

2023 EU-wide Stress Test

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
Country Code	FI



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	1,651	2,604	2,538	2,323	1,540	1,533	1,526
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	49	58	58	58	-6	44	44
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-115	-770	-299	-292	-1,419	-829	-657
Profit or (-) loss for the year	782	822	1,115	962	-933	-214	-82
Coverage ratio: non-performing exposure (%)	21.00%	28.71%	25.97%	24.22%	32.76%	30.14%	28.69%
Common Equity Tier 1 capital	12,974	13,407	13,887	13,810	11,363	10,857	9,945
Total Risk exposure amount (all transitional adjustments included)	74,320	76,067	76,678	76,625	77,511	80,958	83,132
Common Equity Tier 1 ratio, %	17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%
Fully loaded Common Equity Tier 1 ratio, %	17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%
Tier 1 capital	12,974	13,407	13,887	13,810	11,363	10,857	9,945
Total leverage ratio exposures	167,356	167,356	167,356	167,356	167,356	167,356	167,356
Leverage ratio, %	7.75%	8.01%	8.30%	8.25%	6.79%	6.49%	5.94%
Fully loaded leverage ratio, %	7.75%	8.01%	8.30%	8.25%	6.79%	6.49%	5.94%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
									31/11/1011							
		A	IRB Exposu	re values F-	IRB	A-	-IRB	sure amounts F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of	Coverage Rat
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks (min EUR, %)	,			0	^						0				
	Central governments	,	0	0	0	0				0		0		1		-
	Institutions		0	0	0	0				0 1		0) (-
	Corporates		0	0	0	0				0	2	0)		-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0				0		0				1 -
	Retail		0	0	0	0				0 1	0	0) ()		-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0				0 1)	0) ()		-
OP Osuuskunta	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	-	0	0	0	0				0		0	1) -
	Retail - Qualifying Revolving	ì	0	0	0	0				0		0				-
	Retail - Other Retail		0	0	0	0) (0 1		0) () -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0	0	0	0				0		0) ()) -
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	Other non-credit obligation assets IRB TOTAL	0	ō			0						0) -
	IRB TOTAL		0	0	0				· · · · · ·) (0 1) (<u> </u>		1
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									31/12/2022*							
				re values				ure amounts		-			Stock of	Stock of	Stock of	
		A	IRB	F-	IRB	A-	-IRB	F	-IRB	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for Stage 3	Coverage R
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
	(min EUR, %)	Non-deraulted	Detauted	Non-derauked	Deraulted	Non-defaulted	Derauned	Non-deraulted	Defaulted				exposure	exposure	exposure	
	Central banks	(0	0	0	0				0 1		0) ()) -
	Central governments		0	0	0					0 1)	0) (-
	Institutions Corporates		0	0	0	0				0	2	0) ()) -
	Corporates - Of Which: Specialised Lending			0	0	0				0		0)		
	Corporates - Of Which: SME		0	o o	0	0				0	0	0) () -
	Retail		0	0	0	0				0 1		0) (-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0				0)	0) ()) -
FINLAND	Retail - Secured on real estate property - Of Which; non-SME Retail - Secured on real estate property - Of Which; non-SME			0	0	0				0		0)		
	Retail - Qualifying Revolving		0	0	0	0				0 1	0	0) ()		-
	Retail - Other Retail		0	0	0	0) (0 1		0) () -
	Retail - Other Retail - Of Which: SME		0	0	0	0				0 1)	0) ()		-
	Retail - Other Retail - Of Which: non-SME Equity		0	0	0	0				0		0	0			9-
	Securitisation	,				,		1					<u> </u>			
	Other non-credit obligation assets		0			0)	0) () -
	IRB TOTAL	0	0	0	0	0		0) (0 () () (
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		A	Exposu IRB		IRB	A-	Risk expo IRB		-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	provisions for	provisions for	
			IRB	F-			-IRB	F		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	exposur
	(min PLR %)	A Non-defaulted			IRB Defaulted	A- Non-defaulted			-IRB Defaulted			Stage 3 exposure	provisions for	provisions for	provisions for	exposur
	Central banks (min ELR, %)		IRB Defaulted	F-			-IRB	F		exposure		Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Stage 3 exposur
	Central banks Central governments	Non-defaulted	IRB Defaulted	Non-defaulted 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	exposur
	Central banks Central governments Institutions	Non-defaulted	IRB Defaulted	F-	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	exposui
	Central banks Central governments Institutes Corporates	Non-defaulted	IRB Defaulted	Non-defaulted 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	exposur
	Central banks Central operements Institutions Corporates Corporate	Non-defaulted	IRB Defaulted	Non-defaulted 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	exposur
	Central bands Central governments Institutions Corporates	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	exposul
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LITHUANIA	Central Javes Central governments Institutions Corporates Of Which Socialised Lending Corporates Of Which Socialised Lending Corporates Of Which See Retail Secured on real statute property Retail Secured on real statute property Of Which SME	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	5tage exposu
LITHUANIA	Central abusic Central governments Entitutions Copio in C	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Stage exposu
LITHUANIA	Central lawses Central governments Institutions Carpon size - Of Which: Securitied Lending Carpon size - Of Which: Securitied Lending Carpon size - Of Which: Securitied Lending Retail - Securitied - Of Which: Securitied Lending Retail - Securitied - Of Which: Securitied Lending Retail - Securitied - Of Which: Securitied Lending Retail - Countifying Revolving Retail - Countifying Revolving Retail - Countifying Revolving	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	stage exposu
LITHUANIA	Central lawsie Central deveraments Interduction Components of Which Securities Landing Retail Securities Components Landing Retail Securities Components Landing Retail Securities Components Landing Retail Securities Landing Retail Securiti	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	stage exposu
LITHUANIA	Central lawses Central systematics Institutions Corporates Of thick: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: Self Retail Secured on real states property Retail Secured Secure	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage I stage I stage I exposure	provisions for Stape 2 exposure	provisions for Stage 3	Stage : exposul
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LITHUANIA	Central lawses Central systematics Institutions Corporates Of thick: Specialised Lending Corporates Of Which: Specialised Lending Corporates Of Which: Self Retail Secured on real states property Retail Secured Secure	Non-defaulted	IRB Defaulted	Non-defaulted 0 0 0 0 0 0	Defaulted 0		-IRB	F		exposure	exposure	Stage 3 exposure	provisions for Stage I stage I stage I exposure	provisions for Stape 2 exposure	provisions for Stage 3	Stage 4 exposur

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min FIR %	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 Ra Stage 3 exposure
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	Central governments Institutions		0 0	0	0	0	0		0	0	0	0	0	0		0				0 0	0	-
	Corporates		0 0	0	0	0	0		0	0	0	0	0	0		0)		0	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0	0		0)		0	0	
	Retail		0 0	0	0	0	0		0	0	0	0	0	0		0				0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0		0	0	0	0	0	0		0				0	0	
OP Osuuskunta	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	ő		0	ő	0	Ö	0	0	-	0	ì	5	ì	0	ő	
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	Retail - Other Retail - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0			1	0 0	0	
	Retail - Other Retail - Of Which: non-SME		0 (0	0	0	0		0	0	0	0	0	0	-	0) 1		0	0	
	Equity Securitisation		0 0				0		- 0						-	0		1		0		-
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		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 R Stage : exposu
	(min EUR, %		0 0	0	0	0	0	-	0	0	0	0	0	0		0				0	0	
	Central governments Institutions		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0				0	0	-
	Corporates		0 0	0	0	0	0	-	0	0	0	0	0	0		0				0 0	0	
	Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0)) (0	0	-
	Corporates - Of Which: SME Retail		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0				0 0	0	
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	Retail - Qualifying Revolving		0 (0	0	0	o o		0	0	0	0	0	0		0	Č	Ď i	ì	0 0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0	0	0	-	0	0	0	0	0	0	-	0				0	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0	-	0	0	0	0	0	0		0				0 0	0	-
	Equity		0 (0	0	0	0	-	0	0	0	0	0	0	-	0)) (0	0	-
	Securitisation Other non-credit obligation assets				0	0		_			0		0	0		0	,				0	
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					Stock of	Stock of	Stock of	Coverage Patio				31/12/2024 Stock of	Stock of	Stock of	Coverage Patio				Stock of	Stock of	Stock of	Coverson 5
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Control broks (ofin ELF, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	provisions for	provisions for Stage 3	Coverage F Stage exposu
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage : exposur
	Central banks Central governments Institutions	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	exposure 0	exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage exposu
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure 0 0	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	exposure 0	0 0 0	Stage 3 exposure 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage: exposu
	Central banks Central governments Institutions Corporates Corporat	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	exposure 0 0	0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage : exposur
	Control developments Compressor C	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage : exposur
LITHUANIA	Central povernments Institutions Corporates Corporates Of Which Specialised Lending Retail Secured on real setate property Retail Secured on real setate property Retail Secured on real setate property Of Which SPE	Stage 1 exposure	Stage 2 exposure 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	exposure 0 0	0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage F Stage exposu
LITHUANIA	Control Javanes Central governments Tentholiose Components—Of Which, Socialised Lending Corporate—Of Which, Socialised Lending Retail – Socialised Corporation of Mich. Socialised Lending Retail – Socialised Corporation (Corporation)—Of Which, Socialised Lending Corporation—Of Which, Socialised	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage exposu
LITHUANIA	Contral purises Central governments Institutions Corporates—Of Which Socialised Lending Corporates—Of Which Socialised Lending Corporates—Of Which Socialised Lending Retail—Socialised Lending Retail—Outside Property Retail—Outside Lending Retail Retail Retail Retail Retail Retail	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage: exposu
LITHUANIA	Control banks Central governments Institutions Composition Of Which Securities Lending Corposition Of Which Securities Lending Corposition Of Which Self Retail - Securid on real entire property Of Which SHE Retail - Qualifying Recorbing Retail - Country on and entails property Of Which someSHE Retail - Qualifying Recorbing Retail - Retail - Country on and entails property Of Which someSHE Retail - Qualifying Recorbing	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage : exposur
LITHUANIA	Control service Control (control control contr	Stage 1 exposure	Stage 2 exposure 0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage i exposur
LITHUANIA	Contral powermants Institutions Corporate: Of thick: Socioland Lending Corporate: Of thick: Socioland Lending Corporate: Of Which: SHE Retail Secured on neal estate property	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Coverage Ratio- Stage 3 exposure	0 0 0 0 0 0 0	0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Patio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage R Stage is exposur

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments		0 0	0	0	0	0	-		0	0	0	0	0	-				0 0	0 0	0	į.
	Institutions Corporates		0 0	0	0	0	0			0	0	0	0	0		9				0 0	0	-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0			0	0	Ö	0	0		· ·			i i	0 0	0	-
	Retail - Secured on real estate property		0 0		0	0	0			0	0		0	0		Ċ				0 0	0	ļ
OP Osuuskunta	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0			0	0	0	0	0		·)		0 0	0	
o. osaastanta	Retail - Qualifying Revolving		0 0	0	0	0	0			0	0	0	0	0)	0 0	0 0	0	į.
	Retail - Other Retail - Of Which: SME		0 0	0	0	0	0			0 0	0	0	0	0					0 0	0 0	0	ļ .
	Retail - Other Retail - Of Which: non-SME	-	0 0		0	0	0			0	0	0	0	0						0 0	0	E
	Equity Scuritisation Other non-credit obligation assets																					
	Uther non-creait obligation assets IRB TOTAL	ď	0	0	0	0	0			0	0	0	0	0		o o		1		0	0	
	ı											Adverse Scenario										
					31/12/2023							31/12/2024	,						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks		0 0		0	0	0			0	0		0	0						0 0	0	-
	Central governments Institutions		0 (0	0	0	0		Č	0	0	0	0	0		()) (0 (0	Ė
	Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0			0 0	0	0	0	0)	0 0	0 0	0	i-
	Corporates - Of Which: SME Retail		0 0	0	0	0	0				0	0	0	0					0 0	0 0	0	-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0			0	0		0	0)		0 0	0	
FINLAND	Retail - Secured on real estate property - Of Which; non-SME		0 0	0	0	0	0			0	0	Ö	0	0		Ċ		Ó		0 0	0	F
	Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0		,	0	0	0	0	0)	0 0	0 0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0			0	0	0	0	0					0 0	0 0	0	-
	Equity Securitisation		0 0		0	0				0	0		0	0		(0 0	0	<u> </u>
	Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	0			0	0	0	0	0		(,			0 0	0	E
-	IND TOTAL	`															,	'	<u>'1 </u>			
					31/12/2023							Adverse Scenario 31/12/2024							31/12/2025			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3		Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ration Stage 3
	(min EUR. %)	exposure	exposure	exposure	Stage 1 exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		0 0	0	0	0	0			0	0	0	0	0		(0 0	0	-
	Central governments Institutions		0 0	0	0	0	0	-		0	0	0	0	0)		0 0	0	ļ-
	Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0			0	0	0	0	0					0 0	0 0	0	1
	Corporates - Of Which: SME		0 0	0	0	0	0			0	0	0	0	0)		0 0	0	l
	Retail - Secured on real estate property		0 0		0	0					0		0	0				Ó		0 0	0	ļ.
LITHUANIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0			0	0	0	0	0	-	0)	0	0 0	0	1
	Retail - Qualifying Revolving Retail - Other Retail		0 0	0	0	0	0			0 0	0	0	0	0	-					0 0	0	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 0		0	0	0			0	0	0	0	0					0 0	0 0	0	-
	Equity Securitisation		0 0	0	0	0	0	i e		0	0		0	0	F					0 0	0	F
	Other non-credit obligation assets		0 0	0	0	0	0			0	0		0	0		9			9	0 0	0	-
	IRB TOTAL		0	. 0	0			<u> </u>		. 0					I-			'	, (0	. 0	<u></u>

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA OP Osuuskunta

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposi	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	41.443		469	0	3.456	658	200	1	2	19	9.48%
	Regional governments or local authorities	4.870		0	0	2.449	101	27	0	1	3	10.54%
	Public sector entities	139		35	0	11	3	0	0	0	0	0.00%
	Multilateral Development Banks	1.043			0	115	34	30	0	0	7	23,22%
	International Organisations	976			0	0	0		0	0	0	0.00%
	Institutions	2.286		638	0	28	19		0	0	0	0.00%
	Corporates	31.665	197	30.617	258	28.842	2.822	619	29	28	198	31,96%
	of which: SME	5.921	102	4,930	135	5.907	484	279	10	9	94	33.61%
and a contract of	Retail	13,043			282		2,423	318	7	48	112	35.25%
OP Osuuskunta	of which: SME	2,380	25		35	1,893	395	39	2	- 4	16	39.37%
	Secured by mortgages on immovable property	56,822			1,395	49,631	7,162	1,499	14	32	220	
	of which: SME	10,132			171	9,032	1,072	194	6		46	23.58%
	Items associated with particularly high risk	604		906	0	628	40	22	0	0	10	47.60%
	Covered bonds	5,404		540	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	18		31	0	0	0	0	0	0	0	0.00%
	Equity	2,416		2,416		0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,115		1,115	0	1,102	14	- 4	0	0	2	39.01%
	Standardised Total	161,845	1,753	66,269	1,936	96,792	13,276	2,718	52	111	571	21.00%

							Actual					
							31/12/2022	r.				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0	0	0	0	0.00%
	Central governments	40.246		469	0	3.372	646	194	1	2	18	9.46%
	Regional governments or local authorities	3,273		0	0	2,367	101	27	0	1	3	10.54%
	Public sector entities	52		18		11	3		0	0	0	0.00%
	Multilateral Development Banks	229		0	0	48	14	15	0	0	4	24.80%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	459		25	0	13	16	0	0	0	0	0.00%
	Corporates	25.784			247	23,791	2.725	582	23	23	184	
	of which: SME	4.069		3.424	132	4.167	445	264		9	87	
	Retail	12,856			279	10,359	2,398	314	7	47	111	
FINLAND	of which: SME	2,267	25	1,296	34	1,789	384	39	1	4	15	39.78%
	Secured by mortoages on immovable property	56.561	1.331		1.388	49.395	7.126	1.490	14	32	219	
	of which: SME	10,116			171	9,012	1,072	194	6	7	46	23.60%
	Items associated with particularly high risk	590		885	0	616	40	22	0	0	10	47.60%
	Covered bonds	443		44	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	13		23	0	0	0	0	0	0	0	0.00%
	Equity	2,340		2,340	0	0	- 0	0	0	0		0.00%
	Securitisation											
	Other exposures	1,098		1,098	0	1,087	- 11	- 4	0	0	2	39.04%
	Chandaudicad Total	143.944	1.734	59.271	1.913	91.059	13.080	2.647	46	105	551	20.82%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	5	0	0	0	0	0	0	0		0	0.00%
	Regional governments or local authorities	33	0	0	0	33	0	0	0		0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0		0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0		0	0.00%
	International Organisations	0	0	0	0	0	0	0	0		0	0.00%
	Institutions	1	0	0	0	1	0	0	0		0	0.00%
	Corporates	1,469	0	1,416	0	1,208	23	0	2		0	21.87%
	of which: SME	301	0	248	0	269	10	0	1		0	21.87%
	Retail	32	0	20	0	27	3	0	0		0	0.00%
LITHUANIA	of which: SME	21	0	12	0	18	2	0	0		0	0.00%
	Secured by mortoages on immovable property	14	0	6	0	14	0	0	0		0	0.00%
	of which: SME	14	0	6	0	14	0	0	0		0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0		0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0		0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0		0	0.00%
	Equity	0	0	0	0	0	0	0	0		0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	- 1	- 1	0	0	0	0	0.00%
	Standardised Total	1,554	0	1,442	0	1,284	26	0	2	0	0	21.87%

2023 EU-wide Stress Test: Credit risk STA OP Osuuskunta

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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	Covera St exp
	Central banks			0			0	0.00%	0					0	0.00%	0	0	0		0		į.
	Central governments	3,586	527	201	0	0	80	40.00%	3,662	449	202	0		81	40.00%	3,707	403	204	0	0	81	
	Regional governments or local authorities	2,483	66	27	0	0	11	40.00%	2,501	48	28	0	0	11	40.00%	2,510	38	29	0	0	17	4
	Public sector entities	12			0	0		36.81%	- 11						37,53%	- 11	3	0				4
	Multilateral Development Banks	122	24	33	0	0		22.81%	121	21	37				21.69%	120	19	40				4
	International Organisations				0	0		0.00%	0		0		0		0.00%	0			0			
	Institutions	37	9	2	0	0		16,74%	40	5	3		0		15,29%	41	3	4	0			
	Corporates	28,400	2,900	983	67	55	464	47,20%	27,506		1.366	61	60	576	42,19%	26,742	3,779	1.762	59	58	69.7	
	of which: SME	5,585	648	436	28	17	214	49,14%	5.258	803	608	24	20	265	43,62%	4.992	889	788	23	19	31F	,
	Retail	10,040	2,622	608	20	66	197	32.43%	9,541		965	17	65	283	29.27%	9,213	2,725	1,332	16	55	372	4
OP Osuuskunta	of which: SME	1,579	603	146	10	14	46	31.36%	1,338		287		15	83	28.88%	1,177	716	435		13	12?	
	Secured by mortgages on immovable property	48,403	7,717	2,173	35	87	391	18.01%	46,628		3,028	30	88	497	16.42%	45,263	9,063	3,966	29	79	604	1
	of which: SME	8,511	1,377	410	15	18	96	23.45%	7,873	1,745	680	13	19	136	20.02%	7,360	1,956	982	12	17	177	/
	Items associated with particularly high risk	638	22	29		0	13	44.07%	627	27	36	1	0	14	39.50%	617	30	43	1	1	1F	i .
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		1
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		i
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		j
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		1
	Securitisation																					
	Other exposures	1,059	49	12	1	0	3	28.89%	1,024	76	20	1	0	5	27.27%	997	95	28	1	0	- 1	3
	Standardised Total	94,779	13,939	4,068	126	210	1.168	28.71%	91.662	15,439	5.685	112	214	1,476	25.97%	89,221	16.156	7,409	107	194	1.794	

												Baseline Scenario	9									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	- 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
	Central governments	3,501	516	195	0	0	78	40.00%	3,576	439	196	0	0	78	40.00%	3,621	394	197	0	0	79	40.00%
	Regional governments or local authorities	2,402	66	27	0	0	11	40.00%	2,420	47	28	0	0	11	40.00%	2,429	37	29	0	0	12	40.00%
	Public sector entities	12				0		36.81%	- 11			0	0		37,53%	- 11	3	0			0	37.69%
	Multilateral Development Banks	54	7	16	0	0	4	23.91%	56	4	18	0	0	- 4	22.91%	56	2	19	0	0	- 4	22.04%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
	Institutions	20		2	0	0		17.76%	23	- 4	2	0	0		16.51%	24	2	3	0	0		15.43%
	Corporates	23,457	2,727	914	59	52	440	48,18%	22,661	3.173	1,263	53	56	542	42,92%	21,979		1,625	51	54	648	39.88%
	of which: SME	3,878	592	406	24	16	203	49.97%	3,579	732	565	21	18	250	44.20%	3,337	809	731	19	18	298	40.81%
	Retail	9,878	2,595	599	20	66	195	32.63%	9,385		951	17	65	280	29.48%	9,059		1,313	16	55	369	28.10%
FINLAND	of which: SME	1,484	586	142	10	14	45	31.99%	1,247		278	8	15	82	29.46%	1,089		422		13	122	28.87%
	Secured by mortgages on immovable property	48,164	7,687	2,160	34	87	390	18.05%	46,391	8,607	3,012	30	88	496	16.45%	45,029		3,948	29	79	603	15.27%
	of which: SME	8,492	1,376	409	15	18	96	23.46%	7,854	1,744	679	13	19	136	20.02%	7,341		980	12	17	176	18.00%
	Items associated with particularly high risk	626	22	29		0	13	44.08%	615	26	36	1	. 0	14	39.49%	606	29	43		1	16	36.35%
	Covered bonds	0			0			0.00%				0	0		0.00%		0	0	0		0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0		0.00%	0	0	0	0	0		0.00%		0	0	0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%	0	0	0	0	0		0.00%
	Equity	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	1,044	47	11	1	0	3	29.26%	1,009	74	19	1		5	27.67%	982	92	28		0		27.25%
	Standardised Total	89,156	13,677	3,953	117	206	1,135	28.71%	86,147	15,113	5,526	103	210	1,432	25.91%	83,796	15,785	7,205	99	190	1,738	24.13%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0				0.00%	0	0		0	0	0	0.00%		0	0	0			0.00%
	Central governments	0	0	0				40.00%	0	0		0	0		40.00%	- 1	0	0	0			0 40.00%
	Regional governments or local authorities	33	0	0				40.00%	33	0		0	0		40.00%	3	0	0	0			0 40.00%
	Public sector entities	0	0	0				0.00%	0	0		0	0		0.00%	- 1	0	0	0			0.00%
	Multilateral Development Banks	0	0	0				0.00%	0	0		0	0		0.00%	- 1	0	0	0			0.00%
	International Organisations	0	0	0				0.00%	0	0		0	0	0	0.00%	-	0	0	0			0.00%
	Institutions	1	0	0				2.24%		0		0	0	0	2.84%		. 0	0	0			3.21%
	Corporates	1,172	48	10			3	26.13%	1,139	72	20	2	1		25.86%	1,117	2 89	30	2		8	8 25.81%
	of which: SME	263	13	3				33.42%	258	16	6	5 1	0	2	33.47%	253	18	10	1		3	3 33.50%
	Retail	25	- 4	1				8.42%	24	4		0	0	0	8.24%	2	3 4	3	0			0 8.20%
LITHUANIA	of which: SME	16	3	1				7.48%	15	4		. 0	0	0	7.36%	15	3		0			0 7.34%
	Secured by mortgages on immovable property	14	0	0				22.71%	14	0		0	0	0	22.71%	17	3 0	1	0			0 22.70%
	of which: SME	14	0	0				22.71%	14	0		0	0		22.71%	12	3 0	1	0			0 22.71%
	Items associated with particularly high risk	0	0	0				0.00%	0	0		0	0		0.00%		0					0.00%
	Covered bonds	0	0	0				0.00%	0	0		0	0		0.00%		0					0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0				0.00%	0	0		0	0		0.00%		0					0.00%
	Collective investments undertakings (CIU)	0	0	0				0.00%	0	0		0	0		0.00%		0					0.00%
	Equity							0.00%	0	0		0		0	0.00%	-	0	0	0			0.00%
	Securitisation																					
	Other exposures				-			13.86%		0		0		0	14.08%	1 10			0			0 14.14% 3 24.39%
	Standardised Total	1,246	53	11	2	1	3	24.82%	1,211	77	22	. 2		. 5	24.44%	1,183	94	33	2			24.39%

2023 EU-wide Stress Test: Credit risk STA OP Osuuskunta

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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	Cov
	Central banks	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	0
	Central governments	3,586	527	201	1	1	80	40.00%	3,662	449	203	1	0	81	40.00%	3,706	403	205	1		82	2
	Regional governments or local authorities	2,483	66	28	0	0	- 11	40.00%	2,500	48	29	0	0	12	40.00%	2,509	38	30	0		12	2
	Public sector entities	- 11	3	0	0	0	0	36,43%	11	3		0	0	0	37.18%	11	3	1	0		0	0
	Multilateral Development Banks	118	26	35	0	1	8	22,63%	114	24	42	0	0	9	21.11%	112	21	47	0		9	9
	International Organisations		0	0	0		0	0.00%	0	0		0	0	0	0.00%	0		0	0			0
	Institutions	36	9	3	0	1	0	18,78%	39	5	5	0	0	1	17.09%	40	3	6	0		1	1
	Corporates	28,040	3,103	1.140	137	78	509	44,63%	26.032	4.465	1.786	94	99	724	40.51%	25,557	4,385	2.340	86	88	908	8
	of which: SME	5,514		482	50	24	236	48,92%	4,959	976	735	35	32	321	43,66%	4,746	962		31	28	397	7
	Retail	9,308		701	48	125	280	39.98%	8,484	3,521	1,265	35	145	487	38.50%	8,035	3,411		30	123	696	6
OP Osuuskunta	of which: SME	1,584		152	17	21	50	33.09%	1,264	750	314	12	25	103	32.82%	1,165	694		10	19	156	6
	Secured by mortgages on immovable property	44,521	11,263	2,508	97	129	621	24,74%	41,637	12,528	4,127	77	252	932	22.59%	39,580	12,799		65	234	1,263	3
	of which: SME	8,511	1,350	437	28	27	114	26.09%	7,575	1,950	773	21	32	176	22.82%	7,259	1,922	1,116	18	26	235	5
	Items associated with particularly high risk	628	28	34	3	1	14	42.13%	603	38	48	3	1	17	36.23%	589	40	61	2		20	0
	Covered bonds		0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0				0
	Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0.00%	0	0		0	0	0	0.00%	0	0	0				0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%		0		0	0	0	0.00%	0		0				0
	Equity	0	0	0		0	0	0.00%		0		0	0	0	0.00%	0		0				0
	Securitisation																					
	Other exposures	1,032	71	17	3		5	27.59%	948	137	34	1 2	0	9	26.54%	932	138	50	2		13	3
	Standardised Total	89,763	18,356	4,667	289	335	1,529	32.76%	84,030	21.217	7,539	212	499	2,272	30.14%	81,071	21,240	10,475	186	448	3,005	5

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
	Central governments	3,501	516	195		1	78	40.00%	3,576	439	197	1		79	40.00%	3,620	394	198		0	75	40.00%
	Regional governments or local authorities	2,402	66	27	0	0	11	40.00%	2,419	47	28	0	0	11	40.00%	2,428	37	29	0	0	12	40.00%
	Public sector entities	11	3		0	0		36,43%	- 11	3					37,18%	- 11	3	1				37,44%
	Multilateral Development Banks	53	7	17	0	0	4	23.67%	54	4	19			4	22.35%	54	2	21	0	0	4	21.27%
	International Organisations	0	0		0	0	0	0.00%	0	0		0	0		0.00%	0	0	0	0	0		0.00%
	Institutions	20		2	0	0	0	20.07%	22	- 4	- 4	0		1	18.48%	23	2	5	0	0		17.20%
	Corporates	23,178	2,876	1.044	118	73	477	45,67%	21,422		1,615	81	92	668	41.38%	21,022	3.959	2,107	73	82	834	39.57%
	of which: SME	3,832	603	441	42	22	221	50.07% 40.35%	3,349	864	663	29	29	296	44.60%	3,157	854	865	25	26	364	42.09%
	Retail	9,154	3,227	690	48	125	278				1,244	35	144	484	38.89%	7,897	3,379	1,795	30	123	692	38.56%
FINLAND	of which: SME	1,494	572	146	17	20	50	34.00%	1,184		301	11	25	102	33.81%	1,087	674	450	10	19	154	34.24%
	Secured by mortgages on immovable property	44,295	11,221	2,495	96	129	619	24.82%	41,411	12,491	4,109	77	252	931	22.65%	39,358	12,763	5,890	65	234	1,261	21.41%
	of which: SME	8,492	1,349	437	28	27	114	26.10%	7,557	1,949	771	20	32	176	22.83%	7,242	1,921	1,114	18	26	239	21.08%
	Items associated with particularly high risk	616	27	34	3	1	14	42.13%	592	37	48	2	1	17	36.20%	578	39	60	2	1	20	33.28%
	Covered bonds	0	0			0		0.00%		0					0.00%	0	0		0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0		0	0		0.00%	0	0		0	0		0.00%
	Equity	0	0		0	0	0	0.00%	0	0					0.00%	0	0	0	0	0		0.00%
	Securitisation																					
	Other exposures	1,017	68	16	3		5	27.98%	935	134	33	2	0	9	26.96%	919	134	49	2	0	13	26.85% 28.72%
	Standardised Total	84,247	18,019	4,520	269	330	1,486	32.88%	78,784	20,705	7,298	197	491	2,204	30.21%	75,910	20,722	10,155	173	441	2,916	28.72%

												Adverse Scenark										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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	provisions for prov Stage 2	Stock of visions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Central governments	0	0	0	0			40.00%	0	0		0	0	0	40.00%	0	0		0	0	0	40.00%
	Regional governments or local authorities	33	0	0	0			40.00%	33	0		0	0	0	40.00%	33			0	0	0	40.00%
	Public sector entities	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	International Organisations	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Institutions	1	0	0	0			2.58%	0	0		0	0	0	3.35%	0	0		0	0	0	3.83%
	Corporates	1,146	66	18	5		5	25.98%	1,061	129	43	1 3	2	11	25.68%	1,040	131	60	3	1	15	25.70% 33.42%
	of which: SME	258	16	6	2			33.43%	243	24	13	1	1	- 4	33.35%	240	22	18	1	0	6	33.42%
	Retail	24	5	1	0			8.75%	21	6		8 0	0	0	8.58%	21			. 0	0	0	8.43%
LITHUANIA	of which: SME	15	4	1	0			7.83%	14	4		0	0	0	7.73%	13	4	3		0	0	7.56%
	Secured by mortgages on immovable property	14	0	0	0			22.71%	13	1			0	0	22.71%	13	1		0	0	0	22.71%
	of which: SME	14	0	0	0			22.71%	13	1			0	0	22.71%	13	1		0	0	0	22.71%
	Items associated with particularly high risk	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Covered bonds	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Equity	0	0	0	0			0.00%	0	0		0	0	0	0.00%	0	0		0	0	0	0.00%
	Securitisation																					
	Other exposures	- 1	0	0	0			13.59%	1	0		0	0	0	13.82%	- 1				0	0	13.89% 24.55%
	Standardised Total	1,218	72	20	5	1	5	24.94%	1,129	136	45	4	2	11	24.57%	1,107	137	66	3	1	16	24.55%



2023 EU-wide Stress Test: Credit risk COVID-19 IRB OP Osuuskunta

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposu	re values	Risk exposi	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2008 2
	Central banks														
	Central governments														
	Institutions														
	Corporates			0	0	0	0	0	0		0	0	0	0	
	Composites - Of Which: Sparialised Landing	0		0	0	0	0	0	0	0	0	0	0	0	1
	Corporates - Of Which: SME			0	0	0						0	0	0	
	Retail			0	0	0	0	0	0			0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
OP Osuuskunta	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	
OF OSUUSKUIILA	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0			0	0	0	1 -
	Retail - Qualifying Revolving			0	0	0	0		0			0	0	0	4-
	Retail - Other Retail			0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0		0	0	0	1
	Retail - Other Retail - Of Which: non-SME			0	0	0	0	0	0	0	0	0	0	0	
	Eouity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL			0	0	0				0			0	0	11-

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	(min EUR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0					0	0	0	0		0	0	
	Retail - Secured on real estate property														
FINLAND	Retail - Secured on real estate property - Of Which: SME														
TINDAND	Retail - Secured on real estate property - Of Which: non-				0	0		0	0				0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRETOTAL														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)		F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central oovernments														
	Institutions														
	Corporates		0		0	0	0			0		0	0		-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail		0	0	0	0	0			0		0	0	0	
	Retail - Secured on real estate property														
LITHUANIA	Retail - Secured on real estate property - Of Which: SME														
LITTOANIA	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0		0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL	-		- 0	- 0	- 0					-			- 0	4-

2023 EU-wide Stress Test: Credit risk COVID-19 IRB OP Osuuskunta

															0	P OSUUSKUN	tu .														
																Public guarantees	- Baseline Scenari	io													_
						31/1	:/2023										/2024									31/1	2/2025				
			Stage 1		Stage 2	I	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	T	Stage 3	Stock of	Stock of	Stock of	
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
	(min BUR. %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				_
	Central governments Institutions																														
	Corporates	0	0	0	0		٥	٥	0	0		0	0	٥		0	0	0	0	0		٥		0	0	0	0	0	0	0 -	
	Corporates - Of Which: Sparialised Lendon. Corporates - Of Which: SME																														
	Retail	0	0	0	0		0	0	0	0		0	0	0		0	0	0		0		0		0	0	0	0	0	0	0	
OP Osuuskunta	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																						-								_
OP Osuuskunta	Retail - Secured on real estate property - Of Which: non-																														
	Retail - Qualifying Revolving Retail - Other Retail																														-
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														_
	Equity																														
	Securitisation Other non-create philipation assets																						-								_
	Other non-credit obligation assets IRB TOTAL	0	0				٥	0	0	0		0		0		0	0	0	0	۰			0		0	0				0 -	_
															- 1	Public guarantees		io													
						31/1	/2023									31/12	/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of	overage Ratio
		exposure	which guaranteed	exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	Stage 2	Stage 3	Stage 3 exposure	exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(nin BJR, %)		amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central banks Central governments																														-
	Institutions Corporates																														
	Corporates - Of Which: Soicialised Lending	0	0	0			۰		0	0		0	0	•			0				•			0	- 0	0	0		0		
	Corporates - Of Which: SME																														
	Retail - Secured on real estate property											,						Ů	٥		-										
FINLAND	Rutal - Secured on real estate property - Of Which: SME Rutal - Secured on real estate property - Of Which: non-								0	0							0	0						0		0					
	Retail - Qualifying Revolving		ŭ	·				Ĭ	Ů	ŭ		·	·		Ĭ	Ĭ		Ů	Ů			,		·		· ·	·		·	Ĭ	
	Retail - Other Retail Rutail - Other Retail - Of Which: SME		1																				-								-
	Rutal - Other Rutal - Of Which; non-SME																														
	Security Securitisation																														_
	Other non-credit obliquition assets IRS TOTAL								,																						
	IKB IUIAL									0	-									•	l'									91-	
																Public guarantees	. Raselina Srenari	in													
						31/1	:/2023										/2024									31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio Stage 3
	(rein BJR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks		encunt		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments Institutions																														
	Corporates	0	0	0	0		0	0	0	0		0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	0 -	
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME		-			-																	-								_
	Retail	0	0		0		0	0	0	0		6	0	0		0	0	0	0	0				0	0	0	0	0	0	0 -	
LTTIHIANITA	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														_
LITHUANIA	Rutali - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	-	0	0	0		0	0	0	0	0				0	0	0	0	- 0	0	0 -	
	Retail - Qualifying Revolving Retail - Other Retail																														_
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														
	Equity																														_
	Securitisation Other non-credit obligation assets																														_
	Other non-credit obligation assets ton TOTAL									0							0							0						0.	

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

ammyllilles	•														0	P Osuuskun	ta														
																Public guarantees	- Adverse Scenari	lo o													
						31/1	:/2023									31/12	/2024									31/1	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		verage Ratio - Stage 3
	(min BUR,	exposure (6)	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks Central covernments																														
	Institutions Corporates		0 0	0	0 0	0	۰		0	0		0	0				0	0	0	0		۰		0	0	0	0	0	0	0 -	
	Corporates - Of Which: Spanialised Lendon Corporates - Of Which: SME																														
	Retail - Secured on real estate property		0 0	0	0			۰	0	0					0		0	0								0					
OP Osuusku																															
	Retail - Qualifying Revolving Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																														
	Securitivation																														
	Other non-credit oblication assets IRB TOTAL		0 0				0		0							0	0						0	0	0					0 -	
						31/1	1/2023									Public guarantees	- Adverse Scenari :/2024	io								\$1/1	2/2025				
			Stage 1	T	Stage 2	J., .	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	24/44	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	21/1	Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	verage Ratio - Stage 3 exposure
	(min BUR,	(6)	amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure		amount		amount		amount	exposure	exposure	exposure	exposure
	Central banks Central cover ments Institutions																														
	Corporates		0 0	0	0 0	0	0		0	0		0	0			0	0	0	0	0		0	0	0	0	0	0	0	0	0 -	
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME																														
	Retail - Secured on real estate property		0 0	0	0		۰	۰	0	0					0	٥	0	0					٥	0	0					0	
FINLAND			0 0	0	0 0	0	۰		0	0		0	0				0	0	0	0		۰		0	0	0	0	0	0	0 -	
	Retail - Qualifying Revolving Retail - Other Retail																														
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME		+	1	1																										
	Securitisation		+	1	1																										
	Other non-credit obligation assets IRB TOTAL			0						0								0												0 -	
																					•										
							/2023									Public guarantees		6													
			Stage 1	1	Stage 2	31/1	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	1/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	verage Ratio - Stage 3
	(min BJR,	(4)	guaranteed amount	ехровате	guaranteed amount	Строиле	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	ехроште	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	ехроните	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure
	Central banks Central covernments																														
	Institutions Corporates		0 0	0	0 0	0	0	0	0	0		0	0				0	0	0	0		0		0	0	0	0	0	0	0 -	
	Corporates - Of Which: Socialised Lending Corporates - Of Which: SME																														
	Retail - Secured on real estate property		0 0	0	0 0	0			0	0		0	0		0	0	0	0	0	0				0	0	0	0	0	0	0 -	
LITHUANI	A Rutal - Secured on real estate property - Of Which: SM Rutal - Secured on real estate property - Of Which: no			0					0			0					0													0 -	
	Retail - Qualifying Revolving Retail - Other Retail					Ů		ď		Ů			Ů					Ů	Ů	Ů		Ů					Ů		Ů		
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: SME																														
	Equity Securitieston																														
	Securitisation Other non-credit obligation assets																														

EBA SUPERING SALVENCE

2023 EU-wide Stress Test: Credit risk COVID-19 STA OP Osuuskunta

								ntees - Actual					
					Stage 1		31/1: Stage 2	1/2022	Stage 3				
	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	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
	Central banks												
	Central governments Regional governments or local authorities												
	Dublic sector antition												
	Multilateral Development Banks												
	International Organisations Institutions												
	Corporates	246	96		86				13	0		5	
	ALUGN DE	54 212						5	5	0		2	24% 12%
P Osuuskunta	Retail of which: SME	155	39	174	106	33	22	2	- 1	0			12% 12%
	Secured by mortnenes on immovable remouts	148			47			1		0		0	13%
	of which: non-SME Stems associated with particularly high risk	43		32	14	- 11	3						0%
	Covered bonds Claims on institutions and corporates with a 5T credit assessment												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Faulty												
	Securitisation												
	Other exposures Standardised Total	606	156	451	239	130	91	25	15				24%
	JAMES SANGE TO ALL		156	451		130							
							Public guara	ntees - Actual					
							31/1	1/2022					
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -
		Exposure values	Risk exposure	Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1	Stage 2 exposure	Stage 3	exposure
	Central hanks				e.mount		amount.		200,103				
	Central governments												
	Regional governments or local authorities Public sector antities												
	Multilateral Development Banks												
	International Groanisations												
	Institutions Corporates	245	95	150	54	54	50	21	13	0	,		25%
	of which: SPE	54	17	41	20	5	2		5	0		2	24%
	Detail	211 155	33	174						0		0	12%
FINLAND	of which: SME Secured by mortoaces on immovable property	155			94 47			2	1 0	0			12% 13%
	of which; non-SME	43	5		14	11	3	o o		0			0%
	Sterns associated with particularly high risk												
	Covered bonds Claims on imitiations and corporates with a ST credit assessment												
	Equity Securitaries												
	Securitisation Other emouses												
	Standardised Total	604	155	442	237	130	93	25	15	1	1	6	24%
					_		Public owner	ntees - Actual		_	_		
								1/2022					
								1/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1		Stage 3	Stage 3 exposure
	(min EUR, %) Central banks									exposure	exposure	exposure	
	Central governments												
	Denincal consentrate or local authorities Public sector entities												
	Public sector entities Multilateral Development Banks												
	International Organisations												
	Institutions		0			0	0			0			
	Corporates of which: SMC		0	0		0	0	0	0	0	o o	0	
					0	0				0			
	Retail		0	0		0		0		0			-
LITHUANIA	All March 1989									0			
LITHUANIA	Secured by mortasoes on immovable property of which non-SME	0		0	0								
LITHUANIA	of which: Carl Secund by mortosous on immovable property of which non-SE	0		,	۰		0						
LITHUANIA	of which code Secured by mortaness on immovable property of which non-SME Items associated with particularly bigh risk Covered bonds	0		ò				•	·			·	
LITHUANIA	and advances: Secured by montainess on imminishing accountly of which can obte These searchists of with anticularly block risk Calmen on institutions and conceptes with a ST credit assessment Calmen on institutions and conceptes with a ST credit assessment Calmento immediately and conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment of conceptes with a ST	0		o	۰	0	0	2					
LITHUANIA	of windows CMP Science for montaneous on immovable proceeds of windown con-CMP United associated with numberclarky block risk Convent bonds Collector on institutions and conventue with a ST credit assessment Calluctive investments undertailess (CIU) Toully	0			۰	0	0	•		·			
LITHUANIA	and advances: Secured by montainess on imminishing accountly of which can obte These searchists of with anticularly block risk Calmen on institutions and conceptes with a ST credit assessment Calmen on institutions and conceptes with a ST credit assessment Calmento immediately and conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment Calmento immediately account of conceptes with a ST credit assessment of conceptes with a ST	0		0	۰	0	0	•					
LITHUANIA	of above One Science for montesces or immovable property of who're no DVC Three associated with notificative binds risk Executed bonds Cleans on institutions and concordes with a ST credit assessment California invariantly undertained CCD1 Science institutions and concordes with a ST credit assessment California invariantly undertained CCD1 Science invariantly Science invariantly Science in State Science in Stat	0	ō	0	0	0		0		0			

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MANUAL PROPERTY OF THE PROPERT															0	P Osuuskun	ta														
															1	ublic guarantees		lo													
			Stage 1		Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Steps 3	Stock of	Stock of	Sack of			Stage 1		Stage 2	31/1	2/2025 Stage 3 exposure, of	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	6)	guaranteed		guaranceed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	asposure
	Central governments Regional governments or local authorities																														
	Public sector entities Multilateral Development Banks International Organisations																														
	International Organisations Entitytions Corporates	161								-	23.33%	100									22.11%	100	- 1				-				21.27%
	of which Odd	101								- (23.33%	150	35	22	,					-	11 88%	100	31		,	- 42	- 1			,	11.89%
OP Osuuskunta	Carsonal by mortoanes on immovable renearty	110			4	6		0		-	11.95%	112	16	25	3	11					11.70%	109	16	24	3	15	1			2	11.59%
	of which non-SME Thems associated with particularly blob risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																														
	Collective investments undertakings (CIU) Equation Securitisation																														
	Other secosures Standardised Total	450		117	1 17	40			1		19.51%	432	80	113	19	61		1	1	- 11	17,78%	421	77	107	19	78	6	1		13	16.87%
																ublic guarantees	- Baseline Scenari	io													
						31/1	2/2023									31/12	1/2024									31/12	2/2025				
		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min EUR,	exposure (a)	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central henix Central governments																														
	Sectional covernments or local authorities Sublic sector authorities Multilateral Development Senits																														
	International Organisations Institutions																														
	Corporates of which 29th	161			5 7	29		1		7	23.34%		34	53	9	25	1			5	22.13%	154	33	49	9	42	3			9	21.30%
FINLAND	Retail of which: SHE	165	9 30		6			0	0	- 1	11.89%		29	35	6	15	-		0	2	11.89%	157	25	33	7	21	2			2	11.90%
	Secured by mortosoes on immovable property of which non-SME	118	17	2	4	- 6		0		- 1	11.95%	112	16	25	3	11	- 1		0	- 1	11.70%	109		24		15	1			2	11.59%
	Thems associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
	Security Security action																														
	Standardised Total	44		113	1 17	43		1	1	5	19.52%	430	79	113	19	61	3	1	1	11	17.80%	419	76	107	19	78	6	1	0	13	16.89%
															F	ublic guarantees		lo .													
			Stage 1	1	Stage 2	31/1	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	1/2024 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1:	2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Steen 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Steen 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Steen 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	6)					- annual annual	exposure	exposure	exposure	exposite							exposure	ехровите	exposure	exposers						garantees 	exposure	exposure	exposure	exposite
	Central governments Engineel movements or local authorities																														
	Public sector entitles Multilateral Development Banks International Organisations																														
	Institutions Corporates																														
	of which: SHE Retail																														
LITHUANIA	of which: GSF Secured by mortnenes on immovable property								0							0													0		
	of which non-SME Thems associated with particularly blob risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
	Collective investments unfertakings (CIU) Equity Securitisation																														
	Securitisation Observation Standardized Total																														
	31872 3370 1001																													-	

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																0	P Osuuskun	ta														
								2/2023					1			-	Public guarantees		lo .				1					2/2025				
				Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of		Coverage Ratio		Stage 1		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coversos Balio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	overson Batio
		(min EUR, %)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments																															
	Regional governments or local authorities Dublic sector entities																															
	Multisteral Development Banks International Organisations Inatitutions																															
	Corporates of which: 'GEF' Retail		155	20	5	7	22		1	1	- 7	22,71%	143	1 34	2	10 7	46	2	1	1	10	21.42%	138	30	5	10	20	5	1	0	12	20.85%
OP Osuuskunta	of which SHE Secured by martnesses on immersable property		113	17	2	4			1			13.57%	100	16	х	4	16			0	2	14.04%	97	14	21	4	23	2		0	3	14.27%
	of which non-SVE Items associated with particularly high risk Covered bonds																															
	Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU)	nt .																														
	Ensity Securitization Other excosures Standardised Total																															
	Standardised Total		431		123	17	57		2	1	10	19.06%	393	77	133	21	Public guarantees	. 14	2	1	15	17.73%	375	69	120	23	111	30	2	1	29	17.23%
							31/1	2/2023										1/2024	•									2/2025				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio Stage 3		Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	Cantrol hands	(min EUR, %)	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities																															
	Bublic sector antities Multisteral Development Banks International Organisations																															
	Snatitutions Corporates		155	D.	5	7	33		1	1	,	22.73%	. 141	33	57	7 10	46	2	1	1	10	21.49%	136	30	53	10	56	5	1		12	20.68%
FINLAND	of which: SAE Retail of which: SAE		162	30	2	6	11		- 1		,	12.54%	147	7 28	43	7	22			0	3	12.84%	141	25	40		31	3		0	4	13.00%
FINLAND	Secured by mortozoes on immovable property of which non-SME		113	17	2	4		۰	1	۰	,	13.57%	103	16	30	4	16	,	۰	٥	2	14.04%	96	14	28	4	23	2	۰	0	3	14.28%
	Items associated with particularly Nigh risk Covered bonds Claims on institutions and corporates with a ST credit assessmen																															
	Collective investments undertakings (CIII) Soulty																															
	Securitisation Ceber exposures Standardised Total		429									19.08%	. 365		131							17,75%										17.24%
	principles form		4.07	54	123	D.			4			190,00%	305	/9	131		Public guarantees	- Adverse Scenar	to 2		15	17.75%	3/4		124	Д Д	110	20	-		В	17.24%
				Stage 1		Stage 2	31/1	2/2023 Stage 3						Stage 1		Stage 2	31/1	1/2024 Stage 3						Sace 1		Stage 2	31/1	2/2025 Stage 3				
			Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	State 3	Coverage Ratio Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	provisions for Steen 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2		Coverage Ratio - Stage 3
	Central banks	(min EUR, %)		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central governments Senional povernments or local authorities Public sector entities																															
	Multilateral Development Banks International Organisations Institutions																															
	Consorates of which: SHE		0	0		۰		0	0	0							0			0								0		0	0	
LITHUANIA	Retail of which the Secured by mortosoes on immovable property		-		-		-						-					-				-										
	of which non-SAE Berns associated with particularly high risk		Ů				,		·				<u> </u>							Ü					,							
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																															
	Equity Securitization																															
	Other excourses Standardised Total					۰						l.					0													0	0	



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	557						
	SEC-IAA	0						
	Total	557						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	111	122	137	155	123	149	186
KEA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	111	122	137	155	123	149	186
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	68,316	70,532	71,143	71,066	72,152	75,182	77,144
Risk exposure amount for securitisations and re-securitisations	111	122	137	155	123	149	186
Risk exposure amount other credit risk	68,205	70,410	71,006	70,911	72,029	75,033	76,958
Risk exposure amount for market risk	1,322	1,322	1,322	1,322	1,146	1,146	1,146
Risk exposure amount for operational risk	3,851	3,851	3,851	3,851	3,851	3,851	3,851
Other risk exposure amounts	830	361	361	386	361	778	990
Total risk exposure amount	74,320	76,067	76,678	76,625	77,511	80,958	83,132
Total Risk exposure amount (transitional)	74,320	76,067	76,678	76,625	77,511	80,958	83,132
Total Risk exposure amount (fully loaded)	74,320	76,067	76,678	76,625	77,511	80,958	83,132



		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
A	OWN FUNDS		14,448	14,882	15,362	15,285	12,838	12,332	11,419	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		12,974	13,407	13,887	13,810	11,363	10,857	9,945	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		3,423	3,423	3,423	3,423	3,423	3,423	3,423	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		8,411	8,986	9,767	10,440	7,478	7,264	7,182	
A.1.3	Accumulated other comprehensive income		-650	-650	-650	-650	-1,236	-1,236	-1,236	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-361	-361	-361	-361	-926	-926	-926	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-289	-289	-289	-289	-311	-311	-311	
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0	
A.1.4	Other Reserves		2,123	2,123	2,123	2,123	2,123	2,123	2,123	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		251	251	251	251	471	579	579	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-39	-39	-39	-39	-52	-52	-52	
A.1.7.2	Cash flow hedge reserve		337	337	337	337	570	678	678	
A.1.7.3	Other adjustments		-46	-46	-46	-46	-46	-46	-46	
A.1.8	(-) Intangible assets (including Goodwill)		-343	-310	-248	-250	-310	-248	-250	
A.1.8.1	of which: Goodwill (-)		-190	-190	-190	-190	-190	-190	-190	
A.1.8.2	of which: Software assets (-)		-117	-91	-36	-46	-91	-36	-46	
A.1.8.3	of which: Other intangible assets (-)		-36	-29	-22	-14	-29	-22	-14	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	-319	-410	-444	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-146	-146	-146	-146	0	0	0	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-7	-62	-215	-527	-59	-220	-553
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-89	-209	-419	-854	-209	-419	-880
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	0	0	0	0	0	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	0	0	0	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	0	0	0
	A.1.22	Transitional adjustments		0	0	0	0	0	0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	0	0	0	0	0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0	0	0	0	0	0
	A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		12,974	13,407	13,887	13,810	11,363	10,857	9,945
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,475	1,475	1,475	1,475	1,475	1,475	1,475
	A.4.1	Tier 2 Capital instruments		1,308	1,308	1,308	1,308	1,308	1,308	1,308
	A.4.2	Other Tier 2 Capital components and deductions		76	76	76	76	76	76	76
	A.4.3	Tier 2 transitional adjustments		91	91	91	91	91	91	91
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		74,320	76,067	76,678	76,625	77,511	80,958	83,132
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%
	C.3	Total Capital ratio		19.44%	19.56%	20.03%	19.95%	16.56%	15.23%	13.74%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		12,974	13,407	13,887	13,810	11,363	10,857	9,945
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		12,974	13,407	13,887	13,810	11,363	10,857	9,945
	D.3	TOTAL CAPITAL (fully loaded)		14,357	14,791	15,271	15,194	12,747	12,241	11,328



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%
	E.3	Total Capital ratio		19.32%	19.44%	19.92%	19.83%	16.44%	15.12%	13.63%
	H.1	Total leverage ratio exposures (transitional)		167,356	167,356	167356	167356	167356	167356	167356
	H.2	Total leverage ratio exposures (fully loaded)		167,356	167,356	167356	167356	167356	167356	167356
Leverage ratios (%)	H.3	Leverage ratio (transitional)		7.75%	8.01%	8.30%	8.25%	6.79%	6.49%	5.94%
	H.4	Leverage ratio (fully loaded)		7.75%	8.01%	8.30%	8.25%	6.79%	6.49%	5.94%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Transitional combined	P.3	O-SII buffer		1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.55%	4.05%	4.05%	4.05%	4.05%	4.05%	4.05%
	R.1	Pillar 2 capital requirement		2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
	R.1.1	of which: CET1		1.27%	1.27%	1.27%	1.27%	1.27%	1.27%	1.27%
	R.1.2	of which: AT1		0.42%	0.42%	0.42%	0.42%	0.42%	0.42%	0.42%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.25%	10.25%	10.25%	10.25%	10.25%	10.25%	10.25%
	R.2.1	of which: CET1		5.77%	5.77%	5.77%	5.77%	5.77%	5.77%	5.77%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		13.80%	14.30%	14.30%	14.30%	14.30%	14.30%	14.30%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.32%	9.82%	9.82%	9.82%	9.82%	9.82%	9.82%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		12,974						
Memorandum items	5.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			13,407	13,887	13,810	11,363	10,857	9,945
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		74,320						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			76,067	76,678	76,625	77,511	80,958	83,132
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		17.46%	17.63%	18.11%	18.02%	14.66%	13.41%	11.96%



2023 EU-wide Stress Test: P&L

	Actual	Actual Baseline scenario			Adverse scenario			
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025	
Net interest income	1,651	2,604	2,538	2,323	1,540	1,533	1,526	
Interest income	1,887	8,615	8,494	7,703	12,068	11,905	10,516	
Interest expense	-237	-6,011	-5,956	-5,380	-9,325	-9,235	-8,129	
Dividend income	128	128	128	128	64	64	64	
Net fee and commission income	673	673	673	673	471	471	471	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	49	58	58	58	-6	44	44	
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					0			
Other operating income not listed above, net	59	53	48	43	-221	30	24	
Total operating income, net	2,560	3,516	3,446	3,225	1,848	2,142	2,129	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-115	-770	-299	-292	-1,419	-829	-657	
Other income and expenses not listed above, net	-1,495	-1,572	-1,554	-1,558	-1,761	-1,618	-1,589	
Profit or (-) loss before tax from continuing operations	950	1,174	1,593	1,374	-1,332	-306	-117	
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-168 0	-352	-478	-412	400	92	35	
Profit or (-) loss for the year	782	822	1,115	962	-933	-214	-82	
Amount of dividends paid and minority interests after MDA-related adjustments	144	247	335	289	0	0	0	
Attributable to owners of the parent net of estimated dividends	638	575	781	673	-933	-214	-82	
Memo row: Impact of one-off adjustments		0	0	0	0	0	0	
Total post-tax MDA-related adjustment		0	0	0	0	0	0	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		822	1,115	962	-933	-214	-82	



Issuance of CET 1 Instruments 01 January to 31 March 2023

2023 EU-wide Stress Test: Major capital measures and realised losses

OP Osuuskunta

(min EUR)
Impact on Common Equity
Tier 1
35.53

Raising of Capital Instruments eligible as CE11 Capital (+)	35.53
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
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
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

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0