

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



### **Key Metrics**

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	11,738	11,965	12,051	12,223	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,738	11,965	12,051	12,223	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	11,738	11,965	12,051	12,223	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	11,738	11,965	12,051	12,223	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	13,219	13,413	13,476	13,645	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,219	13,413	13,476	13,645	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	61,982	65,756	65,395	69,338	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	61,982	65,756	65,395	69,338	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.94%	18.20%	18.43%	17.63%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.94%	18.20%	18.43%	17.63%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.94%	18.20%	18.43%	17.63%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.94%	18.20%	18.43%	17.63%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.33%	20.40%	20.61%	19.68%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.33%	20.40%	20.61%	19.68%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	158,854	161,415	157,643	157,102	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.39%	7.41%	7.64%	7.78%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,738	11,965	12,051	12,223	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	11,738	11,965	12,051	12,223	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	158,854	161,415	157,643	157,102	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	158,854	161,415	157,643	157,102	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.39%	7.41%	7.64%	7.78%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.39%	7.41%	7.64%	7.78%	[A.2]/[B.2]	



# EBA 2022 EU-wide Transparency Exercise Capital OP Ossuskurta

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	13,219	13,413	13,476	13,645	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying			,	-	C 01.00 (10020.c0010)	Article 50 of CRR
		transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	11,738	11,965	12,051	12,223		
	A.1.1	instruments)	3,229	3,299	3,401	3,460	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	7,669	7,773	7,817	7,959	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-240	-255	-399	-453	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,123	2,123	2,123	2,123	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-186	-159	-1	99	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (i) of CISR  Articles 4(113), 36(1) point (b) and 37 of CISR. Articles 4(115), 36(1) point (b) and 37 point (a) of
	A.1.8	(-) Intangible assets (including Goodwill)	-341	-351	-328	-337	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-452	-356	-415	-407	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-63	-69	-98	-163	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 240(1) point (ii), $(k)$ ,
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-1	-7	-2	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-40	-40	-57	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r070c,c0010) + C 01.00 (r070c,c0010) + C 01.00 (r070c,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0744,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0660,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,738	11,965	12,051	12,223	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,481	1,448	1,425	1,423	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,308	1,308	1,308	1,308	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	6	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	173	141	117	108	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	61,982	65,756	65,395	69,338	C 02:00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.94%	18.20%	18.43%	17.63%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.94%	18.20%	18.43%	17.63%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.33%	20.40%	20.61%	19.68%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	11,738	11,965	12,051	12,223	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.94%	18.20%	18.43%	17.63%	A.4.3.01.0)] [D.1]/[B-B.1]	
Fully loaded <sup>1</sup>	r	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	-	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	0		C 05.01 (10440,c0040)	
		Augustinents included in KWAS abe to IFRS 9 transitional arrangements	U	U	U	l "	(romajuana)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minht lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>‡</sup>	55,448	56,322	56,047	58,221	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s0020) + C 08.01 (r00470, c0010) + C 02.00 (r04460, c01010)]
Of which the standardised approach	4,820	4,817	4,789	5,265	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	29,007	30,059	30,174	30,228	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	13,581	13,319	12,928	12,697	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	7,107	7,112	7,134	8,950	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	976	945	715	563	C 07.00 (r0090, -0220, s001) + C 07.00 (r0110, -0220, s001) + C 07.00 (r0130, -0220, s001) + C 08.01 (r0040, -0250, s002) + C 08.01 (r0050, -0250, s002) +
Credit valuation adjustment - CVA	232	204	213	183	C 02.00 (r0640, c0010)
Settlement risk	1	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	85	94	98	113	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	1,454	1,405	1,470	1,384	C 02.00 (r0520, c0010)
Of which the standardised approach	1,454	1,405	1,470	1,384	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,ch450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c1000),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	3,786	3,786	3,851	3,851	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	3,786	3,786	3,851	3,851	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	3,000	3,000	5,023	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	61,982	65,756	65,395	69,338	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L OP Osuuskunta

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,024	1,469	350	699
Of which debt securities income	46	62	14	31
Of which loans and advances income	945	1,269	320	657
Interest expenses	45	44	11	14
(Of which deposits expenses)	17	22	5	10
(Of which debt securities issued expenses)	156	193	41	79
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	13	13	122	125
Net Fee and commission income	504	687	192	351
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	3	4	9	9
Gains or (-) losses on financial assets and liabilities held for trading, net	76	87	9	34
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-11	-14	6	8
Gains or (-) losses from hedge accounting, net	6	4	-4	-9
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	70	79	26	41
TOTAL OPERATING INCOME, NET	1,640	2,284	700	1,245
(Administrative expenses)	867	1,226	305	622
(Cash contributions to resolution funds and deposit guarantee schemes)	53	63	64	69
(Depreciation)	143	192	42	82
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and quarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	95	160	83	100
(Financial assets at fair value through other comprehensive income)	0	2	0	0
(Financial assets at amortised cost)	95	158	83	100
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	4	22	1	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	3	6	8	7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	481	626	212	378
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	398	508	196	329
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	398	508	196	329
Of which attributable to owners of the parent	398	508	196	329

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31,	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	32,616				33,114				29,583				27,404				IAS 1.54 (i)
Financial assets held for trading	3,175	126	2,907	142	3,063	78	2,829	156	2,985	84	2,743	158	3,339	75	3,085	180	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	20	0	0	20	20	0	0	20	21	0	0	21	21	0	0	21	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	13,588	12,342	765	482	13,204	10,269	2,405	530	12,415	11,076	796	543	12,617	10,230	1,761	626	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	95,637				97,536				98,126				99,181				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	803	0	786	17	816	0	798	18	818	0	805	12	1,026	0	1,011	15	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>t</sup>	4,631				4,633				4,772				4,829				
TOTAL ASSETS	150,471				152,386				148,719				148,417				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		ı	s of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022				As of 30/06/2022					
		Gross carryi	ng amount <sup>(2)</sup>		Accun	nulated impairn	nent <sup>(2)</sup>	Gross	carrying amou	unt <sup>(2)</sup>	Accum	nulated impairn	ient <sup>(2)</sup>	Gros	s carrying amou	ınt <sup>(2)</sup>	Accur	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairn	ient <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		13,565	25	0	-2	0	0	13,181	24	0	-2	0	0	12,394	23	0	-1	-1	0	12,588	32	0	-1	-1	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	85,442	8,358	2,404	-84	-81	-480	86,884	8,815	2,453	-67	-81	-543	86,729	9,472	2,565	-93	-85	-568	87,785	9,510	2,504	-96	-84	-541	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

OP Osuuskunta

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	2,020	1,970	2,068	2,713	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	131,994	133,755	128,890	127,342	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	373	334	646	1,046	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	37	41	49	55	IAS 37.10; IAS 1.54(I)
Tax liabilities	822	826	775	800	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	2,347	2,263	3,136	3,229	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	137,593	139,189	135,564	135,184	IAS 1.9(b);IG 6
TOTAL EQUITY	12,878	13,197	13,156	13,233	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	150,471	152,386	148,719	148,417	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### Breakdown of liabilities

OP Osuuskunta

(mln EUR)

	(min EUR)		Carrying	j amount		]
Breakdown of financial liabilities	s by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		2,393	2,304	2,714	3,759	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHORE POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	16,000	16,003	16,000	12,002	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	3	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,939	7,756	7,651	7,724	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7,923	7,741	7,638	7,708	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	393	593	645	953	Annex V.Part 1.42(c),44(c)
Donosito	of which: Current accounts / overnight deposits	283	509	568	874	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	4,224	4,565	4,435	4,262	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	4,145	4,478	4,322	4,171	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	17,077	18,092	16,563	16,346	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	16,591	17,619	16,127	15,944	ECB/2013/33 Annex 2.Part 2.9.1
	Households	47,311	47,181	48,177	49,024	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	41,023	40,923	41,875	42,620	Annex V.Part 1.42(f), 44(c)
Debt securities issued		36,518	37,038	34,022	34,719	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	2,023	2,017	1,473	1,434	Annex V.Part 1.37
Other financial liabilities		2,531	2,526	1,397	2,312	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		134,387	136,059	131,604	131,100	



## 2022 EU-wide Transparency Exercise Market Risk OP Osuuskunta

									OP Osuus	Kullid												
	SA					I	М									IM						
			VaR (Memoran	'aR (Memorandum item) STRESSED VaR (Memorandum item) AM				NTAL DEFAULT RATION RISK AL CHARGE	FOR CTP			VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
,	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	1,446 973 228	1,395 887 212	0 0 0	0 0 0	0 0 0	0 0 0							0	0	0	0						
Equities Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk Total	0 8 1.454	0 10 1,405	0	0	0	0		0	0	0	0		0	0	0	0	0	0		0		0
Total	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022	, ,		, i		·				As of 30/0			Ů	Ü		
Traded Debt Instruments	1,457	1,366	0	0	0	0							0	0	0	0						
Of which: General risk	1,057	955	0	0	0	0							0	0	0	0						
Of which: Specific risk	257	257	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk Commodities risk	0 0 13	0 0 18	0 0	0 0 0	0 0 0	0 0 0							0 0	0 0 0	0 0 0	0 0 0						
Total	1,470	1,384	0	0	0	ō	0	0	0	0	0	0	0	0	Ō	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



# 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach OP Osudaturia

					Standardise	d Approach						
		As of 30/09/2021 As of 31/12/2021										
		Original Exposure* Exposure Value* Risk exposure amount  Value adjustments and providions  Original Exposure* Exposure Value* Risk exposure amount										
	(min EUR, %)	35.567	37.491	283		36.070	37.878	258				
1	Central governments or central banks Regional governments or local authorities	35,567 4,803	37,491 4,937	263		36,070 4,697	37,878 4.884	258				
	Public sector entities	450	196	41		449	194	40				
	Multilateral Development Banks	1,021	1,146	10		977	1,136	0				
	International Organisations	1,012	1,012	0		1,007	1,007	i i				
	Institutions	425	429	4		438	450	5				
	Corporates	3,713	3,246	3,219		3,714	3,222	3,179				
	of which: SME	2,086	1,648	1,621		1,983	1,663	1,621				
	Retail	4,375	1,414	1,060		4,551	1,545	1,142				
Consolidated data	of which: SME	13	4	2		111	95	55				
COI ISOIIUateu uata	Secured by mortgages on immovable property	43	43	21		2	2	1				
	of which: SME	43	43	21		2	2	1				
	Exposures in default	67	36	41	23	74	40	45	25			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	U					
	Collective investments undertakings (CIU) Equity					0	U					
	Other exposures	149	149	149		146	146	146				
	Other exposures Standardised Total <sup>2</sup>	51.632	50.104	4.824	67	52.132	50.510	4.822	56			
	Sumpareisto Itali							4,022	30			
		· · ungrai exposure, unitie b	posure value, is reported before	taking into account any effect	due to credit conversion factors	or creat risk mitigation techniq	ses (e.g. substitution effects).					

Organic approace, units Exposer weils, in regarded before staking in the account any effect of an breast convention factors or coefficial institution beforespace (a.g., substitution effects).
(5) Substitutional Stating ones or stakisful the Securities protestor substitution of such support to the 2022 securities.
Origing the most releasest countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original collaboration of less support to the countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original collaboration of less support to the countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original collaboration of less support to the countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original collaboration of less support to the countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original collaboration.

					Standardise	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	33.837	35.353	283		34,495	35,931	258	
	Regional governments or local authorities	3,259	3,409	0		3,247	3,447	0	
	Public sector entities	201	112	24		202	112	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	287	291	0		289	301		
	Corporates	675 181	641 159	635 153		726 127	674 84	669 79	
	of which: SME Retail	4.352	159	1.056		4,438	1.450	1.087	
	of which: SMF	4,332	1,409	1,030		4,430	1,450	1,007	
FINLAND	Secured by mortgages on immovable property	42	42	21			,		
	of which: SME	43	43	21		5	5	i	
	Exposures in default	60	30	33	22	61	29	32	22
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
1	Equity	7	. 7	7		6	. 6	. 6	
1	Other exposures	149	149	149		146	146	146	
	Standardised Total <sup>2</sup>	(I) exists a second of the			62				49

		exposiumes, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31,	/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
GERMANY	Com of construents to come of construents  Residual conversations for leaf subsettines  Public active sufficie  Public active sufficie  Controlled  Co	420 1,772 249 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	S85 1,172 8 8 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			387 1,283 247 0 0 3 3 0 0 0 0 0 0 0 0 0	552 1,283 83 0 0 3 3 0 0 0 0 0 0 0 0 0	0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
ı	Standardised Total <sup>2</sup>								0		

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SWEDEN	Control overcomments or control sainch spicolog operaments or board authorities spicolog operaments or board authorities spicolog operaments spicological productions landscales	6 63 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0	0	6 61 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				0

		(2) Total value adjustments an exposures, but includes gener		interparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LITHUANIA	Central oversements or central sealor  accional oversements or bool admirities  serviced and common or bool admirities  filedification flow disconent Banks  Teneractional Constantions  Teneractional Constantions  Gerichico Silverico Sil	127 388 0 0 0 0 0 0 1,312 681 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	177 38, 38, 38, 38, 38, 38, 38, 38, 38, 38,	0 0 0 0 1,166 535 0 0 0 0 0	0	18 36 0 0 0 1,275 822 22 2 0 0 0 0 0 0 0	18 36 0 0 0 1,145 734 22 22 20 0 0 0 0 0	720	
1	Standardised Total <sup>2</sup>				2				2



# EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach OP Ossuskunta

	Or Osaaskaria												
					Standardise	d Approach							
			As of 30,	09/2021			As of 31	/12/2021					
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0					
	Regional governments or local authorities  Public sector entities	0		0		0							
	Multilateral Development Banks	1,021	1,146	ő		977	1,136	ő					
	International Organisations	664	664	0		661	661	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME Retail	0		0		U	u u	0					
	of which: SME	0		0		0							
Other Countries	Secured by mortgages on immovable property	ō	ō	i o		ō	0	0					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0		0		U	u u	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0							
	Equity	i o	ŏ	l ő		o o	i i	, o					
	Other exposures	0	0	0		0		0					
	Standardised Total <sup>2</sup>				0				0				
		(i) Original exposure, unlike Ex	posure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.a. substitution effects).						
		(7) Tatal value adversaries on		antonia de la contrata del contrata de la contrata de la contrata del contrata de la contrata de	autication company additional	Lookostina adjustmente (8184)	and other own family reduction	no existed to the					

		exposures, but includes general credit raix adjustments.									
					Standardisc	d Approach					
			As of 30	09/2021			As of 31,	/12/2021			
	(min EUR. *%)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
ESTONIA	Control occurrences or control sharing Activation of the Control occurrences Activation of the Control occurrences Activation occurrences Activation occurrences Institutions	159 29 0 0 0 0 999 539 1 0 0 0 0	102 34 0 0 0 722 488 0 0 0 4	0 0 0 0 0 0 7227 483 0 0 0 0 0 0 0		588 38 0 0 0 0 0 924 751 26 0 0 0 0 0	52 35 0 0 0 0 771 610 25 24 0 0 0 0 0	0 0 0 0 0 0 0 7509 14 14 0 0 0 0 0	,		
	Standardised Total <sup>2</sup>				2				2		

Control decorrements or comb in Section 2. S			exposures, but includes general credit risk adjustments.										
Original Exposure Value   Role exposure amount   Value religionments and   Original Exposure Value   Role exposure amount   Value religionments and   Original Exposure Value   Role exposure amount   Role exposure value						Standardisc	d Approach						
Month of successment or control shares.  Resident of comments or observation for the state of th				As of 30	/09/2021			As of 31,	/12/2021				
Cont of sourcemental or control hashs  Resident commental or bodd authorities  Resident commental or bodd authorities  Resident few doment Rasis  Resident few doment Rasis  Resident few doment Rasis  Resident few doment Rasis  Resident few domental few		41.89.40	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	NORWAY	Central covermentation of central hashed  Adults and covermentation or local arthrotion  and covermentation of the covermentation  for the covermentation  Central covermentat	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0			

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ŏ	o o		o o	ů o	i o	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME Retail	0		U		0	U	0	
Country of	of which: SME	0		0			0		
	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart 8	of which: SME	0		0		0	0		
	Exposures in default	0		0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	

		exposures, but includes gene	ral credit risk adjustments.	arterparty excesses cross for se	Carcinatori Esponares, accistori	recesor especiment (XVXI)	and coal our lands reason	a reade to the	
					Standardise	ed Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Central departments for central hashas  Andrés service estimates  Andrés service estimates  Andrés service estimates  Enternational Franchiste  Enternational Franchist  Enternational Franchiste  Enternational Franchiste  Enternational Franchist  En	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>			-	0				

Central governmen		Standardised Approach									
Central governmen			As of 30,	/09/2021			As of 31,	/12/2021			
Central governmen	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Public sacto entitle Multitativa il Overdo Intronational Onso Institutiona Country of Country of Country of Security of wheth: 59E Security of wheth S	rements or control basis  rements or local authorities  vocalizations  Constitutions  Ell  Society of the control basis  Ell  Society of the control basis	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	٥		

# EBA 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach									
			As of 31,	03/2022			As of 30,	(06/2022			
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions								
	(min ELR, %) Central governments or central banks	31,726	33,542	313		29,518	31,296	365			
	Central governments or central banks Regional governments or local authorities	4,364	4,530	313		4,664	4.823	303			
	Public sector entities	258	111	23		292	143	33			
	Multilateral Development Banks	912	1,084	0		914	1.098	0			
	International Organisations	1,070	1,070	0		1,083	1,083	0			
	Institutions	626	638	6		891	892	7			
	Corporates	4,048	3,459	3,118		4,253	3,709	3,489			
	of which: SME	1,421	1,292	1,067		2,124	1,817	1,597			
	Retail	4,636	1,527	1,129		4,701	1,611	1,192			
Consolidated data	of which: SME	105	89	51		106	89	51			
CONSONUALCO GALA	Secured by mortgages on immovable property	3	3	1		7	7	3			
	of which: SME	3	3	1		4	4	1			
	Exposures in default	78	38	42	29	79	39	44			
	Items associated with particularly high risk	u u	U	0		0	U	0			
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	0	0				0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	6	6	6		1	1	1			
	Other exposures	155	155	155		138	138	138			
	Standardised Total <sup>2</sup>	47,882	46,163	4,794	113	46,541	44,839	5,272	12		

		calculated as of last quinter									
					Standardisc	d Approach					
			As of 31,	/03/2022			As of 30,	(06/2022			
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
FINLAND	Central covermentate or central bashed  And Contral Covermentate or central admirities  And Contral Covermentate Covermentate  And Covermentate Covermentate  Covermentate	30,663 2,995 90 0 0 398 822 127 4,528 3 3 65 0 0 0 0	32,132 3,172 3,173 40 0 0 410 788 99 1,437 5 3 3 3 0 0 0 0 0 0 0 0 0 1,437 5 9 9 0 0 0 0 0 0 0 1,437 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	313 0 8 8 8 0 0 0 6 5 73 1,077 3 1 1 3 2 0 0 0 0 0 0 0 0 1,077 3 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24	28,525 3,075 65 0 0 586 887 118 4,594 22 7 4 65 0 0 0	30,068 3,250 0 0 9 587 791 81 1,521 5 7 4 31 0 0 0 0	365 0 0 12 0 0 0 0 776 66 1,140 3 3 1 3 3 0 0 0 0	26		
i	Other exposures Standardised Total <sup>2</sup>	155	155	155	105	138	138	158	110		

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	ed Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Communication of the Communication (Communication of Communication of Comm	284 1,931 208 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	433 1,191 77 0 0 9 0 0 0 0 0 0 0 0	0 0 15 0 0 0 0 0 0 0	d	165 1,411 228 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	316 1,411 105 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0	c
	Standardised Total <sup>2</sup>	Š		·	0	Ĭ	·	,	0

					Standardise	d Assessed			
			As of 31	/03/2022	Standardisc	а арргоаси	As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
SWEDEN	Gen C.D., n.)  Gen C.D., n.)  Gen C.D., n. of the C.D.	6 77 0 0 1 1 0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0	67 67 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 75 0 0 1 1 0 0 4 4 0 0 0	0 66 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

-	exposures, but includes general	credit risk adjustments.						
				Standardise	d Approach			
		As of 31)	03/2022			As of 30/	06/2022	
(mb ELP, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments am provisions <sup>2</sup>
Control deveromental or control harbor Marco Mar	16 35 0 0 0 0 0 1,377 645 159 0 0 0 0 0	16 35 0 0 0 0 1,2,18 19 19 0 0 0 0	0 0 0 0 0 0 1.115 486 111 0 0 0 0	0	111 36 0 0 0 1,415 19 0 0 0 0 0 0 0	111 355 0 0 0 1,286 794 19 19 0 0 0 0	0 0 0 0 0 1,189 606 0 0 0 0 0	
Standardised Total <sup>2</sup>	· ·			1	s or coudit risk mitigation technic	0	0	



## 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	OP Osuuskunta													
					Standardise	d Approach								
			Au of 30 (05/2022  **Au of 30 (06/2022  **Topique Exposure** Value***  **Exposure Value**  **Exposure Value**  **Exposure Value**  **Itial exposure amount  **Palm adjustments and  Original Exposure**  **Exposure Value**  **Exposure Value**  **Exposure Value**  **Exposure Value**  **Itial exposure amount  **Palm adjustments and  Original Exposure**  **Exposure Value**  **Exposure Valu											
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>					
	(min EUR, %)													
Other Countries	Control conversaments or central basis and antibodies Antibodies and antibodies Antibodies antibodies Antibodies antibodies Antibodies Development Basis Sentrational Operations Corporates Antibodies antibodies Examiliant Sentration DES Examiliant Sentration Sentra			000000000000000000000000000000000000000	0		( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )							
	Standardised Total <sup>2</sup>													
			d provisions per country of co		t due to credit convenion factor curitisation exposures, additiona									

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	59	52	0		SS	50	0	
	Regional governments or local authorities Public sector entities	37	33	0		35	32	0	
	Public sector entities Multilateral Development Banks	0	0			0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	964	775 382	709 316		1,017 834	836 675	764 603	
	Retail	25	24	14		24	23	13	
ESTONIA	of which: SME	23	23	13		23	23	13	
LSTONIA	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0 7		0	0	0 7	
	Exposures in default  Items associated with particularly high risk	ů	0	l ó	1	ů	0	ĺ	,
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity		0				0		
	Other exposures	0	0	o o		0	0	0	
	Standardised Total <sup>2</sup>				2				3

(2) Total viles appears, unlike Exposure value, is reported before taking into account any effect due to credit conversion feators or credit risk mitigation techniques (e.g. substitution effects).

(2) Total viles adjustments and provisions per country of counterparty encloses these for excertisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

	exposures, but includes gener		morpany excuses mose for se	cunsiation exposures, apotiona	vauacon aguschinos (AXAS)	and denir own runds reduction	is related to the	
				Standardise	d Approach			
		As of 31)	03/2022			As of 30,	06/2022	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %) Central governments or central banks	0	0				0		
Central governments or central banks Regional governments or local authorities	0		0			0	0	
Public sector entities						0	0	
Multilateral Development Banks		0	0		0	0	0	
International Organisations		0	0		0	0	0	
Institutions	o o	0	0		i i	0	i i	
Corporates	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Retail	1	0	0		1	0	0	
of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakinos (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0		0			0	0	
Standardised Total <sup>2</sup>				0				0

(2) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion feators or coult risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds induction related to the

		exposures, but includes gener		anorparty excludes tridse for se	cunsiation exposures, apptions	i vauacon adjusements (AXAS)	and other own rungs reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0						0	
ı	Regional governments or local authorities	ŏ	o o	ŏ		ő	0	ů o	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0				0	0	
	of which: SME	o o	0	ů		0	0	0	
	Retail	o o	0	ō		i i	0	i i	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds						0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0				0	0	
	Collective investments undertakings (CIU)	i o	i o	l ő		ő	0	l ő	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min ELR, %) Central governments or central banks								
	Central governments or central banks Regional governments or local authorities	0				0	0	0	
	Public sector entities	ů		0		0		0	
	Multilateral Development Banks	i i	0	0		0	0	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	4
Country of	Retail	0	0	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0				0	0	0	
	Franciscos in default	0			0		1 0	0	
	Items associated with particularly high risk	i i	0	0		0	0	ō	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0		0	
	Standardied Total <sup>2</sup>								4

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Coming operationates or coming almosts equiposal governments or local antiferities equiposal governments equiposal governments formationates f	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

OP Osuuskunta

							IRB Ap	proach					
				As of 3	0/09/2021					As of 3	31/12/2021		
		Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>			Value adjustment
	(min EUR, %)		Of which: defaulted	• 4104		Of which: defaulted	provisions		Of which: defaulted	• arca		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,412	0	7,634	1,152	0	1	8,189	0	7,463	1,191	0	1
	Corporates	54,034	1,075	41,502	28,826	0	403	56,153	963	43,446	29,808	0	463
	Corporates - Of Which: Specialised Lending	0	0	0		0	0			0	0	0	0
	Corporates - Of Which: SME	20,811	383	17,267	11,217	0	159	21,267	353	17,875	11,806	0	166
	Retail - Secured on real estate property	60,441 49.532	1,679	60,441 49,532	13,582 9.936	1,746	220 120	60,320 49,819	1,681	60,320 49.819	13,320 9.794	1,759	220 122
		49,532 992	33	99,532	9,93b 382	1,435	120	981	1,396	981	9,799	45	122
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S		1.316	992 48.540	382 9.554	1,388	117	981 48.838	1.316	981 48.838	9.426	1.387	119
	Retail - Qualifying Revolving	40,340	1,316	46,340	9,334	1,300	11/	90,030	1,310	40,030	2,420	1,367	119
	Retail - Other Retail	10.910	330	10.910	3.646	311	101	10.501	335	10.501	3.526	327	0
	Retail - Other Retail - Of Which: SME	959	46	959	816	118	14	896	42	10,501	3,320	111	13
	Retail - Other Retail - Of Which: non-SMF	9.950	284	9,950	2.830	193	87	9,605	293	9,605	2.771	215	95
	Equity	2,414	0	2,414	7.107	0	0.	2,415	0	2,415	7.112	0	
	Other non credit-obligation assets	27.21	-	- Ly. 12.	933	_		27.10	_	2,100	1.015	-	
	IRB Total <sup>2</sup>				51,600						52.446		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) and one maximum the securemental potential unitarity in the results price to the 2019 chartcast.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated and exposure or the countries of the countries of the countries are disclosed.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Original Exposure  Exposure  Value <sup>1</sup>		osure and ad		adjustments		Exposure <sup>1</sup>	Exposure	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 781	0 0	0 576	0 59	0	0	0 716	0	0 535	96	0	0
	Corporates	50.385	1.065	39.164	27.147	o o	399	52,299	953	40.902	28.010	0	453
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	18,340	380	15,762	10,199	0	157	18,763	352	16,205	10,717	0	159
	Retail - Secured on real estate property	60,100 49.285	1,663 1.339	60,100 49,285	13,504 9.880	1,734	219 119	59,994 49,578	1,664	59,994 49,578	13,250 9,741	1,745	218 121
	Retail - Secured on real estate property - Of Which: SME		33	991	382	47	119	981	30	981	368	45	3
FINLAND	Retail - Secured on real estate property - Of Which; non-		1.307	48.293	9.498	1,378	116	48,598	1,305	48,598	9.373	1.375	118
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10,816	324	10,816	3,625	310	100	10,416	329	10,416	3,508	325	96
	Retail - Other Retail - Of Which: SME	950	46	950	810	118	14	892	42	892	752	111	13
	Retail - Other Retail - Of Which: non-SME	9,866 2,337	278	9,866 2,337	2,815 6.832	192	86	9,523 2.338	287	9,523 2,338	2,756 6.837	214	84
	Equity Other non credit-obligation assets	2,357		2,337	0,032	0	0	2,338	0	2,338	0,03/		
	IRB Total												

(I) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>		Risk exposure amount		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	Risk exposure amount	
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		1,408	0	1,386	235	0	0	1,366	0	1,345	268	0	0
	Corporate		95	0	67	46	0	0	91	0	67	50	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	25	0	5	6	0	0	27	0	8	11	0	0
	Retail		27	1	27 20	4	1	0	25 20	1	25	3	1	0
		Retail - Secured on real estate property	20	1	20	3	1	0		1	20	2	1	0
GERMANY		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OLIGI BUTT		Retail - Secured on real estate property - Of Which: non-Si	20	1	20	3	1	0	20	1 0	20	2	1	0
		Retail - Qualifying Revolving	U	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	7	0	7	2	0	0	6		6	1	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: non-SME	ь	0	ь	1	0	0	5	0	5	1	0	
	Equity	credit-obligation assets			0	U	0	0	0	0	0	U	0	
	IRB Total			ire, unlike Exposur										

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	824	0	811	63	0	0	820	0	806	62	0	0
	Corporates	1,260	0	831	526	0	1	1,229	0	829	530	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,041	0	686	402	0	0	1,029	0	724	431	0	0
	Retail	72	2	72	15	2	0	72	2	72	15	2	0
	Retail - Secured on real estate property	44	1	44	9	1	0	41	1	41	9	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-S		1	44	9	1	0	41	1	41	9	1	0
	Retail - Qualifying Revolving Retail - Other Retail	0 28		0	0	0	0	0 31	0	0	0	0	0
	Retail - Other Retail - Of Which: SMF		1	28	ь	0		31	1	31	6		0
		0 28		0 28	U	0	0	1 29	0	29	1 5	0	0
	Retail - Other Retail - Of Which: non-SME		1	28	6	0	0		1		40	0	0
	Equity	- 11		- 11	40	0		11	0	- 11	40	-	
	Other non credit-obligation assets												
	IRB Total												

TO Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min ELR, %)	defaulted defaulted defaulted defaulted											provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	264	2	157	158	0	0	360	2	223	199	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	214	0	119	118	0	0	266	0	163	132	0	
		0		0	0	0		0	0				
	Retail - Secured on real estate property	0	0	0	0	0		0	0				
LITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sh		0	0	0	0	0		0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0		0			0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporte	d before taking into accoun	nt any effect due t	p credit conversion	factors or credit r	isk mitigation techs	riques (e.g. substi	tution effects).		

#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

OP Osuuskunta

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	34	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	34	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
Outer Countries	Retail - Secured on real estate property - Of Which: non-Sh	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving			0		0	0	0	0	0			0
	Retail - Other Retail			0		0		0					0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	Ü		0
	Retail - Other Retail - Of Which: non-SME Equity			0		0		0	0	0			0
	Equity Other non credit-obligation assets		0	0	U	0		0	- 0	0	0	0	
	IRB Total												

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0 278	0	6 175	6 132	0	0	0 268	0	6 167	6 125	0	0
	Corporates Corporates - Of Which: Specialised Lending	2/8	5	1/5	132	0	0	268	5	167	125	0	0
	Corporates - Of Which: SME	168	0	70	46	0	0	159	0	64	41	0	
	Retail	14	1	14	7	1	0	13	1	13	4	1	0
	Retail - Secured on real estate property	12	i	12	7	i	0	11	i	11	4	i	
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	ò	ō	ō	0	ō	0	0	ō	ō
ESTONIA	Retail - Secured on real estate property - Of Which: non-SI	12	1	12	7	1	0	11	1	11	4	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

19 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0 47	0	0
	Institutions	902	0	895	45	0	0	926	0	919		0	0
	Corporates	506	0	395	167	0	0	512		362	148	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 272		0 255	0 80	0	0	0 273	0	0 256	0 81	0	0
	Corporates - Ut Which: SME Retail	15		255 15	80			14		256 14	81		
	Retail - Secured on real estate property	15	1	15	5	1	0	19	1 1	10	1	1	0
	Retail - Secured on real estate property - Of Which: SME		1	11	,	1	0	0	1	0	3	1	0
NORWAY	Retail - Secured on real estate property - Of Which: non-Sh	11				,	0	10		10	2		0
-	Retail - Qualifying Revolving			11	,	0	0	10	0	10	3		0
	Retail - Other Retail	4		4	i	0			0	4	,		0
	Retail - Other Retail - Of Which: SME		ı ö	1 0		0	0	, i	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	4	ŏ	4	i	ı ö	l ő	4	ő	4	1	ı ö	ő
	Equity	0		0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution												0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0		0	0	0	0	0	0		0		0
	Retail	corporates * Or Willot: SHE	0	0	0	0	0	0		0	0	0		0
	roccum	Retail - Secured on real estate property	0	0	0			0	0	0	0	0		0
		Retail - Secured on real estate property - Of Which: SME	0	0	0			0	0	0	0	0		0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Sh	ő	ő	o o	o o	ő	ő	ő	ő	ő	ő	ő	ő
		Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

		•												
								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised denoting	0			0	0	0		0	0	0	0	0
	Retail	Corporates - Or Willor: SHE	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which: SME	ō	0	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	0/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0
	Retail	o o	0	0	n	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
1	IRB Total												4

Credit Risk - IRB Approach

OP Osuuskunta

								IRB Ap	proach						
					As of :	31/03/2022					As of 3	30/06/2022			
			Original I	xposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure	e amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment	
		(min EUR, %)	Of which: Of which: provisions Of which: Of which: provisions defaulted defaulted defaulted												
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutio		8,041	0	7,323	1,251	0	0	7,763	0	7,082	1,220	0	4	
	Corporati		56,532	1,128	43,890	29,632	0	479	56,594	1,028	43,908	29,563	0	451	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	21,696	432	18.608	11.142	0	172	21.474	434	18.230	10.443	0	172	
	Retail	Corporates - Ut Which: SME	60,803	1.704	60.803	11,142	1,708	222	61.230	1,693	18,230 61.230	10,943	1.678	227	
	Retail	Retail - Secured on real estate property	49,542	1,704	60,803 49,542	9,346	1,708	121	50,463	1,693	50,463	9.221	1,578	122	
		Retail - Secured on real estate property - Of Which: SME	922	29	922	331	42	2	923	28	923	374	38	2	
Consolidated data		Retail - Secured on real estate property - Of Which: non-St	48,620	1.322	48.620	9.015	1,389	118	49.541	1,310	49.541	8.896	1.353	119	
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
		Retail - Other Retail	11.260	354	11.260	3.582	278	101	10.767	355	10.767	3.476	287	105	
		Retail - Other Retail - Of Which: SME	863	40	863	712	87	12	912	44	912	756	97	15	
		Retail - Other Retail - Of Which: non-SME	10,397	314	10,397	2,871	191	89	9,854	311	9,854	2,720	190	90	
	Equity		2,425	0	2,425	7,134	0		2,434	0	2,434	8,950	0		
	Other nor	r credit-obligation assets				1,023						1,080			
	IRB Total	7				51,968						53,512			

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central t Instituti	banks and central governments	640	0	0 462	0 43	0	0	0	0	0 463	0	0	0
			52.625	1.117	41.248	43 27.839		468	52,635	1.024	41.184	41 27.662		443
	Corporat	Corporates - Of Which: Specialised Lending	52,625	1,117	41,248	27,839	0	468	52,635	1,024	41,184	27,662	0	943
		Corporates - Of Which: SME	19,534	429	17.038	10.179		163	18.830	433	16.400	9.287		168
	Retail	corporate of Wildi. 31-2	60.467	1.687	60.467	12.853	1.696	220	60.892	1.676	60.892	12.623	1.666	225
	roccom	Retail - Secured on real estate property	49,303	1,340	49,303	9.291	1,419	120	50,224	1,328	50,224	9.172	1,380	121
		Retail - Secured on real estate property - Of Which: SME	922	29	922	330	42	3	923	28	923	324	38	3
FINLAND		Retail - Secured on real estate property - Of Which: non-Si	48,381	1,311	48,381	8,961	1,377	117	49,301	1,300	49,301	8,848	1,343	118
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	11,164	348	11,164	3,561	277	100	10,668	349	10,668	3,451	286	104
		Retail - Other Retail - Of Which: SME	859	40	859	707	87	12	902	44	902	746	97	15
		Retail - Other Retail - Of Which: non-SME	10,305	308	10,305	2,854	189	87	9,766	305	9,766	2,705	189	89
	Equity		2,345	0	2,345	6,852	0	0	2,351	0	2,351	8,646	0	0
		in credit-obligation assets												
	IRB Tota	ıl en												

GERMANY

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	806	0	789	61	0	0	747	0	734	106	0	0
	Corporates	1,237	0	809	431	0	0	1,288	0	876	474	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	989	0	703	364	0	0	1,073	0	773	406	0	1
	Retail	70	2	70	16	1	0	72	2	72	15	1	0
	Retail - Secured on real estate property	40	1	40	9	1	0	44	1	44	9	1	0
SWEDEN	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-S	40	1	40	9	1	0	44	1	44	9	1	0
	Retail - Qualifying Revolving Retail - Other Retail	30	0	0 30	0	0	0	28	0	28	0	0	0
		30	1	30				28	1	28	6	0	
	Retail - Other Retail - Of Which: SME	29		29	1	0	0	28		28	1	0	0
	Retail - Other Retail - Of Which: non-SME	11	1 1	11	40			28 18	1	28 18	65		0
	Equity Other non-credit-oblication assets	- 11	0	- 11	40		0	18		18	63	0	0
	Other non-credit-obligation assets  IRB Total												

							IRB Ap	nroach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	365	4	209	185	0	0	381	2	234	200	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	49	2	36	38	0	0	296	0	179	136	0	0
	Retail		0	0	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0		0
LITHUANIA	Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	0	ō	ō	0	ō	ō	0	ō	ō	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	0
1	IRB Total												

Credit Risk - IRB Approach

OP Osuuskunta

								TRB As	proach					
					As of	31/03/2022		2110 Ap	, proudi		As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries		Retail - Secured on real estate property - Of Which: non-Sf	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		r credit-obligation assets												
	IRB Total													

		•						IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	6	6	0	0	0	0	6	6	0	0
	Corporate		267	5	165	119	0	0	295	0	180	142	0	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	43	0	10	7	0	0	168	0	61	36	0	0
	Retail		12	1	12	3	1	0	11	1	11	4	1	0
		Retail - Secured on real estate property	9	1	9	2	1	0	8	1	8	3	1	0
ESTONIA		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LOTONIA		Retail - Secured on real estate property - Of Which: non-Si	9	1	9	2	1	0	8	1	8	3	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	2	1	0	0	3	0	3	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	860	0	853	41	0	0	843	0	836	40	0	0
	Corporates	586	0	484	238	0	0	578	0	475	233	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	353	0	327	154	0	0	350	0	321	149	0	0
	Retail	14	1	14	4	1	0	16	1	16	4	1	0
	Retail - Secured on real estate property	10	1	10	3	1	0	12	1	12	3	1	0
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si						0	0			0		0
	Retail - Qualifying Revolving	10	1	10	3	1	0	12	1 0	12	3	1	0
	Retail - Other Retail		0				0		0		,		0
	Retail - Other Retail - Of Which: SME		0	,	1		0		0				0
	Retail - Other Retail - Of Which: non-SME		0	4	1	0	0	2		2	1		0
	Equity						0	0					0
	Other non credit-obligation assets		Ů	Ů	-	_		Ů	Ů	Ů		, i	, i
	IRB Total												

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporati		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0		0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 10		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0		0	0	0	0	0	0	0	0
			0	0	0				0			0		0
		Retail - Other Retail - Of Which: SME		0			0		0	0	0	U	0	
	Facilities .	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0	0	U O	0	0
	Equity	credit-obligation assets	0	0	0	0		0	0	0	0	U		0
	IRB Total													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 40 0 0 119 0	0 0	0	() () () () () () () ()	0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0
[ 0 - 3M [	Belgium	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 146 401	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ) ( 144 39 ( 54	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	Bulgaria													
f 0 - 3M f [ 3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y] [11 - 2Y] [12 - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	11 13 33	0 0 13 3 10 2 2 0	000000000000000000000000000000000000000	0		0 1 0 3 13 3 3 10 5 32 5 0	(	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	8 0 2 0 0 0 3 <b>12</b>	000000000000000000000000000000000000000	



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfolion	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	151 44 53 163 163 233 1,099 364 2,100	53 167 232 1 1000	0 0 0 0 0	0 0 0 0 0	7 21 11 119 6 474 6	144 16 43 48 232 625 364 <b>1,474</b>	4 30 4 2 44 95 538 718	114 433 92 74 760 1,195 3,629 <b>6,296</b>	5 0 1 2 2 2 19 8 <b>37</b>	300 80 197 214 249 1,269 538	151 7 3 8 1 9 7	( ( (	282
[ 0 - 3M [	France													
[ 0 - 3M [	Germany	124 7 - 23 23 - 25 59 786 8 - 78 1,918	237 102 594 786	0 0 0 0	0 0 0 0 0	126 74 233 103 594 786 ( <b>1,918</b>	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		17
0 - 3M     13M - 1Y	Croatia													
[ 0 - 3M [	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[ 0 - 3M [	Ireland													
[ 0 - 3M [	Italy													
[ 0 - 3M [	Latvia	12	0 0 7 1 3 0 0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 7 1 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 5 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania	0 0 23 14 0 0 0	0 0 23 14 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 23 14 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Luxembourg	0 0 102 61 341 157 5 661		0 0 0 0	0 0 0 0	( ( 100 6) 341 115 ( 665	0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Malta	001	001	·	·	003	V	v		,				· ·
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Netherlands	0 0 131 141 185 374 0 733	0	000000000000000000000000000000000000000	0 0 0 0 0	( ( 13) 4: 18: 37- ( 73)	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Romania													
[ 0 - 3M   [ 3M - 1Y   [ 11	Slovakia													
[ 0 - 3M [	Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain													
[ 0 - 3M [	Sweden	55	1 0 0 0 51 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	1 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	16 0 0 0 0 0 0	000000000000000000000000000000000000000	0
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	33	0 0 0 0 31 31 0 0	0 0 0 0 0	0 0 0 0 0	( ( 3) ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

				OP Osuuskunta										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[ 0 - 3M [	China													
TO - 3M	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

OP Osuuskunta

							OP Osuuskunta							
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others													

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more Total	Austria	10-	0 40 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		) (4) (4) (6) (7) (7) (7) (7) (7) (7) (7) (7) (7) (7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Belgium	55: 7: 34: 100:	0 0 0 9 9 9 9 7 9 3 7 9 3 40 108 8 108 8 108 8 108 108 108 108 108	000		( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
10 - 3M     3M - 1Y	Cyprus													
Total   Tota	Czech Republic													
Total   Tota	Denmark													
Total	Estonia	33	0 0 5 5 5 5 8 8 9 9 1 1 300 0 0	0 0 0 0			0 5 8 9 1 1 30 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	7 0 2 0 0 0 3		
Total	1	54	54	. 0	1	1	54	1	0	0	. 0	11		0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	through profit or loss	comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposite amount
[ 0 - 3M [	Finland	463 139 42 103 245 1,071 425 <b>2,488</b>	463 139 42 103 245 1,071 425 <b>2,488</b>	0	0	193 77 16 17 33 481 77 884	26 32 86 213 591	14 1 0 8 171 129 324	330 146 71 29 372 1,804 1,523 <b>4,275</b>	0 2 2 3 17 9 42 <b>76</b>	18 371 154 224 628 641 2,858 <b>4,895</b>	499 3 0 1 8 68 542 1,121	0 0 0 0 0	377
[ 0 - 3M [	France													
[ 0 - 3M [	Germany	51 2555 49 496 264 7161 0	49	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51 256 45 465 264 716 (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	21
[ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
[ 0 - 3M [	Hungary													
Total   Tota	Ireland													
To - 3M	Italy													
Total	Latvia	0 0 6 1 3 0	0 0 6 1 3 0	0 0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 6 1 3 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 5	000000000000000000000000000000000000000	0



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	0 21 12 0 0 0	0 21 12 0 0 0 0 0 34	000000000000000000000000000000000000000	0 0 0 0 0		0 21 12 0 0 0 0 34	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 3 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	0 0 55 154 191 261 665		000000000000000000000000000000000000000	0 0 0 0 0	( 55 15- 19- 26- ( 655	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0
[ 0 - 3M [	Malta													
To - 3M	Netherlands	0 9 1 41 77 122 0 331	0	0 0 0 0 0	0 0 0 0 0	( ( 9) 4: 7: 12: ( 33)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	
Total   Tota	Poland	331	331			333	V	v		J		·		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
To - 3M     To - 3M   To -	Romania		·					v		Ü				Ü
10 - 3M     3M - 1Y     11 - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   [ 3M - 17   [ 11 - 27   [ 27 - 37   [ 37 - 57   [ 57 - 107     107 - more Total	Spain													
[ 0 - 3M [ [ 3M - 1V [		0 0 0 49	0 0 0 49	0	0	() () (40	0	0	0 0 0	0 0 0	0	10 0 0	0	
[ 11 - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more Total	Sweden	0 17 0	0 17 0	0	0	17	0	0	0	0	0	0	0	
To - 3M	United Kingdom	33					J	·		J			J	J
Total	Iceland													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Australia													
f 0 - 3M f [ 3M - 1Y ] f 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f   15Y - 10Y f   10Y - more	Canada	0 0 3 0 0	0 0 30 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( 3) ( ( 3)	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
To - 3M	Hong Kong												J	



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
TO - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
10 - 3M     13M - 11   1   1   1   1   1   1   1   1	Other Central and eastern Europe countries non EEA													
[ 0 - 3M	Middle East													
TO - 3M	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

OP Osuuskunta

							OP Osuuskunta							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance s	heet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures
OP Osuuskunta

					As of 30/09/2021									As of 31/12/2021				
		Gross o	arrying amount/ Nominal amou	unt		Accumulated imp	eairment, accumulated nega lit risk and provisions <sup>4,8</sup>	tive changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	al amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of whi	ich non-performing	*	On performing exposures <sup>2</sup>	On non-performing	g exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y <sup>t</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days	of	which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR)  Cash balances at central banks and other demand deposits	32,44							0		32,933		,			,	,		
Debt securities (including at amortised cost and fair value)	13,59							0		13,207						] ;		1
Central banks	,			-				-		,			-					
General governments	4,84	is o								4,733	0							
Credit institutions	7,35	9 0	0				0	0		7,158	. 0							
Other financial corporations	13	16 0	0	0			0	0		142	. 0		0					
Non-financial corporations	1,25	2 0	0	0		1	0	0		1,174	0		0					0
Loans and advances(including at amortised cost and fair value)	96,32	7 34	2,600	2,488	2,404	165	506	480	1,842	98,270	55	2,610	2,513	2,453	148	568	54	1,840
Central banks	45	7 0	0	0			0	0	0	566	0		0					0
General governments	1,77	1 0	3	0		0	0	0	1	1,727			0	c	,			0
Credit institutions	15	2 0	0	0		1	0	0	0	400	0		0	c	:			0
Other financial corporations	1,56	1 0	o	0	۰	1	0	0	0	2,079	0		1					0
Non-financial corporations	36,58	0 S	944	894	811	93	317	294	515	37,377	7	888	849	797	83	379	35	465
of which: small and medium-sized enterprises	17,57	1 4	621	583	551	31	180	167	403	16,942	6	563	553	507	2	181	17	344
of which: Loans collateralised by commercial immovable property	8,70	14 2	337	321	289	15	71	66	259	8,625	1	35	349	318	1	9.		258
Hauseholds	55,81	7 30	1,653	1,593	1,594	70	190	186	1,326	56,121	48	1,72	1,662	1,656	6.	193	18	1,375
of which: Loans collateralised by residential immovable property	44,66	15	1,079	1,043	1,047	20	83	82	992	45,104	25	1,12	1,082	1,099	19	8	8	1,039
of which: Credit for consumption	6,08		267	255	259	38	56	56	155	6,177	20	283	274	264	31	50	s	163
DEBT INSTRUMENTS other than HFT	142,36	4 34	2,600	2,488	2,405	167	506	480	1,842	144,409	55	2,610	2,513	2,453	149	568	54	1,840
OFF-BALANCE SHEET EXPOSURES	28,47	6	205	203	146	6	12	12	88	28,586		187	178	145		14	1	74

Fig. 1 by the definition of the event was assumed the bridge CASC of the definition of the ST (1974) and the state of the CASC of the CASC

## Performing and non-performing exposures OP Osuuskunta

1					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	I amount		Accumulated imp	pairment, accumulated ne fit risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and		Gress ca	urrying amount/ Nominal	amount		Accumulated impa value due to credit	irment, accumulated ne t risk and provisions <sup>4,8</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	·	On performing exposures <sup>2</sup>	On non-perforn	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	29,389	0	0	0	0	0	0		0	27,205	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	12,418		0	0	0	2				12,620	0		0		2			
Central banks		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	i o
General governments	4,125	0	0	0	0	0	0	0	0	4,512	0	0	0	0	0	0	0	
Credit institutions	6,978	0	0	0	0	0	0	0	0	6,776	0	0	0	0	0	0	0	
Other financial corporations	121		0	0	0	0	0	0	0	178	0	0	0	0	0	0	0	
Non-financial corporations	1,190	0	0	0	0	2	0	0	0	1,155	0	0	0	0	2	0	0	
Loans and advances(including at amortised cost and fair value)	98,929	46	2,737	2,616	2,565	178	606	568	1,921	99,961	42	2,685	2,596	2,504	179	581	541	1,890
Central banks	483	0	0	0	0	0	0	0	0	501	0	0	0	0	0	0	0	۰
General governments	1,642	2 0	0	0	0	1	0	0	0	1,628	0	1	0	0	0	0	0	۰
Credit institutions	243	3 0	0	0	0	1	0	0	0	453	0	0	0	0	2	0	0	۰
Other financial corporations	2,435	0	1	1	1	1	0	a	0	2,616	0	25	25	25	3	11	11	11
Non-financial corporations	37,876	6	979	918	849	110	406	370	529	38,510	6	915	891	780	107	365	329	504
of which: small and medium-sized enterprises	16,995	5 4	623	616	528	23	209	176	385	18,452	s	679	675	576	23	221	189	429
of which: Loans collateralised by commercial immovable property	8,751	1	361	356	283	13	86	61	272	8,699	1	348	346	269	14	88	62	253
Households	56,246	5 40	1,757	1,697	1,715	63	200	197	1,392	56,253	36	1,745	1,680	1,699	67	204	201	1,375
of which: Leans collateralised by residential immovable property	45,412	22	1,143	1,097	1,126	19	86	85	1,054	45,813	18	1,131	1,078	1,116	18	84	84	1,043
of which: Credit for consumption	6,156	17	293	284	284	39	64	63	166	6,236	15	288	281	279	44	66	65	160
DEBT INSTRUMENTS other than HFT	140,736	46	2,737	2,616	2,565	180	606	568	1,921	139,787	42	2,685	2,596	2,504	181	581	541	1,890
OFF-BALANCE SHEET EXPOSURES	28,845		204	190	163	6	22	22	76	28,400		220	184	170	7	33	33	74

(1) for the distribution of many-princing appears pages rate to Artists (14/2) of highdatins (10) to \$15/2011 (100) (2) highdatins report here the combined we send of expection only the combined was not all exception for funds indicented adoptions for off-seleccs sheet expenses. (3) highdatins report here the combined was not all exception for funds indicented adoption for the selection of the selection for the selection f

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



#### Forborne exposures

			As of 30/	09/2021					As of 31/:	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	o	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,846	1,392	178	159	4,433	1,159	4,869	1,489	242	225	4,390	1,193
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	o
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	o
Non-financial corporations	1,127	396	96	86	964	290	1,142	438	154	145	934	285
of which: small and medium-sized enterprises	921	293	64	56	813		936	333	97	91	790	
Households	3,719	996	82	73	3,469	868	3,726	1,052	88	80	3,455	909
DEBT INSTRUMENTS other than HFT	4,846	1,392	178	159	4,433		4,869	1,489	242	225	4,390	
Loan commitments given	21	17	0	0	19	16	34	3	1	0	20	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>&</sup>lt;sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(</sup>P) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



#### Forborne exposures

OP Osuuskunta

			As of 31/	03/2022					As of 30/	/06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated of accumulated of value due to congressions for forbearance m	changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	posures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	o	0	0	0	0	o	o	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	o	o	0	0	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,724	1,544	252	239	4,244	1,224	4,424	1,501	255	242	3,923	1,176
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	8	7	3	3	1	1
Non-financial corporations	1,100	482	162	157	896	313	1,022	459	162	156	807	291
of which: small and medium-sized enterprises	905	365	103	99	762		845	367	108	103	699	
Households	3,622	1,061	90	82	3,346	911	3,395	1,035	90	83	3,115	884
DEBT INSTRUMENTS other than HFT	4,724	1,544	252	239	4,244		4,424	1,501	255	242	3,923	
Loan commitments given	94	73	5	5	39	30	95	62	3	3	32	27
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



## 2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading OP Osuuskunta

			As of 3	0/09/2021					As of 3:	1/12/2021					As of 31	1/03/2022					As of 30	0/06/2022		
	Gross carry	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	1.298	73	65	1.297	31	0	1.320	69	65	1.320	27	0	1.336	66	64	1.336	28	0	1.345	70	68	1.345	28	0
B Mining and guarrying	123	32	31	123	22	0	130	33	32	130	23	0	118	32	32	118	23	0	119	33	33	119	23	0
C Manufacturing	4,373	253	242	4,354	150	0	3,881	256	243	3,862	166	0	3,887	254	244	3,868	182	0	4,290	235	224	4,270	154	0
D Electricity, gas, steam and air conditioning	3,033	8	8	3,033	2	0	3,904	8	8	3,904	1	0	4,504	8	8	4,504	2	0	4,509	8	8	4,509	2	0
E Water supply	305	1	1	305	0	0	305	1	1	305	0	0	300	1	1	300	0	0	281	1	1	281	0	0
F Construction	2,126	76	69	2,126	31	0	2,148	65	64	2,148	31	0	2,159	79	78	2,159	28	0	2,389	88	88	2,389	28	0
G Wholesale and retail trade	3.740	119	117	3,740	52	0	3.654	127	112	3.654	54	0	3.828	112	92	3.828	63	0	3.969	60	54	3.969	33	0
H Transport and storage	1.373	39	35	1.373	12	0	1.638	37	35	1.638	14	0	1.687	84	83	1.686	30	0	1.760	81	80	1.759	32	0
I Accommodation and food service activities	316	39	37	316	5	0	313	35	34	313	5	0	311	35	34	311	5	0	311	31	31	311	6	0
J Information and communication	943	9	7	943	2	0	913	7	7	913	2	0	971	6	6	971	3	0	956	6	6	956	3	0
K Financial and insurance activities	1,805	3	3	1,805	3	0	1,698	3	3	1,698	3	0	1,868	27	3	1,868	14	0	1,625	8	8	1,625	3	0
L Real estate activities	14.150	202	195	14.150	48	0	13.922	172	172	13.922	62	0	14.291	178	177	14.291	81	0	14.279	193	193	14.279	59	0
M Professional, scientific and technical activities	1,617	40	40	1,617	19	0	1,965	35	35	1,965	22	0	1,265	44	44	1,265	26	0	1,274	44	44	1,274	24	0
N Administrative and support service activities	693	18	17	693	5	0	872	15	15	872	5	0	727	23	23	727	5	0	741	24	24	741	7	0
O Public administration and defence, compulsory social security	31	0	0	31	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0
P Education	34	1	1	34	0	0	37	1	1	37	0	0	38	1	1	38	0	0	44	1	1	44	0	0
Q Human health services and social work activities	330	9	9	330	4	0	340	8	8	340	3	0	374	7	7	374	3	0	378	7	7	378	3	0
R Arts, entertainment and recreation	153	18	16	153	9	0	155	14	14	155	9	0	155	20	19	155	10	0	154	22	22	154	13	0
S Other services	135	3	3	135	14	0	150	2	2	150	27	0	27	3	2	27	12	0	56	4	2	56	55	0
Loans and advances	36 580	944	894	36.560	409	0	37.377	888	849	37.358	457	0	37.876	979	918	37.856	516	0	38.510	915	891	38 490	472	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FIRREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.