



# Statement on the principal adverse sustainability impacts of investment decisions

At OP Financial  
Group  
June 2023



## Statement on the principal adverse sustainability impacts of investment decisions

### Version history

Applied (date)	Version	Changes
30 June 2021	1.0	Consideration of Principal Adverse Sustainability Impacts in Investing and Insurance Operations
28 June 2023	2.0	Added a list of indicators (including indicators applied to investments in nations and supranational organisations and property investments).
22.12.2023	2.1	Updated results for indicators 6, 8 and 9 in the Table 1.

**Financial market participant:** Businesses under OP Financial Group listed in Appendix 1.

### Summary

OP Financial Group acknowledges the principal adverse impacts its investment decisions have on sustainability factors. This report is OP Financial Group's combined statement on the principal adverse sustainability impacts. This statement on the principal adverse sustainability impacts covers the reference period from 1 January 2022 to 31 December 2022.

This statement shall be issued in the manner required by the Sustainable Finance Disclosure Regulation, SFDR (2019/2088, Article 4). Reports related to the indicators of adverse impacts during the reference period are presented in Table 1 in Appendix I of the SFDR's Delegated Regulation (EU 2022/1288). This statement is reviewed annually.

This statement also describes the principles applied at OP Financial Group in relation to the identification and prioritisation of principal adverse sustainability impacts and how these principles are kept up to date and applied. The following financial market participants of OP Financial Group apply these principles:

- OP Asset Management Ltd (OP Asset Management)
- OP Fund Management Company Ltd (OP Fund Management Company)
- OP Life Assurance Company Ltd (OP Life Assurance Company)
- OP Bank Group Pension Foundation
- OP cooperative banks that offer discretionary investment management, and
- OP Real Estate Asset Management Ltd (OP Real Estate Asset Management).

OP Fund Management Company, OP Life Assurance Company, OP Bank Group Pension Foundation and OP cooperative banks that offer discretionary investment management have outsourced their investment operations for the most parts to OP Asset Management. The portfolio management of funds managed by OP Fund Management Company has been outsourced to OP Asset Management, OP Real Estate Asset Management and some portfolio managers outside of OP Financial Group.

OP Financial Group acknowledges the principal adverse sustainability impacts (PAI) and monitors them systematically in their investment operations. Principal adverse impacts on sustainability are regularly analysed by screening all investments for the metrics mentioned in Table 1.

## 1. Description of the principal adverse sustainability impacts

Sustainability factors refer to environmental, social and employee matters, respect for human rights, and anti-corruption and anti-bribery matters. Companies included in the portfolio may have adverse impacts on sustainability factors through their economic activities. OP Asset Management aims to make transparent the adverse sustainability impacts that the business operations may have on the environment or society. The principal adverse sustainability impacts are considered by analysing and screening investment products with the key PAI indicators for climatic, environmental and social impacts, and for real estate investments, OP Real Estate Asset Management acknowledges the PAI indicators applied for investment in real estate assets (see Table 1). The table also includes a description of the current and planned measures and goals to prevent and/or reduce adverse sustainability impacts.

Table 1 \*

## Indicators applied for investment in companies as investment products

Sustainability indicator describing the level of harm	Metric	Impact [year n] ** ***	Impact [year n-1]	Description	Measures taken and the measures planned and goals set for the next reference period
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## INDICATORS RELATED TO THE CLIMATE AND OTHER ENVIRONMENTAL FACTORS

Greenhouse gas emissions	1. Greenhouse gas emissions	Scope 1 - greenhouse gas emissions	4,582,684 tCO <sub>2</sub> e (75%)			<p><b>ESG analysis:</b> OP Asset Management has monitored the carbon footprint of investments since 2015. The weighted average of the carbon intensity of OP funds has decreased by 25% since 2019. OP Asset Management is committed to promoting the Paris climate goals and achieving net zero emissions from investments by 2050, and it has announced its goal as part of the international Net Zero Asset Managers initiative. A concrete intermediary goal for equity and fixed income investment is to cut the combined carbon intensity of OP funds by half by the end of 2030 in comparison with the level of 2019.</p> <p>We use climate metrics in investment operations as part of the corporate analysis. This contains indicators that allow us to model the Paris Agreement's warming goals for investment products, and information on the emissions reduction goals of the target companies.</p> <p><b>Exclusions:</b> OP Asset Management excludes all direct, active investment in companies where over 20% of production's turnover is dependent on coal or coal-based energy. In addition to general exclusion rules, Articles 8 and 9 funds do not invest in companies whose principal</p>
		Scope 2 - greenhouse gas emissions	1,167,393 tCO <sub>2</sub> e (75%)			
		Scope 3 - greenhouse gas emissions	33,399,936 tCO <sub>2</sub> e (62%)			
		Total greenhouse gas emissions	39,150,013 tCO <sub>2</sub> e			
	2. Carbon footprint	Carbon footprint	772.03 tCO <sub>2</sub> e/€M			
	3. Intensity of greenhouse gas emissions of companies we have invested in	Intensity of greenhouse gas emissions of companies we have invested in	844.02 tCO <sub>2</sub> e/€M (66%)			
	4. Responsibility related to companies that operate in the field of fossil fuels	Share of investment in companies that operate in the field of fossil fuels	5.1% (76%)			
	5. Share of the use and production of nonrenewable energy	Share of the use of nonrenewable energy and the production of non-renewable energy in the companies we have invested in compared with renewable sources of energy, expressed as percentages of the total amount of energy sources	76% (68%)			

	6. The intensity of energy consumption per area that has a significant climate impact	Energy consumption as gigawatt-hours per million euros produced by the companies we have invested in calculated per area that has a significant climate impact	<p>NACE sector A (Agriculture, forestry and fishing) 0,2 GWh /m€ (18%)</p> <p>NACE sector B (Mining and quarrying) 4,5 GWh /m€ (79%)</p> <p>NACE sector C (Manufacturing) 1,4 GWh /m€ (90%)</p> <p>NACE sector D (Electricity gas steam and air conditioning supply) 5,9 GWh /m€ (60%)</p> <p>NACE sector E (Water supply; sewerage, waste management) 2,0 GWh /m€ (72%)</p> <p>NACE sector F (Construction) 0,8 GWh /m€ (60%)</p>			<p>business is in unconventional oil and gas extraction. Investments in coal will be gradually phased out by 2030.</p> <p><b>Active ownership:</b> The goal is that by the end of 2025, all companies we have invested in and that have been identified as having a high climate risk are covered by concrete engagement measures. This includes either voting at shareholders' meetings, direct dialogue or a collective engagement initiative in which OP Asset Management is actively involved for the company in question.</p>
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			<p>NACE sector G (Wholesale and re-tail trade repair of motor vehicles and motorcycles) 0,6 GWh /m€ (79%)</p> <p>NACE sector H (Transportation and storage) 1,1 GWh /m€ (54%)</p> <p>NACE sector L (Real estate activities) 1,7 GWh /m€ (56%)</p>			
Biological diversity	7. Functions that have a negative impact on areas with sensitive biological diversity	Share of companies we have invested in that have locations or functions in areas with sensitive biological diversity or near them and where the functions of these companies have a negative impact on such an area	0.05% (76%)			<p><b>ESG analysis:</b> A primary analysis of the sector-specific dependencies on natural capital and important ecosystem services has begun, and a plan for further action will be ready in 2023.</p> <p>OP Asset Management has also signed a statement that urges the participants of UN's biodiversity conference to agree on global goals to stop biodiversity loss.</p> <p><b>Active ownership:</b> OP Asset Management supports the investor initiative to mitigate deforestation and focus on biodiversity loss (IPDD – Investor Policy Dialogue on Deforestation).</p>
Water	8. Emissions to water	The weighted average of emissions to water caused by companies we have invested in as tons per million euros invested	12,3 t/€M (20%)			<p><b>ESG analysis:</b> In terms of water, we monitor the amount of wastewater from industrial activities as well as how companies' activities focus on areas of scarce water resources for those sectors where it is relevant.</p>

Waste	9. Amount of hazardous waste and radioactive waste	The weighted average of hazardous waste and radioactive waste caused by companies we have invested in as tons per million euros invested	0,7 t/€M (35%)			<b>ESG analysis:</b> The amount of hazardous waste caused by the companies' operations will be assessed as part of a portfolio-specific ESG analysis in those areas of operation where it is relevant.
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## INDICATORS RELATED TO SOCIAL AND EMPLOYEE MATTERS, RESPECT FOR HUMAN RIGHTS, AND ANTI-CORRUPTION AND ANTI-BRIBERY MATTERS

Social and employee matters	10. Violations of the UN's Global Compact principles and the operating instructions for multinational companies issued by the Organisation for Economic Co-operation and Development (OECD)	Share of investment in companies that have been part of a violation of the UN's Global Compact principles or the operating instructions for multinational companies issued by the OECD	0.3% (76%)			<b>ESG analysis:</b> OP has signed the principles of the UN Global Compact initiative. Potential investments are screened regularly for possible violations of international norms. <b>Active ownership:</b> If a norm violation is detected, we will begin an advocacy process with the company. As a last resort, the company will be excluded from investment.
	11. Lack of processes and mechanisms to monitor that the UN Global Compact principles or the OECD's operating instructions for multinational companies are followed	Share of companies we have invested in that have no operating principles for monitoring adherence to the UN Global Compact principles or the OECD's operating instructions for multinational companies or handling systems for problems or complaints for intervening with violations of UN's Global Compact principles or the OECD's operating instructions for multinational companies	28.8% (76%)			<b>ESG analysis:</b> OP has signed the principles of the UN Global Compact initiative. When screening for investment, we identify those companies that have gaps in their principles and/or are not in line with the principles.
	12. Wage differentials between genders not evened	The unadjusted gender pay gap in the companies we have invested in	12.72% (11%)			<b>ESG analysis:</b> At the moment, data coverage is too low. We have acquired an indicator from an external service provider who is trying to improve the data coverage. The poor data coverage is due to the fact that only a few companies report on this indicator.

	13. Gender diversity in the Board of Directors	The average share of female Board members in relation to the male members in the companies we have invested in presented as percentages of all Board members	34.22% (74%)			<p><b>ESG analysis.</b> OP Asset Management monitors the gender distribution of the boards of companies we have invested in and, if needed, reviews the company further if its Board does not acknowledge gender diversity.</p> <p><b>Voting at shareholders' meetings:</b> Gender diversity improves a company's management, attracts talent and develops human capital, which also creates value for stakeholders and society. Gender diversity is one of the main topics when we vote in general meetings of both domestic and foreign listed companies.</p>
	14. Exposure to a risk related to controversial weapons (antipersonnel mines, cluster bombs, chemical weapons and biological weapons)	Share of companies we have invested in that participate in the production or sale of controversial weapons	0.02% (76%)			<p><b>Exclusions:</b> OP Asset Management excludes all controversial weapons entirely from its investment.</p>

#### Indicators applied to investment in governments and supranational organisations

Sustainability indicator describing the level of harm		Metric	Impact [year n]	Impact [year n-1]	Description	Measures taken and the measures planned and goals set for the next reference period
Environment	15. Greenhouse gas intensity	Intensity of greenhouse gas emissions of countries we have invested in	308.44 tCO <sub>2</sub> e/€M (79%)			<p><b>ESG analysis:</b> OP Asset Management is committed to promoting the Paris climate goals and achieving net zero emissions from investments by 2050, and it has announced its goal as part of the international Net Zero Asset Managers initiative. As for government bond investments, we monitor the greenhouse gas intensity of governments.</p>



Social	16. Countries invested in that have committed a violation of social code regulations	Number of countries invested in (absolute number and a relative number divided by all invested countries) that have committed a violation of international fundamental and general treaties, the United Nations' principles or social code regulations under international legislation	8 8% (79%)			OP Asset Management complies with sanctions by different international bodies such as the EU, UN and USA. Investments are screened in accordance with these sanctions lists.
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#### Indicators applied to investment in real estate assets

Sustainability indicator describing the level of harm		Metric	Impact [year n]	Impact [year n-1]	Description	Measures taken and the measures planned and goals set for the next reference period
Fossil fuels	17. Exposure to a risk related to fossil fuels through real estate assets	Share of investment in such real estate assets that relate to the recovery, storage, transport or production of fossil fuels	1.7%		****	The funds or portfolios of asset management customers managed by OP Real Estate Asset Management contain no real estate units that relate to the recovery, storage, transport or production of fossil fuels. Investing in such a real estate unit is not the strategy of funds. Instead, the funds or asset management customers have owned four real estate units in the reference period which a service station operator has rented (retail sales of petrol to consumers). These units have been acknowledged in this PAI metric. There are no past or planned action related to these, and there can be tenants retailing fuels in future too. The PAI metric in question is monitored annually. The metric does not acknowledge investment in plots or forest estates that are not exposed to a risk related to fossil fuels either.
Energy efficiency	18. Exposure to a risk related to	Share of investment in energy inefficient real estate assets	63.4%		****	The average energy class of real estate units owned by the funds is monitored annually. In

	energy inefficient real estate assets					connection to new acquisitions, the funds have an energy efficiency target (energy class C or better), and the funds acknowledge investment that improves energy efficiency in the construction phase. The funds will investigate which real estate units are the most energy inefficient and devise a plan to improve energy efficiency.
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ADDITIONAL INDICATORS RELATED TO THE CLIMATE AND OTHER ENVIRONMENTAL FACTORS

Indicators applied for investment in companies as investment products

Emissions	4. Investment in companies that have no initiatives for reducing carbon emissions	Share of companies we have invested in that have no initiatives to reduce carbon emissions in accordance with the Paris Agreement	44.88% (74%)			<p><b>ESG analysis:</b> OP Asset Management is committed to promoting the Paris climate goals and achieving net zero emissions from investments by 2050. We use climate metrics in investment operations as part of the corporate analysis. This includes indicators that allow us to model the Paris Agreement's warming goals for investment products, and information on the emissions reduction goals of the target companies.</p> <p><b>Active ownership:</b> The goal is that by the end of 2025, all companies we have invested in and that have been identified as having a high climate risk are covered by concrete engagement measures. This includes either voting at shareholders' meetings, direct dialogue or a collective engagement initiative in which OP Asset Management is actively involved for the company in question.</p>
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ADDITIONAL INDICATORS RELATED TO SOCIAL AND EMPLOYEE MATTERS, RESPECT FOR HUMAN RIGHTS, AND ANTI-CORRUPTION AND ANTI-BRIBERY MATTERS

Indicators applied for investment in companies as investment products

Human rights	14. Number of cases identified that relate to severe human	Number of cases related to severe human rights issues and violations connected to companies we have invested in on the basis of a weighted average	0.001 (74%)			<p><b>ESG analysis:</b> Investment screening seeks to identify investment options that have a significant number of identified cases related to human rights violations, and if need be, we will start monitoring the company closer.</p>
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	rights issues and violations					
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\* Data source MSCI

\*\* The number in brackets indicates how extensive the data is (%)

\*\*\* The results were calculated as an average of quarters

\*\*\*\* The impact has been calculated based on the owned investment products and current net values at the end of the reference period.

## 2. Description of the operating principles for identifying and prioritising principal adverse sustainability factors

The Board of Directors of OP Asset Management Ltd has approved the operating principles for identifying and prioritising principal adverse sustainability factors as described in this document on 6 June 2023. The management bodies of OP Financial Group's other financial market participants have approved the operating principles as described in this document on the dates listed in Appendix 1. The need to update the principles is assessed annually.

### Information on how the responsibility for the implementation of these operating principles has been distributed in the strategies and operations of organisations

OP Asset Management has organised responsible investment, including the implementation of these operating principles, in a way that allows appropriate decision-making, monitoring, management of risks and conflicts of interest and remuneration. These operating principles are approved by the Board of OP Asset Management and the governing bodies of the financial market participants mentioned in Appendix 1. Decisions in line with the priorities are made by the Committee for Responsible Investment of OP Asset Management and by ESG Specialists. The actual implementation of ESG strategies happens on a case-by-case basis by ESG Specialists or portfolio managers and as cooperation.

### Methods

Regular screening of adverse sustainability impacts: Principal adverse sustainability impacts are analysed through regular screening by ESG Specialists using the indicators describing the level of harm presented in Table 1. If screening reveals investments with significant principal adverse impacts on sustainability in comparison to its peers and if the said PAI indicator is deemed material for the company, the company will be monitored more closely and excluded, if necessary. Also, an engagement process to influence the company's behaviour can be initiated. The funds' investments are also screened regularly for violations of international standards using an external service provider's analysis. If a violation is detected, the preferred option is to influence the company's behaviour. If that is impossible or unsuccessful, the company may be removed from the fund portfolio and placed on the list of exclusions. Identified standard violations and their related engagement processes are reported twice a year in connection with shareholder engagement reporting.

ESG analysis: Investment operations use ESG indicators and sector specific ESG analysis to help with prioritising and identifying which adverse sustainability impacts are the most relevant for each investment.

Exclusion: The funds exclude, from their active direct investments, controversial weapon manufacturers, tobacco producers, mining companies producing thermal coal, power companies using thermal coal, and firms that have violated international norms and where engagement has been unsuccessful. The list of exclusions is public and is available online at [www.op.fi/responsible-investing](http://www.op.fi/responsible-investing).

General meetings of shareholders: OP Fund Management Company, OP Asset Management and OP Life Assurance Company participate in shareholders' meetings in Finland and abroad, in accordance with the shareholder engagement principles, which take into account the responsibility perspectives. Voting at the general meeting applies only to certain funds managed by OP Fund Management Company.

Violation of international norms: International norms, such as the UN Global Compact, define the minimum level for responsible business. In active direct investments in OP funds, OP Asset Management exercises influence on companies that are considered to have violated international norms. The aim is to make non-compliant companies change their practices and begin to comply with international standards in their operations.

External asset managers: OP Asset Management has established minimum criteria, which the external asset managers must comply with regarding the ESG factors. Additionally, the annual review of external asset managers analyses how the external asset managers take the adverse sustainability impacts into account in their investments.

Real estate: Adverse impacts on sustainability are regularly assessed by considering the PAI indicators applicable to investments in real estate assets. The indicators apply to risks related to fossil fuels and energy inefficiency, as well as greenhouse gas emissions and intensity of energy consumption. Each fund also has defined sustainability indicators (such as energy class of buildings or environmental certification) which are determined in connection to new investments and reported annually.

### The error margin and margin description related to the above methods

Opportunities to identify and analyse the principal adverse impacts related to sustainability factors depend on the availability and quality of data. The information reported by the portfolio companies are the primary source, but companies do not yet publish data related to many of the adverse sustainability impacts. In addition to the portfolio companies, the data also comes from third-party information service providers. We continuously try to improve the quality and coverage of information.



### Information sources used

At OP Asset Management, primary data sources are MSCI ESG Research and S&P Trucost, which provide data on topics such as the sustainability risks of the investment options, share of business operations with adverse impacts, climate risks and opportunities. The above service providers use both data reported by companies and estimates based on an assessment model developed by each service provider. Sustainalytics service provider is used for analysing and monitoring international norm violations. Institutional Shareholder Service (ISS) study is used to support voting at shareholders' meetings.

### 3. Engagement policies

The principles of active ownership and responsible investment direct our work on active ownership. The principles are available online at [www.op.fi/responsible-investing](http://www.op.fi/responsible-investing). In addition to financial performance, in active and direct investment the environmental, social and governance issues of the companies are taken into account. When meeting with representatives of the companies, we discuss, when necessary, how the company's strategy is being implemented and what are the relevant sustainability issues for the company. In investment activities, we also monitor companies' compliance with international norms, such as the UN Global Compact and OECD guidelines. International norms define the minimum level for responsible business. If this minimum level is not met, meaning that the company has violated international norms, we begin advocacy work with the company.

The aim is to exercise influence on the companies' operation through owning shares or promissory notes so that non-compliant companies change their practices and comply with international norms in their operations. Primarily, we try to influence the company that have violated norms and we divest only if the engagement process does not work. This type of advocacy work concerns particularly the indicators of adverse sustainability impacts described in Table 1, social matters and employees, respect of human rights, and indicators related to the prevention of corruption and bribery. The aim is that regular reporting on indicators of adverse sustainability impacts also allows us to adjust engagement policies particularly in situations where we cannot see a change for better.

In addition to direct engagement work, we vote in the general meetings of both domestic and foreign listed companies. Typical items in the general meeting agenda include the composition of the Board, remuneration, changes in capital structure and reporting. In addition to these, the significance of environmental and social matters is continuously growing in general meetings. A significant mean of exerting influence is to use the right to vote in these matters. In principle, OP Asset Management (representing entities such as OP Fund Management Company in accordance with the processes defined in the principles of shareholder engagement, as is verified at the beginning of this document) has a positive view on proposals related to environmental and social topics. In principle, OP Asset Management supports proposals related to climate change, energy efficiency, renewable energy, product safety and human rights. The principles of shareholder engagement include a list of matters that OP Asset Management principally supports in general meetings. These concern particularly the indicators of adverse sustainability impacts, which are listed in Table 1.

Climate related adverse impacts are essential part of our active ownership work. The goal is that by the end of 2025, all companies we have invested in and that have been identified as having a high climate risk are covered by concrete engagement measures. This includes either voting at shareholders' meetings, direct dialogue or a collective engagement initiative in which OP Asset Management is actively involved for the company in question. The target of exerting influence is to make sure that the companies with a high climate transition risk have an emissions reduction plan in line with the Paris Agreement.

### 4. International standards

OP Asset Management complies with several international norms, and uses international frameworks when screening investments. The methods used take into account the following international standards and conventions:

- UN Global Compact principles (UNGC)
- UN Guiding Principles on Business and Human Rights (UNGPs)
- OECD's operating instructions for multinational companies
- Conventions of the International Labour Organization (ILO)
- Partnership for Carbon Accounting Financials (PCAF)
- Net Zero Asset Managers Initiative (NZAM)

## Paris Agreement

We follow TCFD's recommendations when reporting on climate change related information and risks. OP Asset Management is also committed to the Paris Climate agreement and achieve net zero emissions from investments by 2050. A concrete interim goal is our target to halve the total CO<sub>2</sub> intensity of OP funds by the end of 2030 compared to 2019. In its real estate investment activities, OP Real Estate Asset Management has the goal of achieving net zero emissions from energy consumption in directly managed properties by 2030. In addition, our goal is to achieve net zero emissions from construction by 2050 in our real estate investment activities.

High-quality and extensive data is required for climate analysis in investment operations. Investment operations use their own ESG tool as part of company-specific or sectoral analysis. This contains climate metrics and indicators that allow us to model the warming goals of the Paris Agreement in investment portfolios, for example. The modelling uses the 1.5 °C scenario of the Intergovernmental Panel on Climate Change (IPCC) and the NZE 2050 scenario of the International Energy Agency (IEA). To limit climate risks, OP Asset Management has currently excluded all direct, active investment in companies where over 20% of production's turnover is dependent of coal or coal-based energy. The use of coal will be given up gradually by 2030. Themed funds and funds under SFDR Article 8 have stricter exclusions, and they do not invest in companies involved full-time in unconventional oil or gas extraction.

## 5. Historical comparison

Historical comparison will be performed in June 2024 at the earliest.

## APPENDIX 1

Financial market participant	LEI	Governing body's date of approval
OP Asset Management Ltd	549300FVFD5HBP6XE830	6 June 2023
OP Fund Management Company Ltd	743700Q37HR894VSGX56	19 June 2023
OP Life Assurance Company Ltd	K6NX7NP0EJL26FIJCC10	21 June 2023
OP Bank Group Pension Foundation	171JCSOVWWKKHLBC5005	23 May 2023
OP Real Estate Asset Management Ltd	743700V7009WJGIW4C59	29 May 2023
Ala-Satakunnan Osuuspankki	743700HPINRFPX8RXN47	20 June 2023
Alajärven Osuuspankki	743700P59CLCUA003595	16 May 2023
Alavieskan Osuuspankki	74370073K87ST7Z3KJ70	25 May 2023
Andelsbanken för Åland	743700I7CL9CIMW1BB86	16 June 2023
Andelsbanken Raseborg	74370027F0X7YDR8AQ33	17 May 2023
Etelä-Hämeen Osuuspankki	743700KC1KWMCS2BWH13	15 June 2023
Etelä-Karjalan Osuuspankki	743700MHNWY2ZL88EM50	20 June 2023
Etelä-Pirkanmaan Osuuspankki	743700UZ1V0LOG010J70	25 May 2023
Etelä-Pohjanmaan Osuuspankki	743700B7Q12N6S7N7X40	27 June 2023
Euran Osuuspankki	743700X29KDN3GKIWU33	16 June 2023
Haapamaen Seudun Osuuspankki	7437005JG3Z3W0S6XW29	6 June 2023
Hailuodon Osuuspankki	743700DC8KVM3TM9RB18	27 June 2023
Humppilan-Metsämaan Osuuspankki	743700KBABXWNB0G4472	29 May 2023
Janakkalan Osuuspankki	74370055K4A4WHBSWC21	30 May 2023
Jokilaaksojen Osuuspankki	743700V2NMNCS085TJ90	20 June 2023
Jokioisten Osuuspankki	743700YIQDI229VCF807	31 May 2023
Joki-Pohjanmaan Osuuspankki	743700IX3V0DULG0E310	25 May 2023
Jämsän Seudun Osuuspankki	7437008VU2NRJXAZXB79	24 May 2023
Järvi-Hämeen Osuuspankki	7437007VWK7OVH2L9M20	29 May 2023
Kangasalan Seudun Osuuspankki	7437006W45FD922EYI27	25 May 2023
Kangasniemen Osuuspankki	743700JLRONKNUWLYD47	15 June 2023

Kainuun Osuuspankki	743700HPFK5TOZEID048	25 May 2023
Kemin Seudun Osuuspankki	74370015ZE09JO490U23	22 May 2023
Kerimäen Osuuspankki	743700KP81EUI8819583	25 May 2023
Keski-Pohjanmaan Osuuspankki	7437005U02E0MJI4BB87	20 June 2023
Keski-Suomen Osuuspankki	74370097ZDC1B7CS5F05	23 May 2023
Koitin-Pertunmaan Osuuspankki	743700HYSY3UIQC81S16	23 May 2023
Korpilahden Osuuspankki	743700QZB28DPS5GCD07	22 May 2023
Korsnäs Andelsbank	7437000BWFVSN60FX175	21 June 2023
Kronoby Andelsbank	7437009AXKGWIELFMM06	1 June 2023
Kuhmon Osuuspankki	743700DQL4AMH4DDIP61	25 May 2023
Kuortaneen Osuuspankki	743700Z1AFPCIXYCWK70	15 June 2023
Kuusamon Osuuspankki	743700ZU856U8XLQZK68	22 May 2023
Kymenlaakson Osuuspankki	743700GZJ66T3LR9AA03	23 May 2023
Laihian Osuuspankki	743700YMZH40EG0XG841	24 May 2023
Lapin Osuuspankki	743700C8FVF87I96Z009	28 June 2023
Lehtimäen Osuuspankki	7437007REGGNXYD2DK11	1 June 2023
Lemin Osuuspankki	743700GU0MRCL3M75I66	30 May 2023
Limingan Osuuspankki	743700AEXHM36P5C7T97	22 May 2023
Liperin Osuuspankki	743700AF1SBHSA405W59	30 May 2023
Lounaismaan Osuuspankki	743700Q1LWZ4Y0EKR428	21 June 2023
Lounaisrannikon Osuuspankki	743700KKSGN40MWDGL22	20 June 2023
Lounais-Suomen Osuuspankki	743700Q1Z9Z90YVQA133	23 May 2023
Luumäen Osuuspankki	743700IJEFBP2LH4KB85	29 May 2023
Länsi-Kymen Osuuspankki	743700RBF19Y3A2EG815	29 May 2023
Länsi-Suomen Osuuspankki	7437009KVZK8X0D99654	20 June 2023
Maaningan Osuuspankki	743700KZG4DRVNYRPO6	24 May 2023
Mouhijärven Osuuspankki	743700M8IDLE7OUJGL97	29 May 2023
Multian Osuuspankki	743700KOC7ONKBMR4525	25 May 2023
Nagu Andelsbank	743700XF2UPB5Y351629	30 May 2023



Nakkila-Luvian Osuuspankki	743700APEEB4897EDQ84	23 May 2023
Niinijokivarren Osuuspankki	7437008TJBCASFTJJY74	24 May 2023
Nilakan Seudun Osuuspankki	74370004ZKUAWI7MR80	23 May 2023
Osuuspankki Harjuseutu	743700F2UORCGTFUY002	13 June 2023
Osuuspankki Vakka-Auranmaa	743700VY2W3QJGFLPT18	31 May 2023
Outokummun Osuuspankki	743700EBME32PXBEMC66	31 May 2023
Paltamon Osuuspankki	743700FRL5VND98LRW83	29 May 2023
Pedersörenejdens Andelsbank	743700QCC7N8MCA6GD92	21 June 2023
Petäjäveden Osuuspankki	7437008NJB465JRJ8U12	30 May 2023
Pohjois-Hämeen Osuuspankki	743700GJ4UN7ZRK0HU29	17 May 2023
Pohjois-Karjalan Osuuspankki	7437000YE37J35JJA860	26 May 2023
Pohjois-Savon Osuuspankki	743700GFD1LTRFQ5F539	25 May 2023
Pohjolan Osuuspankki	743700VPGD5G0QF6TR40	19 June 2023
Polvijärven Osuuspankki	7437007LJK24K8KRH254	31 May 2023
Posion Osuuspankki	743700CL719AIFR46561	31 May 2023
Pudasjärven Osuuspankki	743700EUGXN4G6Z6GQ05	16 May 2023
Pulkkilan Osuuspankki	743700GPLZAPCVT4DD07	31 May 2023
Punkalaitumen Osuuspankki	743700IQJN2H8TL25G52	16 May 2023
Purmo Andelsbank	7437008D3M45Q20VXT20	20 June 2023
Päijät-Hämeen Osuuspankki	743700Y710QP7SURFQ56	30 May 2023
Raahentienoon Osuuspankki	743700I70YHRWX6KNW39	25 May 2023
Rantasalmen Osuuspankki	7437004C3FH18M3RRP74	15 June 2023
Rautalammin Osuuspankki	743700QLP1JIYC9LNM65	25 May 2023
Riistaveden Osuuspankki	743700LUHWWI4JDKRQ82	25 May 2023
Rymättylän Osuuspankki	7437006A4VPAI9NZ1745	25 May 2023
Sallan Osuuspankki	743700D3NZGSY7QU1F29	30 May 2023
Satapirkan Osuuspankki	743700HC5C388KB3MP75	24 May 2023
Savitaipaleen Osuuspankki	743700PFDKNYJICSTJ10	31 May 2023
Siikajoen Osuuspankki	743700GYCIRJVFJ14E25	31 May 2023

Siikalatvan Osuuspankki	743700QVY80YGS74CR74	31 May 2023
Suomenselän Osuuspankki	743700GB87YRXFF28K90	22 May 2023
Suur-Savon Osuuspankki	743700XQEP1UEYJUNS65	26 May 2023
Sydänmaan Osuuspankki	743700CYLA0M84DDOR95	17 May 2023
Taivalkosken Osuuspankki	743700ZOM3P6QENZS37	6 June 2023
Tampereen Seudun Osuuspankki	743700TI0THSZS7MTG50	23 May 2023
Tervolan Osuuspankki	743700UXY2MX54OLKB86	16 May 2023
Tervon Osuuspankki	7437008079B7AX43HW34	13 June 2023
Tuusniemen Osuuspankki	74370014NEIOLLVU6U43	21 June 2023
Turun Seudun Osuuspankki	743700IV1RKODVOCZL73	30 May 2023
Tyrnävän Osuuspankki	74370063P10ZKHHQXE70	24 May 2023
Utajärven Osuuspankki	743700HQEAX8JW5U6922	14 June 2023
Uudenmaan Osuuspankki	743700M7JFX3LTJH7K88	25 May 2023
Vaara-Karjalan Osuuspankki	743700EDXMJUEUA00K53	25 May 2023
Vasa Andelsbank	743700ZUKCPVVU7KH083	29 May 2023
Vehmersalmen Osuuspankki	7437000D43J9JBTf4114	31 May 2023
Vesannon Osuuspankki	743700XXJM4ZW2PRX166	31 May 2023
Vimpelin Osuuspankki	743700PHR05DN0LGWT35	29 May 2023
Ylitornion Osuuspankki	743700VWK3ULNUY6PZ06	30 May 2023
Ylä-Kainuun Osuuspankki	7437007ZEXRV7WM2LP51	12 June 2023
Ylä-Pirkanmaan Osuuspankki	7437008T38NCFUZK1W68	20 June 2023
Ylä-Savon Osuuspankki	7437006SV8L2TOJ65K82	23 May 2023
Ylä-Uudenmaan Osuuspankki	743700JBSBLALUKAV003	23 May 2023
Yläneen Osuuspankki	743700KAL725N4TGJS47	19 June 2023
Ypäjän Osuuspankki	7437009PIR3DVSTEQ287	24 May 2023