



OP Mobility Services advancing electric driving in Finland

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OP Financial Group

OP Financial Group in brief



- The largest financial services group in Finland
- Customer-owned, strong local presence
- 4.7 million customers, of which 1.7 million are customer-owners
- 12,200 employees
- EBT of over €1 billion (2016)
- Total assets of €125 billion (2015)
- Going through a big digital transformation – mobile is already the most used customer interface



OP of tomorrow

Mission

By means of our strong capital base and efficiency, we create **sustainable prosperity, security and wellbeing** for our owner-customers and in our operating region.



Bank



Financial services group



Diversified services company



OP leading the way to the new freedom of mobility

○ Robotized transportation

○ Mobility as a Service: seamless travel from A to B

○ Car sharing

○ Using a car without owning it

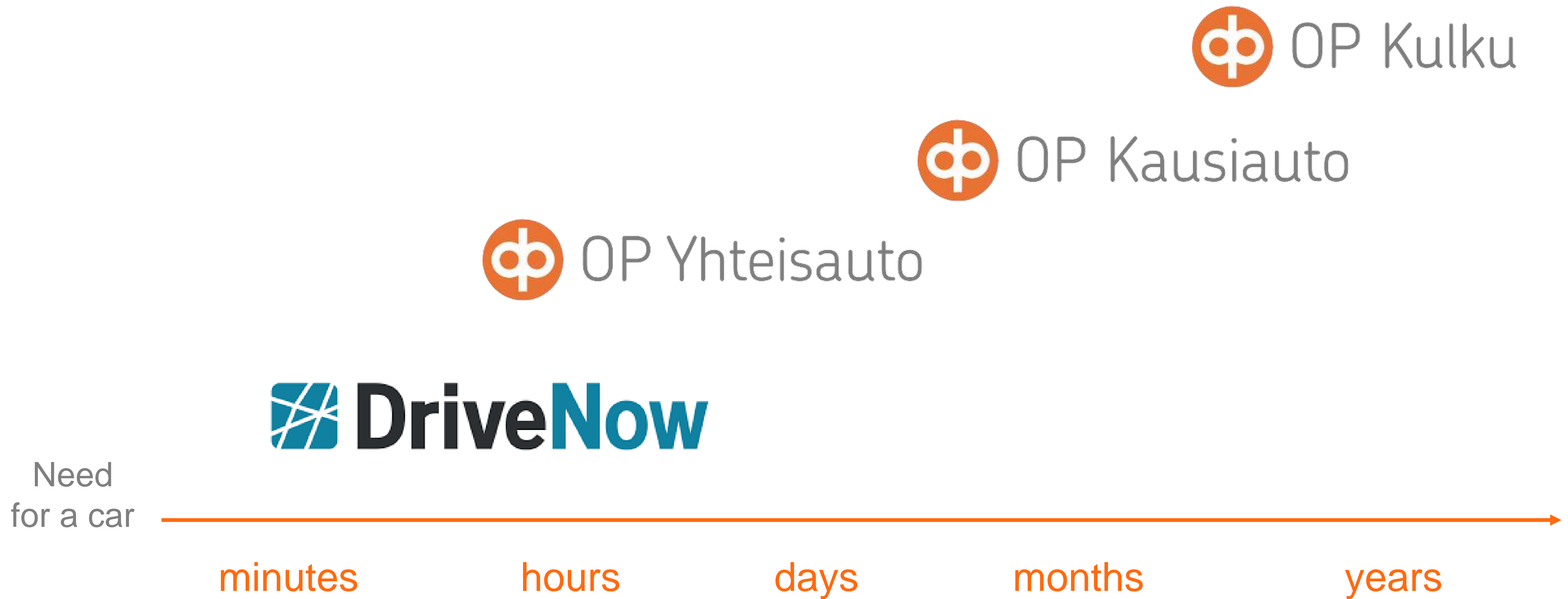
○ Private car

DriveNow
OP Yhteisauto

OP Kausiauto
OP Kulku

Car finance
Car insurance

Services that meet the actual need of a customer



Roadblocks to electric driving in Finland

1. High price of electric cars
2. Uncertain value development
3. Small charging network



A white Tesla Model X is parked on the left side of the frame. In the background, a man and a woman are sitting on a stone bench in front of a brick building. The scene is lit with warm, ambient light from the building's windows and street lamps.

OP Kulku

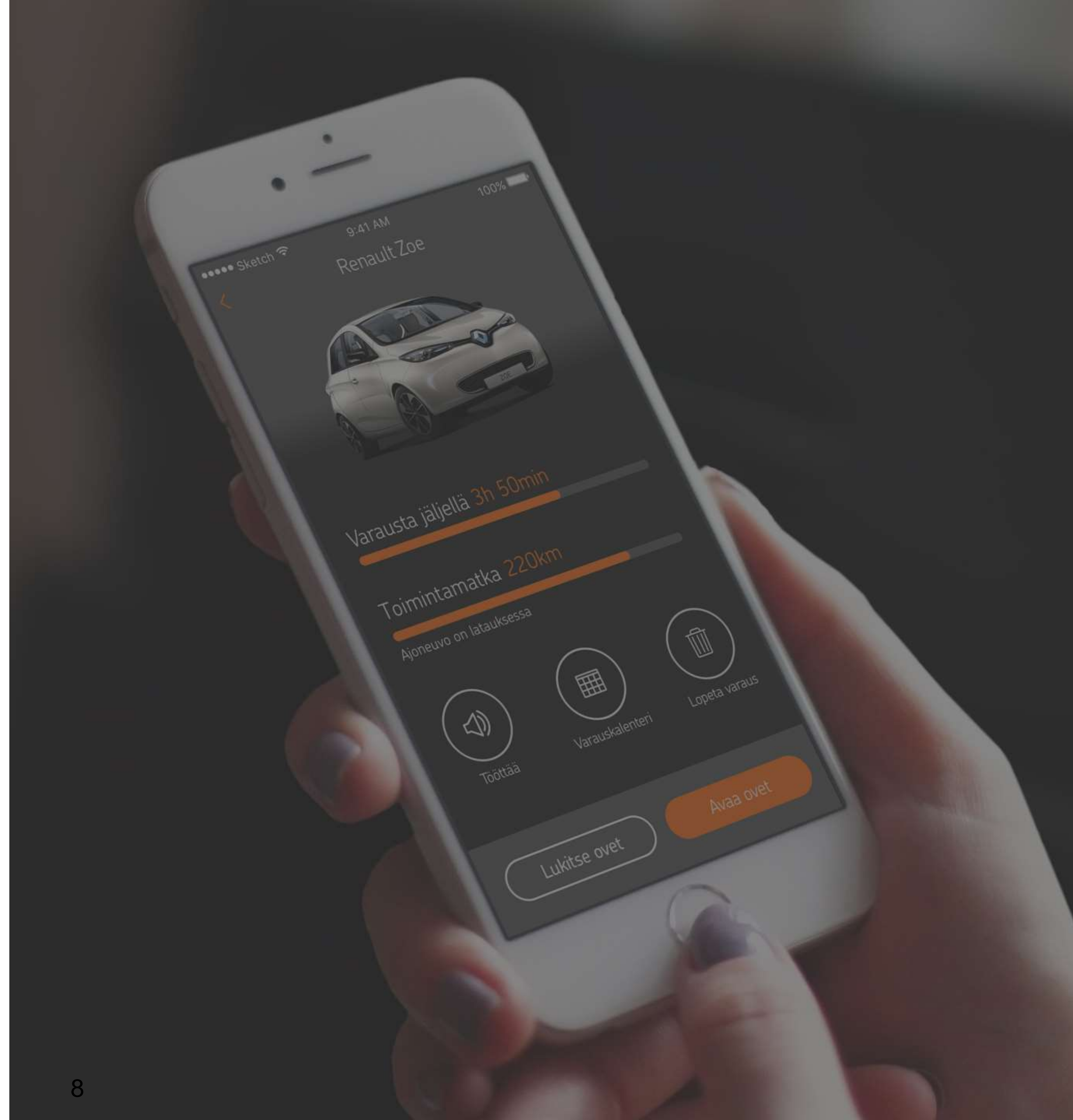
No need for initial investment
No risk of value depreciation
No surprising costs

OP Yhteisauto / Shared EVs

Maximises the use of EVs by mixing business and personal use

Mobile app that allows you to book the car and unlock the car doors

A company as a main user, cars are used for both work-related trips and leisure time use







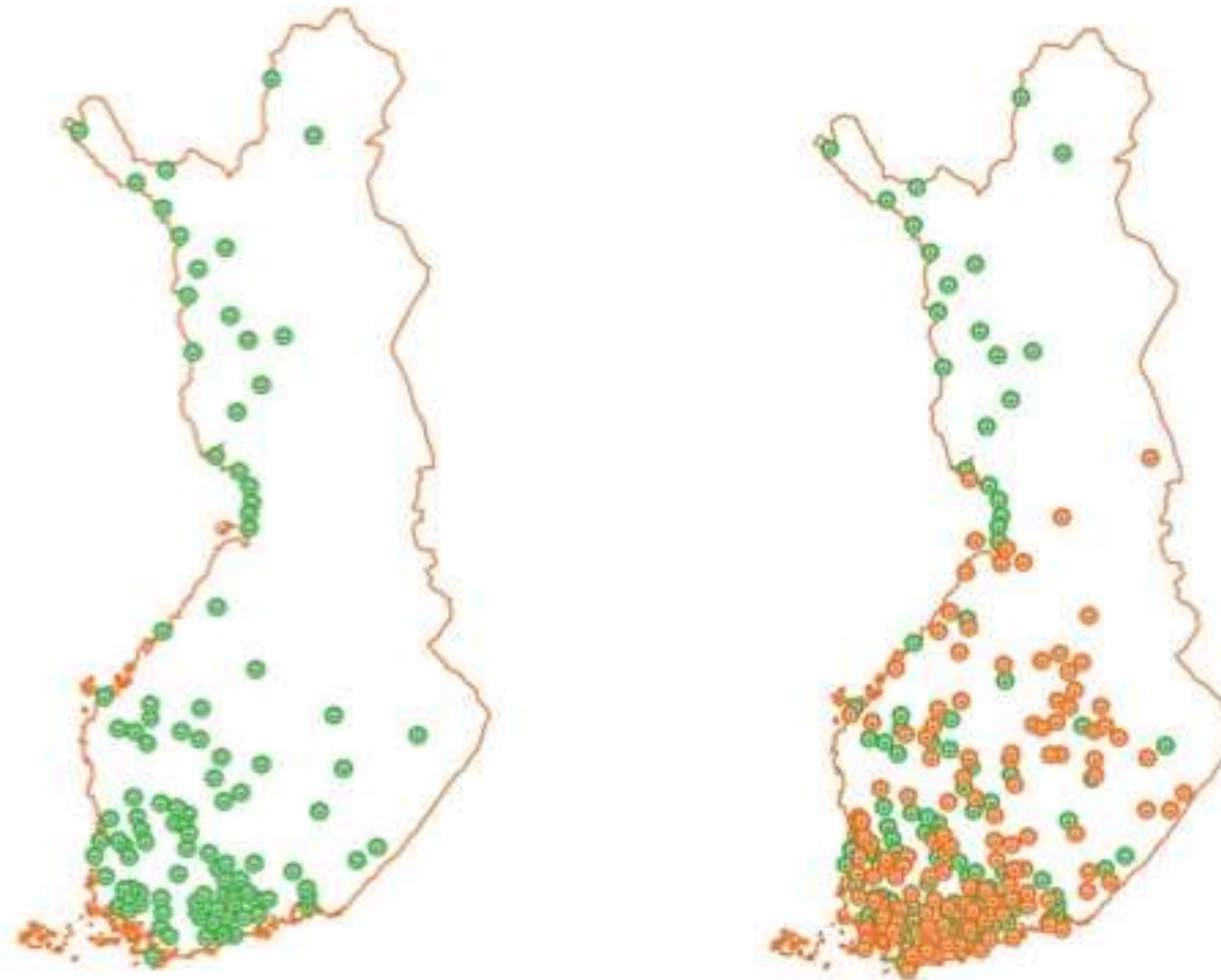
Find. Drive. Park.

 **DriveNow**

BMW i3 is the
most driven car
in the fleet



Fortum and OP together bring more than 100 public charging stations to Finland



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Thank you!