



YIT Green Finance Framework 2024 Impact Report 2025

MARCH 2026

Allocation Reporting for green debt under green finance framework 2024 31.12.2025

7.1 Allocation reporting for green debt under green finance framework 2024

Report date 31.12.2025

i. A summary of Green Debt developments

Type	Maturity	Initial amount	Issue date	Annual coupon rate	ISIN
Senior secured green notes	18 Jun 2027	100 M€	18 Jun 2024	3M Euribor + 7.500%	FI4000571278
Senior secured green notes	20 Mar 2028	120 M€	20 Mar 2025	3M Euribor + 4.750%	FI4000586383
Green capital securities	No maturity date (Reset Date 30 May 2028)	100 M€	30 May 2025	8.500% until Reset Date	FI4000587464

The eligibility criteria are set out in the YIT Green Finance Framework

ii. The outstanding amount of Green Debt issued

320MEUR

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)

The balance of the Green Projects in the Green Register	343
Temporary investments	0
<u>Outstanding amount of Green Debt issued</u>	<u>320</u>
Available headroom in the balance of the Green Register	23

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.

Proportion used for	MEUR	Proportion
New financing	184	54 %
Refinancing	136	40 %

v. The total aggregated proportion of Green Debt net proceeds used per eligibility criteria

Proportion used for	MEUR	Proportion
Green and energy efficient buildings (eligibility criteria: new buildings)	184	58 %
Green and energy efficient buildings (eligibility criteria: existing buildings)	136	43 %

Impact Report

31.12.2025

Impact results cover €136m of outstanding green debt under the 2024 framework. The remaining €184m relates to projects under development aiming at EPC A. Impact data are not yet available and will be reported when available or when robust estimates can be applied.

GREEN PROJECT CATEGORY

Green and energy efficient buildings

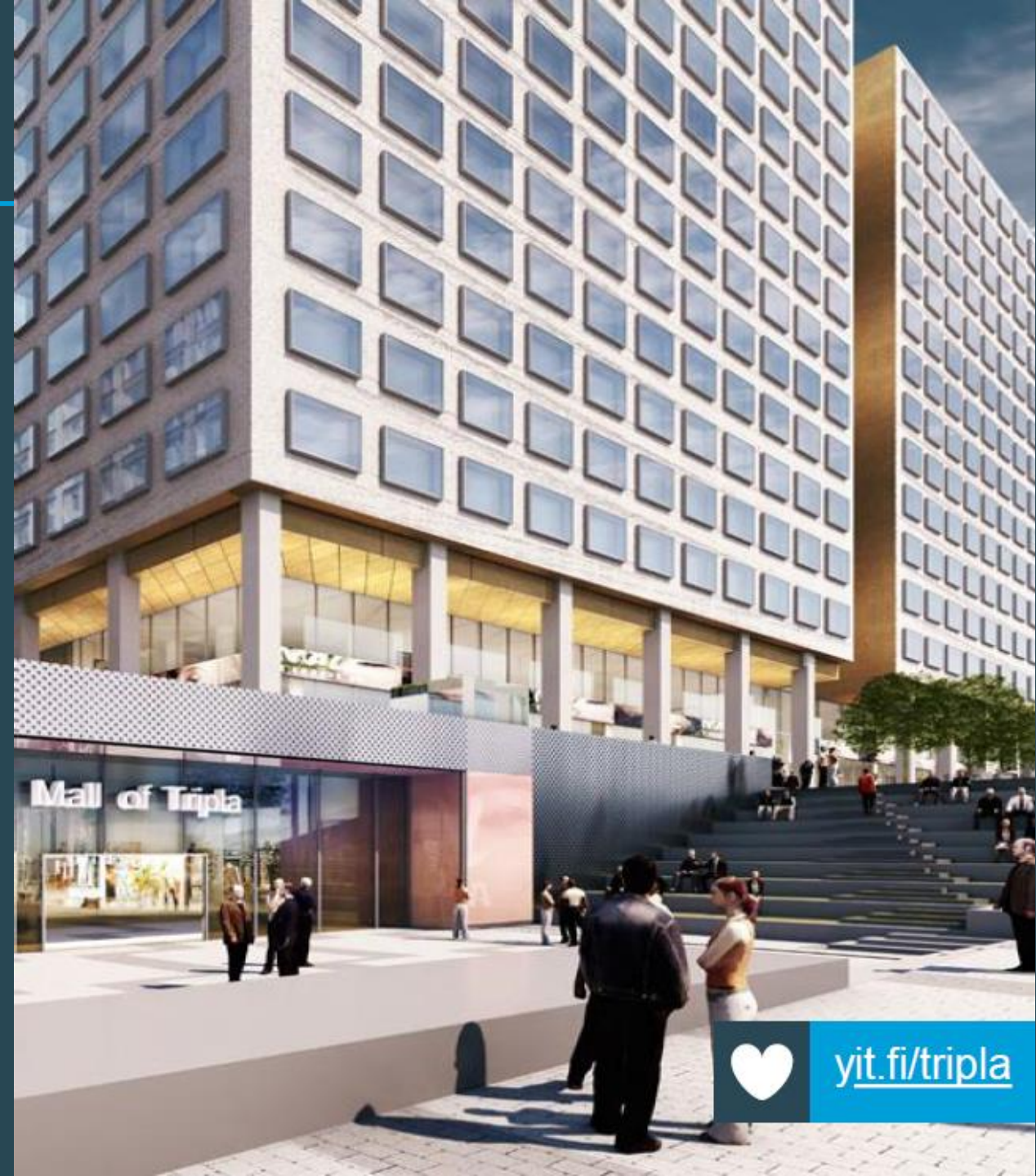


The financing or refinancing of the development, construction, establishment, acquisition, expansion, or upgrade/modification of buildings and infrastructure projects that meet the criteria.

KEY PERFORMANCE INDICATORS (KPIs)

Existing buildings: Tripla Mall

- Building certification
 - LEED Platinum
- Energy performance of the building ¹
 - 109 kWh/m²
- Annual GHG emissions avoided
 - 88 tCO₂
- Annual calculated energy use avoided
 - 2414 MWh



yit.fi/tripla

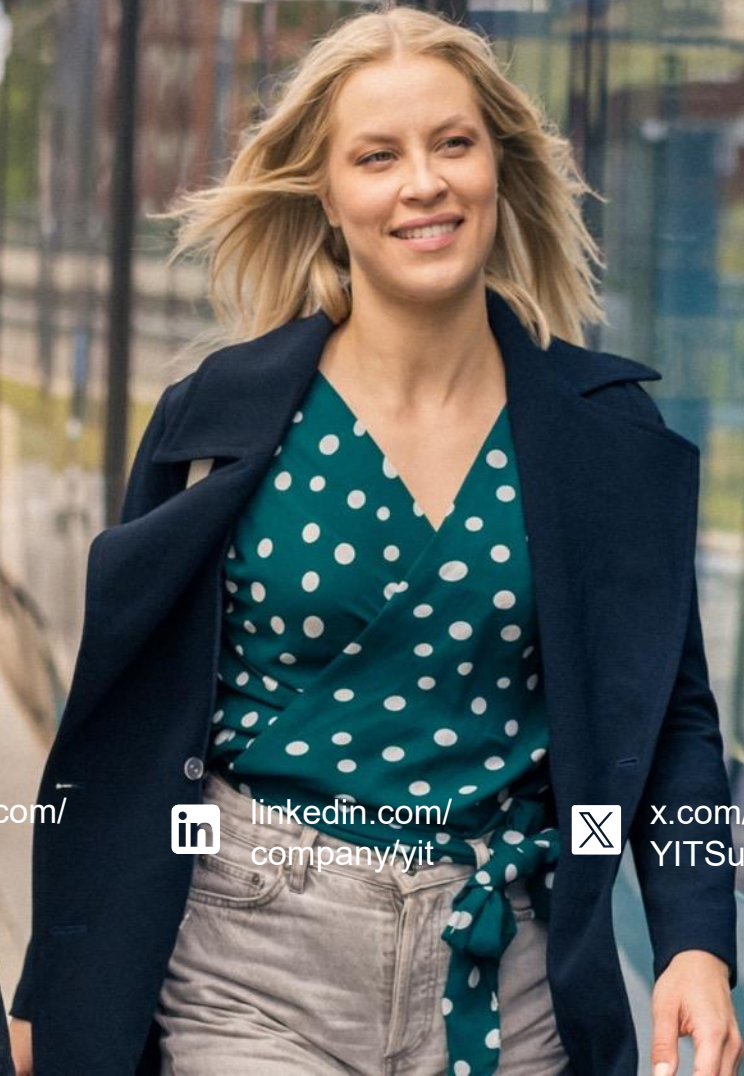
1) The energy performance threshold for the top 15 percent of commercial buildings in Finland was 170 kWh/m². Source :RAKLI, <https://www.rakli.fi/wp-content/uploads/2024/08/eu-taksonomia-7-7-raja-arvojenpaivitys-2024-1.pdf>

Calculation methodology

The calculations are based on project specific information, such as building energy certificates and emission factors from public sources. The amount of CO₂ emissions avoided is calculated based on energy efficiency regulation in Finland and the building's energy certificate. The energy efficiency of a building is presented as an E-value. The National Building Code of Finland determines maximum E-values for different building types. The estimated emission avoidance impact is calculated by using the emission factors for electricity and district heating production. Different forms of energy are weighted according to how their proportions are presented in the building's energy certificate.

Emission source	Emission factor	Information source
Electricity	25 g CO ₂ / kWh	Fingrid, Emission factor for electricity consumed in Finland 2025
District heating	73 g CO ₂ / kWh	Finnish Energy, Statistics on district heating, 2024

YIT



facebook.com/
yitsuomi



linkedin.com/
company/yit



x.com/
YITSuomi



youtube.com/
YITCorporation



instagram.com/
yitsuomi