



2021 EU-wide Stress Test

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

2021 EU-wide Stress Test: Summary

OP Osuuskunta

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,302	1,196	1,154	1,170	1,120	1,048	1,057
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	62	16	16	16	-196	12	12
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-225	-165	-94	-104	-498	-212	-234
4	Profit or (-) loss for the year	364	135	178	183	-555	-119	-94
5	Coverage ratio: non-performing exposure (%)	21.76%	21.62%	19.74%	18.43%	23.97%	21.68%	20.43%
6	Common Equity Tier 1 capital	11,293	11,316	11,351	11,410	9,947	9,560	9,238
7	Total Risk exposure amount (all transitional adjustments included)	59,838	61,082	62,458	62,987	64,140	69,707	72,870
8	Common Equity Tier 1 ratio, %	18.87%	18.53%	18.17%	18.12%	15.51%	13.71%	12.68%
9	Fully loaded Common Equity Tier 1 ratio, %	18.87%	18.53%	18.17%	18.12%	15.51%	13.71%	12.68%
10	Tier 1 capital	11,333	11,356	11,391	11,450	9,987	9,600	9,278
11	Total leverage ratio exposures	144,799	144,799	144,799	144,799	144,799	144,799	144,799
12	Leverage ratio, %	7.83%	7.84%	7.87%	7.91%	6.90%	6.63%	6.41%
13	Fully loaded leverage ratio, %	7.80%	7.81%	7.84%	7.88%	6.87%	6.60%	6.38%
Memorandum items								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	No
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18	New definition of default?	Yes
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2021 EU-wide Stress Test: Credit risk IRB
OP Osuuskunta

RowNum	um	(min EUR, %)	Baseline Scenario																				
			31/12/2021				31/12/2022				31/12/2023												
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Institutions	3,807	4	32	1	0	1	2.28%	3,776	4	63	1	0	1	2.27%	3,741	4	97	1	0	2	2.24%	
4	Corporates	33,640	2,952	1,068	25	51	388	36.35%	32,967	3,347	1,345	26	53	430	31.96%	32,270	3,748	1,641	25	66	475	28.92%	
5	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates - Of Which: SME	14,484	1,725	474	7	20	124	26.17%	14,194	1,865	625	7	19	139	22.30%	13,927	1,972	784	7	22	154	19.60%	
7	Retail	48,266	6,296	1,986	11	25	246	12.38%	47,062	7,066	2,399	9	27	278	11.58%	46,512	7,237	2,799	9	28	307	10.96%	
8	Retail - Secured on real estate property	41,076	5,450	1,559	4	13	144	9.22%	40,088	6,156	1,841	3	14	159	8.62%	39,674	6,304	2,107	3	15	171	8.12%	
9	Retail - Secured on real estate property - Of Which: SME	720	203	50	0	0	0	5.63%	707	202	66	0	1	3	5.02%	695	199	80	0	1	4	4.62%	
10	Retail - Secured on real estate property - Of Which: non-SME	40,355	5,246	1,509	4	12	144	9.34%	39,381	5,954	1,775	3	14	155	8.75%	38,979	6,104	2,027	3	14	167	8.26%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	7,190	846	427	8	12	102	23.91%	6,994	911	559	7	13	119	21.31%	6,838	933	692	7	14	136	19.60%	
13	Retail - Other Retail - Of Which: SME	771	193	64	1	3	17	26.34%	739	205	84	1	2	19	22.53%	711	213	104	1	3	21	20.08%	
14	Retail - Other Retail - Of Which: non-SME	6,419	653	363	7	9	85	23.49%	6,254	706	475	6	11	100	21.10%	6,127	720	588	6	11	115	19.52%	
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	235	23	0	0	0	0	7.99%	230	24	0	0	0	1	9.36%	225	26	11	0	0	0	1	10.15%
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	IRB TOTAL	85,947	9,273	3,091	37	76	635	20.55%	84,055	10,441	3,815	36	81	710	18.60%	82,749	11,014	4,548	35	95	785	17.25%	

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			31/12/2021				31/12/2022				31/12/2023												
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19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	3,325	2	27	1	0	1	1.97%	3,297	2	94	1	0	1	2.02%	3,267	3	84	1	0	2	2.05%	
22	Corporates	31,634	2,805	1,055	23	50	385	36.52%	31,029	3,145	1,319	24	51	424	32.15%	30,399	3,494	1,601	23	64	466	29.09%	
23	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Corporates - Of Which: SME	13,065	1,617	463	6	19	122	26.33%	12,829	1,712	604	6	18	135	22.30%	12,612	1,782	752	6	21	147	19.61%	
25	Retail	47,918	6,224	1,967	11	25	243	12.37%	46,745	6,990	2,374	9	27	275	11.57%	46,181	7,161	2,767	9	28	303	10.96%	
26	Retail - Secured on real estate property	40,880	5,420	1,549	4	13	143	9.23%	39,896	6,124	1,828	3	14	158	8.63%	39,483	6,272	2,093	3	15	170	8.13%	
27	Retail - Secured on real estate property - Of Which: SME	720	203	50	0	0	0	5.63%	707	201	65	0	1	3	5.03%	694	199	80	0	1	4	4.62%	
28	Retail - Secured on real estate property - Of Which: non-SME	40,160	5,217	1,498	4	12	140	9.35%	39,190	5,922	1,763	3	14	154	8.76%	38,789	6,073	2,013	3	14	166	8.22%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	7,038	804	418	7	12	100	23.88%	6,848	867	546	7	13	117	21.44%	6,697	889	674	6	13	132	19.76%	
31	Retail - Other Retail - Of Which: SME	685	160	60	1	3	16	27.47%	662	170	76	1	2	18	23.92%	637	178	92	1	3	20	21.52%	
32	Retail - Other Retail - Of Which: non-SME	6,349	644	359	7	9	84	23.39%	6,186	697	470	6	11	99	21.04%	6,060	711	581	6	11	113	19.48%	
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	235	23	0	0	0	0	7.99%	230	24	0	0	0	1	9.37%	225	26	11	0	0	0	1	10.15%
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	83,111	9,053	3,055	35	74	630	20.61%	81,302	10,162	3,755	34	79	701	18.66%	80,072	10,684	4,463	33	92	772	17.29%	

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37	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	Corporates	454	19	3	0	0	0	10.59%	441	28	7	0	0	1	10.55%	426	38	12	0	0	1	10.51%	
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Corporates - Of Which: SME	437	8	3	0	0	0	10.09%	424	17	7	0	0	1	10.06%	410	27	11	0	0	1	10.01%	
43	Retail	20	0	0	0	0	0	5.92%	19	0	1	0	0	0	5.98%	18	0	2	0	0	0	6.05%	
44	Retail - Secured on real estate property	1	0	0	0	0	0	1.60%	0	0	0	0	0	0	1.71%	0	0	0	0	0	0	1.76%	
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	4.81%	0	0	0	0	0	0	4.77%	0	0	0	0	0	0	4.75%	
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0.03%	0	0	0	0	0	0	0.74%	0	0	0	0	0	0	1.02%	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	Retail - Other Retail	19	0	1	0	0	0	5.93%	18	0	1	0	0	0	5.98%	18	0	2	0	0	0	6.06%	
49	Retail - Other Retail - Of Which: SME	11	0	1	0	0	0	4.81%	11	0	1	0	0	0	4.76%	10	0	2	0	0	0	4.75%	
50	Retail - Other Retail - Of Which: non-SME	8	0	0	0	0	0	17.21%	7	1	0	0	0	0	16.46%	7	1	0	0	0	0	16.04%	
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
52	Securitisation	235	23	0	0	0	0	7.99%	230	24	0	0	0	1	9.37%	225	26	11	0	0	0	1	10.15%
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	474	25	4	0	0	0	9.88%	459	34	9	0	0	1	9.89%	444	44	14	0	0	1	9.90%	

RowNum	um	(min EUR, %)	Baseline Scenario															
			31/12/2021				31/12/2022				31/12/2023							
			Stage 1 exposure															

2021 EU-wide Stress Test: Credit risk COVID-19 STA
OP Osuuskunta

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail																						
11		of which: SME																						
12		Secured by mortgages on immovable property																						
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a ST credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30		of which: SME																						
31		Retail																						
32		of which: SME																						
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39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51		of which: SME																						
52		Retail																						
53		of which: SME																						
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59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72		of which: SME																						
73		Retail																						
74		of which: SME																						
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77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Baseline Scenario													
			31/12/2021				31/12/2022				31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3								

2021 EU-wide Stress Test: Credit risk COVID-19 STA

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Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
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21		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
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35		Items associated with particularly high risk																						
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38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates																						
51		of which: SME																						
52		Retail																						
53		of which: SME																						
54		Secured by mortgages on immovable property																						
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a ST credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions																						
71		Corporates																						
72		of which: SME																						
73		Retail																						
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						
79		Claims on institutions and corporates with a ST credit assessment																						
80		Collective investments undertakings (CIU)																						
81		Equity																						
82		Securitisation																						
83		Other exposures																						
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num	(min EUR, %)		Moratoria - Adverse Scenario												
			31/12/2021				31/12/2022				31/12/2023				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure

2021 EU-wide Stress Test: Securitisations

OP Osuuskunta

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	551						
4		SEC-IAA	0						
5		Total	551						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	110	119	126	136	127	159	198
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	110	119	126	136	127	159	198	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2021 EU-wide Stress Test: Risk exposure amounts

OP Osuuskunta

RowN um	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	54,675	55,919	57,295	57,824	58,966	64,518	67,672
2	Risk exposure amount for securitisations and re-securitisations	110	119	126	136	127	159	198
3	Risk exposure amount other credit risk	54,565	55,800	57,169	57,688	58,839	64,359	67,474
4	Risk exposure amount for market risk	1,199	1,199	1,199	1,199	1,211	1,226	1,234
5	Risk exposure amount for operational risk	3,964	3,964	3,964	3,964	3,964	3,964	3,964
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	59,838	61,082	62,458	62,987	64,140	69,707	72,870
8	Total Risk exposure amount (transitional)	59,838	61,082	62,458	62,987	64,140	69,707	72,870
9	Total Risk exposure amount (fully loaded)	59,838	61,082	62,458	62,987	64,140	69,707	72,870

2021 EU-wide Stress Test: P&L

OP Osuuskunta

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,302	1,196	1,154	1,170	1,120	1,048	1,057
2	Interest income	1,361	1,460	1,345	1,315	1,447	1,322	1,278
3	Interest expense	-59	-265	-190	-145	-327	-274	-221
4	Dividend income	15	0	15	15	8	8	8
5	Net fee and commission income	552	552	552	552	442	442	442
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	62	16	16	16	-196	12	12
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-45		
8	Other operating income not listed above, net	162	56	53	51	57	53	51
9	Total operating income, net	2,093	1,821	1,791	1,805	1,386	1,563	1,570
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-225	-165	-94	-104	-498	-212	-234
11	Other income and expenses not listed above, net	-1,434	-1,463	-1,443	-1,439	-1,681	-1,522	-1,470
12	Profit or (-) loss before tax from continuing operations	434	193	254	261	-793	-170	-134
13	Tax expenses or (-) income related to profit or loss from continuing operations	-70	-58	-76	-78	238	51	40
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	364	135	178	183	-555	-119	-94
16	Amount of dividends paid and minority interests after MDA-related adjustments	98	41	53	55	0	0	0
17	Attributable to owners of the parent net of estimated dividends	266	95	125	128	-555	-119	-94
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0

2021 EU-wide Stress Test

Major capital measures and realised losses

OP Osuuskunta

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		31
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0