

OP Corporate Bank plc Green Bond Report

April 2023

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Independent Limited Assurance Report by KPMG Oy Ab

1 Introduction

OP Financial Group (“OP” or “the Group”) is the leading financial services provider in Finland and has a strong ambition to contribute to a sustainable future for people, businesses, and society. Strong of its long history of 120 years in supporting development of the Finnish society, OP Financial Group’s aim is to be a forerunner in responsibility and sustainability in the Finnish financial sector. The Group’s mission and values bind it to take care of the operating region – both locally and nationwide. One of OP’s core values is Responsibility, which is also embedded into OP’s strategy as Responsible Business became a strategic priority in 2021. Thus, corporate responsibility is an integral part of OP’s business, encompassing economic, social, and environmental responsibility.

The role of the financial sector in curbing climate change is particularly shown through financing and investment activities. Hence, we want together with our customers to enable change towards a more sustainable future. Mitigating climate change effectively requires seamless cooperation between all economic actors. OP Financial Group is committed to taking action to address the issue of climate change. The Group’s climate targets and the renewed Sustainability Programme are aligned with the Paris Agreement: OP aims to be carbon neutral in 2025 by having zero emissions from the used energy and fuels (Scope 1 and Scope 2), and by helping the supply chain

to reduce its emissions. In addition, we will halve the greenhouse gas emission intensity of investments and cut emissions by 25% in our corporate loan portfolios by 2030 compared to 2022. OP Corporate Bank is committed to carbon neutrality in its corporate loan portfolios, and in funds managed by OP Asset Management and OP Fund Management Company, by 2050. A similar goal has been set for OP cooperative banks’ corporate loans. In 2022, OP Financial Group joined the international Partnership for Carbon Accounting Financials (PCAF), which aims to develop and implement a harmonized approach to assessing and disclosing greenhouse gas emissions associated with customers’ loans and investments.

OP has signed several international commitments that guide the Group’s operations and is also involved in a range of initiatives that support climate, see our [Commitments and principles](#). OP is an active member in sustainable finance working groups and aims to contribute to the development of best market practices and standards related to sustainable finance.









OP Financial Group’s commitment to responsible business manner and understanding customers’ ESG risks better

were the key drivers for OP Corporate Bank in entering the Green Bond market. OP Financial Group has issued four Green Bonds: OP Corporate Bank’s EUR 500 million Green Bond in 2019 and the EUR 500 million senior non-preferred Green Bond issued in 2022, as well as the EUR 750 million and EUR 1,000 million Green Covered Bond issued by OP Mortgage Bank. By issuing Green Bonds, OP Corporate Bank supports the Group’s value-based strategy implementation and contributes to its mission.

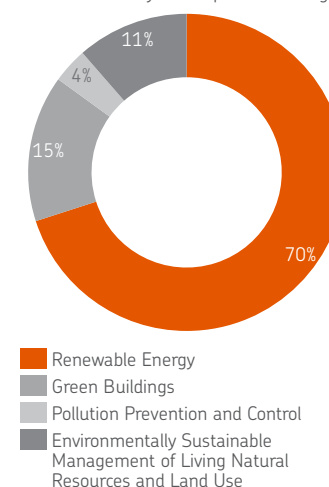


2 A summary of Green Bond Issuances and the estimated Green Bond Impacts

Impact snapshot – Green Bond Impacts are distributed for Bond 1 (XS1956022716) and Bond 2 (XS2436853035) per category.

Eligible sector	Estimated Green Bond Impact	Allocation per Green Bond Green Bond 1 / Green Bond 2	SDGs
Renewable energy (from mixed energy sources as outlined in the Green Bond Framework)	514,342.3 tCO ₂ e avoided	52% / 48%	 
	1,698.6 GWh of energy generated	53% / 47%	
	541.9 MW of energy capacity installed	51% / 49%	
Green Buildings	39,696.4 m ² of green certified building area and 18,825.8 m ² currently under construction	50% / 50%	
	2,936.7 tCO ₂ e avoided due to reduced energy consumption from electricity and district heating	50% / 50%	
Pollution Prevention and Control	16,643.3 tCO ₂ e avoided	0% / 100%	   
	118.6 GWh generated	0% / 100%	
	11.5 MW installed capacity	0% / 100%	
Environmentally Sustainable Management of Living Natural Resources and Land Use	61,550.2 hectares of certified forests	50% / 50%	
	65,853.9 tCO ₂ e in carbon sinks	50% / 50%	

Breakdown by use of proceeds category



3 OP Corporate Bank plc's Green Bonds

Green Bonds in brief

Issuer	OP Corporate Bank	OP Corporate Bank
Issuer Ratings	Aa3 (Stable) by Moody's / AA – by S&P	A3 (Stable) by Moody's / A (stable) by S&P
ISIN	XS1956022716	XS2436853035
EMTN Series Number	230	262
Nominal Amount	EUR 500 million	EUR 500 million
Issue Type	Senior unsecured fixed rate notes (Senior Preferred, Green Bond)	Green Senior non-preferred (SNP)
Use of Proceeds	Green eligible projects and businesses under the OP Financial Group Green Bond Framework 2018	Green eligible projects and businesses under the OP Corporate Bank Green Bond Framework 2022
Pricing Date	19 Feb 2019	20 Jan 2022
Issue Date	26 Feb 2019	27 Jan 2022
Maturity Date	26 Feb 2024	27 Jul 2027
Coupon (Annual)	0.375%	0.625%
Listing	Euronext Dublin	Euronext Dublin
Second Party Opinion	Sustainalytics	Sustainalytics

4 ESG integration in OP's corporate lending

OP Corporate Bank considers ESG (environmental, social and governance) themes as part of its credit decisions in accordance with the EBA (European Banking Authority) Guidelines on loan origination and monitoring. In the ESG analysis, corporate customers are assessed against sector-specific materiality framework in respect of the

ESG themes. For example, OP Corporate Bank assesses the companies' climate change actions from the following perspectives: the company's impact on climate change, the relevance of the company's measures to mitigate climate change, and the impacts of climate change on the company.

5 OP Corporate Bank's Green Bond Framework

The objective of issuing Green Bonds is to increase OP Group's investment in green and sustainable projects and initiatives. In 2018, OP Corporate Bank Group launched its first Green Bond Framework (OP Financial Group Green Bond Framework) in accordance with the ICMA Green Bond Principles and issued an inaugural Green Bond in 2019. The Green Bond Framework was updated in early 2022 (OP Corporate Bank Green Bond Framework). Further information on OP's sustainability profile, Green Bond Framework, Green Bond use of proceeds, process for project evaluation and selection, management of proceeds and reporting, is available on [OP's debt investor relations website](#).

OP Corporate Bank's Green Bond Framework ensures that its Green Bonds are used for low-carbon and climate resilient projects and investments, by financing green loans. An amount equal to the net proceeds of the Green Bonds will be used to finance or re-finance, in whole or in part, loans or investments. These loans or investments will promote the transition to low-carbon, climate-resilient and sustainable economies, in each case as determined by OP Corporate Bank in accordance with the Green Bond categories defined on next page.



The Green Bond Eligible Categories



Renewable Energy



Transmission of Energy



Energy Efficiency



Green Buildings



Pollution Prevention and Control
(including Sustainable Water
Management)



Environmentally Sustainable
Management of Living Natural
Resources and Land Use



Clean Transportation

OP has internal processes in place to systematically identify green loans that are eligible for Green Bonds. The processes include clear responsibilities within the OP Business Units. Each new potentially green loan is evaluated by the OP Corporate Bank's Analysts' dedicated ESG team against OP's internal sustainable finance policies and the Green Bond Framework.

The Green Bond register is approved by the Green Bond Committee once every quarter.

5.1 Green Bond register and assets allocated to Green Bond

The Green Bond register totalled EUR 1,630 million (70% Renewable Energy, 15% Green Buildings, 4% Pollution Prevention and Control and 11% Environmentally Sustainable Management of Living Natural Resources and Land Use¹) as at the end of December 2022. There were 61 corporate loans included in the Green Bond register, while the number of companies was 51.²

Green Bond 1 (XS1956022716) issued in 2019 amounted to EUR 500 million, which was fully allocated to green assets in accordance with the Green Bond Framework. (74% Renewable Energy, 15% Green Buildings and 11% Environmentally Sustainable Management of Living Natural Resources and Land Use¹).²

Green Bond 2 (XS2436853035) issued in 2022 amounted to EUR 500 million, which was fully allocated to green assets in accordance with the Green Bond Framework. (67% Renewable Energy, 15% Green Buildings, 7% Pollution Prevention and Control and 11% Environmentally Sustainable Management of Living Natural Resources and Land Use).²

There was a reserve of unallocated green assets worth EUR 630 million (70% Renewable Energy, 15% Green Buildings, 4% Pollution Prevention and Control and 11% Environmentally Sustainable Management of Living Natural Resources and Land Use¹) as at the end of December 2022.²



¹ In OP Green Bond Framework 2018 this category was named Sustainable Land Use.

² Waste to Energy projects are listed in different eligible sector categories between OP's Green Bond Frameworks. Thus, the impacts are split equally for both Green Bonds (1 & 2) depending on the eligible sector where Waste to Energy is allocated in each respective OP Green Bond Framework.

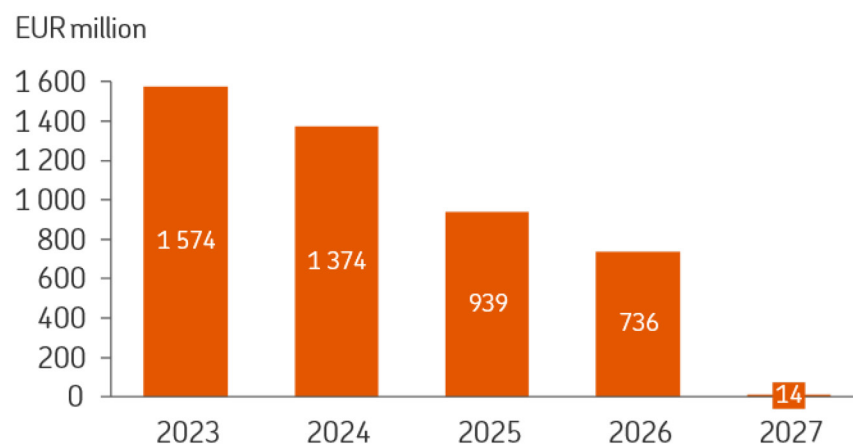
5.1.1 Assets included in the Green Bond register by eligible sector as at end- December 2022

	Portfolio, EUR million	Green Bond 1 (XS1956022716) EUR 500 million, EUR million	Green Bond 2 (XS2436853035) EUR 500 million, EUR million	Reservation, EUR million
Renewable Energy	1,141	368	332	441
Wind Power	415	127	127	161
Hydropower	658	202	202	254
Solar Energy	9	3	3	3
Waste to Energy ³	59	36	0	23
Green Buildings	244	75	75	94
Pollution Prevention and Control (Including Sustainable Water Management) ³	59	0	36	23
Environmentally Sustainable Management of Living Natural Resources and Land Use	186	57	57	72
TOTAL	1,630	500	500	630

³ Waste to Energy projects are listed in different eligible sector categories between OP's Green Bond Frameworks. Thus, the impacts are split equally for both Green Bonds (1 & 2) depending on the eligible sector where Waste to Energy is allocated in each respective OP Green Bond Framework.

5.1.2 Assets included in the Green Bond register by maturity, as at end-December 2022

In the chart below the maturity profile of the Green Bond register is presented. The pillars show the total assets of the register at the end of each respective year without new originations or refinancings.



In order to communicate the origination timeframe of the loans included in the Green Bond register, OP has chosen to report weighted average of time passed between the first withdrawal date of the loan and the reporting date. At year-end 2022, the average was 1,7 years.

5.2 Examples of business and projects financed



Lakiakangas III wind farm is now operational

Lakiakangas III Wind Farm is an 86 MW onshore wind power project located in Southern Ostrobothnia, Finland. The wind farm is developed and owned by CPC Finland and Helen. Helen's ownership stake in the project stands at 60% and CPC Finland's at 40% respectively. The project construction commenced in 2020 and subsequently entered into commercial operation in spring 2022. The Lakiakangas III wind farm consists of 20 wind turbines provided by Vestas Wind Systems.

The power generated from the Lakiakangas III wind farm is sold to Helen under a power purchase agreement with a contracted capacity of 86 MW. Wind power is at the core of Helen's climate strategy with the aim to achieve carbon neutral energy production by 2030.

With the completion of Lakiakangas III wind farm Helen now produces approximately 350 GWh of wind power annually which corresponds to about 8% of the electricity consumed in Helsinki.

OP Corporate Bank's total eligible signed loans in the Lakiakangas III wind farm amount up to approximately 65 million euros.



First school premises of Kumppanuuskoulut Oy completed – over 2,000 children started their studies in new facilities in August 2022

In 2020, the City of Espoo, Kumppanuuskoulut and YIT signed an agreement to implement a total of eight schools and day care centres with a new procurement model for the municipalities in Finland. The first three schools and a day care centre under the new model were completed during summer of 2022 and a total of 2,245 Espoo children started their autumn semester in the new schools.

The school premises completed in 2022 include Pohjois-Tapiola school, Nauriskaski school and the premises for the Perkkää school and youth centre and Nöykkiönniityn day care centre. The agreement also includes the Perkkää day care centre, Kilo school and day care centre and the primary school section of the Kuitinmäki school. The latter will be completed in 2023.

All completed premises have obtained EPC label A and RTS certification of four stars is already achieved for Pohjois-Tapiola school and Perkkää day care centre. The share of renewable energy in the sites exceeds 20% which is achieved through geothermal energy and solar panels that the schools have provisions for. Systematic maintenance activities together with maximized energy efficiency keep the properties' carbon footprint as low as possible. The E-value indicating energy efficiency exceeds the national requirement by about 35% at both sites.

After full completion, almost 4,000 pupils will have access to new education facilities. The aim is to achieve a four-star rating in the RTS environmental classification and EPC label A for all properties. OP Corporate Bank's total eligible signed loans amount to up to 35 million euros.







6 Estimated Environmental Impacts

6.1 Selected impact metrics and estimated total impacts per eligible sector

In accordance with ICMA Harmonized Framework for Impact Reporting, OP selected the key impact metrics to be used in reporting of estimated impacts of the Green Bonds. The table below illustrates bond-level (EUR 1,000 million) total impacts of the assets included in OP Corporate Bank's Green Bond register at end-December 2022 by eligible sector.

In general, the impacts are identical between the two bonds but slight reallocation between the two bonds is reflected due to allocation of Waste to Energy from Renewable Energy category (in Green Bond 1) to Pollution Prevention and Control category (in Green Bond 2). The impact metrics and estimated total impacts per eligible sector are presented in pages 12-14.





Eligible sector	Impact metric	Particulars	Estimated OP adjusted (see section 5.2) total impacts	Allocation per Green Bond Green Bond 1 / Green Bond 2	Most relevant SDGs
Renewable Energy (from mixed energy sources as outlined in the Green Bond Framework)	Greenhouse gas emissions avoided GWh of energy produced Installed capacities of assets	Wind	126,871.7 tCO ₂ e avoided 402.8 GWh generated 151.5 MW installed capacity	50% / 50%	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
		Solar	1,559.6 tCO ₂ e avoided 5.0 GWh generated 6.7 MW installed capacity	50% / 50%	
		Hydro	369,267.8 tCO ₂ e avoided 1,172.3 GWh generated 372.2 MW installed capacity	50% / 50%	
		Waste to Energy ⁴	16,643.3 tCO ₂ e avoided 118.6 GWh generated 11.5 MW installed capacity	100% / 0%	
In total			514,342.3 tCO ₂ e avoided ⁵	52% / 48%	
			1,698.6 GWh of energy generated ⁶	53% / 47%	
			541.9 MW of energy capacity installed	51% / 49%	

⁴ Waste to Energy projects are listed in different eligible sector categories between OP's Green Bond Frameworks. Thus, the impacts are split equally for both Green Bonds (1 & 2) depending on the eligible sector where Waste to Energy is allocated in each respective OP Green Bond Framework.










⁵ Actual figures were calculated using data provided by the companies. (See section 5.2)

⁶ Actual figures were calculated using data provided by the companies. (See section 5.2)

Eligible sector	Impact metric	Particulars	Estimated OP adjusted (see section 5.2) total impacts	Allocation per Green Bond Green Bond 1 / Green Bond 2	Most relevant SDGs
Green Buildings	Square meters of area under green building certification e.g., BREEAM ⁷ and LEED ⁸	BREEAM (at least Very good)	9,838.1 m ² certified and 6,172.2 m ² under construction 992.5 tCO ₂ e avoided	50% / 50%	 
	Greenhouse gas emissions avoided due to reduced energy consumption (estimated data)	LEED (at least Gold)	9,340.2 m ² certified and 8,068.4 m ² under construction 151.7 tCO ₂ e avoided	50% / 50%	
		RTS certification (at least 3 stars)	10,401.5 m ² certified and 3,934.6 m ² under construction 621.1 tCO ₂ e avoided	50% / 50%	
		EPC label A	10,116.6 m ² certified and 650.6 m ² under construction 1,171.5 tCO ₂ e avoided	50% / 50%	
In total			39,696.4 m ² of green certified building area and 18,825.8 m ² currently under construction (meeting the certification level requirements outlined in the Green Bond Framework) 2,936.7 tCO ₂ e avoided due to reduced energy consumption from electricity and district heating	50% / 50%	

⁷ BREEAM (Building Research Establishment's Environmental Assessment Method) is the world's leading sustainability assessment method for master planning projects, infrastructure and buildings (Source: BREEAM; What is BREEAM?, <https://www.breeam.com/>)

⁸ LEED, or Leadership in Energy and Environmental Design, is the most widely used green building rating system in the world (Source: U.S. Green Building Council; LEED rating system, <https://new.usgbc.org/leed>).

Eligible sector	Impact metric	Particulars	Estimated OP adjusted (see section 5.2) total impacts	Allocation per Green Bond Green Bond 1 / Green Bond 2	Most relevant SDGs
Pollution Prevention and Control (including Sustainable Water Management)	Greenhouse gas emissions avoided GWh of energy produced Installed capacities of assets	Waste to Energy ⁹	16,643.3 tCO ₂ e avoided 118.6 GWh generated 11.5 MW installed capacity	0% / 100% 0% / 100% 0% / 100%	   
Environmentally Sustainable Management of Living Natural Resources and Land Use	Hectares under forestry certification e.g., FSC ¹⁰ and PEFC ¹¹ Carbon sinks ¹²	Sustainable forestry	61,550.2 hectares of certified forests 65,853.9 tCO ₂ in carbon sinks	50% / 50%	    

⁹ Waste to Energy projects are listed in different eligible sector categories between OP's Green Bond Frameworks. Thus, the impacts are split equally for both Green Bonds (1 & 2) depending on the eligible sector where Waste to Energy is allocated in each respective OP Green Bond Framework.

¹⁰ The Forest Stewardship Council – FSC – promotes environmentally appropriate, socially beneficial, and economically viable forest management all over the world (Source: FSC – Forest Stewardship Council, <https://fi.fsc.org/fi-fi/fsc-in-english/>).

¹¹ PEFC (Programme for the Endorsement of Forest Certification) is an international forest certification system promoting ecologically, socially, and economically sustainable forestry throughout the world (Source: PEFC, <https://pefc.fi/english/>).

¹² Carbon sinks are calculated based on annual carbon increments in forest growing stock (including trunks, crowns, and roots) and converted to carbon dioxide equivalents (CO₂e) according to atomic mass.

6.2 Calculation methods and assumptions used for estimating the impacts

The table below seeks to transparently illustrate calculation method for OP Green Bonds' total impacts. OP's share of lending to assets is calculated as follows: for pure players, we have considered total equity and debt for the corporate, and for project financing we have considered OP's share of lending of the financed project.

In this year's OP Green Bond Impact Report, we have opted to utilize a more precise client-specific figure in calculating OP's share of lending to the assets¹³. The second column assigns a weight for the Green Bonds as a proportion of the Green Bond register (please see footnotes for further clarification). The third column is a multiplication of the two weights which indicates the impact allocated for the Green Bonds as illustrated in the previous table (section 6.1).



OP's share of lending to the assets	Green Bond's share of the Green Bond register ¹⁴	Total share of impact for OP's Green Bonds
Varies by client	61,4%	OP's share of lending to the asset x Green Bonds' share of the Green Bond register

¹³ Previous years we have used average share of lending per eligible sector.

¹⁴ This percentage adjusts the Green Bonds' share of financing as part of the portfolio-level impacts (EUR 1,000 million / EUR 1,629,9 million = 61,4%).

The original impact figures have been retrieved from the owners of the underlying assets. The calculations are based on the most recent data available at the time of preparing this report. It is to be noted that the calculations always include some level of uncertainty due to e.g., differences in data quality which cannot be entirely ruled out. OP has sought to provide transparent data for investors relating to the shares of impact from the Green Bonds. The logic for calculating annual CO₂-avoidance from the assets follows the Nordic Public Sector Issuers (NPSI): Position Paper on Green Bonds Impact Reporting guidelines¹⁵.

For calculating the estimated CO₂ emissions avoided for Renewable Energy we have chosen the 315 gCO₂/kWh baseline¹⁶ as recommended in the NPSI guidelines. It is noteworthy that the NPSI guidelines have not been updated after 2020 and thus do not precisely reflect the

current Nordic market. The NPSI guidelines are utilized in OP's calculations as it provides comparability to OP's previous reports and the guidelines are still widely used within Nordic issuers. For district heating we have used the Finnish national emission factor as average of the last three statistical years available (2019-2021) of 158 gCO₂/kWh¹⁷.

For production of other forms of energy than electricity we have used figures used by the producer. For the sake of clarity, we have assumed that assets within Renewable Energy are carbon free¹⁸. For emissions avoided in the Green Buildings category we have examined both electricity use and heating. To do that, we have considered relevant local emissions baselines for district heating. Finally, the avoided emissions are adjusted for the Total share of Impact as illustrated in the table on the previous page.

¹⁵ Nordic Public Sector Issuers; Position Paper on Green Bonds Impact Reporting, February 2020 (Nordic Public Sector Issuers; Position Paper on Green Bonds Impact Reporting)

¹⁶ This represents the EU Mainland grid factor including Norway as a default baseline for accounting and disclosure of electricity. We have opted to follow NPSI's suggestion for the baseline as the Nordic electricity market is interconnected with the European market.

¹⁷ Motiva (national emission factor for district heating in Finland)

¹⁸ As such, emissions avoided are calculated as follows (Y represents the amount of electricity generated or saved): Y kWh electricity generated X 315 gCO₂/kWh = Y X 315 gCO₂e avoided

7 External Review and Verification

OP engaged KPMG Oy Ab to issue an independent limited assurance on its Green Bond Report. The scope of this limited assurance was the use of proceeds of the Green Bond. Please see appendix for the limited assurance report.

8 Second Party Opinion Annual Review

OP Corporate Bank engaged Sustainalytics to issue an Annual Review following its Second Party Opinion initially published in 2020, which includes assessment of OP's Green Bond Report, including impact reporting. The Second Party Opinions issued by Sustainalytics are available on [OP's debt investor relations website](#).

Contacts



Head of Investor Relations

Sanna Eriksson

Tel. +358 10 252 2517
sanna.eriksson@op.fi



Head of ESG, OP Corporate Bank

Asko Siintola

Tel. +358 40 767 2261
asko.siintola@op.fi



IR ESG Officer, Debt Investor Relations

Sanna Auvinen

Tel. +358 40 542 7982
sanna.auvinen@op.fi

For OP Financial Group's and issuing entities' financial reports and other publications, please visit the [Debt IR website](#).



KPMG Oy Ab
Töölönlahdenkatu 3 A
PO Box 1037
00101 Helsinki
FINLAND

Telephone +358 20 760 3000
www.kpmg.fi

Independent Assurance Report to the Management of OP Corporate Bank

We have been engaged by the Management of OP Corporate Bank to provide limited assurance on the use of proceeds and eligibility in OP Corporate Bank Green Bond Report dated April 2023 (hereafter “Report”).

Management's responsibilities

The Management of OP Corporate Bank is responsible for the preparation and presentation of the Report in accordance with the reporting criteria, i.e. OP Corporate Bank's *Green Bond Framework*. The Management is also responsible for producing a Report that is free from material misstatement.

Our responsibilities

Our responsibility is to carry out a limited assurance engagement and to express a conclusion based on the work performed. The scope of our assignment is the use of proceeds and eligibility in the Report. Our assignment is limited to the historical information presented in the Report and does not encompass earlier periods or future-oriented tasks. We conducted our assurance engagement on the Report in accordance with International Standard on Assurance Engagements (ISAE) 3000 (Revised), *Assurance Engagements other than Audits or Reviews of Historical Financial Information*, issued by the International Auditing and Assurance Standards Board IAASB. This Standard requires that we plan and perform the engagement to obtain limited assurance about whether the Report is free from material misstatement.

KPMG Oy Ab applies International Standard on Quality Management ISQM 1 which requires the firm to design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

We have complied with the independence and other ethical requirements of the International Ethics Standards Board for Accountants' International Code of Ethics for Professional Accountants, (including International Independence Standards) (IESBA Code), which is founded on fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional behavior.

Procedures performed

A limited assurance engagement on the Report consists of making inquiries, primarily of persons responsible for the preparation of information presented in the Report, and applying analytical and other evidence gathering procedures, as appropriate. In the engagement, we have performed the following procedures, among others:

- Interviewed relevant staff responsible for providing the Report;



- Assessed the application of OP Corporate Bank's *Green Bond Framework* reporting principles in the presentation of the Report;
- Assessed data management processes, information systems and working methods used to gather and consolidate the Report;
- Reviewed the presented Report and assessed its quality and reporting boundary definitions and;
- Assessed the Report's data accuracy and completeness through a review of the original documents and systems on a sample basis;

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Inherent limitations

Inherent limitations exist in all assurance engagements due to the selective testing of the information being examined. Therefore fraud, error or non-compliance may occur and not be detected. Additionally, non-financial data may be subject to more inherent limitations than financial data, given both its nature and the methods used for determining, calculating and estimating such data.

Conclusion

Our conclusion has been formed on the basis of, and is subject to, the matters outlined in this report.

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

Based on the procedures performed and the evidence obtained, as described above, nothing has come to our attention that causes us to believe that the Information subject to the assurance engagement is not prepared, in all material respects, in accordance with OP Corporate Bank's *Green Bond Framework*.

Helsinki, 25 April 2023

KPMG Oy Ab

Juha-Pekka Mylén
Authorised Public Accountant

Tomas Otterström
Partner, Advisory