity and local crafts

through partnerships between young designers and local artisans. There are several workshops in the old town: coppersmith, potter, weaver, violin maker, etc.

Loulé is famous for its Vilamoura and Quarteira golf courses, considered the best in Europe.



Querença and Tôr: the beating heart of the Algarve

The small picturesque village of Tôr with its Roman bridge and the family winery of Quinta da Tôr (14 hectares of vineyards) lies to the west of Ombria Resort. The white village of Querença lies a few minutes to the east with its white houses and its 16th-century church. Recent urban development work has improved the public area around the small village centre.

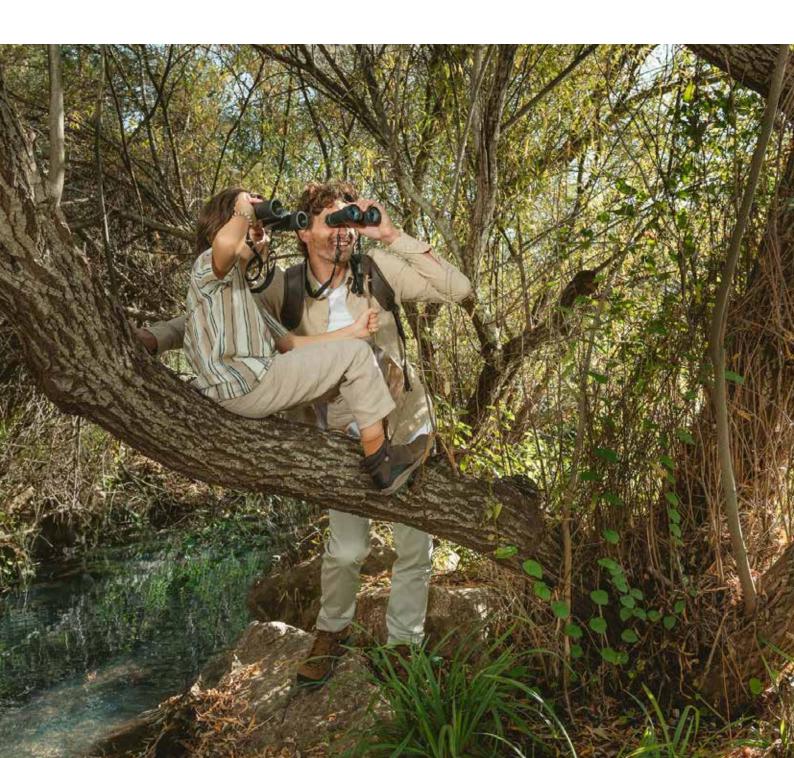
The Querença Museographic Centre presents an informative exhibition about water culture in Querença, the protected landscape of Fonte da Benémola, the fauna and flora that predominates in these places, and the projects that the village has undergone over the years, namely the creation of a hydroelectric dam and a hotel unit.

Fonte Benémola: a biodiversity sanctuary

The magnificent protected site of Fonte Benémola extends over 390 hectares between the villages of Querença and Tôr. Crossed by the Menalva Stream, itself supplied by springs, it shelters an exuberant flora (carob tree, olive tree, cork oak, poplar, orchids...) and a diversified fauna (kingfishers, salamanders, grey herons...). The stream's water, once transported to norias via levadas (irrigation channels that appeared in Madeira in the 15th century) and ancient water mills, was used for

agricultural irrigation. The site has relatively well-preserved vestiges of this extraordinary hydraulic system. Water being the greatest wealth of this place, the whole of its heritage built around and associated with water is also of great interest: mills, irrigation channels, dams, norias...

A $4.5~\mathrm{km}$ walking trail enables people on foot to grasp the full beauty of the site.



Viceroy at Ombria Resort, the American chain's first hotel in Europe

Hotel Viceroy at Ombria Resort

Ombria Resort has partnered with American hotel group Viceroy Hotels & Resorts for its 5-star hotel. The American chain's first in Portugal and Europe will offer 76 rooms and suites, as well as 65 apartments.

The interior decor of the Hotel Viceroy at Ombria Resort, designed by Wimberly Interiors, is in perfect harmony with the architectural project. It draws inspiration from the characteristics, forms, materials and atmosphere of the «barrocal», the Algarve subregion nestled between ocean and mountain. The lime-plastered walls are a tribute to Portuguese traditions; the blue and white palette echoes the famous Portuguese azulejos. Local origin materials are given preference with a genuine commitment to integrating recycled materials as often as possible.





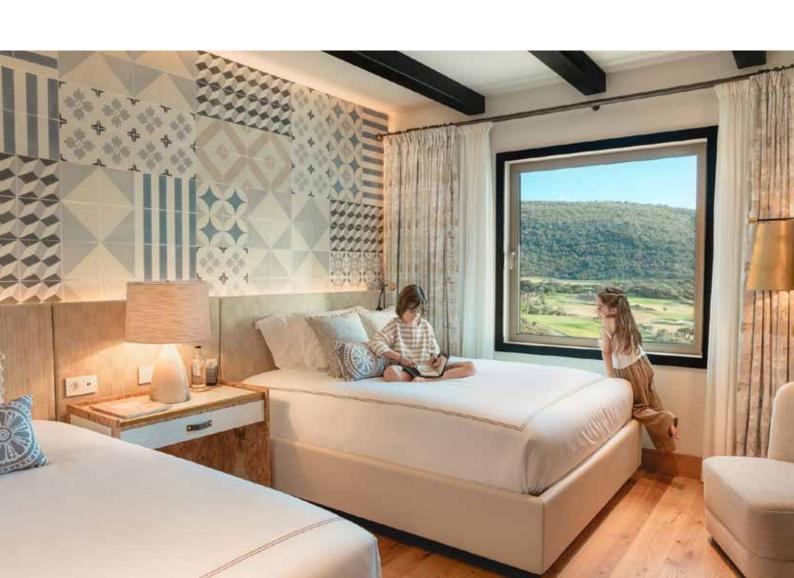
Room categories	
○ 76 rooms, suites and apartments:	
Standard King: 40	
Standard Double Queen: 9	
Executive King: 13	
Junior Suites: 8	
1 Bedroom Apartments: 2	
2 Bedroom Apartments: 4	
○ 65 Viceroy Residences	
1 Bedroom Studios: 10	
1 Bedroom Apartments: 22	
2 Bedroom Apartments: 33	
Ombria Resort will be offering guests a wide range of experience	
throughout the year with one guiding principle: authenticity.	
Country picking in the organic vegetable garden	
Integrated astronomical observatory	
Bee-keeping	
Cork harvesting	
Arbute brandy distillation	
Hiking and biking	
Yoga	
Tennis and multi-sport courts	
Recording studio	
Artists' residence	
Nearby:	
Regional wine tasting in a vineyard	
Riding centre	
Beach club	
and much more besides.	



About Viceroy Hotels & Resorts:

The Viceroy American hotel chain's 12 hotels are divided into three collections positioned in the upscale, lifestyle and boutique hotel segments.

- Viceroy Icon, a collection of spectacular hotels and resorts in Los Cabos, Chicago, Dubai, Beverly Hills, Riviera Maya, Snowmass and St. Lucia, soon to be in Serbia, the Algarve and Panama.
- Viceroy Lifestyle Series, a collection that focuses on destinations with character like Santa Monica, California.
- The Viceroy Urban Retreats, which includes several hotels in San Francisco and Washington DC. Each with its own personality, some with a touch of assumed exuberance.



Signature golf course

The particularity of the 18-hole Ombria Resort golf course, one of the latest in the Algarve, is that it has been carved into the picturesque hills, in complete harmony with the river that crosses it and the century-old trees. It was designed by the Portuguese architect, Jorge Santana da Silva, author of the famous Quinta do Lago-Laranjal. The par 70/71, 6000 m long course offers a memorable golf experience in one of the most sustainable resorts in Portugal. Its main asset: a great diversity of games and challenges. The first nine holes have been laid out at the foot of a gentle hill planted with holm oaks. From the 10th tee, players enjoy a breathtaking view of the back nine stretching across the Algibre River. An idyllic setting!

To preserve the rich biodiversity surrounding the Ombria Resort facilities, turf covers only 25% of the total available area, or 27 hectares out of 70 (on

average 30% less than most courses). In addition, the golf course is GEO Certified, the international benchmark for specialised environmental certification. Nature, water, energy, supply chain, pollution control and community were evaluated according to the organisation's strict criteria. During the construction phase, the design has continuously evolved in favour of reducing the turfed area to the minimum required to create a playable golf course for all levels (22 hectares), taking into account the landscape and natural vegetation, source of water supply and irrigation optimisation (on average 210,000 cubic metres per year).

Opening in Autumn 2022.



Real Estate Phase 1

Ombria offers the unique opportunity to acquire a property in an excellent resort with golf in the heart of the Algarve.

Viceroy Residences

65 apartments, 1 and 2 bedroom, integrated into the Hotel Viceroy at Ombria Resort with management by the Viceroy Hotels & Resorts hotel brand.

These luxurious properties have a gross living area of 70 to 173 m2. Fully furnished and available to their owners for up to 10 weeks per annum, Viceroy Residences offer a guaranteed net annual

rental return of 5% minimum for the first five years. An ideal investment for getting a Golden Visa or making a real estate investment in a luxury programme.

Residence owners have access to hotel facilities and services, including concierge, maintenance and property management services, provided by Viceroy Hotels & Resorts. These properties are offered from Eur. 555,350 (furniture pack included).







Real Estate Phase 2

Alcedo Villas

Ombria Resort will also offer a collection of 12 elegant detached villas situated on 1700-3300 m^2 plots. With 390 a 570 m^2 living areas, each villa can be customised and offers an exceptional view of the golf course.

Our villas are a tribute to the European Kingfisher, Alcedo Atthis, recognisable by its splendid turquoise blue, red-orange and white plumage. They have 3-7 bedrooms. Each room's decoration reflects the soul of the region, from handcrafted objects to the local stone. The interior spaces offer the sensations and freedom of outdoor living. Starting from EUR 2,550,000.



Oriole Village

The second phase of the Ombria Resort project also includes Oriole Village: three hamlets with 83 tourist apartments, including apartments, townhouses, detached and semi-detached villas with no restrictions on use. This product is ideal for people wishing to stay at Ombria Resort on Non-Habitual Resident status terms, entitling them to 183 days residence per fiscal year.

The Oriole Village residences are distributed around a central square. Comprising 1-4 bedrooms and living areas of 80-300 m2. A wide range of furniture packages is offered to buyers covering all interior design trends.

Player in sustainable development

Ombria Resort cultivates a great passion for the Algarve hinterland. This deep attachment to the territory is reflected in a commitment to sustainable development. Concerned about the impact of the real estate programme on its environment and territory, developer Pontos wanted this approach to be expressed in each dimension of the project: design, construction and operation.

Ombria Resort comprises buildings with almost zero energy consumption, and has one of the lowest building densities in Europe for a project on this scale (only 3.5%). The resort has reduced the use of natural resources to a minimum, building on less than a quarter of the total available area to minimise its impact on local wildlife.



A bioclimatic design and environmentally friendly materials

The resort's innovative yet traditional bioclimatic architecture conserves energy wherever possible, with heat gain or loss achieved through low heat transfer coefficient materials and age-old design tricks for sun protection.

All Ombria Resort buildings incorporate Diathonite Evolution, a natural and ecological pre-mixed concrete-free plaster based on natural hydraulic lime, clay, diatomaceous earth and reinforcing fibres. This product has the best thermal conductivity coefficient currently on the market. A black agglomerate cork from nearby Alentejo will be used to insulate roofs. Floor coverings and external roofs will be comprised of locally

sourced red clay tiles. All materials are produced traditionally and have been used for generations in the Algarve.

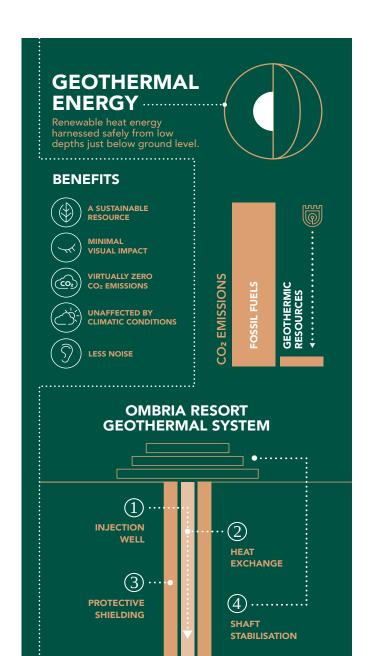
The marble used to decorate the hotel rooms, apartments and villas comes from the Estremoz quarries in the Alentejo region, and famous since the time of the Roman occupation of the Iberian Peninsula.



Geothermal and solar energy

As a true pioneer, Ombria Resort has invested in an innovative shallow geothermal system that works by transferring heat from the ground, in combination with reversible heat pumps. It is the largest installation of its kind in Portugal. The energy produced is used to air condition, cool and heat the hotel and villa facilities. A clean, risk-free, renewable energy source available at all times.

With more than 320 days of sunshine per annum, solar energy development is important to the Algarve's future. The innovative geothermal system will be based on a network of evacuated solar panels that produce hot water for the various facilities (including outdoor pools) and permit heat transfer to the geothermal system.

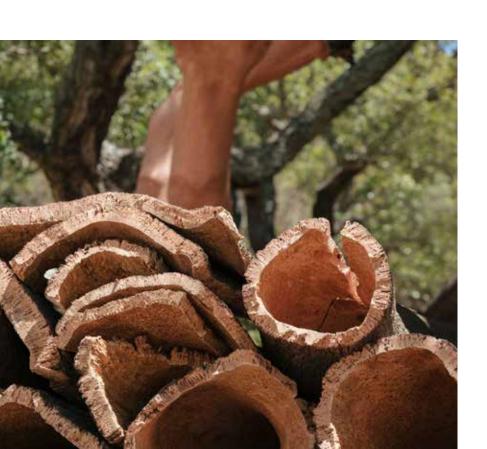




Safeguarding the regional agricultural heritage

Ombria Resort is taking shape on the lands of a large old agricultural property characterised by a rich heritage: three lime kilns, infrastructures to support agricultural activity, mines, wells, norias, 2.8 km of irrigation canals (levadas), four water mills and an oil press. An effort to preserve local heritage was particularly important during the construction phase to preserve the historic and structuring elements of its identity in the collective memory. Today, the old estate has been remarkably rehabilitated and features a small-scale irrigation system designed by farmers for growing cereals.

Ombria Resort's landscaping gives pride of place to endemic plant species: ash, holm oak, cork oak, Seville lavender, cistus, Mediterranean wild thyme, scrubland euphorbia, giant feather grass, rosemary, pedunculated lavender and wild olive. The objective being that Ombria Resort blends completely harmoniously into the landscape and becomes the natural extension of its environment.





Social and environmental responsibility

There is a strong desire in Ombria Resort's DNA to actively contribute to the local economy while preserving ancestral traditions: handicrafts, beekeeping, eau de vie distillation, etc. During the construction phase, the complex plans to hire an average of 140 workers per year, with a peak of 572 employees in 2020. When it is operational in early 2022, the workforce requirement will stabilise at 300 jobs. Beyond the employment opportunities offered to the local population, Ombria Resort hopes to attract new residents to this sparsely populated region.



Awards and accolades

European Property Awards 2020-2021:

Best Residential Development Portugal

European Property Awards 2019-2020:

Award Winner - Best Sustainable Residential Development, Portugal

European Property Awards 2018-2019:

Best Residential Development Portugal

– Best New Hotel Construction & Design
Portugal





Ombria Resort in Numbers

153 hectares - Total resort area

45 hectares - Total golf area

Eur. 300M - Total investment value

76 - Number of hotel rooms

65 - Number of Viceroy Residences

12 - Number of Alcedo Villas

6 - Number of hotel restaurants

5 - Number of heated swimming pools

About the Algarve

Population	450,000
Area	4,997 Km²
Coastal zone	150 km
Sectors of activity	Tourism, Distribution, Construction, Real Estate
Capital	Faro
Faro Airport	9 million passengers (2019)
Hospitality sales	1,08 billion
Hotel customers	4,2 million (2018)
Main towns/cities	Faro, Loulé, Portimão, Albufeira, Olhão
Loulé population	26,791
Signature golf courses	40+
Agriculture	Figs, almonds, oranges, carob seeds

Contacts

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