



YIT

GREEN FINANCE FRAMEWORK

MARCH 2021

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1. BACKGROUND



1.1 ABOUT YIT

YIT is the largest Finnish and a significant North European urban developer and construction company. YIT's goal is to create more sustainable, functional and attractive cities and living environments. YIT develops and builds apartments, business premises and entire areas. YIT also specialises in demanding infrastructure construction. YIT owns properties together with its partners, which supports the implementation of YIT's significant development projects. YIT also provides its customers with services that increase the value of properties. YIT employs approximately 7,400 professionals and operates through five business segments across 10 countries in Northern Europe.

1.1.1 Housing Finland and CEE

Housing Finland and CEE segment's business comprises development and construction of apartments, entire residential areas and leisure-time residences. The segment's main focus is on self-developed projects, and YIT sells the constructed apartments to both consumers and investors. Additionally, YIT develops and offers various living services and concepts. The segment's geographical markets are Finland, the Czech Republic, Slovakia, Poland, Estonia, Latvia and Lithuania.

1.1.2 Housing Russia

The Housing Russia segment's business comprises development and construction of apartments and entire residential areas in Russia. Main focus is on self-developed housing construction, but YIT also provides property management and maintenance services for apartments and offers and develops a wide range of living services in Russia.

1.1.3 Business premises

The Business premises segment consists of the construction and renovation of business premises such as commercial, industrial and public buildings. In this segment, YIT pursues both self-developed projects and contracting. Geographically the segment's business is focused in Finland and other geographical markets are Estonia, Latvia, Lithuania, Poland and Slovakia.

1.1.4 Infrastructure

The Infrastructure segment's operations include road and street construction and maintenance, bridge building and repairing, railway construction, hydraulic and foundation engineering, underground construction, excavation, other earthworks and public utilities as well as wind power park development and contracting. The segment operates in Finland, Sweden, Norway, Estonia, Latvia and Lithuania.

1.1.5 Partnership properties

The Partnership properties segment consists of business premises and hybrid projects' project development businesses and real estate services such as renting and real estate management. Additionally, the segment is responsible for financing in the development phase of significant real estate development projects as well as owning plots and developed real estates and realising them at the right moment. The segment operates in Finland, Estonia, Latvia, Lithuania, Slovakia, the Czech Republic and Poland.

1.2 SUSTAINABILITY AT YIT

At YIT, sustainability means the efficient use of natural resources, the revitalisation of existing urban areas and making use of the circular economy and collaborative consumption. YIT strives to build future-proof urban environments by operating responsibly and in accordance with a sustainable development, allowing the products YIT builds and the world around it to maintain their value in the future. YIT is also committed to creating sustainable living environments and contributing to a carbon-neutral and circular economy while also observing the needs of people and the natural environment.

Sustainability is one of four cornerstones of YIT's strategy. The strategy is based on urbanisation, digitalisation, sustainability and changing demographics which YIT has identified as the most significant megatrends with respect to its operations. To execute on its strategy and enhance its progress, YIT has launched four development programmes: Performance, Customer Focus, Services Development and Green Growth. With the Green Growth programme, YIT supports growth and the development of productivity by applying the principles of sustainable development.

1.2.1. Sustainability targets

YIT's sustainability work is guided by six material themes which were identified through a materiality assessment process involving a wide range of stakeholders. These themes include the promotion of sustainable, comfortable and safe urban environments by utilising the opportunities provided by the circular economy and reducing the environmental impacts of YIT's projects and operations. Compliance with good corporate governance, preventing corruption and the grey economy, occupational safety and well-being, and responsible sub-contracting and procurement were other themes that were found material for YIT's business in the assessment. Each year, YIT sets targets and performance indicators for each of the material sustainability themes and reports on their implementation. The reporting is conducted in accordance with the Global Reporting Initiative (GRI). YIT also reports its climate impact to the CDP.

The construction industry has a major impact on the climate and YIT is taking active measures on this front. It has established climate targets for 2030 that will support the annual targets set for sustainable development, including the following:

- **Emissions:** halving the carbon dioxide equivalent (CO₂e) emissions of the Group's own operations (including energy consumption, waste and business flights) and its self-developed projects (related to reducing the CO₂e emissions of materials) by 2030, using 2019 as the baseline.
- **Carbon neutrality:** enabling carbon-neutral heating, cooling and hot water in YIT's self-developed projects.
- **Reporting:** report on project-specific CO₂ emission indicators from 2020 onwards in self-developed projects.

Achieving the climate targets will require improving YIT's operational efficiency and reducing waste, implementing new circular economy and low-carbon solutions, and making broader use of renewable energy. Increasing cooperation with suppliers and establishing strong partnerships will also be key in order to deliver on the targets. Moreover, CO₂e calculations will be incorporated into the decision-making processes both within YIT and for its selected partners. Reaching the climate targets also involves moving into new areas. For example, YIT intends to expand its service offering to also become further involved in the use-phase of the properties. This will allow YIT to take more responsibility for reducing emissions in the full life-cycle of properties by, for example, becoming a provider of renewable energy such as geothermal heating.

2. YIT GREEN FINANCE FRAMEWORK



YIT is committed to creating sustainable living environments and moving towards a carbon-neutral and circular economy, while also observing the needs of people and the natural environment. This document (the “Green Finance Framework” or “Framework”) aims to mobilize debt capital to support achievements towards YIT’s sustainability targets. The Framework is aligned with the Green Bond Principles (GBPs) published in 2018 by the International Capital Market Association (ICMA) and the Green Loan Principles published by the European Loan Market Association (LMA). The Framework defines the investments eligible for financing by green debt instruments (“Green Debt”) issued by YIT.

Processes for identifying, selecting and reporting on the eligible green projects, and the set-up for managing the Green Debt proceeds are also outlined in the Framework. Green Debt may be issued in the format of (i) unsubordinated notes, (ii) subordinated notes, (iii) hybrid securities and (iv) commercial paper. The Framework could also be referenced to for other financial products such as loans and revolving credit facilities. The terms and conditions of the underlying documentation for each Green Debt instrument shall provide a reference to the Framework.

YIT has worked with Danske Bank to develop the Framework and CICERO Shades of Green has provided a second party opinion, which is publicly available at YIT’s website. YIT will assign an independent verifier to provide an annual statement that an amount equal to the Green Debt net proceeds has been allocated to projects in line with the Framework.

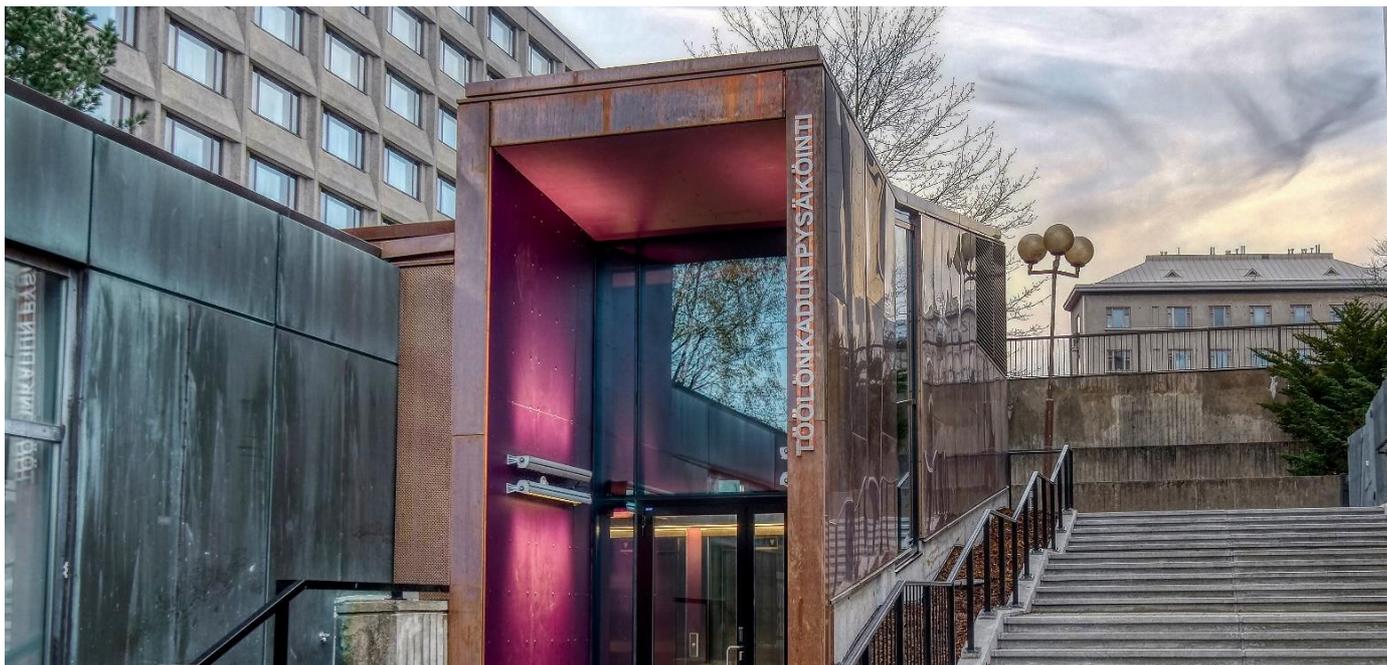
March 2021

Antti Inkilä
Interim President and CEO

Ilkka Salonen
CFO

Juha Kostianen
EVP, Urban Development

3. USE OF PROCEEDS



3.1 ALLOCATION OF NET PROCEEDS

An amount equal to the net proceeds of the Green Debt will finance or refinance, in whole or in part, investments undertaken by YIT or its subsidiaries. The investments promote the transition towards a low-carbon, circular economy and other sustainability goals, in each case, as determined by YIT in accordance with the Green Project categories defined in the next pages (“Green Projects”). Green Projects will form a portfolio of assets eligible for financing and refinancing by Green Debt.

3.2 FINANCING AND REFINANCING

Green Debt net proceeds can finance both existing and new Green Projects financed by YIT or its subsidiaries. New financing is defined as the financing of Green Projects that will be completed or taken into use after the annual reporting date, and refinancing is defined as the financing of Green Projects completed or taken into use prior to the annual reporting date. The distribution between new financing and refinancing will be reported on in YIT’s annual Green Finance Framework Impact Report.

3.3 EXCLUSIONS

Green Debt net proceeds will not be allocated to projects involving fossil energy production, fossil fuel infrastructure, nuclear energy generation, weapons and defence, potentially environmentally harmful resource extraction (such as rare-earth elements or fossil fuels), gambling or tobacco.

3.4 SUSTAINABLE DEVELOPMENT GOALS (SDGs)

The Sustainable Development Goals (SDGs) are part of the UN’s Agenda 2030, which is aimed at eliminating poverty and giving equal consideration to the environment, economic prosperity and people. The Goals are universal and concern states, organisations and corporations. YIT is committed to support the SDGs. YIT maps its contribution and targets against the goals. The most significant of the goals with respect to YIT’s operations are: 8. Decent work and economic growth; 11. Sustainable cities and communities; 12. Responsible consumption and production; 13. Climate action; 16. Peace, justice and strong institutions. In this Framework, each Green Project category has been mapped to the SDGs in accordance with [the High-Level Mapping to the Sustainable Development Goals published by ICMA.](#)



4. GREEN PROJECT CATEGORIES



4.1 GREEN AND ENERGY EFFICIENT BUILDINGS

The financing or refinancing of the development, construction, establishment, acquisition, expansion, or upgrade/modification of buildings and infrastructure projects that meet the criteria defined below.

4.1.1 New buildings, residential

The construction of new buildings¹ designed to achieve an energy performance certificate (EPC) with energy class A or B (relating to local standards) and one of the following criteria:

- Nordic Swan Ecolabel certification
- the Finnish RTS environmental classification, 2 stars or better
- Miljöbyggnad Silver or better
- LEED certification with a level of “Gold” or better
- BREEAM certification with a level of “Very Good” or better
- Achieve an energy use at least 10% lower than required by the relevant national building regulation
- Projects aiming to implement low-carbon solutions leading to significantly lower life-cycle emissions of the building, such as circular economy solutions, choosing materials such as wood or low-carbon concrete with a considerably lower carbon footprint than conventional materials, solutions enabling the use of renewable energy such as geothermal heat sources, or projects for which CO₂ emission indicators are calculated for in the design phase. This, in order to ensure that the projects financed are contributing to YIT meeting its climate targets for 2030.

4.1.2 New buildings, commercial

The construction of new commercial buildings¹ designed to achieve an EPC with energy class A or B (relating to local standards) and one of the following criteria:

- Nordic Swan Ecolabel certification
- the Finnish RTS environmental classification, 2 stars or better
- Miljöbyggnad Silver or better
- LEED certification with a level of “Gold” or better
- BREEAM certification with a level of “Very Good” or better

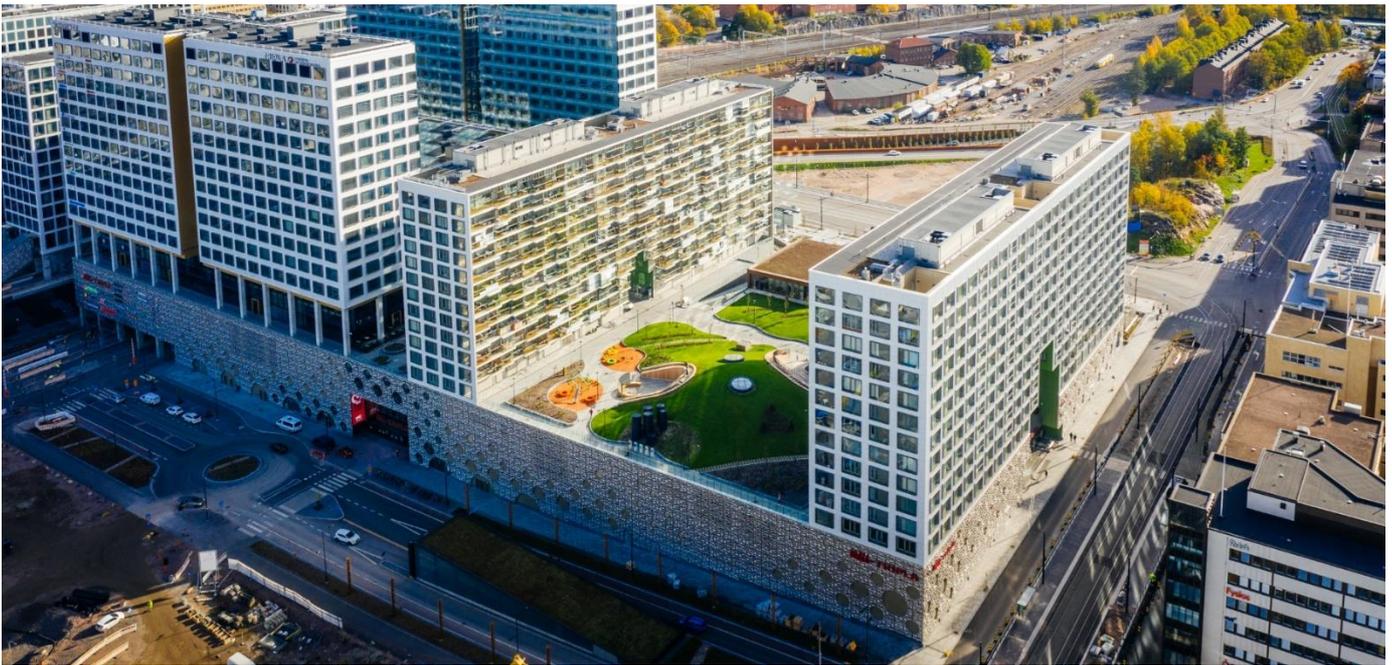
4.1.3 Existing buildings

Buildings with an active EPC with energy class A or B and one of the following criteria:

- Nordic Swan Ecolabel certification
- LEED certification with a level of “Gold” or better
- BREEAM certification with a level of “Very Good” or better
- the Finnish RTS environmental classification, 2 stars or better
- Miljöbyggnad Silver or better

¹ May cover land held for development and its development costs, and development costs related to buildings under construction that will, once completed, reach the eligibility criteria for the category

4.1 GREEN AND ENERGY EFFICIENT BUILDINGS (continued)



4.1.4 Data centers²

Data centers and related technology which achieve, or are designed to achieve once completed, a Power Usage Effectiveness (PUE) which is at least below 1.8³ and which use 100 per cent renewable energy.

4.1.5 Major renovations

Renovations of existing buildings that lead to a reduction in the life-cycle emissions by at least 30 per cent compared to pre-investment situation.

4.1.6 Individual measures to improve energy efficiency and life-cycle emissions

Direct costs (e.g. material, installation and labour costs) for installing energy efficient technologies or other energy saving measures during the construction, maintenance and service phase of a building. These measures may include energy management systems, AI and data solutions, heat exchangers, heat pumps or costs for enabling renewable energy sources. This, provided that the measure is aimed at significantly improving the energy performance or life-cycle emissions of the building, construction site or in the respective area.

Sustainable built environments

The built environment accounts for a significant share of the world's consumption of energy and natural resources and generates substantial GHG emissions both from the use and construction of buildings. YIT creates better living environments – sustainably. YIT strives to offer its customers environmentally friendly solutions, and to develop its products and services in a low-emission direction. This development is supported by YIT's long-term targets to halve the life cycle emissions of materials from self-developed projects by 2030 compared to 2019, calculate the carbon footprint of all self-developed projects and enable carbon-neutral heating, cooling and hot water in self-developed projects.



² Data centers will only be located in Finland and Sweden and will not be used for Bitcoin Mining

³ The global PUE average is estimated at around 2.0 according to the EU Code of Conduct for Data Centers

4.2 RENEWABLE ENERGY



The financing or refinancing of the construction or operation of renewable energy facilities and their related infrastructure (e.g. grid connections and foundations), either in relation to existing buildings or as stand-alone investments

4.2.1 Solar power

The construction and installation of solar power technologies, such as Photovoltaic systems (PV), concentrated solar power (CSP) and solar thermal facilities

4.2.2 Wind power

The construction of wind power infrastructure such as wind energy facilities and foundation solutions for wind power installations.

4.2.3 Geothermal energy

Geothermal power plants and geothermal heating/cooling systems operating at lifecycle emissions lower than 100gCO₂e/kWh.

4.2.4 Storage facilities

Facilities and technologies enabling the storage of electricity and thermal energy.

4.2.5 Other renewable energy projects

Facilities and technologies enabling a more efficient use of renewable energy production, such as virtual power plants that help balance the power usage of the network, thereby reducing CO₂ emissions.

Transitioning towards a renewable energy system

Realising the transformation towards the Paris Agreement and the 1.5°C target requires major investments in renewable energy.

The construction of new renewable energy projects and making broader use of renewable energy represent new business opportunities for YIT. This contributes to reaching YIT's own climate target related to carbon-neutral heating, cooling and hot water in self-developed projects.



4.3 CLEAN TRANSPORTATION AND TECHNOLOGIES



The financing or refinancing of the construction and investments into zero emission vehicles, machinery and their related infrastructure, and public transportation infrastructure

4.3.1 Zero emission vehicles and machinery

- Zero emission vehicles (hydrogen/electric)
- Battery-electric machinery and equipment used at construction sites (excluding mining equipment)

4.3.2 Infrastructure for electric vehicles

Infrastructure supporting electric vehicles, such as charging stations and infrastructure preparing for electric vehicle charging provisions, both in relation to buildings and generally available electric vehicles charging infrastructure.

4.3.3 Public transportation infrastructure

Infrastructure enabling public transportation, such as metro stations, light rail systems and railways, but excluding roads

Investing in Green Mobility

Transportation sector contributes significantly to global GHG emissions. Curbing demand and shifting to cleaner transport modes are key in addressing the problem.

YIT is an enabler for sustainable urban development. Well-functioning infrastructure allows urban development, better competitiveness of the society and traffic connections meeting the goals of sustainable development. YIT builds for example railways, light rail systems and metros.



4.4 POLLUTION PREVENTION AND CONTROL AND PROTECTION OF ECOSYSTEM SERVICES



The financing or refinancing of the construction and investments into solutions and technologies contributing to a reduction in the generation of waste and/or improvement in the recycling/reuse of waste in the construction of buildings and infrastructure, including for example:

4.4.1 Waste management

- Measures that improve the sorting of waste and prevention of waste generation at the construction sites, including e.g. technologies and processes that improves the monitoring and planning of material volumes.
- The processing and recycling of surplus materials, such as soil materials, for the purpose of using them in other applications - resulting in a reduced need for virgin raw materials.
- Construction of waste management facilities such as recycling centers.

4.4.2 Wastewater management

Construction of wastewater treatment plants

4.4.3 Protection of eco-system services

Measures to protect, restore and enhance ecosystems and biodiversity (aquatic as well as on land), such as soil restoration, the integration of urban green and blue spaces such as vegetation and ponds, and wildlife crossings etc.

Achieving a circular economy for the construction sector

The use and construction of the built environment account for about half of the world's consumption of natural resources. Achieving a well-functioning circular economy in the construction sector, where products and materials are reused and recirculated and the generation of waste is reduced, has an important role in mitigating climate change.

Creating sustainable, comfortable and safe urban development by utilising opportunities provided by the circular economy is one of YIT's material themes. YIT strives to reduce negative environmental impacts by improving the productivity and efficiency of operations, reducing the CO₂ emissions of existing products and making use of circular economy solutions in YIT's operations. Key measures to reach the targets for the area include enhancing the recycling potential of land masses in infrastructure projects and increasing the recycling opportunities at YIT's construction sites.



4.5 CLIMATE CHANGE ADAPTATION



The financing or refinancing of measures and activities that contribute to a substantial reduction in the exposure to physical climate risks, relevant for the regions where YIT operates, including for example:

- Investments in adaptation measures aimed at strengthening an asset to withstand physical climate risks over its lifetime, posed by both current weather variability and future climate risks. These measures may include sensors and other technologies that enable monitoring and addressing risks related to climate change in real time. For example, floodwater solutions, urban runoff control mechanisms, dam structures, rainwater treatment solutions, and nature-based solutions such as green spaces and vegetation addressing climate risks.⁵

Adapting to the negative consequences of climate change

Climate change adaptation is about identifying risks arising from changes in temperature, wind, water, and land, and taking measures to reduce those risks. A built environment has a life cycle of decades, even centuries, so sustainable design and execution are essential for the impacts of YIT's operations, for example in connection with climate change. Subsequently, YIT launched a detailed study on the risks and opportunities of climate change in autumn 2020. YIT prepares for such risks through proactive measures to reduce the risks throughout the life-cycle of the building.



⁵ Will not be related to the construction of roads, fossil fuel intensive infrastructure, fossil fuel production or mining

5. GREEN PROJECT EVALUATION AND SELECTION PROCESS

5.1 ALLOCATION OF GREEN DEBT PROCEEDS

The consideration of environmental, social, corporate governance and financial risks is a core component of YIT's decision-making processes and risk management. YIT conducts environmental risk assessments in the planning phase for its largest construction projects. Sustainability themes have been integrated into the company's risk management. For example, physical climate risks are addressed as part of YIT's operational risk management. YIT's risk management strategy is stated in its policies, guidelines and instructions. The process for evaluation and selection of Green Projects will follow the process and policies.

5.2 GREEN PROJECT EVALUATION AND SELECTION

Green Projects shall comply with the eligibility criteria defined under the Green Project categories. This is ensured in YIT's process to evaluate, select and allocate Green Debt proceeds to eligible Green Projects, comprising the following steps:

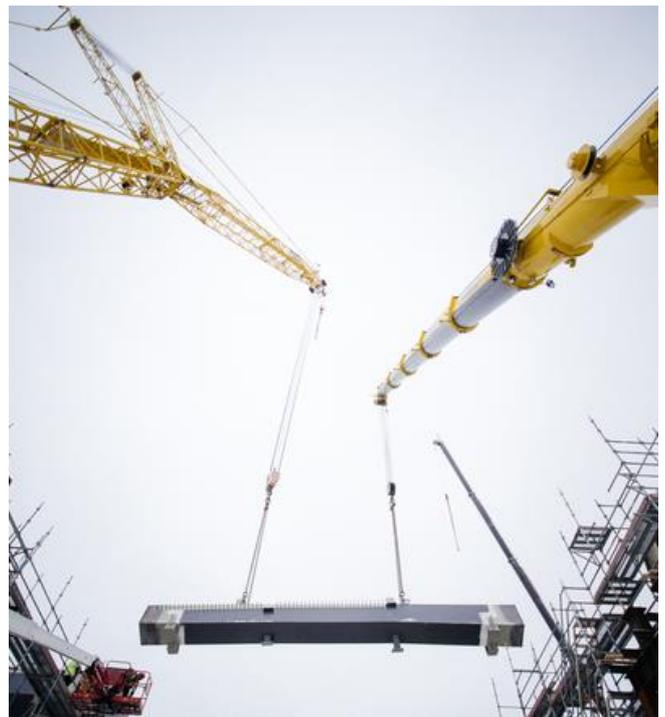
- i. Sustainability experts and representatives within YIT evaluate potential Green Projects, their compliance with the Green Project categories, and their environmental benefits.
- ii. A list of the potential Green Projects are presented to YIT's Green Finance Committee ("GFC"). The GFC is solely responsible for the decision to acknowledge the project as green, in line with the Green Project categories. After the decision that a project is green, then they are included in a dedicated "Green Register". The amount equal to the net proceeds are allocated against the Green Register. GFC makes consensus decisions. The decisions made by the GFC will be documented and filed.

5.3 GREEN FINANCE COMMITTEE (GFC)

The GFC is chaired by the CEO and includes the following members:

- Chief Executive Officer
- EVP, Urban Development
- Chief Financial Officer

The GFC will convene every 6 months or when otherwise considered necessary. For the avoidance of doubt, the GFC holds the right to exclude any Green Project already funded by Green Debt net proceeds. If a Green Project is sold, or for other reasons loses its eligibility, funds will then follow the procedure under Management of Proceeds until reallocated to other eligible Green Projects.



6. MANAGEMENT OF PROCEEDS



YIT will annually and until maturity of the Green Debt issued, provide investors with a report (Green Finance Framework Impact Report) describing the allocation of proceeds and the environmental impact of the Green Projects. The report will be made available on YIT's website together with this Green Finance Framework.

6.1 TRACKING OF GREEN DEBT NET PROCEEDS

YIT will use a Green Register to track that an amount equal to the Green Debt net proceeds is allocated to Green Projects. The purpose of the Green Register is to ensure that Green Debt net proceeds only support the financing of Green Projects or to repay Green Debt. The management of proceeds will be reviewed by an independent verifier appointed by YIT.

6.2 TEMPORARY HOLDINGS

Unallocated Green Debt net proceeds may temporarily be placed in the liquidity reserve and managed accordingly by YIT.

6.3 EXCLUSIONS

Temporary holdings will not be placed in entities with a business plan focused on fossil energy production, fossil fuel infrastructure, nuclear energy generation, weapons and defense, potentially environmentally harmful resource extraction (such as rare-earth elements or fossil fuels), gambling or tobacco.

7. REPORTING AND TRANSPARENCY



YIT will annually and until maturity of the Green Debt issued, provide investors with a report (Green Finance Framework Impact Report) describing the allocation of proceeds and the environmental impact of the Green Projects. The report will be made available on YIT's website together with this Green Finance Framework.

7.1 ALLOCATION REPORTING

Allocation reporting will include the following information:

- i. A summary of Green Debt developments
- ii. The outstanding amount of Green Debt issued
- iii. The balance of the Green Projects in the Green Register, any temporary investments, and the available headroom in the balance of the Green Register (if any)
- iv. The total proportion of Green Debt net proceeds used for new financing and refinancing. New financing is defined as the financing of Green Projects that will be completed or taken into use after the annual reporting date, and refinancing is defined as the financing of Green Projects completed or taken into use prior to the annual reporting date.
- v. The total aggregated proportion of Green Debt net proceeds used per Green Project Category

In the event of outstanding Green Commercial Paper, YIT will report quarterly on the value of Green Projects and the total amount of outstanding Green Debt.

7.2 IMPACT REPORTING

The impact reporting aims to disclose the environmental impact of the Green Projects financed under this Framework, based on YIT's financing share of each project.

As YIT can finance a large number of smaller Green Projects in the same Project Category, impact reporting will, to some extent, be aggregated.

The impact assessment is provided with the reservation that not all related data can be covered and that calculations therefore will be on a best effort basis e.g. if a Green Building is under construction but not yet operational, YIT will provide best estimates of future energy performance levels.

The impact assessment will, if applicable, be based on the Key Performance Indicators (KPIs) presented in the table on the next page

Green Project Category	Key Performance Indicators (KPIs)
<p>Green and energy efficient buildings</p> <div data-bbox="130 302 263 430"> </div> <div data-bbox="274 302 406 430"> </div>	<p><u>New buildings</u></p> <ul style="list-style-type: none"> EPC class Building certification Project-specific lifecycle CO₂e emissions (kg CO₂e/m²/year) CO₂e emissions reduced compared to conventional solution <p><u>Existing buildings</u></p> <ul style="list-style-type: none"> EPC class Building certification Energy performance of the building (kWh/m²) CO₂e emissions of the building (kg/m²) <p><u>Major renovations</u></p> <ul style="list-style-type: none"> CO₂e emissions reduced compared to the pre-investment situation (tonnes of CO₂e emissions or %) <p><u>Data Centers</u></p> <ul style="list-style-type: none"> Power Usage Effectiveness ratio (PUE) and confirmation of 100% green energy usage in the data center <p><u>Individual energy efficiency measures</u></p> <ul style="list-style-type: none"> Energy reduced (MWh) CO₂e emissions reduced compared to the pre-investment situation
<p>Renewable energy</p> <div data-bbox="130 1016 263 1144"> </div>	<ul style="list-style-type: none"> Estimated renewable energy capacity installed once completed (MW) Annual storage capacity (MW) CO₂e emissions reduced compared to conventional solution
<p>Clean Transportation</p> <div data-bbox="130 1274 263 1402"> </div>	<p><u>Zero emission vehicles and machinery</u></p> <ul style="list-style-type: none"> CO₂e emissions reduced compared to conventional solution <p><u>Infrastructure for electric vehicles</u></p> <ul style="list-style-type: none"> Number of charging points installed/prepared for <p><u>Public transportation infrastructure</u></p> <ul style="list-style-type: none"> Kilometres of new means of public transportation, such as km of train lines CO₂e emissions reduced compared to pre-investment situation (tonnes of CO₂e emissions or %)
<p>Pollution prevention and control and protection of ecosystem services</p> <div data-bbox="130 1630 263 1758"> </div> <div data-bbox="274 1630 406 1758"> </div>	<p><u>Waste management</u></p> <ul style="list-style-type: none"> Annual waste recycling rate (%) <p><u>Wastewater management</u></p> <ul style="list-style-type: none"> Capacity of plants being built <p><u>Protection of eco-system services</u></p> <ul style="list-style-type: none"> Type of project, quantified where feasible measuring estimated improvements in biodiversity and ecosystems
<p>Climate change adaptation</p> <div data-bbox="130 1877 263 2004"> </div>	<ul style="list-style-type: none"> Physical climate risk addressed and expected adaptation related outcome (quantified if possible) Number of apartments addressed

8. EXTERNAL REVIEW



8.1 SECOND PARTY OPINION

CICERO Shades of Green has provided a second party opinion to this Framework verifying its credibility, impact and alignment with ICMA Green Bond Principles 2018 and the Green Loan Principles published by the European Loan Market Association (LMA).

8.2 ASSURANCE

An independent verifier appointed by YIT will provide, on an annual basis, a statement that an amount equal to the Green Debt net proceeds has been allocated to Green Projects or to temporary holdings.

8.3 PUBLICLY AVAILABLE DOCUMENTS

The Green Finance Framework and the second party opinion will be publicly available on YIT's website together with the annual statement from the independent verifier and the annual Green Finance Framework Impact Report once those have been published.

Together we can do it.

YIT Oyj
PL 36, Panuntie 11
00621 Helsinki
Puh. +358 20 433 111

www.yit.fi



[twitter.com/
YITInvestors](https://twitter.com/YITInvestors)
