



# No consideration of adverse impacts of investment advice on sustainability factors

This document describes in accordance with the EU SFDR act (2019/2088) article 4(5b), why OP Corporate Bank plc (LEI: 549300NQ588N7RWKBP98) does not consider adverse impacts of investment decisions on sustainability factors in its investment advice.

Adverse sustainability impacts are negative impacts on sustainability factors, such as the environment, society and employees, respect for human rights, and anti-corruption and anti-bribery matters. Business activities can have adverse impacts on the environment and society. These impacts include carbon emissions and human rights violations.

The OP Markets function of OP Corporate Bank plc provides investment advice on interest, currency and commodity derivatives for hedging purposes. When creating their investor profile, the client can require that principal adverse sustainability impacts are considered in the products recommended to them. However, OP Corporate Bank plc's investment-advice product range does not currently include products taking account of such impacts.

Date	Version	Changes
1.1.2023	1.0	First version
26.3.2024	1.1	Revised scope and minor technical clarifications to the statement.
11.4.2025	1.2	Editorial changes. Separated into three different documents: insurance advice, investment advice and OP Corporate Bank plc's statement. No subject matter changes.