

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Kuntarahoitus Oyj
<b>LEI Code</b>	529900HEKOENJHPNN480
<b>Country Code</b>	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.

## 2024 EU-wide Transparency Exercise

### Key Metrics

Kuntarahoitus Oyj

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	1,484	1,550	1,525	1,586	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	1,484	1,550	1,525	1,586	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,484	1,550	1,525	1,586	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	1,484	1,550	1,525	1,586	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,484	1,550	1,525	1,586	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	1,484	1,550	1,525	1,586	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
<b>Risk exposure amounts</b>						
Total risk exposure amount	1,457	1,500	1,560	1,550	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	1,457	1,500	1,560	1,550	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	101.81%	103.35%	97.71%	102.35%	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	101.81%	103.35%	97.71%	102.35%	(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	101.81%	103.35%	97.71%	102.35%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	101.81%	103.35%	97.71%	102.35%	(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	101.81%	103.35%	97.71%	102.35%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	101.81%	103.35%	97.71%	102.35%	(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))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	12.426	12.877	12.782	13.210	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	11.94%	12.04%	11.93%	12.01%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,484	1,550	1,525	1,586	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,484	1,550	1,525	1,586	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	12,426	12,877	12,782	13,210	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	12,426	12,877	12,782	13,210	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.94%	12.04%	11.93%	12.01%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.94%	12.04%	11.93%	12.01%	[A.2]/[B.2]	

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Capital  
Kuntarahoitus Oyj

		(mm EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>OWN FUNDS</b>	<b>A</b>	<b>1,484</b>	<b>1,550</b>	<b>1,525</b>	<b>1,586</b>	C01.00 (0003,0003)	Article 41 (1) and 72 of CRR
	<b>A.1</b>	<b>1,484</b>	<b>1,550</b>	<b>1,525</b>	<b>1,586</b>	C01.00 (0003,0003)	Article 41 of CRR
	A.1.1	83	83	83	83	C01.00 (0003,0003)	Article 36(3) point (a) and (b), 27 to 29, 36(3) point (f) and 42 of CRR
	A.1.2	1,471	1,510	1,480	1,544	C01.00 (0003,0003)	Article 36(3) point (c), 29(2) and 36(3) point (g) and (h) of CRR
	A.1.3	19	84	108	129	C01.00 (0038,0003)	Article 41(10), 36(3) point (e) and 38(3) point (i) of CRR
	A.1.4	0	0	0	0	C01.00 (0003,0003)	Article 41(17) and 36(3) point (k) of CRR
	A.1.5	0	0	0	0	C01.00 (0023,0003)	Article 41(21), 36(3) point (l) and 36(3) point (j) of CRR
	A.1.6	0	0	0	0	C01.00 (0026,0003)	Article 64 of CRR
	A.1.7	-83	-122	-141	-156	C01.00 (0026,0003)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	-7	-6	-6	-5	C01.00 (0030,0003) - C 01.00 (0040,0003)	Article 41(23), 36(3) point (m) and 37 of CRR, Article 41(24), 36(3) point (n) and 37 point (k) of CRR
	A.1.9	0	0	0	0	C01.00 (0037,0003)	Article 36(3) point (o) and 39 of CRR
	A.1.10	0	0	0	0	C01.00 (0036,0003)	Article 36(3) point (p), 40 and 130 of CRR
	A.1.11	0	0	0	0	C01.00 (0036,0003)	Article 41(10), 36(3) point (q) and 41 of CRR
	A.1.12	0	0	0	0	C01.00 (0042,0003)	Article 41(22), 36(3) point (r) and 44 of CRR
	A.1.13	0	0	0	0	C01.00 (0046,0003)	Article 36(3) point (s) of CRR
	A.1.14	0	0	0	0	C01.00 (0045,0003) - C 01.00 (0045,0003) + C 01.00 (0047,0003) - C 01.00 (0047,0003)	Article 42(6), 36(3) point (t) and 89 to 91 of CRR, Article 36(3) point (u), 34(2) point (b), 24(4) point (b) and 29 of CRR, Article 36(3) point (v), and 37(2) of CRR, Article 36(3) point (w), and 131(b) of CRR and Article 36(3) point (x) and 132(a) of CRR
	A.1.14.1	0	0	0	0	C01.00 (0045,0003)	Article 36(3) point (u), 24(2) point (b), 24(4) point (b) and 29 of CRR
	A.1.15	0	0	0	0	C01.00 (0048,0003)	Article 42(7), 36(3) point (y), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	0	0	0	0	C01.00 (0050,0003)	Article 36(3) point (z) and 30, Article 40(2) point (a) and 40(2) of CRR
	A.1.17	0	0	0	0	C01.00 (0050,0003)	Article 42(7), 36(3) point (z), 45, 46, 47, 49(2) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	0	0	0	0	C01.00 (0051,0003)	Article 48 of CRR
	A.1.18A	0	0	0	0	C01.00 (0051,0003)	Article 36(3) point (aa) and Article 67 of CRR
	A.1.18B	0	0	0	0	C01.00 (0051,0003)	Article 36(3) point (aa) and Article 33(2) of CRR
	A.1.18C	0	0	0	0	C01.00 (0051,0003)	Article 36(3) point (aa)
	A.1.19	0	0	0	0	C01.00 (0054,0003)	Article 3 CRR
	A.1.20	0	0	0	0	C01.00 (0059,0003)	-
	A.1.21	0	0	0	0	NAI (1.1.E - 1.1.S - 1.1.L) 26	-
A.1.21.1	0	0	0	0	C01.00 (0028,0003)	Article 40(2) to (5), and 68 to 69 of CRR	
A.1.21.2	0	0	0	0	C01.00 (0040,0003)	Article 479 and 480 of CRR	
A.1.21.3	0	0	0	0	C01.00 (0020,0003)	Article 480 to 472, 479 and 481 of CRR	
<b>A.2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C01.00 (0028,0003)	Article 41 of CRR	
A.2.1	0	0	0	0	C01.00 (0046,0003) - C 01.00 (0047,0003)	-	
A.2.2	0	0	0	0	C01.00 (0070,0003)	-	
A.2.3	0	0	0	0	C01.00 (0068,0003) - C 01.00 (0070,0003) + C 01.00 (0070,0003) - C 01.00 (0070,0003) + C 01.00 (0070,0003) - C 01.00 (0070,0003)	-	
A.2.4	0	0	0	0	C01.00 (0068,0003) - C 01.00 (0068,0003) + C 01.00 (0070,0003) - C 01.00 (0070,0003)	-	
<b>A.3</b>	<b>1,484</b>	<b>1,550</b>	<b>1,525</b>	<b>1,586</b>	C01.00 (0003,0003)	Article 29 of CRR	
<b>A.4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C01.00 (0070,0003)	Article 71 of CRR	
A.4.1	0	0	0	0	C01.00 (0070,0003) - C 01.00 (0080,0003)	-	
A.4.2	0	0	0	0	C01.00 (0050,0003) - C 01.00 (0050,0003) + C 01.00 (0050,0003) - C 01.00 (0050,0003) + C 01.00 (0070,0003) - C 01.00 (0070,0003)	-	
A.4.3	0	0	0	0	C01.00 (0080,0003) - C 01.00 (0080,0003) + C 01.00 (0080,0003) - C 01.00 (0080,0003)	-	
<b>B</b>	<b>1,457</b>	<b>1,500</b>	<b>1,560</b>	<b>1,550</b>	C01.00 (0003,0003)	Article 90(3), 90, 95 and 98 of CRR	
B.1	0	0	0	0	C01.01 (0001,0040)	-	
<b>C.1</b>	<b>101.81%</b>	<b>103.35%</b>	<b>97.71%</b>	<b>102.35%</b>	SA1 (1)	-	
<b>C.2</b>	<b>101.81%</b>	<b>103.35%</b>	<b>97.71%</b>	<b>102.35%</b>	SA1 (2)	-	
<b>C.3</b>	<b>101.81%</b>	<b>103.35%</b>	<b>97.71%</b>	<b>102.35%</b>	SA1 (3)	-	
<b>D</b>	<b>1,484</b>	<b>1,550</b>	<b>1,525</b>	<b>1,586</b>	A.1 A.2 A.3 A.4 A.5 A.6 A.7 A.8 A.9 A.10 A.11 A.12 A.13 A.14 A.15 A.16 A.17 A.18 A.19 A.20 A.21 A.22 A.23 A.24 A.25 A.26 A.27 A.28 A.29 A.30 A.31 A.32 A.33 A.34 A.35 A.36 A.37 A.38 A.39 A.40 A.41 A.42 A.43 A.44 A.45 A.46 A.47 A.48 A.49 A.50 A.51 A.52 A.53 A.54 A.55 A.56 A.57 A.58 A.59 A.60 A.61 A.62 A.63 A.64 A.65 A.66 A.67 A.68 A.69 A.70 A.71 A.72 A.73 A.74 A.75 A.76 A.77 A.78 A.79 A.80 A.81 A.82 A.83 A.84 A.85 A.86 A.87 A.88 A.89 A.90 A.91 A.92 A.93 A.94 A.95 A.96 A.97 A.98 A.99 A.100 A.101 A.102 A.103 A.104 A.105 A.106 A.107 A.108 A.109 A.110 A.111 A.112 A.113 A.114 A.115 A.116 A.117 A.118 A.119 A.120 A.121 A.122 A.123 A.124 A.125 A.126 A.127 A.128 A.129 A.130 A.131 A.132 A.133 A.134 A.135 A.136 A.137 A.138 A.139 A.140 A.141 A.142 A.143 A.144 A.145 A.146 A.147 A.148 A.149 A.150 A.151 A.152 A.153 A.154 A.155 A.156 A.157 A.158 A.159 A.160 A.161 A.162 A.163 A.164 A.165 A.166 A.167 A.168 A.169 A.170 A.171 A.172 A.173 A.174 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A.839 A.840 A.841 A.842 A.843 A.844 A.845 A.846 A.847 A.848 A.849 A.850 A.851 A.852 A.853 A.854 A.855 A.856 A.857 A.858 A.859 A.860 A.861 A.862 A.863 A.864 A.865 A.866 A.867 A.868 A.869 A.870 A.871 A.872 A.873 A.874 A.875 A.876 A.877 A.878 A.879 A.880 A.881 A.882 A.883 A.884 A.885 A.886 A.887 A.888 A.889 A.890 A.891 A.892 A.893 A.894 A.895 A.896 A.897 A.898 A.899 A.900 A.901 A.902 A.903 A.904 A.905 A.906 A.907 A.908 A.909 A.910 A.911 A.912 A.913 A.914 A.915 A.916 A.917 A.918 A.919 A.920 A.921 A.922 A.923 A.924 A.925 A.926 A.927 A.928 A.929 A.930 A.931 A.932 A.933 A.934 A.935 A.936 A.937 A.938 A.939 A.940 A.941 A.942 A.943 A.944 A.945 A.946 A.947 A.948 A.949 A.950 A.951 A.952 A.953 A.954 A.955 A.956 A.957 A.958 A.959 A.960 A.961 A.962 A.963 A.964 A.965 A.966 A.967 A.968 A.969 A.970 A.971 A.972 A.973 A.974 A.975 A.976 A.977 A.978 A.979 A.980 A.981 A.982 A.983 A.984 A.985 A.986 A.987 A.988 A.989 A.990 A.991 A.992 A.993 A.994 A.995 A.996 A.997 A.998 A.999 A.1000		
<b>E</b>	<b>101.81%</b>	<b>103.35%</b>	<b>97.71%</b>	<b>102.35%</b>	(B 1) (S 4.1)	-	
<b>F</b>	0	0	0	0	C01.01 (0040,0003)	-	
<b>F</b>	0	0	0	0	C01.01 (0046,0003)	-	
<b>F</b>	0	0	0	0	C01.01 (0046,0003)	-	
<b>F</b>	0	0	0	0	C01.01 (0046,0040)	-	

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Kuntarahoitus Oyj

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	482	535	553	567	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 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	482	535	553	567	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	0	0	0	0	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	0	0	0	0	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	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	38	38	49	51	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 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	412	427	459	432	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	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, c0001)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	526	500	500	500	C 02.00 (r0590, c0010)
Of which basic indicator approach	526	500	500	500	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	1,457	1,500	1,560	1,550	

<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>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.

2024 EU-wide Transparency Exercise

P&L

Kuntarahoitus Oyj

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,753	2,718	764	1,515
Of which debt securities income	53	80	28	56
Of which loans and advances income	818	1,183	373	745
Interest expenses	1,565	2,458	696	1,387
(Of which deposits expenses)	92	119	25	50
(Of which debt securities issued expenses)	601	835	264	534
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	-10	-13	-3	-7
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	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-11	252	-3	-82
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	7	-263	10	92
Gains or (-) losses from hedge accounting, net	-9	-27	7	6
Exchange differences [gain or (-) loss], net	0	-2	0	0
Net other operating income /(expenses)	-1	-1	-1	-1
<b>TOTAL OPERATING INCOME, NET</b>	<b>164</b>	<b>205</b>	<b>78</b>	<b>136</b>
(Administrative expenses)	35	51	13	28
(Cash contributions to resolution funds and deposit guarantee schemes)	7	7	0	0
(Depreciation)	5	7	2	3
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 guarantees 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)	0	1	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	1	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(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 subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>116</b>	<b>139</b>	<b>63</b>	<b>105</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>93</b>	<b>111</b>	<b>51</b>	<b>84</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>93</b>	<b>111</b>	<b>51</b>	<b>84</b>
Of which attributable to owners of the parent	93	111	51	84

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution  
Kuntaraholitus Oyj

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	7,743				8,054				7,779				8,227				IAS 1.54 (i)	
Financial assets held for trading	555	0	548	7	354	0	345	9	352	0	346	7	371	0	366	5	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	28	0	0	28	28	0	0	28	27	0	0	27	27	0	0	27	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	3,090	3,028	62	0	3,250	3,172	78	0	3,337	3,297	40	0	3,394	3,354	40	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	328	303	25	0	375	375	0	0	377	337	40	0	358	319	40	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	36,126				36,840				37,226				37,804				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	2,060	0	2,060	0	1,682	0	1,682	0	1,670	0	1,670	0	1,687	0	1,687	0	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	-1,387				-909				-937				-954				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	41				62				40				40					
<b>TOTAL ASSETS</b>	<b>48,584</b>				<b>49,736</b>				<b>49,873</b>				<b>50,854</b>				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References							
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 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 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 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 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 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets											
Financial assets at fair value through other comprehensive income	Debt securities	328	0	0	0	0	0	375	0	0	0	0	0	0	0	377	0	0	0	0	0	0	358	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	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 amortised cost	Debt securities	1,350	1	0	0	0	0	1,574	1	0	0	0	0	0	0	1,267	4	0	0	0	0	0	1,291	1	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	33,122	1,507	145	0	-1	0	33,541	1,676	149	0	-2	0	34,176	1,632	149	0	-2	0	35,083	1,275	154	0	-2	0	0	-2	0	0	0	0	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>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Kuntarahoitus Oyj

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	1,496	1,195	1,218	1,223	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	10,236	10,897	9,718	9,527	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	31,800	33,215	34,492	35,873	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	3,047	2,302	2,233	2,120	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	0	0	0	0	IAS 37.10; IAS 1.54(l)
Tax liabilities	297	324	333	338	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	47	60	60	64	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
<b>TOTAL LIABILITIES</b>	<b>46,923</b>	<b>47,993</b>	<b>48,055</b>	<b>49,147</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>1,661</b>	<b>1,744</b>	<b>1,818</b>	<b>1,807</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>48,584</b>	<b>49,736</b>	<b>49,873</b>	<b>50,954</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Kuntarahoitus Oyj

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		4,543	3,497	3,451	3,343	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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	280	198	175	311	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	2,987	3,033	2,966	2,869	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	0	0	0	0	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		38,761	40,873	41,061	42,213	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		8	9	8	8	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>46,580</b>	<b>47,609</b>	<b>47,661</b>	<b>48,744</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
Kuntarahoitus Oyj

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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	MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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			
(min EUR)																								
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023										
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0	0							0
Of which: General risk	0	0	0	0	0	0							0	0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0	0							0
Equities	0	0	0	0	0	0							0	0	0	0	0							0
Of which: General risk	0	0	0	0	0	0							0	0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0	0							0
Commodities risk	0	0	0	0	0	0							0	0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024										
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0	0							0
Of which: General risk	0	0	0	0	0	0							0	0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0	0							0
Equities	0	0	0	0	0	0							0	0	0	0	0							0
Of which: General risk	0	0	0	0	0	0							0	0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0	0							0
Commodities risk	0	0	0	0	0	0							0	0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Kuntarahoitus Oyj

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	7,822	22,158	0		8,149	22,858	0	
	Regional governments or local authorities	16,332	19,538	5		16,890	21,028	5	
	Public sector entities	218	745	5		225	732	6	
	Multilateral Development Banks	90	90	0		93	93	0	
	International Organisations	120	120	0		127	127	0	
	Institutions	1,910	1,292	328		2,010	1,408	369	
	Corporates	8,105	81	29		8,539	82	23	
	of which: SME	1,305	0	0		1,337	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11,468	0	0		11,780	0	0	
	of which: SME	2,881	0	0		2,974	0	0	
	Exposures in default	134	0	0	0	141	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,220	1,220	122		1,329	1,329	133	
	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	36	36	31		60	60	37		
<b>Standardised Total<sup>2</sup></b>	<b>47,455</b>	<b>45,281</b>	<b>520</b>	<b>1</b>	<b>49,343</b>	<b>47,717</b>	<b>573</b>	<b>2</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

## 2024 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Kuntarahoitus Oyj

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
<b>Consolidated data</b>	Central governments or central banks	7,923	22,963	0		8,390	23,901	0	
	Regional governments or local authorities	16,839	20,982	9		16,860	21,078	9	
	Public sector entities	221	748	5		221	732	5	
	Multilateral Development Banks	104	104	0		105	105	0	
	International Organisations	141	141	0		130	130	0	
	Institutions	2,091	1,485	394		2,106	1,494	399	
	Corporates	8,617	74	21		8,726	90	27	
	of which: SME	1,295	0	0		1,296	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12,102	0	0		12,487	0	0	
	of which: SME	3,043	0	0		3,077	0	0	
	Exposures in default	141	0	0	0	146	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,371	1,371	137		1,406	1,406	141	
	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	36	36	35		36	36	36		
<b>Standardised Total<sup>2</sup></b>	<b>49,584</b>	<b>47,903</b>	<b>601</b>	<b>2</b>	<b>50,613</b>	<b>48,973</b>	<b>617</b>	<b>2</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Kuntarahoitus Oyj

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Kuntarahoitus Oyj

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets										
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Kuntaraholtus Oyj

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 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	35	35	0	0	35	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		130	130	0	0	130	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		188	188	0	0	188	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		67	67	0	0	67	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		166	166	0	0	166	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		124	124	0	0	124	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		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		710	710	0	0	710	0	0	0	0	0	0	0	0	0	0	0	0

**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 counterparties 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 counterparties (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 counterparties (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

**Regions**

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Kuntaraholtus Oyj

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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 ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																	
[ 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	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		173	173	0	0	173	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		88	88	0	0	88	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		117	117	0	0	117	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		144	144	0	0	144	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		141	141	0	0	141	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		25	25	0	0	25	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		690	690	0	0	690	0	0	0	0	0	0	0	0	0	0	0	12

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 counterparties 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 counterparties (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 counterparties (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

Regions:

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Kuntarahoitus Oyj

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>				Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>			Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>											
mil. EUR																					
Cash balances at central banks and other demand deposits	7,749	0	0	0	0	0	0	0	0	0	8,654	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4,749	0	0	0	0	0	0	0	0	0	5,179	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,950	0	0	0	0	0	0	0	0	0	2,126	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,379	0	0	0	0	0	0	0	0	0	2,504	0	0	0	0	0	0	0	0	0	0
Other financial corporations	300	0	0	0	0	0	0	0	0	0	322	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	121	0	0	0	0	0	0	0	0	0	217	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	34,834	0	148	148	148	1	0	0	0	147	35,328	0	151	151	149	2	0	0	0	0	151
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,177	0	0	0	0	0	0	0	0	0	15,988	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,327	0	0	0	0	0	0	0	0	0	1,139	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,561	0	0	0	0	0	0	0	0	0	1,050	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	16,410	0	146	146	144	1	0	0	146	146	16,796	0	150	150	148	2	0	0	0	149	149
of which: small and medium-sized enterprises	3,761	0	85	85	85	0	0	0	84	84	3,843	0	85	85	85	1	0	0	0	85	85
of which: Loans collateralized by commercial immovable property	1	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Households	958	0	1	1	1	0	0	0	1	1	953	0	1	1	1	0	0	0	0	1	1
of which: Loans collateralized by residential immovable property	227	0	1	1	1	0	0	0	1	1	226	0	1	1	1	0	0	0	0	1	1
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	47,317	0	148	148	148	1	0	0	147	147	48,550	0	151	151	149	2	0	0	0	151	151
OFF-BALANCE SHEET EXPOSURES	3,079	0	0	0	0	0	0	0	0	0	3,071	0	0	0	0	0	0	0	0	0	0

<sup>1</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4</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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), 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 FREDP 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>5</sup> 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.

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Kuntarahoitus Oyj

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>					Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	
(in € bn)																					
Cash balances at central banks and other demand deposits	7,779	0	0	0	0	0	0	0	0	0	8,227	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	4,955	0	0	0	0	0	0	0	0	0	5,014	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,948	0	0	0	0	0	0	0	0	0	1,887	0	0	0	0	0	0	0	0	0	0
Credit institutions	2,634	0	0	0	0	0	0	0	0	0	2,735	0	0	0	0	0	0	0	0	0	0
Other financial corporations	199	0	0	0	0	0	0	0	0	0	199	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	169	0	0	0	0	0	0	0	0	0	193	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	36,014	2	151	151	149	2	0	0	150	36,570	1	156	156	154	2	0	0	0	154	154	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16,687	0	0	0	0	0	0	0	0	16,220	0	0	0	0	0	0	0	0	0	0	
Credit institutions	1,046	0	0	0	0	0	0	0	0	935	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	1,167	0	0	0	0	0	0	0	0	1,163	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	17,360	2	149	149	147	2	0	149	17,899	1	154	154	152	2	0	0	0	154	154		
of which: small and medium-sized enterprises	3,900	1	85	85	85	0	0	85	3,934	0	90	90	90	1	0	0	0	90	89		
of which: Loans collateralised by commercial immovable property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	
Households	399	0	1	1	1	0	0	1	393	0	2	2	2	0	0	0	0	2	2		
of which: Loans collateralised by residential immovable property	233	0	1	1	1	0	0	1	233	0	1	1	1	0	0	0	0	1	1		
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	48,750	2	151	151	149	2	0	150	49,811	1	156	156	154	2	0	0	0	154	154		
OFF-BALANCE SHEET EXPOSURES	3,100	0	0	0	0	0	0	0	0	3,090	0	0	0	0	0	0	0	0	0	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 18.00 / F 19.00), 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) 2017/1451 - IT5 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 FTR/NER sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Kuntarahoitus Oyj

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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		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
(min EUR)												
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	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	475	124	0	0	474	123	508	124	1	0	507	124
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	475	124	0	0	474	123	506	124	1	0	505	124
of which: small and medium-sized enterprises	140	70	0	0	140		160	70	0	0	160	
Households	0	0	0	0	0	0	1	0	0	0	1	0
DEBT INSTRUMENTS other than HFT	475	124	0	0	474		508	124	1	0	507	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	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>(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 F 18.00 / F 19.00), 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.

<sup>(3)</sup> 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Kuntarahoitus Oyj

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0	0	0	0	0	0	0	0	0	0	0
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)	528	125	0	0	527	125	525	129	0	0	524	129
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	526	125	0	0	525	125	522	128	0	0	521	128
of which: small and medium-sized enterprises	166	70	0	0	166		157	74	0	0	157	
Households	1	0	0	0	1	0	2	1	0	0	2	1
DEBT INSTRUMENTS other than HFT	528	125	0	0	527		525	129	0	0	524	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) 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 F 18.00 / F 19.00), 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.

2024 EU-wide Transparency Exercise  
Breakdown of loans and advances to non-financial corporations other than held for trading  
Kuntarahoitus Oyj

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
C Manufacturing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	297	0	0	297	0	0	289	0	0	289	0	0	282	0	0	282	0	0	279	0	0	279	0	0
E Water supply	899	0	0	899	0	0	892	0	0	891	0	0	881	0	0	881	0	0	882	0	0	882	0	0
F Construction	134	0	0	134	0	0	134	1	1	134	0	0	141	1	1	141	0	0	140	1	1	140	0	0
G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
H Transport and storage	101	0	0	101	0	0	99	0	0	99	0	0	97	0	0	97	0	0	99	0	0	99	0	0
I Accommodation and food service activities	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
J Information and communication	11	0	0	11	0	0	11	0	0	11	0	0	10	0	0	10	0	0	10	0	0	10	0	0
K Financial and insurance activities	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0	11	0	0
L Real estate activities	14,820	146	146	14,805	1	0	15,236	147	147	15,396	2	0	15,703	147	147	15,683	-2	0	16,269	152	152	16,150	2	0
M Professional, scientific and technical activities	17	0	0	17	0	0	16	0	0	16	0	0	16	0	0	16	0	0	15	0	0	15	0	0
N Administrative and support service activities	21	0	0	21	0	0	21	0	0	21	0	0	24	0	0	24	0	0	24	0	0	24	0	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	102	0	0	102	0	0	102	0	0	102	0	0	102	0	0	102	0	0	101	0	0	101	0	0
R Arts, entertainment and recreation	44	1	1	44	0	0	44	1	1	44	0	0	42	1	1	42	0	0	48	1	1	48	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	16,410	146	146	16,380	1	0	16,796	150	150	16,767	2	0	17,360	149	149	17,330	2	0	17,899	154	154	17,870	2	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 what is reported according to the FRRREP framework (template F.08.01), 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.