



### Basic information

Fund category Balanced funds

Morningstar category EUR Moderate Allocation - Global

#### Share class

OP-Moderate A (Acc.)

### ISIN

FI4000036108

#### Benchmark index

composite benchmark, see the fund prospectus for details

Start date	8.3.2012
SFDR Article	8
Share value	174,92 EUR
Fund size	2 682,9 MEUR
Ongoing costs	1,45 %

### Fees

0,00 %
0,00 %
1,25 %
no

Owner-customer benefits for a private customer:

- accumulates OP bonus

Risk measures, 3y	Fund	Index
Alfa	-2,5	
Beta	1,0	
Information ratio	-2,2	
Sharpe ratio	0,7	1,0
Active risk	1,2	
Volatility	7,3	7.3

# Risk level

Lower risk

Higher risk 5 4



### Portfolio

#### Share value



Registered domiciles Historical returns after fees Fund Index

1 month 2.5 % 2.4 % 4,2 % 4,5 % 3 months 10.1 % 10.2 % 6 months 4,9 % Year-to-date 6.5 % 7,8 % 9,7 % 1 vear 3 years p.a. 8,2 % 10.7 % 5 years p.a. 5,7 % 7,3 % 10 years p.a. 3,6 % 6,3 %



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2,9 %

#### Allocation

#### 55,3 % United States 36.7 % **Equities** 7,1 % 42,2 % Fixed Income France 6,2 % Real Estate 0.0 % Germany 4,7 % -0.2 % Other Japan 4.3 % United Kingdom Cash 2.6 % 3.6 % Loans Italy 3,2 % Sweden 3,0 % Finland

Spain

Largest regions

### Largest holdings



# OP-Moderate Fund

31.10.2025





OP-Moderate Fund is a balanced fund investing its assets in the global fixed-income and equity markets. In the base scenario, the fund invests 50% of its assets in the fixed-income markets and 50% in the equity markets. The proportion of fixed-income investments may range between 30–70 % and equity investments between 30–70 %. The fund's investments are primarily made through other funds. The fund may use derivatives instruments in its investment activities to hedge against market fluctuations, to replace direct investments and to otherwise promote efficient portfolio management. Primarily derivatives are used in equity and interest-rate risk management. The Fund diversifies its investments on a broad basis among various companies and bonds, since the investments are mainly implemented using funds.

The Fund promotes environmental and social characteristics and, to ensure it, uses environmental, social and governance (ESG) analysis and excludes certain investments. For more information about the ESG methods used, see the fund prospectus. The "do no significant harm" principle applies only to those investments underlying the fund that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this fund do not take into account the EU criteria for environmentally sustainable economic activities.



Ville Pekkala





Exclusion

Active ownership

Violation of international standards

Thematic impact

The fund follows OP Asset Management's principles for responsible investment. The consideration of responsibility in the investment analysis and decision making provides additional information in addition to the traditional financial and market information. The significant aspects of responsibility can in the long run affect the financial success of the investment objects and thus the return.

The fund excludes from its active, direct investments manufacturers of controversial weapons, mining companies that produce coal, electricity companies that use charcoal and companies that have violated international standards, and which have not been susceptible to impact. The list of excluded investment items is OP's funds participate in domestic and foreign general meetings in accordance with OP Fund Management Co's Ownership Policy, which takes responsibility into account. All in all, OP's funds participate annually in more than one thousand general meetings. OP Funds utilize the Annual General Meetings Institutional Shareholder Services Annual General Meeting analysis.

International standards, such as the UN Global Compact, set the minimum level of responsible business operations. OP Asset Management affects through OP funds that make active, direct investments such companies that are considered to have violated international standards. The goal is to get companies that have violated the standards to change their business and start to comply with the international standards in their business. We use external service provider to identify violations of international standards.

OP Asset Management also affects companies through various themes of responsibility, such as issues related to climate change.

Read more about the OP Funds' practical ownership influence in the overview of responsible investment that is published twice a year.

Further details on responsible investments are available on our web page.



ESG Rating	L A	Carbon intensity	8/,8	G
		gree	nhouse gas emissions in	
ESG score	6,9		tonnes / turnover (\$M)	R
Environment (E)	6,8			Ε
Social (S)	5,2			Ε
Governance (G)	5,9	Coverage	81,8 %	C
				S

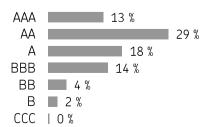
The ESG Score indicates how well the companies included in the portfolio take account of the risks and opportunities related to environmental concerns, social dioxide intensity. The carbon footprint takes concerns and corporate governance concerns relative to their sector. The companies are scored from 0 to 10 and then divided into seven ESG Ratings (AAA-CCC). The higher the score, the better the companies included in the portfolio has prepared for ESG risks and opportunities.

The portfolio's carbon intensity is the weighted average of the portfolio companies' carbon into account companies' greenhouse gas emissions in tonnes at level 1 and level 2 in relation to the company's turnover (million dollars).

Green revenues	8,6 %
Renewable energy Energy efficiency Environmentally friendly	0.9 % 6,1 %
construction Sustainable use of wate	0,9 %
resources Prevention of pollution	0,2 % 0,3 %

The portfolio's green revenues examines how the portfolio companies' products and services have an impact on the environment. The number describes the proportion of products and services with a positive environmental impact on portfolio companies' turnover.

Distribution of companies' ESG rating



Source: MSCI ESG Research

The portfolio's ESG analysis in relation to reference portfolios

	ESG	Carbon intensity	Green revenues
Portfolio	6,9	87,8	8,6
World	6,6	112,3	10,1
Europe	7,7	85,3	4,4
Finland	9,0	66,1	8,1

## OP-Moderate Fund





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