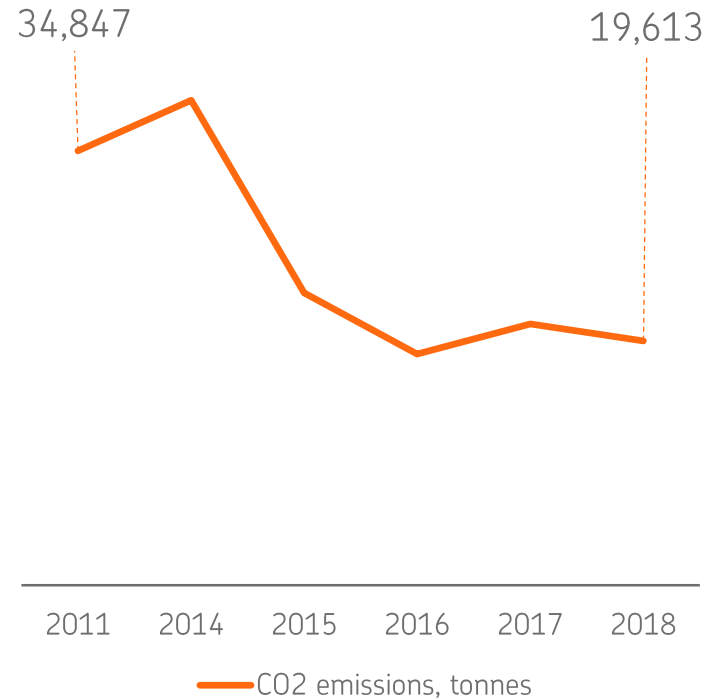


OP's target is to  
create carbon-positive  
handprint in 2025

Emissions from our own operations  
have fallen by

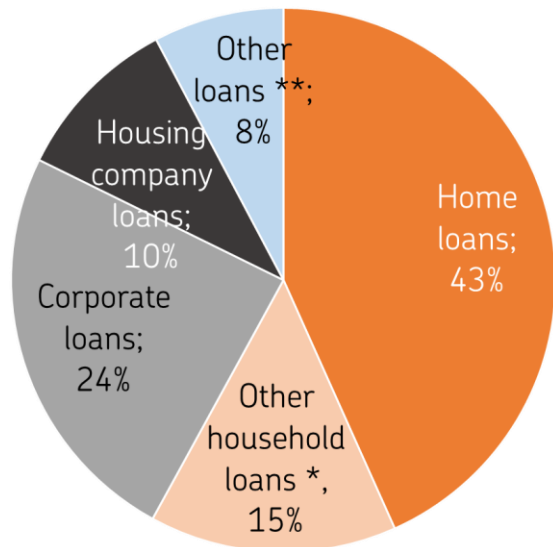
44%

since 2011



# Energy efficiency is important to OP

€91.0 bn Loan portfolio breakdown,  
30 Sep 2019, %



OP is Finland's leading provider of  
home and corporate loans.

Market share in home loans, %

39.5%

Market share in corporate loans

39.6%

\* Other household loans include loans for holiday houses, consumer loans, student loans etc.

\*\* Other loans include loans to financial institutions, public sector, non-profit organisations and customers abroad

# Greening the loan portfolio

## Sustainability linked loans

Corporate loan, where the interest margin is linked to company specific sustainability targets

## Energy renovation for housing companies

Energy renovation service for housing companies, which is aimed at increasing the energy efficiency of buildings and reducing CO2 emissions